



MPOWER+VEHICLE RETURN
PROTECTION

MPOWER+VEHICLE RETURN PROTECTION offers four upgrade options to help steer your loan in today's unpredictable economy.

The average loan today takes five to seven years to pay off. You could spend more than half that time 'upside down' on your loan — leaving you vulnerable in the event of life changing circumstances.

## **VEHICLE VALUE VS. LOAN BALANCE**



MPOWER+VEHICLE RETURN PROTECTION gives you the peace of mind you need in today's uncertain world. Return your vehicle and walk away from negative equity — keeping your credit rating and savings intact!

To Request Benefits Call: **1.866.922.9255** 



WALKAWAY USA, LLC + P.O. Box 167667 + Irving, TX 75016-7667 walkawayusa.com

This represents a summary of coverage and is not a contract or part of the WALKAWAY agreement. Coverage may vary by state. Please consult the waiver or policy for complete details.

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## Extend Your Complimentary Coverage

Regardless of Your Age, Health or Employment!

Taking out a loan on a new or used vehicle involves a financial commitment that can be stressful. That's why we protect you with 6 months of MPOWER+VEHICLE RETURN PROTECTION at **no charge** on financed vehicles.

MPOWER+VEHICLE RETURN PROTECTION is a unique, one-of-a-kind program that allows you to return your vehicle and walk away from negative equity **up to \$7,500** should any of the following life changing circumstances arise:

- Involuntary Unemployment
- Physical Disability
- · Loss of Driver's License due to Medical Impairment
- International Employment Transfer
- Self-Employed Personal Bankruptcy
- Accidental Death

Enjoy the freedom from financial obligations when you need it most.

## Choose the coverage that's right for you.

MPOWER+VEHICLE RETURN PROTECTION lets you return your vehicle under several life changing circumstances... and cancel up to \$15,000 of negative equity, depending on coverage selected.

Use the coverage grid to choose what's right for you.

Columns in **blue** represent vehicle return coverage only.
Columns in **green** offer you the flexibility to keep your vehicle.

MPOWER+VEHICLE RETURN PROTECTION COVERAGE OPTIONS					
COVERED CIRCUMSTANCES	\$7,500 6 Months	\$7,500 Up to 84 Months	STANDARD With Payment Relief \$7,500 Up to 84 Months	ELITE \$15,000 Up to 84 Months	ELITE With Payment Relief \$15,000 Up to 84 Months
FREEDOM TO RETURN YOUR VEHICLE					
Involuntary Unemployment	J	<b>√</b>	<b>√</b>	<b>√</b>	<b>/</b>
Physical Disability	<b>√</b>	<b>√</b>	<b>√</b>	J	<b>√</b>
Loss of Driver's License	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
International Employment Transfer	<b>√</b>	<b>√</b>	<b>√</b>	J	<b>√</b>
Self-Employed Personal Bankruptcy	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
Accidental Death	<b>√</b>	<b>√</b>	<b>√</b>	J	<b>√</b>
Temporary Job Loss				<b>√</b>	<b>√</b>
Mental Disability				<b>√</b>	<b>√</b>
Critical Illness				<b>√</b>	<b>√</b>
Death due to Critical Illness				<b>√</b>	<b>√</b>
FREEDOM TO KEEP YOUR VEHICLE					
			3 MONTHS*		
Payment Relief - Physical Disability			3 MONTHS*		6 MONTHS**
ADDITIONAL PROGRAM FEATURES					
Rollover Deficiency Protection on Loan	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
No Age Limit	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>
No Health Questions	<b>√</b>	<b>√</b>	<b>√</b>	<b>√</b>	<b>✓</b>
No Employment Questions	<b>√</b>	<b>/</b>	<b>/</b>	<b>/</b>	<b>√</b>

<sup>\*</sup> Includes coverage for (1) 90-day period



<sup>\*\*</sup> Includes coverage for (2) 90-day periods