

Member Protection Program

Options Details

Benefit Package Comparisons

Plan	Loss of Life	Disability	Rates*
Option 1	Balance Cancellation Accident & Sickness	Payment Cancellation Accident & Sickness <i>30-Day Elimination Period</i>	\$.150 per \$100 Single \$.270 per \$100 Joint
Option 2	Balance Cancellation Accident & Sickness		\$.058 per \$100 Single \$.102 per \$100 Joint

*NOTE: Level rate is applied to the outstanding loan balance each month, up to a maximum loan balance of \$100,000; the rate will not apply to any loan balance that exceeds \$100,000.

Benefit Eligibility

Disability: Members must be "actively at work" 18 or more hours per week at time of disability, unable to do the duties of their usual occupation, and under the care of a physician. They cannot be earning wages equal to or exceeding 80% of previous wages. A reoccurring disability within one year after returning to work is treated as the same disability.

Benefit Types

Balance Cancellation: Protected balance is cancelled up to the maximum. See Benefit Limitations section.

Payment Cancellation: All or a portion of the protected loan payment is cancelled, up to the maximum, and the loan principal declines. See Benefit Limitations section.

Causes Protected

Accident & Sickness: During the first six months immediately following the effective date of the Member Protection Program, protected events resulting from accidents are protected, and sickness not resulting from a pre-existing condition is also protected. After six months, protected events due to both accidents and sickness are covered.



When Benefits Begin

30-Day Elimination Period: If the protected event continues for more than 30 days, benefits begin on the 31st day following the protected event.

Events Not Protected

Loss of Life: Death is not protected if it:

- occurs within the six months immediately following the effective date of protection* for the advance and is related to a pre-existing condition for which you received advice, diagnosis, or treatment (including medication) within the six months immediately preceding the effective date of protection* for the advance.
- is the result of a suicide or an intentionally self-inflicted injury that occurs within the 12 months immediately following the effective date of protection* for the advance.
- is due to the commission of a felony.
- is caused by or results from an atomic explosion or other release of nuclear energy (except when used solely for medical treatment).
- occurs after the end of the month during which you reach age 70.

Disability: Disability is not protected if it:

- occurs within the six months immediately following the effective date of protection* for the advance and is related to a pre-existing condition for which you received advice, diagnosis, or treatment (including medication) within the six months immediately preceding the effective date of protection* for the advance.
- is related to a normal pregnancy.
- is due to an intentionally self-inflicted injury.
- is due to the commission of a felony.
- is caused by or results from an atomic explosion or other release of nuclear energy (except when used solely for medical treatment).
- occurs after the end of the month during which you reach age 70.

**Effective date of protection is the later of the member enrollment date or date of advance.*

Benefit Limitations

Loss of Life: Before the end of the month following your 70th birthday: 100% of loss of life amount; after your 70th birthday, no benefit is payable. Loss of life amount is the lesser of the protected balance or \$100,000.

Disability: Protected loan payment for 12 months up to \$12,000.

This is a summary of our Member Protection Program. Enrollment is voluntary and not required to obtain a loan. Member Protection is a debt cancellation product available through State Farm FCU. Please contact your State Farm FCU loan officer or refer to the Member Agreement for additional information on benefit maximums, eligibility, and limitations.

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