

Factors to consider when making your choice:

Ask yourself these three questions:

1. Are my current benefits enough?

Think about the unemployment and disability benefits you have already. Would those benefits be enough to keep your loan payments current while you and your family recover?

2. Are my family's emergency savings adequate?

Financial planners often recommend that you put aside three to six months' salary for emergencies.

3. Can my family and I adjust our lifestyle?

Consider the impact an unexpected loss of income could have on your budget. Would your family be forced to cut back? Would you be willing to sacrifice your lifestyle?

If you answered "no" to any of these questions, consider enrolling in a loan protection plan.

Experience the benefits of protection.

- **Peace of mind security** knowing you have a safety net that can cancel your monthly principal and interest loan payments when you need it most. And this can help free up more cash to pay other bills during a financially stressful time.
- **Additional financial relief** to any disability, hospitalization, unemployment or death benefits you or your family may receive.
- **Affordable protection** that can help prevent you from dipping into your hard-earned savings to pay your loan.



"My benefits continued after my unemployment ran out. It really helped me and my family deal with an unexpected catastrophe."

Bryan F. — Washington

Loan Protection

Important information about Loan Protection Plans:

Bank of America offers two optional loan protection plans for home financing. Borrowers Protection Plan[®] is available on first and second mortgages and home refinance loans. Line Protection Plan[®] is available on home equity lines of credit.

- Your purchase of a loan protection plan is optional. Whether or not you purchase a loan protection plan will not affect your application for credit or the terms of any existing credit agreement you have with Bank of America.
- Additional information will be provided before you are required to pay for your loan protection plan. This information will include a copy of the Addendum, which is the contract containing the terms of the loan protection plan.
- There are eligibility requirements, conditions and exclusions that may prevent you from receiving benefits under your loan protection plan. Carefully review the Addendum for a full explanation of the terms of the loan protection plan.



When you're getting a loan, include some peace of mind.

Bank of America 

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Bank of America 

Take an easy step to protect your loan and what matters most—your family, your home.

Choose a more secure future.

While Bank of America is helping you realize your homeownership goals, you can also benefit from our strong corporate commitment to help you during tough times.

We've designed your loan to include an optional protection feature. When you choose loan protection, Bank of America can help you safeguard yourself and your family from sudden income losses that can result from unexpected events, such as:

- Disability
- Hospitalization
- Involuntary job loss
- Loss of life

At a time you and your family may need financial relief most, Bank of America can cancel your monthly loan principal and interest payments from six to 12 months (depending on the loan protection plan) whenever a protected event occurs.

When it's time to begin paying a protection fee, it will be automatically reflected on your monthly loan statement. The monthly protection fee is not financed as part of your loan, and the protection can be canceled at any time.

Protection plan	Borrowers Protection Plan®	Line Protection Plan®
Loan type	First and second mortgages and home refinance loans	Home equity lines of credit
Protected events	Disability Hospitalization Involuntary job loss Loss of life	Disability Hospitalization Involuntary job loss Loss of life
Benefit period	Can cancel up to 12 monthly principal and interest loan payments for each protected event.	Can cancel up to six monthly principal and interest loan payments for each protected event.
One-year, no-cost protection	Offer available for single protection only (one borrower per loan). Joint protection available at discounted rates.	Offer <i>does not</i> apply. Single or joint protection available at affordable rates.

Get Borrowers Protection Plan at no cost for one year.¹

In order to help you preserve what you've worked so hard to achieve, Bank of America will waive your Borrowers Protection Plan fee for one year. This one-year, no-cost protection offer applies to one borrower for each eligible loan. You can also opt for joint protection to include a co-borrower at a discounted rate.

¹ This one-year, no-cost offer *does not* apply for Line Protection Plan, which is available in single or joint protection at affordable rates.

BORROWERS PROTECTION PLAN:

For first and second mortgages and home refinance loans.

With Borrowers Protection Plan, Bank of America can cancel up to 12 monthly principal and interest loan payments for each protected event. You can qualify for monthly loan cancellation benefits if you:

- Experience a disabling illness or injury and cannot work for at least 30 consecutive days
- Are admitted into a hospital for at least two consecutive nights
- Lose your job involuntarily

In the event of death, Borrowers Protection Plan can help protect your family. During a difficult time, Bank of America can cancel up to 12 months of your mortgage principal and interest payments.

LINE PROTECTION PLAN:

For home equity lines of credit.

Line Protection Plan can cancel up to six monthly principal and interest loan payments for each protected event. You can qualify for monthly loan cancellation benefits if you:

- Experience a disabling illness or injury and cannot work for at least 30 consecutive days
- Are admitted into a hospital for at least two consecutive nights
- Lose your job involuntarily

In the event of death, Line Protection Plan can help protect your family. During a difficult time, Bank of America can cancel up to six months of your home equity loan principal and interest payments.



Enjoy hassle-free, simple enrollment.

While discussing your lending needs, ask your Bank of America representative to review the benefits of loan protection. At loan closing, you can rest assured your official loan protection enrollment documents will be there for you to sign. It's just that easy.

And because our loan protection programs are not insurance, there are:

- No health requirements
- No medical exams
- No age limits

Plus, any size loan can qualify for protection.

For more information:

Contact your Bank of America representative or call the Loan Protection Plan Sales Department toll-free at **1.800.696.7613**.

Find out how easy and affordable it is to include some peace of mind when you're getting a loan.