ADVANCED PROTECTION
PRODUCTS INTERNATIONAL, INC.

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Guaranteed Asset Protection (GAP) is a debt waiver agreement, not an insurance policy. You are not required to buy GAP in order to purchase, lease or obtain financing for the vehicle. If the GAP agreement purchase is financed as part of your vehicle purchase on a retail installment contract, it will be subject to the same APR/terms as the vehicle purchased. This will increase the total amount that you will pay for the GAP agreement. Not all vehicles and finance agreements are eligible for GAP. Refer to the actual GAP agreement being offered for more information regarding eligibility. The actual GAP agreement enumerates exclusions to GAP coverage. Some of these exclusions, like delinquent payments, extensions, deferred payments, past due amounts and late charges may decrease the gap amount that is waived. A maximum claim amount may apply. In addition, benefits provided by GAP may vary from state to state, as specified in the actual GAP agreement. This brochure is intended solely as a summary of the benefits provided by GAP. You must read the complete GAP agreement for a listing of all applicable terms, conditions, limitations, restrictions and exclusions.

APPIGAPBRO (10/23)

GAP

Guaranteed Asset Protection

Financial protection when you need it.

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Protection Against the Unexpected

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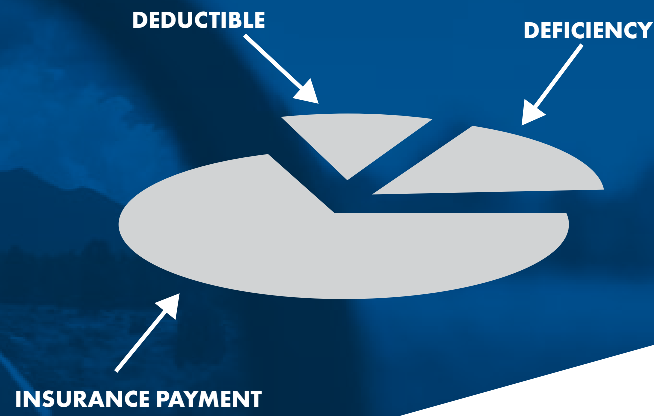
Potential Finance Agreement Balance Payments After A Total Loss*

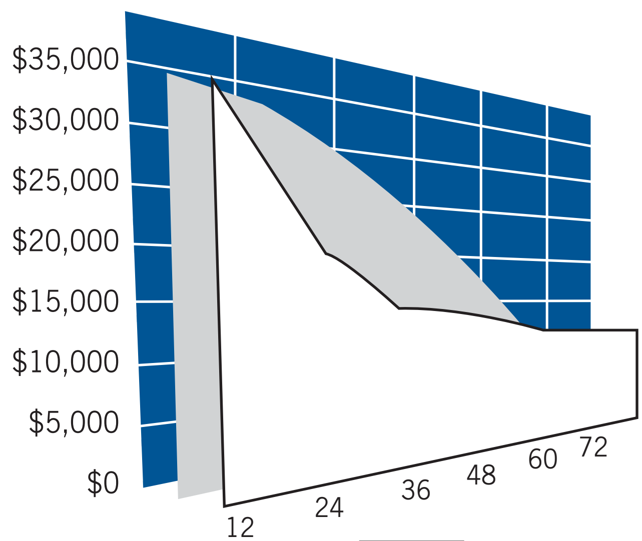


Why take chances with your investment?

In the event that your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared an insured total loss, your insurance company pays the actual cash value of the vehicle at the time of loss... Not what the vehicle's really worth to you!

The value that your insurance company will place on your vehicle after a total loss may be substantially less than the amount you owe.*

You may still be responsible for paying a portion of your loan/lease after a primary insurance carrier settlement. Adding GAP at the time of financing amends the terms of your finance agreement to waive the "gap" between the vehicle's actual cash value and what you owe.*



This graphic example is for illustrative purposes

Actual Cash Value

Contract Outstanding Balance

Drive With Confidence.

*Actual amounts in relation to specific finance agreement balances may vary. The information contained in this brochure is intended to provide a general outline of the benefits of the APPI, Inc. GAP debt waiver agreement and should not be relied upon as providing all relevant information when purchasing GAP. The information on the graphs is for illustrative purposes only. Be sure to carefully read the APPI, Inc. GAP deficiency waiver addendum because all benefits referenced herein are subject to specific limitations, exclusions, and conditions as set forth therein.