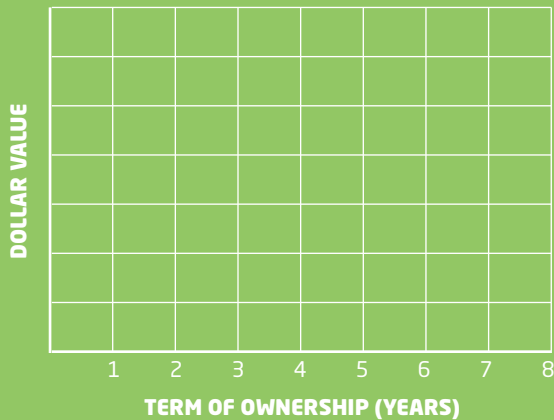


## PERSONAL ASSESSMENT



### WERE YOU AWARE?

- Nearly 30% of traded vehicles have negative equity<sup>1</sup>
- Vehicle loans can carry negative equity for up to 6 years

### THE BENEFITS OF ONE EARTH

- Payable in affordable monthly installments
- 30 day money back guarantee

1 J.D. Power. (2015), July 2015 Automotive Market Metrics. Retrieved from: [http://canada.jdpower.com/sites/default/files/2015\\_June\\_MarketMetrics\\_%20data.pdf](http://canada.jdpower.com/sites/default/files/2015_June_MarketMetrics_%20data.pdf)

## LEARN MORE ABOUT HOW ONE EARTH CAN ASSIST WITH YOUR NEGATIVE EQUITY.

[WWW.ONEEARTHSERVICES.CA](http://WWW.ONEEARTHSERVICES.CA)

Email: [info@oneearthservices.ca](mailto:info@oneearthservices.ca)



### DISTRIBUTED BY:

LGM Financial Services Inc.

Suite 400, 1021 West Hastings Street, Vancouver, BC, V6E 0C3

Tel 1-866-287-6200

Fax 1-866-287-6201

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This is a loyalty membership program offered by your selling dealer that provides eligibility for certain in-store loyalty credit privileges provided by your selling dealer after a vehicle loss. The contents provided in this brochure are only a summary of certain terms and conditions of the agreement. Please refer to the actual agreement for complete details of privileges and exclusions. The terms and conditions of the agreement shall supersede the contents provided in this brochure. Vehicle Loss Privilege Program may not be available in all Provinces or Territories and specific

one earth  
DEALER SERVICES



NEGATIVE  
EQUITY PRIVILEGE  
FOR NEW AND PRE-OWNED VEHICLES



## CONSIDER THIS:

### IF YOU EXPERIENCE A TOTAL LOSS...

(any instance where your vehicle has been declared a permanent loss by your insurer resulting from such things as collision, fire or theft)

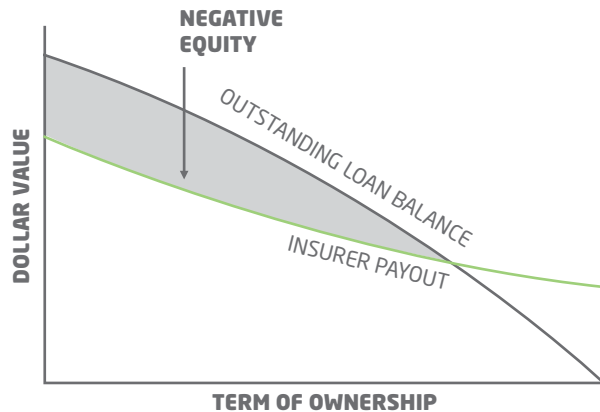
### AND YOU HAVE NEGATIVE EQUITY...

(when you owe more on your vehicle loan than what the vehicle is worth your insurer may only pay the fair market value of your vehicle.)

### HOW WILL YOU GET A REPLACEMENT VEHICLE?

## LET US HELP

With Negative Equity Privilege, you are eligible for an in-store loyalty credit towards a replacement vehicle in an amount equal to the difference between your insurer payout and the remaining loan balance.



## HERE'S A SIMPLE EXPLANATION



LOAN BALANCE



INSURER PAYOUT

Your in-store loyalty credit is for the difference between the outstanding balance of the loan and the insurer payout.

## FOR EXAMPLE:

<b>OUTSTANDING LOAN BALANCE</b>	<b>\$23,000</b>
<b>INSURER PAYOUT</b>	<b>\$16,000</b>
<b>IN-STORE LOYALTY CREDIT</b>	<b>\$7,000</b>

*Vehicle Loss Privilege Program is not available in Quebec.*

*The graphs in this brochure are for illustrative purposes only and may not accurately represent values for your circumstance. Variable in-store loyalty credit is capped to 150% of the suggested retail selling price.*

**CONTACT YOUR SELLING DEALER, VISIT SECUREDRIIVE.CA OR CALL 1-866-287-6200 FOR MORE INFORMATION.**