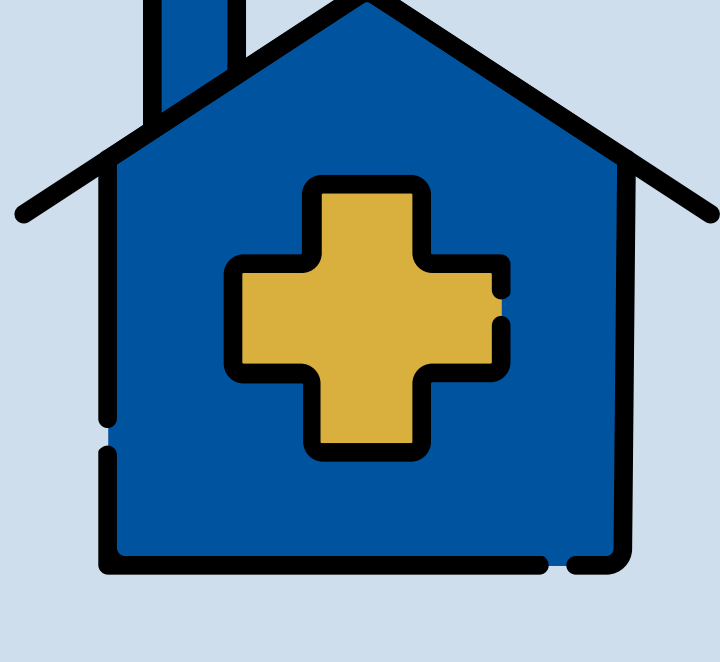


PROTECT YOUR BUDGET FROM EMERGENCY EXPENSES

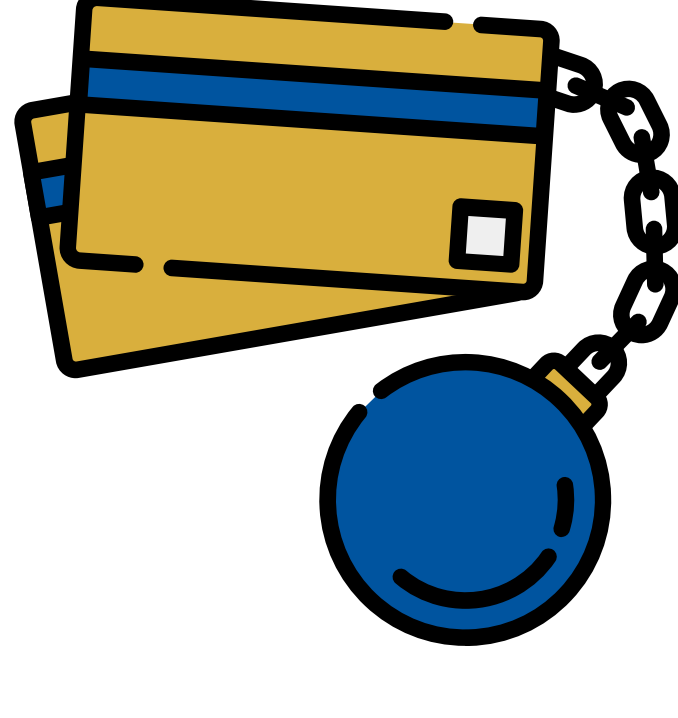


KEEP HOUSEHOLD FINANCES HEALTHY

Creating a budget and sticking to it can help keep cash flow in and out of the household steady. According to the U.S. Federal Reserve's recent Survey of Household Economics and Decision making, here's how Americans say they fared with their budgets in 2023:

- **38% of U.S. adults say their monthly spending increased**
- **19% of renters were behind on their rent**
- **10% of adults reported struggling to pay their bills because their monthly income varied**

UNEXPECTED EXPENSES CREATE STRESS – AND DEBT



One of the key findings in the survey is that 37% of people could not cover a \$400 emergency expense. The majority of those said their solution would be to carry a balance on their credit card, compounding the problem and extending the issue.



PROTECTION PLANS PROVIDE A SAFETY NET

Avoiding unexpected expenses can mean the difference between building up your savings and demolishing them. That's why it's important to consider voluntary protection plans for valuable assets that can cover unforeseen – and often expensive – situations, such as:

- **Your financed vehicle is stolen and unrecovered or a total loss**
- **You exceed the mileage limits or there is excess wear on your leased vehicle**
- **Your trade-in vehicle is worth less than you expected**

END BUSTED BUDGETS



When an expense falls outside your budget, don't be left scrambling to fit it in. Protection products can help shield your budget from unexpected costs – giving you ongoing peace of mind.