



The Protection+ Mortgage

Exclusively from loanDepot

loanDepot is providing you with one year of Aflac Critical Illness coverage at no cost to you.

Have you or someone you know been diagnosed with a critical illness? If so, you understand the strain it puts on the person's life – physically, emotionally and financially. That's why loanDepot has partnered with Aflac to offer Critical Illness insurance. This plan can help with the treatment costs of covered critical illnesses, such as cancer, heart attack or stroke. More importantly, the plan helps you focus on recuperation instead of the distraction and stress over the costs of medical and personal bills.

With Critical Illness insurance from Aflac, you receive cash benefits directly* - giving you the flexibility you need to help pay bills related to treatment or to help with everyday living expenses, such as your mortgage payment.

Covered Critical Illnesses:

- Cancer
- Heart Attack (Myocardial Infarction)
- Stroke
- End-Stage Renal (Kidney) Failure
- Major Organ Transplant
- Bone Marrow Transplant
- Sudden Cardiac Arrest
- Non-Invasive Cancer (25%)
- Coronary Artery Bypass Graft (25%)

Additional Benefit:

- Accidental Death

Benefit amounts available:

Benefit amounts range from \$5,000-\$30,000 depending on your loan amount and loan type (purchase loan or refinance loan). For benefit amounts specific to your loan, please refer to your Frequently Asked Questions document provided with your loan documents.

Please visit loanDepot.com/Aflac for more information.

Plan Features:

- Benefits are paid regardless of any other insurance you may have.
- Fast claims payment. Most claims are processed in about four days.
- No Waiting Period once loan funds

Cancer Diagnosis Limitation

Benefits are payable for cancer and/or non-invasive cancer as long as the insured:

- Is treatment-free from cancer for at least 12 months before the diagnosis date; and
- Is in complete remission prior to the date of a subsequent diagnosis, as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer.

*Unless otherwise assigned.

Value Added Services

Aflac's Critical Illness also offers insureds and their family members access to three valuable services at no additional cost.



More than just peace of mind.

Health Advocacy from Health Advocate

You have 24/7 access to Personal Health Advocates who start helping from the first call:

- Find doctors, dentists, specialists, hospitals and other providers
- Schedule appointments, treatments and tests
- Resolve benefits issues and coordinate benefits
- Assist with eldercare issues, Medicare and more
- Help transfer medical records, lab results and X-rays
- Work with insurance companies to obtain approvals and clarify coverage



More than just cash benefits.

Medical Bill Saver™ from Health Advocate

Aflac already pays claims quickly. Now, with Medical Bill Saver™, Health Advocate professionals also help you negotiate medical bills not covered by health insurance:

- Just send in your medical and dental bills of \$400 or more
- They contact the provider to negotiate a discount
- Negotiations can lead to a reduction in out-of-pocket costs
- You get an easy-to-read personal Savings Result Statement, summarizing the outcome and payment terms



More than just care.

Telemedicine from MeMD*

You can quickly connect with board-certified, U.S. licensed health providers online for 24/7/365 access to medical care — fast:

- Create your account at www.MeMD.me
- When you have a health issue, log on and request a provider consultation
- You can request consultations via webcam, app or phone
- Get ePrescriptions,* referrals and more
- Use it for a range of health issues, from allergies and colds to medication refills
- \$35.00 per visit

*When medically necessary, MeMD providers can submit a prescription electronically for purchase and pick-up at your local pharmacy.

Value Added Services are not available in Idaho or Minnesota. State availability may vary. Insureds physically located in Arkansas at the time of a telemedicine session may only receive consultation services from physicians. Physicians are prohibited from providing diagnoses or prescribing drugs to persons located in Arkansas at the time of service. Medical Bill Saver has restrictions for negotiations on in-network deductibles and co-insurance in Arizona, Colorado, District of Columbia, Illinois, Indiana, New Jersey, New York, North Carolina, Ohio, South Dakota, Texas, Utah and Vermont.

Exclusions

Aflac will not pay for loss due to any of the following:

- Self-Inflicted Injuries – injuring or attempting to injure oneself intentionally or taking action that causes oneself to become injured
- Suicide – committing or attempting to commit suicide, while sane or insane
- Illegal Acts – participating or attempting to participate in an illegal activity, or working at an illegal job
- Participation in aggressive conflict of any kind, including:
 - War (declared or undeclared) or military conflicts
 - Insurrection or riot
 - Civil commotion or civil state of belligerence
- Illegal substance abuse, which includes the following:
 - Abuse of legally-obtained prescription medication
 - Illegal use of non-prescription drugs

Termination of Coverage

Your insurance will terminate after the first year of coverage or when 100% of the eligible face amount has been paid to the insured, whichever comes first. See certificate for details.

Offer not available to the general public. Offer available only to the recipient of this advertisement and is not transferable.

Protection+ Mortgage Disclosure. Offer available only for closed loans with application dates on or after November 7, 2016 (for loanDepot's nonbranch offices) and application dates from May 1, 2017 to December 6, 2017 (for loanDepot's branch offices). Offer excludes loanDepot's Wholesale division. Consumer will be given the opportunity to opt out of Aflac's coverage. Personal information will not be shared with Aflac without the prior expressed written consent of the consumer. No medical information will be requested from the consumer in connection with this offer during the loan transaction. Aflac Critical Illness Insurance is paid for by loanDepot for the first year of coverage. Thereafter, consumer may decide to purchase additional insurance coverage directly through Aflac at their own expense. Eligibility for this additional insurance coverage is subject to Aflac's approval and the costs for this insurance coverage varies. Aflac's Critical Illness insurance is available to no more than two co-borrowers regardless of how many applicants may be on a loan and if there are two co-borrowers, each borrower will be eligible for half of the coverage amount. Enrollment in Aflac's coverage is not required as a condition for approval of your loan. This special offer may terminate at any time. Terms and conditions of this offer are subject to change without notice. Aflac's Critical Illness insurance is available only to a First Lien Loan and is not available on a Home Equity Loan or a Personal Loan. Coverage is not available to residents of California and New York. State availability may vary.

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The Critical Illness plan has limitations and exclusions that may affect benefits payable. This advertisement is for illustrative purposes only. This advertisement is subject to the terms, conditions, and limitations of Policy C21100TXLD-MP. For questions and details of coverage, please call 844-532-2237. Please visit loanDepot.com/Aflac for more information.

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