



Give Your Customers The Confidence To Make Financed Purchases with Simplicity Payment Protection[®].

Simplicity Payment Protection is an insurance-like program designed by Simplicity Protection, a division of EFG Companies, specifically for long-term consumer debt products and other recurring payment needs. This benefit program relieves consumers of their obligation to make a specific set of recurring monthly payments in the event of involuntary job loss.

In its current structure, the program makes a borrower's payment for a period of three, six, nine or twelve months in the event they become involuntarily unemployed. Simplicity Protection can fully customize Payment Protection to work within the unique needs of each business partner and their targeted clientele.

BENEFITS

The benefits of this program are three-fold:

DIFFERENTIATION

This program offers a unique point of differentiation for Simplicity's business partners, allowing them to increase market share while adding another revenue stream to their line of business.

CLIENT RETENTION

Payment Protection helps to mitigate loan defaults, increase client retention and lower remarketing costs.

SECURITY

The program offers more security to the loan holder.

Companies who partner with Simplicity can offer their customers a unique product that protects their investment in the event of a life-altering experience, such as job-loss.

ELIGIBILITY REQUIREMENTS:

- 6 months uninterrupted employment prior to loan inception
- Program activates after 2 consecutive monthly payments
- Benefit payment initiates after 30 days of unemployment



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ABOUT EFG

EFG Companies offers close to 40 years of expertise in the design, implementation and administration of protection products.

We offer customizable products across a variety of channels, and are the innovators and administrators of the highly-acclaimed Hyundai Assurance Program.

Our suite of products and services:

- ✦ Vehicle Service Contracts
- ✦ Payment Protection
- ✦ Vehicle Repair Protection
- ✦ Home Protection
- ✦ GAP (Guaranteed Asset Protection)
- ✦ Appearance Protection
- ✦ Vehicle Return
- ✦ Sales Training and Recruiting



SIMPLICITY[®]
PROTECTION

a division of EFG Companies