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Build a financial safety net with payment protection

Life doesn't always go as planned. And when unexpected events happen, your financial stability can be impacted quickly.

Payment protection helps give you a safety net. It's a simple, cost-effective way to help cover your loan and stay on track when life takes an unexpected turn.

What is payment protection?

Payment protection helps cover your loan if something impacts your ability to make payments.

If a covered event occurs, it can help:

- Cancel your remaining loan balance.
- Reduce or cover your monthly payments for a period of time.

Coverage may apply in the event of:

- Loss of life — It cancels the remaining loan balance (up to plan limits).
- Involuntary unemployment — It covers a set number of payments.
- An injury or illness that keeps you from working — It covers a set number of payments.

All benefits are subject to plan terms and limits. Contact your lender for full details.

How payment protection works in real life

Payment protection is designed for the situations people face every day. Here are a few hypothetical examples of how it made a difference in people's lives.

Supporting the ones left behind: David's story

David was the primary earner in his household. When he unexpectedly passed away, his family was left adjusting to a completely new reality.

Payment protection canceled his remaining loan balance, easing some of the financial strain and helping his family focus on moving forward together.

When income is interrupted: Marcus and Alyssa's story

Marcus and Alyssa welcomed their first child and took out a personal loan to help cover some initial expenses. When Marcus was unexpectedly laid off, the loss of income put pressure on their growing list of monthly bills.

Payment protection helped cover their loan payments during that time, allowing them to focus on their family while Marcus searched for a new job.



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When a health issue changes everything: Rachel's story

Rachel just bought her first home. Between her mortgage, utilities and other expenses, she was carefully managing her monthly budget. A few months later, an unexpected medical issue forced her to take time off work. With her income reduced, she was concerned about keeping up with her loan payments.

Payment protection helped cover her payments while she recovered, giving her breathing room and helping her stay on track financially.

Prepare for the unexpected

It's easy to assume that nothing will disrupt your income. But even short-term changes can have a big impact on your finances.

- Consider how a temporary loss of income would affect your monthly budget.
- If your income was paused, would your savings cover your loan payments?

Payment protection can help bridge that gap, so you don't have to rely entirely on savings or take on additional financial stress.

Why people choose payment protection

Payment protection is:

- Convenient: Included in your monthly loan payment
- Flexible: Supports you during different life events
- Practical: Helps protect your credit and financial progress

It's one more way to stay in control of your finances, even when life changes unexpectedly.

Stay on track with confidence

Unexpected events can happen to anyone. Having a plan in place can make those moments easier to navigate.

Payment protection helps:

- Reduce financial pressure
- Protect your credit
- Keep your finances on track

That's financial confidence.

Learn more

Talk with your lender to see if payment protection is right for you.

[Add website or contact information]

Payment protection refers to our suite of products that support lending solutions sold through financial institutions. These products include debt protection and credit insurance.

Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Property and casualty insurance products are issued by Securian Casualty Company, a New York authorized insurer. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues. Product availability and features may vary by state.

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