

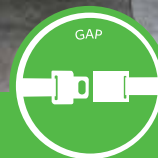


Volkswagen Drive Easy Program



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The following is brought to you by our lawyers. This information is intended to provide only an outline of the terms and conditions of the GAP Plan described in this brochure and should not be relied upon at time of purchase of your vehicle. For exact terms and conditions, please review the GAP Addendum itself. Volkswagen Drive Easy Program products are administered by Jim Moran & Associates, Inc. 500 Jim Moran Boulevard, Deerfield Beach, FL 33442. That's it.



Guaranteed Asset Protection Plan

www.vwcredit.com/driveeasy

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Go Ahead and Drive

If your car is stolen or totaled in an accident, your insurance company may only pay what it's worth. This can often be thousands of dollars less than what you still owe. Volkswagen can help you bridge the gap with the **Guaranteed Asset Protection (GAP) Plan**.

Don't get stuck

Your auto insurance company may only pay your car's current market value, minus the deductible. Now you're stuck paying off the rest of the Retail Installment Sales Contract/Lease Agreement balance on a car that you don't have or can no longer drive. It just doesn't seem fair, does it?

The solution is simple

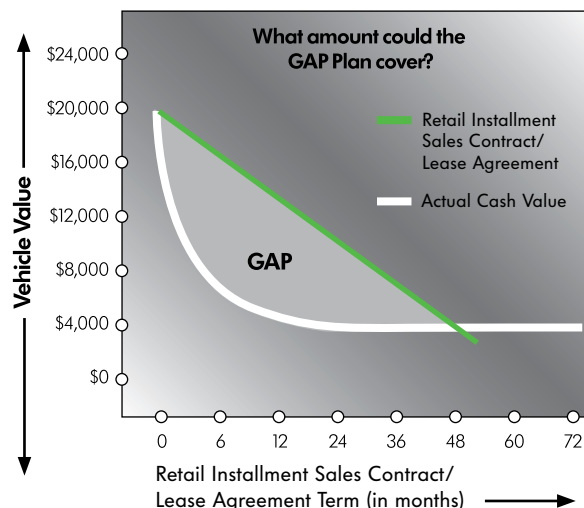
The Volkswagen Drive Easy **GAP Plan** is designed to waive the difference between your car's market value and your Retail Installment Sales Contract/Lease Agreement balance. **GAP** takes over where your automobile insurance company leaves off. The **GAP Plan** is an option available only at the time you sign your purchase/lease agreement. It cannot be added later, so consider whether you can afford to pay off the remaining balance of your Retail Installment Sales Contract/Lease Agreement should the vehicle be stolen or totaled next week or next year.

The **Gap Plan** may waive any remaining balance due on your Retail Installment Sales Contract/Lease Agreement after the payment from your automobile insurance company. Plus, **GAP** covers your insurance deductible up to a \$1,000 maximum*. In other words, should a balance be left over after your automobile insurance pays the market or cash value, all you should have to pay is the remainder of your insurance deductible, if any.**

For Example

\$20,000	Retail Installment Sales Contract/Lease Agreement
<u>- \$16,000</u>	Actual Cash Value
\$4,000	Payoff Shortfall
<u>+ \$1,000</u>	Insurance Deductible
= \$5,000	Total Customer Financial Responsibility Without GAP Coverage

Here's an easy illustration of the DriveEasy Guaranteed Asset Protection Plan for you:



See Guaranteed Asset Protection Addendum for complete details.

*Coverage may not be available in all states.

**Certain limitations apply.