GUARANTEED AUTO PROTECTION

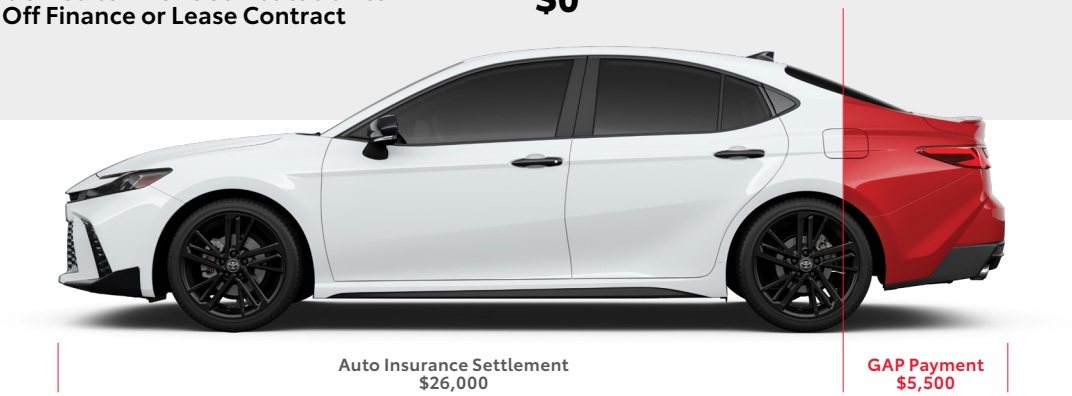
A proud member of the Toyota family

FILLING THE GAP

Guaranteed Auto Protection (GAP) may waive or pay the deficiency balance (minus certain fees and charges) between the amount still due on your finance or lease contract and your auto insurance settlement.[1] In most states, GAP will cover your auto insurance deductible.[2]

HOW GAP WORKS

Finance or Lease Contract Balance	$30,500	
Auto Insurance Settlement[3]	-$26,000	Auto Insurance Settlement before deductible is applied (if applicable)
	$4,500	
Auto Insurance Deductible[4]	+$1,000	GAP pays up to $1,000 of your auto insurance deductible[2]
Deficiency Balance	$5,500	If a total loss occurs without GAP, you are generally responsible for this amount to pay off your finance or lease contract
GAP Payment[1]	-$5,500	
Total Owed to Financial Institution to Pay Off Finance or Lease Contract	**$0**	



For illustrative purposes only. Individual experiences may vary.

TOYOTA Financial Services

1. Less any delinquent payments, amounts due to pre-existing damage, taxes, auto insurance deductibles over $1000 (if applicable), and past-due charges. Type and availability of GAP vary by state. GAP may not be available on finance and lease contracts in some states. Some restrictions may apply. Please discuss with your dealer and see agreement, certificate, or waiver for complete details.
2. Available in most states if GAP is purchased and disclosed separately on the finance/lease contract. See agreement, certificate, or waiver for complete details.

WHAT YOUR AUTO INSURANCE MAY PAY

You might assume that your physical damage auto insurance is sufficient to cover any losses related to your vehicle.

However, the standard auto insurance policy settlement is generally based on the market value of the vehicle at the time a claim is made.[4] This difference is called the deficiency balance, which the vehicle owner is generally responsible for.

ASK YOUR DEALER NOW

Ask your dealer about GAP offered by Toyota Financial Services now because it's only available from your dealer at the time you purchase or lease an eligible new or used vehicle. And, for your convenience, the cost of GAP can be added to your finance or lease contract and included as a portion of your monthly payments (subject to credit approval).[5] GAP is available in most states.

3. Less any delinquent payments, amounts due to pre-existing damage, taxes, auto insurance deductibles over $1000 (if applicable), and past-due charges. Type and availability of GAP varies by state. GAP may not be available on finance and lease contracts in some states. Some restrictions may apply. See agreement for complete details.
4. Available in most states if GAP is purchased and disclosed separately on the finance/lease contract. See agreement for complete details.
5. Not all customers will qualify.

The purchase of a Guaranteed Auto Protection Voluntary Protection Product is optional, cancelable (subject to specific agreement terms), and not required to obtain credit.

This brochure is intended as an outline of the Guaranteed Auto Protection product offered by Toyota Financial Services. See agreement for complete details. A Guaranteed Auto Protection product may be a waiver by a lender/lessor in some states. The information in the claim example is for illustrative purposes only. The actual GAP payment in relation to the value of a particular vehicle may vary. Type and availability of GAP products vary by state and may not be available in all states. GAP is not available for lease customers with a deficiency balance waiver.

The provider of this product is your creditor and any assignee of your creditor.

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Voluntary Protection Products are administered by TMIS or a third party contracted by TMIS.

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Scan to learn more about Guaranteed Auto Protection