



Insurance and financial protection products

CIT Insurance Services, through its alliances with insurance and financial services providers and intermediaries, provides access to protection products for small businesses and middle market clients in key markets around the world.

Programs can be structured on a transactional basis or tailored to meet the unique needs of our clients. Offerings to middle market and small business clients range from commercial property & casualty, employee benefits, key person life insurance and high net worth personal lines insurance.

Products for small business and middle market customers include:

- **Property Coverage** - Provides for repair or replacement in the event of loss or damage to property or equipment due to an insured peril
- **Life Insurance** - Covers the loss of life and may include benefits for disability insurance
- **Debt Protection** - Provides for the cancellation of the monthly loan or lease payments due to certain life / business events
- **Commercial Casualty** - Protects against the financial consequences of liability for damage to third-party property or the death or injury of an individual
- **GAP** - Protects owners and operators of licensed transportation and construction vehicles if there is a shortfall between their vehicle's insurance coverage and the amount outstanding on the loan as a result of total loss
- **Down Payment Protection Waiver** - protects the down payment made by owners of licensed vehicles in the event their vehicle is a total loss following an insured accident
- **Employee Benefits** - Includes various health-related insurance products written on a group basis
- **High Net Worth - Personal Insurance** - For individuals who have acquired or accumulated considerable wealth

About CIT

Founded in 1908, CIT (NYSE: CIT) is a bank holding company with more than \$34 billion in finance and leasing assets. A member of the Fortune 500, it provides financing and leasing capital to its more than one million small business and middle market clients and their customers across more than 30 industries. CIT maintains leadership positions in small business and middle market lending, factoring, retail finance, aerospace, equipment and rail leasing, and global vendor finance. CIT also operates CIT Bank, BankOnCIT.com, its primary bank subsidiary and an FDIC-insured online bank which offers a suite of savings options designed to help customers achieve a range of financial goals.

cit.com/insurance

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Obtaining credit or any other service from CIT Group, Inc. or any of its affiliates is not conditioned on (i) the purchase of a Protection Product made available through CIT Insurance Services, or (ii) not obtaining, or agreeing not to obtain, any other insurance or financial protection product or service.

The insurance and financial protection products and services (the "Protection Products") described in this brochure are: not a deposit; not FDIC insured; not insured by any federal government agency; not guaranteed by CIT Group Inc. or any of its affiliates.

All Protection Products may not be available in every jurisdiction.

Many of the Protection Products are provided by, and are the responsibility of, insurers and other providers that are not affiliated with CIT Group, Inc. In some cases, the Protection Products are offered through an intermediary, that is not affiliated with CIT Group, Inc.

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