

Insurance and financial protection products and services

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 and individual consumers 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 line coverages. For our individual consumer, property coverage, debt protection, supplemental insurance programs, as well as membership products are available.

Products for small business and middle market customers include:

- **Commercial Property** - Pays to repair or replace property in the event of direct or consequential loss
- **GAP Waiver** - 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
- **Commercial Casualty** - Protects against the financial consequences of liability for damage to third party property or the death or injury of an individual
- **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
- **Life Insurance** - Covers the loss of life and may include benefits for disability insurance

Products for consumers include:

- **Property Coverage** - Provides for repair, replacement or buy out of a lease contract in the event of loss or damage to equipment due to an insured peril
- **Debt Protection** - Provides for the cancellation or the suspension of the monthly loan or revolving credit payments in the event of death, unemployment, family leave of absence or disability
- **Credit Insurance** - Pays some or all of lease/loan balance owed based on certain life events of the borrower
- **Supplemental Insurance** - Offers the opportunity to purchase ancillary insurance products such as life insurance, disability, and property and casualty
- **Membership Products** - Offers discounts and savings on a variety of different services and products



About CIT

CIT (OTC: CITGQ) is a bank holding company with more than \$60 billion in finance and leasing assets that provides financial products and advisory services to small and middle market businesses. Operating in more than 50 countries across 30 industries, CIT provides an unparalleled combination of relationship, intellectual and financial capital to its customers worldwide. CIT maintains leadership positions in small business and middle market lending, retail finance, aerospace, equipment and rail leasing, and vendor finance. Founded in 1908 and headquartered in New York City, CIT is a member of the Fortune 500.

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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.

