

We've got you covered.

Nobody can predict what the future holds, but we're here for you. We have **protection for your car, your family, your investment and your payment.**

Introducing 'Total Confidence', the most comprehensive customer care program ever with:

- **5-Year/100,000-Mile Powertrain Transferable Warranty*** Plus Roadside Assistance and Courtesy Transportation. The best coverage in America.
- **Safety and Security of OnStar**** – Standard Automatic Crash Response, Vehicle Diagnostics, Stolen Vehicle Assistance – standard for one year on almost every GM vehicle.
- **Vehicle Value Protection†** When you finance a new GM vehicle, we'll help protect its retail value when you buy your next GM vehicle.
- **Payment Protection††** If you lose your job, we'll be here for you. We'll make your payments – up to \$500 per month for up to 9 months.

¹Restrictions apply. Take retail delivery by 4/30/09. Excludes Saab and medium-duty trucks. *Whichever comes first. See dealer for limited warranty details. **Visit onstar.com for system limitations and details. Vehicle diagnostic capabilities vary by model. OnStar acts as a link to existing emergency service providers. †From ServicePlan, Inc. You must trade-in or pay off your loan on the vehicle and purchase or lease new GM vehicle. Up to \$5000 on trade-ins (and up to \$2,500 for private sales) after making all scheduled monthly payments through the first half of your original loan term. Take retail delivery by April 30, 2009. At participating dealers only. Offer excludes Saab and medium-duty trucks. ††From cynoSure Financial, Inc. Must be gainfully employed for at least 30 hours per week for 90 days after your vehicle purchase or lease. Excludes active GM employees. Take retail delivery by April 30, 2009. Offer excludes Saab and medium duty trucks.

Additional Program Guidelines

Vehicle Value Protection

- Customer is eligible for VVP support only **after** at least half of the term of the finance contract has passed, and at least half of the payments have been made.
- Maximum qualifying loan amount: 110% of MSRP (new).
- Exclusions: Leases, balloon notes, repossessed vehicles, vehicles totaled by primary insurance carrier, death of borrower, vehicles stolen and not recovered. All Saab vehicles, Medium Duty Vehicles (C5500 Series and above, including W Series trucks), Fleet sales and leases are also excluded. Other qualifications and exclusions are applicable to the Program and are contained within the terms and conditions of the program available for the dealer.
- No Program redemption is allowed with non-participating GM Dealers.
- Program is eligible to be redeemed one time, per eligible vehicle.
- Person-to-person or non-GM dealer sales or vehicle trades are allowed, but are subject to a maximum benefit of \$2,500 in Program redemption benefits, provided a new GM vehicle is purchased within 7 days.
- Program is non-transferable.
- Financing must be conventional with fixed-rate terms from an approved institutional finance lender.
- Program covers first lien debt only to the first lien lender listed on the finance contract.
- Coverage is terminated in the event the terms of the original financing contract change.
- Refinancing of original debt will void Program.

Payment Protection

- Benefit Period: The Purchaser(s) benefit payments (9 months) can continue beyond the initial 24 months, if the benefit was received and approved prior to the 24th month. Otherwise, eligible vehicle Purchasers cannot extend the original 24-month eligibility period. Please refer to the terms and conditions for further clarification.
- Maximum Benefit: Nine (9) months of payments of up to \$500 per month (\$4,500 maximum program benefit).
- 1099 Reporting: Purchasers that receive payment-protection benefits that exceed \$600 in a calendar year will be issued a 1099 Form.
- Exclusions: Active GM employees, Self-employed, Vehicles financed/leased to a business, corporation, partnership, federal, state, or local government, All Saab vehicles, Commercial/Fleet Sales and Leases, All Medium Duty Vehicles (C5500 Series and above, including W Series trucks), Job loss during initial vesting period

Other qualifications and exclusions are applicable to the Program and are contained within the terms and conditions of the payment protection program description form.

The summary descriptions above are not intended to vary the Terms and Conditions themselves. In the event of any conflict between the language above and the Terms and Conditions themselves, the Terms and Conditions shall control.



total confidence

www.gmconfidence.com

Total Confidence Program Headquarters

1-866-465-1005 • Monday-Saturday, 8 am-9 pm EST

Reinventing the ownership experience.

INFORMATION GUIDE



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Year	100K mi / 5-year Warranty	OnStar	Vehicle Value Protection*	Payment Protection*
1	Fully transferable limited powertrain warranty with roadside assistance and courtesy transportation	Safe and Sound Plan	Up to \$5,000 trade-in allowance if outstanding loan is more than NADA Clean Retail Value	9 months of payments up to \$500/month if you lose your job
2				
3				
4				
5				
6				

*From ServicePlan, Inc. You must trade-in or pay off your loan on the vehicle and purchase or lease new GM vehicle. Up to \$5000 on trade-ins (and up to \$2,500 for private sales) after making all scheduled monthly payments through the first half of your original loan term. Take retail delivery by April 30, 2009. At participating dealers only. Offer excludes Saab and medium-duty trucks. **From cynoSure Financial, Inc. Must be gainfully employed for at least 30 hours per week for 90 days after your vehicle purchase or lease. Excludes active GM employees. Take retail delivery by April 30, 2009. Offer excludes Saab and medium duty trucks.

What is “Vehicle Value Protection?”

A new vehicle purchase is the second largest investment a person can make next to a home. So naturally when shopping for a new vehicle everyone wants to get the most value when they sell. The fact is that events outside of a persons control can change a vehicles resale value. General Motors understands this and wants to help **protect your resale value with Vehicle Value Protection.**

Vehicle Value Protection is provided to every new buyer of an eligible vehicle at no additional cost.

This additional benefit **protects your investment by providing up to \$5,000 towards a new GM vehicle,** when you trade in your GM vehicle purchased under this plan. Alternatively, you may be eligible for up to \$2,500 amount of your benefit if you sell your vehicle to someone other than a dealer and buy a new, eligible Chevrolet, Pontiac, Buick, GMC, Cadillac, Saturn or HUMMER vehicle within a seven-day period. The amount of your benefit is determined by the applicable NADA[†] Clean Retail Value less any remaining principal loan balance. This program is designed to provide assistance to customers who may find **that they owe more on their vehicle than its retail value.** Here’s how it works: If a vehicle’s Clean Retail Value is \$10,000, and you still owe \$15,000 on your loan, we’ll cover up to \$5,000**. The program is available on any loan with a term of 6 years or less from date of purchase and **applies to all new GM cars and trucks sold at retail for personal use between April 1-30, 2009.**

What is “Payment Protection?”

Understanding the current economic conditions, we want to stand behind you in the event you lose your job because of conditions in the economy. In case this unfortunate event should happen to you, we’ve got you covered ... by providing up to \$500 per month toward your payment, for up to nine months.

Payment Protection is provided to every new buyer of an eligible vehicle at no additional cost. This additional benefit protects your paycheck by providing monthly payment **protection for up to nine months** if you should happen to lose your job for economic reasons. We think **the biggest benefit is that you’ll get to keep your vehicle** while deciding on your next career move.

Protection begins 91 days after vehicle purchase and lasts another 21 months. If after 90 days, you become unemployed for thirty days or more, we start making your payments, up to \$500 per month. The program **applies to almost every new GM cars and trucks sold at retail for personal use on or after April 1, 2009*.**

The summary descriptions above are not intended to vary the Terms and Conditions themselves. In the event of any conflict between the language above and the Terms and Conditions themselves, the Terms and Conditions shall control. **The maximum possible redemption payment is \$5,000 if the vehicle is traded in at a GM Dealership; \$2,500 if owner elects to sell the vehicle privately. †National Automobile Dealers Association provides a widely recognized Used Car Guide for determining used vehicle values. Vehicle Value Protection from ServicePlan, Inc. You must trade-in or pay off your loan on the vehicle and purchase or lease new GM vehicle. Up to \$5000 on trade-ins (and up to \$2,500 for private sales) after making all scheduled monthly payments through the first half of your original loan term. Take retail delivery by April 30, 2009. At participating dealers only. Offer excludes Saab and medium-duty trucks. Payment Protection from cynoSure Financial, Inc. Must be gainfully employed for at least 30 hours per week for 90 days after your vehicle purchase or lease. Excludes active GM employees. Take retail delivery by April 30, 2009. Offer excludes Saab and medium duty trucks.



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