Putting you first!

There are more than 48 Million rentals in the United States living in residential properties paying more than \$487 Billion each year in rent. Pensio Tenants recognizes the high cost of rent today and have organized the Pensio Tenants Association to make renting as rewarding as home ownership.

Pensio Tenants Association was built for you and your families wanting support, services and rent guarantees to make your life easier when you need help.

We believe that renting should be an empowering and positive experience, just like homeownership. We are dedicated to make renting better for our Members!

Visit **pensiotenants.com** today!

Administrator

World Insurance Associates LLC is a full service, independent insurance agency that began business in 2012 and offers exclusive insurance solutions and risk mitigation strategies from a team of highly experienced advisors.





Get in touch!

Frank Costa

+1 (732) 876-3953 frankcosta@worldins.net

Terence Gorman

+1 (732) 380-0900 Ext. 162 terencegorman@worldins.net



Awesome services that make renting better!

Pensio Rental Market Reports & Newsletters

Why rent without knowing facts, Pensio will provide you a rental market report giving you the information you need before starting a rental search or making a decision.

CyberSafe at Home Risk Assessment

Pensio understands technology is part of everyday life. We've partnered with CyberSafe at Home to provide you an assessment platform to review your online cyber security risk profile for computers, tablets and cell phones.

Members Community

Making renting better starts with a community and facts. You can look for advice and support from other tenants from our forum moderated by a rental property specialist.

Legal Review

Pensio Tenant Specialist Lawyer will provide you with reviewing a new lease to ensure that it's valid and legal or assistance with reviewing an eviction notice to ensure you know your rights.

Rent Deposit Guarantee*

Renting today means higher rents and an increased drain on your cash flow to cover your last month's rent security deposit. For an annual fee of \$149. Pensio will guarantee your last month's rent and security deposit, meaning you only pay your first month of rent to complete your rental.

Lender Connect Link*

If an emergency in your life creates a cash flow issue. Pensio Tenants, on approved credit, can access a loan to cover your rent payment giving you flexibility.

Involuntary Job Loss Rent Guarantee*

Pensio recognizes life's challenges. We reward good tenants. We will pay your rent for up to 12 months if you involuntarily lose your job and are unable to work.

Total & Partial Disability Rent Guarantee*

Pensio recognizes your health and welfare affects your ability to work. We will pay your rent for up to 12 months if you become disabled and are unable to work.

Comparison of Member & Member Plus Membership

| Services Pensio Market Reports | Member | Member Plus |
|---------------------------------|--------|-------------|
| Monthly Newsletter | • | • |
| CyberSafe at Home | • | • |
| Members Community | • | • |
| Legal Review | • | • |
| Rent Deposit Guarantee* | • | • |
| Lender Connect Link* | | • |
| Job Loss Rent Guarantee* | | • |
| Disability Rent Guarantee* | | • |
| *Subject to terms and condition | ons | |



Member: \$49 annually Member Plus: starting at \$20/month

Member Plus tiers

Silver: Covers up to 3 months rent Gold: Covers up to 6 months rent Platinum: Covers up to 12 months rent