

AUTO



**ONE PRODUCT PROVIDER.
ONE PORTFOLIO.**



PORTFOLIO RIDES WITH YOU.

Portfolio has the products you need to drive sales and protect your customers' investments.

SERVICE CONTRACTS AND WARRANTIES

Portfolio One

All-in-one service contract with valuable additional benefits

- ✓ Powertrain, stated and exclusionary coverage for new and pre-owned vehicles
- ✓ Stated mile, add-on mile and unlimited mile term options
- ✓ Optional coverage for commercial use, mobility, lift kit and snow plow
- ✓ Reimbursement for roadside assistance, connected car, substitute transportation and trip interruption

Portfolio One EV

Service contract specifically designed for hybrid and fully electric vehicles

- ✓ Exclusionary coverage for new and pre-owned electric vehicles
- ✓ Protection for critical systems unique to EVs
- ✓ Reimbursement for roadside assistance, connected car, substitute transportation and trip interruption

Warranty Forever

Lifetime limited warranty for every vehicle

- ✓ Full powertrain coverage
- ✓ Unlimited time and miles
- ✓ Proprietary maintenance notifications drive customers back to selling dealer
- ✓ Exclusive territories

Powertrain Promise

Lifetime limited warranty for qualified vehicles

- ✓ Full powertrain coverage
- ✓ Unlimited time and miles
- ✓ Selectable time-only maintenance intervals
- ✓ Admin obligor service contract

	Portfolio One	Portfolio One EV	Warranty Forever	Powertrain Promise	High-Mileage VSC	EverDrive	Select Shield	Spectrum	Quantum
Service contract	✓	✓			✓			✓	✓
Limited warranty			✓	✓		✓	✓		
New vehicles	✓	✓	✓	✓		✓		✓	✓
Used vehicles	✓	✓	✓	✓	✓	✓	✓	✓	✓
Premium vehicles	✓	✓	✓	✓	✓	✓	✓	✓	✓
Leased vehicles	✓	✓						✓	✓
High-mileage vehicles	✓				✓				
High-tech systems	✓	✓			✓			✓	✓
Roadside assistance	✓	✓	✓	✓	✓	✓	✓	✓	
Multiple coverage options	✓	✓			✓		✓	✓	
Service contract upsell discount	✓	✓	✓	✓		✓			

High-Mileage Vehicle

Service Contract (COMING SOON!)

Service contract for vehicles with 100,000 miles and up

- ✓ Powertrain, stated and exclusionary coverage
- ✓ EV-specific plan includes coverage for primary drive battery

EverDrive

Limited warranty for qualified gas and electric vehicles

- ✓ Full powertrain coverage
- ✓ Towing reimbursement
- ✓ Manufacturer maintenance requirements
- ✓ Limited warranty structure

Select Shield

Limited warranty for qualified vehicles

- ✓ Select Shield vehicles are reconditioned, inspected and detailed
- ✓ Multiple coverage levels available

Spectrum

Service contract for leased vehicles

- ✓ Reimbursement for end-of-lease charges and consumable parts
- ✓ Add reimbursement for roadside assistance, trip interruption and substitute transportation

Quantum

Service contract for factory- and dealer-installed in-vehicle electronics

- ✓ Coverage includes entertainment, navigation and driver assistance systems
- ✓ Optional coverage for EVs includes primary drive battery and vehicle charger

IN DEVELOPMENT

+ EV Battery Protect

+ Car Wash Subscription

GAP

GAP Protect

Negative equity and insurance deductible reimbursement in the event of a total loss

- ✓ Reimbursement of difference between unpaid net balance and actual cash value
- ✓ Up to \$1,000 insurance deductible reimbursement
- ✓ Coverage for MSRPs up to \$125,000

PROTECTION PRODUCTS

Appearance Protect

Advanced interior and exterior protection

- ✓ Advanced chemicals fuse a shield to paint, fabric, leather and vinyl surfaces
- ✓ Applications performed onsite by trained technicians

Brake Plus

Rear-end collision deterrence with cash benefit and deductible reimbursement

- ✓ Microprocessors pulse the third brake light to reduce the chances of a rear-end collision
- ✓ Cash benefit and deductible reimbursement when rear-end collisions do occur

Catalytic Converter

Theft deterrence and recovery

- ✓ Reimbursement for expenses associated with catalytic converter theft

Dent Protect

Reimbursement for paintless dent repair

- ✓ Coverage includes any dent, ding or crease that can be resolved through the PDR process
- ✓ Unlimited claims with no deductible

Deposit Protect

Reimbursement for down payment in the event of a total loss

- ✓ Reimbursement up to \$10,000 of original down payment, trade-in equity and rebates
- ✓ Benefit applies to next vehicle purchase at a participating dealership

Express 3

Bundled coverage offering three layers of protection

- ✓ Choice of dent and ding or tire and wheel
- ✓ Key replacement
- ✓ Roadside assistance

Express 4

Bundled coverage with multiple options

- ✓ Dent and ding
- ✓ Any pairing of tire and wheel, windshield repair and key replacement
- ✓ Roadside assistance

Express 5

The ultimate in bundled coverage

- ✓ Dent and ding
- ✓ Tire and wheel
- ✓ Key replacement
- ✓ Windshield repair
- ✓ Roadside assistance

ForeverStart

Lifetime battery, key and combo protection

- ✓ Advanced battery treatment and key tracking
- ✓ Replacement of failed batteries and unrecoverable keys/remotes

Key Protect

Reimbursement for lost, damaged or stolen keys and remotes

- ✓ Selectable benefit options
- ✓ No deductible
- ✓ \$100 roadside assistance benefit

ACHIEVING SUCCESS TOGETHER

Portfolio delivers for agents, dealers and customers.



Lease Protect

Coverage designed specifically for leased vehicles

- ✓ Reimbursement for end-of-lease and missing equipment charges
- ✓ Match coverage to lease term with unlimited miles and no deductible

Roadside Protect

Motor club with 24/7 roadside assistance

- ✓ Towing, winching, battery jump, flat tire assistance and fluid delivery
- ✓ Applies to all vehicles in contract holder's immediate household

Theft Protect/Code

Advanced, dealer-installed theft deterrence

- ✓ Permanent, unique code labels deter thieves and help police identify recovered vehicles
- ✓ No-deductible cash benefit if a covered vehicle is stolen and not recovered

Theft Protect/Etch

Advanced, dealer-installed theft deterrence

- ✓ Permanent, unique etchings deter thieves and help police identify recovered vehicles
- ✓ No-deductible cash benefit if a covered vehicle is stolen and not recovered

Theft Replacement Protect

Theft deterrence with replacement cost reimbursement

- ✓ Reimbursement for the cost to replace an unrecovered stolen vehicle
- ✓ Maximum benefit of \$25,000 with no deductible

Tire & Wheel Protect

Reimbursement for tires and wheels damaged by road hazards

- ✓ Up to 8 years of coverage
- ✓ No deductible

Tire Protect

Reimbursement for tires damaged by road hazards

- ✓ Up to 8 years of coverage
- ✓ No deductible

Tire Seal Protect

Converts standard tires into self-sealing tires

- ✓ Advanced chemical instantly seals punctures up to 1/4 inch in diameter
- ✓ Reimbursement for the cost to repair or replace a treated tire that fails to self-seal

Windshield

Multiple windshield coverage options

- ✓ Up to \$350 for static or dynamic safety system calibration
- ✓ Up to 5 years of coverage with no deductible

POINT-OF-SALE MARKETING MATERIALS

B2 2-PANEL BROCHURE

LEASE PROTECT BENEFITS

- Terms up to 48 months
- Unlimited miles
- No deductible

LEASE PROTECT

Keep your leased vehicle in like-new condition and avoid end-of-lease expenses.

AVOID UNEXPECTED EXPENSES AND GET REPAIRS WHEN YOU NEED THEM WITH COVERAGE DESIGNED SPECIFICALLY FOR LEASED VEHICLES.

PREMIUM

- Coverage for your vehicle's interior and exterior, including:
 - Paint touchup
 - Windshield repair and replacement
 - Concave and vinyl wheel damage and replacement parts
 - Fabric rips, tears and stains
 - Auto equipment
 - Light bulbs and lenses
 - Missing pins

PLATINUM

Premium coverage plus repair or replacement of:

- Tire
- Factory chrome, molding and trim
- Bugs and holes
- Convertible or vinyl top
- Blower pads (not sew)

B6 6-PANEL BROCHURE (LIMITED SUPPLIES)

PORTFOLIO one SERVICE CONTRACT

Portfolio

D1 1-SIDED DESKMAT

COMMON REPAIR COSTS

Service contracts help protect your budget against rising repair costs, including:

- ENGINE OVERHAUL \$7,200 - \$14,854
- TRANSMISSION OVERHAUL \$4,459 - \$9,770
- AIR CONDITIONING \$2,646 - \$3,501
- ROCK AND PINCH \$2,532 - \$4,192
- DRIVE AXLE OVERHAUL \$3,206 - \$4,686
- TRANSMISSION SYSTEM \$2,860 - \$4,458
- POWER STEERING \$2,870 - \$4,392
- COMPUTER MODULES \$1,344 - \$1,840
- FUEL PUMP \$1,440 - \$2,431
- WATER PUMP \$544 - \$1,278
- BRAKE CALIPERS \$618 - \$1,010

CUSTOMIZE COVERAGE TO FIT YOUR NEEDS.

OPTIONAL COVERAGE

COMMERCIAL USE

Extends coverage to vehicles used for commercial purposes, including but not limited to sales, service and light-duty contracting.

LIPT KIT

Extends coverage to vehicles equipped with lift kits of 6 inches or less. Lift kits and all accessories, accessories and equipment are not covered.

SNOW PLOW

Extends coverage to vehicles equipped with snow plow packages and snow plows for personal use. Snow plows and snow plow accessories, accessories and equipment are not covered.

PORTFOLIO one SERVICE CONTRACT

EXPRESS 5

Get reimbursed for the cost to replace tires and wheels damaged by road hazards.

- Multiple coverage levels available
- Optional coverage available for tires and wheels damaged by curbs that don't require paint or filler
- Optional coverage available for cosmetic wheel damage

EXPRESS 5 RIDES WITH YOU!

Get comprehensive protection for a great value with five coverages in one.

Tire and Wheel

Get reimbursed for the cost to replace tires and wheels damaged by road hazards.

Dent and Ding

Get reimbursed for the cost to repair minor exterior dents, dings and creases that don't require paint or filler.

Windshield

Get reimbursed for the cost to repair windshield damage caused by flying road debris.

Key Replacement

Get reimbursed for the cost to replace a lost, stolen or destroyed key or remote.

Roadside Assistance

Get access to 24/7 emergency services.

Additional Benefits

- 24/7 Roadside Assistance
- No Deductible
- Nationwide Coverage

PORTFOLIO one SERVICE CONTRACT

B5 5-PANEL BROCHURE

D2 2-SIDED DESKMAT

THEFT PROTECT

Protect your vehicle and your budget.

STOLEN VEHICLE STATISTICS

- 810,400 Number of vehicles stolen in the U.S. in 2020
- \$7.4 billion Total loss due to U.S. vehicle thefts in 2020
- 14% Increase in U.S. vehicle thefts from 2019 to 2020

PROTECT YOUR VEHICLE AND YOUR BUDGET

Theft Protect can discourage thieves and help offset the unexpected expenses of a stolen vehicle.

- Strategically placed and uniquely coded labels deter would-be thieves and help police identify recovered vehicles.
- Removed labels leave an indelible code that can only be detected by UV light.
- Get a cash benefit if your vehicle is stolen and not recovered.

GO BEYOND THE FACT TO GET COMPREHENSIVE PROTECTION SPECIFICALLY FOR HYBRID AND FULLY ELECTRIC VEHICLES.

COMMON REPAIR COSTS

- ENGINE OVERHAUL \$7,200 - \$14,854
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- COCKPIT RAMP \$544 - \$1,378
- BRAKE CALIPERS \$618 - \$1,010

EXCLUSIONS

- Excludes coverage for theft of the vehicle.
- Excludes coverage for theft of the vehicle's contents.
- Excludes coverage for theft of the vehicle's keys.
- Excludes coverage for theft of the vehicle's license plates.
- Excludes coverage for theft of the vehicle's registration and title.
- Excludes coverage for theft of the vehicle's insurance.
- Excludes coverage for theft of the vehicle's financing.
- Excludes coverage for theft of the vehicle's lease.
- Excludes coverage for theft of the vehicle's warranty.
- Excludes coverage for theft of the vehicle's maintenance.
- Excludes coverage for theft of the vehicle's accessories.
- Excludes coverage for theft of the vehicle's equipment.
- Excludes coverage for theft of the vehicle's tools.
- Excludes coverage for theft of the vehicle's documents.
- Excludes coverage for theft of the vehicle's records.
- Excludes coverage for theft of the vehicle's information.
- Excludes coverage for theft of the vehicle's data.
- Excludes coverage for theft of the vehicle's software.
- Excludes coverage for theft of the vehicle's hardware.
- Excludes coverage for theft of the vehicle's network.
- Excludes coverage for theft of the vehicle's services.
- Excludes coverage for theft of the vehicle's products.
- Excludes coverage for theft of the vehicle's materials.
- Excludes coverage for theft of the vehicle's components.
- Excludes coverage for theft of the vehicle's parts.
- Excludes coverage for theft of the vehicle's supplies.
- Excludes coverage for theft of the vehicle's consumables.
- Excludes coverage for theft of the vehicle's disposables.
- Excludes coverage for theft of the vehicle's non-durable goods.
- Excludes coverage for theft of the vehicle's semi-durable goods.
- Excludes coverage for theft of the vehicle's durable goods.
- Excludes coverage for theft of the vehicle's real estate.
- Excludes coverage for theft of the vehicle's intellectual property.
- Excludes coverage for theft of the vehicle's intangible assets.
- Excludes coverage for theft of the vehicle's personal information.
- Excludes coverage for theft of the vehicle's confidential information.
- Excludes coverage for theft of the vehicle's trade secrets.
- Excludes coverage for theft of the vehicle's proprietary information.
- Excludes coverage for theft of the vehicle's sensitive information.
- Excludes coverage for theft of the vehicle's critical information.
- Excludes coverage for theft of the vehicle's essential information.
- Excludes coverage for theft of the vehicle's information that is subject to legal or regulatory requirements.
- Excludes coverage for theft of the vehicle's information that is subject to contractual obligations.
- Excludes coverage for theft of the vehicle's information that is subject to fiduciary duties.
- Excludes coverage for theft of the vehicle's information that is subject to other legal obligations.

PORTFOLIO one EV SERVICE CONTRACT

40% The propulsion battery and electric motor account for 40% of the average EV's total per-unit components cost.

PROTECT YOUR VEHICLE

Shield your vehicle from harmful contaminants and stains with Appearance Protect!

- Protect your vehicle's surfaces, including paint, fabric, leather and vinyl.
- Advanced chemicals form a shield to your vehicle's interior and exterior.
- Applications are performed at this dealership by trained technicians.

APPEARANCE PROTECT

PORTFOLIO one

T3 3-SIDED TABLE TENT

GET THE MATERIALS YOU NEED.

Help your customers make smart, informed decisions.



SC SALES CARD

This is an overview of coverage. Actual coverage, limitations and exclusions may apply. See your dealer for details. Cash benefits for unexpected costs listed are subject to maximum benefit amounts as stated in the Theft Protect warranty.

The provider of this service agreement is Portfolio Service Contracts, Inc. 14651 Dallas Parkway, Suite 502, Dallas, TX 75254. In Alabama, Mississippi, West Virginia and Wisconsin, the provider is MIRA, Inc. P.O. Box 30308, Cleveland, OH 44130. In Florida, the provider is Portfolio, Inc. 14651 Dallas Parkway, Suite 502, Dallas, TX 75254. Florida License No. 21865.

Portfolio

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