

Reinsurance



Your Rights,
Our Duty



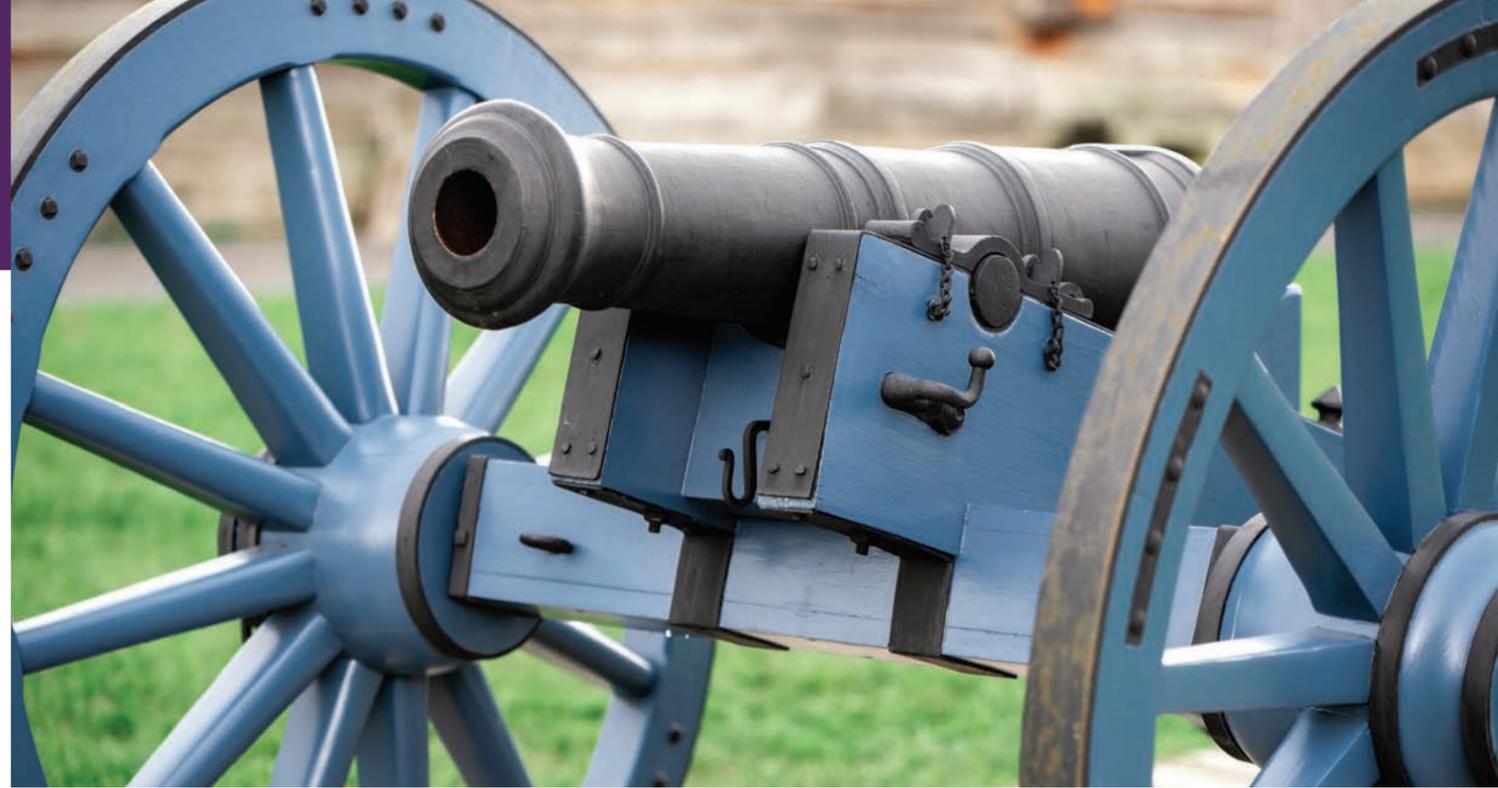
Portfolio

It's Your Portfolio.™

It's your
reinsurance
company.

It's your decision.

It's your Portfolio.



Portfolio agents
make a difference
when you need it.

Portfolio is more than a products provider. Our national network of agents, managing directors and reinsurance specialists can help you make — and keep — more money.

Choose the reinsurance provider that protects your rights as an owner.

I. You are in charge
of your business.

Selection

Choose, brand and customize the products you want to sell and reinsure.

Profits

Earn 100% of the profits on 100% of your products 100% of the time.

Loans

Borrow from up to 75% of unearned premiums and up to 100% of earned premiums.

Interest

Your reinsurance company earns the interest on any loans you take out.

II. Mutual trust is
the key to success.

Fees

Portfolio fully discloses its fees upfront.

Net-Net Remit

Portfolio's policy allows you to deduct approved claims and cancellations.

Respect

Portfolio dealers may change providers without paying separation fees.

Recognition

Only Portfolio has been voted as a top reinsurance provider in every Dealers' Choice Awards since 2008.



III. Do what's best
for your dealership.

Claims

Portfolio encourages dealers to be involved in critical claims decisions.

Funding

Portfolio cedes premiums weekly.

Retention

Portfolio's 40-mile tieback (20 miles in California) brings customers back to your dealership.

Reporting

Your reinsurance specialist will deliver accurate, straightforward reports on a quarterly basis.

IV. Portfolio is the
industry leader.

TAMs

Only Portfolio has earned two IRS Technical Advice Memoranda approving our program's structure and operations.

Trust

Portfolio is an active member of the National Association of Dealer Counsel and the American Institute of CPAs. We work with your advisors to ensure transparency and compliance.



Bill of Rights

I. Proper Organization

Portfolio works to the benefit of the dealer, as evidenced by two IRS TAMs endorsing our business model and processes.

II. Asset Control

Portfolio recognizes the owner's right to direct the investment of wealth generated by the reinsurance company.

III. Prompt Funding

Portfolio respects the time value of your money and funds your reinsurance company on a weekly basis.

IV. 100% of the Profits

Portfolio guarantees that 100% of underwriting profits and investment income belong to the reinsurance company's owner.

V. Opportunities

Portfolio's local agents work with dealers to leverage new profit opportunities.

VI. Full Disclosure

Portfolio fully discloses all fees and costs associated with our program.

PortfolioReinsurance.com

25541 Commercentre Drive, Suite 100
Lake Forest, CA 92630

877.789.6200



VII. Clean Documentation

The agreements you sign with Portfolio are written in clear, concise, straightforward language.

VIII. Good Counsel

Portfolio provides expert advice and counsel and will work with your legal, tax and investment advisors.

IX. Trust

Portfolio owes a fiduciary responsibility to our dealer partners.

X. Success

Our success depends on the success of our dealers.



Portfolio

It's Your Portfolio.™