



Powered by Passion



NATIONAL AUTO CARE

ABOUT NATIONAL AUTO CARE

NAC, established in 1984, is co-headquartered in Jacksonville, Florida, and Westerville, Ohio, with regional offices across the country. NAC is one of the longest operating providers of products such as vehicle service contracts, guaranteed asset protection, limited warranty, tire and wheel and a full suite of ancillary protection products nationwide. NAC provides F&I products, administration, consulting services, training and marketing support to independent agents, insurance companies, auto dealers, RV dealers, powersports dealers, financial institutions, third-party administrators, and credit unions. We currently provide these administrative services to over 6,000 dealerships, credit unions, and financial institutions. National Auto Care was recently named a Top Workplace in Central Ohio for the fourth year running and was honored with 2016, 2017, 2018, and 2019 Dealer's Choice Awards for F&I Products.

Our service levels, resolution and escalation timeline and process, and call times for our claims and customer service departments are known to be the best in the industry. They are actively monitored via dashboards openly displayed within our offices. In addition, National Auto Care's turnkey web-based portal provides the ability to rate, create, submit, and remit contracts. The portal also enables the electronic submission of new claims.

In August 2018, NAC was acquired by Lovell Minnick Partners, LLC.

ABOUT LOVELL MINNICK PARTNERS LLC

Lovell Minnick Partners is a private equity firm with expertise in investing in the financial and related business services sectors. With offices in Philadelphia, Los Angeles, and New York, Lovell Minnick provides developing companies with equity capital to support private company recapitalizations, leveraged buyouts, and pursue growth initiatives. Since its inception in 1999, Lovell Minnick Partners has raised \$2 billion in committed capital and has completed investments in over 45 companies. Targeted investment areas include asset management, wealth management, investment product distribution, specialty finance, insurance brokerage and services, financial and insurance technology, and business services.

For more information, please visit NationalAutoCare.com and/or Impartners.com



DEALERS' CHOICE PLATINUM AWARD FOR F&I PRODUCTS

Not only has National Auto Care received a Dealers' Choice Award in F&I Product Provider Excellence for four years running, but in 2018 and 2019, we received the Platinum award in that category after receiving the Gold award in 2016 and 2017.

The Dealers' Choice Awards, presented by Auto Dealer Today magazine, include 34 categories, and dealers are asked to manually enter their industry partners' company names for each category. Companies are scored on quality of products and services, customer service, value and whether they would recommend the company to another dealer.

That means when your dealers think of innovative, profit-building products, they think of National Auto Care!

TOP WORKPLACES

National Auto Care was honored and humbled to be named a Top Workplace by Columbus CEO Magazine in 2019, marking the fourth year in a row the company achieved the honor. NAC's Florida office was also a Best Place to Work honoree in 2017.

Why is this important? According to a survey by the Harvard Business Review, employee engagement has a direct and positive effect on the quality of customer service.

That means you can entrust your customers to National Auto Care.



HONORED FOR PRODUCTS, PROGRAMS AND PEOPLE

NAC IN THE PRESS

Flip through just about any industry publication, and you're bound to see National Auto Care or our visionary CEO, Tony Wanderon, mentioned. Tony was named to Agent Entrepreneur magazine's "Who's Who of 2017" and has contributed to articles on pressing and timely issues throughout the industry for years. Tony is also regularly featured on industry panels and is often a guest speaker at F&I events, addressing key issues facing the market.

The most trusted auto industry publications know who to turn to when they need an expert opinion. That's what you can expect from National Auto Care!

POWER 300

National Auto Care has been named to Auto Remarketing magazine's Power 300 list for four years running.



Companies receiving this honor have made a significant impact on the used car and remarketing world and are described as "the most powerful companies in the pre-owned auto industry."

NAC is honored to have been included in the Power 300 list for so many years and prides itself on providing the highest quality of products and level of service in the used car and remarketing industries.

THE BEST PRODUCTS, THE BEST PROGRAMS, THE BEST PEOPLE
NATIONAL AUTO CARE is your BEST partner for F&I Success!



PRODUCT DIFFERENTIATORS

National Auto Care offers a complete lineup of F&I products and programs, but we pride ourselves on innovative offerings that will help you *get in the door and close more deals*. Here are details on just some of these stand-out products.



POWERBUY

GAP coverage may pay off an outstanding loan balance, but the consumer would still have out-of-pocket costs for payments made and any down payment on a new vehicle. That's where PowerBuy comes in.

Not only does PowerBuy provide the benefit to the consumer for a down payment on a new vehicle, but because the benefit may only be used at the original dealership or dealer group, it creates immediate loyalty between dealer and driver.



NAC CONNECT

With NAC Connect, your dealers can easily increase revenue streams by offering our NAC Connect product embedded with a VSC contract or on its own. Selling is easy with embedded or standalone plans.

You can offer a differentiated F&I product with great added value and customer retention capabilities as it delivers service notifications, driving critical incremental revenue on every sale.



PRE-OWNED PLUS SERVICE AGREEMENT

Pre-Owned Plus is a standalone Used Car Program that gives you the features of NAC's Core and Elite service agreements in a simplified, easy-to-understand format.

Pre-Owned Plus targets independent dealers but is perfect for franchised dealers, too. This all-in-one program features simplified classing and rating, four levels of coverage and relaxed underwriting guidelines.



HIGH-TECH VEHICLE SERVICE AGREEMENT

Our High-Tech VSA protects the sophisticated features that make a vehicle safer and smarter. Offering the same great benefits as our Core VSA, High-Tech is available on vehicles up to 5 years old with up to 60,000 miles.



DEALER ADVANCES

National Auto Care's generous Dealer Advances program is designed to accelerate growth. Whether used to increase dealer inventory or grow staff, dealer advances set NAC apart from the crowd.

WHY NAC?

PARTNERSHIP. INVESTMENT. COMMITMENT.

It's not a slogan, it's a business philosophy.

We are truly committed to the success of your clients and we express that commitment by investing in you and your business.

With programs to help you develop your agency, increase dealer penetration and grow your personal wealth, National Auto Care's Partnership 4 Growth is based on the concepts that are at the core of our business – Integrity, Growth, and Reciprocal Profitability.

PARTICIPATION PROGRAMS

Unlike other reinsurance programs, National Auto Care offers:

- Increased front and back-end profit opportunities
- A-Rated; Backing by an A.M. Best "A" rated carrier

RETRO

- No hidden fees or haircuts
- Up to 100% of underwriting profits
- Agent and Dealer profit-sharing is available
- Reporting and loss monitoring to help assist in program management and profit optimization

REINSURANCE

- Available for agents and dealers
- Competitive fees
- No hidden administration costs
- All-in fees available
- Multiple offerings to help you build the right program for your dealers

DEALER-OWNED SERVICE COMPANY

- Business structure provides dealer with increased underwriting income, investment income and tax deferral advantages
- Quicker access to cash and ability to make loans
- Private-label branding
- Customized products and coverages

FEATURED PRODUCTS

Available for Automotive Franchised & Non-Franchised, Credit Unions, Banks, RV and Powersports Dealerships



VEHICLE SERVICE AGREEMENTS

- Exclusionary, Certified Pre-Owned & Lifetime Programs
- Agent/Dealer Retro & Reinsurance Programs
- Agent No-Chargeback protection included
- 24/7 online Claims submission



GUARANTEED ASSET PROTECTION

- Competitive pricing
- Private passenger commercial coverage included
- Agent/Dealer Retro & Reinsurance programs



PRE-PAID MAINTENANCE

- Dealer controls all reserves
- 100% branded for your store
- Dealer determines reimbursement for services
- Fully integrated with DMS and eMenus
- 65% average dealers retention rate
- Wrap programs for manufacturer PPM giveaways
- Turn-key point of sale marketing materials included



TIRE & WHEEL PROTECTION

- Term-based pricing
- Blanket programs available
- Curb coverage included
- Includes full roadside
- Optional alloy wheel cosmetic repair



POWERBUY®

- Revolutionary depreciation coverage independent of GAP
- 60 months of coverage
- Creates loyalty and retention



HIGH-TECH VSA

- Coverage for smart features that consumers use the most, including Bluetooth, Navigation, Self-Parking Systems, and more
- Add-on Time and Miles
- Trip Interruption
- 24-hour Emergency Roadside Assistance



COMPLETE PROTECTION

- Tire & Wheel repair/replacement
- Paintless dent repair
- 24-hour roadside assistance
- Windshield Protection
- Key Protection



KEY REPLACEMENT

- Industry-leading key replacement benefit
- 24-hour vehicle & home lock-out assistance
- Full roadside/emergency key assistance



WINDSHIELD PROTECTION PRODUCT LIMITED WARRANTY

- Available with any approved protection product
- Repair or replace
- No Limited Warranty aggregate limit
- \$0 deductible



THEFT DETERRENT PRODUCT LIMITED WARRANTY

- Available with any approved theft deterrent system
- 3 coverage limits available (\$2500, \$3000, \$5000)
- Includes up to \$1000 for partial loss benefits
- Trip Interruption and Substitute Transportation Included



EXCESS WEAR & TEAR

- Covers dings & dents
- Tires & wheels
- Scratch, chipped paint & glass
- Interior stains, burns & tears



PAINT AND FABRIC

- Exterior coverage includes insect damage, road salt/de-icing agents, tree sap and more
- Interior coverage includes food/drink, ink, dye transfer, pet stains and more
- Safe, odorless and environmentally conscious product



PAINTLESS DENT REPAIR

- Innovative removal process of dings and dents from painted surfaces without harming the factory finish
- No aggregate limit on repairs
- No deductible

CLAIMS PERFORMANCE

We take the hassle out of claims! NAC's multiple claims operations are filled with seasoned, well-trained employees with impressive statistics to demonstrate our outstanding commitment to customer service.



CLAIMS AND DEALER SUPPORT TEAM

- 38% of the team has been with NAC longer than 5 years
- Claim centers in Columbus, OH, and Ponte Vedra Beach, FL, provide redundancy for disaster recovery



PERFORMANCE/MONITORING

- Performance monitored based on KPIs
- Average Speed to Answer 30 seconds
- 98% Percent of Calls Answered
- Monthly claim audits
- Risk management reviews by Product, Region, and/or dealership/strategic partner



TRAINING

- Live Calls monitoring, with coaching while in call
- All calls are recorded and reviewed

OUR ADVANTAGES

CLAIM PROCESSING

- Same-day claim payment by credit card

COMMISSION PROCESSING

- **Over \$360 million in claims paid to date**
- Commissions processed 2x per month

SELLER SET-UP PROCESSING

- Turnkey menu integration
- Ability to pay multiple payees by product

CANCELLATION PROCESSING

- Cancellations received are processed within 24 hours of receipt
- Cancellation payments are issued weekly

VEHICLE SERVICE AGREEMENT

TOP QUALITY VEHICLE COVERAGE & BENEFITS

Pinnacle:

This exclusionary coverage is our most comprehensive protection. Available for vehicles 10 years old or newer with up to 156,000 miles on the odometer at the time of purchase of the vehicle service agreement.

Preferred:

Provides our highest level of “stated component” coverage. Available for vehicles 15 years old or newer with up to 156,000 miles on the odometer at time of purchase of vehicle service agreement.

Dieselwrap:

This exclusionary coverage is designed to “wrap” around any manufacturer’s diesel engine warranty. Available for vehicles 5 years old or newer with up to 60,000 miles at time of purchase of vehicle service agreement.

Deductible:

Standard:

\$100

Optional:

\$0, \$50, \$100 disappearing, or \$200

Additional Benefits:

- Reimbursement of manufacturer’s deductible for parts under manufacturer’s warranty and covered by the service agreement up to \$100 per occurrence
- Reimbursement for car rental while vehicle is repaired due to a covered mechanical breakdown up to \$50/day for 7 days; reimbursement for rideshare while vehicle is repaired due to covered mechanical breakdown up to \$50/day for 2 days
- Reimbursement for meals and lodging while vehicle is repaired, when 100+ miles from home
- Emergency roadside services including mechanical first aid, tire service, battery service, delivery service, towing, and locksmith services

Powerwrap:

This exclusionary coverage is designed to “wrap” around any manufacturer’s Powertrain warranty. Available for vehicles 5 years old or newer with up to 60,000 miles on the odometer at the time of purchase of the vehicle service agreement.

Medallion:

Provides our mid-level of “stated component” coverage. Available for vehicles 15 years or newer with up to 156,000 miles at the time of purchase of the vehicle service agreement.

Powertrain:

Component coverage offering protection for most parts of the engine, transmission, drive axle and turbo/supercharger. Available for vehicles 15 years old or newer with up to 156,000 miles at time of purchase of the vehicle service agreement.

Options:

Hybrid/Electric Vehicle (HEV): Available for an additional fee on Preferred and Medallion coverages only. Included on Pinnacle coverage.

4- or 6-inch Lift Kit: Available with a surcharge on all standard vehicle plans.

Oversized/Undersized Tires: Available for an additional fee on all standard vehicle plans.

Personal Use Snowplow: Available with a surcharge on all standard vehicle plans.

Commercial Use: Available with a surcharge on all standard vehicle plans.

High-Tech: Available for an additional fee on Preferred, Medallion, and Powertrain coverages only. Included on Pinnacle, Power Wrap, and Diesel Wrap coverages.

Seals & Gaskets:

Included under Pinnacle Coverage. For other coverage plans, seals & gaskets are covered on listed components for vehicles with less than 125,000 miles on the odometer at the time of purchase of the vehicle service agreement.

At-a-Glance Comparison

PLAN	AVAILABLE TERMS MONTHS/MILES	START DATE	ELIGIBILITY MODEL YEARS	ELIGIBILITY MILES	COVERAGE DETAILS	ADDITIONAL BENEFITS
PINNACLE	3/3, 6/6, 12/12, 24/24, 36/36, 36/50, 48/50, 48/75, 48/100, 60/50, 60/60, 60/75, 60/85, 60/100, 72/75, 72/100, 84/75, 84/100	Add-on Time and Mileage	Current year plus 10 years back	0 - 156,000	BEST <i>Exclusionary Coverage</i> (Comprehensive protection covering everything BUT listed exclusions)	Roadside Assistance Trip Interruption Substitute Transportation Manufacturer Deductible
POWERWRAP	12/100, 24/100, 36/100, 48/100, 60/60, 60/75, 60/100, 72/70, 72/75, 72/100, 84/70, 84/75, 84/100, 120/100	Add-on Time; Mileage Starts at Zero	Current year plus 5 years back	0 - 60,000	BEST <i>Exclusionary Coverage</i> (For vehicles still under Manufacturer's warranty - Covers everything BUT Powertrain and listed exclusions)	Roadside Assistance Trip Interruption Substitute Transportation Manufacturer Deductible
PREFERRED	3/3, 6/6, 12/12, 24/24, 36/36, 36/50, 48/50, 48/75, 48/100, 60/50, 60/60, 60/75, 68/85, 60/100, 72/75, 72/100, 84/75, 84/100	Add-on Time and Mileage	Current year plus 15 years back	0 - 156,000	BETTER <i>Named Component Coverage</i> (Only components listed on agreement are covered)	Roadside Assistance Trip Interruption Substitute Transportation Manufacturer Deductible
MEDALLION	3/3, 6/6, 12/12, 24/24, 36/36, 36/50, 48/50, 48/75, 48/100, 60/50, 60/60, 60/75, 68/85, 60/100, 72/75, 72/100, 84/75, 84/100	Add-on Time and Mileage	Current year plus 15 years back	0 - 156,000	GOOD <i>Named Component Coverage</i> (Only components listed on agreement are covered)	Roadside Assistance Trip Interruption Substitute Transportation Manufacturer Deductible
POWERTRAIN	3/3, 6/6, 12/12, 24/24, 36/36, 36/50, 48/50, 48/75, 48/100, 60/50, 60/60, 60/75, 68/85, 60/100, 72/75, 72/100, 84/75, 84/100	Add-on Time and Mileage	Current year plus 15 years back	0 - 156,000	BASIC <i>Named Component Coverage</i> (Only components listed on agreement are covered)	Roadside Assistance Trip Interruption Substitute Transportation Manufacturer Deductible
DIESELWRAP	48/100, 60/100	Add-on Time; Mileage Starts at Zero	Current year plus 5 years back	0 - 60,000	BEST <i>Exclusionary Coverage</i> (For diesel vehicles still under Manufacturer's warranty - Covers everything BUT Diesel Engine and listed exclusions) <i>Recommended for Ford</i>	Roadside Assistance Trip Interruption Substitute Transportation Manufacturer Deductible



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National Auto Care Corp.
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In Florida, administered by:
National Auto Care of the South
FL License #19255

PLEASE NOTE: ADMINISTRATOR MAY REQUIRE THE USE OF NON-ORIGINAL EQUIPMENT MANUFACTURER PARTS, REMANUFACTURED OR USED REPLACEMENT PARTS FOR REPAIRS COVERED UNDER YOUR VEHICLE SERVICE AGREEMENT.

Programs and coverages may vary by state/lender.

Please refer to the agreement for additional terms, conditions, limitations and exclusions.

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ELITE VEHICLE SERVICE AGREEMENT

TOP QUALITY VEHICLE COVERAGE & BENEFITS

Premium ELITE:

This top-level limited liability coverage includes Standard and Powertrain coverage PLUS additional coverages.

Standard ELITE:

This mid-level limited liability coverage includes Powertrain coverage PLUS additional coverages.

Powertrain ELITE:

This powertrain limited liability coverage offers protection for many parts of the engine, transmission, and drive axle.

Deductible:

Based on Coverage Choice and Dealer Selection:

\$100

\$250

Additional Benefits:

- Reimbursement of manufacturer deductible for parts covered under manufacturer's warranty if those same parts are covered under Elite
- Car rental or rideshare coverage while vehicle is repaired
- Reimbursement for trip interruption
- 24-hour emergency roadside assistance
 - Tire service
 - Battery service
 - Delivery service
 - Towing service
 - Locksmith service

Surcharges:

A mandatory surcharge is added to the base rate for any vehicle that is equipped with:

- Turbo/Supercharger
- 4x4/AWD

Note: Selling price of agreement cannot exceed half of the Limit of Liability amount.

Limits of Liability are as follows:

TERM	LIMIT OF LIABILITY
3 or 6 month	\$1,500
12 or 18 month	\$2,500
24, 30 or 36 month	\$3,500
42 or 48 month	\$4,500
60 month	\$6,000



Elite Program - At-a-Glance Comparison

PLAN	AVAILABLE TERMS MONTHS/ MILES	ELIGIBILITY MILES	LIMITS OF LIABILITY	START DATE	ELIGIBILITY MODEL YEARS	COVERAGE DETAILS	ADDITIONAL BENEFITS
PREMIUM	3/3, 6/6	Any	\$1,500	Vehicle Sale Date	Any	BEST	Roadside Assistance Trip Interruption Substitute Transportation Renewable Transferable
	12/12, 18/18		\$2,500				
	24/24, 30/30, 36/36	0-125,000	\$3,500				
	42/42, 48/48		\$4,500				
STANDARD	3/3, 6/6	Any	\$1,500	Vehicle Sale Date	Any	GOOD	Roadside Assistance Trip Interruption Substitute Transportation Renewable Transferable
	12/12, 18/18		\$2,500				
	24/24, 30/30, 36/36	0-125,000	\$3,500				
	42/42, 48/48		\$4,500				
	60/100		\$6,000				
POWERTRAIN	3/3, 6/6	Any	\$1,500	Vehicle Sale Date	Any	BASIC	Roadside Assistance Trip Interruption Substitute Transportation Renewable Transferable
	12/12, 18/18		\$2,500				
	24/24, 30/30, 36/36	0-125,000	\$3,500				
	42/42, 48/48		\$4,500				
	60/100		\$6,000				



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Programs and coverages may vary by state/lender.

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PRE-OWNED PLUS SERVICE AGREEMENT

ANY TIME, ANY MILES OFFERED ON
ALL COVERAGE LEVELS

Exclusionary:

This coverage is our most comprehensive limited liability protection. Available for vehicles 15 years old or newer with up to 150,000 miles on the odometer at the time of purchase of the vehicle service agreement.

Powertrain Plus:

Provides our highest level of “stated component” limited liability coverage. Available for vehicles 15 years old or newer with up to 150,000 miles on the odometer at time of purchase of vehicle service agreement.

Deductible:

Standard:

\$250

Optional:

\$0, \$250 disappearing, or \$100

Additional Benefits:

- Reimbursement for car rental while vehicle is repaired due to a covered mechanical breakdown up to \$50/day for 7 days; reimbursement for rideshare while vehicle is repaired due to covered mechanical breakdown up to \$50/day for 2 days
- Reimbursement for meals and lodging while vehicle is repaired, when 100+ miles from home
- Emergency roadside services including mechanical first aid, tire service, battery service, delivery service, towing, and locksmith services

Powertrain:

Component coverage offering limited liability protection for most parts of the engine, transmission, drive axle and turbo/supercharger. Available for vehicles 15 years old or newer with up to 150,000 miles at time of purchase of the service agreement.

Engine Only:

Stated component limited liability coverage for the engine and turbo/supercharger. Available for vehicles 15 years old or newer with up to 150,000 miles at time of purchase of the vehicle service agreement.

Options:

Hybrid/Electric Vehicle (HEV): Available for an additional fee on Engine Only, Powertrain, and Powertrain Plus coverages only. Included on Exclusionary coverage.

Lift Kit (up to 6 inches): Available with a surcharge on all standard vehicle plans.

Oversized/Undersized Tires: Available for an additional fee on all standard vehicle plans.

Commercial Use: Available with a surcharge on all standard vehicle plans.

High-Tech: Available for an additional fee on Engine Only, Powertrain, and Powertrain Plus coverages only. Included on Exclusionary coverage.

Seals & Gaskets:

Included on all covered components under all plans.

At-a-Glance Comparison

PLAN	AVAILABLE TERMS MONTHS/MILES	START DATE	ELIGIBILITY MODEL YEARS & MILES	LIMIT OF LIABILITY	COVERAGE DETAILS	ADDITIONAL BENEFITS
EXCLUSIONARY	3/3, 6/6, 12/12, 24/24, 36/36, 48/48, 60/60	Add-on Time and Mileage	Current year plus 15 years back 0 - 150,000 Any year/ Any Mileage	ACV	BEST Exclusionary Coverage (Comprehensive limited liability protection covering everything BUT listed exclusions)	Roadside Assistance Trip Interruption Substitute Transportation
POWERTRAIN PLUS	3/3, 6/6, 12/12, 24/24, 36/36, 48/48, 60/60	Add-on Time and Mileage	Current year plus 15 years back 0 - 150,000 Any year/ Any Mileage	\$7,500	BETTER Named Component Limited Liability Coverage (Only components listed on agreement are covered)	Roadside Assistance Trip Interruption Substitute Transportation
POWERTRAIN	3/3, 6/6, 12/12, 24/24, 36/36, 48/48, 60/60	Add-on Time and Mileage	Current year plus 15 years back 0 - 150,000 Any year/ Any Mileage	\$5,000	GOOD Named Component Limited Liability Coverage (Only components listed on agreement are covered)	Roadside Assistance Trip Interruption Substitute Transportation
ENGINE ONLY	3/3, 6/6, 12/12, 24/24, 36/36, 48/48, 60/60	Add-on Time and Mileage	Current year plus 15 years back 0 - 150,000 Any year/ Any Mileage	\$5,000	BASIC Named Component Limited Liability Coverage (Only components listed on agreement are covered)	Roadside Assistance Trip Interruption Substitute Transportation



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NAC CONNECT

CONNECTING DEALERSHIPS TO GREATER F&I PROFITS

Do your dealers need technology that will allow their customers to manage and monitor their vehicles right from their smart phones? National Auto Care's **NAC Connect Program** offers solutions for all that and more!

With NAC Connect, your dealers can easily increase revenue streams by offering our NAC Connect product with a VSC contract or on its own. Selling is easy with a free 1-year plan included in the VSC with upgradeable 3- or 5-year total plans, as well as a stand-alone option with paid 1-, 3- and 5-year plans.

Your dealer can offer a differentiated F&I product with great added value and customer retention capabilities as it delivers service notifications, driving the consumer back to the dealership for service and increasing loyalty. Possibilities are endless for your dealers driving critical incremental revenue on every sale.

OPTIONS FOCUSED ON DEALERSHIP VALUE + CUSTOMER APP EXPERIENCE

1

VSC Connect Sold with VSC

- "Why Buy Here" Marketing
- With VSA - Free 12-Month Coverage
- Upsell 2 or 4 Additional Years (for total of 3 or 5 years)
- Integrated with NAC's Express Lane portal
- Addendum Prints out with VSC
- Helps Manage Customer Objections
- Increases VSC Calling
- Penetrations
- **Opportunity to Make 2 Commissions**
- "Get in the Door" Marketing

2

F&I Connected Stand-Alone Sale

- Enhance F&I Product Offering with more Profit Opportunity
- "Get in the Door" Marketing to Dealers
- 1-, 3-, and 5-Year Terms Available
- Remarketing Capabilities Keep Customers Connected
- Customer Retention & Loyalty Tool
- Integrated with Express Lane



Keep your customers connected and coming back for more. Choose National Auto Care's NAC Connect Automotive Solution.

National Auto Care



SERVICES INCLUDED WITH THIS PROGRAM:

NAC Connect with VSC

A value-added product will create incremental volume to VSC sales. With added benefits to both the dealer and the customer, this service agreement is different, better and easier to sell.

- Free 1-year plan Trial Period
- In-App NAC Connect Plan renewals
- VSC Contract Info on APP
- Roadside Assistance Included with VSC
- Claims System/Virtual Inspection through APP (coming soon)

Maintenance Services

The NAC Connect Maintenance Reminder Service provides dealers with critical visibility into the specific status of important post-sale maintenance events for their customers. This allows earlier service outreach and faster revenue development in the service drive, while also improving customer satisfaction.

- Maintenance Alerts
- Dealer Info Tile to schedule services
- Dealer Coupons and Special Offers through APP
- Mileage Info
- Proximity Alert to Dealer (coming soon)

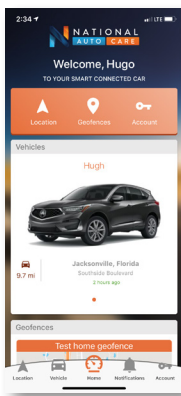
NAC Connect Driver App

NAC Connect Driver App puts high-value features right at the consumer's fingertips and drives critical incremental revenue for dealers. With easy-to-use features for monitoring vehicle location and driver behavior, plus an integrated dealer notifications service, the Driver App is a powerful revenue tool.

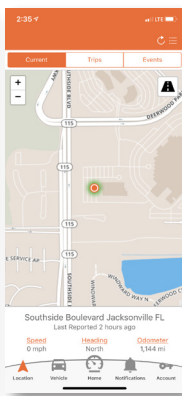
- Vehicle Location for Teen/Parent Monitoring
- Geofences; create zones and set up alerts when entering/leaving
- Trip and Event History
- Speed Alerts
- Low Battery Alerts
- Potential Impact Alerts
- Mileage Threshold Alerts
- Stolen Vehicle Assistance



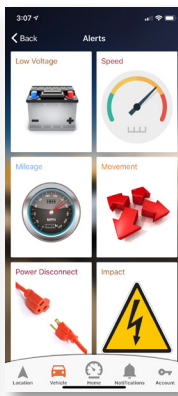
Web & Mobile APP



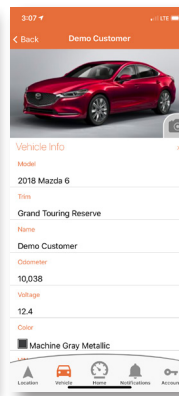
Location, Geofence and Stolen Vehicle Assistance



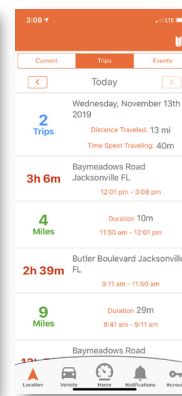
Family Monitoring Alerts



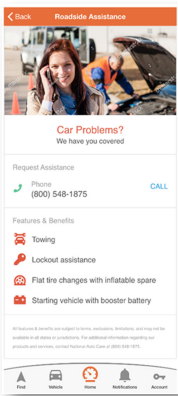
Vehicle Diagnostics and Maintenance



Trip & Event log plus more features to come



Roadside Assistance



Administered by:
National Auto Care Corp.
 440 Polaris Parkway - Suite 250
 Westerville, Ohio 43082
 800-548-1875
 NATIONALAUTOCARE.com

In Florida, administered by:
 National Auto Care of the South
 FL License #19255



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HIGH-TECH VEHICLE SERVICE AGREEMENT

SOPHISTICATED COVERAGE TO GIVE YOUR CUSTOMERS PEACE OF MIND

As today's vehicles become more connected and technology-laden, National Auto Care has you covered! Our High-Tech VSA protects the sophisticated features that make a vehicle safer and smarter. Offering the same great benefits as our Core VSA, High-Tech is available on vehicles up to 5 years old with up to 60,000 miles.



Features & Benefits

- High-Tech – Covers Auto Dimmers, Autonomous Cruise Control Systems, Blind Spot Monitors, Bluetooth Systems, Collision Avoidance Systems, Driver Information Center, Driver Recognition Systems, Entertainment Technology, Eye Detection Systems, Hands Free Systems, Heads Up Display Systems, Humidity Sensors, Infrared Systems, Keyless Access Systems, Lane Departure Systems, Multimedia Interface Systems, Navigation Packages, Proximity Sensors, Rear Monitoring Cameras, Rest Recommendation Systems, Seat Heaters and Coolers, Self-Parking Systems, SOS Systems (such as OnStar®), Tire Pressure Monitoring System, Touch Screen Technology, Vibration Sensors, Voice Recognition/Command Systems.
- Add-On Time and Miles
- Substitute Transportation – Car rental or rideshare while vehicle is repaired
- Trip Interruption – Reimbursement for meals and lodging while vehicle is repaired, when far away from home
- 24-Hour Emergency Roadside Assistance – Towing, lockout assistance, delivery of essential fluids or fuel, changing a flat tire with an inflatable spare tire, jump start



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LIFETIME LIMITED WARRANTY PROGRAMS

A PROVEN DEALER ADVANTAGE

One of a dealer's biggest challenges is making their business stand out in the competitive auto marketplace. National Auto Care can help, with Lifetime Protection Products that will help drive customers to your dealer's doors.

These Lifetime Protection programs are a great value-added benefit for your customers. Choose one from two available options to best serve your business needs. Both programs can be customized with your dealer's brand.

Limited Warranty Details

- 3 vehicle classes
- Eligible vehicles:
 - Up to 100,000 miles
 - Current to 10+ model years

Dealer Qualifications

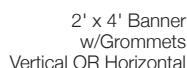
- Must have 50 eligible vehicles on the lot
- Must be offered as a "blanket" program on all eligible vehicles and offered at no cost to consumers

Dealer Benefits

- Reinsurance program are available on both programs
- Customized marketing materials available (see reverse)

Owner's Assurance Lifetime Loyalty Program	Lifetime Powertrain Program
<i>Designed as dealer differentiator and loyalty builder</i>	<i>Designed as a value-added dealer differentiator</i>
MAINTENANCE REQUIREMENTS	MAINTENANCE REQUIREMENTS
All maintenance must be performed at the Selling Dealer	Maintenance may be performed at any licensed facility
LIMIT OF LIABILITY	LIMIT OF LIABILITY
\$3000 per Claim; Maximum Liability of Limited Warranty is the purchase price of the vehicle.	\$3000 or ACV
SEALS & GASKETS	SEALS & GASKETS
Covered when in conjunction with a covered repair OR covered on all listed components	Covered when in conjunction with a covered repair
WAITING PERIOD	WAITING PERIOD
90 Days and 3,000 miles	Sale Date, 30/1,000, 60/2,000, OR 90/3,000
UNIT MILEAGE	UNIT MILEAGE
Up to 100k	Up to 100k
DEDUCTIBLE OPTIONS	DEDUCTIBLE OPTIONS
\$0, \$100	\$0, \$50, \$100, \$250

To customize, simply send us a high quality logo in JPG, PDF or EPS format! For print pricing, please contact Client Relations at 800-548-1875, option 4.



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PLEASE NOTE: ADMINISTRATOR MAY REPLACE COVERED PARTS WITH ORIGINAL EQUIPMENT MANUFACTURER PARTS, NON ORIGINAL EQUIPMENT MANUFACTURER PARTS, REMANUFACTURED PARTS. OR USED PARTS.

Programs and coverages may vary by state/lender.

Please refer to the contract for additional terms, conditions, limitations and exclusions.
For questions, contact the administrator at: 800-548-1875.

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CERTIFIED LIMITED WARRANTY

SELL VEHICLES FASTER & EARN TOP PROFITS WITH OUR CERTIFIED PROGRAM

2 COVERAGE LEVELS & 3 TERMS TO CHOOSE FROM

National Auto Care's Certified Limited Warranty Program allows you to offer high-quality vehicles that earn higher resale value. Vehicles must meet National Auto Care's Inspection Checklist. Inspection can be completed at your dealership.

Program includes one coverage level – with or without Roadside Assistance benefits – and one term per dealership.

CHOOSE FROM:

Deluxe

High level stated component limited warranty.

OR

Powertrain

Basic component limited warranty for standard parts of the engine, transmission, drive axle, and turbo/supercharger.

WITH OR WITHOUT:

24/7 Roadside Assistance

Mechanical first aid; changing of flat tire with inflatable spare; attempting to start a vehicle with a booster battery; delivery of fuel or fluid to disablement location (covers the fee for delivery, does not pay for the fuel or fluid); tow of 25 miles or less; dispatch of locksmith if keys are locked inside vehicle.

AND SELECT FROM:

A term of 3/3, 6/6, or 12/12!



Deductible

Standard

\$100

Quick Details

- Terms of 3/3, 6/6, or 12/12 (only one term per dealer)
- Available for vehicles 10 years old or newer with up to 100,000 miles
- Fully insured
- RRP & Reinsurance programs
- 2 Classes
- Non-transferrable
- Custom marketing materials available (see back)

Seals & Gaskets

Covered on all listed components.

PLEASE NOTE: ADMINISTRATOR MAY REPLACE COVERED PARTS WITH ORIGINAL EQUIPMENT MANUFACTURER PARTS, NON ORIGINAL EQUIPMENT MANUFACTURER PARTS, REMANUFACTURED PARTS, OR USED PARTS.

Programs and coverages may vary by state/lender.

Please refer to the contract for additional terms, conditions, limitations and exclusions.

For questions, contact the administrator at: 800-548-1875.

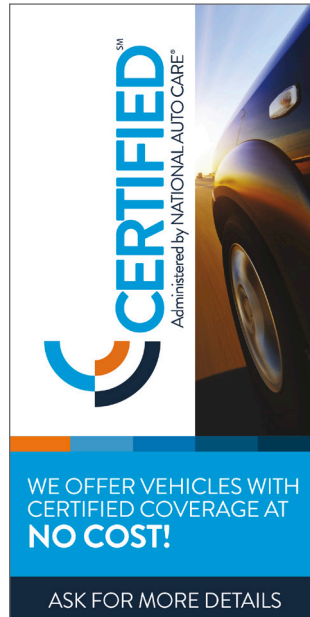
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The following Certified Program Marketing Materials are available and can be customized to include dealer/seller's logo for no additional cost. To customize, simply send us a high quality logo in JPG, PDF or EPS format! For print pricing, please contact Client Relations at 800-548-1875.



2' x 4' Banner
w/Grommets
Vertical
OR
Horizontal



7' x 4'
Window Clings



4.25" x 11" Mirror Hanger

EXTEND YOUR VEHICLE COVERAGE LONG-TERM PROTECTION AND 100% COVERAGE

DO YOU KNOW the average cost to repair/replace these standard vehicle parts?

Your vehicle is the investment that moves the most. Let National Auto Care protect you from the cost of unexpected repairs. Drive with confidence knowing you are protected for the road ahead.

YOUR VEHICLE INCLUDES CERTIFIED POWERTRAIN COVERAGE AT NO COST

In the event of a breakdown, all repairs to the components listed with your certificate will be performed at no cost to you. The Certified Program covers 100% of parts and labor on all listed parts.

GET THE MOST OUT OF YOUR COVERAGE

Extend your coverage with affordable options to ensure your vehicle is protected against costly mechanical and electrical repairs.

UPGRADE TO OUR PINNACLE COVERAGE FOR TOP-LEVEL PROTECTION

Get our TOP-LEVEL peace-of-mind protection for your vehicle and your wallet with a CERTIFIED LIMITED WARRANTY

17" x 11" Desk Mat Powertrain

OPTIONAL BENEFITS

CERTIFIED is available for an ADDITIONAL \$500. Upgrade your coverage to include roadside assistance, towing, and more.

17" x 11" Desk Mat Deluxe

OPTIONAL BENEFITS

CERTIFIED is available for an ADDITIONAL \$500. Upgrade your coverage to include roadside assistance, towing, and more.

EXTEND YOUR VEHICLE COVERAGE LONG-TERM PROTECTION AND 100% COVERAGE

DO YOU KNOW the average cost to repair/replace these standard vehicle parts?

Your vehicle is the investment that moves the most. Let National Auto Care protect you from the cost of unexpected repairs. Drive with confidence knowing you are protected for the road ahead.

YOUR VEHICLE INCLUDES CERTIFIED DELUXE COVERAGE AT NO COST

In the event of a breakdown, all repairs to the components listed with your certificate will be performed at no cost to you. The Certified Program covers 100% of parts and labor on all listed parts.

GET THE MOST OUT OF YOUR COVERAGE

Extend your coverage with affordable options to ensure your vehicle is protected against costly mechanical and electrical repairs.

UPGRADE TO OUR PINNACLE COVERAGE FOR TOP-LEVEL PROTECTION

Get our TOP-LEVEL peace-of-mind protection for your vehicle and your wallet with a CERTIFIED LIMITED WARRANTY

17" x 11" Desk Mat Deluxe

OPTIONAL BENEFITS

CERTIFIED is available for an ADDITIONAL \$500. Upgrade your coverage to include roadside assistance, towing, and more.

17" x 11" Desk Mat Powertrain

OPTIONAL BENEFITS

CERTIFIED is available for an ADDITIONAL \$500. Upgrade your coverage to include roadside assistance, towing, and more.



COMPLETE PROTECTION

A BUNDLE OF PROTECTION FOR THE ROAD AHEAD

Complete Protection provides a bundle of benefits designed to take away much of the financial burden associated with tire and wheel repair/replacement, paintless dent repair, emergency roadside assistance, windshield repair and key replacement.

Over the past few years, combo-products have become a staple in the F&I office as dealers can find considerable cost savings when benefits are bundled. National Auto Care partnered with top tier motor clubs to develop Complete Protection, the most comprehensive combo-product in the market today.

“Complete Protection rounded out my portfolio and has done wonders for my sales on leases.

National Auto Care Dealer
Massachusetts

24

Includes 24-hour Roadside Assistance:⁽¹⁾

- Towing
- Changing a flat tire with inflatable spare
- Starting a vehicle with booster battery
- Lockout assistance

Tire & Wheel Protection Features:

- Tire/Wheel Repair/Replacement
- Cosmetic wheel repair coverage for alloy wheels

Windshield Protection Features:

- Minor chip repairs and crack repairs caused by propelled rock, stone, or other road debris

Paintless Dent Repair Features:

- Removes minor dents
- Removes door dings

Key Features:

- Pays the replacement cost for a key & key fob
- Key programming for replacement key fob
- \$800 Coverage



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Westerville, Ohio 43082

800-548-1875

NATIONALAUTOCARE.com

In Florida, administered by:

National Auto Care of the

South

FL License #19255

Programs and coverages may vary by state/lender.

⁽¹⁾Please refer to the contract for additional terms, conditions, limitations and exclusions. For questions, contact National Auto Care at: 800-548-1875

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GUARANTEED ASSET PROTECTION (GAP)

WE KNOW GAP BETTER THAN ANYONE IN THE INDUSTRY

GAP provides protection in the event of a constructive total loss of collateral due to theft or accident. GAP may waive the difference between the primary insurance settlement and the outstanding balance on the customer's vehicle on the date of loss.

- Private passenger commercial coverage included
- Flex-buy coverage included
- 90-Day deferral of 1st payment coverage included

Features & Benefits:

- Covers up to 150% or 125% MSRP/NADA
- Waives Losses up to \$50,000
- Primary insurance deductible covered up to \$1,000
- No payable loss document submission time limits

“Your operations team has the fastest response time I have ever experienced and continues to help me focus on what is important: providing value to my customers.”

National Auto Care Dealer
Kansas



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Programs and coverages may vary by state/lender. Please refer to the GAP Waiver for additional terms, conditions, limitations and exclusions. For questions contact the administrator at: 855-333-9545.

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POWERBUY DEPRECIATION PROGRAM

STAND OUT FROM THE REST

Offer the PowerBuy Depreciation Program that allows dealers to create immediate loyalty between their business and their customer.

PowerBuy allows dealers to earn extra income now and drive repeat business later. The PowerBuy benefit options must be used at the dealership or dealership group toward the purchase of a replacement vehicle following a total loss or unrecovered theft.

Benefits/Features:

- Can be sold on Lease, Cash, and Retail Loans
- Customer must return to the selling dealership or dealership group to purchase their replacement vehicle
- 60 months of coverage
- PowerBuy benefit sent directly to the dealership to be applied to the replacement vehicle purchase
- Eligible to be sold up to 365 days after the date of purchase

Depreciation Benefit Options* \$3,500, \$6,000, \$10,000	
*SALE PRICE OF VEHICLE	BENEFIT OPTIONS AVAILABLE
\$0- \$25,000	\$3,500 \$6,000
\$25,001 +	\$6,000 \$10,000

Designed to:

- Decrease customer's exposure to the depreciation of their vehicle's value, as well as protect the customer's investment of down payment or monthly payments made before time of loss
- Provide revolutionary depreciation protection independent from GAP coverage
- Minimize/eliminate customer's future negative equity in the event of a total loss or unrecovered theft
- Pays the difference from the cash selling price of the vehicle* and the ACV determined by the primary Insurance Carrier on a total loss

Building Trust/Retention/Loyalty with the Customer:

- Minimizes current and future purchase anxiety

Enhance F&I Offering:

- Creates an influence to drive traffic today and build a long term buying strategy for the future
- Create immediate loyalty between dealership and customer
- Increase dealer traffic, profits, and closing ratios

*Cash selling price prior to the addition of tax, title, additional front end products, or documentation fees. Cash selling price does not include any manufacturer or dealer rebates or discounts.



EXCESS WEAR & TEAR

PEACE OF MIND AT TURN-IN TIME

Leasing should be a carefree alternative to the responsibilities of vehicle ownership. Keep it that way by helping to protect drivers from lease-end expenses.

Excess Wear & Tear Protection provides lease customers with peace of mind by covering lease-end, Excess Wear & Tear charges for which they would otherwise be responsible.

Excess Wear & Tear Protection provides true value to lease customers while enabling F&I departments to remain strong in a market with few lease product offerings.

- Covers up to \$5,000 worth of charges
- Improve & protect customer satisfaction ratings
- Strengthen your dealer's F&I lease product portfolio

Features & Benefits:

- Dings & dents
- Tires & wheels
- Scratches & chipped paint
- Interior stains, burns & tears
- Chipped & cracked glass
- Missing or broken parts

“CSI Levels and customer reviews are more important now than ever.

A reliable, value-added Excess Wear & Tear Program is an absolute must.

National Auto Care Dealer
Florida



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Programs and coverages may vary by state/lender.
⁽¹⁾Please refer to the contract for additional terms, conditions, limitations and exclusions. For questions, contact National Auto Care at: 800-548-1875
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KEY PROTECTION & KEY ELITE

PROTECTING THE LITTLE THINGS

The rising cost of key replacement makes key protection programs a popular choice in the F&I office. National Auto Care's Key Protection and Key Elite programs offer a portfolio of features and benefits that protect and assist the customer in the event that keys are lost, stolen or broken. National Auto Care® has partnered with top tier motor clubs to develop the leading key programs in the market today.

Both programs direct the customer back to the issuing dealership for service, which provides the dealership the opportunity to increase its customer satisfaction ratings, as well as generate revenue opportunities.

“Key Elite provides the highest level of protection for my customers.

National Auto Care Dealer
Minnesota

- Key replacement (key & key fob)
- Key programming (key fob)
- 24-Hour vehicle lockout assistance
- 24-Hour key related emergency towing
- No max aggregate

Key Elite Program Offers Additional Benefits:⁽¹⁾

- Industry leading key replacement amounts
- Covers additional keys on key-ring
- Full roadside assistance included
- 24-Hour home lock-out assistance
- Driver's valet program & savings connection
 - Rental Vehicle assistance
 - Emergency message relay
 - Access to travel-related discounts



Programs and coverages may vary by state/lender.

⁽¹⁾Please refer to the membership agreement for additional terms, conditions, limitations and exclusions. Program may not be available on some makes and models.



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All 24-Hour Roadside Assistance and membership benefits are provided by Brickell Financial Services-Motor Club, Inc. d/b/a Road America Motor Club, administrative offices at 7300 Corporate Center Drive, Suite 601, Miami, FL 33126. (For Mississippi and Wisconsin members, services are provided by Brickell Financial Services-Motor Club, Inc. For California members, services are provided by Road America Motor Club, Inc. d/b/a Road America Motor Club.)

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PAINTLESS DENT REPAIR

FOR MINOR DENTS & DINGS

Paintless Dent Repair provides an innovative process to remove small dings and dents from painted surfaces without harming the vehicles factory finish.

Using special tools and techniques developed by auto manufacturing teams, technicians are able to permanently remove door dings and minor dents.

Benefits of PDR:

- No limit on the number of repairs
- No Deductible
- Coverage available up to 84 months
- The program is cancellable

The National Auto Care PDR program provides for the repair of any dents and dings on the covered vehicle that are repairable through the PDR removal process.

This is determined by the PDR technician before any work is performed.

Eligibility:

- The program is eligible on vehicles current model year plus 10 years prior – excludes commercial vehicles
- Program is available in all states



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PRE-PAID MAINTENANCE

PROVIDE A WORRY-FREE BUYING EXPERIENCE

Pre-Paid Maintenance (PPM) helps to ensure that your dealers' customers return to the selling dealer for service. Creating customer retention for your stores has never been more important.

PPM is the most effective solution for dealers for both new and used cars. PPM can be sold in F&I, service drive or offered as a preload.

- Dealer controls all reserves
- 100% customized and branded to fit your store
- Dealer determines its own reimbursement for services

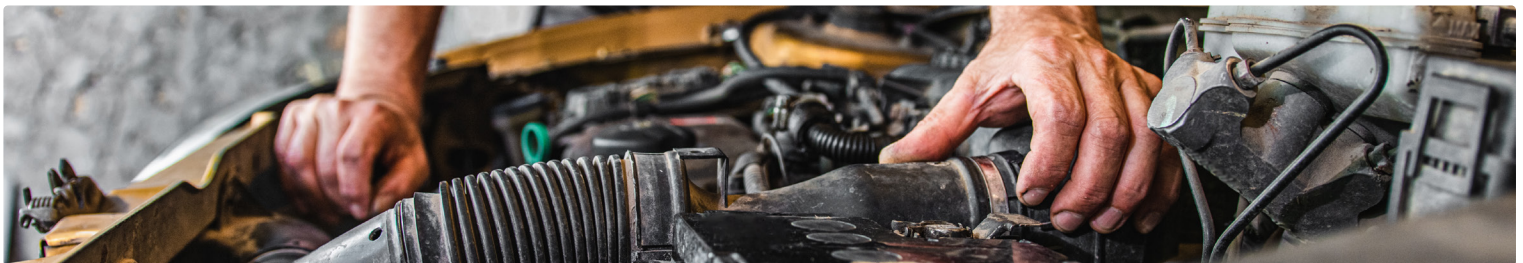
Features & Benefits:

- Fully integrated with the DMS and eMenus
- Full reporting suite to determine who is coming back and how often
- Wrap programs for manufacture PPM give aways
- Turn key point of sale marketing materials included



“National Auto Care® PPM has been a great partner for my store. The maintenance packages obviously add value to the vehicle being sold. Nearly every customer will come back to you for service and they will continue to return.”

National Auto Care Dealer
Florida



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THEFT DETERRENT LIMITED WARRANTY

PREVENTION IS THE BEST PROTECTION

Recommended by both law enforcement agencies and consumer publications, theft deterrent products are a great choice to round out your dealer's F&I portfolio.

The National Auto Care Theft Deterrent Limited Warranty offers a dual benefit for drivers — the protection of a theft deterrent system AND the security of a limited warranty to help them manage the inconvenience and expenses related to a vehicle theft.

- Deductible: \$0
- Total Loss Benefit Amounts:
 - \$2,500
 - \$3,000
 - \$5,000
- Partial Loss Benefit Amount: \$1,000
- Additional benefits:
 - Substitution transportation
 - Trip interruption
- Terms: Three years or five years
- Available on new and pre-owned vehicles

“The OEMs have been doing it for ages. It's about time for a program with a more personal touch that I can control.

National Auto Care Dealer

Partial Loss Benefit:

If the Theft Deterrent Product is installed on the customer's vehicle and the vehicle is stolen during the term of the limited warranty, and the vehicle is recovered within thirty (30) days of the date of loss but is not declared a total loss by the customer's primary insurance carrier, the limited warranty will pay the lesser of:

- The customer's primary insurance deductible, or
- The costs incurred by the customer for the repair of damages that were the direct result of the theft, or
- One thousand dollars (\$1,000).

Total Loss Benefit:

If the Theft Deterrent Product is installed on the customer's vehicle and the vehicle is stolen during the term of the limited warranty, and:

- The vehicle is not recovered within thirty (30) days of the date of loss, or
- The vehicle is recovered but is declared a total loss by the customer's primary insurance carrier;

the limited warranty will pay the lesser of:

- The benefit amount selected on the limited warranty, or
- The vehicle purchase price listed on the declarations page of the limited warranty.



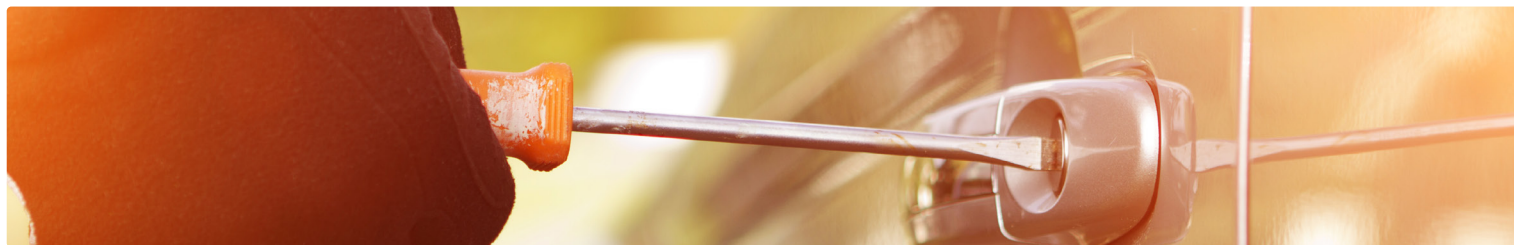
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TIRE & WHEEL PROTECTION

COMPLETE TIRE AND WHEEL COVERAGE TO HELP DEALERS BUILD PROFITS AND CUSTOMER SATISFACTION

Keep on Rolling with our Tire & Wheel protection.

Tire & Wheel Protection helps to eliminate the expense and inconvenience of tire and wheel repair/replacement caused by a road hazard.*

The sales of Tire & Wheel Products in the F&I office are at an all-time high as low-profile tires and high-performance wheels have become more popular with buyers.

National Auto Care's Tire & Wheel Protection is the only product to offer banded pricing options that can meet any financing terms, so your dealer's customers have coverage for the entire life of their loan or lease.

Covered Towing and Roadside Assistance Services Include:

- Delivery of essential fluids or fuel
- Changing a flat tire with your inflatable spare tire
- Attempting to start the vehicle with a booster battery (jump start)
- Lockout assistance

Features & Benefits:

- \$0 deductible provides greater consumer value
- Tire/wheel repair or replacement
- Chrome replacement (for non-curb incidents)
- Curb impact repair coverage
- Mounting and balancing of replacement tires
- Substitute transportation
- Trip interruption coverage
- Optional alloy wheel coverage with cosmetic repair
- Available for new and pre-Owned vehicles
- Blanket programs available



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*A road hazard is an object or condition not normally found on a public roadway, such as potholes, nails, glass or road debris. Programs and coverages may vary by state/lender. Please refer to contract for additional terms, conditions, limitations and exclusions. Program may not be available on all makes.

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TRADE-IN PROTECTION

FIRST TO INTRODUCE TIP TO THE MARKETPLACE

Trade-In Protection is the best customer retention tool in the industry, providing protection of up to \$5,000 against potential negative equity when the customer returns to trade-in and purchase a new vehicle.

With exclusive marketing opportunities, TIP has helped dealers across the country stand out from the competition, drive more floor traffic and close more deals. If you're looking for an advantage, TIP is the product your company needs.

- Drive more floor traffic
- Differentiate your dealership
- Increase customer retention

Features & Benefits:⁽¹⁾

- Provides up to \$5,000 of negative equity protection
- Speeds up the Trade-Cycle
- Loyalty marketing campaign included

“Trade-In Protection definitely made my dealership stand out in the market.”

National Auto Care Dealer
Georgia



Not all vehicles are eligible for program. See the terms and conditions for details.

⁽¹⁾Please refer to the Agreement for additional terms, conditions, limitations and exclusions.
Programs and coverage's may vary by dealer/state/lender.
Program is not available in the State of New York.

Programs and coverages may vary by state/lender.

Please refer to the contract for additional terms, conditions, limitations and exclusions.
For questions, contact the administrator at 800-548-1875.



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WINDSHIELD PROTECTION PRODUCT LIMITED WARRANTY

THE BENEFIT IS CLEAR

The Windshield Protection Product Limited Warranty gives your dealer's customers the security of a limited warranty to protect a vital vehicle component.

If the customer's windshield has been treated with an approved protection product and is damaged by road debris while driving on a public roadway, a nationwide network of technicians will work directly with the consumer to coordinate a repair/replacement.

Benefits:

- Limited warranty provides for repair and/or replacement depending on damage size and placement
- No limit on the number of claims during the limited warranty term

Deductible: \$0

Terms:

One, two, three, four, or five years

“Windshield replacement costs can range up to \$1,000.

Edmunds.com



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Programs and coverages may vary by state/lender.

Please refer to the Limited Warranty for additional terms, conditions, limitations and exclusions

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EXPRESS LANE

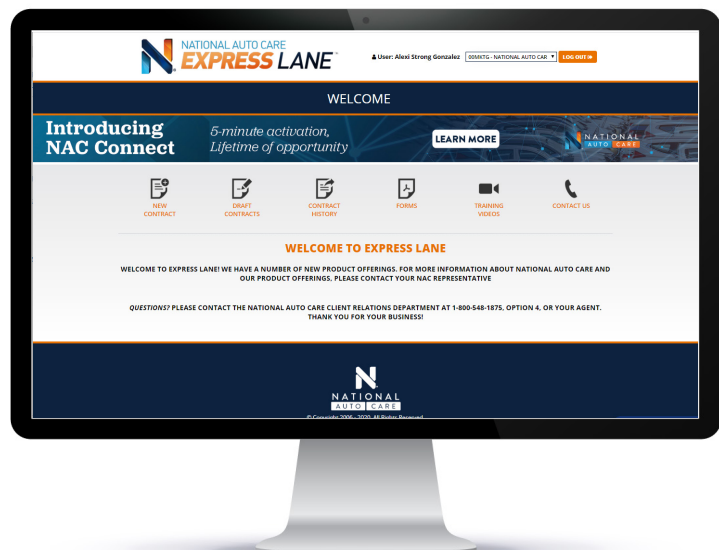
SUPERIOR TECHNOLOGY FOR SCALABLE GROWTH

NAC has invested significantly in the development and implementation of Express Lane, our proprietary portal that facilitates services in real time.

Express Lane provides network support and administration, e-contracting, full e-remittance capabilities with full range of electronic payment types.

COMPETITIVE TECHNOLOGICAL POSITIONING

- NAC's focus on technology has resulted in 80% of current business being received electronically through the Express Lane portal
- Integrates with every major menu
- NAC has consolidated 98% of all administration reporting to one platform and is utilizing technology to make it easier to report and communicate between Agents and Dealers.
- Network support and administration
- ACH payments
- E-Contracting
- Full e-Remittance capabilities with a full-range of electronic payment types – consolidated billing for dealers on all products
- Quick and flexible product management and pricing updates
- Custom reporting
- Training and sales education



TRAINING SERVICES

National Auto Care's Dealer Training Program provides comprehensive training on the most relevant, useful topics in F&I today. National Auto Care training is interactive and skill-building, taught by industry professionals who know what it takes to succeed.

F&I MENU TRAINING

Offered in both a 2-day and a 3-day format, this intensive course offers F&I professionals an in-depth study designed to enhance skills from the fundamental basics of structuring the deal to building credibility. The F&I Menu Training Course is designed for professionals who have some basic knowledge of F&I concepts and processes.

Class participants practice interview tactics and menu presentations using video role play exercises, and have the opportunity to interact and learn from other F&I professionals from around the country.

GETTING PAST THE NO

Getting Past the No will help you open more dealership doors and close more deals. This exciting 1-day course will strengthen your product presentation skills and lead to greater sales success. You will learn how to better identify objections, then overcome those objections by presenting additional features and benefits to "Get Past the No!"

TRAIN THE TRAINER

Sharpen your coaching and training skills in this fast-paced one-day session. You'll learn how to create effective training presentations, how to coach various personality types, and how to strengthen the effect of formal training with day-to-day coaching.

COMPLIANCE

Glance at the headlines on any given day, and you'll see that compliance with the ever-changing F&I regulations can be a moving target. National Auto Care outlines the fundamentals of the "who" and the "what" of F&I regulation to help you keep your dealership compliant.

"We have moved from just over \$1,000 per car to almost \$1,500 per retail deal. The finance managers love National Auto Care training. They continue to contact the trainer and he follows up monthly with each of them to coach and reinforce their new skills."

**Lonnie Clarkson, Agent
Lender Data**



DON'T JUST TAKE OUR WORD FOR IT...

“ What makes NAC different is the people and the approach to the programs and products that they put out there for our dealers. ”

- **Bill Kelly & Joel Kansanback**
Automotive Development Group



“ People make the difference, and NAC has always had great people. They continue to gain more great people and continue to get better and better. ”

- **Cory Baze**
Assurance Marketing Inc.

“ Without the personal relationships we have with NAC, I don't think we'd even get out the door in terms of the relationship we want to bring to our clients. ”

- **Larry Pomarico & Bill Wilson**
Southwest Dealer Services



REFERENCES AVAILABLE UPON REQUEST

THANK YOU

National Auto Care would like to thank you for the opportunity to present our products, programs and overall value as an F&I provider. We understand the importance of selecting the right partner and are confident that we will exceed your expectations in all areas needed as it relates to Finance and Insurance products and administration support.

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