AuFort CapitalShield™

Compete. Win. Delight. Protect.

Presentation for Lender Referral Program
2026

AuFort

Presented by [speakers]

WHY THIS MATTERS

Recourse is the #1 customer concern after loan approval & rate.

AuFort CapitalShield™ is an optional insurance policy that mitigates risk for the borrower and the bank

FOR BORROWERS

Protect family and personal assets

Reduce contingent liabilities

Get “sleep at night” coverage

FOR LOAN OFFICERS

Solve a burning problem for your customer

Win more relationships - close more loans

Protect the bank

AT A GLANCE

AuFort CapitalShield™

80%

of the loan deficiency covered by the policy

20%

deductible, paid by the guarantor to the lender

5 yrs

guaranteed coverage with no reunderwriting

A– rated

A.M. Best A– (Excellent) rated insurance carrier

Borrower-paid / **Bank-financed** / **Optional to the borrower** / **Claim paid to bank**

BORROWER DEMAND

A completely new dimension for winning deals

80%

of survey respondents said they would **“definitely” or “probably” purchase** coverage at **>150 bps**

83%

of customers say they would **switch lenders** to access CapitalShield™ coverage

+50 bps

Premiums average **25 to 75 bps** effective increase cost to the loan

Survey of US-based commercial borrowers. Based on >500 validated responses.

PREMIUM FINANCING OPTIONS

What protection costs

ILLUSTRATIVE
$2,000,000 loan at 9.00%
5-year premium = $100,000

	10-YEAR LOAN	20-YEAR LOAN
Monthly loan payment Without AuFort CapitalShield™	$25,000	$18,000
Bank premium financing Premium rolled into the loan	+$1,250 +115 bps	+$900 +69 bps
AuFort premium financing Premium financed separately from loan	+$1,750 +162 bps	+$1,750 +135 bps

Bank financing:

- True 5-year policy
- One-time premium payment (no renewal decision needed)
- Partial return of premium for loan pre-payment
- Non-cancellable

AuFort financing:

- Annual policy
- 4 guaranteed renewals (optional to borrower)
- No change in premium, no reunderwriting
- Premium payable annually, 25% down at start of each year

HOW COVERAGE WORKS

Coverage makes the bank whole

The policy covers the deficiency after liquidation of business assets

CLAIM EXAMPLE

Loan balance at default	**$2.0M**
Less collateral & business recovery	**−$500K**
Remaining deficiency	**$1.5M**
Guarantor pays deficiency (20% self-insured) **directly to the bank**	**−$300K**
Insurance payment to the bank	**$1.2M**

BANK IMPACT

01 Bank liquidates business collateral

02 Guarantor pays deficiency

03 Policy pays bank

MAKING A REFERRAL

Web form referral

1 Open the referral form

A dedicated form built to take your borrower's most current loan information wherever they are in the process.

2 Enter borrower and loan information

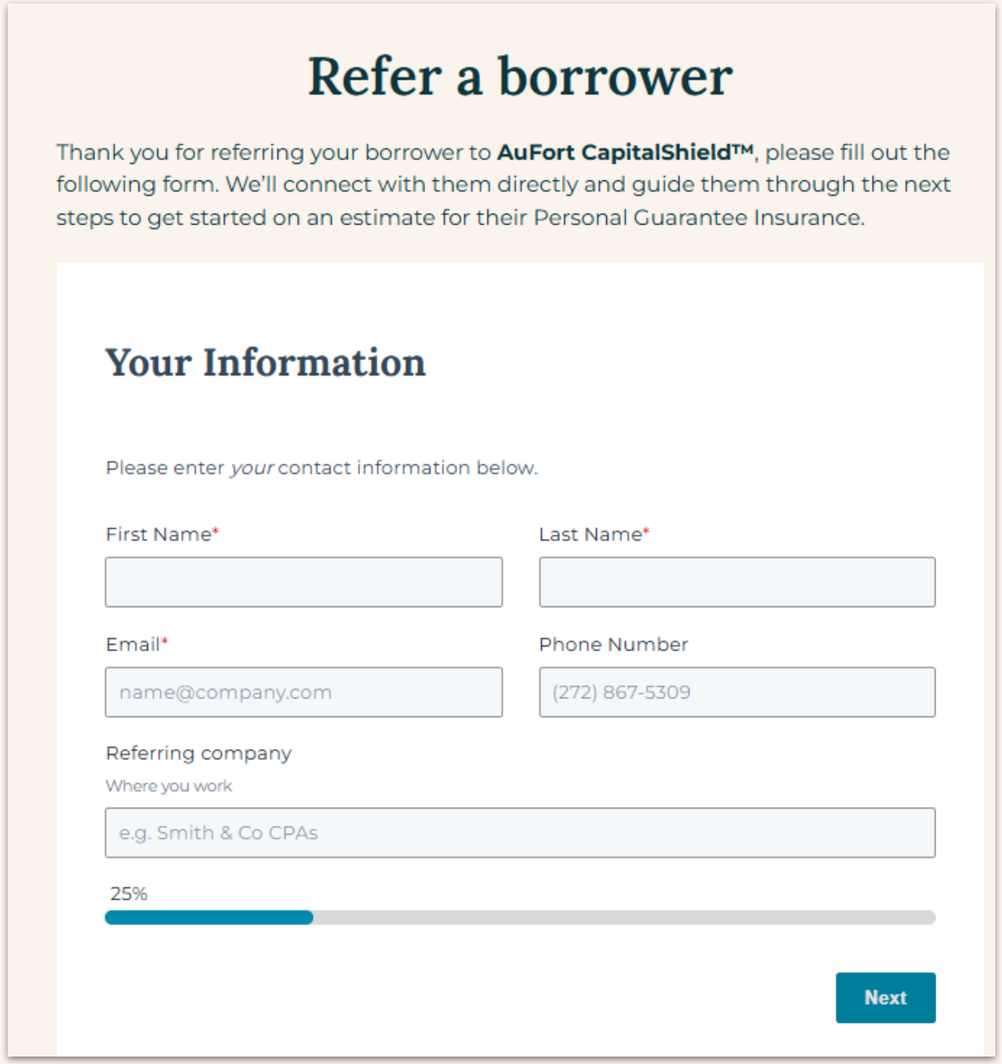
Whatever loan details you have available today.

3 Click submit

That's it. AuFort takes it from there.

BOOKMARK THE REFERRAL PAGE

https://www.aufortinsurance.com/referral

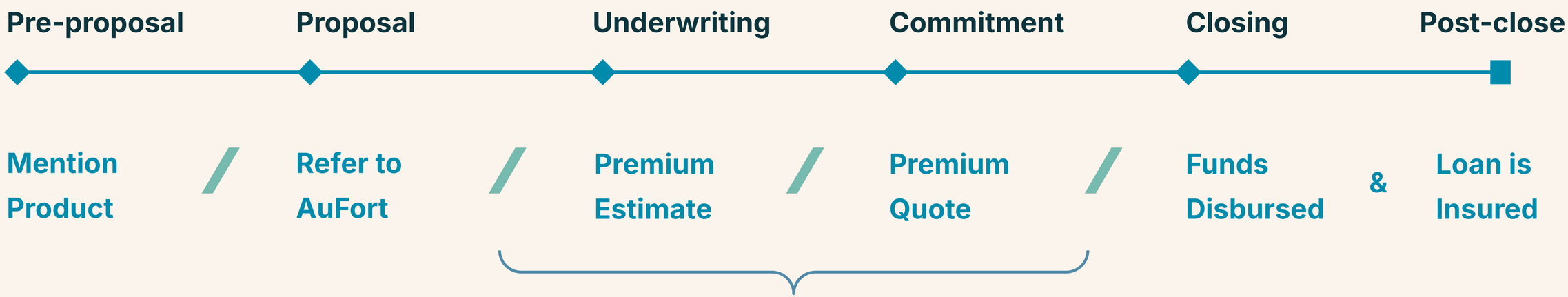


Form / Submit / Done

WHO SHOULD YOU REFER?

Tell everybody.

Commercial Loans up to $20M, in process or within 6 months of close.



AuFort agent will coordinate closely with the lending team to ensure the premium is accurate and worked into the loan when applicable

WHAT HAPPENS AFTER REFERRAL

We coordinate closely with you to ensure alignment

YOUR ROLE

01 Introduce

Inform customer about optional coverage and ask if they'd like an introduction.

Email introduction or submit the referral form with the borrower and current loan information.

Simple introduction.

AUFORT'S ROLE

02 Receives the introduction.

03 Emails the borrower and CCs you, so you stay in the loop. Email includes co-branded education page and link to schedule a call.

04 Educates and consults with the borrower and provides a personalized quote.

05 Works directly with you if loan details change from proposal through closing.

06 Finalizes coverage and issues the policy directly to the borrower.

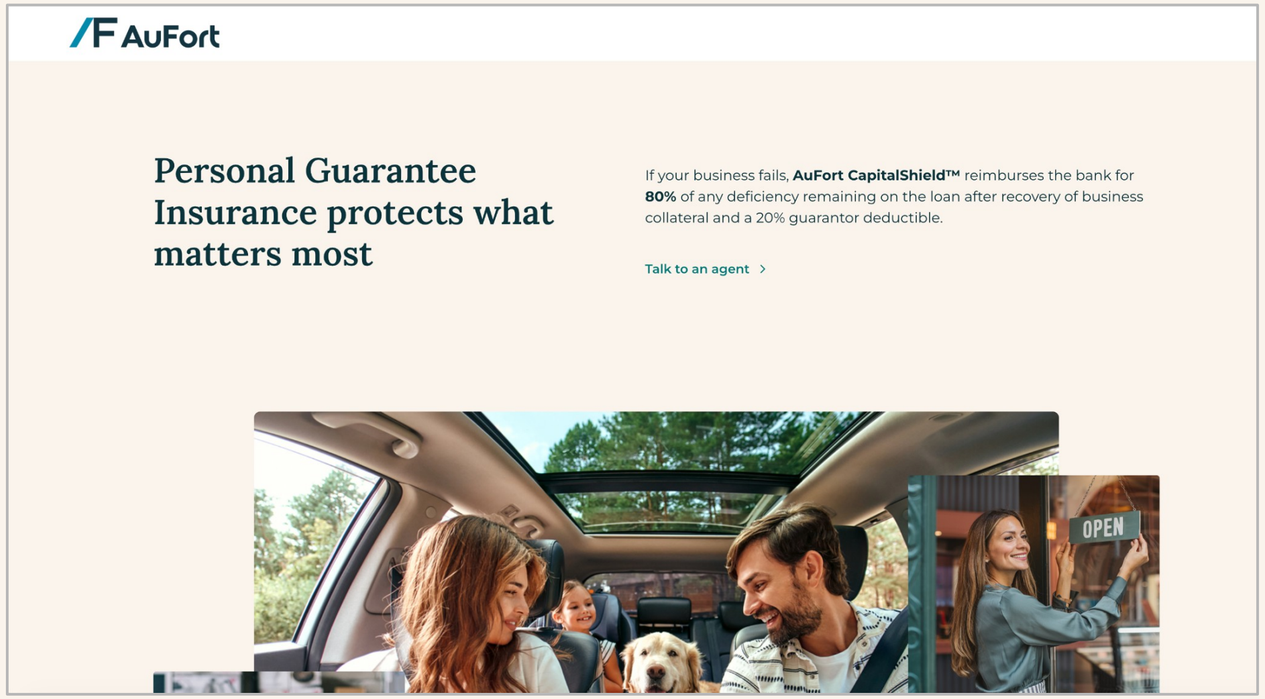
07 Closes the loop with you.

AuFort also works directly with the lending team on finalizing premium and working it into the loan when applicable.

THE BORROWER EXPERIENCE

A seamless experience for your borrower, from introduction to coverage.

Introduction email / **Co-branded education** / **Dedicated AuFort Agent** / **Personalized quote** / **Policy**



Example: co-branded borrower education page

AuFort contacts the borrower directly and CCs you on the introduction.

The borrower gets a co-branded education page from your bank and AuFort.

They schedule directly with their dedicated AuFort Agent.

AuFort handles education, consultation, quoting, and policy issuance.

You stay informed. We handle the insurance conversation.

COMMON QUESTIONS

Key takeaways

Is the Bank selling insurance?

No. You are simply referring borrowers to AuFort, an independent insurance agency, for optional coverage backed by an A.M. Best A– (Excellent) rated carrier

When can I refer someone?

Any time during the loan process and up to six months after closing.

Can the premium be financed into the loan?

Yes. The premium can usually be financed into the loan. AuFort has separate financing options available for any loans that cannot finance premiums.

Are there any policy exclusions?

Claims can be denied for any of the following: fraud/misrepresentation, non-payment of deductible, and declaring bankruptcy to slow down collateral recovery.

What customers are eligible?

AuFort’s CapitalShield™ is available to all commercial borrowers up to $20M. All states are eligible except for the following: CA, NY, FL, ME, CT, MD, and IA

Does CapitalShield replace the personal guarantee?

No. The borrower still signs the guarantee and it remains fully enforceable if coverage lapses or a claim is denied

START PROTECTING YOUR CUSTOMERS

Your next protected customer starts here.

1

Ask the borrower if they want protection

Any commercial borrower with a personal guarantee (except these states: CA, NY, FL, ME, CT, MD, and IA).

2

Refer to AuFort

Via web form.

3

AuFort takes it from there

We handle education, consultation, and quoting.

Scan the QR code and bookmark the referral page now.



YOUR DEDICATED AUFORT AGENT

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https://www.aufortinsurance.com/referral