Introduce your borrowers to risk protection

AuFort CapitalShield™ is a credit insurance product designed to help you win more deals and better serve your borrowers. Many business owners want to reduce the personal risk that comes with guaranteeing a commercial loan; AuFort CapitalShield™ gives them a way to do that while preserving meaningful protection for the bank. If the loan defaults and a covered deficiency remains, the insurance pays the bank.

AT A GLANCE

80%
of the loan deficiency covered by the policy

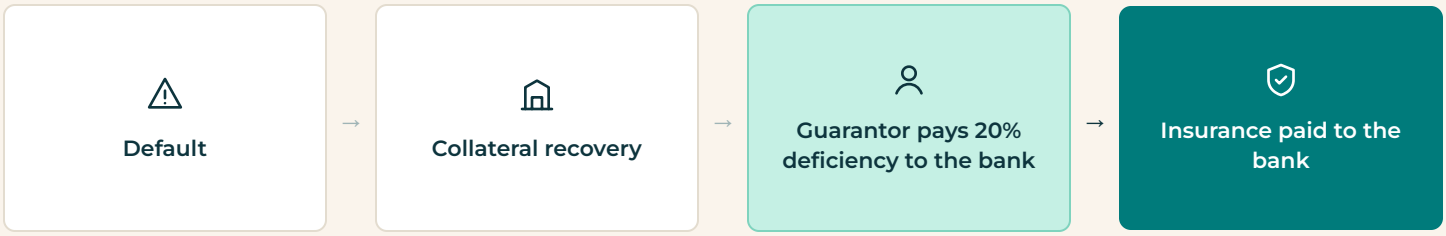
20%
deductible, paid by the guarantor to the lender

5 yrs
coverage

A- rated
A.M. Best A- (Excellent) rated carrier

PATH OF RECOVERY AFTER A COVERED DEFAULT

The borrower purchases coverage on the personal guarantee. After a covered default, the policy pays an additional source of recovery.



1 THE PROGRAM

Refer loans
Introduce commercial borrowers to AuFort; we handle the rest.

Timing
Written up to 6 months after loan closing.

Borrower pays the premium
Borrower-paid; premiums can be financed.

2 THE COVERAGE

Up to 100% deficiency recovery
The deductible + insurance payment cover the full deficiency.

Bank is the loss payee
Policy proceeds are paid to the bank.

Guarantee stays enforceable
Coverage never replaces the guarantee.

Easy referrals, zero heavy lifting

You do **one simple thing**. AuFort handles everything else.

Simple handoff

BANK ROLE

Standard loan process

You provide loan terms and introduce optional **AuFort CapitalShield™** protection.

Make the introduction

Fill out the referral form with most recent loan information.

AuFort takes it from here

AUFORT ROLE

Consult & quote

AuFort educates the Borrower, answers questions, and delivers a personalized quote.

Policy issued

AuFort finalizes coverage and issues the policy directly to the Borrower.

Simple referral. Meaningful value to your portfolio.

- ✓ Stronger customer satisfaction and retention
- ✓ Competitive differentiation
- ✓ Greater recovery potential on personally guaranteed loans

Introduce AuFort

> As you know, commercial loans require personal guarantees.
>
> But there is a way to protect those personal assets with insurance.
>
> If you're interested in finding out more, I'm happy to connect you with our partner, AuFort.

Web form referral

1 Open the referral form

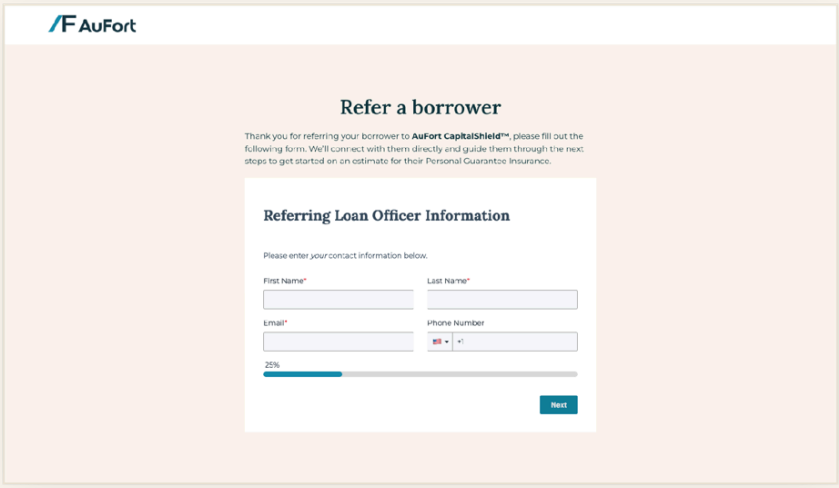
A dedicated form that takes your borrower's most current loan information, wherever they are in the process.

2 Enter borrower and loan information

Whatever loan details you have available today.

3 Click submit

That's it. AuFort takes it from there.



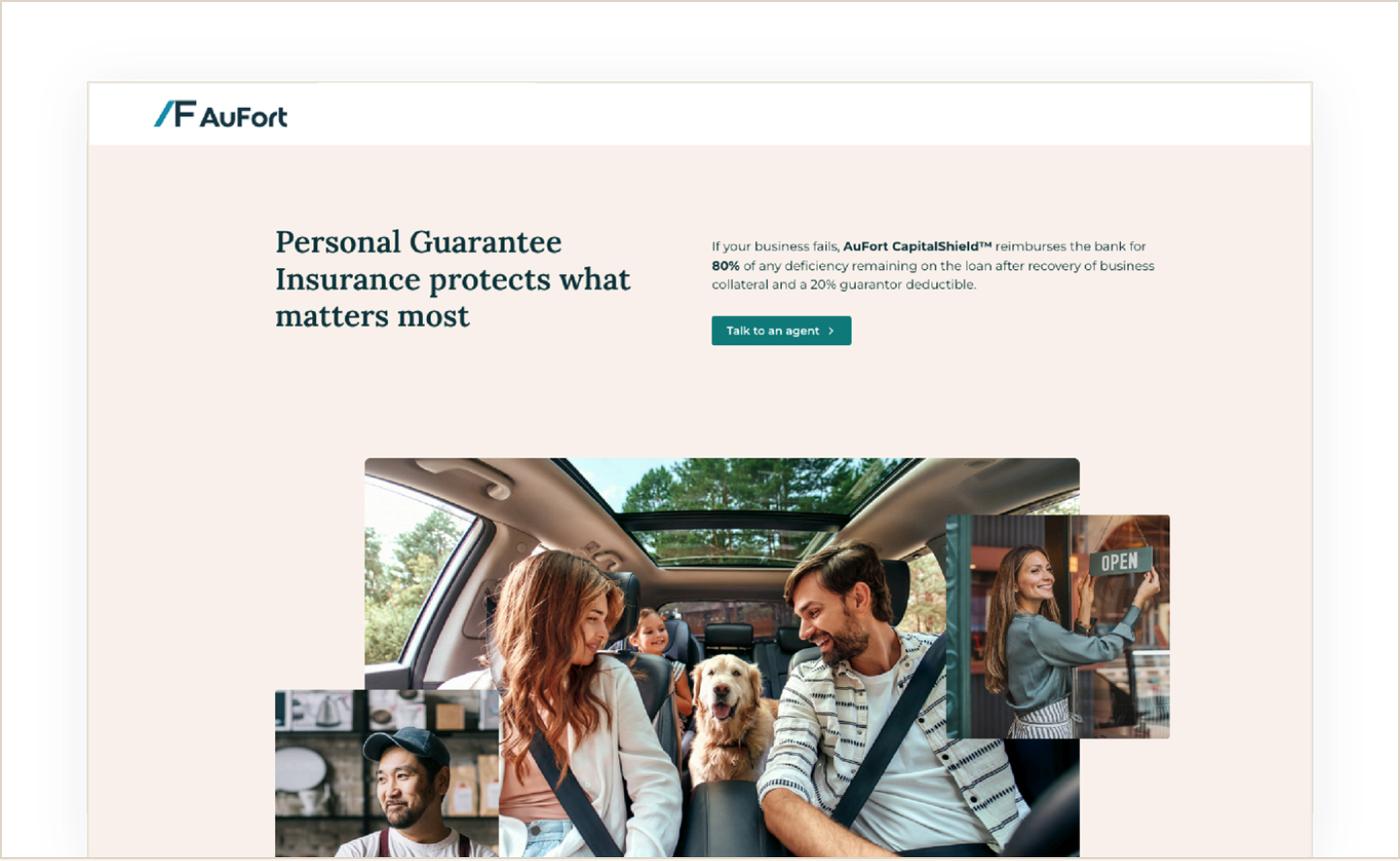
Form / Submit / Done

BOOKMARK THE REFERRAL PAGE

https://www.aufortinsurance.com/referral

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

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



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

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

The borrower schedules directly with their dedicated AuFort Agent.

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

You stay informed.
We handle the insurance conversation.

Fact Sheet

Who should I refer to AuFort CapitalShield?

- ✓ **All borrowers** in the process of loan proposals and up to six months after loan closing.

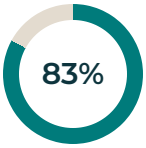
What do I need to know?

- ✓ AuFort CapitalShield is an optional insurance policy that protects 80% of their personal guarantee risk, after collateral and deficiency recovery.
- ✓ You do not sell the policy, but you can refer them to their dedicated AuFort Agent to get a quote. You do not need to explain technical policy details.

WHAT BORROWERS TOLD US



would probably or definitely purchase the coverage



would switch banks to access it

*Surveyed US-based small business owners/managers that recently obtained or are currently considering a loan for their business and have financial decision-making authority. Based on >500 validated responses.

Is the bank selling insurance?
No. Loan Officers simply refer borrowers.

Who pays the premium?
The borrower. Premiums can be financed.

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.

Is the policy available nationwide?
Available in 43 states + DC. Not yet available in NY, CA, FL, CT, MD, IA, or ME.

Does CapitalShield replace the personal guarantee?
No. The borrower still signs the guarantee and it remains fully enforceable in the case of fraud, if the 20% deductible is not paid, or if they file for bankruptcy to delay collections.

Have a question not covered here? Your dedicated AuFort Agent can walk your team through the program in a single call.

AuFort

GET STARTED

Strengthen your portfolio, hedge your competition

1 **Spot an eligible borrower**

Any commercial loan up to $20M with a personal guarantee, at term sheet or within six months of closing.

2 **Introduce the coverage**

One sentence at the term sheet or after closing: optional protection on their personal guarantee.

3 **Fill out the referral form**

Fill out the referral form to introduce the borrower to their dedicated AuFort Agent. AuFort takes it from there.



YOUR DEDICATED AUFORT AGENT

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