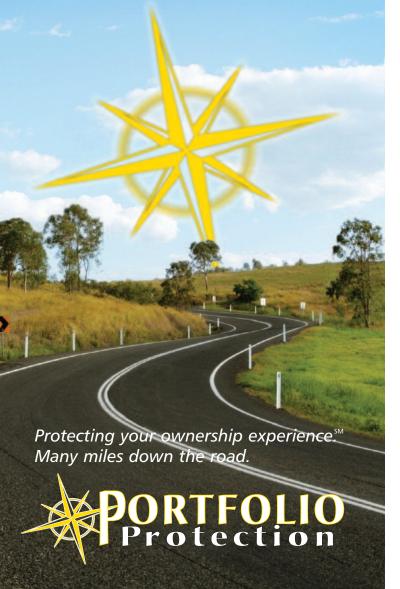
NEW & PREMIUM VEHICLES VEHICLE SERVICE CONTRACT

Extended Breakdown Protection for Your Vehicle's **Systems and Components** includes Roadside Assistance



EXCLUSIONARY COVERAGE

The **Most Complete Coverage** to Protect Your New Vehicle

WHAT IS EXCLUSIONARY COVERAGE?

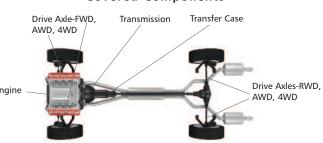
It is the best repair coverage beyond

the factory warranty that you can get. It's called Exclusionary because it is easier to list what is not coveredexcluded - than to list everything that is covered.

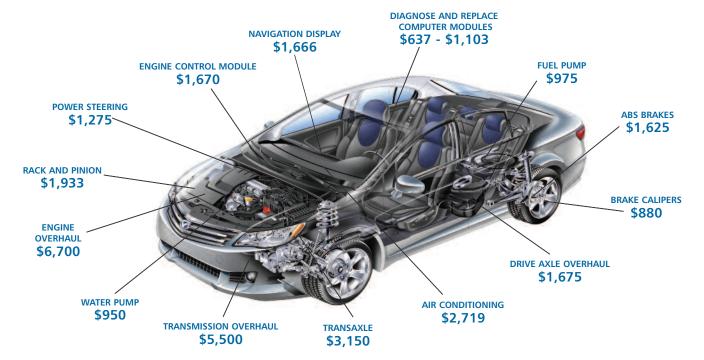
EXCLUSIONARY COMPANION WRAP COVERAGE

This coverage is for the vehicle that has an underlying extended powertrain warranty. Includes all components covered under Exclusionary Coverage except Powertrain components listed under "Powertrain Coverage" on reverse side of this brochure. (Not available on all plans. Speak to your dealer representative for details on eligibility.)

Typical Powertrain Warranty **Covered Components**



TODAY'S VEHICLES ARE ADVANCED TECHNOLOGY. REPAIRS COST MORE THAN YOU MIGHT THINK.



The components above are covered only under Exclusionary Coverage described on this page. Some are covered under Stated Component and Powertrain (see reverse side). Actual costs vary according to year, make, and model, and from state to state. Costs stated above are sample costs based on historical data collected by Portfolio.

SOME EXCLUSIONS

Routine maintenance items such as: oil, coolant, fluids, refrigerant and others.

Items that occasionally need replacement such as: battery and cables, lights and bulbs, tires, filters, hoses and lines, drive belts, brake pads, brake drums, brake shoes, exhaust system, shock absorbers, and strut insert cartridges.

Appearance concerns and exterior items such as: bright metal, vinyl, wheel covers, glass, ornaments, and paint.

Interior items such as: carpet, upholstery, buttons, door and window handles.

(This is a list of some exclusions. See your service contract for a complete list of what is not covered.)

Protect Your Ownership Experience.™

INCLUDES ROADSIDE ASSISTANCE*

Roadside Assistance provides towing and other emergency needs. If you have a breakdown or need assistance, simply call the toll-free 800 number and a dedicated staff member is there to help you 24 hours a day.

TOWING

In the event of a breakdown in the US or Canada not caused by an accident, towing will be provided to you. No matter where, no matter the time of day. Just call.

GASOLINE AND FLUIDS

An emergency supply of gasoline, oil, cooling fluid & water will be delivered to you when an immediate need arises.

FLAT TIRE ASSISTANCE

Removal and replacement of a flat tire with your spare.

LOCK-OUT

The service will provide for a commercial locksmith to gain entry to your vehicle if the keys are locked in the vehicle.

BATTERY JUMPSTART

If a battery failure occurs, a jumpstart will be delivered to you when in immediate need.

Your Portfolio Protection service contract also includes:*

SUBSTITUTE TRANSPORTATION for qualified repairs when your vehicle is inoperable and undergoing repairs.

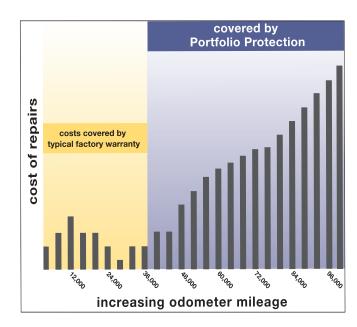
TRIP INTERRUPTION reimburses you for food and lodging expenses incurred when a covered breakdown of your vehicle occurs more than 100 miles away from vour home.

TRANSFERABILITY For added resale value your coverage can be transferred to a new owner, should you decide to sell your vehicle. (Fees and restrictions apply.)

LIGHT COMMERCIAL USE for your business or employment.

* These additional benefits are subject to maximum reimbursement limits and state provisions. Other terms and conditions may apply. See service contract for details.

Higher Mileage on Your Vehicle Can Lead to Unexpected Repairs. Let Portfolio Protection Keep You Secure.



Protect Your Ownership Experience.[™]

Since 1990 Portfolio has tracked repair costs on nearly every make and model of vehicle sold in the United States. The chart above is a summary of what a typical owner may expect after the factory warranty expires.

Your Portfolio Protection service contract delivers exceptional value and convenience:

- You avoid disruptions to your personal budget when an unexpected covered repair occurs.
- You can finance the cost of the contract in your monthly payment for even more budget control.
- Roadside Assistance provides emergency services to keep you on the road, and includes towing.
- Substitute transportation keeps you with an uninterrupted way of getting around when you have a qualified repair.
- Your service contract is transferable and adds value to your vehicle should you sell to a new owner.

POWERTRAIN COVERAGE

STATED COMPONENT COVERAGE

INCLUDES POWERTRAIN COVERAGE PLUS:

ENGINE

All internal lubricated parts: bearings, pistons, piston pins and rings, valves, valve springs, valve spring retainers and rocker arms; timing chain or timing belt and tensioners, and rocker arms. Timing gear, oil pump, valve guides, followers, valve seats, rocker shafts, push rods, valve lifters, connecting rods, crankshaft and main bearings, camshaft, cam bearings and rocker bushings. Other parts: Water pump, engine mounts, engine cushions, exhaust manifold, intake manifold, front cover, harmonic balancers, flywheel (flexplate), flywheel ring gear, pulleys and eccentric shaft; seals and gaskets. Note: Engine block, cylinder head(s), cylinder sleeves, oil pan and valve covers only if the damage results from the failure of an internal lubricated part. Turbo/Supercharger: All internal lubricated parts contained within the turbo/supercharger housing, plus the charger housing only if the damage results from the failure of an internal lubricated part.

TRANSMISSION (AUTOMATIC OR MANUAL)

All internal lubricated parts; torque converter, pump, drums, reaction carrier, shafts, hubs, gears, shift rails and forks, internal linkage, and bearings. Transmission mounts, vacuum modulator; seals and gaskets. The transmission case, housing and oil pan, only if the damage results from the failure of an internal lubricated part.

TRANSFER CASE

All internal lubricated parts, plus the transfer case housing only if the damage results from the failure of an internal lubricated part.

DRIVE AXLE ASSEMBLY (FRONT, REAR, 4WD OR AWD)

All internal lubricated parts contained within the drive axle housing; hub, axle and non-serviceable bearings, drive gears and clutches. Constant velocity joints, universal joints, axle shafts, drive shafts; seals and gaskets. The axle or transaxle housing, only if the damage results from the failure of an internal lubricated part.

YOUR VEHICLE HAS LONG TERM POWERTRAIN COVERAGE ALREADY?

GET MORE COVERAGE WITH OUR COMPREHENSIVE COMPONENT COMPANION WRAP COVERAGE

This coverage is for the vehicle that has an underlying extended powertrain warranty. It covers all components covered under Comprehensive Component Coverage on this brochure except Powertrain components listed under "Powertrain Coverage" above. (Not available on all plans. Speak to your dealer representative for details on eligibility)

ENGINE COOLING SYSTEM

Fan, fan clutch, fan motor.

FACTORY AIR CONDITIONING

Condenser, compressor, clutch and pulley, evaporator, receiver dryer, accumulator, HVAC controller and module, seals and gaskets.

FRONT SUSPENSION

Struts; upper and lower control arms and shafts and bushings; upper and lower ball joints; stabilizer shaft; linkage and bushings; spindles and supports; wheel bearings.

STEERING

All internal lubricated parts; steering gear box, rack and pinion and all internal parts; power cylinder assembly, power steering pump, main and intermediate steering shafts and couplings; tie rods and tie rod ends; linkage; idler arm; pitman arm. Electric steering motor, electric cylinder assembly, rack and pinion with electric power assist.

FUEL SYSTEM

Fuel pump, fuel injection pump, fuel injectors, fuel rail, metal fuel delivery lines, nozzles and vacuum pump and vacuum assist booster.

BRAKES

Master cylinder; vacuum and hydraulic power brake booster, wheel cylinders; hydraulic lines and fittings; disc calipers.

ELECTRICAL

Alternator, voltage regulator, voltage sensor, distributor, starter motor, starter drive and solenoid; electronic ignition module, wiring harnesses, manually operated switches, wiper motor, power window motor, sunroof motor.

ELECTRONIC HIGH TECH COMPONENTS

Level control compressor, sensors and limiter valve; pneumatic suspension pump, sensors and valves; fuel injection sensors and control module; ignition module; crank sensors; digital or analog instrument cluster; moisture control unit and sensors; antidetonation sensors; manufacturer installed combination entry system; manufacturer installed anti-theft device; ABS (anti-locking braking system), electronic brake control module.

ELECTRICAL PLUS

All power motors and solenoids related to the electrical operations of antennas, door locks, power headlight motors, seat motors, mirrors, convertible tops, power trunk releases.

FACTORY-INSTALLED NAVIGATIONAL SYSTEM

Display, controls, and all electrical components.

INCLUDES ROADSIDE ASSISTANCE*

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TOWING

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If a battery failure occurs, a jumpstart will be delivered to you when in immediate need.

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SUBSTITUTE TRANSPORTATION for qualified repairs when your vehicle is kept at the repair facility overnight.

TRIP INTERRUPTION reimburses you for food and lodging expenses incurred when a covered breakdown of your vehicle occurs more than 100 miles away from your home.

TRANSFERABILITY For added resale value your coverage can be transferred to a new owner, should you decide to sell your vehicle. (Fees and restrictions apply.

LIGHT COMMERCIAL USE for your business or employment.

* These additional benefits are subject to maximum reimbursement limits and state provisions. Other terms and conditions may apply. See service contract for details.



This brochure is not a contract. It is an overview of benefits for marketing purposes only. See your service contract for all details of coverage, benefits, terms, conditions and exclusions.

The service contract contains exclusions which should be reviewed and considered prior to purchase. Items or circumstances not covered under the plan are listed within the *What is Not Covered* section of the service contract. This brochure does not intend to list all items covered or excluded, so the service contract should be referenced for specific details.

On covered repairs the replacement of any part may be made with new parts, remanufactured parts, non-original manufacturer's parts, or with parts of like kind and quality at the time of breakdown.

A printed sample of this service contract is available upon request.

The protection provided by this Portfolio Protection service contract is not affiliated with or sponsored by any vehicle manufacturer.

The purchase of a service contract is not required to finance or purchase a motor vehicle.

The Provider of this Service Agreement is Portfolio Services Limited, Inc., 14651 Dallas Parkway, Suite 502, Dallas, TX 75254.

In Louisiana and Florida the Provider is Portfolio SE, Inc. 14651 Dallas Parkway, Suite 502, Dallas, TX 75254; Florida License number 31865

In Oklahoma, the Provider is Express Systems, Inc., 25541 Commercentre Dr. Ste. 100, Lake Forest, CA 92630



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