



# Point-of-Sale Solutions

SOLUTIONS TO INCREASE REVENUE &  
DIFFERENTIATE YOUR FINANCIAL INSTITUTION



GROW, PROTECT AND EVOLVE YOUR BUSINESS.®

*To compete effectively in today's marketplace, financial institutions must offer diverse point-of-sale products that borrowers are seeking. Allied Solutions provides a wide range of products and services to help differentiate your financial institution. Our point-of-sale products are designed to enhance revenue streams while providing key program support when you need it.*



Software & Tools

- iQQ
- POSitrac
- ACCELERATE
- MARKETING TOOLKIT



Total Loss Protection

- GUARANTEED ASSET PROTECTION (GAP)
- DEPRECIATION PROTECTION WAIVER (DPW)



Repair Protection

- VEHICLE PROTECTION PLAN (VPP)
- MECHANICAL BREAKDOWN PROTECTION (MBP)



Credit Protection

- CREDIT LIFE & DISABILITY INSURANCE
- DEBT PROTECTION
- INVOLUNTARY UNEMPLOYMENT INSURANCE
- LOAN FORMS



# Software & Tools

## RESOURCES TO SUPPORT POINT-OF-SALE GROWTH

Allied Solutions is passionate about equipping our clients with the resources they need to enhance revenue and make the sales experience efficient. We do this through proprietary technology, sales training, and by providing relevant marketing resources.





# Software & Tools

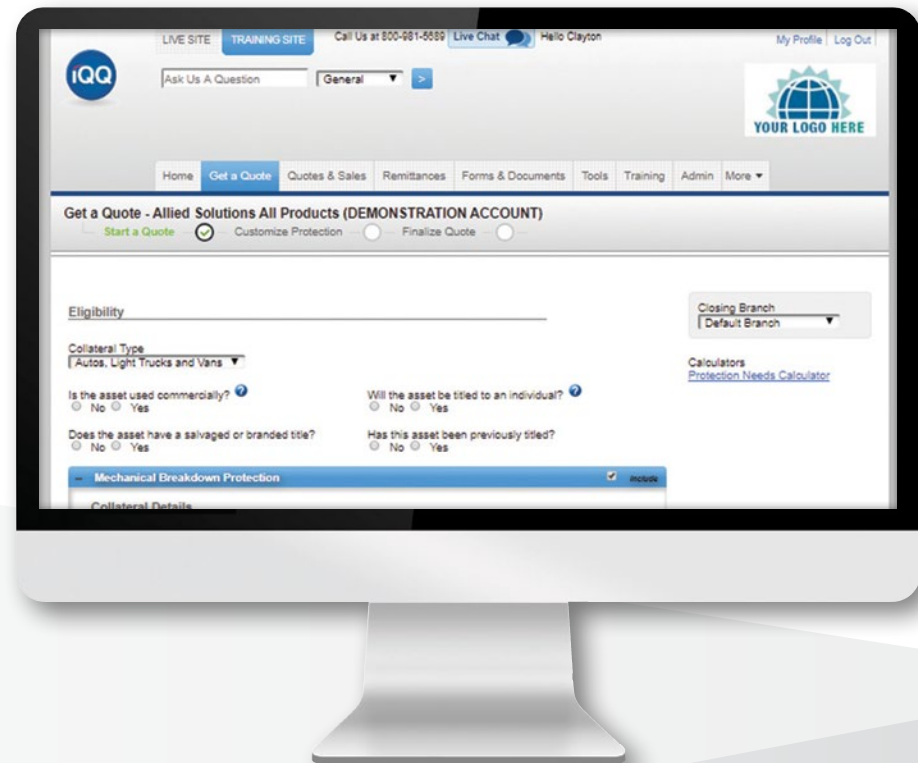


**iQQ®**

## Online Quoting Software

Strengthen relationships with your borrowers, maximize sales performance, and drive sales for your business with iQQ®, Allied Solutions' online quoting software. iQQ® is provided as an exclusive service to clients of Guaranteed Asset Protection (GAP), Depreciation Protection Waiver (DPW), Mechanical Breakdown Protection (MBP), Auto Advantage (ADR), Vehicle Protection Program (VPP), Credit Insurance, and Debt Protection.

- Streamlines the quoting, tracking, reporting, processing, and fulfillment of GAP, DPW, MBP, and VPP
- Includes the quoting of Credit Life and Disability Insurance, including precise and compliant loan disclosures
- Offers resources for managing the entire life cycle of sold products
- Real-time interfaces with leading loan origination systems, increasing accuracy and efficiency



**POSitrac®**

## Sales Tracking Software

Tracking is essential to managing and achieving your organization's point-of-sale program goals. POSitrac®, our online tracking system, gives our clients the ability to track sales and view participation and penetration for an accurate view of overall performance. With POSitrac®, your leadership team will use real data as a measurement of your success and for opportunities to grow.

- Provide sales results from the organizational level to the individual level
- Tracks the success of loan and point-of-sale products
- Provide goal tracking by sales, participation and penetration percentages





# Software & Tools



## ACCELERATE

### Sales Training & Consulting Service

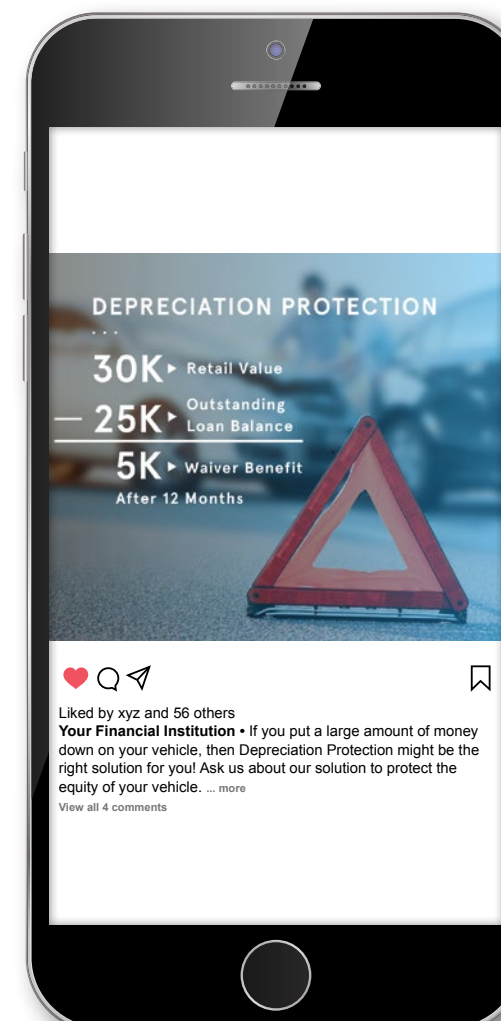
Help your sales team maximize the performance of your point-of-sale products. Accelerate, our performance-driven program, takes a consultative approach to identify your organizational goals and needs, looking at all factors that may be affecting performance. Working collaboratively with the leadership team, we develop and implement a plan focused on achieving the desired results. The Accelerate program focuses on four key elements critical to success; learn, measure, motivate and coach.



## MARKETING TOOLKIT

### Product Marketing Resource

Provide your financial institution with marketing resources for point-of-sale products. The Marketing Toolkit provides compliant and trending collateral enabling your institution to access the resources it needs to market to your community successfully. Our marketing resource includes collateral to market point-of-sale services in your online space, through borrower communication, and with printed material.



- **Digital Content**  
Target your borrowers through social media, short videos, borrower testimonies, and digital signage.
- **Product Verbiage**  
Accurately describe point-of-sale products on your website, social media, and emails with our verbiage.
- **Print Marketing**  
Customize white-labeled flyers, brochures, posters, and other printable content to align with your brand.
- **Learning Guides**  
Develop a better understanding of marketing trends and strategies with our educational guides.





# Total Loss Protection



Offering your borrowers Guaranteed Asset Protection (GAP) and Depreciation Protection Waiver (DPW) means that you have a solution for nearly any total loss situation. DPW will complement your GAP sales while creating additional value for your borrowers.

# Total Loss Protection

## GUARANTEED ASSET PROTECTION (GAP)

Protect your borrowers and your financial institution from financial loss with GAP. In the event of a total loss or unrecovered theft, GAP waives the difference between the primary insurance carrier's settlement and the payoff of the loan, subject to limitations including a loan-to-value maximum. In most cases, GAP program offerings may include GAP Advantage, a \$1,000 credit to the borrower toward the financing of a replacement vehicle through you. This GAP solution is integrated with our web-based software platform, which allows you to quote, track, report, and process GAP sales.

- Customizable program options to best fit the lender's needs
- Easy for financial institutions to sell and for borrowers to understand
- Significant fee income for the lender
- Flexibility in borrower markup
- Easy administration and tracking of GAP sales through iQQ

## AUTO ADVANTAGE (ADR)

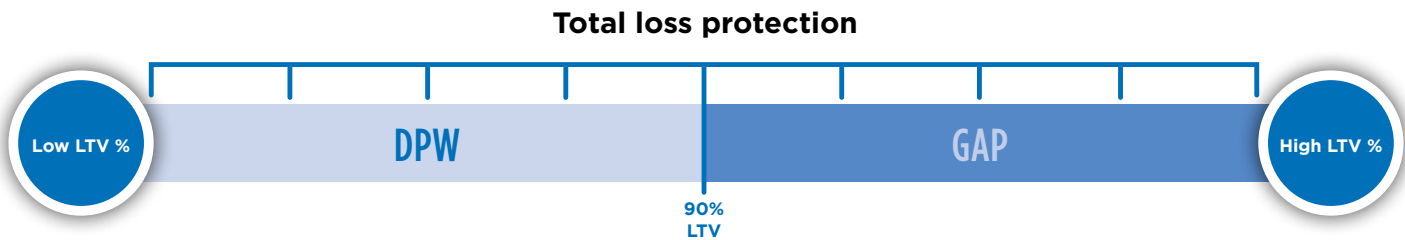
Increase penetration of GAP and DPW sales by providing this complementary benefit to your borrowers. In the event of a loss, this core offering of the Auto Advantage program offers a deductible reimbursement on any vehicle owned and insured by the benefit holder. Auto Deductible Reimbursement benefits will pay the borrower up to \$500, \$750, or \$1,000 back on their deductible per loss filed, depending on the program selected. Auto Advantage also includes other valuable services, such as Personal Identity Consulting and Warranty Vault™.

- Available to bundle with GAP, DPW, and other POS products
- Enhanced borrower benefit
- Cost-effective differentiator for your financial institution
- Easy enrollment options available

## DEPRECIATION PROTECTION WAIVER (DPW)

Diversify your protection services with a low loan-to-value ratio solution. If a covered vehicle is totaled or stolen and not recovered, this solution provides the borrower with a benefit equal to the MSRP or retail value established at enrollment - less the amount of the loan balance at the time of total loss - up to a \$10,000 benefit. As the loan is paid down, the benefit usually grows, which could result in lower default rates within your auto loan portfolio. DPW is integrated with our web-based software platform, iQQ, which allows you to quote, track, report, and process DPW sales.

- Benefit triggered by collision or comprehensive total loss, including theft
- Targets borrowers with low LTV loans
- Additional fee income that complements GAP
- Easy administration and tracking of DPW sales through iQQ







# Repair Protection



Protect the equity of your borrower's vehicles by offering them a solution to costly repairs. Our solutions protect the inside and outside of vehicles and will differentiate your financial institution.





# Repair Protection

## VEHICLE PROTECTION PLAN (VPP)

Help borrowers retain and maximize their vehicle's value while at the same time eliminating the out-of-pocket costs related to unexpected expenses that are not typically covered by insurance policies, manufacturer's warranties or extended warranties. This benefit package provides a wide range of vehicle protection services, including key/remote replacement, tire & wheel road hazard protection, paintless dent repair, windshield repair, and 24/7 roadside assistance.

- Enhances your revenue potential
- Helps you compete against dealers
- Sets you apart from the competition

## MECHANICAL BREAKDOWN PROTECTION (MBP)

Generate significant fee income, protect the assets of your vehicle loans, and improve borrower satisfaction and loyalty with Mechanical Breakdown Protection, which enables borrowers to quickly take care of major, unexpected vehicle repairs that could significantly damage the vehicle's value. Through Allied's MBP program, you will also be given access to dedicated sales support and complementary services that have proven to be successful in building stronger relationships with your borrowers and driving sales for your business.

- Improves borrower satisfaction and loyalty by easing fears of costly vehicle repairs
- Coverage available for virtually any vehicle regardless of year, model, or mileage
- 24/7 towing, emergency roadside assistance and rental car reimbursement included
- Repairs may be completed at any licensed repair facility in the US or Canada
- Claims are handled by the carrier and paid directly to the repair facility

## AUTO ADVANTAGE (ADR)

Grow sales of VPP and MBP by providing this complementary benefit to your borrowers. While VPP and MBP will cover repairs on the inside or outside of a vehicle, Auto Advantage program offers a deductible reimbursement on any vehicle owned and insured by your borrowers. Auto Deductible Reimbursement benefits will pay the borrower up to \$500, \$750, or \$1,000 back on their deductible per loss filed, depending on the program selected. Auto Advantage also includes other valuable services, such as Personal Identity Consulting and Warranty Vault™.

- Available to bundle with VPP and MBP
- Increased borrower satisfaction



# Credit Protection



Protect your borrowers from unpredictable life events while generating non-interest income and strengthening the reputation of your financial institution.







# Credit Protection

## CREDIT LIFE & DISABILITY INSURANCE

Reduce or absolve borrowers' remaining loans with credit life and disability insurance plans if they are unable to continue working due to death, disability, illness, or injury. This solution also includes a web-based software, which streamlines sales quoting for credit insurance solutions.

- Helps ensure that the borrower will not default on their loan in the event of death or disability
- Each state regulates predictable rates
- Quick and convenient application process that is usually done at the time of the loan application or loan closing

## DEBT PROTECTION

Safeguard your borrowers and your organization by covering all or part of their debt if a protected event occurs. The debt may be canceled as a lump sum or as a cancellation of monthly loan payments, depending on the covered event. This solution also includes a web-based software, which streamlines sales quoting for debt protection solutions.

- Protects borrowers from missed loan payments
- Additional opportunity for fee income and cost reduction
- Strengthens relationships with your borrowers

## INVOLUNTARY UNEMPLOYMENT INSURANCE

Provide coverage that pays the scheduled monthly payment to the creditor when a debtor becomes involuntarily unemployed, providing your borrowers and your institution with protection against the uncertainty of unemployment. This stand-alone program is explicitly designed for closed-end lending and is administered on a single-premium basis. This solution also includes a web-based software, which streamlines sales.

- Generate fee income and reduce cost
- Innovative solution for your borrowers
- Loan delinquency protection

## LOAN FORMS

Customize your loan documents for compliant, comprehensive, and easy to use organization. This solution aims to ensure that forms adapt to fit your lending process and support the success of your lending programs while helping to increase non-interest income. Loan forms are used for various programs, which include commercial and borrower loans, home equity loans, private education loans, credit card accounts, and deposits.

- Monitors legal changes that may impact your forms
- Customized solutions for your point-of-sale products
- Ongoing support after implementation

*Our position as an independent agency gives us the flexibility to offer the best solution for the job — whether it calls for one of our proprietary solutions or a targeted tool from a trusted partner. Contact us to learn how our customized solutions and consultative approach can help you grow, protect and evolve your business. We look forward to earning your business and standing behind our promises.*

**alliedsolutions.net**

**800.826.9384**

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Allied Solutions is wholly owned by Minnesota Life Insurance Company and independently operated under the umbrella of the Securian Financial Group, Inc.

## NOTES

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