

Dealer Capital Advance Program

American Guardian Warranty Services, Inc. (AGWS) offers a unique way to access funds for any use, including working capital, inventory acquisition, building upgrades or expansion through the Dealer Capital Advance Program.

- Typical advances run from \$400,000 to \$600,000 with advances of over \$1 million possible.*
- The Capital Advance Program is made available exclusively for dealership partners of AGWS.

Program Features

- Funds taxed only as earned
- Monies usually advanced in less than 30 days
- Repayment of advance through product sales over 3-5 years
- Low effective interest rate

- Off-book funding (advance does not affect current financials)
- Underwriting profits participation to dealer through dealer owned reinsurance
- Dealers may renew advance at the end of their program term

Qualifying F&I Products

- Vehicle Service Contracts
- GAP
- Vehicle Protection Products

- EcoCarPro Environmental Program
- Ancillary Bundle Program
- Other AGWS underwritten or administered Products

See Your Agent or Call for more information: 800.579.2233 ext 4196 please mention dealer advance flyer



*Analysis of dealership financial statements and product sales volume commitments determines the final capital advance amount.

