

A person's hands are visible on a steering wheel, driving a car. The background shows a sunset or sunrise over a body of water with mountains in the distance. The image has a warm, golden-hour glow.

GOOD DRIVER
club

ADDENDUM: **COMPENSATION AND** **REWARDS**

Reward safe drivers for
helping others

THE JOB WE DO. EVERY DAY.

*We help good drivers
keep more of
their money.*

A world where good drivers
have the right of way.



A man and a woman are sitting in folding chairs at a campsite, facing away from the camera and looking out at a sunset over a forested mountain range. The man is holding a blue cup, and the woman is also holding a blue cup. A yellow tent is visible on the left, and the rear of a silver SUV is on the right. The scene is peaceful and scenic.

MEMBERS STAY — WITH OR WITHOUT AN ACCIDENT

HIGH RETENTION

- **No accident**

Members value ongoing savings and transparency.

- **After an accident**

Members see the community and repair support work when it matters.

THREE WAYS REWARDS CAN GROW

01

 **Personal and Team**
Rewards

02

 **National**
Bonus Pools

03

 **Continuous**
Renewal Reward

**Other Bonus
Accelerators**

A. 2 Rising Star Awards

B. Limited Tesla Reward

C. 3 Incentive Trips

PERSONAL AND TEAM REWARDS

Referrer	Affiliate								
		Maximum Branch Contribution for Advancement to L2–L4: 70%			Maximum Branch Contribution for Advancement to L5–L9: 50%				
	L1	L2	L3	L4	L5	L6	L7	L8	L9
—	2,500 (5 direct referred cars)	10,000 (20 team cars)	25,000 (50 team cars)	62,500 (125 team cars)	150,000 (300 team cars)	375,000 (750 team cars)	900,000 (1,800 team cars)	2,250,000 (4,500team cars)	6,000,000 (12,000 team cars)
10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
	8%	8%	8%	8%	8%	8%	8%	8%	8%
		5%	5%	5%	5%	5%	5%	5%	5%
			3%	3%	3%	3%	3%	3%	3%
				2%	2%	2%	2%	2%	2%
					1.5%	1.5%	1.5%	1.5%	1.5%
						1.5%	1.5%	1.5%	1.5%
							1.5%	1.5%	1.5%
• 500 points earned per car toward advancement • Rewards are calculated based on the Quote Amount • Rewards are paid once the Plan takes effect and passes review • Complete 5 direct referrals and pass the required training and exam to advance to L1 • A \$9.90 Affiliate Annual Renewal Fee applies									

NATIONAL BONUS POOLS

Qualification Levels	Bonus Pool	Percentage *	Team Qualification Requirement 				
≤ L4	Bronze Pool	2%	≥	10 Cars	10 Cars	10 Cars *	
≥ L5	Silver Pool	1.5%	≥	20 Cars	20 Cars	20 Cars *	
≥ L5	Gold Pool	1.5%	≥	40 Cars	40 Cars	40 Cars *	
≥ L5	Platinum Pool	1%	≥	40 Cars	40 Cars	40 Cars	40 Cars *
≥ L5	Diamond Pool	1%	≥	40 Cars	40 Cars	40 Cars	40 Cars 40 Cars *

* Each month, 7% of the Quote Amount from every new Mutuality Plan is set aside to fuel five exciting National Bonus Pools.

* Final branch requirement: one independent branch or the combined total of smaller branches and direct referrals.

Bonus pools will have the following minimum pool distribution payout from May through December 2026: Bronze Pool: \$800, Silver Pool: \$1,600, Gold, Platinum and Diamond Pools: \$2,400.

CONTINUOUS RENEWAL REWARD

Physical Level	L2	L3	L4	L5	L6	L7	L8	L9
1 st	0.50%	1.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
2 nd	0.10%	0.25%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
3 rd				0.50%	0.50%	0.50%	0.50%	0.50%
4 th					0.25%	0.25%	0.25%	0.25%
5 th						0.25%	0.25%	0.25%
6 th							0.25%	0.25%
7 th								0.25%

Rewards are calculated based on Paid-as Title • Paid by physical level • No dynamic compression

LIMITED REWARD

6 MAIN BONUS ACCELERATORS



For overview only. Please refer to the App and applicable agreements for full details.

2027 INCENTIVE TRIPS



2027 INCENTIVE TRIP QUALIFICATIONS

LEVEL 5 ARRIVAL



San Francisco, Palo Alto & Sonoma



Qualification Period

July 1 – December 31, 2026



Requirements

✓ Achieve Lifetime L5 Rank prior to December 31, 2026

+

✓ Generate 30 + new valid Team Plans within any 3 qualifying months.

(70% max branch contribution applies)

Late Enrollment Path

For Affiliates joining Oct–Dec 2026:

✓ Achieve Lifetime Title L5 by December 31, 2026

✓ 30+ new Team Plans per required month:
Oct joiners — Nov & Dec
Nov/Dec joiners — Dec

✓ 70% branch cap applies each qualifying month



Trip Date

March 11–14, 2027

PRESIDENT'S GROWTH CLUB



Tulum, Mexico



Qualification Period

July 1 – December 31, 2026



Requirements

Be one of the top 30 Affiliates to achieve at least 75,000 Trip Qualification Points during the contest period.

Points are achieved by:

- ✓ New Team Plans: 500 points each
(Max branch contribution: 70% below L4; 50% at L4+.)
- ✓ New Personal/Direct Referred Plans: 1,000 points each.
- ✓ Lifetime Rank Upgrade Points:
- ✓ L2 = 1,000 points
- ✓ L3 = 3,000 points
- ✓ L4 = 8,000 points
- ✓ L5 = 20,000 points
- ✓ L6 = 30,000 points



Trip Date

April 12–16, 2027

ELITE



Athens, Greece



Qualification Period

July 1, 2026 – June 30, 2027



Requirements

✓ Achieve Lifetime L8 Rank

+

✓ Generate 240 + new valid team plans within each of any 4 qualifying months.

(70% max branch contribution applies)



Trip Date

September 27 – October 2, 2027

STAY ACTIVE. GROW SUSTAINABLY

PERSONAL ACTIVITY

Individual activity requirements

■ **Stay active**

1 direct referral every 2 months — or 8 in a rolling 12 months.

■ **20-referral waiver**

At 20 active direct referrals, keep 20 active or meet the standard cadence.

■ **Reactivate with 1**

One new direct referral restores active status; it does not count toward the next 2-month requirement, which restarts upon reactivation.

Team Growth

Monthly vehicle requirement by level

L1	L2	L3	L4	L5	L6	L7	L8	L9
0	3	6	15	30	60	120	240	480

■ **70 / 30 balance**

One branch may contribute no more than 70% of volume.

■ **3-month protection**

Paid-As Title team growth requirements are waived for the promotion month to a new Lifetime Title plus two months.

IMPORTANT NOTES

OPTING OUT + REFUNDS

Before activation: full service-fee refund. After activation: service fee and sharing amounts are generally non-refundable, subject to current terms.

FAILED SHARING PAYMENTS

Sharing is processed on Mondays when repairs qualify. A failed payment triggers notice and a 14-day grace period.
Important: Clear outstanding sharing amounts and restore your payment method before submitting a new sharing request.

REPAIR PROCESS

If collision/comprehensive insurance is active, insurance is primary and eligible GDC support is secondary.

VEHICLE STATUS

No commercial or leased vehicles. Financed vehicles may join; lender acceptance varies and must be confirmed.



IMPORTANT DISCLOSURES

Good Driver Club is a community-based auto loss-sharing program, not insurance. This presentation is for overview and educational purposes only. Rewards are subject to eligibility, qualification, review, retention, plan quality, availability and the current program terms. Individual results vary. Income and savings are not guaranteed. Some participants may earn less, and some may not achieve meaningful financial results. Tesla availability, specifications and cash-equivalent value may change; taxes and other costs may apply. Review the current app and applicable agreements before participating.