



GOOD DRIVER
club

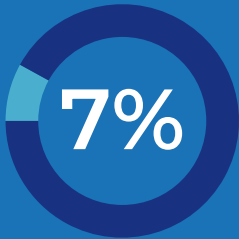
A BETTER WAY FOR GOOD DRIVERS

GDC is a community-based auto loss-sharing program, not insurance.

AUTO INSURANCE COSTS KEEP RISING



SHARE OF DISPOSABLE INCOME



of household
disposable income
spent on car insurance

2

cars in the average
household



\$5,276

annual car insurance
cost per household

\$76,060

Median HH
disposable income

KEEP LIABILITY. USE GDC FOR YOUR OWN CAR

Provided by insurance

LIABILITY

- **Required in most states**

Keeps the legal requirement in place.

- **Protects other people**

Helps cover damage or injury you cause.

- **Add medical / uninsured options**

Choose the options that fit your situation.

NOT INSURANCE

COLLISION + COMPREHENSIVE ALTERNATIVE

- **Helps repair your own car**

Eligible accidents, hit-and-runs, backing into a pole, and hail.

- **Built for good drivers**

A modern alternative to collision and comprehensive.

- **Optional support**

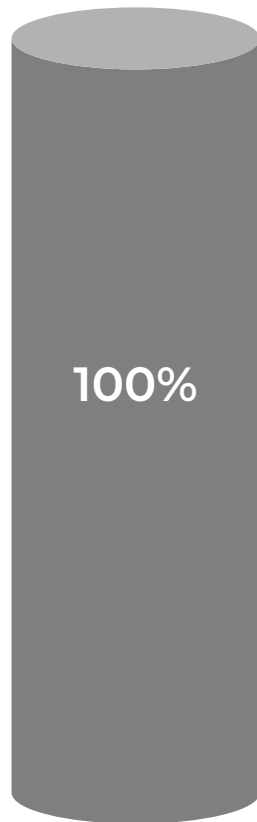
Roadside assistance and transportation assistance.

HOW WEEKLY SHARING WORKS

Auto Insurance

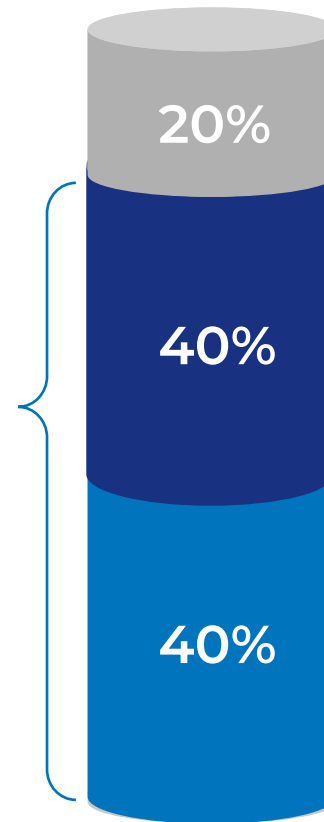
VS

Good Driver Club



Pledge Amount

80% is your authorized Pledge Amount cap. With your authorization, contributions are automatically deducted weekly as needed. Unused amounts are your savings!



Service Fee

(For a Six-Month Period)

An authorized, small, capped contribution to help with others' repair costs.

Maximum 6-month shared amount: 80%.

Potentially save up to **40%** off the quote amount per plan period*

SOCIAL PROOF

GOOD DRIVER

MUTUALITY

Sharing Statement

Pledge Amount

=

Mutuality Plan Quote

-

Service Fee (6-Month Term)

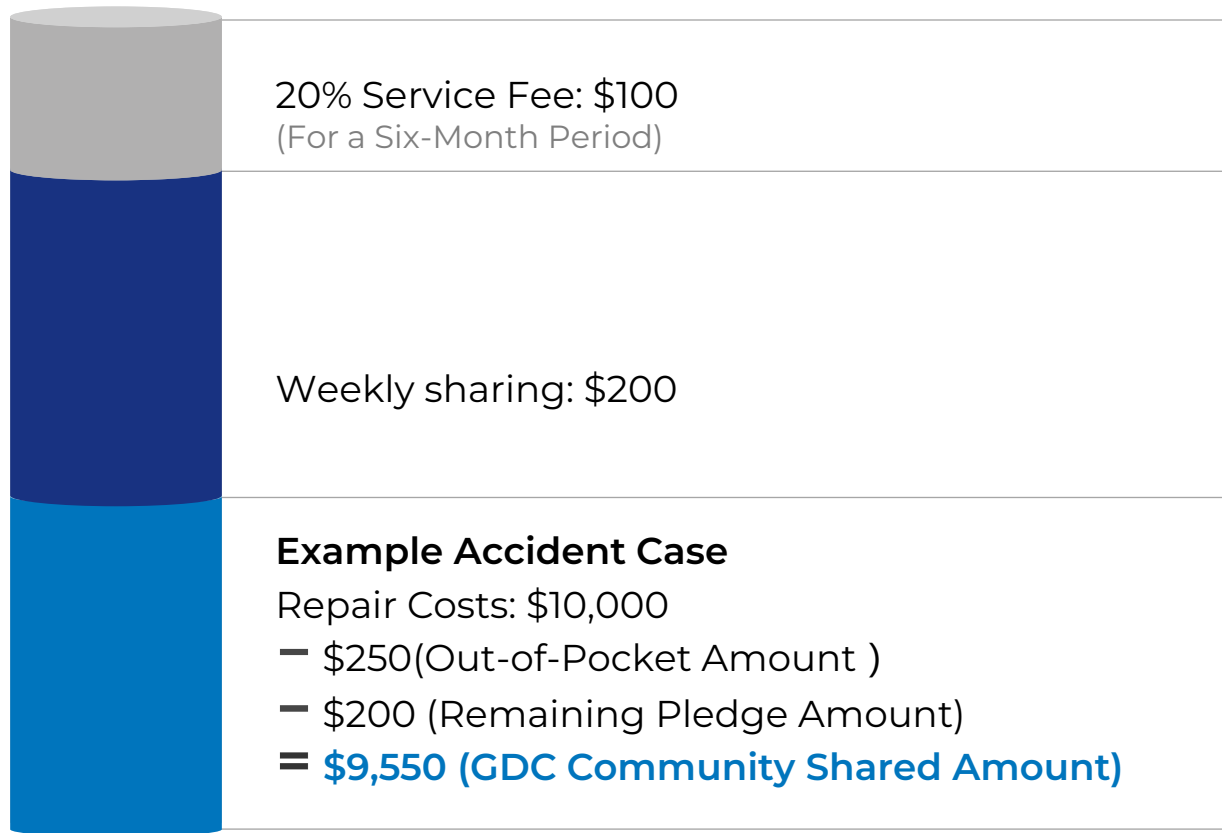
\$1669.66

\$2087.08

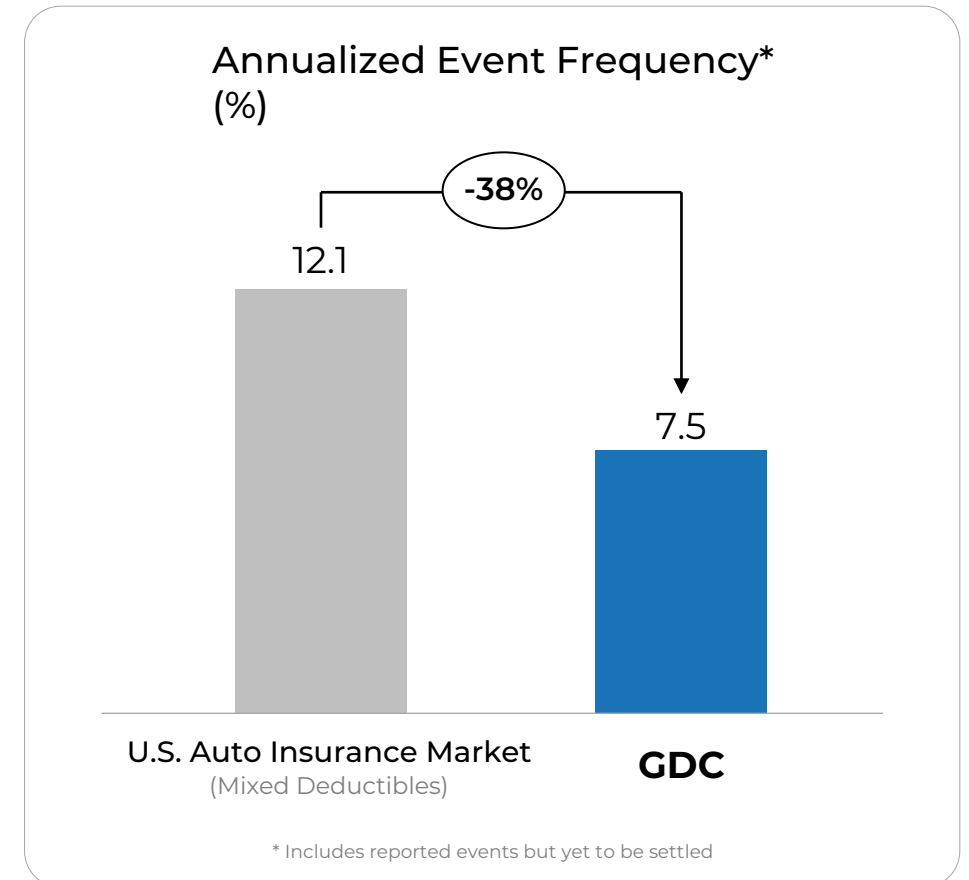
\$417.42

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WHAT HAPPENS IF YOU'RE INVOLVED IN AN ELIGIBLE EVENT?



Total Shared Amount = (Weekly Shared Amount ÷ Total Pledge Amount of All GDC Members) x Pledge Amount Balance of Each Member



TRUSTED SHOPS. QUALITY REPAIRS. FAIR PRICES

7,000+

partner repair shops
across the U.S.

Limited lifetime Warranty

(as long as you own the
vehicle. Terms apply.)

Multiple options nearby

Typically within 15 miles; up to
25 miles in remote areas.



THE CLUB WORKS BECAUSE THE DRIVERS ARE LOW-RISK

ELIGIBLE



Personal passenger vehicle

Original retail value up to \$100,000.

Age limits

American/European coupes and sedans: 15 years or newer. Other brands/models: 20 years or newer.

Annual mileage

No more than 30,000 miles.

NOT ELIGIBLE



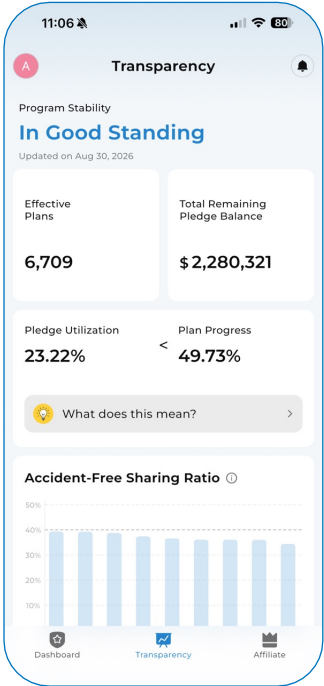
Ineligible vehicles

Rideshare, antique, motorcycle, high-performance, leased vehicles, vehicles with 9+ seats, commercial vehicles, or vehicles without active liability insurance.

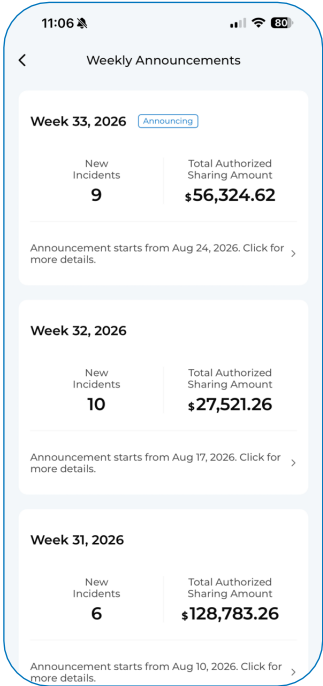
Unavailable locations

New York, Alaska, Hawaii, Massachusetts, Rhode Island, Puerto Rico, and other U.S. territories.

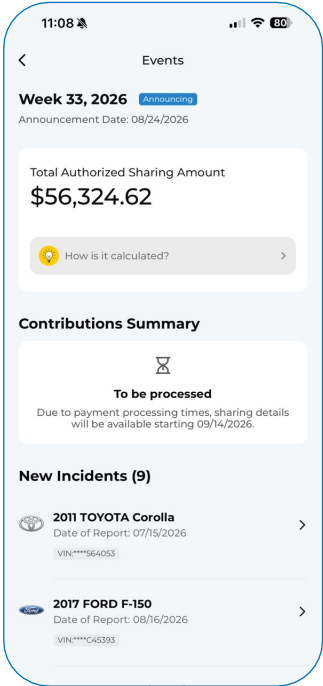
TRANSPARENCY AT THE CORE OF OUR PRODUCT



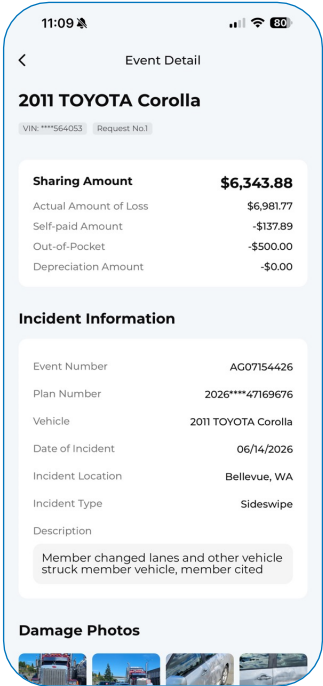
Platform Health



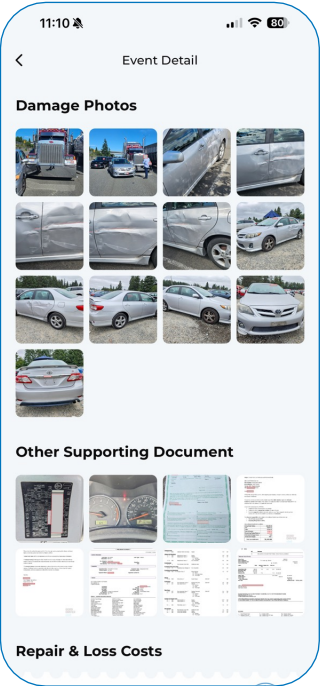
Announcement



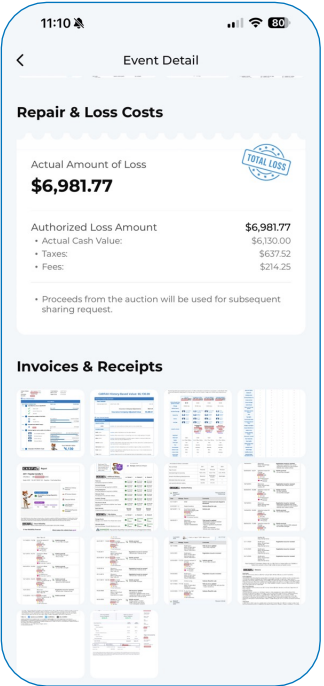
Sharing Amount



Incident Information



Damage Photos



Invoices & Receipts

JOIN GDC WITH CONFIDENCE



Founder + CEO: William Tu

Stanford MBA

Former President of Stanford GSB Alumni Association
Previously with McKinsey, Trident Capital (Silicon Valley), and P&G — with extensive experience in strategy consulting, corporate venture capital, and entrepreneurship.

INVESTORS: RIBBIT CAPITAL + HEDOSOPHIA

RIBBIT HEDOSOPHIA

SELECT PORTFOLIO COMPANIES

credit karma



Uber

Root
Insurance Co

Robinhood

coinbase



SoFi



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 DIFFERENT MODEL

A \$400B INDUSTRY IS READY FOR A DIFFERENT WAY

ADDENDUM: COMPENSATION AND REWARDS

Reward safe drivers for
helping others

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.

YOUR DECLARATIONS PAGE & DRIVER LICENSE

Declarations Page + Driver License

Reminder:
Only drivers included on the Plan
can pay the Service Fee and take
part in weekly contributions.

Declarations Page PDF

Policy Period

From: 01/01/2020 12:01 AM
To: 01/07/2020 12:01 AM
Standard time at the address of the Named Insured

Policy Number

Agent

Company

Named Insured

Important Information

Date Sent: 01/12/2020

The enclosed Auto Insurance Renewal Bill and the U-251 IMPORTANT NOTICE are part of this policy. These specify the amount of your premium, your payment options, any applicable fees, and the due date. Your automobile insurance expires and coverage ceases at 12:01 AM on 01/07/2020. Coverage under this policy will become effective provided you pay the premium and any applicable fees as indicated on the Auto Insurance Renewal Bill. If you have any questions, please contact your agent at the phone number provided above.

All endorsements and pending changes applicable to your Mercury Insurance Company policy will be carried over to this new Mercury Insurance Company policy.

This Declaration provides only a summary of coverage. All coverage is subject to the terms, conditions, and exclusions of the policy contract.

Discounts

202 TOYOTA - Exceptional Driver, Good Driver, Group Discount, Multi-car

202 BMW - Good Driver, Group Discount, Multi-car

Listed Drivers

- Years License Experience: 30

- Years License Experience: 15

Excluded Drivers

The Designated Excluded Drivers – Coverage Exclusion is applicable to all coverages, including but not limited to, liability and uninsured motorists, provided now or later. It is agreed that the insurance afforded by this policy shall not apply nor accrue to the benefit of any insured or any third-party claimant when any motor vehicle is being used or operated by an

Excluded Driver designated above, regardless of where the person resides or whether the person is licensed to drive. Please refer to the terms of your auto policy.

Additional Household Members

None

Vehicles and Coverage Limits

202 TOYOTA VIN:

Garaging Address:

Primary Use of the Vehicle: Pleasure

Current Term Annual Mileage: 6,000

Renewal Term Annual Mileage: 7,000

Current Term Mileage Program: Estimated

Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$610.00
Property Damage Liability	\$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 each Person/\$60,000 each Accident	\$74.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	\$3,500 each Accident	\$7.00
Total Premium for 202 TOYOTA		\$691.00

202 BMW VIN:

Garaging Address:

Primary Use of the Vehicle: Pleasure

Current Term Annual Mileage: 8,000

Renewal Term Annual Mileage: 9,000

Current Term Mileage Program: Estimated

Renewal Term Mileage Program: Estimated

Coverages	Limits	Premium
Bodily Injury Liability	\$100,000 each Person/\$300,000 each Accident	\$786.00
Property Damage Liability	\$100,000 each Accident	
Uninsured/Underinsured Motorist Bodily Injury	\$30,000 each Person/\$60,000 each Accident	\$75.00
Uninsured Motorist Property Damage/Collision Deductible Waiver	Collision Deductible Waiver Applies	\$4.00
Comprehensive	Actual Cash Value Less \$1,000 Deductible	\$31.00
Collision	Actual Cash Value Less \$1,000 Deductible	\$518.00
Rental	\$40 each Day/Maximum 30 Days	\$29.00
Roadside Assistance	\$75 Towing and \$75 for Non-Towing Services per Occurrence/Maximum 3 Occurrences	\$4.00
Non-Factory Equipment	\$1,000	Included
Total Premium for 202 BMW		\$1,447.00

Subtotal Policy Premium (All Vehicles)

Fraud Fee

Total 6 Month Policy Premium (All Vehicles)

\$3,315.00

\$2.64

\$3,317.64

Policy Contract and Endorsements

Your insurance policy and any endorsement(s) contain a full explanation of your coverage. The policy contract is form U-10 MIC California Auto Policy (1/1/2019). The contract is modified by endorsement(s):

U-176 CA

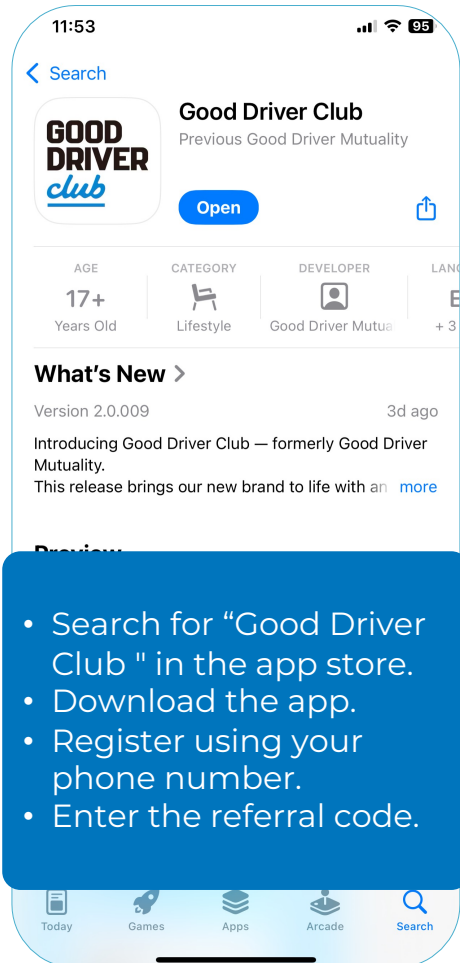
Page 1 of 2

U-176 CA

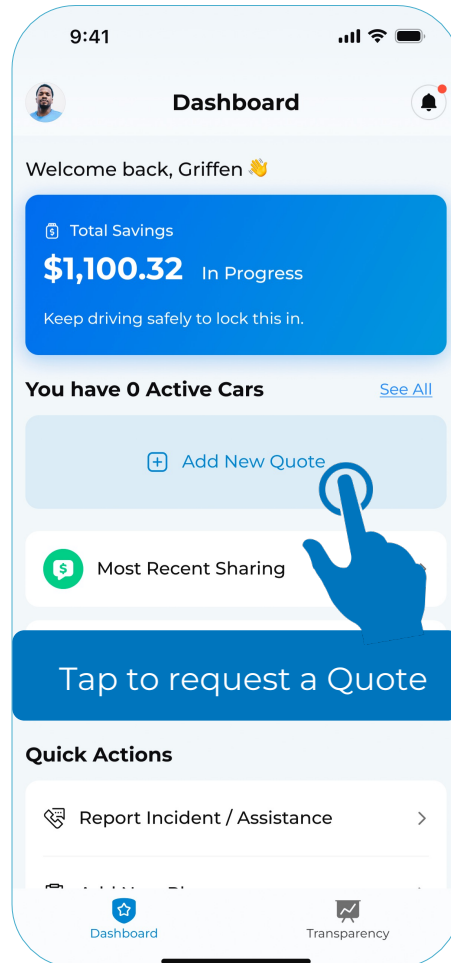
Page 2 of 2

HOW DO I JOIN GDC?

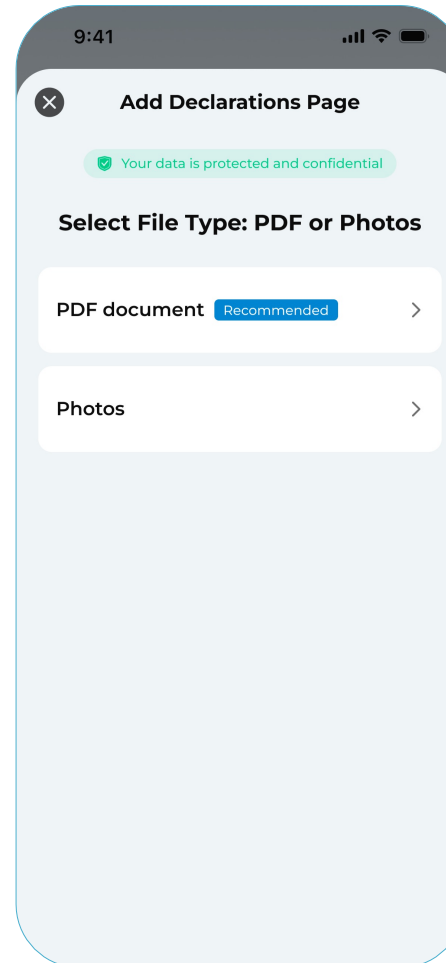
Download GDC App



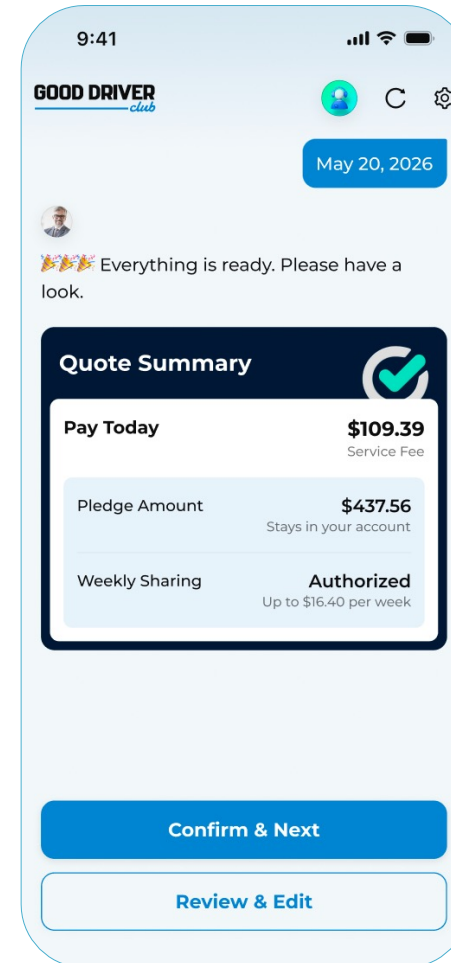
Request a Quote



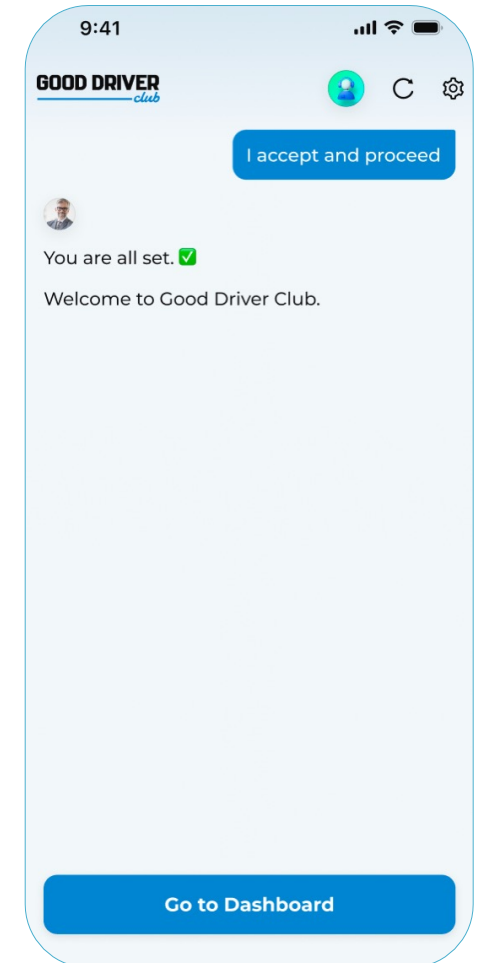
Upload Declarations Page (PDF/photos)



Review Your Quote Summary



Join the Club



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.