ReInsuranceMax™
INVESTMENT SERVICES

Asset Management Services Designed Specifically for the Automotive Retailer's Reinsurance Company

INVESTMARK ADVISORY GROUP, LLC

INVESTMARK
The Direction of Wealth

ESTABLISHED 1984

Proud Member of The Connecticut Automotive Retailers Association

ReInsurance**Max**™

Investmark Advisory Group

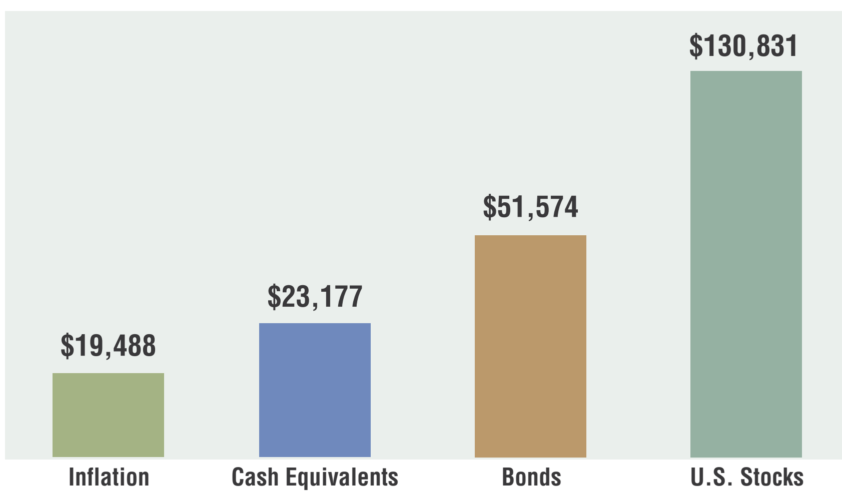
Our founders created Investmark for one simple reason: they believed that managing a client's wealth could not be boiled down to an ordinary business transaction. They understood that an advisor's success rode on his or her ability to capture the big picture within a client's complex financial situation. This philosophy was not perfected overnight, but rather evolved over three decades as our advisors built, developed and improved upon a client service model that remains at the forefront of our operations. To us, relationship management is not a responsibility – it's a privilege.

What is **Re**Insurance**Max**?

Investmark's **ReInsuranceMax**™ program offers institutional quality investment management solutions specifically designed for the automotive retailer's reinsurance company. Our goal is simple: Design a plan that is based on your unique goals to help you maximize the value of your reinsurance company.

Many automotive retailers have their reinsurance assets invested in low yielding money markets and cash equivalents. This chart shows the potential power of investing those assets in an appropriately diversified portfolio.

Growth of $10,000 - 25 years



*Source - period ending 12-31-14 - S&P 500 Index, Total Return Bond Index
90 Day T-Bill (CRSP) & U.S. Bureau of Labor Statistics (Consumer Price Index).

This is a hypothetical example and is for illustrative purposes only. No specific investments were used in this example. All indices are unmanaged and investors cannot actually invest directly into an index. Unlike investments, indices do not incur management fees, charges, or expenses. Past performance does not guarantee future results.

Why We Created ReInsuranceMax

- Many automotive retailers who have created a reinsurance company don't have the time or expertise to effectively manage the investment assets. They need the help of an investment advisor who specializes in reinsurance laws and regulations and who understands their needs.
- Without a strategy, owners' assets are often automatically placed in a default plan with high cost, low yielding alternatives.
- The result has been a major disconnect between the owners' goals and how their investments are handled. Unless an experienced advisor is consulted, this will most likely continue to have disappointing results. We will work to understand your goals, develop strategies tailored to pursue them and integrate your investment strategy with your goals.
- Taxes, Taxes, Taxes: Many automotive retailers are also not able to leverage the unique tax advantages of the reinsurance business on their own and, as a result, are needlessly losing significant capital to taxes. Our strategies are extremely tax aware and we work closely with your tax consultants to maximize tax savings wherever possible.

Seek to Make Your Investment Portfolio Active

We help you pursue your goals and maximize the growth potential of your re-insurance assets

Put our Investment Expertise to Work for You

Our investment management program is specifically designed for the reinsurance marketplace to help maximize the long term results on collected premiums. Our **ReInsuranceMax**™ program follows a proven, documented process to review investment offerings aimed at enhancing investment outcomes.

ReInsuranceMax™

Advantages of Making Investmark Part of Your ReInsurance Team

Unbiased Professional Advice

Let our experienced team guide you over the long term:

- Team of credentialed advisors (CFP®, CFA, MBA).
- Highly trained support staff with a deep knowledge of the reinsurance marketplace.
- Our advisors are acting as fiduciaries, not as bankers or brokers.
- We don't work off commissions.
- We prosper when you prosper.

Goal Based Financial Planning

Plans Designed to Pursue Your Unique Goals:

- Financial planning focused on your unique goals is at the core of everything we do.
- Plans are carefully designed and continuously reviewed. We stand ready to make changes when your goals change.
- We offer a listening ear and sound advice for the future.
- What is important to you is important to us.

Institutional Level Portfolio Strategies

Privileged access to some of the world's best money managers:

- 100% commission free.
- Our strategies range from aggressive to conservative based on your goals and risk level.
- Tax management: Our strategies are designed to minimize the current taxes to your reinsurance company and improve your bottom line.

We Keep You Informed

As a trusted, knowledgeable partner, we will provide an ongoing dialogue for many years to come:

- Regular contact: One-on-one meetings, conference calls, webcasts, website, seminars.
- Access to our team of Wealth Management Specialists to help you make the best decisions for your business.
- 24/7 state-of-the-art online account access and document storage.

Leave the Details to Us

Our **ReInsuranceMax**™ program also includes comprehensive administration management services. Working in this field for many years, we know how important this is for the overall success of the program and we have the personnel and infrastructure to handle the day-to-day requirements to keep our clients' plans running smoothly, efficiently and with no headaches for you.

Our knowledgeable support team serves as your back office and we coordinate with your agents, CPA and claims administrators, so you can focus on running your dealership.

Our Turnkey Account Management Solution:

Current Clients*

KEY HYUNDAI · SULLIVAN'S NORTHWEST HILLS · ROBERTS · ALFANO AUTO GROUP

*as of 2/1/2015

About ReInsuranceMax

Our objectives are aligned with your best interests
and we are invested in your success.

Independence: What Ours Means For You

- For over 30 years, we've provided our clients with an objective, unbiased viewpoint.
- Investment advice and selection free from the constraints of proprietary products.
- A fully transparent fee-based compensation structure.

Security and Transparency

- As an SEC Registered Investment Advisory (RIA) firm, we are held to a standard of investment fiduciary excellence.
- We work with one of the nation's largest independent custodians with an outstanding record of safeguarding our clients' assets.
- Clients have full transparency into their personal accounts through our investor platform and regular account statements.
- To further ensure these standards, our firm is overseen by a Board of Principals, Executive Committee and Investment Committee.

Personalized Service

- Our focus and flexibility allow us to deliver custom-tailored solutions to a select number of automotive retailers.
- With an average tenure of 13 years, our team of highly experienced advisors and staff is a valuable resource and we provide every client with the highly personalized, responsive service of a smaller firm.

Our clients benefit from unbiased advice as our independence liberates us from the sales quotas and proprietary products that drive many large banks, insurance companies, and Wall Street firms. Employee-owned and operated, Investmark is uniquely structured, and our success is based on the success of our client relationships.

Our Broker

Commonwealth Financial Network is the nation's largest privately held independent broker/dealer and Registered Investment Adviser. They have no proprietary products and their independence allows them the freedom to allocate resources where needed and to act in the best interests of advisors and their clients, not shareholders. With more than $13 billion in qualified retirement accounts (as of December 31, 2014), they are a powerful partner for us and provide us with exceptional infrastructure, support, technology and the highest levels of information security.

Our Partners

Dimensional Fund Advisors is a leading global investment firm that has been translating academic research into practical investment solutions since 1981. Dimensional not only builds and manages strategies, but also works with financial academics to identify new ideas that may benefit investors. Dimensional is headquartered in Austin, Texas, and maintains trading and client service offices in North America, Europe, and Asia Pacific. As of December 31, 2014, Dimensional and its affiliates managed $381 billion for investors worldwide.

National Financial/ Fidelity Investments

With National Financial Services LLC (NFS), a Fidelity Investments company, behind the scenes of every trade and statement you can feel confident that much of the critical trade processing, clearance, client reporting, and systems work that we rely on is performed by an industry leader. NFS processes tens of thousands of transactions for millions of investors like you every day. NFS has the vision and resources to provide you with innovative services for years to come. Knowing that our clients' accounts are serviced with the outstanding level of commitment and resources that an industry leader like Fidelity represents allows us to focus on what we do best: providing the personalized guidance and comprehensive investment services you need to pursue your goals.

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For more information about ReInsuranceMax
and how we can maximize the value of your F&I
ReInsurance Program, please call or email us at:

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visit our websites:
www.reinsurancemax.com www.investmark.net

Investmark Advisory Group

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