FGI T.R.U.S.T.™

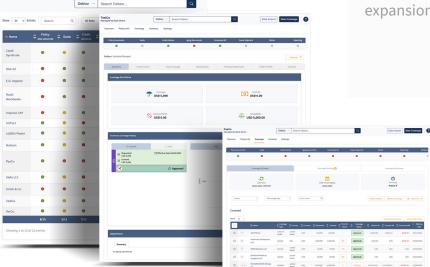
Enabling corporations, brokers and lenders to seamlessly monitor, manage and maintain credit insurance policies across various carriers.

COMBINING TECHNOLOGY WITH FUNCTIONALITY TO MAXIMIZE CREDIT INSURANCE

T.R.U.S.T.™ is a SaaS solution that does not require any software installation. It is accessible through any web browser and from any location.



91.5% OF CLAIMS MANAGED THROUGH T.R.U.S.T.™ ARE PAID ON TIME



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We made the decision to implement T.R.U.S.T.™ based on FGI's knowledge of both credit insurance and our individual business needs. FGI's services have been a valuable asset to managing our credit, and their technology platform has taken it to the next level. There is so much more transparency now between us and our clients, boosting efficiency and aiding our expansion goals.

ANGEL HACKER

Financial Accountant, Aviva Metals FGI T.R.U.S.T.™ is a powerful cloud-based credit insurance management platform that automates the administration of credit insurance policies.

It allows you to manage any number of clients and any number of policies across multiple carriers in real-time.

By linking company sales data, receivable data and coverage data when monitoring compliance, it provides you with real-time alerts for actual or potential risks.

Top Four Reasons Claims Get Rejected

- Receivables exceed the approved carrier limit.
- Past due payments are not reported to the carrier.
- Missed or misunderstood policy compliance requirements.
- Claims are not filed on time.

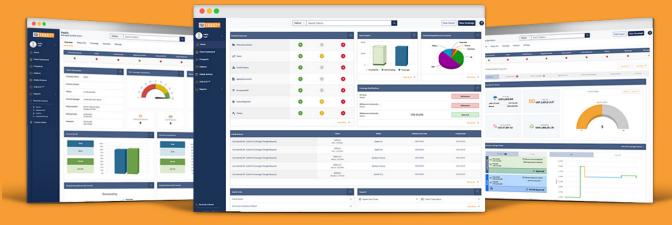
99.6% SUCCESS RATE ON ALL CLAIMS MANAGED THROUGH T.R.U.S.T.™

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We have worked with FGI for a long time and they are a great team.TheirT.R.U.S.T.™platform streamlines automation of our credit insurance monitoring process, allowing us to verify receivables more efficiently and accurately, which in turn allows us to provide optimal credit coverage to our clients. immediate The change alerts, insurer requests, claim deadline updates, and notification of potential policy risk helps ensure our clients will get paid on claims and protects against bad debts.

JULIE HALBERT

Business Credit Portfolio Manager, Pathward



FGI T.R.U.S.T.™ IS THE FIRST INDEPENDENTLY DEVELOPED CREDIT INSURANCE MANAGEMENT PLATFORM

The platform offers robust functionality including:

- » Management of any number of clients and any number of policies across multiple carriers.
- » Immediate alerts for changes, amendments, requests, or potential risks from the insurer.
- » Automation of required monthly reporting to carriers.
- » Extraction of coverage data from all insurance providers in real-time.
- » Exposure calculation for each debtor across different borrowers and carriers.
- » Links company sales data, receivable data and coverage data to actively monitor coverage compliance in real time.
- » Web services technology that links every policy directly to the carrier.

With T.R.U.S.T.™ you will:

- Maximize the value of your credit insurance by effectively monitoring policy compliance in real time.
- Increase efficiencies and cost savings by monitoring policies from one central location.
- Reduce staffing requirements and errors associated with monitoring policies manually.
- Benefit from policy standardization and increased levels of policy management transparency.

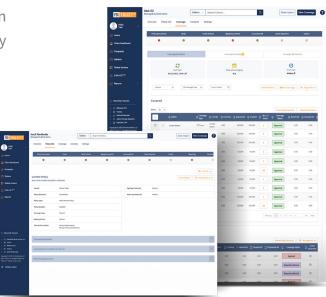


FGI T.R.U.S.T.™ POLICIES HAVE A 70% BETTER LOSS RATIO THAN THE INDUSTRY AVERAGE

Our brokers can more confidently customize special policy terms without apprehension of the policyholder not fully complying, as T.R.U.S.T.™ fully automates the process and maximizes their credit insurance potential.

ISAAC GANCFRIED

President, Isaac Gancfried & Associates







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