

CNA National participation programs are true partnerships that are recognized as some of the most attractive in the industry. We know that maximizing income is your top priority. With CNA, your income potential does not end at the initial contract sale. We offer products that allow you to maximize your up-front profit, and we have developed participation programs that reward you for positive program results. Our Dealer Equity program provides a complete package that gives you what you want—investment income and underwriting profits with no additional risk. Our program is straightforward, easy to understand and we back it in writing.

**Program benefits:**

- Fully insured
- Maximum up-front profit
- Investment income
- Underwriting profit
- Direct agreement between you and CNA
- All program requirements and details are clearly stated and easy to understand
- Potential to leverage an untapped revenue source with minimal risk
- Ability to provide consistent, long-term income stream with no up-front costs
- Money is yours even if you leave us—no hidden clauses or rules
- Concise monthly reports help you manage program results

**Profit Bonus: underwriting profit**

Unlike programs that make you wait until 100% of a policy year's business has been earned, our Profit Bonus is paid after just 75% of an eligible year's business is earned. Our program is designed to get your money in your hands faster. You can receive 100% of the underwriting profit in your account, based on your service contract production. Any loss ratio less than 100% allows you to receive underwriting profit on eligible policy years. Once you receive a Profit Bonus, it's yours to keep, no strings attached.

**Equity Bonus: investment income**

Based on contract production and loss ratio performance, investment income is calculated and compounded monthly. Equity Bonus is paid every six months, not left in a reserve fund where it would be subject to claims risk. You may receive your first Equity Bonus in six months or even sooner, depending on your start date and account performance. Most importantly, once you receive an Equity Bonus, you never have to pay it back.

**Unlocking greater profits with CNA National's Dealer Equity participation programs—**

- **UP-FRONT PROFIT**
- **UNDERWRITING PROFIT**
- **INTEREST INCOME**

