

# ProfitGuard

Credit Reporting & Risk Monitoring Solutions for the Metals Industry

**ProfitGuard** is the leading provider of business credit information to the metals industry. Utilizing the latest technology, we combine our proprietary credit, financial, and trade information, along with our industry knowledge, to provide you with the ability to effectively manage credit more easily than ever before.



**Current Relevant  
Credit Data**



**Value of Analyst  
Insight**



**Timely and Reliable  
Credit Limit Guidelines  
and Alerts**

## Results in Reduced Risk & Better Credit Decisions

ProfitGuard's new platform brings business credit data together from multiple resources, credit ratings, financial information, analyst insight, and intelligence from the PG Credit Network and delivers it in a faster, more user-friendly format.

### Sample credit report

**AFFIVAL INC.**  
 1247 EASTERN AVE, VERONA, PA, 15447, US  
 Telephone: 4123244432  
 Tax ID: 221484079  
 http://www.affival.com

CID: 432564459 HCID: 29550268

Member Experience: 0 member (up), 0 member (down), 0 member (down)

REQUEST REVIEW | ASK AN EXPERT | CONTACT NETWORK

COMPANY OVERVIEW | ESSENTIAL INFORMATION | TRADE | CREDIT RATINGS | FINANCIALS | PUBLIC RECORDS | CREDIT FILE

Year Started	1985	Financial Statement Date	N/A
Ownership	Private	Net Worth	N/A
Last Ownership Change	N/A	Annual Sales	\$20.02M
Line of Business	Steel Wire and Related Products (Manufacturing) SIC 3315; Metals Service Centers and Offices (Wholesale Trade) SIC 5051;	Number of Locations	N/A
Secretary of State Filing Status	N/A	Number of Employees	55

Provides the ability to have a PG analyst review a file or investigate your customer.

For (1) unit, you can schedule a call to speak to an analyst about a customer's risk profile.

## How a PG subscription works

Each ProfitGuard subscription is a 12-month contract based on units. Depending on what level subscription you purchase, you receive a certain number of units to use in your contract year to order credit services. You can use your units how you please (see unit cost chart).

Credit Services	Unit Cost
Domestic credit report view (view existing report on the platform)	1
Canadian credit report view (view existing report on the platform)	2
Credit limit guideline (credit limit amount set by analyst)	1
Ask an analyst (direct contact with an analyst to answer specific questions)	1
Premium credit alert monitoring (analyst monitoring for the duration of the contract). The unit charge will be prorated based on the month you put the buyer on Credit Alert.	5

## Essential Information

Calculated Credit Line	\$100,000
Estimated Days Slow	0
Payment Quality Index	N/A
Analyst Guideline	Analyst Guideline is over 6 months old. <a href="#">REQUEST ANALYST GUIDELINE &gt;</a>
Analyst Guideline Remarks	N/A
Years In Business	30
Average High Credit	4,000
Highest Credit	4,000
Intelliscore Plus	32
Financial Stability Risk	Mild
Number of Inquiries	0
Annual Sales	\$25M

**Calculated Credit Line:**  
This is an instant credit decision generated by PG's proprietary risk model based on available information.

**Request a full analyst review and recommended credit limit for (1) unit, based on your requested level of credit required.**

### Do you need a quick credit decision? No problem!

Just input the customer name, confirm, and your report is available immediately showing a Calculated Credit Limit (CCL). If the CCL is not sufficient to meet your credit limit amount, we suggest you request an analyst guideline.

The **Essential Information Tab** provides an instant snapshot of your customer's risk profile.

It summarizes all needed credit data to make a timely credit decision. This section is great for lower dollar transactions that occur frequently or when time is of the essence.

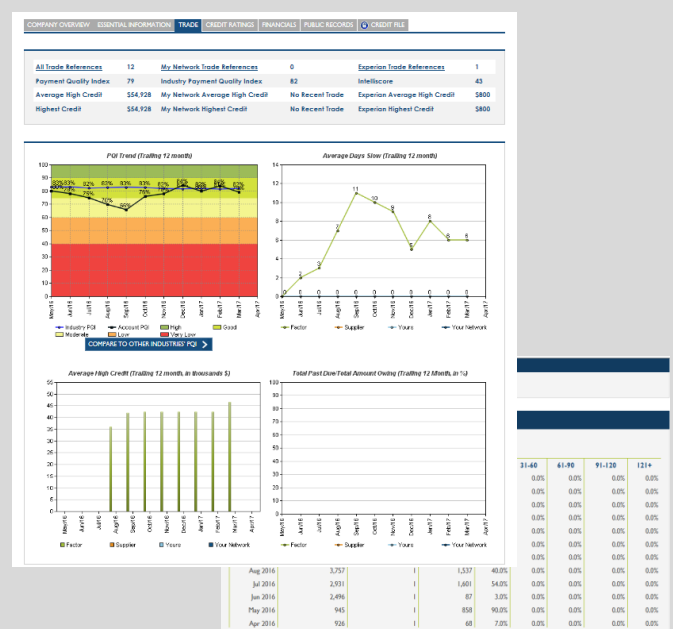
## Trade Experience

We know that the most timely and relevant trade data on your customer is often found in how the company pays other suppliers.

With PG's Credit Network you can now submit trade experience directly and view detailed information on how your customer is paying other suppliers. Another benefit of sharing your information is that we will place all buyers that are not on Premium Alert under our Basic Alert at no cost!

### Includes:

- Peer-to-peer detailed trade
- Alerts and comments from trusted peers
- Benchmarking experiences versus each other
- 3rd party trade from traditional bureaus
- Basic Alert includes payment behavior, notice of delinquency risk and bankruptcy filings
- The option to include a PG logo on your invoices to let customers know payment experiences are reported to the PG network

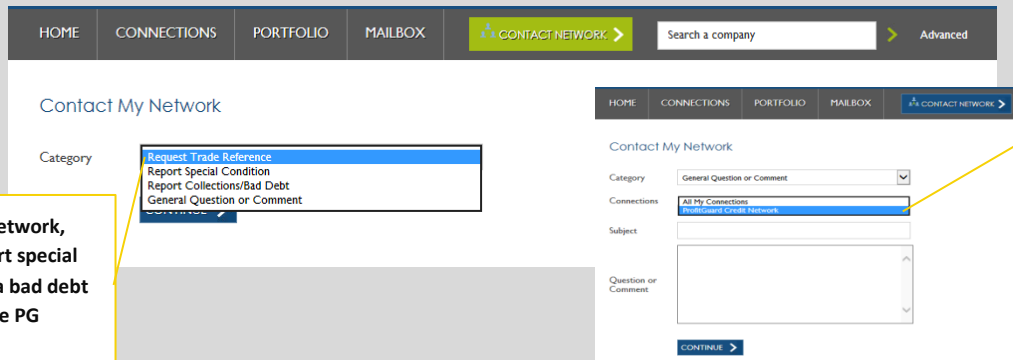


### PG Invoice Sticker



## PG Credit Network

You will have the ability to communicate within the PG Credit Network in a secure, anti-trust compliant network to exchange trade information, request references, report special conditions or gain additional insight on your customers. If you contact the PG Network to report or inquire about a customer, your contact info will be visible, so others can respond. Trade data contributed will remain anonymous unless you choose to reveal your company name.



Communicate with the PG Network to report details on how your customer handles their account.

With Contact My Network, you can easily report special conditions such as a bad debt or bankruptcy to the PG Credit Network.

Provided in your credit report

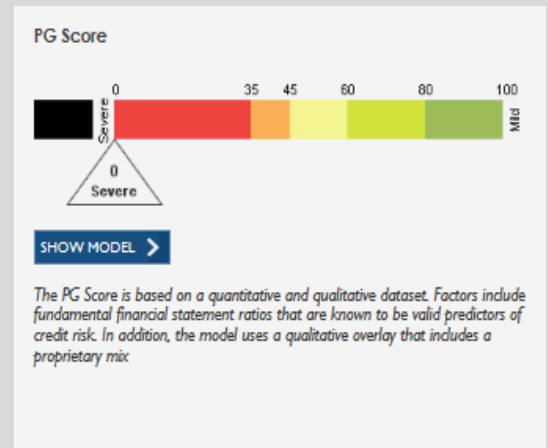
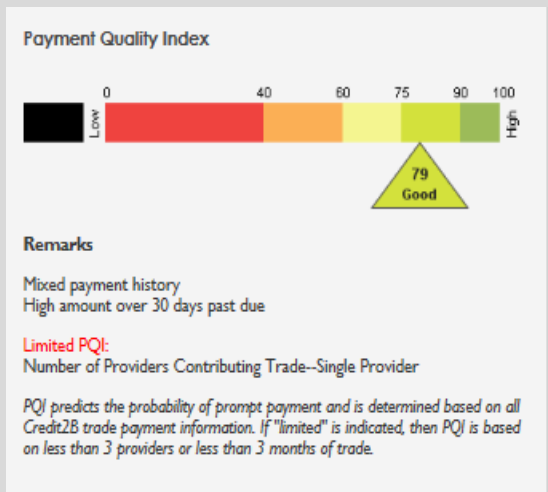
## Payment Quality Index (PQI Score) and PG Score

Our new **PQI Score** predicts the likelihood of being paid within terms based on historical trade data. It is based purely on supplier trade and is weighted based on many factors including past dues, past due aging, and payments over a period.

PQI is measured on a scale of 0 - 100, where the timelier payers trend in the low 80's or higher. PQI can be used as one factor in evaluating the risk of non-payment, prioritizing collections efforts, or benchmarking trends.

The **PG Score** is a sophisticated default score that predicts the likelihood that a company will become insolvent or fail over the next 12-month period.

The PG Score considers the characteristics of thousands of businesses in the PG database and the correlation these characteristics have to the probability of a company experiencing financial distress within a 12-month period.



## Financials

Key Financial Information					
Annual Statement   Quarterly Statement					
Convert to: US Dollar					
	FY 2016 Annual (12/31/2016)	FY 2015 Annual (12/31/2015)	FY 2014 Annual (12/31/2014)	FY 2013 Annual (12/31/2013)	
<b>Assets (% of Total Assets)</b>					
Cash & Short Term Investments	173,200 4.3%	56,600 1.4%	70,200 1.4%	45,300 1.3%	
Accounts Receivable	442,000 11.0%	444,900 10.9%	644,300 13.3%	535,200 14.6%	
Inventory	1,113,900 27.6%	1,226,300 30.0%	1,172,100 24.1%	586,600 16.3%	
Other Current Assets	94,600 2.3%	78,400 1.9%	139,100 2.9%	116,100 3.2%	
Total Current Assets	1,823,700 45.2%	1,806,200 44.2%	2,025,700 41.7%	1,273,200 35.3%	
Net Ppe, Plant & Equipment	2,014,400 49.9%	2,086,500 51.1%	2,213,200 45.6%	1,880,100 52.1%	

### Financials Tab

Quickly and easily analyze 4 years of detailed company financial data with financial ratios calculated for you. You can also pull parent company financial statements for an additional unit.

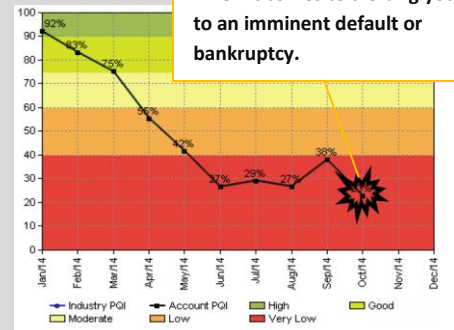
ProfitGuard's platform takes the hard work out of the equation and presents easy to understand graphs that show your customer's financial trends.

## Premium Risk Monitoring and Credit Alerts

The Premium Alert Service is our most comprehensive risk monitoring service, driven by our analyst team. When you place a customer in your Premium Alert Portfolio, an experienced PG analyst that is assigned to it will monitor the account daily for any risk changes.

In addition, the analyst will perform periodic credit reviews. When risk changes, a notification will be sent to alert you. You can also expect other credit news and reports that are credit risk related. For example, certain key press releases, third party reports, credit news items like a new bank arrangement, covenant violation, forbearance etc.

**PG Alerts consistently outperform competitors when it comes to alerting you to an imminent default or bankruptcy.**



**PG Analyst Alerts will provide summarized information to act quickly. Should you want to see the updated credit profile or full report – just click View Report button.**

**Alert Details:**  
For all other expert alerts & comments [VIEW REPORT](#)

We have completed a committee review on XYZ Steel Corporation and are upgrading the company's credit scored based on our evaluation of the fourth quarter 2016 results.

XYZ Steel Corporation improved its financial flexibility in 2016 by refinancing some of its debt and by issuing common stock to repay outstanding borrowings under its revolver. At this time, we feel the company maintains a strong liquidity position with \$1.4 billion available with no debt maturing until 2019.

It is our mission to provide you with the most complete and timely credit information available.

If you do not wish to receive these alerts please contact us at [creditsupport@eprofitguard.com](mailto:creditsupport@eprofitguard.com).

Your PG Team  
[creditsupport@eprofitguard.com](mailto:creditsupport@eprofitguard.com)  
866-990-1099

## What makes the Premium Alert Service Different?

### The level of analysis is why PG stands apart

Each customer is monitored by an analyst. We obtain financial statements; analyze liquidity trends, banking agreement details, covenant compliance, and capital structure among other key credit metrics. This information is then analyzed from a financial, business, industry, and management risk perspective.

PG performs credit assessments at the entity, subsidiary, parent, and ultimate parent or equity sponsor level – considering all cross-relationship credit risks to formulate our credit rationale. Our credit analysts are experienced in the metals industry and related sub-sectors.

## Portfolio Dashboard

- Save account-level notes, documents, and financials viewable confidentially only by you and your team
- Customize your portfolio views and create watch lists
- Set up alerts when exposures go beyond acceptable parameters
- Download data to Excel if you want to do custom analysis

**Quickly view or filter all Premium Alert Types in one place by Analyst, Financial, Bankruptcy, Trade, or Peer alerts.**

Alerts	Account #	Assigned Credit Limit	Assigned Date	Scores	PGI
Corporation (da Metal Products)	5177	150,000	10/19/2017	20	100
Soni Co.	123456	1,000,000	10/19/2017	46	87
Warehouses & Equipment	224455			20	
				46	85
				61	82

**Your portfolio dashboard offers a management view with essential credit information for accounts in your alert portfolio. This includes critical alerts on each account monitored.**

**Talk with us today to explore in more detail how PG can help you better manage risk and safely expand sales.**

Visit [www.eprofitguard.com](http://www.eprofitguard.com) or call (866) 990-1099