

Portage Credit Card Plan

Principal Amount	Your Annual Premium
Annual Interest Rate	N/A
Annual Percentage Rate	See Example #1
Term	1 year You can pay down all or a portion of your premium at any time without paying a penalty.
Date of Advance	The effective date of your policy
Payments	The total of your annual premium and processing fee plus applicable taxes is divided over the term of the policy.
Amortization Period	N/A
Prepayment Privilege	N/A
Prepayment Charges	N/A
Default Insurance	N/A
Other Fees	Reinstatement Fee: \$40 Processing Fee: 3% of your annual premium

We like to give credit where credit is due.

For easier monthly budgeting, your annual premium can be



divided into equal instalments which are charged to your Visa® or MasterCard® account at the beginning of each month. A **3% processing fee will be charged on monthly credit card accounts.***

Any midterm changes made to your policy premium will automatically be recalculated over the remainder of your policy term. You'll have the security of knowing your insurance coverage is up to date with the flexibility of paying on your favorite credit card.

Portage Automatic Chequing Plan

Principal Amount	Your Annual Premium
Annual Interest Rate	N/A
Annual Percentage Rate	See Example #2
Term	1 year You can pay down all or a portion of your premium at any time without paying a penalty.
Date of Advance	The effective date of your policy
Payments	The total of your annual premium and processing fee plus applicable taxes is divided over the term of the policy.
Amortization Period	N/A
Prepayment Privilege	N/A
Prepayment Charges	N/A
Default Insurance	N/A
Other Fees	Returned or refused payment due to insufficient funds: \$45 Reinstatement Fee: \$40 Processing Fee: 3% of your annual premium

Here is another great way to simplify monthly budgeting! With Portage Automatic Chequing (PAC), your full insurance premiums are withdrawn from your chequing account in equal monthly instalments. Here are the benefits of PAC:

One less payment to remember

No cheques to mail.
No need to rush to your broker during business hours.
No late charges.

Uninterrupted Coverage

You'll never have to worry about postal strikes or cheques lost in the mail. With PAC, your premiums are paid and coverage is in place as you arranged.

Low Service Charges

Portage Mutual offers the convenience of PAC for one of the lowest processing fees on the market—**just 3% of your annual premium.***

Portage Automatic Billing Plan

Principal Amount	Your Annual Premium
Annual Interest Rate	N/A
Annual Percentage Rate	See Example #3
Term	1 year You can pay down all or a portion of your premium at any time without paying a penalty.
Date of Advance	The effective date of your policy
Payments	An initial payment of 25% of the premium and processing fee plus applicable taxes is due on the effective date. The balance is paid over 3 remaining instalments.
Amortization Period	N/A
Prepayment Privilege	N/A
Prepayment Charges	N/A
Default Insurance	N/A
Other Fees	Returned or refused payment due to insufficient funds: \$45 Reinstatement Fee: \$40 Processing Fee: \$30

Do you want flexibility, but prefer to be billed? With Portage Automatic Billing (PAB) you can pay your entire insurance premium or make quarterly instalments. It's the ultimate in flexibility for those who prefer a billing plan. Ask your broker to enroll you in the Portage Automatic Billing (PAB) plan.

Option #1: Annual Payment

Make one payment for the full annual premium due on the effective date of the policy and incur no processing fees. We will keep track of your account and send an annual renewal notice.

Option #2: Quarterly Payments

Our economical quarterly payment plan is great for budgeting. Make an **initial payment of 25%** of the premium, fees, & applicable taxes. After that, you can pay the balance over **3 remaining instalments.**

Quarterly Invoices

We will send a quarterly invoice showing:

- the amount owing;
- your account activity;
- a schedule of future payments;
- and when your payments are due.

Low Service Charges

A **processing fee of \$30 per policy*** will be charged on your initial notice. This processing fee will be waived if the entire balance less the processing fee is paid prior to the due date on the initial invoice.

Payment Options

With Portage Automatic Billing you have many flexible payment options:

- internet or telephone banking
- cheque*, money order*, cash**
- credit card (**Pay online** at www.portagemutual.com)

*Please make cheques and money orders payable to The Portage la Prairie Mutual Insurance Company.

**Please do not send cash in the mail.

(*) Example Payment Options

Portage Credit Card Plan (PCC) Example #1

Premium/Anum	PCC (3% APR)†	APR†
\$1,000.00	\$30.00	3%
\$1,500.00	\$45.00	3%
\$2,000.00	\$60.00	3%

Portage Automatic Chequing (PAC) Example #2

Premium/Anum	PAC (3% APR)†	APR†
\$1,000.00	\$30.00	3%
\$1,500.00	\$45.00	3%
\$2,000.00	\$60.00	3%

Portage Automatic Billing (PAB) Example #3

Premium/Anum	PAB (Flat Fee)†	APR†
\$1,000.00	\$30.00	3%
\$1,500.00	\$30.00	2%
\$2,000.00	\$30.00	1.5%

† Assuming the client makes payments according to their billing schedule.