ProfitGuard
Know The Risk *Before* You Ship

ProfitGuard™ is a business credit reporting and risk monitoring service providing account specific credit information exclusively to companies in the metals industry.

Market Challenge Today: *Effectively Manage Credit Risk*
To remain competitive in today's rapidly changing metals environment, you need to manage credit risk and monitor your exposures closely. – That's where ProfitGuard can help.

Core Product Summary

The Credit Limit Advisory (CLA): This is a credit report that provides a "snapshot" in time of the company's risk profile. These reports provide an advised credit limit based on what our analysts conclude as well as customary credit data such as legal info, entity background, payment experience, years in business, and most importantly our credit rationale. This report is often a starting point and part of our client's credit policy or process for setting credit limits, periodic reviews, identifying risk items, new business, etc.

Credit Alert Monitoring (CA): This is a comprehensive monitoring service. PG will monitor the account daily for any risk changes to the credit profile. When risk changes, a report will be sent to reflect it. You can also expect other credit news and reports that are credit risk related. For example, certain key press releases, S&P reports, credit news items like a new bank arrangement, covenant violation, forbearance etc.

Let's boil it down - What does this mean? How would I use PG?

The CLA is a great starting point to help you set a credit limit, but the Credit Alert is what could open your eyes to significant risk issues that lay in the near future — if you are not spending a sufficient amount of time and resources monitoring risk items – you could miss something big!

For example, based on available information, we may be able to recommend an open credit limit on a customer, only to have new information surface a short time later that merits restriction of credit. If you have the account on Alert with PG, you'll be made aware of that change in the risk and our updated recommendation. The CLA is key when you initially sell an account, but the Alert Service is what gives you the ongoing confidence to ship.

How 𝒫𝒢 Stands Apart *Level of Analysis*

All PG reports are reviewed and approved by our analysts, experienced in the metals sector.

> **Current relevant credit data reduces your transaction uncertainty and improves credit decisions.**

We gather buyer risk intel from the source and from market derived relationships.   This information is then analyzed from a financial, business, industry, and management risk perspective.

PG performs comprehensive reviews at the entity, division, parent, and ultimate parent or equity sponsor level – considering all cross relationship credit risks to formulate our credit rationale.

We have a team of experienced commercial credit analysts, trained in the metals industry and related sub-sectors.

PG uses a proprietary Credit Decision Model. Our Standards dictate limit approval levels based on requisite information we secure.

Valuable Credit Insight

Alert Monitoring Services are not all created equal

We are proactive in our approach, we not only monitor numerous credit information sources, we reach out to the risk (buyers and counterparties), to better understand what is happening in real time, hence uncovering early warning signals.

Example: PG learns a debtor is paying vendors slow and credit is deteriorating. PG also learns debtor is shopping market for new suppliers to extend credit. PG can help you avoid that situation.

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

We have debtor portfolios assigned to specific analysts who actively manage and measure the flow of information. Risk Score changes are reviewed by our internal Credit Committee for consensus.

Dynamic Risk Modeling: PG adjusts its risk model, assumptions, and limit decisions based on observed market signals and economic indicators.

This feature benefits you because there is less lag between the time industry conditions change and credit metric performance start to exhibit deterioration. *Decisions remain current & relevant.*

Contact us today and learn how PG can help you safely maximize revenue!

PG's focus on you:

1. **Each PG client has an Analyst and Relationship Manager assigned to their program.**

   This means you have direct access to analysts and receive world class service and responsive support.

2. **We build lasting relationships with clients by supporting their credit functions. We provide valuable credit process optimization advisory service.**

   PG can help you develop a new credit policy or improve your current credit practices.

3. **PG understands your credit needs because we understand your business.**

   PG understands when you have a load at a dock waiting to ship – we strive to deliver you actionable credit data to safely ship the material and mitigate credit risk.

4. **We strengthen credit departments and credit processes with credit knowledge and market intelligence, providing first mover advantages.**

Privately held Company financial data

PG secures private financial & bank data on thousands of firms.

PG doesn't simply secure a financial. We perform deep dives into data; questioning management on any red flags or items such as cash flow generation, liquidity, cash conversion cycles, working capital requirements, covenant compliance, capital structure, backlogs, and end market performance.