

Presented by:



ResistAll® protective coatings

Preserving the Beauty of Your Vehicle™

Cal-Tex History

Cal-Tex was founded in 1983 Became an ESOP in 2006 Lead by Our Executive Team:

Gary Osborn

Darrell Frail

Bob Pruitt

Eric Green

Rande Hawkinson

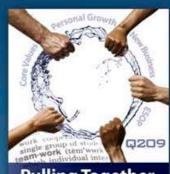
87% Employee Owned, 100% Dedicated



Completed Projects, Processes & Procedures and Accomplished Goals

Q407





Pulling Together





in Employee Ownership Award Sponsored by TEOCO



Our Core Purpose

Dedicated to create & promote emotional, professional and spiritual growth within our people and customers.

To experience life free of insecurities and limitations in order to discover our individual and collective life purpose.

Our Core Values

Our Core Value Statements express the ideals, spirit and nature of our company, guiding us in our mission.

We expect every member of Cal-Tex to pursue, practice and strengthen each ideology.

These ideologies should be considered equally, practiced consistently, and never in conflict with one another





Respecting the thoughts, feelings and experiences of others and responding in relationship.

Humility

Approaching life knowing you don't have all the answers; realizing you need to be in relationship with others.

Integrity

Being in relationship through honest intentions, thoughts and conduct.

Teamwork

Working in Relationship - To Get It Done.

- High quality exterior and interior surface protection with ResistAll® Paint, Fabric and Vinyl Leather sealants
- "No cost" products are supplied free-of-charge to the dealer and are only paid for at the time of purchase
- All products are backed by "A" rated insurance carriers
- Partners in Profit Incentive Awards rewards dealership employees for their hard work by awarding points for every sale that are redeemable on our Online Shopping Mall
- Custom Designed Graphic Marketing Material
- In-House On-Demand Printing for Quick Turn-Around
- Products Sold Exclusively Throughout Authorized Dealers

Partnering
with
Cal-Tex
has many
Benefits







CAL'TEX PROTECTIVE COATINGS, INC.

Compliance Commitment Partnership C² Since 2005



We care about our Environment 🔕





Superior Exterior Surface Protection

Developed with Nanotechnology

















Paint Protection

ResistAll®NG™Paint Sealant offers protection from the following environmental conditions:

- Weather Induced Fading
- Loss of Gloss
- Acid Rain
- Industrial Fallout
- Tree Sap
- · Hard Water Etching
- Oxidation from UV Rays
- Bird Waste
- Insects / love bugs
- Road Salt
- De-icing Agents (liquid / dry magnesium or calcium chloride)
- Accidental Paint Overspray
- Headlight Lens (dull/fading)
- Brake Dust (aluminum alloy & chrome wheels)
- Chrome water spotting

















Exterior Benefits

All painted Surfaces on your Customers Vehicles are Covered for up to 7 Years, including bumpers, side view mirrors, factory installed spoilers and painted body side moldings.

Cal-Tex will consider any vehicle under 48 months old to be a new vehicle and will repair or repaint the damaged painted area.

Also covered are Headlight Lens dulling / fading Brake Dust on aluminum alloy and chrome wheels, Chrome water spotting.



Superior Interior Surface Protection

Developed with Nanotechnology

















Vinyl / Leather Protection

ResistAll®NG™Vinyl/Leather Sealant offers protection from the following interior environmental conditions:

- Weather Induced Fading or Cracking
- Chewing Gum
- Crayons
- Lipstick & Makeup
- Food and Beverages
- Oil-Based Liquids
- Urine & Vomit
- Inks & Dyes
- · Blood
- Pet Stains
- Damage as a Result of Loss of Suppleness or Strength
- V/L Punctures Less than 1/4 inch
- · V/L Tears less than 1 inch
- Loose Seam Stitching
- Saddle Leather
- Pigmented Plastics (door trim and consoles)















Fabric Protection

ResistAll®NG™Fabric Sealant offers protection from the following interior environmental conditions:

- Weather Induced Fading or Cracking
- Chewing Gum
- Crayons
- Lipstick & Makeup
- Food and Beverages
- Oil-Based Liquids
- Urine & Vomit
- Inks & Dyes
- Loose Seam Stitching
- · Blood
- Pet Stains





















Interior Benefits

All the Interior Surfaces, Leather, Vinyl, Fabric, Factory Floor Mats and Trunk Carpet on your Customers Vehicles are Covered for up to 7 Years.

Cal-Tex will consider any vehicle under 48 months old to be a new vehicle and will repair or replace the damaged area.

Exclusions: Convertible Tops, Steering Wheel Wraps, Shifter Knobs, Seatbelts, Headliners & Visors are not covered or treated.

















Additional Benefits

- Rental Car Expense up to \$50.00 per Day
 - 5 Days Maximum for Interior Repairs
 - 7 Days Maximum for Exterior Repairs
- Renewable for Life
 Transferable to 2nd Owner
- Available 1 thru 7 Year Terms: Lease & Smart Buy Terms
 No transfer fees for active U.S. Military



We are so sure of the protective qualities of our NG Sealants that after they are applied by professional vehicle detailers, we back them with a powerful product warranty against all the conditions listed.



For specific coverage, please refer to the ResistAll* EnviroGuard NG** limited product warranty.

Transferable (*No Fees for Active Military) Available in 1 thru 7 Year Terms

New Car Definition / current year less 4 years / unlimited miles

NG Reasons to Protect



Reasons to Protect





NG Marketing Material







Mirror Hanger

Customized Placemat

NG Customer Care Kit

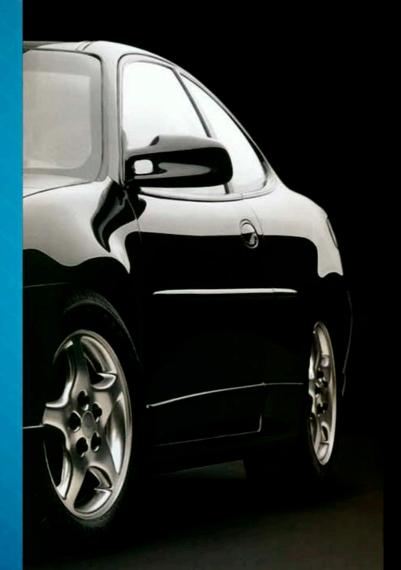
Contents:

- 1 12oz. Bottle Paint Protector Renewer
- 1 12oz. Bottle Leather / Vinyl Protector Renewer
- 1 12oz. Bottles Car Wash Concentrate
- 1 12oz. Bottle Fabric Protector Renewer
- 1 12oz. Bottle Interior Surface Cleaner
- 1 12oz. Bottle Window Cleaner



Exterior Premium Paint Protection with ResistAll® Paint Sealant





ResistAll® Paint Sealant

offers protection from the following environmental conditions:

- Weather Induced Fading
- Loss of Gloss
- Acid Rain
- Industrial Fallout
- Tree Sap
- Hard Water Etching
- Oxidation from UV Rays
- Bird Waste
- Insects / love bugs
- Road Salt
- De-icing Agents (liquid / dry magnesium or calcium chloride)
- Accidental Paint Overspray



Express Testing

1189 Chicago Road Inc.
Troy, Michigan 48083
248-589-9543 Fax 248-589-9544
mbenton@expresstesting.com

TEST REPORT

CAL-TEX Protective Coatings, Inc. 7455 Natural Bridge Caverns Rd. Schertz, TX 78154 May 7, 2007 ET# 07A079-Rev. A (Page 1 of 10) Date Received: 4/13/07 Date Completed: 4/27/07

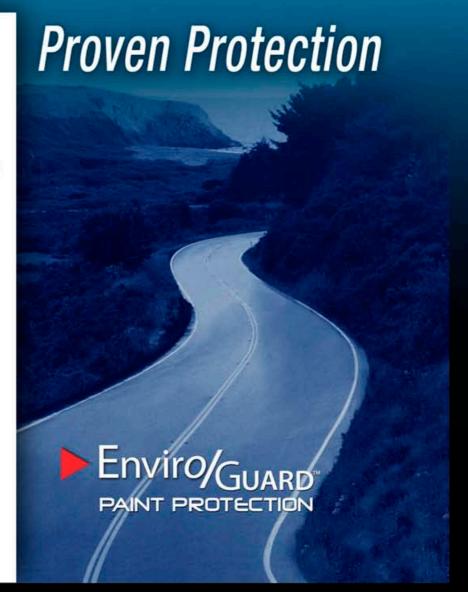
TEST RESULTS:

The coated test panels were subjected to salt spray exposure per ASTM B117. The samples were extracted from the salt spray chamber at 10 minute intervals, immediately cleaned in distilled water, dried using clean compressed air and photographed to document the extent of corrosion on the coated surfaces.

The coated samples were ranked based on the amount of visible red rust corrosion products after each 10 minute exposure. The table given below gives the results of the corrosion rankings with a rank of "1" being the least corrosion and a rating of "5" being the greatest degree of visible corrosion on the exposed surface.

RANKING OF CORROSION PERFORMANCE

	EXPOSURE TIME (minutes)						
	10	20	30	40	50	60	70
National Brand Product A	2	2	2	2	2	1	1
National Brand Product B	2	2	4	4	4	4	4
National Brand Product C	2	5	5	5	5	5	5
ResistAll Enviro/Guard ("AA")	1	1	1	1	1	1	1



Product A Product B Product C ResistAll® Enviro/GUARD PAINT PROTECTION Rating 2 Rating 3 Rating 4 Rating 1

Proven Protection

After 70 minutes

Enviro/GUARD

Proved to have the best Results

The ResistAll® Matrix

ResistAll® Sealants are available in three packages: Basic, Preferred Plus and Premium. Each has varying degrees of coverage.

We are so sure of the protective qualities of our sealants that after they are applied by professional vehicle detailers, we back them with a powerful product warranty against all the conditions listed.

with our new formula



ResistAll® Product Warranty Coverage

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For specific coverage please refer to the Resistall® limited warranty

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Exterior Premium Paint Protection Package with Enviro/Guard™

All painted Surfaces on your Customers Vehicles are Covered for up to 7 Years, including bumpers, side view mirrors, factory installed spoilers and painted body side moldings.

Cal-Tex will consider any vehicle under 48 months old to be a new vehicle and will repair or repaint the damaged painted area.

ResistAll®Premium Protection Package

The most extensive protection program offered in the automotive industry!



Interior Premium Surface Protection with ResistAll® Vinyl/Leather Sealant



with our new formula



ResistAll® Vinyl/Leather Sealant

offers protection from the following conditions:

- Weather Induced Fading or Cracking
- Chewing Gum
- Crayons
- Lipstick & Makeup
- Food and Beverages
- Oil-Based Liquids
- Urine & Vomit
- Inks & Dyes
- Blood
- Pet Stains
- Damage as a Result of Loss of Suppleness or Strength
- V/L Punctures Less than 1/4 inch
- V/L Tears less than 1 inch
- Loose Seam Stitching

Interior Premium Surface Protection with ResistAll® Fabric Sealant



ResistAll® Fabric Sealant

offers protection from the following conditions:

- Weather Induced Fading or Cracking
- Chewing Gum
- Crayons
- Lipstick & Makeup
- Food and Beverages
- Oil-Based Liquids
- Urine & Vomit
- Inks & Dyes
- Loose Seam Stitching
- Blood
- Pet Stains

Interior Premium Protection Package

All the Interior Surfaces, Leather, Vinyl, Fabric, Factory Floor Mats and Trunk Carpet on your Customers Vehicles are Covered for up to 7 Years.

Cal-Tex will consider any vehicle under 48 months old to be a new vehicle and will repair or replace the damaged area.

Exclusions: Convertible Tops, Steering Wheel Wraps, Shifter Knobs, Seatbelts, Headliners & Visors are not covered or treated.

ResistAll®Premium Protection Package

The most extensive protection program offered in the automotive industry!

with our new formula



Premium Package Additional Benefits

- Rental Car Expense up to \$25.00 per Day
 - 5 Days Maximum for Interior Repairs
 - 10 Days Maximum for Exterior Repairs
- Renewable for Life
 Transferable to 2nd Owner
- Available 1 thru 7 Year Terms: Lease & Smart Buy Terms.

ResistAll®Premium Protection Package

The most extensive protection program offered in the automotive industry!

with our new formula



Body Protection with ResistAll® Undercoating

ResistAll® Undercoating

is a quick-dry, solvent free solution based on asphalt, mixed with a compound, that when applied to the bottom of the vehicle and wheel-wells can significantly reduce engine and road noise and helps maintain interior cabin temperature levels.

ResistAll® Undercoating protection from the following conditions:

- Reduces Road Noise
- Helps Maintain Cabin Temperature Levels
- Helps Reduce Rust and Corrosion
- Protects Underbody Against Dust and Debris



Body Protection with ResistAll® Undercoating

sound deadening

ResistAII® UNDERCOATING APPLICATION LOCATION INSTRUCTIONS

Undercoating & Sound Deadening

Features:

- Protects against rust and corrosion.
- Insulates against heat, cold and dust.
- Effectively deadens annoying road noise including, vibrations, squeaks and rattles.
- Special ingredient provides "self healing" benefits if damaged by stones or other road hazards.
- Increases resale value.

Professionally Applied and Available only at Authorized Dealers.

Shaded Red area indicates areas that are typically undercoated.



CAUTION: When applying ResistAll® UNDERCOATING to the vehicle, avoid coating the Drive Shaft, Exhaust System, Transmission, all moving parts and parts that get hot. Also avoid Plastic, Wiring Harnesses, Access Areas and Drain Plugs.

Body Protection with ResistAll®Rust Inhibitor

ResistAll® Rust Inhibitor

is a wax or paraffin based material that keeps moisture from corroding inner body panels from the inside out.

The product is applied to seamed interior body panel areas with a pressurized siphon gun using a number of different wand attachments for each area being treated.

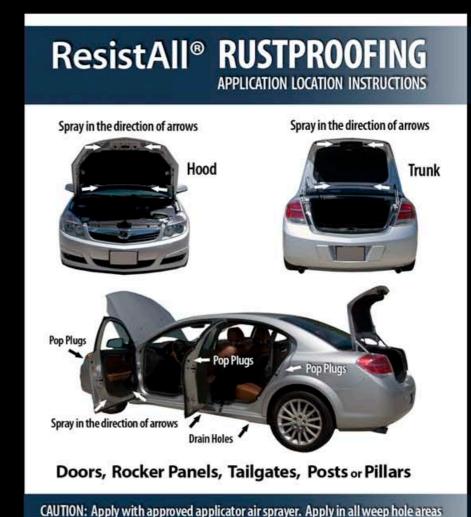
ResistAll® Rust Inhibitor offers protection from the following conditions:

- Reduces Inner-Panel Moisture Build
- Protects Against Salt and Humidity
- Helps Reduce Rust and Corrosion



Body Protection with ResistAll®Rust Inhibitor





of doors (roll windows up when applying to doors), hood and trunk and where

there are pressed seamed body panels.

Customized Marketing Material





Customized Brochures

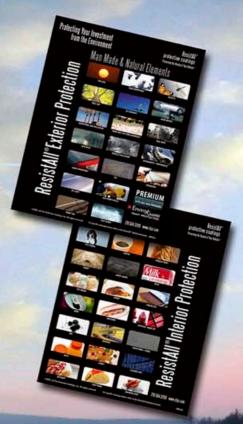




Customized Placemats



Customized Posters



Reasons to Protect

ResistAll® protective coatings

Preserving the Beauty of Your Vehicle™

Warranty Services Online

Fast and Efficient



Each one of our warranties is supported by a customer service staff dedicated to your complete satisfaction. For your convenience, Warranty Services is available from 8:00 AM to 5:00 PM CST, Monday through Friday. There is also an after hours answering center with next business day response.

- Warranty FAQ's
- What You Will Need When Filing a Claim
- > File a Claim Online
- > Download Appearance Claim Form
- > Download Theft Claim Form

Contact Us 800.707.9292

claim@ctpc.com



It's Never Been Easier

Filing a claim has never been this easy. We have streamlined our warranty claims procedures and moved them to the Internet where they are faster and more efficient. Consumers can now file their surface damage or vehicle theft claims online.

Start the process by going online to http://www.ctpc.com

and clicking on the "Warranty Services" link.



MILLENNIUM

PRELOAD PROGRAM

► 3 Profit Centers in One Program
Service, Sales and Finance



The road to the future is here

ResistAll®
protective coatings
Preserving the Beauty of Your Vehicle "

- Millennium is an Attractive Program for Every Retail Vehicle a Dealer Sells.
- Dealers with Any of the Conditions below are Millennium Prospects:
 - Substantial etch penetration
 - Marketing includes advertised sales events
 - "Addendumized" vehicles with after-market products
 - Vehicles sold under the "one price" method
 - High costs in make-ready department
 - Vehicles sold with "extended manufacturers warranties" such as (4yr 50,000 miles) or (5yr 100,000 miles)



Preload Dealer Cost Matrix

1 YEAR BASIC PLAN OPTIONS

BASIC Plans	BASIC SEALANTS	BASIC THEFT DETERRENT	DETAIL Products	SUGGESTED DEALER COST
A	•	•	•	\$ 27
В	•	•		\$ 21
C	•		•	\$ 21
D	•			\$ 15

Package Description

1 Year Sealant includes ResistAll® Paint, Fabric, Leather & Vinyl Sealants with Basic Product Warranty Coverage. 1 Year Theft Deterrent includes either ATP® or ShadowMark® with Basic Product Warranty Coverage.



Service Department "Profit Center"

Millennium creates a profit center for the Service Department by providing the detail supplies and products required to treat every new and used vehicle on the lot and all new arrivals. Typically performed during pre-delivery inspection, the products are applied and the value charged to Sales for value-added consumer benefit.



Number of PDI's Monthly: 100 **Program Cost:** \$37.00 Service Charge for Labor: \$100.00 Program + Labor Charge \$137.00 Charge to Sales: \$13,700.00 Less Net Labor: -\$1,500.00

Service Profit: \$12,200.00



LLENNUM The road to the future is here

protective coatings

Sales Department "Profit Center"

Millennium creates a second profit center for the Sales Department by providing value-added protection to the vehicle. This protection covers the vehicle against environmental and life-style damages that are not covered by the vehicle manufacturer. It allows Sales to add additional customer benefits that increases the selling price of the vehicles for the dealership.



Vehicles Sold Monthly: 100

Suggested Retail: \$299.00

Total Added Retail: \$29,900.00

Program + Labor Charge -\$13,700.00

Less Commissions: -\$1,500.00

Sales Profit: \$11,200.00





Finance Department "Profit Center"

Millennium creates a third profit center for the Finance Department by providing up-sell opportunities for additional program benefits. This adds more value to the vehicle. In addition, the combined Partners in Profit® Points earned by the upgrade to Premium and either of the theft deterrent products make Millennium a very successful solution for the dealer.



Vehicles Sold Monthly:	100
Penetration:	20%
Retail Package Price:	\$399.00
Less Program Cost:	-\$149.00
Less Commissions:	-\$39.90
Total Per Vehicle:	\$210.10
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Dealer Agreement

Page 3 of the Agreement Exhibit A ResistAll®

Exhibit "A"

RESISTALL* - ATP* COST SCHEDULE

Instructions:

1. Select the programs you will be selling with an "X"

2. Fill out the "Customized Brochure" and "Dealer" information sections below

PREMIUM PACKAGE	REGISTRATION FEES	VPOINTS* (Optional)	TOTAL FEE
Premium Package (Paint, Fabric & Vinyl Sealants	\$129.00	20	\$149.00
with Customer Kit)		Dealer Initials	

ATP® WINDOW ETCH Includes ATP® Product Cream & Stencils		REGISTRAT	ION FEES		GIFT POINTS
Warranty Benefits	2 yrs.	3 yrs.	4 yrs.	5 yrs.	
\$25,000	\$150	\$170	\$206	\$226	500
\$15,000	\$85	\$90	\$150	\$185	500
\$7,500	\$74	\$82	\$112	\$132	300
\$5,000	\$53	\$55	\$73	\$90	300
\$2,500	N/A	N/A	N/A	\$31	200

Usage rate limits per warranty registration; ResistAII* Car Care Kit - (1) per paint warranty registration Undercoating - (3) 32 oz. cans per warranty registration Rust Inhibitor - (1) 32 oz. can per warranty registration ATP* - (12) stencils per warranty registration

	CUSTOMIZED BROCHURES
Type dealership name to appear on brochure	Type vehicle make to appear on brochure
	DEALER INFORMATION
Dealer	Cal-Tex
OCCUPATION OF THE PROPERTY OF	Cal-Tex Protective Coatings, Inc.
Dealer Name	Company Name
By (Signature)	By (Signature)
Printed or Typod Name	Prysted or Typed Name
Title	Title
Dated	Carted

Cal-Tex 7455 Natural Bridge Caverns Road, Schertz, TX 78154 FAX: 210.564.3298 Copyright © 2005-2006 All Rights Reserved.

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Gift points are earned by selling ResistAll® Basic and Preferred Plus and ATP® Window Etch products.



Gift Points

Incentive Awards for Sales & Finance

Gift Points is an online shopping mall where you can browse and order, 24 hours a day, thousands of gift ideas such as...

- Travel Destinations
- Sporting Goods
- Jewelry & Clothing
- Home Appliances
- Cameras & TV's





Use it anywhere, anytime.
Go shopping, you deserve it.



New enrollees into the VPoints® Program must complete these 4 steps in order to accrue points.



Use it anywhere, anytime. Go shopping, you deserve it.











- Step 1 Complete the enrollment form on the back of the VPoints® Flyer, or registering online at www.partnersinprofit.com. Upon approval, you will be issued a stamp and ink pad with your unique PIP ID number.
- Step 2 Start selling the qualified products to accrue VPoints?
- Step 3 The participant's PIP member number must be stamped in the designated location on all registrations, and the forms must be mailed with the transmittals along with payment for each package sold.
- Step 4 Points are applied monthly after all submitted documents have been verified for accuracy. Once VPoints° are applied, members can start shopping with their cards at any location Visa° Debit Cards are accepted.