



January 2026

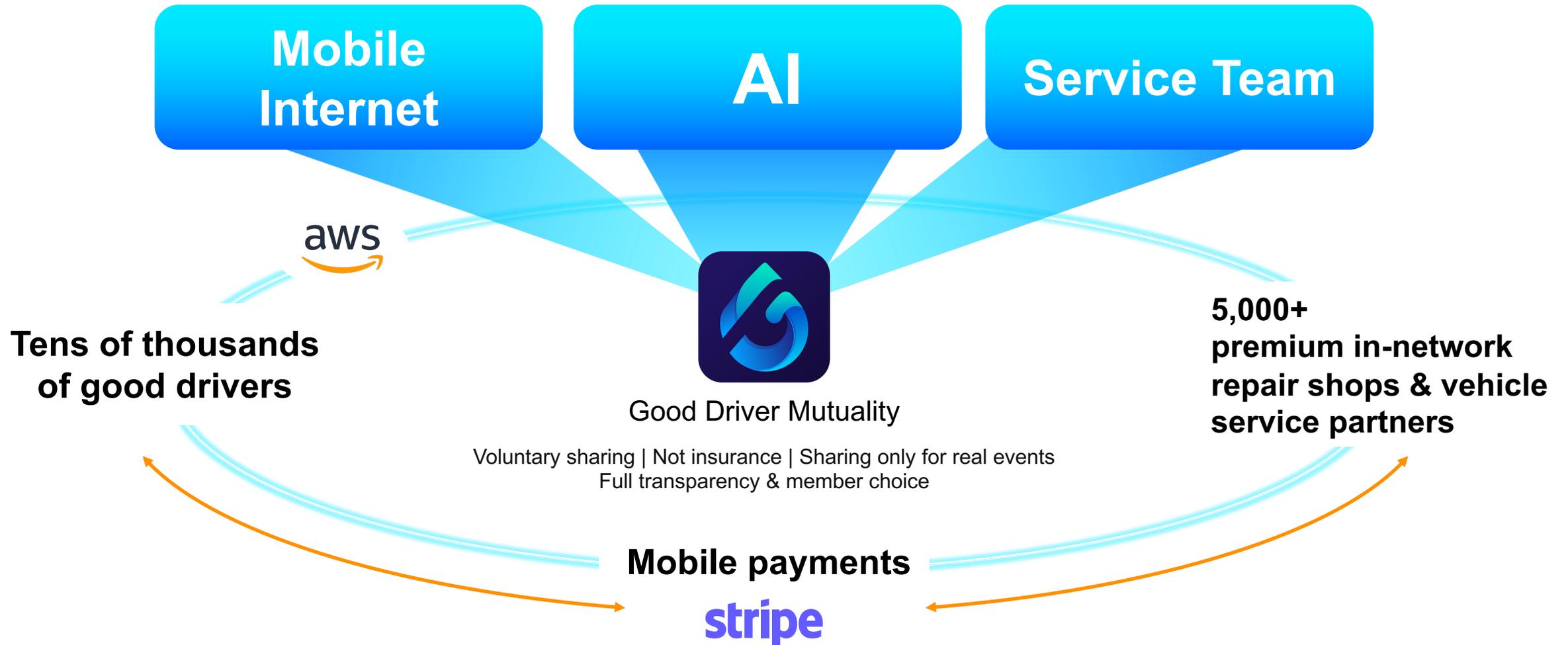
Rewards Program

Reward safe drivers for helping others

*This presentation and its illustrations are provided for educational purposes only and are not intended to guarantee any level of income. Individual results vary. Some participants may earn less, while others may earn more. Even with significant time, effort, and personal investment, success is not guaranteed, and some individuals may not achieve meaningful financial results.

Who We Are:

GDM brings responsible drivers together in a mutuality platform designed to help with vehicle repair costs after eligible incidents, powered by community, transparency, and shared responsibility.



Invite Good Drivers, Build a Better Future Together

Our Mission

Encouraging Safer Driving

Our Vision

Turning Safe Driving Into Real, Meaningful Value

Our Value

We're not just building a platform. We're building a culture—rooted in integrity, powered by community, driven by responsibility, and inspired by innovation.

1. Leadership Rewards | Basic Plan

Referrer		L1	L2	L3	L4	L5	L6	L7	L8	L9	
Points Required	—	4,000 (8 cars)	10,000 (20 cars)	25,000 (50 cars)	62,500 (125 cars)	150,000 (300 cars)	375,000 (750 cars)	900,000 (1,800 cars)	2,250,000 (4,500 cars)	6,000,000 (12,000 cars)	10 Levels
	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	1
		8%	8%	8%	8%	8%	8%	8%	8%	8%	2
			5%	5%	5%	5%	5%	5%	5%	5%	3
				3%	3%	3%	3%	3%	3%	3%	4
					2%	2%	2%	2%	2%	2%	5
						1.5%	1.5%	1.5%	1.5%	1.5%	6
							1.5%	1.5%	1.5%	1.5%	7
								1.5%	1.5%	1.5%	8
									1.5%	1.5%	9
										1%	10

- Rewards are calculated based on the Quote Amount.
- Rewards are paid out as soon as the newly enrolled Mutuality Plan takes effect.
- A one-time exam is required to advance to L1.
- A \$9.90 fee and a one-time Affiliate Quiz is required to advance to L1.
- A \$9.90 Affiliate Annual Renewal Fee applies.
- No single Branch can contribute more than 40% of the required points. This naturally results in points coming from at least three Branches.

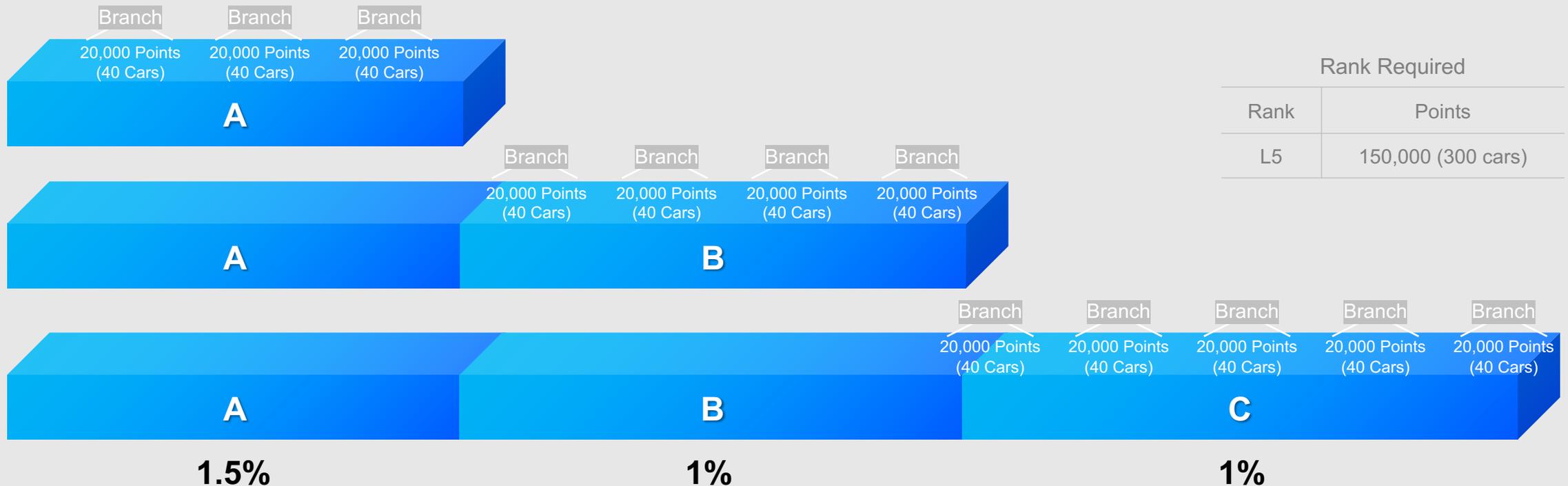
Member Retention: Member Retention: If a member cancels their Mutuality Plan, the corresponding rewards and points will be deducted. If your overall member retention rate falls below 85%, your referral rewards will be immediately frozen. Rewards will be unfrozen once your retention rate improves and meets the requirement.

Status Maintenance: To maintain your status, you must: **1. Maintain 8 direct referred vehicles** (if someone drops out, you must replace them within 30 days); **2. Pay the \$9.90 annual membership fee on time;** **3. Receive commissions within the previous 180 days before plan renewal.** If any of these conditions are not met, it will be treated as a voluntary forfeiture of your status.

2. Bonus Pool | Basic Plan

Each month, 3.5% of the Quote Amount from every new Mutuality Plan is set aside to fuel three exciting Bonus Pools—A (1.5%), B (1%), and C (1%).

Reward Eligibility: L5 or higher, Branches producing 40 new Mutuality Plans each, and 3–5 Branches based on the Bonus Pool.



Reward Timing: Qualification is in the current month and the payout is based on the following month's sales. Earnings are available for withdrawal on the 7th of the next month.

Distribution Method: Equally distributed among all qualified Affiliates within the same Bonus Pool.

Plan Retention Requirement: Overall plan retention must remain ≥85%, or rewards are suspended.

Note: L9-level lines are excluded from qualification counts.

3. Regional Reward | Basic Plan

For each new Mutuality Plan, 1% of the Quote Amount in the reward region will be evenly distributed among regional partners.

Round 1

Availability: January 1 – December 31, 2026

Eligibility: First 100 qualified L6 members

Region Selection: First come, first served; each region has a defined capacity

Reward Allocation: Evenly shared among eligible members within the same region

Round 2

Availability: January 1 – December 31, 2027

Eligibility Rules: Updated qualification criteria to be announced in advance

Settlement & Withdrawal: Available for withdrawal on the 7th of the month following approval.

Ongoing Monitoring: An 85% minimum order retention rate is required; rewards are suspended immediately if the threshold is not met. Please monitor real-time app data and system notifications.

FIRST 100 L6

Region	Max number of partners
California	5
Texas	4
Florida	4
Ohio	3
Pennsylvania	3
Illinois	3
Michigan	3
Georgia	2
North Carolina	2
New Jersey	2
Virginia	2
Washington	2
Tennessee	2
Arizona	2
Indiana	2
Missouri	2
Wisconsin	2
Los Angeles County	2
Other	1

Rank Required

Rank	Points
L6	375,000 (750 cars)

4. Renewal Rewards | Basic Plan

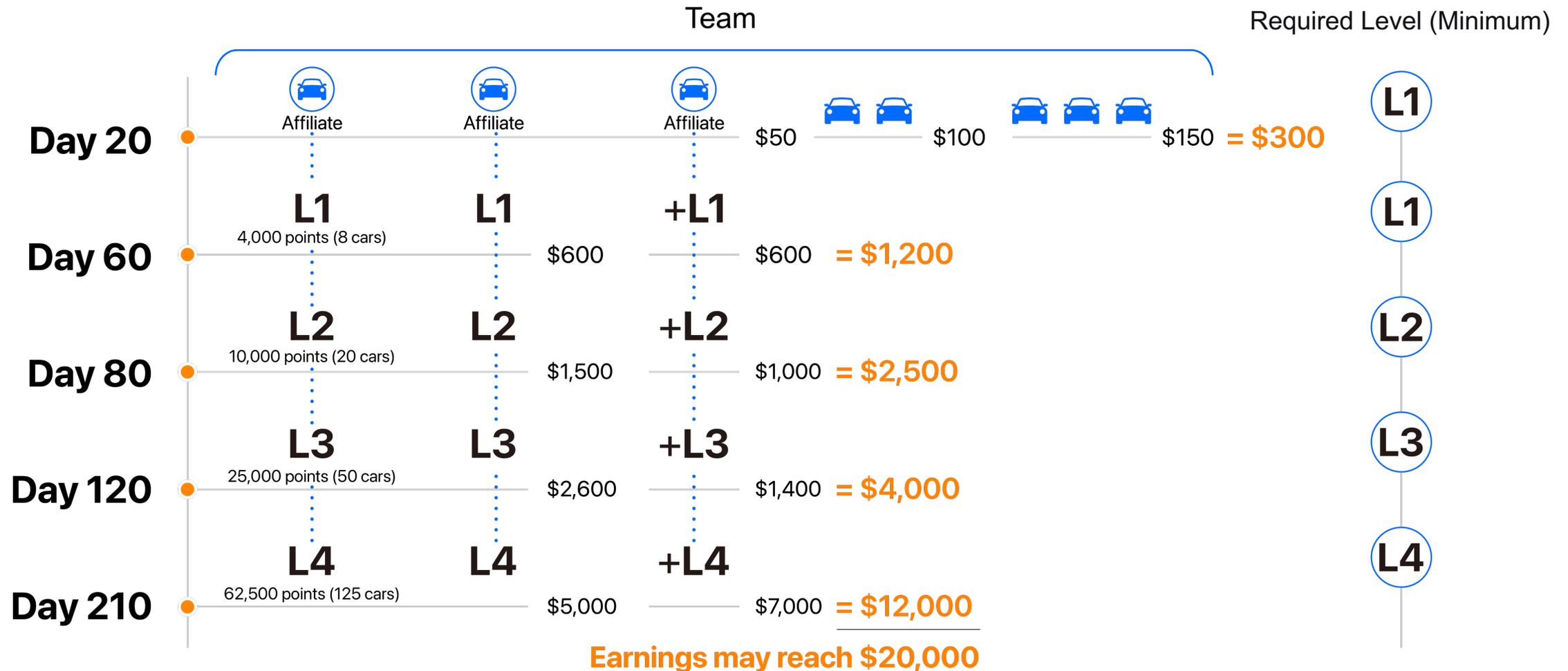


Rank Required	
Rank	Points
L8	2,250,000 (4,500 cars)
L9	6,000,000 (12,000 cars)

Eligibility Limitation: L8 and L9 members are not eligible for renewal rewards from same-level teams. Reward structures for Phases 3–6 will be defined after the first L9 member is established.

Ongoing Monitoring: An 85% minimum order retention rate is required; rewards are suspended immediately if the threshold is not met. Please monitor real-time app data and system notifications.

210-Day SuperStar Reward: Potentially earn up to \$20K

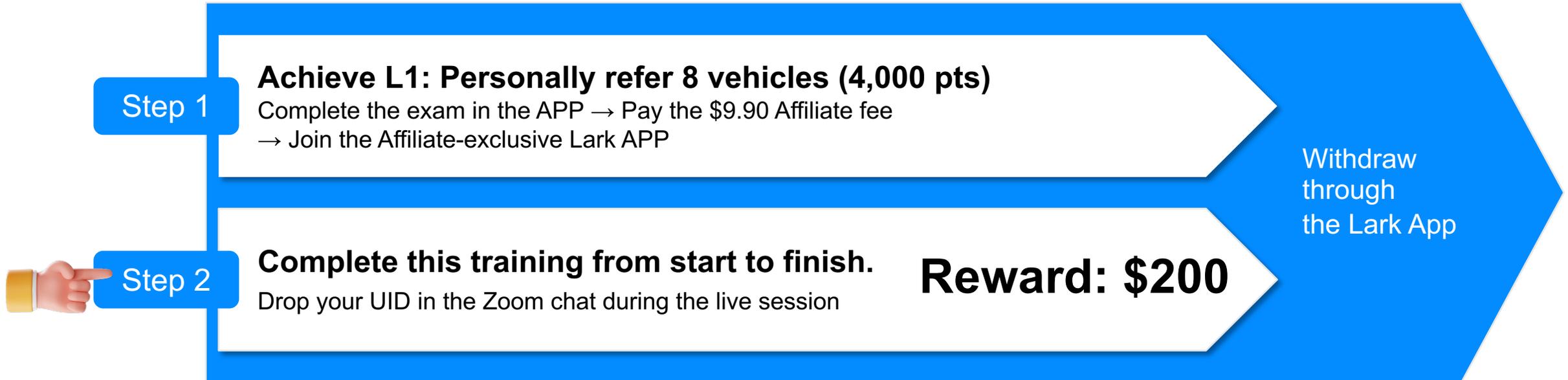


Promo: Jan 1 - Mar 31, 2026

Reward Payment: After approval, rewards will be paid on the 7th of the following month. 90 day monitoring: (A) Quantity Requirement: The Promoter must maintain the required number of valid, directly referred Mutuality Plans; AND (B) Quality Requirement: The Promoter must maintain a Team Retention Rate of 85% or higher.

L1 Exclusive \$200 Reward — Limited to 300 Qualified Affiliates

➤ Complete the two steps below within 20 days of enrollment.



➤ Note: Both tasks may be completed simultaneously. Step 2 Rewards unlock after Step 1 is completed.

Reward Settlement: These two Rewards are processed on Day 20 and finalized within 7 days, provided all required targets have been achieved and verified. If any Mutuality Plan in the tasks cancels before 90 days of effectiveness, related pts and Rewards will be deducted from future Rewards. Available to withdraw on the 7th of the month following approval. Short term reward plan expires June 30, 2026.

Limited Availability: This \$200 reward is only available to the first 300 Affiliates to qualify.

Plan Quality Requirement: A minimum Retention Rate of 85% is required; Rewards are suspended immediately if the threshold is not met. Affiliates should monitor real-time app data and system notifications.

Affiliate Reward Program | Limited-Time Promotion

Tesla Model 3

Award is vehicle base model
Limited to the first 15 qualifiers

Rank Required

Rank	Points
L6	375,000 (750 cars)

First 15 **L6**

Attain L6 Affiliate status.
Develop at least three direct subordinates, each reaching L3 Team Level.
Maintain a Retention Rate of at least 85% within their team during the reward claim period.



Eligible Affiliates may choose between:

- Receiving a Tesla Model 3 (Rear-Wheel Drive, Stealth Grey, 18" Prismatic Wheels, Black Interior, base configuration), or
- A cash payment equivalent to the base configuration price of a Tesla Model 3 (Rear-Wheel Drive, Stealth Grey, 18" Prismatic Wheels, Black Interior) on the official Tesla website*, paid in one lump sum.

Affiliates must notify the company in writing of their selection within seven days of eligibility confirmation.

- Recipients must maintain a Retention Rate of at least 85% within their Qualifying Cohort for a consecutive period of twelve months following vehicle delivery or after receiving the cash payment.

*Base configuration price of a Tesla Model 3 (Rear-Wheel Drive, Stealth Grey, 18" Prismatic Wheels, Black Interior) on the official Tesla website as of December 1st, 2025 is \$36,990. This Reward only includes the bare car purchase cost of the configurations listed above, all related taxes incurred during the purchase process should be paid by the prize winner.

Lead with a spirit of service,
and communicate the product's true value.

Respect the community.

Promote responsibly and stay compliant.

This is about more than rewards—
it's about trust and long-term growth.

Let's Do This!