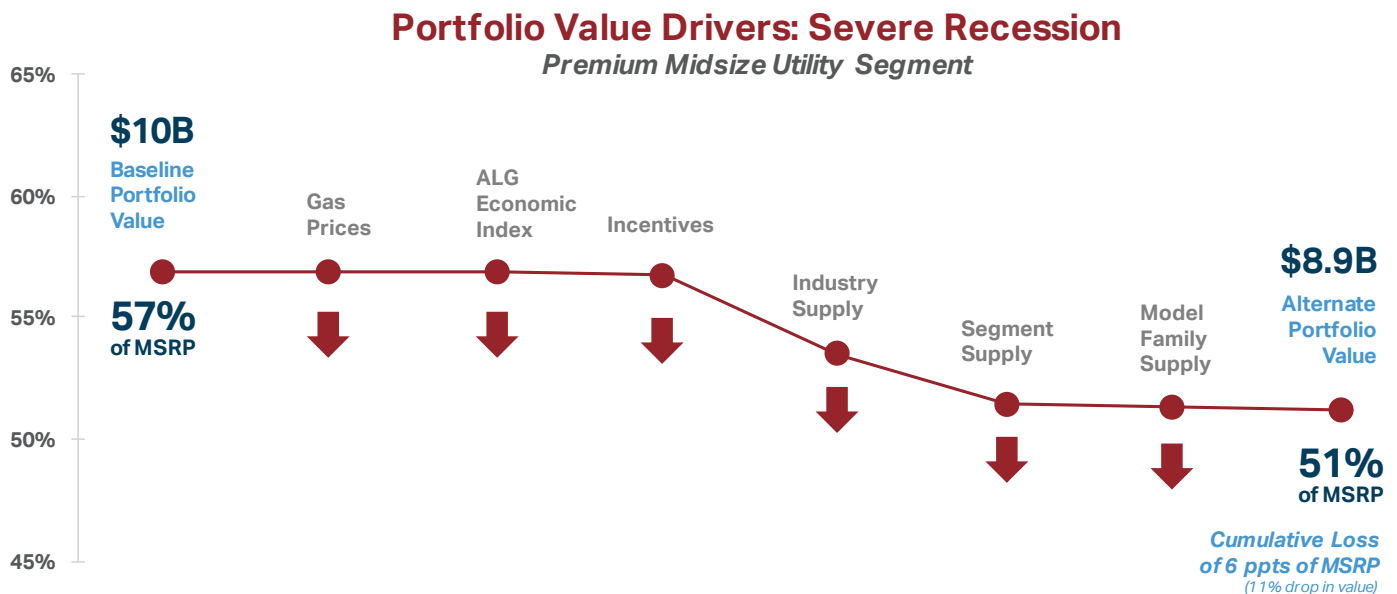
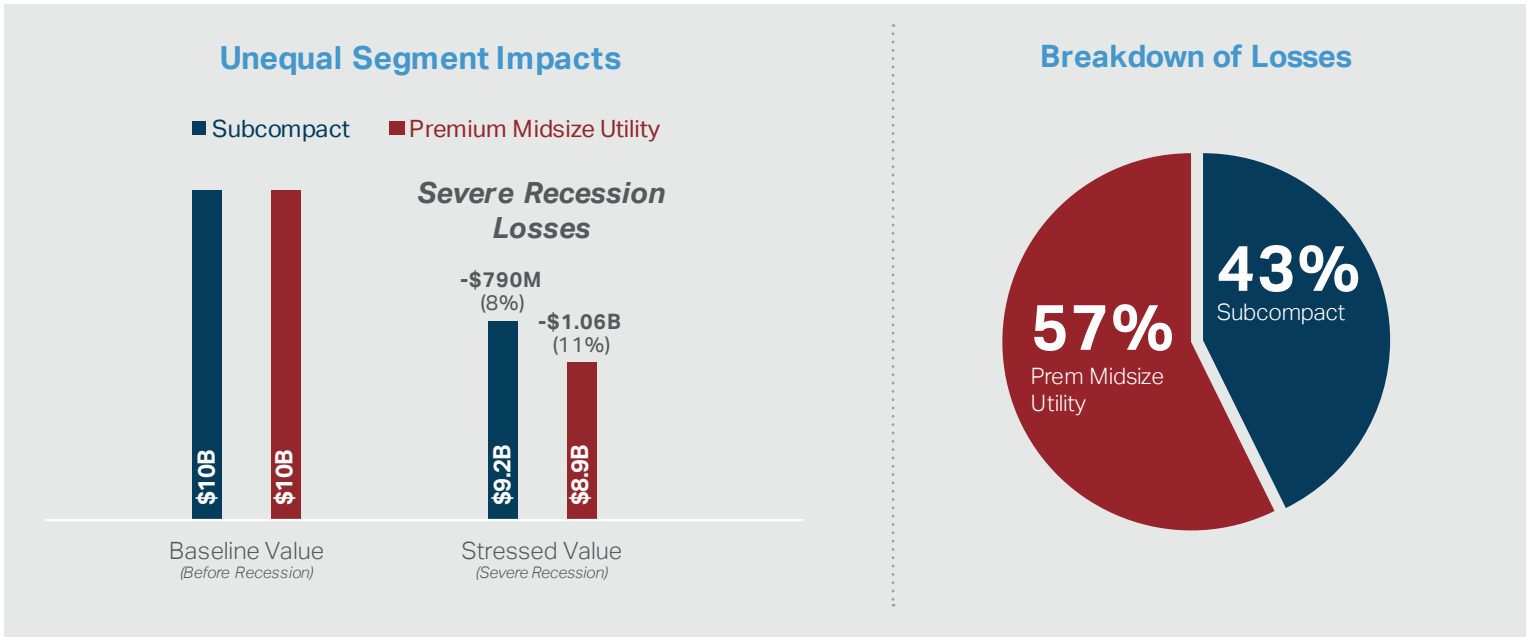


## From mix shifts to ride-sharing, our industry is changing

Are you preparing your portfolios for the challenges ahead? For over 50 years, ALG has been trusted to monitor the automotive industry and set its benchmark residual value forecasts. Now we're taking our analytics to the next level with StormWatch, a robust scenario planning tool.

### Key Features

- 1) Select from a range of economic scenarios, ranging from blue-sky GDP growth to mild and severe recessions  
*(see next page for details)*
- 2) Create custom scenarios tailored to your specific needs
- 3) Receive results at the VIN level, providing a comprehensive assessment of your portfolio's health
- 4) Engage our data scientists and market analysts to craft new portfolio strategies



Our 5 standard scenarios cover a wide range of market outcomes:

## Standard StormWatch Scenarios

Scenario Type	Description	Duration
Strong Recession	>2% in annual GDP decline	2 years
Mild Recession	0% to 2% annual GDP decline	2 years
Stagnation	0% to 1% annual CPI growth	2 years
Inflation	>2% in annual CPI growth	2 years
Long-Term Growth	>2% in annual GDP growth	5 years

StormWatch makes it easy to gain a 360-degree view of the market, preparing you for dramatic swings in the value of your portfolios

### Average of 12, 24, & 36 Month Residual Values, MY2015-18

*% Difference from Baseline Forecast*

