



Expand Your Profit Opportunities

By insuring one of your
company's largest assets

Be Sure . . .
In an unsure world



Knowing You Will Be Paid For What You Sell Gives Your Company Many Positive Bottom-Line Advantages:

- Increase Sales to Current US & Global Customers, With Confidence
- Safely Sell to New Customers, in the US and Overseas
- Reduce Bad Debt Losses and Lower Your Bad Debt Reserves
- Extend More Competitive Payment Terms – Win More Sales
- Use Accounts Receivable Assets to Obtain Better Financing Terms, Borrow More Working Capital to Fund Sales Growth
- Create Certainty to Your Cash Flow and Profit Projections

Bottom Line Results?

Credit Insurance coverage arranged by World Trade Consult, LLC will allow you to compete more profitably

CREDIT INSURANCE

The Proven Way to Grow Your Business. . .
Safely and Soundly



When you insure your company's Accounts Receivable – Domestic and International (Export) – with Credit Insurance, you can rely on being paid for the products you sell or the services you provide, even if one of your covered accounts suddenly and unexpectedly faces insolvency or is otherwise unable to pay as agreed. It allows your company to safely and prudently extend more credit – and confidently make more sales. With Credit Insurance, you can also improve bank financing terms and other arrangements.

Protect Your Accounts Receivable From Unexpected Loss

Your Accounts Receivable are a critical component of your company's Balance Sheet – they directly affect your cash flow and your profitability. Despite the fact that you insure all of your other assets from unpredictable loss – Inventory, Plant & Equipment, Property, Cash etc. – you are typically leaving your largest and most vulnerable asset class – Accounts Receivable open to loss by self-insuring all of the risk of bad-debt write-offs.

Credit Insurance provides you a safer, more acceptable way to do business.



Remember that **Credit Insurance** is not a substitute for sound, proven credit management procedures. No matter how good your credit information and decisions are, unexpected insolvencies and other unforeseeable events are real and increasing risks. Every year, many thousands

of businesses fail, defaulting on billions of dollars of unsecured liabilities, and leaving their unsecured creditors unpaid. **Credit Insurance** complements your current credit management policies and processes to protect your company from negative impact caused by unanticipated trade credit loss or account insolvency. By guaranteeing the value of your company's most important yet vulnerable asset, Credit Insurance provides you the protection you need when one or more of your key customers fails to pay you for the merchandise delivered or services provided.

That assurance results in many bottom-line benefits.

Improve Cash Flow Dependability

Adding **Credit Insurance** arranged by **World Trade Consult, LLC** to your company's credit risk management practices caps your exposure to bad debt loss, providing you a crucial measure of income security and added confidence that financial goals will be achieved. With this valuable coverage in place, your cash flow projections will be secure.

Reduce Bad Debt Reserves

Using a financially strong credit insurance company to support your credit decisions, you should be able to significantly reduce your bad debt reserves. This simple but important move can have an immediate, positive impact on your earnings. Unlike non tax-deductible bad debt reserves, Credit Insurance premiums are a fully tax-deductible business expense.

Increase Sales Safely – In the U. S. and Abroad

With Credit Insurance protection, you can extend more credit while reducing the risk of non-payment, resulting in safe sales expansion worldwide. Surprisingly, the affordable premium is usually more than offset by the rise in net profits you will realize when you are able to increase credit lines to current customers and safely and reasonably extend credit to new customers anywhere in the world.

Using credit insurance brokerage and other advisory services provided by the professionals at **World Trade Consult, LLC**, your company will gain a competitive edge with prompt coverage decisions that enable you to grant credit terms and close the sale quickly. We also assist our clients in securing access to their policy information through the insurer's secured Internet portals obtaining online coverage decisions as quickly as possible.

Expand Sales to International Customers (Export) on Customer-Friendly Terms

World Trade Consult, LLC can help your company protect your accounts in many countries worldwide, enabling you to safely increase your export sales, or just begin to enter the export markets with confidence. Today, it is possible to provide Export Accounts Receivable coverage on shipments to more than 120 countries globally.



Insuring Export Accounts Receivables is easier, more convenient, and far less costly than a letter of credit, and it is far safer than selling on unsecured open account terms. By offering both commercial and political risk coverage, **World Trade Consult, LLC** provides options for you to safely build your international (export) business in a very competitive manner.

Increase Your Borrowing Capacity Without Breaking the Bank

World Trade Consult, LLC will show you how to significantly increase your borrowing power with the use of Credit Insurance. Insured accounts receivable can be offered to your lender as collateral, thus encouraging the lender to advance a larger percentage of the value of your receivables.



This will result in more working capital to help you grow your business.

Rely on Solid, Experienced Support from the Experts

World Trade Consult, LLC's credit professionals represent financially strong, reputable and experienced credit insurance companies that are rated at least 'A' (Very Strong) by Standard & Poors. These credit insurance companies will complement and support your credit staff with in-depth credit analysis and ongoing account monitoring that can give you an early warning of potential credit risks before they become a loss. On your behalf, **World Trade Consult, LLC** surveys the major credit insurers and then details options that fit your particular goals and needs. As your broker, we will help you make sense of competing insurance quotations and policy terms. You will be able to make a sound business decision on which credit insurance company will offer you the broadest coverage terms at the most competitive price.

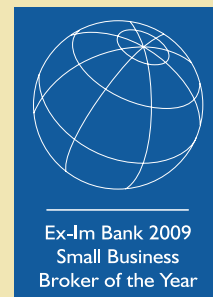
Credit Insurance gives you a strong foundation for enhanced growth and profitability

Let us show you how
Credit Insurance brokered by
World Trade Consult, LLC
can dramatically increase your company's sales and earnings while reducing your overall business risk in a safe and manageable manner

Call or email us today for more information

Phone: 636.922.9552

Email: info@worldtradeconsult.com



World Trade Consult, LLC is a recognized leader in the Trade Risk Advisory and Credit Insurance Brokerage Industry. We represent the major credit insurance capacity worldwide, providing your company unparalleled expertise and service which protects your Accounts Receivable from unexpected loss due to customer non-payment. Our staff has assisted privately-held and public companies with their Accounts Receivable protection needs since 2001, earning for us industry recognition as one of the best in the business.

The more unpredictable the business and political world becomes, the more you need to have trained, experienced credit professionals like **World Trade Consult, LLC** on your side to help you avoid problems and get paid as agreed for the products you ship or services you provide.

Please call or email us today to learn how **World Trade Consult, LLC** can help you do business more safely, in a more predictable and profitable manner.



World Trade Consult, LLC

Trade Credit Insurance

540 Lexington Landing Drive
St. Charles, MO 63303 USA
Phone: 636.922.9552
Fax: 636.922.9392

info@worldtradeconsult.com
www.worldtradeconsult.com



Coverage limitations, terms and conditions apply. All coverage is subject to the actual terms and conditions of each insurance company's respective insurance policy as shown in the policy.