

PROVISION	SECTION IN DEVELOPMENT AGREEMENT	SUMMARY
u. Dispute resolution by arbitration or mediation	Section 12	You must bring all disputes before our Senior Vice President, Franchise Sales and Operations prior to bringing a claim before a third party. After exhausting this internal dispute resolution procedure, at our option, all claims or disputes between you and us must be submitted first to non-binding mediation in Huntington Beach, California, in accordance with the American Arbitration Association’s Commercial Mediation Rules then in effect (subject to state law). The parties will not be required to first attempt to mediate a controversy, dispute, or claim through mediation if the underlying controversy, dispute, or claim concerns an allegation that a party has violated (i) any federally protected intellectual property right in the Proprietary Marks, the System, or in any Confidential Information; or (ii) any of the restrictive covenants contained in the Development Agreement.
v. Choice of forum	Section 12.6	You may file suit in the state or federal court of the county where we have our principal place of business (currently, Huntington Beach, California, or the United States District Court for the Central District of California). We may file suit in either of such courts, or any other court in which jurisdiction and venue are proper (subject to state law).
w. Choice of law	Section 12.5	California law applies (subject to state law).

**ITEM 18  
PUBLIC FIGURES**

For the calendar year 2026, we will pay Daniel Suarez (“**Suarez**”), professional stock car racing driver, an amount equal to \$20,800 in exchange for promoting the sale of Franchised Brokerages. Suarez is not involved in the management or control of us and has no position in our business structure. Suarez has not made an investment in us.

Other than as disclosed above, we do not use any public figure to promote our franchise.

**ITEM 19  
FINANCIAL PERFORMANCE REPRESENTATIONS**

The FTC’s Franchise Rule permits a franchisor to provide information about the actual or potential financial performance of its franchised and/or franchisor-owned outlets, if there is a reasonable basis for the information, and if the information is included in the disclosure document. Financial performance information that differs from that included in Item 19 may only be given if: (1) a franchisor provides the actual records of an existing outlet you are considering buying; or (2) a franchisor supplements the information provided in this Item 19, for example, by providing information about possible performance at a particular location or under particular circumstances.

As of December 31, 2025, there were 649 Freeway Brokerages open and operating that are owned by our

affiliates operating under the FREEWAY INSURANCE® name and 47 Franchised Brokerages open and operating. The data presented in the tables below sets forth the historical of certain subsets of the Freeway Brokerages that were open and operating for the entire 2025 calendar year (the “**Affiliate-Owned Disclosed Locations**”). We have excluded (a) 24 affiliate-owned Freeway Brokerages that were not open the full 2025 calendar year (of any closures, none of them were open less than 12 months); (b) any revenue derived from policies purchased via our call center or website that is attributed to an Affiliate-Owned Disclosed Location because they are not part of the Franchised Brokerages we offer under this Disclosure Document; (c) any revenue derived from renewal policies for Freeway Brokerages that were closed as of December 31, 2025, that is attributable to an Affiliate-Owned Disclosed Location; and (d) 189 Freeway Brokerages in California, Louisiana, and Alabama. We are excluding the California Freeway Brokerages because they are generally larger in size, have more employees, and have been in business longer than those of any other state and as such are not substantially similar to the Franchised Brokerages we are offering under this Disclosure Document. The Freeway Brokerages in Louisiana and Alabama are being excluded because they are states that offer premium financing, which is not part of the Franchised Brokerages we are offering under this Disclosure Document. The Affiliate-Owned Disclosed Locations differ from the Franchised Brokerages because each brokerage is not subject to territorial restrictions and does not pay the same fees to us (including royalty fees). Additionally, new Franchised Brokerages may be slightly smaller in total square feet compared to the Affiliate-Owned Disclosed Locations. These differences do not eliminate the reasonable basis upon which we are making this financial performance representation.

### SUMMARY OF HISTORICAL REVENUE FIGURES

The information presented below shows the average Annual Fee Revenue, Annual Commission Income, Annual Ancillary Product Revenue, and Annual Total Revenue for the 2025 calendar year (the “**Measurement Period**”). We have broken down the Affiliate-Owned Disclosed Locations into the following subsets:

1. Fee and Ancillary Revenue Centric States: This subset includes operating stores in Arizona, Illinois, Indiana, Kansas, Massachusetts, Missouri, New Jersey, New York, Texas, Washington, South Carolina, and Wisconsin because these states allow certain fees to be charged to customers.
2. Ancillary Revenue Centric States: This subset includes operating stores in Nevada, New Mexico, Oregon, North Carolina, Idaho, Colorado, Tennessee, Georgia, and Florida because these states do not allow (or only allow nominal) fees to be charged to customers.

#### A. Fee and Ancillary Revenue Centric States

Tables A-1, A-2, and A-3 show average Annual Fee Revenue, Annual Commission Income, Annual Ancillary Product Revenue, and Annual Total Revenue generated by the 303 Affiliate-Owned Disclosed Locations included in the Fee and Ancillary Revenue Centric States subset.

**Table A-1  
Fee and Ancillary Revenue Centric States**

	Fee Revenue <sup>1</sup>	Commission Income <sup>2</sup>	Ancillary Product Revenue <sup>3</sup>	Total Revenue <sup>4</sup>
Average	\$141,375	\$330,622	\$51,098	\$523,095
Count Above Average	118	106	81	113

	Fee Revenue <sup>1</sup>	Commission Income <sup>2</sup>	Ancillary Product Revenue <sup>3</sup>	Total Revenue <sup>4</sup>
Percentage Above Average	39%	35%	27%	37%
Median	\$119,369	\$265,639	\$26,343	\$451,706
High	\$886,436	\$2,793,344	\$491,227	\$3,129,349
Low	\$11,269	\$36,879	\$2,960	\$111,449

**Footnotes to Table A-1:**

1. Fee Revenue is defined as all revenue received by the Affiliate-Owned Disclosed Locations from customers for the services rendered by the Affiliate-Owned Disclosed Locations as approved by each state.
2. Commission Income is defined as revenue received from insurance carriers by the Affiliate-Owned Disclosed Locations and generally represents a percentage of the policy premiums.
3. Ancillary Product Revenue is defined as the revenue collected from customers of/paid by Ancillary Product Providers to the Affiliate-Owned Disclosed Locations for the sale of Ancillary Products. The Ancillary Product Revenue is net of cost of goods sold, including, without limitation, the amount retained by the Ancillary Product Provider for the provision of the Ancillary Product and any volume discount or other incentive retained by us.
4. Total Revenue is defined as the Fee Revenue, Commission Income, and Ancillary Product Revenue for one Affiliate-Owned Disclosed Location and is not the sum of Average/Median/High/Low of the metrics for Fee Revenue, Commission Income, and Ancillary Product Revenue as shown in the table above and the tables below.

**Table A-2  
Fee and Ancillary Revenue Centric States - Top 25% (76 Affiliate-Owned Disclosed Locations)**

	Fee Revenue	Commission Income	Ancillary Product Revenue	Total Revenue
Average	\$270,454	\$640,206	\$135,790	\$954,925
Count Above Average	27	29	27	24
Percentage Above Average	36%	38%	36%	32%
Median	\$233,140	\$561,064	\$103,339	\$832,902
High	\$886,436	\$2,793,344	\$491,227	\$3,129,349
Low	\$179,065	\$410,847	\$54,288	\$662,660

**Table A-3  
Fee and Ancillary Revenue Centric States - Bottom 25% (76 Affiliate-Owned Disclosed Locations)**

	Fee Revenue	Commission Income	Ancillary Product Revenue	Total Revenue
Average	\$50,343	\$134,214	\$10,640	\$230,593

	Fee Revenue	Commission Income	Ancillary Product Revenue	Total Revenue
Count Above Average	46	42	43	41
Percentage Above Average	61%	55%	57%	54%
Median	\$57,349	\$138,006	\$11,313	\$236,358
High	\$79,713	\$180,321	\$14,921	\$305,540
Low	\$11,269	\$36,879	\$2,960	\$111,449

**B. Ancillary Revenue Centric States.**

Tables B-1, B-2, and B-3 show average Annual Fee Revenue, Annual Commission Income, Annual Ancillary Product Revenue, and Annual Total Revenue generated by the **80** Affiliate-Owned Disclosed Locations included in the Ancillary Revenue Centric States subset.

**Table B-1  
Ancillary Revenue Centric States**

	Fee Revenue	Commission Income	Ancillary Product Revenue	Total Revenue
Average	\$11,804	\$455,853	\$85,630	\$553,287
Count Above Average	20	34	31	34
Percentage Above Average	25%	43%	39%	43%
Median	\$2,926	\$392,390	\$60,738	\$485,274
High	\$144,491	\$1,130,506	\$375,425	\$1,606,544
Low	\$0	\$29,277	\$4,162	\$38,598

**Table B-2  
Ancillary Revenue Centric States - Top 25% 20 Affiliate-Owned Disclosed Locations)**

	Fee Revenue	Commission Income	Ancillary Product Revenue	Total Revenue
Average	\$39,081	\$854,555	\$185,547	\$1,038,311
Count Above Average	7	9	7	9
Percentage Above Average	35%	45%	35%	45%
Median	\$29,380	\$834,427	\$170,616	\$974,605
High	\$144,491	\$1,130,506	\$375,425	\$1,606,544
Low	\$10,711	\$593,691	\$117,951	\$690,731

**Table B-3  
Ancillary Revenue Centric States - Bottom 25% (20 Affiliate-Owned  
Disclosed Locations)**

	<b>Fee Revenue</b>	<b>Commission Income</b>	<b>Ancillary Product Revenue</b>	<b>Total Revenue</b>
Average	\$ (48)	\$176,499	\$21,771	\$213,679
Count Above Average	11	12	13	12
Percentage Above Average	55%	60%	65%	60%
Median	\$ (0)	\$187,844	\$25,263	\$234,323
High	289	\$244,223	\$34,121	\$304,274
Low	\$0	\$29,277	\$4,162	\$38,598

**C. FRANCHISEE DATA**

As of December 31, 2025, there were 47 franchised Freeway Brokerages open and operating and we are disclosing data for the 27 franchised Freeway Brokerages open and operating during the entire 2025 fiscal year. We have not included 15 Freeway Brokerages that were not open the full 2025 calendar year (none of which closed less than 12 months after opening).

**Table C-1  
Franchised Freeway Brokerages**

	<b>Fee Revenue</b>	<b>Commission Income</b>	<b>Ancillary Product Revenue</b>	<b>Total Revenue</b>
Average	\$173,795	\$198,134	\$29	\$371,958
Count Above Average	9	9	3	8
Percentage Above Average	33%	33%	11%	30%
Median	\$80,263	\$121,244	\$0	\$205,114
High	\$897,407	\$1,145,877	\$342	\$2,029,541
Low	\$0	\$9,217	\$0	\$13,878

**Table C-2  
Top 25% (7 Franchised Freeway Brokerage Locations)**

	<b>Fee Revenue</b>	<b>Commission Income</b>	<b>Ancillary Product Revenue</b>	<b>Total Revenue</b>
Average	\$492,173	\$467,686	\$157	\$954,534
Count Above Average	3	3	2	3
Percentage Above Average	43%	43%	40%	43%
Median	\$277,731	\$243,483	\$85	\$517,299
High	\$897,407	\$1,145,877	\$342	\$2,029,541
Low	\$218,880	\$219,815	\$0	\$421,303

**Table C-3**  
**Bottom 25% (7 Franchised Freeway Brokerage Locations)**

	Fee Revenue	Commission Income	Ancillary Product Revenue	Total Revenue
Average	\$3,320	\$42,703	\$0	\$49,419
Count Above Average	3	4	0	3
Percentage Above Average	43%	57%	0%	43%
Median	\$2,693	\$44,279	\$0	\$44,241
High	\$9,838	\$75,410	\$0	\$100,987
Low	\$0	\$9,217	\$0	\$13,878

**Notes to Item 19:**

1. **Some outlets have sold this much. Your individual results may differ. There is no assurance you will sell as much.**
2. Written substantiation of the data used in preparing these financial performance representations will be made available to you upon reasonable request.
3. The data is based on the historical results from existing Freeway Brokerages. The information has not been audited.
4. You should conduct an independent investigation of the results you will likely obtain in operating your Franchised Brokerage. Franchisees or former franchisees listed in the disclosure document may be one source of this information. We strongly urge you to consult with your financial advisor or personal accountant concerning the financial analysis that you should make in determining whether or not to purchase a Franchised Brokerage.

Other than the preceding financial performance representation, Confie Franchise Services, LLC does not make any financial performance representations. We also do not authorize our employees or representatives to make any such representations either orally or in writing. If you are purchasing an existing Franchised Brokerage, however, we may provide you with the actual records of that Franchised Brokerage. If you receive any other financial performance information or projections of your future income, you should report it to our management by contacting Alex Trachtman at our corporate offices at Confie Franchise Services, LLC, 7711 Center Avenue, Suite 200, Huntington Beach, California 92647, or at [contact@freewayfranchise.com](mailto:contact@freewayfranchise.com), the Federal Trade Commission, and/or the appropriate state regulatory agencies.

**ITEM 20  
OUTLETS AND FRANCHISEE INFORMATION**

**Table No. 1  
Systemwide Location Summary  
For Fiscal Years Ended December 31, 2023, 2024, and 2025**

Location Type	Year	Locations at Start of Year	Locations at End of Year	Net Change
<b>Franchised</b>	<b>2023</b>	2	19	+17
	<b>2024</b>	19	33	+14
	<b>2025</b>	33	47	+14
<b>Company/Affiliate-Owned</b>	<b>2023</b>	467	543	+76
	<b>2024</b>	543	573	+30
	<b>2025</b>	573	649	+76
<b>Total</b>	<b>2023</b>	469	562	+93
	<b>2024</b>	562	606	+44
	<b>2025</b>	606	696	+90

**Table No. 2  
Transfers of Locations from Franchisees to New Owners  
For Fiscal Years Ended December 31, 2023, 2024, and 2025  
(Other than to Us or our Affiliates)**

State	Year	Number of Transfers
All States	2023	0
	2024	0
	2025	0
<b>Total</b>	<b>2023</b>	0
	<b>2024</b>	0
	<b>2025</b>	0

**Table No. 3  
Status of Franchised Locations  
For Fiscal Years Ended December 31, 2023, 2024, and 2025**

State	Year	Locations at Start of Year	Locations Opened	Terminations	Non-Renewals	Reacquired by Franchisor	Ceased Operations—Other Reason	Locations at End of Year
<b>California</b>	<b>2023</b>	1	10	0	0	0	0	11
	<b>2024</b>	11	6	0	0	0	0	17
	<b>2025</b>	17	8	1	0	0	0	24