

# Carma Smart Choice Menu

March 23, 2026

PREPARED FOR

**Darrell Huston**

VEHICLE

**2010 Porsche Panamera**

STOCK #

**20593**

Price is what you pay. **Value is what you get.**

## Shared Fees:

Registration \$799.00 · DOC/CPO \$595.00 · Taxes \$993.51 · Warranty \$0.00 · Shipping \$0.00 · Title Fee \$98.00

### **Peace of Mind**

Limited protection — drive with confidence

- ✓ 3-Month / 3,000-Mile Warranty (up to \$2,500 value)
- ✓ 5-Year Discounted Services (\$2,500.00 value)
- ✓ 90-Point Inspection
- ✓ Full Customer Support

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Vehicle Price: \$13,598.00

**\$16,083.51**

Total Out-the-Door

### **Economy Buy**

Some savings — but you lose the warranty

- ✓ 5-Year Discounted Services (\$2,500.00 value)
- ✓ 90-Point Inspection
- ✗ **NO 3-Month / 3,000-Mile Warranty**

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Vehicle Price: \$13,298.00

You save vs Peace of Mind: **\$300.00**

Value lost: **Up to \$2,500.00**

**\$15,783.51**

Total Out-the-Door

## On Your Own

Lowest price — highest risk

- ✓ 90-Point Inspection
- ✗ NO Warranty
- ✗ NO Discounted Services

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Vehicle Price: \$12,598.00

You save vs Peace of Mind: **\$1,000.00**

Value lost: **Up to \$5,000.00**

**\$15,083.51**

Total Out-the-Door

## Ultimate Protection

Maximum coverage — total peace of mind

- ✓ Comprehensive Extended Warranty (Level 2)
- ✓ 5-Year Discounted Services (\$2,500.00 value)
- ✓ 90-Point Inspection
- ✓ Priority Support

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Vehicle Price: \$13,598.00

**\$22,310.51**

Total Out-the-Door

Any discount voids the included 3-Month / 3,000-Mile Warranty. Most Carma customers choose value over the lowest price.

**IMPORTANT NOTICE:** This document is intended as a pricing proposal only and does not constitute a binding contract, agreement, or guarantee of terms. All pricing, coverage details, and terms presented herein are subject to change and are contingent upon execution of final purchase and service agreements. The customer is solely responsible for reviewing, understanding, and agreeing to all terms and conditions contained in any and all agreements prior to signing. Carma Auto Group assumes no liability for any misunderstanding or reliance upon the information presented in this proposal. By proceeding, the customer acknowledges that this serves as an informational summary and not a legally binding document.

# Plan Comparison

Side-by-side comparison of all available protection options.

Feature	Peace of Mind	Economy Buy	On Your Own	Ultimate Protection
<b>Warranty Coverage</b>	3-Month / 3,000-Mile Warranty (up to \$2,500)	No Warranty	No Warranty	Extended Warranty (Level 2-4)
<b>Discounted Services</b>	5-Year Discounted Services (up to \$2,500.00)	5-Year Discounted Services (up to \$2,500.00)	No Discounted Services	5-Year Discounted Services (up to \$2,500.00)
<b>Vehicle Inspection</b>	90-Point Inspection	90-Point Inspection	90-Point Inspection	90-Point Inspection
<b>Customer Support</b>	Full Customer Support	Standard Support	Standard Support	Priority Support
<b>Total Out-the-Door</b>	<b>\$16,083.51</b>	<b>\$15,783.51</b>	<b>\$15,083.51</b>	<b>\$22,310.51</b>

Nobody wants to overpay for a vehicle. We are always happy to compare our pricing and total value offered against any similar vehicle in the United States. Every customer deserves a great deal — and we stand behind ours.

# Market Data Report

Generated Mar 23, 2026, 7:25 PM — Data reflects real-time competitor listings and published valuation sources.

## 18.3% Below Market Average

This 2010 Porsche Panamera is priced at **\$13,598.00** — that's **\$3,037.50** under the average comparable listing price of **\$16,635.50**.

Data Point	Value
Competitor Avg. Listing Price	\$14,777.00
Mileage Radius from Dealership	5000
# of Live Comp Listings	8
KBB Value	\$14,707.00
JD Power Value	\$23,188.00
Carfax Value	\$13,870.00
<b>Our Price</b>	<b>\$13,598.00</b>
<b>Avg. Market Value</b>	<b>\$16,635.50</b>

### No Two Vehicles Are Identical in Value

Online listings and pricing guides provide a starting point — but they don't tell the whole story. Before comparing any used vehicle, consider these value factors:

- ✓ Total Service History
- ✓ Value of Recent Service Performed
- ✓ Locations Driven in the US
- ✓ Number of Previous Owners
- ✓ Cosmetic Condition (Interior & Exterior)
- ✓ Tire Condition
- ✓ Accident History
- ✓ Recent Inspection by a Reputable Shop
- ✓ Road Tested Upon Arrival
- ✓ Certified Pre-Owned with Warranty
- ✓ 5-Year Discounted Maintenance Plan
- ✓ 90-Day Courtesy Diagnostic & Reduced Labor
- ✓ Customer Road Test Experience

 **Dealer Reputation — Carma Auto Group**

**22,000+**

Vehicles Sold

**14**

Years in Business

**1,500+**

Google Reviews

When you buy from Carma, you're not just getting a vehicle — you're getting the backing of one of the most established and reviewed dealerships in the region. Our track record speaks for itself.

All values are estimates and may vary. This report is for informational purposes only.

# Coverage Details

Comprehensive breakdown of all included protections and services.

## 3-Month / 3,000-Mile Warranty — Level 1

Included with Peace of Mind — covers all major powertrain components. Below is a detailed breakdown of every covered system:

System	Covered Components
<b>Gasoline Engine</b>	Cylinder block & all internally lubricated parts, including crankshaft, rod & main bearings, cam bearings, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves & guides, valve springs, rocker arms, pushrods, timing chain & sprockets, oil pump & housing, oil pump pressure relief valve, timing chain housing, intake & exhaust manifolds, flywheel, balance shafts, harmonic balancer & retainer bolt, crankshaft pulley, valve covers, oil pan, engine oil cooler, oil filter adapter/housing, engine oil sending unit, thermostat & housing, water pump, temperature sending unit, expansion plugs, fuel supply pump, vacuum pump, dipstick & tube, and fasteners.
<b>Diesel Engine</b>	Fuel distributor, fuel injection pump, fuel regulator, and injectors. Auxiliary fuel pump excluded.
<b>Turbo/Supercharged Engine</b>	Turbocharger, supercharger, waste gate controller, intercooler, hard lines, compressor, clutch & pulley, bypass valve, injection pump, lines & nozzles.
<b>Transmission (Automatic)</b>	Case & all internally lubricated parts, including oil pump, valve body, torque converter, governor, main shaft, input/output shafts, clutches, bands, drums, gear sets, bearings, bushings, solenoids, TV cable, electronic shift control unit, computer operated clutch, cooler, dipstick & tube, and fasteners.
<b>Transmission (Standard/Manual)</b>	Case & all internally lubricated parts, including main shaft, input/output shafts, gear sets, shift forks, synchronizers, bearings, bushings, shift linkage & cables, and fasteners.
<b>Drivetrain (FWD)</b>	Final drive housing & all internally lubricated parts, including carrier case, gear sets, chain & sprockets, bearings & bushings, axle shafts, front/rear hub bearings, drive shaft support, drive shaft, and fasteners.
<b>Drivetrain (RWD)</b>	Drive axle housing & all internally lubricated parts, including carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, front/rear hub bearings, drive shaft support, drive shaft, and fasteners.
<b>Transfer Case — 4X4/AWD</b>	Case & all internally lubricated parts, including main shaft, gear sets, chain & sprockets, bearings, bushings, fasteners, four-wheel drive selector switch, transfer case module, electronic & vacuum engagement components, including Quattro, xDrive, 4-Matic, etc.
<b>Hybrid Vehicle Components</b>	Hybrid battery junction block, main battery cable, electric alternating current compressor, electric motor/generator(s), all internal components, inverter/converter/transformer units, CVT & all internal components, power split device, reduction/reducer box, and fasteners.
<b>Seals &amp; Gaskets</b>	Covered only if required in connection with a covered repair.

## Level 2 — Powertrain Plus

SELECTED PLAN

- ✓ Powertrain coverage (engine, transmission, drivetrain)
- ✓ Air conditioning compressor & clutch
- ✓ Alternator & starter motor
- ✓ Power steering pump & rack
- ✓ Fuel pump & sending unit
- ✓ Water pump & thermostat
- ✓ Radiator & heater core

**UPGRADE OPTIONS AVAILABLE**

### Level 3 — Gold Coverage

- ▶ Everything in Level 2
- ▶ ABS module & sensors
- ▶ Power window & lock motors
- ▶ Dashboard instruments & gauges
- ▶ Brake calipers & master cylinder
- ▶ Suspension components (struts, shocks, control arms)
- ▶ Electrical switches & relays
- ▶ Cruise control module

### Level 4 — Exclusionary (Near-Factory)

- ▶ Everything in Levels 2 & 3
- ▶ Covers virtually ALL mechanical & electrical components
- ▶ Only specific exclusions (wear items, maintenance items)
- ▶ Navigation & entertainment systems
- ▶ Heated/cooled seat modules
- ▶ Parking sensors & cameras
- ▶ Sunroof/moonroof motor & components

## 5-Year Discounted Services — Up to \$2,500.00 Value

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Comprehensive coverage for routine maintenance not covered by a warranty — at participating national brand service centers.

#### Oil Changes

Regular oil changes to keep your engine running smoothly

#### Wheels & Tires

Tire rotations, balancing, and wheel services

#### Alignments

Proper alignment for optimal handling and tire wear

#### Brakes

Brake inspections and services for your safety

#### Radiator Service

Cooling system maintenance and flushes

#### A/C Service

Air conditioning maintenance and recharging

*Administered by CARCARE Promotions. Benefits may vary based on year/make/model and location. Not a vehicle warranty.*

# Risk Disclosure

Important information about what is **not covered** with the selected pricing options.

## Economy Buy — What You're Giving Up

### Warranty Coverage — REMOVED (Up to \$2,500 value)

Without the 3-Month / 3,000-Mile Warranty, you are responsible for **all** mechanical failures from day one. Major repairs include:

Engine repair	\$2,500 – \$7,000+
Transmission	\$3,000 – \$5,500+
Drivetrain	\$1,500 – \$3,000
Cooling system	\$800 – \$2,000
Electrical	\$500 – \$2,500

### Still Included

5-Year Discounted Services (up to \$2,500.00 value)  
90-Point Inspection

## On Your Own — Maximum Risk

### Warranty Coverage — REMOVED (Up to \$2,500 value)

Engine	\$2,500 – \$7,000+
Transmission	\$3,000 – \$5,500+
Drivetrain	\$1,500 – \$3,000
Cooling	\$800 – \$2,000
Electrical	\$500 – \$2,500
Brakes	\$400 – \$1,800

### Discounted Services — REMOVED (Up to \$2,500.00 value)

You lose 5 years of discounted services including:

Oil Changes, Wheels & Tires, Alignments, Brakes, Radiator Service, A/C Service

### Still Included



# Your Warranty is Backed by the Best

DOWC (Dealer Owned Warranty Company) — among the highest-rated vehicle service contract providers in the U.S.

**2016**

Founded  
Parsippany, NJ

**Millions+**

Claims Paid

**1,000+**

Dealer Partners

**Top-Rated**

Google Reviews

## Industry Trust Signals

**BBB Listed** — 9+ years in operation

**Millions in Claims Paid** — Proven track record

**1,000+ Dealer Partners** — Trusted nationwide

**"Fix It Forward" Program** — Community-focused repairs for those in need

## Proud Member Of

Motor Vehicle Protection Products Association (MVPPA) · Service Contract Industry Council (SCIC) · Guaranteed Asset Protection Alliance (GAPA)

## What Customers Are Saying

**Rainald M.**

★★★★★

"From their top-notch customer service to their exceptional products and services, DOWC has proven to be a reliable and trustworthy partner."

**Michelle B.**

★★★★★

"DOWC had to step in and help resolve a nightmare experience with another GAP warranty company. Once DOWC got involved, the matter was resolved."

**Victor C.**

★★★★★

"What normally takes multiple phone calls was done with one person in less than an hour. Can't recommend DOWC enough."

Learn more at [dowc.com](http://dowc.com) · Powered by Carma Auto Group

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