

# Choose The ZERO Plan®

## We Beat The Competition

<b>ISSUE</b>	<b>The ZERO Plan®</b>	<b>Competition</b>
Funding	<b>Within 7 Days</b>	Between 90 – 120 Days
Financing Fee Refund	<b>100% Refund during first 60 days</b>	Partial refund during first 90 days
Limit Profit	<b>No Limitation on Profit</b>	Limits Profit to an Amount over Cost
12 Month Service Contracts or Products	<b>Eligible for Financing</b>	Not Eligible for Financing
Customer Payment Via Coupons	<b>Available</b>	ACH or Credit Card Only Option
Cancellation Rates	<b>Low Cancellation Rates as a Result of Multiple Collection Efforts</b>	Higher Cancellation Rates <u>More Charge Backs</u> <u>No Collection Effort</u>
Eligible Products	<b>Products that are Cancellable with a Pro-Rata Refund Such as Tire &amp; Wheel, Service Contract , etc....</b>	Service Contract Only
Multiple Products	<b>Finance Multiple Products on One ZERO Plan® Contract</b>	Service Contract Only
Profit Generating Sales Tool	<b>ZERO Plan CASH Menu</b>	Not Available
Volume Based Fee Schedule	<b>Retailers Rewarded with Lower Financing Fees Based on Volume</b>	One Fee for All Retailers