



Retailer Presentation

- About Universal Lenders and the ZERO Plan
- What is an Installment Sale
- Strategy to Increase Dealership Profit
- Step by Step. The ZERO Plan Process
- Fees and Funding
- www.The-ZERO-Plan.Com – The ZERO Plan Menu
- Our Commitment



UNIVERSAL LENDERS LLC

- Universal Lenders Inc. organized in 1958 and incorporated in 1994.
- Universal Lenders LLC created in 2010 exclusively for The ZERO Plan.
- Serves the automotive, powersports, marine and RV industries by offering zero percent financing

RETAILER FRIENDLY

Unlike our competitors the ZERO Plan understands every aspect of a dealership. How do we know what you do? The founder of the ZERO Plan was a dealer like you for 40 years who experienced every situation imaginable. Our program was built with a dealer first attitude.

**As a result The ZERO Plan® was created for
Retailers by a Retailer.**



WHAT IS AN INSTALLMENT PLAN SALE?

A TRADITIONAL installment plan sale is a separate transaction where a customer purchases an extended service contract on a separate installment contract and is not part of the vehicle purchase.

What are the Terms?

- **0%**
- **10% - 15% down**
- **Monthly Installment options up to 18 Months**
- **No Credit Underwriting or Approval Required**
- **A Fee is Paid to the Installment Plan Company for Each Sale**

Why Use an Installment Plan?

- **Increased Revenue From The Target Customers Creating Incremental Profits!.**

What Are the Risks of an Installment Plan?

- **There Are No Risks.....Only the Opportunity to Gain!**
- **Should a Customer Default on Their Payment Plan the Retailer Will Make Less Profit Than Anticipated But There is No Risk of Loss.**



OPPORTUNITY TARGETS:

CASH BUYERS

Represent 30% - 40% of Sales (Where the Retailer Does Not Arrange Financing). Cash Buyers Mostly Are Customers With A Credit Union or Outside Bank Check. So they Really Are Finance Customers Who Require a Payment Option. A Closing Tool Like **0% Financing** can offer the Payment Option and Close the Sale.

CREDIT CHALLENGED AND NEGATIVE EQUITY BUYERS

These Buyers Don't Qualify for Additional F&I Purchases based on their Lender Approval. But they WANT the Protection of the Products you Offer. The ZERO Plan® Provides the Payment Option to Close These Sales and the Power of the 0% Incentive.

SERVICE DRIVE

Tons of Opportunity from Customers Approaching the Expiration of the Manufacturer's Warranty, to Customer's Just Experiencing a Large Warranty Repair and it is a perfect way to secure your service customer's future business. Customers Trust their Service Advisors and will Purchase What They Suggest. The incentive of 0% Financing and a Payment Option will Close These Sales!

AFTER SALE BUYERS

50% (or More) of Buyers Do Not Purchase F&I Products at the Time of Sale. Pitching the Benefits of F&I Products Can Be More Successful Outside of the Business Office. Solicit These Customers and use 0% Financing and a Payment Option to Help Close These Sales!



WHAT IS THE ZERO PLAN®?

The Best 0% INSTALLMENT PROGRAM FOR RETAILERS

- **OBJECTIVE** Increase Product Sales and Bottom Line, Not Just Replace Current 0% Providers. **Drive Incremental Sales & Profits!**
- **GOALS**
 - > Increase the Products Eligible for 0% Financing to Increase Total Profit.
 - > Preserve Profits by Reducing Cancellations
 - > Enhance Terms & Guidelines to Close More Sales
 - > Create a Dealer Friendly Platform



Increase the Products Eligible for 0% Financing to Increase Total Profit.

RESULT: INCREASED INCREMENTAL SALES & PROFITS

- **We Finance More than Just Service Contracts! Eligible F&I Ancillary Products can be Financed Using The ZERO Plan. This Would Include Other Cancellable Products such as Tire & Wheel Protection, Ding & Dent, Road Clubs etc. (No GAP)***
- **Service Contracts and Protection Products From Different Providers Can Be Bundled and Financed on a Single ZERO Plan Contract.**
- **Non Cancellable Products such as Chemical Packages & Bundled Products Can Be Approved For Financing On an Exception Basis.**



Preserve Profits by Reducing Cancellations.

The ZERO Plan® Delivers Industry Best Cancellation Rates!

- Concerted Collection Efforts Including Multiple Late Notices, Certified Cure Letter, Texts & Phone Calls. **Our Competitors Do Not Collect!**
- We Report to the Credit Bureaus. **Customers Care About Their Credit Score!**
- Dealership Involvement Utilizing Our Exclusive “**Save A Deal**” Program. **Retailers Want to Help Reduce Chargebacks!**
- Insure Your Profits by Placing a Payment Protect Policy on Your Customer’s Payment Plan. **Pays 6 Payments If Your Customer Loses Their Job!**



Enhance Terms & Guidelines

RESULT: Close More Sales!

- **Industry Longest 42 Monthly Installments to Lower the Payment and Increase Affordability**
- **ZERO Down Program to Increase Penetration.**
- **Reduced Retailer Fees for High Balance Transactions That Retains Margin**
- **Industry Exclusive Retailer Fee Structure Based on Monthly Production.**



Create A Dealer Friendly Platform

ISSUE	The ZERO Plan [®]	Competition
Funding?	Within 7 Days	Between 90 – 120 Days
Retailer Fee Refund?	100% Refund during first 60 days	Partial refund during first 90 days
Limitation on Profit?	No Limitation on Profit	Limits Profit to an Amount over Cost
Maximum Number of Installment Payments?	Up to 42 Installment Payments	Max 18 ... Maybe 24 Payments
Chargeback Warning?	Save-A-Deal[™] Program Enlists Retailer's Help to Stop Cancellations	No Programs for Retailers
Cancellation Rates?	Low Cancellation Rates as a Result of Extensive Collection Efforts	Higher Cancellation Rates <u>More Charge Backs</u> <u>No Collection Effort</u>
Eligible Products?	Most Products Sold in the F&I Office	Service Contract Only
Multiple Products?	Finance Multiple Products From <u>Different Administrators</u> on One Contract	Service Contract Only
Profit Generating Sales Tool?	ZERO Plan[®] CASH Menu	Not Available
Volume Based Fee Schedule?	Retailers Rewarded with Lower Financing Fees Based on Volume	One Fee for All Retailers
ZERO DOWN Payment Program	Available to ZERO Plan[®] Retailers	Not Available or Limited to Select Dealers



HOW IS THE ZERO PLAN® DIFFERENT FROM OUR COMPETITORS?

It is Not Different!

- Down Payments as low as 10%
- 0% Principle Only Installment Plan
- Flexible Repayment Terms
- Everyone is Approved! No Underwriting

It is Different!

- Stream Lined Funding Process
- Finance Other F&I Products with Terms up to 42 Months
- Effective Collection Effort Results in Reduced Chargebacks
- Direct Dealer Communications for Funding & Collection Issues
- Volume Based Fee Schedule
- ZERO Down Program



ZERO Plan Forms Origination

- **ZERO Plan® FormsBuilder**

Create and print the ZERO Plan Forms Using Our Web Site. You Can Choose Basic Forms Origination or Choose to E-Rate & E-Contract the Policies Being Financed as well. Your Choice!

- **ZERO Plan® Menu Plus Other Menu Providers**

Provides E-Rating & E-Contracting For All Policies And The Zero Plan Forms. Menu Presentations of Product Packages Using ZERO Plan Payments sells CASH customers!

**Check our Website for Current
Integrating Menu Partners**



Retailer Funding

HOW IT WORKS! HOW WE DIFFER FROM OUR COMPETITORS!

- F&I sells vehicle product(s) and completes ZERO Plan® Paperwork.
How we Differ: With the ZERO Plan Multiple Products are Eligible
- Dealer Retains the Down Payment or 1st Installment and then sends Universal Lenders LLC the Funding Packet.
How we Differ: Dealership does not send Documents to the Administrator
- Upon receipt of the required documents, Universal Lenders LLC will pay the Dealership within 7 business days.
How we Differ: Our Competitors Pay Between 90 -120 Days
- The Dealership follows their normal remittance process and submits payment to Administrators just like a CASH Deal.
How we Differ: Our Competitors Requires Special Procedures
- In the event of a loan default, Universal Lenders LLC will contact the Dealership directly to request a refund.
How we Differ: Our Competitors Cancel Policies with No Retailer Notice



ZERO Plan Retailer Fees

- Fees are 100% refundable in Event of Default – First 60 Days
- The More Contracts that are Funded the less the Fees are.
- Dealer Groups can combine contracts from all locations to reduce their fees.

Business Managers can **reduce the dollar amount of their fees** by securing as much down payment as possible. The unpaid balance to finance is reduced as the down payment is increased thus reducing the cost of the program.



Fees & Guidelines

Guidelines: Determine the minimum down payment required and the maximum number of monthly payments. When multiple policies are being financed the guidelines are based on the shortest term of all the policies being financed.

ZERO Plan Guidelines for Program Eligibility				Minimum Down Payment	Maximum # of Payments
Remaining Policy Coverage of product(s) being sold [†]					
12	to	23	Months	20 %	9
12,000	to	23,999	Miles		
24	to	35	Months	15 %	12
24,000	to	35,999	Miles		
36	to	47	Months	10 %	18
36,000	to	47,999	Miles		
48	to	59	Months	10 %	24
48,000	to	59,999	Miles		
60	to	71	Months	10 %	30
60,000	to	71,999	Miles		
72	to	83	Months	10 %	36
72,000	to	83,999	Miles		
84	+	Longer	Months	10 %	42
84,000	+	Longer	Miles		



Fees & Guidelines

Fees: The number of payments provided to the customer and the fee level of the Retailer Determine the fee percentage. Multiply the balance to finance by the fee percentage to determine the Retailer fee. Average monthly fundings determine the dealership or group fee level.

Retailer Fees

For contracts submitted that conform to the above guidelines, the amount paid to the Retailer for purchase of a ZERO Plan® Note will be reduced by the retailer fee detailed below.

Customer Repayment Option	▶ RETAILER FEE LEVEL ◀			
	Level A	Level B	Level C	Level D
9 payments	9%	7 %	6 %	5 %
12 payments	11 %	9 %	8 %	7 %
15 payments	13%	11 %	10 %	9 %
18 payments	14 %	12 %	11 %	10 %
24 payments	17 %	15 %	14 %	13 %
30 payments	19 %	17 %	16 %	15 %
36 payments	21 %	19 %	17 %	16 %
42 payments	22 %	20 %	18 %	17 %

High Balance Adjustment:

For balance to finance that is between \$5000.01 and \$6500.00, the fee above will be reduced by 1%.

For balance to finance over \$6500.00, the fee above will be reduced by 2%.

† For stale-dated submissions, or wrap policies that have an in-service date more than 12 months before submission, please call for eligibility; additional stipulations may be required.

‡ Determining Retailer Levels:

Fee levels are determined by average monthly production. Each month all Retailers will be assigned a volume level A thru D based on the average number of monthly contracts purchased during the preceding 3 calendar months. New retailers will be assigned as Level A until 3 months of purchase history is available. Dealer Groups may combine their volume from commonly owned rooftops to determine the group's Level.

Volume Level Definitions:

Average Monthly Number of Contracts Purchased (Last 3 Months)

Level A = 1 thru 5 | Level B = 6 thru 20 | Level C = 21 thru 40 | Level D = 41 and up



FUNDING Requirements

- **Signed ZERO Plan Note & Contract**
- **Signed Exhibit A to Note & Contract**
- **Customer Photo I.D.**
- **One Copy of the Policy or Product Warranty for Each Product Financed.**
- **To Activate Payment Protect include a Signed Copy of the Funding Checklist.**

For Courier & US Mail Service Send the Funding Packet to:

1011 Lake Street Suite 303 Oak Park IL 60301

To Email the Funding Packet Please Email to funding@thezeroplan.com

To Fax the Funding Packet please use 773-889-4508



ZERO Plan – It Can Increase Revenue

- **Dealerships Embrace Menu Selling but do a Poor Job with Cash Customers due to a Lack of a Payment Option on their Menu System.**
- **Revenue per Cash Customer Averages under \$200.00 per Unit...Well below averages on Finance Transactions**
- **An Increase of Even 20% in Cash Revenue means Big Dollars to Retailers**

What is The ZERO Plan Solution?

Provide the Retailer with a State of the Art ZERO Plan Menu that Closes Cash Buyers With ZERO Plan Payments.



ZERO Plan Menu-Available Only to ZERO Plan Retailers

- >ZERO Plan Payments sell Product Packages!
- >Internet Based
- >Not Meant to Replace Current Menu Provider
- >User Defined Packages
- >User Defined Pricing
- >Flexible Payment Displays
- >Prints ZERO Plan Forms
- >Prints Most Product Policies
- >Option to Integrate with DMS



Payment Options																																											
Platinum	Gold	Silver	Bronze																																								
Maintenance Plan <ul style="list-style-type: none"> Prepays your vehicle's service visits to ensure proper maintenance Offers both convenience and exceptional value 	Maintenance Plan <ul style="list-style-type: none"> Prepays your vehicle's service visits to ensure proper maintenance Offers both convenience and exceptional value 	Maintenance Plan <ul style="list-style-type: none"> Prepays your vehicle's service visits to ensure proper maintenance Offers both convenience and exceptional value 	Maintenance Plan <ul style="list-style-type: none"> Prepays your vehicle's service visits to ensure proper maintenance Offers both convenience and exceptional value 																																								
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Vehicle Service Contract <ul style="list-style-type: none"> Mechanical repair protection for the covered components of your vehicle. Includes rental and towing coverage. 																																											
0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$384.78</td></tr> <tr><td>12 payments</td><td>@ \$288.59</td></tr> <tr><td>15 payments</td><td>@ \$230.87</td></tr> <tr><td>18 payments</td><td>@ \$192.39</td></tr> <tr><td>21 payments</td><td>@ \$164.90</td></tr> <tr><td>24 payments</td><td>@ \$144.29</td></tr> <tr><td>Down Payment:</td><td>\$384.78</td></tr> </table>	9 payments	@ \$384.78	12 payments	@ \$288.59	15 payments	@ \$230.87	18 payments	@ \$192.39	21 payments	@ \$164.90	24 payments	@ \$144.29	Down Payment:	\$384.78	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$204.69</td></tr> <tr><td>12 payments</td><td>@ \$153.52</td></tr> <tr><td>15 payments</td><td>@ \$122.81</td></tr> <tr><td>18 payments</td><td>@ \$102.34</td></tr> <tr><td>Down Payment:</td><td>\$204.69</td></tr> </table>	9 payments	@ \$204.69	12 payments	@ \$153.52	15 payments	@ \$122.81	18 payments	@ \$102.34	Down Payment:	\$204.69	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$154.79</td></tr> <tr><td>12 payments</td><td>@ \$116.09</td></tr> <tr><td>15 payments</td><td>@ \$92.87</td></tr> <tr><td>Down Payment:</td><td>\$154.79</td></tr> </table>	9 payments	@ \$154.79	12 payments	@ \$116.09	15 payments	@ \$92.87	Down Payment:	\$154.79	0% Interest Payment Plan <table border="0"> <tr><td>9 payments</td><td>@ \$84.89</td></tr> <tr><td>12 payments</td><td>@ \$63.67</td></tr> <tr><td>15 payments</td><td>@ \$50.93</td></tr> <tr><td>Down Payment:</td><td>\$84.89</td></tr> </table>	9 payments	@ \$84.89	12 payments	@ \$63.67	15 payments	@ \$50.93	Down Payment:	\$84.89
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X _____	X _____	X _____	X _____																																								

I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase. The dealer makes no warranties, whether expressed or implied. See premium payment plan contract for financed amount and complete payment details.

Smith, Jeff



Customer Service

Refer Your Customers to Our Website to Address Most Concerns.



Business Partner Login

User:

Password:

Sign in

[Forgot Password? Need one?](#)

The ZERO Plan[®] 0% Payment Solutions

[Home](#)

What do you want to do?

[Who is Universal Lenders LLC ?](#)

[Manage Account, Customer Service, Policies & Procedures](#)

[Manage Automatic Payments](#)

[Make a Payment & How to Pay](#)

[ABOUT YOUR WARRANTY... coverage... eligibility... repairs... claims...](#)

[Cancel your Service Contract or Warranty](#)

If your question is not listed, [please Contact Us.](#)



[Business Manager's Resources](#)

Access our website at www.thezeroplan.com

ZERO Plan® Partners

[Overview of the ZERO Plan® and Universal Lenders LLC](#)

[Trouble Shoot ZERO Plan Program Problems](#)

[ZERO Plan® Training Material and FACT Sheets](#)

[Current Program Guidelines, Retailer Fee Schedule and ZERO Plan News](#)

[ZERO Plan Menu- Increase Revenue With Payment Presentations](#)

[Agent/Administrator Resources & Enrollment Documents](#)

[Install-Update ZERO Plan Programs](#)

[E-Contracting - Partners That Integrate With The ZERO Plan](#)

[How Do I Contact Universal Lenders LLC?](#)

[Products Eligible for ZERO Plan Financing](#)



Our Commitment

The ZERO Plan will Deliver Incremental Sales & Profit to Dealers by Expanding Product Eligibility & Reducing Cancellations... All While Providing a Simple to Use Platform.

Questions?

866-954-1050

sales@thezeroplan.com