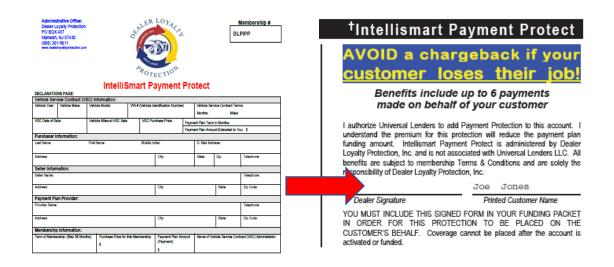


PAYMENT PROTECT PROGRAM

The ZERO Plan has partnered with IntelliSmart to provide payment protection should your customer involuntarily lose their job. If your customer involuntarily does lose their job then this policy will make up to 6 payments on the customer's behalf directly to the ZERO Plan! For a small premium you can insure your large profit!

It is Simple and Easy!

- If the Retailer chooses to protect an account the Funding Checklist will be signed authorizing the policy to be added to the account. The signed Funding Checklist should be included with the funding request.
- There is a flat premium of \$99.00 to place the policy. Should the Payment Protect policy be added to the account the funding check will be reduced by the premium amount.
- The ZERO Plan will notify the customer that this protection was added to their account and provide the customer with the agreement.



The Most Common Reason Customers Default on Their Payment Plan is a Loss of Job! Reduce Your Chargebacks and Retain Your Profit by Using PAYMENT PROTECT!



The Cost Of Freedom Is Now ZERO.

Freedom from the worry of losing your job and from losing your protection policies or extended warranty!

Your Payments are Protected!

The ZERO Plan® and your retailer are providing you with peace of mind should you lose your job AT NO COST TO YOU! We enrolled you in the IntelliSmart Payment Protect program to help you make your payments should you lose your job.



- This policy covers up to 6 monthly payments in the event of a job loss.
- This policy will payout a maximum of \$3500.00 on your behalf
- Coverage is good for up to the first 36 monthly payments.
- If you have less than 6 monthly payments left in your plan this policy will payoff your account.

How Does It Work

If you involuntarily lose your job due to layoff, furlough or termination without cause, simply file a claim and provide proof of the separation.

IntelliSmart Payment Protect will make up to 6 payments directly to the ZERO Plan to pay what you owe. It's that simple!

Please see the enclosed policy for specific terms and conditions

Ouestions? Contact us at **info@thezeroplan.com** or **866-954-1050**