



Agent Training

- Agent Responsibilities.
- Enrolling Retailers
- Identify Your Retailer's Targets
- Payment Presentation-Sales Aids
- Sales Process –ZERO Down Payment Program
- Fees, Guidelines & Funding
- Cancellations, Save–A-Deal & Payment Protect
- Forms Origination Options
- www.The-ZERO-Plan.Com
- Benefits of Being a ZERO Plan Agent



Agent Responsibilities

- **Enroll Retailers**
 - > Complete Enrollment Documents.
 - > Make Sure Products Sold are Eligible for ZERO Plan Financing.
 - > Secure Exceptions for Non Eligible Products
 - > Provide Forms Origination Options
- **Provide Support**
 - > Answer Questions-Review Production & Use
 - > Train New Hires
 - > Review Save-A-Deal, Payment Protect to Reduce Cancellations
 - > Collect Cancellation Refunds if Requested
- **Confirm Remittance**
 - > From the Monthly Production Report Confirm That Financed Policies are Paid for and That Universal Lenders LLC is the Lien Holder of Record



Enroll Your Retailers

1. Confirm with the retailer what policies they want to finance using the ZERO Plan®. Check the Approved Product List on our website to confirm the policies have been approved. If a policy has not been approved the retailer may still be able to finance the product by completing the Retailer Exception form explained below.
GAP or GAP like Products are never eligible
2. Copies of the retailer enrollment forms can be found on our website at www.thezeroplan.com

Enrollment Check List:

Use this form to make sure the enrollment packet is complete and accurate.

Retailer Agreement:

This agreement needs to be signed by a corporate officer, member or partner of the business entity. General Managers, Controllers or CFOs are not an officer, member or partner. For a retailer group, multiple corporations or partnerships can sign one retailer agreement.

Retailer Information Form:

This form needs to be completely filled out. The information on this form will identify the retailer and allow us to efficiently service the retailer. For Retailer Groups one form is required for each rooftop.

Personal Guaranty:

Independent used car retailers, repair facilities or other non franchised retailers are required to sign this guaranty. There will be a credit bureau inquiry completed to approve the enrollment.

Business License:

A copy of the Retailers state issued business or Retailer license is required.

Retailer Exception Form

Should a Retailer wish to use the ZERO Plan® program to finance products that are not eligible then this form needs to be completed and signed by the Retailer.



Enroll Your Retailers

Continued From Prior Slide

3. Fax (773-889-4508) or email(sales@thezeroplan.com) the completed enrollment Documents. Within 48 Hours a Retailer Launch Kit will be sent to the attention of the F&I or Business Manager. If an Agent prefers to have the Launch Kit sent directly to them this needs to be noted on the enrollment paperwork.
4. Within 72 hours each user will receive an email with login credentials to our online FormsBuilder which will allow each Retailer to originate ZERO Plan forms and E-Rate/E-Contract products
5. The Launch Kit Includes:
 - A Welcome Letter to the Retailer Which Includes Contact Information, Program Reminders and a User Name & Password for the Protected Area of our Website.
 - Retailer User Training for the ZERO Plan® for F&I
 - Retailer User Training for the ZERO Plan® for the Accounting Office
 - The Executed Copy of the Retailer Agreement
 - The Retailer Fee Schedule & Guidelines
 - Forms Origination Options
 - Funding Requirement Notice
 - Cancellation Requirements & Payment Protect Program Details
 - A FormsBuilder User Guide



Train Your Retailers on How to Use the ZERO Plan!

IDENTIFY YOUR OPPORTUNITY TARGETS:

CASH BUYERS

Represent 30% - 40% of Sales (Where the Retailer Does Not Arrange Financing). Most Cash Buyers Need a **Payment Option** to Purchase F&I Products, or a Closing Tool Like **0% Financing**.

CREDIT CHALLENGED AND NEGATIVE EQUITY BUYERS

These Buyers Don't Qualify for Additional F&I Purchases. The ZERO Plan® Provides the Payment Option to Close These Sales.

SERVICE DRIVE AND 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. 0% Financing and a Payment Option Close These Sales!




TRAIN YOUR RETAILERS TO PRESENT ZERO PLAN PAYMENTS

**Teach Your Retailers How To Close
Each Opportunity Target. Use The
Following Aids To Help Close The
Sale.**



ZERO Plan – Present Payment Options

- Use The ZERO Plan Payment Menu To Present Multiple Payment Options To Your Controlled Finance Customers
- Guide Customers To Higher Down Payment Options To Reduce Chargebacks, Reduce Retailer Fees And Guarantee More Profit!
- Download this Sales Aid From Our Website

 ZERO Plan Payment Options			
Protection Coverage Term:	48	months	
Sales Price:	3,500.00		
Sales Tax (if applicable):	+ -		
Total Sales Price:	= 3,500.00		
0% Payment Options			
	30%	15%	10%
	Down	Down	Down
Down Payment Required	1,050.00	525.00	350.00
Unpaid Balance of Sale Price	2,450.00	2,975.00	3,150.00
Repayment Term (# of Payments)	Monthly Payment	Monthly Payment	Monthly Payment
9	272.22	330.56	350.00
12	204.17	247.92	262.50
15	163.33	198.33	210.00
18	136.11	165.28	175.00
24	102.08	123.96	131.25



ZERO Plan- Use a Menu to Sell Cash Customers

- >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
- >E-Rates & E-Contracts

Payment Options			
Platinum	Gold	Silver	Bronze
Maintenance Plan · Prepays your vehicle's service visits to ensure proper maintenance · Offers both convenience and exceptional value	Maintenance Plan · Prepays your vehicle's service visits to ensure proper maintenance · Offers both convenience and exceptional value	Maintenance Plan · Prepays your vehicle's service visits to ensure proper maintenance · Offers both convenience and exceptional value	Maintenance Plan · Prepays your vehicle's service visits to ensure proper maintenance · Offers both convenience and exceptional value
Tire & Wheel · Road Hazard Protection Program · Repair or replace both tires and wheels	Tire & Wheel · Road Hazard Protection Program · Repair or replace both tires and wheels	Tire & Wheel · Road Hazard Protection Program · Repair or replace both tires and wheels	
Theft Guard · Pays a benefit in addition to your insurance in the event the vehicle is stolen and un-recovered. · Provides a way to track your vehicle.	Theft Guard · Pays a benefit in addition to your insurance in the event the vehicle is stolen and un-recovered. · Provides a way to track your vehicle.		
Vehicle Service Contract · Mechanical repair protection for the covered components of your vehicle. · Includes rental and towing coverage.			
0% Interest Payment Plan 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 9 payments @ \$204.69 12 payments @ \$153.52 15 payments @ \$122.81 18 payments @ \$102.34 Down Payment: \$204.69	0% Interest Payment Plan 9 payments @ \$154.79 12 payments @ \$116.09 15 payments @ \$92.87 Down Payment: \$154.79	0% Interest Payment Plan 9 payments @ \$84.89 12 payments @ \$63.67 15 payments @ \$50.93 Down Payment: \$84.89
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.

**The ZERO Plan Menu is Available From Many of Our Menu Partners.
Check our Website for a Current List of Menu Providers**



ZERO Down Program

The standard ZERO Plan program requires the customer to make a down payment. For those customers who have used all their available resources on their down payment for their vehicle or who just don't have the required down payment we now have an alternative program

WHERE NO DOWN PAYMENT IS REQUIRED.

All guidelines and processes for the standard ZERO Plan program that are found in this training manual apply to the ZERO Down program EXCEPT FOR:

- The maximum number of installments provided to the customer is 18 payments.
- The first payment date is equal to the contract date and is due upon signing. The first payment needs to be collected by the Retailer and retained by the Retailer.
- The Retailer will be funded an amount equal to the unpaid balance of the sales price less the Retailer Fee and then less the first payment amount.
- If the customer does not make the second payment we will refund 50% of the Retailer Fee.

**OVERCOME DOWN PAYMENT OBJECTIONS WITH
THE ZERO DOWN PAYMENT PROGRAM**



ZERO Plan Dealer Fees

- Percentage Based Fees Applied to the Balance to Finance.
- 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						
Remaining Policy Coverage of product(s) being sold [†]				Minimum Down Payment	Maximum # of Payments	
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	71	Months	10 %	24	
48,000	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	8 %	7 %	6 %	5 %
12 payments	11 %	9 %	8 %	7 %
15 payments	12 %	11 %	10 %	9 %
18 payments	13 %	12 %	11 %	10 %
24 payments	16 %	15 %	14 %	13 %
30 payments	19 %	17 %	16 %	15 %
36 payments	21 %	19 %	17 %	16 %
42 payments	23 %	21 %	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



Fees & Guidelines

OTHER TERMS & CONDITIONS

Specific guidelines for the ZERO Down Payment Program.

How to determine the refund of a Retailer fee in the event of a cancellation.

- **ZERO Down Program:** To offer the customer a payment plan with no down payment, the following terms are amended:
 - Standard guidelines and fees above will apply, however there is a maximum of 18 payments with no down payment required;
 - First payment is due at the time the Note & Contract is signed. First payment date will be the same as the contract date. Dealer must collect and retain the first payment (Dealer will be funded the unpaid balance less the first payment and less the Retailer fee).
- **Retailer fee refund in event of default (*non-payment*):**
 - **Level A, B or C Retailers:** If a contract is cancelled due to customer default (*non-payment*) **within 60 days**
 - 100% of the Retailer Fee will be refunded. After 60 days the fee charged to the dealer is fully earned.
 - **Level D Retailers:** If a contract is cancelled due to customer default (*non-payment*) **within 90 days**
 - 100% of the Retailer Fee will be refunded. Between 91 to 120 days, 35% will be refunded.
 - After 120 days the fee charged to the dealer is fully earned.
 - **ZERO Down Program (all Levels):** If a contract is cancelled due to customer default (*non-payment*) **within 60 days**
 - 50% of the Retailer Fee will be refunded. After 60 days the fee charged to the dealer is fully earned.
- A \$50.00 accounting fee will be withheld if funding for a ZERO Plan® Note is offset against past-due cancellation refunds owed by a Retailer to Universal Lenders LLC outstanding in excess of 30 days.



THE FUNDING PROCESS.....

- **Retailer completes ZERO plan® paperwork and collects the customer down payment or the customer's first installment payment if the customer chose the ZERO Down program.**
- **Retailer sends Universal Lenders the funding packet and retains the down payment or the first installment payment if ZERO Down program is chosen.**
- **Upon receipt of the required documents, Universal Lenders will issue a funding check to the Retailer within 7 business days for the unpaid balance of the sale price less its fee (less 1st payment for ZERO Down program). The Payment Protect premium will be deducted if that option is chosen**
- **Using the proceeds from the funding check and the down payment or 1st installment payment the Retailer follows their normal remittance process and submits payment to provider to pay for the policy(s) just like a cash transaction.**



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:

1140 Lake Street Suite 202 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



Common Document Problems

- **Universal Lenders not listed as lien holder on policy. This problem delays funding the most frequently. See the sample policy to follow.**
- **Products sold are not eligible for the ZERO Plan program. Check our website to confirm eligibility.**
- **Sale prices on all product policies must equal sale price on ZERO Plan Note & Contract.**
- **Sold date on policies not the same as ZERO Plan Note & Contract date.**
- **Missing social security number.**
- **Mobile phone number missing.**



Sample Policy



VEHICLE SERVICE CONTRACT

Administered by:
CornerStone United, Inc.
1070 Main Ave. NW
Hickory, NC 28601

Obligor for AZ:
Dealers Alliance Corporation
240 North 9th, Suite 350, Columbus, OH 43215
1-800-282-8913

For inquiries concerning this CONTRACT contact CornerStone at 1-866-912-2770

EXTENDED CARE

Vehicle Purchase Date (m/d/yyyy)		Contract Purchase Date (m/d/yyyy)		Contract #	
01/30/2017		01/30/2017		CSAECE302547	
Customer Last Name	PARR	First Name	VONYALE	M.I.	
Co-Buyer Last Name	WAY	First Name	A BETTER	M.I.	
Street Address			Email Address		
16318 EDDINGER ROAD			INFO@ABETTERVEHICLE.COM		
Home Telephone ()	301	556-7640	City	BOWIE	State MD Zip 20716

SELLING DEALER INFORMATION			
Dealer Name and Number	706762CS AWESOME AUTO	Salesperson	City, State Zip LAUREL, MD 20707

VEHICLE INFORMATION			
Vehicle Identification Number		Mileage	
1HGCS12808A001916		147895	
Manufacturer	HONDA	Model	ACCORD CPE
		Model Year	2008

ADDITIONAL EQUIPMENT / PURCHASED COVERAGE			
ADDITIONAL EQUIPMENT / OPTIONAL COVERAGE - Boxes Must Be Checked if VEHICLE is Equipped With, Used For, or Meets The Following:			
Four Wheel Drive / All Wheel Drive	<input type="checkbox"/>	Seals & Gaskets Coverage	<input checked="" type="checkbox"/>
Turbo/Super Charger	<input type="checkbox"/>	Drive Axle Coverage	<input type="checkbox"/>
Diesel Engine	<input type="checkbox"/>	Cooling Coverage	<input checked="" type="checkbox"/>
Commercial Usage	<input type="checkbox"/>	Fuel Delivery Coverage	<input checked="" type="checkbox"/>
Lifted or Lowered Body/Suspension / Oversized Tires (maximum of 6 inches lifted / 3 inches lowered / tires no more than 6 sizes larger than OEM)	<input type="checkbox"/>	Steering Coverage	<input checked="" type="checkbox"/>
Shortened Waiting Period	<input checked="" type="checkbox"/>	Suspension Coverage	<input checked="" type="checkbox"/>
Day 1 Coverage	<input type="checkbox"/>	AC Compressor Coverage	<input checked="" type="checkbox"/>
		Electrical Coverage	<input checked="" type="checkbox"/>
		Brake Coverage	<input checked="" type="checkbox"/>
		Enhanced Limits of Liability	<input type="checkbox"/>

PLAN DEDUCTIBLE	TERM OF COVERAGE	RETAIL PRICE OF THE VEHICLE (Before Taxes)	COVERAGE LEVEL
\$ 250 If left blank, \$100 deductible will apply.	Term of Service Contract 60 Months 100000 Miles	\$ 11600.00 SERVICE CONTRACT RETAIL COST \$ 6806.00	Engine & Transmission <input checked="" type="checkbox"/> Powertrain Plus <input type="checkbox"/> Advantage <input type="checkbox"/> Supreme <input type="checkbox"/>

LIENHOLDER INFORMATION			
Lienholder	UNIVERSAL LENDERS LLC	Telephone (866)	954-1050
Address	PO BOX 4179	City/State	OAK PARK, IL Zip Code 60303

 CONTRACT HOLDER'S SIGNATURE Date 1/30/17 I hereby certify that I have read and understand the terms and conditions of this CONTRACT, including the exclusions and limitations contained herein.	 DEALER'S SIGNATURE Date 1/30/17 As the authorized representative of the SELLING DEALER, I certify that the VEHICLE is covered by this CONTRACT and the said VEHICLE meets all the requirements supplied by the ADMINISTRATOR to the SELLING DEALER.
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Make Sure Universal Is The Lien Holder





Preserve Profits by Reducing Cancellations.

- **We Report to the Credit Bureaus. Customers Care About Their Credit Score!**
- **A Friendly Payment Reminder via Text and Phone Call at 5 Days Delinquent.**
- **A Late Notice at 10 Days Delinquent via Text and Phone Call**
- **Dealership Involvement Utilizing Our Exclusive “**Save A Deal**” Program.**
- **Insure Your Profits by Placing a Payment Protect Policy on Your Customer’s Payment Plan**



REVIEW PROGRAM WITH YOUR RETAILERS!

Save A Deal Program

In an effort to enlist the dealership's help in collecting customer funds to avert a cancellation and profit chargeback Universal developed the following program:

- On the 20th day of Delinquency Universal will send the customer a “Cure” letter stating that unless the past due balance is paid within 10 days the financed policy(s) will be cancelled
- This letter is mailed Certified-Signature Required.
- That same day Universal will fax a copy of the “Cure” Letter to the designated Save A Deal employee at the dealership. This designated employee was chosen at the time of enrollment.
- The designated employee will make sure the appropriate person at the dealership gets the “Cure” Letter so that a phone call can be made to the customer requesting payment.

Save A Deal saves 70% of all customers who reach 20 days Delinquent!



Sample Save A Deal Notification

Note: The 2nd page of the fax
is a copy of a Cure Letter
sent to the customer.

UNIVERSAL
LENDERS LLC

FAX COVER SHEET

TO: _____, OR F&I MANAGER
COMPANY: _____
FAX No: _____ # PAGES: 2 (incl. cover)
DATE: 5/15/2014
RE: ZERO Plan® SAVE-A-DEAL Program

Your customer...

Customer Name: _____

Customer Phone: _____

...is now 20 days delinquent and in danger of having their Policy(s) cancelled for non-payment. PLEASE FORWARD THIS NOTICE TO THE PERSON IN YOUR DEALERSHIP WHO SOLD THIS POLICY(S) TO THE CUSTOMER.

**THIS IS YOUR OPPORTUNITY TO CONTACT YOUR
CUSTOMER TO SAVE-A-DEAL AND SAVE A
CHARGEBACK!**

WE NEED YOUR HELP!

We have sent the attached "cure" letter to the customer by certified mail. If the account is not brought current on or before 04/21/2014, we will then request cancellation of the policy(s). and a cancellation refund will be required of your dealership.



IntelliSmart Payment Protect

The ZERO Plan has partnered with IntelliSmart to provide payment protection should your customer involuntarily lose their job. If your customer involuntarily loses their job this policy will make up to 6 payments on the customer's behalf directly to the ZERO Plan!

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 will be included with the funding request.**

†Intellismart Payment Protect

AVOID a chargeback if your customer loses their job!

Benefits include up to 6 payments made on behalf of your customer

I authorize Universal Lenders to add Payment Protection to this account. I understand the premium for this protection will reduce the payment plan funding amount. IntelliSmart Payment Protect is administered by Dealer Loyalty Protection, Inc. and is not associated with Universal Lenders LLC. All benefits are subject to membership Terms & Conditions and are solely the responsibility of Dealer Loyalty Protection, Inc.

Dealer Signature

Joe Jones

Printed Customer Name

YOU MUST INCLUDE THIS SIGNED FORM IN YOUR FUNDING PACKET IN ORDER FOR THIS PROTECTION TO BE PLACED ON THE CUSTOMER'S BEHALF. Coverage cannot be placed after the account is activated or funded.

- **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 this premium amount.**
- **The ZERO Plan will notify the customer that this protection was added to their account and provide the customer with the agreement.**



Cancellations

Customer Request to Cancel Financed Products:

This request would be handled following the same procedure as any cancellation. The customer would need to prove that their obligation to Universal Lenders as the lien holder has been PAID in order to have a refund check issued in their name only. If not paid in full Fax (773-889-4508) or email (cancellations@thezeroplan.com) a copy of the customer cancellation form and request a payoff balance. If a balance is still due to Universal Lenders then a cancellation invoice will be issued to the dealership to close the account.

Universal Request to Cancel Financed Products due to Default:

In the event our collection efforts fail and it is necessary for Universal Lenders to request cancellation of the financed products a cancellation invoice will be faxed to a designated person at the Dealership. The policy(s) will be cancelled by the Retailer who will receive a prorated refund of the cost paid. Universal will be paid by the Retailer the amount owed on the customer account.



ZERO Plan Initiated Cancellation

THINGS TO KNOW

- We will invoice the dealership for the lower of the customer account balance or the customer pro-rated refund of the policy cost based upon time and not miles. This is in the retailer agreement.
- Once the Retailer receives the Cancellation Invoice payment is due upon receipt per the retailer agreement.
- When cancelling the policy with the provider/administrator estimate the miles based on the terms of the policy. Example: 36 month/36000 miles VSC Policy should use 1000 miles for each month driven which is added to mileage at the time of sale. **Universal has no way to know the miles on a vehicle at the time of cancellation when there is a default**
- **RETAILER SHOULD NEVER REFUND ANY AMOUNT TO THE CUSTOMER UNTIL UNIVERSAL LENDERS HAS BEEN PAID AND THE ACCOUNT IS CLOSED. IF THEY PAY THE CUSTOMER BY MISTAKE THEY WILL STILL HAVE TO PAY UNIVERSAL.**
- Universal Lenders does not issue refunds to customers. It is up to the dealership to determine if a customer has any refund due based upon state laws and dealership policy.



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!

- **Administrator's E-Contracting Integration**

For Single Provider Service Contract Sales We Integrate the ZERO Plan Forms Origination On Many Provider's E-Rating & E-Contracting Web Sites.

- **F&I Platforms(example:Darwin)**

ZERO Plan Forms Origination With E-Rating And E-Contracting Is Available Thru Many Platform Partners. DMS Integration is an Option.

- **ZERO Plan® Menu**

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

Check our Website for Current Integrating Partners



[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



Customer Service

Refer 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.](#)



Summary-Benefits of Being a ZERO Plan Agent

Sell More Product:

The ZERO Plan® is Retailer Friendly! When a program is easy to use and problem free dealership employees will use the program. **The result is increased sales!**

The ZERO Plan® will finance other ancillary F&I Products....not just service contracts. Increase sales of your other products by offering a premium payment alternative to the dealership customers.

Less Charge Backs:

Keep more of your hard earned commissions. The ZERO Plan® will deliver **cancellations rates less than our competition.** This will also make your Administrators happy!

Give Better Service:

With a dealer friendly platform and direct access to Universal Lenders **dealer issues are addressed quickly and efficiently.**

Open Doors:

Agents can enroll dealers when the Agent does not sell that retailer any of the Agent's products. Get them using the ZERO Plan® and **earn their trust and then close them on your products!**



Still have Questions?

Call us toll free at 866-954-1050

Or

Email us at

Sales@thezeroplan.com