

Fact Sheet – Dealer Cash Flow

One of the benefits of The ZERO Plan™ is that a F&I Product sale is processed in the same method whether the sale price is financed or paid in full in front. Payment is received quickly from Universal Lenders LLC. allowing the General Office to process the sales transaction almost immediately.

Follow the cash..... event by event:

EVENT	DEALER CASH POSITION
Dealer sells a policy for \$1666.00. The customer pays a 10% down payment of \$166.00 and finances \$1500.00 repayable in 12 months using the ZERO Plan™. Dealer retains the \$166.00 customer down payment.	+ \$166.00
Dealer sells the ZERO Plan™ Note & Contract to Universal Lenders LLC The agreed upon sale price is \$1500.00(the unpaid customer balance) less the servicing fee of \$125.00. Universal Lenders, Inc sends the Dealer a check for \$1375.00 within one week.	+ \$1375.00
Dealer pays the Administrator for the cost of the policy which was sold above. The Dealer follows the same payment process whether the policy was financed by Universal or was paid in full by the Customer. Dealer sends the Administrator \$400.00.	- <\$400.00>
Dealer Profit after applying the cost of the ZERO Plan™ financing and the cost of the policy	= \$1141.00