

# Exhibit A – Zero Plan® Program Fees & Guidelines

Effective 6/15/2019

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	+	Longer	Months	10 %	36
72,000	+	Longer	Miles		

## 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	for Payment Plans ▶ \$1500.01 + ◀ and greater				for Payment Plans ▶ < \$1500.00 ◀ and less			
	Level A	Level B	Level C	Level D	Level A	Level B	Level C	Level D
	9 payments	8 %	7 %	6 %	5 %	85.00	75.00	70.00
12 payments	11 %	9 %	8 %	7 %	125.00	115.00	110.00	100.00
15 payments	12 %	11 %	10 %	9 %	150.00	140.00	135.00	125.00
18 payments	13 %	12 %	11 %	10 %	Extended Repayment Terms are not available for payment plans less than \$1500.  <b>ZERO Down Program:</b> MAXIMUM of 18 payments			
24 payments	16 %	15 %	14 %	13 %				
30 payments	19 %	17 %	16 %	15 %				
36 payments	21 %	19 %	17 %	16 %				

**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%.

- **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.
- † For wrap policies or stale-dated submissions, please call for eligibility if the in-service date is more than 12 months before submission.

‡ **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