

Expect Increased Income

The ZERO Plan® Will Create Additional F&I Revenue by Offering a 0% Payment Option to the Opportunity Targets.

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!