

Retailer Fees & Guidelines

ZERO Plan Guidelines for Program Eligibility				Minimum Down Payment	Maximum # of Payments
Remaining Policy Coverage of product(s) being sold					
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

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

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	65.00
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. ZERO Down Program: 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.
- † **Retailers who submit more contracts to Universal will earn lower Retailer Fees.** 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.
- **Dealer Groups may combine their volume from commonly owned rooftops to determine the group's Level.**