

# The ZERO Plan®

## The Administrator's Choice!

<b>ISSUE</b>	<b>The ZERO Plan</b>	<b>Competition</b>
Cancellations During Installment Plan	<b>Low Cancellation Rates WE COLLECT</b>	High Cancellation Rates NO COLLECTION
Administrative Effort REMITTANCE	<b>None Required Loan Documents Sent Directly to Universal</b>	Act As Middleman Processing Installment Documents
Administrative Effort CANCELLATIONS	<b>None Required – Cancellations Processed Directly with Retailers</b>	Act As Middleman Processing Cancellations Collecting from Retailers
Administrative Effort RETAILER ENROLLMENT	<b>None Required Retailers Enroll Directly With Universal</b>	Act As Middleman- Processing Enrollment
Policy Payment	<b>FAST Retailers Pay the Administrator per their Normal Terms</b>	<b>SLOW</b> Administrator Receives Payment Later Than Their Normal Terms
Incremental Profit SERVICE CONTRACTS	<b>YES Dealers Will sell more VSCs Because the ZERO Plan® is DEALER FRIENDLY</b>	<b>NO</b> Dealers & Their Employees Under Utilize or Don't Utilize a Program They Dislike
Incremental Profit ANCILLARY F&I PRODUCTS	<b>YES Ancillary F&amp;I Products May Be Eligible for ZERO Plan® Financing</b>	<b>NO</b> Service Contracts Only
Incremental Profit SALES TOOLS	<b>YES Zero Plan® Menu Available Exclusively To Their Retailers To Increase Policy Sales</b>	<b>NO</b> No Sales Tools Provided
Integration Technology Forms Origination Customer Installment Data	<b>*Available Web Service * Data Feeds Available *WE DO PAPERLESS TRANSACTIONS</b>	Yes, No or Maybe! Probably Not!