

Exhibit A – Zero Plan® Program Fees & Guidelines

Effective 9-1-2023

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	59	Months	10 %	24
48,000	to	59,999	Miles		
60	to	71	Months	10 %	30
60,000	to	71,999	Miles		
72	to	83	Months	10 %	36
72,000	to	83,999	Miles		
84	+	Longer	Months	10 %	42
84,000	+	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	▶ RETAILER FEE LEVEL ◀			
	Level A	Level B	Level C	Level D
9 payments	9%	7%	6%	5%
12 payments	11%	9%	8%	7%
15 payments	13%	11%	10%	9%
18 payments	14%	12%	11%	10%
24 payments	17%	15%	14%	13%
30 payments	19%	17%	16%	15%
36 payments	21%	19%	17%	16%
42 payments	22%	20%	18%	17%

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%.

† For stale-dated submissions, or wrap policies that have an in-service date more than 12 months before submission, please call for eligibility; additional stipulations may be required.

- **ZERO Down Payment Program:** To offer the customer a payment plan with no down payment, the following terms are amended:
 - 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.

‡ **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