



Fact Sheet – Enrolling a Retailer Client

1. Utilize The ZERO Plan® pitch kit to present the program to the retailer. The pitch kit not only reviews the benefits of the programs but includes copies of all of the documents a retailer or customer will interact with when using The ZERO Plan® .
2. Confirm with the retailer what policies or products he wishes to finance using the ZERO Plan®. Check the Universal Lenders Approved Product List to confirm the desired policies or products have been approved. If they have not been approved provide a specimen copy of each policy with the enrollment documents so Universal Lenders can approve the policies. As a general rule, policies will be approved if they are cancellable, protect the lien holders rights and pay a refund without reducing it for paid claims. If the policy or product cannot be approved the retailer may still be able finance the product by completing the Retailer Exception form explained below. **GAP or GAP like Products are never eligible**
3. Copies of retailer enrollment forms are found in the pitch kit behind the page named **RETAILER ENROLLMENT**. In addition copies of the retailer enrollment forms can be found on our website at www.the-zero-plan.com.
4. The Retailer enrollment documents consist of the following:
 - Enrollment Check List:*** Use this form to make sure the enrollment packet is complete and accurate.
 - Retailer Agreement:*** This agreement needs to be signed by a corporate officer, member or partner of the business entity. **General Managers, Controllers or CFOs cannot sign if they are not an officer, member or partner.**
For a retailer group, multiple corporations or partnerships can sign one retailer agreement. All corporations who will utilize The ZERO Plan® need to sign separately at the end of the agreement.

Retailer Information Form: This form needs to be completely filled out. The information on this form will identify the retailer and allow us to efficiently service the retailer. All blank fields should be noted as “N/A” if not applicable. **For Retailer Groups one form is required for each rooftop.**

Personal Guaranty: Independent used car retailers, repair facilities or other non franchised retailers are required to sign this guaranty. There will be a credit bureau inquiry completed to approve the enrollment.

Business License: A copy of the Retailers state issued retail or Retailer license is required.

Retailer Exception Form Should a Retailer wish to use the ZERO Plan® program to finance products that are not eligible then this form needs to be completed and signed by the Retailer

ZERO Plan Menu(optional) Should the Retailer want to utilize our optional menu display program then a Registration Form and a License Agreement needs to be executed.

4. Once all forms are executed the Agent sends the documents to Universal Lenders LLC via fax(773-889-4508), email(info@universallenders.net) or mail.
5. Once the documents are received, Universal Lenders LLC will process the retailer enrollment. Once a retailer is activated a launch Kit is sent via 2nd Day delivery. The Launch Kit contains everything needed to use The ZERO Plan®. This process takes no more than 3 business days.
6. Should an Agent want to receive the launch kit personally so the agent can install the program then included in the retailer enrollment documents should be instructions on where the launch kit should be sent.