

# The **ZERO** Plan<sup>®</sup>

by Universal Lenders LLC

## SIMPLY THE BEST **PREMIUM** PAYMENT PROGRAM

### STEP 1- IDENTIFY YOUR TARGET

- Customers with a “Capped Approval” due to challenged credit history or “Upside Down” on their trade.
- Cash Customers or Customers with outside lien checks
- Service Drive Customers

### STEP 2- PRESENT YOUR PRODUCTS

- Present a single product or bundle an extended service contract along with ancillary products.
- Present a 0% payment option instead of retail pricing to get the customer to say YES!
- Choose installments up to 36 months.
- Choose a down payment amount or opt for the ZERO Down Payment option.

### STEP 3- CLOSE THE DEAL!

- Everyone is approved. No credit check required!
- Customer chooses ACH, Credit/Debit or Coupons as their payment option.
- Print the ZERO Plan Installment Agreement
- Print the policies being financed.
- Collect a picture ID from the customer

### STEP 4- GET FUNDED FAST!

- Send the funding documents directly to ZERO Plan
- Funding check issued in 7 business days for the unpaid balance less our fee.
- Using the customer’s down payment and the funding check received from the ZERO Plan you remit to the provider directly to pay for policy(s) financed

### STEP 5- ENJOY REDUCED CHARGEBACKS

- Every transaction is reported to the credit bureaus. Credit scores matter to your customer!
- We collect the debt using text and phone calls on the 5<sup>th</sup> and 10<sup>th</sup> day of delinquency.
- On the 20<sup>th</sup> day of delinquency the customer is sent a certified CURE Letter return receipt requested.
- YOU are contacted with our SAVE-A-Deal Program.

### DEALER CASH FLOW EXAMPLE

- Policy sold at Retail for \$1666.00.
- |   |              |
|---|--------------|
| • Dealer collects 10% Down  | + \$166.00   |
| • Dealer Receives from ZERO Plan the unpaid balance of \$1500 less a \$125 fee. | + \$1375.00  |
| • Dealer remits the policy cost   | - <\$400.00> |
| • Dealer Profit   | = \$1141.00  |

**THE FASTEST FUNDING! THE MOST FLEXIBLE TERMS! THE LOWEST CHARGEBACKS! THE MOST DEALER FRIENDLY!**

Interested? [Sales@thezeroplan.com](mailto:Sales@thezeroplan.com)