

Prime SPP Opportunities



Capped Deals



Outside Lenders



Resisting Payment Increase



Cash Deals



Product Only Sales

Program Benefits

- ✓ **Boost Profits:** Offer Protection Products to any customer that walks through your doors.
- ✓ **Satisfy Your Customers:** Ensure customer loyalty with an unbeatable deal on our 0% interest payment plans.
- ✓ **It's So Easy:** No finance charge, no credit checks: **Everyone Qualifies!**

Program Overview

- ✓ Submitted through a Menu or SPP Express.
- ✓ SPP collects the 1st payment (Down Payment) at time of sale from the customer.
- ✓ Both product and SPP forms are automatically created and transmitted.

Program Fees and Dealer Disbursements

- ✓ SPP will remit payment for the Retail Price (plus tax) minus the SPP Fee (see chart).
- ✓ Payment is disbursed twice a month. Contracts sold between the 1st – 15th of the month are paid on the 20th of the month. Contracts sold between the 16th – end of the month are paid on the 5th of the following month.

Fee Structure for Amount Financed (AF)

Payment Plan Options	\$0.01 – \$499.99	\$500.00 – \$999.99	\$1,000.00 – \$1,699.99	\$1,700.00 – \$2,699.99	\$2,700.00 – \$10,000.00	Minimum Terms of Coverage
6-Month	\$34 (\$14 refund)*	\$55 (\$30 refund)*	\$124 (\$74 refund)*	\$178 (\$78 refund)*	6.2% of AF (50% refund)*	12 Months & 12,000 Miles
12-Month	\$36 (\$16 refund)*	\$57 (\$32 refund)*	\$128 (\$78 refund)*	\$183 (\$83 refund)*	7.2% of AF (50% refund)*	24 Months & 24,000 Miles
18-Month	\$41 (\$21 refund)*	\$87 (\$37 refund)*	\$175 (\$100 refund)*	\$273 (\$148 refund)*	10.3% of AF (50% refund)*	36 Months & 36,000 Miles
24-Month	\$52 (\$27 refund)*	\$139 (\$64 refund)*	\$252 (\$137 refund)*	\$360 (\$210 refund)*	14.15% of AF (50% refund)*	36 Months & 48,000 Miles

* Portion of fee returned to dealer if contract is cancelled prior to collection of customer's 3rd payment.

♦ For paid-in-full deals when SPP collects payment from the customer, a 3% processing fee will be charged.

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