

Stand out from the rest.

Offer the **PowerBuy™ Depreciation Program (PDP)** that allows you to create immediate loyalty between you and your consumer.

PDP allows you to earn extra income now and drive repeat business later. The PDP benefit options must be used at your dealership or dealership group toward the purchase of a replacement vehicle following a total loss or unrecovered theft.

Designed to:

- Decrease consumer's exposure to the depreciation of their vehicle's value, as well as protect the consumer's investment of down payment or monthly payments made before time of loss
- Minimize/eliminate consumer's future negative equity in the event of a total loss or unrecovered theft
- Create immediate loyalty between dealership and consumer
- Increase dealer traffic, profits, and closing ratios

Building Trust/Retention/Loyalty with the Consumer:

- Minimizes current and future purchase anxiety
- Creates an influence to drive traffic today and build a long term buying strategy for the future

Enhance F&I Offering:

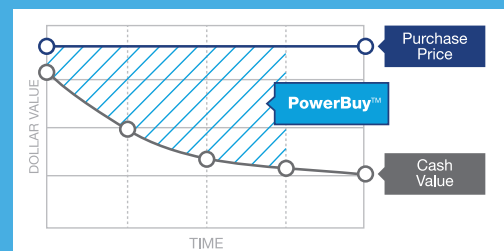
- Provides revolutionary depreciation protection independent from GAP coverage
- Pays the difference from Line 1 Sales Price and the ACV determined by the primary insurance carrier on a total loss up to a benefit amount of \$10,000



POWERBUY™ DEPRECIATION PROGRAM

Benefits / Features

- Can be sold on Lease, Cash, and Retail Loans
- Consumer must return to the selling dealership or dealership group to purchase their replacement vehicle
- 60 months of coverage
- PDP benefit sent directly to the dealership to be applied to the replacement vehicle purchase
- Eligible to be sold up to 365 days after the date of purchase



*Maximum PowerBuy benefits are not always paid purchase price.

Depreciation Benefit Options* \$3,500, \$6,000, \$10,000

*SALE PRICE OF VEHICLE	BENEFIT OPTIONS AVAILABLE
\$0 - \$25,000	\$3,500 \$6,000
\$25,001 - \$128,000	\$6,000 \$10,000

Programs and coverages may vary by state/lender.

Please refer to the contract for additional terms, conditions, limitations and exclusions. For questions, call: 800-548-1875, Option 6.

This material is for marketing purposes only.