

# ***SMART RISK ID***

With ***IDENTITYMAXX***

Buyer Protection Plan - w/ID Theft for Loans or Leases

## ***SMART RISK ID***

<u>Term</u>	<u>Stand Alone Dealer Cost</u>	<u>\$10,000/Benefit</u>
<u>12/Months</u>	<u>\$174.00</u>	
<u>24/Months</u>	<u>\$194.00</u>	
<u>36/Months</u>	<u>\$224.00</u>	
<u>48/Months</u>	<u>\$244.00</u>	
<u>60/Months</u>	<u>\$264.00 - Most Popular Upsell</u>	
<u>72/Months</u>	<u>\$284.00</u>	
<u>84/Months</u>	<u>\$314.00</u>	

### Program Outline: If Contract Holder Experiences any of the Following.

- Involuntary Loss of Employment
- International Employment Transfer
- Military Overseas Duty Change
- Self-Employed Personal Bankruptcy
- Drivers License Loss from Medical Issue

### Coverage Benefits: Contract Holder can Choose from the Following Benefits.

- **Smart**Risk ID will Make Up to 3/Monthly Loan or Lease Payments on your Behalf.
- Cover the Negative Equity on Contract Holders Vehicle Up to \$10,000, to pay off the Vehicle Loan or Lease when it's Returned Back to the Selling dealership or an Authorized **Smart**Risk ID Dealership's.

## Dealer Benefits:

- “Why Buy Here” Advantage, standout from the Competition.
- Upsell Terms Up to 7 Years
- Close More Deals & Sell More Cars
- Includes **IDENTITYMAXX** Identity Theft Recovery/Restoration for all the Family.  
\*Retail Value: 1/yr.=**\$180** 2/yr.=**\$360** 3/yr.=**\$540** 4/yr.=**\$720** 5/yr.=**\$900** 6/yr.=**\$1080** 7/yr.=**\$1260**
- **SmartRisk** Can be Sold or Included to each customer in F&I or Sales.
- Cancellable, so it can be Financed
- \*Increase your Finance Penetration
- Unmatched Vehicle Return Process
- Administrator Obligor Contract – (No Dealer Liability)
- Backed by (A) Rated-**Lynden Southern Ins. Co., a Fortegra Company**
- Approved in all 50 – States (Membership)
- Provides Peace of Mind for Possible Economic Job Loss

## Claims are Simple and Fast:

- Customer Either chooses to have **SmartRisk** pay **3/Months** Payments on the Customers Behalf or Return the Vehicle back to the Selling Dealership and **SmartRisk** will pay-off the Up to **\$10,000** of the Negative Equity.
- We are contracted with all 50-States Division of Unemployment offices.
- Dealership has first Right to Refuse the Vehicle or make a Bid for the Vehicle.
- If the Dealership Refuses the Vehicle, then Turn Automotive will Auction it off Nationally with their 14-Day Warranty/Arbitration Policy on their Digital site.
- Customers Credit shows the Vehicle Paid-Off at all three Credit Bureau's. “Win – Win” Situation for all involved. Your dealership has the chance to save the customer by putting them in a Vehicle with a lower payment.

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No Changes in Products or Providers.    Contact: **Wes Storm - (443)286-3451**

