## Stand out from the rest.

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

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 customer's exposure to the depreciation of their vehicle's value, as well as protect the customer's investment of down payment or monthly payments made before time of loss
- Provide revolutionary depreciation protection independent from GAP coverage
- Minimize/eliminate customer's future negative equity in the event of a total loss or unrecovered theft
- Pays the difference from the cash selling price of the vehicle\* and the ACV determined by the primary Insurance Carrier on a total loss

# **Building Trust/Retention/Loyalty** with the Customer:

Minimizes current and future purchase anxiety

### **Enhance F&I Offering:**

- Creates an influence to drive traffic today and build a long term buying strategy for the future
- Create immediate loyalty between dealership and customer
- Increase dealer traffic, profits, and closing ratios

\*Cash selling price prior to the addition of tax, title, additional front end products, or documentation fees. Cash selling price does not include any manufacturer or dealer rebates or discounts.

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#### **Benefits / Features**

- Can be sold on Lease, Cash, and Retail Loans
- Customer must return to the selling dealership or dealership group to purchase their replacement vehicle
- Up to 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 to vehicle purchase price.

Depreciation Benefit Options \$3,500, \$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.

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