

Buy, Stock & Trade
With Confidence™

Introducing

Trade Value Protection
Market Value Protection
Buyback Guarantee



NxGen360 is an Exclusive Distribution Partner for R.V.I. America





The Problem

The Automotive Industry has experienced **multiple years** of volatility:

1. 2008-09 Recession
2. 9/11 and the frenzy of incentives that followed
3. Uncertainty in gas prices

These factors plus others have resulted in:

1. Trade-In values becoming unclear and uncertain to the consumer
2. Trade-Cycles and loan terms have experienced all-time highs
3. Customer loyalty has diminished for all parties involved in selling a car – Dealer, Lender, OEM, and others





The Problem

In addition to consumer concerns, **dealers** have their own struggles to deal with.

1. Loyalty in new vehicle sales
2. Generating additional \$ from current customers vs. conquest (service visits, body work, rental, referral, etc.)
3. Maximizing used vehicle sales while maintaining the lowest used vehicle inventory costs

These concerns plus others have **resulted in dealerships:**

1. Overspending advertising budgets without real plans
2. Reacting to the short-term and losing focus of long-term
3. Wanting to “play” in the used car sales game without a blueprint





The Solution:

The Full Circle, Confidence Suite™

BUY\$\$BACK GUARANTEE

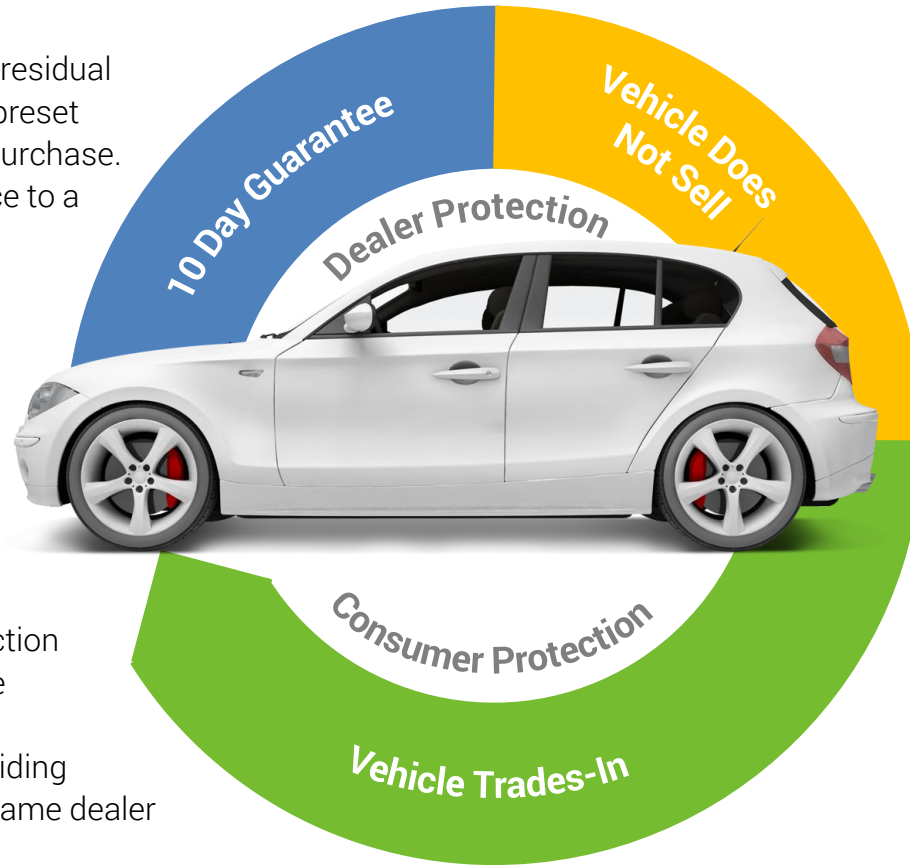
Short term (no more than 30 days) residual value insurance that guarantees a preset amount upon return of a car after purchase. Provides greater financial assurance to a purchaser buying at a physical or online auction.

Buy with Confidence™

TRADE VALUE PROTECTION

Residual value insurance providing protection to a consumer in connection with trade-in of a purchased vehicle within a set timeframe (2-4 years). Enhances customer loyalty by providing protection only upon return to the same dealer or OEM for the next purchase.

Trade with Confidence™



MARKET VALUE PROTECTION

Short-term (30-90 day) residual value insurance providing coverage on the value of vehicles being sold within the dealer market. Mitigates a dealer's risk of shifts in market values.

Stock with Confidence™



Trade Value Protection Trade with Confidence™

A revolutionary new way to buy, drive, and then trade-in a vehicle

Just like a lease,
Trade Value Protection allows:

- Trade-in as early as 33 months after purchase
- Upgrade to another new vehicle, faster
- Protection from lost Trade-In Value



EXAMPLE:

New Vehicle Purchase Today for:	\$26,000
Trade Value Protection Value:	\$18,500
Trade-In Market Book Value:	\$16,000
Trade Value Protection Pays	\$2,500

CONDITIONS

- New and Used Vehicles qualify
- Financed AND Cash deals
- Minimum 33 months have passed from date of purchase before qualification
- 90 Day window to claim Benefit
- Customer must trade-in and repurchase from Original Dealer or Dealer Group to qualify

KEY TERMS

- Benefit amount = Residual Value (set at time of purchase) less Wholesale Clean Value
- Residual Value set at time of Purchase = RVI Residual Guide
- No additions / deductions for mileage or condition to calculate benefit amount

*Example may not represent all out of pocket expenses for vehicle transaction.



Market Value Protection Stock with Confidence™

The cutting edge of dealer-level protection against market fluctuations.



How It Works:

Dealer purchases a used vehicle from auction for:	\$10,000
60 Day Market Value Protection in effect Day 1:	\$9,500
Vehicle sits on lot for 60 days and is wholesaled back to auction:	\$8,900
Market Value of vehicle when sold back to auction:	\$9,000

MVP Market Value Protection pays \$500

What began as a \$1,100 wholesale loss to the dealer due to lost vehicle value was capped at \$600 with providing **\$500 in lost value assistance.**

BENEFITS:

- Protects Dealers who purchase vehicles for inventory and are unable to sell them within the first 60 days
- Reduces the risk of changing market values vs. used vehicle inventory costs
- Provides a “stop-gap” in used vehicle losses
- Level-sets a dealer’s overall risk to their inventory due to conditions beyond their control (volatility in supply and demand, economic conditions, gas prices, etc.).

KEY TERMS

- Eligible Days on Lot = 30, 60, 90, or 120 days
- Benefit = MVP Certificate Value at purchase minus Market Value at time of sale
- Vehicles must be 14 years old or less at time of purchase and time of Eligible Sale Period
- Vehicles must have less than 200,000 miles at time of purchase
- Vehicles must be passenger vehicles, including vans and light trucks, described in the Black Book Used Car Market Guide with a value greater than zero



Buyback Guarantee

Buy with Confidence™

The cutting edge of dealer-level protection against market fluctuations.

If for any reason the dealer changes his mind on a vehicle purchased within the first 10 days, it may be returned to the marketplace and may be eligible for the Buy Back Guarantee refund benefit.

BENEFITS:

- Provides the Dealer peace of mind on purchases
- Allows Dealers to return the vehicle for any reason
- Reduces risk of the purchasing decision



Buy, Stock & Trade With Confidence™



TRADE VALUE
PROTECTION

MARKET
VALUE
PROTECTION

BUY\$\$BACK
GUARANTEE

NxGen360 is an Exclusive Distribution Partner for R.V.I. America

THIS PRESENTATION DOES NOT CONSTITUTE AN OFFER OF INSURANCE. Please remember that only the relevant residual value insurance policy can provide the actual terms and conditions and exclusions for an insured. All products and services may not be available in all states. The insurance product is underwritten, issued and /or administered by a member of RVI Group. See policy for complete details. In no event shall RVI Group and its related, affiliated and subsidiary companies, be held liable for any direct, indirect, special, incidental, or consequential damages arising out of the use of the information herein.



**RVI
GROUP**