



Isuzu Finance
of America, Inc.



Isuzu iLease

Sales Manual

Confidential only for Isuzu authorized dealers

Message to Isuzu Dealers and Salespeople

Isuzu Finance of America and Isuzu Commercial Truck of America are pleased to provide you with a sales manual for the Isuzu iLease. The Isuzu iLease is designed to support Isuzu's lifecycle initiatives and is exclusive to Isuzu Dealers.

With the Isuzu iLease you can:

- Sell more new Isuzu Trucks
- Sell more used Isuzu Trucks
- Offer the lowest monthly payment
- Sell more parts and service
- Bring customers back to your dealership

We believe the Isuzu iLease will help simplify the concept of leasing for your customers—which leads to lower monthly payments for them and the opportunity for you and your dealership to work with them more often. Additionally, it will provide you with the opportunity to discuss the lower cost of ownership that Isuzu trucks offer. This type of approach helps to build long-term customer relationships—which is good for your bottom line.

Please take the time to review this manual which details how leasing can help you sell more trucks, make more money and satisfy more of your customer's needs.

Sincerely,

Isuzu Finance of America
Isuzu Commercial Truck of America

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ISUZU
FINANCE

ISUZU
TRUCK

Benefits of Leasing & Finance

Always offer leasing & finance to your customer

Isuzu Finance Lease and Loan Products:

	LEASE		LOAN
	Isuzu iLease	TRAC	APR
Eligible Truck	New Isuzu	New & Used Isuzu/Non-Isuzu	New & Used Isuzu/Non-Isuzu
Term (months)	36-60	36-72	36-72
Residual	Yes	Yes	No
Residual Risk for Customer	No	Yes	N/A
Ownership	IFAI	IFAI	Customer
Lease End Options	Return Refinance Purchase	Refinance Purchase	N/A

Advantages of Isuzu iLease

Low Payment Option, Exclusive, Repeat Customer

Only for Isuzu New Trucks

Isuzu iLease offers higher residual values exclusively on new Isuzu trucks.



Low Monthly Payment

Because of higher residual value, customers enjoy low monthly payments.



Notice of Maturity

Selling dealer and customer receive notice 6 months prior to lease maturity.



First Priority on Off-Lease Truck

Selling dealer always has first priority to purchase the off-lease used truck.



Easy Quoter

Isuzu Finance online quoter is very easy to use and quote monthly payments.



Dealer Benefits of Isuzu iLease

1 MORE OPPORTUNITIES TO SELL NEW TRUCKS

The high residual value for Isuzu trucks make monthly payments lower. This means your customer can afford to buy new or upgraded model trucks with the **Isuzu iLease**.

Shorten the buying cycle and have the chance to sell another new Isuzu truck after 36-48 months!

✓ Isuzu Finance informs dealer of lease maturity!

2 MORE OPPORTUNITIES TO GET QUALITY USED TRUCKS

Customers who choose the **Isuzu iLease** will return their off-lease used truck back to you!

You can sell another new truck and have a “quality” used truck to resell.

✓ Selling dealers always have “First Priority” at off-lease trucks!

Isuzu iLease is the perfect fit!

3 MORE OPPORTUNITIES TO SELL PSMP/EXTENDED WARRANTY

PSMP and/or Isuzu Extended Warranty is a useful tool to have customers return to your dealership.

Packaging PSMP/Extended Warranty with the Isuzu iLease will increase customer satisfaction because they can predict their monthly cost.

✓ PSMP and Isuzu Extended Warranty can be added to any Isuzu Finance contract!

4 MORE SATISFIED CUSTOMER

You can strengthen your relationship with your customer by offering the **Isuzu iLease**.

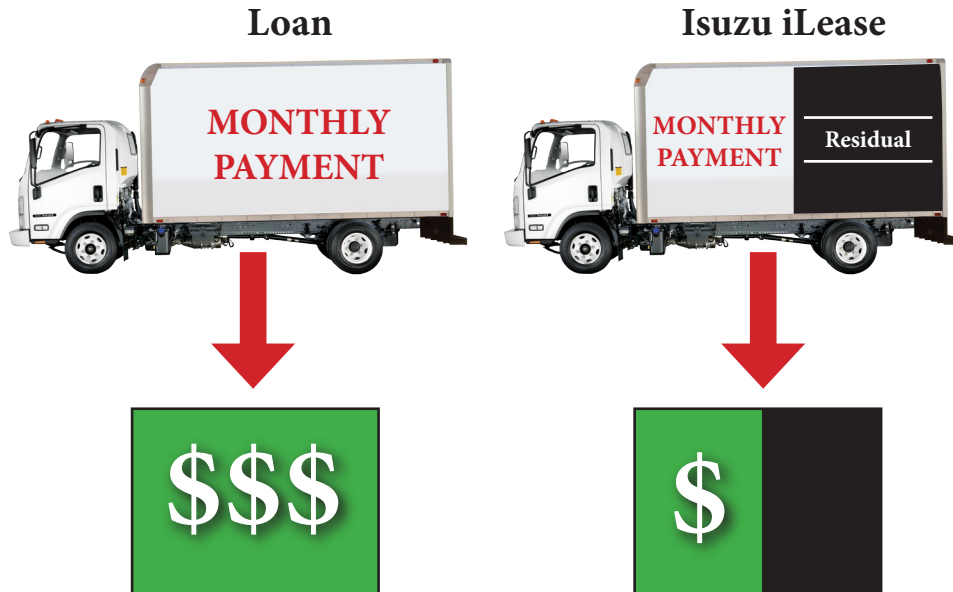
1. New truck with low initial cost
2. Low monthly payments
3. Flexibility at lease end (return, refinance or purchase)

✓ Be a **sales consultant** to your customer. Help show why an Isuzu iLease can help lower overall cost of ownership.

Customer Benefits of Isuzu iLease

1 LOW MONTHLY PAYMENT

Customer can buy a new truck with **lower initial costs** and **lower monthly payments** because Isuzu Finance sets higher residual values on new Isuzu trucks. Customer pays only for the use of the truck.



Driving a new truck, customer enjoys

- ✓ Excellent driving performance
- ✓ Safer operation
- ✓ Lower running cost (fuel/maintenance)
- ✓ Good company image

2 FLEXIBILITY AT LEASE END

Customer can choose one of following **three options** at the end of the lease:

Best Choice

1. RETURN, LEASE A NEW ISUZU TRUCK

Customers can buy a new Isuzu truck returning the used truck. There's no residual value risk for customers and they can continue to drive a new Isuzu truck with low monthly payments.

2. REFINANCE

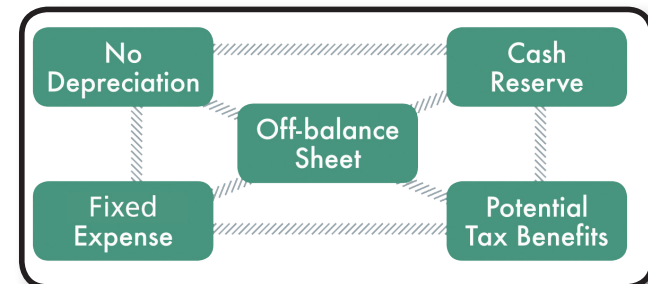
If your customer wants to keep the truck, they can refinance with Isuzu Finance.

3. PURCHASE

If customers want to own the truck, they can purchase from Isuzu Finance.

3 ACCOUNTING/TAX BENEFITS

Customer can benefit from accounting + tax incentives using the **Isuzu iLease**.



Because tax laws change and vary, see your accounting and/or tax advisor on all tax matters to determine how you would be affected. Isuzu Finance of America, Inc. is not a tax advisor or financial planning consultant.

Why Isuzu Finance

QUICK AND TIMELY RESPONSE

- With Isuzu Finance's experienced team, you can expect quick and timely responses.
- Our dedicated credit team looks at every deal, and tries to make each deal happen by asking the right questions.
- The credit and operations department is open 8:00 AM - 8:00 PM ET.



EASY TO DO BUSINESS WITH

- Everything you need to know about doing business with Isuzu Finance is online at www.isuzufin.com.

- ✓ Online credit application
- ✓ Quoters
- ✓ Key documents
- ✓ Programs and rates



CUSTOMER/DEALER FRIENDLY SERVICES

- You can expect a quick response for documentaion requests with our dedicated operations team.
- Our experienced field sales staff have real truck finance and leasing experience to support your business needs.
- Our dealer service department is open 8:00 AM - 8:00 PM ET.



Potential iLease Customers

- ✓ If your customers meet the criteria below, the Isuzu iLease is ideal for them.

POTENTIAL CUSTOMER OF ISUZU ILEASE

Customers want/need a **new Isuzu truck**

Customers want/need a **low initial cost**

Customers want/need a **low monthly payment**

Customers want/need an accurate **"Cost per Mile"**

Customers have **accounting needs**, such as

✓ *Off-balance sheet*

✓ *Save cash*

✓ *No depreciation needs*

✓ *Potential tax benefits*

✓ *Consistent monthly expenses*



Promoting an Isuzu iLease

1 CONNECT CUSTOMER NEEDS

Talk to your customer and listen to “key words”

Monthly payment

Performance of truck

Depreciation

Initial cost

Company image

Off-balance sheet

Cost per mile

Maintenance cost

Save Cash

These key words may lead your customers to consider the Isuzu iLease!

If you hear any of the “key words” **ALWAYS** offer the Isuzu iLease saying,

For example:

“If you’re interested in____(any key words), We can offer a very good tool which gives you the best solution.”

“We have a very good solution that addresses your concerns.”

“The Isuzu iLease will help support your activities/company policies.”



Promoting an Isuzu iLease

2 PRESENT AN ISUZU iLEASE TO EVERY CUSTOMER

1. Present Current Isuzu iLease Flyer

You can easily obtain Isuzu iLease fliers from the Isuzu Finance website

How to find iLease Flyer

www.isuzufin.com/resources/marketing
See page 16



2. Quote a Monthly Payment

Using **Isuzu iLease** Quoter, you can easily calculate a monthly payment.

How to use Isuzu iLease Quoter?
See pages 17-19

3. Present Isuzu iLease Customer Proposal

You can easily print out a Customer Proposal to present to customers.

How to print Isuzu iLease Customer Proposal
See page 19

Promoting the Isuzu iLease

3 EXPLAIN CUSTOMER BENEFITS

Present the Isuzu iLease Customer Proposal, and review the specific benefits to the customer. Use key words to ensure you are meeting your customers needs.

Examples:

By using **Isuzu iLease**,

Monthly payment

- You can lower the monthly payment and only pay for the use of the truck.

Initial cost

- You have lower initial cost.

Cost per mile

- Your cost per mile is more effective.

Performance of truck

- You can enjoy benefits of a new truck.

Company image

- You gain a good company image from a new truck.

Maintenance cost

- You can save maintenance cost and enjoy better fuel economy with a new truck.

Depreciation

- You may be able to expense the lease payment.

Off-balance sheet

- You may not need to put the value of the truck on your balance sheet.

Save Cash

- You can predict constant monthly expenses and improve cash flow.

Promoting the Isuzu iLease

4 ADD PSMP AND/OR EXTENDED WARRANTY

Especially for customers who prefer constant monthly expenses or who want to avoid unexpected repair cost, PSMP and Extended Warranty help keep maintenance costs under control.

How to offer PSMP and Extended Warranty

- Before you start sales discussion with customer, calculate cost of both PSMP and Extended Warranty on ISPEC for the same term as **Isuzu iLease**.
- Input each cost into Isuzu iLease Quoter and prepare **Isuzu iLease** Customer Proposal with and without PSMP and/or Extended Warranty.
- For only cents per mile, your customer can have peace of mind during the use of the truck.

Isuzu iLease Program Rate Quoter WORKSHEET

DEALER & CUSTOMER INFO

Dealer (Company): Isuzu Dealer
Contact: Joe Smith
Customer: ABC Landscaping

VEHICLE AND FINANCE INFORMATION

Make: Isuzu
New / Used: New
Model: NPR
Engine: Diesel
Model Year: 2018

CREDIT

Credit Tier: A
Term: 48
Program Rate: 5.29 %
Dealer Markup (%): 0.00 %
Dealer Markup (\$): \$0
Customer Rate: 5.29 %
Security Deposit: 1
No Payment: 1
Sales Tax (if applicable): 0.00 %
Annual Mileage Allowed: 35,000

VEHICLE MSRP

MSRP - Cash/Invoice: \$ 50000.00
Body Price: \$ 50000.00
Max. Residual Cost: \$50000.00

CAPITALIZED COST

Selling Price-Truck: \$ 50000.00
Selling Price-Body: \$ 0.00

PSMP: \$ 2500.00
BATO (Warranty): \$ 300.00

GAP/FLP: \$ 0.00
Trade-In, Down Payment: \$ 0.00
License Taxes: \$ 0.00
Dealer Doc Fee: \$ 0.00
Other: \$ 0.00

Total Cost of Vehicle: \$50000.00
Acquisition Fee: \$500.00
Total Capitalized Cost: \$50500.00
[] Value on proposal

Isuzu iLease Customer Proposal

02/03/2017

Congratulations! Your Promise of America and Your Isuzu Dealer are pleased to present a proposal for your commercial truck.

Isuzu iLease Benefits

1. Pay only for the use of the truck.
2. Flexibility at lease-end:
(1) Exchange for new Isuzu
(2) Refinance the truck
(3) Purchase the truck
3. Assuring tax benefits

Monthly Payment \$993.21

Dealer Contact: Joe Smith
Customer: ABC Landscaping
Isuzu Truck: NPR
Engine: Diesel
Model Year: 2018
Term (Months): 48

Refundable Security Deposit: \$993.21
Final Payment: \$993.21
Sales Tax: \$0.00
Due at Lease Signing: \$1,993.42

Additional Details

PSMP per Mile: \$0.02 (included)
Annual Mileage Allowed: 35,000 miles

Extended Warranty: \$200.00 (included)

This is not a credit approval or an offer of credit. All transactions are subject to credit review and approval by Isuzu Finance of America, Inc.

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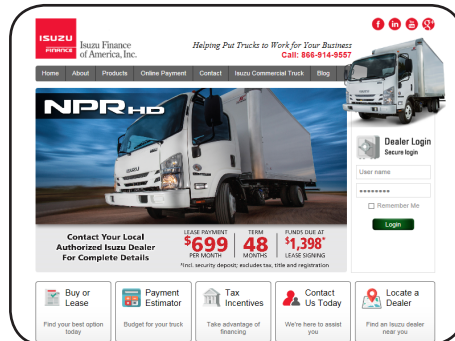
How to Find Isuzu iLease Resources

1 LOG ON TO ISUZU FINANCE WEBSITE

Log on to Isuzu Finance website with username and password, which are provided by Isuzu Finance for each Dealer Salesperson or F&I Rep.

www.isuzufin.com

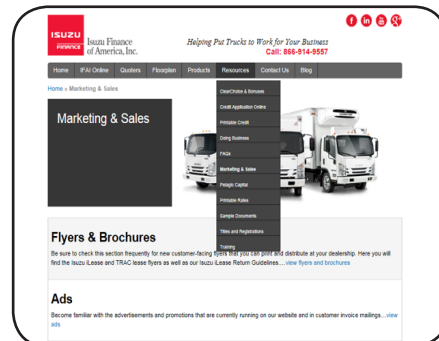
- Username
- Password



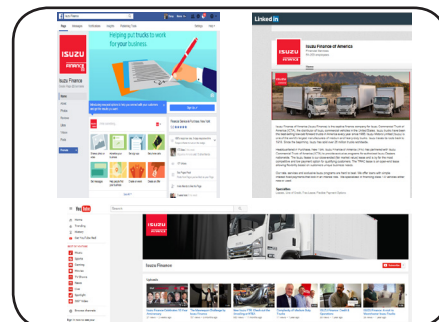
2 ACCESS DEALER TOOLS

Click On:

- Resources
- Marketing & Sales Tools
- Training (iLease Training Video)
- Flyers

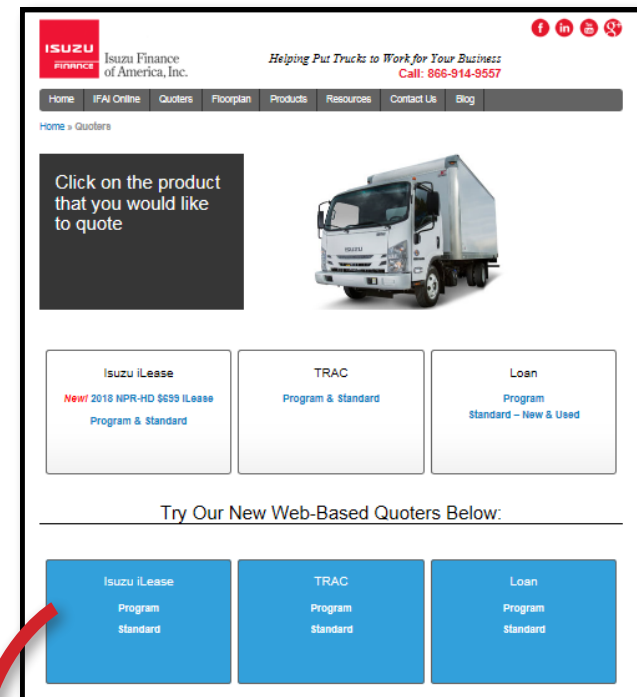


3 ENGAGE THROUGH SOCIAL MEDIA



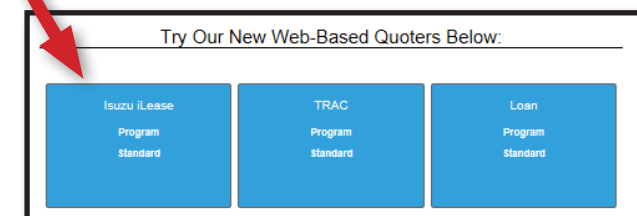
How to Use Isuzu iLease Quoter

1 OPEN THE ISUZU iLEASE QUOTER



Click On

1. Quoters
2. Isuzu iLease Program or Standard Quoter
3. Open Web-Based Quoter



How to Use Isuzu iLease Quoter

2 HOW TO GET MONTHLY PAYMENT

Select Correct Web Quoter.

Input necessary data and hit “Calculate” to get monthly payment.
Click on “View Final Quote”.

iLease Program Rate Quoter WORKSHEET

02/03/2017
Eligible Models: NPR/NPR-HD/NPR-XD/NQR/NRR

DEALER & CUSTOMER INFO

Dealer(Company): Isuzu Dealer
Contact: Joe Smith
Customer: ABC Landscaping

VEHICLE AND FINANCE INFORMATION

Make: ISUZU
New / Used: New
Model: NPR
Engine: Diesel
Model Year: 2018

VEHICLE MSRP

MSRP - Cab/Chassis: \$ 50000.00
Body Price: \$ 6000.00
Max. Residual Cost: \$6000.00

CAPITALIZED COST

Selling Price-Truck: \$ 56000.00
Selling Price-Body: \$ 0.00
PSMP: \$ 2500.00
EXTD Warranty: \$ 300.00
GAP/TP: \$ 0.00
Trade-In, Down Payment: \$ 0.00
Upfront Taxes: \$ 0.00
Dealer Doc fees: \$ 0.00
Other: \$ 0.00

CREDIT

Credit Tier: A
Term: 48
Program Rate: 5.29 %
Dealer Markup(%): 0.00%
Dealer Markup in \$: \$0
Customer Rate: 5.29 %
Security Deposit: 1
1st Payment: 1
Sales Tax (if applicable): 0.00 %
Annual Mileage Allowed: 35,000

Monthly Payment

Base Monthly Payment: **\$993.21**

Due at Signing

Security Deposit: \$993.21
1st Payment (Advance): \$993.21
Sales Tax % (if applicable): \$0.00
Total Due at Signing: \$1,986.42

Customer Purchase Option Price at Lease End

No ☐ Yes ☐ \$

This is a customer purchase option and not a dealer purchase option. The Purchase Option Price must be reflected in the signed Lease Schedule to be binding at lease maturity.

VIEW FINAL QUOTE

Total Cost of Vehicle: \$3800.00
Acquisition Fee: \$95.00
Total Capitalized Cost: \$3395.00
☐ Visible on proposal

Not Compatible with Retail or Fleet Assistance.

3 PRINT OUT ISUZU iLEASE CUSTOMER PROPOSAL

Go to Customer Proposal

After clicking on View Final Quote
click on “Customer Proposal” (Blue Button).

Print out Isuzu iLease Customer Proposal

Isuzu iLease Customer Proposal

02/03/2017
Congratulations Isuzu Finance of America and Your Isuzu Dealer are pleased to present a proposal for your commercial truck.

Isuzu iLease Benefits

1. Pay only for the use of the truck.
2. Flexibility at lease-end:
 - (1) exchange for new Isuzu
 - (2) refinance the truck
 - (3) purchase the truck
3. Accounting/Tax benefits

Monthly Payment \$993.21

Item	Amount
Refundable Security Deposit	\$993.21
First Payment	\$993.21
Sales Tax*	\$0.00
Due at Lease Signing	\$1,986.42

Additional Options:

PSMP per Mile	\$0.02 (estimate)	Annual Mileage Allowed	35,000 miles
GAP/Total Loss Protection	Get a Quote		
Extended Warranty	\$300.00		

This is not a credit approval or an offer of credit. All transactions are subject to credit review and approval by Isuzu Finance of America, Inc.

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FAQ

1. **Q. What is the difference between the Isuzu iLease and a loan?**
A. There is a residual value which makes monthly payments lower. Customer has no residual risk at lease end with Isuzu iLease.
2. **Q. Who is eligible for an Isuzu iLease?**
A. Any individual or business buying a new isuzu truck.
3. **Q. Is there a down payment?**
A. No. One lease payment and a refundable security deposit is due at signing.
4. **Q. How long is the period of Isuzu iLease?**
A. You can choose 36 or 48 months.
5. **Q. What are the mileage restrictions of Isuzu iLease?**
A. Standard mileage is 35,000 miles/year for diesel and 25,000 miles/year for gas.

FAQ

6. **Q. What if a customer wants more mileage?**
A. We have a high mileage option. Or, customer can pre-buy additional miles. Please check our website or contact your District Manager for details.
7. **Q. Who owns the truck with Isuzu iLease?**
A. Isuzu Finance of America is the owner/lessor and title holder.
8. **Q. Do non-Isuzu trucks qualify for the Isuzu iLease?**
A. No. This program is for qualifying New Isuzu trucks only.
9. **Q. Can a customer lease an Isuzu cab and chassis only?**
A. Yes. Isuzu Finance can lease a cab and chassis with body owned by the customer. However, the body should be lien free and the frame should not be damaged by installation of the body.
10. **Q. Can a customer own the body at the end of the lease?**
A. Yes. Isuzu Finance can have the body paid to zero and allow the customer to own the body at lease end. Please contact your District Manager for details.

FAQ

- Q. What types of bodies qualify for the Isuzu iLease?**
11. **A.** Van body, Stake bed, Flat bed, Utility body, Dump body (Landscaping, Grain and Flat only), refrigerated body...or other body types please contact your District Manager for more information.
- Q. When will the dealership and the customer be notified of expiring lease?**
12. **A.** Isuzu Finance will notify the dealer and the customer at 180 days and 90 days prior to lease expiration.
- Q. How can the customer buy the truck at lease end?**
13. **A.** The customer can purchase the truck at lease-end at the fair market value.
- Q. Can the dealership buy the truck at lease end?**
14. **A.** Yes. The dealer has first priority to buy the truck for the fair market value when the customer returns it.

FAQ

- Q. Can the dealership add markup on the interest rate?**
15. **A.** Yes. There is the column to input dealer's markup in Isuzu Finance quoter. Markup depends on the program. Please check Isuzu Finance website or contact your District Manager for details.
- Q. What if my customer has their own financing?**
16. **A.** Isuzu iLease allows the customer to save their cash, and use bank lines of credit for operations and emergencies.
- Q. Is the customer responsible for Property and Use taxes?**
17. **A.** If personal Property and/or Use tax is required the customer will be invoiced.



Isuzu Finance
of America, Inc.

Isuzu iLease

A clear choice before and after the lease.





Have a question? Need some help?

Contact us:

Monday – Friday
8:00 AM to 8:00 PM ET

For Dealers:

Dealer Service	(866) 914-9557
Fax Credit Applications	(866) 914-9558
Email Credit Applications	creditapp@isuzuapp.com

www.isuzufin.com