

Isuzu iLease

Sales Manual



The Dealers' Official Guide to the Isuzu iLease



Isuzu Finance
of America, Inc.

Confidential. Exclusively for Isuzu authorized dealers.

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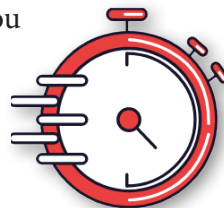
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Any and all leasing/financing subject to credit approval. Isuzu Finance of America (IFAI) reserves the right to cancel, amend, or revoke at any time and for any reason. Visit www.isuzufin.com for additional details.

Why Isuzu Finance

QUICK AND TIMELY RESPONSE

- With Isuzu Finance's experienced operations team, you can expect quick and timely responses.
- Our field sales staff have real truck finance and leasing experience to support your business needs.
- Our dedicated credit team looks at every deal, and tries to make each one happen by asking the right questions.
- The credit and operations department's standard hours of operation are 8:00 AM - 8:00 PM ET. Holiday hours may vary.



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
- ✓ Online iQuoter
- ✓ Key documents
- ✓ Programs and rates



ENVIRONMENTAL REFORESTATION

- In association with One Tree Planted, for every truck you lease through us, you will directly contribute to the planting of one tree.
- Help up save the world one Isuzu Lease at a time!



Benefits of Leasing

What is the Isuzu iLease?

The Isuzu iLease is our premier leasing product offering the most flexibility. It's a Fair Market Value (FMV) Lease, which means at the end of customer's lease they can simply walk away or have the option to purchase the vehicle at its fair market value.

iLease Lifecycle = More \$



Always quote an iLease for every customer!

Advantages of Isuzu iLease

Only for New Isuzu Trucks

Isuzu Finance's iLease product is exclusive to New Isuzu trucks, allowing for a quality, unused vehicle at an industry-low price.



Low Monthly Payment

The Isuzu iLease offers higher residual values exclusively on New Isuzu trucks, meaning lower monthly payments.



Notice of Maturity

Selling dealer and customer receive mailed notice six months and three months prior to lease maturity.

Customers are also contacted by phone 120 days prior to maturity to identify lease-end intentions and assist in scheduling inspections, as needed.



First Priority on Off-Lease Truck

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



Easy Quoter

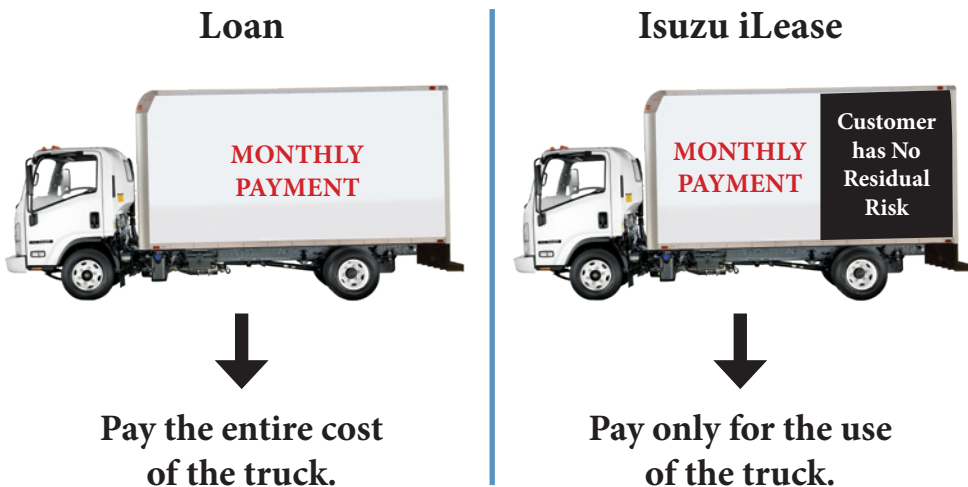
The Isuzu Finance iQuoter makes calculating monthly lease or loan payments simple.



Customer Benefits of Isuzu iLease

1 LOW MONTHLY PAYMENT

Because Isuzu Finance sets higher residual values on new Isuzu trucks, the customer can buy a new truck with lower initial costs and lower monthly payments — **they pay only for the use of the truck with no residual risk.**



Driving a new truck, the customer enjoys:

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

Customer Benefits of Isuzu iLease

2 FLEXIBILITY AT LEASE END

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

1. RETURN/LEASE A NEW ISUZU TRUCK

Customers can lease another new Isuzu truck after returning the original leased truck.

**Best
Choice**

- There is no residual value risk for customers.
- Customers may choose to own the body at lease end (see “Swap the Body” on page 8).

2. REFINANCE

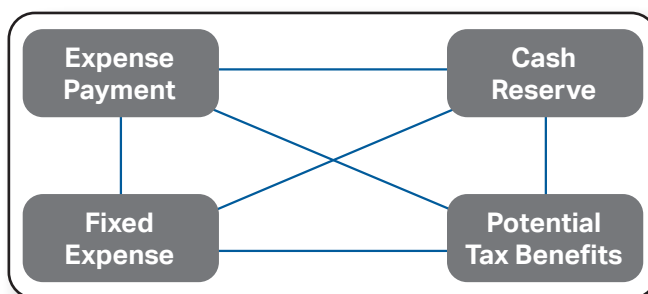
If your customer wants to keep the truck, they can refinance with Isuzu Finance.

3. PURCHASE

If customers want to own the truck, they can purchase at the Fair Market Value.

3 ACCOUNTING/TAX BENEFITS

Customer may 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.

Swap the Body

POTENTIAL BENEFIT FOR REPEAT CUSTOMER

Control Your Body, Control Your Costs.



Isuzu F-Series truck pictured above, but Swap the Body is available on all Isuzu truck models.

Swap the Body Program

Isuzu Finance's Swap the Body option allows iLease customers to return the cab and chassis at lease end and swap the body onto their brand new Isuzu cab and chassis.

CUSTOMER BENEFITS OF SWAP THE BODY

The customer will only have to purchase and customize one body over the course of two or more chassis purchases. This allows the customer to:

- Keep decals, paint or wraps
- Save time and money on body delivery and installation
- Get a new cab and chassis more often

iLease Customer Profile

CHARACTERISTICS OF AN iLEASE CUSTOMER

The Isuzu iLease is a great fit for businesses seeking affordability and flexibility.

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

- Customers want/need a **new Isuzu truck**
- Customers want/need **low initial cost**
- Customers want/need **low monthly payments**
- Customers want/need an accurate **“Cost per Mile”**
- Customers have **accounting needs**, such as
 - ✓ Expense Payment
 - ✓ Consistent monthly expenses
 - ✓ Lower cash outflow
 - ✓ Potential tax benefits



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.

Dealer Benefits of Isuzu iLease

1 MORE OPPORTUNITIES TO SELL NEW TRUCKS

1. The high residual value for Isuzu trucks makes monthly payments lower.

This means your customer can more easily afford to buy new or upgraded model trucks (with PSMP + Extended Warranty) more often with the Isuzu iLease.

2. 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

Isuzu iLease customers may choose to return their off-lease truck to your dealership. As the selling dealership, you will always have first priority to purchase the off-lease truck!

You can sell a new truck to the returning customer, and sell a quality used truck to a new customer.

3 MORE SATISFIED CUSTOMERS

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

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

Dealer Benefits of Isuzu iLease

4

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 know their truck will be taken care of.

- Lock in maintenance costs for the duration of the term.
- Keep the truck in excellent driving condition.
- PSMP increases the residual on an iLease by 2%.

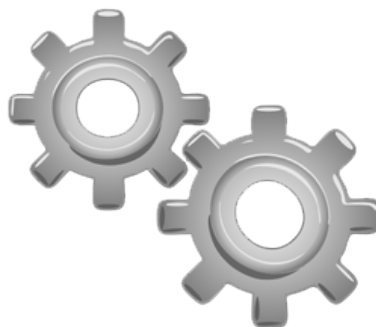
PSMP and Isuzu Extended Warranty can be added to any Isuzu iLease.

5

MORE OPPORTUNITIES TO SELL PARTS & SERVICE

If your iLease customer decides not to purchase their truck at lease end, they will be required to complete an inspection and any necessary repairs to bring the unit to turn-in condition. IFAI pays for initial inspection.

This creates an opportunity for your dealership to earn additional income through parts sales and reconditioning of the truck.



Promoting Isuzu iLease

1 CONNECT CUSTOMER NEEDS

Talk to your customer and listen to “key words”

Monthly payment

Initial cost

Cost per mile

Performance of truck

Company image

Maintenance cost

Expense Payment

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 Isuzu iLease

2 PRESENT AN ISUZU iLEASE TO EVERY CUSTOMER

1. Present Current Isuzu iLease Flyer

You can easily obtain Isuzu iLease flyers from the Isuzu Finance website.

How to find iLease Flyer

<https://www.isuzufin.com/flyers/>

See page 16

2. Quote a Monthly Payment

Using the Isuzu Finance iQuoter, you can easily calculate a monthly payment and compare between our assortment of lease and finance products. The iQuoter can help you find the product that best meets your customer's needs.

How to use Isuzu Finance iQuoter?

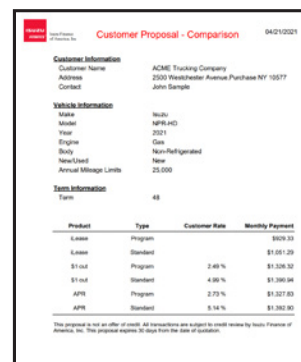
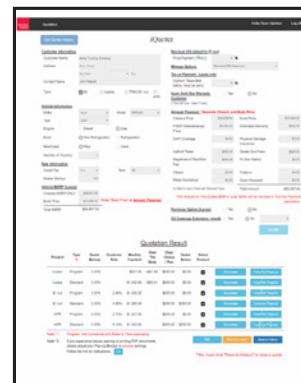
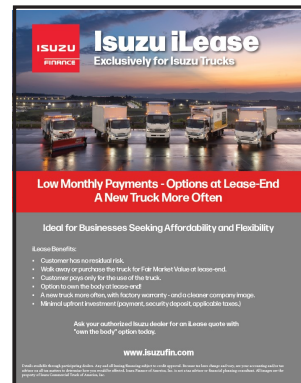
See pages 17-19

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 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:

With the 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.

With the Isuzu iLease,

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.

With the Isuzu iLease,

Expense Payment

- You may be able to expense the lease payment.

Save Cash

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

Promoting 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 the sales discussion with your customer, calculate the cost of both PSMP and Extended Warranty on ISPEC for the same term as Isuzu iLease.
- 2% residual increase with PSMP.
- Then, input each cost into the iQuoter and prepare a 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.

The screenshot shows the iQuoter software interface. It includes sections for Customer Information, Vehicle Information, and Rate Information. The Vehicle Information section shows a 2021 Isuzu NPR-HD with a gas engine and a non-refrigerated body. The Rate Information section shows a lease rate of \$1,327.83 per month. The bottom section displays a 'Quotation Result' table with columns for Product, Type, Dealer, Customer, Rate, Months, and Total. The table shows a lease program with a rate of \$1,327.83 and a total of \$1,327.83.

The screenshot shows a 'Customer Proposal - Comparison' document dated 04/21/2021. It includes sections for Customer Information, Vehicle Information, and Term Information. The Customer Information section shows the customer as ACME Trucking Company, 2500 Westchester Avenue, Purchase NY 10577. The Vehicle Information section shows a 2021 Isuzu NPR-HD with a gas engine and a non-refrigerated body. The Term Information section shows a term of 48 months. The bottom section displays a table with columns for Product, Type, Customer Rate, and Monthly Payment. The table shows a lease program with a customer rate of 2.49% and a monthly payment of \$1,327.83.

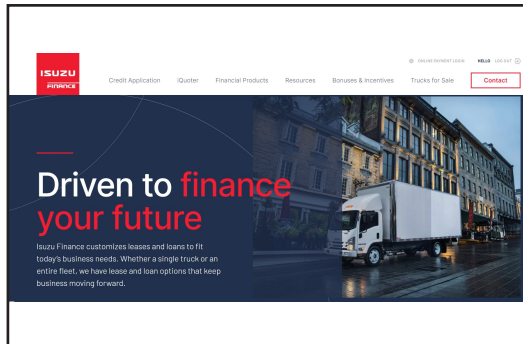
How to Find Isuzu iLease Resources

1 LOG ON TO ISUZU FINANCE WEBSITE

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

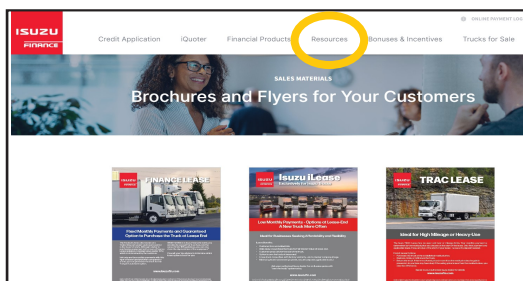
www.isuzufin.com

- User name
- Password



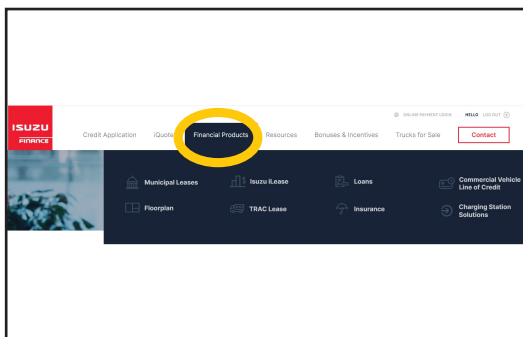
2 ACCESS DEALER RESOURCES

Click on Resources to access Marketing & Sales Flyers, Brochures and Ads and training videos.



3 ACCESS BUY OR LEASE COMPARISON

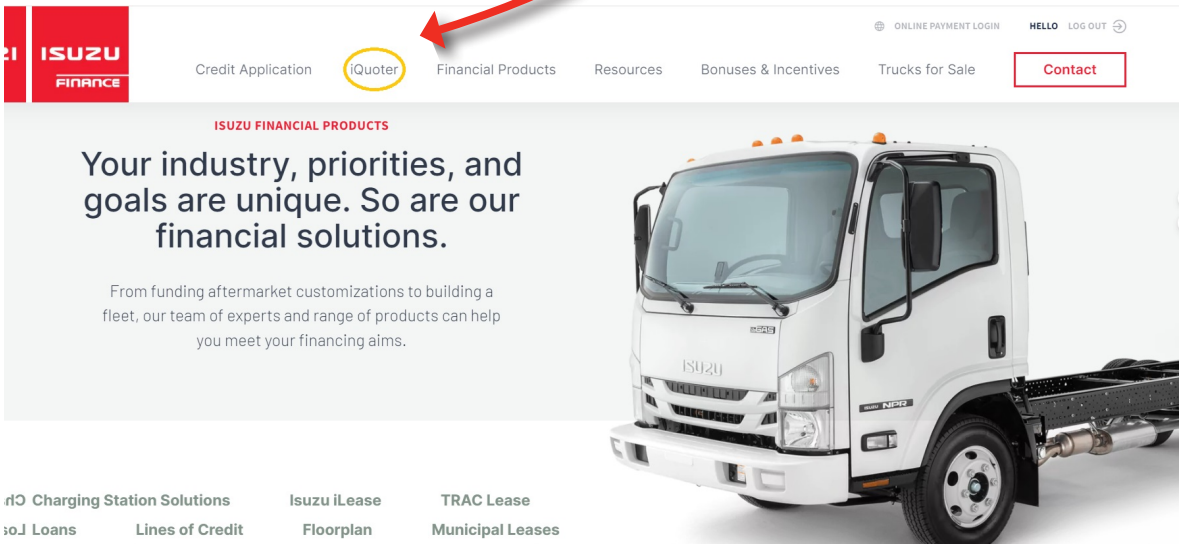
Click on Financial Products to access insightful points to help your customers decide which finance option is best for them.



How to Use Isuzu Finance iQuoter

1 OPEN THE ISUZU FINANCE iQUOTER

Click On iQuoter



How to Use Isuzu Finance iQuoter

2 HOW TO GET MONTHLY PAYMENT

Utilize the ISPEC iQuoter integration or input necessary data into the iQuoter and select the “Quote” button to get monthly payment. Select product and save to history.

Dealer worksheet is for your internal use only.

The screenshot shows the Isuzu Finance iQuoter interface. On the left, there are sections for Customer Information, Vehicle Information, Rate Information, and Vehicle MSRP (Lease). The main area contains fields for Residual, Mileage Options, Tax on Payment, and Amount Financed. A red arrow points to the 'Quote' button at the bottom right.

Click on Quote

Quotation Result									
Product	Type *1	Dealer Markup	Customer Rate	Monthly Payment	Own The Body	Clear Choice / Plus	Dealer Bonus	Select Product	
Lease	Program	0.50%	3.49%	\$1,012.12	+\$81.38	\$1,000.00	\$1,000.00	<input checked="" type="checkbox"/>	Worksheet Customer Proposal
\$1 out	Program	0.50%	3.49%	\$1,351.95		\$200.00	\$0.00	<input checked="" type="checkbox"/>	Worksheet Customer Proposal
\$1 out	Standard	0.50%	4.09%	\$1,390.94		\$200.00	\$350.00	<input checked="" type="checkbox"/>	Worksheet Customer Proposal
APR	Program	0.50%	4.27%	\$1,369.33		\$200.00	\$0.00	<input checked="" type="checkbox"/>	Worksheet Customer Proposal
APR	Standard	0.50%	5.14%	\$1,392.00		\$200.00	\$250.00	<input checked="" type="checkbox"/>	Worksheet Customer Proposal

Note *1 : Programs Not Compatible with Rental or Fleet Assistance.
 Note *2 : If you experience issues opening or printing PDF documents, please adjust your Firefox/Brave browser settings. Follow the link for instructions.

[1/4](#) [PDF](#) [Excel Calculation](#) [Save to History](#)

*You must click "Save to History" to save a quote.

Save in History!


How to Use Isuzu Finance iQuoter

3 PRINT OUT ISUZU iLEASE CUSTOMER PROPOSAL

Go to Customer Proposal

1. Open iQuoter.
2. Enter information and click "Quote."
3. Save to History.
4. Swap the Body - **review own/not own body.**
5. Download/Print Customer Proposal.

Print out Isuzu iLease Customer Proposal.



Business Name:	Test Sample	Dealership:	
Business Address:	Main St. USA	Salesperson Name:	
Contact Name:	Joe Isuzu		

Vehicle:	New	Additional Options	
Make:	Isuzu	PSMP:	Get Quotation
Model:	NPR-HD	Extended Warranty:	Included
Year:	2025	GAP Insurance:	Get Quotation
Engine:	Diesel		
Maximum Annual Mileage:	35,000	Refundable Security Deposit:	\$1,327.84
Customer Down payments:	\$0.00	First Payment:	\$1,327.84
		Sales Tax*:	\$0.00
		Due at Lease Signing:	\$2,655.68

Monthly Payment	\$1,327.84	Only \$121.84 more to own the body.
Term:	48 Months	

Customer Acknowledgement _____

*Sales tax calculation is an estimation. Sales tax shall be added on the base monthly payment if it is not included in capitalized cost or the monthly payment above. Applicable taxes will be confirmed upon receipt of signed documentation, prior to payout. Cap Cost Reduction due (if any) not included above.

This proposal is not an offer of credit. All transactions are subject to credit review by Isuzu Finance of America, Inc. This proposal expires 30 days from the date of quotation.

FAQ

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.

Q. Who is eligible for an Isuzu iLease?

- A.** Any individual or business buying a new Isuzu truck.

Q. Is there a down payment?

- A.** No. One lease payment and a refundable security deposit is due at signing.

Q. How long is the period of Isuzu iLease?

- A.** You can choose 36, 48, or 60 months.

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. **High and low mileage options are available!**

FAQ

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.

Q. Who owns the truck with Isuzu iLease?

- A.** Isuzu Finance is the owner/lessor.

Q. Do non-Isuzu trucks qualify for the Isuzu iLease?

- A.** No. This product is for new Isuzu trucks only.

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.

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?

- A. Van body, Stake bed, Flat bed, Utility body, Dump body (Landscaping, Grain and Flat only), Refrigerated body. For other body types please contact your District Manager for more information.

Q. When will the dealership and the customer be notified of expiring lease?

- 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?

- A. The customer can purchase the truck at lease end for the fair market value*.

Q. Can the dealership buy the truck at lease end?

- A. Yes. The dealer has first priority to buy the truck for the fair market value* when the customer returns it.

*Fair Market Value is determined by the average price of three industry valuation books.

FAQ

Q. Does the customer have any responsibilities at lease end?

- A. Yes, if they choose to not purchase the truck, they are responsible to have the proper inspections performed (paid by Isuzu Finance) and ensure the truck is in “turn in” condition prior to lease maturity.

Q. Can the dealership add markup on the interest rate?

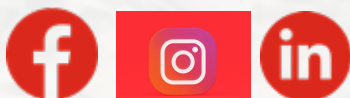
- A. Yes. There is the column to input dealer’s markup in Isuzu Finance iQuoter. Markup depends on the program. Please check Isuzu Finance website or contact your District Manager for details.

Q. What if my customer has their own financing?

- 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?

- A. If personal Property and/or Use tax is required the customer will be invoiced.





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 life cycle initiatives and is exclusive to Isuzu Dealers.

With the Isuzu iLease you can:

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

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.

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

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