

**Let TAP protect you against negative equity in your trade.**  
*It's like GAP, but for trades.*



## Trade Assurance Plus

### A Whole New Profit Center for Your F&I Department

The Trade Assurance Program is designed to minimize or eliminate negative equity while creating a great CSI tool that drives customers back to your dealership. Nearly 1 in 3 customers are upside down on their loans and have negative equity in their current vehicle. The Trade Assurance Program is designed to help protect their investment, with up to \$5,000, against negative equity when they are ready to purchase a new vehicle at your dealership. TAP... Like GAP, but for your trade!

### What are the dealer benefits of Trade Assurance Plus:

- Shortened trade cycle that feeds pre-owned sales opportunities
- A-rated insurance carrier with full administration and sales/marketing support
- Cultivates a loyalty between the dealerships and its customers
- Develops customer retention while driving a purchase decision

### Customer Scenario *(This may or may not represent your actual experience.)*

The Trade Assurance Plus program eliminates negative equity by providing financial support at time of Trade.

Customer purchase new or used vehicle	\$25,000	
Balance owed at time of trade	\$17,500	
Clean NADA Trade value	\$12,500	
Customer's negative equity	\$5,000	WITHOUT Trade Assurance Plus
BUT with Trade Assurance Plus	\$0	

### The Trade Assurance Plus Buying Cycle

Trade Assurance Plus is purchased by the consumer at the time of sale. Payments are made for a minimum portion of the finance contract – 50% or 66% of the loan term. Customer returns to the selling dealership and chooses a vehicle to purchase. The trade is then appraised and the deal is structured with the customer driving home in a new vehicle. A check, of up to \$5,000, is issued to the dealership (appears on the sales contract as cash down) to cover any negative equity. Done deal!

### Eligibility

- New vehicles with MSRP under \$60,000
- Used vehicles with clean NADA Trade value under \$60,000

### Customer Benefits include:

New vehicles:

- Up to \$5,000 maximum benefit
- 24 to 75 month loan terms
- 50% or 66% of loan must be paid before eligible for benefit
- Must Trade and purchase from original dealer
- Hybrid & electric cars with no restrictions

Used vehicles:

- Up to \$3,500 maximum benefit
- 48 to 75 month loan terms
- 50% or 66% of loan must be paid before eligible for benefit
- Must Trade and purchase from original dealer
- Hybrid & electric cars with no restrictions

### Not eligible for coverage:

Vehicle is stolen and not recovered or deemed a total loss, leases, balloon financing or fleet sales, repossessions, refinanced deals, hybrid and electric vehicles, commercial vehicles, vehicles seven model years or older, Trade without a purchase. Not available in NY state.



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