



# Turo Travels Mutual

## Host Protection

Product Disclosure Statement





**For more information,  
contact the Agent or Turo Travels  
Mutual:**

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Post: Greenhouse Climate Tech Hub  
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Website: [www.turo.com](http://www.turo.com) and Help Centre: [help.turo.com](http://help.turo.com)  
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**Mutual – Turo Travels Mutual Limited**

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# INTRODUCTION

## ABOUT THIS DOCUMENT

This Product Disclosure Statement (**PDS**) is an important legal document. It is designed to help you understand what you need to know about Turo Travels Mutual Limited (**Mutual** or **Turo Travels Mutual**) and the Host Protection (**Protection**) so you can make an informed choice about whether or not you wish to join Turo Travels Mutual as a Member of the Mutual and how to apply for Protection.

The Mutual is the product issuer of the Host Protection. It is provided by the Mutual on the terms contained in this PDS (subject to the operation of the Constitution of the Mutual). Host Protection is distributed by Turo Australia Pty Ltd (**Agent**).

Before you decide whether to join the Mutual or to hold Protection, please read this PDS, the [Financial Services Guide<sup>1</sup>](#) and the [Constitution<sup>2</sup>](#) carefully.

Part 1 of this document contains important information about the Mutual, the Host Protection and how to become a Member of Turo Travels Mutual including details about the rights and entitlements of Members and explains the benefits and risks that are relevant to purchasing Protection.

Part 2 of this document is the Host Protection Wording. It contains the terms and conditions on which Host Protection is provided by Turo Travels Mutual including the benefits, exclusions, conditions and other details about accessing the Protection including how to make a claim.

You will be required to purchase Protection for your Vehicle when you list your Vehicle on the Turo platform and join as a Member of

Turo Travels Mutual. At that time, you will be given details of the amount charged for that Protection (referred to as your Contribution).

A Schedule of Protection will be issued to you when you purchase Protection and this forms part of the terms and conditions of the Host Protection. See Part 2 of this document for further details.

Turo Travels Mutual may update some of the information in the PDS from time to time without needing to notify you (but only if it is not materially adverse information). You can obtain a copy of any updated information by contacting the Agent or visiting [this page](#) at the Agent website.<sup>3</sup> A free paper or electronic copy of any updated information will be made available to you on request, at no charge. When necessary, Turo Travels Mutual will issue a supplementary or replacement document.

This document contains words that may have special meaning. Such words are characterised in Title Case. Their meaning for the purpose of this document is described in the [GLOSSARY](#).

For your quick reference, there are words in this document that are linked to other parts of the document or another document. Where a link exists, the word with the link will be shown in a different colour with an underline.

## ABOUT THE MUTUAL

### What is Turo Travels Mutual?

Turo Travels Mutual is a non-profit company limited by guarantee that has been formed to operate a discretionary mutual fund to provide financial protection for the benefit of Hosts and users (Guests) who are Members of the Mutual. Turo Travels Mutual offers discretionary risk protection, including the Host Protection

<sup>1</sup> <https://turo.com/au/en/policies/turotravels>

<sup>2</sup> <https://turo.com/au/en/policies/turotravels>

<sup>3</sup> <https://turo.com/au/en/policies/turotravels>



solely to its Members. Claims on Turo Travels Mutual may only be made by Members.

Host Protection is one of the financial risk products offered by the Mutual. It is a financial risk product regulated under the Corporations Act 2001 (Cth) and it is not insurance – it is known as “discretionary risk protection” or “protection”.

As a discretionary mutual, Turo Travels Mutual can use the combined purchasing power of its Members to spread the cost of risk and to provide additional benefits within the discretionary risk protection in areas where traditional insurers will not provide cover.

Turo Travels Mutual, the Agent and the Manager have worked closely with the community to design Host Protection, a product that is tailored to the needs of the Host Members of the community.

### Who is involved?

The Agent is an authorised representative (AR No: 1300021) of Picnic Licensing Pty Ltd (**Picnic**) (AFSL No: 532540). The Agent will act in all Member-facing aspects for the Mutual and will offer membership and Protection on behalf of the Mutual, together with Turo Inc. (**Turo**), also an authorised representative (AR No: 1300018) of Picnic. More information about the Agent and Turo is contained in the [Financial Services Guide](#).<sup>4</sup>

The Agent is your first point of contact for any enquiries about membership and Protection. Our contact details are at the front of this document.

Turo Travels Management Pty Ltd (**Manager**) provides financial and governance services to the Mutual. The Manager is an authorised representative (AR No: 1300020) of Picnic. More information about the Manager is contained in the Financial Services Guide.

### How is Turo Travels Mutual managed?

The Board of Turo Travels Mutual manages the Mutual with the assistance of the Manager, who acts as a financial and governance manager, and the Agent, who acts in all services and claims interactions with Members as well as being membership administrator. The Agent will make offers of membership and Protection to eligible Hosts who wish to participate and become a Member.

The Board must abide by the Constitution of Turo Travels Mutual, which sets out the objectives of the Mutual, its powers as a company limited by guarantee, the rules governing its operations, the eligibility criteria of Members, the election of directors and the conduct of Members’ and directors’ meetings.

It also contains the power to exercise discretion in response to a Member’s claim for Protection should a Member suffer Loss or Damage of the type described in the Protection Wording (see Part 2 of this document for full details of the terms of Protection).

Each Member of Turo Travels Mutual is entitled to appoint a representative to vote at a general meeting of members. One or more of the directors, including the Foundation Member Representative as defined in the Constitution, are also representatives of the Members.

The Board also has the discretion to appoint other non-executive and independent directors, allowing them to participate in the decision-making process and represent the membership base.

Members of Turo Travels Mutual have the right to have a claim for Protection considered by the Board and the Board has the absolute discretion to accept or refuse a Member’s claim for Protection. Discretionary Protection is described in more detail on page 10.

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<sup>4</sup> <https://turo.com/au/en/policies/turotravels>



## HOW DOES IT WORK?

### Member-based community

The structure of Turo Travels Mutual means it is owned by its Members and you will be invited to join as a Member when you are offered Protection. Only Members of Turo Travels Mutual are entitled to access the benefits of the Protection when they pay their Contribution.

The Mutual will use the combined resources of all Members to fund the Protection and other operating costs. The combined resources of Turo Travels Mutual as collected from all Members effectively funds the payment of Protection claims by the Mutual.

The advantage of the Mutual's structure is that it provides a cost effective way for Members to manage their financial risk. By managing the risk pool in this manner along with the tax advantages, Contributions can be kept to a minimum.

As a mutual, where Members are part of a community, it is incumbent on Members to engage as a community. The power of the community is that it creates scale, as a whole, allowing the variable loss experience of individual Members of the community to be pooled. Member ownership of the Mutual allows savings from that pooling to be retained by the Mutual for the benefit of the Members.

### Resilient Community

The success of the community is dependent on the Members. This includes how they manage their own risks and their behaviour relative to generally accepted norms. Failure of a Member to exhibit these desirable attributes may result in the Member no longer being welcome to continue participating as a Member of the Mutual.

### Strong Host Member Attributes

Typical Host Members of the Mutual are committed to proactive risk management and will have the following attributes:

- They follow the Turo Terms of Service;
- they provide information truthfully and accurately in respect to their Protection and claims;
- they fully cooperate with all reasonable requests in the course of processing their claim;
- they keep the Protected Vehicle in a roadworthy condition and do not expect their Protection to fund relevant maintenance that they may need to carry out over the life of operating the Protected Vehicle;
- they take quality photos of the Protected Vehicle immediately prior to each trip and within 24 hours of the return of the Protected Vehicle to their possession and submit these photos to Turo via the Turo app;
- they do not expect their Protection to protect them in situations that they can prevent, such as deliberately damaging the Protected Vehicle;
- they ensure, to the best of their ability, that drivers of the Protected Vehicle are appropriately licensed;
- they use appropriate security measures to safeguard the keys of the Protected Vehicle, ensure the person collecting those keys is the Primary Guest and confirm the Protected Vehicle has been returned to the agreed location if they are handing over or receiving the Protected Vehicle remotely; and
- they take due precaution to minimise the chance of a Loss Event or further Loss including where relevant, not attempting to drive the Protected Vehicle if it is damaged beyond solely cosmetic damage.

If all Members adopt a mindful and respectful attitude to risk management then the Mutual will thrive and the pooled



Contributions can be used widely to protect Members when they need it most.

When considering a Host Member's claim, the Mutual will expect that these attributes have been demonstrated by the Member. Where a Host Member has not demonstrated these attributes, the Mutual may exercise its discretion to accept the Member's claim either in part or not at all.

## GLOSSARY

Words with a special meaning:

**Accessories:** Vehicle contents and parts that may attach the vehicle that do not form the standard factory-fitted inclusions for the Vehicle. Accessories include but are not limited to:

- roof racks and associated parts;
- bicycle racks;
- phone cables;
- umbrellas;
- child restraints, and;
- leisure equipment.

**Accident:** An unintended, unforeseen, fortuitous or unanticipated happening or mishap, which is not expected or designed.

**Account:** The record held on the Turo platform which records your details, the details of any Vehicles you list on Turo and any Reservations that you are associated with.

**Additional Driver:** A person who has been approved by Turo to drive the Protected Vehicle and is nominated by the Primary Guest when Reserving the Protected Vehicle and listed on the Schedule of Protection.

**AFSL:** Australian Financial Services Licence

**Agent:** Turo Australia Pty Ltd, ACN: 659 649 073 (AR No. 1300021) and its authorised subcontractors.

**APRA:** Australian Prudential Regulation Authority

**ASIC:** Australian Securities & Investments Commission

**Assessed Loss:** The amount that we have determined is the total of the Loss to your Protected Vehicle and/or Legal Liability amount.

**Board:** The Board of the directors of Turo Travels Mutual Limited.

**Catastrophic Events:** Significant Events leading to large Losses. Such Events include but are not limited to:

- nuclear explosion or contamination, fire, flood, earthquake, tsunami, cyclone, severe storm and hail;
- pandemic and epidemic disease or health events;
- undeclared war, civil war, civil unrest, riot, insurrection, rebellion or revolution and hostilities;
- warlike acts by a military force or military personnel, or the destruction, seizure or use of property for military purpose;
- terrorism or threat of force or violence to a person or group or class of persons, or to property by one or more persons, claiming to be committed to a cause whether political, religious, ideological or similar purposes, including an intention to influence a government, or invoke fear.

**Check-in:** The process of handing over the vehicle to the Guest at the start of a Reservation including the steps required by the Host to validate Guest details, document vehicle condition at that time and validating that the person receiving the Protected Vehicle is the Primary Guest.

**Check-out:** The process of receiving the vehicle from the Guest at the end of a Reservation including documentation of vehicle condition at that time.

**Consequential Loss:** Loss of profit, loss of use of the Protected Vehicle, loss of opportunity, loss of goodwill, loss of contract, or



special or punitive damages that occur as a result of an Event protected under the Protection.

**Constitution:** The current rules governing the relationship between the Mutual, its Members and Mutual Capital Instrument (**MCI**) holders. A copy can be obtained from the Agent on request, at no charge, or viewed at [this page](#) at the Agent website.<sup>5</sup>

**Contribution:** The amount we charge for the Host Protection for the duration of each Protection Period. See attached Exhibit based on daily price set for your Protected Vehicle.

**Damage:** Physical harm to tangible property that impairs its value, usefulness or normal function.

**Damage Responsibility:** The amount you are responsible for in the event of loss, theft or physical damage to your Protected Vehicle before you're eligible for reimbursement. This amount will vary according to the Earnings Plan you choose and will be shown on your Schedule of Protection.

**Dangerous Goods:** Substances or materials specified as such under the Australian Dangerous Goods Code (ADG Code) (or any equivalent or replacement thereof).

**Earnings Plan, Host Earnings Plan:** The level of Earnings that you most recently selected prior to the commencement of the Protection Period, either when you listed the Protected Vehicle on the Turo platform or via any subsequent change made by you to the Earnings Plan. The Earnings Plan will be shown in your Schedule of Protection.

**Employee:** Any person that you have the right to direct during your business activities who is:

- employed by you;
- apprenticed to you;

- hired or seconded from another party by you;
- an executive, director or officer of your business whilst performing acts falling within the scope of the usual duties of an employee; or
- a voluntary worker.

**Event:** One incident or all incidents of a series consequent upon or attributable to one originating cause.

**First Listing Date:** The first date the Protected Vehicle is listed as available by you on the Turo platform.

**GST:** Goods and services tax per the meaning given in the A New Tax System (Goods and Services Tax) Act 1999.

**Guest:** The person who Reserves the Protected Vehicle.

**Host:** The Turo Account holder that either owns, or has permission from the owner, to share the Protected Vehicle on the Turo platform.

**Hours of Repair:** All labour hours associated with the repair of a vehicle including refinish times.

**Last Listing Date:** The date you remove the Protected Vehicle from being available for Reservation.

**Limit(s) of Protection:** The applicable limit(s) provided by the Protection you hold, as stated in this PDS or on your Schedule of Protection.

**Loss, Losses, Lost:** Sudden and unforeseen physical loss.

**Manager:** Turo Travels Management Pty Ltd, ACN: 661 462 433 (AR No. 1300020).

**Mechanical Failure:** Confined wear and tear or breakdown of mechanical components, which includes the Vehicle's electrical system, suspension, engine or transmission. This consists of any

<sup>5</sup> <https://turo.com/au/en/policies/turotravels>



damage resulting from wear and tear, manufacturer defect, lack of maintenance or upkeep along with any additional damages caused by the mechanical failure. Damage caused by Guest negligence and intentional misuse is excluded from mechanical failure. Clutch damage is handled separately. Read our clutch policy (a copy of which can be obtained from the Agent on request, at no charge, or viewed at [this page](#) at the Agent Help Centre.<sup>6</sup>

**Member:** A person, corporation, organisation or entity that has been admitted to membership of the Mutual in accordance with the Constitution and, subject to the Constitution, is entitled to claim under the Protection.

**Mutual or Turo Travels Mutual:** Turo Travels Mutual Limited, ACN: 661 465 890.

**Mutual Capital Instrument, MCI:** A financial instrument issued by the Mutual in accordance with its Constitution and the MCI class rights (in accordance with the Constitution) that provides funds to the Mutual to support its solvency.

**Owner:** The person or corporate entity registered by the relevant motor registration authority as the owner of the Protected Vehicle.

**Picnic:** Picnic Licensing Pty Ltd, ACN: 647 642 117 (AFSL No: 532540).

**Pre-Hire Inspection Checklist:** The checklist that a host must complete immediately prior to commencement of the Protection Period, as specified by the Tasmanian Government for Reservations in Tasmania. A copy can be obtained from the Agent on request, at no charge, or viewed at [this page](#) at the Agent website.<sup>7</sup>

**Primary Guest:** A person approved to Reserve the Protected Vehicle and who agrees to be responsible for Damage caused during the period of the Reservation.

**Product Disclosure Statement (PDS):** The document and any Supplementary Product Disclosure Statement we issue for this product.

**Protected Parties:**

- the owner of the Protected Vehicle (if they are not the Host);
- any person in charge of the Protected Vehicle in accordance with the Terms of Service;
- any passenger in, or on, the Protected Vehicle;
- your employer, partner or principal when the Protected Vehicle is used on behalf of any of them;
- Australian governments, local governments or statutory bodies when the Protected Vehicle is being used by or on behalf of any of them; and
- the legal representative of a deceased Protected Party.

**Protected Vehicle:** the Vehicle that you make available for Reservation on the Turo platform that is the subject of this Protection. The Protected Vehicle will be set out in the Schedule of Protection.

**Protection(s), Host Protection:** A miscellaneous financial risk product used to manage Host risks, issued to a Host Member in accordance with the Constitution. The Host Protection is described in this PDS.

**Protection Period(s):** The Reservation period, which is the duration(s) of your Protection as stated in your Schedule of Protection.

**Reservation, Reserve, Reserving:** The arrangement between a Host and a Primary Guest for the Primary Guest (and Additional Drivers) to use the Protected Vehicle for a period of time, arranged through the Turo platform.

<sup>6</sup> [https://help.turo.com/en\\_us/clutch-repair-reimbursement-SJfvUNIEc](https://help.turo.com/en_us/clutch-repair-reimbursement-SJfvUNIEc)

<sup>7</sup> [https://help.turo.com/en\\_us/pre-trip-inspections-tasmania-hosts-HJT1HYeSJe](https://help.turo.com/en_us/pre-trip-inspections-tasmania-hosts-HJT1HYeSJe)



**Salvage:** The amount we calculate the market would pay for the wreckage of a Protected Vehicle that has been assessed as being a Total Loss.

**Schedule of Protection:** The Schedule issued by the Mutual to you which applies at the time the Reservation was accepted and which sets out the Earnings Plan, Damage Responsibility, scope and extent of the Protection granted to you including any Special Conditions applying to the Protection(s).

**Special Condition:** An additional term applied specifically to your Protection over and above the terms included in this PDS.

**Terms of Service:** The document titled Terms of Service which is issued by Turo and describes the operation of the Turo vehicle sharing platform. A copy can be obtained from the Agent on request, at no charge, or viewed at [this page](#) at the Agent website.<sup>8</sup>

**Total Loss:** where the Protected Vehicle is stolen and not recovered within a reasonable period of time, or suffers Loss or Damage and we consider repairing it is either unsafe or the cost of repairing it is uneconomical.

**Vehicle:** Any type of land based machine designed and registered for use on public roads on wheels or intended to be propelled by other than manual or animal power. This also includes the Vehicle's equipment, Accessories and modifications.

**Vehicle Value:** The amount we calculate the market would pay for the Protected Vehicle. Where the Protected Vehicle was purchased within 12 months of the Loss or Damage, we will consider the purchase price of the Protected Vehicle. We also take into account the age, make, model, and condition of the Protected Vehicle immediately before the Loss or Damage. We might use recognised industry publications to assist us to calculate the amount. If we do

so, depending on the age of the Protected Vehicle, we may also take into account the kilometres it has travelled.

**we, us, our:** Turo Travels Mutual.

**you, your(s):** A Host member who holds a Protection as described in your Schedule of Protection.

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<sup>8</sup> <https://turo.com/us/en/policies/terms>



# PART 1

## IMPORTANT INFORMATION

### DISCRETIONARY RISK PROTECTION

#### Why does the Board have discretion to approve claims?

The Protection is discretionary in nature and is not insurance. Insurance is different to Protection because an insurer must indemnify a policyholder if the claim comes within the policy terms and conditions. Discretionary protection involves the Board deciding whether to accept or reject a claim, and, if the claim is accepted, how much to pay, based on its understanding of the Member's claim and its potential impact on the financial position of the Mutual.

By offering Protection that is discretionary and not an insurance product, the Mutual is able to offer its Members a financial product for management of their risks without establishing an insurance company.

Discretionary protection is a financial product which is regulated by ASIC. ASIC supervises Picnic, as the holder of the AFSL in relation to offers of this product by the Agent and the Mutual.

APRA regulates insurance companies, but not discretionary mutuals such as Turo Travels Mutual. This means the Mutual is not subject to the prudential standards which apply to insurance companies and are set by APRA or the provisions of the Insurance Act 1973 (Cth). The Protection is not subject to the Insurance Contracts Act 1984 (Cth).

For claims made under the Protections, the Board's discretion will be exercised fairly and consistently, and with due consideration of the merits and circumstances of each claim and the terms and conditions for the Protection set out in Part 2 of this document. From time to time the Board implements guidelines to ensure that it exercises discretion in the interests of Members and of the Mutual as a whole. Key considerations of the Board under the guidelines in relation to claims include:

- The financial impact to the Mutual of accepting the claim when it is exercising its discretion.
- The conduct of the Member in connection with the claim, for example, whether the Member provided information truthfully and accurately in respect of the claim and in its dealing with the Mutual.
- Whether the Member has complied with Turo Terms of Service and the expectations of Members as described in this PDS.
- Whether the Member has demonstrated the behaviours expected of a typical member of the Mutual. This includes that the Member:
  - has not courted undue risk
  - suitably maintained or took reasonable precautions for the protected vehicle
  - attempted to minimise loss the subject of the claim.

The Board comprises non-executive independent directors as well as representatives for the Foundation Member, the Manager, and representatives acting for MCI holders, in accordance with the Corporations Act 2001 (Cth).

Notwithstanding that the Protection offered is not insurance, the Board seeks to maintain adequate claims provision, surplus assets,



and insurance cover (to protect the Mutual from financial exposures). The Mutual also abides by governance policies and protocols which are benchmarked to the standard of the generally accepted practices expected of a general insurer as contained in APRA's prudential standards. There is no guarantee from the Federal Government's Financial Claims Scheme in the event of insolvency of the Mutual.

This PDS explains the scope of protection available to Host Members, including the risk management and other behaviours expected of Host Members, and this gives Host Members an indication of the circumstances when the Board is likely to exercise its discretion in favour of the payment of a Host Member's claim.

### **What are the Significant Risks?**

Protection is a financial product and you should be aware of the following:

- Protection is not an insurance product.

The Mutual provides discretionary risk protection which is a 'miscellaneous financial risk product'. This means that there is no automatic right of indemnity under the terms of the Protection. Instead, there is an automatic right to have a claim considered and the Member may ask the Board to exercise their discretion to indemnify them for the loss. The payment of all claims is at the discretion of the Board.

- Whether there is adequate funding of the Mutual

The Mutual will issue discretionary protections to other Members that are not Host Members and are not described in this PDS. The contributions of all Members are combined to fund the protections for all Members.

If the number of claims made in any one year by all Members exceeds the amount of contributions that the Mutual has set aside

to pay claims, there could be a risk that a Protection claim would not be paid.

To address this risk, the Manager provides the Mutual professional advice as to the adequacy of the Contributions to meet likely claims liabilities. In addition, the Mutual purchases insurance cover to meet claims that exceed the Mutual's self-retention limit or that covers a given proportion of claims.

Upon the occurrence of a Catastrophic Event, the Board may make a decision not to pay any claims resulting from that event, or to make a reduced payment, in the interests of all Members. For instance, the Board may exercise its discretion to pay claims on a proportional basis depending on the total amount of Contributions collected from its Members and the number and size of claims, as a way to ensure that all Members with claims caused by a particular Catastrophic Event are treated fairly.

- A Member could lose their Protection entitlements if their membership is cancelled.

The Mutual is operated for the benefit of all Members. The Board reserves the right to expel Members in circumstances which are in the best interests of the Members as a whole, or where a Member breaches the rules of membership or the Turo Terms of Service.



## FINANCIAL INFORMATION

### Cost of Protection

A Contribution is the amount you pay to Turo Travels Mutual for each Protection Period that you hold Host Protection. Because the Mutual is a not-for-profit entity, there is no 'profit factor' built into the calculation of your Contribution.

Turo Travels Mutual calculates the amount of the Contribution based on key factors which are relevant to your risk, that risk being the possession and use of the Protected Vehicle by the Primary Guard and Additional Drivers.

The cost of your Host Protection depends on factors such as:

- The Reservation period. The longer the Reservation period, the higher the Contribution.
- The daily trip price for the Protected Vehicle, including any discounts but excluding additional amounts charged such as delivery fee and amounts charged subsequent to the trip such as toll reimbursement and excess distance charges.
- Whether the Reservation has been Reserved as a non-refundable Reservation by the Guest.

Also, because the different Earnings Plans have different levels of Damage Responsibility, the Earnings Plan you select will impact on the cost of Host Protection.

These matters have been taken into account in setting our current contribution amounts for the Host Protection. Details of these can be obtained from the Agent on request, at no charge or viewed at [this page](#) at Agent Help Centre<sup>9</sup> or by daily vehicle price in the attached Exhibit.

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<sup>9</sup> <https://help.turo.com/choosing-a-protection-plan-au-hosts-rkPsWGdHi>

### Tax implications

Your Contributions may be tax deductible. Contributions will be subject to GST. This will be included in the amount that Turo retains from your fees for a Reservation that you accept.

There is no stamp duty or other insurance taxes (e.g. emergency services levy) payable on the Contribution.

Turo Travels Mutual does not provide any advice on the individual tax treatment for Members of having membership and Protection or the treatment of any claims that are paid to Members. Members should seek their own advice on tax issues.

### Dealing with surplus

At the end of the financial year, there may be a 'surplus' of funds held by Turo Travels Mutual – this is the amount that Turo Travels Mutual retains and has not paid out in claims to Members at the end of the financial year.

The Mutual may in its discretion reserve these funds for additional and likely claims from Members and/or apply a surplus from a previous financial year to assist claim payments in future years as well as offer other benefits, reduce Contributions for Members, provide increased protection to Members, pay a dividend to MCI holders where appropriate to do so, or for any other use approved by the Board on the grounds that it is considered beneficial to the membership base (e.g. the development of risk management programs) or which is permissible under the Constitution.

Unlike other public companies, Members are not entitled to receive surplus funds on voluntary winding up or after the closure of the financial year in order to preserve the tax treatment.

If Turo Travels Mutual is wound up, the Mutual could use a surplus for the purposes of its objects including in any successor mutual or



risk vehicle, to offer other products and services that benefit the Members or by transferring it to other non-profit organisations which provide benefits to the Members.

### Estimating future payments

On the advice of its professional consultants, the Agent and the Manager, Turo Travels Mutual will calculate the total amount of Contributions reasonably required to ensure that it will have appropriate financial resources to discharge claims liabilities.

Each year, Turo Travels Mutual will model its future claims liabilities to Members based on a mathematical model and actuarial advice. The Mutual will manage these future liabilities and payments through its risk assessment process and reserves.

## PROTECTION PERIOD

Your membership and Protection will commence on the First Listing Date on the Turo platform. The benefits offered under this PDS will be in abeyance until the start of a Reservation.

A distinct Protection Period will apply to each Reservation of the Protected Vehicle. Your Schedule of Protection will reflect each Protection Period with additional Protection Periods added with each subsequent Reservation.

The Protection Period defines the period of time that Protection for [Loss to the Protected Vehicle](#) applies. In addition to the defined Reservation period, the Protection Period may also include the time until the Protected Vehicle is returned to you if it is returned late, or, if it is not returned to you, until the Protected Vehicle is located.

Legal Liability protection applies during the Protection Period and for the reasonable time that you are delivering the Protected Vehicle to, and retrieving the Protected Vehicle from, the agreed Reservation pickup location.

Your Protection for a Protected Vehicle will end when you remove that Protected Vehicle from being available for Reservation on the Turo platform (Last Listing Date).

## WHEN YOUR MEMBERSHIP ENDS

Your membership of the Mutual will end when you remove all Protected Vehicles from being available for Reservation on the Turo platform.

## CANCELLING PROTECTION

When a Reservation is cancelled on the Turo platform, whether by the Primary Guest or by you, the corresponding Protection Period will be cancelled.

When the Reservation was a non-refundable Reservation and was cancelled more than 24 hours after the initial Reservation was made, your Contribution will not be refunded when the Protection is cancelled.

When the Reservation is cancelled within 24 hours or is a refundable Reservation, your Contribution will be refunded when the Protection is cancelled.

In certain circumstances the Mutual may void a Member's Protection if they violate the Turo Terms of Service and cancel a member's membership of the Mutual. This includes, but is not limited to, situations where you have lodged a fraudulent claim or grossly misrepresented information in the application for Protection. In these circumstances your Contribution will not be refunded.

Other than described above, there is no cooling off period that applies to this protection.



## CHANGING PROTECTION

Host Protection, according to your selected Earnings Plan at the time a Reservation is made, will automatically apply to the Protected Vehicle.

The dates and times for the start and/or end of a Reservation period can be altered by the Primary Guest in accordance with the Terms of Service. If a Primary Guest varies the Reservation period, your Protection Period will be automatically updated and your Contribution for the subject Protection may change.

You may choose to change the level of Damage Responsibility on your Protection (via your Earnings Plan) that applies to future Reservations, in accordance with the Terms of Service. The Contribution rate which applies to future Reservations will also adjust to the level of Protection (Earnings Plan) selected. Once a Reservation has been made, changes are not able to be made to your protection level for that Reservation period.

An amended Schedule of Protection will be available in the Turo app where relevant.



## PART 2

### PROTECTION WORDING

Limits apply to this Protection. They are summarised in the [LIMITS OF PROTECTION](#) section.

The level of Protection is defined by the Earnings Plan you select on the Turo platform when you list the Protected Vehicle for Reservation. The Earnings Plans are described at [this page](#) at Agent Help Centre<sup>10</sup> (a copy of which can be obtained from the Agent on request, at no charge).

This description includes details of the benefits provided, and the Damage Responsibility that may be payable under each Earnings Plan.

The Earnings Plans that may be available are as follows:

- [More Earnings<sup>11</sup>](#)
- [Balanced<sup>12</sup>](#)
- [More Peace of Mind<sup>13</sup>](#)

Some plans are not available for some types of vehicles. For example, the More Peace of Mind Plan is not available for Vans.

<sup>10</sup> <https://help.turo.com/choosing-a-protection-plan-au-hosts-rkPsWGdHi>

<sup>11</sup> <https://help.turo.com/choosing-a-protection-plan-au-hosts-rkPsWGdHi>

## THE PROTECTION

### Loss to the Protected Vehicle

We may protect you for theft, Loss of, or Damage to the Protected Vehicle during the Protection Period.

### Legal Liability

We may protect your and any Protected Parties' legal liability to pay compensation for:

- Damage to other people's property; or
- death or bodily injury (but only where the legal liability is not covered or capable of being covered by any statutory or compulsory scheme, arrangement or policy),

as a result of an Accident that occurs in Australia during the Protection Period that is caused by:

- you, the Primary Guest or an Additional Driver driving, using or being in charge of the Protected Vehicle;
- goods being carried by or falling from the Protected Vehicle; or
- the operation of loading or unloading the Protected Vehicle.

### Recovery and Storage Expenses

If we accept a claim for theft, Loss of, or Damage to the Protected Vehicle, we may protect the reasonable cost of:

- storage of the Protected Vehicle between the incident date and the time repairs commence or your claim is settled by us;

<sup>12</sup> <https://help.turo.com/choosing-a-protection-plan-au-hosts-rkPsWGdHi>

<sup>13</sup> <https://help.turo.com/choosing-a-protection-plan-au-hosts-rkPsWGdHi>



- clean-up of debris and removal of goods that have fallen off the Protected Vehicle;
- recovery and removal of the Protected Vehicle to an agreed repairer; and
- returning the Protected Vehicle to you following its repair or recovery.

## LIMITS OF PROTECTION

The following limits apply to the Protection.

### Loss to the Protected Vehicle

The most we will pay for theft, Loss of, or Damage to the Protected Vehicle is the Vehicle Value less the Damage Responsibility. However, the maximum amount payable for any Protected Vehicle, after applying the Damage Responsibility, will not exceed \$200,000.

### Legal Liability

The Limit of Protection for Legal Liability includes all legal costs and expenses, including any protected debris clean-up costs and fire extinguishment costs.

- The Limit of Protection in respect of all claims arising from one Event is \$20,000,000.

### Recovery and Storage Expenses

- The reasonable cost of recovery and storage.



## EXCLUSIONS

The Board will not exercise its discretion to pay claims under this Host Protection for any of the following circumstances:

- A dishonest, fraudulent, reckless, criminal or malicious act or omission by you or any Employee of yours.
- The cost of repairs for Mechanical Failure.
- Consequential Loss or any financial expenses incurred as a result of you not being able to use the Protected Vehicle.
- When, at the time of the Event and **with your consent**, the Protected Vehicle was:
  - being used in a race, contest, trial, test, hill climb or any similar activity;
  - being used to move Dangerous Goods or substances that pollute or contaminate unless this was done legally;
  - within an area of an airfield that is restricted and not accessible to the general public;
  - travelling on rails, tram tracks or cables; or
  - being operated, transported or driven in underground excavation, tunnelling or mining activities.
- Any amount to compensate for, or liability arising from, the death or bodily injury of any person driving or in charge of the Protected Vehicle.
- Any amount to compensate for, or liability arising from, the death or bodily injury where any policy of insurance or self-insurance is required for the liability under a statutory or compulsory scheme.
- Wear and tear.
- Damage to the Protected Vehicle occurring outside the Protection Period.
- Pre-existing Damage
- Physical Damage that occurs during or after any period in which the Host is in violation of the Terms of Service;
- Theft, Loss of or Damage to the Protected Vehicle (and/or its keys) that occurs in connection with the check-in or check-out with the Guest where you or your Employee are not present.
- Damage to any personal items in the Protected Vehicle;
- Damage to, or resulting from, tyres that are defective, have excessive wear & tear or dry rot, have tread depth less than 3mm, were not properly inflated prior to the Reservation, or are 6 or more years old.
- Scrapes, scratches, dings regardless of size, to the underside of bumpers, air deflectors and underbody panels of the Protected Vehicle.
- The Protected Vehicle is located in Tasmania and the Pre-Hire Inspection Checklist has not been completed prior to the Protection Period as required by the Tasmanian Government.



## CLAIMS

### Making Claims

You must report damage to the Protected Vehicle through the Turo platform within 24 hours of the end of the Protection Period. The Board may apply its discretion to accept claims reported after this period.

If the Primary Guest is unwilling or unable to resolve the damage directly with you, or the claim is ineligible for direct resolution, you may request to make a claim under your Protection with Turo Travels Mutual.

We may subsequently need you to provide additional information or make the Protected Vehicle available for assessment or inspection by us or our representative.

As a person who is/was a Member of Turo Travels Mutual when the Event occurred, you will have an automatic right to have your claim for Protection considered by the Board of the Mutual.

The Agent will manage claims on behalf of the Mutual and may make recommendations to the Board on whether or not to accept a claim and the amount to be paid. At its discretion, Turo Travels Mutual may elect to take over the management or defence of any claim or recovery action.

The Board's discretion to refuse or reduce a claim is absolute. The Board has the power to pay claims that do not fall within the terms and conditions in Part 2 of this document. If the Board exercises its discretion not to pay the claim, or to pay only part of the claim, we shall advise you promptly.

In the event that a claim is submitted and there is fraudulent or dishonest conduct on the part of a party who is not a Member, the Board will make an assessment of all of the circumstances that led

to the Loss or Damage in deciding whether to pay the Member's claim or not.

### Assessing Claims

You must not repair, sell or dispose of any property prior to advising us of the Loss or Damage and allowing us the opportunity to assess the Loss or Damage, unless emergency repairs are required to prevent further Loss or Damage to the Protected Vehicle.

We require you to give us and the Agent your full cooperation and comply with all our reasonable requests in relation to your claim, including but not limited to;

- supplying all information completely, truthfully and honestly about:
  - the incident giving rise to the claim; and
  - you or anyone else protected under your Protection;
- taking and uploading to the Turo app quality and complete photos of the Protected Vehicle:
  - within 24 hours before the trip start; and
  - where it is reasonably possible to do so, within 24 hours after the trip end;
- supplying reports and quotes for repairs that you may obtain within 30 calendar days of our request and from the date of first reporting your claim;
- providing assistance needed to recover our costs from other parties;
- within 30 calendar days of our request, providing any information, written statements, evidence and help we may need in defending, prosecuting and investigating the claim;
- attending an interview with our assessor or investigator;
- assisting any other agents appointed by us (such as solicitors); and
- attending court to give evidence.



If you receive any demand or claim arising out of any incident, copies of these are to be sent to us immediately. Furthermore, you must assist us in taking or defending legal action in your name, including providing statements to legal representatives and appearance at trial or any other court proceedings.

### Damage Responsibility

All claims are subject to a Damage Responsibility which is displayed on your Schedule of Protection and is a function of the Earnings Plan you select, as shown below.

More Earnings	\$2,500
Balanced	\$750
More Peace of Mind	\$100

The Damage Responsibility applies regardless of your fault or involvement in the Event that caused the claim.

At the time of the claim, the amount determined as the Loss under the Protection (the **Assessed Loss**), will be compared to the Damage Responsibility. You will only be entitled to protection for any amount that exceeds the Damage Responsibility and do not have a right to claim unless the Damage Responsibility is exceeded. If the Assessed Loss exceeds the Damage Responsibility, we will pay the amount that exceeds the Damage Responsibility. This means, if relevant, you may need to pay the Damage Responsibility to the repairer.

### Claims with \$0 Damage Responsibility

A Damage Responsibility of \$0 applies to claims:

- for your legal liability;
- solely involving the Protected Vehicle's keys and not the Protected Vehicle;

All reasonable attempts should be made to have the Primary Guest return a lost or forgotten key. In the event a key

cannot be returned or is damaged, they will be replaced with no Damage Responsibility applied.

### Accepting Claims

In most cases your claim will be accepted when you first make the claim using the information you have provided. This acceptance may be provisional, subject to the assessment of the Loss or Damage.

Where the claim is not able to be immediately accepted, it will be presented for review by the Board of the Mutual, or a committee appointed to represent the Board.

### Settling Claims

We will never pay more than the limits described in the [LIMITS OF PROTECTION](#) section.

We have the choice to settle your claim in many ways, including:

- paying for the reasonable cost of repairs;
- paying you an amount equal to the reasonable cost of repairs;
- declaring the Protected Vehicle a Total Loss and paying you the Vehicle Value or \$200,000 (whichever is less), though we may pay all or part of this amount to a financier with an interest in the Protected Vehicle.

### Repair and Repairer

If the Protected Vehicle is not a Total Loss, we will choose a suitable repairer and arrange to repair or replace the damaged parts of your Protected Vehicle. The list of repairers that are part of our network is available by contacting us.

In certain circumstances we may be unable to repair the Protected Vehicle, including:



- if parts needed for the repair are not readily available;
- if the pre-incident condition of the Protected Vehicle prevents us from repairing it; for example, a previous write off; or
- if there is not a suitable repairer available; for example, due to location, capability or if the repair will take a significant amount of time.

If we cannot repair the Protected Vehicle, we will pay you the reasonable cost you would incur to repair the damage. We will undertake a search of the market to determine what this cost would be in your area and you may wish to present a quote from your selected repairer.

When repairing the Protected Vehicle, we do not pay for alleged or realised depreciation of the Protected Vehicle.

### Parts

When repairing the Protected Vehicle, we will only approve payment for use of manufacturer approved parts if the Protected Vehicle is under two years old and has travelled less than 40,000km (but not in relation to windscreens or window glass). Otherwise, we will approve payment for the use of cost effective quality or aftermarket parts that meet Australian Design Rules requirements and are consistent with the age and condition of the Protected Vehicle.

### Storage Fees

Where storage fees are incurred between the incident date and the time when either repairs commence on the Protected Vehicle or we settle your claim, the reasonable cost of storage will be considered in your claim settlement offer. There are situations where storage fees will not be considered at all, or may only be partially considered, including but not limited to:

- You own or are connected to the storage facility charging the fee;

- Turo is unable to view the vehicle to complete its assessment and the period to settlement is unnecessarily prolonged as a result;
- The daily rate charged exceeds a reasonable market rate;
- The location where the protected vehicle is stored refuses to allow Turo to move the vehicle;
- Delays that Turo is not responsible for (e.g. delays caused by you or the repairer in reaching an agreed settlement amount); and
- Allowance for storage after claim settlement.

### Total Loss, Finance and Salvage

If we pay a claim for the Total Loss of the Protected Vehicle, the wreckage of the Protected Vehicle (including any accessories and modifications) will become our property. We will keep any proceeds from the sale of the wreckage.

If you wish to retain the wreckage following a Total Loss settlement, we may offer you the opportunity to buy it back from us ahead of our normal disposal process. We are still obliged to appropriately record Total Losses with the Written Off Vehicle Register regardless of whether you elect to buy back the wreckage.

In instances of Total Loss claims where there is a finance amount owing on the Protected Vehicle, we will first pay the finance provider the finance amount outstanding, up to the settlement amount.

- Where the settlement amount exceeds the finance amount we will pay you the remainder.
- Where the finance amount exceeds the settlement amount we will pay the finance provider the settlement amount less the Salvage amount. In this situation, we may waive our subrogation right to take ownership of the wreckage and if we do that we will not seek any proceeds from the sale of the wreckage and the vehicle will remain in your possession.



### Recovery Action

We may commence or defend legal action in your name and recover our costs from a third party.

### Appointing a Representative

If you want to appoint someone to represent you, then you need to tell us and we need to agree. Once you, as Host, have lodged your claim, you can appoint someone to manage your claim for you.

However, you can't appoint someone who has a conflict of interest – for example, someone who supplies goods or services to the Mutual for your claim such as a repairer or motor dealer.

## COMPLAINTS

In this section, references to we/us/our include the Agent.

### Making a complaint

We are committed to ensuring our products and services meet your expectations and we value feedback on how we are performing. The Agent's customer care team is the first point of contact and will aim to resolve your complaint. [CONTACT DETAILS](#) are set out on page 2.

We will acknowledge your complaint immediately and we attempt to resolve your complaint within 15 business days of the date we receive your complaint.

If you have a complaint about any of the services provided by us or any other person engaged by us, please contact the Agent on the contact details provided on page 2 of this document.

### Escalating a complaint

If you are not satisfied with our decision or if your complaint remains unresolved after 15 business days, you may refer the matter to our Internal Dispute Resolution (**IDR**) team.

Disputes processed by the IDR team will be presented to a Review Committee. The review will be guided by the principles of good faith, equity and merit. If you are still unhappy with the outcome, you can choose to have the matter resolved externally.

### External Dispute Resolution

If you are not satisfied with the outcome of your complaint or we do not resolve your complaint within 30 calendar days of the date on which we first received your complaint, you can contact the Australian Financial Complaints Authority (**AFCA**). This independent body provides its service free of charge and we will abide by the outcome. The decision is not binding on you.

AFCA is an external complaints resolution scheme approved by ASIC to provide free advice and assistance to consumers to help them in resolving complaints relating to members of the financial services industry. Information about AFCA, and the types of disputes that it can consider, can be found at its website.

Membership of AFCA is held by Picnic as the authorising licensee of the Manager and the Agent.

## Australian Financial Complaints Authority (AFCA)

Phone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Post: GPO Box 3, Melbourne VIC 3001.



## Turo Travels Mutual - Exhibit

Contribution based on daily vehicle price (excluding GST) after all discounts are applied.

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$20.00	\$5.60	\$4.00	\$2.40
\$21.00	\$5.88	\$4.20	\$2.52
\$22.00	\$6.16	\$4.40	\$2.64
\$23.00	\$6.44	\$4.60	\$2.76
\$24.00	\$6.72	\$4.80	\$2.88
\$25.00	\$7.00	\$5.00	\$3.00
\$26.00	\$7.28	\$5.20	\$3.12
\$27.00	\$7.56	\$5.40	\$3.24
\$28.00	\$7.84	\$5.60	\$3.36
\$29.00	\$8.12	\$5.80	\$3.48
\$30.00	\$8.40	\$6.00	\$3.60
\$31.00	\$8.68	\$6.20	\$3.72
\$32.00	\$8.96	\$6.40	\$3.84
\$33.00	\$9.24	\$6.60	\$3.96
\$34.00	\$9.52	\$6.80	\$4.08
\$35.00	\$9.80	\$7.00	\$4.20
\$36.00	\$10.08	\$7.20	\$4.32
\$37.00	\$10.36	\$7.40	\$4.44
\$38.00	\$10.64	\$7.60	\$4.56
\$39.00	\$10.92	\$7.80	\$4.68
\$40.00	\$11.20	\$8.00	\$4.80
\$41.00	\$11.48	\$8.20	\$4.92
\$42.00	\$11.76	\$8.40	\$5.04
\$43.00	\$12.04	\$8.60	\$5.16
\$44.00	\$12.32	\$8.80	\$5.28

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$45.00	\$12.60	\$9.00	\$5.40
\$46.00	\$12.88	\$9.20	\$5.52
\$47.00	\$13.16	\$9.40	\$5.64
\$48.00	\$13.44	\$9.60	\$5.76
\$49.00	\$13.72	\$9.80	\$5.88
\$50.00	\$14.00	\$10.00	\$6.00
\$51.00	\$14.28	\$10.20	\$6.12
\$52.00	\$14.56	\$10.40	\$6.24
\$53.00	\$14.84	\$10.60	\$6.36
\$54.00	\$15.12	\$10.80	\$6.48
\$55.00	\$15.40	\$11.00	\$6.60
\$56.00	\$15.68	\$11.20	\$6.72
\$57.00	\$15.96	\$11.40	\$6.84
\$58.00	\$16.24	\$11.60	\$6.96
\$59.00	\$16.52	\$11.80	\$7.08
\$60.00	\$16.80	\$12.00	\$7.20
\$61.00	\$17.08	\$12.20	\$7.32
\$62.00	\$17.36	\$12.40	\$7.44
\$63.00	\$17.64	\$12.60	\$7.56
\$64.00	\$17.92	\$12.80	\$7.68
\$65.00	\$18.20	\$13.00	\$7.80
\$66.00	\$18.48	\$13.20	\$7.92
\$67.00	\$18.76	\$13.40	\$8.04
\$68.00	\$19.04	\$13.60	\$8.16
\$69.00	\$19.32	\$13.80	\$8.28
\$70.00	\$19.60	\$14.00	\$8.40
\$71.00	\$19.88	\$14.20	\$8.52
\$72.00	\$20.16	\$14.40	\$8.64
\$73.00	\$20.44	\$14.60	\$8.76
\$74.00	\$20.72	\$14.80	\$8.88
\$75.00	\$21.00	\$15.00	\$9.00
\$76.00	\$21.28	\$15.20	\$9.12



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$77.00	\$21.56	\$15.40	\$9.24
\$78.00	\$21.84	\$15.60	\$9.36
\$79.00	\$22.12	\$15.80	\$9.48
\$80.00	\$22.40	\$16.00	\$9.60
\$81.00	\$22.68	\$16.20	\$9.72
\$82.00	\$22.96	\$16.40	\$9.84
\$83.00	\$23.24	\$16.60	\$9.96
\$84.00	\$23.52	\$16.80	\$10.08
\$85.00	\$23.80	\$17.00	\$10.20
\$86.00	\$24.08	\$17.20	\$10.32
\$87.00	\$24.36	\$17.40	\$10.44
\$88.00	\$24.64	\$17.60	\$10.56
\$89.00	\$24.92	\$17.80	\$10.68
\$90.00	\$25.20	\$18.00	\$10.80
\$91.00	\$25.48	\$18.20	\$10.92
\$92.00	\$25.76	\$18.40	\$11.04
\$93.00	\$26.04	\$18.60	\$11.16
\$94.00	\$26.32	\$18.80	\$11.28
\$95.00	\$26.60	\$19.00	\$11.40
\$96.00	\$26.88	\$19.20	\$11.52
\$97.00	\$27.16	\$19.40	\$11.64
\$98.00	\$27.44	\$19.60	\$11.76
\$99.00	\$27.72	\$19.80	\$11.88
\$100.00	\$28.00	\$20.00	\$12.00
\$101.00	\$28.28	\$20.20	\$12.12
\$102.00	\$28.56	\$20.40	\$12.24
\$103.00	\$28.84	\$20.60	\$12.36
\$104.00	\$29.12	\$20.80	\$12.48
\$105.00	\$29.40	\$21.00	\$12.60
\$106.00	\$29.68	\$21.20	\$12.72
\$107.00	\$29.96	\$21.40	\$12.84
\$108.00	\$30.24	\$21.60	\$12.96

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$109.00	\$30.52	\$21.80	\$13.08
\$110.00	\$30.80	\$22.00	\$13.20
\$111.00	\$31.08	\$22.20	\$13.32
\$112.00	\$31.36	\$22.40	\$13.44
\$113.00	\$31.64	\$22.60	\$13.56
\$114.00	\$31.92	\$22.80	\$13.68
\$115.00	\$32.20	\$23.00	\$13.80
\$116.00	\$32.48	\$23.20	\$13.92
\$117.00	\$32.76	\$23.40	\$14.04
\$118.00	\$33.04	\$23.60	\$14.16
\$119.00	\$33.32	\$23.80	\$14.28
\$120.00	\$33.60	\$24.00	\$14.40
\$121.00	\$33.88	\$24.20	\$14.52
\$122.00	\$34.16	\$24.40	\$14.64
\$123.00	\$34.44	\$24.60	\$14.76
\$124.00	\$34.72	\$24.80	\$14.88
\$125.00	\$35.00	\$25.00	\$15.00
\$126.00	\$35.28	\$25.20	\$15.12
\$127.00	\$35.56	\$25.40	\$15.24
\$128.00	\$35.84	\$25.60	\$15.36
\$129.00	\$36.12	\$25.80	\$15.48
\$130.00	\$36.40	\$26.00	\$15.60
\$131.00	\$36.68	\$26.20	\$15.72
\$132.00	\$36.96	\$26.40	\$15.84
\$133.00	\$37.24	\$26.60	\$15.96
\$134.00	\$37.52	\$26.80	\$16.08
\$135.00	\$37.80	\$27.00	\$16.20
\$136.00	\$38.08	\$27.20	\$16.32
\$137.00	\$38.36	\$27.40	\$16.44
\$138.00	\$38.64	\$27.60	\$16.56
\$139.00	\$38.92	\$27.80	\$16.68
\$140.00	\$39.20	\$28.00	\$16.80



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$141.00	\$39.48	\$28.20	\$16.92
\$142.00	\$39.76	\$28.40	\$17.04
\$143.00	\$40.04	\$28.60	\$17.16
\$144.00	\$40.32	\$28.80	\$17.28
\$145.00	\$40.60	\$29.00	\$17.40
\$146.00	\$40.88	\$29.20	\$17.52
\$147.00	\$41.16	\$29.40	\$17.64
\$148.00	\$41.44	\$29.60	\$17.76
\$149.00	\$41.72	\$29.80	\$17.88
\$150.00	\$42.00	\$30.00	\$18.00
\$151.00	\$42.28	\$30.20	\$18.12
\$152.00	\$42.56	\$30.40	\$18.24
\$153.00	\$42.84	\$30.60	\$18.36
\$154.00	\$43.12	\$30.80	\$18.48
\$155.00	\$43.40	\$31.00	\$18.60
\$156.00	\$43.68	\$31.20	\$18.72
\$157.00	\$43.96	\$31.40	\$18.84
\$158.00	\$44.24	\$31.60	\$18.96
\$159.00	\$44.52	\$31.80	\$19.08
\$160.00	\$44.80	\$32.00	\$19.20
\$161.00	\$45.08	\$32.20	\$19.32
\$162.00	\$45.36	\$32.40	\$19.44
\$163.00	\$45.64	\$32.60	\$19.56
\$164.00	\$45.92	\$32.80	\$19.68
\$165.00	\$46.20	\$33.00	\$19.80
\$166.00	\$46.48	\$33.20	\$19.92
\$167.00	\$46.76	\$33.40	\$20.04
\$168.00	\$47.04	\$33.60	\$20.16
\$169.00	\$47.32	\$33.80	\$20.28
\$170.00	\$47.60	\$34.00	\$20.40
\$171.00	\$47.88	\$34.20	\$20.52
\$172.00	\$48.16	\$34.40	\$20.64

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$173.00	\$48.44	\$34.60	\$20.76
\$174.00	\$48.72	\$34.80	\$20.88
\$175.00	\$49.00	\$35.00	\$21.00
\$176.00	\$49.28	\$35.20	\$21.12
\$177.00	\$49.56	\$35.40	\$21.24
\$178.00	\$49.84	\$35.60	\$21.36
\$179.00	\$50.12	\$35.80	\$21.48
\$180.00	\$50.40	\$36.00	\$21.60
\$181.00	\$50.68	\$36.20	\$21.72
\$182.00	\$50.96	\$36.40	\$21.84
\$183.00	\$51.24	\$36.60	\$21.96
\$184.00	\$51.52	\$36.80	\$22.08
\$185.00	\$51.80	\$37.00	\$22.20
\$186.00	\$52.08	\$37.20	\$22.32
\$187.00	\$52.36	\$37.40	\$22.44
\$188.00	\$52.64	\$37.60	\$22.56
\$189.00	\$52.92	\$37.80	\$22.68
\$190.00	\$53.20	\$38.00	\$22.80
\$191.00	\$53.48	\$38.20	\$22.92
\$192.00	\$53.76	\$38.40	\$23.04
\$193.00	\$54.04	\$38.60	\$23.16
\$194.00	\$54.32	\$38.80	\$23.28
\$195.00	\$54.60	\$39.00	\$23.40
\$196.00	\$54.88	\$39.20	\$23.52
\$197.00	\$55.16	\$39.40	\$23.64
\$198.00	\$55.44	\$39.60	\$23.76
\$199.00	\$55.72	\$39.80	\$23.88
\$200.00	\$56.00	\$40.00	\$24.00
\$201.00	\$56.28	\$40.20	\$24.12
\$202.00	\$56.56	\$40.40	\$24.24
\$203.00	\$56.84	\$40.60	\$24.36
\$204.00	\$57.12	\$40.80	\$24.48



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$205.00	\$57.40	\$41.00	\$24.60
\$206.00	\$57.68	\$41.20	\$24.72
\$207.00	\$57.96	\$41.40	\$24.84
\$208.00	\$58.24	\$41.60	\$24.96
\$209.00	\$58.52	\$41.80	\$25.08
\$210.00	\$58.80	\$42.00	\$25.20
\$211.00	\$59.08	\$42.20	\$25.32
\$212.00	\$59.36	\$42.40	\$25.44
\$213.00	\$59.64	\$42.60	\$25.56
\$214.00	\$59.92	\$42.80	\$25.68
\$215.00	\$60.20	\$43.00	\$25.80
\$216.00	\$60.48	\$43.20	\$25.92
\$217.00	\$60.76	\$43.40	\$26.04
\$218.00	\$61.04	\$43.60	\$26.16
\$219.00	\$61.32	\$43.80	\$26.28
\$220.00	\$61.60	\$44.00	\$26.40
\$221.00	\$61.88	\$44.20	\$26.52
\$222.00	\$62.16	\$44.40	\$26.64
\$223.00	\$62.44	\$44.60	\$26.76
\$224.00	\$62.72	\$44.80	\$26.88
\$225.00	\$63.00	\$45.00	\$27.00
\$226.00	\$63.28	\$45.20	\$27.12
\$227.00	\$63.56	\$45.40	\$27.24
\$228.00	\$63.84	\$45.60	\$27.36
\$229.00	\$64.12	\$45.80	\$27.48
\$230.00	\$64.40	\$46.00	\$27.60
\$231.00	\$64.68	\$46.20	\$27.72
\$232.00	\$64.96	\$46.40	\$27.84
\$233.00	\$65.24	\$46.60	\$27.96
\$234.00	\$65.52	\$46.80	\$28.08
\$235.00	\$65.80	\$47.00	\$28.20
\$236.00	\$66.08	\$47.20	\$28.32

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$237.00	\$66.36	\$47.40	\$28.44
\$238.00	\$66.64	\$47.60	\$28.56
\$239.00	\$66.92	\$47.80	\$28.68
\$240.00	\$67.20	\$48.00	\$28.80
\$241.00	\$67.48	\$48.20	\$28.92
\$242.00	\$67.76	\$48.40	\$29.04
\$243.00	\$68.04	\$48.60	\$29.16
\$244.00	\$68.32	\$48.80	\$29.28
\$245.00	\$68.60	\$49.00	\$29.40
\$246.00	\$68.88	\$49.20	\$29.52
\$247.00	\$69.16	\$49.40	\$29.64
\$248.00	\$69.44	\$49.60	\$29.76
\$249.00	\$69.72	\$49.80	\$29.88
\$250.00	\$70.00	\$50.00	\$30.00
\$251.00	\$70.28	\$50.20	\$30.12
\$252.00	\$70.56	\$50.40	\$30.24
\$253.00	\$70.84	\$50.60	\$30.36
\$254.00	\$71.12	\$50.80	\$30.48
\$255.00	\$71.40	\$51.00	\$30.60
\$256.00	\$71.68	\$51.20	\$30.72
\$257.00	\$71.96	\$51.40	\$30.84
\$258.00	\$72.24	\$51.60	\$30.96
\$259.00	\$72.52	\$51.80	\$31.08
\$260.00	\$72.80	\$52.00	\$31.20
\$261.00	\$73.08	\$52.20	\$31.32
\$262.00	\$73.36	\$52.40	\$31.44
\$263.00	\$73.64	\$52.60	\$31.56
\$264.00	\$73.92	\$52.80	\$31.68
\$265.00	\$74.20	\$53.00	\$31.80
\$266.00	\$74.48	\$53.20	\$31.92
\$267.00	\$74.76	\$53.40	\$32.04
\$268.00	\$75.04	\$53.60	\$32.16



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$269.00	\$75.32	\$53.80	\$32.28
\$270.00	\$75.60	\$54.00	\$32.40
\$271.00	\$75.88	\$54.20	\$32.52
\$272.00	\$76.16	\$54.40	\$32.64
\$273.00	\$76.44	\$54.60	\$32.76
\$274.00	\$76.72	\$54.80	\$32.88
\$275.00	\$77.00	\$55.00	\$33.00
\$276.00	\$77.28	\$55.20	\$33.12
\$277.00	\$77.56	\$55.40	\$33.24
\$278.00	\$77.84	\$55.60	\$33.36
\$279.00	\$78.12	\$55.80	\$33.48
\$280.00	\$78.40	\$56.00	\$33.60
\$281.00	\$78.68	\$56.20	\$33.72
\$282.00	\$78.96	\$56.40	\$33.84
\$283.00	\$79.24	\$56.60	\$33.96
\$284.00	\$79.52	\$56.80	\$34.08
\$285.00	\$79.80	\$57.00	\$34.20
\$286.00	\$80.08	\$57.20	\$34.32
\$287.00	\$80.36	\$57.40	\$34.44
\$288.00	\$80.64	\$57.60	\$34.56
\$289.00	\$80.92	\$57.80	\$34.68
\$290.00	\$81.20	\$58.00	\$34.80
\$291.00	\$81.48	\$58.20	\$34.92
\$292.00	\$81.76	\$58.40	\$35.04
\$293.00	\$82.04	\$58.60	\$35.16
\$294.00	\$82.32	\$58.80	\$35.28
\$295.00	\$82.60	\$59.00	\$35.40
\$296.00	\$82.88	\$59.20	\$35.52
\$297.00	\$83.16	\$59.40	\$35.64
\$298.00	\$83.44	\$59.60	\$35.76
\$299.00	\$83.72	\$59.80	\$35.88
\$300.00	\$84.00	\$60.00	\$36.00

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$301.00	\$84.28	\$60.20	\$36.12
\$302.00	\$84.56	\$60.40	\$36.24
\$303.00	\$84.84	\$60.60	\$36.36
\$304.00	\$85.12	\$60.80	\$36.48
\$305.00	\$85.40	\$61.00	\$36.60
\$306.00	\$85.68	\$61.20	\$36.72
\$307.00	\$85.96	\$61.40	\$36.84
\$308.00	\$86.24	\$61.60	\$36.96
\$309.00	\$86.52	\$61.80	\$37.08
\$310.00	\$86.80	\$62.00	\$37.20
\$311.00	\$87.08	\$62.20	\$37.32
\$312.00	\$87.36	\$62.40	\$37.44
\$313.00	\$87.64	\$62.60	\$37.56
\$314.00	\$87.92	\$62.80	\$37.68
\$315.00	\$88.20	\$63.00	\$37.80
\$316.00	\$88.48	\$63.20	\$37.92
\$317.00	\$88.76	\$63.40	\$38.04
\$318.00	\$89.04	\$63.60	\$38.16
\$319.00	\$89.32	\$63.80	\$38.28
\$320.00	\$89.60	\$64.00	\$38.40
\$321.00	\$89.88	\$64.20	\$38.52
\$322.00	\$90.16	\$64.40	\$38.64
\$323.00	\$90.44	\$64.60	\$38.76
\$324.00	\$90.72	\$64.80	\$38.88
\$325.00	\$91.00	\$65.00	\$39.00
\$326.00	\$91.28	\$65.20	\$39.12
\$327.00	\$91.56	\$65.40	\$39.24
\$328.00	\$91.84	\$65.60	\$39.36
\$329.00	\$92.12	\$65.80	\$39.48
\$330.00	\$92.40	\$66.00	\$39.60
\$331.00	\$92.68	\$66.20	\$39.72
\$332.00	\$92.96	\$66.40	\$39.84



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$333.00	\$93.24	\$66.60	\$39.96
\$334.00	\$93.52	\$66.80	\$40.08
\$335.00	\$93.80	\$67.00	\$40.20
\$336.00	\$94.08	\$67.20	\$40.32
\$337.00	\$94.36	\$67.40	\$40.44
\$338.00	\$94.64	\$67.60	\$40.56
\$339.00	\$94.92	\$67.80	\$40.68
\$340.00	\$95.20	\$68.00	\$40.80
\$341.00	\$95.48	\$68.20	\$40.92
\$342.00	\$95.76	\$68.40	\$41.04
\$343.00	\$96.04	\$68.60	\$41.16
\$344.00	\$96.32	\$68.80	\$41.28
\$345.00	\$96.60	\$69.00	\$41.40
\$346.00	\$96.88	\$69.20	\$41.52
\$347.00	\$97.16	\$69.40	\$41.64
\$348.00	\$97.44	\$69.60	\$41.76
\$349.00	\$97.72	\$69.80	\$41.88
\$350.00	\$98.00	\$70.00	\$42.00
\$351.00	\$98.28	\$70.20	\$42.12
\$352.00	\$98.56	\$70.40	\$42.24
\$353.00	\$98.84	\$70.60	\$42.36
\$354.00	\$99.12	\$70.80	\$42.48
\$355.00	\$99.40	\$71.00	\$42.60
\$356.00	\$99.68	\$71.20	\$42.72
\$357.00	\$99.96	\$71.40	\$42.84
\$358.00	\$100.24	\$71.60	\$42.96
\$359.00	\$100.52	\$71.80	\$43.08
\$360.00	\$100.80	\$72.00	\$43.20
\$361.00	\$101.08	\$72.20	\$43.32
\$362.00	\$101.36	\$72.40	\$43.44
\$363.00	\$101.64	\$72.60	\$43.56
\$364.00	\$101.92	\$72.80	\$43.68

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$365.00	\$102.20	\$73.00	\$43.80
\$366.00	\$102.48	\$73.20	\$43.92
\$367.00	\$102.76	\$73.40	\$44.04
\$368.00	\$103.04	\$73.60	\$44.16
\$369.00	\$103.32	\$73.80	\$44.28
\$370.00	\$103.60	\$74.00	\$44.40
\$371.00	\$103.88	\$74.20	\$44.52
\$372.00	\$104.16	\$74.40	\$44.64
\$373.00	\$104.44	\$74.60	\$44.76
\$374.00	\$104.72	\$74.80	\$44.88
\$375.00	\$105.00	\$75.00	\$45.00
\$376.00	\$105.28	\$75.20	\$45.12
\$377.00	\$105.56	\$75.40	\$45.24
\$378.00	\$105.84	\$75.60	\$45.36
\$379.00	\$106.12	\$75.80	\$45.48
\$380.00	\$106.40	\$76.00	\$45.60
\$381.00	\$106.68	\$76.20	\$45.72
\$382.00	\$106.96	\$76.40	\$45.84
\$383.00	\$107.24	\$76.60	\$45.96
\$384.00	\$107.52	\$76.80	\$46.08
\$385.00	\$107.80	\$77.00	\$46.20
\$386.00	\$108.08	\$77.20	\$46.32
\$387.00	\$108.36	\$77.40	\$46.44
\$388.00	\$108.64	\$77.60	\$46.56
\$389.00	\$108.92	\$77.80	\$46.68
\$390.00	\$109.20	\$78.00	\$46.80
\$391.00	\$109.48	\$78.20	\$46.92
\$392.00	\$109.76	\$78.40	\$47.04
\$393.00	\$110.04	\$78.60	\$47.16
\$394.00	\$110.32	\$78.80	\$47.28
\$395.00	\$110.60	\$79.00	\$47.40
\$396.00	\$110.88	\$79.20	\$47.52



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$397.00	\$111.16	\$79.40	\$47.64
\$398.00	\$111.44	\$79.60	\$47.76
\$399.00	\$111.72	\$79.80	\$47.88
\$400.00	\$112.00	\$80.00	\$48.00
\$401.00	\$112.28	\$80.20	\$48.12
\$402.00	\$112.56	\$80.40	\$48.24
\$403.00	\$112.84	\$80.60	\$48.36
\$404.00	\$113.12	\$80.80	\$48.48
\$405.00	\$113.40	\$81.00	\$48.60
\$406.00	\$113.68	\$81.20	\$48.72
\$407.00	\$113.96	\$81.40	\$48.84
\$408.00	\$114.24	\$81.60	\$48.96
\$409.00	\$114.52	\$81.80	\$49.08
\$410.00	\$114.80	\$82.00	\$49.20
\$411.00	\$115.08	\$82.20	\$49.32
\$412.00	\$115.36	\$82.40	\$49.44
\$413.00	\$115.64	\$82.60	\$49.56
\$414.00	\$115.92	\$82.80	\$49.68
\$415.00	\$116.20	\$83.00	\$49.80
\$416.00	\$116.48	\$83.20	\$49.92
\$417.00	\$116.76	\$83.40	\$50.04
\$418.00	\$117.04	\$83.60	\$50.16
\$419.00	\$117.32	\$83.80	\$50.28
\$420.00	\$117.60	\$84.00	\$50.40
\$421.00	\$117.88	\$84.20	\$50.52
\$422.00	\$118.16	\$84.40	\$50.64
\$423.00	\$118.44	\$84.60	\$50.76
\$424.00	\$118.72	\$84.80	\$50.88
\$425.00	\$119.00	\$85.00	\$51.00
\$426.00	\$119.28	\$85.20	\$51.12
\$427.00	\$119.56	\$85.40	\$51.24
\$428.00	\$119.84	\$85.60	\$51.36

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$429.00	\$120.12	\$85.80	\$51.48
\$430.00	\$120.40	\$86.00	\$51.60
\$431.00	\$120.68	\$86.20	\$51.72
\$432.00	\$120.96	\$86.40	\$51.84
\$433.00	\$121.24	\$86.60	\$51.96
\$434.00	\$121.52	\$86.80	\$52.08
\$435.00	\$121.80	\$87.00	\$52.20
\$436.00	\$122.08	\$87.20	\$52.32
\$437.00	\$122.36	\$87.40	\$52.44
\$438.00	\$122.64	\$87.60	\$52.56
\$439.00	\$122.92	\$87.80	\$52.68
\$440.00	\$123.20	\$88.00	\$52.80
\$441.00	\$123.48	\$88.20	\$52.92
\$442.00	\$123.76	\$88.40	\$53.04
\$443.00	\$124.04	\$88.60	\$53.16
\$444.00	\$124.32	\$88.80	\$53.28
\$445.00	\$124.60	\$89.00	\$53.40
\$446.00	\$124.88	\$89.20	\$53.52
\$447.00	\$125.16	\$89.40	\$53.64
\$448.00	\$125.44	\$89.60	\$53.76
\$449.00	\$125.72	\$89.80	\$53.88
\$450.00	\$126.00	\$90.00	\$54.00
\$451.00	\$126.28	\$90.20	\$54.12
\$452.00	\$126.56	\$90.40	\$54.24
\$453.00	\$126.84	\$90.60	\$54.36
\$454.00	\$127.12	\$90.80	\$54.48
\$455.00	\$127.40	\$91.00	\$54.60
\$456.00	\$127.68	\$91.20	\$54.72
\$457.00	\$127.96	\$91.40	\$54.84
\$458.00	\$128.24	\$91.60	\$54.96
\$459.00	\$128.52	\$91.80	\$55.08
\$460.00	\$128.80	\$92.00	\$55.20



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$461.00	\$129.08	\$92.20	\$55.32
\$462.00	\$129.36	\$92.40	\$55.44
\$463.00	\$129.64	\$92.60	\$55.56
\$464.00	\$129.92	\$92.80	\$55.68
\$465.00	\$130.20	\$93.00	\$55.80
\$466.00	\$130.48	\$93.20	\$55.92
\$467.00	\$130.76	\$93.40	\$56.04
\$468.00	\$131.04	\$93.60	\$56.16
\$469.00	\$131.32	\$93.80	\$56.28
\$470.00	\$131.60	\$94.00	\$56.40
\$471.00	\$131.88	\$94.20	\$56.52
\$472.00	\$132.16	\$94.40	\$56.64
\$473.00	\$132.44	\$94.60	\$56.76
\$474.00	\$132.72	\$94.80	\$56.88
\$475.00	\$133.00	\$95.00	\$57.00
\$476.00	\$133.28	\$95.20	\$57.12
\$477.00	\$133.56	\$95.40	\$57.24
\$478.00	\$133.84	\$95.60	\$57.36
\$479.00	\$134.12	\$95.80	\$57.48
\$480.00	\$134.40	\$96.00	\$57.60
\$481.00	\$134.68	\$96.20	\$57.72
\$482.00	\$134.96	\$96.40	\$57.84
\$483.00	\$135.24	\$96.60	\$57.96
\$484.00	\$135.52	\$96.80	\$58.08
\$485.00	\$135.80	\$97.00	\$58.20
\$486.00	\$136.08	\$97.20	\$58.32
\$487.00	\$136.36	\$97.40	\$58.44
\$488.00	\$136.64	\$97.60	\$58.56
\$489.00	\$136.92	\$97.80	\$58.68
\$490.00	\$137.20	\$98.00	\$58.80
\$491.00	\$137.48	\$98.20	\$58.92
\$492.00	\$137.76	\$98.40	\$59.04

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$493.00	\$138.04	\$98.60	\$59.16
\$494.00	\$138.32	\$98.80	\$59.28
\$495.00	\$138.60	\$99.00	\$59.40
\$496.00	\$138.88	\$99.20	\$59.52
\$497.00	\$139.16	\$99.40	\$59.64
\$498.00	\$139.44	\$99.60	\$59.76
\$499.00	\$139.72	\$99.80	\$59.88
\$500.00	\$140.00	\$100.00	\$60.00
\$501.00	\$140.28	\$100.20	\$60.12
\$502.00	\$140.56	\$100.40	\$60.24
\$503.00	\$140.84	\$100.60	\$60.36
\$504.00	\$141.12	\$100.80	\$60.48
\$505.00	\$141.40	\$101.00	\$60.60
\$506.00	\$141.68	\$101.20	\$60.72
\$507.00	\$141.96	\$101.40	\$60.84
\$508.00	\$142.24	\$101.60	\$60.96
\$509.00	\$142.52	\$101.80	\$61.08
\$510.00	\$142.80	\$102.00	\$61.20
\$511.00	\$143.08	\$102.20	\$61.32
\$512.00	\$143.36	\$102.40	\$61.44
\$513.00	\$143.64	\$102.60	\$61.56
\$514.00	\$143.92	\$102.80	\$61.68
\$515.00	\$144.20	\$103.00	\$61.80
\$516.00	\$144.48	\$103.20	\$61.92
\$517.00	\$144.76	\$103.40	\$62.04
\$518.00	\$145.04	\$103.60	\$62.16
\$519.00	\$145.32	\$103.80	\$62.28
\$520.00	\$145.60	\$104.00	\$62.40
\$521.00	\$145.88	\$104.20	\$62.52
\$522.00	\$146.16	\$104.40	\$62.64
\$523.00	\$146.44	\$104.60	\$62.76
\$524.00	\$146.72	\$104.80	\$62.88



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$525.00	\$147.00	\$105.00	\$63.00
\$526.00	\$147.28	\$105.20	\$63.12
\$527.00	\$147.56	\$105.40	\$63.24
\$528.00	\$147.84	\$105.60	\$63.36
\$529.00	\$148.12	\$105.80	\$63.48
\$530.00	\$148.40	\$106.00	\$63.60
\$531.00	\$148.68	\$106.20	\$63.72
\$532.00	\$148.96	\$106.40	\$63.84
\$533.00	\$149.24	\$106.60	\$63.96
\$534.00	\$149.52	\$106.80	\$64.08
\$535.00	\$149.80	\$107.00	\$64.20
\$536.00	\$150.08	\$107.20	\$64.32
\$537.00	\$150.36	\$107.40	\$64.44
\$538.00	\$150.64	\$107.60	\$64.56
\$539.00	\$150.92	\$107.80	\$64.68
\$540.00	\$151.20	\$108.00	\$64.80
\$541.00	\$151.48	\$108.20	\$64.92
\$542.00	\$151.76	\$108.40	\$65.04
\$543.00	\$152.04	\$108.60	\$65.16
\$544.00	\$152.32	\$108.80	\$65.28
\$545.00	\$152.60	\$109.00	\$65.40
\$546.00	\$152.88	\$109.20	\$65.52
\$547.00	\$153.16	\$109.40	\$65.64
\$548.00	\$153.44	\$109.60	\$65.76
\$549.00	\$153.72	\$109.80	\$65.88
\$550.00	\$154.00	\$110.00	\$66.00
\$551.00	\$154.28	\$110.20	\$66.12
\$552.00	\$154.56	\$110.40	\$66.24
\$553.00	\$154.84	\$110.60	\$66.36
\$554.00	\$155.12	\$110.80	\$66.48
\$555.00	\$155.40	\$111.00	\$66.60
\$556.00	\$155.68	\$111.20	\$66.72

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$557.00	\$155.96	\$111.40	\$66.84
\$558.00	\$156.24	\$111.60	\$66.96
\$559.00	\$156.52	\$111.80	\$67.08
\$560.00	\$156.80	\$112.00	\$67.20
\$561.00	\$157.08	\$112.20	\$67.32
\$562.00	\$157.36	\$112.40	\$67.44
\$563.00	\$157.64	\$112.60	\$67.56
\$564.00	\$157.92	\$112.80	\$67.68
\$565.00	\$158.20	\$113.00	\$67.80
\$566.00	\$158.48	\$113.20	\$67.92
\$567.00	\$158.76	\$113.40	\$68.04
\$568.00	\$159.04	\$113.60	\$68.16
\$569.00	\$159.32	\$113.80	\$68.28
\$570.00	\$159.60	\$114.00	\$68.40
\$571.00	\$159.88	\$114.20	\$68.52
\$572.00	\$160.16	\$114.40	\$68.64
\$573.00	\$160.44	\$114.60	\$68.76
\$574.00	\$160.72	\$114.80	\$68.88
\$575.00	\$161.00	\$115.00	\$69.00
\$576.00	\$161.28	\$115.20	\$69.12
\$577.00	\$161.56	\$115.40	\$69.24
\$578.00	\$161.84	\$115.60	\$69.36
\$579.00	\$162.12	\$115.80	\$69.48
\$580.00	\$162.40	\$116.00	\$69.60
\$581.00	\$162.68	\$116.20	\$69.72
\$582.00	\$162.96	\$116.40	\$69.84
\$583.00	\$163.24	\$116.60	\$69.96
\$584.00	\$163.52	\$116.80	\$70.08
\$585.00	\$163.80	\$117.00	\$70.20
\$586.00	\$164.08	\$117.20	\$70.32
\$587.00	\$164.36	\$117.40	\$70.44
\$588.00	\$164.64	\$117.60	\$70.56



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$589.00	\$164.92	\$117.80	\$70.68
\$590.00	\$165.20	\$118.00	\$70.80
\$591.00	\$165.48	\$118.20	\$70.92
\$592.00	\$165.76	\$118.40	\$71.04
\$593.00	\$166.04	\$118.60	\$71.16
\$594.00	\$166.32	\$118.80	\$71.28
\$595.00	\$166.60	\$119.00	\$71.40
\$596.00	\$166.88	\$119.20	\$71.52
\$597.00	\$167.16	\$119.40	\$71.64
\$598.00	\$167.44	\$119.60	\$71.76
\$599.00	\$167.72	\$119.80	\$71.88
\$600.00	\$168.00	\$120.00	\$72.00
\$601.00	\$168.28	\$120.20	\$72.12
\$602.00	\$168.56	\$120.40	\$72.24
\$603.00	\$168.84	\$120.60	\$72.36
\$604.00	\$169.12	\$120.80	\$72.48
\$605.00	\$169.40	\$121.00	\$72.60
\$606.00	\$169.68	\$121.20	\$72.72
\$607.00	\$169.96	\$121.40	\$72.84
\$608.00	\$170.24	\$121.60	\$72.96
\$609.00	\$170.52	\$121.80	\$73.08
\$610.00	\$170.80	\$122.00	\$73.20
\$611.00	\$171.08	\$122.20	\$73.32
\$612.00	\$171.36	\$122.40	\$73.44
\$613.00	\$171.64	\$122.60	\$73.56
\$614.00	\$171.92	\$122.80	\$73.68
\$615.00	\$172.20	\$123.00	\$73.80
\$616.00	\$172.48	\$123.20	\$73.92
\$617.00	\$172.76	\$123.40	\$74.04
\$618.00	\$173.04	\$123.60	\$74.16
\$619.00	\$173.32	\$123.80	\$74.28
\$620.00	\$173.60	\$124.00	\$74.40

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$621.00	\$173.88	\$124.20	\$74.52
\$622.00	\$174.16	\$124.40	\$74.64
\$623.00	\$174.44	\$124.60	\$74.76
\$624.00	\$174.72	\$124.80	\$74.88
\$625.00	\$175.00	\$125.00	\$75.00
\$626.00	\$175.28	\$125.20	\$75.12
\$627.00	\$175.56	\$125.40	\$75.24
\$628.00	\$175.84	\$125.60	\$75.36
\$629.00	\$176.12	\$125.80	\$75.48
\$630.00	\$176.40	\$126.00	\$75.60
\$631.00	\$176.68	\$126.20	\$75.72
\$632.00	\$176.96	\$126.40	\$75.84
\$633.00	\$177.24	\$126.60	\$75.96
\$634.00	\$177.52	\$126.80	\$76.08
\$635.00	\$177.80	\$127.00	\$76.20
\$636.00	\$178.08	\$127.20	\$76.32
\$637.00	\$178.36	\$127.40	\$76.44
\$638.00	\$178.64	\$127.60	\$76.56
\$639.00	\$178.92	\$127.80	\$76.68
\$640.00	\$179.20	\$128.00	\$76.80
\$641.00	\$179.48	\$128.20	\$76.92
\$642.00	\$179.76	\$128.40	\$77.04
\$643.00	\$180.04	\$128.60	\$77.16
\$644.00	\$180.32	\$128.80	\$77.28
\$645.00	\$180.60	\$129.00	\$77.40
\$646.00	\$180.88	\$129.20	\$77.52
\$647.00	\$181.16	\$129.40	\$77.64
\$648.00	\$181.44	\$129.60	\$77.76
\$649.00	\$181.72	\$129.80	\$77.88
\$650.00	\$182.00	\$130.00	\$78.00
\$651.00	\$182.28	\$130.20	\$78.12
\$652.00	\$182.56	\$130.40	\$78.24



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$653.00	\$182.84	\$130.60	\$78.36
\$654.00	\$183.12	\$130.80	\$78.48
\$655.00	\$183.40	\$131.00	\$78.60
\$656.00	\$183.68	\$131.20	\$78.72
\$657.00	\$183.96	\$131.40	\$78.84
\$658.00	\$184.24	\$131.60	\$78.96
\$659.00	\$184.52	\$131.80	\$79.08
\$660.00	\$184.80	\$132.00	\$79.20
\$661.00	\$185.08	\$132.20	\$79.32
\$662.00	\$185.36	\$132.40	\$79.44
\$663.00	\$185.64	\$132.60	\$79.56
\$664.00	\$185.92	\$132.80	\$79.68
\$665.00	\$186.20	\$133.00	\$79.80
\$666.00	\$186.48	\$133.20	\$79.92
\$667.00	\$186.76	\$133.40	\$80.04
\$668.00	\$187.04	\$133.60	\$80.16
\$669.00	\$187.32	\$133.80	\$80.28
\$670.00	\$187.60	\$134.00	\$80.40
\$671.00	\$187.88	\$134.20	\$80.52
\$672.00	\$188.16	\$134.40	\$80.64
\$673.00	\$188.44	\$134.60	\$80.76
\$674.00	\$188.72	\$134.80	\$80.88
\$675.00	\$189.00	\$135.00	\$81.00
\$676.00	\$189.28	\$135.20	\$81.12
\$677.00	\$189.56	\$135.40	\$81.24
\$678.00	\$189.84	\$135.60	\$81.36
\$679.00	\$190.12	\$135.80	\$81.48
\$680.00	\$190.40	\$136.00	\$81.60
\$681.00	\$190.68	\$136.20	\$81.72
\$682.00	\$190.96	\$136.40	\$81.84
\$683.00	\$191.24	\$136.60	\$81.96
\$684.00	\$191.52	\$136.80	\$82.08

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$685.00	\$191.80	\$137.00	\$82.20
\$686.00	\$192.08	\$137.20	\$82.32
\$687.00	\$192.36	\$137.40	\$82.44
\$688.00	\$192.64	\$137.60	\$82.56
\$689.00	\$192.92	\$137.80	\$82.68
\$690.00	\$193.20	\$138.00	\$82.80
\$691.00	\$193.48	\$138.20	\$82.92
\$692.00	\$193.76	\$138.40	\$83.04
\$693.00	\$194.04	\$138.60	\$83.16
\$694.00	\$194.32	\$138.80	\$83.28
\$695.00	\$194.60	\$139.00	\$83.40
\$696.00	\$194.88	\$139.20	\$83.52
\$697.00	\$195.16	\$139.40	\$83.64
\$698.00	\$195.44	\$139.60	\$83.76
\$699.00	\$195.72	\$139.80	\$83.88
\$700.00	\$196.00	\$140.00	\$84.00
\$701.00	\$196.28	\$140.20	\$84.12
\$702.00	\$196.56	\$140.40	\$84.24
\$703.00	\$196.84	\$140.60	\$84.36
\$704.00	\$197.12	\$140.80	\$84.48
\$705.00	\$197.40	\$141.00	\$84.60
\$706.00	\$197.68	\$141.20	\$84.72
\$707.00	\$197.96	\$141.40	\$84.84
\$708.00	\$198.24	\$141.60	\$84.96
\$709.00	\$198.52	\$141.80	\$85.08
\$710.00	\$198.80	\$142.00	\$85.20
\$711.00	\$199.08	\$142.20	\$85.32
\$712.00	\$199.36	\$142.40	\$85.44
\$713.00	\$199.64	\$142.60	\$85.56
\$714.00	\$199.92	\$142.80	\$85.68
\$715.00	\$200.20	\$143.00	\$85.80
\$716.00	\$200.48	\$143.20	\$85.92



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$717.00	\$200.76	\$143.40	\$86.04
\$718.00	\$201.04	\$143.60	\$86.16
\$719.00	\$201.32	\$143.80	\$86.28
\$720.00	\$201.60	\$144.00	\$86.40
\$721.00	\$201.88	\$144.20	\$86.52
\$722.00	\$202.16	\$144.40	\$86.64
\$723.00	\$202.44	\$144.60	\$86.76
\$724.00	\$202.72	\$144.80	\$86.88
\$725.00	\$203.00	\$145.00	\$87.00
\$726.00	\$203.28	\$145.20	\$87.12
\$727.00	\$203.56	\$145.40	\$87.24
\$728.00	\$203.84	\$145.60	\$87.36
\$729.00	\$204.12	\$145.80	\$87.48
\$730.00	\$204.40	\$146.00	\$87.60
\$731.00	\$204.68	\$146.20	\$87.72
\$732.00	\$204.96	\$146.40	\$87.84
\$733.00	\$205.24	\$146.60	\$87.96
\$734.00	\$205.52	\$146.80	\$88.08
\$735.00	\$205.80	\$147.00	\$88.20
\$736.00	\$206.08	\$147.20	\$88.32
\$737.00	\$206.36	\$147.40	\$88.44
\$738.00	\$206.64	\$147.60	\$88.56
\$739.00	\$206.92	\$147.80	\$88.68
\$740.00	\$207.20	\$148.00	\$88.80
\$741.00	\$207.48	\$148.20	\$88.92
\$742.00	\$207.76	\$148.40	\$89.04
\$743.00	\$208.04	\$148.60	\$89.16
\$744.00	\$208.32	\$148.80	\$89.28
\$745.00	\$208.60	\$149.00	\$89.40
\$746.00	\$208.88	\$149.20	\$89.52
\$747.00	\$209.16	\$149.40	\$89.64
\$748.00	\$209.44	\$149.60	\$89.76

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$749.00	\$209.72	\$149.80	\$89.88
\$750.00	\$210.00	\$150.00	\$90.00
\$751.00	\$210.28	\$150.20	\$90.12
\$752.00	\$210.56	\$150.40	\$90.24
\$753.00	\$210.84	\$150.60	\$90.36
\$754.00	\$211.12	\$150.80	\$90.48
\$755.00	\$211.40	\$151.00	\$90.60
\$756.00	\$211.68	\$151.20	\$90.72
\$757.00	\$211.96	\$151.40	\$90.84
\$758.00	\$212.24	\$151.60	\$90.96
\$759.00	\$212.52	\$151.80	\$91.08
\$760.00	\$212.80	\$152.00	\$91.20
\$761.00	\$213.08	\$152.20	\$91.32
\$762.00	\$213.36	\$152.40	\$91.44
\$763.00	\$213.64	\$152.60	\$91.56
\$764.00	\$213.92	\$152.80	\$91.68
\$765.00	\$214.20	\$153.00	\$91.80
\$766.00	\$214.48	\$153.20	\$91.92
\$767.00	\$214.76	\$153.40	\$92.04
\$768.00	\$215.04	\$153.60	\$92.16
\$769.00	\$215.32	\$153.80	\$92.28
\$770.00	\$215.60	\$154.00	\$92.40
\$771.00	\$215.88	\$154.20	\$92.52
\$772.00	\$216.16	\$154.40	\$92.64
\$773.00	\$216.44	\$154.60	\$92.76
\$774.00	\$216.72	\$154.80	\$92.88
\$775.00	\$217.00	\$155.00	\$93.00
\$776.00	\$217.28	\$155.20	\$93.12
\$777.00	\$217.56	\$155.40	\$93.24
\$778.00	\$217.84	\$155.60	\$93.36
\$779.00	\$218.12	\$155.80	\$93.48
\$780.00	\$218.40	\$156.00	\$93.60



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$781.00	\$218.68	\$156.20	\$93.72
\$782.00	\$218.96	\$156.40	\$93.84
\$783.00	\$219.24	\$156.60	\$93.96
\$784.00	\$219.52	\$156.80	\$94.08
\$785.00	\$219.80	\$157.00	\$94.20
\$786.00	\$220.08	\$157.20	\$94.32
\$787.00	\$220.36	\$157.40	\$94.44
\$788.00	\$220.64	\$157.60	\$94.56
\$789.00	\$220.92	\$157.80	\$94.68
\$790.00	\$221.20	\$158.00	\$94.80
\$791.00	\$221.48	\$158.20	\$94.92
\$792.00	\$221.76	\$158.40	\$95.04
\$793.00	\$222.04	\$158.60	\$95.16
\$794.00	\$222.32	\$158.80	\$95.28
\$795.00	\$222.60	\$159.00	\$95.40
\$796.00	\$222.88	\$159.20	\$95.52
\$797.00	\$223.16	\$159.40	\$95.64
\$798.00	\$223.44	\$159.60	\$95.76
\$799.00	\$223.72	\$159.80	\$95.88
\$800.00	\$224.00	\$160.00	\$96.00
\$801.00	\$224.28	\$160.20	\$96.12
\$802.00	\$224.56	\$160.40	\$96.24
\$803.00	\$224.84	\$160.60	\$96.36
\$804.00	\$225.12	\$160.80	\$96.48
\$805.00	\$225.40	\$161.00	\$96.60
\$806.00	\$225.68	\$161.20	\$96.72
\$807.00	\$225.96	\$161.40	\$96.84
\$808.00	\$226.24	\$161.60	\$96.96
\$809.00	\$226.52	\$161.80	\$97.08
\$810.00	\$226.80	\$162.00	\$97.20
\$811.00	\$227.08	\$162.20	\$97.32
\$812.00	\$227.36	\$162.40	\$97.44

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$813.00	\$227.64	\$162.60	\$97.56
\$814.00	\$227.92	\$162.80	\$97.68
\$815.00	\$228.20	\$163.00	\$97.80
\$816.00	\$228.48	\$163.20	\$97.92
\$817.00	\$228.76	\$163.40	\$98.04
\$818.00	\$229.04	\$163.60	\$98.16
\$819.00	\$229.32	\$163.80	\$98.28
\$820.00	\$229.60	\$164.00	\$98.40
\$821.00	\$229.88	\$164.20	\$98.52
\$822.00	\$230.16	\$164.40	\$98.64
\$823.00	\$230.44	\$164.60	\$98.76
\$824.00	\$230.72	\$164.80	\$98.88
\$825.00	\$231.00	\$165.00	\$99.00
\$826.00	\$231.28	\$165.20	\$99.12
\$827.00	\$231.56	\$165.40	\$99.24
\$828.00	\$231.84	\$165.60	\$99.36
\$829.00	\$232.12	\$165.80	\$99.48
\$830.00	\$232.40	\$166.00	\$99.60
\$831.00	\$232.68	\$166.20	\$99.72
\$832.00	\$232.96	\$166.40	\$99.84
\$833.00	\$233.24	\$166.60	\$99.96
\$834.00	\$233.52	\$166.80	\$100.08
\$835.00	\$233.80	\$167.00	\$100.20
\$836.00	\$234.08	\$167.20	\$100.32
\$837.00	\$234.36	\$167.40	\$100.44
\$838.00	\$234.64	\$167.60	\$100.56
\$839.00	\$234.92	\$167.80	\$100.68
\$840.00	\$235.20	\$168.00	\$100.80
\$841.00	\$235.48	\$168.20	\$100.92
\$842.00	\$235.76	\$168.40	\$101.04
\$843.00	\$236.04	\$168.60	\$101.16
\$844.00	\$236.32	\$168.80	\$101.28



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$845.00	\$236.60	\$169.00	\$101.40
\$846.00	\$236.88	\$169.20	\$101.52
\$847.00	\$237.16	\$169.40	\$101.64
\$848.00	\$237.44	\$169.60	\$101.76
\$849.00	\$237.72	\$169.80	\$101.88
\$850.00	\$238.00	\$170.00	\$102.00
\$851.00	\$238.28	\$170.20	\$102.12
\$852.00	\$238.56	\$170.40	\$102.24
\$853.00	\$238.84	\$170.60	\$102.36
\$854.00	\$239.12	\$170.80	\$102.48
\$855.00	\$239.40	\$171.00	\$102.60
\$856.00	\$239.68	\$171.20	\$102.72
\$857.00	\$239.96	\$171.40	\$102.84
\$858.00	\$240.24	\$171.60	\$102.96
\$859.00	\$240.52	\$171.80	\$103.08
\$860.00	\$240.80	\$172.00	\$103.20
\$861.00	\$241.08	\$172.20	\$103.32
\$862.00	\$241.36	\$172.40	\$103.44
\$863.00	\$241.64	\$172.60	\$103.56
\$864.00	\$241.92	\$172.80	\$103.68
\$865.00	\$242.20	\$173.00	\$103.80
\$866.00	\$242.48	\$173.20	\$103.92
\$867.00	\$242.76	\$173.40	\$104.04
\$868.00	\$243.04	\$173.60	\$104.16
\$869.00	\$243.32	\$173.80	\$104.28
\$870.00	\$243.60	\$174.00	\$104.40
\$871.00	\$243.88	\$174.20	\$104.52
\$872.00	\$244.16	\$174.40	\$104.64
\$873.00	\$244.44	\$174.60	\$104.76
\$874.00	\$244.72	\$174.80	\$104.88
\$875.00	\$245.00	\$175.00	\$105.00
\$876.00	\$245.28	\$175.20	\$105.12

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$877.00	\$245.56	\$175.40	\$105.24
\$878.00	\$245.84	\$175.60	\$105.36
\$879.00	\$246.12	\$175.80	\$105.48
\$880.00	\$246.40	\$176.00	\$105.60
\$881.00	\$246.68	\$176.20	\$105.72
\$882.00	\$246.96	\$176.40	\$105.84
\$883.00	\$247.24	\$176.60	\$105.96
\$884.00	\$247.52	\$176.80	\$106.08
\$885.00	\$247.80	\$177.00	\$106.20
\$886.00	\$248.08	\$177.20	\$106.32
\$887.00	\$248.36	\$177.40	\$106.44
\$888.00	\$248.64	\$177.60	\$106.56
\$889.00	\$248.92	\$177.80	\$106.68
\$890.00	\$249.20	\$178.00	\$106.80
\$891.00	\$249.48	\$178.20	\$106.92
\$892.00	\$249.76	\$178.40	\$107.04
\$893.00	\$250.04	\$178.60	\$107.16
\$894.00	\$250.32	\$178.80	\$107.28
\$895.00	\$250.60	\$179.00	\$107.40
\$896.00	\$250.88	\$179.20	\$107.52
\$897.00	\$251.16	\$179.40	\$107.64
\$898.00	\$251.44	\$179.60	\$107.76
\$899.00	\$251.72	\$179.80	\$107.88
\$900.00	\$252.00	\$180.00	\$108.00
\$901.00	\$252.28	\$180.20	\$108.12
\$902.00	\$252.56	\$180.40	\$108.24
\$903.00	\$252.84	\$180.60	\$108.36
\$904.00	\$253.12	\$180.80	\$108.48
\$905.00	\$253.40	\$181.00	\$108.60
\$906.00	\$253.68	\$181.20	\$108.72
\$907.00	\$253.96	\$181.40	\$108.84
\$908.00	\$254.24	\$181.60	\$108.96



Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$909.00	\$254.52	\$181.80	\$109.08
\$910.00	\$254.80	\$182.00	\$109.20
\$911.00	\$255.08	\$182.20	\$109.32
\$912.00	\$255.36	\$182.40	\$109.44
\$913.00	\$255.64	\$182.60	\$109.56
\$914.00	\$255.92	\$182.80	\$109.68
\$915.00	\$256.20	\$183.00	\$109.80
\$916.00	\$256.48	\$183.20	\$109.92
\$917.00	\$256.76	\$183.40	\$110.04
\$918.00	\$257.04	\$183.60	\$110.16
\$919.00	\$257.32	\$183.80	\$110.28
\$920.00	\$257.60	\$184.00	\$110.40
\$921.00	\$257.88	\$184.20	\$110.52
\$922.00	\$258.16	\$184.40	\$110.64
\$923.00	\$258.44	\$184.60	\$110.76
\$924.00	\$258.72	\$184.80	\$110.88
\$925.00	\$259.00	\$185.00	\$111.00
\$926.00	\$259.28	\$185.20	\$111.12
\$927.00	\$259.56	\$185.40	\$111.24
\$928.00	\$259.84	\$185.60	\$111.36
\$929.00	\$260.12	\$185.80	\$111.48
\$930.00	\$260.40	\$186.00	\$111.60
\$931.00	\$260.68	\$186.20	\$111.72
\$932.00	\$260.96	\$186.40	\$111.84
\$933.00	\$261.24	\$186.60	\$111.96
\$934.00	\$261.52	\$186.80	\$112.08
\$935.00	\$261.80	\$187.00	\$112.20
\$936.00	\$262.08	\$187.20	\$112.32
\$937.00	\$262.36	\$187.40	\$112.44
\$938.00	\$262.64	\$187.60	\$112.56
\$939.00	\$262.92	\$187.80	\$112.68
\$940.00	\$263.20	\$188.00	\$112.80

Daily Vehicle Price	More Peace of Mind Plan	Balanced Plan	More Earnings Plan
\$941.00	\$263.48	\$188.20	\$112.92
\$942.00	\$263.76	\$188.40	\$113.04
\$943.00	\$264.04	\$188.60	\$113.16
\$944.00	\$264.32	\$188.80	\$113.28
\$945.00	\$264.60	\$189.00	\$113.40
\$946.00	\$264.88	\$189.20	\$113.52
\$947.00	\$265.16	\$189.40	\$113.64
\$948.00	\$265.44	\$189.60	\$113.76
\$949.00	\$265.72	\$189.80	\$113.88
\$950.00	\$266.00	\$190.00	\$114.00
\$951.00	\$266.28	\$190.20	\$114.12
\$952.00	\$266.56	\$190.40	\$114.24
\$953.00	\$266.84	\$190.60	\$114.36
\$954.00	\$267.12	\$190.80	\$114.48
\$955.00	\$267.40	\$191.00	\$114.60
\$956.00	\$267.68	\$191.20	\$114.72
\$957.00	\$267.96	\$191.40	\$114.84
\$958.00	\$268.24	\$191.60	\$114.96
\$959.00	\$268.52	\$191.80	\$115.08
\$960.00	\$268.80	\$192.00	\$115.20
\$961.00	\$269.08	\$192.20	\$115.32
\$962.00	\$269.36	\$192.40	\$115.44
\$963.00	\$269.64	\$192.60	\$115.56
\$964.00	\$269.92	\$192.80	\$115.68
\$965.00	\$270.20	\$193.00	\$115.80
\$966.00	\$270.48	\$193.20	\$115.92
\$967.00	\$270.76	\$193.40	\$116.04
\$968.00	\$271.04	\$193.60	\$116.16
\$969.00	\$271.32	\$193.80	\$116.28
\$970.00	\$271.60	\$194.00	\$116.40
\$971.00	\$271.88	\$194.20	\$116.52
\$972.00	\$272.16	\$194.40	\$116.64



<b>Daily Vehicle Price</b>	<b>More Peace of Mind Plan</b>	<b>Balanced Plan</b>	<b>More Earnings Plan</b>
\$973.00	\$272.44	\$194.60	\$116.76
\$974.00	\$272.72	\$194.80	\$116.88
\$975.00	\$273.00	\$195.00	\$117.00
\$976.00	\$273.28	\$195.20	\$117.12
\$977.00	\$273.56	\$195.40	\$117.24
\$978.00	\$273.84	\$195.60	\$117.36
\$979.00	\$274.12	\$195.80	\$117.48
\$980.00	\$274.40	\$196.00	\$117.60
\$981.00	\$274.68	\$196.20	\$117.72
\$982.00	\$274.96	\$196.40	\$117.84
\$983.00	\$275.24	\$196.60	\$117.96
\$984.00	\$275.52	\$196.80	\$118.08
\$985.00	\$275.80	\$197.00	\$118.20
\$986.00	\$276.08	\$197.20	\$118.32
\$987.00	\$276.36	\$197.40	\$118.44
\$988.00	\$276.64	\$197.60	\$118.56
\$989.00	\$276.92	\$197.80	\$118.68
\$990.00	\$277.20	\$198.00	\$118.80
\$991.00	\$277.48	\$198.20	\$118.92
\$992.00	\$277.76	\$198.40	\$119.04
\$993.00	\$278.04	\$198.60	\$119.16
\$994.00	\$278.32	\$198.80	\$119.28
\$995.00	\$278.60	\$199.00	\$119.40
\$996.00	\$278.88	\$199.20	\$119.52
\$997.00	\$279.16	\$199.40	\$119.64
\$998.00	\$279.44	\$199.60	\$119.76
\$999.00	\$279.72	\$199.80	\$119.88
\$1,000.00	\$280.00	\$200.00	\$120.00