

## Amplified

Credit Tier	Max Plan Length	0% Interest Length	Extended Interest	Time to Full APR	Minimum DP
1	36 Months**	Tx Length* or 24 Months, whichever is longer	4.99%	100%	\$250
2			5.99%	90%	
3			6.99%	80%	
4			7.99%	70%	\$350
5		Tx Length	8.99%	60%	\$500
6			9.99%	50%	
7	Same as Tier 4				

## Optimized (most popular)

Credit Tier	Max Plan Length	0% Interest Length	Extended Interest	Time to Full APR	Minimum DP
1	36 Months**	Tx Length* or 24 Months, whichever is longer	4.99%	100%	\$250
2			5.99%	90%	
3			6.99%	80%	
4	High Est. of Tx Length or 32 Months, whichever is higher	Tx Length* or 18 Months, whichever is longer	7.99%	60%	\$350
5	High Est. of Tx Length or 30 Months, whichever is higher	18 Months	8.99%	40%	\$500
6	High Est. of Tx Length or 28 Months, whichever is higher	15 Months	9.99%	30%	
7	Same as Tier 4				

## Conservative

Credit Tier	Max Plan Length	0% Interest Length	Extended Interest	Time to Full APR	Minimum DP
1	36 Months**	Tx Length* or 18 Months, whichever is longer	4.99%	100%	\$250
2			5.99%	80%	\$500
3	32 Months**		6.99%	60%	
4	30 Months**	18 Months	7.99%	40%	\$750
5	28 Months**	12 Months	8.99%	20%	
6			9.99%	0%	
7			Same as Tier 4		

\*Based on High Estimate

\*\*Regardless of Tx Length

### Pricing Strategy

- Amplified - priced to maximize conversions
- Optimized - balances conversions against potential write offs
- Conservative - priced to minimize exposure to customers who may result in a low margin or loss (may reduce starts vs current pricing)

	TR Exams	Conversion Ratio	Est. Starts	Net Production/ Smile	Total Production	Est. \$ Written Off	Est. Interest Earned	Est. Net Collections	Variance
Amplified	500	68.1%	341	5,211	1,776,951	(91,200)	8,100	1,693,851	(97,389)
<b>Optimized</b>	<b>500</b>	<b>72.0%</b>	<b>360</b>	<b>5,064</b>	<b>1,823,040</b>	<b>(40,800)</b>	<b>9,000</b>	<b>1,791,240</b>	–
Conservative	500	58.3%	292	5,670	1,655,640	(37,500)	9,900	1,628,040	(163,200)
Custom	500	67.7%	338	4,985	1,684,930	(154,500)	10,350	1,540,780	(250,460)