

IMPORTANT NOTICE

Subject: New Windshield Replacement Surcharge Rates for Ancillary Products Effective 10/1

September 1, 2026

Dear Valued Customer,

Wise F&I is proud to offer innovative ancillary product solutions designed to provide valuable protection and peace of mind for today's vehicle owners. Since launching WiseAPPEARANCE and TIREWise PLUS, we have been excited about the benefits these programs provide and the positive response they have received from our dealership partners. With more than 25 bundle options, our programs offer the flexibility to meet the unique needs of each dealership while providing valuable coverage options for their customers. Additionally, all bundles are approved by major lenders, including F&I Sentinel.

As vehicle technology continues to advance, the cost of repairing and replacing vehicle components has also increased significantly. In particular, the rising cost of OEM and standard windshield glass, including the technology and calibration often associated with modern windshield replacements, has created increased pressure on product costs.

Wise F&I has worked diligently to maintain competitive and stable pricing while continuing to provide the level of coverage and service our clients expect. However, due to these continued increases in repair and replacement costs, a surcharge rate adjustment for our ancillary bundles has become necessary to align with current market conditions.

The following surcharge rate adjustment will apply to all current clients and new dealer signups effective October 1, 2026.

WINDSHIELD SURCHARGE RATES – Effective: October 1, 2026

TIREWise PLUS <i>Levels 2, 3, 4</i>		
Vehicle Class	A/M Surcharge	OEM Surcharge
Class 1 - 3	\$205	\$275
Class 4 - 8	\$299	\$425

WiseAPPEARANCE <i>Levels 1, 2, 3</i>		
Vehicle Class	A/M Surcharge	OEM Surcharge
Class 1	\$205	\$275
Class 2 - 3	\$299	\$425

**Please note that these surcharge rates are confidential and intended for business purposes only. This information should not be shared outside of your organization.*

Wise F&I LLC

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We remain committed to offering valuable, competitive products that help protect our clients and their customers. We are excited about the continued growth and success of our ancillary programs and appreciate your continued partnership and support.

Please note that **effective October 1, 2026, the surcharge rate adjustment will apply to all current clients and new dealer signups offering our WiseAPPEARANCE and/or TIREWise PLUS programs.**

We know that you may have questions or concerns; so, please contact Wise F&I Client Services at 800-849-9559 or clientservices@wisefandi.com. You may also contact your Regional Vice President to discuss how we can best support you and your dealership groups during this transition.

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