WiseF&I

IMPORTANT NOTICE

Subject: WiseVSC Class Guide Enhancements – Effective December 1, 2026

October 29, 2026

Dear Valued Customer,

We are reaching out to make you aware of upcoming updates to the **WiseVSC Class Guide**, effective **December 1, 2026**. As part of Wise F&I's ongoing review of the WiseVSC program, select vehicle classifications will be updated to better align vehicle classes with current loss trends and program performance.

Effective December 1, 2026, certain vehicles will move to a different class within the WiseVSC Class Guide. These updates will primarily affect vehicles that have experienced higher loss trends under their current classification. One of the more significant areas of change involves trucks, which will move to a higher class based on current program performance. These changes will impact the applicable vehicle class and, in turn, the pricing associated with those vehicles.

The updated Class Guide will apply to **new WiseVSC contracts written on or after December 1, 2026**. Please be sure your dealerships are aware of these changes and are using the updated Class Guide when quoting and presenting WiseVSC coverage.

WiseVSC remains approved by all major lenders and continues to provide the coverage and claims support dealers and customers have come to expect from Wise F&I. These updates are part of our continued effort to maintain a sustainable VSC program while delivering strong coverage and service.

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

Thank you for your continued partnership with Wise F&I.

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