

DRIVING YOUR BUSINESS!

with the very best **Lease Options**

We know that Independent Owners need to get up and running quickly. That's why we make our own credit decisions (no 3rd party) and provide approval within 24 hours. Furthermore, we are committed to funding leases at the best rates for Independent Owners regardless of credit quality.

Our focus is to make it easy to submit your lease application via:

- Phone @ 800.200.0404
- Fax @ 513.234.7724
- Online @ www.bushtruckleasing.com

In addition to flexible lease options, we're glad to offer great purchase prices on all of our new and used inventory.



Lease Options

- Low lease rates
- Short- or long-term leases (up to 6 years)
- TRAC and Fair Market Value (FMV) leases
- Residual or no residual
- Minimal down payment options
- Top dollar for trade-in
- No mileage restrictions
- Leases are easily assumable

Our buying power ensures you get national discount pricing!

800.200.0404

www.bushtruckleasing.com

INSURANCE **DRIVING YOUR BUSINESS!**

with a complete range of **Insurance Products**

Our truck insurance products and services are designed to meet compliance requirements and provide financial protection for the independent contractor business. From property damage and bodily injury liability to occupational accident and cargo coverage, we can put together the insurance program to get you covered.

Coverage Options

Non-Trucking Liability

- Up to \$1M limit available

Physical Damage

- Comprehensive and Collision
- Deductible options available

Occupational Accident ▶▶▶▶▶▶

- Provides coverage for on the job injuries
- Up to \$1M limit available
- Medical, Disability, Death, and Dismemberment benefits

**An Affordable
Alternative to Worker's
Compensation!**

Primary Liability

- BI and PD Liability (\$500K to \$1M limits available)
- PIP and UM/UIM

Motor Truck Cargo

- Up to \$100K limit available

General Liability

- Up to a \$2M Aggregate limit
- Premises/Operations, Fire Legal, Premises Medical & Advertising

Optional Endorsements

- Refrigeration Breakdown
- Hired and Non-owned Liability
- Combined Deductible - Tractor and Trailer

These affordable insurance programs are available for leased owner operators, owner operators with authority, independent distributors, trucking fleets, couriers and franchisees. And payments can be made through a convenient automatic deduction process.



Great coverage at great prices!

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DRIVING YOUR BUSINESS!

with a tailored **Maintenance Program**

Bush Truck Leasing's Route-Ready Maintenance Program is designed to keep vehicles where they should be—on their routes. Proper maintenance reduces down-time, reduces expensive repairs and helps ensure trouble-free driving. With more than 10,000 service locations and professional on-staff experts to manage the program, we're here to make it happen.

Bush Authorized Maintenance Providers

Get the qualified service you need with our network of more than 10,000 national and local maintenance providers:

- Full service maintenance facilities
- OEMs
- Tire centers
- Glass repair shops
- Body & paint shops
- Brake centers
- Specialized service providers

How It Works

Based on mileage, we determine maintenance requirements for your truck(s) and ensure those funds are allocated through automatic deduction. From there, our dedicated Field Safety & Maintenance Managers and inside support teams:

- Qualify Bush Authorized Maintenance Providers
- Provide notifications to you when service is due
- Manage the repair process
- Provide authorization of services
- Issue payments
- Track repair history

Your Route-ReadySM Maintenance manual provides everything you need to know about the program and how it works:

- Common Goals of the Program
- Services Provided
- Maintenance Schedule
- Emergency Services
- *And more !*

The Route-Ready Maintenance Program is designed to minimize maintenance costs while maximizing vehicle performance!

Did You Know?

At the end of the lease term any money remaining in the Maintenance Account is refunded!

Our buying power ensures you get national discount pricing!

DRIVING YOUR BUSINESS!

with **Personalized Payroll Services**

Through our payroll services, your employees are paid accurately and on-time. In addition, we ensure that all payroll and unemployment taxes are paid and that returns are filed with Federal, State and Local agencies. Rely on us for a cost-effective solution delivered with personalized service for this critical business function.

- Flexible payroll data submission
- Direct deposit of pay
- 24/7 access to your payroll documents via secure online

Pricing chart for a weekly payroll, Federal/State/Local payroll and unemployment tax service, deposit, online documents and year-end W-2s.

No. of Trucks	Cost per Week
1 truck	\$16/wk
2-5 trucks	\$28/wk
6-15 trucks	\$43/wk
16-25 trucks	\$58/wk
26 or more trucks	please call for rate

Services Provided

Weekly

- Direct deposit of pay
- Employee earnings statements

Monthly (all reports available online)

- Department summary
- Payroll tax summary
- Federal tax check (as needed)
- State/local tax check (as needed)
- Deduction registers

Quarterly

- IRS Form 941 tax return
- State unemployment tax return
- IRS Form 940 federal unemployment deposit

Annually

- Issue 1099/W2/W3 (as needed)
- 940 federal unemployment tax return
- State/Local withholding summary

Personalized & Affordable Payroll for the Delivery Industry

800.200.0404

www.bushtruckleasing.com

DRIVING YOUR BUSINESS!

with experienced **Tax & Accounting services**

Through our Tax & Accounting services, we deliver the financial expertise you need to manage your business. Filing your business taxes isn't an option, it's the law. Let us help you avoid IRS problems. Contact us to talk about how we can cost-effectively handle your complex tax and accounting tasks.

At the end of each month, simply mail the information below:

- Settlement statements/Pay stubs
- Business expense receipts

Receipts will be returned with P&L Statements and Quarterly Tax Projections each month - organized in the manner that the IRS will want them in the event of an audit.

No. of Trucks	Cost per Week
1 truck	\$23/wk
2-5 trucks	\$51/wk
6-15 trucks	\$86/wk
16-25 trucks	\$141/wk
26 or more trucks	please call for rate

Tax and Accounting Fees are 100% tax deductible

Services Provided

Monthly

- Bookkeeping (Monthly and YTD Profit & Loss Statements)
- Expense Transaction Summary
- Quarterly Estimated Tax Payments

Annually

- Personal and Business Tax Return Preparation (state and federal)
- Heavy Highway Vehicle Use Tax - IRS Form 2290
- Issuing 1099s and/or W2s

On-going

- Business advice from Transportation Professionals
- Tax Planning for retirement (IRA / 401K)
- Personal Budget / Break-Even Point

We know you're running a business, not just driving a truck!

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DRIVING YOUR BUSINESS!

with a complete range of **Up-fitting Services**

Our up-fitting services ensure that each truck is built and up-fitted completely up to your specifications—from bumper to bumper. Our in-house capabilities range from custom woodworking and metal fabrication to mechanical equipment and decal application. Whether it's the inside of the truck or the outside, we can make it happen.

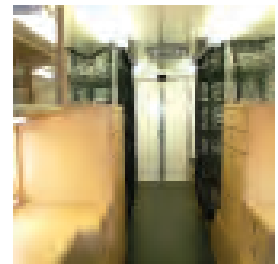
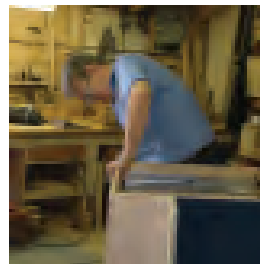
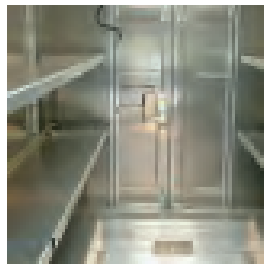
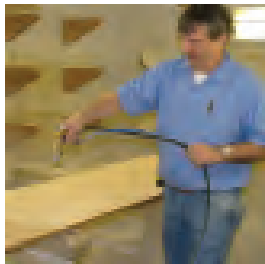
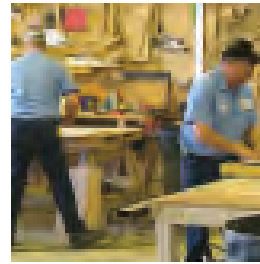
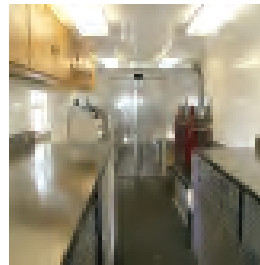
We're ready to put this experience to work for you.

Interior Up-fit

- Audio systems
- Auxiliary power
- Bulkheads
- Cabinetry
- Cargo retention
- Communications equipment
- Product displays
- Custom fabrication
- Floor covering
- HVAC
- Lighting
- Lining - wall and ceiling
- Material storage
- Navigation systems
- Reverse monitors
- Seating
- Shelving
- Interior insulation
- ...and more!*

Exterior Up-fit

- Audio/PA systems
- Awnings
- Entry steps
- Fuel tanks
- Graphics
- Hitches
- Ladders & racks
- Lift gates
- Lighting
- Paint
- Storage boxes
- Sunroofs
- Vents
- Walk ramps
- Windows
- ...and more!*



We can turn your ideas into reality!

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