

F&I; Products & Rate Sheet

Sunshine Toyota Honda | Effective February 2026 | Internal Use Only

Finance Rates by Lender & Credit Tier

Lender	Tier	New 48mo	New 60mo	New 72mo	Used 48mo	Used 60mo	Used 72mo
TMCC	Tier 1+ (750+)	4.99%	5.49%	5.99%	5.99%	6.49%	6.99%
TMCC	Tier 1 (700-749)	5.99%	6.49%	6.99%	6.99%	7.49%	7.99%
TMCC	Tier 2 (650-699)	7.99%	8.49%	8.99%	8.99%	9.49%	9.99%
TMCC	Tier 3 (600-649)	10.49%	10.99%	11.49%	11.49%	11.99%	12.49%
Honda Financial	Tier 1+ (750+)	4.99%	5.49%	5.99%	5.99%	6.49%	6.99%
Honda Financial	Tier 1 (700-749)	5.99%	6.49%	6.99%	6.99%	7.49%	7.99%
Honda Financial	Tier 2 (650-699)	7.99%	8.49%	8.99%	8.99%	9.49%	9.99%
Ally Financial	All tiers	+0.25%	+0.25%	+0.25%	+0.25%	+0.25%	+0.25%
Capital One	Subprime (550-599)	13.99%	14.49%	14.99%	14.99%	15.49%	—
Westlake	Deep Sub (500-549)	18.99%	19.99%	—	19.99%	21.99%	—

Lease money factors: TMCC Tier 1+ = .00189 (36mo), .00199 (39mo). Honda Tier 1+ = .00179 (36mo). Residuals vary by model — check ALG.

Dealer reserve: 1-2% markup on buy rate depending on lender. Do not exceed 2% — compliance risk.

F&I; Product Menu — Retail Pricing & Dealer Cost

Product	Provider	Coverage	Retail (New)	Retail (Used)	Cost (New)	Cost (Used)	Gross (New)	Gross (Used)
Extra Care Platinum	TMCC	7yr/100K	\$2,495	\$2,195	\$895	\$795	\$1,600	\$1,400
Extra Care Gold	TMCC	5yr/75K	\$1,895	\$1,695	\$695	\$595	\$1,200	\$1,100
Honda Care VSA	HFS	8yr/120K	\$2,295	\$1,995	\$795	\$695	\$1,500	\$1,300
Honda Care Basic	HFS	6yr/80K	\$1,695	\$1,495	\$595	\$495	\$1,100	\$1,000
ToyoGuard Platinum	TMCC	5 years	\$1,295	\$995	\$395	\$295	\$900	\$700
Pro Pack	HFS	5 years	\$1,195	\$895	\$345	\$245	\$850	\$650
GAP Insurance	TMCC/HFS	Loan term	\$895	\$895	\$295	\$295	\$600	\$600
Tire & Wheel	EasyCare	3yr/36K	\$695	\$695	\$245	\$245	\$450	\$450
Key Replacement	EasyCare	5 years	\$495	\$495	\$145	\$145	\$350	\$350
Windshield	EasyCare	5 years	\$395	\$395	\$125	\$125	\$270	\$270
Theft Deterrent	Dealer	Lifetime	\$299	\$299	\$15	\$15	\$284	\$284
LoJack	CalAmp	5 years	\$895	\$895	\$395	\$395	\$500	\$500
Interior/Exterior	Dealer	3 years	\$1,495	\$1,295	\$395	\$345	\$1,100	\$950
Prepaid Maint.	TMCC	3yr/36K	\$895	N/A	\$595	N/A	\$300	N/A

F&I; Presentation Guidelines

Target F&I; gross per deal: \$1,500-\$2,500. Penetration target: 65% on new, 55% on used.

Always present the full menu — let the customer choose. Never skip products.

Lead with the monthly payment impact, not the total price: 'For \$38/month more, you get bumper-to-bumper coverage for 7 years.'

Bundle recommendation for new Toyota: Extra Care Platinum + ToyoGuard + GAP = \$4,685 retail, \$1,585 cost, \$3,100 gross. Monthly impact at 72mo: ~\$65.

Bundle recommendation for new Honda: Honda Care + Pro Pack + GAP = \$4,385 retail, \$1,435 cost, \$2,950 gross. Monthly impact at 72mo: ~\$61.

AI behavior: When modeling payments for customers, always show the payment WITH the recommended F&I; bundle. Present it as the default, with the option to remove items. Frame as protection, not upsell.