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WEBINARS

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IAS INTERNATIONAL AUTOSOURCE



The Road Ahead: Exploring Current Trends, Data, Challenges and Solutions for Getting Your Global Assignees Mobile



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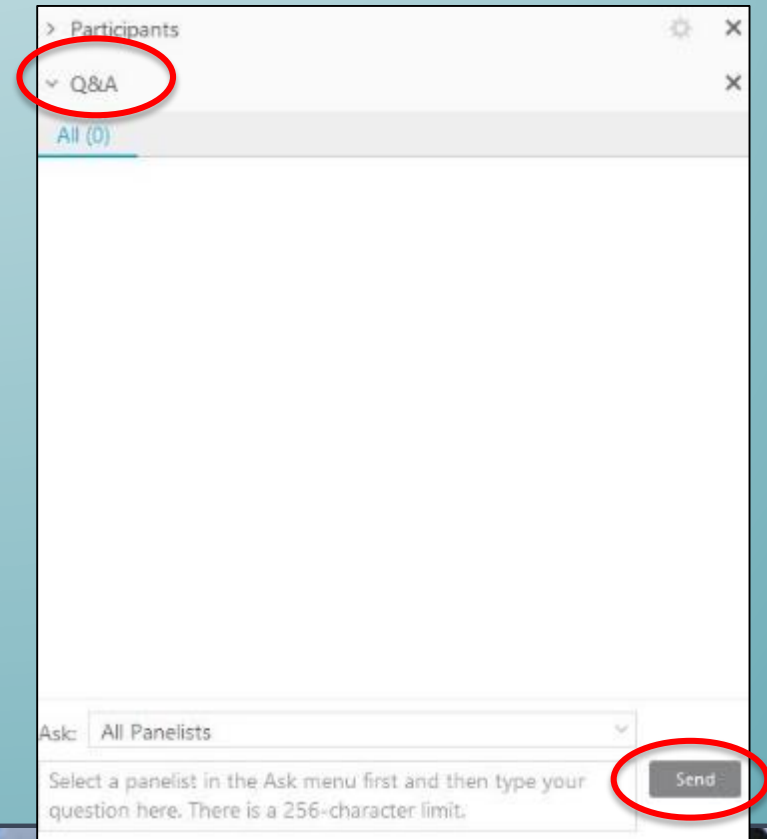
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Today's Presenters



Lynn Griffiths, GMS
Sr. Global Client Services Manager
International AutoSource



Anca Maritescu
Client Service Manager
International AutoSource





Plan for the Road Ahead

Information, statistics, and key components to consider when planning for your assignees transportations needs.



Plan for the Road Ahead

Presented by:

International AutoSource

We are woven in the global community.

Every day the world is becoming more globally minded. You can see the expansion in international career opportunities growing year over year. Being a part of that mobilization is both exciting and at times, stressful, with the added challenges of relocation that come with the opportunity. Turning to experienced guides to help you prepare and plan for a smooth introduction to a foreign country can help you save time and money while providing peace of mind. Planning and sourcing a new or used car, truck your transportation needs is a major part of any relocation for any expatriate. That's where International AutoSource comes in.

Relocation and Assignment Variables

Short Term?

Long Term

Lump Sum?

Car Allowance?

Business Travel?

Transportation Allowance?

Assignee Managed?

Company Managed?

Company Car?

Permanent Assignment ?

Long Term?

Repatriation?



Can't it Wait?

Prior to Relocation Priorities

Include:

1. Housing
2. Kid's education
3. Moving household goods

and then way down far on the list

59. Transportation

No it Can't.

After Relocation:

Transportation jumps to #2



How do I get to work?

How do I get to the bank?

How do I get groceries?



Registered Vehicles or License Holders

United States

200

Canada

25

China

289

Germany

38

India

120

Mexico

120



(In Millions)



Considerations Not Always Considered

- Country Specific Public Transportation Infrastructure
- Credit
- Assignee Expectations
- The Internet and Dealer ads
- Requirements and Restrictions
- Costs



Infrastructure

Hong Kong

- Celebrated as having the best public transportation system in the world

Germany

- Considering free public transportation

United States

- Rated a "D+" by the American Society of Civil Engineers
- Transit system is rated a "D-": insufficient and aging

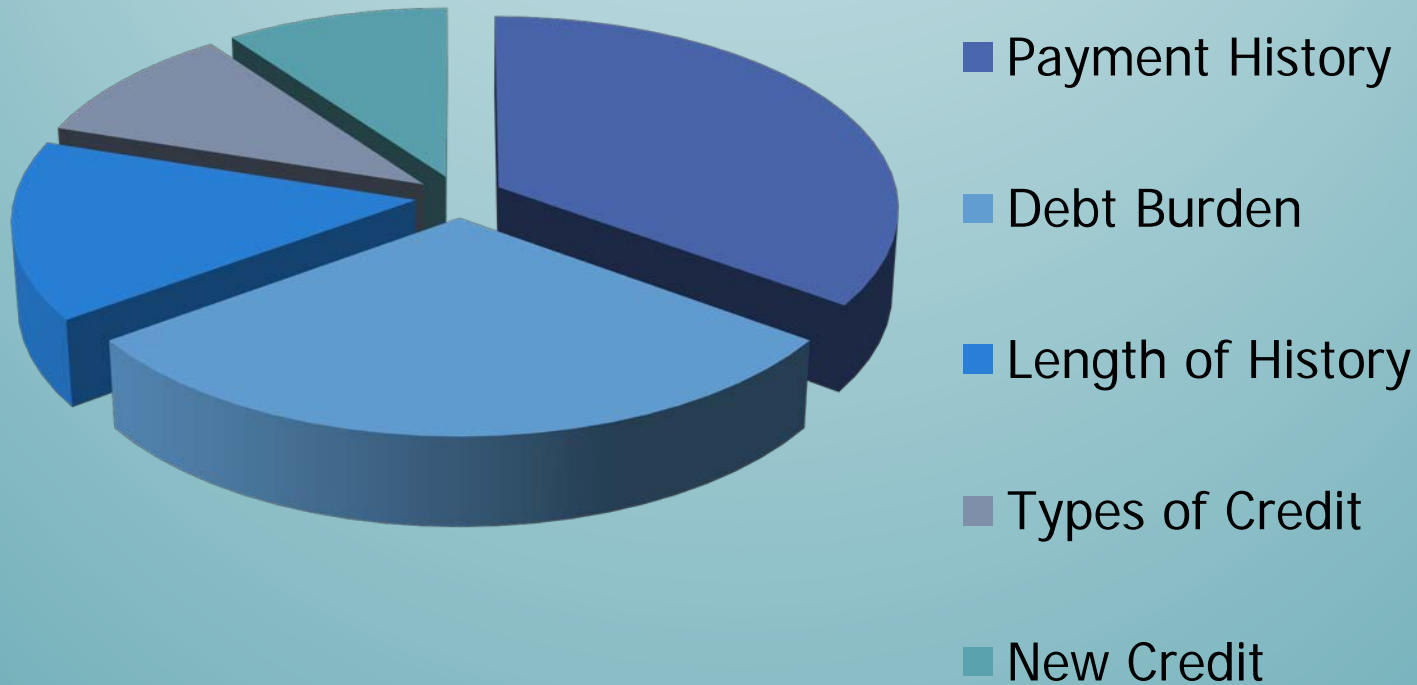


Credit Scoring


- United Kingdom
- USA
- Canada
- Malaysia
- Hong Kong
- Singapore
- Australia
- India
- Brazil



U.S Credit - Fico Score



How will credit drive your decisions?

FICO® SCORE	AUTO LOAN RATE	AVERAGE MONTHLY AUTO PAYMENT	INSURANCE RATES
500-589 POOR CREDIT	15.243%	\$870	
590-619 BELOW AVERAGE CREDIT	14.019%	\$855	
620-659 FAIR CREDIT	9.787%	\$804	
660-689 AVERAGE CREDIT	7.059%	\$773	
690-719 GOOD CREDIT	4.997%	\$749	
720-850 EXCEPTIONAL CREDIT	3.643%	\$734	

Auto loan rates and average monthly payments based on a typical 36 month auto loan of \$25,000. Rates as of September 2017. Sources: ¹ My Fico.



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Do Your Assignees Understand Dealer Ads?

2018 Jetta

\$139*/month for 36 month lease.

- **Terms and Conditions**

- \$2,999 due at signing. No security deposit required. **For highly qualified customers** through Volkswagen Credit.
- **Excludes tax, title, license, registration, options and dealer fees.**
- Lease a 2018 Jetta 1.4T S with manual transmission for \$139* a month. 36-month lease, \$2,999 due at signing. Excludes tax, title, license, registration, options and dealer fees. No security deposit required. For highly qualified customers through Volkswagen Credit.
- *2018 Jetta 1.4T S with manual transmission is priced higher. Closed end lease financing available through April 30, 2018 for a new, unused 2018 Jetta 1.4T S with **manual transmission, on approved credit to highly qualified customers by Volkswagen Credit.**
- Monthly lease payment based on MSRP of \$19,495 and destination charges, **excluding title, tax, options, accessories, and dealer fees, and requires \$2,956.93 total dealer contribution, which includes application of \$2,650 dealer bonus.** Amount **due at signing includes first month's payment, capitalized cost reduction, and acquisition fee of \$675.** Monthly payments total \$5,004. Your **payment will vary based on dealer contribution and the final negotiated price.** Higher trim models priced higher. **Dealer sets actual price.** At lease end, lessee responsible for disposition fee of \$395, \$0.20/mile over **30,000** miles and excessive wear and tear. Offer valid through participating dealers in Massachusetts; Connecticut; New Hampshire; Rhode Island; Vermont; Maine; Michigan; Ohio; Delaware; Pennsylvania; New York and New Jersey. Offer not valid in Puerto Rico. See your Volkswagen dealer for details or, for general product information, call 1-800-Drive-VW. ©2018 Volkswagen of America, Inc.



Purchase, Finance, Lease or Rental

Allowance

Salary

Vehicle

Term of Stay

Mileage

Visa Type

Billing

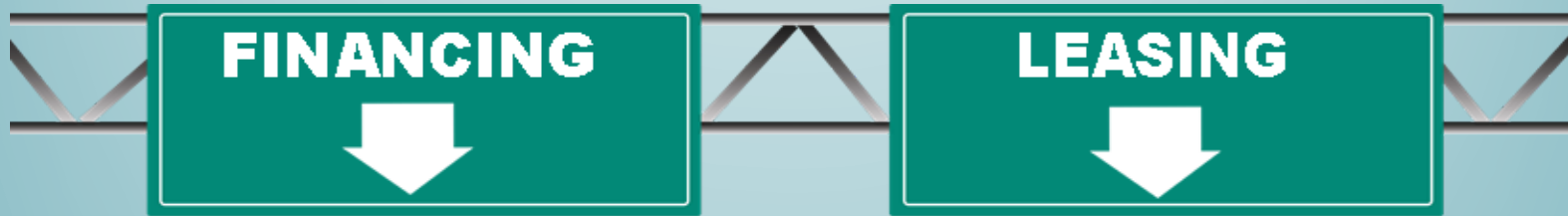
Flexibility

Destination

Repatriation



Which Road Will You Chose



- Consumers typically finance their car for 3, 4, 5 or 6 years.
- Down Payment and monthly payments are higher than leasing payments.
- Consumers can drive an unlimited amount of miles.
- At the end of the finance term, consumers own the vehicle.
- Consumers typically lease their car for 2 or 3 years.
- Down Payment and monthly payments are lower than financing payments
- Consumers can choose a mileage allowance that best suits their needs for the lease term.
- At the end of the lease term, the consumer has flexible options to buy the vehicle, return the vehicle or extend the lease.



Which Road Will You Chose



Consumers typically rent cars for periods of 1 day to 18 months.

- No credit required
- Immediate availability
- Limited vehicle selection
- Insurance coverage may be included in price
- Does not override state or country licensing requirements
- Mileage limitations in most countries
- Maintenance included
- Overseas locations carry excess (deductibles)
- Ultimate flexibility



Costs

The dollars and cents, don't always make sense.

Some of the most costly countries for drivers include;

- Brazil
- St. Kitts & Nevis
- North Korea
- Cuba
- Nicaragua
- Thailand
- China
- Indonesia
- Malaysia
- Singapore
- United Kingdom



Taxes

U.S Taxes

Sales Tax States

No-Tax States

Full-Tax States

Additional Taxes

Local Taxes

Cumulative Taxes



Around the world

Tax Havens

- Saudi Arabia
- ❖ VAT 2018

High-Tax:

- Singapore
- ❖ COE
- ❖ ARF
- ❖ Excise Duty
- ❖ GST



Taxes

Taxes and regulations have an impact on the total cost to everyone's budget

A car allowance in one state, region, city and country might not translate equitably in another.

It is imperative that assignees are aware and expectations are managed.



Restrictions, Regulation and Requirements It Drives us Crazy!

Saudi Arabia

- Only 2 countries permitted to drive with a foreign license permanently. US – UK
- Blood type is required for license
- In June 2018, women will be permitted to drive

France

- Foreigners, non EU residents may drive up to 1 year on a Foreign Drivers License with an IDP

Korea

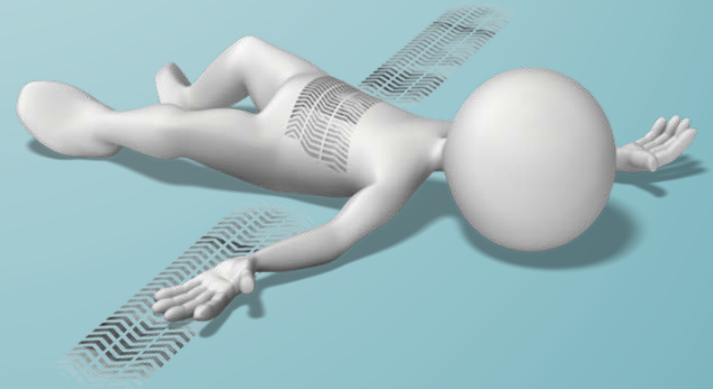
- Acknowledged and unacknowledged countries
- May require expat to surrender license for hold until country departure



Restrictions, Regulation and Requirements It Drives us Crazy!

In the US, each state may issue its own requirements and considerations for licensing and registration.

- New Residents
- Presumptive Residents
- Time Frame Required to Secure a License
- Reciprocal Driving Privileges (Transfer License)
- Required Documentation
- Social Security Number
- Acceptable Visa Status or Term
- Minimum insurance limits



Most US states define those eligible for a license based on the participating countries named in the 1949 Geneva Convention on Road Traffic or the Convention on the Regulation of Inter-American Automotive Traffic of 1943



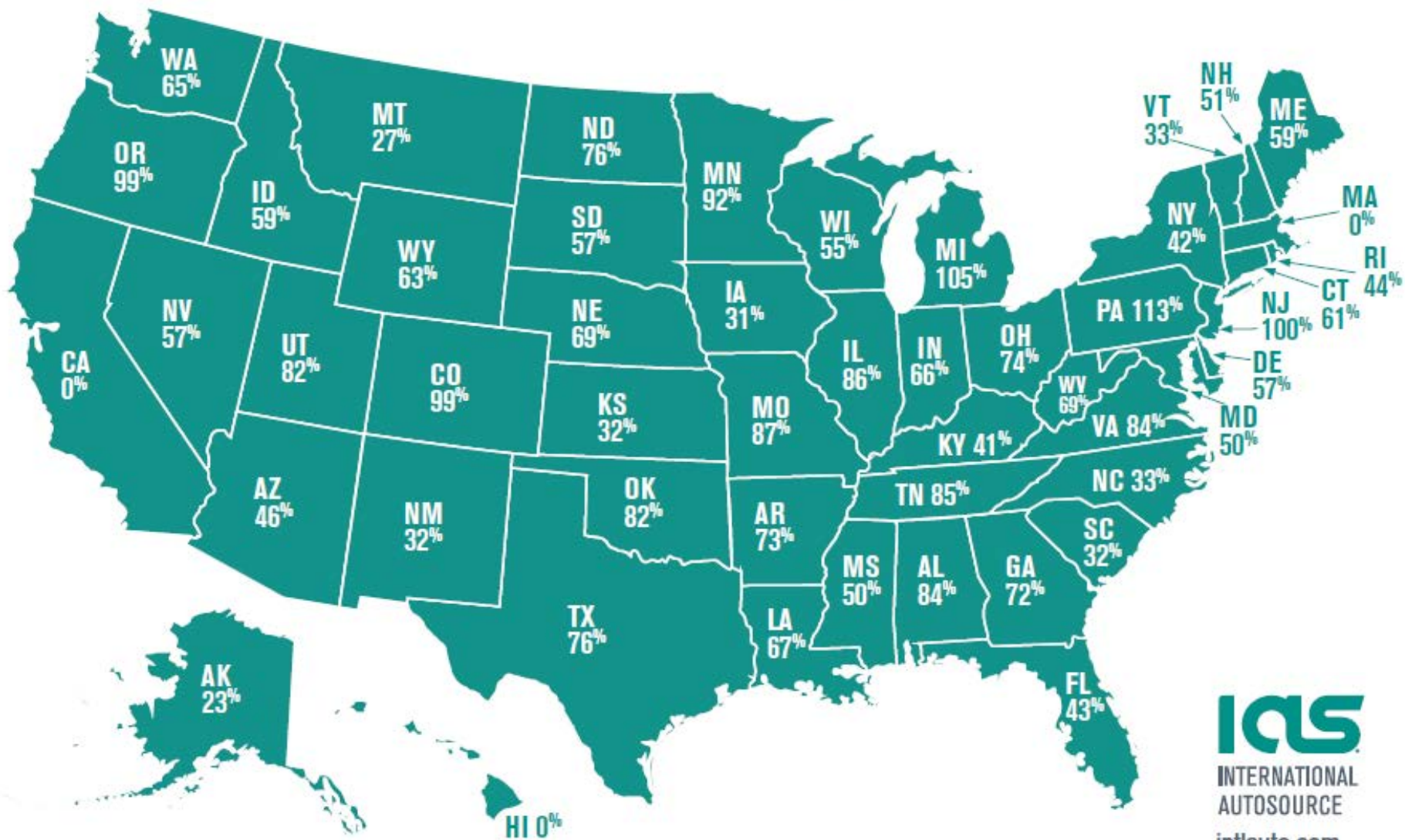
Insurance

Which countries have the highest priced car insurance?

- USA 
- Austria 
- Germany 
- United Kingdom 
- Australia 



Auto Insurance Premiums: How Credit Makes A Big Difference



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Driving is about much more than buying a car

It pays to plan ahead, consider all aspects of driving in another country;

- Car Costs
- Taxes
- Insurance Costs
- License and Registration Fees
- Regulations and Restrictions
- Assignee Expectations
- Tax implications
- Maintenance
- Gas
- Culture
- Safety

Take advantage of the resources available



International AutoSource

Each year, IAS places thousands of Expats behind the wheel of their own vehicle. With over 50,000 customers and counting, IAS is the preferred global transportation provider, whether relocating to the Americas, APAC or EMEA. We know when relocating to another country an expat doesn't always have the required local credit history or driving record to secure vehicle financing and insurance.

Our direct manufacturer partnerships and privileged expatriate pricing programs make it possible for us to provide you leasing, financing, and all-inclusive rental solutions with no local credit history or driving record.

We are International AutoSource



International AutoSource

- Trusted resource; government-endorsed contractor, longstanding Fortune 1,000 relationships
- Specialized sales, marketing, and logistical expertise
- Provide value-added services and streamlined processes to ensure the focus remains on productivity and assimilation
- Consult on allowances, benchmarking and policy
- Milestone reporting for assignee/employee data and analytics
- We comply with data privacy laws; all information is kept confidential
- Convenience and service; cater to customers' unique needs; "what you need when you need it"
- Support customers through all aspects of pre and post-purchase – finance, warranty, rental bookings, turn-in, etc.
- Value; pre-determine, competitive pricing, no local credit history or guarantor required
- Guarantees and protections; customer is price protected from any increases after order; satisfaction guaranteed at delivery
- All programs tailored to the needs of these markets



Stay Connected



Social Networks
Expat Resources
Blogs
Monthly Newsletter
Customer Corner





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