






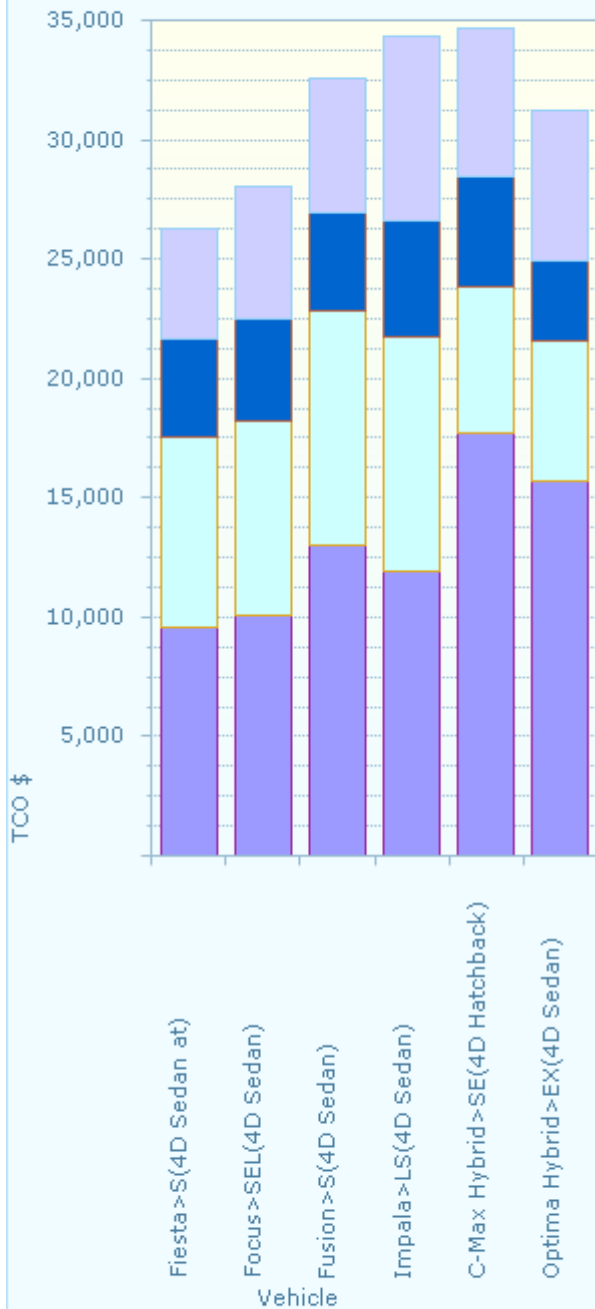


## Comparison Report

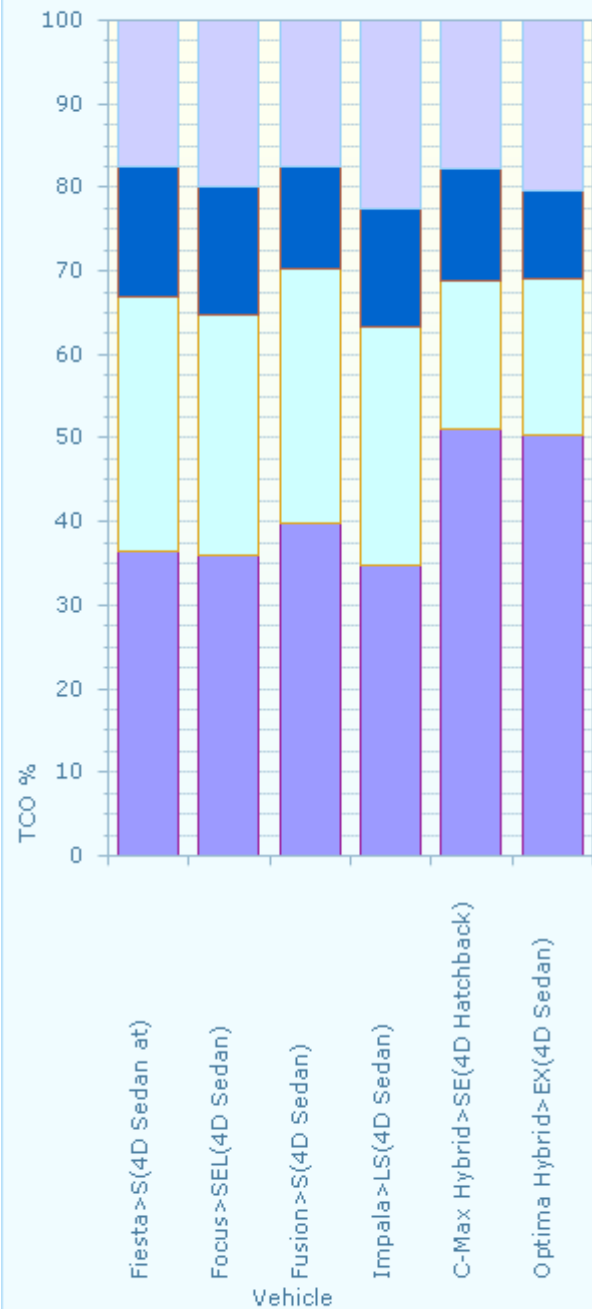


						
<b>Query Name:</b>						
<b>Residual Provider</b>	BLACK BOOK	BLACK BOOK	BLACK BOOK	BLACK BOOK	BLACK BOOK	BLACK BOOK
<b>Vehicle Description</b>	2017 Ford Fiesta S(4D Sedan at)	2017 Ford Focus SEL (4D Sedan)	2017 Ford Fusion S(4D Sedan)	2017 Chevrolet Impala LS (4D Sedan)	2017 Ford C -Max Hybrid SE(4D Hatchback)	2017 Kia Optima Hybrid EX (4D Sedan)
<b>Segment</b>	Subcompact	Compact	Intermediate , Mid Size Sedan	Intermediate , Large Sedan	Compact, Hybrid	Intermediate , Hybrid
<b>Pricing</b>	Current	Current	Current	Current	Current	Current
<b>MSRP</b>	\$15,225	\$21,175	\$22,610	\$27,300	\$24,120	\$30,990
<b>SWC Fleet Price</b>	\$13,029	\$14,762	\$17,665	\$18,377	\$22,256	\$20,891
<b>Discount/Adjustments</b>	(\$1,000)	\$0	\$0	\$0	(\$1,000)	\$0
<b>Depreciation</b>	\$9,597	\$10,100	\$13,009	\$11,932	\$17,677	\$15,728
<b>Fuel</b>	\$7,966	\$8,080	\$9,858	\$9,795	\$6,185	\$5,849
<b>Maintenance</b>	\$4,582	\$5,551	\$5,677	\$7,750	\$6,182	\$6,356
<b>Repairs</b>	\$4,101	\$4,320	\$4,050	\$4,864	\$4,601	\$3,313
<b>Grand Total</b>	\$26,246	\$28,051	\$32,594	\$34,341	\$34,645	\$31,246
<b>Cost Per Mile</b>	\$0.27	\$0.29	\$0.33	\$0.35	\$0.35	\$0.32
<b>Cost Per Month</b>	\$312	\$334	\$388	\$409	\$412	\$372
<b>Footnote</b>						

## Total Ownership Costs



## Total Ownership Costs %



## 2017 Ford Fiesta S(4D Sedan at)

### Vehicle

<b>Lifecycle:</b> 84 Months	<b>Fleet Price (before add/deducts, discounts and destination):</b> \$14,029
<b>Annual Mileage:</b> 14000	<b>Destination:</b>
<b>Geography:</b> Georgia	<b>Add/Deducts:</b> \$0
<b>Vehicle Make:</b> Ford	<b>Fleet Discount:</b> \$1,000
<b>Vehicle Year:</b> 2017	<b>Corporate Discount:</b> \$0
<b>Vehicle Model:</b> Fiesta	<b>Volume Discount:</b> \$0
<b>Vehicle Trim:</b> S(4D Sedan at)	<b>Optional Adjustment 1:</b> \$0
<b>Vehicle Segment:</b> Subcompact	<b>Optional Adjustment 2:</b> \$0
	<b>Optional Adjustment 3:</b> \$0
	<b>Market Price (includes add/deducts, discounts and destination):</b> \$13,029

### Add/Deducts (Msrp / Invoice):

### Fuel Costs

<b>Fuel Type:</b> Regular	
<b>Gas Guzzler Charge:</b> \$0	<b>Year 1 :</b> \$2.209 /Gallon
<b>Fuel Inflation :</b> 3.5 % Year	<b>Year 2 :</b> \$2.288 /Gallon
<b>City MPG*:</b> 27	<b>Year 3 :</b> \$2.369 /Gallon
<b>Highway MPG*:</b> 37	<b>Year 4 :</b> \$2.453 /Gallon
<b>City :</b> 55 %	<b>Year 5 :</b> \$2.540 /Gallon
<b>Highway :</b> 45 %	<b>Year 6 :</b> \$2.631 /Gallon
	<b>Year 7 :</b> \$2.724 /Gallon

\* MPG is based on EPA estimates as reported by auto manufacturers. The fuel economy for 3/4 and 1 ton trucks are estimated by Vincentric. MPG's may have been modified by user.

### Finance

<b>Finance Period:</b> 60 Months	<b>Down Payment :</b> 15 %
<b>Finance Interest Rate :</b> 2.52 %	

### Opportunity Cost Interest

<b>Year 1 :</b> 0.43 %	<b>Year 5 :</b> 0.43 %
<b>Year 2 :</b> 0.43 %	<b>Year 6 :</b> 0.43 %
<b>Year 3 :</b> 0.43 %	<b>Year 7 :</b> 0.43 %
<b>Year 4 :</b> 0.43 %	

### Insurance Costs

<b>Year 1 :</b> \$1,714	<b>Year 5 :</b> \$1,666
<b>Year 2 :</b> \$1,702	<b>Year 6 :</b> \$1,654
<b>Year 3 :</b> \$1,690	<b>Year 7 :</b> \$1,643
<b>Year 4 :</b> \$1,678	

### Repair Costs

<b>Year 1 :</b> \$0	<b>Year 5 :</b> \$843
<b>Year 2 :</b> \$0	<b>Year 6 :</b> \$1,046
<b>Year 3 :</b> \$235	<b>Year 7 :</b> \$1,297
<b>Year 4 :</b> \$680	<b>Warranty:</b> 36000 Miles 36 Months

### Maintenance

<b>Free Scheduled<sup>0</sup> Miles</b>	<b>Hourly Labor Rate :</b> \$88.42 /Hour
<b>Maintenance:</b> 0 Months	

### Depreciation

<b>Year 1:</b> 49.77%	<b>Year 5:</b> 4.11%
<b>Year 2:</b> 6.34%	<b>Year 6:</b> 3.61%
<b>Year 3:</b> 5.19%	<b>Year 7:</b> 3.17%
<b>Year 4:</b> 4.69%	

**Client Name****Footnote****Vehicle Description**

2017 Ford Fiesta S(4D Sedan at)

**2017 Ford Focus SEL(4D Sedan)****Vehicle**

<b>Lifecycle:</b> 84 Months	<b>Fleet Price (before add/deducts, discounts and destination):</b> \$14,762
<b>Annual Mileage:</b> 14000	<b>Destination:</b>
<b>Geography:</b> Georgia	<b>Add/Deducts:</b> \$0
<b>Vehicle Make:</b> Ford	<b>Fleet Discount:</b> \$0
<b>Vehicle Year:</b> 2017	<b>Corporate Discount:</b> \$0
<b>Vehicle Model:</b> Focus	<b>Volume Discount:</b> \$0
<b>Vehicle Trim:</b> SEL(4D Sedan)	<b>Optional Adjustment 1:</b> \$0
<b>Vehicle Segment:</b> Compact	<b>Optional Adjustment 2:</b> \$0
	<b>Optional Adjustment 3:</b> \$0
	<b>Market Price (includes add/deducts, discounts and destination):</b> \$14,762

**Add/Deducts (Msrp / Invoice):****Fuel Costs**

<b>Fuel Type:</b> Regular	<b>Year 1 :</b> \$2.209 /Gallon
<b>Gas Guzzler Charge:</b> \$0	<b>Year 2 :</b> \$2.288 /Gallon
<b>Fuel Inflation :</b> 3.5 % Year	<b>Year 3 :</b> \$2.369 /Gallon
<b>City MPG*:</b> 26	<b>Year 4 :</b> \$2.453 /Gallon
<b>Highway MPG*:</b> 38	<b>Year 5 :</b> \$2.540 /Gallon
<b>City :</b> 55 %	<b>Year 6 :</b> \$2.631 /Gallon
<b>Highway :</b> 45 %	<b>Year 7 :</b> \$2.724 /Gallon

\* MPG is based on EPA estimates as reported by auto manufacturers. The fuel economy for 3/4 and 1 ton trucks are estimated by Vincentric. MPG's may have been modified by user.

**Finance**

<b>Finance Period:</b> 60 Months	<b>Down Payment :</b> 15 %
<b>Finance Interest Rate :</b> 2.52 %	

**Opportunity Cost Interest**

<b>Year 1 :</b> 0.43 %	<b>Year 5 :</b> 0.43 %
<b>Year 2 :</b> 0.43 %	<b>Year 6 :</b> 0.43 %
<b>Year 3 :</b> 0.43 %	<b>Year 7 :</b> 0.43 %
<b>Year 4 :</b> 0.43 %	

**Insurance Costs**

<b>Year 1 :</b> \$1,691	<b>Year 5 :</b> \$1,637
<b>Year 2 :</b> \$1,678	<b>Year 6 :</b> \$1,624
<b>Year 3 :</b> \$1,664	<b>Year 7 :</b> \$1,611
<b>Year 4 :</b> \$1,651	

**Repair Costs**

<b>Year 1 :</b> \$0	<b>Year 5 :</b> \$888
<b>Year 2 :</b> \$0	<b>Year 6 :</b> \$1,102
<b>Year 3 :</b> \$248	<b>Year 7 :</b> \$1,366
<b>Year 4 :</b> \$716	<b>Warranty:</b> 36000 Miles 36 Months

**Maintenance**

Free Scheduled Maintenance: 0 Miles / 0 Months

Hourly Labor Rate :\$88.42 /Hour

**Depreciation**

Year 1:29.94%	Year 5:6.75%
Year 2:11.70%	Year 6:5.60%
Year 3:9.37%	Year 7:4.64%
Year 4:7.57%	

**Client Name**

**Footnote**

**Vehicle Description**

2017 Ford Focus SEL(4D Sedan)

**2017 Ford Fusion S(4D Sedan)**

**Vehicle**

Lifecycle:84 Months	Fleet Price (before add/deducts, discounts and destination):\$17,665
Annual Mileage:14000	Destination:
Geography:Georgia	Add/Deducts:\$0
Vehicle Make:Ford	Fleet Discount:\$0
Vehicle Year:2017	Corporate Discount:\$0
Vehicle Model:Fusion	Volume Discount:\$0
Vehicle Trim:S(4D Sedan)	Optional Adjustment 1:\$0
Vehicle Segment:Intermediate, Mid Size Sedan	Optional Adjustment 2:\$0
	Optional Adjustment 3:\$0
	Market Price (includes add/deducts, discounts and destination):\$17,665

**Add/Deducts (Msrp / Invoice):**

**Fuel Costs**

Fuel Type:Regular	
Gas Guzzler Charge:\$0	Year 1 :\$2.209 /Gallon
Fuel Inflation :3.5 % Year	Year 2 :\$2.288 /Gallon
City MPG*:21	Year 3 :\$2.369 /Gallon
Highway MPG*:32	Year 4 :\$2.453 /Gallon
City :55 %	Year 5 :\$2.540 /Gallon
Highway :45 %	Year 6 :\$2.631 /Gallon
	Year 7 :\$2.724 /Gallon

\* MPG is based on EPA estimates as reported by auto manufacturers. The fuel economy for 3/4 and 1 ton trucks are estimated by Vincentic. MPGs may have been modified by user.

**Finance**

Finance Period:60 Months	Down Payment :15 %
Finance Interest Rate :2.52 %	

**Opportunity Cost Interest**

Year 1 :0.43 %	Year 5 :0.43 %
Year 2 :0.43 %	Year 6 :0.43 %
Year 3 :0.43 %	Year 7 :0.43 %
Year 4 :0.43 %	

**Insurance Costs**

Year 1 :\$1,329	Year 5 :\$1,292
Year 2 :\$1,320	Year 6 :\$1,283
Year 3 :\$1,311	Year 7 :\$1,274

Year 4 :\$1,301

### Repair Costs

Year 1 :\$0

Year 5 :\$833

Year 2 :\$0

Year 6 :\$1,033

Year 3 :\$232

Year 7 :\$1,280

Year 4 :\$672

Warranty: 36000 Miles  
36 Months

### Maintenance

Free Scheduled Maintenance: 0 Miles  
0 Months

Hourly Labor Rate :\$88.42 /Hour

### Depreciation

Year 1:40.06%

Year 5:5.61%

Year 2:9.03%

Year 6:4.72%

Year 3:7.33%

Year 7:3.97%

Year 4:6.37%

### Client Name

### Footnote

### Vehicle Description

2017 Ford Fusion S(4D Sedan)

## 2017 Chevrolet Impala LS(4D Sedan)

### Vehicle

Lifecycle:84 Months

Fleet Price (before add/deducts, discounts and destination):\$18,377

Annual Mileage:14000

Destination:\$0

Geography:Georgia

Add/Deducts:\$0

Vehicle Make:Chevrolet

Fleet Discount:\$0

Vehicle Year:2017

Corporate Discount:\$0

Vehicle Model:Impala

Volume Discount:\$0

Vehicle Trim:LS(4D Sedan)

Optional Adjustment 1:\$0

Vehicle Segment: Intermediate, Large Sedan

Optional Adjustment 2:\$0

Optional Adjustment 3:\$0

Market Price (includes add/deducts, discounts and destination):\$18,377

### Add/Deducts (Msrp / Invoice):

### Fuel Costs

Fuel Type:Regular

Gas Guzzler Charge:\$0

Year 1:\$2.209 /Gallon

Fuel Inflation :3.5 % Year

Year 2 :\$2.288 /Gallon

City MPG\*:22

Year 3 :\$2.369 /Gallon

Highway MPG\*:30

Year 4 :\$2.453 /Gallon

City :55 %

Year 5 :\$2.540 /Gallon

Highway :45 %

Year 6 :\$2.631 /Gallon

Year 7 :\$2.724 /Gallon

\* MPG is based on EPA estimates as reported by auto manufacturers. The fuel economy for 3/4 and 1 ton trucks are estimated by Vincentric. MPGs may have been modified by user.

### Finance

Finance Period:60 Months

Down Payment :15 %

Finance Interest Rate :2.52 %

**Opportunity Cost Interest**

Year 1 :0.43 %	Year 5 :0.43 %
Year 2 :0.43 %	Year 6 :0.43 %
Year 3 :0.43 %	Year 7 :0.43 %
Year 4 :0.43 %	

**Insurance Costs**

Year 1 :\$1,442	Year 5 :\$1,408
Year 2 :\$1,433	Year 6 :\$1,399
Year 3 :\$1,425	Year 7 :\$1,391
Year 4 :\$1,416	

**Repair Costs**

Year 1 :\$0	Year 5 :\$1,000
Year 2 :\$0	Year 6 :\$1,240
Year 3 :\$279	Year 7 :\$1,538
Year 4 :\$807	Warranty: 36000 Miles 36 Months

**Maintenance**

Free Scheduled Maintenance: 24000 Miles / 24 Months  
Hourly Labor Rate :\$88.42 /Hour

**Depreciation**

Year 1:36.40%	Year 5:5.90%
Year 2:8.85%	Year 6:5.03%
Year 3:7.64%	Year 7:4.28%
Year 4:6.68%	

**Client Name**

**Footnote**

**Vehicle Description**

2017 Chevrolet Impala LS(4D Sedan)

## 2017 Ford C-Max Hybrid SE(4D Hatchback)

### Vehicle

Lifecycle:84 Months	Fleet Price (before add/deducts, discounts and destination):\$23,256
Annual Mileage:14000	Destination:\$0
Geography:Georgia	Add/Deducts:\$0
Vehicle Make:Ford	\$1,000
Vehicle Year:2017	Corporate Discount:\$0
Vehicle Model:C-Max Hybrid	Volume Discount:\$0
Vehicle Trim:SE(4D Hatchback)	Optional Adjustment 1:\$0
Vehicle Segment:Compact, Hybrid	Optional Adjustment 2:\$0
	Optional Adjustment 3:\$0
	Market Price (includes add/deducts, discounts and destination):\$22,256

### Add/Deducts (Msrp / Invoice):

### Fuel Costs

Fuel Type:Regular	
Gas Guzzler Charge:\$0	Year 1 :\$2.209 /Gallon
Fuel Inflation :3.5 % Year	Year 2 :\$2.288 /Gallon
City MPG*:42	Year 3 :\$2.369 /Gallon
Highway MPG*:37	Year 4 :\$2.453 /Gallon
City :55 %	Year 5 :\$2.540 /Gallon
Highway :45 %	Year 6 :\$2.631 /Gallon
	Year 7 :\$2.724 /Gallon

\* MPG is based on EPA estimates as reported by auto manufacturers. The fuel economy for 3/4 and 1 ton trucks are estimated by Vincentric. MPG's may have been modified by user.

### Finance

Finance Period:60 Months	Down Payment :15 %
Finance Interest Rate :2.52 %	

### Opportunity Cost Interest

Year 1 :0.43 %	Year 5 :0.43 %
Year 2 :0.43 %	Year 6 :0.43 %
Year 3 :0.43 %	Year 7 :0.43 %
Year 4 :0.43 %	

### Insurance Costs

Year 1 :\$1,597	Year 5 :\$1,553
Year 2 :\$1,586	Year 6 :\$1,542
Year 3 :\$1,575	Year 7 :\$1,531
Year 4 :\$1,564	

### Repair Costs

Year 1 :\$0	Year 5 :\$946
Year 2 :\$0	Year 6 :\$1,173
Year 3 :\$264	Year 7 :\$1,455
Year 4 :\$763	36000 Miles
	Warranty: 36 Months

### Maintenance

Free Scheduled <sup>0</sup> Miles	Hourly Labor Rate :\$88.42 /Hour
Maintenance: <sup>0</sup> Months	

### Depreciation

Year 1:38.48%	Year 5:5.96%
Year 2:10.96%	Year 6:4.88%
Year 3:8.73%	Year 7:4.00%
Year 4:7.01%	



**Client Name****Footnote****Vehicle Description**

2017 Ford C-Max Hybrid SE(4D Hatchback)

**2017 Kia Optima Hybrid EX(4D Sedan)****Vehicle**

<b>Lifecycle:</b> 84 Months	<b>Fleet Price (before add/deducts, discounts and destination):</b> \$20,891
<b>Annual Mileage:</b> 14000	<b>Destination:</b> \$0
<b>Geography:</b> Georgia	<b>Add/Deducts:</b> \$0
<b>Vehicle Make:</b> Kia	<b>Fleet Discount:</b> \$0
<b>Vehicle Year:</b> 2017	<b>Corporate Discount:</b> \$0
<b>Vehicle Model:</b> Optima Hybrid	<b>Volume Discount:</b> \$0
<b>Vehicle Trim:</b> EX(4D Sedan)	<b>Optional Adjustment 1:</b> \$0
<b>vehicle Segment:</b> Intermediate, Hybrid	<b>Optional Adjustment 2:</b> \$0
	<b>Optional Adjustment 3:</b> \$0
	<b>Market Price (includes add/deducts, discounts and destination):</b> \$20,891

**Add/Deducts (Msrp / Invoice):****Fuel Costs**

<b>Fuel Type:</b> Regular	
<b>Gas Guzzler Charge:</b> \$0	<b>Year 1:</b> \$2.209 /Gallon
<b>Fuel Inflation :</b> 3.5 % Year	<b>Year 2 :</b> \$2.288 /Gallon
<b>City MPG*:</b> 39	<b>Year 3 :</b> \$2.369 /Gallon
<b>Highway MPG*:</b> 46	<b>Year 4 :</b> \$2.453 /Gallon
<b>City :</b> 55 %	<b>Year 5 :</b> \$2.540 /Gallon
<b>Highway :</b> 45 %	<b>Year 6 :</b> \$2.631 /Gallon
	<b>Year 7 :</b> \$2.724 /Gallon

\* MPG is based on EPA estimates as reported by auto manufacturers. The fuel economy for 3/4 and 1 ton trucks are estimated by Vincentric. MPG's may have been modified by user.

**Finance**

<b>Finance Period:</b> 60 Months	<b>Down Payment :</b> 15 %
<b>Finance Interest Rate :</b> 2.52 %	

**Opportunity Cost Interest**

<b>Year 1 :</b> 0.43 %	<b>Year 5 :</b> 0.43 %
<b>Year 2 :</b> 0.43 %	<b>Year 6 :</b> 0.43 %
<b>Year 3 :</b> 0.43 %	<b>Year 7 :</b> 0.43 %
<b>Year 4 :</b> 0.43 %	

**Insurance Costs**

<b>Year 1 :</b> \$1,682	<b>Year 5 :</b> \$1,616
<b>Year 2 :</b> \$1,666	<b>Year 6 :</b> \$1,599
<b>Year 3 :</b> \$1,649	<b>Year 7 :</b> \$1,583
<b>Year 4 :</b> \$1,632	

**Repair Costs**

<b>Year 1 :</b> \$0	<b>Year 5 :</b> \$678
<b>Year 2 :</b> \$0	<b>Year 6 :</b> \$1,176
<b>Year 3 :</b> \$0	<b>Year 7 :</b> \$1,459
<b>Year 4 :</b> \$0	<b>Warranty:</b> 60000 Miles 60 Months

**Maintenance**

**Free Scheduled Maintenance:** 0 Miles  
0 Months

**Hourly Labor Rate :**\$88.42 /Hour

**Depreciation**

**Year 1:**40.95%

**Year 5:**6.55%

**Year 2:**10.67%

**Year 6:**5.22%

**Year 3:**8.58%

**Year 7:**4.16%

**Year 4:**6.40%

**Client Name**

**Footnote**

**Vehicle Description**

2017 Kia Optima Hybrid EX(4D Sedan)

All results based on Vincentric data produced on Feb 24 2017 6:08PM

Report created by Michael Marsh on March 13 2017 9:58 AM

Ownership costs are estimates and actual ownership costs will vary. Vincentric makes no gaurantee or warranty, either expresses or implied, including without limitation any warranty of merchantability or fitness for a particular purpose, with respect to the data presented here.