

What You Need To Do

Responsibilities

- GM will be driving showroom and web traffic to dealerships as part of launching the Total Confidence program with significant advertising, digital and promotional support
- LMAs should plan to support the campaign with local advertising and integrate it into any local events
- Dealers should take ownership ... and make a difference at the local level; prepare showroom and staff; integrate the message into your local advertising; offer test-drive incentives; increase your focus on Internet lead handling by improving response time and quality of response

Web Resources

- gmglobalconnect.com (program notification, dealership forms and terms & conditions), and access to gmassetcentral.com
- gmassetcentral.com (logos, print, tv, radio, POS, usage guide and all other program assets)
- gmconfidence.com (customer program site)
- www.gm.com and all divisional websites will include a link to gmconfidence.com

Marketing

Going to market with a compelling, comprehensive protection package:

- Corporate national ad launch during NCAA finals along with newspaper, radio, and digital
- Dedicated consumer website, www.gmconfidence.com
- POS Kit:
 - Arrives at all dealerships April 1st
 - Banners, Posters, Desktoppers, Cartoppers, Static clings
- LMAs and dealers can access a complete tool box on gmassetcentral.com
- Individual dealer websites will be updated with a banner that will link to the gmconfidence.com website, and email templates will be provided for lead follow up
- Total Confidence message integrated into annual Spring Car Care drop:
 - 9.1 million mailings in homes April 1st
 - Drive customers to program website
 - Access manifest lists using the GM OneSource Tool
- Optional targeted direct mail/email to owners/prospects/handraisers

Reinventing the ownership experience.

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This vehicle comes with:
 5-Year/100,000-Mile Powertrain Transferable Warranty
 Safety and Security of OnStar** - Standard
 Vehicle Value Protection
 Payment Protection

Reinventing the ownership experience.

Total Confidence includes:
 5-Year/100,000-Mile Powertrain Transferable Warranty*
 Plus Roadside Assistance and Courtesy Transportation.
 Safety and Security of OnStar** - Standard
 Automatic Crash Response, Vehicle Diagnostics, Stolen Vehicle Assistance - standard for one year on almost every GM vehicle.
 Vehicle Value Protection
 When you finance a new GM vehicle, we'll help protect its retail value at trade-in time on your next GM vehicle.
 Payment Protection^{††}
 If you lose your job, we'll be here for you. We'll make your payments - up to \$500 per month for up to 9 months.

Reinventing the ownership experience.



Reinventing the Ownership Experience

Now that you have the details, it's easy to see that the Total Confidence program provides the most comprehensive customer care program ever. By providing protection for their car, family, payment, and investment, the Total Confidence program delivers the type of safety net consumers are looking for in today's market. No other company offers this fantastic combination of consumer protection. The only manufacturers to offer anything similar are Hyundai and Ford. With one look at the chart below, you can see that their programs pale in comparison.

| PROGRAM ELEMENTS | GM TOTAL CONFIDENCE | HYUNDAI ASSURANCE PLUS | FORD ADVANTAGE PLAN |
|----------------------------------|-----------------------------|--|----------------------|
| Powertrain Warranty | 100,000-Miles/5-Years* | 100,000-Miles/10-Years | 60,000-Miles/5-Years |
| Transferable | Yes | No | Yes |
| Standard Roadside Assistance | Yes (100,000-Miles/5-Years) | Yes | 5 Years |
| Standard Courtesy Transportation | Yes (100,000-Miles/5-Years) | May Be Available* | No |
| OnStar | Yes, One Year** | Not Available | Sync [†] |
| Automatic Crash Response | Included | Not Available | Sync [†] |
| OnStar Vehicle Diagnostics | Included | Not Available | Sync [†] |
| Emergency and Security Services | Included | Not Available | Not Available |
| Stolen Vehicle Assistance | Included | Not Available | Not Available |
| Remote Door Unlock | Included | Not Available | Not Available |
| Hands-Free Calling Service | Included | Not Available | Sync [†] |
| Turn-by-Turn Navigation | Available | Not Available | Not Available |
| Vehicle Value Protection | Yes [†] | Not Available | No |
| Term of Coverage | 72 Months | Not Available | Not Available |
| Maximum Coverage Amount | \$5,000 | Not Available | \$0 |
| Payment Protection | Yes ^{††} | Yes | Yes |
| Term of Coverage | Two Years | Up to One Year | Nine Months |
| Payment Coverage | Up to Nine payments | Up to Three Months | Up to 12 Months |
| Max Monthly Payout | Up to \$500 | None (payment deducted from total potential program benefit) | Up to \$700 |
| Vehicle Return Program | Not Available | One Year (\$7500 maximum combined program benefit) | Not Available |

Information is based on available manufacturer information at time of print and is subject to change without notice. Certain conditions, limitations and exclusions apply. Restrictions apply. Take retail delivery by 4/30/09. Excludes Saab and medium-duty trucks. *Whichever comes first. See dealer for limited warranty details. Extra-cost aftercare plans may be available; see manufacturer for details. †Only within 5 miles of dealership; dealer participation varies. **Visit onstar.com for system limitations and details. Vehicle diagnostic capabilities vary by model. OnStar acts as a link to existing emergency service providers. ††Provided by ServicePlan, Inc. See terms and conditions for complete details. †††Program provided by cynoSure Financial, Inc. Excludes active GM employees. See official Program terms and conditions for complete details. ††††Ford's Sync system can provide some of the features available from OnStar. Availability and features vary.

Total Confidence Dealership Process Overview

Making sure all of your customers are properly enrolled in the Total Confidence program is really quite simple; just follow the steps below.



Don't miss an opportunity to get the word out to all of your customers about the GM Total Confidence program. It's the most comprehensive customer care program ever.

www.gmconfidence.com

For general program questions, contact the Dealer Business Center at 1-888-414-6322.
 For any questions on benefit redemptions, contact the program administrator at 1-888-778-9043, Monday-Saturday, 8 am-9 pm EST.

Reinventing the ownership experience.

DEALER PLANNING GUIDE



www.gmconfidence.com

Introducing ... Total Confidence from GM

The most comprehensive customer care program ever.

Total Confidence from GM ... reinventing the ownership experience with:

5-Year/100,000-Mile Powertrain Transferable Warranty*: Plus Roadside Assistance and Courtesy Transportation. The best coverage in America.

Safety and Security of OnStar** – Standard: Automatic Crash Response, Vehicle Diagnostics, Stolen Vehicle Assistance – standard for one year on almost every GM vehicle.

Vehicle Value Protection[†]: When you finance a new GM vehicle, we'll help protect its retail value at trade-in time on your next GM vehicle.

Payment Protection^{††}: If you lose your job, we'll be here for you. We'll make your payments – up to \$500 per month for up to 9 months.

It's time for a rally: Total Confidence from GM

As the leading American automobile manufacturer for the last 100 years, General Motors values its customers; and we appreciate their loyalty, just as we are deeply grateful for the ongoing support of our dealer network.

We are more committed than ever to making every car and truck we build a winner, and to providing the best ownership experience in the industry.

However, we recognize these are extraordinary times which call for extraordinary leadership. Many consumers have everyday worries about their family, their job and their future.

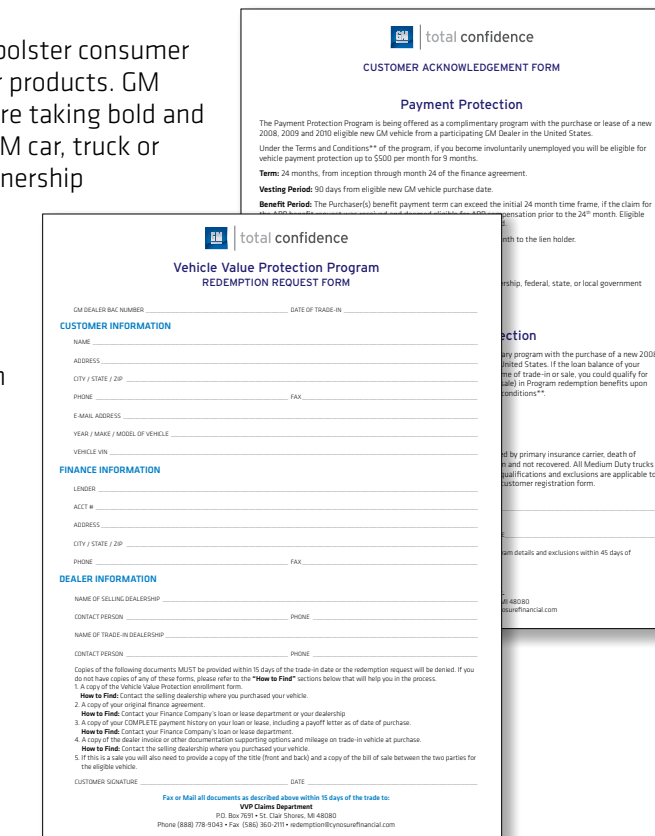
As partners, we have an absolute responsibility to work together, bolster consumer confidence and provide more reasons to consider and purchase our products. GM not only recognizes, understands and shares these concerns ... we're taking bold and decisive action to let consumers know they can purchase a great GM car, truck or crossover **with total confidence**, because we've reinvented the ownership experience.

General Motors will be launching "Total Confidence from GM" on April 1st. The forms necessary to administer this program at your dealership include:

Total Confidence Customer Acknowledgement form – provides an overview of both Payment Protection and Vehicle Value Protection programs, and registers their vehicle in both programs at time of delivery. Dealerships should keep a copy of this form in the deal jacket and provide the customer with a copy.

Vehicle Value Protection Redemption form – this form will be filled out and submitted for processing when a customer wants to acquire their next new GM vehicle from a GM dealership and is eligible for Value Protection on their GM trade-in vehicle.

Sample forms for reproduction are included with this guide. Downloadable electronic versions may be found on gmglobalconnect.com.



Restrictions apply. Take retail delivery by 4/30/09. Excludes Saab and medium-duty trucks. *Whichever comes first. See dealer for limited warranty details. **Visit onstar.com for system limitations and details. Vehicle diagnostic capabilities vary by model. OnStar acts as a link to existing emergency service providers. †††Provided by ServicePlan, Inc. See terms and conditions for complete details. ††††Program provided by cynoSure Financial, Inc. Excludes active GM employees. See terms and conditions for complete details.

Payment Protection Program Details & Eligibility*

Payment Protection

- Included with purchase or lease of a new 2008, 2009 or 2010 eligible GM vehicle. Saab and medium duty trucks are not eligible
- If a customer loses his/her job because of economic conditions (plant closing, reduction in work force, etc.) he/she may be eligible under program terms and conditions to receive up to nine (9) monthly loan or lease payments
- Program Coverage extends to 24 months from delivery date
- Customer Eligibility Period begins 90 days after delivery date and customer must be employed for 90 days prior to making any claim for benefits
- The maximum monthly benefit is \$500
- If the monthly loan or lease payment is greater than \$500, the customer is responsible for the difference
- If a customer receives more than \$600 in payments within a calendar year, a 1099 will be issued at the end of the year by the plan administrator
- Within forty-five (45) days of purchase or lease, the customer receives complete terms and conditions of the program, including a toll-free number and instructions on how to file a claim

Payment Protection Eligibility

- Must be a new and unused 2008, 2009 or 2010 GM vehicle
- Must be purchased or leased from a participating GM Dealership in the United States
- Not eligible: All Saab models, Commercial/Fleet, Medium Duty (C5500 Series and above, including W Series trucks)
- Customer must be gainfully employed with income reported on a W-2
- Self-employed individuals do not qualify, see Terms and Conditions for specifics
- Active GM employees are not eligible
- Fleet sales/leases are not eligible
- Vehicles financed or leased to a business, corporation, partnership, utility, federal, state or local government, rental car company or any other organization owning and operating fifteen (15) or more vehicles are not eligible

In Order to make a Request for Benefits*, the Customer must:

- Submit a fully completed Request for Benefit form
- Provide verification that they have registered with an unemployment office and are receiving benefits from that office
- Provide a signed original letter, on employer letterhead, verifying their unemployment date, the reason for their unemployment, the length and amount of any severance pay received, as well as verification of their length of employment, and the weekly hours worked immediately prior to their unemployment date
- A copy of their billing statement which identifies the Account Number, billing cycle, payment address, Account Payment amount due, and Account Payment due date

Requesting a Benefit for Payment Protection

Customer calls the Administrator at 1-888-778-9043 or sends an email to redemption@cynosurefinancial.com requesting a benefit form. Customer can go to www.cynosurefinancial.com and download a benefit form.

Customer completes the benefit form

Customer must also include:

Verification or registration with state unemployment office

A signed letter from former employer

Copy of their vehicle billing statement

Any other documentation that may be requested from the Administrator

All forms and required items must be sent to cynoSure Financial within 90 days of the unemployment date

*Other qualifications and exclusions are applicable to the Program and are contained within the Payment Protection program terms and conditions. This guide is not intended to vary any of the Terms and Conditions of these programs. To the extent there is any conflict with the program Terms and Conditions, the actual Terms and Conditions control.

Payment Protection Frequently Asked Questions

1) What is "Payment Protection?" This program, provided at no additional cost to the customer, protects their paycheck by providing monthly payment protection up to \$500 for up to nine months if they lose their job due to economic conditions after purchasing or leasing a new GM vehicle. Compared with similar programs, the biggest benefit is that they get to keep their vehicle during this period while looking for work. The protection begins 91 days after vehicle purchase and lasts for an additional 21 months and can provide monthly payments up to \$500. The program applies to new GM cars and trucks, except for Saab and medium duty, sold and delivered at retail for personal use on or after April 1, 2009. There are restrictions so read the terms and conditions document for full program details.

2) How long is the Vehicle Purchaser/Lessee covered? Program will be in effect for up to 24 months after the vehicle purchase. The customer is actually protected for 21 months after the initial 90-day eligibility period.

3) What are the program benefit payouts? Maximum monthly payout amount: up to \$500. Maximum number of payments: up to 9 monthly payments. Maximum total benefit: up to \$4,500.

4) Who is eligible? The top-line signer listed on the retail installment contract or lease agreement.

5) How long must a customer be employed for to be eligible? The customer must first be gainfully employed on a regular full-time basis (at least thirty (30) hours per week) for at least twelve (12) consecutive weeks immediately prior to their unemployment date.

6) What if the Purchaser/Lessee loses his/her job in the 23rd month of the coverage period, is he/she still able to receive all 9 monthly payments? If the Purchaser/Lessee loses his/her job within the 24-month program period, remains unemployed for thirty (30) consecutive days, and is eligible for payments per the terms and conditions of the program, he/she would be able to receive up to 9 payments if he/she remains unemployed for that same period.

7) What happens if the Vehicle Purchaser/Lessee loses his/her job 91 days after purchasing an eligible GM vehicle? If the Vehicle Purchaser/Lessee remains unemployed for thirty (30) consecutive days after losing his/her job, he/she becomes eligible to receive payments.

8) Can the Purchaser/Lessee have his/her monthly payments made for any reason other than job loss due to economic conditions? No, to be eligible for Payment Protection, the person must have lost his/her job due to economic conditions.

9) What if the Purchaser/Lessee only uses part of their 9 monthly payments and then finds a job, can he/she receive additional payments if he/she loses his/her job again? Yes, so long as the Purchaser/Lessee is employed for at least 8 weeks before losing their job again. Subject to this requirement, the Purchaser/Lessee is entitled to receive up to 9 payments in total regardless of the number of times they lose their job within the twenty-four month program period.

10) If the Purchaser sells the vehicle, does the remaining coverage, if any, go with the vehicle? No, Payment Protection is non-transferable.

11) Are GM Employees eligible for the program? No, current active GM employees are not eligible for the program. However, family members of GM employees are.

12) Do fleet sales qualify for the program? No. Only retail purchases or leases by individuals are eligible for Payment Protection.

13) What are the eligible delivery types for this program? See chart at right.

14) How long does it take to process a request for benefits? Upon receipt of all necessary documents, the claim will be processed within five business days.

15) What are the necessary documents?

- A completed Request for Benefits form
- A signed original letter from the Purchaser's/Lessee's former employer on company letterhead verifying the date of the Purchaser's/Lessee's termination, the reason for termination, length of employment and any severance paid.
- Documentation from the Purchaser/Lessee verifying he/she is receiving unemployment compensation from a state agency
- A copy of the vehicle retail installment contract or lease agreement.
- A copy of a loan/lease payment coupon
- Proof of continuous employment for 12 consecutive weeks prior to the effective date of the coverage period, and ...
- Any other documentation that may be requested from time to time

PAYMENT PROTECTION ELIGIBLE DELIVERIES

| Delivery Type | Delivery Code |
|------------------------|---------------|
| Retail Purchase | |
| Individual | 010 |
| GM Option 1* | 019 |
| GM Option 2* | 021 |
| Employee PEP* | 022 |
| GM Supplier | 016 |
| GM Dealer Employee | 023 |
| Promotional Vehicle | 012 |

| | |
|---------------------|-----|
| Retail Lease | |
| Individual | 015 |
| Promotional Vehicle | 041 |
| GM Option 1* | 031 |
| GM Option 2* | 032 |
| Employee PEP* | 033 |
| GM Supplier | 037 |
| GM Dealer Employee | 034 |

*Active GM employees are not eligible for Payment Protection.

Vehicle Value Protection Program Details & Eligibility*

Vehicle Value Protection (VVP)

- Complimentary VVP program helps protect the retail value of the vehicle when the purchaser wants to buy or lease another new GM vehicle
- Purchaser entitled to maximum \$5,000 benefit when trading vehicle in at a GM dealership; maximum \$2,500 if the customer sells his/her vehicle elsewhere and purchases a new GM vehicle
- Customer benefit is defined by the difference between the outstanding principal loan balance less NADA Clean Retail value
- Financing of vehicle must be conventional with fixed rate terms from an approved institutional finance lender
- Customer is eligible for VVP support only **after** at least half of the term of the finance contract has passed, and at least half of the scheduled monthly payments have been made.
- One-time use of benefit, per eligible vehicle
- Non-transferable
- If at the time of purchase, the amount financed exceeds 110% of MSRP on new GM vehicle, the dollar amount exceeding 110% will be **added back** to the NADA Clean Retail Value
- At time of sale, dealer calls the 800 number; supplies the loan balance information; receives the NADA Clean Retail Value needed for calculation; gets confirmation number and a dollar amount; proceeds with new sale transaction
- Check made payable to customer or dealer
- Check mailed within 5 business days of benefit calculation

VVP Eligibility

- Must be a new and unused 2008, 2009 or 2010 GM vehicle
- Must be purchased from a participating GM Dealership in the United States
- Leased vehicles are not eligible for the program
- Not eligible: All Saab models, Fleet, Medium Duty (C5500 Series and above, including W Series trucks)
- See Terms & Conditions for eligibility

In Order to make a Redemption Request*:

- A new GM vehicle must be purchased from a participating GM Dealership
- A Redemption Form must be filled out by the GM Dealership
- Provide a copy of the Vehicle Value Protection enrollment form
- Provide a copy of the dealer invoice or other documentation supporting options and mileage on trade-in vehicle at purchase
- If this is a sale (rather than a trade-in), you will also need to provide a copy of the title (front & back) and a copy of the bill of sale between the two parties for the eligible vehicle
- Provide a payoff letter from the original lien holder including payment history
- Provide a copy of the original finance agreement
- Copy of the refundable check from the GM Dealership for the refundable portions of any dealer add-on products

VVP Redemption – Dealer Process

Dealer contacts the Administrator at 1-888-778-9043

Dealer and Customer complete the VVP redemption request form

Fax the form and all other required documentation to the Administrator at 1-586-360-2111

Once all of the required documentation is verified, the check is mailed within 5 business days

VEHICLE VALUE PROTECTION ELIGIBLE DELIVERIES

| Delivery Type | Delivery Code |
|------------------------|---------------|
| Retail Purchase | |
| Individual | 010 |
| Business/Organization | 018 |
| GM Option 1 | 019 |
| GM Option 2 | 021 |
| Employee PEP | 022 |
| GM Supplier | 016 |
| GM Dealer Employee | 023 |
| Promotional Vehicle | 012 |

*Other qualifications and exclusions are applicable to the Program and are contained within the Payment Protection program terms and conditions. This guide is not intended to vary any of the Terms and Conditions of these programs. To the extent there is any conflict with the program Terms and Conditions, the actual Terms and Conditions control.

Vehicle Value Protection Frequently Asked Questions

1) What is "Vehicle Value Protection?" This program provided at no additional cost to the customer, protects their investment in a new GM vehicle by providing either (a) up to \$5,000 when a customer trades-in that GM vehicle to buy a new Chevrolet, Pontiac, Buick, GMC, Cadillac, Saturn or HUMMER vehicle, or (b) up to \$2,500 if a customer sells the vehicle in a private sale and buys a new Chevrolet, Pontiac, Buick, GMC, Cadillac, Saturn or HUMMER vehicle within a 7 day period. The payment is determined by the difference between the applicable NADA Clean Retail value and any remaining outstanding principal loan balance on the vehicle. This program is designed to provide assistance to customers who may find themselves 'under water' when they want to buy a new vehicle. For example, if a vehicle's Clean Retail value is \$10,000 according to NADA guide, yet the customer still owes \$15,000 in loans, this program would provide \$5,000 to cover that 'under water' amount if the vehicle is traded in and a new eligible vehicle is purchased. The program is available for finance contracts with a term of up to six years and applies to all eligible new GM cars and trucks, excluding Saab and medium duty trucks, sold at retail for personal use on or after April 1, 2009.

2) When does the Vehicle Value Protection begin? The customer is not eligible for any benefit, until at least half of the term of the finance contract has passed, and at least half of the payments have been made.

3) What is Negative Equity? The remaining principal balance on the loan and the LESS NADA published "Clean Retail Value". Since the customer owes more on the vehicle than the value of the vehicle he/she is in a "negative" position.

4) When can a customer Trade-in his/her vehicle? To be eligible for the Vehicle Value Protection benefit, the vehicle must have reached 50% of its loan term and the customer must have made at least 50% of the regularly scheduled vehicle loan payments. For example, in a 72 month loan, the customer must have made payments for 36 months and all those payments have been made on or before their monthly scheduled vehicle loan payment due dates.

5) Is the Vehicle Value Protection transferable? No, to be eligible for the benefit, the customer must be the original owner of the Eligible Vehicle.

6) Does the customer have to trade in his/her current GM vehicle to be eligible for the Vehicle Value Protection benefit? No, the customer can trade in the vehicle or sell it to another party. The cap on the maximum benefit, however, is \$2,500 on a private sale and \$5,000 on a trade-in. For the customer to receive Vehicle Value Protection on his/her current vehicle after a private sale, the customer would be required to pay off the loan on the vehicle and purchase a new Chevrolet, Pontiac, Buick, GMC, Cadillac, Saturn or HUMMER vehicle within 7 days.

7) Can we sell the Vehicle Value Protection Program to customers who purchased GM vehicles within the last 90 days? No, the Vehicle Value Protection Program is a complimentary program and cannot be sold on an optional basis.

8) Please explain how the redemption process works. When a customer is purchasing his/her next Chevrolet, Pontiac, Buick, GMC, Cadillac, Saturn or HUMMER vehicle, the dealer calls the toll-free number (888-778-9043) and supplies the information needed for the calculation; dealer gets a confirmation number and a dollar amount benefit for the transaction; dealer proceeds with the new-vehicle sales transaction.

9) What information will the dealer need to provide to get the confirmation number? The dealer will need to provide the Vehicle Identification Number (VIN) of the vehicle so that Program Headquarters can determine the NADA "Clean Retail Value" of the eligible vehicle.

10) What items are excluded from the Vehicle Value Protection (VVP) benefit calculation? The calculation excludes late fees, penalties, interest, amounts owed due to late payments, accessories installed on the vehicle after the vehicle was delivered and refundable portions of the GM Dealership add-on products.

11) Does the VVP protect the customer no matter how much they borrow when they buy the vehicle? No, their loan is protected only up to 110% of the vehicle MSRP. If, at the time the Eligible Vehicle is purchased, the Vehicle loan amount exceeds 110% of MSRP of the vehicle, then the dollar amount by which the Vehicle Loan amount exceeded 110% of the vehicle MSRP will be added back to the NADA "Clean Retail Value" of the Eligible Vehicle at time of trade-in. Example: Eligible Vehicle purchase date, loan value is \$22,000, MSRP is \$19,000. 110% of MSRP is \$20,900. At time of trade-in \$1,100 (\$22,000 - \$20,900) is added to Clean Retail Value.

12) How is the Vehicle Value Protection paid and how long does it take for the payment to be processed? The check is issued to the customer (or, if a trade-in where they have assigned this payment to the qualifying Dealership who has contractually committed to purchase their eligible vehicle, then to that Qualifying Dealership). Once all of the required documentation is received and verified to be correct, the check is mailed within 5 business days of the benefit calculation.