

BUSINESSLINK

MAGAZINE

VOLUME NINE • 2019

EXCLUSIVE BENEFITS FOR THE

ROAD AHEAD



WWW.FCAUSFLEET.COM



LETTER FROM JOSEPH BROOKS

Dear Friends of **BusinessLink**,

Welcome to the ninth issue of the BusinessLink Magazine. BusinessLink is FCA US' program for small business customers, providing a personalized experience from purchase to maintenance. As part of this personalized experience, we've created BusinessLink Magazine to share helpful information and updates about this program, FCA US vehicles and small business issues.

In this issue, we'll cover the latest vehicles, technologies and incentives that can move your business forward. In particular, we're proud to introduce Ram Telematics™, a web-based connectivity tool that puts real-time data at your fingertips. We're also highlighting a range of work-ready business vehicles, including Ram ProMaster City® and the all-new Ram Heavy Duty lineup. With these tools and these vehicles, your small business is set.

At BusinessLink, adding value to your business drives us forward. We look forward to driving you and your team toward continued success.

Sincerely,

Joseph Brooks
Head of Small Business Sales & Operations, FCA US



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2019 RAM PROMASTER CITY®

BUILT FOR SMALL BUSINESS

The road to small business success rarely follows a clear path. For the sharp turns and heavy loads you encounter along the way, trust a work van that will keep you going without blowing your bottom line. The 2019 Ram ProMaster City is America's Most Efficient Work Van¹ — and ready to work for you.

FUEL-EFFICIENT AND COST-CONSCIOUS

Thanks to a 2.4L Tigershark® engine and a front-wheel drive configuration, Ram ProMaster City lets you do more with less gas. Whether you need to zip across town or hit the open road, an efficient system and innovative design helps reduce the cost of ownership with each trip.

- 28 highway mpg²
- Best-In-Class highway driving range of up to 448 miles³
- Class-Exclusive Nine-Speed Automatic Transmission⁴

ALL ABOUT CARGO

Take everything you need in one trip. Ram ProMaster City's impressive cargo capacity and all-around capability minimize the number of trips you need to get the job done. Say goodbye to back and forth.

- Best-In-Class payload of 1,883 pounds⁴
- Best-In-Class cargo capacity of 131.7 cubic feet⁵
- Four interior configurations to adapt to any situation

¹Based on Best-In-Class cargo capacity, payload and fuel efficiency. Class based on the FCA US LLC Small Commercial Van Segment (Class 1). ²EPA-estimated 28 hwy mpg with 2.4L engine and nine-speed automatic transmission. Actual mileage may vary. ³Based on the FCA US LLC Small Commercial Van Segment (Class 1). EPA-estimated 28 hwy mpg with 16-gallon fuel tank, 2.4L engine and nine-speed automatic transmission. Actual mileage may vary. ⁴Based on the FCA US LLC Small Commercial Van Segment (Class 1). ⁵Refers to Tradesman Cargo Van models. Based on the FCA US LLC Small Commercial Van Segment (Class 1).

5 KEY ISSUES FACING SMALL BUSINESSES



In even the strongest economy, small businesses face unique challenges on the road to success. Big competition and burdensome regulations can knock a small business off track or slow down its momentum. These issues make small business an uphill battle, but the right mechanics can change everything.

01 RISING COMMERCIAL RENTS

The high cost of commercial space makes setting up shop in a high-traffic area increasingly difficult. Shared co-working spaces and business incubators have made office space more affordable for certain small businesses and start-ups, but many outgrow these spaces quickly and need something more permanent. To tackle this issue, some communities have begun to develop creative financing incentives and zoning codes that allow small businesses to move and stay downtown.

02 LOCAL-FRIENDLY FINANCING

Financing not only keeps a business going, but it also operates as a vote of confidence for new and growing small businesses. Securing adequate financing can give a small business confidence to open a new location, grow its team or invest in a new product. However, small business owners seeking financing from many major banks are often reminded of the distance between Wall Street and Main Street. Small businesses may struggle to find financing at risk-averse big banks, but they can succeed when they find a familiar partner in a local bank or credit union that understands the community.

03 FINDING RELIABLE EMPLOYEES

Building an A-team challenges businesses at all stages, of all sizes. For small businesses, changing the focus from employee recruitment to employee retention may be the more strategic approach. Retaining employees allows small businesses to foster generational knowledge that can make the business more resilient to market changes, economic shakeups and leadership transitions.

04 COMPLIANCE

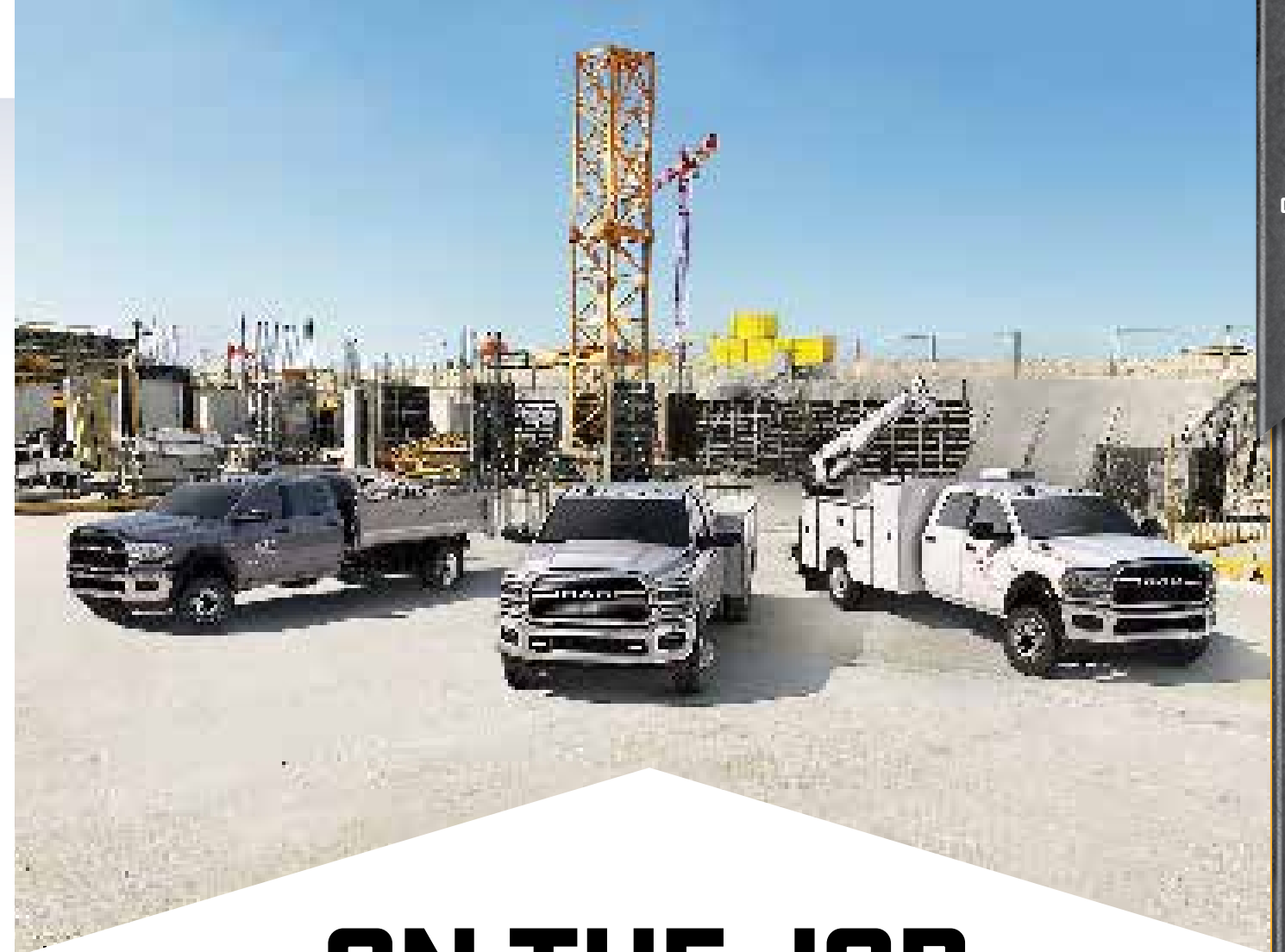
Small businesses and red tape don't mix. Regulations at every level of government put a burden on small businesses that can hurt their bottom line and slow their growth. While larger companies may have big compliance departments to keep up with the latest policies, small business owners often have to juggle compliance along with management, accounting and other roles.

05 THE AMAZON ECONOMY

The rise of online retail has challenged small businesses to find new ways to stay relevant. Large, online-only retailers have changed the way consumers engage with businesses. With mergers like Amazon and Whole Foods, some online-only retailers have even begun to enter the brick-and-mortar business. Small businesses can keep up by investing in their own online presence, but many state and local governments are also leveling the playing field with sales tax policies that treat online and brick-and-mortar businesses equally.

Despite these challenges, small businesses also have an important advantage.

Their small nature keeps them flexible and resilient, allowing them to adapt to changing circumstances more quickly than big businesses. In the spirit of this resiliency, BusinessLink seeks to provide a flexible program that offers small businesses the vehicles, incentives and options they need to build their organizations.



ON THE JOB INCENTIVES

When you buy or lease a new business vehicle, you get more than a set of four wheels.

You're investing in an important asset for your business. With On The Job incentives¹ from BusinessLink, you can transform your vehicle into a statement or solution for your brand.

- **UP TO \$1,000 COMMERCIAL GRAPHICS PACKAGE ALLOWANCE:** Invest in your brand with a graphics package that makes your vehicle stand out in any parking lot.
- **UP TO \$1,000 COMMERCIAL VEHICLE EQUIPMENT ALLOWANCE:** Find new ways to streamline your day-to-day operations with equipment like a tool box or snow plow.

On the Job incentives help you make the most of your assets. Whether you need to make a statement or make a busy day easier, On The Job incentives provide strategic opportunities for BusinessLink members. Ask your BusinessLink dealer how to leverage the available allowances when you purchase your new business vehicle.

ON THE JOB

¹On The Job is a retail incentive program; see your dealer for official program rules. Offer ends 1/2/20.



RAM TELEMATICS
— POWERED BY VERIZON CONNECT —

WORK SMARTER WITH RAM TELEMATICS™



Real-time data that reduces total cost of ownership.

Ram Telematics, powered by Verizon Connect, is now available on most Ram models. With this web-based connectivity solution, you can leverage real-time data and insights about your vehicles to make smarter decisions that reduce the cost of ownership and increase your return on investment.

Simply put, Ram Telematics keeps you connected to your vehicles. Using factory-fit hardware that can be installed quickly and easily, the system tracks and sends information about your vehicle usage to your devices. That way, you can find ways to streamline your processes and get more out of your vehicles.

Ram Telematics provides data and real-time insights about:

273 4

Vehicle Maintenance Needs



Fuel Consumption



Driver Behavior and Productivity



Traffic Conditions



Route History



Markers and Geofencing

With this information, you can make informed, strategic decisions that will help your small business run more efficiently. This optimization can lead to increased productivity, cost savings and less downtime.

Ask your BusinessLink dealer how to make the most of your vehicles with Ram Telematics.

\$500 BONUS CASH

Eligible members of our partner organizations, employees and family members* may receive \$500 Bonus Cash towards the purchase or lease of select vehicles in the Chrysler, Dodge, Jeep®, Ram, FIAT® and Alfa Romeo* lineup. This is in addition to current local or national incentives.



NATIONAL ASSOCIATION OF HOME BUILDERS (NAHB)

The National Association of Home Builders is a Washington-based trade association representing more than 140,000 members involved in home building, remodeling, multifamily construction, property management, subcontracting, design, housing finance, building product manufacturing and other aspects of residential and light commercial construction. NAHB is affiliated with 800 state and local home builders associations around the country. NAHB's builder members will construct about 80 percent of the new housing units projected for this year.

For more information, visit www.nahb.org/fca



NATIONAL
ASSOCIATION of
REALTORS®

REALTOR Benefits® Program

NATIONAL ASSOCIATION OF REALTORS® (NAR)

NAR, "The Voice for Real Estate," is America's largest trade association, representing more than 1.2 million members involved in all aspects of the residential and commercial real estate industries. The term REALTOR® is a registered collective membership mark that identifies a real estate professional who is a member of the association and subscribes to its strict code of ethics. Members belong to one or more of approximately 1,200 local and 54 state/territory associations of REALTORS®.

For more information, visit www.fcaincentives.com/NAR

*Offer applies to member companies, employees and household residents of employees. Must show proof of company membership and proof of company employment. Household residents must show proof of same residence as eligible member. Alfa Romeo incentive for NAR members only. Must take retail delivery by 01/02/20.

2019 RAM HEAVY DUTY ADVANCED TOWING TECHNOLOGY



Consider this: In model year 2019, the Ram 2500 and 3500 have available Best-in-Class diesel-engine towing capacities of 19,780 pounds and 35,100 pounds, respectively.^{1,2}

With that much power at your beck and call, it's important that towing technology follow suit. Fortunately, the Ram 2500 and 3500 have several available – and advanced – features that help make towing big loads more convenient.

See them in person at a BusinessLink dealership near you.

AVAILABLE 360° SURROUND VIEW CAMERA

The available 360° Surround View Camera³ with Trailer Reverse Guidance View uses five cameras to provide a complete picture of the truck's surroundings, especially helpful when aligning your Ram truck with a trailer.

AVAILABLE TRAILER REVERSE GUIDANCE VIEW

When hooking up a trailer, the available 360° Surround View Camera³ with Trailer Reverse Guidance View provides an adjustable display screen view of both sides of your truck and trailer.

AVAILABLE BED LOWERING MODE

The available class-exclusive Rear Auto-Level Air Suspension⁴ includes a Bed Lowering Mode which brings the rear suspension to its lowest position for easier trailer hook-up.

AVAILABLE CENTER HIGH MOUNTED STOP LAMP CAMERA AND AUXILIARY CAMERA SYSTEM

Mounted above the rear window, the available Center High Mount Stop Light (CHMSL) Camera³ offers improved visibility with cargo-dynamic gridlines. Additionally, the available auxiliary wired camera system is a Mopar[®] accessory that enables customized camera positioning on or within your trailer.

AVAILABLE TRAILER TIRE PRESSURE MONITORING

The available Trailer Tire Pressure Monitoring system displays live pressure readings for up to four trailers and up to 12 tires per trailer on the in-vehicle, high-definition Driver Information Digital Cluster Display.

IMPORTANT TAX TIPS

TO SAVE YOUR SMALL BUSINESS A TON

A new FCA US work vehicle is sure to give your small business a return on investment – but thanks to a pair of tax deductions, the investment itself may be less than you think. Here's what you need to know come tax season:

SECTION 168(K) TEMPORARY 100 PERCENT EXPENSING

Section 168 of the Tax Code covers depreciation. Under Section 168(k), taxpayers can deduct 100 percent of the cost of qualifying property, allowing them to reduce the cost of business investments. An FCA US work vehicle is generally considered qualifying property for the purposes of Section 168(k). For BusinessLink customers, this means that you can elect to expense the entire cost of your new vehicle in the year you purchase and place that vehicle in service.

SECTION 179 FIRST-YEAR EXPENSING

BusinessLink customers can similarly elect to deduct the cost of qualifying assets, up to \$1 million, under Section 179 of the Tax Code. An FCA US work vehicle generally qualifies for this deduction. Although the Section 168(k) deduction will phase out in the coming years, the Section 179 deduction is a permanent part of the Tax Code. As such, it can support BusinessLink customers for years to come.

With these tax tips, your investment in a new vehicle goes even further. Before filing, consult a qualified tax professional to determine which deduction is right for you.

¹Class based on 250/2500 pickups. When properly equipped. See dealer for details. ²Class based on 350/3500 pickups. When properly equipped. See dealer for details. ³Always check entire surroundings visually before proceeding. ⁴Class based on 250/2500 and 350/3500 pickups.



BEST-IN-CLASS

WHEN IT MATTERS MOST

When it comes to cargo vans, Delta Mechanical is doing it right. The plumbing and repiping company specializes in same-day hot-water-heater repair and replacement. Given the time-sensitive nature of their work, vehicle reliability matters, and they've found it with their Ram ProMaster and ProMaster City cargo vans.

THE RAM PROMASTER CITY IS "COMFORTABLE TO ZIP AROUND THE CITY IN AND LARGE ENOUGH THAT I CAN PUT EVERYTHING I NEED IN IT."

PAUL BERENGUER
OPERATIONS MANAGER, DELTA MECHANICAL

It's not just reliability that make Ram cargo vans the right vehicles for this outfit. Employees list cargo room, accessibility, drivability and much more among the reasons the ProMaster and ProMaster City are so well-suited for the type of work they do.



THE BENEFITS OF BUSINESSLINK

Did you know that BusinessLink offers exclusive benefits for small business owners? The BusinessLink program provides a one stop sales and service experience for on-the-go entrepreneurs that keeps your small business in the fast lane to success. Through BusinessLink, you'll have the support of a local dealer in your community, plus the strength of a nationwide network.

EXCLUSIVE BUSINESSLINK BENEFITS INCLUDE:

- **NEXT AVAILABLE BAY SERVICE:** Your vehicle is always first in line for maintenance and repair work.
- **EXTENDED SERVICE HOURS:** Longer service hours mean your vehicle is ready faster.
- **DEDICATED ACCOUNT MANAGER:** Streamline your experience with a single point of contact for all your business vehicle needs.

Best of all, these benefits come at no cost to you. Your BusinessLink enrollment is quick, convenient and completely free.

The BusinessLink program represents our commitment to your small business. Small businesses make our communities and our country stronger. Keeping you in the fast lane to success leaves us all better off.



TO GET STARTED WITH YOUR FREE BUSINESSLINK MEMBERSHIP:

Fill out our convenient online form at www.fcausfleet.com/programs/business-link-dealers.html or call 1-877-2THELINK to speak to a BusinessLink representative.



1,000+ Dealers Nationwide
Exclusive Sales and Service Benefits
Absolutely FREE

FALL COMMERCIAL TRUCK SEASON



Ready to make the most of your BusinessLink membership? The deals get even sweeter during Ram Commercial Truck and Van Season this fall. Ride into the new season with a new work vehicle by taking advantage of this season's incentives.

FALL COMMERCIAL TRUCK AND VAN SEASON INCENTIVES¹ INCLUDE:

- \$1,000 Bonus Cash Allowance
- Up to \$1,000 in On the Job Incentives

These incentives allow you to find the right vehicle and then customize it to your business's needs. You can maximize Ram 1500's storage capacity with the available

RamBox[®] cargo management system or add your logo to the side of a new Ram ProMaster City[®] work van.

Ram commercial vehicles already pack a punch:

The all-new 2019 Ram 1500 offers Best-in-Class interior storage.² Meanwhile, the Ram ProMaster City offers Best-in-Class cargo capacity and Best-in-Class 28 highway miles per gallon.³ Fall Commercial Truck and Van Season is your opportunity to make these vehicles and others in the Ram Commercial lineup do even more for your business through incentives and upfits.

Make the most of your BusinessLink membership by saving even more during Fall Commercial Truck and Van Season. Visit your dedicated BusinessLink dealer to take advantage of the limited-time savings.

¹This program offers eligible consumers Commercial Bonus Cash applied toward the retail purchase (Type Sale 1 or B) for eligible vehicles. See dealer for details. Must take retail delivery by 01/01/2020. ²Class based on light-duty pickups. ³Based on the Small Commercial Van Segment. EPA estimated 28 hwy mpg with 2.4L engine and nine-speed automatic transmission. Actual mileage may vary.

BUSINESS LINK



1,000+ Dealers Nationwide
Exclusive Sales and Service Benefits
Absolutely FREE

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