

THE ROADS AHEAD

Time to make a decision...

The three routes on the left-hand page represent the three choices you have before you. The route you travel next depends entirely upon what you plan on doing with your current BMW. As you can see from the chart, if you still need to select your next BMW, you'll be on Route 1 and you should turn to page 2.

If you plan on staying in your current BMW, everything you need to know about the next 90 days is contained on pages 6 and 7 of this booklet.

Finally, if you already have a plan for your next BMW, then you're on Route 3 and you should turn directly to page 8.

ROUTE 1 SELECT YOUR NEXT BMW

p 2

1. Decide which BMW you'll drive next

- a. Order one right from the factory
- b. Pick your favorite from your local BMW center's new-vehicle inventory
- c. Acquire a Certified Pre-Owned BMW

2. Arrange financing

- a. Lease through BMW Financial Services
- b. Finance through BMW Financial Services

3. Turn in your current BMW (pick up Route 3)

ROUTE 2 KEEP YOUR CURRENT BMW

p 6

1. Make arrangements to keep driving your current BMW

- a. Re-lease through BMW Financial Services
- b. Purchase your vehicle outright with financing options through BMW Financial Services

ROUTE 3 TURN IN YOUR CURRENT BMW

p 8

1. Notify BMW Financial Services

2. Have your vehicle inspected

3. Make any necessary repairs

4. Turn in your vehicle

LOOKING DOWN THE ROAD

With your BMW Financial Services lease ending in just three months, it's time to decide which BMW you will be driving next, and to review what you need to do to turn in the BMW you are driving now. This booklet is designed to co-pilot you through every aspect

of the lease-end process. On the following pages you will find all the information you need, organized in a straightforward, easy-to-follow manner. Please take the next few minutes to review the choices that you have ahead of you, and then make a plan for the coming 90 days.



Should you have any questions regarding the information contained in this booklet, please call your BMW Financial Services Lease-End Relationship Consultant at **1-800-959-4BMW** (4269). We look forward to working with you during this exciting time.



ROUTE 1 SELECT YOUR NEXT BMW

This is an exhilarating time. There is a new BMW in your future and, in addition to raising your pulse, you can count on the fact that it will incorporate all of the latest performance and safety innovations, and that it will deliver many years of driving pleasure.

With three months to go before your current lease ends, you have several exciting choices in front of you. If you know exactly what your ideal BMW should look like, go to the Owners' Circle section of the bmwusa.com web site and configure the vehicle you're dreaming about. You can then complete the order by visiting your local BMW center, and a brand-new BMW will be waiting for you when your current lease ends.

If you're just starting to think about which BMW might suit you next, the web is a good place to start. You can take a virtual test drive of every BMW model in the Virtual Center on bmwusa.com. Experiment with different color and trim combinations. Picture yourself in Coupes, Convertibles, Sedans, Sports Wagons, SAVs and roadsters. Then, for a hands-on experience, visit your local BMW center and test-drive the vehicles that you're interested in.

Once you've decided which BMW you want, you can select from your center's extensive inventory or – with 90 days to go – custom-order the exact car that you want. Your order will go right to the factory where a brand-new BMW will be built just for you.



An economical option

Perhaps you are interested in an economical way to acquire another BMW. If so, ask your local BMW center about a Certified Pre-Owned BMW, or conduct a vehicle search on bmwusa.com/certified. Only the best pre-owned BMWs are selected for the certification process. When you see the Certified Pre-Owned label, you know that the vehicle has passed a rigorous inspection by a factory-trained BMW Technician and that it is backed by a comprehensive warranty.



Worth the wait

Should you choose to have your next BMW custom built just for you, BMW Financial Services will work with you to adjust the maturity date of your lease to coincide with the arrival of your next BMW. You can extend your current BMW lease for up to six months if you are awaiting a new BMW.



A new 3 Series presents a number of enticing choices. Do you want rear-wheel drive or all-wheel drive? Two doors or four? A Convertible would be nice, but then again, so would a Sports Wagon. So many choices, so many good answers...

The 5 Series has a tremendously engineered blend of performance, style and space. Whether you choose a Sedan or a Sports Wagon, you can count on this award-winning car for mile after mile of exhilarating driving.



ROUTE 1 SELECT YOUR NEXT BMW

Once you've decided which BMW you'll be driving next and it's time to investigate payment options, look no further than BMW Financial Services. In addition to being an industry leader, BMW Financial Services knows what BMW drivers are looking for, and we specialize in catering to your needs. With a variety of leasing and financing programs designed exclusively for BMW drivers, we are confident that you will be able to find a plan that fits your lifestyle.

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The Ultimate Lease

Leasing has grown in popularity for good reason: It allows you to drive a high-value vehicle for a low monthly payment, and it gets you behind the wheel of a new BMW more often. Lease customers enjoy all the traditional BMW ownership benefits such as warranty coverage and free maintenance, and when the lease ends, there's no trade-in to negotiate and there are a number of convenient lease-end options to choose from. To learn about our many outstanding leasing programs, and the vast array of options, or to estimate possible lease payments, log on to the BMW Financial Services section of Owners' Circle or visit your favorite BMW center.



The 7 Series is the ultimate expression of the BMW brand, combining exceptional power and performance with the latest developments in automotive technology. When you're behind the wheel of the latest 7 Series, you'll lead the way in every respect.

Built-in peace of mind

Every BMW Financial Services lease offers the extra benefit of Gap Protection. In the case of a total loss, BMW Financial Services will pay the difference between the amount your insurance company pays and the amount due on your lease (minus your insurance deductible, the disposition fee and all past-due amounts you may owe).

Finance your purchase

Should you prefer to own your vehicle, BMW Financial Services offers a number of highly competitive financing options. You may choose traditional financing, or explore balloon financing options such as BMW Select or OwnersChoice – programs that allow you to make low monthly payments over a predetermined time period and then either refinance your vehicle or purchase it outright. Availability and specific program details vary by state, so visit your BMW center for more information or review the choices in the Owners' Circle section of the bmwusa.com web site.



An authentic roadster, the Z4 represents the ultimate blend of agile performance and open-air motoring with several levels of performance ranging from hot to hotter. Let the sun always shine and the road never end.

ROUTE 2 KEEP YOUR CURRENT BMW

BMW cars and SAVs inspire passion like few other vehicles. They offer superior performance and are just plain fun to drive. It's no wonder people fall in love with their BMWs and decide to drive them for many years.

If you can't bear to part with your BMW, we can help. We have attractive lease and finance programs that will allow you to keep driving the BMW you're in right now.

Re-lease the BMW you're currently driving

BMW Financial Services can arrange a short-term re-lease of your vehicle for 12 to 24 months. Once you are within 60 days of the maturity date for your lease, please call your BMW center or your Lease-End Relationship Consultant at **1-800-959-4BMW (4269)** to discuss the length of your new lease and the resulting re-lease payment amount.



Purchase the BMW you're currently driving

Should you wish to purchase the vehicle you are currently driving, you may do so by paying the residual value* shown on your original lease agreement. You can choose to either finance the total amount due with BMW Financial Services, or simply send us a cashier's check or certified funds to pay it off. Funds should be payable to "FSRI" and sent to:

FSRI

P.O. Box 71-3224

Columbus, OH 43271-3224

For assistance, please call a Lease-End Relationship Consultant at 1-800-959-4BMW (4269) or visit the Owners' Circle at bmwusa.com.

* Other fees may apply



BMW SAVs offer a unique combination – legendary performance coupled with all-wheel drive and enough ground clearance to go where ordinary cars can't. SAV drivers enjoy impressive capability on any road surface without giving up BMW handling, braking or acceleration performance.

BMW exceptional value BMW cars and SAVs have a worldwide reputation for quality, outstanding design and exciting performance, and they are therefore always in high demand. That combination of factors means the value of a BMW holds up well over time, relative to other vehicles on the road. The value story has an impact on BMW's highly competitive lease plans, and it is also a great reason to purchase the BMW you're currently driving.

ROUTE 3

TURN IN YOUR CURRENT BMW

Leaving the BMW you're driving now will be much easier if there is a new or Certified Pre-Owned BMW waiting for you at the end of the turn-in process. To ensure a smooth and enjoyable transition into your next BMW, visit your BMW center now to select the exact vehicle you want next. Then follow these four straightforward turn-in steps.

Step 1:

Notify BMW Financial Services

As soon as you decide to turn in your current BMW at the end of your lease, call BMW Financial Services at **1-800-959-4BMW** (4269), or e-mail us at **leaseend@bmwusa.com**, so that we can make the turn-in process easier.



BMW's M cars are legendary, and there's a powerful force fueling that legend: BMW Motorsport. With highly tuned handling, braking and acceleration, the racing background is evident in every BMW M product.

Step 2:

Have your BMW inspected by an independent third-party inspector

Once you've notified BMW Financial Services of your decision to turn in your vehicle, you will be contacted by an independent inspection agency to schedule an inspection at a time – and place – that is convenient for you. (If you do not contact BMW Financial Services with a lease-end decision within 45-60 days of lease maturity, the independent inspection agency will automatically contact you to schedule an appointment.)

BMW Financial Services highly recommends using the Turn-In Toolkit to conduct your own thorough inspection of your vehicle's condition prior to meeting with the independent inspector. This is an important step since it will help you anticipate the results of the formal inspection. When the independent third-party inspection is conducted, in most cases your vehicle's condition will be assessed using the same tools you have available to you now – the BMW Inspection Wheel and the guidelines on the enclosed BMW Lease-End Inspection Form.

Once the independent inspection is complete, you will be provided with an itemized list of any excess wear-and-use charges. This information will help you determine whether repairs are necessary and whether or not you wish to complete them before the end of the lease.

Step 3:

Make any needed repairs

If the preliminary inspection determines that repairs are necessary, we recommend that you have these repairs made prior to turn-in, at a facility that is authorized by your BMW center.

One advantage to making repairs at this time is that you may be able to process claims with your insurance company. Prior to making repairs, however, be sure to check with your insurance company to see if any of the damage to your vehicle is covered under your policy.

When having repairs made, keep all repair receipts. You will need a copy for yourself, another for your insurance company, if applicable, and one for your BMW center at turn-in.

In all cases, if you decide to have repairs performed prior to lease end, it is vital that repairs be made using only authentic BMW parts and that you notify BMW Financial Services at **1-800-959-4269** so your account can be updated with the appropriate information.

Step 4:

Turn in your BMW and license plates

When you turn in your BMW for a final inspection, please bring the enclosed BMW Lease-End Inspection Form and inform your BMW center of any repairs made to the vehicle. This form includes the Federal Odometer Disclosure Statement, which both you and your BMW retailer must sign at vehicle turn-in.

At that point, your BMW center will make a final inspection of the vehicle's condition and calculate any excess-mileage charges.

Finally, turn in your license plates to the appropriate state licensing bureau.

