

Summary Annual Report

For DriveTime 401(k) Plan

This is a summary of the annual report for DriveTime 401(k) Plan, Employer Identification Number 86-0721358, Plan No. 001 for the period January 01, 2015 through December 31, 2015. The annual report has been filed with the Employee Benefits Security Administration, U.S. Department of Labor, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Basic Financial Statement

Benefits under the plan are provided through a trust fund. Plan expenses were \$4,730,048. These expenses included \$113,084 in administrative expenses and \$4,513,390 in benefits paid to participants and beneficiaries and \$103,574 in other expenses. A total of 5140 persons were participants in or beneficiaries of the plan at the end of the plan year.

The value of plan assets, after subtracting liabilities of the plan, was \$38,253,842, as of December 31, 2015 compared to \$34,978,141 as of January 01, 2015. During the plan year, the plan experienced an increase in its net assets of \$3,275,701. This increase includes unrealized appreciation and depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of \$8,005,749, including employer contributions of \$1,703,516, employee contributions of \$5,942,460, other contributions of \$818,007, realized gains of \$57,082 from the sale of assets, and losses from investments of (\$515,316).

Your Rights To Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. financial information and information on payments to service providers;
2. information regarding any CCTs, PSAs, MTs, or 103-12Ies;
3. an accountant's report;
4. assets held for investment;

To obtain a copy of the full annual report, or any part thereof, write or call DriveTime Automotive Group Inc, 1720 West Rio Salado Parkway, Tempe, AZ 85281, 602-852-6600.

You also have the right to receive from the Plan Administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the Plan Administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan at DriveTime Automotive Group Inc, 1720 West Rio Salado Parkway, Tempe, AZ 85281, and at the U.S. Department of Labor in Washington, D.C. or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, N1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C.