

Your Menu Tool Your Way

POWER

U.S.

Sales and F&I Solutions

Ask Yourself...

- ? Is my F&I department consistently reaching my profit goals?
- ? Are all my F&I products being presented to all my customers all the time?
- ? What steps am I taking to maintain compliance in the F&I department?
- ? Are my customers satisfied with my F&I process?
- ? How much profit am I losing on contracts rejected due to errors?

As sales slowed, the decrease in gross profit made profits generated by finance, insurance, and service contracts increasingly important to the new vehicle department.¹

Expect Results

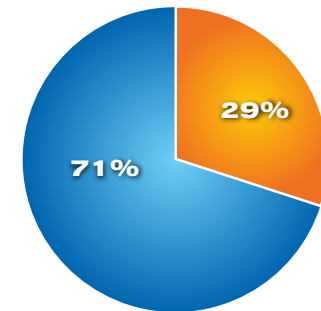
- Increase gross profit by an average of 44% on deals.²
- Build a consistent F&I process tailored to your business.
- Reduce compliance risk with a dependable, repeatable menu-selling method.
- Improve customer satisfaction with a professional, consultative sales model.
- Eliminate errors associated with manual processes that lead to profit loss.

¹ NADA Data, 2009

² Reynolds Menu-Selling Study

F&I – What's It Worth?

New and Used Vehicle Gross Profit



- Aftermarket gross
- Base front-end gross

Aftermarket income made up 29% of new and used vehicle gross profit in 2008 – up 1.5% from 2007. How much extra money could you make with a convenient, consistent, and enforceable menu-selling process?

Source: NADA Data, 2009

F&I Menu Selling

About F&I Menu Selling

Increase profit and manage compliance with an integrated, automated menu-selling tool that is customized to the way you do business.

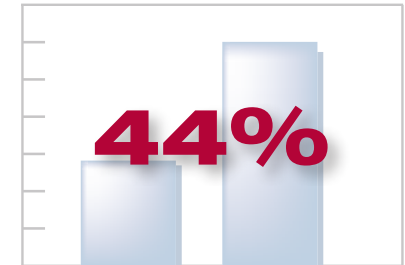
| | | | |
|--|---|---|--|
| Buyer: REY REYNOLDS RACHEL REYNOLDS ONE REYNOLDS WAY | Sale Price: \$21,994.00 Trade Amount: \$7,500.00 Trade Payoff: \$500.00 Total Rebate: \$1,000.00 Cash Down: \$1,600.00 | Total Fees: \$201.50 Total Taxes: \$2,953.61 Term: 60 Rate: 6.5 Amount Financed: \$14,934.11 | Date: 5/28/2009 9:00 AM Base Payment: \$292.20(6mo)/6.5% Base Payment: \$271.50(66mo)/6.75% |
|--|---|---|--|

Compare multiple deal packages, side-by-side, from one screen.

| Option 1 | Option 2 | Option 3 | Custom Options |
|--|--|--|--|
| GAP Pays difference between actual cash value and loan balance if your vehicle is declared a total loss due to theft or collision. \$399.00 | GAP Pays the deficiency from auto insurance settlement should your vehicle be totaled and pays up to \$1000.00 of your deductible. \$399.00 | GAP Pays the deficiency from auto insurance settlement should your vehicle be totaled and pays up to \$1000.00 of your deductible. \$399.00 | GAP Pays difference between actual cash value and loan balance if your vehicle is declared a total loss due to theft or collision. \$399.00 |
| Anti Theft Protection Registration guarantees a payment of up to \$2500.00 to the vehicle owner should the vehicle be stolen. \$125.00 | Anti Theft Protection Registration guarantees a payment of up to \$2500.00 to the vehicle owner should the vehicle be stolen. \$125.00 | Anti Theft Protection Registration guarantees a payment of up to \$2500.00 to the vehicle owner should the vehicle be stolen. \$125.00 | Anti Theft Protection Registration guarantees a payment of up to \$2500.00 to the vehicle owner should the vehicle be stolen. \$125.00 |
| Mechanical Protection Program • Extended plan provides national coverage for parts and labor against mechanical and electrical breakdowns for 60 months or 75,000 miles which ever occurs first. • Plan provides additional coverage for rental car, towing, food, and lodging. • Plan deductible is \$0.00. \$1,595.00 | Mechanical Protection Program • Extended plan provides national coverage for parts and labor against mechanical and electrical breakdowns for 60 months or 75,000 miles which ever occurs first. • Plan provides additional coverage for rental car, towing, food, and lodging. • Plan deductible is \$0.00. \$1,595.00 | Mechanical Protection Program • Extended plan provides national coverage for parts and labor against mechanical and electrical breakdowns for 60 months or 75,000 miles which ever occurs first. • Plan provides additional coverage for rental car, towing, food, and lodging. • Plan deductible is \$0.00. \$1,595.00 | Mechanical Protection Program • Extended plan provides national coverage for parts and labor against mechanical and electrical breakdowns for 60 months or 75,000 miles which ever occurs first. • Plan provides additional coverage for rental car, towing, food, and lodging. • Plan deductible is \$0.00. \$1,595.00 |
| Value Guard Value Guard provides protection for your vehicle's exterior paint, interior, and under carriage to keep your vehicle looking new. \$150.00 | Value Guard Value Guard provides protection for your vehicle's exterior paint, interior, and under carriage to keep your vehicle looking new. \$150.00 | Value Guard Value Guard provides protection for your vehicle's exterior paint, interior, and under carriage to keep your vehicle looking new. \$150.00 | Value Guard Value Guard provides protection for your vehicle's exterior paint, interior, and under carriage to keep your vehicle looking new. \$150.00 |
| Credit Life • In the event of insured's death, benefits applied directly to loan balance. • May provide free and clear title to beneficiary. \$0.00 | Credit Life • In the event of insured's death, benefits applied directly to loan balance. • May provide free and clear title to beneficiary. \$0.00 | Credit Life • In the event of insured's death, benefits applied directly to loan balance. • May provide free and clear title to beneficiary. \$0.00 | Credit Life • In the event of insured's death, benefits applied directly to loan balance. • May provide free and clear title to beneficiary. N.A |
| Credit Disability Pays your monthly obligation to the financial institution should you become disabled due to sickness or injury. | Credit Disability Pays your monthly obligation to the financial institution should you become disabled due to sickness or injury. | Credit Disability Pays your monthly obligation to the financial institution should you become disabled due to sickness or injury. | Credit Disability Pays your monthly obligation to the financial institution should you become disabled due to sickness or injury. |
| Term: 60 Rate: 6.5 Updated Payment: \$336.60 Payment/Day: \$1.48 Initial: \$1.38 | Term: 60 Rate: 6.75 Updated Payment: \$336.60 Payment/Day: \$1.48 Initial: \$1.38 | Term: 60 Rate: 6.75 Updated Payment: \$333.66 Payment/Day: \$1.38 Initial: \$1.28 | Term: 60 Rate: 6.75 Updated Payment: \$310.00 Payment/Day: \$0.00 Initial: \$0.00 |

Review real-time deal updates and payments based on menu choices.

F&I – What's It Worth?



Reynolds customers experienced an average increase of 44% in back-end gross profit when using menu-selling.

Highlights

- Rework deal payments on-the-fly to help customers make purchase decisions.
- Monitor and enforce usage with customizable reporting.
- Set minimum and maximum mark-ups and discounts.
- Present products several ways – print, display, slide show, brochure, and video.
- Share templates across multiple stores.

Increase sales and customer satisfaction with a simplified, no-pressure presentation and purchase process. With F&I Menu Selling, you can improve efficiency, reduce errors, and increase customer satisfaction.



MAKING BUSINESS BETTER.