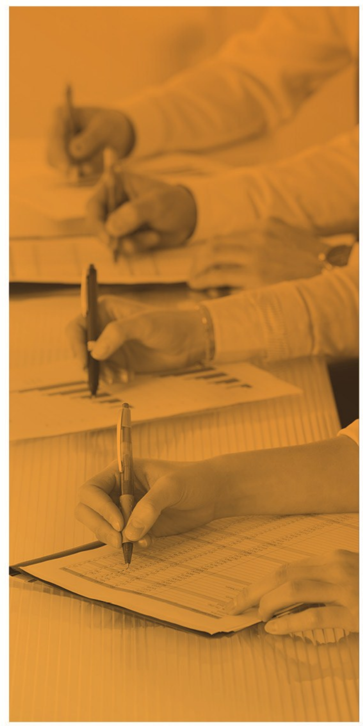
Allstate
Dealer Services

AUTOMOTIVE FINANCIAL SERVICES EXCELLENCE PROGRAM



AUTOMOTIVE FINANCE & INSURANCE ADMINISTRATION TRAINING CURRICULUM

COURSE OFFERINGS

WHY ALLSTATE DEALER SERVICES F&I?

Hello. Welcome to our training guide. Whether you're a Dealer Principal, GM, GSM or maybe you're the Finance Director, whatever the title, you have a vested interest in the performance of your F&I department. That's why you're reading this now. At Allstate Dealer Services (ADS), we know that F&I performance is important to you.

In today's competitive marketplace, all automotive financial services provided to your customer should be conducted in a fast, friendly, professional, fair and transparent manner. We also believe that your dealership should profit from providing such services, and that these goals are not mutually exclusive.

Our training regimen and proprietary sales-finance process are not the standard, cookie-cutter Interview-Menu, 'learn these scripts', 'say it this way' program you've probably seen offered by almost everybody else. What's different about us? Here are some examples . . . .

- **WE KNOW F&I** Here at **ADS**, our subject matter experts and class facilitators are all ***F&I professionals with retail experience who are now in the profession of performance training***. In short, we *understand* F&I because we *are* F&I. Additionally, our exclusive F&I sales process was created *by* F&I people *for* F&I people. We know it works, not because we created it, but because F&I professionals across the country are using it right now with great success. Don't take our word for it; read the many testimonials included with this guide. We're proud of the success each of these people has achieved because we know we helped them get there!

- **NO TRADITIONAL INTERVIEW** Traditional interviews usually combine information verification questions with product set-up questions. The end result often feels artificial, and many customers see right through them. Add to that the fact that most F&I Managers don't like to do them, they are inconsistent at best.

  Our proprietary process uses a method that enables your F&I professional to drop product set-up questions from the information verification process while setting-up virtually every F&I product in a separate step. A process that feels so natural, so simple, it won't feel like a product set-up to your customers; which keeps sales-resistance low.

  The unique nature of our two-step process ultimately enables your F&I professional to offer a superior menu-based product presentation, designed to bring more value to the products they offer in a very CSI friendly format. And more product *value* means more product *sales*!

- **ADS SALES PSYCHOLOGY** Our unique approach to consultative F&I sales will enable your F&I professional to see customer resistance from a new perspective, including how to avoid it *first*, lower it *second* and overcome it, if needed. Most importantly, we show your F&I professional how to follow a natural, easy process designed to *eliminate* customer sales-resistance in the first place, whenever possible!

THERE'S MORE

WHY ALLSTATE DEALER SERVICES F&I? *(Continued)*

- **NO "WORD-TRACKS" OR "SCRIPTS"** Nobody likes "canned scripts" and adults don't like being told *'what to say'.* Our "**Thought-Track**" philosophy is to teach the F&I professional how to *think* through a process from the customer's perspective, guide the customer through that process using our "**Logical Information Flow"** technique, and let the student *build their own word-tracks* around our "**Thought-Tracks**". The result? **Less resistance, faster learning, improved effectiveness and mental ownership of the process!**

- **LIMITED CLASS SIZES** We typically keep classes small. Not only does this ensure more attention is given to each student, but we know smaller classes create better overall learning environments.

- **INTERACTIVE ROLE-PLAY ENVIRONMENT*** We use a combination of intense in-group role-plays, combined with one-on-one drills to give every student the opportunity to learn the skills and build the confidence needed to maximize product sales.

  ** Our* **1-DAY CONSULTATIVE FINANCE PROCESS WORKSHOP** *has limited role-play opportunities and our* **1.5 DAY LEGAL COMPLIANCE SEMINAR** *does not use role-plays. For more information,* *see pages 9 and 13 in this course offering catalog.*

- **COURSE SELECTION** We've tailored a broad selection of courses, designed to accommodate a variety of learning needs. Whether you're looking for basic F&I sales training, an in-depth introduction to F&I, Legal Compliance or Objection Handling, we have something for you. If something you see doesn't quite fit your needs, let us know. At ADS, we will always work with our agents and their dealer clients to accommodate individual training requests.

- **WE'RE THE *GOOD HANDS®* PEOPLE** Allstate has been earnestly serving the needs of our customers for well over eighty years now. We've worked hard to earn the trust and admiration of the public. People know that when they see our Good Hands® logo, they can trust the company standing behind it. And we're putting the power of that logo behind both our protection products and our performance training programs.

  We help your F&I Managers, Sales Managers or any dealership associate improve performance and enhance customer experience through a professional, transparent, CSI friendly and legally compliant sales process.

  You're in GOOD HANDS with Allstate®

ADS CORE CONCEPTS:

At the core of our sales philosophy lie 10 key "PEAK PERFORMANCE PRINCIPLES," woven throughout our sales process. They represent 10 key principles we've seen used in many successful sales techniques. Individually, no one principle re-writes the book on successful selling. Our strength lies in the degree to which we've infused their usage all through our process, from *start-to-finish*. They lie at the very heart of our philosophy and we devote much of our class time to understanding and using them successfully. They are . . .

THE POWERS OF

1.	***ALL***	***ALL*** *customers should be given the option of buying* ***ALL*** *applicable core products, ALL of the time.*
2.	***ASKING***	Your ***SECOND STRONGEST*** sales tool is knowing what, when and how to do this. Good salespeople are good listeners and good listeners need to be effective at this!
3.	***REFLECTIVE COMMUNICATION***	Your ***STRONGEST*** sales tool, utilizing your two most powerful words. ***(Covered extensively in class)***
4.	***TRANSPARENCY***	Freely offered disclosure builds ***STRONG CREDIBILITY!***
5.	***CLARITY***	Resistance fades when the customer understands the answer to the question … ***"WHY?"***
6.	***PERMISSION***	We can reduce sales resistance through ***"CUSTOMER EMPOWERMENT"!***
7.	***TIME MANAGEMENT***	Manage the customer's ***TIME EXPECTATIONS*** to reduce resistance!
8.	***PARTNERSHIP***	Resistance drops when our customer feels we're working on ***THEIR BEHALF!***
9.	***CREDIBILITY***	People might buy from someone they like, but ***NEVER*** from those they ***DON'T TRUST!***
10.	***SALES PRESENCE***	We can further ***REDUCE RESISTANCE*** through our demeanor, eye contact, hand gestures, words, voice tone, pace, etc.

Used individually, each of these key principles has power. Used in combination with each other, their power grows exponentially!

7 TIPS FOR SUCCESSFUL PERFORMANCE TRAINING

At ADS, we want every attendee to be as successful as possible. In order to stack the cards in everyone's favor, we would like to make the following suggestions, based on our experience.

1. **PRE-CLASS ASSESSMENT:** Prior to attending training, we recommend that the dealer principal *or GM* and the agent sit down with the training candidate and have them demonstrate the F&I sales process. This can be considered a "baseline" demonstration. Note, if you see any weak points such as a lack of set-up questions, failure to tie product benefits to specific customer needs, weak up-sell attempt, etc., be positive and make sure the candidate understands this is only to serve as something by which you will measure post-class performance later on.

2. **DEALER & AGENT SET CLEAR EXPECTATIONS WITH THE STUDENT:** What are your expectations? Is the student expected to *learn* the process you're scheduling them for, to be ready to *use* it when they return, to take the class seriously? Tell them. Set clear expectations as to what you are looking for. You help us, we'll help you.

3. **DEALER SUPPORTS TRAINING TO SALES MANAGEMENT:** When your employee returns from training, will sales management support what they've learned? Will they say *"I don't care what you were taught, we do it 'this' way"*? If sales management obstructs or contradicts what the student's been taught, this will produce friction. This may cause the student to take the path of least resistance, in which case all training efforts end up a poor use of everybody's time, effort and expense. Setting clear expectations up front with all of your management team helps ensure success!

4. **TELL THE STUDENT TO GO HOME AND STUDY ON CLASS NIGHTS:** We know you have a dealership to run and you need everyone's efforts, we get it. To maximize our training, we issue evening study assignments in virtually ALL seminars we facilitate. Depending on the course, these can run from 1 to 2 hours and those students who are not given time to work on them properly perform significantly lower than those who are. If your attendee were on vacation, quit, got fired or was out sick, business operations would go on without them, yes? Why should performance training designed to increase their production be any different? You need higher performance? Help us help you.

5. **OFF-SITE TRAINING YIELDS BETTER RESULTS:** If needed, we will gladly facilitate training on-site. But experience has shown us that off-site classes are better. Why? NO INTERRUPTIONS! First, every time we break, students often get pulled right into dealership operations. They come back late to class and are not properly focused as a result. Also, when others know the student is on the premises they may feel free to interrupt to ask for their help because *"We're busy", "They asked for you",* etc. But if the attendee were off the premises, operations would continue without them anyway. They can't be in two places at once and we need the student's undivided attention!

6. **POST-CLASS ASSESSMENT:** Within a few days of returning from class, you and/or your agent should sit with the student and assess what they've learned. If they attended a sales class, have them demonstrate the process as if you/agent were a customer, from the meet & greet through the end of a product presentation. If it was an up-sell class, have them demonstrate the process and have them up-sell a VSC or GAP, for example. If it was Legal Compliance, ask questions about what they learned. Ask for their copy of the legal guide and ask them any of the "Learning Check" questions in it. NOTE: These post-class checks work best if you tell the attendee ahead of time you will be doing this. The goal isn't to trip them up; it's to ensure they return with the highest level skill-set possible.

7. **POST-ASSESSMENT FOLLOW-UP:** The student should be able to demonstrate a basic command of what we've taught, but will likely have areas that will need additional work. Based on the results of step 6 above, the agent and the student should discuss and work on such areas. Next, agree on a follow-up assessment DATE and TIME (*we suggest no more than 1 week, if possible)* with an understanding of what level of improvement is expected. This is vital! We cannot possibly over emphasize this: **FOLLOW-UP COACHING IS THE SINGLE MOST IMPORTANT FACTOR IN LONG-TERM COMPETENCY, RETENTION AND PROCESS USAGE!** The most common error we see people make with regard to training is to treat it as a *"one and done"* process. Real learning and retention requires a student to learn in class, then *practice* and *use* what they've learned, to practice it *correctly* and *often*, until it's fully and properly *internalized*.

   When someone follows up with the student, it shows them that learning and *using* what they've been taught is important to YOU! In order to ensure this happens, follow the old adage "Inspect what you … (you know the rest!)

   Following these tips can go a long way to ensure that you, your finance professional and everybody at your dealership will receive the maximum benefit from our training efforts.

COURSE OFFERINGS

Look at what our students are saying about ADS F&I Training

From: Paul Cotter
Sent: Wednesday, August 22, 2012; 11:20 AM
Subject: Warranty Review Forms

I really appreciate the training. I would like to share an experience with you. The day after the training class the Sales Manager brought me a deal and said *"Don't try to sell him anything, he's bought several vehicles from us in the past, and never buys products."*

I said "*OK*", I went to the customer, did the ***Warranty Overview***, which the customer thanked me for going over in such detail. I brought him in the office and went over the Menu. Needless to say the customer purchased a Service Contract, T&W, GAP, and Environmental Protection...an $1800 back-end. Then he thanked me for offering the products to him.

After 20+ years "in the box", finally, a non-confrontational selling process that works! Great program!

Paul Cotter
Business Manager
Milton Dodge-Chrysler-Jeep

"I learned so much so fast, it [was] unreal and it was simple and concise."

Bret Pate; Dean McCrary Imports

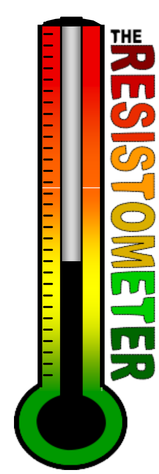
ADS CORE CONCEPT:

The RESISTOMETER

You can think of your customers' *RESISTOMETER* as an "invisible meter" that reacts, from moment-to-moment, based on whatever it is you're doing right now. What you're "doing" can cause that meter to spike or fall, in an instant. Once we understand this, we learn to read, and more importantly *influence* our customers' *RESISTOMETER* in positive ways.

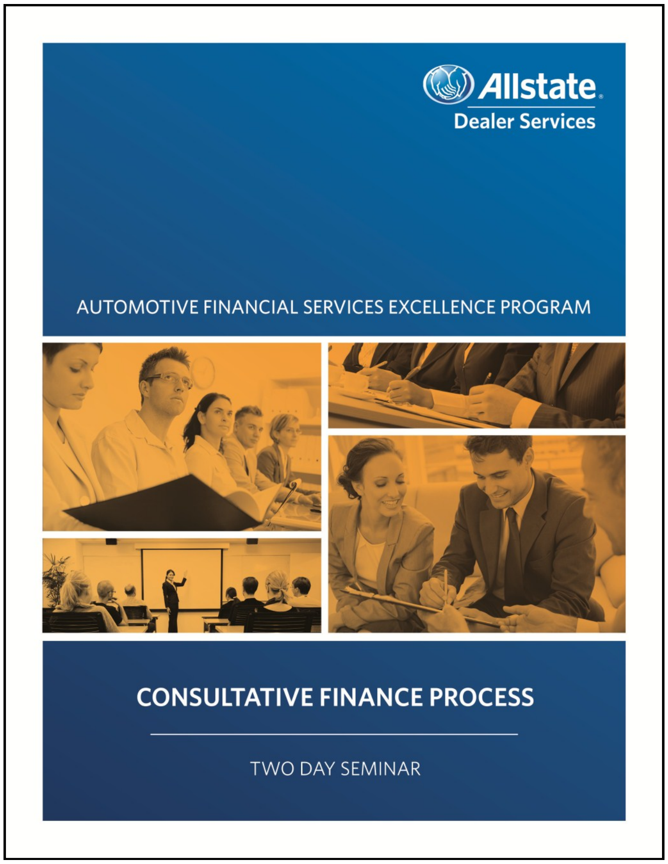
By understanding the many ways in which our customers' *RESISTOMETER* can be influenced, we can learn to avoid negative influencers and employ positive ones *(such as the* 10 Peak Performance Principles*, etc.)* which helps keep sales-resistance low.

Low resistance equals . . . ***HIGH PRODUCT SALES!***



CONSULTATIVE FINANCE PROCESS SEMINAR

LENGTH:	2 DAYS
CLASS TIMES:	Day 1: 8:00 – 5:00 Day 2: 8:00 – 4:00
EVE ASSIGNMENT:	YES, approximately 1-1/2 to 2 hours, the 1st evening
TARGET AUDIENCE:	Anyone new to the ADS proprietary F&I Sales Process. Anyone new to F&I, or anyone that would benefit from a solid command of an effective F&I Sales Process. Anyone that might benefit from a refresher.



CLASS FOCUS:

The **2 DAY CONSULTATIVE FINANCE PROCESS SEMINAR** is our core class and it focuses on our proprietary finance sales process. It is designed to eliminate customer sales-resistance while better enabling the F&I manager to build value in the products they offer, thereby increasing both sales and profits. As ours is a unique process, any finance manager attending ADS F&I sales training will be exposed to a fresh and unique sales technique. As such, this course can benefit finance managers of any skill level, from brand new to the seasoned vet.

TOPICS INCLUDE:

- An Introduction to Sales Resistance, its causes and how to better control it.
- Core ADS Sales Concepts, including the **RESISTOMETER**, the **10 PRINCIPLES FOR PEAK PERFORMANCE** and the **LOGICAL FLOW OF INFORMATION**, to name a few.
- The ADS two-step Sales-Finance Process
- F&I Product Knowledge
- Up-Selling Psychology
- Easy-to-learn up-selling techniques

Portions of the afternoon of day one and most of the morning of day two will be used for group role-plays. These are highly interactive and are designed to sharpen the students' skill level with our process.

NOTE: We **STRONGLY** urge the Dealer Principal or GM to direct the attendee not to go back to work the first evening of class. Our first priority is to help push your attendee towards their highest potential within a limited time period. The first day is intensive ***and*** we issue about 90 minutes worth of evening study as well. Students who do not complete the evening assignment are far less likely to operate at the desired performance level.

Look at what our students are saying about ADS F&I Training

"Excellent class from start to finish. Complete and concise. I would like to attend more!!!! …

If you are an F&I manager YOU NEED TO TAKE THIS CLASS."

Tony Roberts, Patriot Subaru

"I have a strong desire to remain ethical and a need to make fair profit. Simply said, this system allows me to do both."

Mayne Echelon, Malcolm Cunningham Ford

"16 years in the business, 9 years in F&I. This was the best class I have ever attended. No focus on memorization. My resistance was up when I came in, but an old dog can learn new tricks."

Tod Quint; Dean McCrary Imports

Here's what one of our agents said, after attending this class . . .

"The material on overcoming resistance was excellent. … The simple A-B Visual was excellent! If I can get my F&I people to incorporate this into their menu selling, I can see an easy extra $100 PVR and a more rounded product mix. Everything (the trainer) went over was practical and made sense in the psychology of menu selling."

Jim Serrani, Agent

CONSULTATIVE FINANCE PROCESS WORKSHOP

LENGTH:	1 DAY
CLASS TIMES:	Day 1: 8:30 – 5:00
POST-CLASS ASSIGNMENT:	There is a 20-day post class learning assignment.
TARGET AUDIENCE:	Anyone who might benefit from more of an introduction to our proprietary F&I sales process, than those with a need to really know it. Examples include sales managers, doc specialists, agent associates, etc. Anyone who might benefit from a refresher.

CLASS FOCUS:

The **1 DAY CONSULTATIVE FINANCE PROCESS WORKSHOP** is more **informative** than instructional. It focuses more on *exposing* the audience to our core sales concepts and proprietary two-step F&I sales process, than actually *learning* it.

- Would your sales managers benefit from having a better understanding of how F&I works, its sales process and why it is so important to overall dealership operations?
- Would your doc specialist get the same benefit?
- Maybe you have an F&I manager who's been trained before, who should know our process but maybe needs a little 'tune-up"? *(If they've already been exposed to our process then a workshop may work better for their needs than a multi-day seminar).*

Do you need to accomplish this without taking them out of the store for more than a day? If so then **THIS WORKSHOP WAS DESIGNED FOR YOU!**

TOPICS INCLUDE:

- All topics covered in our 2 day class, with the following changes:
  - Product Knowledge and F&I T.O. tips are eliminated.
  - Most topics covered are done so with less depth and in-class discussion
  - The format is informative, not instructional; there is little time set aside for practicing the process.

NOTE: Since we cover the basics of deal structure, deal review, warranty review, menu presentation and up- selling, any F&I manager who follows the included 20-day learning guide should be able to learn how to use our process. However, because this workshop is more informative than instructional, the attendee will need to take charge of their own learning. If you want the attendee to leave our class with command of the actual skills when they return to the dealership, we strongly suggest they be enrolled in either a two or four day seminar instead.

Look at what our students are saying about the ADS FOUR DAY F&I *BENCHMARK!* SEMINAR

From: Steven Hall
To: Carl Bohrer
Subject: 4-Day Evaluation and Reflection!

If you hate memorization, scripts and word-tracks for boring information, than this is for YOU!!!!!!!

Right off the bat, anybody in this class will be able to get a good grasp of the pace and vibe … The information that is taught in these seminars is completely relevant to what we automotive professionals do every day, and will allow for you to apply everything you learn in order to make your life at the dealership more profitable, productive, and efficient on an everyday basis.

Whether a beginner, intermediate, or veteran of the car business, anybody who attends one of these seminars is guaranteed to leave having learned several new things that they wish they would have known years ago.. Yes, you can teach an old dogs new tricks, and YES, you will leave the class as a champion whether you realize it or not … this very course will take you to the next level – even though you may not have known it exists! I've got to say I've learned months' worth of material in four days …

Take advantage of this investment in your career …… you may never see such a great opportunity again.

Best Regards,

Steven Hall
630.000.8000 ext. 7209
Larry Roech Chrysler/Jeep/Dodge
Sales, Finance and Leasing Specialist

F&I *BENCHMARK!*

LENGTH: 4 DAYS

CLASS TIMES:

Day 1: 8:00 – 5:00
Day 2: 8:00 – 4:00

Day 3: 8:00 – 5:00
Day 4: 8:00 – 4:00

EVE ASSIGNMENT: YES, approximately 1-1/2 to 2 hours, the 1st, 2nd and 3rd evenings.

TARGET AUDIENCE:

Anyone with limited F&I experience.

Anyone new to the F&I department or who will be placed in F&I upon completion of this class.

Anyone who would benefit from a strong refresher of the basics and/or anyone who would benefit from Legal Compliance training.

CLASS FOCUS:

Our **4 DAY F&I *BENCHMARK!*** is built around the core of our proprietary finance sales process. However, since **F&I *BENCHMARK!*** is targeted towards the lesser experienced F&I manager, this course adds the following areas of study:

- **Building Strong Relationships With The Sales Department**
- **F&I: The HEART of Dealership Operations. This includes**:

  The Prime Responsibilities of F&I ♦ The Importance of Retained Earnings and Cash flow in F&I ♦ Derogatory Credit: Working with Lenders ♦ Proper Deal Structure ♦ Loan, Lease and Balloon Financing Basics ♦ Common Finance/Lease Terminology
- **Outside Finance and Lease Conversion Techniques**
- **Legal Compliance for F&I Operations.**

  This separate module will focus on key areas of legal compliance as well as the various types of legal penalties and other ramifications that can occur when laws are not followed.

  A great benefit of a 4 day class is our ability to give the attending F&I professional more group role-play time. Role-play activities occupy the majority of each morning's session.

NOTE: We **STRONGLY** urge the Dealer Principal or GM to direct the attendee not to go back to work the first evening of class. Our first priority is to help push your attendee towards their highest potential within a limited time period. The first day is intensive ***and*** we issue about 90 minutes worth of evening study as well. Students who do not complete the evening assignment are far less likely to operate at the desired performance level.

Look at what our students are saying about ADS F&I Training

From: Maverick Dodd
Sent: Friday, August 23, 2011; 11:40am
Subject: Warranty Disclosure Form

This is Maverick Dodd with Kia of LaGrange. Thank you for the [**Warranty Overview**] forms, I wanted to let you know I used the process 2 times today and turned two non- buyers into two product buyers! Thank you!

Maverick Dodd; Kia of LaGrange

We asked Maverick to tell us how our process helped him to be more successful. Here's his reply...

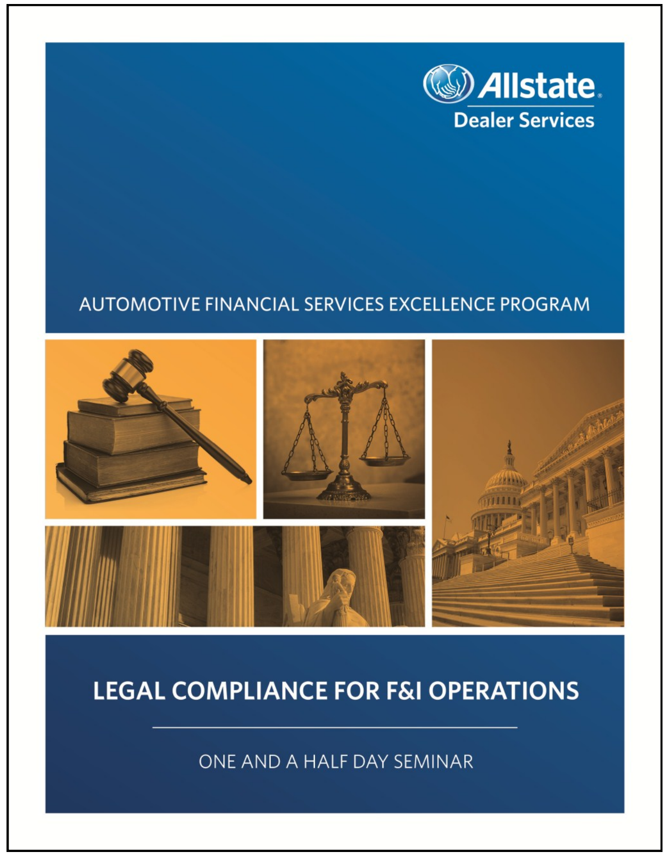
From: Maverick Dodd
Sent: Friday, August 23, 2011; 3:28pm
Subject: Warranty Disclosure Form

It [the process] went as listed. I used the menu, they said "We really need to be at $345 a month", and once I started taking them through the **Logical Flow of Information** and asked if they had any questions they immediately asked about GAP and VSC.

I sold both.

Maverick Dodd; Kia of LaGrange

LEGAL COMPLIANCE FOR F&I OPERATIONS



LENGTH: 1.5 DAYS

CLASS TIMES:
Day 1: 8:30 – 5:00
Day 2: 8:30 – 12:30

EVE ASSIGNMENT: YES, approximately 1-1/2 to 2 hours, the 1st evening

TARGET AUDIENCE:

Any F&I professional who has not received legal compliance instruction.

Any dealership associate who handles legal documentation (doc clerks, office clerks, etc.).

Anyone who would benefit from legal compliance training.

CLASS FOCUS:

This short course is designed to provide today's F&I professional with a broad base of legal compliance knowledge, a better ability to protect dealership operations, as well as themselves. **LEGAL COMPLIANCE FOR F&I** is normally part of **F&I *BENCHMARK!***, but it can also be taught as a stand-alone seminar as well.

TOPICS INCLUDE:

- An Introduction to Basic Legal Terminology and Concepts
- Basic Contractual Law
- Lending Acts (TILA, Reg Z, Reg M, CPR, ECOA, FCR, FACT Act, Gramm-Leach Bliley Act, etc)
- Red Flags Rule
- Magnuson-Moss Warranty Act
- FTC Used Car Buyer's Guides
- Telemarketing Sales Rules
- FinCEN Form 8300 and Cash Reporting Rules
- USA Patriot Act

NOTE: There will be approximately 90-120 minutes of post-class study issued the first evening. We STRONGLY ADVISE the dealer or GM to direct the student NOT to return to the dealership after class. There will be a written test administered on day two and those students who have had to work the first evening have historically performed significantly worse than those who did not. Instead, attendees should be given time to study and review everything reviewed on day one.

Look at what our students are saying about ADS F&I Training

From: mc526@aol.com
Sent: Tuesday, February 05; 2013 AM
Subject: Recent Training Class in Cumming, GA

Hello Carl,

Thank you for having me come to your training. I have to admit I did not know what to expect, as most of these training classes want you to drink the cool aid and become a pre programmed robot! I was quite impressed and surprised by your technique. Rather than teach more word tracks you molded and changed the way we think about the process. … I have never been fully comfortable with menu selling, and one of the reasons was it sounded so canned. This whole process has really changed the way I think about it. I guess the proof is in the pudding!

Last month I finished up with …

PVR	VSC	GAP	MAINT	THEFT	TIRE	PENETRATION	CASH DEALS
$948	**67%**	**28%**	**17%**	**67%**	**27%**	**225%**	**31%**

This month so far… (“First 17 deals of the month”, Bob Cook)

PVR	VSC	GAP	MAINT	THEFT	TIRE	PENETRATION	CASH DEALS
$2039	**100%**	**80%**	**60%**	**100%**	**40%**	**460%**	**20%**

And it is a more pleasant experience for me and our customers! Thank you Carl for the training and support.

Bob Cook
Honda of Cleveland

HI-OCTANE OBJECTION HANDLING SEMINAR

LENGTH: 2.5 DAYS

CLASS TIMES:
Day 1: 8:30 – 5:30
Day 2: 8:30 – 5:30
Day 3 8:30—12:30

EVE ASSIGNMENT: YES, approximately 1-1/2 hours the 1st and 2nd evenings.

TARGET AUDIENCE: Students who've attended our **2-DAY CONSULTATIVE FINANCE PROCESS** or our **4-DAY F&I *BENCHMARK!***, and who are now ready to take the next step in improving their F&I performance.

Anyone who would benefit more from improving their up-selling ability than from working on interviews or product presentations.

CLASS FOCUS:
Although this course is geared towards those who have already attended either our **2 DAY CONSULTATIVE FINANCE PROCESS** or our **4 DAY F&I *BENCHMARK!*** seminars, we know any F&I manager would benefit from attending. This class picks up where those leave off and focuses on three things: Up-Selling, Up-Selling and Up-Selling! It's very intense with a lot of role-play time. (The afternoon of day 1, **ALL** of day 2 and day 3's half-day session.) Once the F&I manager leaves this course, they should find themselves much better suited to handle the next situation where a customer says "No thanks".

TOPICS INCLUDE:

- A quick review of ADS Core Concepts, Deal and Warranty Review and Menu Presentation tips. (NOTE: This is a review only, and is not meant to teach these concepts).
- An introduction to Recognizing and Managing Resistance.
- The ADS Hi-OCTANE Up-Selling Process-This is an involved but highly effective up-sell process. It does require that the student learn 4 separate thought-tracks plus the up-sells and that is why this is a 2.5 day class. Students really need the in-class role-play time in order to master this technique.
- "Simple" Solutions for Common Customer Concerns- Here, we take one simple format, and adapt it to almost any product. This way, the student learns one close and then how to use it for all products.
- Additional Up-Sells for Common F&I Products– In this section, we will use individual & unique up-sells targeted at specific products.

NOTE: We **STRONGLY** urge the dealer principal or GM to direct the attendee not to go back to work the first two evenings of class, as there is approximately 90 minutes of evening study issued. Students who do not complete the evening assignment are far less likely to operate at the desired performance level.

ADS CORE CONCEPTS: THE LOGICAL FLOW OF INFORMATION

The average person speaks at a rate of about 150 wpm. However, people think at a rate closer to 450-500 wpm! What does this mean to us? This means that as we speak, people will mentally finish our sentences and their meaning about as fast or even faster than we can voice them. Our customers literally think faster than we can talk. Often our customer's thought process will race ahead of our verbal message.

Like water flowing downhill, that 450-500 wpm thought-process will always take the path of least resistance. That is, a person's mind will transition from one thought to the next, one conclusion to the next, in a flow most logical to them! At **ADS**, we call this concept **"THE LOGICAL FLOW OF INFORMATION".** We can learn to understand and therefore guide this process by carefully choosing the combination of what <u>information</u> we convey to a customer, the <u>questions</u> we ask, the choice of our <u>words</u> and the <u>order in which we use them</u>. We can guide their thought flow in the direction leading to more, profitable sales and fewer CSI issues.

A good example is the difference between a typical F&I product presentation and our method. Most F&I presentations are essentially two-step processes:

1) Introduce the **PRODUCT**

2) Explain the **BENEFITS**

This will sell products, just not as easily or as often as will this 4-step technique:

1. INTRODUCE THE ***PRODUCT***: Obviously, the customer needs to clearly understand the nature of the product. At this point, their mind will now be wondering "Do I need this?".

2. EXPLAIN THE ***NEED***: **That's why this is the second step**. **ALWAYS** attach your product to needs specific to the customer. When the customer understands the depth of the potential need, as it relates to them, they are in a position to weigh the product's value against the potential consequences of not buying it. Hence the third step.

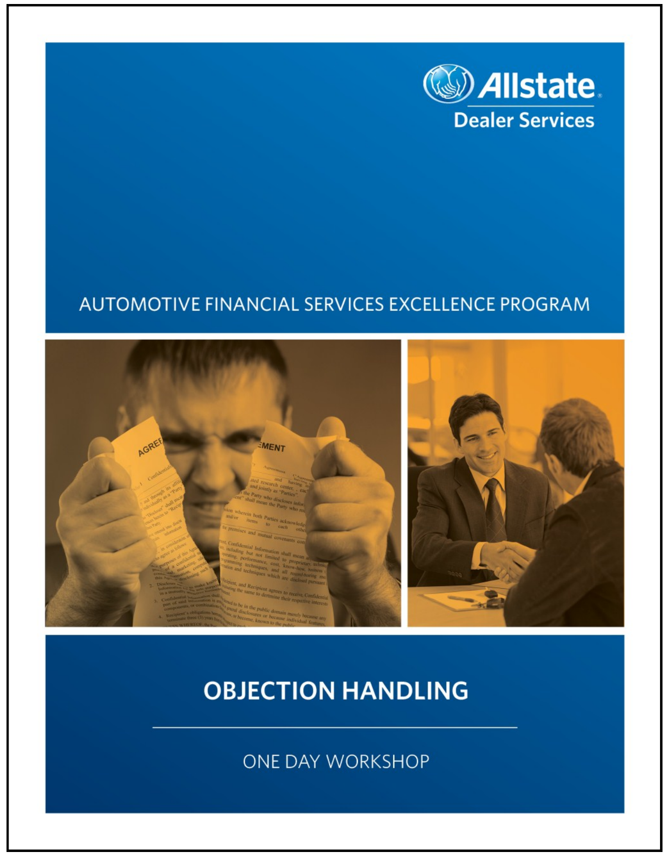
3. EXPLAIN THE ***CONSEQUENCES***: "Needs" are not tangible until the customer can understand the potential downside of not buying. Now, the customer's mind will want to compare the perceived risk to your product's benefits. **THIS is the time to . . .**

4. EXPLAIN YOUR PRODUCT'S ***SOLUTION***: As the mind processes the benefits of your product it will now compare them to the potential consequences. As it does, it becomes more likely to want what it's hearing. If performed correctly, with each product, closing ratios go **UP**!

This only represents one form of "Logical Thought Flow" thinking. We teach our students how to use **"Logical Thought Flow"** thinking in many ways, from their Meet & Greet, to derogatory credit discussions, warranty explanations, product presentations and up-selling.

By crafting our questions, explanations and steps in a manner designed to take advantage of the customer's natural thought-flow, we can direct it towards a "Yes" response more often!

OBJECTION HANDLING WORKSHOP



LENGTH: 1 DAY

CLASS TIMES: 8:30 – 5:30

EVE ASSIGNMENT: NO, but there is a 20-day post class assignment.

TARGET AUDIENCE:

Students who've attended our **2-DAY CONSULTATIVE FINANCE PROCESS** or our **4-DAY F&I *BENCHMARK!*** and who are now ready to take the next step in improving their F&I performance.

Anyone who would benefit more from improving their up-selling ability than from working on interviews or product presentations.

Any situation where the attendee cannot be kept out of the dealership for more than one day.

CLASS FOCUS:

While this is a very effective up-sell class, it **DOES NOT** make use of our proprietary **HI-OCTANE** up-sell process. That's just too involved for a one-day class. We do, however, cover all the same up-sells in a simpler, easier to learn format. Like our **HI-OCTANE** class, this workshop focuses specifically on those customers who say "*NO*" when asked to buy products. *Unlike* **HI-OCTANE**, this class can be taught in a day. Finance managers should leave this class armed with a number of new up-sell tools!

TOPICS INCLUDE:

- A quick review of ADS core concepts, Deal and Warranty Review and Menu Presentation tips. (*This is a review only, and not meant to teach these concepts).*
- An Introduction to Recognizing and Managing Resistance
- "Simple" Solutions for Common Customer Concerns. Here, we take one simple format, and adapt it to almost any product. This way, they can learn one close and then use it for all products.
- Additional Up-Sells for Common F&I Products. In this section, we will use individual & unique up-sells targeted at specific products.

NOTE: There is a post-class, 20-day learning guide included with this study course. Any F&I professional who follows this learning guide should find themselves better armed to handle virtually any product objection he or she is likely to encounter.

ADS TRAINING CURRICULUM, AT-A-GLANCE

CONSULTATIVE FINANCE PROCESS — 2 DAY SEMINAR

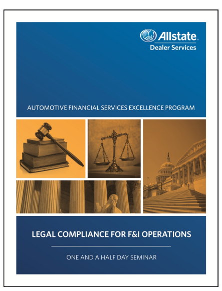
This intense two day course is our core F&I class and utilizes our proprietary F&I sales process! It focuses on the basics: Deal review, product set-up, product presentation, product knowledge and just a touch of up-selling thrown into the mix.

CONSULTATIVE FINANCE PROCESS WORKSHOP — 1 DAY WORKSHOP

This one day class covers the basics of our **CONSULTATIVE FINANCE PROCESS** in an introductory format. This is a great platform to introduce our process to other members of the dealership staff, such as sales managers, as it involves very limited role-play. It's also a great refresher for those who've attended this type of training before but may benefit from a review of the basics.

F&I *BENCHMARK!* — 4 DAY SEMINAR

This four day class is designed to provide a well-rounded introduction to F&I to those new to the department. Topics include everything covered in our two day class, plus finance basics, building good relationships with sales, getting deals bought, conversions, and much more. **F&I *BENCHMARK!*** is a very rigorous course and also includes the **LEGAL COMPLIANCE FOR F&I OPERATIONS** course listed below.



LEGAL COMPLIANCE FOR F&I OPERATIONS — 1.5 DAY SEMINAR

This one and a half day class is designed to give the finance manager a solid understanding of how to administer finance operations, both profitably and with legal compliance. **LEGAL COMPLIANCE FOR F&I OPERATIONS** is a MUST in today's tightly regulated environment!

HI-OCTANE OBJECTION HANDLING — 2.5 DAY SEMINAR

This is a VERY intense class and focuses on three things: role-play, role-play, and more role-play. Class begins with a review of basic sales concepts and quickly moves to the up-selling portion. We will look at different up-selling scenarios involving almost every conceivable F&I product. *By the time the student leaves this course, their up-selling skills should improve dramatically!*

OBJECTION HANDLING WORKSHOP — 1 DAY WORKSHOP

This is a lighter, one day up-selling class. Less intense than our **HI-OCTANE OBJECTION HANDLING** seminar, it's for those who just cannot be kept out of the store for two and a half days. **CAUTION:** While this is a great objection handling class, we do not cover the same hi-impact techniques and do not do nearly as much role-playing as in the two and a half day class. All F&I managers attending this course should leave with a much better ability to overcome tough but common F&I objections.

Still not sure which training program would work best for you? Here's a tool to make it easier for you to decide. Take a look at the topics listed below. Put a checkmark next to those topics which sound like something your F&I Managers might benefit from. Then simply pick the course that best fits your needs.

CONSULTATIVE FINANCE PROCESS	2 DAY SEMINAR	PG 07
CONSULTATIVE FINANCE PROCESS WORKSHOP	1 DAY WORKSHOP	PG 09
F&I *BENCHMARK!*	4 DAY SEMINAR	PG 11
LEGAL COMPLIANCE FOR F&I OPERATIONS	1.5 DAY SEMINAR	PG 13
HI-OCTANE OBJECTION HANDLING	2.5 DAY SEMINAR	PG 15
OBJECTION HANDLING WORKSHOP	1 DAY WORKSHOP	PG 17

		Objection Handling Workshop (PG 17)	Hi-Octane Objection Handling (PG 15)	Legal Compliance for F&I Operations (PG 13)	F&I Benchmark! (PG 11)	Consultative Finance Process Workshop (PG 09)	Consultative Finance Process (PG 07)
☐ INSTRUCT:	ADS Resistance-Busting Psychology & Core Concepts Basic Deal & Warranty Review Techniques Basic Derogatory Credit Review Techniques Menu-Based Product Presentation Techniques F&I Product Knowledge Basics				★	★	★
☐ REVIEW:	ADS Resistance Psychology & Core Concepts, ADS Deal Review, Warranty Review & Menu Presentation	★	★				
☐ INSTRUCT:	Responding to Customer Sales Resistance Simple Solution Product Up-Selling Techniques	★	★		★	★	★
☐ INSTRUCT:	Additional Product Up-Sell Techniques	★	★				
☐ INSTRUCT:	HI-OCTANE OBJECTION HANDLING (This is a VERY intense class)		★				
☐ INSTRUCT:	In-Class Group Role Play Sessions	★	★	◆	★	◇	★
☐ INSTRUCT:	Building Strong Relations with Sales				★		★
☐ INSTRUCT: Includes:	F&I: The Heart of Dealership Operations Entities F&I interacts with; importance of Retained Earnings in F&I; The 5 prime responsibilities of F&I; the importance of cash flow in F&I; building good relationships with lenders; proper deal structure techniques; derogatory deal review in detail; basic finance & lease terms, structure and concepts				★		
☐ INSTRUCT:	Outside Finance Conversions				★		
☐ INSTRUCT:	Cash-to-Lease Conversions				★		
☐ INSTRUCT:	Legal Compliance for F&I Operations			★	★		

◆ Regarding **LEGAL COMPLIANCE FOR F&I OPERATIONS**, this class involves a lot of group discussion, but no role-play activity, as no skill-sets are involved.

◇ This **1 DAY CONSULTATIVE FINANCE PROCESS WORKSHOP** is designed to introduce people to the process more than learn it. As such, there is very limited time set aside for role-plays in this class.

★ In our **2 DAY CONSULTATIVE FINANCE PROCESS SEMINAR**, we touch very lightly on the subject; but not nearly so much as we do in **F&I *BENCHMARK!***

Look at what our students are saying about ADS F&I Training

"The **WARRANTY OVERVIEW** was 'eye opening' and will become common practice for me. Great job. I was apprehensive when I first came to class thinking 'Same old same old.' I couldn't have been more wrong.

The **THOUGHT TRACKS** are ingenious and logical."

Jeremy Burr; Bacon Auto Ranch

"I came in for a general review of the F&I process. I can't believe how invaluable this class is and how much I learned.

I leave knowing how to be an F&I manager."

Winn Sarvis; Dean McCrary Imports

"Great Job! The most beneficial training course I've ever been to."

Brian Merritt; Hill Kelly Dodge

This space is reserved for the ***next*** great student review!

Will it be YOURS?

For more information regarding course content, class availability or cost structure, please contact your Allstate Dealer Services agent.

Or you may contact us directly at:

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