

POWERFUL SOLUTIONS

For maximum F&I profitability

Menu Architecture (some Psychological Considerations)

Robust may be defined as *capable of performing, without failure, under a wide range of conditions...* and, as *all* things mechanical & electronic *do* eventually fail, it is from the shelter of our products that our Guests enjoy protection. When we thoughtfully consider their individual needs, presenting our offer with a mindset of increasing their choices versus limiting them, we will enjoy far greater success... *effectively* communicating the benefits of that which we offer!

Let's take a look at an example of a menu that may send the wrong message...

Conley Insurance Group		Repayment Options		Erik (Shallow-Columned, 1-Term) Landrum 2023 Buick Enclave Odometer: 6,144 VIN: 5GAEVBKW7P193726	
Sale Price: \$47,500.00 Sales Tax: \$0.00 Rebate: \$2,500.00 Trade Allowance: \$10,000.00 Payoff: \$13,226.71 Admin Fee: \$199.00 Base Payment (60 months, 7.99% Interest Rate) \$984.91					
Preferred		Value		Basic	
Vehicle Service Contract Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		Vehicle Service Contract Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		Vehicle Service Contract Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	
Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 50,000 miles, every 5000 miles.		Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 50,000 miles, every 5000 miles.		Guaranteed Asset Protection Picks up where the insurance company leaves off...in the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.	
Guaranteed Asset Protection Picks up where the insurance company leaves off...in the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.		Guaranteed Asset Protection Picks up where the insurance company leaves off...in the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.		Guaranteed Asset Protection Picks up where the insurance company leaves off...in the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.	
Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.		Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.			
Ding Shield Painless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.		Ding Shield Painless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.			
Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.					
Key Replacement Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.					
Term 60 Payment \$1,136.74		Term 60 Payment \$1,106.44		Term 60 Payment \$1,082.23	
				Term 60 Payment \$1,062.00	
X		X		X	
I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase and the estimated monthly payment for each choice. I understand I must qualify to obtain financing and the payment may vary based on my credit. The finance charges, amount financed, total of payments, and total of payments including title down payment will be disclosed on my actual finance contract. The dealer makes no warranties, whether expressed or implied.					
Tuesday, July 18, 2023 11:18 AM					

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in

CONLEY
INSURANCE GROUP, INC.

Partnership + Performance = Profit

POWERFUL SOLUTIONS

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That which ails us is often of our own creation!

What are we potentially saying to our Guests with this menu?

Right off the bat we have limited their finance options to one term. Not a lot of creativity on display here and we haven't shown much of a penchant for problem solving, either. It's almost as though we are responding to an unasked question by stating, "Nope, folks, that's it... you get one choice for your term."

Then there's the fact that by greatly limiting our product options, be it initially (if you like the contrarian approach) or at the end, as is shown here... isn't our credibility a little at risk? Business Managers are even overheard referring to the last column (as in this case) with, "At least, here, you get the two most important items," or, "This is your meat and potatoes." We may as well say, "Sorry...I know I asked you to consider buying these other things, over here, but I wasn't really serious. This is all you need!"

Undeniably, situations do occur where a Lender may issue a limiting line 5 call, but that's on them, and when it occurs it is prudent to create an appropriate menu reflecting this situation. *However*, when not the case (as is far more common... or we will seek a resolution with another Lender), it is in everyone's interest that we avoid creating our own 'line 5 calls' by *not* offering shallow menu columns on our initial menu presentations.

Now, let's look at some examples of menus where a little more positive perspective is available...

Conley Insurance Group		Repayment Options		Erik (Robust-Columned, 2-Term) Landrum 2023 Buick Enclave Odometer: 6,144 VIN: 5GAEV8KW7P193726	
Sale Price: \$47,500.00 Sales Tax: \$0.00 Rebate: \$2,500.00 Trade Allowance: \$10,000.00 Payoff: \$13,226.71 Admin Fee: \$199.00 Base Payment (60 months, 7.99% Interest Rate) \$984.91 Base Payment (72 months, 7.99% Interest Rate) \$851.63					
Preferred	Value	Basic	Economy		
Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		
Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepares your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 2000 miles.	Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepares your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 2000 miles.	Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepares your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 2000 miles.	Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepares your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 2000 miles.		
Guaranteed Asset Protection Pick up where the insurance company leaves off...in the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.	Guaranteed Asset Protection Pick up where the insurance company leaves off...in the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.	Guaranteed Asset Protection Pick up where the insurance company leaves off...in the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.	Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.		
Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.	Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.	Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.	Ding Shield Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.		
Ding Shield Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.	Ding Shield Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.	Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.	Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.		
Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.	Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.	Key Replacement Replace Key and Transponder in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.	Key Replacement Replace Key and Transponder in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.		
Key Replacement Replace Key and Transponder in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.					
Term 60 Payment \$1,136.74	Term 60 Payment \$1,126.67	Term 60 Payment \$1,124.64	Term 60 Payment \$1,120.57		
Term 72 Payment \$982.91	Term 72 Payment \$974.21	Term 72 Payment \$972.45	Term 72 Payment \$968.93		
X	X	X	X		
I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase and the estimated monthly payment for each choice. I understand I must qualify to obtain financing and the payment may vary based on my credit. The finance charges, amount financed, total of payments, and total of payments including down payment will be disclosed on my actual finance contract. The dealer makes no warranties, whether expressed or implied.					
Tuesday, July 18, 2023 11:09 AM					

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Here, from the beginning, when reviewing our mandatory disclosures, at the top, we are now able to reinforce (where circumstances allow, of course) that the rates are the same for *both* terms! *Everyone* expects a higher rate for a longer term. Therefore, if it is with the longer term that our Guests were already interested, the rate seems lower.

If the original focus was with the shorter term... we have *now* removed much of the impediment to their consideration of the longer term. Also, regarding the longer term, let's take note of the 72-month payment for the vehicle well and fully protected at the bottom of the first column. The Preferred option is what we'll recommend, provided they need to take advantage of GAP (>70% LTV). It's lower than the 60-month payment, in the disclosure. Yes, of course it's twelve more payments, but isn't the term the least important of the big 3 considerations here? The order of importance to our Guests is payment, rate, *then* term.

Let's think about this from the standpoint of a 30-year mortgage. Many folks sign up for those three hundred and sixty payments, for the first time, when they may not have even been on the planet for that long! Everyone feels the same, "Oh well, beats paying rent," and they can afford the payment. Besides, who's better off, the Guest who takes delivery of the new vehicle with, in many cases, years-worth of payments *plus* all kinds of exposure? Or is it the Guest who has much, if not all, of said exposure taken off their plate in exchange for a small term increase?

The Value and Basic options are so close in proximity (investment wise) to the Preferred option, we'll probably even hear our Guests say something like, "Well, for that small of a difference I may as well go with this one," while referring to the Preferred option.

The Economy option will work best for, and we'll recommend to, our Guests who aren't likely to benefit from GAP (<70% LTV). They will receive all other benefits.

Conley Insurance Group		Repayment Options		Erik (Bundled, 3-Term) Landrum 2023 Buick Encore Odometer: 6,144 VIN: 5GAEVBRW7P193726	
Sale Price: \$47,500.00 Sales Tax: \$0.00 Rebate: \$2,500.00 Trade Allowance: \$10,000.00 Payoff: \$13,226.71 Admin Fee: \$199.00 Base Payment (60 months, 7.99% Interest Rate):\$984.91					
Base Payment (72 months, 7.99% Interest Rate):\$851.63					
Preferred	Value	Basic	Choice		
Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pay 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		
Maintenance Lube, Oil, and Filter with The Rotators, every other visit, convenience and inspection only. Protect your vehicle's service life to ensure proper maintenance. 3 years, 60,000 miles, every 3,000 miles.	Maintenance Lube, Oil, and Filter with The Rotators, every other visit, convenience and inspection only. Protect your vehicle's service life to ensure proper maintenance. 3 years, 60,000 miles, every 3,000 miles.	Maintenance Lube, Oil, and Filter with The Rotators, every other visit, convenience and inspection only. Protect your vehicle's service life to ensure proper maintenance. 3 years, 60,000 miles, every 3,000 miles.	Maintenance Lube, Oil, and Filter with The Rotators, every other visit, convenience and inspection only. Protect your vehicle's service life to ensure proper maintenance. 3 years, 60,000 miles, every 3,000 miles.		
Guaranteed Asset Protection Pick up when the insurance company terms off. In the event your vehicle is totaled, or stolen and unrecovered. Get paid for the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.	Guaranteed Asset Protection Pick up when the insurance company terms off. In the event your vehicle is totaled, or stolen and unrecovered. Get paid for the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.	HeadVantage Bundle - Superior Bundle The and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A roadside wheel service is also available. Purchase their repair, Appearance Package, Key Replacement (20000), and 24-hour roadside service, \$0 deductible.	Guaranteed Asset Protection Pick up when the insurance company terms off. In the event your vehicle is totaled, or stolen and unrecovered. Get paid for the difference between your payoff and what the insurance company pays, plus your deductible, up to \$1000.		
HeadVantage Bundle - Ultimate Bundle The and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A roadside wheel service is also available. Purchase their repair, Appearance Package, Key Replacement (20000), and 24-hour roadside service, \$0 deductible.	HeadVantage Bundle - Superior Bundle The and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A roadside wheel service is also available. Purchase their repair, Appearance Package, Key Replacement (20000), and 24-hour roadside service, \$0 deductible.	HeadVantage Bundle - Superior Bundle The and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A roadside wheel service is also available. Purchase their repair, Appearance Package, Key Replacement (20000), and 24-hour roadside service, \$0 deductible.	Tire & Wheel The and wheel protection from damage due to road hazards, including the repair and possibly replacement of tires and wheels. A roadside wheel service is also available. 3 years, unlimited mileage, \$0 deductible.		
			Cling Shield Protects repair of minor dents and dings. Also pays deductible up to \$1000 on full damage. 3 years, unlimited mileage, \$0 deductible.		
			Appearance Package Protects investment value by providing coverage for vehicle's exterior and interior surfaces. 3 years, unlimited mileage, \$0 deductible.		
			Key Replacement Replaces key and fob when lost in the event of a stolen vehicle, on full and not recovered. Includes programming. 3 years, unlimited mileage, \$0 deductible.		
Term 60 Payment \$1,106.64	Term 60 Payment \$1,102.57	Term 60 Payment \$1,086.40	Term 60 Payment \$1,153.01		
Term 72 Payment \$956.88	Term 72 Payment \$953.37	Term 72 Payment \$939.39	Term 72 Payment \$996.98		
X	X	X	X		
I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase and the estimated monthly payment for each choice. I understand I must qualify to obtain financing and the payment may vary based on my credit. The finance charges, amount financed, total of payments, and total of payments including down payment will be disclosed on my actual finance contract. The dealer makes no warranties, whether expressed or implied.					
Tuesday, July 18, 2023 11:00 AM					

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Here, all the same considerations as above are present except the last column, the Choice option, is the least economical of the four! The Ultimate Bundle includes the last column's bottom four benefits (Tire & Wheel, Ding Shield, Appearance Package, Key). The Superior Bundle is exactly same, sans the Key benefit. Therefore, of course, we'll recommend the Preferred option for those likely to benefit from GAP (>70% LTV) and the Basic option for those unlikely to benefit from GAP (<70% LTV). Additionally, we will extend the option to piggyback back into the list of benefits received in the Basic column that of the Key Replacement, for only a few dollars more per month, when *this* is the recommendation.

Conley Insurance Group		Repayment Options		Erik (Proprietary Maintenance, 2-Term) Landrum 2023 Buick Enclave Odometer: 6,144 VIN: 5GAEVBKW7P193726			
Sale Price: \$47,500.00 Sales Tax: \$0.00 Rebate: \$2,500.00 Trade Allowance: \$10,000.00 Payoff: \$13,226.71 Admin Fee: \$199.00 Base Payment (60 months, 7.99% Interest Rate) \$984.91 Base Payment (72 months, 7.99% Interest Rate) \$851.63							
Preferred		Value		Basic		Economy	
Vehicle Service Contract		Vehicle Service Contract		Vehicle Service Contract		Vehicle Service Contract	
Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	
Maintenance		Guaranteed Asset Protection		Maintenance		Tire & Wheel	
Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 5000 miles.		Picks up where the Insurance company leaves off...In the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the Insurance company pays, plus your deductible, up to \$1000.		Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 5000 miles.		Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.	
Guaranteed Asset Protection		Tire & Wheel		Tire & Wheel		Ding Shield	
Picks up where the Insurance company leaves off...In the event your vehicle is totaled, or stolen and unrecovered. GAP pays into the difference between your payoff and what the Insurance company pays, plus your deductible, up to \$1000.		Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.		Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.		Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.	
Tire & Wheel		Ding Shield		Ding Shield		Appearance Package	
Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.		Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.		Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.		Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.	
Ding Shield		Appearance Package		Appearance Package		Key Replacement	
Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.		Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.		Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.		Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.	
Appearance Package		Key Replacement		Key Replacement			
Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.		Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.		Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.			
Key Replacement							
Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.							
Term 60 Payment \$1,136.74		Term 60 Payment \$1,120.57		Term 60 Payment \$1,116.50		Term 60 Payment \$1,100.34	
Term 72 Payment \$982.91		Term 72 Payment \$968.93		Term 72 Payment \$965.41		Term 72 Payment \$951.43	

X X X X
I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase and the estimated monthly payment for each choice. I understand I must qualify to obtain financing and the payment may vary based on my credit. The finance charges, amount financed, total of payments, and total of payments including tax down payment will be disclosed on my actual finance contract. The dealer makes no warranties, whether expressed or implied.

Tuesday, July 18, 2023 11:25 AM

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Here, all the initially mentioned sentiment in our robust-columned two-term finance non-bundled menu is present. This menu is utilized when offering a proprietary maintenance program. Therefore, our recommendations will differ slightly. We'll recommend the Preferred option for our Guests who live nearby (within 50 miles, perhaps), and who are likely to benefit from GAP (>70% LTV).

Provided the required investment to take advantage of our GAP is greater than that of the maintenance program (so that we maintain a consistent, gradual declination in payment...if not, we'll reverse columns 2 and 3), the Value option is for our Guests who don't live nearby (more than 50 miles away) but are likely to benefit from GAP (>70% LTV).

The Basic option is for our Guests who live nearby (within 50 miles), but aren't likely to benefit from GAP (<70% LTV).

The Economy option is for our Guests who don't live nearby (more than 50 miles away) and aren't likely to benefit from GAP (<70% LTV).

Conley Insurance Group		Payment Options		Erik (Cash) Landrum 2023 Buick Enclave Odometer: 6,144 VIN: 5GAEVBKW7PJ193726	
Sale Price: \$47,500.00 Sales Tax: \$0.00 Rebate: \$2,500.00 Trade Allowance: \$10,000.00 Payoff: \$13,226.71 Admin Fee: \$199.00 Total Amount Due: \$48,425.71					
Preferred	Value	Basic	Economy		
Vehicle Service Contract Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.	Vehicle Service Contract Pays 100% of covered Parts and Labor, after deductible. Additional benefits apply. Comprehensive mechanical & electrical breakdown coverage.		
Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 5000 miles.	Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 5000 miles.	Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 5000 miles.	Maintenance Lube, Oil, and Filter with Tire Rotations, every other visit...convenience and exceptional value. Prepays your vehicle's service visits to ensure proper maintenance. 5 years, 60,000 miles, every 5000 miles.		
Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.	Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.	Tire & Wheel Tire and wheel protection from damage due to road hazards, including the repair (and possibly replacement) of tires and wheels. A cosmetic benefit may also be applicable. 5 years, unlimited mileage, \$0 deductible.	Ding Shield Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.		
Ding Shield Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.	Ding Shield Paintless repair of minor dents and dings. Also pays deductible (up to \$1000) on hail damage. 5 years, unlimited mileage, \$0 deductible.	Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.	Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.		
Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.	Appearance Package Protects investment value by providing coverage for vehicle's interior and exterior surfaces. 5 years, unlimited mileage, \$0 deductible.	Key Replacement Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.	Key Replacement Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.		
Key Replacement Replaces Key and Transmitter in the event it is stolen, broken, or lost and not recovered. Includes programming. 5 years, unlimited mileage, \$0 deductible.					
Amount Due \$55,095.71	Amount Due \$54,600.71	Amount Due \$54,500.71	Amount Due \$54,500.71		
X	X	X	X		
I understand this is not a contract or offer to purchase. It is a description of the optional products that are available to purchase. The dealer makes no warranties, whether expressed or implied.					
Tuesday, July 18, 2023 10:34 AM					

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And here, with our cash menu, we will recommend the Preferred option.

Of course, we can adjust as necessary following our initial menu presentation. However, by following this protocol, we will give our Guests the opportunity to take advantage of all that we offer while making it easy to say, "YES!"

The bottom line is that we can now support each of our option column recommendations, regardless of the menu being used, and without compromising our credibility.

Let's avoid the self-sabotage created by the shallow-columned one-term finance menu! We will do our Guests a favor... give them the opportunity to think about this *once*, and... if we're on message... to take all these potential concerns off their plate, going forward.

Think about it.

Good luck and good selling!