

POWERFUL SOLUTIONS

For maximum F&I profitability

Bundles Delivered

It is now time to present your menu. Mr. and Mrs. Jones are eagerly anticipating taking delivery of their new vehicle. Via an engaging experience, we will provide them the opportunity to take advantage of our terrific products, and, in doing so, ensure they have an awesome ownership experience! Afterall, we are well aware that our **HAPPIEST** Guests are those who don't pay for ANY of their repairs, for ALL covered PARTS and LABOR, less their deductible... and we're even going to PAY FOR THAT, when they take advantage of OUR Service Department!!! Our menu has been thoughtfully constructed with our Guests needs in mind and tailored to their usage patterns.

Mrs. Jones is the lucky one getting the new vehicle, this time around. During our initial interview she explained that her insurance deductible is \$1,000, she anticipates driving 12-15,000 miles per year, and expects to keep the car 5-7 years.

We have previously covered our document presentation and menu introduction [here](#). After we have completed this step, allowing our Guests to catch their breath and begin to take mental ownership of their new vehicle, we'll continue with our menu presentation.

Our menu will look like [this](#). The architecture is a two-term finance format, with the first three columns offering bundled benefits, and the fourth listing those benefits a la carte.

Always mindful of the fact that our Guests learn in one of three different ways...Visually, Auditorily, and Kinesthetically...and to cater to these differences, we will review the menu with our Guests, not only verbally and visually, but we'll also underline various specific details, as we proceed, to help capture and maintain the attention of our Kinesthetic audience. If concerns surface about having a clean, unmarked version of the menu in the deal (for compliance reasons), we can always print a new copy for our Guest's signatures.

"Lena, Rick...by choosing the Preferred option, you will receive 5 years, 60,000 miles of full mechanical protection. This is the one everyone typically refers to as 'bumper-to-bumper'! I'm not really allowed to call it that, because your bumpers aren't covered, but you know what I mean. It covers almost everything but your wearable maintenance items...things like your oil changes. Speaking of which, you'll also receive 5 years, 60,000 miles on all of your scheduled maintenance regarding lube, oil, and filter, tire rotation...every other visit...parts and labor. It's sign and drive. No money comes out of your pocket, at the time of service, it's all included! You just sign off, once the work is completed, and you're on the road. You'll also receive Guaranteed Asset Protection, also known as Total Loss Protection...do you know what that is and what it does, Lena?"



She responds, "I think so..."

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We'll continue, "So you're well aware that you're driving down the road, some knucklehead is texting on his phone, runs a red light, and t-bones your new car. Now, in this scenario, knucklehead's insurance company is going to pay what THEY feel is 'fair market' value, regardless of what you owe, and the accident wasn't even your fault! So...for the purposes of this conversation, if you owe \$20,000 and they feel it's worth \$15,000...you've got a \$5,000 problem here. You don't want to pay for something you don't even have, anymore. That's why the GAP protection is there. It'll pay into that \$5,000 difference, if that's the case, and it will even pay for your \$1000 deductible, if the loss is on you. So, in that scenario, it could easily save you \$6,000 from coming out of YOUR pocket!"

"I know someone that happened to," she responds.

We'll continue, "Now, for this next item, I want to refer to this last column for a thorough explanation." We'll then move over to the Tire and Wheel product description, in the 'Choice' column.

"For 5 years, unlimited miles, and zero deductible, you'll have protection from the unknown on your wheels AND tires. Simple...just like with your Guaranteed Asset Protection...you're out here in the world, driving around, and hit something, only this time you tear-up a tire, or a tire AND a wheel...they need to be replaced...DONE! No money out of your pocket. It's taken care of, parts and labor. In addition to that, you're down here at the Starbuck's, the bank drive-through, where ever...you get a little close to that curb and SCRAPE...we've ALL done it...you hear that awful sound and KNOW you just damaged a wheel...they'll even take care of that, for you!"

Moving on to the Paint-less Dent Repair, we'll continue, "Again, for the same 5 years, unlimited miles, and zero deductible, you'll have protection from the expense of dents and dings. Shopping carts, kid's bikes, the fine people that park next to you in the world, all this sort of thing, all the way up to the size of your credit card! The factory finish remains intact and it's taken care of. Again, no money out of your pocket. And hail damage...heaven knows, we get plenty of that, around here! They'll even pay the first \$1,000 of your hail damage deductible."

Next is the Windshield benefit, "5 years, unlimited mileage, zero deductible protection against damage to your windshield. Dings, chips, and cracks will be repaired and, if necessary, the windshield will be replaced with the Original Equipment Manufactured glass. Using OEM glass is critically important to maintaining the integrity of some of the high-tech features on various vehicles."

Continuing with the stain coverage, "5 years, unlimited mileage, zero deductible protection against stains. Bottom-line, guys, we want to pay you EVEN more, next time, when you sell us your old car! Instead of us having to factor in reconditioning expenses, then, for things like stains, on your interior and exterior...to make the car front-line ready...that shouldn't be an issue. And it's not that you have to wait until you sell your car back to us, to take advantage of the benefit. It's there for you, and the kiddos, every time a new stain occurs, for the next 5 years!"



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Finishing with the key coverage, we'll explain, "Lastly, Lena and Rick, you'll also receive 5 years, unlimited miles, and zero deductible on your keys. Now guys, it's kind of embarrassing, frankly, at this point, to talk about how expensive keys have become! By the time we factor in proximity sensors, transponders, integrated remotes, some of the keys are laser-cut, then we have to program the car to accept the new key...by the time we consider ALL of these issues, it's possible the keys for your new car can cost hundreds of dollars to replace! This will pay up to \$800, per key, including programming, and it's not just if you lose your keys. You leave them in your pant's pocket and they go through the wash, when one of the kids plays GI Joe with them in the bathtub...lost or broken, it's not coming out of your wallet."

We'll circle those five items, that we've just reviewed in the 'Choice' column, and explain, "All five of these benefits are included in the 'Ultimate' bundle AND you'll enjoy CONSIDERABLE savings by taking advantage of them, as a bundle! Now remember, as I mentioned here, a little while ago...I'm going to make a recommendation as to which column I recommend in your case, here in a minute, but by choosing the 'Preferred' option, these are your payment choices." We'll place check marks next to the terms, at the bottom on this column, while concluding the column review.

Continuing to the 'Value' option, our review will be, "Now the Value option, Lena...Rick...the Value option is EXACTLY the same as the Preferred option except we will forfeit ALL the benefits of the Key Replacement!" We will again refer to the last column's a la carte product review, specifically the Key Replacement product, while writing an 'X' with an arrow pointing to the product, adjacent to the product. "Therefore, you would be on the hook for ALL of your own keys and programming!" Referring back to the bottom of the 'Value' column, we'll conclude, "And these would be your payment choices," stated while placing checkmarks next to the terms at the bottom of this column.

We'll then move on to the 'Basic' column, continuing, "And the Basic option, Lena and Rick...the Basic option I definitely DO NOT recommend, in your case! The Basic option is exactly the same as the Preferred option except, in addition to forfeiting ALL of the benefits of the Key Replacement, like we did with the Value option," stated while referring to, and circling the previously mentioned 'X' and arrow pointing to the Key Replacement (at the bottom of the 'Choice' column), "we'll ALSO forfeit ALL of the benefits of the Guaranteed Asset Protection!" This statement is made while marking another 'X' and arrow adjacent to the GAP product in the 'Choice' column. Circle these notations, as well. "Obviously, this would create some significant exposure, in your case, because, right out of the gate...once we consider the fact that you're adding in thousands in negative equity, to the amount financed, we can plainly see the risk would be large!" This statement is made while circling the appropriate, relative figures in the disclosure at the top of the menu, and linking to an annotation to the total deficiency. We'll then state, "However...by choosing the 'Basic' option, and taking on that risk, these would be your payment choices," again, stated while placing checkmarks next to the terms at the bottom of this column.



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Concluding our column presentation with the 'Choice' column, we'll quickly wrap things up by explaining, "Now guys, the Choice option, the Choice option is EXACTLY the SAME as the Preferred option EXCEPT...we don't enjoy all of the SAVINGS of the bundle. However, by choosing the Choice option...these are your payment choices," once again, stated while placing checkmarks next to the terms at the bottom of this column.

Moving back to our Preferred option, we'll close with, "Clearly, Lena...Rick...in your case, the Preferred option is the option I recommend," stated while circling the column title. "Which option works best for you, and your family?"

This is an example of what your completed menu may look like.

That's it. ALL of your steps, to this point, have established that YOU are the authority regarding matters of the Business Office. Therefore, you have earned the privilege of making a recommendation. You have thoughtfully considered which option your observations, regarding all things car related, would be best considered to help ensure your Guests enjoy a positive ownership experience. Done correctly, you have made a considerable contribution to assuring Lena and Rick are happy, long-term Clients!

Also... at this point, take another look at this menu, but this time try to do so from the perspective of your Guests. Ask yourself, "Which of these columns looks like something I'd like to have, but ALSO looks like it may be too expensive?" That's right...it's the last column and THAT is what makes these bundles, and the huge cost savings they offer, so effective!

As always, terms and limitations apply, particularly where certain geographic and manufacturer differences are concerned. It is critically important that you maintain the utmost familiarity with all pertinent product information to ensure the accuracy of the benefits related.

Think about it.

Good luck and good selling!