

That is, change the way you see yourself as an F&I manager. That includes the way you see the products that you offer, and your values as a sales person. The best F&I managers are those who genuinely believe in the products that they offer.

#### WHAT ARE THE CHARACTERISTICS OF THE AGGRESSIVE F&I MANAGER?

• **The customer comes first and foremost.** If you don't treat the customer right the sales people aren't going to give you the introduction (at point of sale) that gives you the best opportunity for

success. Good sales people want their customers to come back and buy their next car from them. If an F&I person destroys the good will the salesperson has developed, then the customer won't return.

• **Understand your products completely.** That means not only the benefits of the product, but the typical objections the customers have for the product.

• **Expect to be the best.** Find out what the best F&I manager's dollars per retail unit on your particular make and model are, and shoot for it.

• **Don't set limits on yourself.** The limiting beliefs I'm referring to are statements like: "I can't change the sales people, they have been doing it that way for a long time." "Our customers are different. They don't buy that product."

• **Have a plan, then work it.** Don't try to change things overnight. Work at them daily. If your poor turnover was created over time, you're probably not going to change it in one day. Make sure you stay with your plan until you have accomplished your goal.

• **Have a planned presentation.** Whatever selling system you use, stay with it! Of course, each customer brings different challenges, but make sure you stay the course. Answer their concerns, and then bring them back to your game plan. This means approaching the customer to break preoccupation and build rapport, presenting your products in a way that qualifies them to buy, welcoming their objections and answering them thoughtfully to get them to make a decision!

#### FUNDAMENTAL CONVICTION

It doesn't matter what you sell — having a fundamental conviction in what you're offering the customer is essential to being successful at selling it. The best sales people that I know never deviate from their principles. They sell a product that they themselves own.

Am I suggesting that each aggressive F&I manager own all the products that they sell? Absolutely! It will be money well spent for two reasons.

1) It removes that subconscious thought, "I don't really believe in the product."  
2) Every customer you speak to you can tell, "Here's why I own the product." That's powerful!

If the definition of a deceptive F&I person sounds familiar, come on over to this side. Or, if you'd rather, change professions before it's too late. ■

## SELLING CARS IS LIKE SELLING MOVIE TICKETS, THE REAL MONEY IS IN THE GOODIES.



Theaters make their money at the concession stand. Car dealerships make theirs by selling service contracts, credit insurance and after-market products. If you're not selling the goodies, you're settling for peanuts.

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