



ISI / PAL Automotivaters Inc.  
A division of Fusion Performance Group Inc.  
PMB#132 230-1210 Summit Dr.  
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## **Business Managers Professional Development Program**

**Course Title: F&I - Part 1 and F&I - Part 2 - Finance & Insurance Sales Series**

**Automotivaters Training Delivery Methods: Trainer Lead:** In-Person or Online Live via Zoom

**Duration:** 12 hours in-person or 4 x 3-hour sessions via Zoom.

**Attendees:** Business Managers

**Methods:** Interactive Instruction, Trainer-led Group Discussion, Practical Skills Exercises.

### **FI-1 & FI-2 - Finance & Insurance Sales – Business Office Performance Development Program Learning Elements:**

#### **Success In Sales:**

- Business Managers can no longer “wing it” and achieve high levels of success. Sales is not just a product business; rather, it is more a people and relationships business.
- We teach Business Managers to adopt a structured approach to their decision-making process, as it produces more consistent and higher results. • Failure to have a structured approach exposes the Business Manager to the danger of prejudging the client and not allowing every client to say “YES” to the F&I products and services offered. Adapting our process for the vehicle is sold vs. contingent on payment.
- Participants gain confidence in the process using realistic customer profiles.

#### **Psychology of Selling:**

- Identifying and understanding the underlying general motivators that direct buyer behaviour.
- Examining the client’s fears and perceptions and how they affect the client’s behaviour.
- Participants will understand the realities of customer buying and finance behaviour and the need for a modern approach.

- Participants will understand in detail the F&I sales process steps, the philosophy, and execution.



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### **Winning Trust – Building Rapport:**

- We teach Business Managers how to establish good connections with clients and how to build rapport quickly and effectively.
- Participants acquire the skills to make customers feel comfortable by explaining our role.
- Participants will embrace the belief that we bear a "duty of care" to safeguard our customers, relieving them of the responsibility to inquire or understand - it's not up to them to know or ask!

### **Building Your Image:**

- Our mission is to assist Business Managers in enhancing their professional image and expertise, as well as instructing them on how to successfully gain the trust of their clients.
- Business Managers will acquire a deeper understanding of the expectations regarding their professional conduct, encompassing both their behaviour and appearance, while also maintaining a professional atmosphere.
- Attendees will acquire the skills to guide clients in decision-making processes without exerting any form of manipulation. Although the price might serve as an initial consideration, Business Managers should assist clients in identifying the products and services that best align with their requirements, enabling them to establish a sense of personal ownership.

### **Leadership In Sales:**

- Our focus is teaching Business Managers how to become more successful by assuming a leadership role and prioritizing the client's needs.
- We aim to remove uncertainty and generate awareness by demonstrating the potential to save time, and money, or offer greater convenience compared to their existing financial or insurance arrangements.
- Attendees will acquire leadership concepts aimed at fostering customer confidence and encouraging them to embrace finance and insurance products. • Participants will learn how to help customers feel comfortable saying "yes" to finance and insurance products.

### **Buying Decisions:**

- Our assistance lies in enabling Business Managers to identify crucial buyer

information that they should be aware of before the client finalizes their decision to purchase a new or replacement vehicle.

- We help attendees discover and determine the customer's preferred payment method through F&I consultation and needs analysis.



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- We examine the perceived RISKS that Business Managers need to overcome. • Our comprehensive analysis focuses on identifying and addressing the perceived risks that Business Managers must overcome to secure a positive response from prospective customers regarding the offered F&I products and services, ultimately enabling them to say "yes."

#### **Buying Plan /Selling Plan:**

- We help Business managers gain a deeper understanding of the Buyer's Plan and the Seller's Plan.

#### **Business Managers and Sales Department Integration:**

- Attendees will learn how to effectively communicate the Salesperson's responsibility to the F&I Department.
- Set expectations and understand the core of leadership and direction from the Business Manager.
- Examining the rules and techniques and overcoming problems for effective turnovers.
- Attendees will learn the importance of taking an active role in the early stages of the process and offering "Fully Protected Monthly Investments" to clients. • Participants understand how to recognize, respond, and provide coaching support when turnovers to finance are of poor quality or quantity.
- Participants learn how each manager has a coaching role in building the skills of the sales team.

#### **Transition To F&I Department:**

- We help Business Managers identify challenges that can occur when the Sales Consultant is turning the customer over to the Business Manager. • We also provide solutions for effective turnover and smooth transitions for both departments.
- We coach the F&I Department in best practices, effective communication skills, team skills, top-tier strategies and tactics, proven methodologies, goal setting, and responsibilities.

#### **Goal Setting:**

- Identify KPIs and track progress.
- Setting performance goals.
- Identify the breakdown of the steps to effective sales processes in the business office.
- Discussing variation of processes.



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- Asking for referrals.

### **The Interview:**

- Transitioning to Business Manager Interview building rapport before the interview.
- The Business Manager Interview involves conducting an interview based on the client statement and trade appraisal.

### **Presentation:**

- We teach Business Managers the following: How to best Present the “Fully Protected Payment”.
- How to link the Business Manager’s Presentation to the Interview to match the client’s needs to your products.
- How to Build and use their “evidence manual.
- Preparing and presenting the proposal.
- Participants will practice with suggested word tracks and become comfortable customizing their personalities using proven structures.
- Participants will become comfortable in opening the door to our products with customers who may have other F&I arrangements made or planned. • Participants will gain experience in approaches to resolving common stalls and objections that occur.

### **Asking For The Sale:**

- Taking the leadership role and helping the client to say “yes”. Identifying objections and implementing effective follow-up strategies.
- Objection Handling Cycle such as the following: Resolving Objections, Rate Objections, and Closing on Objections.
- Asking for the business.
- Participants learn effective strategies to resolve objections.