

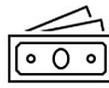
## Capitalize on trends to make your dealership stand out

1 min. read

As inventory remains limited, we are seeing an influx in vehicle purchases made at record-breaking retail prices. Consumer spending fell significantly in the last year. Personal income rose from federal-stimulus payments, credit ratings improved, and access to lending increased. This and other key market indicators point toward inflation. If this happens:



interest rates may rise



lending may tighten



buyers may decrease

### Build financing that fits into the budget

A change in lender practices in the face of inflation could negatively impact your customer's ability to buy. It may become necessary to help your customer understand the importance of building an affordable deal structure with terms and modest additional down payments that could help lower their monthly payments.

### Lower out-of-pocket ownership costs

Additionally, consumer products that reduce out-of-pocket ownership costs may improve the price-to-value relationship for the buyer. This includes:

- prepaid maintenance
- appearance protection
- GAP

Products like these will help guard against the threat of negative equity when the market moves back to normal.



## 10 Things F&I Managers Should Do Every Week

7 min. read

We have handpicked ten essential strategies to help you succeed in your role and exceed your financial goals.

[Read Blog](#)

## Watch: Craig talks about what it takes to have a winning mindset

2 min. video



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## AutoGAP by Portfolio

2 min. read

GAP is guaranteed asset protection, a product that covers a car buyer's negative loan balance in the event of total loss from theft or collision. Insurance companies only pay the actual cash value (ACV) of the vehicle at the time of loss. Without GAP, consumers can easily be left owing thousands of dollars on their loans.

### Your value:

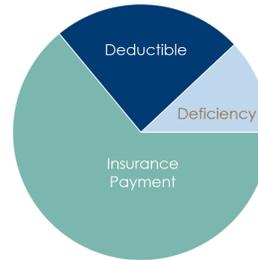
- Agent notifies you of total loss claims, creating a sales retention opportunity.
- Underwritten by Virginia Surety, an "A" rated insurer.

### Your customers' value:

- Insurance deductible covered up to \$1000.00
- Benefits paid up to \$50,000.00
- Protection is provided for loan terms up to 84 months, lease up to 60 month

### How you sell it: Create needs awareness

- Used vehicles are selling at premium prices and are at greater risk for depreciation.
- In the event of a total loss, the insurance company may not cover the difference between what consumers owe and what the vehicle is worth at that time of loss.



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## Ask us Anything

This email is sent directly from our team to yours. Do you have any questions related to F&I or your dealership's profitability? Use the link below to take advantage of this free consultation.

[Get Answers](#)



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