



SIMPLICITY[®]
FINANCE & INSURANCE



VIRTUAL FINANCE & INSURANCE



JUST IMAGINE...

NO EMPLOYEE HEADACHES

NO COMPLIANCE CONSTERNATION

JUST AN ENHANCED F&I SALES EXPERIENCE

RESULTING IN INCREASED F&I PROFITS AND GREATER CUSTOMER SATISFACTION

SOUND TOO GOOD TO BE TRUE?

THINK AGAIN.

EFG'S SIMPLICITY FINANCE & INSURANCE HANDLES THE F&I PROCESS FOR YOU



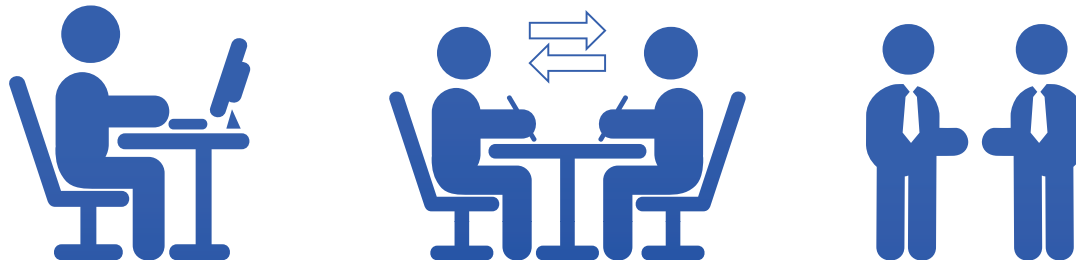
THROUGH LIVE TECHNOLOGY WE WILL STRUCTURE DEALS AND SELL F&I PRODUCTS TO YOUR CUSTOMERS WHILE THEY SIT COMFORTABLY AT YOUR DEALERSHIP.

EXPERT NEEDS ANALYSIS, PRODUCT PRESENTATION AND ABILITY TO OVERCOME OBJECTIONS

EXPERT LENDER MANAGEMENT ENSURING YOU HAVE THE RIGHT LENDER MIX

IMMEDIATE IMPACT TO YOUR PRU AND PENETRATION RATE

OPTIMIZING YOUR VEHICLE INVENTORY TO MAXIMIZE BACK-END PROFITABILITY



**EFG'S SIMPLICITY FINANCE & INSURANCE
TECHNOLOGY DRIVES EFFICIENCY**



Simplicity Finance & Insurance proprietary software enhances the customer F&I experience in lending, product sales, contracting and overall time spent in the F&I process.

Average time is 32 minutes.

**ALL OF THIS IS DONE
WITHOUT HAVING A
SINGLE F&I PERSON
ON STAFF!**



HOW THE VIRTUAL F&I PROCESS WORKS

- 1.** Sales uploads customer and vehicle info to the Simplicity F&I platform.
- 2.** Simplicity F&I speaks with both the sales person and customer over the phone to gather additional information in order to correctly structure the deal.
- 3.** Simplicity F&I submits the deal to lenders for review. Once Simplicity receives lender approval, sales sets the customer up in their F&I room.
- 4.** Simplicity F&I walks the customer through the F&I process. The customer selects rate and products, and signs documents.
- 5.** Simplicity F&I validates each deal for accuracy and compliance then notifies sales of approval. Every customer is recorded validating their identity and signing each form.
- 6.** The dealership accounting team audits each deal and overnights documentation to the lenders. Simplicity F&I works to ensure all CITs are handled efficiently, including working with sales to resolve additional lender requests.
- 7.** The dealer receives lender funding and Simplicity F&I invoices dealer.

WHAT CONSUMERS ARE SAYING



ages
18-44

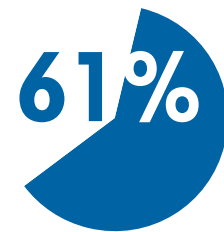
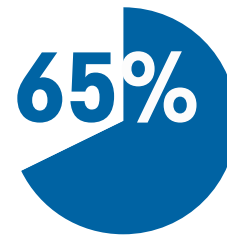
ages
45-60

Believe the traditional finance process ***should be shorter***

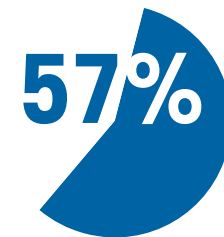
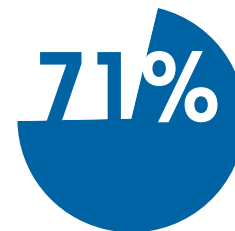
35%
SAY <30mins

43%
SAY <45mins

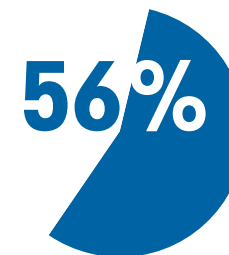
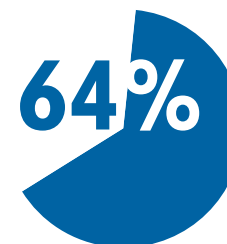
Are interested in the ***virtual F&I process***



Say virtual F&I will positively impact ***customer satisfaction***



Feel less pressured
using the virtual F&I model



WHAT'S NEEDED FROM YOU

Compliance and security are a top priority. You will need to provide a dedicated high speed internet access line (100 mbps or greater).

A devoted, locked office with a desk and comfortable atmosphere to serve as the secure F&I room. The Simplicity Finance & Insurance team will set up the necessary equipment.



WHAT WE DO

Supply our proprietary software and hardware

Provide the Finance & Insurance staff to handle the F&I process

Help you optimize your lender mix and vehicle inventory to maximize your back-end profitability



**EFG'S 40 YEAR LEGACY AFFORDS
YOU EXPERTISE**



EFG ensures you have the right mix of leaders to support your customers.

EFG optimizes your vehicle inventory to maximize back-end profits.

EFG immediately impacts your PRU and penetration rate.



DRIVING AND PROTECTING YOUR FUTURE



800-527-1984

www.efgcompanies.com