

THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence



ARE YOU APPEALING TO MILLENNIALS?

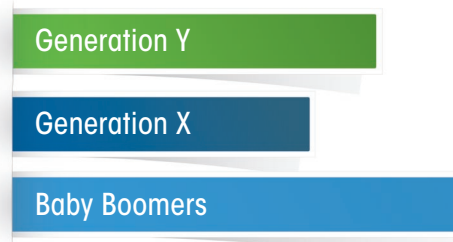
According to J.D. Power & Associates and FactorTrust,

MILLENNIALS ARE NOW:

The second-largest group of new car buyers, accounting for 27% in 2014.

&

The largest group of non-prime auto loan applicants, at 43%.



Millennials are steadily increasing their buying power in the wake of the economic recovery. As they transition into the auto loan market, how are you appealing to this generation to cultivate a lasting relationship?

One strategic way of appealing to Millennials is **by structuring your loans with complimentary F&I products**, like a vehicle service contract or vehicle return protection. These products protect consumers from unforeseen circumstances that can negatively affect their ability to make their car or house payments, while also helping your dealer partners increase their relevance with this generation.