

Selling Tips

The Menu Process of Selling

Step #6

In continuing with our Selling Tips, we will cover steps 6-12. This concerns presenting the Menu option packages through the Declination of Coverage forms if the customer declines any of the options. I will give examples using some of the standard F&I products. The dealer's menu may differ depending on the products offered in their F&I department.

The next step after building the VALUE is to present the Menu option packages. Respond: "Based on the concerns I had mentioned earlier, we have put together four packages for our customers. Let me show you how they work.

Now, take the menu out and start to present the packages. (Note: The menu presented should NOT have the costs on it at this time. If you present the menu with the cost, the customer will go directly to the cost, before you have an opportunity to even go through the packages available. Also, when explaining the packages, always relate back to the seeds we had planted back in step #2. That's why we planted the seeds to begin with)

MENU

<u>Package #1</u>	<u>Package #2</u>	<u>Package #3</u>	<u>Package #4</u>
Easy Care V.S.C.	Easy Care V.S.C.	Easy Care V.S.C.	Easy Care V.S.C.
Gap Protection	Gap Protection	Gap Protection	Gap Protection
Interior Protection	Interior Protection	Interior Protection	
Exterior Protection	Exterior Protection	Exterior Protection	
Credit Life	Credit Life		
A&H			
\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____
\$ _____	\$ _____	\$ _____	\$ _____

"Mr./Mrs. Customer, Package #1 includes the Easy Care, Total Care V.S.C. which will cover you for 4 years, and 60,000 miles. Now I understand you indicated you may keep your vehicle 5 or 6 years, and put 75–90,000 miles on it. We have found that most

people have a better idea how much longer they plan to keep their vehicle 3 or 3.5 years from now than they do today. That's why Easy Care comes with the renewability option, Why pay for something you may or may not use in the future? Also included in package #1 is our Gap protection package. Do you recall when we talked about insurance companies not paying as much as people owe on their vehicles with a total loss? You will never have to worry about that, because with Gap, if your vehicle is a total loss due to theft or an accident, Gap will pay the difference between what the insurance company gives and what you owe, and it will also pay your deductible up to \$1000. This way you are in a position to replace that car as soon as possible...

"We have also included our Interior and Exterior protection plans. Two of the exclusions from the factory, as well as with Easy Care, are interior and exterior. We will put a protective coating on the exterior of your vehicle that will protect your paint finish from elements such as bird droppings, acid rain or even tree sap. If for some reason one of these blemishes your finish we will have it repaired to showroom new. Also, we will put a protective coating on the interior of your vehicle. This way if you are drinking or eating and have to slam your breaks on, and the coffee goes all over it will just role off, and not stain the interior of you vehicle. If it does stain, we will have it repaired back to showroom new.

"Also included in package #1 is our credit life and accident and health protection. Earlier, I asked you if something happened to you and you were to die during the period of the contract, who would be your beneficiary; you said that would be your spouse. One of the things your spouse will never have to worry about is the car, because in the event of your death, we will pay the loan off, leaving your spouse with free and clear title to the vehicle, that way she doesn't have to worry about continuing to make the payment until he or she can sell the vehicle or the vehicle was paid off. It takes that liability and turns it into an asset, at a time they would need it the most.

"Also I had asked you if you were sick and off work and could not work for a period of time, and on partial income, how the payments would continue to be made. You indicated you probably would have to go to your savings account. With the A&H protection, one thing you will not have to go to your savings for will be your car payment, because, if you become sick or hurt and unable to work for a period of 15 days or more, we will go back to the first day and make your payments for you, until you either go back to work, or the loan is paid for. All you need is to be under a doctors care to take advantage of this protection. Even for something as simple as a cold or the flu, if you are off work 15 days we make the payments.

"That's option #1. Option number 2 has everything option #1 has except for the

accident and health, so with this option package, if you are sick or hurt and off work, and on partial income, you will still have to continue making your payments.

"Option package #3 has everything option #2 has except for the Life protection, so with this package, if you were to die during the term of the contract, your spouse would have to continue making the payments until such a time that the vehicle was paid off, or sold.

"And option package #4 has everything option #3 has except for the interior and exterior protection, which means if acid rain, bird droppings or tree sap do get on your car and blemishes your paint, it's your responsibility, and if something spills and stains your interior, that also becomes your responsibility.

"Obviously there is a cost for all of these. Let me show you how affordable each package can be."