

©ISTOCKPHOTO.COM/ROBERTSROB



# Creative License

The magazine's resident F&I trainer says F&I professionals need to infuse a little creativity into their product presentations if they want to be top performers. He offers a few tips for doing just that. **By Rick McCormick**

Everyone is looking for that magic trait that will guarantee success. But successful F&I professionals know that consistently producing at high levels requires a combination of great people skills, the ability to think on your feet, a good sense of humor and effective closing skills that move customers to buy. But there's another trait that top performers have: creativity.

See, a creative F&I manager takes foundational truths and seeks ways to use them to make customers comfortable and F&I products come alive. These are individuals who embrace change, take risks, aggressively research the many facets of their job and are willing to unlearn

old-school methods. If that doesn't describe you, here are a few tips on how to change that:

### First Impression

When customers enter the F&I office, their first impression can affect their comfort level and, as a result, have a direct impact on their product-acceptance levels. I have witnessed F&I managers personally paint walls, install carpet, purchase nice leather chairs, decorate with car paraphernalia and display family photos to create an office that says, "Welcome." Often, this is done at the F&I manager's own expense. When I recently asked an F&I manager how he could justify the expense of decorating his office, his response was: "This is a career, not a

job, and I see this as an investment in myself. The comfortable atmosphere will pay me back continually."

When I visit a dealership with multiple F&I offices and see one that has been creatively decorated, it is almost always home to the top performer. No, their decorated offices aren't their secret, but it does tell me that they are creative throughout the process, which leads to higher levels of profit and customer satisfaction. So what does your office say about you?

### Make Them Thirsty

The menu process has been around for nearly 20 years and just about every car buyer has been through a menu presentation before. That means their lips are locked, loaded

## Finance & Insurance

and ready to say “No.” What we need to do is distinguish ourselves as being different by ditching the normal pitch they’re expecting and getting creative in how we gain their interest in our product.

What you need to do first is develop a creative statement that makes customers thirsty for the information

you have. Doing so will help you re-engage customers after they offer up an objection. Here’s an example: “John, that really does surprise me, especially since you normally trade in your vehicle when buying a new one. And you want to make sure you get top dollar for your trade each time, right?” See how I turned a

thirsty statement into a question that almost always gets a “Yes”?

But you first have to be genuinely surprised that the customer is declining the products offered, because customers can smell “commission breath” a mile away. They know if you are just trying to sell them something or if you have genuine concern about their particular situation. But to be genuinely surprised, you must take the time to learn about them and their needs. And the best time to do that is while you’re completing some of the paperwork and before you present your menu. Yes, customers will determine early on whether they like and trust you, but the questions you ask will play a role. So avoid questions like, “How many miles do you drive each year?” and “How long do you normally keep your vehicles?” until later.

Questions asked early in the process should convey a genuine interest in getting to know customers and what they do with their daily lives, because making a product come alive and effective closing skills are no substitute for showing genuine concern. It is the foundation for every successful effort to overcome customer objections, so be sure to build it every time.

### Pitch Perfect

Once you’ve established that foundation, the fun and creative part of the process can start. For instance, try rolling a golf ball across your desk to the customer before uttering the following: “The paint on your vehicle looks like this golf ball under a microscope. The surface has pits and valleys usually in a uniformed pattern. Applying wax to the surface temporarily seals those pits and valleys to prevent moisture, acid rain, tree sap or chemicals from winter roads from settling there and damaging your paint. But again, the seal is only temporary. So you have to wax your vehicle several times each year. And anything that penetrates the wax and damages the paint will be your problem.

“However, our appearance protection will eliminate the wax process, and we guarantee for five years that

if your paint is damaged by any of these occurrences, it's not your problem, it's ours! We'll also seal the interior of the car and guarantee it from stains as well."

Then I use the five-point close: "This will keep your car looking (1) newer for (2) longer with (3) less money out of pocket and (4) less time spent keeping it that way. That means (5) your vehicle may be worth more when you trade it in. That's why I recommend it to all my customers, because we all enjoy a clean car that takes less time and money to keep it that way. And we all want more for our trade when it comes time for a new car, am I right?"

You have provided valuable information about a product customers need and illustrated how it works in a creative and effective manner. And when a customer experiences more than just a verbal explanation of a product, they are more motivated to

say "Yes." The visual aid also cuts down on those price discussions.

#### Creative Development

You also need to be creative with your self-improvement efforts, because top-performing F&I professionals are constantly seeking ways to increase their level of skill and expertise. I use the "15-15-15" plan a mentor taught me early in my career: Spend 15 minutes a day improving your attitude by reading and listening to something motivational, 15 minutes setting goals by updating and studying your numbers, and 15 minutes improving your professionalism by researching and/or practicing your craft.

Any measurable change in skill and income potential will only happen if we do something daily to effect it. Creative people always rise to the top because they are risk-takers; they do what others refuse to do and

©ISTOCKPHOTO.COM/©Сергей Хакимуллин



they pay the price for success. Challenge your attitude every day before you meet your first customer. Read or research something every day to improve and establish a goal that will challenge you to improve. All creative people do! ■

Rick McCormick is the national account development manager for Reahard & Associates Inc., an F&I training company providing classes, workshops, in-dealership and online training. E-mail him at [rick.mccormick@bobit.com](mailto:rick.mccormick@bobit.com).