



*Extended Service  
Contract Sales  
Training*

# ***Goals & Objectives***

- **To develop & perfect “your” sales skills and sales presentations and how to effectively overcome customer objections.**
- **To significantly increase productivity and profits for you and your Service Centre through the implementation of these sales skills and presentations.**
- **To Increase Customer Satisfaction.**

***“A GOAL WITHOUT A PLAN... IS ONLY A WISH”***

**SALES SKILLS**

**SALES  
PRESENTATIONS**

**OBJECTION HANDLING**

# ***Principles, Ideas & Techniques***

- ✓ **Principle - A Comprehensive and Fundamental Law, Doctrine or Assumption.**
  - People buy from those they like.
  - People buy if VALUE is greater than cost.
  
- ✓ **Idea - A formulated thought or opinion, a plan for action.**
  - 100% of presentation 100% of the time.
  - Present everything to everybody...everytime.
  
- ✓ **Technique - A method of accomplishing a desired aim. The manner in which technical details are treated.**
  - To have available more answers than customers have questions.
  - To always be a professional with honesty and integrity.
  - To master presentations & rebuttals and use them everytime.

# ***Structure of a Presentation***

- **Sales Idea...***What is it I want my customer to see, do, or understand?*
- **Qualify...***Does our product or idea apply to this customer?*
- **Need Awareness...***Allow the customer to discover the need for our product from their perspective.*
- **Need Satisfaction...***Show the customer how we can satisfy the need or solve the problem.*
- **Trial Close...***Does the customer see the sales idea? Do they have an objection - (yes), (no), (yes, but...)*
- **Close & Stay Closed...***The 1st person to speak after the close loses.*

*No matter what presentation you are giving... the structure will remain the same.*

# ROAD TO A SALE

- **Meet and Greet** - *Good 1st Impression... Smile... Be a professional.*
- **Build Rapport** - *Relax the Customer, Interview, Find the common ground... Be a good listener.*
- **Qualify** - *Establishing the Customer's Needs, Wants, and Desires... Ask Questions.*
- **Select products** - *Needs are based on Logic... Wants & desires are based on emotion.*
- **Presentations** - *Features, Benefits & Advantages... Know the structure of a presentation.*
- **Rebuttals** - *Create excitement & handle objections. (Remember... a question is usually not an objection just a request for more information)*
- **Trial Close** - *Is this the product for you... Can you see how this will...*
- **Negotiate** - *Rate, Term, Coverage level, Deductible, Etc...*
- **Close** - *Get a commitment and stay closed.*

*If you follow the road... It will lead you to the sale.*

## ➤ **EXTENDED SERVICE CONTRACT OVERVIEW:**

- An Extended Service Contract (ESC) is an agreement between the dealer and the new car/used car buyer, or the ESC administrative company and the buyer.
- An ESC is not an insurance policy. Mechanical Breakdown Insurance (MBI) is an agreement between an insurance company and the policyholder (buyer). It's true insurance, and thus is strictly regulated by provincial authorities.
- The vast majority of dealers sell Extended Service Contracts, not MBI's.
- Dealers may add a retail mark-up or commission amount to the cost of an ESC

## ➤ **Purpose of an ESC**

- To protect the customer, dealer, and lender from the high cost of unexpected mechanical breakdowns after the manufacturer's warranty has expired.
- To generate profitable income for the selling dealer.

### **Manufacturer's Comprehensive Warranty** - (New Vehicles)

- All new vehicles come with a “comprehensive factory warranty” or “basic warranty” that covers virtually the entire vehicle.
- There is no charge for this warranty. Almost all vehicles carry a basic warranty of at least 36 months, and some are even longer.
- Typically, there is no deductible during basic warranty - the factory pays 100% of parts and labor, and the customer pays nothing.
- Most new vehicle factory warranties also cover towing during the warranty period.

### **Factory Extended Powertrain Warranty** - (New vehicles)

- Some manufacturers continue to cover the Powertrain after the comprehensive warranty has expired.
- Powertrain consists of Engine, Transmission, and Drive Axle. Nothing else is covered.
- Factory warranty coverage can typically be transferred to the next owner. In some cases there may be a transfer fee.

### **Extended Service Contracts** - (New and Used vehicles)

There are two ways to provide New Vehicle Extended Service coverage:

1. **“All Risk”** - Sometimes called “Exclusion Only”. This method provides the greatest level of coverage. The actual contract does not list what is covered, only what is not covered, (ie. Excluded). Typically, “all risk” ESC coverage excludes: scheduled maintenance such as tune-ups, oil changes, etc.; normal wear and tear items such as brake pads, belts and hoses, exhaust systems, etc.; body and paint items such as bulbs, glass, upholstery, etc. Any part not specifically excluded is covered.
2. **“Named Parts”** - The contract lists every individual covered part in each component category. If a part is not listed, it's not covered. With different combinations of covered parts, there can be a multitude of coverage levels with “named parts” ESC's. Covered parts are typically listed under the following categories:

Engine - Steering - Electrical System - Transmission

Braking System - Cooling System - Drive Axle - Air Conditioner

Radiator - Suspension - Heater - Fuel System - Etc...



## **KNOW YOUR PRODUCT!**

### **Length of Coverage**

- Most ESC programs offer a variety of time/kilometre terms to meet the needs of every driver.
- The term of most **New Vehicle** plans starts on the **original in-service date** (The date on which the vehicle was first put in service.) and zero Kilometres.
- Generally, most New Vehicle ESCs may be purchased within the first 3 year/60,000 kilometres of a vehicle's service life. This means many used cars qualify for new car extended service coverage.
- The term of all **Used Vehicle** plans start on the **vehicle purchase date** and the current odometer reading.
- All Used Vehicle ESCs may only be purchased at the time of vehicle purchase.

### **Deductible**

- There are usually several choices of deductible amounts that customers may select.
- An ESC with no deductible or one with a low dollar amount will cost more than a contract with a higher deductible.
- Deductibles are typically a fixed dollar amount applicable to each repair visit. Other types of deductibles may be dependent on the dollar amount of the repair order, or will vary according to where the vehicle is taken for service.

### **Towing Benefit**

- Covers up to \$100 (Carfuffle Benefit) of towing costs due to any disablement.
- Not subject to a deductible.

### **Rental Car Benefit**

- Covers the cost of a rental car while covered repair work is being done.
- Not subject to deductible.
- Benefit typically applies when vehicle is required to be kept overnight. Some provide rental benefits in the event of a parts delay. Others are tied strictly to flat-rate labour time. Daily rental benefits range from \$20 to \$50, with benefit period ranging from 5 to 10 days per occurrence. (Carfuffle Benefit is \$30.00 per 8 Hours of applicable repair time up to \$150.00 per occurrence)

### **Ancillary Benefits**

- Trip Interruption - food and lodging
- Tire repair
- Roadside assistance
- Lost Key and Lockout Service

# ***Why People Buy Service Contracts***

- **Peace of Mind**
- **Worry-free driving**
- **Insures repairs are of a high standard.**
- **Rental Car**
- **Towing**
- **Low or no deductible**
- **Good anywhere in U.S. or Canada.**
- **Good at any legitimate repair shop**
- **Toll-free claims assistance**
- **Towing & rental reimbursement**
- **Pays retail parts and labor**
- **Protects against inflation**
- **Protects against rising repair costs**
- **Protects your income/savings**
- **Protects family budget**
- **Budget your major repairs**
- **Used car plans are “similar” to new car warranty**
- **Variety of plans for every driver**
- **Transferable**
- **Cancelable**
- **Refundable**
- **Higher trade/resale value**
- **Cost can be financed**
- **Cost can be put on credit card**
- **No money out of pocket**
- **The best extended service value in the world!**
- **No deductible on towing/rental**
- **Covers today’s high-tech electronics and computers**
- **Eliminates factory warranty deductible (or reduces it)**
- **Covers much more than powertrain**
- **Extends factory-like coverage**
- **Use it once - It could pay for itself**
- **Convenient**
- **Value > Cost**
- **Emergency lodging & food**
- **Includes Roadside Assistance**

# ***Presentations***

- ✓ **Sales Idea...***Our product protects you when you need it most.*
- ✓ **Qualify...***Did your salesperson review your limited factory warranty with you? What is your understanding of that warranty? (Let them tell you.) Then you explain in detail... Based on numerous studies, the frequency of repairs increases dramatically after 50,000 kilometres. (Let me show you...)*
- ✓ **Need Awareness...***Given the option... If the manufacturer allowed you to choose warranty coverage for the first 3 years of owning your vehicle or the second 3 years, based on the frequency of repairs, which would you choose?" The problem is the manufacturer doesn't do that, however...*
- ✓ **Need Satisfaction...***We have a plan that will do exactly that for you, while keeping your original factory warranty in tact. Let me show you how it works... (Brochure presentation) and like most people it is much easier to budget \$15-20 per month now than \$1,500 to 2,000 when it happens. Isn't that true?*
- ✓ **Trial Close...***Now can you see how our plan will protect you when you actually need it the most?*
- ✓ **Close & Stay Closed...***Do you want your payment to begin at 30 or 45 days?*

# ***Basic Mechanical Repair Presentation***

✓ **Sales Idea...** *For just a dollar a day you can have a worry free vehicle for the next 4,5,6,7 years. Our program gives you protection against the high cost of repairs at the time you need it most.*

✓ **Qualify...** *Did your salesperson discuss the manufacturer's limited warranty? (Explain the Factory Warranty)*

✓ **Need Awareness...** *Studies have shown that in years 4, 5 & 6 of ownership is when vehicles are most prone to mechanical failures. Are you aware that after the factory warranty runs out, you are responsible for 100% of repairs, parts, and labor?*

*Most of my customers drive 20-25,000 kilometres per year. Where do you fit in that range? Do you drive that many or more?*

*Most of my customers drive their cars 4-7 years. Do you fall in that range or do you keep yours longer?*

✓ **Need Satisfaction...** *Our product protects you when you need it most. After the factory warranty when most major repairs occur. Let me show you how this works... (Brochure presentation)*

✓ **Trial Close...** *Can you see how for less than \$1 per day we can eliminate that problem?*

✓ **Close & Stay Closed...** *Will you write a separate check or include it in your financing?*

# ***Length of the Loan Presentation***

- ✓ ***Sales Idea...Our program will pay for major repairs long after the factory warranty has expired, but while you are still making payments on your vehicle.***
- ✓ ***Qualify...I'm sure your salesperson discussed the limited factory warranty on your vehicle. The factory warranty is a great warranty, but quite frankly, we feel that it just doesn't go far enough. Most people keep a car longer and drive more miles than that. Is that true for you? I've noticed that you plan on budgeting for this car for 5 years. Is that correct?***
- ✓ ***Need Awareness...It is especially important to be protected for at least as long as you are paying for your car. With today's car payments you don't want to be paying for major repairs after the factory warranty has expired. With that in mind here is what we suggest...***
- ✓ ***Need Satisfaction...We have a plan that covers all repair costs, parts and labor on all major mechanical and electrical parts of your car. (Brochure presentation).***
- ✓ ***Trial Close...Can you see how our plan will protect you against major repairs through the entire time you are paying for your car?***
- ✓ ***Close & Stay Closed...Is the 5 Yr/80,000 plan adequate or would you prefer to go longer?***

# ***Objections To Extended Service Contracts***

- **It cost too much...**
- **Its a quality car...**
- **I'll take my chances...**
- **I don't need it... I'll never use it.**
- **Bad experience... It didn't pay.**
- **I want to think about it... How long do I have?**
- **I won't keep the car that long...**
- **The factory warranty is all I need...**
- **I know a mechanic...**

# Objection Handling

## ✓ Question...

- ➡ Answer Question & Close

## ✓ Comment...

- ➡ Minimize & Close

## ✓ Objection *(Remember, an objection is usually not a rejection but a request for more information. Usually quite vague - smoke screen. Need to clear the smoke and deal in specifics)*

- ① **Isolate objection** - *Find the real objection. Other than that is there any other reason why...?*
- ② **Assurance Phrase** - *I can understand how you feel.*
- ③ **Support Facts with Evidence** - *Appeal to logic, show evidence. Appeal to emotion based on wants and desires.*
- ④ **Benefit** - *Respond with new sales idea.*
- ⑤ **Build more value** - *Build more credibility and ask for the sale again.*
- ⑥ **Close & Stay Closed**

## ✓ Five (5) point rebuttal system

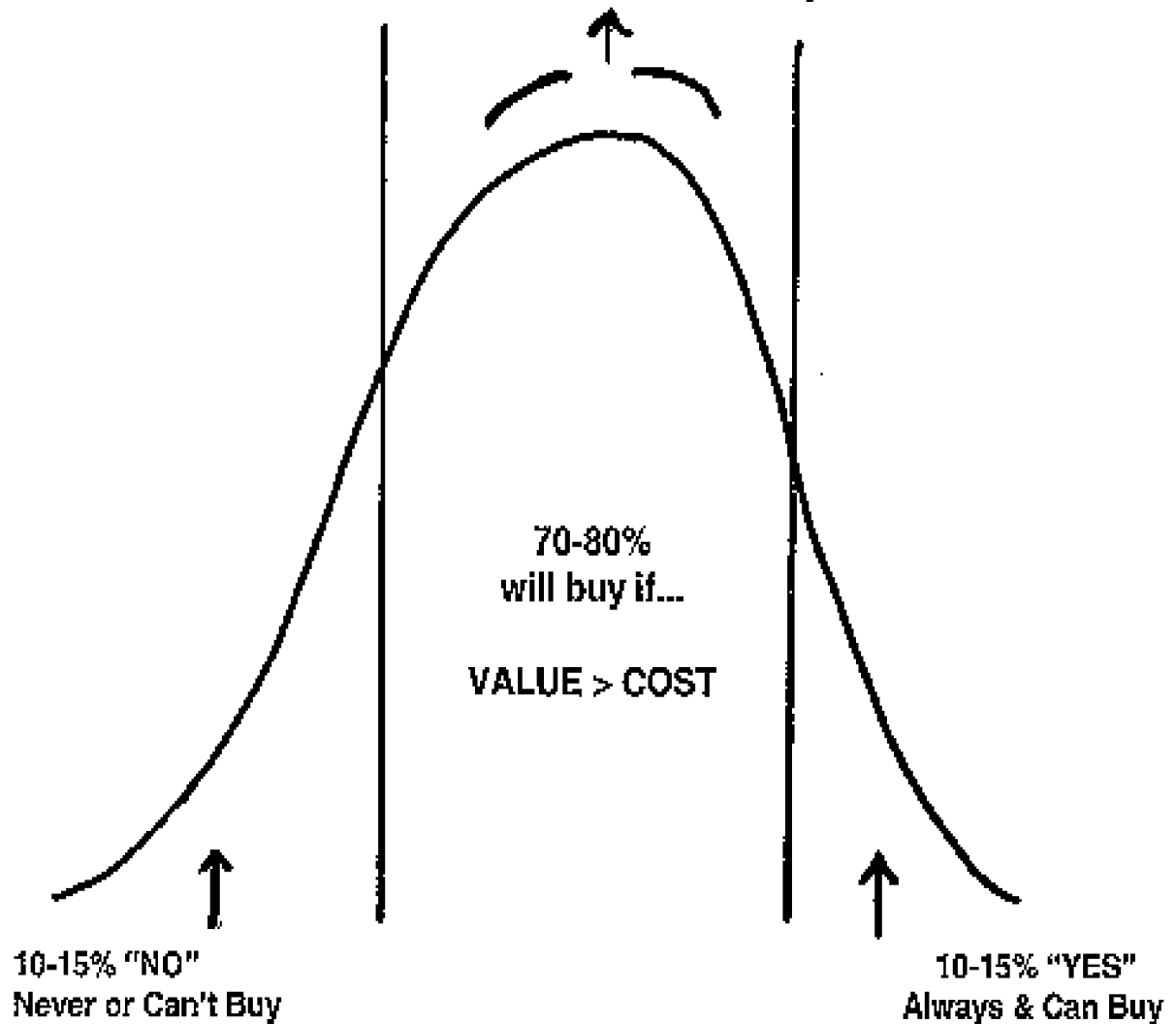
- ➡ Sweep them off their feet verbally
- ➡ Give a logical explanation for what you said.
- ➡ Make a positive statement.
- ➡ Ask an affirmative question.
- ➡ Close and stay closed.

## ✓ Customer Curve

- ➡ 10-15% will always buy.
- ➡ 10-15% will never buy.
- ➡ 70-80% will buy if value > cost... We need to concentrate on this group of people.

## THE CUSTOMER CURVE

70-80% is the "Focus" of the F&I Department.





# ***Cost Too Much #1 (Parts & Labour)***

- ✓ **Sales Idea...***Our program pays for itself even if your car is in the shop for as little as 1 day over the next 5 years.*
- ✓ **Qualify...***Has anyone given you a tour of our service facility yet? Did you notice the hourly labor rate? If your car was in the shop only 1 day out of the next 5 years, would you be happy?*
- ✓ **Need Awareness...***Did you realize, for every \$1 you spend in labour, statistics show us you will spend \$2 in parts. Let me show you...*

<u>Today</u>	<u>5 Years</u>
\$60 Hr. Labour	\$80 Hr. Labour
\$120 Parts	\$160 Parts
<b>\$180 Per Hour</b>	<b>\$240 Per Hour</b>

That is an average of \$210 per hour and earlier you said your car could be in the shop for as little as 1 day (8 hours) over the next 5 years. Correct? (8 hours x \$210 Avg. over 5 years = \$1,680)

- ✓ **Need Satisfaction...***Our program eliminates this cost.*
- ✓ **Trial Close...***Can you see how our program pays for itself even if your car is in the shop for as little as 1 day over the next 5 years.*
- ✓ **Close & Stay Closed...***Would you prefer a \$0 or \$100 deductible?*

# Cost Too Much #2

- ✓ **Sales Idea...** *Our extended service contract will more than pay for itself. If you are already spending 42.8¢ per mile to own and operate your car, doesn't it make sense to spend an additional 1.6¢ per mile to protect against mechanical repair cost?*
- ✓ **Qualify...** *Have you ever had your vehicle in for a major repair? Did your salesperson walk you through the service drive? Have you noticed the repair rate? \$50 per hour. Do you have any idea how much it cost to own and operate a car per mile these days?*

- ✓ **Need Awareness...** *studies show the average cost to repair:*

<u>Air Conditioner</u>	\$500-\$800
<u>Transmission</u>	\$1,200-\$1,800
<u>4WD</u>	\$1,800-\$2,500

A recent study on the cost of owning and operating a car per kilometre included the following expenses:

Gas	Insurance
Oil	Depreciation
Maintenance	Tax, License, Registration
Finance Charges	

They found the cost to be around 42¢ per mile. What they didn't look at was the average cost of mechanical repairs. (Brochure Presentation)

- ✓ **Need Satisfaction...** *With all the Mechanical & Electrical components on your car, wouldn't it be nice to have it worry free for the next 5-7 years. (Brochure Presentation)*
- ✓ **Trial Close...** *Can you see how our extended service contract at a cost of approximately 1.6¢ per mile will more pay for itself?.*
- ✓ **Close & Stay Closed...** *Which works best for your 5/80,000 or a 7/100,000?*

# ***Cost Too Much #3***

- ✓ **Sales Idea...***Our program is one you can't afford not to have.*
- ✓ **Qualify...** *I know what you mean, it does change your monthly payment a little bit. But it's just pennies a day. And I'm just like you, I'm always concerned about my budget and expenses.*
- ✓ **Need Awareness...***In reality it's people like you and me who can't afford not to have this sort of protection. Let's take a look at the real cost of 1 major repair. Let's say an Air Conditioner for example. (Show the cost of what an average A/C repair is). Wouldn't it be easier to budget a few cents a day rather than to budget for money all at once?*
- ✓ **Need Satisfaction...***Our program will do this for you (Explain again).*
- ✓ **Trial Close...***Can you see how our program is one we can't afford not to have?*
- ✓ **Close & Stay Closed...***Would a \$0 or \$100 deductible be better for you?*

# ***Take My Chances***

- ✓ **Sales Idea...***If you're already spending \$5,000 over the next 5 years to protect the outside of your car, doesn't it make sense to spend \$240 a year to protect against mechanical repair cost?*
- ✓ **Qualify...** *So what you're saying is you don't want to pay for something you may not use? Do you currently have collision insurance on your cars? How many times over the last 5-7 years have you had to use it? Would you ever consider of driving your new car off the lot without it?*
- ✓ **Need Awareness...***By the way, who do you carry your car insurance with? Terrific, I've heard they are a wonderful company. About how much a year is your premium? Do you recall what the deductible is? Let me show you something.*

## **Collision Insurance**

Currently you have an average premium of \$1000, and

Each time you use it there is a \$ 500 deductible, correct?

If you do happen to use it, what happens to your premium? It is also quite possibly they could cancel you. Isn't that true? But even if you never use it, your total cost over 5 years is around \$5,000 and there is no way you would drive off the lot without it, correct? Let me ask you this?

- ✓ **Need Satisfaction...**

***If you are investing \$1,000 per year to protect the outside of your car...***

Wouldn't it also make sense to invest only \$240 per year. To protect the inside of your car. (Brochure Presentation if necessary)

With only a \$50 deductible and if you do happen to use it they can never raise your rates or cancel you, and...

Your total cost is only \$1,200 over the next 5 years.

- ✓ **Trial Close...***Does this make sense to you?*
- ✓ **Close & Stay Closed...** *Do you want your payments to begin in 30 or 45 days?*

# ***I Don't Need It, I'll Never Use It***

✓ **Sales Idea...***Hopefully, you'll never have to use your Extended Service Contract. But, if you do, just like with other insurance, all of a sudden it becomes well worth it.*

✓ **Qualify...** *Let me ask you something. Do you currently carry...*

- Homeowners Insurance
- Car Insurance
- Life Insurance
- Health Insurance

*Do you plan to use these? And, will you be upset if you don't?*

✓ **Need Awareness...***You and I are a lot alike in that sense, I carry insurance on my home, my car, my health, and my life. Also with the hope of never using any of it. However, the reason I have this coverage is I've found it much easier to budget a few dollars a month ahead of time, rather than huge cost of repairs all at once, if in fact I had to use it. Do you agree with that concept?*

✓ **Need Satisfaction...***Let me show you again how this works (explain as much as necessary).*

✓ **Trial Close...***Can you see how our program is like all the other insurance we carry... in the event you would have to use it? It is much less expensive to have it and not need it than to need it and not have it... Isn't that true?*

✓ **Close & Stay Closed...** *Would you prefer a \$0 or \$100 deductible?*

# ***Bad Experience (It didn't pay)***

- ✓ **Sales Idea...** *If you had a bad meal at a restaurant, you don't stop eating do you? You just don't eat at that place anymore.*
- ✓ **Qualify...** *I'm sorry to hear that. I can appreciate how upset you must have been. There are 2 reasons why that could have happened. Either, you weren't given a complete explanation of your coverage or the plan you were sold was inferior.*
- ✓ **Need Awareness...** *Extended Service Contracts have improved tremendously over the years. None of them cover everything but they do provide very comprehensive coverage. I will explain to you exactly how our program works in relation to your vehicle... What is covered & what is not. This way there will be no misunderstandings. Then, after I explain the available coverage's you can decide for yourself, okay?*
- ✓ **Need Satisfaction...** *(Give a brochure presentation and be very complete)*
- ✓ **Trial Close...** *After explaining the benefits of your coverage, does it make more sense now?*
- ✓ **Close & Stay Closed...** *Do you prefer a \$0 or \$100 deductible?*

# ***I Want To Think About It... How Long Do I Have?***

- ✓ **Sales Idea...** *By waiting, you run the risk of a higher cost at the time of purchase and not taking advantage of all of the benefits of the ESC that are available now?*
- ✓ **Qualify...** *I can certainly understand you wanting to think things over. I like to do that myself at times. But, perhaps I haven't done a good job of explaining it to you. There are several good reasons to consider this ESC now.*
- ✓ **Need Awareness...**
  - ① The price is guaranteed. Once you have it the cost cannot be raised.
  - ② You can finance it in your loan, meaning you pay a small amount each month rather than paying for all of it at once.
  - ③ You don't have to worry about forgetting about it.
  - ④ Rental car.
  - ⑤ Trip interruption.
  - ⑥ Peace of mind.
- ✓ **Need Satisfaction...** *All of these can be taken care of by starting the program now. Let me show you how it works in your loan. (Do a payment close)*
- ✓ **Trial Close...** *So with that in mind, wouldn't you agree there's no real reason to wait?*
- ✓ **Close & Stay Closed...** *Which plan works best for you, the 5 year/80,000 or 6 year/100,000?*

# ***Factory Warranty is All I Need***

- ✓ **Sales Idea...** *Our program extends factory like coverage on your car to a full 5-6-7 years whichever you choose. It protects your budget, your investment and gives you peace of mind.*
- ✓ **Qualify...** *The factory warranty is a great warranty & we're glad you have it. However, it does have some limitations, like for example, time & kilometres. Let me ask you this...*
  - ① How long will you keep your car?
  - ② About how many kilometres per year will you drive?
  - ③ Will it be used for work or pleasure?
  - ④ Will you take many trips?
  - ⑤ Your loan is for "5" years... is that correct?
- ✓ **Need Awareness...** *The reason I ask these questions are your factory warranty is a 3 year/50,000 kilometre warranty. Though it is a good warranty, based on your driving habits of 25,000 per year, your factory warranty is actually only a 2 year warranty, isn't that true? You mentioned that you plan on keeping the car for 5 years. At 25,000 kilometres per year... that is 125,000 kilometres.*
- ✓ **Need Satisfaction...** *We have a program that will cover your vehicle for the full 5 years and 125,000 kilometres. (Explain - Brochure presentation with time and kilometres.)*
- ✓ **Trial Close...** *Can you see how our program will extend your factory warranty for as long as you keep your car at a minimum affordable monthly cost?*
- ✓ **Close & Stay Closed...** *Do you prefer the \$0 or \$100 deductible?*



# ***I Won't Keep The Car That Long.***

- ✓ **Sales Idea...** *Make them prove it.*
- ✓ **Qualify...** *Kilometres Driven?      Length of Loan?      Age of trade?*
- ✓ **Need Awareness...** *If they actually do trade every year and within mileage, congratulate them.*  
  
*If not... make them aware of our program by giving a presentation.*
- ✓ **Need Satisfaction...** *Find "Hot Buttons" and go from there.*
- ✓ **Trial Close...** *Can you see how our program will benefit you even if you do trade it in early?*
- ✓ **Close & Stay Closed...** *Shall we go ahead with it??*

# ***I Know a Mechanic***

- ✓ **Sales Idea...** *We could all use friends who are mechanical. However, our program provides you with many things your mechanic just can't offer.*
- ✓ **Qualify...** *I understand how you feel, it's hard to justify cost, if you can't see the value. To see if it might be cost effective for your, do you mind if I ask you a few questions?*
  - ✓ Are your driving habits going to be about the same?
  - ✓ Where do you have your car serviced?
  - ✓ Who does the work for you?
- ✓ **Need Awareness...** *I'm sure \_\_\_\_\_ is a good mechanic. However, when you leave here, go and see \_\_\_\_\_ and tell him you've got a deal for him. Tell him you're going to give him 80¢ per day for the next 5 years. To receive this, here is what he has to do for you... If you are on a trip and you breakdown, he has to come and get you car, give you his car, put you in a hotel and buy you dinner since you're more than 160 kilometres from home. He has to pay for all of your parts and labor at Retail prices and even if your A/C breaks, he has to fix it. In fact, no matter what component breaks or no matter how many times your car breaks down, he has to fix it each time. In return, he gets paid 80¢ per day. What do you think he would say to that deal? **(NO!)***

*I agree, he wouldn't take that deal because it's not a good deal for him. It is however, a good deal for you.*
- ✓ **Need Satisfaction...** *Our program will allow you to make that deal. Here's how it works... **(Explain coverage in detail)***
- ✓ **Trial Close...** *Can you see how for less than 80¢ per day this program makes perfect sense? Even if your best friend is a mechanic for you?*
- ✓ **Close & Stay Closed...** *Which plan works best for you, 5 years/80,000 or 6 years/100,000?*

# Which Would You Rather Have?

## *The benefit With an Extended Service Contract...*

- ◆ Worry-free driving for a full 6 or 7 years.
- ◆ Comprehensive coverage on hundreds & hundreds of parts and components after factory warranty expires.
- ◆ Rental car, towing, and additional benefits.
- ◆ Low deductible (\_\_\_ or \$0)
- ◆ Protection from rising parts and labour costs.
- ◆ Budget the cost of major repairs for years to come.
- ◆ Protection anywhere in the U.S. and Canada as you travel.
- ◆ Coverage of today's high tech electronics and computers.
- ◆ Higher trade/resale value.
- ◆ Outside the local area: Protection from dishonest repair facility.
- ◆ Less than 80¢ per day.

## *The drawback Without an Extended Service Contract...*

- or... 2 or 3 years of factory warranty.
- or... No coverage at all, or at best, powertrain only.
- or... No rental car, not towing, nothing.
- or... You pay a deductible + repair bill.
- or... You pay future labour rates of \$60-\$70-\$80 per hour.
- or... You pay full retail repair costs for years to come.
- or... You pay full retail prices wherever you may be.
- or... Absolutely no electrical or computer coverage after factory warranty.
- or... Lower trade/resale value.
- or... Outside the local area: You're at their mercy.
- or... 100% of all your repair bills.

Try to ask questions that cannot be answered "yes" or "no". Use "either/or" questions instead, and give both the benefit and the drawback:

"Which would you rather have...?"

"Which sounds better to you...?"

"What's really more affordable...?"

# ***Working Smarter... Not Harder!***

- ✓ Continuous Training... *Stay on top of your game.*
- ✓ 100%...Offer Everything to everybody...every time.
- ✓ Goals & Objectives... *Have a plan.*
- ✓ Planned Presentations...*Know your stuff.*
- ✓ Time Off (Scheduling)... *Take a break and recharge your battery. You've earned it!*

**Attitude, Attitude... Attitude!**  
*For every adversity there is an opportunity of equivalent or greater benefit, for those with a positive mental attitude.*