

Given that **Millennials** will be the largest consumer and employee base in the next two years, now is the time to evaluate your current compensation structures.

WORK-LIFE BALANCE

CONSISTENT INCOME

TRANSPARENCY

# F&I Pay Plan Advantage Comparison

## SALARY

## COMMISSION

### EMPLOYEE BENEFITS:

Stable and secure income

### DEALER BENEFITS:

Removes motivations for non-compliant practices

Attracts employees that focus on customer service

### CON:

Can be de-motivating to competitive, top performers

### REQUIREMENTS:

Performance standards for both customer service and sales targets

Ongoing sales training

### EMPLOYEE BENEFITS:

Unlimited earnings potential  
Team members share in the dealership's success

### DEALER BENEFITS:

Motivates employees to go above the minimum requirements.

Attracts aggressive, skilled sales representatives

### CON:

Can motivate non-compliant practices

### REQUIREMENTS:

A competitive pay plan, with defined performance measurements around both sales objectives and compliance

Ongoing compliance training



For more information on staying compliant with your interviewing practices, contact EFG at 800-527-1984.