

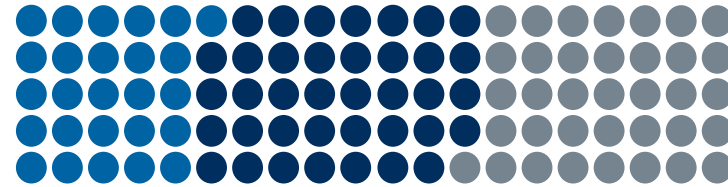
# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence



According to two recent analyses by J.D. Power and TransUnion:

## CURRENT NEW VEHICLE SALES BY GENERATION



**GEN Y**  
26%

**BOOMERS**  
38%

**CONSUMERS MOST AFFECTED** by the Great Recession and the nation's student loan crisis:

**AGE 20-29 & AGE 60+**

## HOW ARE YOU LEVERAGING SUBPRIME MARKET TRENDS?

**A significant chunk of consumer groups with the largest vehicle buying power are walking into dealerships with more debt than historical norms, and everyone is considering the potential of a subprime bubble.**

Protect your loan portfolio. Provide complimentary consumer protection products on subprime loans with an increased advance cap. This allows dealers to profit on the sale of upgrades while decreasing the risk of default on your loan.

With almost 40 years of experience in innovating and administering consumer protection products, EFG Companies will work with you to structure F&I products that will differentiate your loan, as well as increase and insulate your auto loan volume. Contact us to find out how today.