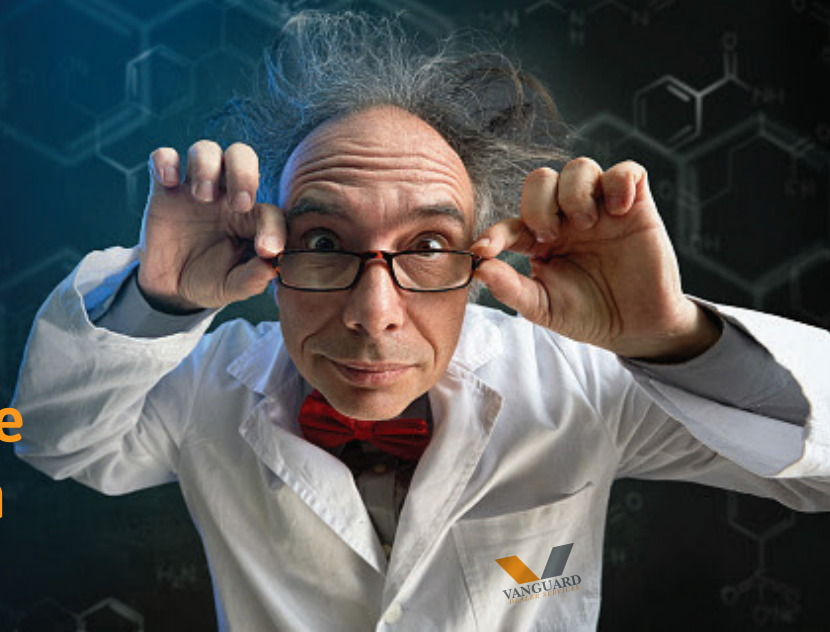


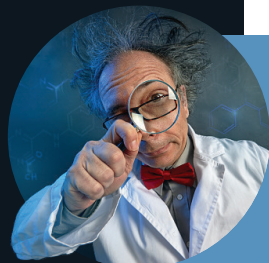
Per Vehicle Retail & What It's Means:

Maximizing Your Finance and Product Penetration



“Objection Doctor please help me! Management is constantly asking me about my PVR (Per Vehicle Retail).

They are obsessed with it. Every day, sometimes twice a day, they ask me what the deal is with my PVR. I do my best and at the end of the month it's normally decent enough, but...”



TURNING CUSTOMER OBJECTIONS INTO OPPORTUNITIES

The Objection Doctor totally understands your frustration, and totally understands why management is obsessed with PVR. PVR is an indicator as to how their F&I Managers are performing. It's a number that all F&I Professionals should know after every deal is processed and is absolutely owned by them.

Thinking of it another way. If you have high blood pressure, diabetes, low iron, or trying to lose weight... you need to know your numbers in order to improve. By knowing your numbers (PVR) you can determine the direction you are going in and it gives you the ability to make adjustments along the way so that you can boost finance or product penetration levels.

It's simply not enough to guess where your PVR might be — it's something you need to know. Furthermore, you should be tracking your finance percentage, product percentage, and PPD (Products Per Deal) ratio to know where improvements can be made.

The Objection Doctor also suggests keeping a deal-by-deal logbook where you can record product objections that you get from clients. Review what you could have said or presented differently that might have changed the outcome. Also, review those opportunities with your Vanguard Representative. As they say, two heads are better than one when it comes to overcoming customer objections.

THE CURE:

Know your PVR! Tell management what your PVR is every day so they don't have to ask, and you will head toward your best month, and best year, ever.