



ETHOS GROUP



INCREASE REVENUE

LOWER OVERHEAD

REDUCE RISK



Ethos Group, through its Reps, partners with dealers to promote a customer-focused approach to the sale, financing and servicing of automobiles, helping create an exceptional ownership experience.

Ethos Reps are the most talented, tech-savvy and effective field force in the F&I industry.



CONSULTING

Every dealership's sales and F&I process is unique. Ethos Reps help to maximize front and back-end profit by using a **Leadership Framework** to:

- Align dealership resources
- Leverage your institutional knowledge
- Develop an organizational leadership program
- Implement a customized game plan
- Measure performance for accountability



CONTINUOUS LEARNING

Ethos Group has the training expertise and infrastructure to help transform good dealerships into great dealerships. Our resources include:

- In-person classes at our dedicated 25,000 sq ft training facility
- In-house 1,800 sq ft production studio
- Regional leadership workshops
- Dealer-sponsored experience conferences
- F&I, service drive, sales manager and leadership classes

Our **on-demand library** of learning content offers:

- Role-specific training to fit the needs and objectives of each team member
- An extensive library of training topics, covering a broad spectrum of subjects
- Private label option for a dealer-branded learning experience
- Learning metrics to track progress, measure engagement, and identify areas for improvement, enabling a more informed approach to talent development



RECRUITING

Recruiting is focused on providing **high-quality candidates** to fill demanding dealership positions. The recruiting process includes:

- Nationwide university presence
- Relationships with college career centers and student / social organizations
- Interviews, personality assessments, goal setting exercises and background screenings
- Emphasis on a career path in the automotive industry
- Digital recruitment

The program is incredibly successful and an integral part of the culture of many of our clients.

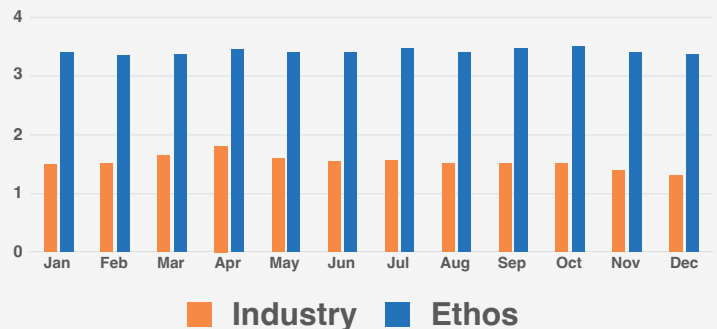


FINANCIAL SERVICES

Structured to best serve our clients.

- Own two insurance companies rated A- (Excellent) with AM Best
- Team of CPAs and MBAs that manage hundreds of reinsurance companies
- Evolving to 100% automated accounting reporting and loss ratio monitoring
- Repair work directed to the selling dealership
- Our financial service business is becoming **paperless and peopleless**

Industry-Leading Products Per Car 2023



ENTERPRISE-GRADE TECHNOLOGY

Our software platform focuses on dealership productivity and the retail customer experience.



Secure Cloud Technology with Microsoft® Azure®



One Login for All Ethos Software



70,000+ Users

20+

Dealer-recommended platform enhancements released per day

F&I / ACCOUNTING / FIXED OPS / ADMIN

Our Digital F&I® platform integrates with all DMSs and makes it **easy for your dealership to do business.**

- E-contracting for all products
- Submit product claims digitally
- Mobile experience for service drive
- Online product details and history
- Real-time billing
- Digital cancellations
- Cancels are e-signature enabled
- ACH to / from dealerships

FULLY CUSTOMIZABLE MENU

Presentations can be tailored to fit the needs of each retail customer. Dealer control over disclosures promotes compliance and transparency. Our platform automates the sale of product bundles and preloads.

Omni-channel F&I tools like MyMenu™ and “Collaborative Mode” empower the dealership to engage customers in their preferred manner, ensuring a personalized and comfortable experience.

CYCLOPS AI

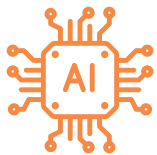
Digitally capture and analyze your F&I sales process. Cyclops employs **advanced AI** and offers transcription, keyword extraction, and sentiment analysis. This provides performance insights and reduces review times, quickly driving improvements.

ANALYTICS

Monitor your operations with our **real-time Business Intelligence tools.** Oversee F&I performance from multiple dashboards. Automated reporting ensures timely insights, enabling strategic adjustments and enhanced profitability.

SMART DIGITAL DEAL JACKET

AI-powered document organization, automatic packets and an automated deal checklist ensure an efficient, uniform, error-free digital deal structure. Form synchronization with supported DMSs creates a seamless workflow.



WILL YOUR DEALERSHIP EMBRACE AI?

Artificial Intelligence transforms business operations by **automating tasks, reducing errors, cutting costs and boosting productivity.** AI personalizes the retail customer experience, enhances risk management and enables informed decision-making.

Embracing the AI Economy unlocks new revenue streams through data monetization and AI-powered products, giving automobile dealers, who adopt early, a competitive edge.



COMPREHENSIVE F&I PRODUCT OFFERINGS

» CORE

VSC
Select (Bundle)
Maintenance
Appearance
GAP

» CONSIDERATIONS

State
Franchise
Leadership
Rep
Director
Lender

» PRODUCTS

60+ Products
2,800+ Variations

» MEET GOALS

Customer Retention
Customer Experience

TO ARRANGE A MEETING



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