

BUILD A FORTRESS AROUND YOUR FUTURE!

Concept Presentation















ELIGIBLE VEHICLES

Vehicles up to 5 years old and having less than 80,000 miles on the odometer at the time of sale



7 Year / 125,000 Powertrain Warranty



Emergency Roadside Assistance



Available Wraps

ELIGIBLE VEHICLES

Vehicles up to 15 years old and having less than 200,000 miles on the odometer at the time of sale



3 Year / 36,000 Powertrain Warranty



Available Wraps

ELIGIBLE VEHICLES

All New Vehicles



20 Year / 200,000 Powertrain Warranty







FORTRESS MULTIPOINT

- 162-Point Inspection on every Fortress Certified CPO Vehicle
- Inspection Includes:
 - Vin/TSB/Recall Check
 - Required Maintenance
 - Powertrain/Chassis
 - Body Frame
 - Road Test
 - Interior/Exterior
 - Electrical Components
 - Cooling & Heating
 - Additional Items (Keys, Tires, Alignment)
- Carbonless forms provided or digital format provided for integration with DMS.



FORTRESS MARKETING

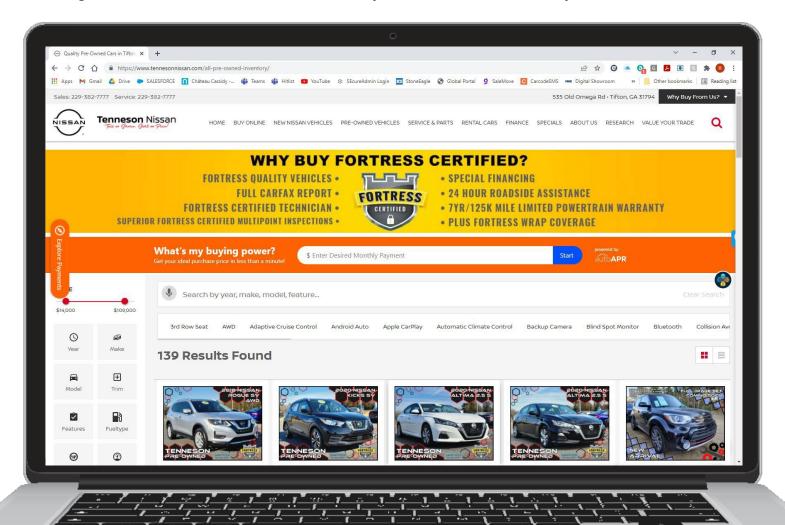
- Displayed prominently throughout the showroom.
- Every Fortress Certified Vehicle receives a license plate & window cling.
- Provided Items Include:
 - CPO Checksheet
 - Presentation Books
 - Brochures
 - Document Holders
 - License Plates
 - Window Clings
 - Claims Cards
 - Website marketing support





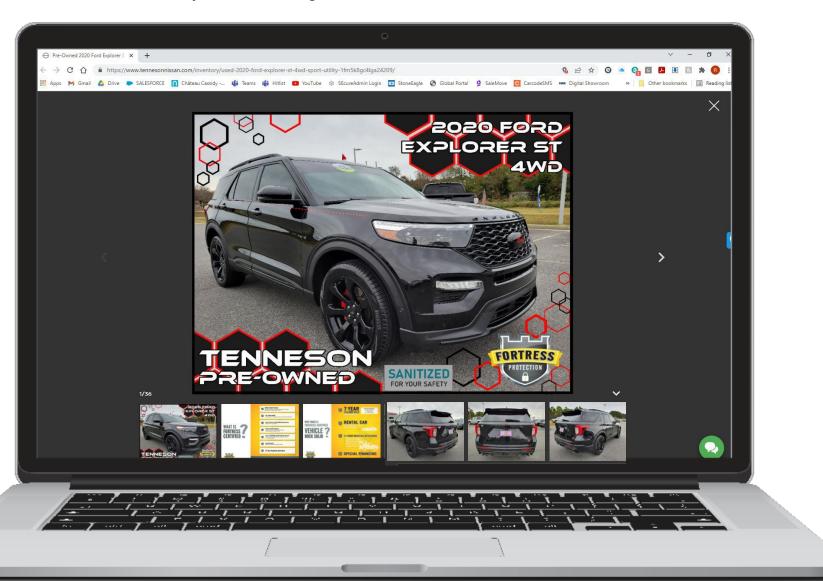
WEBSITE MARKETING SUPPORT

Integrates the Fortress CPO Brand into your Website & 3rd Party Lead Providers.



WEBSITE MARKETING SUPPORT

CPO Brand Overlay into VDP Page.

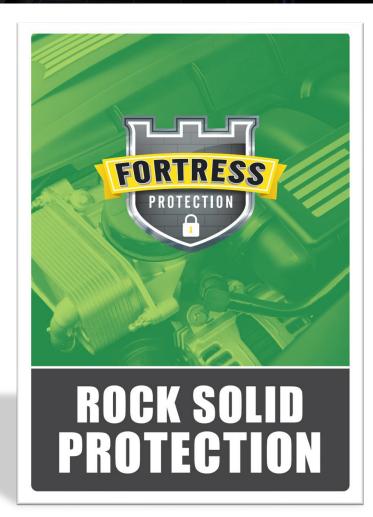


DEDICATED DEALERSHIP-SPECIFIC FORTRESS WEBSITE

- Program Details
 Wrap Information
 Cancellations
- Claims



ADDITIONAL MARKETING MATERIALS







Brochure

Document Holder



SALES PROCESS - PRESENTATION BOOK

- Every customer presented Fortress CPO value proposition.
- Distinguishes the dealership from the competition.
- Sets up Wrap Sale and other products for F&I.





FORTRESS CERTIFIED USED VEHICLES "Rock Solid Protection"

WHAT IS FORTRESS CERTIFIED





FORTRESS QUALITY VEHICLES

Only the Finest Quality Vehicles get the Stamp of Fortress Certification - Giving you Piece of Mind



FULL VEHICLE HISTORY REPORT

Guaranteeing your Vehicle Exceeds Fortress Certification Standards



SUPERIOR FORTRESS CERTIFIED MULTIPOINT

Performed on Every Vehicle



FORTRESS CERTIFIED TECHNICIAN

Making Sure Every Vehicle Exceeds Fortress Standards Before it Leaves our Lot



7 YEAR / 125,000 MILE POWERTRAIN WARRANTY

Protecting the Most Important Expensive Parts of Your Fortress Vehicle



SPECIAL FINANCING

Available on All Fortress Certified Vehicles



24 HOUR ROADSIDE ASSISTANCE



Ask one of our Fortress Team Members for More Details

WHAT IS FORTRESS MULTIPOINT



CERTIFIED PRE-OWNED INSPECTION CHECKLIST Dealer Name Stock Number: Exterior Color: Mileage: Date Inspected: WO# VIN Eligibility: Prior to inspection the Dealer must run and print a Service Comm and vehicle history report to confirm vehicle qualifications, including: clean title, no open service campaigns/recalls, no warranty exclusions, no more than 6 years (current plus 5 years) from the original in-service date (from each January 1), AND having fewer than 80,000 miles on the odometer. Instructions: Attach a copy of the Certified Pre-Owned Inspection report to the Work Order (W.O.) #referenced above. The W.O. is the document of record for all notes, readings, consult printing. outs, and repairs performed. This Certified Pre-Owned Inspection Report, along with the W.O., VSC Application and Bill of Sale, may be requested in the future to determine repair eligibility. If adjustments or repairs are required, please note on Work Order. VIN/TSBs/RECALLS/DTCs/MAINTENANCE 39 Transfer Case (Operation) Meet Adjust 40 Universal Joints/CV Joints/Boots (Condition) 1 Vehicle has Required State Decals (Emissions, Inspection, Etc.) 41 Differential/Drive Axles (Condition/Leaks/Damage) Check, Document, Repair and Retest Any Diagnostic Trouble Cod 42 Clutch (Operation/Fluid Level) Oil Change/Scheduled Maintenance Performed HYBRID SYSTEM 4 Check for All DTC Sub-systems Inspection 43 Inverter Coolant (Level/Condition/Concentration) POWERTRAIN/CHASSIS 44 Hybrid Battery (Charge Level) ENGINE MECHANICAL CONDITION 45 12-V Auxiliary Battery (Correct Application) 5 Fluid Leakages (Record Where and What is Leaking) 46 Inspect Integrity of Protective Shields for High Voltage Harness Under 6 Oil in Air Cleaner (Can Indicate Excessive Blow-by or Faulty PCV Systems) Vehicle from HV Battery to Engine Compartment 7 Water in Oil (Check Underside of Oil Filler Cap 47 Hybrid Electronic Control Unit (Run Diagnostic) 8 Engine Oil (Condition/Level) 48 Multi-Information Display (Operation) 9 Timing Belt Replaced per OEM Maintenance Schedule 49 Diagnostics Scan (Check for Codes and Software Update) 10 Cylinder Power Balance- Run Diagnostics (If Error Code(s) Present SUSPENSION/STEERING Compression Check Required) 50 Tires (Check for Uneven Wear) 11 Fluids (Condition/Level) 51 Steering/Suspension Fluid (Condition/Level/Leaks Top Off as Necessary 12 Vacuum Hoses (Condition Steering Gear and Linkage (Condition/Leaks/Boots) 13 Engine Mounts (Condition) 53 Power Steering Pump and Hoses (Leaks/Noise/Operation) COOLING SYSTEM 54 Suspension System/Control Arms/Ball Joints/Bushings (Condition) 14 Hoses (Condition) 55 Tie Rods and Idler Arm (Condition) 15 Coolant (Condition/Level/Leaks/Freeze Point/Voltage/Corrosion 56 Sway Bars/Links/Bushings (Condition) 16 Radiator (Condition/Tube/Fins) Pressure Test Cap/System 57 Springs (Condition/Ride Height) 17 Cooling Fan/Fan Clutch/Fan Motor 58 Struts/Shocks (Leakage) (Condition/Operation/Auxiliary Fan Operation) BRAKES/EXHAUST SYSTEM 18 Water Pump (Noise/Leaks) 59 Brakes/Calipers/Lines Operate Properly with No Signs of Damage 19 Recovery Tank (Condition/Fluid Level/Sensor Operation) 60 Brake Fluid (Level/Condition Top Off as Necessary) 20 Belts (Condition/Cracks/Glazed/Frayed/Adjustment) 61 Pads/Shoes: 50% Remaining - Front_ FUEL SYSTEM 62 Rotors/Drums (Condition/Wear with No Abnormal Sign of 21 Fuel Pump Noise/External Fuel Pump Leakage Grooving/Discoloration) 22 Fuel Lines/Hoses (Condition/Check for Signs of Leakage) 63 Brake System Lines/Hydraulics/Hoses/Fittings (Condition/Wear/Leaks) 23 Fuel Filter (Condition/Replace per Maintenance Schedule) 64 Parking Brake (Operation/Adjustment/Condition) 24 Air Filter (Condition/Replace per Maintenance Schedule) 25 Check Injection Pump Timing (Diesel) 65 Master Cylinder and Booster (Operational/Leaks) 66 Entire Exhaust System (Condition/Leaks/Damage/Noise) 26 Perform Boost Pressure Test (Turbo Diesel) 67 Catalytic Converter and Shielding Condition 27 Check Vacuum Pump Operation (Diesel) 68 Perform Emission Control Tests and Record Readings ELECTRICAL SYSTEM **BODY FRAME** 28 Remote Keyless Entry Fob (Operation/Battery Condition) 29 Wiring (Condition) Visually Inspect for Repairs, Damage, Abnormal Tire Wear. Note: Overall 30 Starter Operation (Draw/Amperage) 69 Vehicle Inspection Should Take Place at This Point for Rust & Damage Due to Some Natural 31 Alternator Charging (Voltage and Amperage Output) Disaster. Look Under Carpet in Trunk, Int., and Under Dash For Flood Damage Record Regulated/Maximum DOORS/HOOD/TRUNK/TAILGATE OPERATION 32 Ignition System Operation Release Mechanisms Manual/automatic, Hinges, Alignment, and Proper 33 Battery Condition: (Fluid/Level/Corrosion/Voltage/Load Test) 70 Attaching Devices (Bolts and Over-spray Indications of Damage Record Readings (Requires Battery Tester) Repairs/Proper Operation and Closing) 34 Check Pre-Glow System (Amperage Draw-Diesel) **ROAD TEST** TRANSMISSION/DIFFERENTIAL/TRANSAXLE/ 71 Starting Cold/Hot TRANSFER CASE 72 Engine Idle Quality 35 Transmission System (Condition/Operation 73 Engine Performance/Smooth Acceleration 36 Automatic Transmission/Transaxle Fluids (Condition/Level/Leaks/

Meet Adjust N/A

Pink- Sales File

74 Engine Noise (Cold/Hot and High/Low Speeds)

Automatic Transmission Shift Points/Slippage (Operational/Smootl

76 Points/Check at All Shift Points-Overdrive Control Switch and

75 Transmission/Transaxle Noise (Cold/Hot)

White- Service File Yellow- Customer

37 Manual Transmission/Drive Axle/Transfer Case Fluids (Condition/

38 Transmission Mounts (Condition/Cracked/Oil Soaked/Broken/

Fill or Change Oil and Filters)

Level/Leaks/Fill or Change Oil)

Replace Worn Mounts)

WHAT IS FORTRESS MULTIPOINT



1	Meet	Adjust	1	127 Sunroof/Moonroof (Condition/Operation)		
N/A DOAD TEST (1' I)	L		Ш	Meet Ad		
ROAD TEST (continued)	<u> </u>		Н	128 Convertible Top (Condition/Operation/Rear Window and Zipper O BODY EXTERIOR	pera	tion)
 577 Shift Interlock (Operation) 78 Drive Axle & Transfer Case Bearings or Gear Noise/Vibration (Adjust/R 		-	Н	BODY PANELS/BUMPERS/FASCIAS		_
79 Manual Transmission (Gear Change/Operation/No Grinding)	epia	(e)	\vdash	129 Inspect for Damage, Dings, Dents, Alignment, Mismatched Paint at		
80 Clutch Operation (Smooth Engagement/Slippage/Chatter)	\vdash		\vdash	Overall Paint Condition (Clear Coat)	-	
81 Steering/Rack and Pinion/Steering Linkage Performance (Steering V	hee			130 Inspect Bumpers for Damage, Alignment and Improper Repairs		\rightarrow
Free Play/Center)			Н	131 Bedliner (Condition)		
82 Brakes/ABS (Effectiveness/Operation/Noise/No Pulling or Pulsating)				GRILL/TRIM/MOLDINGS/ROOF RACK, ETC.		
Note: ABS may pulsate under hard braking			П	132 Condition: Bent, Dings, Parts Missing and Proper Attachment		
83 Cruise Control Operations (Including Resume)			П	GLASS/MIRROR/WIPER AND WASHER CONDITION		
84 Intelligent Cruise Control (Operation)				133 Windshield (Damage, Pitted, Repaired, Wiper Marks, Cracked)		
85 Gauge/Speedometer/Tachometer/Odometer/Oil (Operation)				134 Side/Rear Windows (Damage, Pitted, Repaired)		
86 Body/Suspension (Performance/Noise/Rough Road Test)				135 Mirrors (Condition of Mirror, Hinge, Operation)		
87 Tire Pressure Monitoring System (Operation/Indicator Light)			Ш	136 Wipers (Condition of Mechanism/blade)		
INTERIOR				137 Wipers (Operation/Speeds/Delay)		
HEATING/VENTILATION/AC/DEFOGGER/DEFROST			Ш	138 Washer (Fluid Level/Spray Pattern)		
88 Air Conditioning System (Cold/Condition/Operation)			Ш	EXTERIOR LIGHTS		
89 Heating System (Hot/Condition/Operation)			Ш	139 Headlights, High Beams (Alignment/Condition/Auto-Function/Ope	erati	on)
90 Defogger/Defroster (Operation)			$\overline{}$	140 Taillights (Lens Condition/Operation)		\rightarrow
91 Air Cabin Filter (Condition: Change per Maintenance Schedule)				141 Brake Lights/High Mount Brake Light (Lens Condition/Operation)	Ш	-
WINDOW/DOOR LOCK OPERATION	\vdash		\vdash	142 Parking Lights (Lens Condition/Operation)	\vdash	-
92 Door Locks/Controls (Manual/Automatic Operation) 93 Child Safety Locks (Operation)			\vdash	143 Hazard Lights (Lens Condition/Operation) 144 Reverse Lights (Lens Condition/Operation)	Н	+
93 Child Safety Locks (Operation) 94 Windows/Controls (Manual/Automatic Operation, Locks)				144 Reverse Lights (Lens Condition/Operation) 145 Turn Signal/Side Marker Lights (Lens Condition/Operation)	Н	+
AIR BAGS/SEAT BELTS	_	\vdash		146 License Plate Lights (Lens Condition/Operation)	Н	-
95 Seat Belts (Condition/Operation)	\vdash	\vdash	+	147 Fog/Driving Lights (Lens Condition/Operation)		
Air Bags (Exterior, Condition/Intact/No Codes/Dash Light Operation)				TIRES & WHEELS		_
96 Note: When inspecting the Air Bag System, look at steering wheel for abnorm		er		148 OEM Size and Speed Rating (2WD/4WD/AWD- Same Brand per Axl	D)	
(could indicate the vehicle has been repaired and a used steering wheel			ш	The demonstrating (ETE) THE MAIN Same Brain per 700	-,	-
& air bag have been used).				149 Tread Depth (Minimum 5/32") Tire Tread Depth Measurements:		
AUDIO/DVD/ALARM/NAVIGATION SYSTEMS	_		\vdash	Left Rear: Right Rear: Left Front: Right Front:	Н	\neg
97 Audio System- Radio, Cassette, CD, Speaker (Condition/Operation) 98 DVD System (Condition/Operation)	\vdash	-	\vdash	150 Condition/Abnormal Wear (Sidewalls, Vibrations/Alignment Proble	ms)	$\overline{}$
99 Antenna (Condition/Operation)	\vdash		\vdash	151 Pressure (Record Reading for Each Tire)		\neg
100 Alarm/Theft Deterrent System (Condition/Operation)	\vdash		Н	152 Alignment (Refer to #50, #69 & #81)		
101 Navigation System (Operation)				If Problem Noted Alignment Should be Checked		
INTERIOR AMENITIES		_		153 Spare Tire (Condition/Tread/Pressure)		
102 Clock (Condition/Operation)	\vdash		\vdash	154 Wheels (Condition/Visual Run out/Curb Damage/Finish)		
103 Horn (Condition/Operation)	\vdash		\vdash	ADDITIONAL DETAIL ITEMS		
104 Lighter/Power Outlet(s) (Condition/Operation)	Н	\vdash	Н	155 Minimum One Key or Keyless Remotes		
105 Ashtrays/Storage (Condition/Operation)	-	\vdash	\vdash	156 Exterior is Clean and Free of Swirl Marks and Removable Scratches		
106 Glove Compartment (and Light)/Center Armrest Console (Condition)	Оре	ratio	n)	157 Body is Free of all Dents & Reasonably Free of Swirl Marks &		
107 Tilt/Telescopic Steering Wheel (Operation)	r.		_	Removable Scratches		_
108 Steering Wheel Lock (Operation)				158 Bumpers and Fascia Free of Gouges and Mismatched Paint	Ш	_
109 Mirrors/Rear View (Condition/Operation)			\Box	159 Wheels/Wheel Covers and Tires are Clean and Properly Dressed	Ш	_
110 Instrument Panel/Lights and Warning Lights (Condition/Operation/Br	lb 0	heck		160 Interior is Free of Debris/Odor, Clean and Properly Dressed		_
111 Warning Chimes (Operation)				161 Seats, Carpets, Headliners and Floor Mats (If Equipped) are Free of 162 Interior Surfaces are Free of Holes, Tears, Fading or Excessive Wear.	Stain	IS
112 Interior Courtesy/Dome/Map Lights (Operation)				Required Technician Signature		
113 Fuel Filler Door Release (Operation)				Technician certifies that all mechanical items have been inspec	ted.	
114 Interior Door Handle (Operation)						
INTERIOR TRIM/CARPET/FLOOR MATS				dealership technician date		
115 Carpet (Condition/Appearance)	L			dealership technician date		
116 Floor Mats (Condition/Appearance)			Ш	Required Manager Signatures		
117 Door Trim/Panels/Dashboard/Packages Shelf (Condition/Appearance/	ttac	hmen	it)	I certify that all mechanical repair standards have been met	t.	
118 Headliners (Conditioning/Appearance)						
119 Sun Visors (Condition/Appearance Vanity Mirror Light)				Service Manager date		
LUGGAGE COMPARTMENT/TRUNK/TRUCK BED 120 Luggage Compartment Mat/Trim/Carpet/Cargo Net (Condition)		-	\vdash		met	
120 Luggage Compartment Mat/Trim/Carpet/Cargo Net (Condition) 121 Luggage Compartment Light (Operation)		\vdash	\vdash	I certify that all detailing and appearance standards have been	met	
122 Jack/Tools (Condition)	-		\vdash			
123 Emergency Trunk Release (Operation)				Sales Manager date		
SEATS				CUSTOMER SIGNATURE		
124 Seat upholstery (Condition/Worn/Ripped/Cracked/Faded)			\vdash	Lacknowledge that I have received a copy of the Certified Inspe	ction	1
125 Seat/Headrest Adjustments (Manual/Automatic Operation)			\vdash	Checklist and a copy of the Certified Pre-Owned Warranty.		
126 Heated/Cooled Seats (Operation)						
SUNROOF/MOONROOF/CONVERTIBLE TOP						
	_	_	_	customer date		

White-Service File

Yellow-Customer

Pink-Sales File

WHAT MAKES A FORTRESS CERTIFIED VEHICLE 7 **ROCK SOLID**





Covered Components:

Engine, Transmission, Transfer Case. Drive Axle & Assembly.



RENTAL CAR

Up to \$35/Day and up to 5 Days per Covered Breakdown



24 HOUR ROADSIDE ASSISTANCE

- Gasoline up to two gallons
- Flat tire service (with inflated spare)
- Battery jump start
- Locked-out assistance



SPECIAL FINANCING

WHAT'S THE FORTRESS EXCLUSIONARY WRAP COVERAGE





The Fortress Exclusionary Wrap Coverage

Wraps Around Your Underlying Fortress Powertrain
Coverage, Covering Nearly ALL Factory Installed
Components of Your Fortress Certified Vehicle for up
to 7 Years and 125,000 Miles

Components Protected by the Fortress Wrap Include But Are Not Limited To:

- Engine Cooling
- Air Conditioning
- Electrical Systems and High Tech Components
- Suspension
- Fuel System
- Navigation
- Brakes

*Ask a Fortress Team Member for Exact Coverage Details

PROCESS RESULTS

- Increased Vehicle Sales
- Increased PVR (Front & Back)
- 74% ITD Wrap Penetration at TKO Auto Group
- Increased CSI
- Higher Service Retention
 - Warranty Work
 - Future Purchases
 - Create Certified Loyalty to your Dealership





WHY IS FORTRESS CPO BETTER THAN THE FACTORY?



TYPICAL FACTORY PROGRAM

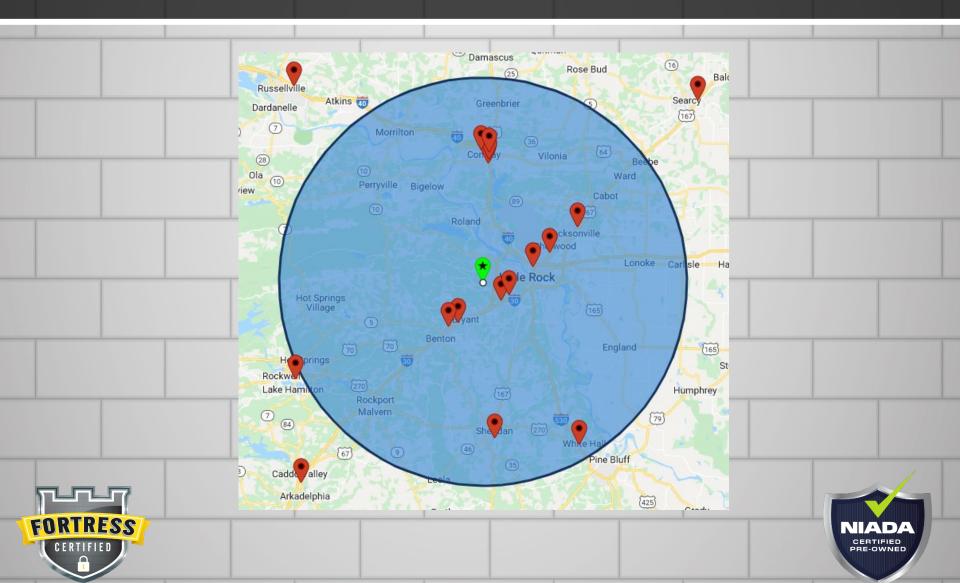
- **X** DISTINGUISHES **THE FACTORY** FROM THE COMPETITION
- **BUILDS THE FACTORY'S BRAND**
- DRIVES CUSTOMERS BACK TO ANY LIKE-FRANCHISE DEALERSHIP
- X NO CLAIMS CONTROL
- THE FACTORY **KEEPS THE PROFITS** (\$200 \$400 PER UNIT)
- THE FACTORY GET'S EVERYTHING
- **BUILT TO BENEFIT THE FRANCHISE... NOT THE DEALER**



40-MILE CLAIMS TIE-BACK



Drives Retention & Service Profits



TAX BENEFITS

Your Effective Tax Rate

EXAMPLE NET PREMIUM
(Single Contract)EXAMPLE
LOSS RATIOTAX RATE\$750\$750 X 40% = \$300
Underwriting Profit:
\$750 - \$300 = \$4500%
Underwriting Profit Exempt

EXAMPLE UNDERWRITING OVER 5 YEARS (4%)

\$450

September 1 INVESTMENT INCOME ONLY

TAX ON INVESTMENT INCOME ONLY

TAX RATE

TAX ON INVESTMENT INCOME ONLY

4.2%





AUTO BATTODA YOUR DAILY OPERATIONS MAGAZINE

DEALERS CHOICE AWARDS

Portfolio

Diamond Award Service Contract Reinsurance

FOR IMMEDIATE RELEASE

Portfolio Earns 12th Straight Top Ranking in the Annual Dealers' Choice Awards

The only provider of reinsurance to be ranked at the top every year

(Lake Forest, CA, June 19, 2020) Portfolio, one of the nation's leading reinsurance program managers for automotive dealers, has been voted for the tenth consecutive year as a top provider of Vehicle Service Contracts-Reinsurance in the annual Dealers' Choice Awards national survey sponsored by Auto Dealer Today magazine.

"Ten years of us ranking at the top says a lot about how dealers regard our programs," said Brent Griggs, President and CEO. "We are grateful that our clients took the time to vote to demonstrate their high level of satisfaction with Portfolio."

"It's essential to also thank all of our independent agents, who are the face of Portfolio in the dealer-ships every week, and our Reinsurance Specialists who support our agents and dealers," added Brent Griggs, President & CEO. "Everyone should recognize that their hard work and dedication in meeting each dealer's needs is why we are ranked at the top every year."

- Brent Griggs CEO, Portfolio Dan Haugen, Chief Sales Officer added, "I also want to express our thanks to all of our dealers for this vote of confidence in Portfolio. We are focused 100% on our dealers' need for success in the dealership and the reinsurance company, so it's rewarding to have their votes for us each year. It means we are doing a good job, but we will never rest on our laurels in this fast-changing industry."

"It's essential to also thankall of our independent agents, who are the face of Portfolio in the dealerships every week, and our Reinsurance Specialists who support our agents and dealers," added Griggs. "Everyone should recognize their hardwork and dedication in meeting each dealer's needs is why we are rankedat the top every year."

The survey was conducted over four weeks during March and April of this year in an audited process where hundreds of dealer principals and other dealership personnel scored their satisfaction with providers in 34 categories of products and services. Survey respondents are asked to cast votes only for providers with which they have firsthand knowledge and experience.

In addition to identifying their primary providers in each category, respondents must rate their providers in four qualities: (1) the product or service provided; (2) customer support and service; (3) the overall value for dollars spent; and (4) whether the dealer would recommend the provider. The quality of the votes is weighted more heavily than the quantity in order to level the field.

Portfolio will be recognized as the Top Reinsurance Performer in the August 2020 print issue of Auto Dealer Today magazine and online at www.autodealertoday.com. Award winners will be honored at the industry Summit in Dallas in early September this year.



PortfolioReinsurance.com

PORTFOLIO GROUP OPERATING HIGHLIGHTS

Put Your Program to The Test

- 1,237 Reinsurance Companies Under Management.
- Over 2,000 Dealer Rooftops.
- Over \$2.9 BILLION in Written Premium.
- Over \$1.8 BILLION in Total Assets.
- Over \$398 Million Investment Income Earned.
- Dealers have borrowed \$745 Million to expand and improve operations.
- Dealers have taken over \$650MM in DIVIDENDS from their reinsurance companies.







"Partnering with Portfolio is one of the best business decisions I have ever made. Our company would not be where it is today without the creation of the Fortress Product Platform. Having access to capital, control over investments, the ability to see your monthly money on your phone, and quarterly cessions are unmatched in the industry."

TESTIMONIAL – TKO AUTO GROUP

- Portfolio / Global customer since 2012.
- Grew from 3 to 11 Stores.
- Leveraged Reserve Capital to Fuel Growth.
- 70% Increase in Backend PVR.
- Complete Claims Control for Customer Satisfaction.
- Investment Control used my own Money Manager.
- Minimized effective tax rate.















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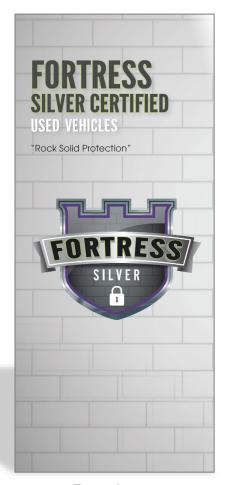
MARKETING MATERIALS



License Plate



Window Cling



Brochure

PROCESS RESULTS

The Only Product of It's Kind

- Increased Vehicle Sales
- Increased PVR (Front & Back)
- 61% ITD Wrap Penetration at TKO Auto Group
- Increased CSI
- Unmatched Service Retention for Higher Mileage Vehicles
 - Warranty Work
 - Future Purchases
 - Create Certified Loyalty to your Dealership



