



Guide to Published Team One Articles and Quotes

Many of our agents and product providers refer articles George Angus has had published or his quotes in articles such as Automotive News and F&I and Showroom Magazine.

Below are dozens of published articles and references to Team One that refer different subjects. The first list is from F&I and Showroom and further down are articles and quotes from Automotive News.

F&I and Showroom Magazine

Better Selling Through Disclosure



March 30, 2016

production soar. George Angus is the training director for Team One Research and Training

<http://www.fi-magazine.com/article/story/2016/03/better-selling-through-disclosure.aspx>

Operation Overhaul



June 3, 2016

was developed by Team One Group's George Angus, whom Saxton credits for helping his producers tap

<http://www.fi-magazine.com/article/story/2016/06/operation-overhaul.aspx>

Solving the Pay Plan Dilemma



By George Angus

January 2015, F&I and Showroom - Feature

F&I professionals are outpacing the earnings of their colleagues in the sales department and even at the executive management level, and every attempt to level the playing field has its pros and cons.

Try Before You Buy



May 1, 2015

to the clown suit. George Angus is the training director for Team One Research and Training

<http://www.fi-magazine.com/article/story/2015/05/try-before-you-buy.aspx>

Measuring F&I Performance



These are the factors we have concentrated on in developing our processes, but we are constantly evaluating new ideas, tools and George **Angus** is the training director for Team One Research and Training, a company specializing in scientific <http://www.fi-magazine.com/Article/Story/2014/12/Measuring-F-I-Performance.aspx>

Converting the Ca\$h Customer



be brief. So give the processes I detailed a try and you may be surprised by how many customers will pick at least one option. It's easy, simple and fast. George **Angus** is the training director for Team One Research and Training, a company specializing in scientific, research-based program development and training. Email him at george.angus@bobit.com. <http://www.fi-magazine.com/Article/Story/2014/07/Converting-the-Ca-h-Customer.aspx>

No Customer, No Sale



income was there and we'll never get it back." Believe me, that line will drive them nuts. And sooner or later, they'll do something about it. Just remember that every dealer and GM is different, but every one of them I've ever met wants to make more money. So give my approach a try. It works. George **Angus** is the training director for Team One Research

<http://www.fi-magazine.com/Article/Story/2014/05/No-Customer-No-Sale.aspx>

The Millennial Effect



for decades to come. George **Angus** is the training director for Team One Research and Training, a company specializing in scientific, research-based program development and training. Email him at george.angus@bobit.com.

<http://www.fi-magazine.com/Article/Story/2014/02/The-Millennial-Effect.aspx>

The Perfect Blend



of this approach is a customer-friendly process that leads to higher customer satisfaction scores, lower chargebacks, reduced time spent in F&I, and, of course, top F&I income. As for what products you should present, my advice is to present every product they qualify for every time. George **Angus** is the training director for Team One Research and Training, a company specializing in scientific

<http://www.fi-magazine.com/Article/Story/2013/05/The-Perfect-Blend.aspx>

Rethinking Leasing



to www.teamonegroup.com/leasemenu.html. Remember to read the instructions, watch the short video and put what our top performers have developed to good use. Hey, it really works. George **Angus** is with Team One Research and Training, a company specializing in scientific, research-based program development and training.

<http://www.fi-magazine.com/Article/Story/2012/04/Rethinking-Leasing.aspx>

A Prime Opportunity



which one is going to buy your dealership's next credit-challenged customer. George **Angus** is with Team One Research and Training, a company specializing in scientific, research-based program development and training programs for the automobile industry. E-mail him at george.angus@bobit.com. [PAGEBREAK] Top Subprime Lenders Leading the way

<http://www.fi-magazine.com/Article/Story/2010/05/A-Prime-Opportunity.aspx>

Measuring F&I Success



, not only because of the current regulatory environment, but as an indicator of a well-balanced, top-performing process. When you get a minute, calculate your PPR from last month and see where your numbers fall. If that number is less than one, you might want to start looking at your process to see how you can raise that number. George **Angus** is the training director for Team One Research <http://www.fi-magazine.com/Article/Story/2012/12/Measuring-F-I-Success.aspx>

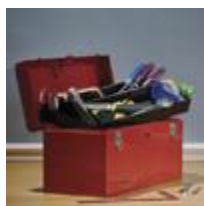
New Spin on Cash Conversions



lender has counseled them not to discuss financing at the dealership. George **Angus** is with Team One Research and Training, a company that specializes in scientific, research-based program development and training programs. He can be reached at george.angus@bobit.com.

<http://www.fi-magazine.com/Article/Story/2010/06/New-Spin-on-Cash-Conversions.aspx>

10 Fixes to F&I's Biggest Challenges



[IMAGE]FINADA11angus-480px.jpg[/IMAGE] Didn't do as well as you hoped in 2010? Well, you're not alone. There are plenty of valid reasons things didn't go as planned last year, but each has a solution.

<http://www.fi-magazine.com/Article/Story/2011/01/10-Fixes-to-F-I-s-Biggest-Challenges.aspx>

The Psychology of F&I

from a car salesperson, but they don't expect it from the person who does their final paperwork. That's why our process uses the first few minutes of the presentation to provide a full disclosure of the terms of the deal. You see, in the customer's mind, rapport equals baloney, and credibility equals money. George **Angus** is with Team One Research and Training, a research and training

<http://www.fi-magazine.com/Article/Story/2009/07/The-Psychology-of-F-I.aspx>

Quoting and Selling Interest Rates

. Dealers should also make sure their F&I personnel are trained on product presentation and sales. And remember to present a reasonable rate to every customer, and make sure to do whatever it takes to convert customers to your financing. Do these things and you will get results, guaranteed. George **Angus** is with Team One Research and Training, a research and training company

<http://www.fi-magazine.com/Article/Story/2008/05/Quoting-and-Selling-Interest-Rates.aspx>

Quoting Rate and Payment: Some Surprising Results

the "financial services manager" or "lender representative." These introductions created tons of sales resistance in cash customers. "If I'm paying cash, why do I need to see a financial services manager?" I don't know who invented these new titles but they didn't do much research. "Business manager" or "customer business manager" works just fine. George **Angus** works with Team One

<http://www.fi-magazine.com/Article/Story/2008/04/Quoting-Rate-and-Payment-Some-Surprising-Results.aspx>

Leasing: Boom or Doom

The 'Father of the F&I Menu' weighs in on leasing's second-quarter boom. He also lays out six products that need to be on your lease menu.

<http://www.fi-magazine.com/Article/Story/2013/12/Leasing-Boom-or-Doom.aspx>

10 Regulatory Hot Spots for 2014



The "Father of the F&I Menu" offers his list of 10 regulatory hot spots for 2014, several of which fall outside of the F&I manager's jurisdiction.

<http://www.fi-magazine.com/Article/Story/2014/01/10-Regulatory-Hot-Spots-for-2014.aspx>

Father of F&I Menu' to Take on Dodd-Frank Act

LAS VEGAS — George **Angus**, referred to as the “Father of the F&I Menu,” will return to the F&I Conference and Expo to address the threat of limited finance reserve. He will offer new approaches designed to help F&I offices maintain performance levels in today’s highly regulated environment. **Angus**, who spent 17 years in dealership management positions

<http://www.fi-magazine.com/News/Story/2013/08/Father-of-F-I-Menu-to-Take-on-Dodd-Frank-Act.aspx>

Industry Summit to Tackle the Internet, Leasing and More

George **Angus** will also take to the stage to reveal the measurement top producers use to measure, identify and isolate specific areas of F&I performance. “I’m very proud of our 2012 program, and I’m equally proud to say that we’ve once again attracted the best F&I trainers

<http://www.fi-magazine.com/News/Story/2012/08/Industry-Summit-to-Tackle-the-Internet-Leasing-and-More.aspx>

Team One Unveils F&I Training Program for Agents and Product Providers

also provides all agency clients access to Team One’s toll-free hotline that F&I managers and dealers can use for F&I training questions, help, and assistance. “Dealers expect product providers to provide the best training available as part of their service. However, the cost of a full-time training specialist is hard to justify,” said Team One Spokesman George **Angus**

<http://www.fi-magazine.com/News/Story/2009/09/Team-One-Unveils-F-I-Training-Program-for-Agents-and-Product-Providers.aspx>

Agent Summit: Wanderon, Angus to Lead Lunchtime Sessions

for in F&I product providers and general agents will take center stage on Day 1 of the show at 12:30 p.m. Led by George **Angus**, celebrated trainer and the face of Team One Group, the session will reveal insights on dealer product needs, preferences on service contract offerings and chemical products, as well as dealer software and training needs. “George’s study will even delve into what

<http://www.fi-magazine.com/News/Story/2011/02/Agent-Summit-Wanderon-Angus-to-Lead-Lunchtime-Sessions.aspx>

Team One Provides Free Red Flag and Dealer Compliance Guide

compliance person at the dealership guidelines and inexpensive solutions to implementing the requirements,” said Team One spokesman George **Angus** about the guide. The guide is downloadable as either a Power Point presentation or as a PDF document at www.teamonegroup.com/freecompliancepresentation.html.

<http://www.fi-magazine.com/News/Story/2008/11/Team-One-Provides-Free-Red-Flag-and-Dealer-Compliance-Guide.aspx>

Team One Makes the “F&I Masters” Training Program Available Online

will offer advertising and product endorsements to selected F&I product and service suppliers who want to support the dealers in this tough time," said Team One spokesman George **Angus**. "This might be a good opportunity for dealership decision makers to get the latest product information without the hard sell." Complete information regarding the program can be found

<http://www.fi-magazine.com/News/Story/2009/02/Team-One-Makes-the-F-I-Masters-Training-Program-Available-Online.aspx>

Team One Launches F&I Training Program for Regional General Agencies

and training, with the unique, hands-on, follow up the regional agent provides."We have experienced heightened demand for our F&I training and process, but to have long term success you need constant contact and monitoring," said Team One spokesman George **Angus**. "The local general agents have an investment in the dealer's success and do the best job of that. We will concentrate on delivering

<http://www.fi-magazine.com/News/Story/2008/11/Team-One-Launches-F-I-Training-Program-for-Regional-General-Agencies.aspx>

CASE STUDY: Life Without The F&I Department

with the processes needed to accomplish the results we want. George **Angus** works with Team One Research and Training, a research and training company that specializes in scientific, research-based program development and training for the automobile industry. Those interested in speaking with him can call (800) 928-1923.

<http://www.fi-magazine.com/Article/Story/2008/03/CASE-STUDY-Life-Without-The-F-I-Department.aspx>

<http://www.fi-magazine.com/Blog/Mad-Marv/Story/2012/10/Be-the-Menu.aspx>

10 F&I Landmines to Avoid

to read this article says you are probably one of those who want to learn, improve, and therefore, will probably be around in the future. George **Angus** is with Team One Research and Training, a research and training company that specializes in scientific, research-based program development and training programs for the automobile industry. He can be reached

<http://www.fi-magazine.com/Article/Story/2009/08/10-F-I-Landmines-to-Avoid.aspx>

Head of the Class

. George **Angus** President Team One Group “Using Disclosure to Your Advantage,” Wednesday, Sept. 18, at 9:10 a.m. F&I: Where do most F&I departments go wrong while working with a customer? **Angus**: With us, it’s all about process. And our process

<http://www.fi-magazine.com/Article/Story/2013/09/Head-of-the-Class.aspx>

Automotive News

Pay disparities are hurting morale, dealership retention, expert warns

Article Wed, 10 Sep 2014 Author: **James B. Treece**, | Publication: **Automotive News** ... far appears to solve the problem, George **Angus**, president of Team One Research and Training fire before you address this thing," **Angus** told his audience, composed largely of vendors, trainers and dealership personnel. **Angus** said the pay gap concerns him because ...

Why you shouldn't dis credit unions

Article Wed, 29 Oct 2014 Publication: **Automotive News** ... statements about credit unions are "an absolute credibility killer," says George **Angus**. Customers believe in their credit unions. "It's like a cult," says **Angus**, the veteran head trainer for Team One Group, of Scottsdale, Ariz. Instead ...

Think products, not dollars

November 24, 2015

Set an F&I product goal per retail unit, instead of a dollars-per-unit target. Then offer a range of F&I products with your per-unit goal in mind, advises F&I expert George Angus. "If there's a product not doing well, replace it with something else," he said. Remember, though, "If you want to average

Is the extra mile in F&I service an unrealistic stretch?

March 15, 2016

While some dealerships go the extra mile to ensure that buyers come away with the best solution for their needs, such an approach is not always practical for some F&I managers, one expert says.

Legacy F&I products dropping off dealer menus

December 13, 2015

Some common F&I products of the 1970s and '80s are fading from dealership menus as vehicle production, materials and technology have advanced and customer demand has shifted. Here's a look at four.

Using 'thought tracks' to build trust, F&I sales

November 10, 2015

Scripted F&I interviews or casual customer conversations? That's the choice F&I managers are beginning to face as they look to build trust with customers. The longstanding practice of using hard-scripted word tracks to conduct customer interviews and sell F&I products especially may need adjustment

Cash customers can be F&I customers, too

August 7, 2016

Cash buyers can be won over, F&I insiders say. The key is following a consistent process.

Many dealers warn: Accept a gift and get fired

Article Mon, 10 Mar 2014 Author: **Jim Henry** | Publication: **Automotive News** When George **Angus** started in the Fandl industry in the 1970s lendors or Fandl vendors. Today, says **Angus** , head trainer for Team One Group, of incentives via dealership management, **Angus** said. "I don't know of any dealer ...

Don't tee up Fandl products during the sale

Article Wed, 14 May 2014 Publication: **Automotive News** ... products early in the deal makes them defensive, says George **Angus** , head trainer at Team One Group. Heandnbsp;acknowledges teeing up Fandl. But in an e-mail bulletin to Fandl managers, **Angus** asked: "Who is the most qualified person in your dealership ...

Why informing customers trumps overcoming their objections

Article Wed, 2 Apr 2014 Author: **Jim Henry** | Publication: **Automotive News** ... necessarily mean the customer will buy anything, according to George **Angus** , head trainer for Team One Group in Scottsdale, Ariz. "That into the public's preconceived notions about car dealers," **Angus** wrote in an e-mail. Instead, he said, Fandl managers should ...

4 old-school Fandl tactics that experts say must go

Article Mon, 9 Dec 2013 Author: **Jim Henry** | Publication: **Automotive News** ... and naive, says Fandl trainer George **Angus** . "It's the easiest thing in the world to identify," says **Angus** , head trainer for Team One Group in Scottsdale Dealers are concerned about this," **Angus** says. 3. Keeping finance face to face ...

A word of caution about Fandl posts

Article Wed, 4 Dec 2013 Author: **Jim Henry** | Publication: **Automotive News** ... managers from veteran Fandl trainer George **Angus** of Team One Group: "Measure your words over' on some customer." Specifically, **Angus** said in his latest weekly "Saturday Message share those remarks with customers. Warns **Angus** : "If you wouldn't say it in an employment ...

Should sales staff initiate Fandl?

Article Mon, 9 Dec 2013 Author: **Jim Henry** | Publication: **Automotive News** ... the solution lies somewhere in between. Fandl trainer George **Angus** says that salespeople shouldn't even mention Fandl products consumer age, all it did was create sales resistance," says **Angus** , Fandl products head trainer for Team One Group in Scottsdale ...

'Honesty as a Strategy' and other Fand I tips

Article Wed, 15 May 2013 Publication: **Automotive News** ... Pros' Prime Tips: Experts Share Their Advice for Fandl Excellence." Among the session highlights: Veteran trainer George **Angus** of the Team One Group will present a segment called "Honesty as a Strategy." Kelly Wadlinger, of Faulkner Fiat of Harrisburg ...

Payment packing is deception -- 'it's not OK'

Article Wed, 17 Apr 2013 Author: **Jim Henry** | Publication: **Automotive News** ... customer what went into the payment. But Fandl trainer George **Angus** warns that a misleading price quote in the showroom can get base price plus extras are itemized later in the Fandl office. **Angus** , head trainer for Team One Group in Scottsdale, Ariz., spoke ...

Gospel according to Angus Feature-Automotive News

Author: **Donna Harris** | Publication: **Automotive News** ... This is the gospel according to George **Angus** , a Scottsdale, Ariz., finance and insurance 1994. Some in the business have called **Angus** the father of menu selling because he helped But now that it's widely accepted, **Angus** has refined his system, sometimes contradicting ...

Making dollars and sense to cash buyers

Article Mon, 12 Mar 2012 Author: **Amy Wilson** | Publication: **Automotive News** ... and collect interest," said George **Angus** of Team One Research and Training in Phoenix that thinking." Don't give up What **Angus** does fault is the notion that the customer great opportunity to convert cash buyers, **Angus** said. If you can offer a 1.9 or 2 ...

Early Fandl efforts can boost bottom line

Article Wed, 20 Jul 2011 Author: **Amy Wilson** | Publication: **Automotive News** ... made the switch after training with George **Angus** of Team One Research and Training in Phoenix. **Angus** says he also used to believe in showroom interviews knew exactly what they were doing," **Angus** says. **Angus** now trains finance managers to ...

3 fallbacks that coax customers to buy

Article Wed, 29 Jun 2011 Author: **Donna Harris** | Publication: **Automotive News** ... from the paint sealant. Trainer George **Angus** , in Scottsdale, Ariz., separates the they will reject the whole package," **Angus** says. "Some people buy both, but if miles they typically drive in a year. **Angus** skips asking that because it eliminates ...

No longer A-plus customers

Article Mon, 11 Oct 2010 Author: **Donna Harris** | Publication: **Automotive News** ... Phoenix-area Fandl consultant George **Angus** says that the captives' buying practices There is a lot of competition out there," **Angus** says. People with credit scores of 500 such a big part of the current market," **Angus** says. Lithia Motors Inc., of Medford ...