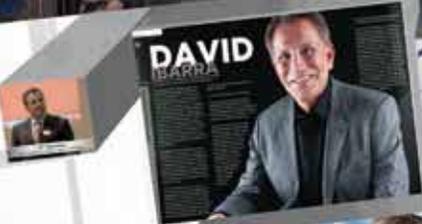




TRAINING | TECHNOLOGY

FROM THE CEO



13 CADA 国际论坛
13 CADA International Forum



AT YOUR SERVICE

Growing an automotive dealership doesn't happen without an **exceptional team**. The IBG / eLeaderTech team brings to our retail automotive clients the best products, services, training, coaching, insight and guidance to help our dealers develop outstanding dealership talent, processes and solutions to achieve extraordinary results.

As Mahatma Ghandi once said, "the best way to find yourself is to lose yourself in the service of others." At IBG we truly believe this, and it is embedded in our corporate Mission. Our associates are driven to go the extra mile, to GIVE GIVE GIVE, before they get, get, get.

What is keeping you up at night? What is keeping you from achieving your goals? Discover how the IBG / eLeaderTech team can help you leverage your dealership's talent, strengths and opportunities to achieve more than you believed possible.

We are here to serve you, the automotive dealer. We will help you implement real, tangible and profitable solutions for this ever changing industry. Please take a moment to look through this magazine to discover our team, products and services that are available to serve you.

David Ibarra
President / CEO
IBG, Inc.
eLeaderTech, Inc.



incorporated

Purpose

IBG is a premier F&I Performance Coaching and Product Company that has partnered with Portfolio, the industry's premier dealer owned F&I product company, to bring automobile dealers a turnkey solution to their F&I department. IBG provides a proven method to assure maximum F&I profitability through the IBG F&I Boot Camp, powered by our ExpressMenu[®] presentation process. The IBG time-tested selling process enhances customer satisfaction and profitability - along with incorporating full disclosure - 100% of the time!

Mission

It is our mission to establish IBG, Inc. as the F&I Performance Coaching and Product Company of choice. IBG will achieve this by having the best dealer owned reinsurance products in the market and offering world-class training, coaching and technology, along with a level of service that cannot be matched by our competition.

Members of the IBG team **GIVE-GIVE-GIVE** before they **GET-GET-GET!**



SERVING ALL OF YOUR DEALERSHIP'S NEEDS



Affiliated Reinsurance Companies - Dealer Wealth Creation

Turnkey F&I Solutions

Compliance Training

F&I Reporting

PhoneSense® F&I Coaching

F&I Profitability Maximization

Executing the Numbers® F&I Training

ExpressMenu® F&I Presentation

Customized Variable Operations Process Solutions

Succession Planning

Managing by Strengths Temperament Training

Dealership Makeover Coaching
(Culture - Theme - People - Process)

Executing the Standards®
Performance Management Software

Dealer / GM Coaching

Leadership Boot Camp

Dealership Brokering

Sales Consultant Training

auto**dealer** TODAY

YOUR DAILY OPERATIONS MAGAZINE

THE **WINNER'S** **CIRCLE** 2020 Dealers' Choice Awards



FOR IMMEDIATE RELEASE

contact: David Ibarra
Managing Director, Portfolio
(801) 364-9080



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

• *The only provider of reinsurance to win Top Diamond Award in 4 of the past 5 years*

(Lake Forest, CA,) Portfolio, one of the nation's leading reinsurance program managers for automotive dealers, has been voted for the 12th consecutive year as a top provider of Vehicle Service Contract Reinsurance in the annual Dealers' Choice Awards national survey sponsored by Auto Dealer Today magazine.

"We strive every day to be the most dealer-centered company in the F&I business. This year's award shows that we are meeting our dealer clients' needs for value, service, and overall quality. We are grateful once again that our dealers have voted us at the top, and will always apply ourselves to earning their continued confidence in us."

David Ibarra, Managing Director

"I echo David's thoughts and will emphasize that this award is shared with our independent agents along with our Managing Directors and Reinsurance Specialists. We know that Portfolio agents are the face of our company in the stores every week. Their superb servicing of our mutual clients goes a long way to explaining our long winning record in the Dealers' Choice Awards

Dan Haugen, Chief Sales Officer

"We strive every day to be the most dealer-centered company in the F&I business," commented David Ibarra, Portfolio Managing Director. "This year's award shows that we are meeting our dealer clients' needs for value, service, and overall quality. We are grateful once again that our dealers have voted us at the top, and will always apply ourselves to earning their continued confidence in us."

Chief Sales Officer Dan Haugen added, "I echo David's thoughts and will emphasize that this award is shared with our independent agents along with our Managing Directors and Reinsurance Specialists. We know that Portfolio agents are the face of our company in the stores every week. Their superb servicing of our mutual clients goes a long way to explaining our long winning record in the Dealers' Choice Awards. And, I will add, our quarterly meetings that are conducted by our Managing Directors and Reinsurance Specialists with our dealer principals also make an important difference in helping us earn this top award."

The survey was conducted over four weeks in May in an audited process where thousands 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. Readers of Auto Dealer Today and F&I Showroom magazines were reminded regularly to submit their votes.

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 to another dealer. The quality of the votes is weighted more heavily than the quantity in order to level the field for smaller providers.



DO YOU KNOW THE 4 KEYS TO F&I SUCCESS?

EXECUTING THE NUMBERS®

F&I BOOT CAMP

IBG's *Executing the Numbers*® F&I Boot Camp provides you with a proven method to maximize your F&I potential. In this powerful two-day workshop, held at the IBG learning Center in Salt Lake City, Utah you will learn the 4 keys to achieving **F&I success** and gain powerful tools and hands-on training to meet and beat your F&I goals.

The F&I knowledge and training you will receive is a steal at the standard price of \$1,495. It is **Free** for **IBG product clients!**

Don't miss out on this opportunity to achieve your greatest F&I potential.

**Sign up today for an upcoming boot camp.
Seats are limited.**

Call us at **801-364-9080**
or Email Crystal at **cblaisdell@eleadertech.com**

RESERVE YOUR SEAT TODAY!



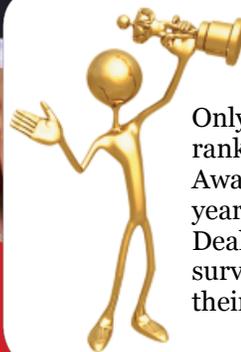
SOMETIMES THE DEALERSHIP
ON ITS OWN
FALLS SHORT
OF REACHING ITS
ULTIMATE PROFIT
POTENTIAL.

GET THERE TODAY

WITH A PORTFOLIO AFFILIATED
REINSURANCE COMPANY ("ARC")



We Create **New Wealth** For Our Dealers.



Only Portfolio has earned a top ranking in the Dealers' Choice Awards for Reinsurance every year since 2008 when Auto Dealer Monthly magazine began surveying dealerships about their dealer-owned programs.

INTRODUCING

PORTFOLIO ARC

BROUGHT TO YOU BY **IBG** 

We Create **New Wealth** For Our Dealers.

1. Our dealer clients.

Our clients are satisfied customers. Visit our Web site to review testimonials, or ask us for contact information directly so you can research our performance for yourself. Our client satisfaction ratings and confidence are born from our proven performance.

2. We stand by our products.

The products we bring to you through Portfolio are insured and administered by the best companies in the business, including The Warranty Group, Virginia Surety Company, Protective and other trusted names.

3. Recognized member status.

Portfolio is a proud Associate Member of the National Association of Dealer Counsel (NADC) representing auto dealer attorneys nationwide. We also are honored to be a regular sponsor and contributor to AICPA's (American Institute of CPAs) annual conference for auto dealer CPAs to help serve their advisory role to dealers regarding asset management and profit opportunities.

Remember, IBG stands by its clients and stands by its promise of maximizing your dealership's bottom line. Our local area F&I coach will visit again soon with more facts on how IBG can be a great asset to your dealership.

► What we do for you.

IBG has teamed up with Portfolio to bring you an opportunity to incorporate an "ARC" (Affiliated Reinsurance Company), for sales of Portfolio vehicle service contracts, and other aftermarket product sales. Through this relationship, we are able to bring you full management and complete ownership of reinsurance companies, which receive the insurance premiums behind vehicle service contracts, GAP contracts, anti-theft protection products, and other insurable aftermarket products sold in the dealership. With this comes management of rates, claims, and the structure of the dealer's company to maximize its profits, while attending to the parallel duties of serving the retail customer's need for protection and the dealership's need for CSI, penetration and profit maximization. In this way, we take the expense of aftermarket products and turn it into a personal asset owned by you, the dealer, not the dealership. You'll get all the underwriting profits, the investment income profits, and the favorable tax treatment available only to the insurance industry, profits that now go to your current providers. That's the benefit of the affiliated reinsurance relationship we're offering you. Don't leave money on the table for others. Instead, allow us to collect it—all of it—and return it to you.

► With IBG, you get experience.

IBG was founded in 1999 and has been 100% dedicated to its dealer client base with one solid goal: maximize client profits and profit potential. And that's exactly what IBG has done. David Ibarra, founder and CEO, and the team at IBG know the workings of a dealership inside and out having worked in the industry on the front lines for decades. IBG also knows the extraordinary value of a well-run reinsurance program, specifically the lost profits it can bring to a dealership. IBG's local F&I coaches are chosen for their ability to deliver growth-targeted income development and other essential dealership services. You'll only get the best with IBG.

► Proven stability.

IBG only partners with the best of the best, and Portfolio is exactly that. In fact, Portfolio is the only reinsurance provider that has been tested by an exhaustive IRS review that the company unquestionably passed. The IBG track record and proven stability of its affiliates solidify this offer as the best choice in reinsurance coverage.

► Our goal is maximizing your bottom line.

Your interests are our interests. We believe that we can have a stable, mutually beneficial relationship if we deliver profitable solutions to your reinsurance company and your dealership. Why? It works for you, and helps us retain your business.

Portfolio delivers to you the means to get the big money that you might not even know is there for you.



PORTFOLIO REINSURANCE PROFITS ARE DELIVERED STRAIGHT TO YOU, the owner, through dividends.

Here's what you can expect when you partner with IBG and Portfolio...

Maximize your profit potential.
Get there today.

Brought to you by your Portfolio
Affiliated Reinsurance Company
("ARC")



We Create **New Wealth** For Our Dealers.



Only Portfolio has earned a top ranking in the Dealers' Choice Awards for Reinsurance every year since 2008 when Auto Dealer Monthly magazine began surveying dealerships about their dealer-owned programs.

PORTFOLIO ARC

BROUGHT TO YOU BY 

DON'T LEAVE BIG MONEY ON THE TABLE - Part 1.

- 1. Maximize your profit potential.** There is no better time than now. Allow us to help you claim the money that's currently being left on the table, money that belongs to you.
- 2. Although the automotive business is steadily growing,** the responsibility of improving your bottom line is on your shoulders, and sometimes the dealership, alone, cannot deliver the mean growth you might expect.
- 3. You deserve more.** A Portfolio ARC, bought to you by IBG delivers.
- 4. We create new wealth** for our dealers
- 5. Your Portfolio ARC is designed to maximize** your dealership's bottom line.

Dealers that choose to partner with Portfolio, IBG's reinsurance partner, have earned over \$2.1 billion in reinsurance profit as a big part of their personal wealth. Of those profits, portfolio dealers have taken \$962 million in dividends (not all dealer owners take dividends each year). Portfolio dealers have taken \$1.5 billion in loans from their ARCs.

Every year these dealers have been able to benefit from this new personal wealth. This is just a simple example illustrating the significant amount of money that you may be leaving on the table with your current program.

Get more, much more, with your Portfolio ARC.

**TO LEARN MORE ABOUT HOW WE CAN
HELP YOU MAXIMIZE YOUR PROFIT
POTENTIAL TODAY, PLEASE VISIT**

www.ibginc.com

WHEN YOU OWN A
**REINSURANCE
COMPANY**

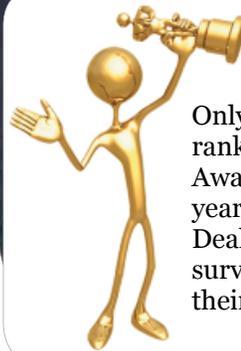
OFFERED BY IBG'S
PARTNER PORTFOLIO

**THE EARNINGS ARE
NOT ONLY SUBSTANTIAL
BUT 100% YOURS,**
EVEN AFTER TAXES. JUST TAKE A
LOOK AT OUR HISTORY...

Get the profits you're missing
out on today with your Portfolio
Affiliated Reinsurance Company
("ARC")



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PORTFOLIO ARC

BROUGHT TO YOU BY 

DON'T LEAVE BIG MONEY ON THE TABLE- Part 2.

Take the money that is yours.

We'll help you get it.

If you don't, someone else will.

This is what happens when money is left on the table. Someone will find a way to claim it. We give you the power to amplify your hard work in the F&I department increasing penetrations twofold. We help you maximize your profit potential. Only with a Portfolio ARC partnered with IBG are you provided 100% ownership of your reinsurance company, which means 100% of the money left on the table is returned directly back to you.

Portfolio Historical facts - Year End December 2020

Portfolio VSC's and warranties issued:	6,282,105
Written premiums:	\$2,913,884,463
Earned premium:	\$2,118,356,883 / 72.7%
Accrued investment income:	\$668 million / 22.0%
Paid claims/Loss ratio:	\$897,252,881 / 42.4%

(Earned premium/Loss Portfolio Paid claims)

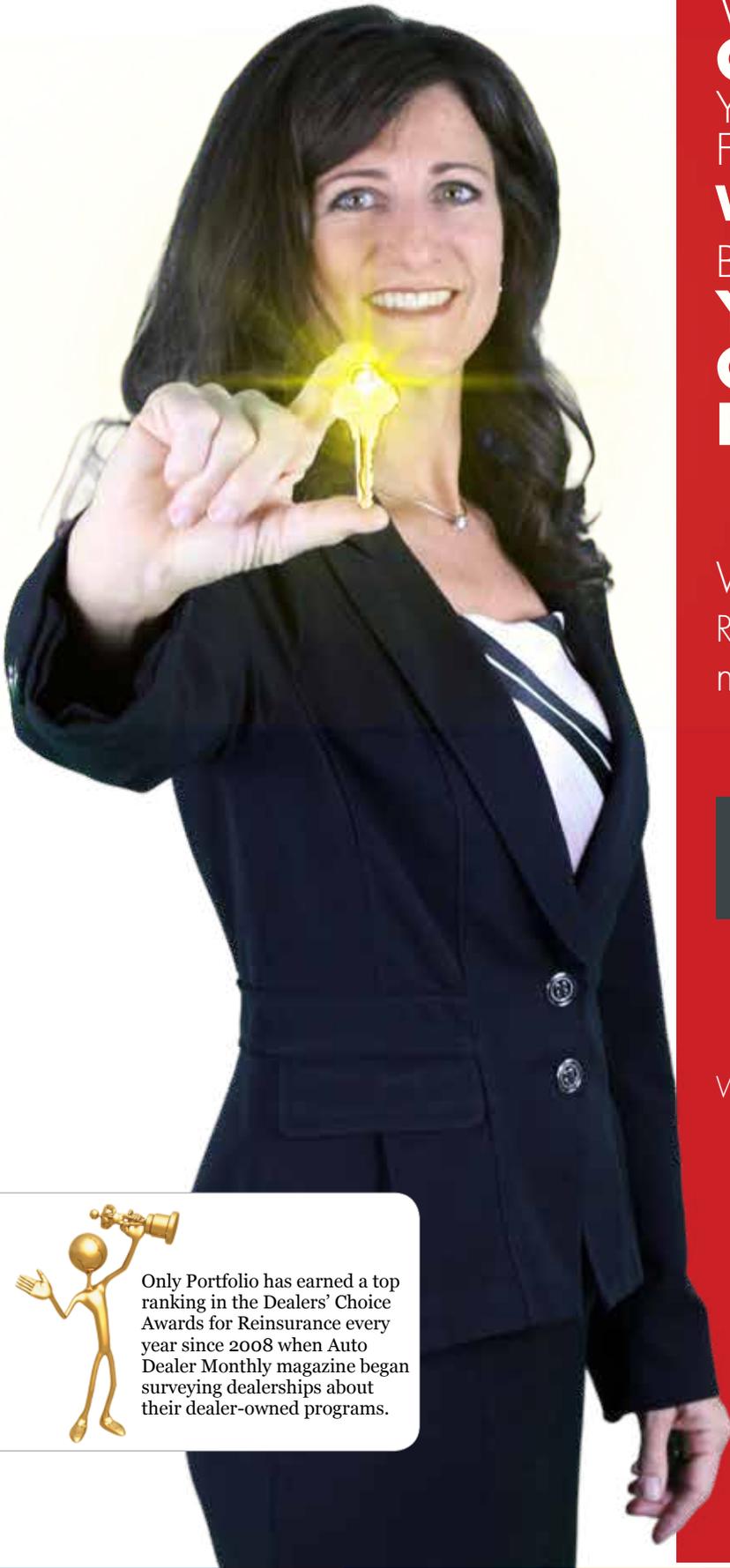
The BOTTOM LINE:

As of December 2020, dealers who chose Portfolio, partnered with IBG, earned an average (after taxes) tax return of 79.97% of every dollar of premium that went toward their reinsurance companies*, including VSCs and other aftermarket products such as GAP, anti-theft/etch, tire and wheel, appearance protection, and limited warranties for pre-owned vehicles.

**TO LEARN MORE ABOUT HOW WE CAN
HELP YOU MAXIMIZE YOUR PROFIT
POTENTIAL TODAY, PLEASE VISIT**

www.ibginc.com

*Results are not guaranteed. There are many variables including tax rates and investment yields that would affect the above stated return.



WITHOUT **100% OWNERSHIP**,
YOU DON'T HAVE
FULL CONTROL.

WITH A PORTFOLIO ARC,
BROUGHT TO YOU BY IBG,
YOU GET 100% OWNERSHIP PERIOD.

With your own Portfolio Affiliated Reinsurance Company ("ARC"), you get more.



We Create **New Wealth** For Our Dealers.



Only Portfolio has earned a top ranking in the Dealers' Choice Awards for Reinsurance every year since 2008 when Auto Dealer Monthly magazine began surveying dealerships about their dealer-owned programs.

PORTFOLIO ARC

BROUGHT TO YOU BY **IBG** 

DON'T LEAVE BIG MONEY ON THE TABLE - Part 3.

With a Portfolio ARC partnered with IBG, you get:

- **Proper Organization:** Only Portfolio, partnered with IBG, has received two IRS rulings recognizing our company's integrity in providing operation and management services for dealer owned reinsurance companies.
- **Asset Control:** Other companies start by taking away your rights to control your assets. Not a Portfolio ARC brought to you by IBG. A Portfolio ARC recognizes that the owner can use assets in many ways, starting with full control of investments.
- **Prompt Funding:** Unlike others in this industry, we move the money back to you within five days; not 30, 60 or 90 days. With a Portfolio ARC, you get your money when you need it.
- **100% of the Profits:** Portfolio guarantees you 100% of the profits from underwriting and investment income. Why? Because those profits belong to you.
- **Opportunities:** IBG's local F&I coaches enable your company to leverage every good profit opportunity in the dealership.
- **Full Disclosure:** With a Portfolio ARC, you get complete and full disclosure of all fees and costs associated with our program; nothing less.
- **Clean Documentation:** All agreements are written to be clear and concise, not littered with jargon and small print.
- **Good Counsel:** We don't expect you to be the reinsurance expert. With a Portfolio ARC, you get access to the best in the business for advice and counsel.
- **Trust:** To partner with you is an honor. Every one of our partners is treated with the utmost customer service, care, and attention.
- **Success:** Our bottom line is creating personal wealth for you, so we don't succeed until you succeed.

With a Portfolio ARC, you have rights, and we make sure.

With us, you own 100% of the reinsurance company, so that means 100% of the profits.

True ownership carries with it a number of inherent rights. Those rights give the owner the control to fully meet the responsibilities of ownership. Portfolio's recognition of each of these rights distinguishes us from other providers.

LET US HELP YOU GET
**FULL CONTROL OF
YOUR COMPANY'S
PROFIT POTENTIAL**

by showing you what dealers
who choose to partner
with **IBG** have done with
their own newly discovered
personal assets in reinsurance
companies.

Get the profits you're missing out
on today with a Portfolio Affiliated
Reinsurance Company ("ARC").
Brought to you by IBG.



We Create **New Wealth** For Our Dealers.



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PORTFOLIO ARC

BROUGHT TO YOU BY **IBG** 

DON'T LEAVE BIG MONEY ON THE TABLE - Part 4.

Gaining control:

It's not a pile of cash, though it's not simply an "accounting entry" either.

Control is an inherent right of ownership that only a Portfolio ARC upholds and protects for you. We process your remittance and fund your brokerage account promptly. If you remit weekly, we fund your account weekly and send you a notice of the amount funded. You choose your brokerage account because you have the right of ownership. We don't throw up roadblocks if you want to take a dividend or make a loan from your reinsurance company. It's your money. We just help you make the best use of it.

With a Portfolio ARC, partnered with IBG, you get full control of your money.

As of 2020, Portfolio dealers made more than \$1.5 billion in loans from their reinsurance companies as sent directly to their dealerships, or for other business purposes. Our dealers not only survived tight credit years by utilizing their reinsurance company, but many were able to expand their business.

Combine that with over \$962 million in dividends and you can start to put together the magnitude of financial power backing a partnership with a Portfolio ARC brought to you by IBG. Let us show you how much more you can get when you become a Portfolio ARC reinsurance company owner.

**TO LEARN MORE ABOUT HOW WE CAN
HELP YOU MAXIMIZE YOUR PROFIT
POTENTIAL TODAY, PLEASE VISIT**

www.ibginc.com

PORTFOLIO PARTNERED WITH IBG - HISTORICAL FACTS...

YEAR END DECEMBER 2020

1. VSCs and Warranties Sold	6,282,105	
2. Written Premiums	\$2,913,884,463	
3. Earned Premium	\$2,118,356,983	72.6%
4. Accrued Investment Income	\$668 Million	22.9%
5. Paid Claims, Loss Ratio (Earned Premium/Paid Claims)	\$897,252,881	42.4%
6. Average Net Premium of one VSC	\$703.18	
7. Maximum Personal Tax Rate on Dividends	23.80%	



We Create **New Wealth** For Our Dealers.



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PORTFOLIO ARC

BROUGHT TO YOU BY **IBG**

WHY YOU SHOULD REQUEST A PROPOSAL TODAY.

We want to give you an idea of how much personal wealth we can help you take back through your reinsurance company, as delivered from VSCs alone. Remember that reinsuring other aftermarket products can add even more.

The wealth per contract totals are extrapolated from our historical earnings and standard ratios on all vehicles.

Step 1. Fill in line 1 on the chart, and calculate 60 months of production on line 3.

Step 2. Multiply line 3 by line 4 to get your VSC wealth projection.

	Single VSC Projection
1. Average Net Premium of one VSC	\$703.18
2. Less Claims - 42.4%	(298.05)
3. Plus Investment Inc. - 15.3%	107.59
4. Gross Corporate Profit - 72.9%	512.62
5. Eff. Corp. Tax Rate - 4.4%	(22.56)
6. Net Corp. Profit - 69.7%	490.06
7. Personal Tax - 23.8%	(116.63)
8. NET PERSONAL WEALTH PER VSC	\$373.43

Disclaimer: Results are not guaranteed and there are many variables including tax rates and investment yields that would affect the above projections.

YOUR PERSONAL WEALTH PROJECTION

1. Your monthly VSC production	
2. 5 Years of Production	x 60 months
3. Total projected VSCs sold	=
4. Projected personal wealth from one VSC	= \$373.43
5. TOTAL PROJECTED AFTER-TAX PERSONAL WEALTH	= \$

This is simplest reason why you should meet with IBG today.

Remember that this new personal wealth is not from finding new dollars for investment. The new wealth results from a Portfolio ARC converting your current Vehicle Service Contract expense dollars into assets of your reinsurance company.

**TO LEARN MORE ABOUT HOW WE CAN
HELP YOU MAXIMIZE YOUR PROFIT
POTENTIAL TODAY, PLEASE VISIT**

www.ibginc.com

MAXIMIZE **YOUR** F&I **SUCCESS**

**EXECUTING THE NUMBERS®
F&I BOOT CAMP**



GET THE **TOOLS, KNOWLEDGE**
AND **TRAINING** TO SUCCEED.





incorporated

Executing the Numbers[®]
F&I Boot Camp



Our intensive training sessions enable even seasoned F&I professionals to realize significant bottom-line gains.

We get you to your maximum potential using the 4 keys to F&I success:

- Menu Selling
- Goal Setting
- Tracking for Success
- The Human Factor

FREE FOR IBG PRODUCT CLIENTS!

Standard price: \$1,495

For upcoming dates and times go to
www.ibginc.com

Call us at 801-364-9080
or Email us at info@ibginc.com

LIMITED SEATS AVAILABLE
SIGN UP TODAY!

Program Overview

- Comprehensive two-day workshop that thoroughly covers F&I menu selling, from the introduction, to rapport building, to the presentation and sale of all F&I products, all in 25-30 minutes per guest
- Success building: how to set goals and, more importantly, how to achieve them
- The Executing the Numbers[®] process for Tracking for Success
- The Law – your responsibility to the dealership, the customer, and the law

Valuable for Any Level of Experience

- Learn what top performing F&I professionals are doing to achieve consistently high penetrations and PVRs
- Gain new insights and tools
- Refresh those areas you know about, but aren't consistently applying
- Apply your new knowledge and hone your skills through active role playing sessions
- Boot camp graduates report realizing immediate improvements across all key F&I performance indicators

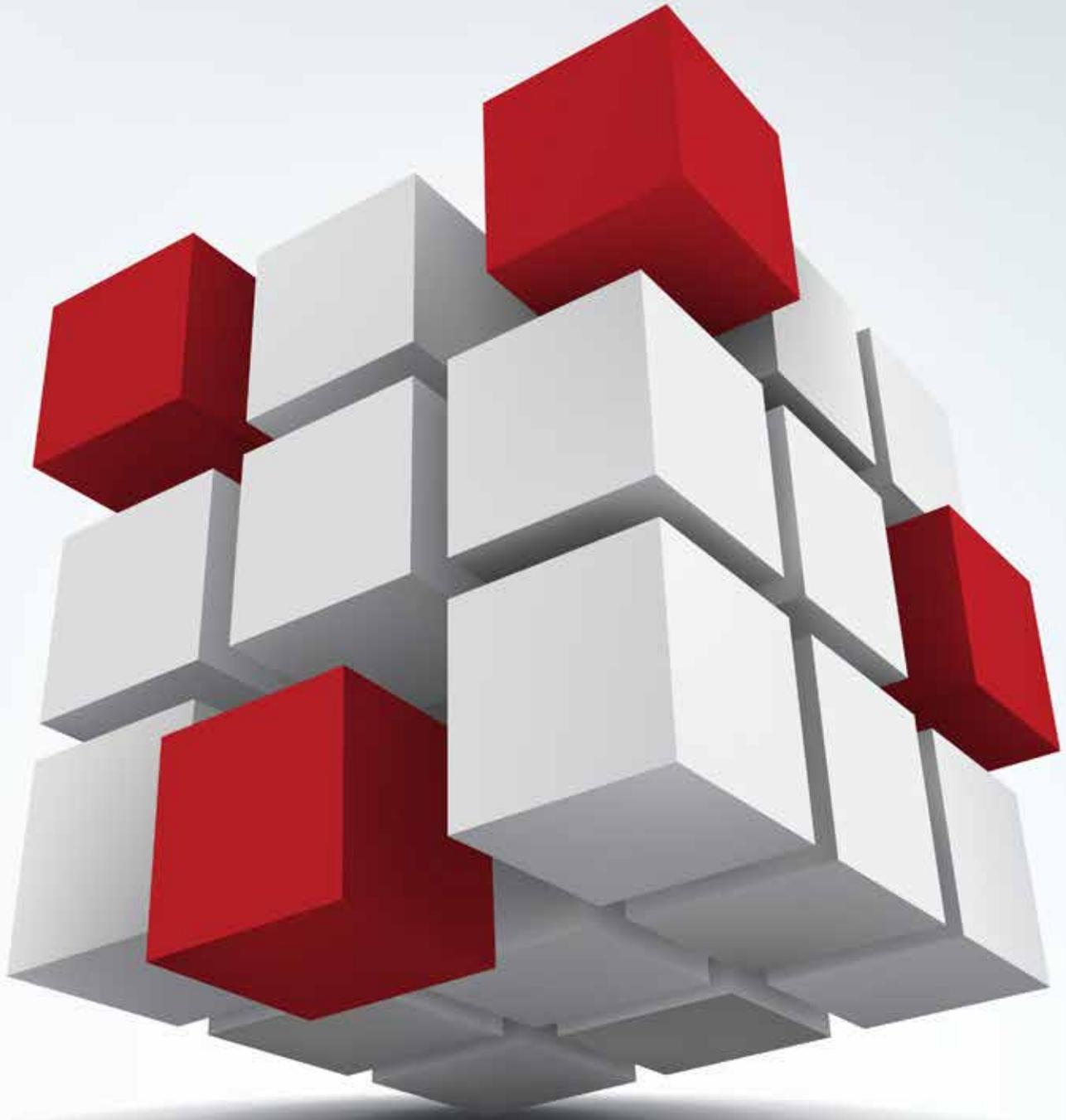
Program Highlights

- Introduction to F&I
- Theming for Success
- The Human Factor
- Temperament Trait Selling - Getting Through to the 75% You Aren't Connecting With
- Frame of Mind Selling
- Treat Them Like a Guest
- Menu Selling and Role-Playing
- The 100%/100%/100% Rule
- Cash and Credit Union Conversion
- Vehicle Service Contracts
- Credit and G.A.P. Insurance
- Chemical Protection Plans
- Other After Market Plans
- Getting Credit Approved
- Tracking for Success



Boot Camp held at the IBG learning Center in Salt Lake City, Utah

PUTTING THE PIECES TOGETHER



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Ibarra Business Centre



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