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New Front-End Sales Training and Consulting Program Helps Dealers Achieve Maximum Performance

JM&A Group Becomes the First to Offer One-Stop, End-to-End Training

Deerfield Beach, Fla. – JM&A Group (JM&A), one of the largest providers of finance and insurance (F&I) products and services in the automotive industry, today announced an innovative front-end sales training and consulting program designed to complement its successful F&I and fixed operations programs. JM&A becomes one of the first in the industry to offer field representation teams who can provide dealers with in-store, hands-on support in three key areas including Sales, F&I and Fixed Operations (parts, service and body shop).

“We understand that if a dealer sells more cars, which our new Front-End Sales Training and Consulting program can help them do, those vehicle sales will drive more customers into the F&I department and ultimately sell more F&I products,” said Vice President – North America Sales Jim McDavid. “With the addition of front-end sales consulting, dealers now have one-stop shopping when it comes to training and consulting.

“What sets us apart is the residual value you get with JM&A Group,” he said. “Most other companies offering this service come in, train the front end and leave. With our Front-End Sales Consulting program, we now offer ongoing training and consulting in all three areas. We’re providing a unique and effective process that will take the dealer’s profitability to even higher levels.”

JM&A Group’s sales training goals focus on the success formula comprised of: number of write-ups, closing ratios, vehicle sales gross profit and F&I gross profit.

According to McDavid, by using JM&A’s Front-End Sales Training and Consulting program, salespeople can better meet the needs of their customers, right from the start. The program helps create customer trust early in the sales process through the establishment of clear expectations, and it helps sales people convey a sense of urgency to serve the customer – not just sell a car.

As a leader in F&I for more than 25 years, JM&A has a total understanding of what happens after the sale of a vehicle is complete and the customer moves on to the F&I department.

“We understand the relationship between sales and F&I, so we created a process that complements each. In order for both departments to work together, both need to be customer centered and work under the premise of full disclosure,” McDavid said. “Historically, many of the challenges to the F&I process have started on the sales floor. In response, we established a

customer-centered sales presentation, focusing on customer choices and full disclosure. We also offer training to help salespeople more effectively turn customers over to the F&I department," he added.

JM&A's industry experience has shown that dealerships benefit from the ongoing presence of a third party to keep the store on track. With the addition of Front-End Sales Training and Consulting field representation, JM&A can deliver the same high performance in sales that the company offers in F&I and fixed operations.

"With the Front-End Sales Training and Consulting program in place, our front-end field team works with the Sales and Sales Management departments directly," noted McDavid. "We offer support to dealers using three different teams (F&I, Fixed Ops and now Front-End Sales), each specializing in their own respective area of expertise to ensure that each of our dealers reaches their maximum level of performance. It is this commitment in resources to our dealers that continues to push JM&A to the forefront of the industry."

About JM&A Group

JM&A Group (www.jmagroup.com), ranked by J.D. Power and Associates in 2004 as "Highest Overall in Dealer Satisfaction with Service Contract Providers," is one of the largest providers of finance and insurance (F&I) products in the automotive industry. The group of five companies provides nearly 1,800 automotive dealerships and retail automotive outlets, which represent all manufacturer makes and models, with a variety of products and programs such as new and used vehicle protection plans, used vehicle certification programs, pre-paid maintenance plans, GAP Waivers, credit life and disability insurance and F&I training for sales, service departments and used car sales operations and consulting services. With over 25 years experience, JM&A Group's inter-related companies sold over 2.2 million vehicle-related service and maintenance contracts in 2005 and 14.2 million to-date. JM&A Group is a division of JM Family Enterprises, Inc. (www.jmfamily.com) of Deerfield Beach, Fla., a \$9 billion diversified automotive company ranked by Forbes as the 17th largest privately owned company in the U.S. JM Family is currently ranked No. 40 by a survey in FORTUNE® magazine of the 100 Best Companies to Work For in the United States and No. 77 on the InformationWeek 500 listing of the nation's leading information technology innovators.