

FOR IMMEDIATE RELEASE



EFG Companies and Northwood University Announce F&I Innovator of the Year Student Competitors and F&I Mentors *-Teams to compete to Win \$25,000; see their F&I Product in the Market-*

DALLAS, TX (September 23, 2015) EFG Companies, the innovator behind the award-winning Hyundai Assurance program, together with Northwood University, today announced student competitors and F&I mentors participating in the first annual F&I Innovator of the Year Award competition.

The competition will pit six teams of Northwood's junior and senior undergraduate automotive marketing and management students against one another to conceptualize and build a new F&I product while earning course credit.

Each team includes an F&I director who will serve as a mentor and provide beneficial insight into the daily inner workings of automotive F&I.

"Because of their practical experience within dealerships, the mentors' knowledge will be invaluable to the teams," said John Pappanastos, President and CEO, EFG Companies. "The directors will help the teams understand compliance and its increasing impact on F&I, the changing profile of consumers, and the focus on client retention.

The teams and mentors include:

Team	Students	Mentor/Dealership
AutoMates	Gordon Jenks Drake Green Victoria Pretty	Tim Ososanya, Bob Moore Auto Group
Furthering Innovation	Matt Brown Jaclyn Suchta Tyler Scott	Adrian Peterson, Moritz Dealerships
Quantum Integration	Collin Ulvund Richie Durso Jon Vollmuth	Caleb Hargreaves, Hanlees Auto Group
Car Conglomerate	Sarah Trierweiler Kayleen O'Boyle Austin Kelly	Dena Moore, Davis-Moore Auto Group
Team 4	Audrey Moses Harry Collins	Jeff Zinsser, Star Cars of Abilene

	Mark Ruhle	
Team 6	Geoff Wallace Ryan Holton Matthew Stickney	Craig Drew, Central Maine Motors AutoGroup

“The students selected to participate in this inaugural F&I Innovator of the Year competition represent the best and brightest at Northwood University,” said Elgie Bright, Chair of the Automotive Marketing and Management Program, Northwood University. “Each student maintains a 3.0 GPA along with internships and several other extracurricular activities. We are excited to see what these students bring to the table.”

About the competition

The competing teams will be tasked with developing a business case for their new F&I product. The students must research, rationalize and demonstrate the market viability of the new product, and its potential to facilitate F&I product sales in franchise dealerships. Teams will upload video diaries weekly to YouTube, chronicling their progress, challenges and breakthroughs.

The competition runs through November 13, 2015 when a panel of leading dealer principals, EFG executives, and Northwood’s automotive program educators will judge each team’s business case. EFG Companies will award the winning team \$25,000, and will develop the winning F&I product for the retail automotive marketplace. The company will also return a percentage of the product’s revenues to Northwood University.

For more information on the student competitors and F&I mentors, please see the attached addendum.

Bookmark the F&I Innovator of the Year YouTube Channel to see the teams’ weekly videos: <http://bit.ly/1E5zix0>

Follow @EFG_NWInnovator on Twitter for the latest competition news.

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About EFG Companies

EFG Companies combines almost 40 years of experience serving as an industry innovator of consumer and vehicle protection programs with the company’s commitment to raising the industry bar in providing superior client engagement. With their field and administrative teams AFIP and ASE certified, EFG’s professionals provide world-class product development and administration, go-to-market strategies, training and auditing support across a multitude of channels. www.efgcompanies.com

About Northwood University

Northwood University is committed to the most personal attention to prepare students for success in their careers and in their communities; it promotes critical thinking skills, personal effectiveness, and the importance of ethics, individual freedom and responsibility.

Private, nonprofit, and accredited, Northwood University specializes in managerial and entrepreneurial education at its full-service, residential campus located in mid-Michigan. Adult Degree Programs are available in six states with many course delivery options including online. The DeVos Graduate School offers accelerated, evening and weekend programming in

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Michigan and Texas. The Alden B. Dow Center for Creativity and Enterprise provides system-wide expertise in family enterprise, entrepreneurship, creativity and innovation, and new business development. International education is offered through study abroad and in Program Centers in Switzerland, China (Changchun and Wuxi), Malaysia and Sri Lanka.
<http://www.northwood.edu/>

RELEASE ADDENDUM



Student Competitor Teams and Mentors Backgrounder

The annual F&I Innovator of the Year Award competition includes six teams of three students each and six F&I industry mentors who will provide guidance as the teams develop their products. Following are brief descriptions of each team, its members and mentors.

Team AutoMates

Comprised of Drake Green (Peoria, IL), Gordon Jenks (Venice, FL) and Victoria Pretty (Midland, MI), Team AutoMates believes they have the most automotive dealership experience combined with a zeal for the automotive industry. One team member comes from a family of dealership owners and all members have worked in an F&I office.

Team AutoMates is mentored by Tim Ososanya, finance manager at Bob Moore Auto Group in Oklahoma City, OK.

Team Car Conglomerate

Sarah Trierweiler (Portland, MI), Austin Kelly (Osseo, MI) and Kayleen O'Boyle (Midland, MI) make up Team Car Conglomerate. This group of focused students combines a love of accounting with a passion for the automotive industry. Plus, their team mascot Franklin (a Labrador puppy) has prompted them to target pet owners for their F&I product submission.

Team Car Conglomerate is mentored by Dena Moore, finance director at Davis-Moore Auto Group in Wichita, KS.

Team Furthering Innovation

This enthusiastic group brings a love of cars coupled with a legacy of attending Northwood University to Team Furthering Innovation. Jaclyn Suchta (Rochester, MI), Matt Brown (Midland, MI) and Tyler Scott (Midland, MI) all have experience in the automotive F&I office, and believe their product will appeal to both young and older car buyers.

Team Furthering Innovation is mentored by Adrian Peterson, finance manager at Moritz Dealerships in Ft. Worth, TX

Team Quantum Integration

With a competitive, creative focus, Team Quantum Integration strives to be the winning group in the Innovation contest. Team members Collin Ulvund (Boyne, MI), Jon Vollmuth (Lake Barrington, IL) and Richie Durso (Annville, PA) look forward to applying technology to their F&I product. submission.

Team Quantum Integration is mentored by Caleb Hargreaves, finance manager at Hanlees Auto Group in Davis, CA.

Team 4

Team 4 members Audrey Moses-Hoh (Howell, MI), Harry Collins (Franklinville, NJ) and Mark Ruhle (Royal Oak, MI) are eager to leverage Northwood's historic automotive programs with their own millennial focus to deliver the winning F&I product entry.

Team 4 is mentored by Jeff Zinsser, finance director at Star Cars of Abilene in Abilene, TX.

Team 6

Members of Team 6 are "all automotive, all the time". Geoff Wallace (Traverse City, MI), Matthew Stickney (Brightwaters, NY) and Ryan Holton (Milford, MI) believe that innovation, determination and hard work will help them win the F&I award.

Team 6 is mentored by Craig Drew, general manager at Central Maine Motors AutoGroup in Waterville, ME.

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