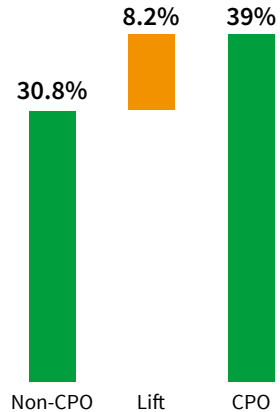




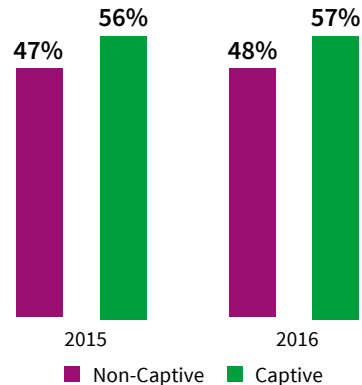
AUTOMOTIVE

Driving loyal owners

Certified pre-owned customers lift a brand's loyalty rate by **8.2 percentage points** over non-CPO buyers

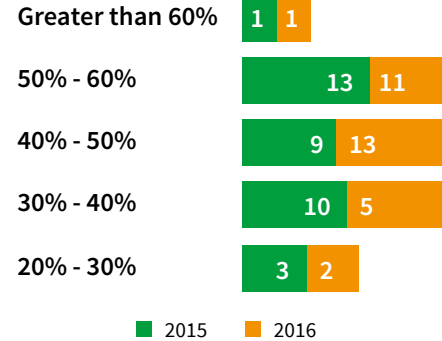


Owners that finance their vehicle through a captive lender have a make loyalty rate that is **9 percentage points** higher than those who finance through a non-captive lender



Benchmarking loyalty performance

of makes per loyalty rate range



8.3 million customers returned to market in the 2016 model year

52.8% of those customers repurchased from a brand they already own

Understand what "type" of loyal customers are returning to market

