

# SECTION 5

## **MARKETING**

### **CUSTOMERS**

The Company offers a wide range of lending options through a strong network of lenders, catering to various credit profiles, from prime to subprime borrowers. By emphasizing trust, convenience, and personalized service, we appeal to consumers looking for transparent, hassle-free options. Our branding reflects professionalism, reliability, and accessibility, ensuring the Company stands out as the go-to choice for modern automotive financing. Through targeted digital campaigns, strategic dealership collaborations, and consistent messaging, we effectively communicate our commitment to simplifying the car-buying process for every customer.

### **BRAND POSITIONING**

The Company is positioning itself as a modern, customer-focused automotive finance company akin to Carvana, which was mentioned in our case study, but with the added value of a dedicated service department. It takes this model further by combining personalized lending and after-sale services. By integrating a service department into our offering, we provide customers with financing and ongoing care and maintenance options, ensuring a complete ownership experience.

This approach differentiates The Company as a trusted, all-in-one solution for financing and support, enhancing customer satisfaction and loyalty while setting a new standard in automotive finance. By focusing solely on financial facilitation, we provide unbiased, customer-centric services that prioritize the needs of our clients while fostering long-term relationships with dealerships and lenders.

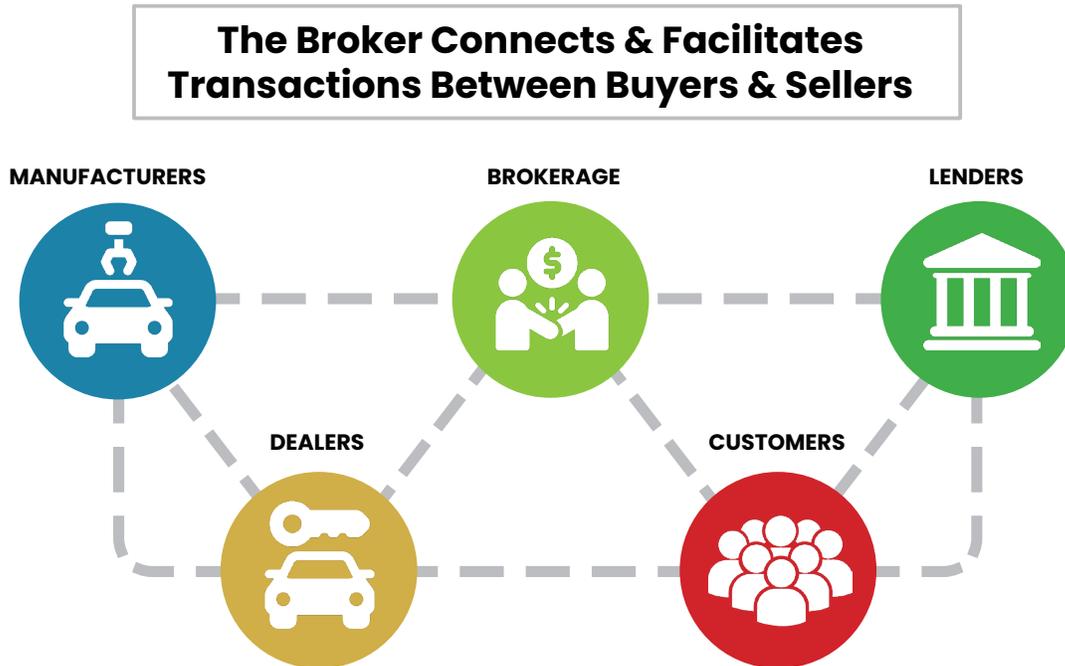
Our branding reflects professionalism, reliability, and accessibility, ensuring the Company stands out as the go-to choice for modern automotive financing. Through targeted digital campaigns, strategic dealership collaborations, and consistent messaging, we effectively communicate our commitment to simplifying the car-buying process for every customer.

### **ADVERTISING**

The Company's marketing strategy leverages its partnerships with Canada Auto Experts for targeted lead generation and Cox Automotive's DealerTrack platform to ensure seamless integration with dealership operations. These collaborations strengthen the Company's ability to reach and convert customers effectively.

# SECTION 5.1

## **BROKERAGE MODEL**



### **BROKERAGE BUSINESS MODEL**

Operating more like a mortgage broker and realtor combined than a traditional lender or dealership. Our role is to connect consumers with tailored financing solutions sourced from a diverse network of lenders. By focusing solely on financial facilitation, we provide unbiased, customer-centric services that prioritize the needs of our clients while fostering long-term relationships with dealerships and lenders.

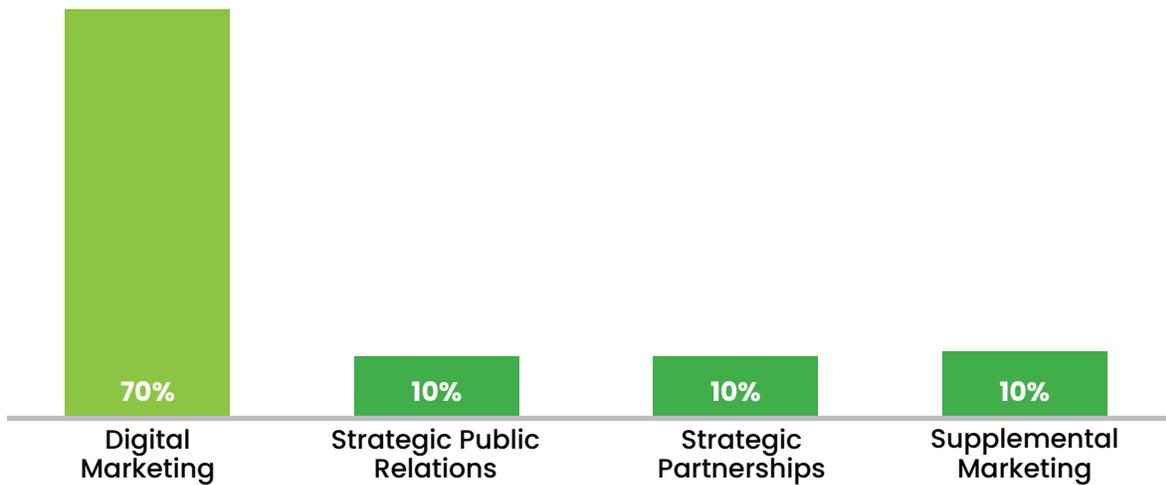
This Brokerage Business Model involves acting as an intermediary between buyers and sellers, facilitating transactions. Brokers earn commissions and fees for their services, which include providing market access, advice, and negotiating deals on behalf of the customer.

This brokerage-style model enables the Company to provide a diverse array of flexible options. This ensures that every borrower—whether they have prime or subprime credit profiles—can access financing that suits their individual circumstances. This approach differs from lenders who depend on standardized loan products or dealerships that concentrate on inventory sales.

# SECTION 5.2

## LEAD GENERATION

The Company's lead-generation prioritizes the digital first approach grounded in leveraging AI technologies to drive our SEO and content creation ensuring maximum visibility and engagement. We utilize AI-optimized SEO techniques to fine-tune our keyword strategies, enhance search engine rankings enabling us to stay ahead.



Digital Marketing (70%): Marketing will lead with a digital-first approach. Targeting consumers (both end users and wholesalers) through a robust digital strategy, emphasizing AI-optimized search engine optimization, branded & unbranded content, paid social media, and sponsored and influencer marketing.

Strategic Public Relations (10%): Capitalizing on an expansive press release network to promote brand awareness through channels with high authority news outlets.

Strategic Partnerships (10%): Through targeted and specific retail partnerships, sponsored marketing dollars will be allocated to support product promotion and sell-through partnership platforms.

Supplemental Marketing (10%): Supplemental marketing tactics will be implemented as needed, including car shows, collaborations, and physical events.

## SECTION 5.3

### **MARKETING FUNNEL**

#### **STRATEGIC MARKETING ADVANTAGE**

The Company generates leads through strategic sponsorships with Canada Auto Experts (“CAE”) and its in-house marketing team as a joint collaborative business development center (“BDC”). This targeted lead qualification process ensures that customers meet financing criteria, improving conversion rates and customer satisfaction.

#### **MARKETING**

A web marketing funnel is a strategic framework that guides potential customers through their journey from initial awareness to conversion and retention using digital tools and platforms. For the Company, this process begins with attracting prospects through targeted online campaigns, informative content, and search engine optimization (SEO) resources.

Once prospects are engaged, the funnel utilizes tailored offers, interactive tools such as loan calculators, and personalized follow-ups. The funnel aims to build trust, address customer pain points, and simplify decision-making. Ultimately, it seeks to drive applications and foster long-term loyalty through ongoing communication and value-added services.

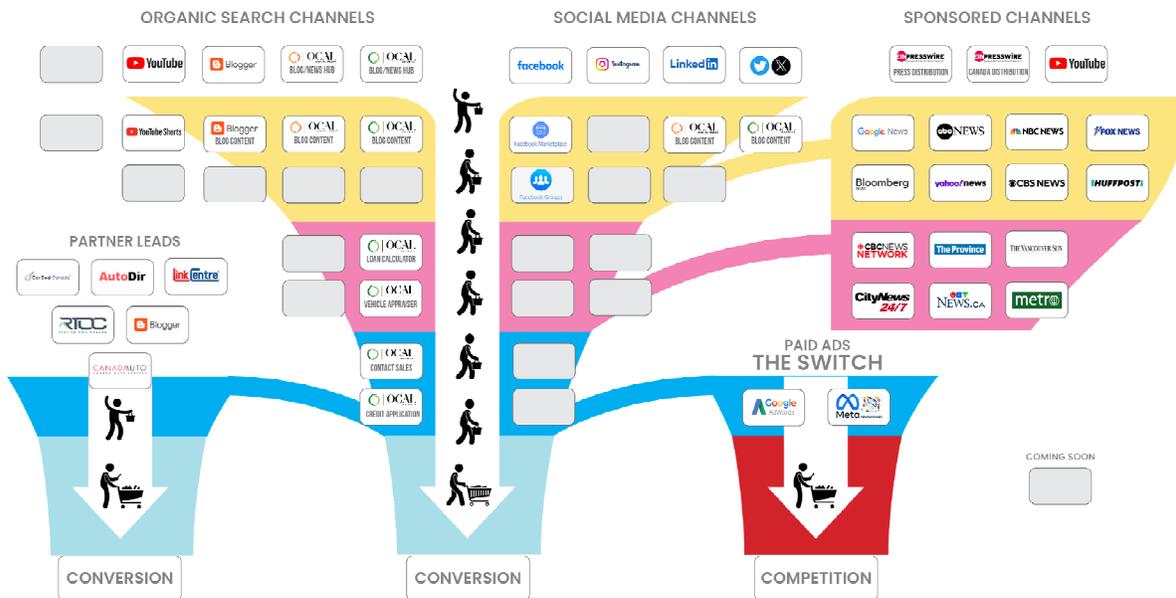
#### **AWARENESS**

At the awareness stage, our expert team analyze audience data to deliver personalized, high-value content across social media platforms, driving traffic to our centralized content hub.

#### **CONTENT HUB**

The hub provides financial guides, calculators, and credit-building tips aimed at educating and supporting potential customers. It features valuable content through blogs, videos, and financial guides hosted on our content hub. This hub serves as an educational resource that addresses common challenges such as credit issues and financing options.

# MARKETING FUNNEL DIAGRAM



## MID-FUNNEL

In the mid-funnel stage, insights driven by AI play a crucial role in customizing lead nurturing campaigns. These campaigns deliver targeted offers, reminders, and updates to help guide prospects further down the funnel. By utilizing social media retargeting and AI insights, mid-funnel strategies aim to engage users with personalized offers, testimonials, and interactive content designed to build trust and sustain interest.

## CONVERSION

AI optimizes conversion strategies with personalized loan calculators, chatbot-assisted consultations, and predictive analytics to match users with financing solutions that meet their needs, ensuring a seamless journey from awareness to application.