



2025 Ford MDA Annual Conference

Bob Harkins, Isaac Branch



Your 2025 F&I Success
Triad – FMEDA Annual
Conference

Three Key Ingredients

1. Profitability
2. Compliance
3. Ethics

The Power of “5”

Products Sold Per Retail Sale

Year	New Car & Light Trucks	PSPRS	Power of “5”
2019	17.1	1.28	6.4
2020 (COVID)	14.4	1.35	6.75
2021 (COVID)	14.9	1.59	7.95
2022 (C&I)	13.8	1.6	8
2023	15.6	1.53	7.65
2024	16.0	1.52	7.6

* Stone Eagle Metrics