



COMPANY OVERVIEW



JM Family
Enterprises



World Omni
Financial Corp.

JM FAMILY OVERVIEW

JM Family Enterprises



JM Family Enterprises, Inc. is a leader in the automotive industry. JM Family's primary focus includes vehicle distribution and processing, financial services, warranty and insurance activities, retail vehicle sales and dealer technology services.

> HISTORY

Founded on October 26, 1968, by Jim Moran, as the exclusive distributor of Toyota vehicles in Alabama, Florida, Georgia, North Carolina and South Carolina (Five-State Area).

> WORKFORCE

JM Family employs more than 4,300 associates across the United States and Canada.

Southeast Toyota Distributors



Established: 1968

Southeast Toyota Distributors (SET) is the world's largest independent distributor of Toyota vehicles. SET distributes vehicles, parts and accessories to the franchised Toyota dealers in the Five-State Area.

JM&A Group



Established: 1978

JM&A Group (JM&A) is one of the largest independent providers of finance and insurance (F&I) products in the automotive industry.

World Omni Financial Corp.



Established: 1981

World Omni Financial Corp. (World Omni) is a diversified financial company offering a broad range of products and services to automotive dealers, consumers and lenders.



AWARDS & RECOGNITION

Forbes

JM Family is ranked as one of America's Largest Private Companies



JM Family has been ranked as one of the 100 Best Companies to Work For in the U.S. since 1999

S&P Global Ratings

World Omni is publicly rated
A-2 / BBB



JM&A's Courtesy Insurance Company consistently receives an A.M. Best Rating of A (Excellent)

THE BIG PICTURE

SET, WORLD OMNI AND JM&A

PURCHASE & PROCESSING

SET purchases vehicles from Toyota and processes them at one of three state-of-the-art facilities.

WESTLAKE PROCESSING Jacksonville, FL 500 Acres	INLAND PROCESSING Commerce, GA 300 Acres	PORT PROCESSING Jacksonville, FL 75 Acres
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TRANSPORTATION

After processing, vehicles are delivered to dealers, either via SET-owned or third-party car haulers. On average, more than 350,000 vehicles are distributed annually to over 175 Toyota dealerships in AL, FL, GA, NC and SC. Plus, roughly 100,000 vehicles per year are sold to fleet customers.



PARTS SUPPLY AND DISTRIBUTION

As a leading distributor of Toyota parts and accessories in the United States, SET is able to provide same-day shipments of parts to the majority of Toyota dealers in its Five-State Area.



TOYOTA DEALERSHIPS

Regional teams from SET, World Omni and JM&A provide products and services to Toyota dealerships throughout its Five-State Area. World Omni provides commercial loans to those same Toyota dealers.



FINANCE & SALE

Dealerships present finance options to the customer. If World Omni's finance offer is selected, a retail installment or lease contract is signed by the customer with the dealer and is sold to World Omni. As a technology innovator, World Omni is able to process the contracts both electronically and through traditional methods. The contract may also include the financing of an F&I product marketed by JM&A.



CUSTOMER SERVICE

World Omni services the customer throughout the term of the contract from its Customer Experience Centers and customer website. JM&A administers F&I products that help customers protect their vehicle investment.



OVERVIEW

WORLD OMNI

In the 1970s, Southeast Toyota dealerships were dependent upon regional and local banks for vehicle financing. When banks closed or exited the auto finance business, it severely disrupted Toyota sales. To eliminate this risk, Jim Moran established World Omni in 1981 as the first captive finance company in America for an import car manufacturer.

Operating under the Southeast Toyota Finance brand, World Omni:

- › Underwrites, purchases and services consumer retail installment contracts on new and pre-owned vehicles, and leases on new vehicles
- › Provides floorplan, mortgage and capital loan financing to dealers
- › Manages two state-of-the-art Customer Experience Centers, with more than 500 associates, in Mobile, AL., and St. Louis, MO.



SOUTHEAST TOYOTA FINANCE

World Omni utilizes the Southeast Toyota Finance (SETF) brand to deliver its captive finance services to Toyota dealers in the southeast United States.



DATASCAN

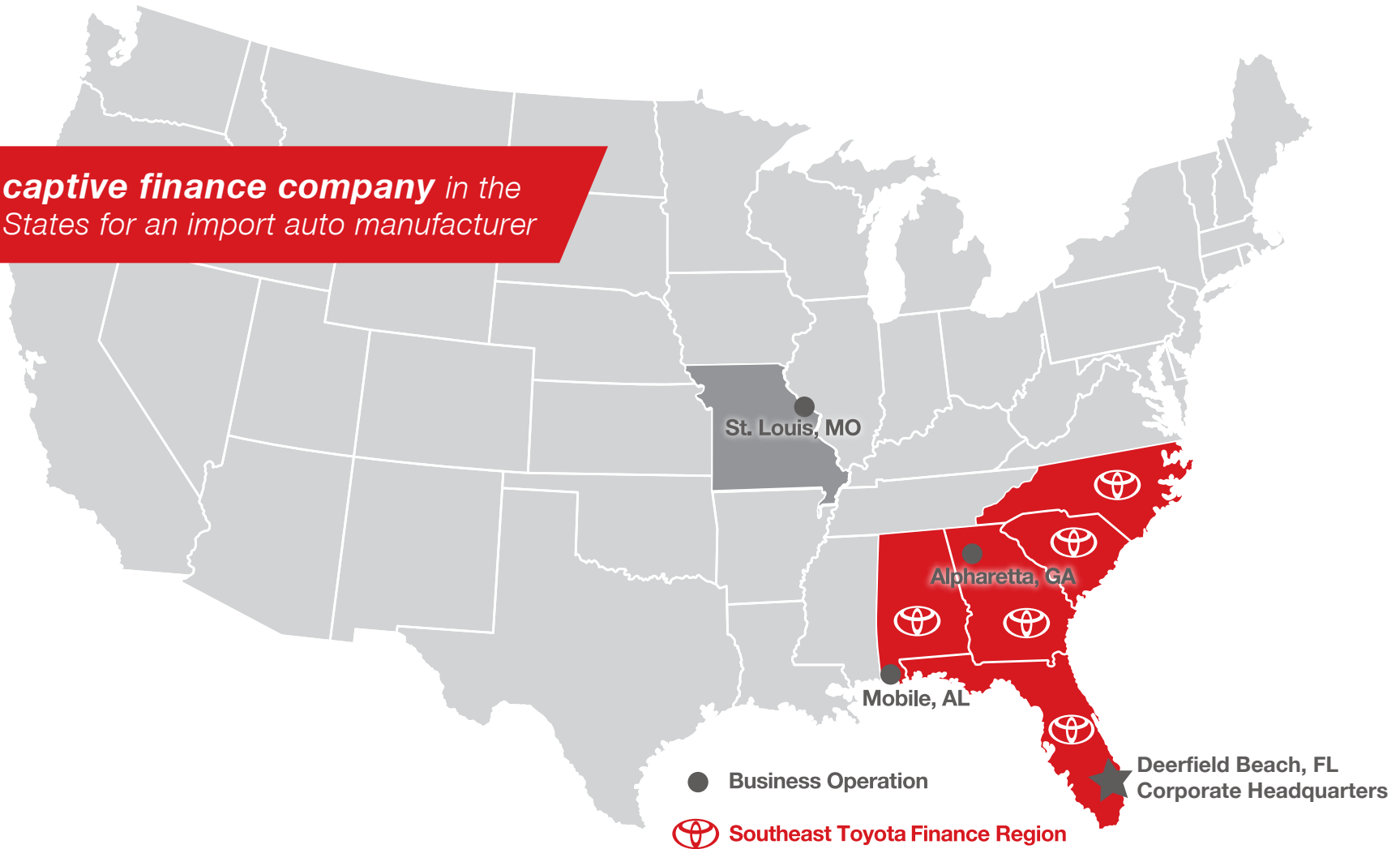
As a global leader, DataScan provides clarity to wholesale loan accounting and manages risk with holistic auditing solutions for a wide range of clients throughout the world.



GEOGRAPHIC

AREAS OF OPERATION

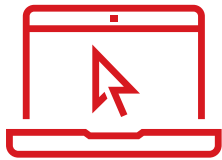
First captive finance company in the United States for an import auto manufacturer



EXPERTS

IN VEHICLE REMARKETING

Although located in the southeast, Southeast Toyota Finance (SETF) utilizes **nationwide auction networks**



TECHNOLOGY

When a customer returns a Toyota leased from SETF, the SET dealership grounds the vehicle with a tablet or smartphone, utilizing SETF's proprietary app. The dealership then has the opportunity to purchase the off-lease Toyota. If the vehicle is not purchased by the grounding dealer, it is offered for sale to the Toyota dealerships in the Five-State Area through SETF's remarketing website.



REPAIRS

The off-lease vehicles not purchased online by SET dealers are shipped to physical auctions. Then, SETF's auction coordinators evaluate each vehicle's condition and determine appropriate repairs that will increase the vehicle's value and condition grade, which results in higher auction prices and stronger residual recovery.



AUCTION

Using real-time market conditions to maximize pricing, SETF's off-lease Toyota vehicles are shipped to auctions around the United States. SETF sales representatives are present at virtually every auction to assist in staging, pricing and selling the vehicles.



Every year, Southeast Toyota Finance **processes and sells between 40,000 and 45,000 vehicles** through its remarketing program



ASSET-BACKED SECURITIZATION PLATFORMS

WORLD OMNI FINANCIAL CORP.

The predominant part of World Omni's capital is raised through the issuance of public and private asset-backed securitization (ABS) debt, backed by World Omni's retail, lease and floorplan originations. World Omni has utilized the issuance of ABS since 1986 and currently does so through four distinct platforms:

WORLD OMNI AUTO RECEIVABLES TRUST (WOART)

- › **U.S. Prime Auto Retail Loan**
- › Public ABS platform since 2000
- › High concentration of new Toyota collateral

WORLD OMNI SELECT AUTO TRUST (WOSAT)

- › **U.S. Near-Prime Auto Retail Loan**
- › Public ABS platform since 2019
- › High concentration of new Toyota collateral

WORLD OMNI AUTOMOBILE LEASE SECURITIZATION TRUST (WOLS)

- › **U.S. Prime Auto Lease**
- › Public ABS platform since 1992
- › 100% new Toyota collateral

WORLD OMNI MASTER OWNER TRUST (WOMOT)

- › **U.S. Floorplan**
- › 144A private platform since 1991
- › High concentration of new Toyota collateral

All transactions are typically called at their first available redemption date

Offered notes include Triple-A rated bonds, as well as subordinate bonds

INVESTOR RELATIONS

WORLDOMNI.COM

Access to our latest information and filings is available on our website, including:

- > **Financial summary** of World Omni Financial Corp.
- > World Omni **public rating**
- > **History** of all ABS performance and servicer reports
- > **ESG** efforts
- > **ABS** presentations

If you have any questions, please contact us at investorrelations@jmfamily.com.