



Forrest Heathcott, President

JM&A Group

Executive Vice President

JM Family Enterprises, Inc.

Forrest Heathcott is president of JM&A Group (JM&A), one of the largest independent providers of finance and insurance (F&I) products and services in the automotive industry, and executive vice president of parent company JM Family Enterprises, Inc. (JM Family), a diversified automotive corporation ranked No. 27 on *Forbes'* list of "America's Largest Private Companies." Heathcott is responsible for directing, administering and overseeing the activities relating to JM&A's F&I, warranty products and services operations. He also serves as a member of JM Family's Executive Management Team, which oversees the development and implementation of the company's long-range planning and strategies for future growth.

Founded in 1978, JM&A is an inter-related group of companies that offer quality F&I retail products and systems for approximately 2,800 automotive dealerships and retail automotive outlets, which represent all manufacturer makes and models. The products are designed to help maximize profitability on vehicle sales and after-sale opportunities.

Heathcott has 31 years of automotive marketing and retail experience. He joined the company in 1993 as director of remarketing for JM Family subsidiary Southeast Toyota Distributors, LLC (Southeast Toyota). A year later, he transitioned to JM Family subsidiary World Omni Financial Corp. as vice president of national sales and remarketing. In 1999, Heathcott rejoined Southeast Toyota as group vice president, Distributor Operations. He was promoted to group vice president, assistant general manager of Southeast Toyota that same year, and became senior vice president, assistant general manager in 2004. Heathcott was promoted to his current position in June 2007. Before joining JM Family, he served over 14 years in a variety of regional and national posts with Nissan Motor Corporation in the United States.

Heathcott graduated from Harding University with a bachelor's degree in marketing. He is currently serving as Chairman of the Boca Raton Chamber of Commerce Board of Directors. He is also an active supporter of Habitat for Humanity, Boca Ballet Theater Company, Youth Automotive Training Center, United Way of Broward County, The Boggy Creek Gang and Saint Andrew's School. He and his wife, Chris, have two children and reside in Boca Raton, Fla.

JM Family (www.jmfamily.com) is currently ranked No. 16 by FORTUNE® as one of the 100 Best Companies to Work For, its 13th consecutive year on the list. In addition to JM&A, primary subsidiaries



EXECUTIVE MANAGEMENT TEAM

and divisions include: Southeast Toyota Distributors, LLC, the world's largest independent distributor of Toyota and Scion vehicles; World Omni Financial Corp., a diversified financial services company; JM Service Center LLC, the company's internal shared services center; and JM Lexus, the largest volume Lexus dealership in the world. Headquartered in Deerfield Beach, Fla., JM Family has major operations in Jacksonville and Margate, Fla.; Commerce and Alpharetta, Ga.; Mobile, Ala.; and St. Louis, Mo.

