



FOR INDIVIDUALS & FAMILIES

1-800-257-1723 | 210-696-7900

KEEP UP WITH
LIFE'S TERMS



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DISCOUNT MERCHANDISE

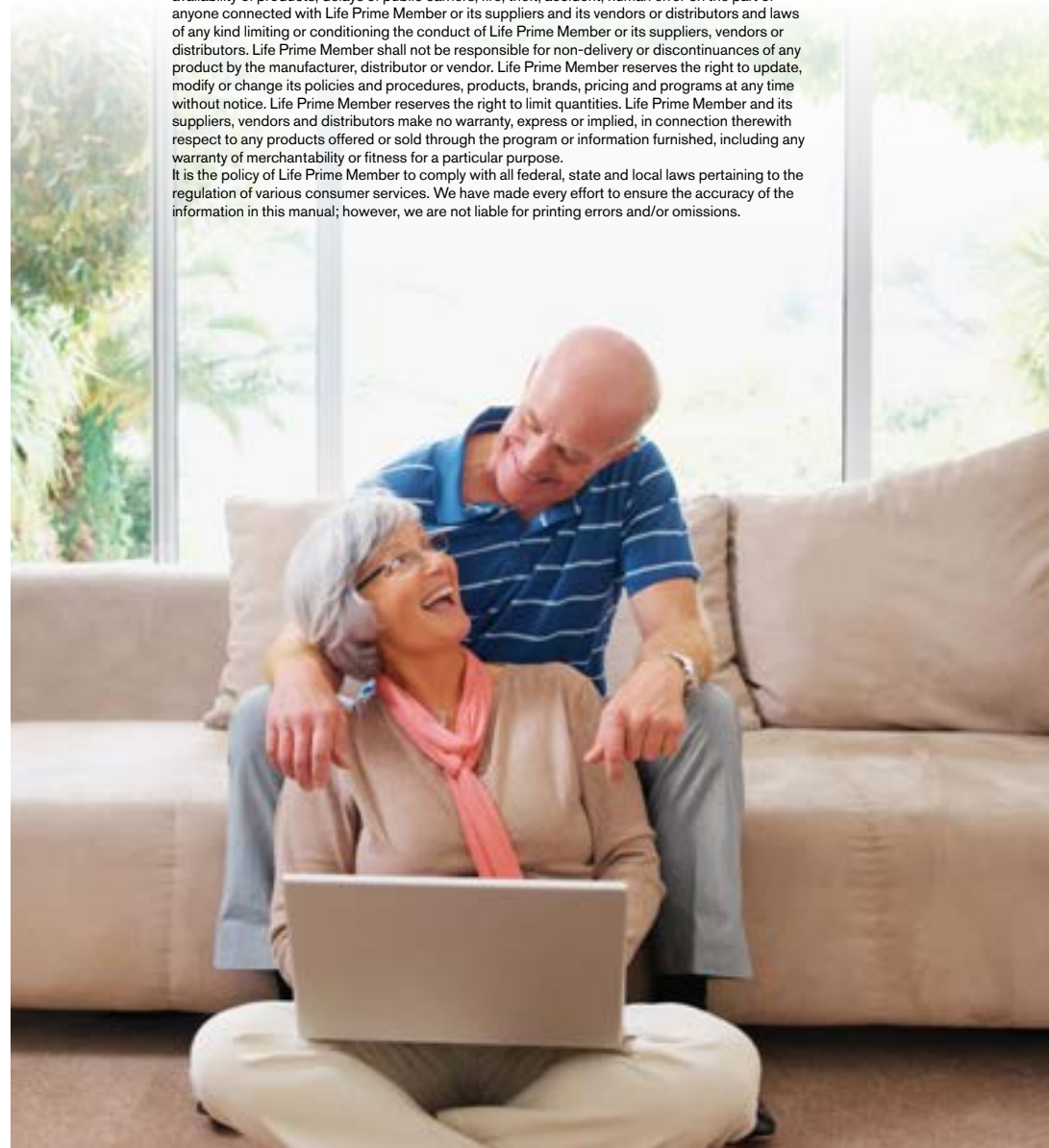
Tired of scouring the clearance racks for that bargain buy, comparing prices from store to store or surfing the Net for hours only to come up with meager discounts on inferior goods? Why not start with rock bottom prices on a wide selection of quality merchandise you use every day!

With Life Prime Member, you can get a better deal on a wide selection of merchandise items online or by phone. Whether you buy through us or use our quote to get a better price locally, you can shop with confidence that you're getting the best deal!

Please do not request information on department store brands, as "private label" brands are not available. Certain items may only be available for shipment in the 48 contiguous states. Some products or services may not be available due to legal restrictions or as required by the applicable provider or manufacturer.

Additionally, a product may be removed from its service or unavailable if Life Prime Member determines that the product cannot be delivered within a reasonable amount of time or if Life Prime Member determines that shipping and handling costs will eliminate the majority of the savings on a purchase. Delay or failure of performance by Life Prime Member shall be excused if normal operations are hindered or prevented by strikes, lockouts, acts of God, acts of the government, acts of the civil military authorities, material shortages, dollar fluctuations and/or other conditions, availability of products, delays of public carriers, fire, theft, accident, human error on the part of anyone connected with Life Prime Member or its suppliers and its vendors or distributors and laws of any kind limiting or conditioning the conduct of Life Prime Member or its suppliers, vendors or distributors. Life Prime Member shall not be responsible for non-delivery or discontinuances of any product by the manufacturer, distributor or vendor. Life Prime Member reserves the right to update, modify or change its policies and procedures, products, brands, pricing and programs at any time without notice. Life Prime Member reserves the right to limit quantities. Life Prime Member and its suppliers, vendors and distributors make no warranty, express or implied, in connection therewith respect to any products offered or sold through the program or information furnished, including any warranty of merchantability or fitness for a particular purpose.

It is the policy of Life Prime Member to comply with all federal, state and local laws pertaining to the regulation of various consumer services. We have made every effort to ensure the accuracy of the information in this manual; however, we are not liable for printing errors and/or omissions.



DISCOUNT GIFT CARDS

Save time and money by ordering gift cards to all your favorite merchants through Life Prime Member! You can enjoy steep savings of up to 15 percent* on select, already discounted gift cards. We offer a wide variety of gift cards and online certificates in categories such as Apparel & Accessories, Auto, Home & Office, Flowers & Gifts, Health & Beauty, Restaurants & Food, Sporting Goods and Travel & Entertainment.

Treat yourself to a massage, book a family vacation, donate to your favorite charity or celebrate a birthday, anniversary or special occasion. With so many choices, there's something for everyone!

SAVE EVEN MORE!

You can enjoy even deeper savings of up to 15 percent on select, already discounted gift cards.



CASH REBATES MALL

In today's tech-driven day and age, most people make online shopping and research a regular part of their shopping experience. Cash Rebates Mall brings you the convenience of shopping at over 1,100 online stores through one easy to use online shopping portal. For an even better online shopping experience, we offer cash back for every purchase made through the Cash Rebates Mall. Yes, cash back for making purchases that are already part of your shopping budget. With no annoying forms to mail in, we make receiving online cash back rebates easy. Just sign-up, shop while logged in and earn cash back!

OVER 1,100 ONLINE STORES

With access to cash back at over 1,100 online stores, we provide a one-stop destination for most of your online shopping needs. Stores can change at any time, but typically include large online retailers such as Target, Office Depot, Walgreens and more.

HOLIDAYS AND SPECIAL OCCASIONS

Chaotic Christmas shopping season approaching? Need a last minute birthday gift? Reward yourself next holiday season or birthday by shopping for your loved ones in the comfort of your own home. Some Americans spend hundreds (if not thousands) of dollars for their loved ones each holiday season. Why not earn cash back on all of those purchases?

HOW CAN WE DO IT?

We are able to offer cash back at over 1,100 online retailers because the stores in the Cash Rebates Mall offer our members cash back to encourage them to shop on their sites.

Account information

Members will have access to an account center that will allow them to track the purchases that are reported to Cash Rebates Mall. Once the merchant reports a purchase, the Cash Rebates Mall will post the details of the purchase to the member's account center. The details of the purchase include the purchase date, the merchant name, the amount of the purchase (prior to shipping and taxes), the amount of the cash back available to the member and the running cash back total.

Request payment

All cash back rebates in "Posted" status are eligible for payment when the member's account reaches a posted balance of \$20.00 or greater. To request a payment, login and view your account to confirm that your posted balance is greater than \$20.00. The Cash Back Mall will process member payment requests twice monthly. Payment processing takes approximately five (5) business days. For your convenience, members have the option for rebate payment to be fulfilled through a PayPal transfer or a mailed check.

FAQS

What is Cash Rebates Mall?

Cash Rebates Mall is an online shopping portal that combines the buying power of our members with the variety of hundreds of merchants. At Cash Rebates Mall, the only difference is the cash back savings. Same stores, same products, same prices.

How do I make purchases?

Once you are signed-in, browse the SHOP section on Cash Rebates Mall to find the store you want to shop. Then click to view details about that store. From there you can click "SHOP NOW" to open up the store site and start shopping.

How soon is my cash credited to my online account?

Because of the reporting logistics with our merchants, it usually takes 3-5 business days but can take as long as 3 months as some merchants wait until after the return period expires to report purchases.

When do I get my cash?

Cash Rebates Mall pays members cash on purchases once you have accrued \$20.00 and the 60 day return window has passed. You have the option to receive payment via PayPal or check. When you become eligible for payment, you will receive an email from us to select your cash back method and request your payment.

What's the catch?

There's no catch! We are dedicated to the idea of giving our members maximum value in cash! We don't mark up prices or shipping and handling charges. By going through Cash Rebates Mall, you have access to the same products as when shopping directly at the store – at the regular or sale

FLOWERS & GIFTS



SAVE 15% WITH FTD!

FTD is the premier name in flowers and specialty gifts. We utilize only the finest FTD florists to deliver your floral arrangements, and we offer a customer satisfaction guarantee. Because of FTD's vast network of florists, we offer same day delivery throughout the United States and Canada, and delivery to more than 150 countries worldwide. And with FTD's free online personal account services, gift giving has never been easier! Never forget an anniversary or birthday again with our free online reminder service.

With over 1,000 floral and non-floral items to choose from, you are bound to find something to make someone's day. Choose from brand name specialty gifts from Ghirardelli chocolate, Mrs. Field's cookies, Build-A-Bear plush animals, Gevalia coffee and more.



FREE ONLINE COUPONS

SAVE UP TO \$1,200.00 ANNUALLY ON GROCERIES AND DINING

Weekly visits to the grocery store and your favorite restaurants seem to take a bigger bite out of your budget every month. To make saving you money as easy as possible, we have included a program which can save you up to \$100.00 each month on groceries and dining for as long as you remain a member. That's up to \$1,200.00 every year!

With this program, you can choose from a wide variety of coupons and literally cut your grocery bill by 20% to 50%! We offer grocery coupons from great companies like: General Mills, Kraft, Betty Crocker, Nabisco and Kellogg's... just to name a few! You can also save up to 50% at some of your favorite restaurants, too. Names like: Outback Steakhouse, Bob Evan's, TGI Fridays, Hard Rock Café, Olive Garden, Applebee's and Red Lobster, plus convenience and fast food restaurants like: Arby's, Quiznos, Denny's, Burger King, Shoney's, McDonalds and more. The key to this program is that you select only the coupons you want for the restaurants you plan to visit or grocery products you want to purchase.



ZEBIT INTEREST FREE SHOPPING



BUY NOW, PAY OVER TIME. 0% INTEREST.

Life Prime Plan members are invited to join Zebit. Receive up to \$2,500 interest-free credit to shop millions of brand name products and pay over time. 0% interest.

No interest. No membership fees. No credit needed.

WHAT CAN I BUY?

Shop the Zebit Market

Shop millions of different products in electronics, appliances, furniture, and more!

WHY JOIN ZEBIT?

It's simple.

- No membership fees. Ever.
- Shop millions of brand name products at retail prices.
- Pay over time without interest or fees.



SHOPPING DEALS & DISCOUNTS

ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT

AUTO SERVICES

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LOCAL & NATIONAL MERCHANT NETWORK

CONNECT TO LOCAL DEALS INSTANTLY!

Find instant savings in your neighborhood and across the country! Your membership is packed with thousands in savings on fine and casual dining, local attractions, travel, shopping and much more!

Premium Discounts: You can use up to Ten (10) premium discount deals per month, up to 120 total per year. Premium deals offer one-time, 50% off, 2-for-1, and other deep discount offers provided by Merchants. An Offer may only be used by a Member once every 12 month period.

Everyday Savings: Provides discounts at the point of sale by Merchants by presenting a Printable Coupon. Merchants provide up to a 20% ongoing discount up to a maximum value of \$25.00 per transaction. You can use the Everyday Savings as often as you like and they will be displayed as a Printable Coupons which must be surrendered at the merchant location to obtain the discount.

Additional Deals: Enjoy savings at thousands of additional merchants on everything from bagels to oil changes to hotel stays.

FIND THE PERFECT DEALS WITH OUR SPECIAL FEATURES

Hot Deals

Some deals are too good to be offered all the time, so when they become available they are labeled as a Hot Deal. These Hot Deals come and go, so make sure to check them out before they're gone.

Favorites

Add a merchant to your list of favorites by selecting the star icon next to their offer. Easily search your favorite merchants and receive special offers and messages.

Messaging

Add merchants to your Favorites to receive special messages for exclusive offers and events.

Most Popular

Check out the merchants that come recommended by other members.



MOVING & STORAGE



There's just not enough room in the trunk of your car for all your family's stuff, and multiple trips are out of the question. You know you need help relocating but you're not sure who to ask. Don't sweat the big move; Life Prime Plan is here to help. We partner with northAmerican and Allied Van Lines to make your interstate move run smoothly.

As a member, you can receive preferred discounts of 50% or more on interstate (state-to-state) moving, in-transit storage and personal property protection coverage.

EXPERIENCE A LOW-COST TRANSITION

- 1 50% minimum bottom-line discount from interstate tariff (excluding third party and valuation)
- 2 45% minimum discount on storage related needs
- 3 No "Peak Season" rates (normally 10% higher June through August)
- 4 northAmerican offers members up to \$50,000 of coverage at no cost (\$350 savings)
- 5 Allied offers a double the coverage amount at no additional cost

BUDGET TRUCK RENTAL



Rent from a truck company that's with you at every turn. When it's time to move you can save money by doing it yourself. Now Budget® can save you even more money.

WE'LL BE ALONG FOR THE RIDE

You'll have the strength of the world's largest transportation resources company backing you with the rental industry's most comprehensive network of support services and benefits like a toll-free customer service number, 24-hour emergency road service and literally thousands of Budget dealers nationwide.

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ID THEFT OVERVIEW

WHAT IS IDENTITY THEFT?

Law enforcement agencies agree that the key to identity theft is the misuse of consumer address and billing information. You see the headlines almost every day. Unsuspecting consumers are being targeted for and victimized by identity theft from every conceivable angle – financial institutions, retailers, mail boxes, post offices, the Internet, email, relatives, co-workers – and the list keeps growing. You never know when it's going to be your turn. Life Prime Plan is designed to minimize your exposure and stop the potential misuse of your Identity information.

A crime more than credit card fraud

When most people think of identity theft, they think about a thief using their credit cards. Although a serious crime, this form of identity theft does not require the long, time-consuming process of the two most serious forms of ID theft known as **Identity Assumption** and **Synthetic Identity Theft**.

The crime of "Identity Assumption" occurs when the thief uses your social security number and your name to commit fraud. The crime of "Synthetic Identity Theft" occurs when the thief uses your social security number and an alias rather than your name to commit fraud. In both cases, the thief either steals or buys a social security number and establishes an address and phone number that you are not aware of. The thief then directs all communication of the fraudulent activity to the address and phone number that the thief controls keeping you unaware of the activity for months or even years.

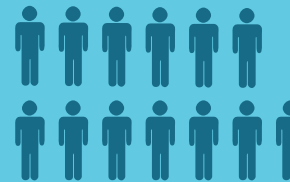
The longer the thief can prevent you from learning of the fraudulent activity, the more the thief benefits and the more you are harmed.



EVERY 3 SECONDS

someone's identity is **STOLEN**

– Javelin Strategy & Research



SOME 12.6 MILLION AMERICANS

were **VICTIMIZED** by ID theft in 2012

– Javelin Strategy & Research



WHO IS AT RISK?

Identity theft can happen to anyone, a child under the age of 5, an adult, even the dead. Of course the deceased do not have to deal with the problems their loved ones do! The longer the thief can prevent you, the victim, from learning of the fraudulent activity, the more the thief benefits. Meanwhile, harm to the victims continues to grow.

You might already be a victim

The consequences for you and your family can be serious and you can spend years and thousands of dollars getting your identity back. You may not even know your identity has been stolen until it's too late. You can be denied employment or turned down for a loan.

TYPES OF FRAUD

Financial fraud

Monitoring non-credit card fraud is important. One particular case involved a soldier having his military ID stolen. Thieves used 20 different addresses in 6 states and opened 65 separate accounts. He incurred \$265,000 dollars in damage in four months.

Medical fraud

Stealing your medical identity is one of the fastest growing forms of identity theft. In America, 47 million people don't have adequate medical coverage, which provides a strong incentive for thieves to steal identities. According to the FTC, between 300,000 to 500,000 people have their medical identity stolen annually. Having your identity stolen can max out your health insurance lifetime maximum coverage without you even knowing about it.

When your medical records get altered due to merging with an identity thief's information, it is almost impossible to separate records. Doctors can end up making false diagnoses with faulty data. You could receive the wrong drugs, the incorrect blood type or a diagnosis of mental illness, thus creating life-threatening medical errors.

IRS fraud / employment fraud

There have been instances of identity thieves using or selling social security numbers to defraud the IRS. Victims end up owing thousands of dollars in back taxes to the IRS for an income tax return that wasn't their own.

Thieves gain employment using someone else's social security number. In one case, the victim had her identity used by her former boss who applied for additional credit cards using the employee's social security number. The employee was not aware she was a victim until much later.

False arrest

Having your identity stolen could land you in jail until you can prove that YOU are not the guilty party. The burden is on YOU to prove that you didn't commit a crime.

Child identity fraud

We protect our children from physical harm but now protecting their identity is just as important. It is not uncommon for a child to be victimized at birth from records stolen from the hospital. There is no cost to the thief to "inventory" this personal data, so they can wait months or years before they decide to sell the information or commit the fraud. The child can become an adult before finding out their identity has been stolen.

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IDENTITY THEFT RISK SCORE

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Your identity risk score is derived by searching billions of records where we apply our unique and proprietary analytics to create a risk score between 0-999. The higher your score is, the greater the risk that your identity has been or could become compromised.

The Life Prime Plan risk score indicates your level of risk at the time the score is generated. It can change at any time depending upon Life Prime Plan detecting new suspicious activity that could indicate the beginning steps of identity theft.

After stealing Social Security numbers, thieves might wait years before attempting to steal someone's identity. That's why continuous monitoring with Life Prime Plan is important in protecting your identity.

CHILD PROTECT

Did you know that it's not uncommon for children to become identity theft victims from records that were stolen from the hospital when the child was born? Ensure your child's identity hasn't been stolen with Child Protect, an advanced monitoring system that provides enhanced detection of fraudulent use of your child's Social Security number.

STOP CREDIT CARD OFFERS

Unsolicited credit card offers are an identity theft risk as thieves can take the materials out of your mailbox and open credit cards in your name without your knowledge.

With Life Prime Plan, you can request to opt-out of receiving "firm offers" for five years or permanently.



LOST WALLET RECOVERY

Losing your purse or wallet can be an upsetting experience, but Life Prime Plan's lost wallet service can help make the situation less stressful. Our Fraud Resolution Specialists can assist you by requesting an online credit report to ensure no one has fraudulently used your credit cards, canceling affected credit cards and bank accounts, having new cards issued to you and even placing a fraud alert with the credit reporting agencies; all through the use of multi-party phone calls.



FREE CREDIT REPORTS REMINDER SERVICE

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Credit reports are great tools if used properly. Direct-to-consumer credit reports are available to the general public so consumers can see what lenders, landlords and insurance companies look at prior to making a credit decision. This gives you the opportunity to identify any false information before applying for credit. Additionally, if you become a victim of identity theft, you may want to check your credit reports for any fraudulent activity.

The federal government, in cooperation with the three credit bureaus, put a program in place for every consumer to receive one free credit report per year from each of the three bureaus.

EQUIFAX

Experian
A world of insight

TransUnion

Many consumers choose to stagger receiving their reports from each bureau by choosing 1 report from one bureau, then in another 4 months, choose a report from a 2nd bureau and so forth. They receive a report from one of the credit bureaus every 4 months, equaling a full year of reports.



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ALERTS & ALL-CLEAR MESSAGES

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Life Prime Plan has people with a real world understanding of what identity theft is and how to minimize its impact on members. Only 1 in 10 identity theft victims were aware that their personal information had been stolen before discovering that they were ID theft victims. By monitoring thousands of databases and millions of records, Life Prime Plan is typically able to catch a potential fraudulent activity in its beginning stages.

Databases monitored include:

- Credit bureau information
- Financial institutions
- Cell phone records
- White and yellow pages
- Thousands of others

We use common information including your name, address and phone number to create a data profile that compares your information with our databases. The Life Prime Plan system uses proprietary algorithms to look for any unusual or suspicious activity that is different from your profile and could indicate compromises to your identity.

ALERTS BY PHONE

If we find any suspicious activity, we will personally call you using your primary alert phone number.

“ALL CLEAR” EMAIL MESSAGES

If we don't find any suspicious activity, we will send you an “all clear” email notifying you that we have not discovered any suspicious activity in the past 30 days.

ACCOUNT ACTIVITY ALERTS - REGISTRATION REQUIRED TO ACTIVATE

In addition to Identity Monitoring and Identity Risk Scores, we can provide you with additional proactive identity theft protection through Account Activity Alerts at no additional cost. These alerts are for transactions that typically take place outside of a credit report and expose you to financial risk. This service is provided to you at no additional cost but you must register for the service using the easy steps listed in the "How To Register" section.

By monitoring participating banks, online retailers, telecom providers, health insurers and more, we look for suspicious activity that could indicate the beginning steps of identity theft. Account Activity Alerts provide unparalleled visibility into your risk of identity misuse, highlighting actions that may indicate someone is establishing a false identity using your information. Whether a fraudster succeeds or not, we'll let you know when a bank password reset request is made, a new credit card is activated, or access

to your health insurance portal is attempted. Our alerts also detect wire transfers through bank or investment accounts, MoneyGram transfers, cell phone insurance use, and address change attempts, whether online or through a financial institution's call center.

When we detect these transactions, you receive an email notification with a phone number included for you to call. If we don't hear from you, we will contact you directly to alert you. Our customer service representatives are available to discuss the alert with you and guide you through the appropriate steps to take if necessary.



INTERNET PRIVACY SCANNING

We scan the internet to find your exposed personal information, including phone numbers, birth dates, physical addresses, email addresses, and more. Then we help you remove that data from the websites that posted it online.

Information we monitor

We scan internet directories looking for your address, email address, and phone numbers listed in your account. Examples of the internet directories we scan are:

- Internet directories for existence of monitored information – delete when available
- Monitoring for use of known alternate names
- Monitoring of known criminal websites for illegal trading of personal information.
- National databases for new address information
- Surveillance of unregulated global networks

REMOVAL OF DATA AND OPTING OUT

We help you remove data from websites that post it online. And, once requested, we automatically process opt-outs on your behalf. This stops the people-search sites from selling your personal information to individuals who might have ulterior motives.

Updating your profile

You have the option of adding an additional postal address, two additional email addresses, and two additional phone numbers. To update your current information or list additional addresses and phone numbers you simply:

- Sign into your Personal Information Center
- Click on "My Plan"
- Click on "Internet Privacy Scanning"
- Click on "My Profile" located in the Updating your profile section
- Fill in the blanks for the additional information you would like us to begin monitoring

You can review your history of your internet privacy scans, other alerts, and email notifications within the My History page in the personal information center.



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VICTIM ASSISTANCE

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Should you become a victim of identity theft, our recovery specialists will help bring your identity back to a pre-theft status. By assuming and reorganizing the recovery process on your behalf, Life Prime Plan can save you time, money and the hassle associated with clearing and restoring your identity.

Trained identity theft specialists will work with you 24/7 to help repair your good name. We will take all the appropriate steps in order to correct your identity theft problems which typically require the assistance and expense of an attorney.

Some of the tools we use are:

- Credit report reviews
- Fraud alert/Security freezes
- Restoration and recovery
- Free ID Theft Emergency Response Kit™
- Full administration of the case

UNLIMITED SERVICE GUARANTEE

The restoration service will do whatever it takes to restore your name to pre identity theft status. The service will take an 'unlimited' amount of time, and spend whatever it takes in restoring your identity and good name to a pre-theft status.

DISCOVERY BASED

This service uses a "Discovery Basis" approach which covers you for a pre-existing identity theft if the theft had not been discovered prior to your enrollment with Life Prime Plan .

ID THEFT EMERGENCY RECOVERY KIT

You may also choose to manage the restoration process yourself. If this option is selected, an ID Theft Emergency Recovery Kit is sent to you with pre-written correspondence to help you deal with creditors and credit bureaus. This step-by-step manual details the resolution process and provides you with guidance for avoiding future complications.

FREE CONSULTATIONS

FINANCIAL COACHING

Members receive up to a 60-minute telephone consultation with a certified credit and financial counselor. Counselors are in-house financial professionals who can assist with credit counseling, restoration strategies, credit report analysis and tax planning, all of which may have been seriously impacted by identity theft.

LEGAL CONSULTATION

Members are entitled to a free initial 60-minute consultation with an attorney on each new issue involving theft of their identity. After the initial consultation, the participating attorney may be retained at a preferred rate reduction of 25% off the attorney's standard hourly or fixed fee rates.



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\$1 MILLION DOLLAR INSURANCE POLICY WITH NO DEDUCTIBLE*

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To help curtail the devastating financial impact identity theft can cause, Life Prime Plan includes coverage designed to reimburse you for expenses incurred to reclaim your identity. The policy has a "Discovery based" approach and covers you for "pre-existing" identity theft event's if you had not discovered the theft prior to enrollment.

The expense reimbursement coverage protects against the financial hardships associated with identity theft such as falsely incurred debt, lost wages, legal fees and correspondence with creditors.

This coverage can include provisions for the following:

- Legal defense fees and expenses
- Costs for re-filing loan applications
- Costs for notarizing documents
- Long distance calls reimbursement
- Postage reimbursement
- Lost wages
- Defense costs for civil suits

In addition the policy also provides coverage for Unauthorized Electronic Fund Transfer. The policy has an "Occurrence based" approach and covers you provided that the Unauthorized Fund Transfer first occurs while you are a member of the Master Policyholder's Membership Program and is reported to us within ninety (90) days after your discovery of an Unauthorized Fund Transfer. You will not be covered if the Unauthorized Fund Transfer first occurs after expiration or termination of the Master Policy or termination of your membership in the Master Policyholder's Membership Program.

*Identity theft insurance underwritten by subsidiaries or affiliates of AIG Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions and exclusions of coverage. Coverage may not be available in all jurisdictions.



INSURANCE COVERAGE IS PROVIDED BY AIG

The Identity Theft and Fraud Division of AIG, Inc. has developed a unique insurance policy. This Personal Identity Coverage Policy (PIIC) provides you with expert assistance through unparalleled customer service, income protection and expense reimbursement.

Dedicated support professionals that understand that identity theft is a traumatic, criminal event are available 24/7 to assist you until your crisis is completely resolved. In addition, an ID Theft Recovery Kit, complete with form letters to send to creditors and bureaus, is provided to you.

Coverage is provided for lost wages as a result of time off work related to a stolen identity event for up to \$500 a week for four weeks. This benefit also covers expense reimbursement which includes any expenses related to the recovery of your identity, including defense costs for certain civil suits, re-filing for loans, notarizing documents, and reimbursement of fees.

AIG means strength and service

AIG is a world leading property-casualty and general insurance organization serving more than 40 million clients in over 160 countries and jurisdictions. With a 90-year history, one of the industry's most extensive ranges of products and services, deep claims expertise and excellent financial strength, AIG enables its commercial and personal insurance clients alike to manage virtually any risk with confidence.



BENEFITS SUMMARY

Personal internet and identity coverage master policy

This Summary is provided to inform you that as a member of Life Prime Plan, you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

General Information

Should you have any questions regarding the Membership Program provided by the Master Policyholder, or wish to view a complete copy of the Master Policy, please call the customer service number located in your membership materials.

Limit of Insurance

- Aggregate Limit of Insurance:
\$1,000,000 per policy period
- Lost Wages:
\$ 500 per week, for 4 weeks maximum

Deductible

\$ 0 per policy period

This is a group master policy issued to Life Prime Plan. If this master policy is terminated, your benefits will cease effective that date. It is the obligation of the master policyholder to inform you of any termination of the master policy.

BENEFITS

We shall pay you for the following:

a Costs

- i Reasonable and necessary costs incurred by you in the United States for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event;
- ii Reasonable and necessary costs incurred by you in the United States for notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of your efforts to report a stolen identity event and/or amend or rectify records as to your true name or identity as a result of a stolen identity event;
- iii Reasonable and necessary costs incurred by the insured for up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after your knowledge or discovery of a stolen identity event.

b Lost Wages

Actual lost wages earned in the United States, whether partial or whole days, for time reasonably and necessarily taken off work and away from your work premises solely as a result of your efforts to amend or rectify records as to your true name or identity as a result of a stolen identity event. Actual lost wages includes remuneration for vacation days, discretionary days, floating holidays and paid personal days but not for sick days or any cost arising from time taken from self-employment. Coverage is limited to wages lost within twelve months after your discovery of a stolen identity event.

c Legal Defense Fees and Expenses

Reasonable and necessary fees and expenses incurred in the United States by you with our consent for an attorney approved by us for:

- i Defending any civil suit brought against you by a creditor or collection agency or entity acting on behalf of a creditor for non-payment of goods or services or default on a loan as a result of a stolen identity event; and
- ii Removing any civil judgment wrongfully entered against you as a result of the stolen identity event.

d **Unauthorized Electronic Fund Transfer Reimbursement**

The principal amount, exclusive of interest and fees, incurred by you and caused by an Unauthorized Electronic Fund Transfer. Stolen Funds Loss shall not include any amount for which you did not seek reimbursement from the financial institution which issued the access device and holds the account from which funds were stolen, and stolen funds loss shall not include any amount for which you received reimbursement from any source.

A stolen identity event is the fraudulent use or your personal identification, social security number, or other method of identifying you, this includes the fraudulent use of the personal identity of the insured to establish credit accounts, secure loans, enter into contracts or commit crimes. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a or any other method of identifying your business activity.

Unauthorized Electronic Fund Transfer means an Electronic Fund Transfer from your account initiated by a person other than you without the actual authority to initiate the transfer and from which you receive no benefit. An Unauthorized Electronic Fund Transfer does not include an Electronic Fund Transfer initiated: (1) by a person who was furnished the access device to your account by you, unless you had notified the financial institution that transfers by such person were no longer authorized; (2) with fraudulent intent by you or any person acting in concert with you; or (3) by the financial institution or its employee.

COVERAGE SCOPE

Stolen Identity Event

The Master Policy provides benefits to you only if you report a stolen identity event to us by the contact number stated above as soon as you become aware of a stolen identity event, in no event later than 90 days after the stolen identity event is discovered by you and you follow the instructions given to you in a claims kit that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. This claims kit will also instruct you how to file for benefits under the policy if the stolen identity event results in losses covered under the policy.

You will only be covered if a stolen identity event is reported to us within 90 days of discovery. You will not be covered if the stolen identity event first occurs after termination of the Master Policy or termination of your membership in the Master Policyholder's program.

Unauthorized Electronic Fund Transfer

The Master Policy provides benefits to you only if you report an Unauthorized Electronic Fund Transfer to us at the contact number stated above as soon as you become aware of a Unauthorized Electronic Fund Transfer, but in no event later than 90 days after the Unauthorized Electronic Fund Transfer is discovered by you.

You will only be covered if an Unauthorized Fund Transfer: (1) first occurs while you are a member of the Master Policyholder's Membership Program, and (2) is reported to us within ninety (90) days after your discovery of the Unauthorized Fund Transfer. You will not be covered if the Unauthorized Fund Transfer first occurs after expiration or termination of the Master Policy or termination of your membership in the Master Policyholder's Membership Program.

In addition, you must follow the instructions given to you in the claims kit that you will be provided. These instructions will include notifying major credit bureaus, the Federal Trade Commission's Identity Theft Hotline and appropriate law enforcement authorities. The claims kit will also instruct you how to file for benefits under the policy if the Stolen Identity Event or an Unauthorized Electronic Fund Transfer results in losses covered under the Master Policy.



LIMITS OF INSURANCE

The most we shall pay you are the Limits of Insurance shown above. All Legal Costs shall be part of and subject to the Aggregate Limit of Insurance. LEGAL COSTS ARE PART OF, AND NOT IN ADDITION TO, THE LIMIT OF INSURANCE.

The Lost Wages Limit of Insurance shown above is a sublimit of the Aggregate Limit of Insurance and is the most we shall pay you for lost wages.

DEDUCTIBLE

- 1 You shall be responsible for the applicable Deductible amount shown above and you may not insure against it.
- 2 You shall be responsible for only one Deductible during any one policy period.

OTHER INSURANCE

We shall be excess over any other insurance, including, without limitation, homeowner's or renter's insurance. If you have other insurance that applies to a loss under this policy, the other insurance shall pay first. This policy applies to the amount of loss that is in excess of the Limit of Insurance of your other insurance and the total of all your deductibles and self-insured amounts under all such other insurance. In no event shall we pay more than our Limits of Insurance as shown above.

DUPLICATE COVERAGES

Should you be enrolled in more than one membership program insured by us, or any of our affiliates, we will reimburse you under each membership program:

- a subject to the applicable deductibles and limits of liability of each insured membership program
- b but in no event shall the total amount reimbursed to you under all membership programs exceed the actual amount of loss.



What kind of information will Life Prime Plan need to protect my Identity?

Typically, just your name, address and phone number.

Will my personal Information be resold?

No. Any information you provide will be kept strictly confidential and will only be used for your Life Prime Plan services.

How secure is my information?

Your information is held in strict confidence.

How does Life Prime Plan monitor my information?

Our unique and proprietary methodology proactively searches millions of records through thousands of financial and non-financial databases looking for suspicious activity that could indicate the beginning steps of identity theft.

What databases are monitored?

Our monitoring searches include both financial and non-financial data. Not only do we scan credit bureau information, we also monitor cell phone records, white and yellow pages, subscriptions, and thousands more.

Do you provide credit monitoring?

No. We provide identity monitoring and scoring.

My credit reporting agency says they monitor address changes. Wouldn't this be sufficient and why is the Life Prime Plan system better for protecting my identity?

Life Prime Plan evaluates thousands of financial and non-financial databases so we can get a much broader comparison and are better able to determine changes or possible errors. Credit bureaus look at their own data.

Who do I contact for questions on a restoration plan?

Please call the toll-free number listed in your membership materials.

Will I be charged any additional fees for filing a claim?

No!

I just have some questions on what is covered, who should I contact?

Please call the toll-free number listed on your membership card. They will be able to provide you with 24/7 assistance.



SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT AUTO SERVICES TRAVEL WELLNESS HEALTH CARE FINANCE & HOME PROTECTION



MOVIE TICKETS

Make it a movie night with our exclusive savings. Whether you're going solo, hoping to impress a date, treating the kids or enjoying a night out with your spouse, your membership can save you up to 40% on movie tickets at major theatre chains all over the US.

Going to the movies shouldn't cost an arm and leg. We give you access to new releases at prices you can afford. Splurge on popcorn with your ticket savings or reinvest in our other discount offers.



CINEMARK
CENTURY THEATRES. CinéArts. *Insolence*



NATIONAL AMUSEMENTS THEATRES
SHOWCASE **SHOWCASE** **MULTIPLEX**
CINEMA DE LUX

Theater chain	Discount price
AMC Theaters	
Black Ticket*	\$10.25
Cinemark Theaters	
Platinum Supersavers Ticket	\$8.00
Regal Entertainment Group Regal Cinemas, Edwards Theatres and United Artists Theatres	
Premier Super Saver Ticket	\$9.00
Showcase and Multiplex Cinemas	
Premiere Ticket	\$9.25

Bargain tip: You can order up to 40 tickets, so stock up and treat yourself to a monthly film. Or give the gift of an evening out to your family and friends.

Order and Delivery Terms

There is a minimum of 5 and a maximum of 40 tickets per order. Please allow 1 – 2 weeks for delivery.

Movie Theater Terms

Tickets must be redeemed at box office. Tickets will not be replaced if lost or stolen, are non-refundable and carry NO EXPIRATION date. Resale of tickets is prohibited. Tickets are subject to an additional surcharge for IMAX, large format or 3-D films. Exclusions apply for special events/engagements, private screenings or motion pictures with contractual obligations. Ticket prices are subject to change without notice.

*Black Ticket Terms and Conditions; Present at box office only, Not valid for online redemption. Good at any AMC Theatres®, location in the United States only. Subject to surcharge for 3D, premium large screen format (e.g., IMAX®, AMC Prime®), alternative content, dine-in-theatres, film festivals, special theatrical presentations and premium services; location surcharges may also apply at select locations, including Disney and Universal properties operated by AMC. AMC reserves the right to change these terms and conditions without notice, including changes and additions to surcharge fees, restrictions or exclusions.

AMC Black tickets are exchange items that are NOT eligible toward earning AMC Stubs rewards either at time of purchase or time of redemption. Valid seven days a week.

MOVIE TICKET ORDER FORM

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Theater chain	Price/ticket	# of tickets	Total
AMC			
Black Ticket*	\$10.25		
Cinemark Theaters			
Platinum Supersavers Ticket	\$8.00		
Regal Entertainment Group Regal Cinemas, Edwards Theatres, and United Artists Theatres			
Premier Super Saver Ticket	\$9.00		
Showcase and Multiplex Cinemas			
Premiere Ticket	\$9.25		

Sub total:

+ postage: \$3.25

Total:

Order and Delivery Terms

There is a minimum of 5 and a maximum of 40 tickets per order. Please allow 1 – 2 weeks for delivery.

Movie Theater Terms

Tickets must be redeemed at box office. Tickets will not be replaced if lost or stolen, are non-refundable and carry NO EXPIRATION date. Resale of tickets is prohibited. Tickets are subject to an additional surcharge for IMAX, large format or 3-D films. Exclusions apply for special events/engagements, private screenings or motion pictures with contractual obligations. Ticket prices are subject to change without notice.

*Black Ticket Terms and Conditions; Present at box office only, Not valid for online redemption. Good at any AMC Theatres®, location in the United States only. Subject to surcharge for 3D, premium large screen format (e.g., IMAX®, AMC Prime®), alternative content, dine-in-theatres, film festivals, special theatrical presentations and premium services; location surcharges may also apply at select locations, including Disney and Universal properties operated by AMC. AMC reserves the right to change these terms and conditions without notice, including changes and additions to surcharge fees, restrictions or exclusions.

AMC Black tickets are exchange items that are NOT eligible toward earning AMC Stubs rewards either at time of purchase or time of redemption. Valid seven days a week.

Name:

Address:

City:

State:

Zip:

Phone:

Program name:

Group number:

Member ID number:

Please select a payment type

☐ Enclosed is my check made payable to Membership Engagement Services, LLC

Charge to:

☐ MasterCard

☐ Visa

☐ Discover

Account number:

Expiration date:

Signature:

THEME PARK DISCOUNTS

Many families are taking budget-minded vacations this year and saving a few extra dollars is what your membership is all about. With access to our regional attractions & theme park discounts, you can save even more money while visiting your favorite attractions!



+ many more

These discounts are not available to the general public, and can vary from park to park. Typically you will receive up to 60% off the admission price.

*Availability and participating theme parks are subject to change without notice.



**SHOPPING
DEALS & DISCOUNTS
ID PROTECTION**

- PROTECT
- MONITOR
- RESTORE
- COVER

**ENTERTAINMENT
AUTO SERVICES**

TRAVEL

WELLNESS

HEALTH CARE

FINANCE & HOME

PROTECTION



ROADSIDE ASSISTANCE

As a member of Life Prime Plan, you are entitled to all services described immediately upon receipt of your membership card and/or membership materials.

Life Prime Plan provides emergency roadside assistance nationwide through independent contractors for the convenience of its members. If you need emergency roadside assistance anywhere in the continental U.S., Alaska, Hawaii, Puerto Rico or Canada, simply call the toll-free customer service number listed within your membership materials. This number can be reached 24 hours a day, 7 days a week. We will dispatch a service truck to you while you are on the phone with one of our customer service representatives.

This emergency road and tow benefit applies to any non-commercial vehicle you are driving at the time of disablement. Any car owned, leased or borrowed by you, your spouse or associate member will be covered.

This service may not be used as a substitute for regular maintenance necessary to keep a vehicle in good condition. Excessive claims may result in non-renewal or cancellation of your membership benefits (see terms and conditions).



COVERED EXPENSES

As a member of Life Prime Plan, all expenses covered under the Roadside Protect Program are limited to One Hundred Dollars (\$100.00) for any single claim, with a limit of 3 claims per membership year. Any additional expenses beyond this limit will be your responsibility to pay to the Roadside Contractor. Services include the following:



Towing

When your vehicle is disabled due to mechanical breakdown, the Roadside Assistance Administrator will arrange for a Roadside Contractor to tow it to the nearest service facility.



Flat Tire Assistance

A flat tire will be changed with your spare tire. If, for any reason, the spare is not usable, the lug nuts cannot be removed or the vehicle has two flat tires with one usable spare, towing will be provided in accordance with the towing provisions.



Fuel Delivery Service

An emergency supply of fuel of up to three (3) gallons will be delivered if your covered vehicle runs out of fuel. You will be responsible for the cost of fuel.



Lock Out Service

If your keys are locked in the vehicle, assistance will be provided to gain entry into the vehicle. In the event the keys are lost and a replacement key is required, you will be responsible for the total cost of a new key.



Jump Start

Jump start service will be provided to start your vehicle.



Winching/Extraction

If your vehicle is stuck in a ditch, mud or snow, but it is accessible from a normally traveled roadway, service will be given to either tow or winch the vehicle.

Eligible vehicles include all self-propelled vehicles with a gross vehicle weight up to 10,000 lbs. Vehicles must be designed, licensed and used for private, on-road transportation.

The policy of Roadside Assistance Administrator and the respective Roadside Contractors require that you or another authorized person be with the vehicle in order to receive the service. Please cancel your request for service immediately if it is no longer needed by calling us back utilizing the toll free number for dispatch service.

The Roadside Assistance Administrator will not accept responsibility for repairs or the availability, delivery or installation of parts. All parts used and services provided to you by the Roadside Contractor must be authorized and paid for by you.



ROADSIDE ASSISTANCE REIMBURSEMENT

If for any reason the Roadside Assistance Administrator dispatch center cannot provide the benefits listed in this Program, you must obtain an authorization number from the Roadside Assistance Administrator dispatch center to use the service provider of your choice. The Roadside Assistance Administrator will reimburse you up to \$100 or the specific amount listed above in the covered expenses (whichever is less) upon presentation of the original paid service provider receipt. The authorization number is required to be eligible for reimbursement.

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ROADSIDE ASSISTANCE SERVICE LIMITATIONS

The Program provides service for most emergency situations but does not include:

- Service if the operator is not with the disabled vehicle (however if you cannot remain with the vehicle for safety reasons, we will attempt to provide service);
- Transportation for the member to the vehicle for service or from the vehicle to another destination after service has been rendered
- Towing of a vehicle off a boat dock or marina
- Service of any kind of vehicles used for commercial purposes
- Service for taxicabs, tractors, boats, trailers, dune buggies, or vehicles used for competition, or stolen vehicles
- Service for vehicles illegally parked or impounded
- Service when a vehicle is snowbound. We do not hoist, winch or shovel vehicles from unplowed roads, snow banks, snowbound driveways or curbside parking
- Service for unlicensed vehicles
- Towing or service on roads not regularly maintained including private property;
- Installation or removal of snow tires and chains nor dismounting, repairing, or rotating tires;
- Vehicle storage charges, cost of parts and installation, products, fluids, keys, materials, impounding, and additional labor related to towing; or using dealer tags (Note: All trucks in New York have commercial license plates whether they are used for business or private use. If the truck is used for private use, we will dispatch)
- Service to vehicles with expired safety inspection, license plate, and/or emission sticker where required by law;
- Service to vehicles that are not in a safe condition to be towed;
- Service in areas not regularly traveled, such as vacant lots, beaches, and open fields or other places that would be hazardous for service;
- Towing vehicles to a junkyard for disposal. Accidents, vehicle transport
- More than one tow or service call per disablement; More than one service in a 24-hour period
- Repeated service calls or tows for a covered vehicle in need of routine maintenance or repair.

Special Equipment

Roadside Coverage provides one normally equipped service vehicle, one driver and one service call per disablement. Any additional personnel or special equipment is at the vehicle operator's expense and is not reimbursable.

Emergency Roadside services are provided by Roadside Protect, Inc.



NEW AUTO PURCHASING

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START YOUR STRESS-FREE CAR SEARCH HERE

Members save an average of \$3,279 off MSRP* on new cars and save hundreds off the list price on used cars† with the Member Auto Buying Program. Plus, members can get up to \$2,000 in additional post-sale benefits with Buyer's Bonus!

Interested in a New Car?

- See how much others in your area paid for the car you want.
- View photos, compare features, and read reviews on top brands
- Get Guaranteed Savings off MSRP† when you enter your info and connect with a Certified Dealer near you.

Thinking about a Used Car?

- Market price reports show you whether used car listing prices are above or below market
- Over 600,000 pre-owned vehicles for sale at Certified Dealers nationwide.
- Free CARFAX Vehicle History Reports on qualifying vehicles

COLLECT YOUR BENEFITS

Every Member Auto Buying Program purchase is eligible for TrueCar Buyer's Bonus Benefits like Auto Repair Reimbursement, Auto Expert Opinion, and Auto Deductible Reimbursement. Use one benefit or use them all. To enroll, simply report your purchase – there's no additional cost to you!

Disclaimer/Terms of Use:

*Between 7/1/15 and 9/30/15, the average estimated savings off MSRP presented by TrueCar Certified Dealers to users of TrueCar powered websites, based on users who configured virtual vehicles and who TrueCar identified as purchasing a new vehicle of the same make and model listed on the certificate from a Certified Dealer as of 10/31/2015, was \$3,279, including applicable vehicle specific manufacturer discounts. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable vehicle specific manufacturer incentives which are subject to change. The Manufacturer's Suggested Retail Price ("MSRP") is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Your actual purchase price is negotiated between you and the dealer. TrueCar does not broker, sell, or lease motor vehicles.

†Guaranteed Savings and used car discounts not available in all states. In states in which Guaranteed Savings are not available, a Target Price is shown, which is a market-based example of what you can reasonably expect to pay for your vehicle as configured.



USED AUTO QUOTES

It's time to upgrade to a new mode of transportation, but don't part with your old car for less than it's worth. Before you trade in your current vehicle for a different set of wheels, consult our used car analysis. We offer up-to-date information on the average retail value and the book wholesale value of your used car. All we need are the year, make, model, equipment and mileage to give you the going rate. Our quotes can help you sell your car or make a reasonable offer to a dealer or private party.



DISCOUNT TIRES & RIMS

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SAVE 10% INSTANTLY ON TIRES & WHEELS!

Shop for tires & wheels online and get it all: a huge selection of top-brand names, great prices, and award-winning customer service, plus fast, free delivery available to over 9,000 installation pros nationwide

Enjoy exceptional value with a convenient and hassle-free experience: Choose from our network of 9,000+ installers and get FREE delivery, guaranteed installation rates, and FREE, easy 45-day returns.

Three million tires in stock, from all the top brands you know and trust

We help you find the right tires for your car, your budget, and your driving needs – fast and easy

Thousands of customer ratings for products and installers

Award-winning customer service

Rated A+ by the Better Business Bureau

AUTO CARE SAVINGS PLAN

Taking care of your vehicle is important, but keeping your vehicle running as it should is not always convenient. Who can you trust for maintenance and repairs? Where should you go when you need new tires?

Introducing the Partners Plus Auto Care Savings Plan – a new program offered to the members of Life Prime Plan and designed to help save you money on maintenance, repairs and tires for your vehicle.

The Partners Plus Auto Care Savings Plan offers great savings on nearly everything your vehicle needs – from tires and tire service, to routine maintenance such as oil changes and check-ups, to vehicle repairs like brakes. With over 2,300 participating Firestone Complete Auto Care, TiresPlus, ExpertTire and Wheel Works locations, we provide the brands you trust at locations nationwide.



MEMBER DISCOUNTS

Tires

- Store cost plus 10% on any Bridgestone or Firestone tire purchase
- Save 15% off computerized wheel balance*
- Save 15% off valve stems*

Service

Save 15% off your maintenance and repairs*

*15% member savings off the regular retail price. Tires and service savings cannot be combined with advertised, internet or promotional specials. Please note that the Partners Plus Auto Care Savings Plan may not be combined with other coupons or special offers. In the event that the store's regular sale price is better than the Partners Plus Auto Care Savings Plan discount of store cost plus 10%, the Partners Plus Auto Care Savings Plan discount will not be used. Discount on tires will be applied at the store.



As a member of Life Prime Plan, you'll be eligible for the following discounts at all Tire Kingdom®, NTB - National Tire and Battery® and Merchant's Tire and Auto Centers® and at participating company Big O Tires store locations:

- \$10 discount off any oil change
- 10% off all tires
- 10% off wheels
- 10% off mechanical service
- Free flat repair and/or free rotation on original equipment wheels

TBC Retail Group, Inc. has nearly 850 tire and automotive service centers



under the brands: Tire Kingdom®, NTB - National Tire and Battery® and Merchant's Tire and Auto Centers®, along with over 400 franchised Big O Tires® locations.* The contingent of over 1,200 stores has trained and certified ASE technicians who use state-of-the-art equipment to provide quality service on cars and trucks. The nationwide warranty provides peace of mind while it protects consumers and their investment in over 40 states.



Discounts and offers valid at all Tire Kingdom, NTB and Merchant's Tire locations and participating Big O Tires locations upon presentation of the Preferred Corporate Customer discount card. Tire prices do not include local state new tire fee and/or tire disposal fees (see store for details). Tire related products and services are optional if desired. Some tires may be temporarily out of stock. Rain checks available. Please call for availability. Plus a shop fee of 3% to 10%, based on regular retail price may be added to all service work to cover environmental disposal fees and miscellaneous shop supplies not to exceed \$.35. In Missouri, a .50 cent scrap tire fee will be added to each tire purchased. Discounts are off pre-tax retail prices and cannot be combined with other offers.

*Member discount is only at participating Big O Tires® locations.

SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT AUTO SERVICES

TRAVEL

WELLNESS

FINANCE & HOME PROTECTION



TRAVEL, VACATIONS & ENTERTAINMENT

WELCOME TO THE NEXT GENERATION IN TRAVEL, VACATIONS AND ENTERTAINMENT!

Save Big on Travel provided by Life Prime Plan

Whether you are flying home to visit friends, planning that long awaited family reunion, romantic getaway or you just need tickets to a sold out Broadway Show... Save Big on Travel has the benefits you and your family are going to love and the savings that will make it all possible.

All Save Big on Travel benefits come with easy to follow online tutorials that allow you to enjoy "member-only" savings on your personal computer, mobile phone or any electronic device that you have that has internet capability. With luxury resort accommodations starting at less than \$10 per person per night, members are saving up to \$3,000 per week! What's not to love? Membership does have its privileges.

TRAVEL SAVINGS THAT OUR MEMBERS ENJOY:

- Unlimited access to over 8,200 luxurious resorts in 120 countries starting at less than \$10 pp pn.
- Preferred member-only rates at over 2 million hotels world-wide with real time confirmations.
- Up to 80% off Cruise brochure pricing with 24/7 personal concierge service & onboard extras.
- Club pricing for all car and RV rentals as well as global entertainment and ticketed events.
- Awarded best Member-only discounts for all group tours, jet tours, bus tours and guided tours.
- Tee time discounts of up to 80% on Golf at some of your favorite courses in USA, Mexico, Ireland, Scotland, Canada and Bermuda.
- All Members receive extra bonus vacation package offers and/or cash back on all qualified travel purchases.
- New Members receive a complimentary cruise for two as our way of saying, "Welcome to the Club".



Create your own Vacation and enjoy all 4 seasons in a Club Resort, Houseboat, Private Home or while being pampered on a Catamaran.

Depending on what you're looking for, there's always plenty to choose from. We have thousands of resorts around the world and with over 300,000 weeks of Luxury Resort inventory flowing through our extensive online booking engines daily you are bound to find what you're looking for at the right price. We know you're going to love this benefit. Check out our Club Resort destinations and the number of resorts in each area.

With one of the largest resort portfolios on the planet, Life Prime Plan proudly offers the following types of Resort Vacations for its Members:

- Beaches: 2,553 resorts
- Health Spas: 1,414 resorts
- Lakes: 1,194 resorts
- Family Vacations 3737 resorts
- Scuba & Water Sports: 2,310 resorts
- Casinos / Gaming: 785 resorts
- Skiing: 677: resorts
- Vacation Homes: 2,154
- Golf: 2,344 resorts

Need a Hotel rather than a Resort? Save up to 80% off rack rate!

With one of the most powerful global hotel search engines anywhere, Life Prime Plan connects you up to 2 million Hotels around the world. Search by destination and find the best rates anywhere. Make your final decision based on extensive reviews and incorporate the activities icons to ensure that the hotel delivers exactly what you need at the price you want. How do we stack up vs. the competition?

Cruise Away for less “plus” receive a Bonus vacation offer everytime you do. (Bonus vacation offers are gifts from Life Prime Plan, not the vendor).

Choose your destination or the closest port of call and then start saving with our online deal finder. You will find all of the major cruise lines with cruise lengths from 1-15+ days to almost every port of call. If you need help, our contracted vendors are only a phone call away so let's start planning now! Note: These same vacation offers are available when Members purchase event tickets, take a ski vacation, a guided tour or take a train here in the USA or internationally!

What's the difference between a Life Prime Plan resort vacation vs an ordinary hotel/suite vacation?

- First size: The average hotel room is 325 square feet. Save Big Resort accommodations are typically 1100 square feet for a 1 bedroom, 1250 for 2 bedrooms and it goes up from there.
- Safety and security: Hotels have a transient clientele whereas our Resort accommodations by the week do not attract that clientele.
- Privacy: Your home is private – now your vacation accommodations are also private allowing for you to spend quality time with your family or group.
- Extremely Affordable – member only Resort accommodations begin at less than \$10 per person per night
- Amenities* – Most Resort accommodations will feature full kitchens with everything you need including flat screen TV's, bedding, towels, you name it. Enjoy a relaxing hot tub, fireplace, BBQ's or a pool party.

Cruise partners

AmaWaterways, American Cruise Lines, American Queen Steamboat Company, Amras Cruises, Avalon Waterways,, Azamara Club Cruises, Blount Small Ship Adventures, Carnival Cruise Lines, Celebrity Cruises, Costa Cruise Lines, Crystal Cruises, Cunard Line, Disney Cruise Line, Emerald Waterways, Fathom, Holland America Line (HAL), Imperial River Cruises, MSC Cruises, Norwegian Cruise Line (NCL), Oceania Cruises, Paul Gauguin Cruises, Princess Cruises, Regent Seven Seas Cruises, Royal Caribbean International (RCL), Scenic, Seabourn, SeaDream Yacht Club, Silversea Cruises, Star Clippers, Swan Hellenic Cruises, Un-Cruise Adventures, Uniworld Boutique River Cruise Collection, Variety Cruises, Viking Ocean Cruises, Viking River Cruises, Voyages of Discovery, Voyages to Antiquity, Windstar Cruises, World Quest Cruises, Cruises by Region

*Resort properties vary.

SHOPPING DEALS & DISCOUNTS ID PROTECTION

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- COVER

ENTERTAINMENT

AUTO SERVICES

TRAVEL

WELLNESS

HEALTH CARE

FINANCE & HOME

PROTECTION



SAVE IN OUR FITNESS NETWORK

Searching for a healthier lifestyle? Want to work out but feel like you don't have the right equipment? Need a place to exercise this winter? Hit the gym with Fitness Network. We're here to help you take that first step towards a healthier you. Our members have access to over 14,000 high quality health and fitness clubs at affordable rates through the International Fitness Club Network (IFCN). A fitness club membership is no longer that luxury you can't afford.

YOUR MEMBERSHIP INCLUDES

The club's lowest membership rate for the type of membership selected.

One-week introductory trial membership certificate, free of charge. Try several participating clubs for one week each to truly experience the club and its facilities.* Locations nationwide at over 14,000 participating health clubs. Check out some of the largest club chains in the country including: Anytime Fitness, Jazzercise, Curves, Youfit Health Clubs and LA, Fitness.

Access to the toll-free member services center 24 hours a day, 7 days a week. Speak with a live person trained to assist you with information on club locations and facilities, or visit the member services website.

Discounts on fitness equipment from 2nd Wind Fitness and Sears.

Network membership at your local chain. Chains that are individually owned may honor our discounts on a club-by-club basis. Your best bet is to search our website to see if your local health club is a member. If they're not enrolled, fill out a 'refer a club' form online. These clubs will be invited to join IFCN with no obligations.*

GET A GREAT RATE

Many health clubs offer a variety of memberships to choose from. With your Fitness Network membership, you are guaranteed the "lowest membership rate for the type of membership selected." That means you can choose from fitness room only, aerobics only or full facility memberships and still get the best price for what you want. We have partnerships with health clubs that offer a variety of facilities and programs to give you optimum choice.

Talk with the health club's membership department to determine the lowest rate. You will pay your dues directly to the health club in accordance with the membership contract you sign.*** Already a member? Our "lowest rate for the type of membership selected" guarantee applies to new members only. If your current club is an IFCN member, contact their membership office to see if the Fitness Network rate will apply.

MAKE IT A FAMILY AFFAIR

Why not get the whole family involved? Fitness Network is extended to members and their immediate family.***** Check with your local gym to learn more about this offer. And if a trip to the gym seems like too much of a hassle, bring the gym to your home by purchasing discount fitness equipment with your Fitness Network membership.



MY SMILE GUIDE

You brush your teeth, floss and visit the dentist at least twice a year. As far as you're concerned, your oral health is under control. But there's more to oral health than protecting those pearly whites, and your habits may put you at risk for tooth decay, gingivitis and other more serious diseases. Now is your chance to learn more, take control and save with MySmileGuide.

Create your own personal oral health record, track the oral health of your family and get more from your dental checkup visits with this easy-to-manuever tool. All of your information is securely stored in one location for your convenience. Our insightful articles and helpful tips will educate and assist you and your family in all aspects of your oral health from brushing to braces, dentures and beyond.

OUR SERVICES INCLUDE:

- A secure web health tool
- A guide to reduce your health care costs
- Alerts when it is time for you, and each family member registered with MySmileGuide, to see your dentist
- A guide to understand your dental visits better and know what questions to ask
- A guide on how to protect your child's oral health and dental development as they grow
- A guide showing you how to reduce food costs and eat healthier
- A guide on how to live a healthier life
- Email alerts to notify you to return for reassessment
- Email alerts for timely preventive dental visits
- A dental visit checklist to record and provide health guidance from dental visits



CUT YOUR COSTS

Cut out unnecessary oral healthcare costs simply by staying informed. An educated consumer is more likely to practice good oral hygiene habits and identify potential problems early on. Since your personal record tracks your oral health history, you will be able to identify changes in your risks as they occur.

PROTECT YOUR OVERALL HEALTH

Did you know that poor oral health is linked to common chronic health concerns such as bleeding gums, dental bone loss and bad breath? Research has found that poor oral health can contribute to diabetes, cardiovascular disease, decreased immunity and pneumonia. For these reasons, you need to know where you and your family may be at risk. MySmileGuide will not only help you assess current risks, it will also help you monitor your family's risks as they change over time.

MYSMILEGUIDE INTERACTIVE FEATURES

Questionnaires

Our age and gender specific questionnaires will help you identify habits and other factors that may put you at risk for oral and general health problems. Consider how diet, nutrition, common medications and lifestyle choices impact your oral health. Take our dental visit checklist with you next time you schedule an appointment. When you enter your dentist's findings into your personal health record, it will generate additional advice based on your dentist's examination.

Reports

Each questionnaire generates a detailed report with advice and related resources based on your answers and the findings of your dentist. Take an active role in your health when you read up on your current conditions and potential risks.

Alerts

MySmileGuide helps you track your oral health and the oral health of your family with email reminders based on your level of risk. When you complete questionnaires and add data to your record, our software generates reports and schedules follow-up. With your busy life, it's easy to let problems go untreated. Our reminder system will encourage you to stay on top of your oral health.

- High risk: follow-up in three months
- Moderate risk: follow-up in six months
- Low risk: follow-up in twelve months

You will also receive reminders for routine dental visits and MySmileGuide follow-up assessments.

Educational resources

Get the basics on braces, cavities, retainers and more with MySmileGuide's educational resources. Based on your personal data, MySmileGuide offers resources targeted to you and your family. These topics will address current risks and offer preventive advice based on your age and gender. Teen and pre-teen years can present a challenge for any parent, but their teeth don't have to be a source of tension. Our targeted articles will help you tackle oral piercings, fluoride treatment, teeth whitening and simple tactics for maintaining their oral health.



GLOBAL TRAVEL ASSISTANCE

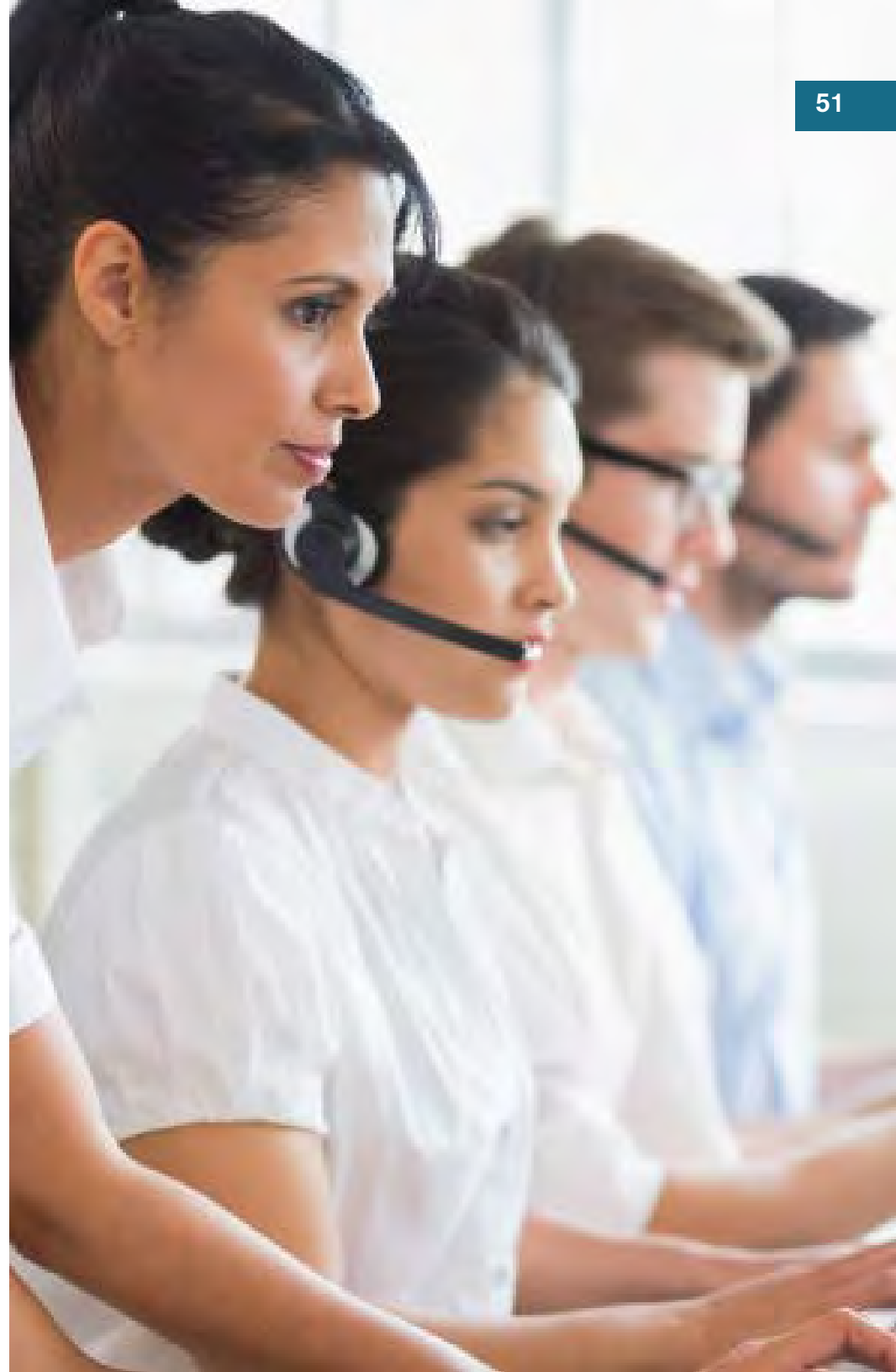
Powered by On Call International

HIGHLIGHTS

Access to a worldwide network of medical and travel assistance personnel and emergency evacuation services when traveling more than 100 miles away from home* and suffering a serious injury or illness

Services include (but are not limited to):

- Emergency medical evacuation
- Monitoring of treatment
- Lost or stolen travel documents assistance
- Transportation to join a family member in the hospital
- Emergency travel arrangements for dependent children
- Coordination of hospital payments and insurance
- Medical, behavioral or mental health, dental and pharmacy referrals
- Emergency travel funds assistance
- Translation and interpreter referral
- Legal consultation and referral
- Pre-travel planning and security information
- Political and natural disaster evacuation
- Coordination of return of mortal remains



TAKE BETTER CARE OF YOURSELF

Our tools and resources will help you identify and target risk areas, take action and track improvement. Your life is meant to be enjoyed—start now with this total health approach. Wish your life came with a how-to guide? Losing sleep over angsty adolescents? The work world got you down? Ready to take better care of yourself but not sure how? Let's face it; you've got a lot to manage. But how well do you deal with the day-to-day? Find out with our Online Health Manager. Assess what areas of your life negatively and positively affect your health.

ONLINE HEALTH MANAGER

Lifestyle change can be daunting, and once you've identified areas to improve, you'll need support to move forward. Online Health Manager offers a variety of resources including access to hundreds of physician reviewed materials, complete a health assessment to get an overview of your health status, access physician-written weekly health tips, and more.

HEALTH INFORMATION LIBRARY

The Health Information Library contains over 1500 physician reviewed topics with each topic having a tutorial, overview, and printable article for your review.

PERSONAL HEALTH RECORD

Keeping complete, updated and easily accessible health records means you can play a more active role in your healthcare as well as that of family members or others in your care. Just as healthcare providers keep their records of you. The record you keep of your healthcare visits and providers gives a more complete picture of your health history.

HEALTH TRACKER

More than 140 million people have used MyFitnessPal to live healthier, happier lives. Whether you want to lose weight, tone up, get healthy or just learn more about your eating habits, MyFitnessPal provides the tools, support and motivation you need to succeed. The key to success on MyFitnessPal is consistent tracking – our data shows that 88% of people who track for seven days in a row lose weight.

WEEKLY HEALTH TIPS

The Weekly Health Tips are authored by physicians and published towards the end of the week. The authors work hard to find relevant topics which include such things as seasonal issues (allergies, sun screen, colds/flu), issues in the news and even reader requests. The health tips are a quick read, easy to understand and many times you find links to further resources should you want to research the topic further. The health portal will also link you to the Weekly Health Tip blog where you can search through past tips and topics.

FITNESS & NUTRITION SUPPORT

The Online Fitness Center is a web-based program that assists women and men to move beyond calories in and calories out and into real lifestyle-transformation. This program was originally created in 1999 by internationally-known author and fitness expert David Greenwalt. David has refined the program daily ever since.

The Online Fitness Center program has worked for executives, factory workers, elite athletes, CEOs, doctors, lawyers, office workers, nurses, trades people, military personnel, fitness models, personal trainers, vegetarians and seniors from all industry sectors. From those who know what they should be doing but don't apply the knowledge, to top performers and executives on the lookout to continually up their game.

"Whether your body is border-line sexy or flat-out flabby, my proven, science-supported Online Fitness Center program will help you lose body fat, tone and tighten your soft spots and increase your daily energy – guaranteed." - David Greenwalt

As a member of Life Prime Plan, you have access to one of the most comprehensive online weight loss, weight control and body transformation programs ever developed at no additional cost. Every possible tool was created to give you the knowledge and support necessary for success.

The Online Fitness Center program focuses on:

- Dispelling myths, increasing knowledge and ensuring that you only learn weight control one more time, the last time
- Creating an online environment to truly move you beyond diet, so each of you can experience the true journey of transformation
- Weight loss, weight control and every degree of body transformation
- Increasing and rebuilding a damaged metabolism
- Controlling hunger and reducing cravings
- Improving energy, vigor and vitality
- Increasing mental sharpness, focus and concentration

AMP UP WEIGHT LOSS!

Through the manage weight portal you will find A-countability, M-otivation and P-ersonal support (AMP). Not only will we help you track your weight and exercise, we'll be educating you about the real secrets of healthy eating so you can get to a healthy weight and live there for life!

The Manage Weight portal includes everything from getting a healthy text message sent to your cell phone every day to being able to enlist the support of friends as you use the program and lose the fat!

"How many calories should I eat to lose 10 pounds in four weeks?" "Is it reasonable to lose 20 pounds in six weeks if I want to exercise 60 minutes a week?" When you set your weight-loss goal using the Manage Weight portal you'll have the answer to these and other important questions in only a few minutes. And if you ever have a question about nutrition or exercise you'll have private-messaging access to a real Leanness Lifestyle Coach with your questions answered in one business day or less!





Who doesn't love to be pampered? Treat those you love to the care they deserve by purchasing a SpaFinder Wellness gift card – or get one to treat yourself! Flexible and convenient, SpaFinder Wellness gift cards are accepted at over 20,000 spas, resorts, yoga, Pilates and fitness studios worldwide. The Gift cards can be used for treatments like massages, facials, luxurious body wraps, manicures, pedicures, personal training and much more! body wraps, manicures, pedicures, haircuts and much more!

ABOUT SPAFINDER WELLNESS

A new look to take you on the path to wellness!

Allow us to reintroduce ourselves by our new name: SpaFinder® Wellness. For more than 25 years we've been helping you find the spa experiences that are an essential part of building your healthy lifestyle. Now we want to help you move further down your path to wellness with a redesigned website that makes it easier for you to navigate through thousands of new ways to enhance your body and mind. This is the place to find, book online and buy gift cards for thousands of yoga and Pilates studios, fitness clubs, spas, weight loss programs, wellness providers and so much more. Whether it's a barre class, boot camp or spa service, there's something for everyone. Get started today with the new SpaFinder® Wellness!

SpaFinder's network includes:

- Day Spas
- Resort Spas
- Medical Spas
- Cruise Ship Spas
- Connoisseur Spas
- Destination Spas
- Yoga Studios
- Pilates Studios
- Health Clubs
- Gyms
- Dance Studios
- Martial Arts
- Sports Training
- Beauty Salons
- Hair Salons
- Nail Salons
- Skin Care Salons



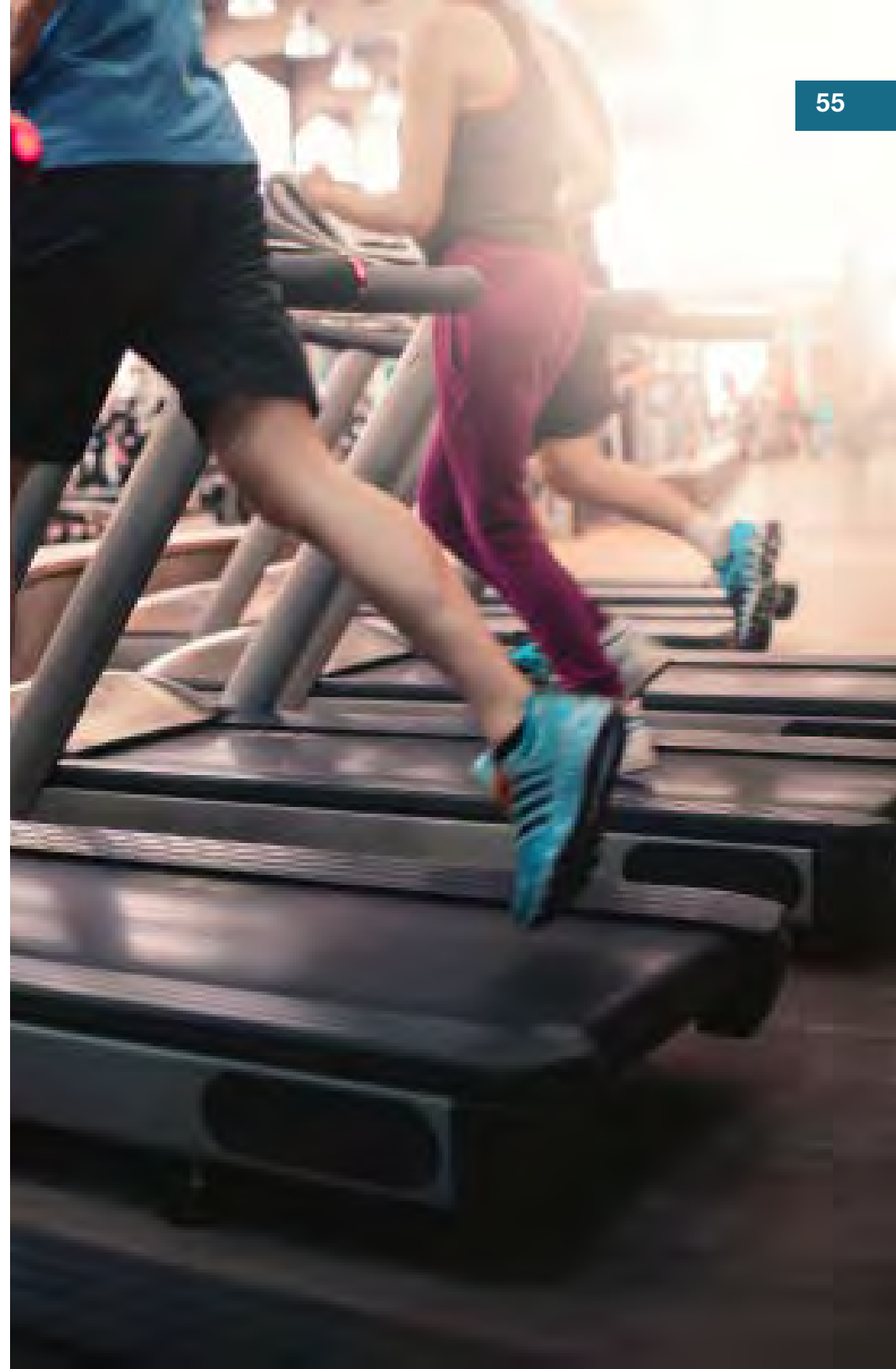
THE ACTIVE&FIT DIRECT™ PROGRAM

With the Active & Fit Direct program, you can choose from 9,000+ participating fitness centers and select YMCAs nationwide for \$25 a month. Just \$75 gets you started. Simply pay your \$25 enrollment fee, plus \$25 for the current month and \$25 for the next month, plus any applicable taxes.

THE PROGRAM OFFERS:

- Online directory maps and locator for fitness centers (available on any device)
- The option to switch fitness centers to make sure you find the right fit
- Online fitness tracking from a wide variety of popular wearable fitness devices, apps, and exercise equipment
- An online, educational resource library

The Active&Fit Direct program is offered through American Specialty Health Fitness, Inc., one of the nation's leading fitness networks serving millions of members.



LIFELINE SCREENING



You may not be aware that there's a simple, convenient way for you to get preventative health screenings, and take charge of your health.

Life Line Screening goes beyond your regular checkup with painless ultrasound screenings that can reveal dangerous plaque buildup or blockage. These test are not only accurate, they are:

- Conducted in your neighborhood
- Non-invasive, and not requiring you to remove any clothing
- Convenient, taking a little more than an hour of your time for five valuable screenings

All screenings are provided right in your community, and normally cost up to \$70 each. You can also receive all four recommended screening for the special price of only \$129 - and save \$141.

THESE TESTS INCLUDE:

- Carotid Artery Screening (Plaque)
- Heart Rhythm Screening (Atrial Fibrillation)
- Abdominal Aortic Aneurysm Screening
- Peripheral Arterial Disease Screening

The Osteoporosis Risk Assessment may be added for an additional \$10.

These screenings will only take about one hour of your time, and you will be notified immediately of any serious findings.



SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

**ENTERTAINMENT
AUTO SERVICES
TRAVEL
WELLNESS
HEALTH CARE
FINANCE & HOME
PROTECTION**



In today's age of healthcare, many families cannot afford adequate healthcare coverage. To address these needs, Lifestyle Innovations offers Members access to a variety of programs and services designed to S-T-R-E-T-C-H the value of Member's healthcare dollars.

AS A MEMBER, YOU ARE EMPOWERED WITH CHOICES WHICH CAN POSITIVELY IMPACT YOUR DAY-TO-DAY LIFE.

- **Telemed for LIFE** - Now you and your family have access to a doctor 24/7/365
- **Hospital Negotiations** - Members facing a hospitalization may utilize our negotiation services, which may significantly reduce costs. All services must be pre-certified.
- **Diagnostic Facility Negotiations** - Case Managers negotiate on behalf of uninsured Members for any required diagnostic services. All services must be pre-certified.
- **Quarterly eNewsletter** - Delivered via email quarterly, our newsletter features information on family & children's health, nutrition, fitness and much more.
- **DirectLabs** - Provides Members access to lab testing without a prescription from their doctor... DirectLabs doctors will provide a prescription. Members also receive a significant discount off the retail cost of testing.

TELEMED FOR LIFE

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Telemed for LIFE is a modern, easy-to-use telemedicine solution for non-emergency illnesses and general care. Members have direct access to state-licensed and fully credentialed physicians, via phone or video consultations, to receive treatment and advice for common ailments, including colds, the flu, rashes and more. Physicians are available 24 hours a day, 365 days a year, allowing members convenient access to quality care from home, work or on-the-go. When medically appropriate, a Telemed for LIFE physician may prescribe a short term, non-DEA controlled medication that members can pick up at the pharmacy of their choice.

MEMBERS CAN CONVENIENTLY CONNECT WITH A PHYSICIAN WITH NO CONSULT FEE.

When to use Telemed for LIFE:

- For non-emergency medical issues and questions
- During or after normal business hours, nights, weekends and holidays
- If a member lives a significant distance from a primary care physician
- When a primary care physician is not available
- When traveling and in need of non-urgent medical care or advice

What conditions can be treated?

- | | |
|--------------------------|----------------------------|
| • Allergies | • Cold & flu |
| • Fever | • Sore throat |
| • Respiratory infections | • Digestive issues |
| • Asthma | • Joint aches & pains |
| • Gout | • Sports injuries |
| • Sinus infections | • Ear infections |
| • Bronchitis | • Rashes |
| • Insect bites | • Urinary tract infections |
| • Skin inflammations | • And more! |

HOSPITAL NEGOTIATIONS

- All Services Are Negotiated On a Case-by-Case Basis with Greatest Savings Coming When Cases are Negotiated Prior to Services Being Rendered
- Average Negotiated Savings Exceed 50% Off the Original Quoted Rate
- One Case Manager Handles a Case from Beginning to End

MAXIMUM SAVINGS ARE OBTAINED BY NEGOTIATING FOR SERVICES PRIOR TO TREATMENT

NO CASES IN COLLECTIONS MAY BE NEGOTIATED

POST-SERVICE NEGOTIATIONS

If you have already received services from a hospital, please contact Member Services as soon as possible after discharge at 800-557-5345 to open a case.

1. A Case Manager will work with the billing hospital to obtain an estimate of final charges (in the event a bill has yet to be received).
2. In order for negotiations to proceed, you will be required to deposit 60% of the hospital estimate or billed amount. Funds are held by our Licensed, Third Party Administrator, Benefits Network, Inc. Funds may be secured in several ways, which will be explained to you by your Case Manager.
3. Once funds have been deposited, your Case Manager will work with the billing hospital to negotiate a reduced fee for your procedure.
4. Once negotiations are finalized, a Single Case Agreement will be sent to the hospital, and upon execution, the hospital will be paid the negotiated amount.
5. Each hospitalization is negotiated on a case-by-case basis, and savings will vary.

Negotiation Services are not available on services if:

- Member has already paid for such services
- Member has previously negotiated their own payment arrangements with a provider
- The bill has been sent to collections
- Sixty (60) days have passed since the date of service.

Hospital Negotiation Services may not be used in conjunction with any other program that negotiates with a hospital, through direct negotiations, network contracts, or coordination of benefits.

Hospital Negotiation Services are not available in WV or MD or any other areas where prohibited.

THIS PROGRAM IS NOT INSURANCE



DIAGNOSTIC FACILITY NEGOTIATIONS

- Members in need of a diagnostic radiology procedure (MRI, MRA, CT Scan, PET Scan, etc.) may save 5% to 60% through the Diagnostic Facility Savings Program.
- A Case Manager will assist the Member in locating a facility, and will be able to inform the Member of the cost of the procedure. The reduced amount must be paid prior to services being rendered. The Case Manager will conference in the facility so the Member may schedule their appointment.
- If an appointment is cancelled for any reason, Member should contact Member Services as soon as possible.

DIRECTLABS

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Serious Medical Conditions such as Heart Disease, Prostate Cancer, Diabetes, Thyroid disease and more, can go undetected for up to two years—without noticeable symptoms. The earlier a problem is detected, the easier and more likely it is to be treatable. You now have direct access to major clinical labs across the USA* for those important blood tests – and at discounted prices. Take charge of your health and fitness today! It is simple: a doctor's appointment is not necessary. All blood tests are offered at a savings of up to 80% off typical lab costs and through the same CLIA-certified accredited labs used by your physician. DirectLabs services include: Blood, urine, saliva, hair and fecal tests.

Important:

- You must first order your test(s) through DirectLabs® prior to visiting a Patient Service Center.
- The PSC will double bill at full price for the blood draw without the DirectLabs® paperwork.

Services not available in MD, NJ, NY, or RI

INTERNATIONAL MED-CARE TERMS AND CONDITIONS

The following terms and conditions are applicable to all programs and services provided by International Med-Care and all of its vendors (IMC et al). Subject to the provisions stated herein IMC et al will provide the following services to Members:

Services. Members will have access to hospital negotiation services, and other IMC et al services, as provided for in this Agreement. Savings will vary. By utilizing IMC et al negotiation services, Member agrees to the terms and conditions in this Membership Agreement and acknowledges and consents to the release of medical information, by and to IMC et al as necessary and as described in the Health Insurance Portability & Accountability Act of 1996 to provide services.

Members. This program may be utilized by the primary Member and all members of their household, unless otherwise noted.

Liability. IMC et al provides medical savings for Members. IMC et al does not provide any medical treatment, medical services, products, product liability, or guarantees of any kind for any Member. Providers are independent contractors and are not employees or agents of IMC, et al. The final selection of the medical professional and/or medical facility and the approval or disapproval of medical treatment is the Member's choice alone. It is the Member's responsibility to perform due diligence (investigation) of Providers. IMC et al do not interfere with the Provider-Member/Doctor-Patient relationship and assumes no responsibility for any medical advice given by any Provider; nor shall IMC et al be liable for the negligence or other wrongful acts or omissions of any Provider providing services pursuant to this Agreement. The Member shall have no recourse against IMC et al by reason of its referral to a Provider.

Non-negotiated Payments. Providers may offer special pricing for services, or Members may be eligible for savings through other programs. Members have the option of choosing to pay the Provider directly or utilizing an alternate program. If IMC et al is used, and the fees charged are greater than the amount quoted by the selected Provider or through an alternate program, IMC et al is not liable to the Member for the difference, and no refunds will be issued.

Suspension of Services. In the event that Member payment for any service is returned for non-payment or withheld for any reason, by Member or Member's bank or credit card company, the Member shall not be approved for further services until the outstanding payment is resolved. IMC et al may refuse to issue referrals or negotiate savings for any Member if it is determined a Member is using their membership card to obtain medical services without making proper arrangements through IMC et al.

Arbitration. Any controversy, dispute or claim arising out of or in connection with this Agreement, or any other reason, shall be resolved, upon the request of either party hereto ("Request"), by final and binding arbitration ("Arbitration") conducted in Collin, Texas, in accordance with the provisions hereof. Except as otherwise provided herein, the Arbitration shall be commenced and conducted in accordance with the Rules of Practice and Procedures of the Judicial Arbitration and Mediation SERVICES, Inc. ("JAMS") as in effect at the time ("JAMS Rules"). The exact time and location of the Arbitration proceeding will be determined by the arbitrator. The parties shall each select one arbitrator from the Collin County JAMS panel of arbitrators, and the two selected arbitrators shall select a third. The

exact time and location of the Arbitration proceeding will be determined by the arbitrators. All testimony in the Arbitration proceeding shall be given under oath.

- 1 Commencement of any Arbitration pursuant hereto shall be subject to the same statutes of limitations as would apply if the matter were to be filed in a court of law or equity.
- 2 The arbitrators shall have the power to grant all legal and equitable remedies provided by Texas or federal law, provided however, that the arbitrators
 - a Shall not have the power to award punitive or exemplary damages and
 - b Shall be bound by applicable statutory and case law in rendering a decision. The majority decision of the arbitrators shall be in writing and shall include written findings of fact and conclusions of law. The decision of the arbitrators shall be final and un-reviewable for any error of any kind, except
 - i If the Arbitration was not conducted in accordance with the provisions hereof or the JAMS Rules (except to the extent the JAMS Rules are not provided for herein), or
 - ii For those reasons set forth in Texas Code of Civil provided, however, that the arbitrators' decision shall not be subject to review because of any claimed error in interpreting, following or applying applicable law in deciding the matter subject to the Arbitration.
- 3 Judgment upon any award rendered by the arbitrators may be entered in any court having jurisdiction thereof and the award may be judicially enforced.

Legal Action. If any legal action is brought by either party to this Membership Agreement it is expressly agreed that the party in whose favor final judgment is rendered shall be entitled to recover from the other party reasonable attorney's fees in addition to any other relief which may be awarded. Venue of any action to enforce this Agreement shall be Collin County, Texas and this Agreement shall be construed in accordance with the laws of the State of Texas, except where state or other prevailing laws specify otherwise.

Related Services. On occasion, additional charges may be received by IMC et al relating to services obtained by a Member from a Provider, such as lab or radiology services, provided at the request of the selected Provider. If such related charges are sent to IMC et al, Member authorizes IMC et al to process these charges as a part of the original referral. Notification of any additional services and/or charges shall be sent to the Member in the customary manner. In certain cases, IMC et al may require payment to be made in full via certified check or bank wire transfer prior to services being provided.

Regulatory Compliance. This contract is not protected by the Utah Life and Health Guaranty Association or any other state's guaranty funds. Services may not be provided where prohibited by law. These programs and services are not insurance.

Privacy Statement. IMC et al cares about your privacy, and protects personal health information that individually identifies you or your dependents and relates to past, present, and future health care and/or payment for such healthcare services pursuant to HIPAA standards.

Non-essential and Elective Services. Savings are not guaranteed on procedures that are non-essential or elective, including, but not limited to, cosmetic surgery, gastric bypass, lap-band, LASIX or other eye surgeries, and in vitro fertilization.

SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT

AUTO SERVICES

TRAVEL

WELLNESS

HEALTH CARE

FINANCE & HOME

PROTECTION



HOME PROTECTION PLAN

Members will have automatic protection for vandalism and burglary. We will pay a \$500.00 reward to the witness, for the arrest and conviction of a criminal who victimizes your home, condo or apartment. Mail in a copy of the court records as proof of conviction. To access this benefit simply fill out and send us a copy of the registration form located in the back of this Membership kit.

DEDUCTIBLE REIMBURSEMENT UP TO \$500*:

Home Protection fills the gap in homeowner's or renter's insurance. We reimburse the deductible amount, up to \$500, directly to the member when a claim is paid by the insurance company.

* You must be an active member at the time that the witness reward or reimbursement is requested in order to be eligible for this benefit.



HOME PROTECTION PLAN REGISTRATION FORM

Special Member Services Registration Form

I am a current member with access to the Hope Protection Plan. I understand that Life Plan and/or their vendors supplying these services are forever held harmless by me. I understand that I must be an active member at the time that the witness reward or reimbursement is requested and have pre-registered for the Home Protection Plan in order to be eligible for this benefit.

Name:

Address:

City:

State:

Zip:

Home phone:

Work phone:

Program name:

Group number:

Member ID number:

Signature:

Date:

FINANCIAL COUNSELING

In our 20 years of experience, we have offered professional and objective financial counseling and coaching, and have found that education, dedication and working toward a goal have proven the most effective defense to uncertain financial times. Together with a professional financial counselor, you can look at any financial question or issue you may have. No question is too small, no situation is hopeless. Financial uncertainty is everywhere, why run from it when you can do something about it. It's time to get back to the basics of finances and take control of your money before it controls you.

Here are the advantages

- Live, confidential, objective guidance from experienced, accredited financial counselors (unlimited access)
- Direct access to the Financial Resource Center

WHY FINANCIAL COUNSELING?

Knowing who to trust with something as important as your finances isn't easy. Unlike financial planners, as financial counselors, we have no revenue incentives or ancillary services to sell. All we have is the commitment to listen to you and then provide our fact based recommendations. For us, bringing about fundamental change from your past actions and improving future decision making involves a personal consultation and an analysis of your spending patterns from one of our unbiased financial experts.

EXAMPLES OF OUR PERSONAL FINANCIAL TELEPHONIC SERVICES

Debt – how to pay off debt, dealing with creditors, credit counseling, refinancing or consolidating debt, factors to consider when contemplating bankruptcy or foreclosure, determining and improving credit ratings;

Budgeting - how to put together a budget, managing the stress of financial problems;

Taxes – locating a tax professional, locating resources for general tax information, estimating the tax withholding allowance on your paycheck, determining filing status;

Savings & Retirement Planning – tools to determine savings rate for retirement, tools to determine how much you need to retire, the types of retirement accounts available and how they work, planning and saving for college education, description of services generally offered by financial planners, how to locate a financial planner;

Home Ownership & Mortgages – steps involved in purchasing a first home, programs available to assist with purchasing a home, benefits of renting versus buying a home, home equity loans, the tax consequences of selling a home, foreclosure;

Insurance – how disability can affect cash flow, determining whether to purchase additional life insurance, explanation of the types of life insurance, insurance coverage after retirement, evaluating the need for long-term health care insurance;

Eldercare – where to locate assistance with elder financial issues, reporting improper solicitation of seniors



TERMS & CONDITIONS

LIFE Association, Inc. ("LIFE") provides you with benefits and services designed to enhance your life and stretch the value of your hard-earned dollars. Once a LIFE Member, a variety of Association products, services and group insurance plans are available for consideration.

Membership – Membership in LIFE Association, Inc. will be effective the date of the enrollment and collection of the first dues.

Collection of Membership Dues – LIFE Association, Inc. may collect Membership Dues or may utilize a licensed Third-Party Administrator (TPA). Selected TPA shall agree to administer its duties pursuant to all terms in the Agreement.

During the term of your Membership, your Association is required by regulators to maintain regular contact.

Some of the items you may receive via email are:

- LIFE Association Quarterly Newsletters
- LIFE Association Notices of Membership Meetings
- LIFE Association Notices of Special Offers to Members

Proxy – In regard to your participation as a member of LIFE Association, Inc. (the "Association") you appoint the Secretary of the Association in office at any particular time as your proxy to receive notice of and attend all meetings of the members and vote on your behalf and to otherwise act for you in the same manner and with the same effect as if you were personally present. This proxy shall be valid until revoked by you at any time prior to voting at any meeting, by executing and delivering a written notice of revocation to the Secretary of the Association, by executing and delivering a subsequently dated proxy to the Secretary of the Association, or by voting in person.

The Association is not an insurer, guarantor or underwriter and does not provide any products, product liability or guarantees for any Member. Providers of products and services are independent contractors and are not employees or agents of the Association. The final selection of a provider, facility or merchant and the approval or disapproval of products or services are the Member's choice alone. The Association and its affiliates do not have the responsibility nor liability for a Member or Members dependents.

This Agreement shall be governed and construed in accordance with the laws of the State of Texas. Any dispute or claim in law equity arising out of this Agreement or any resulting transaction, including disputes or claims involving the parties to this Agreement, their officers, agents, or employees, shall be submitted to neutral, non-binding mediation prior to the commencement of arbitration, litigation, or any other proceeding before a trier of fact. The parties to the dispute or claim agree to act in good faith to participate in mediation, and to identify a mutually acceptable mediator. If a mediator cannot be agreed upon by the parties, each party shall designate a mediator and those mediators shall select a third mediator who shall act as the neutral mediator, assisting the parties in attempting to reach a resolution. All parties to the mediation shall share equally in its cost. If the dispute or claim is resolved successfully through the mediation, the resolution will be documented by a written agreement executed by all parties. If the mediation does not successfully resolve the dispute or claim, the mediator shall provide written notice to the parties reflecting the same, and the parties may then proceed to seek an alternative form of resolution of the dispute or claim, in accordance with the remaining terms of this Agreement and other rights and remedies afforded to them by law. Exclusive venue for such mediation shall be in Dallas, Texas. Members shall submit all grievances in writing via U.S. Mail to LIFE Association, Inc., 500 N. Central Expressway, Ste 325, Plano, TX 75074. These provisions shall survive termination of membership. This Agreement constitutes the entire Agreement between Members and the Association. There are no warranties, express or implied, other than those expressly stated herein. This Agreement may only be amended in writing by LIFE Association, Inc. LIFE Association, Inc. may assign its duties and responsibilities hereunder to third parties.

Release of Medical Information – By utilizing any benefit or service available through the Association, Member consents to the release of any and all information related to their utilization of said benefit or service, including but not limited to medical information to the Association. LIFE Association, Inc. (or any third-party vendors of LIFE) utilization of such information shall be limited to the fulfillment of LIFE Associations duties to provide said benefit or service to Members and their family.

Cancellation – Members may cancel their LIFE Association membership at any time by emailing their name and membership ID to memberservices@nhicadmin.com or by calling 888-781-0585. Dues will be refunded if cancellation occurs within the first 30 days of membership. There is no return of dues after the first 30 days of membership and no prorated dues or rebates thereafter. Cancellation is effective on the Member's next payment date. Failure to timely pay credit card company for the payment of membership dues are deemed to be non-payment and cancellation of membership.

Please note that cancellation of membership in LIFE Association, Inc. will also cancel any insurance a Member may have through LIFE Association, Inc., since membership in the Association is required in order to remain eligible for the group insurance.

These Terms & Conditions are subject to change without notice.

LIFE Association, Inc.
500 N. Central Expressway, Ste 325
Plano, TX 75074
800-557-5024

LIFE Association, Inc.
2100 Southbridge Parkway, Ste 650
Birmingham, AL 35209
205-414-7012



FOR INDIVIDUALS & FAMILIES

1-800-257-1723 | 210-696-7900

