

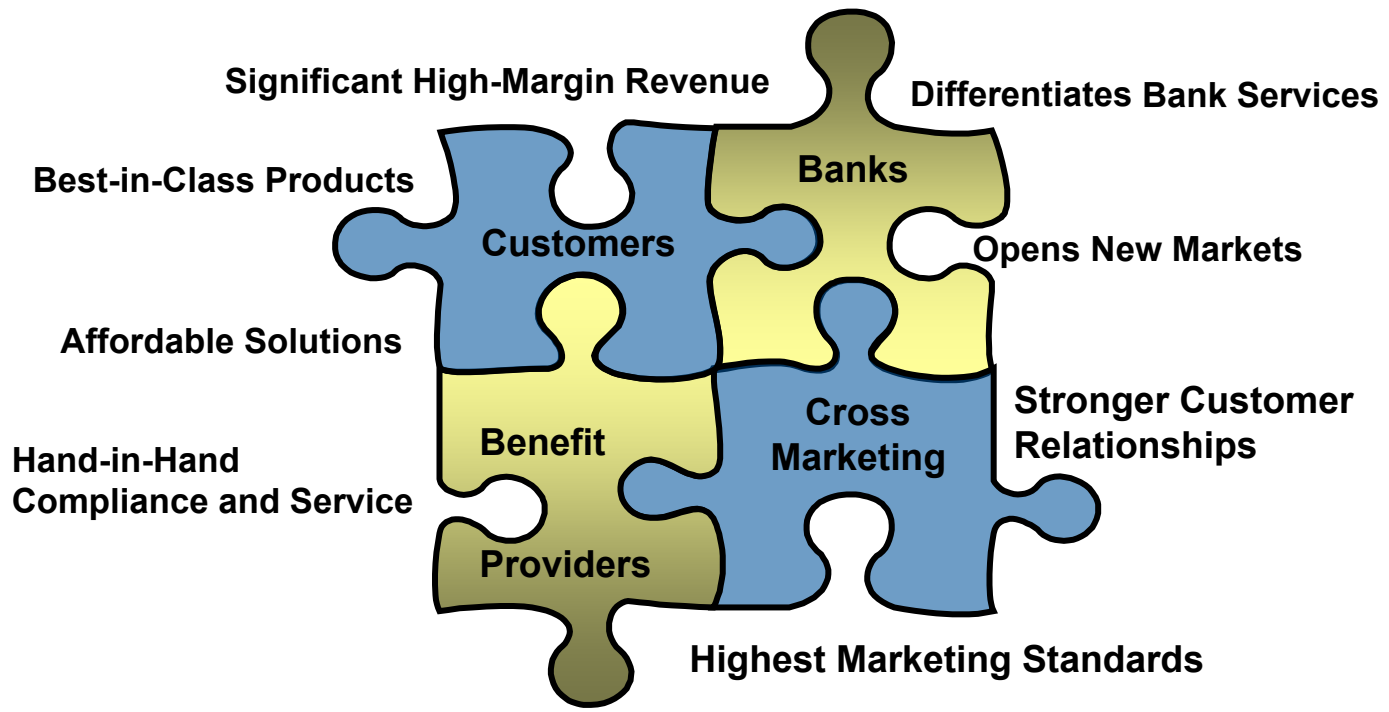
~~CROSS MARKETING USA~~



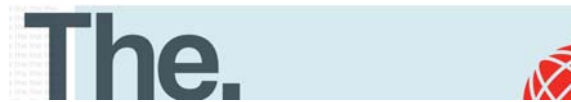
Achieving Longer and More Profitable
Customer Relationships

~~CROSS MARKETING USA~~

Cross Marketing USA provides marketing, product development and distribution services. For over 25 years the principals of Cross Marketing USA have assisted associations, banks and insurance companies create multibillion dollar programs that offer unique, high-value-added services packaged to differentiate the marketers' core products and coincide with customers' needs



Strong Stable Relationships



The Warranty Group – Virginia
Surety



ASSURANT Solutions



CROSS MARKETING USA



Strategy

- Provide organic growth by offering unique, high-value-added services that can be bundled to differentiate marketers' core products
- Drive growth through technology, creativity, value and service advantages
- Accelerate growth by using product/service advantages to convert existing distribution programs to the Cross Marketing Plan
- Target agencies, associations, religious organizations, insurance companies, financial institutions, membership groups and nationally syndicated cable TV
- Integrate retail, direct mail and Internet delivery systems
- Grow through partnerships and strategic alliances

~~CROSS MARKETING USA~~



Mission

- To provide consumers extraordinary opportunities to improve their lives through access to quality of life services
- To create incremental revenue and enhanced loyalty for sponsors
- To create entirely new product categories of Specialty products
- To add new features to existing financial services products
- To provide marketing partners profitable, multi-channel access

For Example: Web site marketing capabilities have been added for:

debt cancellation, discount health, roadside assistance, renters insurance, lifestyle benefits, permanent and term life insurance, disability, auto, home, health, long-term care and limited medical benefits



CROSS MARKETING USA



Resources

- An unsurpassed single source of forward-thinking marketing, product development and administration
- Products/benefits, revenue enhancements, premiums, incentives, merchandise programs, financial services, insurance products and direct marketing.
- Each program is customized to the clients' unique philosophy and culture
- Superlative customer service


Result: one of the fastest growing companies in America with one or more services placed in programs serving 6.5 million households with 20 million consumers

~~CROSS MARKETING USA~~



Partial List of our Marketing Partners:

- The Warranty Group – Virginia Surety
- Life of the South
- Vertrue – Coverdell – Best Benefits – MemberWorks
- United Way – Familywise
- The Feed the Children Foundation
- American Homeowners Association
- Baby Boomers Retirement Club
- DLife, an CNBC Program
- Assurant
- Chicago Transit Union
- Casa Aztlan
- Individual Assurance Company
- Radio Alerta – a Christian radio program with 2.5 million listeners
- GeoCare – an International Association of Geologists
- New Jersey Nurses Association
- Morris County Chamber of Commerce
- International Immigrants Association

 Financial Institution



Freedom Prescriptions Inc.



56,000 Retail Points of Sale

CVS/pharmacy
Expect something extra™



Publix.
WHERE SHOPPING IS A PLEASURE

Dominick's

SAFeway
Ingredients for life.™

Pick 'n Save
when you're picky about savings

COSTCO
.COM

save on foods
SO MUCH MORE IN STORE

DRUG FAIR

WINN-DIXIE

ECKERD
PHARMACY

STOP & SHOP

weis markets

Walgreens

WAL-MART
ALWAYS LOW PRICES. Always.



K
kmart.

Pathmark. It's about time.



A&P



Cub
FOODS

Freedom Prescriptions Inc.



February 7, 2007

Mr. James Fridl
Freedom Prescription
P O Box 587
Peacock, NJ 07917

Dear Jim:

I just wanted to thank you for bringing the Freedom Prescription program to Coverdell/Discount Development Services. The program is working very well with our members receiving significant savings on their prescription drugs.

As you know, we have distributed about 500,000 cards to United Way agencies through the FamilyWize program. Recipients of the prescription drug discount cards have been very pleased with the participating pharmacies and the savings.

We have just completed printing of one million cards which will be distributed through the Feed the Children Foundation and we expect similar positive feedback from all involved.

Thank you again for participating in these programs. It is a pleasure to do business with your organization and staff.

Sincerely,

Kathy M. Lannen
Executive Vice President

**coverdell**

8420 W. Bryn Mawr, Suite 700, Chicago, Illinois 60631
Phone: (773) 867-4400 Fax: (773) 399-9022
www.coverdell.com

Atlanta
Chicago

Reassurance Inc.

An exclusive credit bureau operating partnership with TransUnion, The Warranty Group – Virginia Surety & RelyData



RelyData SM Identity Theft Solutions



1561 East Orangethorpe Ave.
Fullerton, CA 92831
Tel 714 680 7241
Fax 714 680 7286
dterry@transunion.com
www.transunion.com

Diane A. Terry
Director



Get help to rebuild

If you need assistance, the TransUnion Fraud Victim Assistance Department is always ready to help at (800) 680-7289 or by email at fvad@transunion.com. The FTC can also help at (877) ID-THEFT or www.consumer.gov/idtheft. Identity Theft resolution services for individuals, employers, banks, insurers, and other groups are available through RelyData, LLC. Contact them at (877) 735-9328 or visit www.relydata.com.

December 7, 2005

Mr. Garnet Steen
RelyData, LLC
500 N. Dearborn Street
Suite 800
Chicago, IL 60610

Dear Garnet:

This letter confirms our Fraud Victim Assistance Service Agreement with RelyData, LLC wherein TransUnion's Fraud Victim Assistance Division (FVAD) will provide comprehensive identity restoration services for RelyData clients.

Our Agreement supports RelyData by providing customized services including initial consumer authentication and assessment of victimization, credit file review and maintenance where fraud is present, documentation preparation, victim advice, dispute settlement with creditors, and communication with other agencies as required. Additional services available may include individual credit monitoring and corporate data breach response and notification services.

In the event that RelyData, LLC should cease operations, TransUnion may continue to provide these services directly to the organization representing the individual identity theft victims in exchange for the direct payment to TransUnion of the subscription fees previously paid to RelyData or a fee to be set by TransUnion.


TransUnion FVAD acknowledges that this letter may be used as a reference, indicating our intent to fulfill our obligations not only to RelyData, LLC but to their individual clients and the organizations representing those individuals as well.

Sincerely,

Diane Terry
Senior Director,
Fraud Victim Assistance Division

CROSS MARKETING USA



 Financial Institution



Loan Customer Protection™
Pays Your Monthly Payment
When You Can't!
Enroll Today!
www.financialinstitution.com/lcp

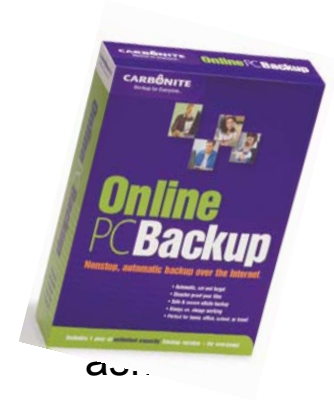
**Find Your Peace
of Mind Now**

Personal Security Opportunities



- Income to offset Safe Deposit Box Risk
- Stronger and more personal customer relationships
- Getting to know the customer — Suitability Profiling
- Unique services, unavailable elsewhere
- No cumbersome laws or regulations
- New first year and renewal income
- Increased customer loyalty

Carbonite Unlimited Automatic Backup



- The world's simplest and most affordable online backup service
- Unlimited Capacity – 64% of users responded “no idea” when how much data they have on their PC
- Easy Setup – Simply enter your email address and password and Carbonite automatically does the rest. 91% of respondents data
- No new Interface to Learn – Uses Windows to see what's backed up
- No Scheduling – Works whenever your're connected to the Internet.
- Never slows down your browsing – Stops when you touch your keyboard or mouse
- Secure – Data is encrypted before it leaves your PC using the same technology used by most banks
- Restore data easily – With just a few clicks you'll get your data back



competitors.)

“The king of online backups” (Winner against 5



CyberAngel®

- **A stealthy security software package designed to:**

- Protect critical information and data from access or compromise,
- Lock down access to remote servers or account protocols, and
- To transmit a covert communication to our 24/7 monitoring center, providing us location information to be used for recovery purposes.

📞 **Alert** Users and The CyberAngel in Real-Time during unauthorized access attempts.

🔒 **Lock** vital information and applications with smart encryption technology

📍 **Locate** notify and recover using the latest in exclusive tracking and recovery technology



Why the Need for Caring and Empathy in Handling Legal Problems?



We Built the Standards for Measuring Quality in Legal Plans

LegalEASE is one of the premier legal service administrators and providers in the nation. We have earned this reputation by offering 37 years of complete legal plan administration.

- #1 Custom-Designed Legal Plans for Maximum Packaging Relevance and Pricing Flexibility
- #2 Best Technology for Private Label Websites and Customized Online Fulfillment for Lower Pricing Options
- #3 Highest Standards of Network Credentialing Ensure Excellent Service from all Plan Providers
- What Members **REALLY** Need from a Legal Plan
- #4 Personal Assistance Specialists Help Members Get the Most From Their Legal Plan Benefits Ensuring Maximum Retention
- #5 Matching Members with the **RIGHT ATTORNEY** for their Particular Need Leads to Highest Satisfaction Ratings
- #6 Following Up to Ensure Satisfaction Creates Long-Term Members
- Who is LegalEASE?

"All the legal plans look the same on a matrix -- until one examines how the services are provided -- then one plan consistently stands out and is so different in its approach to focusing on needed attention for my members"



We invite you to a look at what solutions are empathetically integrated for a sensitive, caring approach to legal crisis situations

As a result of our integrated processes, LegalEASE provides scalable, customer-driven solutions to legal and financial problems. In our interface with our Client Companies and Organizations, our web-enabled service delivery systems result in remarkable service. Our Customer Care center handles our Client Companies' transaction and service center requirements from a leveraged multi-client platform. From this fully integrated system, we can handle all aspects of the administrative elements of our Client Companies' needs.

"I strongly recommend that if you are considering engaging the services of a professional organization for a national or regional legal service program, you consider Legal Access Plans."—Sherrie Wilson, Director, University of Texas – Houston Health Sciences, EAP Affairs

Myth: When a member has a legal matter, finding them an attorney will reduce their stress, depression and upset.
Reality: Simply referring a member to any attorney and overlooking compatibility can compound stress, depression and upset on the member.

"I thought that I could select an attorney from a list of names, but I could not find one who understood my needs and my concerns When our Company switched legal plans, I was so thankful the new plan matched me with the right attorney"

Why the Need for Caring and Empathy in Handling Legal Problems?



A portfolio of fully integrated Legal Service and Life Protection services and benefits that are customer focused and market driven

We have created a special matrix-based "Customization Assessment Analysis" which enables companies, associations and affinity groups to create their own customized legal plan based on current or desired Plan Benefits information. Unless otherwise specifically stated, the information in this Matrix is "up-to-the-minute" and offers better specialty coverages than other plans.



By tailoring benefits to focus on the specific needs of your membership base we are able to offer the most competitive pricing. While our plan offerings range from full service comprehensive insurance plans to basic access plans, our ability to customize plans allows freedom from pre-packaged legal plans with costly benefits that may not even be relevant to your market.

Using our Customization Matrix, plan benefits can be combined and "mixed and matched" including Better Benefits coverages unique to our legal plans.



Unbiased Matrix Information

Group Legal Plan Services & Benefits Checklist	LegalGuard	Plan A	Plan B
For HELP, click cells marked with a "Y"	Y	Y	Y
• Identify Theft, Prevention, & Restoration	Y	N	N
• Elder Law Coverage Extension - All Elder Events	Y	N	N
Does the plan cover "I have info after consultation for each new issue?"	Y	N	Y
Please indicate if the plan covers Single Will preparation for the:			
• Member and/or spouse	Y	N	Y
• Member's grandparents	Y	N	Y
• Member's parents	Y	N	N
• Spouse's parents	Y	N	N
Please indicate if the plan allows substitution of a Living Will for a Single Will for each of the following:			
• Member and/or spouse	Y	N	UN
• Member's parents	Y	N	UN
• Spouse's parents	Y	N	N
Does the Plan provide online facilities for "100.0. journal" Single Will Preparation with Attorney, Notary, if needed?	Y	N	N
Please indicate if the plan provides free case court Assistance in the following ways:			
• In-Court Consultation	Y	N	Y
• Online Attorney Consultation	Y	N	N
• Costly Assistance	Y	N	N
• Telephone Consultation	Y	Y	Y

Cross Marketing USA Programs



- Aetna Dental Plan
- Vision Plan
- Hearing Plan
- Prescription Drug Plan
- Chiropractic Plan
- Vitamins & Nutritional Supplements
- Medical Supplies
- Legal Referrals
- Financial Referrals
- Emergency Travel
- 24 Hour Nurse Helpline
- Medical Records
- Physician & Hospital Referral
- Alternative Medicine
- Senior Care Discounts
- Travel Plan
- Podiatry
- Identity theft restoration programs
- Credit scored leads
- Roadside assistance programs
- On-line dining programs
- Coupon programs
- Equipment maintenance programs
- Virtual safety deposit box
- Auto Maintenance and Pricing
- Diabetic Care and Counseling
- Elder Care/Long Term Care
- Family Consultation
- Financial Helpline
- Fitness
- Funeral Services
- Golf Access
- Home Repair Network
- Hotel Access
- Local and Interstate Moving



Cross Marketing USA Programs



Auto

- Auto Deductible
- Auto Trip Interruption

Security

- Data Deed
- Identity Theft
- Stolen Items Benefit
- Stolen/Damaged Cell Phones
- Carbonite
- LegalEase
- CyberAngel

Health

- Prescription Card
- Dental, Vision, Doctor, Hospital

Home Warranty

- Whole Home (Website)
- Selected Appliances

Bundled Home Emergency Plan

- Home Deductible
- Glass Breakage
- Lockout_Coverage
- Auto Deductible



Cross Marketing USA Programs



Travel

- Lost Luggage
- Hotel Motel Theft Coverage
- Ticket Protector
- Baggage Delay
- Accidental Death & Dismemberment Travel Insurance

Legal Programs

- Consultation Services
- Sale or Purchase of Primary
- Will Preparation
- Small Claims Court Representation
- Civil Litigation Defense

Students

- Student Travel Insurance
- Student Protection Plan
 - Emergency Notification
 - Ticket Protector
 - Computer/PDA theft
 - LegalEase
 - ID Restoration

Business

- Legal Plan
- Carbonite
- Identity Theft



Cross Marketing USA Programs



Security Related Products

DATADEED® www.datadeed.com

- AN ELECTRONIC VAULT - AVAILABLE 24/7
- A SECURE PERSONAL DATABASE
- NEW PERSONAL HEALTH RECORDS "PHR" FEATURE
- OPTIONAL MESSAGE/DOCUMENT UPLOADING
- FREE DISASTER PROTECTION MANUAL

LIVING WILL SOLUTIONS www.livingwillsolutions.com

FREE SERVICE:

- DIRECT ACCESS TO ONE'S EMERGENCY CONTACTS
- ACCESS TO FREE LIVING WILL FORMS (ALL STATES)
- PRINTABLE ID CARD FOR ACCESS 24/7 FROM ANYWHERE

PAID ANNUAL SERVICE:

- PERMITS UPLOADING OF ACTUAL LIVING WILL
- PLASTIC ID CARD – ANNUAL UPDATE REMINDER



Cross Marketing USA Programs



Security Related Products

Identity Theft Resolution + Reimbursement Insurance Coverage Features for Resolution

3 Credit Bureaus	Other Competitors
------------------	-------------------

RESTORATION using *Rapid Restore*SM

- Unlimited live access to TransUnion's fraud center staff
- Immediate suspension of most fraud from the credit file
- Credit-file dispute resolution by the credit bureaus
- All other dispute resolution (e.g. IRS, Social Security)

No	No
No	No
No	No
No	Maybe

PREVENTION using *Identity Shield*SM

- Permanently block the most common forms of identity theft
- Confirmed continuous fraud alerts with each bureau
- Enable 24/7 consumer contact using three phone numbers
- Maintain privacy of home, work, cell phone numbers
- Guarantee that credit verification calls aren't scams
- Eliminate most telemarketing and junk mail

No	Maybe
No	No
No	No
No	No
No	No
No	Maybe

MONITORING using *CRANE*SM (FREE!)

- Credit report access with e-mail reminders for all clients
- Daily credit monitoring for confirmed victims (optional for all)

No	No
Yes	Maybe



Cross Marketing USA Programs



Bundled Home Emergency Plan

Homeowners Insurance Deductible Reimbursement

- reimburses the insured up to \$500 toward their home deductible for claims paid by the insured's homeowners insurance carrier that exceeds \$500.

Automotive Insurance Deductible Reimbursement

- reimburses the insured up to \$500 toward their auto deductible for claims paid by the insured's automotive insurance carrier that exceeds \$500.

Lockout Coverage

- reimburses the customer up to \$200 for locksmith service in the event insured is inadvertently locked out of their home

Glass Breakage

- reimburses the customer up to \$200 to repair/replace their broken glass at their primary residence.



Deductible: None

Waiting Period: 30 days

Term: Annual or Monthly

*note: may not be available in all states

Cross Marketing USA Programs



Customers
access
website
through:

- A Link from Sponsor's website; or
- A unique website listed in customer material or direct mail solicitations



Home and Warranty Website

Microsoft Internet Explorer

newarrantygroupdirect.com/

the warranty group™

Peace of mind @ your fingertips

Welcome to the Warranty Group Direct, the quickest and easiest way to protect yourself and your family from the unexpected - directly, no mark-ups, no middleman. The Warranty Group Direct provides you with the savings and security offered by an extended service plan, only a few clicks away.

Home Protection Plan 101: Just the Facts

The most important tool for home repairs will always be wisdom. Smart homeowners think ahead. For more information on Home Protection Plans offered by The Warranty Group, [click here](#).

Smart Electronic Owners

Electronics service plans that cover everything from iPods to HDTVs, designed with your needs in mind. Convenience, value and protection beyond the manufacturer's warranty. [Click here to learn more.](#)

Home » Consumer Electronics »

© 2007 - The Warranty Group - Copyright - Privacy Policy - Customer Service 866.727.3908

Cross Marketing USA Programs



Travel Related Products

Ticket Protector

Coverage Features

- Reimburses the Member, up to the Limit of Liability, for the cost of Event Tickets (entertainment, theater or sporting), if the Member is unable to attend for Covered Reasons.
- Covered Reason include: Accident, sickness and weather.
- Standard Limits include:
 - \$75, \$100 or \$125 per Ticket
 - Maximum of four (4) Tickets per Event
 - Annual Maximum of \$1,000



Cross Marketing USA Programs

Student Protection Plan



LEGAL PLAN

- Unlimited access to online consultation services.
- Telephone/office consultation with local consultations and advice from licensed attorneys.
- Online financial counseling assistance or telephone counselor assistance to assist students with budgeting challenges and understanding credit.
- 10% discount on plan attorneys' normal fees.
- Unlimited telephone/office consultations with plan attorneys.
- Checklist of insurance coverage for parents with students away at college.
- Review of apartment leases.
- 25% discount on plan attorneys' normal hourly rates for representation.
- Service Guarantee.

IDENTITY THEFT RESOLUTION

You've taken all the preventative measures to deter thieves from compromising your student's identity. But the shrewdest of criminals can find a way to get to you. If your identity is ever compromised, we can help you restore your good name.

- A personal Identity Theft Recovery Advocate to manage the recovery process.
- A recovery kit, with a limited power of attorney form, and instructions for immediate action.
- Fraud alerts placed at all three major credit bureaus.
- Contact with the Social Security administration, United States Postal Service, Department of Motor Vehicles, among others, to reverse any wrongful information, transactions, or misuse of official documents.
- Research and documentation of any fraudulent transactions, false accounts or contracts, and follow-up to remove wrongful activity from your student's personal records.

**VIRGINIA
SURETY
COMPANY, INC.**

175 West Jackson Boulevard
Chicago, Illinois 60604

1-800-209-6206

www.thewarrantygroup.com

The coverages described in this brochure are insured through an insurance policy issued by Virginia Surety Company, Inc. Exclusions and limitations apply. For complete details contact Virginia Surety Company, Inc. at the address or phone number listed above.

the warranty group

**University
Programs**



**VIRGINIA
SURETY
COMPANY, INC.**

*note: may not be available in all states

Cross Marketing USA Programs

Student Protection Plan



University Programs

Virginia Surety Company, Inc. is a leading provider of student protection coverage for Universities. With an AM Best rating of A- and over 20 years of serving the insurance industry, we have the experience and capability to address and build programs meeting the needs of our clients and students.

We provide the various benefits 24 hours a day, 7 days a week insuring safety and security to travelers.



SMALL ELECTRONICS THEFT COVERAGE

Students are covered for theft of their small electronics products, including cell phones, portable DVD players, personal digital assistant Palm Pilots, or pocket PCs and Blackberrys. Coverage is limited to \$200 for each Covered Item up to a maximum of \$200 per Loss Coverage and may be subject to a deductible of \$75 per Loss. Coverage is limited to one or two Losses per twelve (12) month period.

CONTACT911

Keeps you connected with your student and keeps them connected to their friends and family members.

We are your emergency Communication Center and keep you in touch with your student(s) to ensure their safety. CONTACT911.

When you need to be in touch, we are your central point of communications.

- Catastrophic Events & Disasters.
- Important Schedule Changes.
- Important News or Events.
- Selective List Message broadcasting.

TICKET PROTECTOR

Your customers can benefit from the security offered through our Ticket Protector benefit which reimburses them if they become sick or injured and are unable to attend an event.

Students who purchase nonrefundable tickets for entertainment, theatrical and recreational events shall be reimbursed for the cost of the unused tickets should the student miss the event due to sickness, accidental injury or death of the student(s) or is directly involved in a traffic accident while en route to the event or;

The student's public transportation (including airlines, train, bus, and subway) is delayed for any reason or;

The student is unexpectedly called out of town (more than 100 miles from home or the event) which requires an overnight stay and prevents the student from using the ticket.

*note: may not be available in all states

Family, Security, Lifestyle, Health

The Baby Boomers Retirement Club (BBRC)

Home | About Us | Learning Center | Market Watch | Contact Us

SECURITY

About Us
Our Location
Our Services
Our Qualifications
Our Calendar
Tell A Friend

Contact Us
One Stamford Plaza--9th Floor
Stamford, CT 06901
Phone: 203 323 7715
Fax: 203 254 0158
bfickett@ahahome.com

Market Watch
July 19, 2007 @ 03:13 PM

Nasdaq Composite	2,723.61	+ 24.12
S&P 500	1,552.61	+ 6.44
NYSE Composite	10,193.27	+ 44.99

Helping You Plan Your Future and Live Life to the Fullest
Finally there's a club for the rest of us. *The Baby Boomers Retirement Club*. No, it's not about retirement. It's about all your options and choices and living life to the fullest. It starts with "The 15 Minute Retirement Plan," an easy-to-use Retirement Kit to begin your process of asking, and answering, the key financial and lifestyle planning questions we all face.

After going through that, you'll probably need a Marguerita. So The Club provides a stream of exclusive, hand-picked opportunities and "use today" travel, lifestyle, health, and financial benefits to give you more of a sense of control and well-being than most others in our situation. What more could you ask?

BBRC.... Sit back, relax, and enjoy. We're going to help you take it from here.

Almost 2/3 of the 30 million “early” Baby Boomers in the U.S. feel they are financially unprepared for retirement and they are actively concerned (62%, *Sun Life Financial Survey, USA Today, May, 22, 2007*)



Answers 12 Key Questions

1. How can we have enough money?
2. What are the best investments and financial opportunities available?
3. What are the best business income opportunities for people like us?
4. What are the most likely health concerns?
5. How best to provide care for aging parents?
6. How to prepare our wills, estate plans, trusts, and financial affairs
7. How can we each best enjoy life with our spouse at this stage of life, and successfully overcome typical issues?
8. What are the best opportunities to spend and enjoy our time?
9. What are the best travel opportunities for people like us?
10. What are the best real estate investments and strategies?
11. Where should we live and how best to deal with my primary and/or secondary home(s)?
12. How best to maintain our emotional spirit and well-being in the next stages of our life?



What is iFAST?



Internet Financial Accessories Sales Tool

iFASTSM - Internet Financial AccessoriesSM Sales Tool - is a web-based tool that your company can link to from your existing web site to provide your customers with Financial Accessories that complement and reinforce your core financial products.

- You choose *what* Financial Accessories are available
- You choose *when* they are available
- Easy on-line enrollment, with a customized web site branded for your financial institution
- You sell it; we handle the administration, fulfillment, customer service, benefits processing and monthly reporting
- The financial institution earns **commission** on all revenue that originates with iFAST

AnyBankUSA works with a wide range of vendors to find the very best products and services for our customers -- all at the best price possible. The following products have met our stringent criteria and **AnyBankUSA** is proud to offer these to our valued customers.

Read more about each product below and feel free to purchase online with either a credit card or checking account.

Thank you~



Loan Protector Installment

Life is filled with surprises, so why not prepare for the unexpected? Get coverage that will protect you and your credit record, when life makes it hard for you to pay your loan installments.

[» Learn More](#)

[» Buy Now](#)



Identity Theft Solutions

Checked your credit history lately? Someone could be stealing your identity RIGHT NOW - and you wouldn't know! However, with a few simple steps you can protect your identity AND your credit rating.

[» Learn More](#)

[» Buy Now](#)



Dental, Rx & Wellness Plan

With our Dental, Pharmacy and VIP Wellness plan, you can finally afford the healthcare you need. Sign up today to start saving!

[» Learn More](#)

[» Buy Now](#)



Loan Protector Line of Credit

Leveraging your Home Equity is a great idea, but what happens when you can't make your monthly ...

What Are Financial Accessories?



Financial Accessories are custom created products that are designed around your core financial product, so that every offer complements and reinforces the affinity to your brand.

Examples:

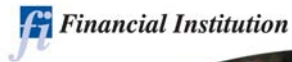
- Debt Cancellation/Debt Protection (on all types of loans, credit cards and home equity lines of credit)
- Identity Theft Solutions
- Discount Dental/Prescription Savings Plans
- Legal Services Plan
- Automobile Services
- Stolen Items Benefits
- Carbonite
- The Cyber Angel

What's In It For Your Bank?

- Help grow income and can include other non-LOTSolutions products you sell
- Provides a hassle free solution for your financial institution
- Provides a channel to offer valuable products to enhance your brand and value proposition
- “The Great Equalizer” - Allows financial institutions of any size to offer the same products that the large banks offer



Marketing Brochure Examples



Loan Customer Protection™

Pays Your Monthly Payment
When You Can't!

Enroll Today!

www.financialinstitution.com/lcp



Enroll in Loan Customer Protection at no risk to you. If you decide to cancel for any reason during the first 30 days, you will receive a full refund credited to your Financial Institution account. If you cancel any time after 30 days, the monthly fee simply stops.

Money-Back Guarantee

www.financialinstitution.com/lcp

You Never Know What Might Happen Down the Road



Get the Protection You Need for Your Home Equity Line of Credit or Installment Loan

Life happens always has, always will. But now at least when certain events come up, you can have less worry on your mind, thanks to the Financial Institution Loan Customer Protection Program that you can use for your Financial Institution loan.

You'll find having Loan Customer Protection makes you feel safer now. Because you know that from now on it's going to be there to help you when life throws you a curve.

Loan Customer Protection protects you, your credit record, and your Financial Institution Loan and/or Line of Credit...

- When you become unemployed
- When you become disabled
- When you are hospitalized
- When you are a victim of identity theft
- When you pass away

Installment Loan Customer Protection

You can have Installment Loan Customer Protection make your monthly payments for you in the event of covered:

UNEMPLOYMENT

Pays your minimum monthly payment for 3 continuous months for involuntary unemployment.

DISABILITY

Pays your minimum monthly payment for 6 continuous months for disability caused by illness or injury.

HOSPITALIZATION

Pays your minimum monthly payment for 1 month for hospitalization due to illness or injury.

DEATH

Pays your minimum monthly payment for 12 continuous months in the event of your death due to any cause.

In the event of **IDENTITY THEFT**, you will have access to:

IDENTITY THEFT CASE MANAGER

Your own manager will assess your situation, help you understand how to begin recovery, and provide you with correspondence templates for credit bureaus and law enforcement agencies.

ATTORNEY REPRESENTATION

You will receive access to an attorney via telephone and access to reduced-fee representation in the event that you need legal assistance.

Home Equity Line of Credit Customer Protection

You can have Home Equity Line of Credit Customer Protection make your monthly payments in the event of covered:

UNEMPLOYMENT

Pays your minimum monthly payment for 3 continuous months for involuntary unemployment.

DISABILITY

Pays your minimum monthly payment for 6 continuous months for disability caused by illness or injury.

HOSPITALIZATION

Pays your minimum monthly payment for 1 month for hospitalization due to illness or injury.

DEATH

Pays your minimum monthly payment for 12 continuous months in the event of your death due to any cause.

In the event of **IDENTITY THEFT**, you will have access to:

IDENTITY THEFT CASE MANAGER

Your own manager will assess your situation, help you understand how to begin recovery, and provide you with correspondence templates for credit bureaus and law enforcement agencies.

ATTORNEY REPRESENTATION

You will receive access to an attorney via telephone and access to reduced-fee representation in the event that you need legal assistance.

Enroll Today! www.financialinstitution.com/lcp

Cross Marketing USA Programs

- Travel is consistently rated as the #1 incentive by consumers
- Year after year consumers respond to travel incentives
- Year after year employees respond to travel incentives

REGISTRATION FORM

FREE* 
Companion Ticket®

Please go to www.travelactivation.com
and enter in your FCAT # to activate or
complete this form and mail to:
Lifestyle Vacation Incentives
FREE COMPANION TICKET OFFER
5300 W. Atlantic Ave., #102
Delray Beach, FL 33484

LVI Lifestyle & Vacation Incentives
part of  group

Certificate Is Void If This Section Is Not Completed

Sponsor: _____

Issue Date: _____

*Base fare only, payment of applicable fees and taxes required.
All travel must be completed within one year of the Issue Date.

FCAT# _____

Cross Marketing USA Programs

The Thomas Cook Group / Lifestyle Vacation Incentives Proven Success
Highly Demanding – Highly Satisfied

- Travel is consistently rated as the #1 incentive by consumers
- Year after year consumers respond to travel incentives
- Year after year employees respond to travel incentives



Free Companion Ticket

Entitles recipient to purchase one (1) adult coach-class, round-trip airline ticket at the fares stated in the program offer and receive a free companion ticket. Program offers over 100 origination/destination cities in the United States.



REGISTRATION FORM

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Companion Ticket

Please go to www.travelactivation.com and enter in your FCAT # to activate or complete this form and mail to:
**Lifestyle Vacation Incentives
 FREE COMPANION TICKET OFFER
 5300 W. Atlantic Ave., #102
 Delray Beach, FL 33484**

LVI Lifestyle & Vacation Incentives
 part of **MY TRAVEL** group

Certificate Is Void If This Section Is Not Completed
 Sponsor: _____
 Issue Date: _____

*Base fare only; payment of applicable fees and taxes required.
 All travel must be completed within one year of the Issue Date.

FCAT# _____

NORTHEAST	SOUTHEAST	MIDWEST	NORTHWEST	SOUTHWEST	CALIFORNIA	FLORIDA
Albany, NY	Atlanta, GA	Billings, MT	Las Vegas, NV	Albuquerque, NM	Los Angeles	Daytona Beach
Allentown, PA	Baton Rouge, LA	Boise, ID	Portland, OR	Austin, TX	Oakland	Ft. Lauderdale
Baltimore, MD	Birmingham, AL	Chicago, IL	Reno, NV	Colorado Springs, CO	Ontario	Ft. Myers
Boston, MA	Charleston, SC	Cincinnati, OH	Salt Lake City, UT	Corpus Christi, TX	Orange County	Jacksonville
Buffalo, NY	Charleston, WV	Cleveland, OH	Seattle, WA	Dallas/Ft. Worth, TX	Palm Springs	Miami
Erie, PA	Charlotte, NC	Columbus, OH		Denver, CO	Sacramento	Orlando
Harrisburg, PA	Greensboro, NC	Dayton, OH		El Paso, TX	San Diego	Palm Beach
Hartford, CT	Greenville, SC	Des Moines, IA		Houston, TX	San Francisco	Pensacola
New York, NY	Gulfport, MS	Detroit, MI		Oklahoma City, OK	San Jose	Sarasota
Norfolk, VA	Huntsville, AL	Fargo, ND		Phoenix, AZ		Tampa
Philadelphia, PA	Jackson, MS	Flint, MI		San Antonio, TX		
Pittsburgh, PA	Knoxville, TN	Ft. Wayne, IN		Tucson, AZ		
Portland, ME	Lafayette, LA	Grand Rapids, MI		Tulsa, OK		
Providence, RI	Lexington, KY	Indianapolis, IN				
Richmond, VA	Little Rock, AR	Kansas City, MO				
Rochester, NY	Louisville, KY	Lansing, MI				
Syracuse, NY	Memphis, TN	Madison, WI				
Washington, DC	Mobile, AL	Milwaukee, WI				
Westchester, NY	Myrtle Beach, SC	Minneapolis, MN				
	Nashville, TN	Omaha, NE				
	New Orleans, LA	St. Louis, MO				
	Raleigh-Durham, NC	South Bend, IN				
	Savannah, GA	Toledo, OH				
	Shreveport, LA	Wichita, KS				

* Cities are zoned according to airline industry sectors.

~~CROSS MARKETING USA~~

The Thomas Cook Group / Lifestyle Vacation Incentives Proven Success
Highly Demanding – Highly Satisfied

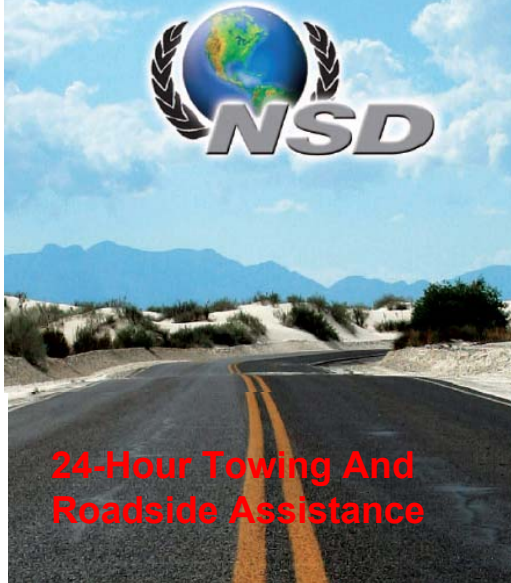


Cross Marketing USA Programs

An Embedded Member or Cardholder Benefit for Pennies a Month

**Emergency Trip
Expense Reimbursement**

**Emergency
Services**



- BENEFITS CUSTOMIZED TO SPONSOR'S SPECIFICATIONS
- EMBEDDED OR INDIVIDUAL SUBSCRIBER VERSIONS
- 24 HOUR DISPATCH EMERGENCY ROADSIDE ASSISTANCE, TOWING & EMERGENCY DELIVERY OF SUPPLIES SERVICE
- TIRE, BATTERY, LOCKOUT, MAP ROUTING SERVICES
- AUTOMOTIVE TRAVEL & ENTERTAINMENT DISCOUNTS
- ON-LINE DISCOUNTS AT 750 MAJOR RETAILERS
- COLLISION OR MECHANICAL EMERGENCY TRIP EXPENSES
- 15 OR 50 MILE TOWING OPTIONS

CONTACT 911™

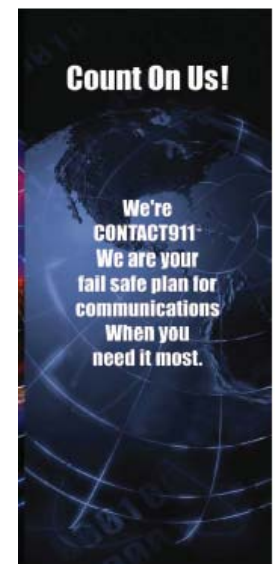
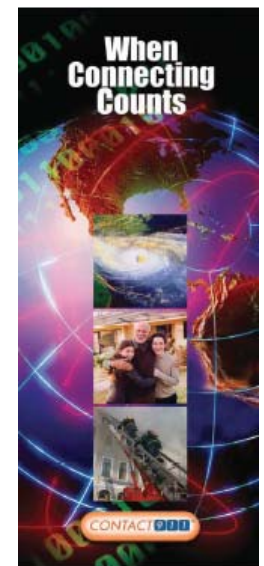


Connect when it counts.

CONTACT911™ is a valuable emergency communications service for individuals and businesses. You give us a list of names, phone numbers and email addresses, and we relentlessly dial every number, every contact until we get through. Employees or family members and friends can respond to your message and keep you connected.

With CONTACT911™ setup is simple and your plan is effective immediately. Other features of the program include:

- Operates only over long-distance circuits, which stay up even when your local service goes down.
- Unlimited number of people in your Emergency Contact Member data base, and you can select the members of the “list” and break them down into as many specialty lists as you like by department, location, vendor contractors, etc.
- **For business**, CONTACT911™ allows companies to keep in touch with their employees during catastrophic events or disasters, send important company schedule changes, news or events, and provides selective list messaging broadcasting.
- **For families or individuals**, in addition to emergency situations, CONTACT911™ can be used to notify everyone of important events like births, deaths or crises, family reunions, or any other family news or event.
- **For schools and universities**, along with student, faculty, and staff notifications, CONTACT911™ has applications for alumni loyalty programs, branding, recruiting, and employee benefit programs.
- And more!





Never haggle over a car price again.

Get your price online before you even set foot in the dealership, and save an average of \$868 below KBB[®] new car value.

The no-hassle way to a great deal on your next car.

Buy new and used cars at up-front pre-negotiated discounted pricing prices. “Savings Club” makes buying a vehicle a great experience.

- **Up-front “No-Haggle” vehicle pricing and a no-hassle delivery**
- **Provides incremental revenue from the sale of vehicles**
- **Facilitates the the sale of ancillary services, such as financing, insurance and warranties.**

Cross Marketing USA Programs

Convert GAS to Cash



Convert GAS to Cash
\$100
 Rebate up to

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\$10



\$10



\$10



\$10



GAS REBATE PROGRAM

Name _____
 Street Address _____ Apt. _____
 City _____ Sta. _____ Zip _____
 Telephone _____
 Email _____
 Amount \$ _____ Date _____
 I have enclosed my Gas or Diesel Fuel Receipt.
 Offer expires XX/XX/XX CODE _____

GAS REBATE PROGRAM

Name _____
 Street Address _____ Apt. _____
 City _____ Sta. _____ Zip _____
 Telephone _____
 Email _____
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\$10



\$10



\$10



\$10



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