



Sterling Plan

KEEP UP WITH
LIFE'S TERMS



SHOPPING

- 4 Discount merchandise
- 5 Discount gift cards
- 6 Cash Rebates Mall
- 7 Flowers & gifts
- 8 Free online coupons
- 9 Zebit Interest Free Shopping

LIFESTYLE

- 11 Local & national merchant network
- 12 Moving & storage
- 12 Budget truck rental
- 13 PODS

ID PROTECTION

ID THEFT EDUCATION

- 15 What is identity theft?
- 16 Who is at risk?
- 16 Types of fraud

PROTECT

- 17 Identity theft risk score
- 18 Child Protect
- 18 Stop credit card offers
- 19 Lost wallet recovery
- 19 Free credit reports reminder service
- 20 Quarterly eNewsletter
- 20 Family Plan Registration

MONITOR

- 22 Alerts & all-clear messages
- 23 Account activity alerts
- 24 Internet privacy scanning

RESTORE

- 25 Victim assistance
- 26 ID Theft Emergency Recovery Kit
- 26 Free consultations

COVER

- 28 \$1 million insurance policy
- 29 Benefits summary
- 32 FAQs

ENTERTAINMENT

- 34 Movie tickets
- 36 Theme park discounts

AUTO SERVICES

- 38 Roadside assistance
- 44 New auto purchasing
- 45 Used auto quotes
- 45 Tires & wheels
- 46 Auto care savings plan
- 47 Auto service, tires & wheels

TRAVEL

- 49 Travel, vacation, & entertainment
- 51 Park ride fly USA

WELLNESS

- 53 Fitness Advantage
- 54 My Smile Guide
- 56 Global travel assistance
- 57 Online health manager
- 58 Fitness & nutrition support
- 59 Pet Health Insurance
- 60 SpaFinder
- 61 The Active&Fit Direct™ Program

HEALTH CARE

- 63 Telemed for LIFE
- 64 Hospital Negotiations
- 65 Diagnostic Facility Negotiations
- 65 Healthy LIFE™ Monthly Newsletter
- 65 Direct Labs

LEGAL & FINANCE

- 68 Home protection plan
- 70 Tax hotline
- 71 Financial Counseling
- 72 Legal

TERMS

- 73 Terms & Conditions

SHOPPING
DEALS & DISCOUNTS
ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT

AUTO SERVICES

TRAVEL

WELLNESS

HEALTH CARE

LEGAL & FINANCE



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 Sterling 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!

QUOTES AND ORDERS

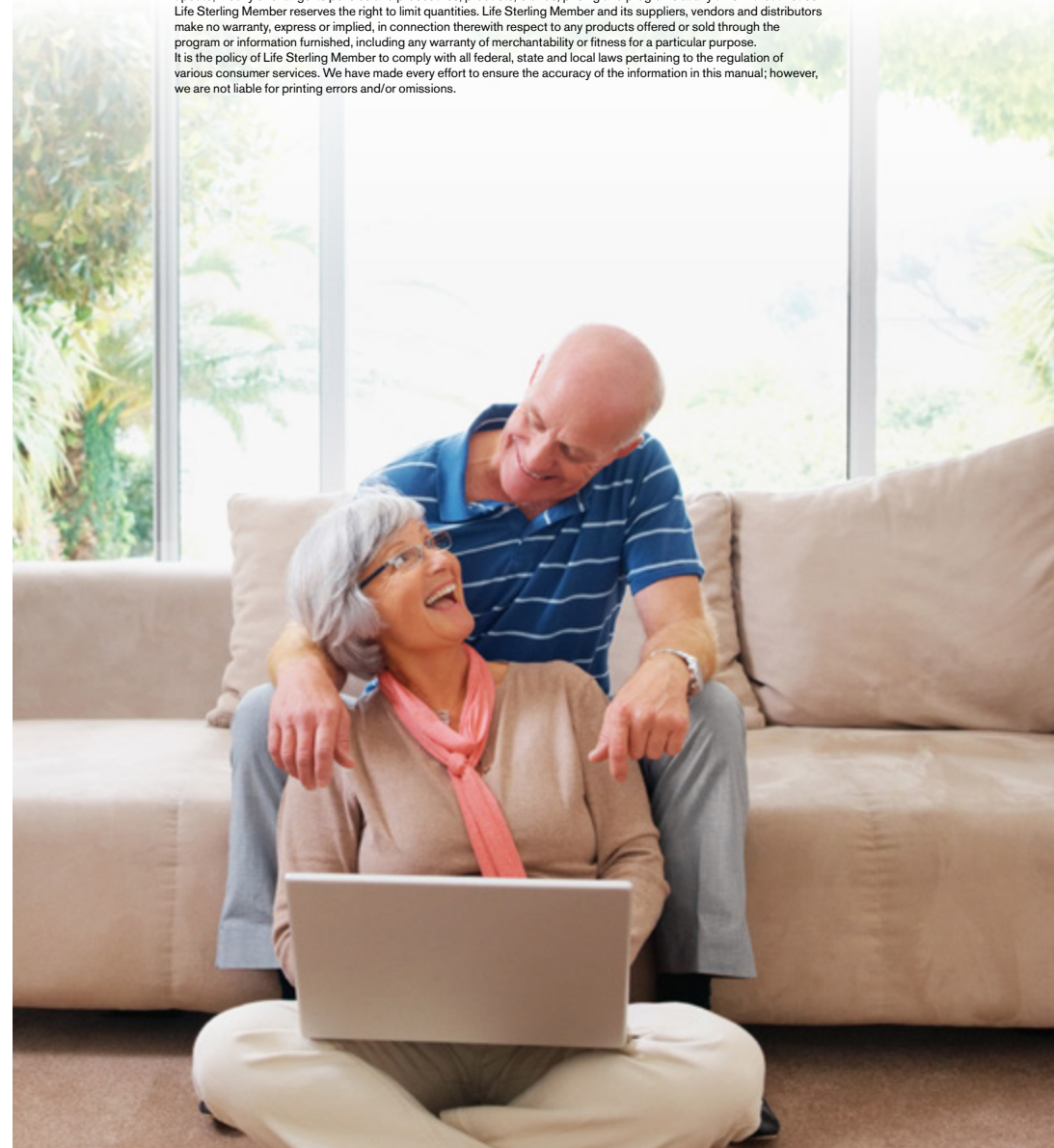
Order online

Browse through thousands of items available through the Life Sterling Member discount shopping service. Simply visit sterlingmember.lifemembership.org and follow the links to "Discount merchandise".

Order by phone

Simply call the toll-free number listed on the front of your membership card and provide the customer satisfaction specialist with your group and membership numbers from the front of your membership card. Our customer satisfaction specialists will quote you our best price, which includes shipping and handling, and sales tax if applicable. You will also need to provide the item's specifics including the name, make, model, color, size and any other information that might be helpful such as fabric numbers and styles. You can check on the status of your order online or by phone.

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 Sterling Member determines that the product cannot be delivered within a reasonable amount of time or if Life Sterling Member determines that shipping and handling costs will eliminate the majority of the savings on a purchase. Delay or failure of performance by Life Sterling 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 Sterling Member or its suppliers and its vendors or distributors and laws of any kind limiting or conditioning the conduct of Life Sterling Member or its suppliers, vendors or distributors. Life Sterling Member shall not be responsible for non-delivery or discontinuances of any product by the manufacturer, distributor or vendor. Life Sterling Member reserves the right to update, modify or change its policies and procedures, products, brands, pricing and programs at any time without notice. Life Sterling Member reserves the right to limit quantities. Life Sterling 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 Sterling 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 Sterling 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.

› How it works

To browse our vast selection of gift cards, simply visit our website at sterlingmember.lifemembership.org and click on the gift card link in the "quick link" section of the website. Your savings will be applied to your order at check out.

*Gift card availability and discounts are subject to change without notice.



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.

How it works

Simply visit our website at sterlingmember.lifemembership.org and follow the links to "Cash Rebates Mall".

Each member must be signed into their Cash Rebates Mall account when they access a merchant through the portal to receive cash back rebates for any purchases. Cash back percentages are posted on the site prior to reaching the shopping portal to ensure members are able to see and take advantage of the offer. After making the purchase through the Cash Rebates Mall, a member will see their rebate has a "Pending" status for 60 days. After the 60-day return window has passed, the amount is considered "Posted" and becomes eligible for payment to the member.

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



SHOP ONLINE OR DIAL 1-800-SEND-FTD

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.

› How it works

Sign in to sterlingmember.lifemembership.org and follow the links to "Flowers and gifts" or call the toll-free number located on the front of your membership card. Use promotion code 2591 and save 15%!



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.

› How it works

1. Sign in to sterlingmember.lifemembership.org and follow the links to "Free online coupons".
2. Browse our live inventory from a large variety of coupon categories.
3. Choose the coupons and quantities you'd like.
4. When you've finished selecting your coupons, click on "Click to Checkout" in blue text at the top of the page.
5. From here, just confirm your selections and verify your address.
6. Your coupons should arrive in 4 to 6 days.
7. From there, all you have to do is take them to the store or restaurant and save!

These are NOT Internet coupons. You get regular manufacturer's coupons mailed directly to you!

You can select up to \$25.00 in the coupons of your choice per visit weekly. Order up to 4 times monthly and you could save \$1,200.00 each year.



ZEBIT INTEREST FREE SHOPPING



BUY NOW, PAY OVER TIME. 0% INTEREST.

Life Sterling 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.

How it Works

Simply sign in to sterlingmember.lifemembership.org and follow the links to "Zebit interest free shopping".

- Register and Zebit will verify your income & identity without a traditional credit check.
- Get up to \$2,500 of interest-free credit.
- Shop and pay over time at 0% interest.



SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT

AUTO SERVICES

TRAVEL

WELLNESS

HEALTH CARE

LEGAL & FINANCE



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.

How it works

You can easily locate discounts, offers and special events on-the-go with our mobile app or in the comfort of your own home. Please visit our website at sterlingmember.lifemembership.org to access the Local and National Merchant Networks or for instructions on downloading the free app to your mobile device. Then simply present your mobile phone or printed online offer to the participating business for an immediate discount. It's just that easy.

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 Sterling 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

› How it works

For rates, locations and reservations call the toll-free number on the front of your membership card. Simply use our association account# 56000058282 to receive a 15% discount off time and mileage rates on any local or one-way rental.

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.

› How it works

For rates, locations and reservations call the toll-free number on the front of your membership card. Simply use our association account# 56000058282 to receive a 15% discount off time and mileage rates on any local or one-way rental.

Please have these details ready:

- Pick up location (zip codes are helpful if the exact location is unknown)
- Truck size
- Number of days needed



Whether you are moving down the street or across the country, PODS will make the moving experience easier than it's ever been. Imagine packing at your own pace, on your timetable and to your standards. Imagine ground level loading, forgoing the cumbersome loading ramps. Then, imagine leaving the driving to someone else and the hassles behind.

PODS - "The Best Moving and Storage Idea Ever" - now offers a nationwide discount to Life Sterling Plan members. PODS provides a flexible suite of moving and storage services. Your PODS moving container can be delivered to your new location or we can store your belongings between moves at one of our secure storage centers. You can even enjoy the convenience of on-site storage at your home, business or special event.

ABOUT PODS

Founded in 1998, PODS Enterprises is headquartered in Clearwater, Florida. With operations in 48 US states, Canada, Australia and the United Kingdom, PODS has provided moving and storage services to over 240 million consumers. PODS is the most recognized brand in portable moving and storage with over 140,000 containers in service.

Available in three sizes (approximate sizes are 8x7x7, 8x8x12 and 8x8x16), PODS containers are made of a steel frame construction with completely recyclable panels made of steel skins and a high-density polyethylene core. Containers are weather resistant, sit at ground level and the translucent roof illuminates the interior of the container with ambient light.

Only you have the key to your PODS container so you can be sure your belongings are safe. Belongings are loaded at your origination location and unloaded at your destination location. Additionally, PODS delivery trucks are equipped with a patented lift system that minimizes the shift of contents while in transit.

How it works

We deliver a container; you fill it up at your own pace and call us whenever you're ready. We'll pick up the container and drive it across town or across the country. Not sure where you are going? Store your belongings in one of our secure storage centers until your destination is confirmed.

As a Life Sterling Plan member, you receive 15% off the standard published rate for the initial delivery and first month's local rental of PODS brand containers. Members will also receive a 10% discount off the standard published rate for long distance moves.

For rate quotes, orders and other information simply call PODS at (866) 667-5573 and reference promo code "MEMBERSAVINGS"



SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT
AUTO SERVICES

TRAVEL

WELLNESS

HEALTH CARE

LEGAL & FINANCE



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 Sterling 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.

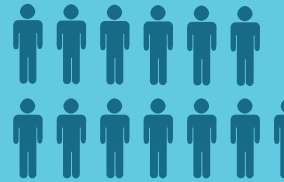
The longer the thief can prevent you from learning of the fraudulent activity, the more the thief benefits and the more you are harmed.



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.

SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT
AUTO SERVICES
TRAVEL
WELLNESS
HEALTH CARE
LEGAL & FINANCE

IDENTITY THEFT RISK SCORE

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 Sterling Plan risk score indicates your level of risk at the time the score is generated. It can change at any time depending upon Life Sterling 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 Sterling Plan is important in protecting your identity.

› How it works

Sign into sterlingmember.lifemembership.org and access the "Personal Information center" to get your current identity theft risk score.

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.

› How it works

Sign into sterlingmember.lifemembership.org, access the "Personal Information center" and click on "Child Protect" to see if your child's social security number is at risk before it's too late.

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

› How it works

Sign into sterlingmember.lifemembership.org, access the "Personal Information center" and go to the "My Plan" page. From there you can follow the link to be removed from pre-approved credit card lists.



LOST WALLET RECOVERY

Losing your purse or wallet can be an upsetting experience, but Life Sterling 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.

› How it works

If your purse or wallet has been lost or stolen, call the toll-free number listed in your membership materials immediately to limit possible damage.



FREE CREDIT REPORTS REMINDER SERVICE

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.



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.

› How it works

To opt in to this reminder service simply sign into sterlingmember.lifemembership.org, access the "Personal Information center" and go to the "My Profile" page. You will find the opt-in information on the bottom of the "My Profile" page.

QUARTERLY ENEWSLETTER

Identity theft education is a key factor in successful prevention. As a member of Life Sterling Plan, you now have access to a quarterly electronic newsletter that provides helpful and timely information on all things identity theft related.

› How it works

Sign into sterlingmember.lifemembership.org, access the "Personal Information center" and go to the "My Plan" page to access the newsletter.



FAMILY PLAN REGISTRATION*

Identity theft can put your family at risk. You or your family's personal information in the wrong hands can lead to falsified information in medical records and affect the ability to obtain proper medical attention and care for you or your family. Your identity is your most precious asset. Don't let identity fraud happen to you. As a member you and your family have a wide array of resources at your disposal to prevent and manage identity theft, should it occur. Take advantage of our complete identity protection package, and protect your good name by updating your family's information in the "Personal Information Center".

Our sophisticated technology platform monitors, on your behalf, you and your family's personal identity information on a regular basis. We will assess your level of risk by using our proprietary monitoring system to search a wide array of financial and non-financial data bases. If we discover suspicious activity that could indicate an identity theft in progress, we place a personal call to the registered member.

In addition, we provide access to free credit reports for yourself and your family as well as our credit report reminder service. We can also help you opt-out of firm offers for credit cards or insurance and help you remove your name from pre-approved credit card lists. Should you, your spouse, or children up to and including age 25 that live with you or that are students living away at college fall victim to identity theft, our insurance and restoration programs will work with you to recover your identity. Take advantage of our complete protection resolution by updating your family's information in the "Personal Information Center" and protect your family and your good name.

*If you elected to join the family plan you can register your spouse, domestic partner, and your children up to and including age 25 who live with you or are attending school.

KEEP YOUR FAMILY SECURE

Life Sterling Plan provides you and your eligible family members (your spouse and all your dependents up to and including age 25 that live at your address or that are students living away at college) with state-of-the-art identity protection. We will help you assess your risk and monitor your information, as well as all eligible family members' data associated with your profile. Family members must be added to your Personal Information Center profile to activate their coverage. Each family member receives their own individual Identity Risk Score. Some data may apply to all family members and could affect all family members' Identity Risk Scores. Should identity theft happen to you or a family member, we will work with you to help reclaim you or your eligible family member's identity at no additional charge.

Our identity protection solutions include:

- Identity risk assessment score
- Proactive identity monitoring
- 24/7 customer service
- Identity theft restoration specialists
- Account Activity Alerts and Internet Privacy Monitoring
- Certified credit and financial counselors
- Personal Information Center
- Access to legal consultation
- Identity theft insurance coverage
- Social security statement access
- Free credit report reminder service
- And more

› How it works

Sign into sterlingmember.lifemembership.org, access the "Personal Information center" and go to the "Family Plan" page to add your family members.



SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT AUTO SERVICES TRAVEL WELLNESS HEALTH CARE LEGAL & FINANCE

ALERTS & ALL-CLEAR MESSAGES

Life Sterling 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 Sterling 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 Sterling 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.

› How it works

Sign into sterlingmember.lifemembership.org, access the “Personal Information center” and go to the “My Profile” page to update your phone number and email address.

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.

How it Works

Sign into the "Personal Information center" located in the Life Sterling Plan website and go to the "My Plan" page. From there you can follow the link to "Account Activity Alerts" and click on "My Profile" in the update my profile section.



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.



SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT AUTO SERVICES TRAVEL WELLNESS HEALTH CARE LEGAL & FINANCE

VICTIM ASSISTANCE

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 Sterling 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 Sterling 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.



SHOPPING DEALS & DISCOUNTS ID PROTECTION

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT AUTO SERVICES TRAVEL WELLNESS HEALTH CARE LEGAL & FINANCE

\$1 MILLION DOLLAR INSURANCE POLICY WITH NO DEDUCTIBLE*

To help curtail the devastating financial impact identity theft can cause, Life Sterling 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 Sterling Plan, you are entitled to 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.

The Master Policy of Personal Internet Identity Coverage has been issued to: Life Sterling Plan (the "Master Policy Holder"), Policy Number: 7078049 underwritten by insurance company subsidiaries or affiliates of AIG Inc., to provide benefits as described in this Summary.

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

Filing a Claim

To file a claim under the Master Policy, contact: 1-866-IDHelp2 (1-866-434-3572).

This is a group master policy issued to Life Sterling 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 kits 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 Sterling 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 Sterling Plan services.

How secure is my information?

Your information is held in strict confidence.

If I am a victim of Identity Theft what should I do?

Call the toll-free number listed in your membership materials. In addition, you can sign into sterlingmember.lifemembership.org and click on "Victim Advice" to view the appropriate steps you should follow.

How does Life Sterling 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 Sterling Plan system better for protecting my identity?

Life Sterling 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
LEGAL & FINANCE**



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.

How it works

Order online

Sign in to sterlingmember.lifemembership.org and follow the links to "Movie Tickets." Choose your favorite theatre chain and order movie tickets. Tickets can be purchased in increments of 5, up to a maximum of 40 per order. Purchase your movie tickets using any of the listed credit card options. A shipping and processing fee in the amount of \$3.25 will be added to your total. Orders for movie tickets are typically processed the next business day.

Order by Mail

Fill out the order form located in the back of your membership booklet. Choose your preferred theatre chain and multiply the number of tickets desired by the listed price per ticket. Be sure to add the \$3.25 processing fee to your total. You are entitled to a minimum of 5 tickets up to a maximum of 40 per order.

We accept checks and the listed credit card options. Select your payment type, enclose the appropriate payment information and mail to:

Membership Services
Movie Tickets Program
PO Box 14655
Minneapolis, MN 55414



CINEMARK
CENTURY THEATRES. CinéArts. *Insideline*



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

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: _____

Please mail to:
 Membership Services
 Movie tickets
 PO Box 14655
 Minneapolis, MN 55414

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.

How it works

To view all the money-saving member only discounts, simply sign in to sterlingmember.lifemembership.org and follow the links to "Theme Park Discounts" to purchase your tickets at up to 60% off the general 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

LEGAL & FINANCE



ROADSIDE ASSISTANCE

Life Sterling Plan provides the ultimate in auto-related services. Whenever you, your spouse or an associate member has a problem with a disabled car, motorcycle or small truck under one (1) ton capacity, help can be obtained through your Life Sterling Plan membership. Emergency roadside assistance is intended to assist Life Sterling Plan members whose vehicles are disabled by providing a toll-free emergency dispatch service number to get help dispatched to them.

You can call our toll-free customer service number listed within your membership materials 24 hours a day to request "dispatch" service, and we will arrange to send help to your disabled vehicle from a participating facility. The Life Sterling Plan membership program will make payment to the service facility directly for covered dispatch expenses.

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 a member will be covered. Dispatch coverage for winching is limited to a 30-minute service call; any expenses incurred beyond a 30-minute dispatch call will be the responsibility of the member, payable directly to the service facility and is not reimbursable. 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 BENEFITS



Towing service

If your car can't be started, towing from the point of disablement will be provided to the destination of the member's choice. If service is provided through the dispatch network, towing will be limited to 15 miles from the point of disablement. Any expenses incurred beyond the 15-mile limit will be the responsibility of the member, payable directly to their service facility, and are not reimbursable. In either case, service is limited to one tow or service call per disablement.



Flat tire

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 program's towing provisions.



Car won't start

Service is available to provide a battery jump and minor roadside adjustments to start the car, even if it's in your driveway.



Out of fuel

An emergency fuel supply will be delivered to you in immediate need. The member must pay for fuel at the current pump price.



Car stuck

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



Lockout services

If you or your spouse lock your keys in the car or lose your keys, we will make arrangements for lockout service.

FREE ROADSIDE ASSISTANCE MEMBERSHIP FOR YOU AND YOUR SPOUSE

Your spouse or one other designated family member, such as your child, living in your household with a valid driver's license is entitled to use all the roadside services and benefits described here at no extra charge.

› How to use your ID card

Your personalized membership ID card for both you and your spouse should have arrived in the mail. Your ID card carries the toll-free customer service number. Call anytime you need road service or information concerning your member benefits. Please be sure to carry your card in your wallet for easy reference. The most important element of your ID card is your Life Sterling Plan membership number. You'll need this number to use many of your membership services and benefits. If you have lost your card(s), please call the toll-free customer service number on your spouse's membership materials.



DISPATCH SERVICE

Life Sterling 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 and Canada, simply call the toll-free customer service number listed on your membership card. This number can be reached 24 hours a day, 7 days a week. We will arrange to dispatch a service truck to you while you are on the phone.

When you call for dispatch service, be prepared to give the customer service representative the following:

- Name and membership number
- Location of the vehicle if known (street address, mile markers, etc.)
- Nature of the trouble (flat tire, won't start, etc.)
- Phone number from where you are calling



How it works

- 1 We will contact the nearest participating towing facility and then tell you the estimated time of arrival. Most service providers require you or another authorized person to be with the vehicle in order to receive service (unless it is unsafe to do so).
- 2 When the service truck arrives, present your membership card. The service provider may ask for your driver's license for additional identification.
- 3 After service is complete, please verify the information on the call slip provided by the service provider and sign it. The Life Sterling Plan program will pay the service facility directly for covered dispatch charges. You will be responsible for paying the service facility for any charges not covered.

Cancellations

Please cancel your request for service within 5 minutes of the time you called if it is no longer needed by calling us back at the toll-free number listed on your membership card.

Availability

We have made every effort to ensure that Life Sterling Plan emergency roadside assistance can function under all conditions. However, during extreme weather conditions, there may be some delay before help can reach you. When such situations exist, we ask you to please be patient.

Of course, in some areas there may not be an available contractor. In this case, Life Sterling Plan will issue you an authorization number. The authorization number is required to be eligible for reimbursement. You will have to contact a facility, and we will reimburse you up to \$80.*

Important

Since all authorized service providers are independent contractors and not agents or employees of Life Sterling Plan or Nation Motor Club, LLC dba Nation Safe Drivers, Life Sterling Plan can assume no liability for any damage to your vehicle resulting from the rendering of service or for personal items left in the vehicle. Any claims for personal injury or damage to the property of a member must be filed against the servicing facility.

Life Sterling Plan will not accept responsibility for repair, availability, delivery or installation of parts. All parts used and services provided to you by the contractor must be authorized and paid for by you.

SERVICE LIMITATIONS

Types of vehicles covered

Life Sterling Plan offers full road and towing services for all self-propelled, four-wheel vehicles, designed, licensed and used for private, on-road transportation, trucks and motorcycles. The purpose of the roadside assistance benefit is to provide service in common emergency situations.

Coverage does not include:

- Service if member is not with the disabled vehicle. However, don't remain with the vehicle if it is unsafe to do so.
- Towing or service on roads not regularly maintained (including private property).
- Repeated service calls for a car in need of routine maintenance.
- More than one (1) service per disablement.
- Service when a vehicle is snowbound. We do not hoist, winch or shovel vehicles from unplowed areas, snow banks, snowbound driveways or curbside parking.
- Service will not be rendered in areas not regularly traveled, such as vacant lots, beaches, open fields or other places which would be hazardous for service vehicles to reach.
- Installation or removal of snow tires and chains nor dismounting, repairing or rotating tires.
- Charging a weak or dead battery.
- Vehicle storage charges, cost of parts and installation, products, materials, impounding and additional labor relating to towing.
- Service for: taxicabs, tractors, boats, trailers, recreational vehicles and trucks, dune buggies, or vehicles used for competition, stolen vehicles, unlicensed vehicles, illegally parked cars or impounded vehicles.

- Service to vehicles with expired safety inspection sticker, license plate sticker, and/or emission sticker(s) where required by law.
- Service to vehicle which is not in a safe condition to be towed.
- Transportation for the member to the vehicle for service or from the vehicle to another destination after service has been rendered.
- Delivery or repair of tires.
- Towing of vehicle off a boat dock or marina.
- Service on vehicles used for commercial purposes or using dealer tags.
- Towing at the direction of a law enforcement officer related to traffic obstruction, impoundment, abandonment, illegal parking or other violations of law.
- Reimbursement for towing charges covered by automobile insurance.
- Towing of vehicles for disposal (i.e., to junk yard).
- Excessive use of club services is cause for non-renewal or cancellation of membership (see terms and conditions).



ROADSIDE ASSISTANCE REIMBURSEMENT

In some areas there may not be an available contractor. In this case, Life Sterling Plan will issue you an authorization number, and you will have to contact a facility on your own for emergency service. We will reimburse you up to \$80 per disablement.

Reimbursement limitations

- Members may only use the reimbursement option if a participating facility is unavailable.
- The authorization number is required to be eligible for reimbursement.
- Winching reimbursement covers up to \$80 in expenses.
- State and local taxes are not covered.

If Life Sterling Plan has issued an authorization number for prompt reimbursement of covered expenses, here is what you do:

- 1 Call any service station garage or towing service of your choice.
- 2 Obtain an itemized receipt for the service performed.
- 3 Write your membership number and 12-digit authorization number on the original receipt (not a photo copy) and send within 60 days* to Life Sterling Plan, Attn: Customer Service, PO BOX 14655, Minneapolis, MN 55414.

Claims that are postmarked more than 60 days after the date of service will not be honored.*

*No time limit for Utah and Wisconsin residents.

SERVICE LOCATIONS

Nation Motor Club, LLC

645 Lakeland East Drive, Suite 101
Flowood, MS 39232

1012 Marquez PL, Unit 106B
Santa Fe, NM 87505-1833

8020 Excelsior Drive, Suite 200 Madison,
WI 53717

3011 American Way
Missoula, MT 59808

818 West Seventh Street, Suite 930 Los
Angeles, CA 90017

1833 South Morgan Road
Oklahoma City, OK 73128

351 West Camden Street
Baltimore, MD 21201

1908 Thomes Ave.
Cheyenne, WY 82001-3527

Nation Motor Club, LLC dba Nation Safe Drivers

National Registered Agents, Inc. of NV
(Commerical Registered Agent)



LOCKOUT SERVICE & REIMBURSEMENT

If you or your spouse lock your keys in the car or lose your keys, we will make arrangements for lockout service. Simply call the toll-free number on your membership card. If service in your area is unavailable, we will issue you an authorization number so that you can call the nearest locksmith and be reimbursed for the cost up to \$100.

Obtain your reimbursement

- 1 Call customer service to obtain your authorization number.
- 2 Call the locksmith of your choice.
- 3 Obtain an itemized receipt for the service performed. Please write the authorization and membership number on the original paid receipt (not a photocopy) and send it within 60 days* to Life Sterling Plan, Attn: Customer Service, PO BOX 14655, Minneapolis, MN 55414.

Please note: The cost of making replacement keys or lock repair is not covered. Claims that are postmarked more than 60 days after the service date will not be honored.*



BASIC ROADSIDE ASSISTANCE MEMBERSHIP GUIDELINES

Excessive use of roadside assistance services is cause for non-renewal or cancellation of Life Sterling Plan membership; however, your roadside membership will not be cancelled without prior notice.

- If more than three (3) roadside assistance claims are made per year, the membership will be placed on a "cash call basis," meaning: Life Sterling Plan will continue to arrange dispatch service for your disabled vehicle; however, the member must pay the authorized service provider for service charges at the time roadside is rendered, and these amounts are not reimbursed by Life Sterling Plan.
- Family memberships are limited to a combined total of five (5) roadside assistance claims per membership year; all of the other above provisions remain the same.
- The number of service claims will reset to zero on the anniversary date of your membership, and membership will be removed from cash call basis.
- Pursuant to Wisconsin state law, excessive use of club services by Wisconsin residents is cause for non-renewal on the member's anniversary date, rather than cancellation.
- Pursuant to Wisconsin state law, benefits and dues for Wisconsin residents will not be changed without prior written notice and will take effect on the renewal or anniversary date.
- "The Emergency Road Services" and benefits are administered through Nation Motor Club, LLC administrative offices at 800 Yamato Road, Suite 100, Boca Raton, FL 33431. (For Alabama, Arizona, Arkansas, Hawaii, Louisiana, Massachusetts, Nevada, Tennessee, Texas and Washington customer's services are provided by Nation Motor Club, LLC dba Nation Safe Drivers.) (For California customers, services are provided by Nation Motor Club, LLC, California Motor Club Permit Number: 5157-3)
- This is not an Insurance contract
- This is not an Automobile Physical Damage or Automobile Liability Insurance contract.
- Member benefits are subject to change without notice.
- Excessive claims can be a cause for non-renewal or cancellation of membership (please see terms and conditions).
- If you change your address or need to reach us for anything other than a claim or reimbursement, please call us at the toll-free customer service number listed on your membership card or address correspondence to: Life Sterling Plan | Attn: Customer Service | PO BOX 14655, Minneapolis, MN 55414
- Life Sterling Plan members will not be required to pay any sums other than the membership fee for membership benefits and services. Optional benefits and restrictions are noted.
- The Emergency Roadside Assistance Services and benefits of the membership are only available in the continental U.S., Alaska, Hawaii, Puerto Rico and Canada and for incidents occurring while your membership is in force.
- You have the right to file a complaint regarding the Emergency Roadside Assistance Services by submitting a written complaint to our Customer Service Department at 800 Yamato Road, Suite 100, Boca Raton, Florida 33431, or contacting a representative by calling the toll-free number listed on your membership card.
- The Roadside Assistance service is provided at no additional cost, for being a member of Life Sterling Plan.
- This membership is Non-Transferable.

Andrew Smith 03/13

ADMINISTRATOR:
Nation Motor Club, LLC dba Nation Safe Drivers
800 Yamato Road, Suite 100
Boca Raton, Florida 33431
800.338.2680

*No time limit for Utah and Wisconsin residents.

NEW AUTO QUOTES

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.

How it Works

Simply sign in to sterlingmember.lifemembership.org and follow the link to New Auto Purchasing to save on your auto purchase! It is that easy.



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.

› How it works

Your used car quote is just a phone call away. Call the toll-free number listed on your membership card to request a quotation. Buy yourself a little piece of mind. For just \$1.95 per automobile request, you can have the information you need to make a smart purchase or profitable sale.



TIRES & WHEELS

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

› How It Works

Simply sign in to sterlingmember.lifemembership.org and follow the link to Tire Buyer and start shopping! It is that easy.

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 Sterling 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.

How to save

To save on Bridgestone and Firestone brand tires, installation and maintenance and repair services, simply log in to **sterlingmember.lifemembership.org** and follow the links to "Auto care savings plan". You will be directed to print a savings certificate – please be sure to bring this certificate when you visit a participating location.

Only company-owned Firestone Complete Auto Care, TiresPlus, ExpertTire and Wheel Works locations are part of this program. There are 2,300 participating locations, most of which are open 7 days a week.

First time visitor?

Please go to the "Need to create an account" section and enter 5319 under "Code Number". After creating a savings profile and logging in, click the "Print Savings Certificate" button. For future logins, be sure to remember the login information that you create on your savings profile.

To ensure you receive the proper savings, please be sure to bring the certificate when you visit a participating location. Only company-owned Firestone Complete Auto Care, TiresPlus, ExpertTire and Wheel Works locations are part of this program. To find one of the 2,300 participating locations, most of which are open 7 days a week, click on the "Store Locator" button on the Partners Plus Savings Plan homepage.



AUTO SERVICE, TIRES & WHEELS

As a member of Life Sterling 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.

› How to save

You must present a Preferred Customer discount card at a participating location. To receive your card simply visit sterlingmember.lifemembership.org, follow the "Battery and tire discounts" links and complete the form. Upon completion, you will see a list of locations nearest you. You can print the card and use it immediately at a participating location. You will also receive a card in the mail.

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

HEALTH CARE

LEGAL & FINANCE



TRAVEL, VACATIONS & ENTERTAINMENT

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

Save Big on Travel provided by Life Sterling 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 Sterling 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 Sterling 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 Sterling 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!

*Resort properties vary.

What's the difference between a Life Sterling 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

› How it works

Visit our website at sterlingmember.lifemembership.org to enjoy exclusive savings and discounts. Discover just how easy it is for you to save on all your travel needs!

PARK RIDE FLY USA

As a Life Sterling Plan member, you can save more on secure airport parking

So, you're planning a trip. You already have so many details to worry about, including where to park your vehicle. Consider pre-booking a parking space at a Park Ride Fly USA location to start your trip off hassle-free.

Park Ride Fly USA.com is the fastest growing offsite airport parking website. We provide a valuable alternative to onsite airport parking. No longer will you need to drive around a crowded airport looking for a space. Pre-reserve and guarantee your space before you leave home.

Our secure offsite airport parking facilities are owned and operated independently from the airport. Whether you need short-term or long-term parking, book online to secure your space and guarantee you'll have a safe place to park your vehicle while you're away. You can save up to 50% when using an offsite airport parking facility compared to rates available at the airport*!

BENEFITS AT A GLANCE

We can offer you the finest offsite airport parking facilities in the country.

- Guaranteed airport parking reservations
- Short or long-term parking
- Some locations are open 24 hours a day, 365 days a year
- Self-park and valet parking available, depending on location
- Save time, energy, money and worry
- Secure, well-lit lots
- 24-hour surveillance in most locations
- Best available discounted airport parking rates
- Most facilities will handle all your luggage
- No walking – through rain or shine, hot or cold
- Comfortable shuttles
- Quick and convenient
- Curb-to-curb service
- Friendly and courteous staff
- Earn rewards towards free days, check out our website's frequent user reward program
- Most facilities have handicap accessible parking and VIP service



How it works

To book a parking space now and save up to 50% compared to onsite airport parking rates, [click here](#). Then "Select an Airport" to find the offsite airport parking facility nearest you. Alternatively, you can call the toll-free number located on the front of your membership card or 1-866-922-PARK (7275) and reference promotion Life Sterling Plan.



*Actual savings vary by market and availability at each airport and facility. Rates and savings are subject to change without notice.

**SHOPPING
DEALS & DISCOUNTS
ID PROTECTION**

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT

AUTO SERVICES

TRAVEL

WELLNESS

HEALTH CARE

LEGAL & FINANCE



FITNESS ADVANTAGE

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 Advantage. 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.

PRINT A FREE TRIAL CERTIFICATE

You can try out more than one facility and you are guaranteed a free one week trial!† Print your free trial certificate from our website and present it to your facility of choice. Don't have internet access? Call the toll-free number listed within your membership materials and we will mail you the certificate.

We partner with numerous chains to provide you access to as many facilities as possible. Anytime Fitness, Youfit Health Clubs and LA Fitness are chains enrolled at a national level. That means no matter where you live, you can use your Fitness Advantage 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 Advantage 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 Advantage rate will apply.

MAKE IT A FAMILY AFFAIR

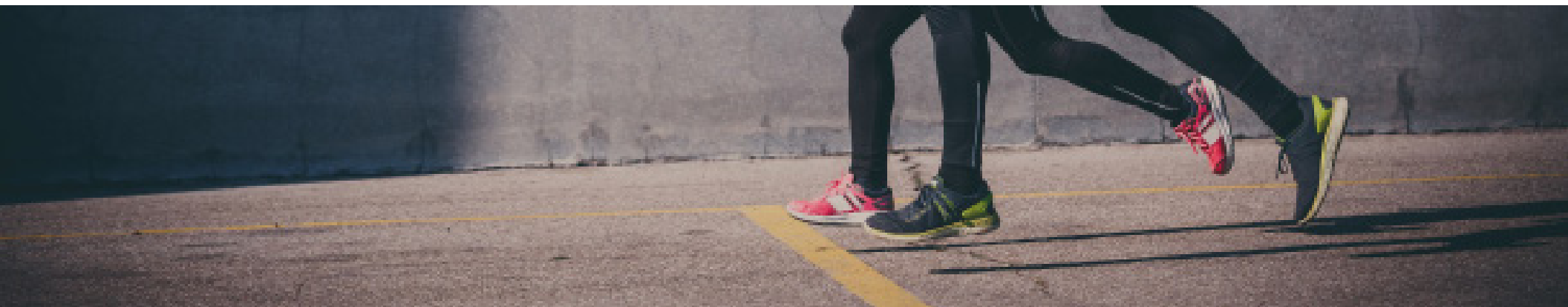
Why not get the whole family involved? Fitness Advantage is extended to members and their immediate family. Check with your local gym to learn more about this offer.**** And if a trip to the gym seems like too much of a hassle, bring the gym to your home by purchasing discount fitness equipment with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

How it works

Sign in to sterlingmember.lifemembership.org and click on 'Fitness Network' in the main navigation or quick links section. Please use password "F1t" to begin searching for a fitness club in your area. Or, you can call the IFCN Customer Service Line toll-free at 800-866-8466 to speak with an operator who can help you locate clubs in your area, answer general questions or take any comments and suggestions. Make sure to mention that you are a Fitness Advantage member when calling.



*Subject to space and availability. Offers cannot be combined at the same club. Specialty clubs such as martial arts and personal training centers may offer different "trial" offers. Please inquire with the owner or membership department at these centers.
**All clubs are required to meet the American College of Sports and Medicine's health and safety standards.
***Types of memberships vary by facility.
****Certain clubs, designated as "IFCN Preferred Clubs," offer the option to join directly through IFCN via the web portal. In these cases, all dues and fees are owed to IFCN.
*****Immediate family members is defined by individual clubs.



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.

› How it works

Sign into sterlingmember.lifemembership.org and follow the links to "MySmileGuide".



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

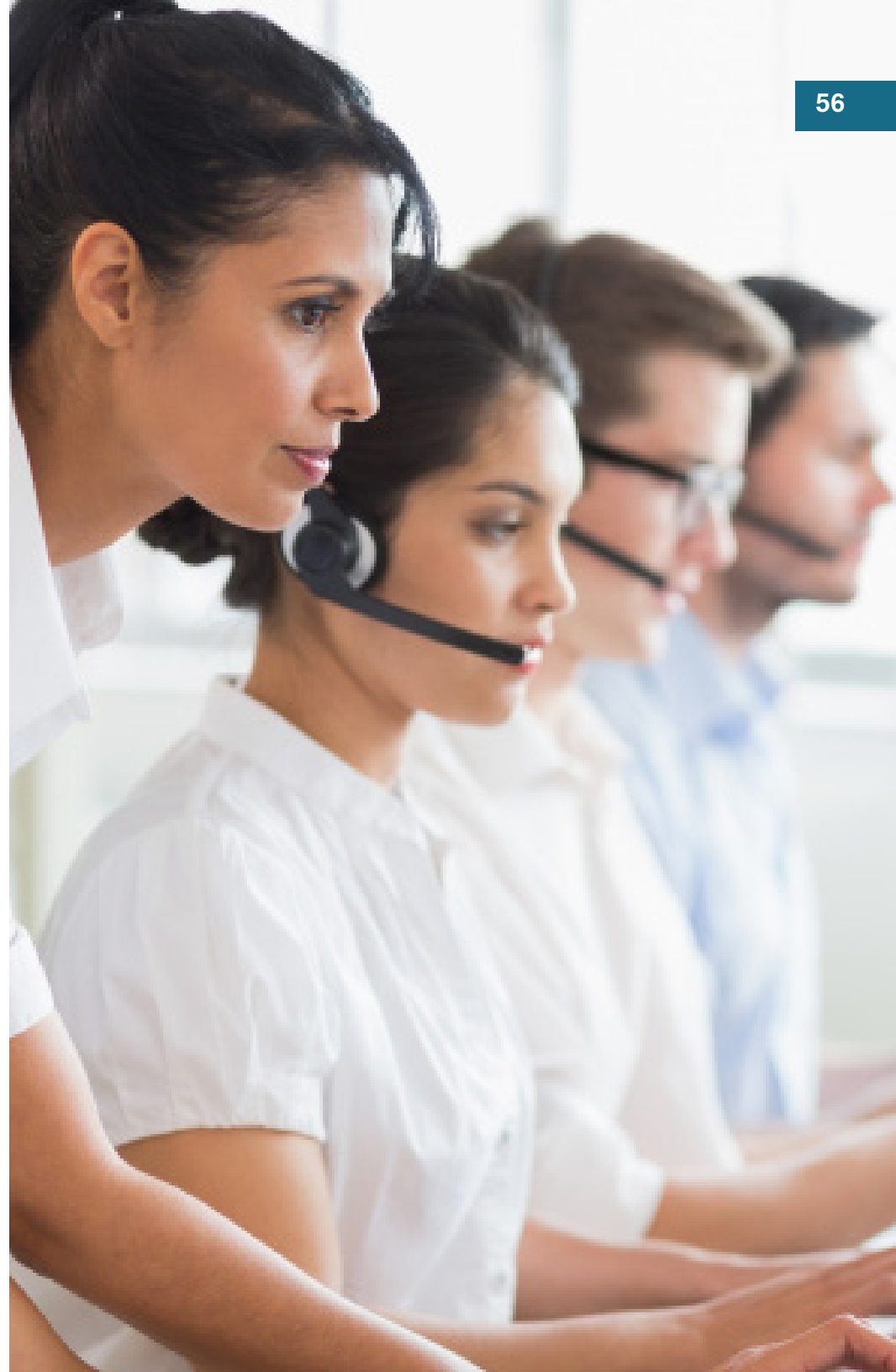
› How to works

- Call **603.328.1327** or **855.878.9583** (toll free) to receive assistance 24/7
- You will be asked to identify yourself by name, Group ID #, or Member ID #

On Call International cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control including, but not limited to, flight conditions or where rendering of service is prohibited by local laws or regulatory agencies.

For a complete explanation of this benefit log on to MyMemberPortal.com and read Terms and Conditions.

*Home is defined as the address listed on member's ID (Driver's License or Passport)



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.

» How it works

Simply sign into sterlingmember.lifemembership.org and click on "Online Health Manager" in the main navigation or quick links section.

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 Sterling 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!



PET HEALTH INSURANCE



WHAT IS PET INSURANCE?

Pet insurance is peace of mind. It reimburses you for your dog or cat's unexpected medical bills. We've made it easy. After your pet is treated at any licensed veterinarian for sickness or injury, simply snap a photo of your vet bill and upload it via Figo's Pet Cloud mobile app. Figo will reimburse you for the treatment costs in an average of 7 days.

WHY DOES IT MAKE SENSE?

Advancements in veterinary medicine save more pets than ever, and those treatments can be really expensive. Pet insurance frees you from the burden of not being able to afford care for unexpected injuries and illnesses.



Foreign Object Ingestion	♥♥♥♥	\$3,000
Hip Dysplasia	♥♥♥♥♥♥♥♥	\$7,000
Hit By A Car	♥♥♥♥	\$3,700
Cancer	♥♥♥♥♥♥♥♥♥♥	\$9,000
Torn ACL	♥♥♥♥♥♥♥♥	\$5,400

WHY FIGO?

With Figo, you have insurance when you need it and technology along the way. Enrollment is easy and our customer care team is accessible by phone, email, text, chat and Twitter. Figo lets you visit any licensed veterinarian, specialist and ER in the US, Canada or Puerto Rico.

MORE THAN PET INSURANCE.

With your Figo policy, you also receive your personal Pet Cloud with mobile app to manage your pet's life. Some features of the Pet Cloud include:

- Access to your pet's records for travel and emergency
- Text and email reminders for pet health appointments
- Lost pet technology and family text alerts
- Pet-friendly business locator





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

SPA RESOURCES

For salon, yoga, pilates, wellness and fitness guides and advice, we recommend you visit the Resources section of the website. Whether you are a first-time spa patron or are looking to broaden your wealth of spa knowledge, we've got you covered. Before you make your reservation, know what to expect by learning about the types or spas and treatments available, or simply learn the basics of etiquette, tipping, party planning and more.

How to save

Sign in to sterlingmember.lifemembership.org and follow the links to "SpaFinder". As a Life Sterling Plan member, you will receive a 10% discount when you purchase any gift certificate. Gift certificates can now be printed at home or emailed – no need to worry about a last minute gift! Plus, SpaFinder gift certificates never expire!

Using your SpaFinder Wellness gift card is easy. To find a spa to redeem your gift certificate and save 10 percent, simply enter a treatment and/or a location by clicking here and enter promo code "PREFER" at check out. Then, schedule a treatment and present your gift certificate prior to service. Finally, relax and give your body the care it deserves.



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.

› How to save

Sign in to sterlingmember.lifemembership.org and follow the links to "Active&Fit Direct". Enroll and obtain an ID card to present at contracted fitness centers/YMCAs.

Active&Fit Direct and the Active&Fit Direct logos are trademarks of American Specialty Health Incorporated (ASH) and used with permission here.



**SHOPPING
DEALS & DISCOUNTS
ID PROTECTION**

- PROTECT
- MONITOR
- RESTORE
- COVER

ENTERTAINMENT

AUTO SERVICES

TRAVEL

WELLNESS

HEALTH CARE

LEGAL & FINANCE



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 and have no insurance 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.
- **Healthy LIFE™ monthly E-Healthcare Newsletter** - Delivered via email monthly, our newsletter features information on Family & Children's Health, Nutrition, Fitness and much more.
- **Direct Labs** - Provides Members access to lab testing without a prescription from their doctor... Direct Labs doctors will provide a prescription. Members also receive a significant discount off the retail cost of testing.

TELEMED FOR LIFE



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! |

TO SPEAK WITH A PHYSICIAN, Members should log on to the website listed on their Member ID card and complete a Member Profile. Members may then call **866-500-7065** to schedule a consultation with a state-licensed, fully credentialed doctor. The Member will have a consultation with a doctor who will recommend a treatment plan, and when medically appropriate, may prescribe a short term, non-DEA controlled medication that may be picked up at the pharmacy of the Member's choice.

THIS PLAN IS NOT INSURANCE and is not intended to replace insurance.

Utilization thresholds may apply.

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
- No Limitations, Negotiations with Any Hospital or Facility

How to Access Hospital Negotiation Services

MAXIMUM SAVINGS ARE OBTAINED BY NEGOTIATING FOR SERVICES PRIOR TO TREATMENT

NO CASES IN COLLECTIONS MAY BE NEGOTIATED

PRE-SERVICE NEGOTIATIONS

If your physician is scheduling you for a non-emergency procedure, please contact Member Services immediately at 800-557-5345 to open a case. In the event of an emergency, seek treatment immediately.

1. A Case Manager will work with you and your chosen provider to negotiate a reduced fee for your procedure.
2. PLEASE ALLOW YOUR CASE MANAGER AT LEAST FIVE WORKING DAYS PRIOR TO YOUR SCHEDULED PROCEDURE TO NEGOTIATE YOUR CASE. When possible, optional facilities may be provided for your consideration, as negotiating with multiple facilities can significantly reduce your out-of-pocket costs.
3. Once negotiations are finalized, you will be provided with an "Estimate of Savings" and you will be required to deposit funds. 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.
4. Upon verification of payment, a referral will be sent to the provider.
5. Once a referral has been issued, you should not pay providers directly for any services. If payment is made directly to the provider, savings are not guaranteed.
6. Each hospitalization is negotiated on a case-by-case basis, and savings will vary.

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

THIS PROGRAM IS NOT INSURANCE

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.



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.
- In cases where a Member's doctor orders an MRI, MRA, CT Scan or PET Scan, the Member should contact Member Services as soon as possible at 888-892-8507.
- 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.

HEALTHY LIFE™ MONTHLY NEWSLETTER

Delivered via email monthly, our newsletter features information on Family & Children's Health, Nutrition, Fitness and much more.

DIRECT LABS

A simple inexpensive blood test could save your life. 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 the major clinical labs across the USA for those important blood tests – and at special group rate prices. Take charge of your health and fitness today! You do not need a prescription from your doctor, a Direct Labs physician will provide one for you.

› How it Works

To make an appointment, call 800-908-0000 and identify yourself as a LIFE Member. You will be referred to the Patient Service Center (PSC) blood draw site of the major clinical laboratory nearest you. Direct Labs will provide the necessary order. You must have the orders and requisition from DLS prior to going to the lab/PSC. NY residents: a kit will be sent to you with location choices for blood draw, instructions for the phlebotomist on handling the specimen, and an overnight pkg. Extra fees apply. Confidential results e-mailed directly to you within 24-48 hours (or mailed if no email).



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 Colliin, 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 Colliin 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 Colliin 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

LEGAL & FINANCE



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 Home 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:

Please mail to:
Home Protection Plan
PO Box 14655
Minneapolis, MN 55414

Tax laws are getting more and more complicated all the time. You have important questions about changes in government regulations, capital gains, credits and deductions. Where can you turn? Rates for professional advice can be prohibitive and talking to the IRS can be frustrating. To avoid making costly errors, you need answers you can trust. As a member of Life Sterling Plan, you can finally get the answers to all your tax related questions.

All tax and financial assistance is provided by tax attorneys, financial analysts, CPA's, former auditors and/or enrolled agents certified by the IRS. This team of professionals is ready to answer your tax questions in a confidential and secure environment. Additionally, all tax and financial advice is backed by a \$1 million liability policy!

BENEFITS

- Unlimited advice on federal taxation via toll-free phone call/fax/email
- Free tax return preparation for basic tax forms 1040EZ, 1040A and 1040.
- In the event the member has more than a basic return and tax schedules are required, the fee for tax preparation shall be: \$50.00 for each federal return, \$50.00 for each state return, if applicable, and \$50.00 for each local return, if applicable. This price for tax preparation is limited to returns that include Form 1040, Schedule A, Schedule B with 15 or fewer entries and Schedule D with 15 or fewer entries. Any return with additional Schedules, or that have more than 15 entries in Schedules B or D, shall be prepared and billed at a rate of \$60.00 per hour.
- Savings on the preparation of numerous tax schedules
- Advice re an IRS audit
- Advice re an IRS notification
- Tax planning
- Review of prior year's tax return

With today's tax software programs, users need more than just help screens. The Tax Hotline steps in with tax advice tailored specifically to an individual's unique situation. Live, one-on-one, direct answers to members' tax questions right over the phone. When pop-up screens just aren't popping up with the right answer, Tax Hotline experts are a phone call away with reliable advice.

ADVICE TOPICS

Tax Hotline members seek and receive advice on the tax implications of all these everyday financial matters:

- Individual retirement accounts, Roth IRAs, 401k plans, SEPs
- Healthcare spending accounts
- Investment timing and strategies
- Capital gains
- Real estate timing and strategies
- The tax advantages of home ownership
- Divorce
- Inheritance
- Retirement planning

TYPICAL QUESTIONS

Some typical questions for the Tax Hotline experts are:

- Should I open a Roth IRA?
- How does the capital gains tax work?
- Is the money I inherited taxable?
- Which tax form should I file?
- Is my Social Security or retirement taxable?
- Do I get a tax break for childcare expenses?
- Should I itemize deductions?
- Which deductions can I take if I have a home-based business?

› How to use

To access the Tax Hotline, simply call the toll-free number listed within your membership materials.

Life Sterling Plan is pleased to have your tax questions answered and your tax forms completed based upon the information you provide. Inadequate or incorrect information provided by the member to the tax professionals may lead to an incorrect answer for which the plan administrator and Life Sterling Plan cannot be held responsible. The plan administrator makes every effort to keep its tax professionals abreast of changes in tax law but is not responsible for inconsistent interpretations of the tax code by the IRS and/or tax courts regarding specific matters. All benefits are available to the individual enrolled and his/her dependents as defined by the most current IRS code. The plan administrator, not Life Sterling Plan, assumes all liability and responsibility for the provision of, or failure to provide the stated products, services and benefits. Life Sterling Plan's liability is limited to the amount of actual membership fees paid by a member for access to the tax program.

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

How it works

THERE ARE THREE EASY STEPS TO WORKING WITH A FINANCIAL COUNSELOR:

1. Simply call the toll-free number (7am - 7pm CST) within your membership materials to speak with an accredited and/or certified financial counselor. Please be prepared to provide the financial counselor with your name and membership number.
2. Ask your financial question or describe your situation. Our counselors will never ask for personal financial information such as Social Security or account numbers.
3. Work with the financial counselor to create a cash flow analysis. Then, discuss doable, attainable financial goals and actionable next steps.



The legal services program is offered through a leading provider of state-of-the-art legal benefit programs that is constantly expanding its panel of independent professional law firms in order to provide you and your family with the most convenient service possible.

HOW TO OBTAIN SERVICES

In order to obtain the benefits of your legal plan, simply call toll-free listed within your membership materials and give the customer service department your group and membership numbers. Upon verification, you will receive access to the legal network, which will provide the name and telephone number of the applicable local law firms.

ELIGIBILITY

Eligible members and their eligible dependents are able to participate in this plan. An eligible dependent is related to the member in one of the following ways.

- Spouse: the legal husband or wife of an eligible member.
- Unmarried children under the age of 19 whom are:
- Children of the member by birth, legal adoption or legal guardianship, while they are residing in the member's household and are chiefly dependent on the subscriber for support.
- Children of the spouse of the member while they are residing in the member's household, and are chiefly dependent on the member for support.
- Children who do not reside with the member but are the member's legal responsibility (e.g., children of divorced parents, children confined to training institutions, children in school).
- Unmarried children if they are disabled prior to the age of 19 by a medically determined physical or mental condition which prevents them from engaging in substantial gainful activity and which can be expected to be of long, continued, indefinite care or result in death, provided that each child who has reached the end of the month in which he/she attained 19 years of age must legally reside or be a member of the household of the member and must be dependent on the member.

LEGAL AND FINANCIAL RESOURCE CENTER

Members are also welcome to browse the legal and financial resource center. To access the resource center, sign into sterlingmember.lifemembership.org and follow the links to legal services. This center is designed to provide general information and resources on legal and financial matters. It is not meant to replace or supersede the counsel and advice of licensed professionals for your specific matter.

SCHEDULE OF SERVICES

This legal benefit program provides its members with the following services:

- a You and your dependents are entitled to one free in-office or phone consultation per subject with a panel law firm on an unlimited number of separate matters per year.
- b You will also receive a twenty-five percent (25%) preferred rate reduction from the law firm's normal hourly fee. This reduced fee may be utilized by you and your dependents as often as you need while you are covered by this plan.
- c This plan may be accessed by simply calling the toll-free number from anywhere in the United States. Customer Service is available Monday - Friday between the hours of 6am - 5pm PST. Emergency services are available 24 hours a day.

The following list provides examples of the types of services that qualify for the twenty-five percent (25%) reduced fee:

- Adoption & guardianship
- Divorce matters
- Antenuptial agreement
- Bankruptcy
- Document preparation & review
- Civil/litigation
- Driving under the influence
- Landlord/tenant
- Collection matters
- Name change
- Corporations & partnership
- Real estate
- Criminal matters
- Traffic violations
- Debt collection defense
- Wills & trusts

EXCLUSIONS AND LIMITATIONS

The following services do not qualify for the reduced fee:

- 1 Court cost, fines and other expenses.
- 2 Appeals to a court of higher jurisdiction; class actions; interventions or amicus curiae filings.
- 3 Certain matters that existed before this program became effective:
 - a Matters where a judgment has already been entered against a member and satisfaction of judgment is being sought;
 - b Matters where services are already being provided by another attorney;
 - c Matters involving the sponsor officers, employees or agents of the sponsor of the program, or any officers, employees or agents of Consolidated Legal Concepts, inc.
 - d To receive the name of a network firm in your area, please call the toll-free number listed on the front of your membership card.

TERMS & CONDITIONS

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

Payments for the LIFE Program are due in advance. Payments will be collected on or about 15 days before the due date. If you choose to cancel your membership, it is your responsibility to make sure that your membership cards and a written request for cancellation are sent to LIFE at least 15 days prior to the anniversary of your effective date in order for your account not to be charged for additional fees. Membership is effective on the 1st of the month following enrollment acceptance by LIFE, Inc.

LIFE reserves the right to terminate any enrollment or deny eligibility in the association for lack of payment to LIFE. Returned checks, insufficient notices on bank drafts or denial by the member's credit card company for payment of the membership fee are deemed to be evidence of non-payment by a Member. There will be a \$30.00 charge to be reinstated in the Association after such denial.

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.

LIFE is not an insurer, guarantor or underwriter and does not provide any medical treatment, medical services, products, product liability or guarantees for any Member. Providers of products and services are independent contractors and are not employees or agents of LIFE. Due diligence of any provider of products or services and the final selection of a provider, facility or merchant and the approval or disapproval of products or services are the Member's choice alone. LIFE and its affiliates do not have the responsibility or liability for a Member or Member's dependents medical care or for any other goods or services provided to Member or Member's dependents. Member shall have no recourse against LIFE by reason of its referral to a provider of products or services and shall hold LIFE harmless against any claims. No payments to medical providers or Members will be made by LIFE Association, Inc.

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., P.O. Box 26338, El Paso, TX 79926. These provisions shall survive termination of membership. This Agreement constitutes the entire Agreement between Members and LIFE. There are no warranties, express or implied, other than those expressly stated herein. This Agreement may only be amended in writing by LIFE. LIFE may assign its duties and responsibilities hereunder to third parties.

By utilizing any LIFE products and services, Member agrees to these terms and conditions.

Cancellation: Members may cancel their LIFE membership at any time upon written notification to LIFE and return of all identification cards. Once again Members must return their membership cards. Membership dues in the first thirty days of membership shall be refunded if the above requirements are met. There are no prorated fees or rebates after the first thirty days of membership. Cancellation will become effective on the Member's anniversary date of membership. Failure of a member to pay LIFE membership dues will be cause for cancellation of the membership by LIFE.

These Terms & Conditions are subject to change without notice.
LIFE Association, Inc. P.O. Box 26338, El Paso, TX 79926 800-557-5024

