



Empowered Members,
Informed Choices



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HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL
ENTERTAINMENT
SHOPPING
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AUTOMOTIVE



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

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

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

TELEMED FOR LIFE



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

► 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.

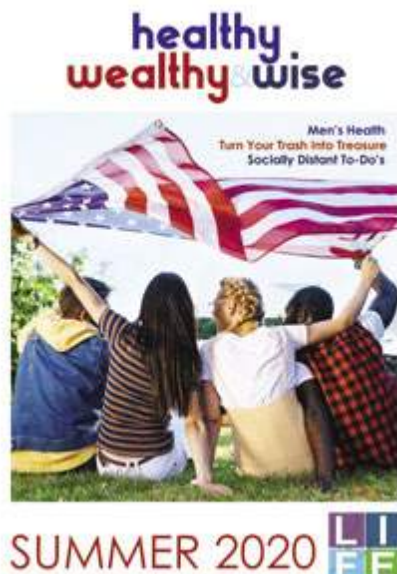


DIAGNOSTIC FACILITY NEGOTIATIONS

- 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.

QUARTERLY NEWSLETTER

Healthy, Wealthy & Wise is a quarterly newsletter available to members via email that provides information on a variety of topics, new products, and services.



DIRECTLABS



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

How does it work?

- Place your order online or by phone with your code.
- You are referred to the Patient Service Center (PSC) blood draw site of the major clinical laboratory nearest you.
- DirectLabs provides the necessary order. You must have the requisition form from DirectLabs prior to going to the lab/PSC.
- Confidential test results are available to you within 24-48 hours, on most tests (mailed, faxed, or uploaded to your MyDLS account).

How do I use this service?

Call **1-800-908-0000**. Be sure to identify yourself with the code: R-LIFE
Or visit www.directlabs.com/Life

Important:

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

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

TERMS AND CONDITIONS

Terms and Conditions: DialCare, LLC ("DialCare") provides administrative services to DialCare clinicians and does not provide professional medical services. The Terms and Conditions define the obligations of DialCare, its authorized agents and yourself, and they establish the basic rules of safe and fair use of DialCare's public website, member website, and services (Services). DialCare and its authorized agents reserve the right to immediately and without advance notice terminate the Services and deny access to individuals who do not abide by the Terms and Conditions. Additional Terms and Conditions are located at www.dialcare.com.

Renewal Conditions: By joining a plan, you are authorizing LIFE Association, Inc. or its authorized representative to bill your credit card or checking account for the plan you have selected. This charge shall renew until you notify LIFE Association, Inc. in writing of its cancellation. By joining you indicate you have read the terms and conditions of the plan. *This plan will automatically renew at the end of your membership term, and your credit card or bank account will be automatically charged or drafted for the appropriate amount.*

Termination Conditions: LIFE Association, Inc. and DialCare reserve the right to terminate plan members from its plan for any reason, including non-payment.

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

Limitations, Exclusions & Exceptions: This plan is a telemedicine program offered by DialCare. DialCare is not a licensed insurer, health maintenance organization or other underwriter of health care services. This plan is not insurance. DialCare is not licensed to provide and does not provide health care services or items to individuals. Telemedicine consultations are provided by physician entities that are contracted with DialCare. Physicians contracted by DialCare are solely responsible for the professional advice and treatment rendered to members and DialCare disclaims any liability with respect to such matters. DialCare may not be available in all states, and certain methods of telemedicine consultations (e.g., phone, video) may not be available per state law. Consultation times are not guaranteed. Telemedicine consultations are not appropriate for emergencies or other medical issues requiring in-person care. You must immediately dial "911" or seek in-person treatment in the event of a medical emergency, or if instructed to do so by a DialCare physician. DialCare reserves the right to deny care for potential misuse of services. You are obligated to pay for all health care services resulting from consultations. Services and service providers may change or be discontinued at anytime with notice as required by law.

Complaint Procedure: If you would like to file a complaint, you must submit your complaint in writing to: DialCare, P.O. Box 2568, Frisco, TX 75034.

Disclosure:

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

HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE



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

To get a quote, per pet, and save 10% with your membership, simply log into the account listed on your membership ID card. Figo is located under the wellness tab.



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:

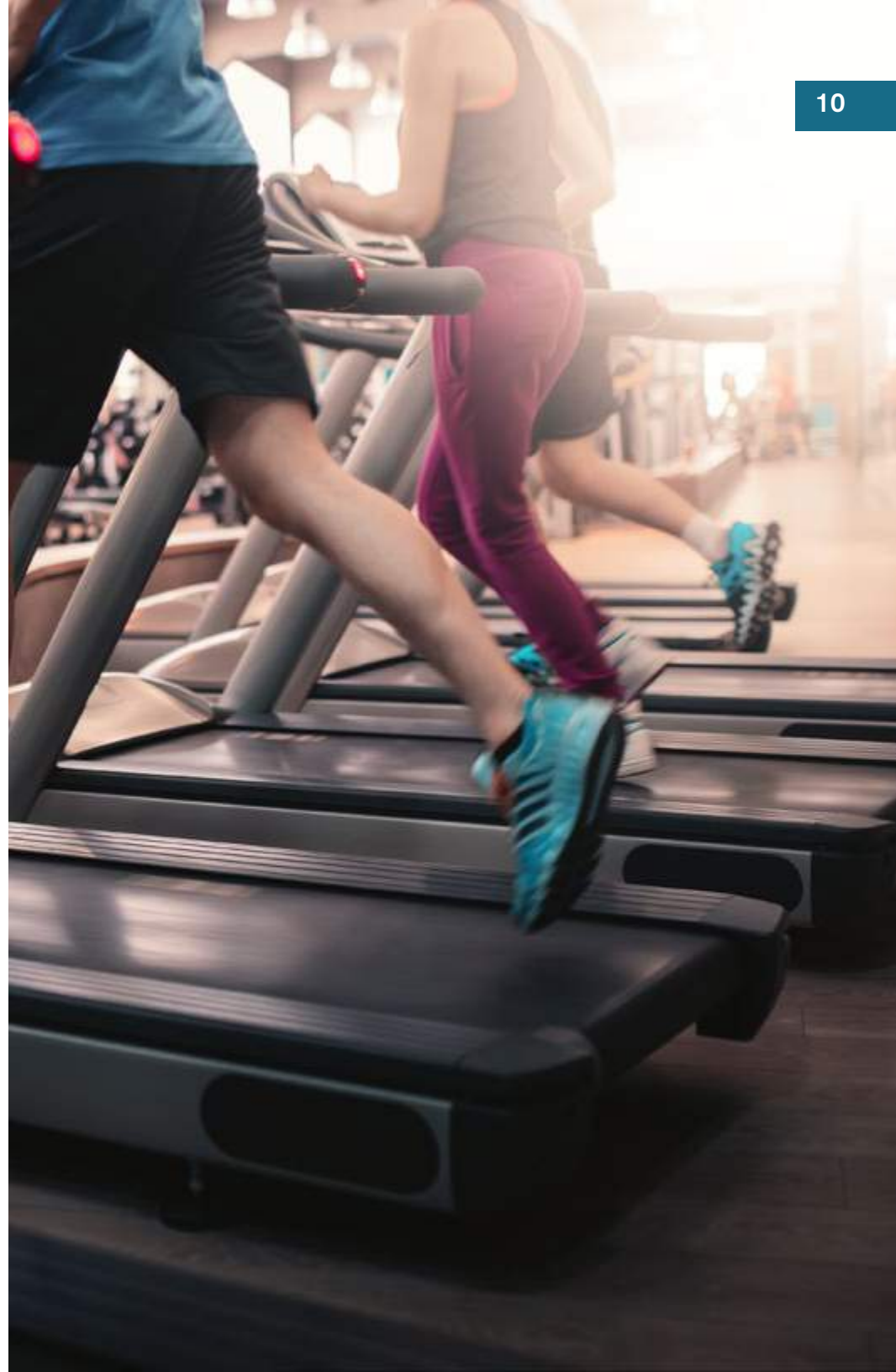
- 11,000+ fitness centers with flexibility to change anytime after 2 consecutive months of participation. No long-term contracts.
- An online map and searchable directory for locations in your area
- 2,500+ on demand workout videos for home or on-the-go. Access digital workout videos and daily (M-F) workout classes on Facebook and Youtube in addition to your fitness center access.
- Choose from categories including Cardio, Strength, Dance, Martial Arts, Mind/Body, High-Intensity Interval training, and Cycling. Whether your just getting started or a workout guru, find classes for your preferred fitness level at varying durations.
- Healthy Living Coaching for fitness, nutrition, stress and sleep. You will receive telephonic one-on-one, motivational, goal-oriented lifestyle coaching in areas such as: fitness, nutrition, stress, and sleep. Coaches work with you to achieve new milestones while empowering you to live healthier.
- Activity Tracking with 250+ wearables, apps, and exercise equipment.

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 sterling.mylifebenefits.org and follow the links to "Active&Fit Direct". Enroll and obtain an ID card to present at participating 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.



LIFELINE SCREENING



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

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

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

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

THESE TESTS INCLUDE:

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

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

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

› How it works

Please call 800.636.0196 to find out when the screening will be available in your area. Use priority code: **BDHW297**.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
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TRAVEL
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LIFESTYLE
AUTOMOTIVE



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.

DEDUCTABLE 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 Membership, you can finally get the answers to all your tax related questions.

All tax and financial assistance is provided by tax attorneys, financial analysts, CPAs, 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

USE THE TAX HOTLINE AS THE VOICE BEHIND THE SOFTWARE

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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 Membership 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 Membership 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 Membership, assumes all liability and responsibility for the provision of, or failure to provide the stated products, services and benefits. Life Sterling Membership's liability is limited to the amount of actual membership fees paid by a member for access to the tax program.

FINANCIAL EMPOWERMENT



Interactive Financial Wellness Portal

LIFE Association, Inc. members have free unlimited access to Financial Empowerment powered by Enrich.org. An interactive financial wellness platform which is used by many Fortune 500 companies and has won awards from the AFCPE and Barron's. In this portal you will find personalized action plans and interactive tools to help you take control of your finances.

To access sign into sterling.mylifebenefits.org and follow the link to “Financial Empowerment”.

Financial Wellness Checkup

The experience starts with a financial wellness checkup which assesses your financial challenges and goals. The platform is then personalized to your specific situation, with recommended tools, courses, and content relevant to your needs.

Financial Behavior Assessment

Complete the “Your Money Personality” financial behavior assessment to get an “eerily accurate” description of who you are and why you do things the way you do. The assessment will give you a roadmap for success, helping you learn how to grow and better navigate your finances.

Interactive Financial Education Courses

Our interactive courses average about 20 minutes in length. And cover all personal finance topics including:

- Budget and Saving
- Retirement
- Student Loan and Financial Aid
- Home Ownership
- And much more!
- Each course will give you a personalized action plan to improve your situation on that specific topic.
- Courses are added and updated regularly.

Personalized Content

After you have completed your Financial Wellness Checkup, you can see your recommended content based on your personal financial situation.



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ID THEFT OVERVIEW

WHAT IS IDENTITY THEFT?

Law enforcement agencies agree that the key to identity theft is the misuse of consumer address and billing information. You see the headlines almost every day. Unsuspecting consumers are being targeted for and victimized by identity theft from every conceivable angle – financial institutions, retailers, mail boxes, post offices, the Internet, email, relatives, co-workers – and the list keeps growing. You never know when it's going to be your turn. Life Sterling Membership 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 14.4 MILLION AMERICANS

were **VICTIMIZED** by ID theft in 2018

– 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.

HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

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IDENTITY THEFT RISK SCORE

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

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

› How it works

Sign into sterling.mylifebenefits.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 sterling.mylifebenefits.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 Membership, you can request to opt-out of receiving "firm offers" for five years or permanently.

› How it works

Sign into sterling.mylifebenefits.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 Membership'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

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

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

EQUIFAX

Experian
A world of insight

TransUnion

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

› How it works

To opt in to this reminder service simply sign into sterling.mylifebenefits.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.

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.

KEEP YOUR FAMILY SECURE

Life Sterling Membership 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 sterling.mylifebenefits.org, access the "Personal Information center" and go to the "Family Plan" page to add your family members.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

ALERTS & ALL-CLEAR MESSAGES

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Life Sterling Membership 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 Membership 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 Membership 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 sterling.mylifebenefits.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 Membership 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.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

VICTIM ASSISTANCE

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Should you become a victim of identity theft, our recovery specialists will help bring your identity back to a pre-theft status. By assuming and reorganizing the recovery process on your behalf, Life Sterling Membership 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 Membership .

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.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
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TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

\$1 MILLION DOLLAR INSURANCE POLICY WITH NO DEDUCTIBLE*

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To help curtail the devastating financial impact identity theft can cause, Life Sterling Membership 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 Membership . you are entitled benefits under the Master Policy referenced below. This Summary Description of Benefits does not state all the terms, conditions, and exclusions of the Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this Summary. A complete copy of the Policy will be provided upon request.

The Master Policy of Personal Internet Identity Coverage has been issued to: Life Sterling Membership . (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 Membership . 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 Membership 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 Membership 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 sterling.mylifebenefits.org and click on "Victim Advice" to view the appropriate steps you should follow.

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

Life Sterling Membership 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.



**HEALTH CARE
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FINANCIAL
IDENTITY THEFT**

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL
ENTERTAINMENT
SHOPPING
LIFESTYLE
AUTOMOTIVE



TRAVEL, VACATIONS & ENTERTAINMENT

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

Save Big on Travel provided by Life Sterling Membership

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 Membership 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 3,737 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 Membership 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 Membership, not the vendor).

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

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

- First size: The average hotel room is 325 square feet. Save Big Resort accommodations are typically 1,100 square feet for a 1 bedroom, 1,250 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 sterling.mylifebenefits.org to enjoy exclusive savings and discounts. Discover just how easy it is for you to save on all your travel needs!"

*Resort properties vary.

Save on Airport Parking

As a Life Sterling 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 parking lot 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.

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

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IDENTITY THEFT**

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL

ENTERTAINMENT

SHOPPING

LIFESTYLE

AUTOMOTIVE



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 sterling.mylifebenefits.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. *Insolence*



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

Theater chain	Discount price
AMC Theaters	
Black Ticket*	\$10.50
Cinemark Theaters	
Platinum Supersavers Ticket	\$10.00
Regal Entertainment Group Regal Cinemas, Edwards Theatres and United Artists Theatres	
Premier Super Saver Ticket	\$10.00
Showcase and Multiplex Cinemas	
Premiere Ticket	\$10.00

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

41

Theater chain	Price/ticket	# of tickets	Total
AMC			
Black Ticket*	\$10.50		
Cinemark Theaters			
Platinum Supersavers Ticket	\$10.00		
Regal Entertainment Group Regal Cinemas, Edwards Theatres, and United Artists Theatres			
Premier Super Saver Ticket	\$10.00		
Showcase and Multiplex Cinemas			
Premiere Ticket	\$10.00		

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.

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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 sterling.mylifebenefits.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.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL
ENTERTAINMENT
SHOPPING
LIFESTYLE
AUTOMOTIVE



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

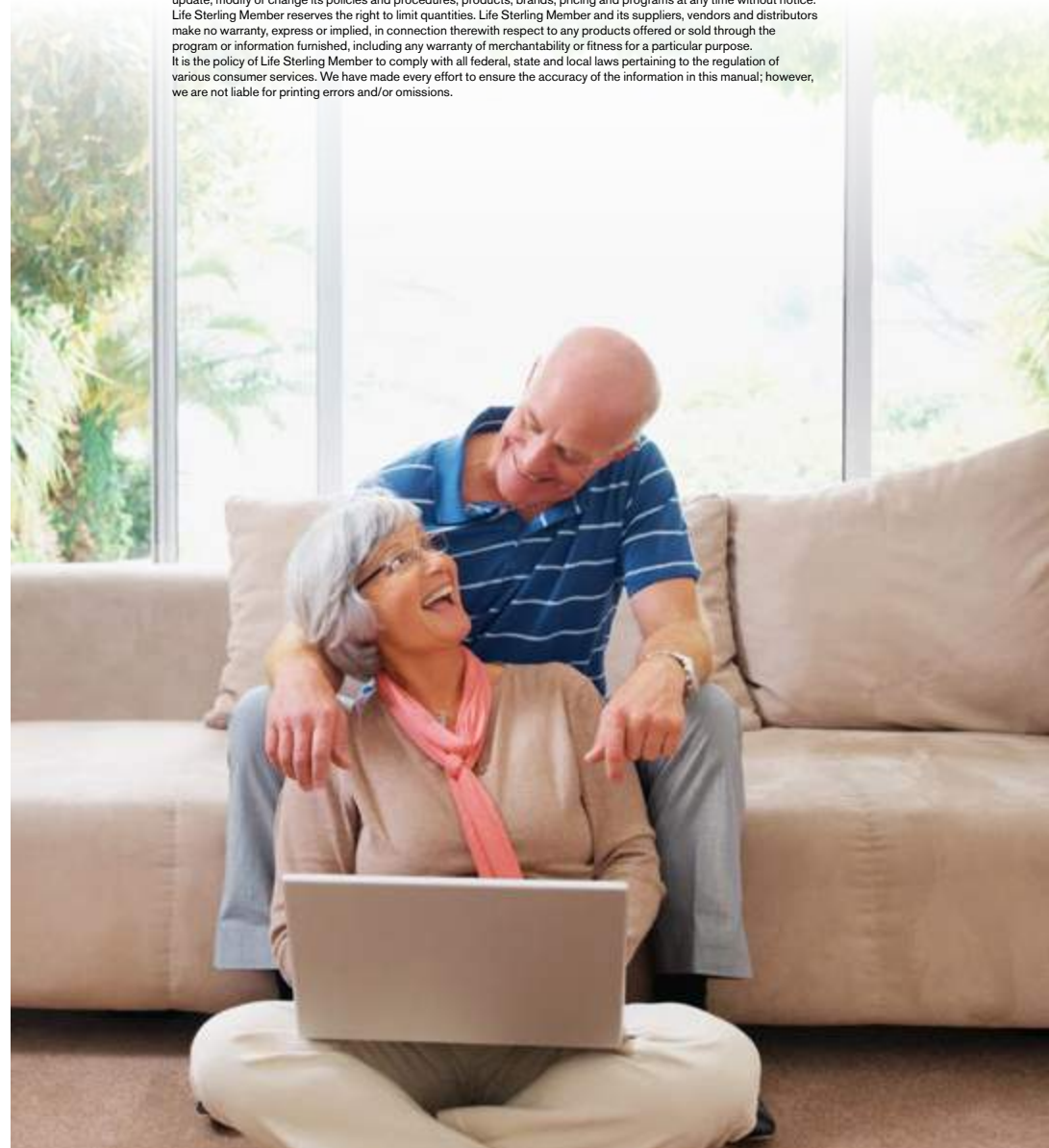
Order online

Browse through thousands of items available through the Life Sterling Member discount shopping service. Simple visit sterling.mylifebenefits.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 sterling.mylifebenefits.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.



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 sterling.mylifebenefits.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 sterling.mylifebenefits.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 Membership 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 sterling.mylifebenefits.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.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE



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 sterling.mylifebenefits.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 Membership 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, such as a toll-free customer service number, 24-hour emergency road service, and thousands of Budget dealers nationwide.

› How it works

For rates, locations and reservations, call the toll-free number listed within your membership materials. Simply use our association account #560000567910 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

**HEALTH CARE
WELLNESS
FINANCIAL
IDENTITY THEFT**

- PROTECT
- MONITOR
- RESTORE
- COVER

**TRAVEL
ENTERTAINMENT
SHOPPING
LIFESTYLE
AUTOMOTIVE**



NEW AUTO QUOTES

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START YOUR STRESS-FREE CAR SEARCH HERE

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

Interested in a New Car?

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

Thinking about a Used Car?

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

COLLECT YOUR BENEFITS

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

Disclaimer/Terms of Use:

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

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

How it Works

Simply sign in to sterling.mylifebenefits.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.



DISCOUNT TIRES & RIMS

54

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 sterling.mylifebenefits.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 Membership 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 sterling.mylifebenefits.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 Membership, 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 sterling.mylifebenefits.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.

TERMS & CONDITIONS

LIFE Association Membership Terms & Conditions

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

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

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

During the term of your Membership, your Association is required by regulators to maintain regular contact. Some of the items you may receive via email are:

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

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

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

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

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

Membership Changes – LIFE may change a membership plan with a 30-day notice to Members. Changes may result in a vendor discontinuing a program, product non-availability or new products to replace low utilization benefits. In such cases, plan notifications, new ID cards and fulfillment will be provided.

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

These Terms & Conditions are subject to change without notice.

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

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

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HEALTH CARE
WELLNESS
FINANCIAL
IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL
ENTERTAINMENT
SHOPPING
LIFESTYLE
AUTOMOTIVE



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

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

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

TELEMED FOR LIFE



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

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

When to use Telemed for LIFE:

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

What conditions can be treated?

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

HOSPITAL NEGOTIATIONS

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

MAXIMUM SAVINGS ARE OBTAINED BY NEGOTIATING FOR SERVICES PRIOR TO TREATMENT

NO CASES IN COLLECTIONS MAY BE NEGOTIATED

PRE-SERVICE NEGOTIATIONS

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

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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.

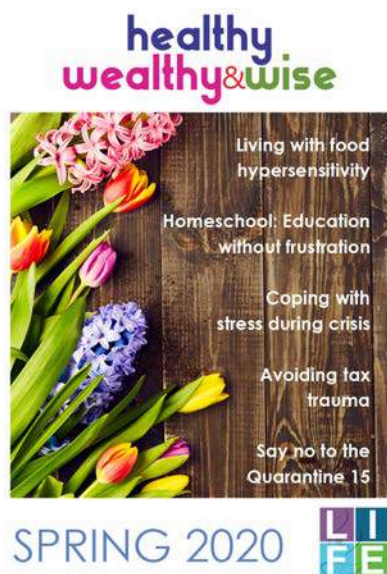


DIAGNOSTIC FACILITY NEGOTIATIONS

- 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.
- 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.

QUARTERLY ENEWSLETTER

Healthy, Wealthy & Wise is a quarterly newsletter available to members via email that provides information on a variety of topics, new products, and services.



DIRECTLABS



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

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

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

TERMS AND CONDITIONS

Terms and Conditions: DialCare, LLC (“DialCare”) provides administrative services to DialCare clinicians and does not provide professional medical services. The Terms and Conditions define the obligations of DialCare, its authorized agents and yourself, and they establish the basic rules of safe and fair use of DialCare’s public website, member website, and services (Services). DialCare and its authorized agents reserve the right to immediately and without advance notice terminate the Services and deny access to individuals who do not abide by the Terms and Conditions. Additional Terms and Conditions are located at www.dialcare.com.

Renewal Conditions: By joining a plan, you are authorizing LIFE Association, Inc. or its authorized representative to bill your credit card or checking account for the plan you have selected. This charge shall renew until you notify LIFE Association, Inc. in writing of its cancellation. By joining you indicate you have read the terms and conditions of the plan. *This plan will automatically renew at the end of your membership term, and your credit card or bank account will be automatically charged or drafted for the appropriate amount.*

Termination Conditions: LIFE Association, Inc. and DialCare reserve the right to terminate plan members from its plan for any reason, including non-payment.

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

Limitations, Exclusions & Exceptions: This plan is a telemedicine program offered by DialCare. DialCare is not a licensed insurer, health maintenance organization or other underwriter of health care services. This plan is not insurance. DialCare is not licensed to provide and does not provide health care services or items to individuals. Telemedicine consultations are provided by physician entities that are contracted with DialCare. Physicians contracted by DialCare are solely responsible for the professional advice and treatment rendered to members and DialCare disclaims any liability with respect to such matters. DialCare may not be available in all states, and certain methods of telemedicine consultations (e.g., phone, video) may not be available per state law. Consultation times are not guaranteed. Telemedicine consultations are not appropriate for emergencies or other medical issues requiring in-person care. You must immediately dial “911” or seek in-person treatment in the event of a medical emergency, or if instructed to do so by a DialCare physician. DialCare reserves the right to deny care for potential misuse of services. You are obligated to pay for all health care services resulting from consultations. Services and service providers may change or be discontinued at anytime with notice as required by law.

Complaint Procedure: If you would like to file a complaint, you must submit your complaint in writing to: DialCare, P.O. Box 2568, Frisco, TX 75034.

Disclosure:

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

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SHOPPING
LIFESTYLE
AUTOMOTIVE**



PET HEALTH INSURANCE

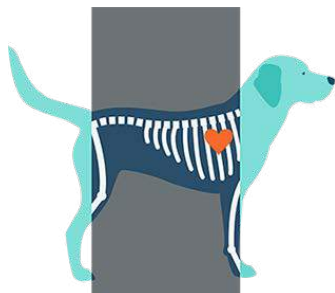


WHAT IS PET INSURANCE?

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



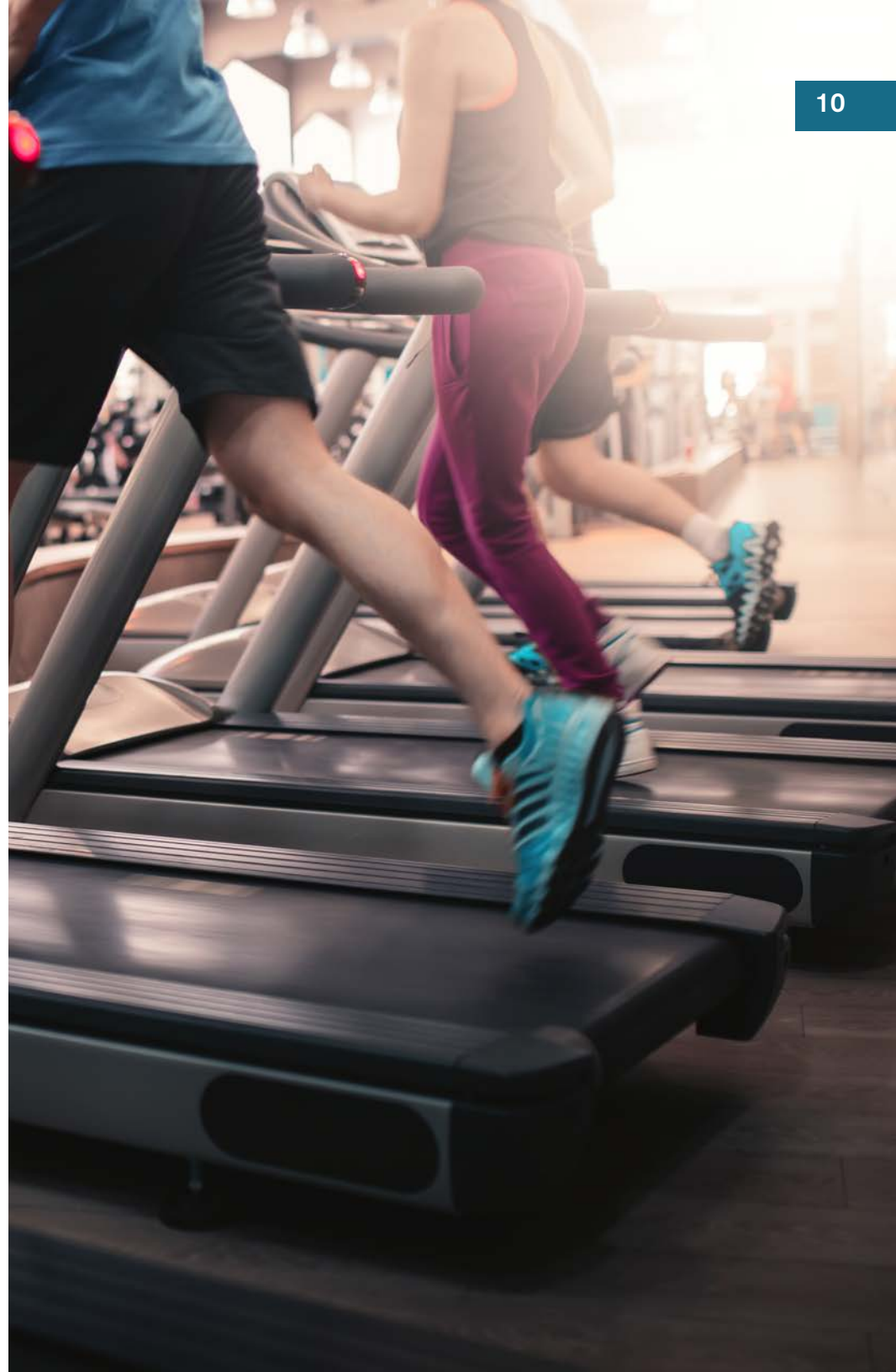
THE ACTIVE&FIT DIRECT™ PROGRAM

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:

- 11,000+ fitness centers with flexibility to change anytime after 2 consecutive months of participation. No long-term contracts.
- An online map and searchable directory for locations in your area
- 2,500+ on demand workout videos for home or on-the-go. Access digital workout videos and daily (M-F) workout classes on Facebook and Youtube in addition to your fitness center access.
- Choose from categories including Cardio, Strength, Dance, Martial Arts, Mind/Body, High-Intensity Interval training, and Cycling. Whether your just getting started or a workout guru, find classes for your preferred fitness level at varying durations.
- Healthy Living Coaching for fitness, nutrition, stress and sleep. You will receive telephonic one-on-one, motivational, goal-oriented lifestyle coaching in areas such as: fitness, nutrition, stress, and sleep. Coaches work with you to achieve new milestones while empowering you to live healthier.
- Activity Tracking with 250+ wearables, apps, and exercise equipment.

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



LIFELINE SCREENING



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

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

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

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

THESE TESTS INCLUDE:

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

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

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



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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:

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 Membership, 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

USE THE TAX HOTLINE AS THE VOICE BEHIND THE SOFTWARE

15

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?

Life Sterling Membership 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 Membership 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 Membership, assumes all liability and responsibility for the provision of, or failure to provide the stated products, services and benefits. Life Sterling Membership's liability is limited to the amount of actual membership fees paid by a member for access to the tax program.

FINANCIAL EMPOWERMENT



Interactive Financial Wellness Portal

LIFE Association, Inc. members have free unlimited access to Financial Empowerment powered by Enrich.org. An interactive financial wellness platform which is used by many Fortune 500 companies and has won awards from the AFCPE and Barron's. In this portal you will find personalized action plans and interactive tools to help you take control of your finances.

Financial Wellness Checkup

The experience starts with a financial wellness checkup which assesses your financial challenges and goals. The platform is then personalized to your specific situation, with recommended tools, courses, and content relevant to your needs.

Financial Behavior Assessment

Complete the "Your Money Personality" financial behavior assessment to get an "eerily accurate" description of who you are and why you do things the way you do. The assessment will give you a roadmap for success, helping you learn how to grow and better navigate your finances.

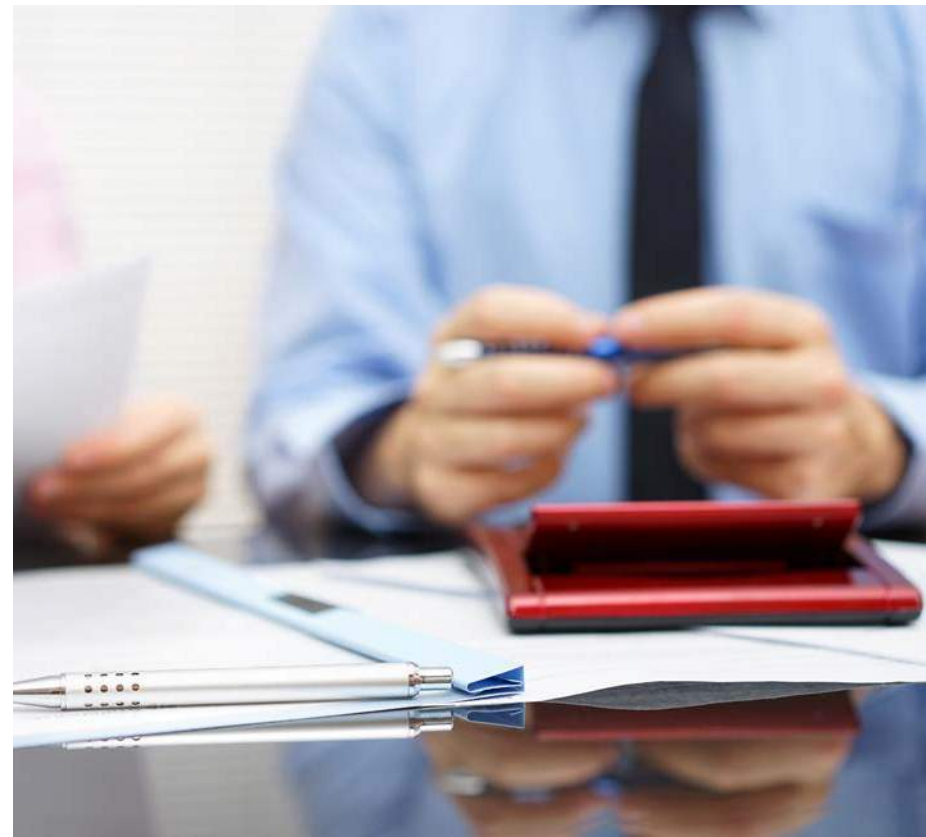
Interactive Financial Education Courses

Our interactive courses average about 20 minutes in length. And cover all personal finance topics including:

- Budget and Saving
- Retirement
- Student Loan and Financial Aid
- Home Ownership
- And much more!
- Each course will give you a personalized action plan to improve your situation on that specific topic.
- Courses are added and updated regularly.

Personalized Content

After you have completed your Financial Wellness Checkup, you can see your recommended content based on your personal financial situation.



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ID THEFT OVERVIEW

WHAT IS IDENTITY THEFT?

Law enforcement agencies agree that the key to identity theft is the misuse of consumer address and billing information. You see the headlines almost every day. Unsuspecting consumers are being targeted for and victimized by identity theft from every conceivable angle – financial institutions, retailers, mail boxes, post offices, the Internet, email, relatives, co-workers – and the list keeps growing. You never know when it's going to be your turn. Life Sterling Membership 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 14.4 MILLION AMERICANS

were **VICTIMIZED** by ID theft in 2018

– 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.

HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT • PROTECT • MONITOR • RESTORE • COVER TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

IDENTITY THEFT RISK SCORE

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

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

CHILD PROTECT

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

› How it works

Sign into sterling.mylifebenefits.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 Membership, you can request to opt-out of receiving "firm offers" for five years or permanently.



LOST WALLET RECOVERY

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



FREE CREDIT REPORTS REMINDER SERVICE

22

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

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

EQUIFAX

 **Experian™**
A world of insight

 **TransUnion.**

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

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.

KEEP YOUR FAMILY SECURE

Life Sterling Membership 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



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TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

ALERTS & ALL-CLEAR MESSAGES

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Life Sterling Membership 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 Membership 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 Membership system uses proprietary algorithms to look for any unusual or suspicious activity that is different from your profile and could indicate compromises to your identity.

ALERTS BY PHONE

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

“ALL CLEAR” EMAIL MESSAGES

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

ACCOUNT ACTIVITY ALERTS - REGISTRATION REQUIRED TO ACTIVATE

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

By monitoring participating banks, online retailers, telecom providers, health insurers and more, we look for suspicious activity that could indicate the beginning steps of identity theft. Account Activity Alerts provide unparalleled visibility into your risk of identity misuse, highlighting actions that may indicate someone is establishing a false identity using your information.

Whether a fraudster succeeds or not, we'll let you know when a bank password reset request is made, a new credit card is activated, or access to your health insurance portal is attempted. Our alerts also detect wire transfers through bank or investment accounts, MoneyGram transfers, cell phone insurance use, and address change attempts, whether online or through a financial institution's call center.

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



INTERNET PRIVACY SCANNING

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

Information we monitor

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

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

REMOVAL OF DATA AND OPTING OUT

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

Updating your profile

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

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

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



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

VICTIM ASSISTANCE

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Should you become a victim of identity theft, our recovery specialists will help bring your identity back to a pre-theft status. By assuming and reorganizing the recovery process on your behalf, Life Sterling Membership 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 Membership .

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.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
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TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE

\$1 MILLION DOLLAR INSURANCE POLICY WITH NO DEDUCTIBLE*

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To help curtail the devastating financial impact identity theft can cause, Life Sterling Membership 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 Membership, 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 Membership, (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

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

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

COVERAGE SCOPE

Stolen Identity Event

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

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

Unauthorized Electronic Fund Transfer

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

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

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



LIMITS OF INSURANCE

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

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

DEDUCTIBLE

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

OTHER INSURANCE

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

DUPLICATE COVERAGES

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

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



What kind of information will Life Sterling Membership 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 Membership 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 sterling.mylifebenefits.org and click on "Victim Advice" to view the appropriate steps you should follow.

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

Life Sterling Membership 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.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
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TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE



TRAVEL, VACATIONS & ENTERTAINMENT

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

Save Big on Travel provided by Life Sterling Membership

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 Membership 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 3,737 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 Membership 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 Membership, not the vendor).

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

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

- First size: The average hotel room is 325 square feet. Save Big Resort accommodations are typically 1,100 square feet for a 1 bedroom, 1,250 for 2 bedrooms and it goes up from there.
- Safety and security: Hotels have a transient clientele whereas our Resort accommodations by the week do not attract that clientele.
- Privacy: Your home is private – now your vacation accommodations are also private allowing for you to spend quality time with your family or group.
- Extremely Affordable – member only Resort accommodations begin at less than \$10 per person per night
- Amenities* – Most Resort accommodations will feature full kitchens with everything you need including flat screen TV's, bedding, towels, you name it. Enjoy a relaxing hot tub, fireplace, BBQ's or a pool party.

Cruise partners

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

*Resort properties vary.

Save on Airport Parking

As a Life Sterling 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 parking lot 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.

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

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IDENTITY THEFT**

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL

ENTERTAINMENT

SHOPPING

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MOVIE TICKETS

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

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



CINEMARK
CENTURY THEATRES. CinéArts. *Insolence*



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

Theater chain	Discount price
AMC Theaters	
Black Ticket*	\$10.50
Cinemark Theaters	
Platinum Supersavers Ticket	\$10.00
Regal Entertainment Group Regal Cinemas, Edwards Theatres and United Artists Theatres	
Premier Super Saver Ticket	\$10.00
Showcase and Multiplex Cinemas	
Premiere Ticket	\$10.00

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

Order and Delivery Terms

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

Movie Theater Terms

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

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

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

MOVIE TICKET ORDER FORM

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Theater chain	Price/ticket	# of tickets	Total
AMC			
Black Ticket*	\$10.50		
Cinemark Theaters			
Platinum Supersavers Ticket	\$10.00		
Regal Entertainment Group Regal Cinemas, Edwards Theatres, and United Artists Theatres			
Premier Super Saver Ticket	\$10.00		
Showcase and Multiplex Cinemas			
Premiere Ticket	\$10.00		

Sub total:

+ postage: \$3.25

Total:

Order and Delivery Terms

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

Movie Theater Terms

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

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

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

Name:

Address:

City:

State:

Zip:

Phone:

Program name:

Group number:

Member ID number:

Please select a payment type

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

Charge to:

- ☐ MasterCard
☐ Visa
☐ Discover

Account number:

Expiration date:

Signature:

THEME PARK DISCOUNTS

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



+ many more

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

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



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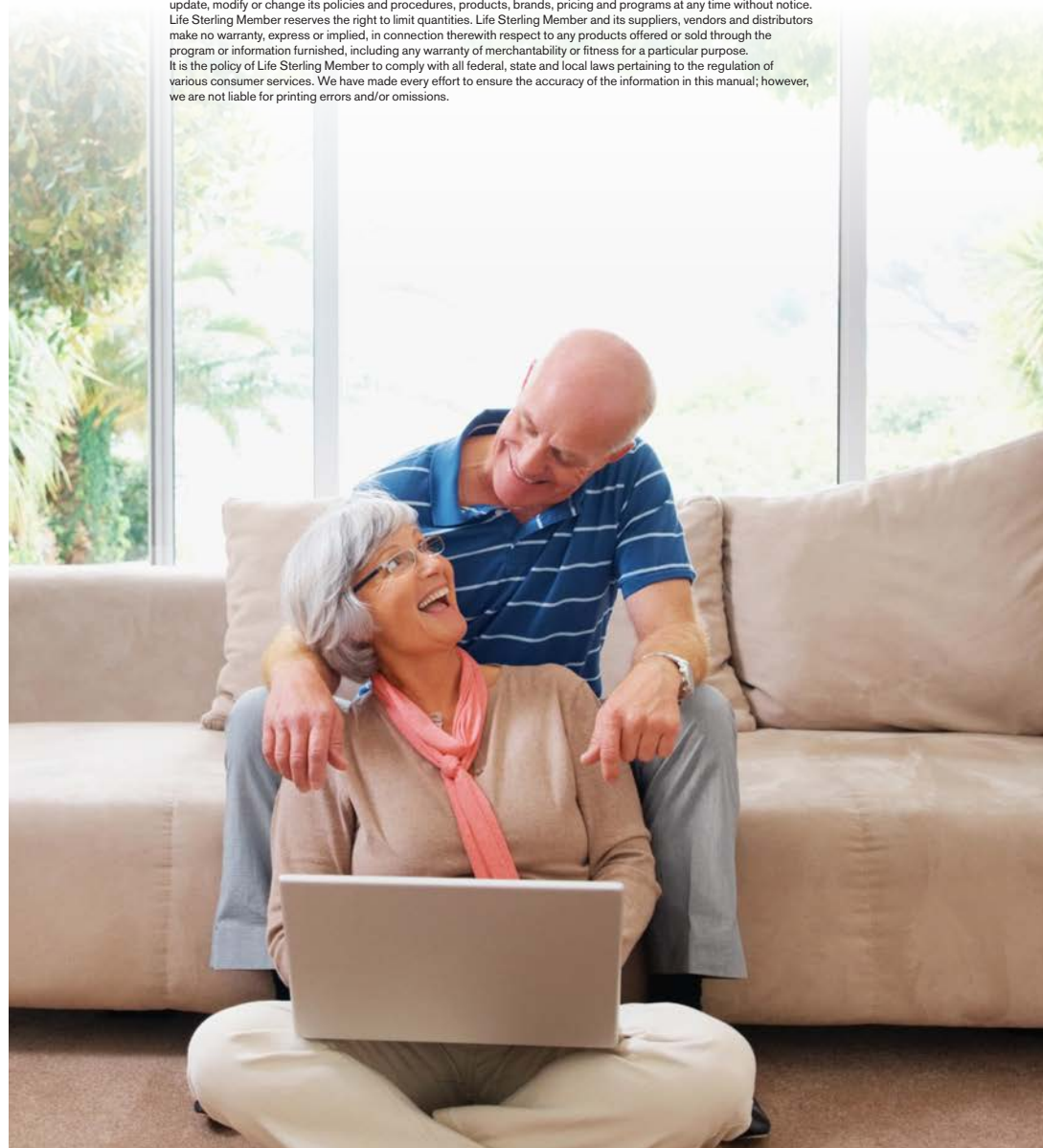
DISCOUNT MERCHANDISE

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

With Life 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!

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.

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



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.



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.

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 Membership 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.
- 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.



HEALTH CARE WELLNESS FINANCIAL IDENTITY THEFT

- PROTECT
- MONITOR
- RESTORE
- COVER

TRAVEL ENTERTAINMENT SHOPPING LIFESTYLE AUTOMOTIVE



LOCAL & NATIONAL MERCHANT NETWORK

CONNECT TO LOCAL DEALS INSTANTLY!

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

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

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

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

FIND THE PERFECT DEALS WITH OUR SPECIAL FEATURES

Hot Deals

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

Favorites

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

Messaging

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

Most Popular

Check out the merchants that come recommended by other members.



MOVING & STORAGE



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

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

EXPERIENCE A LOW-COST TRANSITION

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

BUDGET TRUCK RENTAL



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

WE'LL BE ALONG FOR THE RIDE

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

**HEALTH CARE
WELLNESS
FINANCIAL
IDENTITY THEFT**

- PROTECT
- MONITOR
- RESTORE
- COVER

**TRAVEL
ENTERTAINMENT
SHOPPING
LIFESTYLE
AUTOMOTIVE**



NEW AUTO QUOTES

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START YOUR STRESS-FREE CAR SEARCH HERE

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

Interested in a New Car?

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

Thinking about a Used Car?

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

COLLECT YOUR BENEFITS

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

Disclaimer/Terms of Use:

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

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



USED AUTO QUOTES

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



DISCOUNT TIRES & RIMS

54

SAVE 10% INSTANTLY ON TIRES & WHEELS!

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

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

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

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

Thousands of customer ratings for products and installers

Award-winning customer service

Rated A+ by the Better Business Bureau

AUTO CARE SAVINGS PLAN

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

Introducing the Partners Plus Auto Care Savings Plan – a new program offered to the members of Life Sterling Membership 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.



AUTO SERVICE, TIRES & WHEELS

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

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



TBC Retail Group, Inc. has nearly 850 tire and automotive service centers under the brands: Tire Kingdom®, NTB - National Tire and Battery® and Merchant's Tire and Auto Centers®, along with over 400 franchised Big O Tires® locations.* The contingent of over 1,200 stores has trained and certified ASE technicians who use state-of-the-art equipment to provide quality service on cars and trucks. The nationwide warranty provides peace of mind while it protects consumers and their investment in over 40 states.

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

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

TERMS & CONDITIONS

LIFE Association Membership Terms & Conditions

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

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

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

During the term of your Membership, your Association is required by regulators to maintain regular contact. Some of the items you may receive via email are:

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

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

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

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

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

Membership Changes – LIFE may change a membership plan with a 30-day notice to Members. Changes may result in a vendor discontinuing a program, product non-availability or new products to replace low utilization benefits. In such cases, plan notifications, new ID cards and fulfillment will be provided.

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

These Terms & Conditions are subject to change without notice.

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

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

