

Lifestyle, Safety & Security Benefits

— Superior Products and Services at Incredible Discounts —

Today, consumers are seeking innovative ways to save money on commonly used products and services without sacrificing quality.

LifePERX has a solution...



<http://mc.lifeperx.com>

lifePERX 
Lifestyle Benefits

LifePERX is a benefit aggregator that works with top tier provider networks. We package a variety of lifestyle, safety and security products and services at incredible savings.

IDENTITY THEFT PROTECTION

Safe Identity protects clients from identity theft with an early detection system. It scans thousands of financial and non-financial data sources to find attempts to steal your ID.

Features include:

Identity Risk Scoring

- Validates member's information against billions of records to provide a real-time risk assessment that shows the likelihood of whether someone is a victim of ID theft or in the beginning stages of having their ID stolen.

Identity Monitoring

- Early detection and warning: scans thousands of data sources and hundreds of records.
- Monitors all 3 credit bureaus, financial institutions, property records, insurance groups, cell phone records, thousands of databases and hundreds of billions of records on a regular basis.
- Phone Alerts: If fraudulent activity is suspected or found, a personal call is placed to the member.
- Monthly Email: A monthly email is sent to members regarding any activity on their account.

Identity Restoration

- Completely takes over the identity restoration process.
- Free Coaching: One hour free financial coaching with a Certified Credit and Financial Counselor.
- Free Legal Consultation: Includes a one-hour consult with attorney.
- Lost Wallet Service: Fraud Resolution Specialists can assist members with canceling credit cards, bank accounts, having new cards issued and placing fraud alerts with credit reporting agencies.

Identity Theft Insurance

A \$1 million identity theft insurance policy with no deductible includes:

- Coverage of lost wages as a result of time off work related to ID theft covered for up to \$500 a week for four weeks.
- Reimbursement of expenses related to ID recovery, including costs for refiling loan applications, notarizing documents, long distance calls and postage.

EMERGENCY ROADSIDE ASSISTANCE

Through Nation Safe Drivers, roadside assistance is available 24 hours a day, 365 days a year to assist members when owned or leased vehicles are disabled as a result of unavoidable circumstances. Members will only have to pay for any non-covered expenses or covered costs in excess of the 15 miles per occurrence maximum (up to \$80 retail value).

- Available 24 hours a day, 365 days a year
- Up to 15 miles towing or up to \$80 retail value per occurrence maximum for covered charges
- Covers member, spouse and dependent children (up to age 21) permanently residing at registered address while driving any vehicles they own or lease (12 months or longer)
- Towing Assistance
- Flat Tire Assistance
- Fuel, Oil, Fluid and Water Delivery Service
- Lock-out Assistance
- Battery Assistance
- Collision Assistance

Limit one service within 72 hours and five services per year. Cannot be used for short-term leases (less than a year) or rental cars.



LEGAL SERVICES DIRECT

Legal Club of America provides free and discounted legal care through its nationwide network of attorneys. Members obtain all legal referrals by contacting our Legal Club Member Services Department (MSD), using the toll-free number provided. There is no limit to the number of referrals a member can receive.

Free services include:

- Simple Will with annual updates
- State-specific, Web-based Living Will form (Available on the legalcaredirect.com website. This form can be notarized by a notary public.)
- One consultation for each new legal matter — either by phone or in person
- Attorney review of independent legal documents for each new legal matter (6-page max.)
- Letters written and/or phone calls made on member's behalf, when deemed appropriate by plan attorney
- Assistance in solving problems with government programs, such as welfare and INS
- Attorneys will help members represent themselves in small claims court

Deeply Discounted Legal Services for:

- Traffic ticket defense
- Name change
- Simple Will with minor's trust
- Chapter 7 bankruptcy
- Non-support for spouse or child
- Simple divorce
- Incorporation and personal real estate closing

Guaranteed Low Hourly Rate:

Plan attorneys have contracted never to charge more than \$125 per hour, or when appropriate, give members a 40% discount off their usual and customary hourly rate for legal care that goes beyond the free and discounted services described above. Prices are subject to change without notice and may vary by region.



TAX HELP LINE

With Legal Club of America, members of the Tax Help Line will have access to unlimited tax advice, prior year tax return review and free tax return preparation for forms 1040EZ, 1040A and standard 1040. Tax Help Line also provides members with access to discounts on numerous tax return schedules and forms. Simply call the toll-free number, and members will be able to effectively plan in advance so the year-end tax preparation is free and painless.



- Unlimited advice on federal taxation
- Free tax return preparation for forms 1040EZ, 1040A and standard 1040
- Deep discounts on numerous other tax schedules
- IRS audit assistance
- Tax planning
- Review of prior year's tax return
- Member portal with tax tips, tax law changes, member advice and much more

Members may ask questions covering any aspect of U.S. tax law, such as:

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

PET CARE SAVINGS

The Pet Care Savings Program is designed to help members save money on most products and services needed for that special family member — their pet! All household pets are covered under this program. The Pet Care Savings Program is not insurance.

- Save 25% on veterinarian medical services when visiting a veterinarian within the network.
- Save 10% to 30% on pet services such as boarding, doggie day care, training, pet sitting and grooming at participating providers.
- Save 10% to 30% at participating merchants on pet supplies such as food, beds, toys, treats and vitamins
- Free pet ID tag(s) and 24-hour location service for lost pets.
- Benefits all pets, from companion animals such as dogs and cats to exotic animals such as birds and reptiles.



Package Options	Safety & Security Individual	Safety & Security Family	Safety, Security & Pet Care Individual	Safety, Security & Pet Care Family
Identity Monitoring and Resolution	•	•	•	•
Legal Care	•	•	•	•
Tax Help Line	•	•	•	•
Emergency Roadside Assistance			•	•
Pet Care			•	•
Monthly Cost	\$11.95	\$13.95	\$14.95	\$16.95

This plan is NOT insurance.

This discount card program contains a 30-day cancellation period.

Member shall receive a full refund of membership fees, excluding registration fee, if membership is cancelled within the first 30 days after the effective date.

*In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing follow-up services after providing the free member's benefits.

LifePERX is a division of Health & Lifestyle Perx LLC.

Products and services offered within this program are provided through the following companies:

