



SUMMARY

COMMERCIAL VEHICLE COVERAGES:

Covers member only in the US & Canada, in any commercial motor vehicle licensed for highway use.

MOVING & NON-MOVING VIOLATION REPRESENTATION

Provider Attorney handling fees for 1st & 2nd tickets free; 3rd ticket \$25; and \$50 for 4th ticket and every ticket thereafter each membership year.

CASH APPEARANCE BOND

\$200 for moving or non-moving tickets.

PRE-EXISTING TICKETS

Traffic violation representation by Provider Attorneys for \$295 handling fee per citation issued prior to or 10 days after enrollment date. \$395 handling fee if the ticket is received in the home office with 5 or less business days before the court date.

SERIOUS TRAFFIC VIOLATIONS

Provider Attorney representation in the court of original jurisdiction for criminal charges of manslaughter, vehicular manslaughter, or negligent homicide, directly arising from a traffic accident.

ALL OTHER LEGAL MATTERS

Any legal matter that is not specifically covered may be referred to a Provider Attorney under a 25% discount service.

\$5,000 POLICE BAIL BOND

Up to \$5,000 Bail Bond should you be charged with covered vehicular manslaughter violations.

FREE DISCOUNT CARD

24/7 Doctor • Physician Network • Surgical Network • Prescriptions • Eye care • Hearing Aid • Dental

OTHER DISCOUNT SERVICES

Hotel/Motel • Grocery Coupons • Emergency Roadside Dispatch

DRIVERS LICENSE PROTECTION

Up to 2 ½ hours of Provider Attorney's time to protection of your right to drive and (in case of accident) recovery of damages & personal injury expenses.

25% LEGAL DISCOUNT

Referral service to a Provider Attorney at a 25% discount off their normal legal fees.

PRICE:

\$48.85 per month

When using the language attorneys, representation, legal services, consultation or other similar language, we are referring to referrals to a Provider Attorney. Provider Attorneys are those attorneys that have agreed to provide the services referenced herein to our members.

PERSONAL PASSENGER VEHICLE COVERAGES:

Covers member and member's spouse living in the same household.

EMERGENCY TOWING SERVICE

Pays for towing to the nearest servicing facility.

EMERGENCY ROAD SERVICE

Pays reasonable charges to get your car started, fix flat tires, gas, jumps, unlocks etc.

REIMBURSEMENT FOR EMERGENCY TRAVEL & LIVING EXPENSES

Up to \$750 for local lodging and meals, transportation or rental car if your car is disabled as a result of an auto accident more than 100 miles from your home.

CUSTOM MAPS & TRIP ROUTING

Step by step computerized mapping services free of charge to members.

CAR RENTAL DISCOUNTS

Discounts on car rentals at thousands of rental locations.

NEW CAR PRICING & REFERRAL SERVICE DISCOUNT

Saves members up to \$1,000 on a new car purchase.

PROVIDER ATTORNEY SERVICES FOR NEW CAR WARRANTY**

Up to \$250 for a Provider Attorney's fees upon the enforcement of a valid written warranty.

LAWYER'S REPRESENTATION FOR MOVING TRAFFIC VIOLATIONS**

Pays for a Provider Attorney to represent you in the court of original jurisdiction for covered moving violations.

COLLECTION SERVICE FOR DAMAGES TO YOUR CAR**

Up to \$250 for a Provider Attorney's fees when collection is made for damages to your car.

LAWYER'S SERVICES FOR AUTO MANSLAUGHTER & AUTO ASSAULT & BATTERY DEFENSE**

Referral to a Provider Attorney for representation against charges of manslaughter, involuntary manslaughter, or negligent homicide, directly arising from a traffic accident.

\$500 ARREST BOND CERTIFICATE

Your Motor Club membership card may be used in lieu of cash bail up to \$500.

REIMBURSEMENT FOR BAIL BOND PREMIUM

Up to \$325 reimbursement of the cost of a bail bond if you are detained for motor vehicle violations.

SPECIAL MOTOR CLUB PERSONAL AUTO ACCIDENT INSURANCE

Up to \$2,500 for loss of life, limb or sight. Up to \$5,000 after 24 months.

AMBULANCE SERVICE*

Up to \$100 for ambulance service from the scene of an automobile accident.

* These services not available in Texas, per legislation.

** In California, coverages provided by insurance Underwriter. Limitations may apply.

\$50,000 AD&D BENEFIT

Pays member up to \$50,000 in case of accidental death or dismemberment and loss of use, worldwide, 24 hours a day, 365 days a year, on or off the job. Coverage provided by Individual Assurance Company. Member must complete additional form for enrollment in AD&D benefit.

WORLDWIDE TRAVEL ASSISTANCE

Medical assistance, information assistance, legal assistance, and personal assistance while you are traveling, anywhere in the world!

This represents a summary of benefits only. See membership packet for complete explanation of benefits, provisions and exclusions. Discount Health Care Benefits: WellDyne These Benefits may be discontinued at any time and may be subject to geographic availability.

EARN REWARDS PROGRAM!

It's easy! Just keep your Pro-Driver membership in force! Your membership falls into a 3X8 Matrix that could pay you a reward like the Discover[®] card, American Express[®] and other cash-back programs. Any time your rewards exceed \$10.00, you receive a check!

Plus, when you enroll in the Pro-Driver membership, you automatically receive a website: https://www.tvcmatrix.com/your user name

As you refer other drivers to join through your website, you could earn even more rewards! FOR MORE INFORMATION,

So, be sure to keep your membership in force!

Administered by Motor Club of America Enterprises, Inc. CALL (800) 288-2889 Visit us at

www.tvcmatrix.com

Income Projections for TVC Pro-Driver Marketing Plan Pro-Driver 4885 Plan (Monthly Retail Value \$48.85) Truck Stop and Direct Sales

Sales Per Week	Commission Advance Per Sale	Commission Advance Per Week	Commission Advance Per Year		1st Level Override Adv. Per Week **	Earned Override Per Sale	Annual Override	Executive Dir. Bonus Per Week **	1st Level Dvrrde&Bonus Per Week **
Week	Sale	Perweek	Fei fear	Per Sale	Perweek	Fer Sale		Fel Week	Perweek
Pro-Driver 488	5 Plan (Monthly	Retail Value \$48	.85)						
Up To 7	82.80	\$579.60	\$30,139.20	13.76	96.32	1.31	15.72	\$35.00	\$131.32
8 - 9	87.80	\$790.20	\$41,090.40	13.76	123.84	1.31	15.72	\$45.00	\$168.84
10 - 11	90.30	\$993.30	\$51,651.60	13.76	151.36	1.31	15.72	\$55.00	\$206.36
12 - 14	92.80	\$1,299.20	\$67,558.40	13.76	192.64	1.31	15.72	\$70.00	\$262.64
15 - 19	97.80	\$1,858.20	\$96,626.40	13.76	261.44	1.31	15.72	\$95.00	\$356.44
20 - 29	102.80	\$2,981.20	\$155,022.40	13.76	399.04	1.31	15.72	\$145.00	\$544.04
30 Plus	112.80	\$3,384.00	\$175,968.00	13.76	412.80	1.31	15.72	\$150.00	\$562.80

** "1st Level Ovrrde & Bonus Per Week" is the sum of "Executive Dir. Bonus Per Week" and "1st Level Override Adv. Per Week". See requirements and additional qualification on Bonuses. Dollar amount are based on the assumption that all sales are made by an associate 1st Generation to you. (Any PERSONAL MEMBERSHIP which has been in the system for more than 12 months is paid 80% of first year earned commission as earned.)

REWARD COMMISSION

HYPOTHETICAL MATRIX REWARD COMMISSION PROJECTIONS FOR TVC Pro-Driver 4885

MON	WHAT IH HAPPENS	REWARD COMM.	1st GEN. MATCH*	2nd GEN. MATCH*	MONTHLY COMM.	ANNUAL COMM.	MEMBERS PER LEVEL	-	OMM. % Y LEVEL
1	You refer 3				\$0.00	\$0.00	1		
2	1st Gen. refer 3	\$0.18			\$0.18	\$2.16	3	1	Level 1
3	2nd Gen. refer 3	\$0.71	\$0.54		\$1.25	\$15.00	9	1	Level 2
4	3rd Gen. refer 3	\$2.32	\$2.14	\$1.61	\$6.07	\$72.84	27	1	Level 3
5	4th Gen. refer 3	\$7.14	\$6.96	\$6.43	\$20.53	\$246.36	81	1	Level 4
6	5th Gen. refer 3	\$122.81	\$21.42	\$20.88	\$165.11	\$1,981.32	243	8	Level 5
7	6th Gen. refer 3	\$166.18	\$368.42	\$64.26	\$598.86	\$7,186.32	729	1	Level 6
8	7th Gen. refer 3	\$296.31	\$498.55	\$1,105.27	\$1,900.13	\$22,801.59	2187	1	Level 7
9	8th Gen. refer 3	\$2,248.21	\$888.94	\$1495.65	\$4,632.79	\$55,593.47	6561	5	Level 8
10	Total	\$2,248.21	\$6,744.62	\$2,666,79	\$11,659.62	\$139,915.44			

Earn this, just by keeping your membership current!

Annual commission total based on your qualifying for 2nd Generation Matching Commissions and referring just 3 to do the same, and so on, until your Matrix is full.

\$5.95 Commissionable Value

*Additional qualifications are required to earn 1st & 2nd matching.

The information presented herein is intended to give an overview of our products, services and potential commission. Please see the website or membership packet(s) for complete details, including exclusions.

INCOME PROJECTION

Based on sales of 4885 Membership with 2 Months On-going Pay

APPROX. HRLY COMM. RATE	# OF SALES	COMM. ADV. PER YEAR	COMM. ADV. PER MONTH	COMM. ADV. PER WEEK
\$6.21	3	\$12,913.80	\$1,076.31	\$248.34
\$8.78	4	\$18,258.24	\$1,521.52	\$351.12
\$11.29	5	\$23,472.80	\$1,956.07	\$451.40
\$16.24	7	\$33,771.92	\$2,814.33	\$649.46
\$25.70	10	\$53,445.60	\$4,453.80	\$1,027.80
\$30.84	12	\$64,134.72	\$5344.56	\$1,233.36
\$42.29	15	\$87,968.40	\$7330.70	\$1,691.70
\$56.39	20	\$117,291.20	\$9774.53	\$2,255.60
\$84.59	30	\$175,936.80	\$14,661.66	\$3,383.40

Insurance Bonus

- \$100 22.5 Applications per Month Average 5.6 Applications per Week
- 213 $32.5\,Applications$ per Month Average $8.1\,Applications$ per Week
- \$380 42.5 Applications per Month Average 10.6 Applications per Week
- \$480 52.5 Applications per Month Average 13.1 Applications per Week
- 525 $95\,Applications$ per Month Average 23.75 Applications per Week
- \$600 125 Applications per Month Average 31.25 Applications per Week

REWARD INCOME

We paid out over \$1,526,788.00 to over 2069 associates and members in 2011.

"I earned over \$86,976 income last year! Than	k you TVC!!! "\$65,571.77 ir certainly better		"Over \$50,438.26 dollars from a rewards program, I would never have thought it could happen!"
"I earned \$27,834.00 last year in reward income, I started getting checks and didn't know why until I called TVC".	"I didn't really even under- stand how the matrix worked, and I made over \$39,822.00 last year."	"I've been a member time. It's nice that thinking about the received over \$10,0 year."	t TVC is drivers. I

Overrides Income Projections Pro-Driver 4885

	1st Year						
Sales / Day	Comm / Day	Comm / Week	Comm / Month		Comm / Year		
1	\$13.77	\$68.85	\$298.35	+M	\$3,580.20	+M	
5	\$68.85	\$344.25	\$1,491.75	+M	\$17,901.00	+M	
10	\$137.70	\$688.50	\$2,983.50	+M	\$35,802.00	+M	
25	\$344.25	\$1,721.25	\$7,458.75	+M	\$89,505.00	+M	
50	\$688.50	\$3,442.50	\$14,917.50	+M	\$179,010.00	+M	

	2nd Year New Commissions Plus 1 Year Renewal Overrides Plus Matrix							
Sales / Day	New Comm / Day	New Annual	Renewal Annu	ıal	Total Annual			
1	\$13.77	\$3,580.20	\$2,864.16	+M	\$6,444.36	+M		
5	\$68.85	\$17,901.00	\$14,320.80	+M	\$32,221.80	+M		
10	\$137.70	\$35,802.00	\$28,641.60	+M	\$64,443.60	+M		
25	\$344.25	\$89,505.00	\$71,604.00	+M	\$161,109.00	+M		
50	\$688.50	\$179,010.00	\$143,208.00	+M	\$322,218.00	+M		

3	3rd Year New Commissions Plus 2 Years Renewal Overrides Plus Matrix							
Sales / Day	New Comm / Day	New Annual	Renewal Annu	al	Total Annual			
1	\$13.77	\$3,580.20	\$5,728.32	+M	\$9,308.52	+M		
5	\$68.85	\$17,901.00	\$28,641.60	+M	\$46,542.60	+M		
10	\$137.70	\$35,802.00	\$57,283.20	+M	\$93,085.20	+M		
25	\$344.25	\$89,505.00	\$143,208.00	+M	\$232,713.00	+M		
50	\$688.50	\$179,010.00	\$286,416.00	+M	\$465,426.00	+M		

5	5th Year New Commissions Plus 4 Years Renewal Overrides Plus Matrix							
Sales / Day	New Comm / Day	New Annual	Renewal Annu	ıal	Total Annual			
1	\$13.77	\$3,580.20	\$11,456.64	+M	\$15,036.84	+M		
5	\$68.85	\$17,901.00	\$57,283.20	+M	\$75,184.20	+M		
10	\$137.70	\$35,802.00	\$114,566.40	+M	\$150,368.40	+M		
25	\$344.25	\$89,505.00	\$286,416.00	+M	\$375,921.00	+M		
50	\$688.50	\$179,010.00	\$572,832.00	+M	\$751,842.00	+M		

These projections show the override income you can received by building a sales team that does from 1 to 50 new sales per day, 5 days per week. The projected income amounts listed are based upon qualifying for overrides of 4885 Pro-Driver sales with an on-going method of payment. We have factored in a certain pecentage of members renewing each year to come up with the 2nd, 3rd, and 5th year renewal income to show you what the potential is for overrides on new sales plus renewals. As you know, renewal income is considered earned income the 2nd year forward, which goes to reduce debit balance. Also 1/2 of your matrix income will go to reduce your debit balance. However, as you can see, if you are selling 10 - 50 new members per day in your organization, based on your renewal income your debit balance should go away in short order. We have not attempted to calculate the matrix income but as all of you know, it should also be substancial at the higher levels of sales.