

Memorandum

From: Virgil Coffee
To: All Associates
Regarding: Marketing Guidelines
Date: November 18, 2013

This memo addresses certain matters that relate to the sale of Motor Club of America Enterprises, Inc. ("MCA") products by independent contractors. Please be assured that your status as an independent contractor is understood and respected. Notwithstanding such and without directing or controlling how you conduct your business, there are certain proprietary and other rights, including those of third parties (including, but not limited to MCA competitors), that must be honored.

First of all, make sure that you are complying with the TVC Marketing Associates, Inc. Associate Agreement in all respects, including, but not limited to, the use of marketing materials. All Associates should be aware of and adhere to the following non-exclusive list:

1. Do not advertise MCA products on competitor's social media websites, including, but not limited to those of AAA.
2. If using comparisons in marketing MCA products, verify and continue to verify the accuracy of stated information and DO NOT make direct comparisons using the name of a competitor(s) such as comparing MCA products to AAA products.
3. Do not use other trademarks or trade names in conjunction with marketing MCA products.* For example, do not refer to AAA or use their trademark. Further, do not use or register domain names that include a competitors' trademark.
4. On any website owned or produced by or for an Associate or used by an Associate to solicit business, reference must be made to the fact that you are an **independent contractor** or **independent business associate** of TVC.
5. You may not represent or infer that your website is the official or company owned MCA or TVC website.
6. All MCA logos, if any, authorized for use on your website need to bear the registered symbol (®) or trademark symbol (™) as applicable.
7. MCA names, trademarks or copyrighted materials may not be posted on any competitors' websites, blogs, Facebook pages or Twitter accounts.

*MCA currently has relationships with the WellCardRx™, Outlook Vision™ and DenteMax ® networks and the MCA Discount Card has been specifically approved by these companies to display their logos. However, the use of those logos apart from the MCA Discount Card has not been approved. Therefore, Associates may not display those company logos on their websites, Facebook pages or other social media sources. Additionally, Associates cannot refer to the MCA Discount Card as the WellCardRx Pharmacy Card, the Outlook Vision Card or the DenteMax Discount Card. Associates can make reference to the fact that the MCA Discount Card uses the WellCardRx™, Outlook Vision™, or DenteMax ® networks as the 3 components of the MCA Discount Card. When authorized for use, the appropriate trademark or registered symbols must be used when making mention of the foregoing trade names.

The logos for insurance carriers may not be displayed on any Associate websites or any social media sites. The following have indicated that they do not permit posting of

advertising on their websites, blogs, Facebook pages, Twitter accounts, or any other social media sources: WellCardRx™, Outlook Vision™ and DenteMax ®.