



Dear Associate,

Please help us pay you your commissions in a timely fashion. If you currently have a checking account we will need that information so we can make direct deposits to your account. Please fill out the following information and return to our home office. This will avoid unnecessary delays in receiving your commissions.

Print Member Name _____

Print Member ID# _____

Name of Bank _____

Bank City _____

Bank State _____

Routing Number _____

Account Number _____

I authorize TVC Marketing Associates to make direct deposits into the account indicated above.

Associate Signature

SETTING YOUR BUSINESS GOALS

What is your Income Goal? _____

To accomplish your goal, you will need:

_____ Sales Applications per Week

_____ Sales Applications per Month

You can qualify for monthly bonus for insurance:

- \$100 - 45 Memberships per Month - Average 11.25 Memberships per Week
 - \$213 - 65 Memberships per Month - Average 16.25 Memberships per Week
 - \$380 - 85 Memberships per Month - Average 21.25 Memberships per Week
 - \$480 - 105 Memberships per Month - Average 26.25 Memberships per Week
 - \$525 - 190 Memberships per Month - Average 47.5 Memberships per Week
 - \$600 - 250 Memberships per Month - Average 62.5 Memberships per Week
- (Based on sales of MCA Total Security with on-going pay)

I am interested in building a downline through recruiting. Yes No

I have friends or family I wish to share this opportunity with. Yes No

If yes, jot down a few names below of those who might be interested:

You and your sponsor should review your goals every month.

The following will assist you in setting your goals.

APPROX. HRLY COMM. RATE	# OF SALES	COMM. ADV. PER YEAR	COMM. ADV. PER MONTH	COMM. ADV. PER WEEK
\$6.00	3	\$12,480.00	\$1,040.00	\$240.00
\$10.25	5	\$21,320.00	\$1,776.00	\$410.00
\$21.00	10	\$43,600.00	\$3,640.00	\$840.00
\$33.58	15	\$69,849.00	\$5,821.00	\$1,343.00
\$46.25	20	\$96,200.00	\$8,016.00	\$1,850.00
\$70.50	30	\$146,160.00	\$12,180.00	\$2,820.00

DREAM SHEET

Vacations:
Where and how

Automobile:
Kind, color, options

House:
Size, style, extras

Money:
Savings, Investments

Career:
Salary increase, benefits, promotions

Children and Family:
Education, activities, shared time

Friendship:
Respect, helping others

Health:
Body weight, exercise

Religion:
Church involvement, religious study

Mind:
Education, reading, recall

24 Hours Later Write Why
In One Sentence Or Less

PERSONAL EVALUATION SHEET

Evaluate each area from 1 to 5, 5 being excellent

1. Physical – appearance, medical check-ups, exercise programs, weight control, nutrition

2. Family – listening habits, forgiving attitude, good role model, time together, supportive of others, respectful, loving

3. Financial – earnings, savings and investments, budget, adequate insurance, charge account

4. Social – sense of humor, listening habits, self-confidence, manners, caring

5. Spiritual – inner peace, sense of purpose, prayer, religious study, belief in God

6. Mental – imagination, attitude, continuing education, reading, curiosity

7. Career – job satisfaction, effectiveness, job training, understanding job purpose, competence

NOW DETERMINE WHICH AREAS NEED IMPROVEMENT

SEVEN STEPS FOR GOAL SETTING

1. Identify the Goal
2. Set a deadline for achievement
3. List obstacles to overcome
4. Identify the people and groups to work with to accomplish your goal
5. List skills and knowledge required to reach your goal
6. Develop a plan of action
7. List the benefits – What's in it for me.

GOAL SETTING

Look at dream sheet and select only those items you truly want to achieve.

Combine items from both the dream sheet and the self-evaluation to get a comprehensive list of your major goals.

Before you transfer items to your Major Goal Sheet, make sure you can answer yes to these 5 questions.

1. Is it really my goal?
2. Is it morally right and fair?
3. Are my short-range goals consistent with my long-range goals?
4. Can I commit myself emotionally to complete the project?
5. Can I visualize myself reaching this goal?

If so record the item on your Major Goal Sheet.

From the new list select at least 2 goals that you will work on every day.

For each goal you work on daily apply the seven steps to goal setting.

Identify Goal	Identify People
Set Deadline	List Skills
List Obstacles	Develop Plan
List Benefits	

Evaluate all of your goals on a regular basis.

When one goal is reached, replace it immediately with another goal.

Certain emphasis on goals may change so review your entire list regularly and adjust.

If it is a give up goal share it with everybody.

If it is a go up goal share it only with those you love and trust who will give you support.

In order to reach your Goal you have to make a Commitment.

DO IT NOW!

BENEFITS OF GOALS

Goals enable you to:

- Know, be, do and have more...
- Use your mind and talents fully...
- Have more purpose and direction in life...
- Make better decisions...
- Be better organized and effective...
- Do more for yourself and others...
- Have greater confidence and self-worth...
- Feel more fulfilled...
- Be more enthusiastic and motivated...
- Accomplish uncommon projects...

In order to succeed in life you must become a Flee Trainer.

- Flee Trainers are driven from within.
- Flee Trainers are not a SNIOP, they are not Susceptible to the Negative Influences of Other People.
- Flee Trainers understand that you will get everything you want in life if you just help enough other people get what they want from life.
- Flee Trainers don't tell others where to get off, they show them how to get on.
- Flee Trainers don't try to see through other people, they try to see other people through.

CLASS ONE

COMPLETING THE APPLICATION

Pay Methods & Completing Different Types of Applications

PAY METHODS

Bank Draft:

Whenever possible, attach a voided check or deposit slip of the account to be drafted. Be sure to complete the name, street address, city and state of the bank to be drafted in order to verify the transit numbers (bank routing numbers).

All transit numbers must be nine (9) digits. Draftable transit numbers CANNOT begin with any number greater than 32. If the member does not know his transit number, but has a check or deposit slip with him, the number is listed at the bottom of the check or deposit slip with the account number and check number.

SCS cards, ATM cards, and most other cash cards CANNOT be used for drafts. The numbers on these cards are generally NOT the account number, and are therefore useless when trying to draft from an account.

If you are having trouble getting bank account numbers from the bank by phone, ask if you can fax the application with the signature for verification. Usually, the bank will then call you back with the account numbers.

Bank drafts are sent for collections monthly a few days prior to the enrollment date. Occasionally, when the draft day falls on a weekend, the draft may hit on Friday before the weekend.

Canadian banks can now be drafted. **It is important to attach a voided check or deposit slip of the Canadian account to the application.** Canadian checks marked "U.S. Funds" can be cashed and are gladly accepted. These applications can only be input by the home office.

Bank draft authorizations must be signed by the **SIGNER ON THE BANK ACCOUNT ONLY**. Do not sign for the member or write "Per Phone Call To Member".

If a customer must call their home or bank for account numbers, stay with them at the phone to answer any questions or objections from the spouse or bank.

If the member wants his account to be drafted on a specific date, this can only be handled by the home office. Associate services will inform you how to process these applications.

Be sure to send the appropriate copy of all applications to the home office.

Credit Cards:

After you input an application using a credit card as the method of payment, make sure to send the appropriate copy to the home office as soon as possible for all of that weeks sales. If the member happens to dispute the charge on their credit card because they

did not recognize our name on their statement, or deny the charge for any other reason, we must produce a copy of the signed application to avoid being charge back by the credit card company.

Referring New Associates and Prospective Members to your Personalized Website

Each Associate has a personalized website where they can refer people to purchase memberships and/or sign up to become an Associate. The name or URL of the website is determined when you choose your Username when signup as an Associate. If, for example, you chose your Username to be "mynameis" then your personalized website would be:

www.tvcmatrix.com/mynameis

Once a prospective member purchases a membership, they to will receive their own personalized website.

Other Helpful Tips

All cancellations must be in writing and the bond cards returned with the cancellation notice. Refer to the bank draft and credit card authorization sections on the application, as well as the cancellation section in the membership handbook.

Notes

Motor Club Application

1. Effective Date - The Date the Application was Written and/or funds collected.
2. Group # - Number of the Master Member of a Group if applicable.
3. Sales Associate - Number of selling Sales Associate.
4. First name, middle initial, and last name of Master member.
5. Monthly dues for the membership associated with the member indicated.
6. First name, middle initial, and last name of each associate member.
7. Monthly dues of the membership associated with the member indicated.
8. Total of monthly dues.
9. Total initial charge equal to amount in item 8 times 2 for first and last months dues..
10. Master Member contact information.
11. Credit card information to be used to draft monthly membership dues if applicable.
12. Bank Draft information to be used to draft monthly membership dues if applicable.
13. Circle appropriate account type.
14. Member's signature.
15. Sales Associate's signature.

Motor Club of America, Corp.
 P.O. Box 20490, Oklahoma City, OK 73156 Phone: 800-227-6459

Effective Date
 Group #
 Sales Associate

First / MI / Last Name
 M \$
 1 _____ \$ _____
 2 \$
 3 _____ \$ _____
 4 _____ \$ _____
 Total Monthly Dues \$
TOTAL = MONTHLY DUES X 2 \$
First and Last Month

Address _____
 City State _____ Zip _____
 Phone _____ Alt Phone _____
 Email _____

I hereby authorize Motor Club of America, Corp. (MCA) to charge my credit/debit card or bank account listed below for all premiums or costs. This authorization is to remain in effect until MCA receives written notification from me revoking the authorization. Furthermore, in the event that the information I have provided is incomplete or incorrect, I authorize my credit card company or bank to provide MCA the information necessary to successfully charge/draft my account.

Credit Card Information

Credit Card # _____
 Expiration Date ____/____/____

Bank Draft Information

Name of Bank _____
 Bank Routing # _____
 Bank Account # _____

Checking Savings Credit Union

After the initial Draft/Charge of first and last months for each membership the next Draft/Charge for each membership will occur on or about one (1) month after the effective date.

**THIS IS NOT AN AUTOMOBILE LIABILITY INSURANCE CONTRACT
 AND DOES NOT COMPLY WITH ANY FINANCIAL
 RESPONSIBILITY LAW**

Members Signature _____
 Sales Asso. Signature _____

CLASS TWO

PAY INCENTIVES & BONUSES

Understanding Your TVC Marketing Plans & Bonuses

UNDERSTANDING YOUR MCA MARKETING PLAN FOR DIRECT SALES

TITLE CODES & TITLES

Associate: Independent Contractor who qualifies for commission advance.

Executive Director: Associate with 36 or more PGV in the previous month, who has 1 or more qualified 1st generation Associates with 36 or more PGV in the previous month.

Senior Director: Associate with 36 or more PGV in the previous month who has 3 or more qualified 1st generation Executive Directors with 36 or more PGV in the previous month are promoted to Senior Director.

National Director: Associate with 36 or more PGV in the previous month who has 5 or more qualified 1st generation Executive Directors with 36 or more PGV in the previous month are promoted to National Director.

National Training Director: Associate who in any one calendar month has 36 or more PGV, an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, of \$19.95 per month or greater and who have 20 or more qualified 1st generation Executive Directors with 36 or more PGV in that same calendar month, qualify as a National Training Director. National Training Directors are vested for earned commissions and overrides and never have to re-qualify for earned commissions and overrides, as long as they keep an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, of \$19.95 or greater in force.

The graphic below shows the levels you earn overrides on and number of generations you receive overrides on, based upon your title qualification.

Personal Sales	Annual Override on Downline Sales			
Associate	Executive Director	Senior Director	National Director	Natl. Training Director*
Commission Advance	36 PGV in the Previous Month & 1 or More Qualifying Associates With 36 PGV in the Previous Month	36 PGV in the Previous Month & 3 or More Qualifying Executive Directors With 36 PGV in the Previous Month	36 PGV in the Previous Month & 5 or More Qualifying Executive Directors With 36 PGV in the Previous Month	36 PGV in the Previous Month & 20 or More Qualifying Executive Directors With 36 PGV in the Previous Month
On Affiliated sales, last 2 levels of override are reserved	1st Gen. Overrides	1st Gen. Overrides	1st Gen. Overrides	1st Gen. Overrides
	2nd Gen. Overrides	2nd Gen. Overrides	2nd Gen. Overrides	2nd Gen. Overrides
	3rd Gen. Overrides	3rd Gen. Overrides	3rd Gen. Overrides	3rd Gen. Overrides
	4th Gen. Overrides	4th Gen. Overrides	4th Gen. Overrides	4th Gen. Overrides
	5th Gen. Overrides	5th Gen. Overrides	5th Gen. Overrides	5th Gen. Overrides

* See National Training Director definition above for exact qualifications

DEFINITIONS

Personal Membership: A current, active membership of TVC Marketing is one of the following: Pro-Driver, Motor Club of America Enterprises, Inc. (MCA), Small Business Club of America (SBCA), or Auto Club of America (ACA).

Active Membership: Any PERSONAL MEMBERSHIP which is not past due on the payment of the membership dues.

Renewal: Any PERSONAL MEMBERSHIP which has been in the system for more than 12 months is paid 80% of first year earned commission as earned.

Personal Sales: Sale of a PERSONAL MEMBERSHIP made directly by an Associate.

Personal Sponsorship: When you have recruited and trained an Associate to work directly in your sales organization and they have written at least one sale.

Personal Group Volume (PGV): Total PERSONAL VOLUME CREDITS you earn in a given month.

Personal Volume Credits: Each NEW MEMBERSHIP sold with an on-going payment method, each annual RENEWAL of a MEMBERSHIP with an on-going payment method, each NEW PERSONAL SPONSORSHIP, and the holding of an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, by an Associate carry Credit Values for PGV as seen below.

PERSONAL VOLUME CREDIT TABLE

PGV CREDIT TYPE	PRODUCT	CREDIT VALUE
Personal Sale	Any MCA	1
Personal Sale	Any TVC Pro-Driver	1
Personal Sale	Any SBCA	1
Personal Sale	ACA Master or Associate	1
Personal Sale	DriverShield Gas Matrix	1
Renewal (at Anniversary Month)	Any MCA	1
Renewal (at Anniversary Month)	Any TVC Pro-Driver	1
Renewal (at Anniversary Month)	Any SBCA	1
Renewal (at Anniversary Month)	ACA Master or Associate	1
Renewal (at Anniversary Month)	DriverShield Gas Matrix	1
Personal Sponsorship (New Associate)	N/A	1/6 of their PGV the first 3 months
Active Personal Membership in previous month	N/A	6
First Generation Associate with 36 PGV	N/A	6

Active Associate: To be an Active Associate you must meet one of the following:

1. Having sold a NEW MEMBERSHIP, with an on-going payment method, in the previous three (3) months and have any ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method; **OR**
2. Make 1 new sale with on-going payment method in the previous month or sponsor 1 new associate in the previous month; **OR**
3. Be a new Associate in your first three (3) months with the company.

Qualified For Overrides on New Sales: Any ACTIVE ASSOCIATE with 36 PGV in the previous month; or a New Associate in their first 3 months with the company; or any ACTIVE ASSOCIATE can receive overrides on qualified sales by a newly recruited 1st generation recruit during that recruits first 3 month with the company.

Qualified For Earned Commissions on Direct Sales: Any ACTIVE ASSOCIATE with 36 PGV in the previous month and having an ACTIVE PERSONAL MEMBERSHIP, with on-going payment method, worth \$9.95 or greater.

Debit Balance: Any amount of money you have been advanced, charged, or bonused over and above what you have earned.

Company Incentives and Promotions: Company programs which will vary from time to time at the Company's option, and are subject to change without notice. (Advances, commissions, rewards, bonuses, etc. are considered Company Incentives and/or Promotions).

Statement and Commission Checks: Any commissions or adjustments will be viewable in your back office on your website, at the companies option and are subject to change without notice.

Earned Commission: Associate's earned commission pays back their debit balances based on collected funds. Anything that is sold "as-earned" and never advanced, is paid "as-earned" for twelve (12) months as long as you are an ACTIVE ASSOCIATE. Once your debit balance is zero, all earned commissions are paid to you, as long as you are an ACTIVE ASSOCIATE with an ACTIVE PERSONAL MEMBERSHIP, with an on-going payment method, worth \$19.95 per month or more and you qualify with 36 PGV the previous month, or you have qualified for vesting as National Training Director.

ADDITIONAL INFORMATION

1. Checks of \$10.00 or more may be paid via the following methods:
Direct deposit
2. A Data Processing Fee will be deducted from weekly commission checks, according to the following chart:

WEEKLY COMMISSIONS	FEE
Up to \$100	\$ 3.00
\$101 to \$200	\$ 6.00
\$201 to \$300	\$ 9.00
\$301 to \$400	\$12.00
\$401 and above	\$15.00
3. Chargebacks:
 - a. If you sell 15 or more processable MCA Total Security memberships with an on-going payment method in one week, you will receive a Chargeback Bonus for any Chargebacks incurred during the week.
 - b. Chargebacks will not exceed 50% of your check. Any balance will be added to your debit balance.
4. You can enroll a member with credit card information on the computer until Midnight (CST) Saturday night, and they will be processed on Thursday and paid on Friday the following week. You will know immediately if the credit card is valid if you process your application through the website.

5. Checks take a minimum of four (4) working days to clear, so they must be in by Midnight, Monday to pay the following Thursday. You should always input your applications daily from the website to ensure they clear in time for your check.
6. The week the payment clears for an application is the week it will count and pay your commission.
7. All memberships including MCA, Pro-Driver , ACA and SBCA count for count to determine the level of your advance commissions.
8. Based on your sales production, you will receive a "Winner's Pack" of sales materials each week, which will allow you to continue to build your business at no cost to you.

BONUSES

Health Bonus

To qualify for the health bonus you must have an ACTIVE MEMBERSHIP with an on-going method of payment worth \$19.95 or greater. Once you qualify, the Health Bonus is strictly based on personal sales count each month. (The following indicates potential Health Bonus based on sales of MCA memberships with on-going pay.)

\$100 - 45 Memberships per Month - Average 11.25 Memberships per Week
 \$213 - 65 Memberships per Month - Average 16.25 Memberships per Week
 \$380 - 85 Memberships per Month - Average 21.25 Memberships per Week
 \$480 - 105 Memberships per Month - Average 26.25 Memberships per Week
 \$525 - 190 Memberships per Month - Average 47.5 Memberships per Week
 \$600 - 250 Memberships per Month - Average 62.5 Memberships per Week

Cash Winner Bonus

The amount of cash you earn for each sale with on-going payment increases the more sales you make each week. For example, when you sell Total Security memberships, you could earn: from \$80.00 to \$90.00 per sale. The difference between the base commission and the commission you are paid as the result of your sales count is your Cash Winner Bonus.

MCA Membership Sales Per Week	Comm Adv per Total Security Membership	Comm Adv per Security Plus Membership	Comm Adv per Security Membership
1	\$80.00	\$60.00	\$40.00
5	\$82.00	\$61.50	\$41.00
10	\$84.00	\$63.00	\$42.00
15	\$86.00	\$64.50	\$43.00
20	\$88.00	\$66.00	\$44.00
30	\$90.00	\$67.50	\$45.00

All Bonuses are based on commissionable and processable sales with on-going payment method.

Advance commissions are paid on Visa, MasterCard and Discover credit cards, as well as, electronic fund transfers from your established personal checking account. Commission on all other form of payment are paid as-earned, such as but not limited to, prepaid credit cards, gift cards, one-time pay cards, on-line banking accounts, offshore accounts etc. Any individual who gives away membership or charges multiple memberships to the same credit card or bank account will also be paid as-earned. Group sales are paid as earned.

Marketing Plans, Bonuses, Incentives, Product Availability, Policies and Procedures and etc., may be amended by the Company from time to time without notice at its sole discretion and without consent of Associates or any related party.

INCOME PROJECTION

Based on sales of MCA Total Security
Membership with 2 Months On-going Pay
with Advances and Insurance Bonus

APPROX. HRLY COMM. RATE	# OF SALES	COMM. ADV. PER YEAR	COMM. ADV. PER MONTH	COMM. ADV. PER WEEK
\$6.00	3	\$12,480.00	\$1,040.00	\$240.00
\$10.25	5	\$21,320.00	\$1,776.00	\$410.00
\$21.00	10	\$43,600.00	\$3,640.00	\$840.00
\$33.58	15	\$69,849.00	\$5,821.00	\$1,343.00
\$46.25	20	\$96,200.00	\$8,016.00	\$1,850.00
\$70.50	30	\$146,160.00	\$12,180.00	\$2,820.00

Insurance Bonus

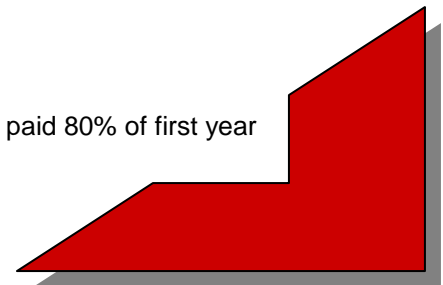
\$100 - 45 Memberships per Month - Average 11.25 Memberships per Week
\$213 - 65 Memberships per Month - Average 16.25 Memberships per Week
\$380 - 85 Memberships per Month - Average 21.25 Memberships per Week
\$480 - 105 Memberships per Month - Average 26.25 Memberships per Week
\$525 - 190 Memberships per Month - Average 47.50 Memberships per Week
\$600 - 250 Memberships per Month - Average 62.50 Memberships per Week



Income Projections for MCA Marketing Plan

Sales Per Week	Commission Advance Per Sale	Commission Advance Per Week	Commission Advance Per Year	1st Level Override Adv. Per Sale	1st Level Override Adv. Per Week	Earned Override Per Month	Annual Override Per Sale
MCA Total Security Plan (Monthly Retail Value \$19.95)							
1	80.00	\$80.00	\$4,160.00	6.00	6.00	0.66	7.92
5	82.00	\$410.00	\$21,320.00	6.00	30.00	0.66	7.92
10	84.00	\$840.00	\$43,680.00	6.00	60.00	0.66	7.92
15	86.00	\$1,290.00	\$67,080.00	6.00	90.00	0.66	7.92
20	88.00	\$1,760.00	\$91,520.00	6.00	120.00	0.66	7.92
30	90.00	\$2,700.00	\$140,400.00	6.00	180.00	0.66	7.92
Security Plus (Monthly Retail Value \$14.95)							
1	\$60.00	\$60.00	\$3,120.00	5.00	5.00	0.52	6.24
5	\$61.50	\$307.50	\$15,990.00	5.00	25.00	0.52	6.24
10	\$63.00	\$630.00	\$32,760.00	5.00	50.00	0.52	6.24
15	\$64.50	\$967.50	\$50,310.00	5.00	75.00	0.52	6.24
20	\$66.00	\$1,320.00	\$68,640.00	5.00	100.00	0.52	6.24
30	\$67.50	\$2,025.00	\$105,300.00	5.00	150.00	0.52	6.24
Security (Monthly Retail Value \$9.95)							
1	\$40.00	\$40.00	\$2,080.00	4.00	4.00	0.39	4.68
5	\$41.00	\$205.00	\$10,660.00	4.00	20.00	0.39	4.68
10	\$42.00	\$420.00	\$21,840.00	4.00	40.00	0.39	4.68
15	\$43.00	\$645.00	\$33,540.00	4.00	60.00	0.39	4.68
20	\$44.00	\$880.00	\$45,760.00	4.00	80.00	0.39	4.68
30	\$45.00	\$1,350.00	\$70,200.00	4.00	120.00	0.39	4.68

Any PERSONAL MEMBERSHIP which has been in the system for more than 12 months is paid 80% of first year earned commission as earned.



Income Projections for Motor Club Of America Marketing Plan's
1st Generation Override Income

Sales Count Per Week	1st Level Override Adv.	Number of Associates	1st Level Override Adv. Per Week	Annual Override
Total Security (Monthly Retail Value \$19.95)				
1	\$6.00	x 1	= \$6.00	\$312.00
5	\$30.00	x 5	= \$150.00	\$7,800.00
10	\$60.00	x 10	= \$600.00	\$31,200.00
15	\$90.00	x 15	= \$1,350.00	\$70,200.00
20	\$120.00	x 20	= \$2,400.00	\$124,800.00
30	\$180.00	x 30	= \$5,400.00	\$280,800.00
Security Plus (Monthly Retail Value \$14.95)				
1	\$5.00	x 1	= \$5.00	\$260.00
5	\$25.00	x 5	= \$125.00	\$6,500.00
10	\$50.00	x 10	= \$500.00	\$26,000.00
15	\$75.00	x 15	= \$1,125.00	\$58,500.00
20	\$100.00	x 20	= \$2,000.00	\$104,000.00
30	\$150.00	x 30	= \$4,500.00	\$234,000.00
Security (Monthly Retail Value \$9.95)				
1	\$4.00	x 1	= \$4.00	\$208.00
5	\$20.00	x 5	= \$100.00	\$5,200.00
10	\$40.00	x 10	= \$400.00	\$20,800.00
15	\$60.00	x 15	= \$900.00	\$46,800.00
20	\$80.00	x 20	= \$1,600.00	\$83,200.00
30	\$120.00	x 30	= \$3,600.00	\$187,200.00

CLASS THREE

YOUR SUPPORT SYSTEM

Who's Who at MCA, Conference Calls, Understanding Your Website, Enter an App Online

WHO'S WHO AT TVC

Home Office (for Associates only): 1-866-467-2221

Home Office (for Members): 1-800-227-6459

Lynn Havener, Associate Services Ext. 579

Jeff Cochran, Vice President Motor Clubs Ext. 4450

David Kircher, President Ext. 511

Our 800# is open 24 hours a day, 7 days a week. There is always someone there who can help. If you have a customer who has a question, please offer help. The Home Office is there to help you and the customer. TVC prides itself in outstanding customer service.

CUSTOMER SERVICE

Customer service is a sale waiting to happen. Any great company excels in Customer Service (just look at Sears, American Express and Southwest Airlines).

You may be the only one representing MCA that actually comes into contact with the customer, so be sure you have the tools necessary to provide information. If a customer comes by with a complaint, listen. Take down the information and call Associate Services. They will help to assess the problem and determine what needs to be done.

Make sure the customer understands the product. Always validate their feelings and resell the membership. Make sure they understand the value of their membership.

CONFERENCE CALLS

You can hold weekly and monthly conference calls with your teams. These are designed to offer training and recognition, as well as keeping Associates informed on their standing for the month (are they close to reaching a bonus, etc.?). Most importantly conference calls bring your team together.

UNDERSTANDING YOUR WEBSITE

As a TVC Associate, you have the benefit of having your own website. On your website, you have the ability to monitor your business, monitor your team's progress, and enter your own sales.

To receive your own website, just sign up for your membership or to become an associate. Any membership you purchase gives you a website. (To qualify for bonuses, you must have a membership value of \$19.99 or above. See section in Training Class Four for more information).

Your web-site address will be www.tvcmatrix.com/YOUR_USER_NAME. You will be prompted to choose a "User Name" when you enroll. You can then send prospects to your website to purchase products and services. Any sale purchased through your website will be credited to you for sales commissions and/or Matrix commission.

Your trainer will show you how to access your website, walk you through the process of entering sales and answer any questions you may have, or you can schedule a tour of your website by phone by calling Associate Services at TVC.

HOW TO ENTER AN APPLICATION ON-LINE

To enter an order on you web-site, log on to your web-site using your username and password. After you are logged on, click on the tab at the top of the screen labeled "Associates". Click on the "Order Entry" button on the left hand side of the screen, and the following screen will appear.

The screenshot shows the TVC Matrix website interface. At the top left is the TVC Matrix logo. To the right, it says "Nothing in Cart Total:\$0.00" and "William Associate This is the last opportunity you will need to take advantage of ever again." with a small image of a person. Below the logo is a navigation bar with tabs: Shopping, Opportunity, Account, Associates, and Support. Underneath are buttons for Order Entry (highlighted in yellow), PGV, Sales, Renewals, Matrix, Genealogy, and Team. A second row of buttons includes Matrix Tree, Picture, Associate Payments, Sales Support, and Team Sales. At the bottom of this row are Newsletter and FAQ buttons. On the right side, it says "Logged In • Logout". On the left side, there are links for "Enter New Order" and "Show all orders". Below these is a "Show Orders" section with "From" and "To" input fields and a "GO" button. The main heading is "Order Entry". Below it is "Order History From 1/19/2007" and a table header with columns "Date", "Member", and "Product".

Click on "Enter New Order" which will take you to the following screen to enter the new member's Social Security Number.

The screenshot shows the TVC Matrix website interface for entering a Tax ID. It features the same navigation and promotional elements as the previous screenshot. The main heading is "Tax ID". Below it is the instruction "Enter the Tax ID for the customer (including dashes)" and the example "594-33-9031". At the bottom right, there is a blue "Next" button.

Once you have entered the member's social security number, click the next button to enter the members personal information.

The screenshot shows the TVC Matrix website interface. At the top left is the logo "TVC Matrix". To the right, a cart icon shows "Nothing in Cart Total:\$0.00". Further right, a message says "William Associate This is the last opportunity you will need to take advantage of ever again." with a small image of a person. Below the logo is a navigation menu with buttons for "Shopping", "Opportunity", "Account", "Associates", and "Support". Underneath are more buttons: "Order Entry", "PGV", "Sales", "Renewals", "Matrix", "Genealogy", and "Team". A second row of buttons includes "Matrix Tree", "Picture", "Associate Payments", "Sales Support", and "Team Sales". At the bottom of the menu are "Newsletter" and "FAQ". On the right side, it says "Logged In • Logout".

Member Info

Tax ID	594-33-9031
First Name	John
Last Name	Doe
Address Line 1	3411 South Street
Address Line 2	
City	Oklahoma City
State	Oklahoma
Zip	73142
Country	USA
Province	
Phone	4058432722
Driver's Licence #	1234432110K
Driver's License State	Oklahoma
Birth Date	07-04-1960
Email	Jdoe@yahoo.com
User Name	jdoe
Password	

Previous Next

First and Last Name, Address, Phone number are required, as well as, a username and password for the member. (If the member did not give you a username and password, use the first and last name of the member with no spaces in between, for the username and password.) Don't forget to enter as much information as possible including email address and multiple phone numbers. This gives us more ways to contact the member to better serve them. Once this information has been entered, click on the next button, and the Promotion and Product selection screen will appear.

The promotions you use determine the commission you will be paid...so pay special attention to the promotion you select.

SECURITY FIRST AND SECOND MONTH - You will be using the promotion labled Security First and Last Month. This will pay the commissions outlined in CLASS FOUR. Then select the appropriate MCA Security product, and press the next button.

The screenshot shows the TVC Matrix website interface. At the top left is the logo "TVC Matrix". To the right, a cart status box says "Nothing in Cart Total: \$0.00". Below the logo is a navigation menu with tabs for Shopping, Opportunity, Account, Associates, and Support. Under these are sub-tabs for Order Entry, PGV, Sales, Matrix, Genealogy, Team, and Matrix Tree. Further down are buttons for Picture, Associate Payments, Sales Support, Team Sales, Matrix Qualification, and FAQ. On the right side, there is a promotional banner with the text "This is the last opportunity you will need to take advantage of ever again." and an image of a golfer. Below the banner, it says "Logged In as DAVID KIRCHER • Logout".

The main content area is titled "Ordering For Mary Doe". It contains two sections:

Choose a promotion for this order:

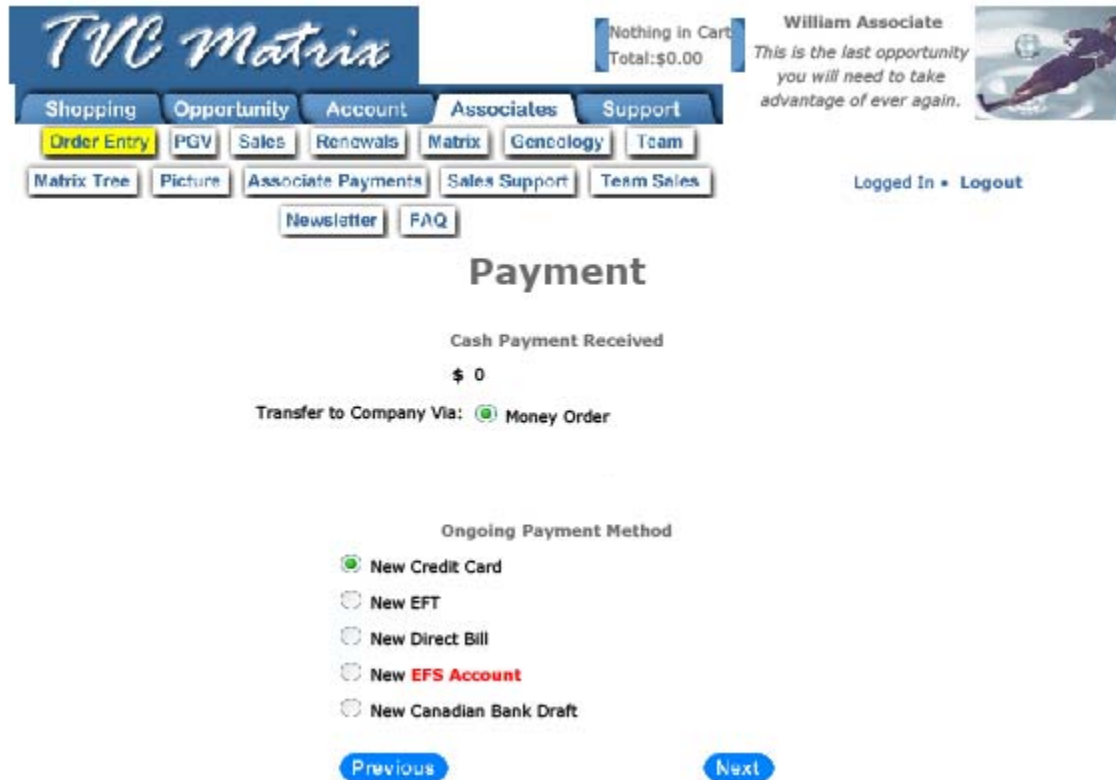
- Promotion
- Matrix Monthly
- SBCA Paid Annually
- SBCA First and Last Month Collection
- SBCA First Month Collection
- Prodriver/Matrix Combo Paid Annually
- Prodriver/Matrix Combo First and Last Month Collection
- Prodriver/Matrix Combo First Month Collection
- Motor Club First Month and Last Two Months
- Security First and Second Month

Choose a product for this order:

Product Name	Retail Price
<input type="radio"/> MCA Security	\$9.95
<input type="radio"/> MCA Security Plus	\$14.95
<input checked="" type="radio"/> MCA Total Security	\$19.95
<input type="radio"/> Pro-Driver 4885 Plan	\$48.85
<input type="radio"/> Pro-Driver Calif. Green Plus	\$31.90
<input type="radio"/> Pro-Driver Green Plus	\$31.90
<input type="radio"/> SBCA Green	\$42.90
<input type="radio"/> SBCA Platinum Plus	\$110.00
<input type="radio"/> TVC 100 Plus Motor Club nmo	\$11.25
<input type="radio"/> TVC PLUS MOTOR CLUB nmo	\$5.95

At the bottom of the selection area are "Previous" and "Next" buttons.

Once you select the appropriate Promotion and Product click Next and you will be taken to the Payment Screen.



New Credit Card - Select this button if the member has given you credit card information to process his order.

New EFT - Select this button if the member has given you bank draft information to process his order.

New Direct Bill - Select this button if you received cash and did not receive an on-going method of payment. Such sales are paid only as-earned and are highly discouraged.

New EFS Account - Do Not Use

Once you select **New Credit Card** or **New EFT** it will take you to one of the following screens depending on your selection.

Edit Payment Method

Credit Card

Name on Card
Card Number
Card Type
Exp Date /

[Previous](#)

[Next](#)

Edit Payment Method

Electronic Funds Transfer (EFT)

EFT Institute Name
EFT Institute Type Bank Credit Union
EFT Institute Phone
Routing Number
Account Number
Account Type Checking Savings
Is Business Yes No

[Previous](#)

[Next](#)

Enter the appropriate information given to you by the member and click **Next**. The original payment screen will be redisplayed with the newly created payment methods listed at the top of the Ongoing Payment Methods.

The screenshot shows the TVC Matrix website interface. At the top, there is a navigation menu with buttons for Shopping, Opportunity, Account, Associates, and Support. Below this is a secondary menu with buttons for Order Entry, PGV, Sales, Renewals, Matrix, Genealogy, and Team. A third row of buttons includes Matrix Tree, Picture, Associate Payments, Sales Support, and Team Sales. At the bottom of the menu are Newsletter and FAQ buttons. On the right side, there is a cart status showing 'Nothing in Cart Total:\$0.00' and a promotional message for a 'William Associate' with a photo of a person in a boat. Below the menu is a 'Payment' section with a 'Cash Payment Received' of '\$ 0' and a 'Transfer to Company Via:' option set to 'Money Order'. Underneath is an 'Ongoing Payment Method' section with a list of radio buttons: Bank Draft - xxx2341 (selected), Bank Draft - xx5665, New Credit Card, New EFT, New Direct Bill, New EPS Account, and New Canadian Bank Draft. At the bottom of the page are 'Previous' and 'Next' buttons.

Select the newly created payment method given to you by the member and press the **Next** button. A screen will appear asking you to confirm the order.

TVC Matrix

Nothing in Cart
Total:\$0.00

William Associate
This is the last opportunity you will need to take advantage of ever again.

Shopping Opportunity Account Associates Support
Order Entry PGV Sales Renewals Matrix Genealogy Team
 Matrix Tree Picture Associate Payments Sales Support Team Sales
 Newsletter FAQ

Logged In • Logout

Confirm Order

Sponsor Name **William Associate**
 Member Name **John Doe**
 Payment Method **Bank Draft - xx5665**
 Membership Name **MCA Total Security**
 Months To Be Collected **2**
 Promotion **MCA Total Security First and Last Month Collection**
 Amount Due **\$39.90**

[Previous](#) [Place Order](#)

Once you have confirmed the information click the Place Order Button.

TVC Matrix

Nothing in Cart
Total:\$0.00

William Associate
This is the last opportunity you will need to take advantage of ever again.

Shopping Opportunity Account Associates Support
Order Entry PGV Sales Renewals Matrix Genealogy Team
 Matrix Tree Picture Associate Payments Sales Support Team Sales
 Newsletter FAQ

Logged In • Logout

Results

The order was completed successfully.

[Order Entry Summary](#)

A results screen will appear letting you know the result of your transaction. If the credit card is declined or if the bank routing number is incorrect you will receive a message indicating that result. Once the order is completed, click on Order Entry Summary to see the order you have entered. You are ready to enter your next order.

TVC Matrix

Nothing in Cart
Total:\$0.00

William Associate
This is the last opportunity you will need to take advantage of ever again.

Shopping Opportunity Account Associates Support
Order Entry PGV Sales Renewals Matrix Genealogy Team
 Matrix Tree Picture Associate Payments Sales Support Team Sales
 Newsletter FAQ

Logged In • Logout

Order Entry

[Enter New Order](#)

[Show all orders](#)

Show Orders

From

To

Order History From 1/19/2007

Date	Member	Product
1/26/2007 1:33:25 PM	John Doe	MCA Total Security

Key in Direct Sales is the ability to think on your feet.

Learn how you will react – don't freeze

Introduction To Merchants:

Hi I'm [*your name*] (shake hands)

I've been talking with some of the merchants and other citizens in the area and I have something I think you would be interested in.

PAGE 1

I represent Motor Club of America. When you join Motor Club of America you get a membership card that looks just like this. Your membership covers you in the United States and Canada.

PAGE 2

First thing your membership provides is Road Side Assistance. When you are in your vehicle and you have a problem, all you have to do is call us. 24/7 just sign and drive.

If you have a flat somewhere, you call us and we'll send somebody out to you. Nobody likes to change a flat other than the guy getting paid to do it, right?

If you lock your keys in your car, have a dead battery, or you break down somewhere you call us 24 hours a day and we will take care of it.

PAGE 3

It also covers your RV, your dually pick-up truck over 1 ton, your boat trailer, your motorcycle, or your live stock trailer up to \$100 for service.

PAGE 4

You've also got \$500 in travel assistance.

Here's how this works –

If you have an accident, you hit somebody or somebody hits you or there may not be any one else involved. Maybe you hit a deer. This can help you continue to do your job.

So if you have an accident, it pays for your car rental for seven days up to \$500.

Now if the accident is away from home, here's what we will do for you –

If you are 50 miles or more away from home we'll pay up to \$500 for meals, lodging or for transportation home – now that may mean you have to rent a vehicle or you may have to get a flight to get back home. This will take care of you so you aren't stranded.

If your car just breaks down it doesn't cover that, but if you are in an accident regardless of who is at fault, we're going to keep you from being stranded.

PAGE 5

MCA also provides planning and travel reservations. When you get ready to take a trip – you'll like this, a lot of our members say this is worth the money alone and they love it.

Call us – we'll send you a nice trip pack, we can schedule your trip, you get detailed routings, maps, airline reservations, and hotel discounts.

So anytime you get ready to travel, you use this and that saves you money.

PAGE 6

You also have \$500 in bonds.

If you get stopped for a moving violation and there is a charge against you, we will post a \$500 bond for you.

Here in Oklahoma they will just write you a ticket but in some states when they stop you it's not so easy. They want you to pay the fine before they let you go. If you're coming back from a trip somewhere, you might not have \$95 or \$100 in your pocket to pay for a ticket.

We'll take care of you 24 hours a day – just call us.

PAGE 7

You've also got \$25,000 in bail bond to release you.

PAGE 8

You've got \$2,000 in legal fees to defend you for any of the over 100 moving violations you can be charged with. That's everything from speeding to vehicular homicide.

It's a good feeling when you head down the road to know that you already have legal benefits bought and paid for with your membership.

PAGE 9

You also have \$1,000 in legal fees for an attorney to help you collect on injuries you suffered when you are in an accident or someone damages your vehicle.

If someone hits your car and they don't want to pay to fix it and you have to get an attorney involved – that's how this works.

PAGE 10

Also with your membership you have \$5,000 in stolen vehicle reward.

If somebody steals your vehicle, you call the club to report it and you call the local law enforcement – we'll put up a \$5,000 reward for the recovery of your vehicle and the conviction of the person who stole it.

PAGE 11

You also have up to \$1,000 in credit card protection. Do you carry credit cards?

If your credit card is lost or stolen we have up to \$1,000 in protection for you.

PAGE 12

We also have a \$500 reward for information leading to the arrest and conviction of someone that has stolen your livestock, your stock trailer, your tack or any farm equipment.

If someone steals something off the farm we put up \$500 for the recovery of that equipment.

PAGE 13

You get discounts on your prescriptions, eye care and dental. If you and your family are members you can all save.

You can go to any of the major pharmacies and receive discounts on your prescription drugs.

You also get discounts on your eye exams, contact lens, glasses and Lasik surgery.

You can use this for you and your entire family that are members. There are also dental savings up to 50%.

PAGE 14

You also have emergency benefits, that cover you on any accident, not just vehicle accidents.

PAGE 15

If you are injured in a covered accident we pay emergency room benefits up to \$500.

If you are involved in an accident and the EMT says you need to go have yourself checked out, you know you have \$500 in benefits. What a lot of people like about this is that it can help with your deductibles on your hospital benefits on your insurance.

PAGE 16

You've got hospital benefits. If you are injured in an accident and end up in the hospital this pays \$150 a day for a full year.

That is \$54,750 in benefits available to you.

The nice thing is these benefits are paid directly to you, not the hospital. If you have health insurance that's going to pay the hospitals and doctors but this is paid directly to you because you are going to have a loss of income. You're going to have expenses you have to cover, so this comes directly to the member.

PAGE 17

You have \$10,000 death benefit. If a member is killed in any accident, we pay \$10,000 to the estate.

PAGE 18

Another benefit you have on your membership is an additional \$50,000 accidental death benefit you may enroll in.

You have 3 choices:

1. Individual coverage
2. Husband and wife coverage or
3. Family coverage

You elect the level of coverage you want.

You can choose option one – which is \$50,000 benefit. If something happens to you we pay \$50,000 to your family if it is an accident.

You can choose option two which is \$25,000 on you and \$25,000 on your spouse.

Or you can choose option three that provides \$30,000 on you, \$15,000 on your spouse and \$3,500 on each of your children.

Option 3 also carries some additional benefits of up to \$1500 a year for day care for your children, it will pay up to \$1500 a year for children who are enrolled in higher education, and it can provide retraining money up to \$3000 for your spouse to re-enter the work force.

So you can choose the level of benefits you like.

PAGE 19

You also have a travel assistance program. This is a worldwide travel benefit.

If you are 100 miles or more away from home and you have any kind of medical emergency, this will get you back home. I've heard these medical helicopters don't get off the ground for less than \$25,000. It costs a lot of money if you need this and it is a part of your membership.

This is world wide - so if you were on a cruise, if you were in Hawaii, or if you were in London England, this protects you worldwide. This covers accidents and even if you get sick.

PAGE 20

So here's what you get with your membership:

You have road side service 24 hours a day – if you have children you can put them on the plan as well. If you don't want to be broken down on the side of the road, you certainly don't want your children broken down there either. So you want to have this for them also.

You've also got your emergency road side assistance for your boat trailer, your RV, your motorcycle, your duley, and your livestock trailer.

You also have \$500 travel interruption assistance if you're involved in an accident more than 50 miles from home or car rental for an accident closer to home.

You've got your trip planning.

You have \$25,000 bond.

You've got \$2000 to defend you.

You've got \$500 stolen vehicle reward.

You have \$1000 credit card protection.

You have \$500 in reward if anything happens to your farm equipment.

You've got prescription drug, vision and dental discounts.

You have \$500 for emergency room benefits.

Over \$54,000 in covered hospital benefits.

\$10,000 accidental death benefit.

And you have an additional \$50,000 death benefit tacked on to that.

Finally you have travel assistance anywhere in the world.

You get all these benefits and services for only \$19.95 per month.

Now you can also put your spouse on this plan.

CLOSE

Let me show you our application –

You put your name here, then you can put your spouse on here, then you can add each of your children.

It's only \$19.95 for each one of them.

All the information we get from you is your name, address and phone number.

I'll give you a copy of this and as you can see your benefits are in full force right now.

This is the 800 number if you need any help before you get your card, you just call this number and they will help you.

I'm going to give you a copy of this receipt and your membership is in full force today.

I would like to enroll you as a member today.

MCA
Getting Started Right: The System!
4 STEP PLAN

Following this system has proven time and time again to be the BEST way to Launch your MCA Business. Follow the system exactly, and you will be amazed at the results.

1. Learn your **SALES PRESENTATION**
A) Know What To Say B) Know How To Say It C) Know How To Close
 2. Make a **LIST** of everyone you know. (First 25 on back) Don't Judge anyone . . . you don't know who they know!
 3. **CONTACT** everyone on your list. Set up at least 3 or 4 appointments a day for you and your Manager to work as a part of your Training.
 4. **RECOMMENDATIONS . . .** The Key to **GROWING** Your **MCA Business** Is Learning **The Art Of Recommendations**.
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Four Principals You Need to Look At Everyday

- 1) **Goals:** Set yourself goals for how many presentations you will make each day you work.
Set yourself a goal for how many sales you will make each day you work.
Set yourself a goal for the income you desire . . . daily, weekly, monthly and yearly.
- 2) **Your System:** If you are going to have consistent success at anything you have to establish a system for working your business. When- Where- How long.
- 3) **Focus:** Life comes at you fast and it is easy to get distracted. Have your goals and system clearly defined and written down so you know why you are working and have a "track to follow".
- 4) **Make it Fun:** Do not make this just another job. Keep your mind *on* the things you want and *off* the things you don't want and "above all else" have fun!

MCA Fast Start Prospecting List

Make a Copy for your Manager

Congratulations, you've started a new business and to help you launch your business you need to let your friends and family know about your business. If you opened a new restaurant you might invite them to the "Grand Opening." This business is no different, and they can refer people to you. Trust this process . . . it works. Do it and you will see the results?

10 "WARMEST" Prospects – Friends and Family

	Name	Phone #	Relationship	Contact	Notes
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

15 "WARM" Prospects – Somebody from Church, Work, Community Clubs (Lions, Civitan, Rotary, etc.)

11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

MCA Approach

After you normal greeting

I've started a new Business. As a part of my training, I've got to show our program to 20 people. It will only take about 15 minutes. You may or may not be interested.

The Art of getting Recommendations

When you've made the sale, you close your kit, and when the prospect sees you close the kit, the process is over in their mind and they kind of relax. Then the first thing I say is,

“I want to ask you a question. As a matter of fact, I need your help. We've found as a company that we get our best members from people just like you, hard-working, responsible people. Who do you know here in this area that would make me a good member?”

When somebody says “I want to ask you a question” an antenna goes up. They kind of perk up a little bit. And then you say “As a matter of fact, I need your help.” They immediately move to ‘how can I help this guy?’ Then you say “we've found as a company” – not that I've found, but “we've found as a company that our very best members come from people just like you, hard-working, responsible people. Who do you know here in the area that would make a good member?” You don't say, “Who do you know that would buy this?” or “Who'd be interested in it?” because you don't want your prospect trying to figure out, ‘who would buy it or who would be interested.’ You just say, “who'd make a good member?” The average person will give you five names of people to go see. With those people you call on as a result of recommendations, the closing ratio is a lot higher than cold calls, because a friend or relative, someone they respect or love, sent you over there. If you want a long career in the motor club business, learn the art of getting recommendations.

After many years in the Direct Sales Industry, I have found that the people that are successful and have long careers with any company, have learned the art of getting recommendations.

