

This is the last opportunity you'll need to take advantage of ever again.

Another Record Year in Sales

Well, the TVC Family of Companies had another record setting year in 2008, thanks to our outstanding group of Associates. We had over 649,000 sales by more than 1,000 associates across the Family of TVC Companies. We had an increase of more than 10% in the number of selling associates and more than doubled the number of sales in we had 2007. Our number one associate had sales of 222,463 units, which was over three times their sales volume in 2007. What a great thing to know that you are part of a growing company with a firm foundation, offering quality products to consumers across the US and Canada. How did your sales organization compare in 2008 versus 2007? Are you moving forward? Always remember to continue to recruit and share the opportunity with those around you. Unless you continue to recruit at a level high enough to grow and produce recruiting overlay, you will go backwards. Recruiting is the key to sustained growth.

Motor Club – Simpler – More Sales

We have made some changes to the Motor Club plans which will give you an opportunity for more sales and will simplify the product line. We are offering two plans this year. The TVC Plus Motor Club for \$5.95 per month, which provides for a local tow, and the TVC Plus 100 Motor Club for \$11.25 per month, which provides towing up to 100 miles to the member's destination of choice.

Previously both of these plans covered the Named Member and their spouse. On all future sales a membership covers the named member ONLY. With each membership the member also receives a position in the matrix as one of the benefits. No more confusion about how many and which memberships to buy... just one membership for each driver in the family, which gives everyone road service coverage and a position in the matrix.

All previously sold memberships have been grandfathered to cover member and spouse or family depending on the plan purchased.

The motor club coverage in the 4885 plan will continue to cover the Named Member and Spouse.

Company Records

PRO-DRIVER Most Team Apps in a Year 48,545

Most Personal Apps in a Year 2,453

in a Month 314

in a Week 88

> in a Day 27

Most Personal Apps in a Year by a Husband/Wife Team 2,351

> MOTOR CLUB Most Apps in a Month 21,415

> > in a Week 5,011

กุ่นเมรุเว านวาราร

TVC Plus - \$5.95 and TVC Plus 100 - \$11.25 Legal Benefits

When selling the TVC Plus \$5.95 and the TVC Plus 100 \$11.25, the following legal benefits apply as stated in their membership agreement:

SECTION B - REIMBURSEMENT FOR ATTORNEY'S FEES

- Property Damage Collection We will pay attorney's fees up to 30% of the property damage collection but not more than \$250.00 if your auto is involved in an auto accident.
- Auto Manslaughter Defense or Auto Assault and Battery Defense We will pay your attorney's fee to defend you if you are charged with or indicted for auto manslaughter or auto assault and battery as a result of an accident involving your covered auto. The maximum fees we will pay are as follows: \$100.00 for preliminary proceedings; after indictment, \$200.00 for each trial day. The maximum for preliminary proceedings and trial days is \$1,100.00. If there is an appeal we will pay an additional amount of not more than \$200.00.
- Reckless Driving Defense; Careless Driving Defense; Other Motor Vehicle Violations; or Hearing before State Motor Vehicle Department – We will pay fees of attorneys selected by you to defend you if:
 - a. You are involved in an accident and are charged with reckless or careless driving;
 - b. You are charged with any other violation of a traffic law;
 - c. You appear before a state motor vehicle department to answer charges why your license to operate or registration should not be suspended or revoked.
 - The maximum fees we will pay are as follows:
 - Reckless Driving Defense, Careless Driving Defense, Other Motor Motor Vehicle Violations and hearings before State Motor Vehicle Board.
 - b. Additional Appeal
- Enforcing New Car Warranty We will reimburse you up to a maximum of \$250.00 if your attorney succeeds in enforcing a new car warranty pertaining to your auto.

Exclusions for these services include - When any driver of the auto is charged with driving under the influence of intoxicating liquors, narcotics or psychedelic drugs; or does not have a valid operator's permit; or leaves the scene of the accident without disclosing his identity; or does not stop after hitting a person or object (hit and run driver).

So <u>on these two plans</u>, be sure to let you customers know that they can hire the attorney of their choice and we will reimburse them up to the limits specified when they submit their billing for reimbursement.

SBCA Platinum Plus (\$110 per month)

There are many great benefits in the Platinum Plus plan. Highlighted below are some of the exceptional features of this plan which distinguish it from other Pro-Driver or SBCA plans. We have reformatted the information about the ALL ACCIDENT CASH INCOME which will make it easier for you to point out to your members that:

- They are covered for any type of accident -- in or out of a vehicle, at work or at play, with minimal restrictions.
- When a covered accident happens, they can use any emergency room across the U.S. or Canada and receive up to \$300 paid directly to the member.
- If they are hospitalized as a result of a covered accident they can receive up to \$150 per day, \$1,050 per week, \$4,500 per month, or \$54,750 per year, paid directly to them.
- Additionally, they can have up to \$50,000 in accidental death and dismemberment coverage.

\$150.00

\$100.00

Lob Lrodncerz

EDIR Bonus

- PHP Benefits
 Bob O'Brien
- Elvia Eaton

 Peter Arns
 Chris
 McAtee
 Molly Staples
 Rose
 Dobran
 Melinda Hatherley
- Wes Wolf Richard Bradshaw
- Maria Vargas
 Sandra Cortez
- Ramiro Talavera
 Chris Cooper
 LC Walls
 Debi Tonkovich
- Donna Jackson
 Jacquelyn
 Woodruff
 Justin Coffee
- Michelle Sharkey
 Rashaan
- Elam Al Lawson Tera Brooks
- Terry Dean
 Veronica Garza
 - Wanda Hodges

Total Team Builders* *any TVC Associate (1st) Debi McLellan Tonkovich with 3717 team sales (2nd) C Marketing

(3rd) NW Business Advisors (4th) Al Lawson (5th) Donna Jackson

Top NEW Team Builders*

*with TVC under one year (1st) Peter Arns, with 125 team sales

Top Team Builders* *with TVC under two years

(1st) Elvia Eaton, with 289 team sales (2nd) Peter Arns

Top Team Builders*

*with TVC under three years (1st) Jacquelyn Woodruff, with 789 team sales (2nd) Tera Brooks (3rd) Justin Coffee (4th) Elvia Eaton (5th) Michelle Sharkey

Insurance Bonus Winners* \$600 Bonus PHP Benefits

\$480 Bonus

Elvia Eaton • Peter Arns • Molly Staples • Rose Dobran

\$380 Bonus

Melinda Hatherley• Richard Bradshaw

\$213 Bonus

Maria Vargas • Sandra Cortez • Ramiro Talavera • Carmelo Rodriguez • Kelly Chilton • Tina Strange • Maria Lozoya • Doublas McLean

\$100 Bonus

Manuel Balderas • Marisa Fife • Bennie Rodriguez

- JennyToulouse
 Rashaan Elam
 - Michael Arch
 Rudy Cortez
- Terry Dean
 Anthony Prano

Gabriel Lozoya
 Michelle
 Phelps
 Wanda Hodges
 John
 Hennessy
 Jorge Siverio
 Debi
 Tonkovich
 *Winners must meet Insurance Bonus

[^]Winners must meet Insurance Bonus qualifications to receive the bonus.

Top Weekly Truck Stop Sales Week of 12/28/08 (1st) Sarah Karoly (24)

(2nd) Rose Dobran (3rd) Ramiro Talavera (4th) Melinda Hatherley (5th) Elvia Eaton

Week of 01/04/09 (1st) Elvia Eaton (34)

(2nd) Peter Arns (3rd) Maria Vargas & Ramiro Talavera (4th) Melinda Hatherley (5th) Molly Staples

Week of 01/11/09 (1st) Elvia Eaton (41)

(2nd) Richard Bradshaw (3rd) Terry Dean (4th) Peter Arns (5th) Melinda Hatherley

January Week of 01/18/09

(1st) Peter Arns (42) (2nd) Rose Dobran (3rd) Elvia Eaton (4th) Melinda Hatherley (5th) Carmelo Rodriguez & Tina Strange

Week of 01/25/09 (1st) Rose Dobran (39)

(2nd) Sandra Cortez (3rd) Tina Strange (4th) Molly Staples & Peter Arns (5th) Richard Bradshaw

Top Monthly Producers *Top Pro-Driver Outside Sales* (1et) DUD Demofite (404)

(1st) PHP Benefits (404)

(2nd) Elvia Eaton (3rd) Peter Arns (4th) Molly Staples (5th) Rose Dobran

Top Total Truck Stop Sales (1st) Elvia Eaton (143)

(2nd) Peter Arns (3rd) Molly Staples (4th) Rose Dobran (5th) Melinda Hatherley

> *Top SBCA Sales* GN Agency (567)

Top Motor Club Sales AC Agency (649)

Top Pro-Driver Sales PHP Benefits (404)

Top Home Office Sales Bob O'Brien (150)

Top States (1st) New York (1684)

(2nd) Oklahoma • (3rd) California • (4th) Ohio • (5th) Texas
(6th) Michigan • (7th) Georgia
(8th) Illinois • (9th) Virginia
(10th) Colorado

บาวถานาน เป็น

EDIR Bonus

- PHP Benefits
 Bob O'Brien
- Tina Strange
 Rose Dobran
- Sandra Cortez
 Elvia Eaton
 Molly Staples
 Melinda

Hatherley • Wes Wolf • Dee Merit • Carmelo Rodriguez • Chris

- Justin Coffee
 Michelle Sharkey
 - Al Lawson Veronica Garza
 Wanda Hodges

Total Team Builders* *any TVC Associate (1st) Debi McLellan Tonkovich with 3,773 team sales (2nd) C Marketing (3rd) NW Business Advisors (4th) Al Lawson (5th) Donna Jackson

Top NEW Team Builders*

*with TVC under one year (1st) Sarah Karoly, with 221 team sales

Top Team Builders*

*with TVC under two years (1st) Sarah Karoly, with 221 team sales

> (2nd) Tina Strange (3rd) Anthony Prano (4th) Peter Arns

Top Team Builders*

*with TVC under three years (1st) Jacquelyn Woodruff, with 855 team sales (2nd) Tera Brooks (3rd) Michelle Sharkey (4th) Sarah Karoly (5th) Tina Strange

Insurance Bonus Winners*

\$600 Bonus PHP Benefits

\$480 Bonus

Tina Strange • Rose Dobran

Sandra Cortez
 Elvia Eaton

Molly Staples
 Melinda Hatherley

\$213 Bonus

Carmelo Rodriguez • Rashaan Elam • Tracy Lawson • Marisa Fife

\$100 Bonus

Deborah Temple • Wanda Hodges • Michael Arch • Terry Castaneda • Tina McGinnis • Ulises Bueno • Tera Brooks • Peter Arns

• Trina Cooper-Maolud • Jenny

Toulouse • Kelly Chilton • Richard Bradshaw • Rosalva Lupercio

Steven Crist
 Debi Tonkovich

• Jorge Siverio • Jill Wilson *Winners must meet Insurance Bonus qualifications to receive the bonus.

Top Weekly Truck Stop Sales Week of 02/01/09

(1st) Tina McGinnis (42)

(2nd) Sandra Cortez (3rd) Tina Strange (4th) Elvia Eaton (5th) Marisa Fife, Rashaan Elam & Tracy Lawson

Week of 02/08/09 (1st) Sandra Cortez (34)

(2nd) Bennie Rodriguez, Rose Dobran & Tina Strange (3rd) Molly Staples (4th) Deborah Temple, Melinda Hatherley & Trina Cooper-Maolud (5th) Terry Castaneda

Week of 02/15/09

February

(1st) Elvia Eaton (48) (2nd) Tina Strange (3rd) Rose Dobran (4th) Talisa Tenorio (5th) Tracy Lawson

Week of 02/22/09

(1st) Molly Staples & Rose Dobran (44)

(2nd) Talisa Tenorio (3rd) Peter Arns & Tina Strange (4th) Melinda Hatherley (5th) Sandra Cortez

Top Monthly Producers

Top Pro-Driver Outside Sales

(1st) PHP Benefits (383)

(2nd) Tina Strange (3rd) Rose Dobran (4th) Sandra Cortez (5th) Elvia Eaton

Top Total Truck Stop Sales (1st) Tina Strange (134)

(2nd) Rose Dobran (3rd) Sandra Cortez (4th) Elvia Eaton (5th) Molly Staples

Top SBCA Sales GN Agency (183)

Top Motor Club Sales AC Agency (749)

Top Pro-Driver Sales PHP Benefits (383)

Top Home Office Sales Bob O'Brien (168)

Top States

(1st) New York (1504) (2nd) Oklahoma • (3rd) California • (4th) Texas • (5th) Ohio • (6th) Michigan • (7th) Georgia • (8th) Illinois • (9th) Virginia • (10th) Pennsylvania



Weekly App Club (actual apps, not count)

60 Club PHP Benefits

40 Club PHP Benefits

20 Club Elvia Eaton • Peter Arns

15 Club Elvia Eaton • Peter Arns • Richard Bradshaw • Rose Dobran • Melinda Hatherley • Carmelo Rodriguez • Tina Strange • Sandra Cortez • Molly Staples



Weekly App Club (actual apps, not count)

> 50 Club PHP Benefits

> 40 Club PHP Benefits

20 Club Tina McGinnis • Elvia Eaton • Molly Staples • Rose Dobran

15 Club Sandra Cortez • Bennie Rodriguez• Rose Dobran • Tina Strange • Talisa Tenorio • Peter Arns • Melinda Hatherley

continued from p.2

SBCA Platinum Plus (\$110 per month) Don't forget:

For the named member there is no handling fee on covered moving and non-moving violations in any commercial or private vehicle.

Covered family members receive:

- Coverage for Moving Violations in a private passenger vehicle.
- Coverage for Emergency Road Service in a private passenger vehicle.
- Hospital access and discounts through the Physician/Hospital Referral Network.
- Dental Care Discounts.
- Medical Record Storage access.
- Access to the Nurses Hotline.
- Vision Discounts.
- Access to the Accident Repair Network.
- Access to the Mechanics Hotline.

All this for less than what the average Driver will spend a month on tips or in the game room.

SBCA Preferred Plus (\$49.95 per mo.)

Look at the New and Improved SBCA Preferred Plus product. This product provides our Associates with:

- Another product which allows them to qualify for the Health Bonus.
- Another product to use in qualification for Matrix 1st matching.
- Another product which will qualify an associate for vesting on Matrix personal commissions.

And provides the SBCA Preferred Plus Member with:

- All Accident Coverage which pays up to \$500 CASH in Emergency Room Benefit for a covered accident, paid directly to the member.
- All Accident Coverage which pays \$150 per day for up to 365 days which is in excess of \$54,000 for hospital confinement as a result of a covered accident, paid directly to the member.
- Up to \$10,000 in Accidental Death coverage.
- Access to the Dental Discount Network.
- Access to the Nurses Hotline.
- Discount Vision.
- Discount Pharmacy Card with Premium Mail Order Pharmacy.
- Medifile medical record storage system.

This is a great companion piece for the spouse of a member who has purchased the SBCA Platinum Plus \$110.00 plan, by giving them Emergency Room and Hospital Indemnity coverage and providing for Commercial Vehicle coverage on moving violations for a \$125 handling fee.

For New Associates: UNDERSTAND YOUR BONUSES TO EARN ADDITIONAL INCOME!

It's easy to earn extra income each month. Read below for a quick overview of some of the bonuses you can earn. Talk to your upline, or review "Understanding Your Marketing Plan" in the Sales Training Manual for details about qualifying.

Insurance Bonus*

 based on personal sales (Monthly Bonus):

 45 - 64 sales = \$100 Bonus
 85 - 104 sales = \$380 Bonus

 65 - 84 sales = \$213 Bonus
 105 - 189 sales = \$480 Bonus

190 - 249 sales = \$525 Bonus 250+ sales = \$600 Bonus

EDIR Bonus

(Monthly Bonus): 75 personal sales or 3 first-level legs with 25 sales per leg qualifies you for \$5 per sale on all personal sales and team sales down to next qualifying EDIR the following month.

NO Chargeback and NO Truck Stop Rent Bonus

(Weekly Bonus): 10-11 Commissionable Sales = 75% Discount off CBs and TS Rent; 12+ Commissionable Sales = NO CBs or Truck Stop Rent!

Cash Winner Bonuses Increase Your Income!

# of Sales	Comm. Adv. per Sale	Comm. Adv. per Week	Comm. Adv. per Year
Up to 7	\$82.78	\$579.47	\$30,132.65
8-9	\$87.78	\$790.04	\$41,081.98
10-11	\$90.28	\$993.10	\$51,641.30
12-14	\$92.78	\$1,298.95	\$67,545.30
15-19	\$97.78	\$1,857.86	\$96,608.62
20-29	\$102.78	\$2,980.68	\$154,995.26
30+	\$112.78	\$3,383.46	\$175,939.92

For example, when you sell 4885 ProDriver memberships, you could earn up to \$112.78 per sale. Plus, you earn reward income**! Since we started the 3X8 Matrix Reward Program in January 2004, we already have Associates earning over \$4,000 in reward commissions every month, over and above their sales commissions!

* You must have a current membership worth \$42.90 or above to qualify for the Insurance Bonus. ** Reward commissions are membership based. You must have a current membership of \$5.95 or above to earn reward commissions.

EARN \$8,000 A MONTH!

You can earn \$8,000 a month by selling just 15 TVC 4885 Pro-Driver memberships each week! Here's how it works: Each TVC 4885 Pro-Driver Plan sale counts for two sales toward bonus. 15 - 4885 sales (paid advance) + the same 15 - 4885 sales (paid through matrix) = \$112.80 per sale (paid at the 30 level) or \$1,691.70 per week, \$6,766.80 per month (the first month).

In the 2nd and consecutive months, you could earn:

Sales Commissions	\$6,766.80
Plus, Insurance Bonus paid for 120 (105 to qualify) sales prev. month =	\$480.00
Plus, EDIR Bonus (qualified prev. month) paid \$5 ea. on 60 sales current month =	\$300.00
Subtotal =	\$7,546.80
Plus, in a year or so, you could be qualifying for as much as \$800 in reward inco	ome each month.
Subtotal =	\$7,546.80
Matrix Reward Income =	\$800.00
TOTAL =	\$8,346.80

So aim high, and set your goal to at least fifteen (15) 4885 Pro-Driver sales each week. $_{6}$