

LI
FE Select
Plan



LI
FE live better for less.™

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Welcome

L.I.F.E. Association is a not-for-profit “members only” association that provides access to special privileges which empower its Members with choices that can positively impact their day-to-day lives.

As a Member of our exclusive membership organization, you will enjoy many services and programs that are not available to the general public. As a Member, you will find that you are able to S-T-R-E-T-C-H many of the dollars you currently spend. The more you utilize your L.I.F.E Association benefits, the more you will save due to the comprehensive benefits offered.

As a Member, you also have access to a variety of upgraded memberships, including insured healthcare benefits, offered through Association Group insurance contracts with major insurers. Plans are designed with cost in mind so there is certain to be an excellent choice for each Member’s budget. L.I.F.E. Association is committed to stretching Member’s healthcare dollars. For more information, please call 888-781-0585.

For further assistance, please call:

LIFE Logon assistance	888-624-0476
Accessing Non-Insurance Benefits	888-624-0476
After hours travel emergencies	877-368-1482
Enrolling in LIFE Association	888-781-0585
Insurance benefits and claims	888-781-0585

Visit us Online at: Love.MyLifeBenefits.org



LIFE Association Membership Terms & Conditions

LIFE Association, Inc. (“LIFE”) provides you with benefits and services designed to enhance your life and stretch the value of your hard-earned dollars. Once a LIFE Member, a variety of Association products, services and group insurance plans are available for consideration.

Membership – Membership in LIFE Association, Inc. will be effective the date of the enrollment and collection of the first dues.

Collection of Membership Dues – LIFE Association, Inc. may collect Membership Dues or may utilize a licensed Third-Party Administrator (TPA). Selected TPA shall agree to administer its duties pursuant to all terms in the Agreement.

During the term of your Membership, your Association is required by regulators to maintain regular contact. Some of the items you may receive via email are:

- LIFE Association Quarterly Newsletters
- LIFE Association Notices of Membership Meetings
- LIFE Association Notices of Special Offers to Members

Proxy - In regard to your participation as a member of LIFE Association, Inc. (the “Association”) you appoint the Secretary of the Association in office at any particular time as your proxy to receive notice of and attend all meetings of the members and vote on your behalf and to otherwise act for you in the same manner and with the same effect as if you were personally present. This proxy shall be valid until revoked by you at any time prior to voting at any meeting, by executing and delivering a written notice of revocation to the Secretary of the Association, by executing and delivering a subsequently dated proxy to the Secretary of the Association, or by voting in person.

The Association is not an insurer, guarantor or underwriter and does not provide any products, product liability or guarantees for any Member. Providers of products and services are independent contractors and are not employees or agents of the Association. The final selection of a provider, facility or merchant and the approval or disapproval of products or services are the Member’s choice alone. The Association and its affiliates do not have the responsibility nor liability for a member or Member’s dependents.

This Agreement shall be governed and construed in accordance with the laws of the State of Texas. Any dispute or claim in law equity arising out of this Agreement or any resulting transaction, including disputes or claims involving the parties to this Agreement, their officers, agents, or employees, shall be submitted to neutral, non-binding mediation prior to the commencement of arbitration, litigation, or any other proceeding before a trier of fact. The parties to the dispute or claim agree to act in good faith to participate in mediation, and to identify a mutually acceptable mediator. If a mediator cannot be agreed upon by the parties, each party shall designate a mediator and those mediators shall select a third mediator who shall act as the neutral mediator, assisting the parties in attempting to reach a resolution. All parties to the mediation shall share equally in its cost. If the dispute or claim is resolved successfully through the mediation, the resolution will be documented by a written agreement executed by all parties. If the mediation does not successfully resolve the dispute or claim, the

mediator shall provide written notice to the parties reflecting the same, and the parties may then proceed to seek an alternative form of resolution of the dispute or claim, in accordance with the remaining terms of this Agreement and other rights and remedies afforded to them by law. Exclusive venue for such mediation shall be in Collin County, Texas. Members shall submit all grievances in writing via U.S. Mail to LIFE Association, Inc., 500 N. Central Expressway, Suite 325, Plano, TX 75074. These provisions shall survive termination of membership. This Agreement constitutes the entire Agreement between Members and the Association. There are no warranties, express or implied, other than those expressly stated herein. This Agreement may only be amended in writing by LIFE Association, Inc. which may assign its duties and responsibilities hereunder to third parties.

Release of Medical Information – By utilizing any benefit or service available through the Association, that requires medical information, Member consents to the release of any and all information related to their utilization of said benefit or service, including but not limited to medical information to the Association. LIFE Association, Inc. (or any third-party vendors of LIFE) utilization of such information shall be limited to the fulfillment of LIFE Associations duties to provide said benefit or service to Members and their family.

Membership Changes – LIFE may change a membership plan with a 30-day notice to Members. Changes may result in a vendor discontinuing a program, product non-availability or new products to replace low utilization benefits. In such cases, plan notifications, new ID cards and fulfillment will be provided.

Cancellation – Members may cancel their LIFE Association membership at any time by emailing their name and membership ID to memberservices@ngic.com or by calling 888-781-0585. Dues will be refunded if cancellation occurs within the first 30 days of membership. There is no return of dues after the first 30 days of membership and no prorated dues or rebates thereafter. Cancellation is effective on the Member’s next payment date. Failure to timely pay with credit card company for the payment of membership dues are deemed to be non-payment and cancellation of membership.

Please note that cancellation of membership in LIFE Association, Inc. will also cancel any insurance a Member may have through LIFE Association, Inc., Group Insurance Contracts since membership in the Association is required in order to remain eligible for the group insurance.

These Terms & Conditions are subject to change without notice.

LIFE Association, Inc.
500 N. Central Expressway, Ste 325
Plano, TX 75074
800-557-5024

LIFE Association, Inc.
2100 Southbridge Parkway, Ste 650
Birmingham, AL 35209
205-414-7012



Select
Plan

Identity Theft & Security Center Program



Identity Theft

Welcome to the LIFE Select Identity Theft and Security Center Program Featuring Restoration Rescue®

Our Identity Theft and Security Center Program featuring Restoration Rescue® has been designed to help you and your family avoid the fastest growing crime in the country – identity theft.

Activate your Restoration Rescue Coverage today. Get covered – Be covered.

1. Activate Now – [Click here](#) to activate your individual complimentary coverage*
2. Get Your Certificate of Coverage - if you've already activated, [click here](#) to request a copy
3. Notify Us if you have an Identity Theft Issue - [click here](#) to notify us now

The 2016 Identity Fraud Study released by Javelin Strategy & Research, revealed the number of identity fraud victims was at its second highest level in six years, but the amount stolen was at its lowest point in the past six years. Identity fraud is a serious issue as fraudsters have stolen \$112 billion in the past six years. That equals \$35,600 stolen per minute, or enough to pay for four years of college in just four minutes. Fraudsters have reacted by moving away from existing card fraud to focus on new account fraud. This drove a 113 percent increase in incidence of new account fraud, which now accounts for 20 percent of all fraud losses.

Suggested Safety Tips to Protect Consumers:

- **Stay Safe Online**
- **Secure your mobile device**
As consumers transition more of their financial lives to smart phones and tablets, these devices have become high-profile targets for both cyber crooks and thieves alike. To help protect against criminals from getting their hands on valuable personal information, apply software updates as soon as they become available and take advantage of the security capabilities built into Android and iOS devices, such as protecting the device with a pass code or biometric (such as a fingerprint), and the ability to encrypt and remotely wipe the contents of the device in the event it is stolen.
- **Exercise good password habits**
Passwords have remained the de facto first line of defense for most online accounts, which has motivated criminals to compromise them whenever possible. Using strong, unique, regularly updated passwords helps reduce the value to fraudsters of passwords stolen in a data breach or through malware.
- **Take advantage of EMV and mobile payments**
Recently introduced to the U.S., EMV chip cards and mobile payment solutions (such as Apple Pay), can reduce the value of payment data to cyber thieves, as they introduce security factors which make misusing the data much more difficult when compared to traditional magnetic stripe cards.
- **Sign up for account alerts**
A variety of financial service providers, including depository institutions, credit card issuers and brokerages, provide their customers with the option to receive notifications of suspicious activity. These notifications can often be received through email or text message, making some notifications immediate, and some go so far as to allow their customers to specify the scenarios under which they want to be notified so as to reduce false alarms
- **Seek help as soon as fraud is detected**
The more immediate a financial institution, credit card issuer, wireless carrier or other service provider is notified that fraud has occurred on an account, the sooner these organizations can act to limit the damage. Early notification can also help limit the liability of a victim in some cases, as well as allow more time for law enforcement to catch the fraudsters in the act.

Choose to set fraud alerts on your credit files, reduce the amount of junk mail your family receives and get copies of your credit reports. You can also document your credit card information, driver's license and insurance policy numbers all in one safe location.

And if you ever become a victim of Identity Theft, Restoration Rescue® and our skilled licensed attorneys will act on your behalf to resolve the situation and restore your credit without fees or deductibles*.

Source: javelinstrategy.com

**You are required to activate your complimentary coverage. Please visit the Identity Theft Restoration Service section and click to activate. This information should not be used in lieu of legal advice. Not all Financial Institutions offer this program. This program is only available to Financial Institution members who have selected this as an added benefit.*

[Please Click here to review the Terms and Conditions](#)



Identity Theft

Restoration Rescue® Identity Theft Restoration Service

Restoration Rescue® is your Identity Theft Restoration Service. A theft of your identity, credit or personal information can be devastating. If it happens to you, your Identity Theft Restoration team will deliver the most comprehensive restoration service available anywhere.

We'll provide the following services as part of your Restoration Rescue® program*

- You're covered at no additional expense! We will pay for your Restoration Rescue® service performed by a licensed attorney, highly specialized in identity theft restoration*.
- They will discuss the applicable laws and time limits which apply to recovery of the loss of funds and you will be offered an option to sign a Limited Power of Attorney, giving our attorneys the ability to act on your behalf.
- We will assist in filing police reports and contacting of all credit bureaus, creditors, financial institutions, merchants, even utility companies on your behalf.

Activate your Restoration Rescue Coverage today. Get covered – Be covered.

1. Activate Now – [Click here](#) to activate your individual complimentary coverage*
2. Get Your Certificate of Coverage - if you've already activated, [click here](#) to request a copy
3. Notify Us if you have an Identity Theft Issue - [click here](#) to notify us now

Protect your information!

Think before you share! Before you put anything on line, be wise about Wi-Fi, what you post and who you share with. Shred personal information and pay close attention. After all, it's your identity you're protecting.

Stay up-to-date on potential scam alerts.

The more you know, the more precautions you can take.

- Newsletter 1 – [The Top Three Ways to Avoid Fraud](#)
- Newsletter 2 – [Voicemail from an IRS imposter?](#)
- Newsletter 3 – [The IRS doesn't want your iTunes cards](#)



Take Control! Additional tips to safeguard your identity

Be consistent with your routine of checking. You can do a lot of it yourself. Watch your bank account statements, credit cards and other online accounts. Other signs can be:

- You see withdrawals from your bank account that you can't explain - You don't get your bills or other mail.
- Debt collectors call you about debts that aren't yours - You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.

*You must be a LIFE Select member in good standing. Your Restoration Service must have been activated. Click here to review your [Terms & Conditions](#). Your Identity Theft Restoration team is available during regular business hours. This information should not be used in lieu of legal advice. Not all Financial Institutions offer this program. This program is only available to Financial Institution members who have selected this as an added benefit.

**Only one individual activation per email address. If more than one individual is sharing the same email address and would like to activate their complimentary coverage, we will be happy to assist you. Please call us for a Restoration Rescue® packet, including the Terms and Conditions. Upon receipt, please sign and complete the form and return as instructed. Restoration Rescue® coverage begins ten business days from this date of activation and receipt of original signed form.

Identity Theft

Your Child is Covered

Child identity theft occurs when a child's identity is used by another person for their personal gain. Parents or relatives are usually the first to notice something is not right. Did you know your minor children are automatically enrolled within your activated Restoration Rescue® coverage at no additional expense?*

Activate your Restoration Rescue Coverage today. Get covered – Be covered.

1. Activate Now – [Click here](#) to activate your individual complimentary coverage*
2. Get Your Certificate of Coverage - if you've already activated, [click here](#) to request a copy
3. Notify Us if you have an Identity Theft Issue - [click here](#) to notify us now

Discovery often comes:

- When attempting to open a savings account or college fund for the child.
- When numerous pre-approved credit card offers come in the name of the child.
- When credit cards, checks, bills or bank statements are sent in the name of the child.
- When collection agencies call or send letters about accounts not opened by the child.
- When a teen is denied a driver's license because another person has their Social Security Number as their ID.

*Your Identity Theft Restoration Services must be activated for each member in the primary account; your minor children residing in your household are automatically enrolled within your activation and your coverage begins 10 business days from the date of your validated activation. Minor children are covered up to the day before their eighteenth (18th) birthday, providing you are his or her parent or legal guardian and have previously activated your Restoration Rescue® coverage. *within the guidelines of the [Terms & Conditions](#) of this program. This information should not be used in lieu of legal advice.



Additional tips and information

If you suspect and have some reason to believe your child's identity has been used and you are the child's parent or court-appointed guardian, you may write the three Credit Reporting Agencies to see if there are credit reports in that child's Social Security Number. The best news would be "there is no report".

Parents can set a fraud alert for children under the age of 18 by mailing a letter of explanation. Parents will need to submit their request in writing, as federal law prohibits the credit agencies from collecting a minor's personal information via the Web. This information should be provided to each credit bureau. If a minor child already has a credit file with that agency, the organization will then set an alert and forward a copy of their credit report to the parents.

TransUnion
PO Box 6790
Fullerton, CA 92834

Equifax Information Services LLC
Office of Consumer Affairs
PO Box 105139
Atlanta, GA 30348

Experian
PO Box 9532
Allen, TX 75013

Send certified, return receipt mail and include the following items in your letter:

- A copy of the child's birth certificate
- A copy of the child's Social Security card
- Child's full name, date of birth and previous addresses for the last five years, if appropriate
- A copy of the parent's ID, Driver's License and proof of address (ie utility bill, credit card statement, etc.)
- If the requestor is a guardian, state that and include any documentation that would legally appoint you as the guardian

If you do not hear from any of the reporting companies 30 days after getting your return receipt postcard, please file a complaint with the Federal Trade Commission (877.382.4357).





Identity Theft

Lost Document Recovery

As a member, who has activated their Restoration Service, you have coverage to help with lost document recovery. Having your purse or wallet stolen can be less of a headache with assistance from Restoration Rescue™.

Fortunately, you can replace most important personal records. You can get your records based on the location of the birth, death, marriage or divorce - contact your state's motor vehicle department to get or replace your Driver's License - submit specific forms to replace stolen passports, in person, at a passport agency or acceptance facility.

Credit cards are better protected by federal law as to the amount of money that you are responsible for if lost or stolen, and most companies now extend a zero liability policy to customers.

Restoration Rescue™ will reimburse you for the cost of replacing documents, related to your covered Stolen Identity Theft event, up to a maximum of \$250 per primary account, per lifetime.*

Please send us a copy of your documentation showing proof of payment for those items and we will send you a check, as payment for the approved amount covered.

Submit to:
Generations Gold, Inc.
c/o Restoration Rescue™
525 S. Flagler Drive, Suite 401
West Palm Beach, FL 33401

**Note: Please allow 30 days for processing of approved payment. Stolen documents must have been part of a covered Stolen Identity Theft event, under the Terms and Conditions of your Identity Theft Program. Your Restoration Service must have been activated for coverage to begin after the 10-business day waiting period.*

Identity Theft

Fraud Alerts

Set fraud alerts! A fraud alert is a notation placed in your file with the credit reporting agencies that states that suspicious activity has been discovered in your credit file, and alerts creditors that they need to contact you and verify your identity before extending credit to anyone claiming to be you.

- You may place a fraud alert in your file by notifying just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, they will notify the other two, who then must also place fraud alerts in your file.
- Parents can set a fraud alert for children under the age of 18 by mailing a letter of explanation. Parents will need to submit their request in writing, as federal law prohibits the credit agencies from collecting a minor's personal information via the Web. This information should be provided to each credit bureau. If a minor child already has a credit file with that agency, the organization will then set an alert and forward a copy of their credit report to the parents.
- When your alert has been activated, you'll receive a confirmation in the mail from the bureau.
- Remember, you won't be able to sign up for in-store credit offers, or get instant approval for online credit applications. You'll have to go through a verification process so that the bureaus don't think it's the perpetrator opening up another card. And if you're in the process of a buying a home or a car, you'll have to let the loan officer know what's on your file so that no red flags are raised.
- If you want to remove a fraud alert, put it in writing, and write your name, social security number, current and old addresses, date of birth and send it all to the credit bureaus via certified mail.
- TransUnion (800) 680-7289, Experian (888) 397-3742 and Equifax (800) 525-6285.

STEP 1

Click on the links below to set up your free Fraud Alerts.

[Equifax](#)

[Experian](#)

[TransUnion](#)

A Fraud Alert may also delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, etc. or other services including but not limited to an extension of credit at point of sale.

STEP 2

Take control! Please give us your name and email address and we will automatically notify you in 90 days. [Click here](#)

STEP 3

After signing up for your free Fraud Alert please return and select another service.

You are required to activate your complimentary coverage. Please visit Restoration Rescue®, the Identity Theft Restoration Service section, to review the Terms and Conditions and to activate your coverage. This information should not be used in lieu of legal advice.





Identity Theft

Credit Reports

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or have filed for bankruptcy. The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months.

- You want a copy of your credit report to help guard against identity theft. That's when someone uses your personal information — like your name, your Social Security number, or your credit card number — to commit fraud.
- Under the FCRA, both the credit reporting company and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report.
- Tell the credit reporting company, in writing, what information you think is inaccurate. Credit reporting companies must investigate the items in question — usually within 30 days — unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information.
- After the information provider receives notice of a dispute from the credit reporting company, it must investigate, review the relevant information, and report the results back to the credit reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide credit reporting companies so they can correct the information in your file.
- When the investigation is complete, the credit reporting company must give you the written results and a free copy of your report if the dispute results in a change.

STEP 1

Click the link below to receive your credit report.

[Annual Credit Report.com](https://annualcreditreport.com)

You can request your report online at annualcreditreport.com; you should be able to access it immediately. If you order your report by calling toll-free (877) 322.8228, your report will be processed and mailed to you within 15 days. If you order your report by mail using the Annual Credit Report Request Form, your request will be processed and mailed to you within 15 days of receipt.

STEP 2

Take control! Please give us your name, email address and the credit bureau you ordered your credit report from. We will automatically notify you when it is time to do it again.

[Click here](#)

STEP 3

After signing up for your free Fraud Alert please return and select another service.

You are required to activate your complimentary coverage. Please visit Restoration Rescue®, the Identity Theft Restoration Service section, to review the Terms and Conditions and to activate your coverage. This information should not be used in lieu of legal advice.

Identity Theft

Junk Mail Reduction

You can elect to be removed from prescreened solicitations for credit and insurance offers, thereby reducing the possibility of the information getting into the wrong hands. These lists are sold by all three credit bureaus. If you choose to opt-out, you will no longer be included in these solicitation lists.

For additional junk mail reduction, we have also provided a link to a website that enables you to opt-out of specific catalog mailings and to select specific catalogs you do NOT wish to receive.

Within 60 days you should begin to see a decrease in the number of offers you receive; however, you will continue to get offers from companies you do business with, unless you tell them specifically to stop sending the offers. You may continue to receive offers from sources that do not use the Consumer Credit Reporting agencies. If you decide at a later date that you would like to start receiving these offers again, you can return to this link and opt-In again.

STEP 1

[Click here](#) to opt-out from receiving firm offers for 5 years.

STEP 2

[Click here](#) to opt-out of specific catalog mailings.

STEP 3

After opting-out, please return and select another service.

You are required to activate your complimentary coverage. Please visit Restoration Rescue®, the Identity Theft Restoration Service section, to review the Terms and Conditions and to activate your coverage. This information should not be used in lieu of legal advice.



Identity Theft

Credit Card & Personal Information Form

Losing your purse or wallet, or having it stolen, can be a devastating experience. Trying to remember your credit card, debit card, bank account and driver's license numbers and who to contact when they're lost or stolen can be overwhelming.

"Digital Assets," your online account information, also need protecting. It is recommended you create a master list of online accounts and passwords and store it in a secure location, using the form provided. This information should not be included in your will as this will become public information.

Download our [Credit Card & Personal Information Form](#). Keep the form in a safe place (not in your purse or wallet). This will ensure that the information you need is readily available, enabling you to swiftly take the appropriate action.

We will also protect you from any liability that results from the fraudulent misuse of your lost or stolen cards up to \$50 per card up to a maximum of \$250.*

STEP 1

[Click to download our Credit Card & Personal Information Form.](#)

STEP 2

Keep the completed form in a safe place (not your wallet).

STEP 3

After completing the form, please select another service.

Things to do before losing your wallet

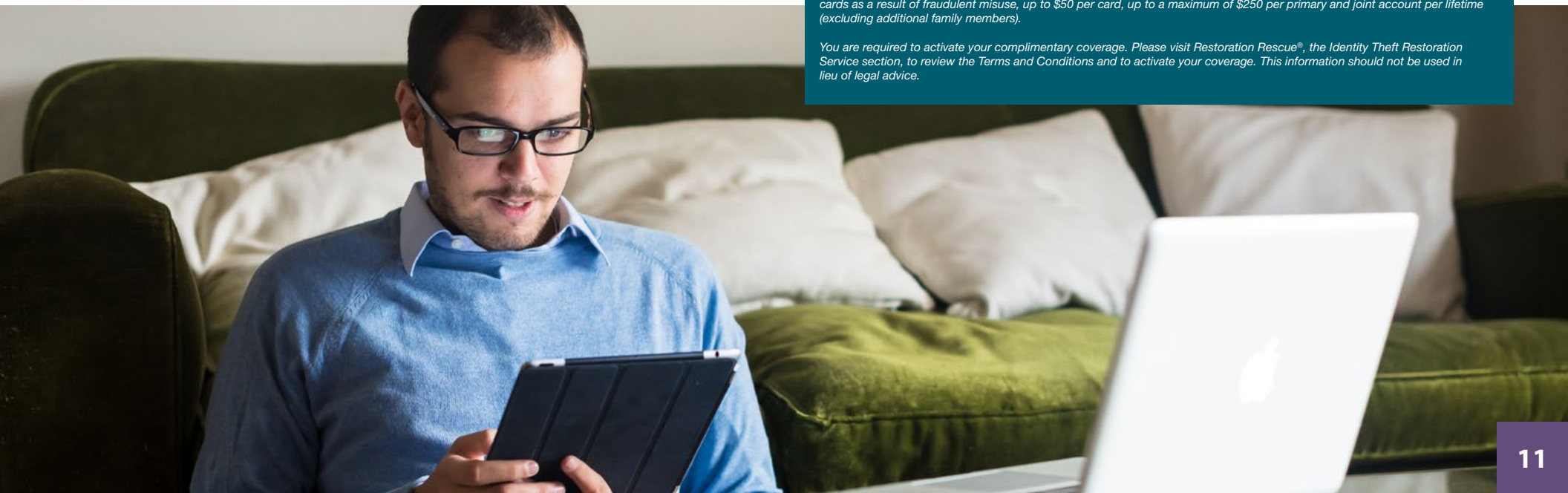
- Fill out our Credit Card & Personal Information Form and keep it in a safe place (not in your wallet).
- Put away some backup cash where you can access it if you're stranded without your ATM card.
- Put your social security card in a secure place (not in your wallet).
- Remove any information associated with your PIN numbers or passwords.

Things to do after you lose your wallet

- Take action quickly.
- Call your bank immediately and report that your ATM/Debit card has been stolen; after two business days your liability will increase.
- Call your credit card companies. Try to tell them where, when, and the amount of your last charge.
- Get your license replaced as soon as possible.
- File a police report in the jurisdiction where your credit card was stolen.
- Call the credit reporting agencies. If you haven't already put the free 90-day fraud alert on your file, now is the time!
- Equifax 1-800-525-6285; Experian 1-888-397-3742; TransUnion 1-800-680-7289.
- If your Social Security card was in your wallet, call their fraud line at 1-800-269-0271 or [download and fill out the SS-5 form](#). You are entitled to a free replacement.

**For members enrolled in LIFE Select, Generations Gold, Inc. will cover the replacement fees (if applicable) of your lost or stolen cards as a result of fraudulent misuse, up to \$50 per card, up to a maximum of \$250 per primary and joint account per lifetime (excluding additional family members).*

You are required to activate your complimentary coverage. Please visit Restoration Rescue®, the Identity Theft Restoration Service section, to review the Terms and Conditions and to activate your coverage. This information should not be used in lieu of legal advice.





Select
Plan

escape
for less



Travel Services

Travel Services - Search Options

Welcome

Truth in Travel! We're your travel advocates. Unlike other travel services, we don't make money on what you spend. Instead, we use all of the resources available, including the Internet and "inside" travel industry connections, to deliver more value for your travel and vacation dollar. Our goal is your complete satisfaction.

We provide the lowest guaranteed pricing*
with the highest concierge service quality available anywhere.

Rely on us to cut trip costs without cutting corners. Whether you're living it up on a Caribbean cruise, finding dollar-friendly destinations nearby or relaxing at the beach, LIFE Select will make your travel dreams cherished memories.



8 Ways to Search & Save!

1. Call Your Personal Concierge Travel Specialist at 1.888.624.0476

- Our skilled professionals will research and utilize every available resource to find you the best itinerary and the lowest available pricing to meet your travel requirements PLUS you'll automatically receive a 3% cash back on Airline Tickets and Travel Packages, and a 5% cash back reward on Hotels and Cruises.
- Savings from 5% to 40% on Car Rentals using your exclusive membership discounts.
- Save from 5% - 50% on Hotel reservations worldwide!!
- Planning a vacation? Let one of our experienced specialists do the work for you so all you have to do is figure out what to pack! You'll get expert Concierge Service, the lowest available rates, and a 3% cash back reward when you return from your trip!

2. Flight - [Click Here](#)

- Guaranteed Lowest Pricing*
- \$100,000.00 Automatic Flight Insurance
- 3% Cash Back
- Live Personal Concierge Service

3. Hotel - [Click Here](#)

- Guaranteed Lowest Pricing*
- Specially Negotiated Rates
- 5% Cash Back Reward
- Live Personal Concierge Service

4. Packages - [Click Here](#)

- Guaranteed Lowest Pricing*
- Specially Negotiated Deals
- 3% Cash Back Reward
- Live Personal Concierge Service

5. Car Rentals - [Click Here](#)

- Guaranteed Lowest Pricing*
- Specially Negotiated Deals
- 5% Cash Back Reward
- Live Personal Concierge Service

6. Condominium Rentals - [Click Here](#)

- Special Pricing starting at \$550 per week
- Kitchens for added savings
- One and Two Bedrooms

7. Cruises - [Click Here](#)

- Guaranteed Lowest Pricing*
- Live Personal Expert Cruise Concierge Service
- 5% Cash Back Reward

8. Tours & Activities - [Click Here](#)

- 5% Cash Back Reward
- Book Online or Call Today and Speak with a Destination Concierge

**Certain restrictions may apply on specific travel services. Subject to availability. Please be advised third-party Internet travel searches are subject to the specific terms and conditions of the provider; additional taxes and fees may not be displayed. Our professional agents are skilled in finding you the lowest guaranteed rates and can make suggestions that can result in tremendous savings. We cannot guarantee the lowest rates until you speak with a Service Specialist at (888) 624-0476! See our [Good as Gold](#) Double the Difference Low Price Guarantee for details.*

After Hours Emergency Assistance 1.877.368.1482

Travel Services - Specialty Services

Travel Insurance

Great Rates plus an Automatic 5% Cash Back Reward!

STEP 1

Get a Quote - [Click Here](#)

STEP 2

Preview your Plan Details

STEP 3

Purchase your Plan

STEP 4

Print your Purchase Confirmation

Additional Travel Insurance options are available, call us at 1.888.624.0476 for pricing and details.



Airport Parking Reservations

Special group rates Off-Airport Parking at Most Major U.S. Airports.

Guarantee your Parking Space and Book ahead to save up to 60% on your next trip!

LIFE Select makes airport parking simple and affordable for its members. Most travelers jump in their vehicle and race to the airport not knowing where they will park their vehicle. Wasting precious time circling an airport parking garage looking for a space and then dragging your luggage to the terminal can be frustrating. With LIFE Select your parking space will be reserved and guaranteed in a safe and secure parking facility. And you won't have to struggle with your baggage in the rain, sweltering heat, or snow and cold temperatures, because all participating off-airport parking companies offer free shuttle service to/from the terminal.

Reserve online to save up to 60% compared to airport garage rates. Just show your card at check-out to receive your special group rate.

[Click here to reserve your parking space now](#)



Travel Services - Specialty Services

Amtrak Tickets & Eurail Passes

Take advantage of one of the most pleasant and affordable ways to see the country. Your LIFE Select Service Ambassador will assist you with all your reservation needs. You'll receive personalized service like never before and an automatic 5% Cash Back Reward.

Exclusive membership advantages:

- Guaranteed lowest published rates available at the time of booking*
- 5% Cash Back Reward
- Convenient toll-free number
- Personal service

[Click here or call us at \(888\) 624-0476 to request more information.](#)

*Rebates are calculated on the net amount before taxes and fees and are mailed at the end of the following month, after the completion of travel. See our [Good as Gold Double the Difference Low Price Guarantee](#) or contact a Service Ambassador at (888) 624-0476 for details.



Travel Services - Specialty Services

CityPass®

CityPass® is a pay-one-price ticket book that includes actual admission tickets to a city's most popular attractions. One amazing low price with plenty of time to see it all! And with a leisurely nine days to use all of the tickets, you can take everything in on a weekend break or take your time to visit these world famous attractions!

Simply present your CityPass® booklet on your way into each attraction. The agent will remove that attraction's ticket and you're in!

[Click here to view and purchase your CityPass® booklets](#)

Note: Tickets are void if removed from the booklet. One admission to each attraction per person. Voucher must be presented in exchange for CityPass® ticket booklets, within 6 months of purchase date. Entire booklet expires 9 days after first date of use. Ticket includes helpful information such as hours of operation and more. Please check the attractions for specifics prior to your purchase. Visit www.citypass.com for complete program terms and conditions.



Travel Services - Specialty Services

Coastal Car Worldwide

“For almost four decades Coastal Car Worldwide has been providing luxury chauffeured ground transportation service to the corporate and personal markets. We have expanded our global network to reach more than 850 cities worldwide. Coastal continues to raise the bar and set a new industry standard utilizing technology to create efficiencies and conveniences not previously seen in ground transportation. In short, Coastal makes travel easy.”

As a member, you can save 10% with Coastal Car Worldwide - they make ground transportation easy with an Online reservation system and ride status notifications.

[Click here](#) to get started and use Promo Code coastalcar10

- Book individual, round trip and multi-leg reservations
- Create and update profiles
- Preview upcoming rides and review previous rides
- Retrieve ride receipts
- Instant quotes

- Ability to receive real-time status notifications for car and flight updates via text and/or email
- Get Driver name and cell, Left for Job, On Location and Ten Minute Out updates
- Get Flight Delayed, Flight Canceled, Termination and Gate # updates

No matter what time it is around the world, you can always reach a live Coastal Customer Service Specialist immediately by calling local at 1.800.488.5466, international at 001.954.946.2500 or emailing reservations@coastalcar.com.

Enjoy your 10% members-only discount with a premier transportation company providing luxury chauffeured ground transportation for your corporate or personal needs.

Note: Passengers are required to meet their chauffeur at specific locations. Wait times vary. Additional stops incur additional charges. Off peak pick ups and holiday rates apply. No show and cancellation policies vary. Visit www.coastalcar.com for complete terms and conditions.



Travel Services - Specialty Services

Condominium Vacations

Choose from the Disney/Orlando area to a beautiful beach front luxury condominium in Hawaii to a ski in/ski out resort in the mountains of Colorado - just about anywhere your heart desires.

Exclusive membership advantages:

- Tremendous vacation values starting at just \$350 for an entire week*
- Hundreds of resort locations in inventory to choose from
- Complete kitchens for added savings on meals
- Convenient toll-free number
- Personal service

[Click here](#) or call us at (888) 624-0476 to review the latest inventory!

**Certain restrictions may apply on specific travel services. Subject to availability. Please be advised third-party Internet travel searches are subject to the specific terms and conditions of the provider; additional taxes and fees may not be displayed. Our professional agents are skilled in finding you the lowest guaranteed rates and can make suggestions that can result in tremendous savings. We cannot guarantee the lowest rates until you speak with a Service Specialist at 1.888.624.0476! See our [Good as Gold](#) Double the Difference Low Price Guarantee for details.*



Travel Services - Specialty Services

Perry's Cruise Corner

Is a Beverage Package Right for You?

Most cruise lines offer different types of beverage packages. You can potentially save on your overall bar tab and enjoy the convenience of not paying for each order. But there may be a guideline (everyone in the stateroom must buy a package) that is not the best option for you during your first time or repeat voyage.

All cruise line offers vary on the package and what's included. We have provided three major cruise line drink packages below to give you an example of what you can expect. Hopefully this information, for entertainment purposes, is helpful. Drink responsibly.

 <p>Click for more info</p>	 <p>Click for more info</p>	 <p>Click for more info</p>
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Booking Shore Excursions

Should I buy the cruise line's shore excursions or do it independently?

This is a question that I get asked quite frequently. Booking an independent excursion, rather than taking the cruise line's official shore excursions, runs one major risk - if you're unexpectedly delayed when returning to the ship, the ship won't wait for you. It could run you a little extra money, but a cruise line will delay departure if one of its own official shore excursions is running later than expected.

When is a good time to book a cruise line's organized tour?

A good time to book is when you are a first time cruiser. Visiting a port of call in a foreign place for one day is very different than spending a week in that city. Your time is limited and the ship will not wait if you are late.

You are on vacation and do not need to stress about time management. It's worth the extra money to book a few ship tours until you've figured out the port of call drill.



[Click here or call us at \(888\) 624-0476 to request more information!](#)



Documents needed to take a cruise!!!

U.S. Citizens on closed-loop cruises will be able to enter or depart the country on the cruise with proof of citizenship, such as an original or copy of his or her birth certificate (issued by the Vital Records Department in the state where he or she was born) and, if 16 or older, a government issued photo ID. The United States does not require you to have a passport. (A Consular report of Birth Abroad issued by the Department of State or a Certificate of Naturalization is also acceptable.)

Most cruises beginning and ending in the U.S. are considered "Closed Loop," meaning they begin and end at the same port in the U.S. For instance, if you board a cruise ship at Fort Lauderdale, Florida, and after visiting at least one foreign port of call, such as Bermuda, or Cancun, return back to Fort Lauderdale, you have taken a closed loop cruise.

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Travel Services - Specialty Services

Ski Lift Tickets

Save up to 70% plus an additional 10% members only rebate. In addition to arranging your winter vacation at the guaranteed lowest prices with discounts and rebates on everything from airfare to accommodations, you can save up to 70% on steep and deep ski deals! And we've added even more value to your Ski Deals, exclusive to members, with an additional 10% savings.*

This online selection is designed for the skiers/riders who know the specific dates they will be traveling and skiing/riding this season. And, when ski season is open, you can choose from one-day or multiple-day discounted lift tickets for some of the top resorts in the country, from New England to Colorado and Utah, to the mountains of Washington State!

Advantages:

- A great selection of online participating resorts
- Up to 70% savings
- Snow levels are provided along with the number of trails and level of skill
- Resort 5 star rankings from Family Friendly to Resort Quality
- Additional members only 10% rebate

After selecting and purchasing your online lift tickets, a confirmation is sent to the email address you provided. Once you receive the confirmation via email, simply print out the voucher and bring it to the resort ticket office listed on the confirmation. You must present your Photo ID to redeem products. The ticket office will then exchange the print out for your physical tickets. Only one voucher is created for all travelers. The guest name listed on the voucher, must be the one to pick up the tickets.

Ready to get started? [Click here to begin](#)

*Note:

All purchases must be made through this website link and are non-refundable and non-transferable. Must be purchased at least 1 day in advance and are date specific. Taxes and other processing fees not included. Remember to treat same-as-cash; will not be replaced, refunded or exchanged for other tickets if lost or stolen.

We are able to offer these discounts to our members through the terms and conditions of the ski resorts. Some resorts offer senior citizen rates; you can view all senior citizen rates through checking your dates of skiing on any participating resorts. Some resorts offer free skiing for kids under a certain age. Check rates and specifics for each resort.

For additional 10% savings, send in your receipt within 30 days of purchase and receive a 10% rebate check. Limit 4 ski tickets per member account, per month, for additional 10% savings. Must be a valid member at time of purchase. Rebate is calculated on the base ticket amount only, does not include taxes and/or other processing fees.

Travel Services - Specialty Services

Theme Parks

Ticket **X**press

Exclusive savings of up to 50% and access to the largest online entertainment offers on movie tickets, sporting events, concerts, theme parks, ski resorts, zoos, aquariums, tours and much more! eDelivery, eRedemption, and no processing fees makes your favorite movies and entertainment super convenient and super affordable.

Exclusive membership advantages:

- A great selection of participating theme parks, venues, sporting events
- Tremendous savings
- No hidden fees
- No service charges
- No shipping costs
- eDelivery and eRedemption*
- Secure transactions and 100% guarantee

*Most products are available for eRedemption. Some exclusions apply.

[Click here](#) to view offer and purchase tickets.

*Certain restrictions apply. Prices, hours, dates and attraction availability are subject to change without notice. The participating venues reserve the right to be closed to the public for private events, capacity limitations and other reasons. Please check the theme parks website for specifics prior to your purchase and/or travel. Visit the website for complete Terms and Conditions.





Select
Plan

security
for less



Consumer Protection Prevent, Protect, and Prevail!

Now you can enjoy more peace of mind knowing your personal information and purchases are safe and secure*. The power to protect your identity and secure your personal information is easy. Select from the Consumer Protection services menu to learn more about automatically provided and optional protection services.

*See 90-Day Purchase Protection and Extended Repair Warranty for details

Consumer Protection

90-Day Purchase Protection

As a member, most new purchases you make are automatically covered against loss due to fire damage or theft from a secured environment for 90-days from the date of purchase at no additional cost to you.

Program Features

- To file a claim, must be a current member now and at time of purchase
- Automatic coverage with no pre-registration of product needed
- Covered item must have been in a locked and secured environment
- Copies of police reports, receipts, insurance papers are required
- Claim must be filed within 30 days of the reported fire damage or theft
- \$1,000 maximum coverage per occurrence per year, per member account/ \$5,000 maximum lifetime cap. Excludes s/h & applicable taxes. Non-transferable.
- Items covered by other insurance are excluded; however, this program does cover your deductible up to the maximum benefit limit.
- Submission of a claim does not guarantee coverage or coverage availability. LIFE Select has the sole right to determine whether an item is covered

Purchases Not Covered and Limitations

The following purchases are not covered, including but not limited to: travelers checks, tickets of any kind, gift certificates, gift cards, eGift cards, cash or its equivalent; downloadable electronics; animals or living plants; rare stamps or coins; consumable or perishable items with limited life spans (perfume, batteries); antique or previously owned items; motorized vehicles and watercraft, aircraft, and motorcycles or their motors, equipment, parts or accessories; stolen or damaged property; items purchased for resale, professional or commercial use; permanent household and/or business fixtures (carpeting, flooring); business fixtures (air conditioners, refrigerators, heaters); hospital, medical and dental equipment and devices.

Exclusions

War or any act of war; participation in a riot, civil disturbance, protest or insurrection; violation of a criminal law, offense or infraction; natural disasters, including, but not limited to, hurricanes, floods, tornados, earthquakes or any other event in the course of nature, that occurs at the same time or in separate instances; fraud or abuse or illegal activity of any kind, confiscation by any governmental authority, public authority or customs official; negligent failure of a duty to care by any third party in whose possession the property purchased has been temporarily placed; not being reasonably safeguarded by you; theft from baggage not carried by hand and under your personal supervision or under the supervision of a traveling companion known by you; damage through alteration; normal wear and tear, inherent product defect or manufacturer's defects or normal course of play; damage or theft while under the care and control of a common carrier; food spoilage; leaving property at an unoccupied construction site; or purchases lost or misplaced.

[Click here or call us at \(888\) 624-0476 to request more information.](#)



Consumer Protection



LIFE Select is offering members a savings of 20%* on award winning security software from Bitdefender®. Choose from Anti-Virus, Internet Security or Total Security and Antivirus for Mac. Best protection. Best performance. Ransomware protection included.

In addition to this extraordinary discount, you'll receive one year of 24/7 FREE tech support, included with your order.

Features:

- Antivirus Plus 2016 – Award-winning antivirus solution that protects your PC from all e-threats including traditional viruses, worms, rootkits, spyware, Trojans to ransomware and zero-day exploits.
- Antivirus for MAC – Award-winning antivirus solution designed for your Mac that provides non-stop protection against malware, blocks and removes annoying adware, and secures your online shopping experience by utilizing enhanced anti-phishing systems to warn you when you come across fraudulent attempts.
- Internet Security 2016 - Antivirus package plus firewall, parental control and anti-spam.
- Total Security 2016 – Includes all the benefits of Antivirus Plus 2016 and Internet Security 2016 for your Windows PCs, in addition to device anti-theft and file encryption.

[Click here or call us at \(888\) 624-0476 to place an order.](#)

Bitdefender® provides a 30-day FREE trial, too. Click and try! No obligation! And if you like the performance? Come back and purchase through your membership program and get 20% off.*

[Bitdefender Antivirus Plus 2016](#)

[Bitdefender Internet Security 2016](#)

[Bitdefender Total Security 2016](#)



Bitdefender® Minimum System Requirements

- Antivirus, Internet Security, Total Security
 - Operating system: Microsoft Windows 7(SP1), Microsoft Windows 8, Microsoft Windows 8.1, Microsoft Windows 10
 - CPU: Dual Core 1.6 GHz processor
 - Memory (RAM): 1 GB
 - Available free hard disk space: 1 GB free space (at least 800 MB on the system drive)
- Software requirements
 - Internet Explorer version 10 and higher Operating system: Microsoft Windows 7(SP1), Microsoft Windows 8, Microsoft Windows 8.1, Microsoft Windows 10
- Antivirus for Mac
 - You may install Bitdefender Antivirus for Mac only on Intel-based Macintosh computers with OS X Mountain Lion (10.8.5), OS X Mavericks (10.9.5), OS X Yosemite (10.10 or later), OS X El Capitan (10.11) installed.
 - Your Mac must also meet all of these additional requirements –
 - Minimum 1 GB of RAM Memory, Minimum 400 MB available hard disk space, an internet connection is required to register and update Bitdefender Antivirus for Mac, TrafficLight is available for Safari, Firefox and Google Chrome

Orders are processed Monday – Friday, 9:00 a.m. – 5:00 p.m. (EST).

**Discount is exclusive through this web offer to members only. Not available at bitdefender.com. Failure to purchase through your membership means you will miss out on the savings. This is not a reimbursement offer and can not apply to previous purchases. Email and internet accounts are necessary for this online offer. Prices subject to change without notice.*

PRIVACY NOTE - Bitdefender® never uploads or stores your files in the cloud for scanning. It uses a proprietary technology that only scans a footprint of the file for malicious behavior.



Consumer Protection

Extended Repair Warranty

Most new consumer merchandise you buy is now covered by an Extended Repair Warranty, which extends the manufacturer's original warranty for a period of one time, up to one additional year at no additional cost. When your eligible product's manufacturer's repair warranty expires, our Extended Repair Warranty takes effect. No pre-registration. Automatic Coverage.

Program Features

- To file a claim, must be an current member now and at time of purchase and provide the receipt
- Products must have an original valid U.S. Warranty
- Notice of claim should be provided within 30 days of the loss
- Written estimate of two repairs from authorized dealers required for pre-approval; costs are included in \$1,000 maximum allowable coverage
- \$1,000 maximum coverage per occurrence per year, per member account/ \$5,000 maximum lifetime cap. Parts and labor only, no time or mileage compensation
- Covers items that break down due to normal wear and tear malfunctions
- Items covered by other valid and collectible policies are excluded; however, this program does cover your deductible up to the maximum benefit limit
- Submission of a claim does not guarantee coverage or coverage availability. LIFE Select has the sole right to determine whether an item is covered

Purchases Not Covered and Limitations

The following are not covered including, but not limited to: products covered by an unconditional satisfaction guarantee; motorized vehicles (passenger cars, trucks, motorcycles, boats, airplanes) and their parts, subject to high risk, combustible, wear and tear or mileage stipulations (batteries, carburetors, pipes, hoses, pistons, brakes, tires or mufflers); motorized devices and their parts used for agriculture, landscaping, demolition or construction; motorized devices and their parts which are permanent additions or fixtures to a residential or commercial building; business fixtures (air conditioners, refrigerators, heaters); land or buildings, consumable or perishable items; animals or living plants; refurbished items; physical damage; items still under installment billing; smart phones, MP3 players, iPods, iPads, tablets, other downloadable electronics, additional service contract or extended warranty coverage for a computer, computer component or part that you buy which already comes with an original US manufacturer's warranty; items purchased for resale, professional, or commercial use.

Exclusions

Not a reimbursement program; excludes s/h and applicable taxes; non-transferable; items reported as malfunctions by manufacturer are not included. Benefits are not payable if coverage sought was directly or indirectly, wholly or partially, contributed to or caused by: any physical damage, including, but not limited to, damage as a result of natural disaster or a power surge, except to the extent the original manufacturer's warranty covers such damage; mechanical failure covered under product recall; or fraud or abuse or illegal activity of any kind by the member.

[Click here or call us at \(888\) 624-0476 to request more information.](#)

Consumer Protection

Vehicle Safety Information

We want you to be aware of any vehicle recalls that could impact its performance. The National Highway Traffic Safety Administration (NHTSA) urges you to visit safecar.gov for important vehicle safety information. Input your Vehicle Identification Number (VIN) into a search tool to receive safety information unique to your specific vehicle.

Please look at the lower left of your car's windshield for your 17-digit VIN, car's registration card or insurance card and [click here](#)**

What this VIN search tool covers

- Safety recalls that are incomplete on a vehicle
- Safety recalls conducted over the past 15 calendar years
- Safety recalls conducted by major light auto automakers, including motorcycle manufacturers

What this VIN search tool does NOT cover

- Completed safety recall information
- Manufacturer customer service or other non-safety recall campaigns
- International vehicles
- Very recently announced safety recalls for which not all VINs have been identified
- Safety recalls that are more than 15 years old (except where a manufacturer offers more coverage)
- Safety recalls conducted by small vehicle manufacturers, including some ultra-luxury brands and specialty applications

**Note: Recall information provided through this VIN lookup tool is provided by the manufacturer conducting the recall. NHTSA does not record VIN information or results provided through the VIN lookup tool. LIFE Select is providing this link as a courtesy and informational purposes only and is not responsible for information found or not found pertaining to your vehicle(s). Use of this is optional.*





Select
Plan

be healthy
for less

Healthcare

In today's age of healthcare, many families cannot afford adequate healthcare coverage. To address these needs, LIFE Select offers Members access to a variety of programs and services designed to S-T-R-E-T-C-H the value of Member's healthcare dollars.

As a Member, you are empowered with choices which can positively impact your day-to-day life.

- Quarterly eNewsletter - Members will receive a newsletter via email with helpful information for their entire family to remain Healthy, Wealthy and Wise.



Health Services

Quarterly eNewsletter

Healthy, Wealthy and Wise is a quarterly newsletter available to members via email that provides information on a variety of healthcare and wellness topics.





Select
Plan

get out
for less



Retail Stores & Gifts

LIFE Select will help you get more for less with substantial savings at many of the best stores in town! What could be better than the latest fashions, gifts and accessories, and money left in your pocket.

Retail Stores & Gifts

eGift Cards

In a rush? Forget to buy a gift for someone? As a member, our eGift Cards are the perfect idea for the last minute gifts. Save up to 10% on restaurants, retailers and home improvement stores!

Most eGift Card purchases can be delivered for immediate use. Once you've received the confirmation email, you can 1) forward it to the recipient, 2) print out the information and present it to the recipient or 3) print out the information and go shopping for that special someone.

We make it a special gift. You make a special person smile.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select
525 South Flagler Drive
West Palm Beach, FL 33401

eGift Order Form

Business	Card Amount	Member Price	Quantity	Total
Barnes & Noble	\$25.00	\$23.25		
Bass Pro	\$50.00	\$45.00		
Bath & Body	\$25.00	\$23.00		
CVS	\$50.00	\$45.00		
Foot Locker	\$25.00	\$23.25		
GameStop	\$25.00	\$23.75		
Gander Mountain	\$25.00	\$23.25		
Groupon	\$25.00	\$22.50		
HomeGoods	\$50.00	\$45.00		
JCPenney	\$50.00	\$46.00		
Jiffy Lube	\$25.00	\$22.50		
Kohl's	\$25.00	\$23.25		
Land's End	\$50.00	\$45.00		
LL Bean	\$25.00	\$22.50		
Lowe's	\$50.00	\$47.50		
Marshalls	\$50.00	\$45.00		
Petco	\$25.00	\$22.50		
RedBox	\$20.00	\$18.00		
Sears	\$50.00	\$45.00		
Spafinder Wellness 365	\$100.00	\$90.00		
StubHub	\$50.00	\$45.00		
The Home Depot	\$50.00	\$47.50		
TJ Maxx	\$50.00	\$45.00		
TJX Companies	\$50.00	\$45.00		
Toys R Us	\$25.00	\$22.50		
Yankee Candle	\$25.00	\$22.50		
Zappos.com	\$25.00	\$23.00		

Retail Stores & Gifts

eGift Cards

By sending purchase you agree to the following Terms and Conditions for use of eCertificate:

1. You may not return or cancel your eCertificate after your order has been placed. All sales are final; non-refundable. eCertificates have cash value and should be safeguarded accordingly.
2. You may not use an eCertificate to purchase other eCertificates or gift cards.
3. eCertificates cannot be reloaded, resold, transferred for value, or redeemed for cash, except to the extent required by law.
4. Ownership and risk of loss of eCertificates passes to the purchaser as soon as we send our confirmation to the recipient.
5. We are not responsible for lost or stolen eCertificates.
6. All orders of eCertificates are subject to a process that compares purchaser information provided on the web site with information about the purchaser provided by the purchaser's financial institution. If there is a discrepancy, your eCertificate order may be delayed until it can be corrected.
7. We are not responsible for eCertificates that are undeliverable or not received due to your failure to enter an accurate email address for the recipient. Please check to make sure the email address of the recipient is correct. Should an email be returned to us due to inaccurate delivery information for the recipient, we will attempt to contact you for a valid email address.

Following is a list of the most common reasons why delivery may have failed:

1. Spam filter blocked email or routed it to a bulk/spam folder
2. Recipient's firewall blocked the email
3. Email inbox is over size limit
4. Invalid email address

Generations Gold Inc. and LIFE Select make no warranties, expressed or implied, with respect to eCertificates, including without limitation, any expressed or implied warranty of merchantability or fitness for a particular purpose. If an eCertificate code is non-functional, your sole remedy, and our sole liability, shall be the replacement of such gift card. Certain state laws do not allow limitations on implied warranties or the exclusion or limitation of certain damages. If these laws apply to you, some or all of the above disclaimers, exclusions, or limitations may not apply to you, and you might have additional rights. Use of your purchased item(s) constitutes acceptance of their Terms and Conditions located on each product and/or their specific websites. Void where prohibited.



*Orders are processed Monday-Friday, 9:00 a.m. - 6:00 p.m. EST

**Some restrictions may apply. Discount percentages may be reduced or eliminated on orders exceeding \$250 in value. Call us at 1.888.624.0476 for details.*

You may not return or cancel your eCertificate after your order has been placed. All sales are final; non-refundable. eCertificates have cash value and should be safeguarded accordingly.

Applebee's® trademarks and logos are used with permission of Applebee's International, Inc. and such marks constitute registered trademarks or service marks of Applebee's International, Inc.. Applebee's International, Inc. is not affiliated with LIFE Select and is not a sponsor or co-sponsor of this program. Applebee's International, Inc. is not responsible for delivery of any gift cards promised, earned, purchased or otherwise offered through this program. Please see the Applebee's® gift card or visit www.applebees.com for additional terms and conditions, which are subject to change at the sole discretion of Applebee's International, Inc. or its affiliates.

Retail Stores & Gifts

Retail Gift Cards

Save on everything you and your family need, want and must have! From clothing to kitchen supplies, from hunting & fishing gear to the latest shoes, LIFE Select helps you bring it home for less! Purchase discounted gift cards accepted at full face value.

Exclusive membership advantages:

- A great selection of participating stores
- Save from 5% to 15% on most purchases*
- Can be used for additional savings on most sale items
- Great gift ideas

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select
525 South Flagler Drive
West Palm Beach, FL 33401

*Orders are processed

Monday-Friday, 9:00 a.m. - 6:00 p.m. EST

Gift Card and Movie Ticket orders are shipped 7-10 business days after receipt of payment.

*Certain restrictions may apply. Subject to availability. Discount percentages may be reduced or eliminated on orders exceeding \$250 in value. Item(s) purchased are for personal use and not for resale. Call us at 1.888.624.0476 for program details.

Retail Gift Card Order Form

Business	Card Amount	Member Price	Quantity	Total
AutoZone	\$25.00	\$23.25		
Banana Republic	\$25.00	\$22.50		
Barnes & Noble	\$10.00	\$9.30		
Bath & Body Works	\$10.00	\$9.30		
Belk Department Store	\$25.00	\$23.00		
Brooks Brothers	\$25.00	\$23.00		
Cabela's	\$25.00	\$23.50		
Casual Male	\$25.00	\$23.00		
Finish Line	\$25.00	\$22.00		
Foot Locker	\$25.00	\$23.25		
GameStop	\$25.00	\$23.75		
Gap Options	\$25.00	\$22.50		
Gap Options	\$50.00	\$45.00		
iTunes	\$50.00	\$48.00		
JCPenney	\$25.00	\$23.00		
Jos. A. Bank	\$25.00	\$21.25		
Kohl's	\$25.00	\$23.25		
Kohl's	\$50.00	\$46.50		
Macy's	\$25.00	\$22.50		
Men's Wearhouse	\$25.00	\$23.00		
Nike	\$25.00	\$23.25		
Old Navy	\$25.00	\$22.50		
Payless Shoe Source	\$25.00	\$22.50		
Talbots	\$25.00	\$23.00		
Target	\$50.00	\$45.00		
The Home Depot	\$50.00	\$47.50		
TJMaxx/Marshalls/HomeGoods	\$10.00	\$9.00		
TJMaxx/Marshalls/HomeGoods	\$50.00	\$45.00		
Yankee Candle	\$25.00	\$22.50		

Retail Stores & Gifts

College Care Packages



Sometimes the best gifts are given... just because.

Gifting your student a college care package reminds them just how much they are loved. It's a simple, yet thoughtful way to send love from 'me to you!'

Choose from boxes already designed for her or for him. Build your own box with a blanket, chocolates, candle, hat, wallet, sunglasses, ear buds and more! A monthly subscription contains different premium surprises that are uplifting and appropriate for young adults. Whether your occasion is for everyday or a special occasion, a Me To You Box is meant to be special.

Members save 10% off any purchase! Enter JUSTBECAUSE at checkout and receive 10% off your college care package.

[Click here](#) to begin shopping and choose your college care package.



Disclaimer: There are no refunds, returns or reimbursements available on any order. Shipping fees are additional. To receive the 10% savings, you must enter the Promo Code at time of purchase. Available to ship anywhere in the continental U.S. By purchasing you agree to the Terms & Conditions of Me To You Box. [Click here](#) to review.



Office & School Supplies

Office DEPOT.

Our members can now shop Office Depot® for low prices and save up to 70% on office products like paper, ink, toner and binders. From chairs, desks, and workstations to entire Office Furniture Collections, Office Depot® is taking care of business! Receive guaranteed savings on over 300 office supplies most preferred by members.

Everyday household and back-to-school items!

- Batteries – Binders – Break Room Supplies
- Calculators - Computer Supplies – Correction Tape
- Dividers and Tabs - Envelopes and Mailing Supplies
- Fasteners and Clips - Filing Supplies
- Labels, Pens and Markers, Copy Paper and Notepads
- Storage Boxes and Tape – Toner/Ink Cartridges and more!
- Free delivery on orders over \$50*

[Click here](#) to view your Member Best Value List, print your store discount card and shop today or to enroll and shop online!

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Retail Stores & Gifts

Wholesale Savings Clubs

Take advantage of big volume wholesale special group rates for less! Your LIFE Select membership entitles you to special savings from all of the major wholesale clubs.



Join and save on Sam's club memberships. Sam's is a wholesale warehouse club that operates nationwide. Exceptional wholesale club values on TVs, mattresses, business and office supplies and more at Sam's Club.

As a member, you can save \$5.00*. Simply sign up today at Sam's and then send us your Sam's membership receipt – you'll receive your \$5.00 rebate check within 30 days, exclusive to our members only. This \$5.00 savings applies to both new and renewal memberships, too!



Join the 70 million Costco members who enjoy low warehouse prices on thousands of high-end, brand name products and services at more than 600 locations worldwide.

As a member, you can save \$5.00*. Simply sign up today at Costco's and then send us your Costco's membership receipt – you'll receive your \$5.00 rebate check within 30 days, exclusive to our members only. This \$5.00 savings applies to both new and renewal memberships, too!

Send, fax or email (scanned receipt) to:

LIFE Select
c/o Generations Gold, Inc.
525 South Flagler Drive
Fourth Floor
West Palm Beach, FL 33401
info@lifestyleinnovations.org | Fax (561) 833-9833 | Phone: 1.888.624.0476



Join and save on BJ's club memberships. BJ's is a wholesale warehouse club that operates 173 BJ's warehouse locations in 16 states. They offer a variety of special benefits in electronics, computers and office, home, health and beauty, sports and entertainment, baby, toys, jewelry, and more! They accept all valid manufacturers' coupons, and many forms of payment, too.

As a member, you can save \$5.00. Sign up today at BJ's and then send us your receipt. This \$5.00 savings applies to both new and renewal memberships! You'll receive your \$5.00 rebate check within 30 days.

Restrictions: *\$5.00 Cash Back is available exclusively through this online offer with LIFE Select and is not available from Sam's Club. Please submit dated receipt within 60 days of either enrolling in or renewing your wholesale club membership. Limit (1) Cash Back per membership account per 12-month period.



Select
Plan

have fun
for less



Dining & Entertainment

Relax and enjoy yourself! Go out for a night on the town and save with special group rates from many of your favorite local restaurants, movie theaters and more. Your LIFE Select membership entitles you and your family to savings on fun! With LIFE Select a night on the town can be less expensive than staying in.

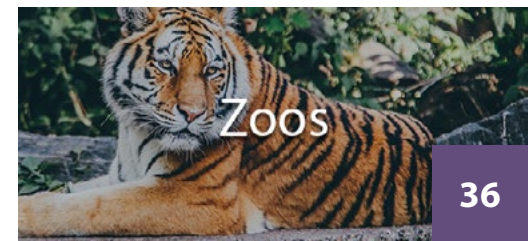
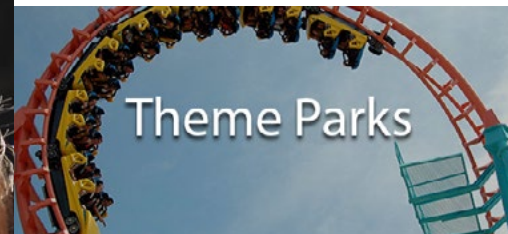
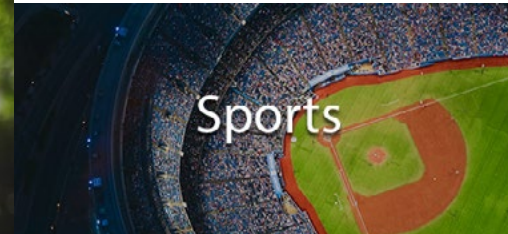
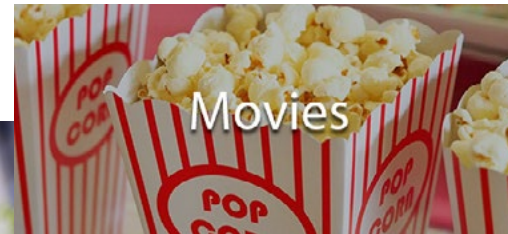
Dining & Entertainment

Ticket Xpress

Exclusive savings of up to 50% and access to the largest online entertainment offering on movie tickets, sporting events, concerts, theme parks, ski resorts, zoos, aquariums, tours and much more! eDelivery and eRedemption for most tickets* makes your favorite entertainment super convenient and affordable.

[Click here](#) to view offer and purchase tickets.

*Free shipping. All sales are final and order cannot be changed or cancelled once placed. By purchasing, you have read and agreed to the Terms and Conditions. [Click here](#) for complete program Terms and Conditions.



Dining & Entertainment

eGift Cards

In a rush? Forget to buy a gift for someone? As a member, our eGift Cards are the perfect idea for the last minute gifts. Save up to 10% on restaurants, retailers and home improvement stores!

Most eGift Card purchases can be delivered for immediate use. Once you've received the confirmation email, you can 1) forward it to the recipient, 2) print out the information and present it to the recipient or 3) print out the information and go shopping for that special someone.

We make it a special gift. You make a special person smile.

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select
525 South Flagler Drive
West Palm Beach, FL 33401

eGift Order Form

Business	eGift Card	Member Price	Quantity	Total
Bloomin' Brands	\$25.00	\$23.25		
Brinker	\$25.00	\$22.50		
Chili's Grill & Bar	\$25.00	\$22.50		
Cracker Barre	\$25.00	\$22.50		
Darden	\$25.00	\$22.50		
Dining Dough	\$10 Code	\$2.00		
Dining Dough	\$25 Code	\$4.00		
Dining Dough	\$50 Code	\$6.50		
IHOP	\$25.00	\$22.50		
Maggiano's Little Italy	\$25.00	\$22.50		
Omaha Steaks	\$50.00	\$45.00		
OmahaSteaks.com	\$25.00	\$22.50		
On The Border	\$25.00	\$22.50		
P.F. Chang's	\$25.00	\$22.50		
Papa John's	\$25.00	\$22.50		
Red Robin	\$25.00	\$22.50		
Romano's Macaroni Grill	\$25.00	\$22.50		
TGI Fridays	\$25.00	\$22.50		
The Cheesecake Factory	\$25.00	\$23.75		
Uno Pizzeria and Grill	\$25.00	\$22.50		

Dining & Entertainment

eGift Cards

By sending purchase you agree to the following Terms and Conditions for use of eCertificate:

1. You may not return or cancel your eCertificate after your order has been placed. All sales are final; non-refundable. eCertificates have cash value and should be safeguarded accordingly.
2. You may not use an eCertificate to purchase other eCertificates or gift cards.
3. eCertificates cannot be reloaded, resold, transferred for value, or redeemed for cash, except to the extent required by law.
4. Ownership and risk of loss of eCertificates passes to the purchaser as soon as we send our confirmation to the recipient.
5. We are not responsible for lost or stolen eCertificates.
6. All orders of eCertificates are subject to a process that compares purchaser information provided on the web site with information about the purchaser provided by the purchaser's financial institution. If there is a discrepancy, your eCertificate order may be delayed until it can be corrected.
7. We are not responsible for eCertificates that are undeliverable or not received due to your failure to enter an accurate email address for the recipient. Please check to make sure the email address of the recipient is correct. Should an email be returned to us due to inaccurate delivery information for the recipient, we will attempt to contact you for a valid email address.

Following is a list of the most common reasons why delivery may have failed:

1. Spam filter blocked email or routed it to a bulk/spam folder
2. Recipient's firewall blocked the email
3. Email inbox is over size limit
4. Invalid email address

Generations Gold Inc. and LIFE Select make no warranties, expressed or implied, with respect to eCertificates, including without limitation, any expressed or implied warranty of merchantability or fitness for a particular purpose. If an eCertificate code is non-functional, your sole remedy, and our sole liability, shall be the replacement of such gift card. Certain state laws do not allow limitations on implied warranties or the exclusion or limitation of certain damages. If these laws apply to you, some or all of the above disclaimers, exclusions, or limitations may not apply to you, and you might have additional rights. Use of your purchased item(s) constitutes acceptance of their Terms and Conditions located on each product and/or their specific websites. Void where prohibited.



*Orders are processed Monday-Friday, 9:00 a.m. - 6:00 p.m. EST

**Some restrictions may apply. Discount percentages may be reduced or eliminated on orders exceeding \$250 in value. Call us at 1.888.624.0476 for details.*

You may not return or cancel your eCertificate after your order has been placed. All sales are final; non-refundable. eCertificates have cash value and should be safeguarded accordingly.

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Dining & Entertainment

National Restaurants Gift Cards

National restaurant gift cards valued at \$25 each are available to LIFE Select members at a 10% discount*. They are accepted for full face value and they also make great gifts. There is no limit to the number of gift cards you can order.

Exclusive membership advantages:

- Thousands of participating restaurants
- Gift cards are always accepted at full face value
- Use for dining out or give as gifts
- Enjoy dining out for less

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select, 525 South Flagler Drive, West Palm Beach, FL 33401

*Orders are processed Monday-Friday, 9:00 a.m. - 6:00 p.m. EST

Gift Card and Movie Ticket orders are shipped 7-10 business days after receipt of payment.

Some restrictions may apply. Discount percentages may be reduced or eliminated on orders exceeding \$250 in value. Call us at 1.888.624.0476 for details.

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National Restaurants Gift Card Order Form

Business	Card Amount	Member Price	Quantity	Total
Applebee's	\$25.00	\$22.50		
Arby's	\$10.00	\$9.50		
Bahama Breeze	\$25.00	\$22.50		
bd's Mongolian Grill	\$25.00	\$22.50		
Bloomin' Brands	\$25.00	\$23.25		
Bob Evans	\$25.00	\$22.50		
Bonefish Grill	\$25.00	\$23.25		
Boston Market	\$25.00	\$22.50		
Brinker	\$25.00	\$22.50		
Carrabba's Italian Grill	\$25.00	\$23.25		
Chili's	\$25.00	\$22.50		
Cracker Barrel	\$25.00	\$22.50		
Darden	\$25.00	\$22.50		
Dunkin' Donuts	\$10.00	\$9.50		
Eddie V's	\$25.00	\$22.50		
Fleming's Prime Steakhouse	\$25.00	\$23.25		
HoneyBaked	\$25.00	\$21.25		
Krispy Kreme	\$10.00	\$9.50		
Logan's Roadhouse	\$25.00	\$22.50		
LongHorn Steakhouse	\$25.00	\$22.50		
Maggiano's Little Italy	\$25.00	\$22.50		
Olive Garden	\$25.00	\$22.50		
On The Border	\$25.00	\$22.50		
Outback	\$25.00	\$23.25		
Panera Bread	\$10.00	\$9.00		
Panera Bread	\$25.00	\$22.50		
Papa John's	\$25.00	\$22.50		
Red Robin	\$25.00	\$22.50		
Romano's Macaroni Grill	\$25.00	\$22.50		
Roy's	\$25.00	\$23.25		
Seasons 52	\$25.00	\$22.50		
Steak 'n Shake	\$10.00	\$9.20		
Subway	\$10.00	\$9.00		
Taco Bell	\$10.00	\$9.50		
Texas Roadhouse	\$25.00	\$22.50		
TGI Fridays	\$25.00	\$22.50		
The Capital Grille	\$25.00	\$22.50		
Uno Pizzeria and Grill	\$25.00	\$22.50		
Yard House	\$25.00	\$22.50		

Dining & Entertainment



Members save up to 87% on dining certificates when using Dining Dough! Choose from many of the best local restaurants in your neighborhood, purchase a \$10 value redemption code for \$2.00 each, a \$25 value redemption code for \$4.00 each or a \$50 value redemption code for \$6.50 each. Then print-and-go with your dining dough. [Click here](#) to see participating restaurants. Dining out can be less expensive than dining at home.

Exclusive membership advantages:

- Save up to 87% on dining certificates
- Print and present once you have your certificate code
- Choose from thousands of participating restaurants
- Use for yourself or give as a gift
- Enjoy great dining for less

Need your code today? Please call us Monday-Friday, 9am-9pm EST and Saturday 9am-12pm for immediate assistance. Dining Dough codes retain value until used – they do not expire. If you don't see what you want now, please come back and use the code at a later time. All sales are final. Codes can not be refunded, canceled or exchanged once purchased.

Have a redemption code already? [Click here to redeem](#), print and go!

Restaurant Partners

Dining Dough enables local restaurants and small businesses to give diners the best deal on every meal. They help diners find and use local restaurants, driving new customers and bringing back old ones, providing great value to the diner and strengthening local economies. Bring new customers in the door in just three business days.

Become a Restaurant Partner - [Click to find out more or apply to be a restaurant partner.](#)



Dining Dough Order Form

Value	Member Price	Quantity	Total
\$10 Redemption Code	\$2.00		
\$25 Redemption Code	\$4.00		
\$50 Redemption Code	\$6.50		

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select

525 South Flagler Drive

West Palm Beach, FL 33401

*Dining Dough orders are processed Monday-Friday, 9am-5pm EST.

Terms & Conditions/Program Details

*Dining Dough Promotional Certificate Terms and Conditions • Dining Dough Promotional Certificates are issued by Restaurant. Com (RDC) and may be redeemed solely for merchandise offered through www.diningdough.com • Dining Dough Promotional Certificates have no cash value and may not be redeemed for cash at any time. Click Here to view the complete Terms and Conditions. Offer valid only on \$25 and \$50 value certificates. *Plastic gift cards are \$4.25 each, a special order item and available only in \$25 denominations. Longer delivery times apply.*

**Terms and Conditions for Restaurant-Specific Gift Certificates*

Only one (1) Restaurant-Specific Gift Certificate may be redeemed per party, per month, per restaurant, even if the party is seated at separate tables and/or receives more than one check. Not valid for taxes, tips, merchandise or prior balances. Cannot be combined with any other restaurant certificates, third party certificates or other coupons. Only one discount applies. Minimum purchase requirements, gratuity, Dine-In options and other exclusions apply. All sales are final. Dining Dough codes can not be refunded, cancelled or exchanged once purchased.

NOTE: Remember – your dining dough code does not expire and is valid until you select your restaurant and print out the certificate to take with you. Any unused portion will remain in your account as a credit until you are ready to use it. And please be sure to keep your gift certificate code in a safe place as you will need it to redeem any remaining credit balance.

Dining & Entertainment

Dinner & A Movie

Are you looking for an evening out but concerned about the cost? We have the solution. How about dinner at your favorite national restaurant and then a movie at your favorite local movie theater, all for just \$38 - for two!

As a member, you can now purchase our Dinner & A Movie Package. Choose any one of our restaurant gift cards and any pair of our movie tickets. Enjoy your evening out, for less!

Exclusive membership advantages:

- Just \$38 for two
- Thousands of participating restaurants and movie theaters
- Use for yourself or give as a gift
- Enjoy great dining and entertainment for less

Orders are processed Mon-Fri, 9am-6pm EST.

Gift Card and Movie Ticket orders are shipped 7-10 business days after receipt of payment.

*Some restrictions may apply. Discount percentages may be reduced or eliminated on orders exceeding \$250.00 in value. Call us at (888) 624-0476 for details.

Dinner & A Movie Order Form

Restaurant (\$25 gift card)	Theater (2 tickets)	Member Price	Quantity	Total
		\$38.00		
		\$38.00		
		\$38.00		

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select

525 South Flagler Drive

West Palm Beach, FL 33401





Dining & Entertainment



What every golfer wants – the gift of playing golf at thousands of courses nationwide. The Go Play Golf™ eGift Card can be used to purchase golf equipment, merchandise, apparel, and golf balls, too!

Use the Go Play Golf™ eGift Card for almost anything golf has to offer. 5,000 public golf courses and 1,000 private golf course locations to choose from. Keep for yourself or give as a gift to your biggest golf fan!

Members save 10% - let the Go Play Golf™ eCard put your ideal golfing experience within putting range for any program. Tee time at noon!

Features:

Please [click here](#) to see the list of participating courses.

Select the course – fill out the redemption form – they do the rest*

*10% discount offer is exclusively provided through your membership and not available with Go Play Golf™. If you would like to play a course using your Go Play Golf Card™, click to play the course and fill out the redemption form. Redemption requests for next day play need to be received by 5:00pm EST for them to process payment to the course. Redemption requests for next day play received after 5:00pm EST are considered same day play requests and are subject to a \$3.00 service charge. Some same day requests may not be processed. All tee times need to be made directly at the course or on their website. All sales are final; no cancellations or refunds.

GoPlay Golf Order Form

Value	Member Price	Quantity	Total
\$50 Go Play eGift Card	\$45.00		

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select, 525 South Flagler Drive, West Palm Beach, FL 33401

Dining & Entertainment

National Sports & Recreation Gift Cards

Our fitness and adventure gift cards are available to LIFE Select members at a discount*. They are accepted for full face value and they also make great gifts. There is no limit to the number of gift cards you can order.

Start saving today at places like:

- Golfsmith
- Finish Line
- Cabela's and more!

Exclusive membership advantages:

- A great selection of participating stores
- Save from 3% to 15% on most purchases**
- Can be used for additional savings on most sale items

*Orders are processed Mon-Fri, 9am-6pm EST.

Gift Card and Movie Ticket orders are shipped 7-10 business days after receipt of payment.

**One player per pass. Must call in advance for tee times and identify yourself as having a 'pass'. Must bring your 'pass' with you to the course. Must rent a power cart. Each course reserves the right to not honor the pass if you fail to follow THE RULES. Discounts valid for pass holders only. Discounts only valid during days and times specified. Not valid with any other coupons, specials, during outings, league play or tournaments. Proper golf attire required. Please be courteous and observe rules set at each course.*

***Some restrictions may apply. Discount percentages may be reduced or eliminated on orders exceeding \$250.00 in value. Call us at (888) 624-0476 for details.*

All sale are final. Cards and passes are subject to availability. Prices and offers are subject to change without notice. Please protect your purchase and treat same-as-cash. They cannot be replaced if lost, stolen or expired.



National Sports & Recreation Gift Cards Order Form

Gift Card	Member Price	Quantity	Total
LL Bean (eGift Card)	\$22.50		
Finish Line (plastic Gift Card)	\$22.00		
Golfsmith (eGift Card)	\$23.00		
Golfsmith (plastic Gift Card)	\$23.00		
Foot Locker (eGift Card)	\$23.25		
Foot Locker (plastic Gift Card)	\$23.25		
Nike (eGift Card)	\$23.25		
Nike (plastic Gift Card)	\$23.25		
Cabela's (plastic Gift Card)	\$23.50		

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select

525 South Flagler Drive

West Palm Beach, FL 33401

Dining & Entertainment

Movie Tickets

Save up to 33% off the regular Box Office price at most major chain movie theaters. Tickets are mailed within two weeks of your request and there's no limit to the number of tickets you may order. Tickets are valid for up to one year from the date of issue and are accepted by participating theaters 24 hours a day, 7 days a week*.

Exclusive membership advantages:

- Save up to 33% off the regular Box Office price
- Thousands of participating movie theaters
- Tickets accepted at full face value
- Use for yourself or give as gifts
- Enjoy great entertainment for less

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select
525 South Flagler Drive
West Palm Beach, FL 33401

Movie Tickets Order Form

Theater	Member Price	Quantity	Total
AMC Black Ticket	\$10.00		
Bow Tie Cinemas	\$7.00		
Carmike Cinemas - Muvico Theaters	\$8.00		
Cinemark Theaters	\$8.00		
Extreme Pass	\$6.75		
Flagship Cinemas	\$6.00		
Frank Theatres	\$8.00		
Goodrich Quality Theater VIP Movie Pass	\$8.50		
Harkins Theaters	\$7.00		
Island 16 Cinema (Holtsville, NY)	\$8.75		
Krikorian Theaters	\$7.50		
Malco Theaters	\$8.00		
Marcus Theaters	\$9.00		
MJR Theatres (MI)	\$7.00		
National Amusement/Showcase	\$8.75		
NCG Cinemas	\$6.75		
RC Theatres	\$6.00		
Regal Cinemas Premier	\$8.25		
Stone Theatre	\$7.50		
The Grand Theatre - Am Star Cinemas	\$7.00		
Warren Theater	\$6.00		
Wehrenberg Theatres	\$7.50		
Your Neighborhood Theatre (BCG)	\$7.50		

**Orders are processed
Monday-Friday, 9:00 a.m. - 6:00 p.m. EST
Gift Card and Movie Ticket orders are shipped 7-10 business days after receipt of payment.*

**Some new releases may be restricted for the first 10-14 days at the theater's discretion. Discounted ticket prices are based on adult evening shows. Theater locations vary; please visit www.yourneighborhoodtheatre.com for participating theaters in this chain. Additional surcharges may apply. Special engagements, 3D, IMAX®, and other premium services are excluded.*



Select
Plan

enjoy
for less



Family Benefits

Savings and even more savings! Your family's entitled to special offers and rebates from all of the major wholesale clubs and even savings on groceries at your local supermarket.

Family benefits include special group rates on office and school supplies, and student grant locator program.

Family Benefits

Automotive Services

Auto Service Discounts

Complete auto care – at a discount

Maintaining your car's engine service, brakes, suspension, batteries or tires – it's important to keep your vehicle running smoothly and to save time and money on your local auto repairs and services. Click on the links below to see the deals your local auto service center has for you.* Print out your coupons and start saving today!

10% off service	\$25 off any brake service	\$5 off oil change
\$10 off purchase of a battery	Buy 3, get 1 free tire	And more

Auto service deals

Midas	Advance Auto Parts	Tire Kingdom
Firestone	Tires Plus	JC Whitney
Meineke	Valvoline	Lee Myles
Jiffy Lube	AAMCO	Merchant's Tire & Auto Center
Monro	Goodyear Auto	NTB
Pep Boys	Big O Tires	

*By clicking on these Auto Service Discount links you agree to the Terms and Conditions, specific to each of the individual service centers; visit their sites for details. Offers subject to change without notice and dates vary. Only one coupon applies and can not be combined with any other coupon or offer. Certain restrictions may apply. Subject to availability. Discount percentages may be reduced or eliminated on orders exceeding \$250 in value. Item(s) purchased are for personal use and not for resale. Call us at 1.888.624.0476 for program details.



Automotive Services

Vehicle Safety Information

We want you to be aware of any vehicle recalls that could impact its performance. The National Highway Traffic Safety Administration (NHTSA) urges you to visit safecar.gov for important vehicle safety information. Input your Vehicle Identification Number (VIN) into a search tool to receive safety information unique to your specific vehicle.

Please look at the lower left of your car's windshield for your 17-digit VIN, car's registration card or insurance card and [click here](#)**

What this VIN search tool covers

- Safety recalls that are incomplete on a vehicle
- Safety recalls conducted over the past 15 calendar years
- Safety recalls conducted by major light auto automakers, including motorcycle manufacturers

What this VIN search tool does NOT cover

- Completed safety recall information
- Manufacturer customer service or other non-safety recall campaigns
- International vehicles
- Very recently announced safety recalls for which not all VINs have been identified
- Safety recalls that are more than 15 years old (except where a manufacturer offers more coverage)
- Safety recalls conducted by small vehicle manufacturers, including some ultra-luxury brands and specialty applications

*Note: Recall information provided through this VIN lookup tool is provided by the manufacturer conducting the recall. NHTSA does not record VIN information or results provided through the VIN lookup tool. LIFE Select is providing this link as a courtesy and informational purposes only and is not responsible for information found or not found pertaining to your vehicle(s). Use of this is optional.



Family Benefits

Gas Gift Cards

Our gas gift cards are available to LIFE Select members at a discount* They are accepted at full face value and they also make great gifts. There is no limit to the number of gift cards you can order, unless noted otherwise.

Exclusive membership advantages:

- A great selection of participating stores
- Save up to 5% on most purchases*
- Can be used for additional savings on most sale items

Gas Gift Cards Order Form

Gift Card	Card Value	Member Price	Quantity	Total
Sheetz Gas Card	\$50.00	\$47.50		
Shell Gas Card	\$50.00	\$47.50		
Speedway Gas Card	\$50.00	\$47.50		

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select
525 South Flagler Drive
West Palm Beach, FL 33401



Family Benefits

Grocery Discounts

Free Printable Coupons from the brands you uses every day.

[Click here for discounts](#)

Grocery Coupon Club

Get the coupons you want for the items you buy. LIFE Select has waived the enrollment fee for a limited time! Members receive a one-year complimentary membership and pay only a nominal fee for shipping and handling that is reimbursed with additional coupons.

No hunting through the paper, no clipping coupons. Select from an extensive list of over 1,000 name brand manufacturers' coupons. You'll save hundreds of dollars a year.*

Exclusive membership advantages:

- Thousands of name brand products to choose from
- Save up to \$1,000 annually
- Select coupons only for products you really want to buy
- Categories include baby products, diet related items, household items, pet related items, and more
- No clipping coupons, no hunting through the paper
- Easy enrollment and online access to inventory
- Timely fulfillment, great monthly savings

Already have your LIFE Select Grocery Club username and password?

[Click here to access the Grocery Savings site.](#)

*Based on average member savings. Enrollment is free for a limited time.
The manufacturer sets the expiration dates which range from 14 – 90 days, so order coupons as needed.



Grocery Coupon Club Enroll Form

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Signature: _____

Please Send Form to:
LIFE Select, 525 South Flagler Drive, West Palm Beach, FL 33401

PROCEDURES:

- When you submit your request you will receive an authorization code that will waive the \$99 enrollment fee non-members pay
- Use your code to order coupons from the Grocery Coupon Internet site: www.grocerysavers.com
- Follow instructions on the site. A 10% processing fee equal to the value of the coupons will be charged in addition to shipping costs
- Be sure to select the "Super Value Option" at check out. Members will receive additional "bonus" coupons equal to or greater than the cost of processing and shipping to offset those costs.
- Your manufacturers' coupons will arrive in 3-7 business days



Family Benefits

Grocery Gift Cards

Our grocery gift cards are available to LIFE Select members at a discount* They are accepted at full face value and they also make great gifts. There is no limit to the number of gift cards you can order, unless noted otherwise.

Exclusive membership advantages:

- A great selection of participating stores
- Save up to 5% on most purchases*
- Can be used for additional savings on most sale items

Grocery Gift Cards Order Form

Value	Member Price	Quantity	Total
Safeway / Randalls - \$50.00	\$48.00		

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____

Member ID number: _____

Please select a payment type

Enclosed is my check made payable to Member Services

Charge to:

MasterCard Visa Discover

Account number: _____ Expiration date: _____

Signature: _____

Please Send Order to:

LIFE Select
525 South Flagler Drive
West Palm Beach, FL 33401

*Orders are processed Monday-Friday, 9:00 a.m. - 6:00 p.m. EST

*Certain restrictions may apply. Subject to availability. Discount percentages may be reduced or eliminated on orders exceeding \$250 in value. Item(s) purchased are for personal use and not for resale. Call us at 1.888.624.0476 for program details.

Family Benefits

Pet Health Insurance



Pet insurance from Nationwide is affordable, comprehensive and easy to use. Coverage is available for accidents, illnesses and preventive care.

Special Discounts Available

Receive an automatic 5% discount when you enroll through your membership. Save up to 15% when you enroll multiple pets.

Why Nationwide?

In the Nation, what's precious to you is precious to them. That's why more pet owners trust them over any other insurer to protect their pets.

- Highest overall payouts
- Lowest average premiums
- Use any vet

Learn More

[Explore their plans](#) and get a [no-obligation quote](#). Or call 1.877.738.7874 today, provide Group Code N324 to purchase a plan and wait for your welcome packet to arrive.

[Click here for the latest brochure](#)

24/7 Veterinary Consultation

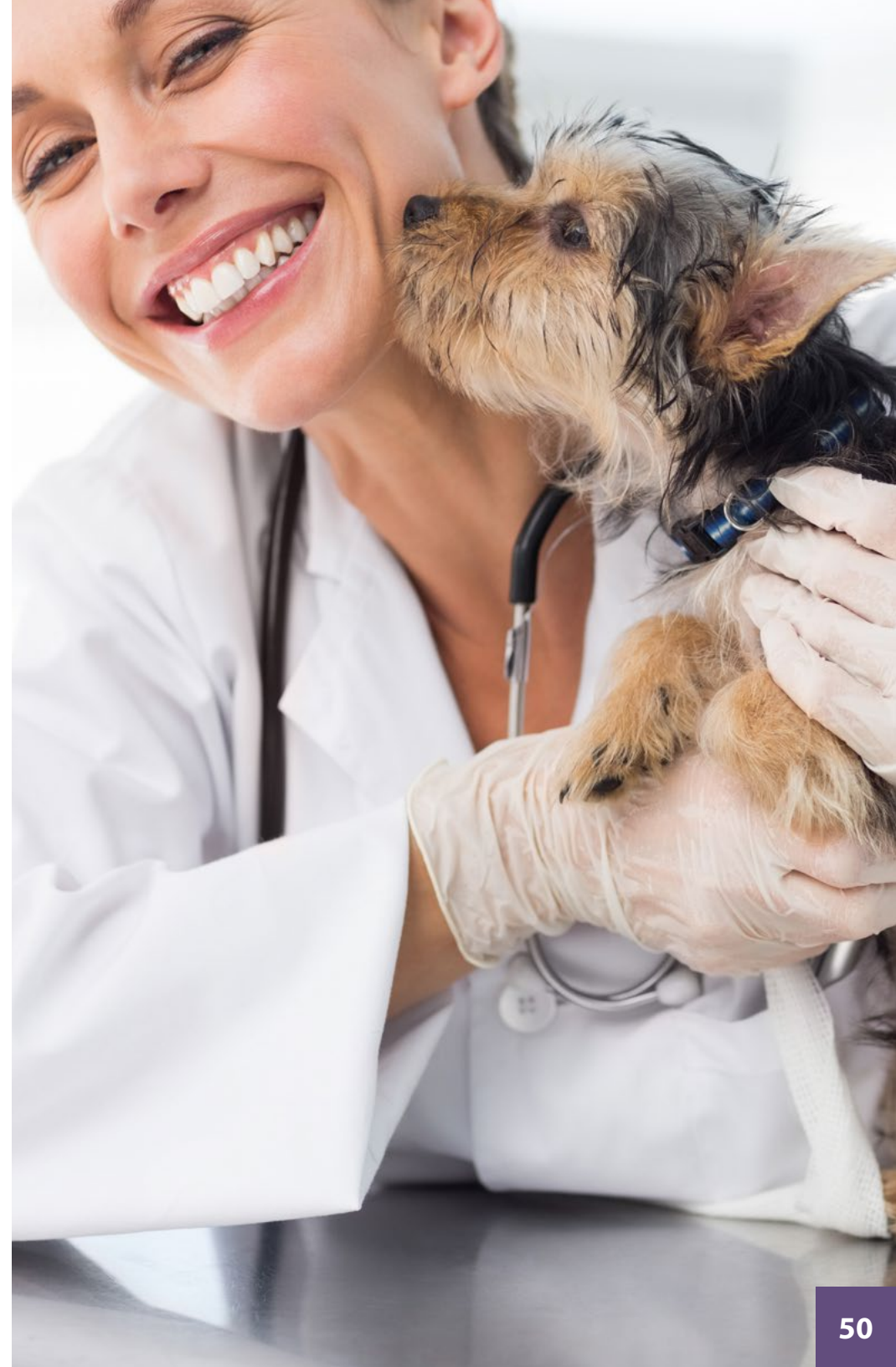
Did you know, each year, there are more than 100,000 cases of pet poisoning in the U.S. Many of these were caused by household substances that may seem perfectly harmless to you. But just because something is safe for people doesn't mean it won't hurt beloved pets.

Be ready for any type of emergency. Knowledgeable veterinary experts are on call 24/7 to provide free guidance on any pet health concern, from general questions to identifying urgent care needs. When it comes to your pet's health, no concern is too big or too small.

[Free to Policy Holders](#) (\$150 value).*

*Free to all Policy Holders (\$150 value).

Disclaimer: Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2015 Nationwide.



Family Benefits

Student Grant Locator



Unigo™ helps current and future college students get where they want to go with college reviews, personalized scholarship and college matching, expert articles, and a whole lot more. Everything you need for college in one place.

Welcome to Unigo™. Go. Find. You

ScholarshipExpert's features have been integrated into Unigo™ - now, everything you need for college is in one place. Colleges and internships are available and the student can choose from a variety of categories: Athletic, by State, High School, Graduate or Undergraduate and more.

Nearly \$500K in Unigo™ scholarships awarded, and we're not stopping there! They believe that every student matters, offering a variety of scholarships to give all students a chance to receive the higher education they deserve.

College scholarships are detailed with requirements, application deadlines, award amounts and number of awards given. Decide which scholarship you would like to obtain application information for and apply on line!

Start your scholarship search

Unigo™ is a free online [college scholarship](#) matching service for students and families looking to find scholarships. And membership does have its advantages! Members receive a \$100 Office Depot gift card if denied a scholarship.*

*Only current enrolled members and their immediate family members are eligible to submit for the Gift Card. Member must provide proof of denied scholarship to us, to qualify for the \$100 Office Depot Gift Card. Limit one Gift Card per denied scholarship per month; limit 5/year/membership account. Member must submit to us within 30 days of dated denial acknowledgment. Offer exclusive through this membership; not available through Unigo or ScholarshipExperts. For complete Unigo™ Terms and Conditions, click here <https://www.unigo.com/aboutus/terms>



Family Benefits



Interest-Free Shopping

Buy Now, Pay Over Time. 0% APR Always.

Working Americans are invited to join Zebit. Receive up to \$2,500 interest-free credit to shop millions of brand name products and pay over time. 0% APR Always.

Why join Zebit?

- It's simple.
- No membership fees. Ever.
- Shop millions of brand name products at retail prices
- Pay over time without interest or fees

[Register now at zebit.com/life](https://zebit.com/life)



No interest. No fees. No credit check. (No kidding.)

Zebit MARKET

WHAT CAN I BUY?
Shop the Zebit Market

Shop millions of different products in electronics, appliances, furniture, and more!



Family Benefits



Track your progress with our Active&Fit Connected!™ program

The Active&Fit Direct™ program is a unique service offered by employers, associations, and health plans to help people live healthier, more active lives. With the Active & Fit Direct program, you can choose from 11,900+ participating fitness centers and select YMCAs nationwide for \$28 a month. Just \$84 gets you started. Simply pay your \$28 enrollment fee, plus \$28 for the current month and \$28 for the next month, plus any applicable taxes.



Find Your Fitness Center

With more than 11,900 participating fitness centers nationwide, you can find one that's most convenient for you.



Join the Active&Fit Direct Program

Pay your \$28 enrollment fee, plus \$28 monthly fee for the current month, \$28 monthly fee for the next month, and applicable taxes.

(Recurring \$28 payment starts in month 2.)



Find Your Fitness Center

Bring your Active&Fit Direct fitness card to the fitness center. The fitness center may ask you to complete additional forms.

The program offers:

- Online directory maps and locator for fitness centers (available on any device)
- The option to switch fitness centers to make sure you find the right fit
- Online fitness tracking from a wide variety of popular wearable fitness devices, apps, and exercise equipment
- An online, educational resource library

[Click here](#) for more information and to sign up.





Select
Plan

explore
for less



Bigger and better than ever before!

Announcing our new, improved, and more robust Cash Back Rewards Program. We have partnered with a nationally recognized leader in incentive and rewards platforms combining the best online offers with an easy one-step login process and innovative ideas to engage our members.

Our new Cash Back Program offers:

- Cash Back Rewards at over 3,000 online merchants!
- Exceptional special offers available including daily deals, free shipping, and more!
- Simple one-step Login with current credentials!
- No enrollment process to register your credit cards!
- Members can customize their shopping experience by creating their own personalized Shopping Mall!
- Please refer to the program rules for additional features and fees regarding the Cash Back Mall.

[GET STARTED](#)

Click here for the [Cash Back Mall Terms and Conditions](#) and [About The Program Rules](#)

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FE live better for less.™