



FES Protection Plan Membership

ENJOY EXCLUSIVE MONEY SAVING SERVICES WHILE PROTECTING YOUR IDENTITY, CREDIT, FAMILY, FINANCES, LIFESTYLE & FUTURE

CREDIT RESTORATION

Your financial health revolves around your credit score! Work with our credit experts and proven system to eliminate any inaccurate, obsolete or erroneous accounts. Using your rights under the Fair Credit Reporting Act to your advantage, we help you dispute the mistaken negative ratings that may be preventing you from obtaining new credit when you need it most. Lower your interest rates, avoid high late fees, save money and advance your credit opportunities.

- A+ rating with Better Business Bureau
- Providing exceptional service, results and satisfied clients since 2004
- Complete customer involvement with review and change to your disputes
- Monitor your progress online 24/7
- Live, friendly customer service staff

ELSEWHERE \$99 per month



CREDIT ATTORNEY

We fix consumer credit reports in a legal and trustworthy manner and fight abusive debt collectors. We turn victims into victors as we step into an otherwise unfair fight started by debt collectors, creditors and credit reporting agencies. We are focused on you and not just your case. Our lawyers and paralegals band together to analyze your case and situation from all angles to bring about the best result in the quickest manner. We will work with you to determine your case eligibility and aim to stop debt harassment and clean up difficult to remove credit report errors from your credit file.

- Personal attention
- Eliminate debt collector harassment
- Money damages awarded to you

ELSEWHERE \$250 + per hour



WILL, TRUST, POA

The decisions you make for yourself and your family are important because you know what's best for you. Unfortunately, in the event that you aren't able to speak on behalf of these decisions, someone that doesn't understand your wishes can end up making them for you. Without an estate plan in place, these crucial choices regarding YOUR health, finances and family are suddenly out of your control. Many people disregard planning for unexpected events because they're "too young" or it's "too expensive". Now you can have a comprehensive planning package, customized to your needs, covering each of the essential parts that make up a full estate plan.

- Developed by attorneys
- No add-ons or surprise charges
- Friendly, customer service staff to answer your questions
- Complete at your own pace from the privacy of your home
- Mailed to you in a professional binder ready to be signed and notarized
- Peace of mind for life's uncertainties

ELSEWHERE \$5,000 +



TRAVEL

When you travel, do so with confidence! Using our discount travel portal, you can feel secure knowing that you'll get more, simply by booking through us! We've partnered with over 500 of the finest hotels and resorts in more than 90 of the world's top vacation destinations to bring you the widest variety of vacation possibilities you'll find anywhere. Our packages include some of the best all-inclusive resorts in the Caribbean and Mexico- a great way to make the most of your vacation. Looking for a custom trip? Our specialties include: Corporate Conventions, Incentive Travel, Family Cruises, Group Cruises, Grand Voyages, Destination Weddings, Luxury Vacations, African Safaris, Escorted Tours and more!

- Flights
- Hotels
- Car rental
- Vacation packages
- Create a custom trip

ELSEWHERE \$50 per month



DEBT ZERO

DebtZero is a clear guide on how to more efficiently pay down your debt. Taking into account your debt obligations and interest, the system will show you exactly how to properly allocate your money towards your monthly payments using nothing more than your current income in order to speed up your debt payoff. Not only will it map out the thousands of dollars you will be saving in interest by paying off your debt significantly earlier than expected, but it will show you the amount of hard earned money you can save by eliminating unnecessary years of interest payments!

- No extra income
- No line of credit
- No refinancing
- No consolidation
- No change in lifestyle

ELSEWHERE \$50 per month



SMART CREDIT

Manage all your online accounts in one place, integrated with your credit and identity. You can use Action buttons to ask your creditor a question about your account or a transaction. We automatically track and update your account balances, bills coming due and transactions every day. Access your interactive credit report, which is now easy to read and search or find anything quickly. It also includes your credit score, auto score, insurance score and even a hiring risk index for job seekers. Get alerts to your phone or email that someone opened credit in your name. Then use the Action button to stop the thieves.

- Credit monitoring alerts
- Instant statements
- Easily take action
- Daily transactions

ELSEWHERE \$25 per month



The Only Membership Of Its Kind!

FINANCIAL LOCKBOX

If you're like most families, one person is generally designated to handle the financial aspects of the household. If you're single, you may be the only person who knows the type and location of your financial accounts. What if your loved ones suddenly found themselves in the position of taking over your finances without warning? Would they be able to locate insurance, bank and financial records in the event of an emergency? Financial Lockbox is an online solution that enables you to store financial data in a single, secure, password-protected location for easy access by you or loved ones that you select and authorize.

- Establish a complete listing of all life insurance policies, bank accounts and other financial data
- All your financial documents organized and easily accessible, especially handy at tax time
- Restore your records easily in case of fire, earthquake or flooding
- Your data is safe and secure against hackers with our state of the art encryption programs
- Appoint a contact person to be notified of your records in the event of an emergency

ELSEWHERE \$25 per month



POSITIVE CREDIT BUILDER

Understanding how your credit score is calculated and how to read your credit report are the first steps in improving your current standing. Our Credit Education Center offers a wide variety of educational services, credit tips and resources to help you take the necessary steps to enhance your credit score and manage your financial life. Improve your score by identifying the accounts that need immediate attention and understand the impact of the amount of credit you are using.

- A breakdown of the credit scoring system
- Credit management techniques
- Education and resource center

ELSEWHERE \$10 per month



RX DISCOUNT CARD

Lower your out-of-pocket prescription expenses with discounts ranging from 10% to 85% on most medications. Present your membership card along with your prescriptions to your pharmacist and ask to compare our contracted discount price with the pharmacy's retail price when the prescription is processed. You pay the lower of the two prices directly to the pharmacy at the point of sale, regardless of promotions and discounts.

- Average 31% savings
- Save 10-85% on generic and brand-name prescriptions
- Accepted at more than 60,000 pharmacies nationwide
- Everyone is eligible to use the card
- Easy to use - just present your card and save!



SHOPPING PORTAL

Simply browse the offers available at our retailers or search for a specific product. When you're ready to earn rewards, just click through to the retailer via our link and complete your purchase. You can shop by searching for Stores, Deals or Products. Every time you shop at any of our 4,000 retailers, you are rewarded for your generated sale through that vendor. Your shopping experience is simple- using the exact same website your favorite retailer provides, but allowing you to earn Cash Back benefits. Want additional discounts? We often offer additional coupon codes to copy and paste at checkout.

- Higher cash back rates than competitors
- Shop from your PC, tablet or mobile phone
- Reliable and secure platform
- View your rewards anytime/anywhere
- Get paid via PayPal or check



LifeLock®

Proactively safeguard your credit, your finances and your good name with vigilant services that alert you of potential threats before the damage is done. If identity thieves steal your personal information, they could take out a mortgage, commit tax fraud, open new credit accounts and a whole lot more. Our technology searches for potential misuse of your Social Security number, name, address or date of birth in applications for credit and services. You can choose alerts by text, phone, email or mobile app and respond immediately to confirm if the activity is fraudulent. We're confident in our ability to help protect your identity, but no one can prevent all identity theft. If you become a victim of identity theft while a LifeLock member, we'll spend up to \$1 million to hire experts, lawyers, investigators, consultants and whomever else it takes to help your recovery.

- First in the industry to offer proactive identity theft protection
- Direct access to fraud resolution teams within our extensive network
- Internationally recognized for expertise in privacy and security technologies, fraud, and criminal methods
- Partnerships with FBI Law Enforcement Executive Development Association (FBI-LEEDA)

ELSEWHERE \$10 per month



ALSO INCLUDED IS ACCESS TO THE YFL'S ONLINE EDUCATION PROGRAM.
HELP YOUR CHILDREN ACHIEVE FINANCIAL LITERACY AND A SOLID FINANCIAL FUTURE.



~~ALL OF THESE SERVICES INDIVIDUALLY COULD COST OVER \$400 PER MONTH AND THOUSANDS ANNUALLY.~~

THE FES PROTECTION PLAN IS ONLY \$89 PER MONTH!

OUT OF THIS \$89 MONTHLY PAYMENT, \$2 GOES TO THE YFL TO EDUCATE YOUTH ACROSS AMERICA & PROVIDE COLLEGE SCHOLARSHIPS.



Contact your local FES Agent:

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cloudedtitles@gmail.com
www.fesconnect.net/DKrieger

INQUIRE ABOUT HOW YOUR PROTECTION PLAN MEMBERSHIP CAN INCLUDE \$100,000 IN LIFE INSURANCE FOR FREE! NO MEDICAL EXAM REQUIRED.