



# KeySource Consumer Alliance Overview and Partner Strategy



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# KeySource Consumer Alliance (KCA)

## Company Overview

KeySource has been in existence since 1996. The initial focus of KeySource Services, Inc. was operational consulting supporting several fortune 500 companies in the area of communications. The focus of the consulting practice was and continues to be operational effectiveness in telephone based sales and customer service operations.

In 1998, KeySource Teleservices Division Corporation was formed to leverage the experience and knowledge gained by its principals. The company provided telephone based sales support to large public and medium private companies that needed to augment their sales and service capabilities by outsourcing them to KeySource. From July 1998 to March 2003, KeySource supported companies in the telecommunications, political consulting, consumer marketing, membership services and financial accounting sectors.

In March 2003, we began doing business as KeySource Consumer Alliance and no longer offered our services to other firms. Instead we utilized our expertise and the acquisition of a significant database to launch our own product line to serve the consumer market place. We offer services that provide peace of mind, convenience and savings to all our members. In addition, to providing superior services, our focus on customer satisfaction can be seen by our member services staff that is committed to complete customer satisfaction.

## Mission Statement

To provide our members with ***superior products*** delivered through ***outstanding customer service*** that create ***peace of mind, convenience*** and ***savings***.



# KeySource Consumer Alliance (KCA)

## Service Strategy

We are committed to hiring the most highly trained, experienced Member Services Representatives to meet our members' needs. We employ people with customer-first mentalities, who have a passion for unparalleled excellence in providing superior customer service.

Within moments, members can reach a live Member Services Representative to handle any inquiry. We are available to service members Monday through Friday, 9am-5pm EST. In the case of lost/stolen credit cards or identity theft, assistance is available 24 hours a day, every day with someone on call. Each Member Services Representative is empowered to solve problems quickly, and do whatever it takes to ensure that every member is 100% satisfied before hanging up. We want to provide members with the same courtesy and respect we would wish to receive for ourselves, to be aware of their needs, and to guarantee that our service standards anticipate those needs.

## Membership Fulfillment

New members receive membership packages that include important information regarding their plan, how to use the service(s), a membership card, and provider listings if applicable. We usually ship within 24-48 hours after purchase and a member can expect to receive their package within 5-7 business days as we ship everything first class mail. Since we process the majority of our fulfillment in house, KeySource Consumer Alliance has better control over the quality of the services and products we offer.



# Member Acquisition Partnerships

KeySource is committed to increasing its member base by partnering with businesses and organizations to serve their customers and employees. This section outlines our strategy to establish relationships with *Acquisition Partners* and *Business Partners*.

*Acquisition Partners* are businesses and organizations that have an established customer or member base and *Business Partners* are firms whose employees could benefit from our products.

## Customer/Member Acquisition

To acquire new KeySource members, we will work with businesses and organizations to sell our services to their customers or members. This is accomplished by tailoring a partnership agreement that best meets the objectives and capabilities of the Acquisition Partner and KeySource in the following areas:

### Sales Channel

We believe KeySource services are best sold by product involvement and follow up requiring a personal connection with the prospective member. To that end, either KeySource or the Acquisition Partner can assume the lead role in making the personal connection and subsequent sale.

### Services Sold

The established or customized KeySource products/services, to include creating a Private Label product, can be offered to prospective members. The Acquisition Partner and KeySource would determine the most effective strategy to acquire new members. A key component is the identification of the specific product/service that can best meet the needs of the Acquisition Partner's customers or members.

### Pricing

While KeySource prefers to utilize its standard pricing when offering our services, customized prices may be developed if appropriate. In the case of customized and/or private label, product pricing will be specific to that service.

### Commission

KeySource expects to compensate the Acquisition Partner for new KeySource members. The amount will vary by the type of product/service sold and the manner in which it is sold (e.g. acquisition cost).



# Member Acquisition Partnerships

## **Employee Acquisition**

To acquire new KeySource members we will work with firms whose employees could benefit from our products and services. KeySource services will be perceived as a benefit that the Business Partner is offering to their employees.

## **Sales Channel**

We believe that KeySource services are best sold by product involvement and follow up requiring a personal connection with the prospective member. To that end, KeySource will work with the Business Partner to determine the best means to contact their employees. KeySource will bear all costs associated with acquiring new members.

## **Services Sold**

KeySource will offer its standard products/services to employees of the Business Partner. In most cases, employees will significantly benefit from medical discounts when the Business Partner does not provide insurance.

## **Pricing**

Discounted KeySource pricing will be offered to employees of our Business Partners.

## **Commission**

No commission is offered with this partnership, as it would be a potential conflict of interest for an employer to benefit financially from a service being offered to their employees.



# Financial Protection Services

## Card Guardian

Credit Card Protection service provides security and peace of mind. Register your credit cards and other important documents for easy replacement when lost, stolen or damaged. Our member service representatives are available to answer any questions you may have concerning statements, fraudulent use, or an unauthorized charge. In the event your cards are lost or stolen, immediate stop usage is issued and replacement cards are ordered for you.

- Easy to do credit card registration, register all your credit cards, and those of your spouse and children who live at home (under 21 years of age)
- 24 hr a day protection - toll free number
- Stop use and replacement service, your credit card companies on file receive immediate notice to stop further use of the missing card and we order your replacement cards
- \$500 Emergency Travel Cash - If your credit cards are lost or stolen when you are 100 miles or more from home, we will wire you \$500 cash on the spot
- \$500 Theft Reward - A reward is available for information leading to the conviction of anyone using your cards fraudulently
- Document Registration - Register information on all of your important documents, stock certificates, numbered insurance policies, numbered passports, property titles and others. Enables you to obtain a copy of names and contact information on file with KeySource Consumer Alliance in order to give notice to appropriate parties when such documents are lost, stolen or damaged due to fire or natural disaster.
- Change of Address Service - Notify us of your new address and we will notify your credit card companies on file with us.
- Help Line Service - Need help with a credit card statement or an unauthorized charge, call the member services help line for FREE assistance!



# Financial Protection Services

## Identity Theft Guardian

*Also includes benefits of Card Guardian*

Through our Identity Theft Response Unit, we can offer full-service solutions to those customers who have been victimized by identity theft. We also offer Identity fraud expense coverage that is included with the Identity Theft Response Unit.

- Assist victim by ordering and reviewing credit bureau records on their behalf
- Review account activity to identify any suspicious activities
- Investigate financial accounts where identity theft is suspected
- Review and resolve victim's issues
- Interact with law enforcement to pursue prosecution of criminals

The Identity fraud policy protects you by reimbursing for the following expenses up to \$5000.00 (\$250 deductible). See Certificate of Insurance for complete details of coverage.

- Lost wages up to \$500 per week for four weeks including wrongful incarceration
- Costs for notarizing fraud affidavits or similar documents
- Costs for certified mail
- Loan application fees
- Charges incurred for long distance telephone calls
- Reasonable attorney fees incurred (with prior approval)



# Healthcare Savings Services

## Health Guardian

Our healthcare service is one of the best discount programs to meet your prescription, dental, vision and other healthcare needs. You and your entire family can save from 15% up to 60% on your everyday prescriptions, dental procedures, eye exams and frames. Also included are savings on audiology, chiropractic, dietary, alternative health services and 24 hr TOLL FREE help line.

### Dental Services

- 20% to 60% discount on most dental procedures
- Up to 50% discount on complete dentures
- Cosmetic dentistry- 20% discount
- Orthodontia included- 20% discount
- Over 24,000 participating providers

### Pharmacy Discounts

- Up to 55% discount on generic prescriptions
- Up to 15% on brand name drugs
- Average savings of 24%
- Over 57,000 participating pharmacies, major chains and independents

### Vision Discounts

- 45% to 60 % discount on frames and lenses
- 10% discount on disposable contact lenses and 20% on conventional lenses
- Over 9,000 providers nationwide include, Target Optical, Pearle Vision, Sears, JC Penney and more

### Chiropractic and Complimentary Health Services

- Unlimited visits and no limits on access to care
- Up to 10% to 30% on chiropractors, dieticians, acupuncturists, massage therapists and exercise specialists
- Over 25,000 participating providers

### Hearing Discounts

- 30% to 62% discount on all hearing aids at any provider location
- 30% savings on hearing exams



# Healthcare Savings Services

## Rx Guardian

Our discount prescription service can save you up to 50% off the normal retail price of each prescription. You can save up to 90% off the retail price with generic prescriptions through the mail order program.

- The average savings per prescription is \$16
- Choose from over 42,000 pharmacies
- Save from 10%-50% on brand name drugs, 50%-80% on generic drugs and save up to 90% off the retail price through our mail order program
- Prescription savings are available on all drugs- No exclusions!
- No forms to fill out
- No waiting periods
- Discounts apply to entire family



# Healthcare Savings Services

## Dental Guardian

Our dental service is one of the best discount programs to meet your dental healthcare needs. You and your entire family can save from 20% to 60% on your dental procedures. With no limits on access to care, this program will be the gateway to a healthier you. Our extensive network makes it easy for you to find providers close to home, work or while you are traveling.

- 20% to 60% discount on most dental procedures including routine oral exams, dentures, root canals, crowns, etc
- Up to 50% discount on complete dentures
- Cosmetic dentistry- 20% discount
- Orthodontia included- 20% discount
- Diagnostic, preventive and restorative services
- No paperwork or forms
- Over 30,000 participating providers



# Healthcare Savings Services

## Vision Guardian

Our discount vision service can save you 15 to 25% on medical eye care and 20 to 60% on eyewear. This service also provides one free eye exam per membership (family) for prescription glasses at participating provider locations.

- Save 10-20% on conventional contact lenses
- One Free Eye Exam per membership (family) for prescription glasses at participating provider locations with more than 2,200 Ophthalmologists nationwide who have agreed to discount all of their medical and surgical procedures.
- Provides reduced fees on cosmetic surgery, including eyelid surgery. Savings range from 15 to 20% on all elective procedures including LASIK and CO2 skin resurfacing laser surgery. Lab and surgery fees are excluded.
- Save 20 to 60% with the mail order program for non-prescription sunglasses and replacement contact lenses at wholesale prices, plus shipping and handling.
- Largest national discount network of eye care/eyewear providers with more than 30,000 eye care professionals and over 13,000 locations including Sears, Target, JCPenny, Pearle Vision, EyeMasters, VisionWorks, EyeDrx, Cohen's Fashion Optical, Sterling and many more.
- No limit on the number of doctor visits or on eyewear purchases. Your ENTIRE IMMEDIATE FAMILY CAN USE YOUR MEMBERSHIP.



# Roadside Protection Service

## Highway Guardian

Emergency roadside assistance is just a phone call away; with an average response time of 34 minutes this program is designed to provide the most service while covering more people for a very reasonable price.

- Covers the member, the spouse, and dependent children living at home for vehicles registered to the member, member's spouse, and children under 21 living at home
- 24 hr emergency towing is provided up to 25 miles at no charge to the member
- 24 hr emergency road service in the event that your vehicle needs parts, belts, etc.
- 24 hr emergency fluid delivery including gas, water, oil or any other supplies
- 24 hr emergency tire service, includes changing a flat tire, or plugging a hole
- 24 hr emergency battery service
- Extrication - provided your vehicle is no more than 15 feet from a roadway
- Lockout service, lost and broken keys
- Accident and Collision assistance
- Theft Reward
- Hit and Run Reward
- Trip routing service
- Discount car rentals



# Travel Protection Services

## Personal Assist

Travelers can trust KeySource to find them the quality service they need, no matter where they are traveling throughout the world. It's like having your own personal assistant guiding you to the best places during your travels.

Many services are provided within a call center that has multilingual capabilities and fluency in the world's most commonly spoken languages.

Some examples are:

- Restaurant referrals and reservations
- Golf course tee time reservations and referrals
- Find, wrap and deliver one-of-a-kind gifts
- Prescription delivery
- Door-to-door transportation services
- Embassy or consulate information

No request is too large or too small when it comes to our travel assistance division. Before and during their trip, travelers can call for:

- Currency conversion or purchase
- Visa/passport requirements
- Up-to-the-minute weather
- Up-to-the-minute travel medical and safety advisories
- Ground transportation upon arrival
- Long distance calling cards for worldwide telephoning
- Translator or interpreter assistance by telephone

Additional travel and medical assistance services are available upon request.



# Travel Protection Services

## Travel Insurance

KeySource offers world-class travel insurance through Travel Guard International.

Specialized travel insurance plans to meet specific customer needs. Our programs can be tailored to provide the coverage and service for your particular travel plans. Plans include:

- Luggage protection
- Worldwide medical coverage
- Emergency Medical Transportation
- Flight accident insurance
- Trip investment protection
- Mandatory and optional programs



# Pet Care Savings Service

## Pet Guardian

Pet Guardian, the pet care savings program that pays for itself. Choose from thousands of participating vets nationwide. Absolutely no claim forms! - Receive your discount right at the vet's office.

Pet Guardian covers ALL pre-existing conditions and hereditary diseases.

Save \$100s on:

- Office Visits & Exams
- Shots
- Any Elective Procedure (e.g., dental care)
- Any Surgery (e.g., spaying & neutering)
- Hospitalization
- And more!

When someone finds a Pet Guardian pet, all they have to do is call a toll-free number at any hour of day or night and we will help reunite you with your pet. On duty operators go right to work. They call your home, your work, your cell phone, and every emergency contact you provided, until they find you. Our service has reunited thousands of pets with their owners.

If you lose your pet, it should be as easy as possible for the finder to return him/her. An electronic chip requires a visit to the vet. Your home phone number on the tag will not be much help if you are not home, and very often pets get lost while on vacation and away from home. Pet Guardian makes it so easy for the finder to return a pet. Save up to 50% on food, medications, toys, kitty litter, boarding, grooming, pet sitting, and more from thousands of participating retailers.



# Company Information

## Senior Management Team

**Keesy Goebertus**, President & CFO of KeySource Consumer Alliance

- Founder of KeySource - 1998
- Former Chief Operating Officer- American Transtech (a subsidiary of AT &T)
- Honors Graduate- United States Military Academy at West Point

**Reinaldo Bejarano**, General Manager

- Joined KeySource in 2001
- Former V.P. of Marketing- Corpavi Financial
- BA Business Administration

**Don Spencer**, Director of Finance & Administration

- Joined KeySource in 1998
- Commander's Communication Team, US Central Command, MacDill AFB, FL
- BA Organizational Management; AS Communication Information Systems; AS Computer Information Systems

**Suzy Suring**, Director of Marketing Operations

- Joined KeySource in 2003
- Former Member Services Manager- American Consumer Alliance
- Professional in Human Resources (PHR) certified



## Company Information

## Contact Information

### Point of Contact

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