



HELPING AGENTS PURCHASE LEADS

An ever growing number of agents are literally living pay check to pay check. Due to Healthcare Reform and reducing commissions many agents have been cash strapped and unable to fund their lead programs. When an agent is cash strapped or credit tapped and needs to make a lead purchase in this tough market "Buy Now Pay 60" is your payment solution.

THE TRUTH BEHIND THE OLD ADAGE "It Takes Money to Make Money"

In difficult times, agents need to see more potential clients to generate the same number of sales. Buying leads has always been a great way to increase your overall sales numbers.

If you are cash strapped or credit tapped, The "Buy Now Pay 60" Program can help you get your lead funnel full again and back on track with consistent sales.

Agents that consistently purchase leads generally average twice as many sales as agents that don't. The key is finding the lead program that gets you consistent sales results. We would be glad to share with you what lead programs are currently working consistently with other agents.

Another old adage you may have heard is "Activity Equals Results." The "Buy Now Pay 60" Program will certainly help you increase your activity.

WHY THE PROGRAM WORKS

- It allows you to use your current income to pay bills
- It provides additional funds to purchase leads so you can increase your sales revenue
- It allows you to be more consistent with your lead purchasing which results in more consistent sales
- It can give you a big "Jump Start" that you might not have been able to afford otherwise
- It is easy to qualify for, even with poor credit or limited income
- It's a quick approval process. Apply this week, order your leads next week

ABOUT BUY NOW PAY 60

Buy Now Pay 60 is a financing solutions company featuring an innovative 60 day customer payment program. It is a division of a financial services company founded in 1982 with its principal offices in Grand Rapids, Michigan.

The Buy Now Pay 60 Program is not financing but rather a financing alternative for cash strapped credit tapped Americans. Our Program is a personal check guarantee for retail customers. Customers using our Program are able to stretch payment for total purchases up to \$1,500 over 60 days, while merchants and service providers are paid in full up front with no financial risk or recourse.

The Buy Now Pay 60 payment program is applicable for all purchasers but is primarily designed for customers with no credit or poor credit that meet certain relaxed approval standards. Those standards include a personal checking account over six months old; have not bounced any checks within the past 90 days, a legal photo ID and others. In partnership with Secure Payment Systems, one of the world's largest check verification companies, Buy Now Pay 60 is in effect *able to provide financing for those that are strapped for cash or can't get financed.*

Buy Now Pay 60 has a veteran staff of support personnel and sales consultants and is able to do business in all 50 states as well as Puerto Rico and the US Virgin Islands. The company provides 24 hour technical help for its program subscribers either directly or through its check verification partner.



“Buy Now-Pay 60” Program Instructions and Guidelines Agreement



Please be sure to follow the directions exactly as outlined below or your lead funding will be delayed. NMG will process your “Buy Now-Pay 60” Program through *Secure Payment Systems* upon receipt of your completed paperwork. We will know if you’re approved within 24 hours.

Step 1 – Select the lead program you plan to purchase leads from. Choose from any of our lead programs by clicking on the “Lead Programs” button on our website or you may use your own. You’ll need to know the total cost of your lead program before completing the following steps.

Step 2 - Print out, read and sign the bottom of this Instructions and Guidelines Agreement.

Step 3 – Print out and complete the Retail “Payday” Security Worksheet and Agreement. Fill in the purchaser box at the bottom. Refer to the example of how to fill out the worksheet. Please print clearly in black ink (no pencil). Sign the Purchaser Signature line in the merchant box. **DO NOT** fill in Today’s Date in merchant box at bottom. Must be the date we process the Agreement. Keep a copy for your records.

Step 4 – Make out three personal checks to National Marketing Group for the amounts listed on the Retail “Payday” Security Agreement. Make out a fourth check to National Marketing Group for \$15 to cover the application-processing fee. This fee is non-refundable, even if your “Buy Now-Pay 60” Program is turned down. Make sure you sign the checks. **DO NOT** date the checks. Must be the date we process the Agreement. **DO NOT** use business, temporary or starter checks.

Step 5 – Enclose a good clear copy of the front and back of your driver’s license.

Step 6 – Enclose copies of your last 3 months of renewal commission statements for proof of renewal income. You must show sufficient renewals to cover the balance you will own on your “Buy Now-Pay 60” Program. Speak with Dan about any exceptions to this requirement.

Step 7 – Mail all of the above items to:
National Marketing Group
3060 South Dye Rd.
Flint, MI 48507

Step 8 - Once approved, email or fax your lead order form to info@nmgins.com or (810) 744-3301.

Guidelines:

- To be approved, checks must be written on a personal checking account that’s over 6 months old and you cannot have bounced any checks within the past 90 days. As long as your bank or credit union will verify funds over the phone (most major financial institutions do), you should be approved. You are responsible to make good on all three checks regardless of the results on your purchased Leads. In the event a check is NSF or returned as stop payment, *Secure Payment Systems* will pursue collection action immediately! *Secure Payment Systems* is providing the cash to purchase your Leads. They or National Marketing Group, Inc. have no responsibility for the quality or results of the Leads you purchased.
- Once approved, the \$15 check and the first of the three checks will be run / cashed immediately upon approval. See check calculation examples on the following page. The 2nd of the three checks will be run / cashed 30 days from your agreement approval date. The 3rd of the three checks will be run / cashed 60 days from your agreement approval date.
- There is a 9.95% charge added to the purchase price of your Leads that NMG will be charge by *Secure Payment Systems* upon approval of your “Buy Now-Pay 60” Program.
- All “Buy Now-Pay 60” Program agreements must be processed by close of business on Tuesday for leads ordered the following week.

I have read and understand the “Buy Now-Pay 60” Program guidelines.

_____ X _____ / /
Print name clearly Agent Signature Date



Check Calculations Examples

Example #1 – 5 leads
per week for 4 weeks (20 total).

20	Leads
x \$15.00	Cost per lead
\$300.00	Total
+ \$29.85	Program charge (9.95%)
\$329.85	Total purchase price

Example #2 – 10 leads
per week for 4 weeks (40 total).

40	Leads
x \$15.00	Cost of appointments
\$600.00	Total
+ 59.70	Program charge (9.95%)
\$659.70	Total purchase price

Convenient Payment Plan w/ 3 checks

\$109.95 1st check (**cash**ed immediately)

\$219.90 1st check (**cash**ed immediately)

\$109.95 2nd check (**cash**ed in 30 days)

\$219.90 2nd check (**cash**ed in 30 days)

\$109.95 3rd check (**cash**ed in 60 days)

\$219.90 3rd check (**cash**ed in 60 days)

Make out three checks according to the example of your choice above. Make an additional check out for \$15 to cover the non-refundable application-processing fee. The 1st of the three checks and the \$15 check will be run / cashed immediately. The 2nd check will be run/cashed thirty days from agreement processing date. The 3rd check will be run/cashed 60 days from the agreement processing date. Agents may have Secure Payment Systems cash 2nd and 3rd checks sooner than the 30 or 60 day guideline. This would allow you to order more leads sooner.

All checks are made out to National Marketing Group, Inc. Please DO NOT date the checks as they must be dated the same date as the agreement processing date.



Retail "Payday" Security Worksheet and Agreement

Number Leads Ordered _____

Cost Per Lead X _____

Total Lead Cost _____

Program Charge (Total x 9.95%) _____

Total _____

Amount of 3 Separate Checks
(Divide Total by 3) _____

Additional Processing Check
(Non-Refundable) \$15.00

All checks and agreements should not be dated and are to be made out to National Marketing Group, Inc.

Fax or email this entire page with completed agreement below to (810) 744-3301 or info@nmgins.com. DO NOT fill in Today's Date in the merchant box below. Completely fill out the first box and only sign the Purchaser Signature line in the second box. PLEASE PRINT CLEARLY!

RETAIL "PAYDAY" SECURITY AGREEMENT

The undersigned Purchaser ("Purchaser") and retailer / service provider ("Merchant") agree as follows:

1. All information contained in or made a part of this Pay Day Security Agreement ("Agreement") is true and correct.

2. Purchaser agrees that Merchant may request authorization from Secure Payment Systems, Inc. ("SPS") for the checks ("PayDay checks") and understands that if authorized, SPS may be obligated to reimburse Merchant if they are not honored by Purchaser's financial institution when presented. Merchant acknowledges receipt of the check(s) listed below from Purchaser. Purchaser approves of SPS obtaining and considering Purchaser's personal credit information for the purpose of making authorization decisions. Merchant and Purchaser agree that the PayDay check having the first deferred deposit date shall be deposited the next banking day after the purchase date and shall be of an amount equal to not less than thirty-three and one-third (33 1/3) percent of the sum total value of all the PayDay checks contemplated by this transaction. Merchant and Purchaser agree that (1) the remaining checks shall each be of the equivalent amount to cover the balance due and (2) shall be electronically deposited approximately thirty (30), sixty (60), and ninety (90) days after the purchase date and (3) that the sum total of all PayDay checks covered by this Agreement shall be less than or equal to one thousand five hundred dollars (\$1,500.00).

Check #	Check \$ Amt	Check Date	Deposit Date*	Approval #
1.	\$ _____	_____	immediate	_____
2.	\$ _____	_____	+ 30 days *	_____
3.	\$ _____	_____	+ 60 days *	_____
4.	\$ _____	_____	+ 90 days *	_____
Total	\$ _____	_____	* 30/60/90 day deposit dates may vary by 1-2 days.	_____

3. Purchaser represents, warrants, and guarantees that the above PayDay checks will be honored and paid by Purchaser's financial institution when presented, and authorizes SPS and/or Merchant to deposit (and re-deposit) such PayDay Checks via electronic ACH debit, paper draft, or image replacement document on or after the deferred deposit dates. Purchaser agrees to pay SPS the face amount of any PayDay check not honored by Purchaser's financial institution along with a service charge of twenty-five dollars (\$25.00) or the maximum allowed by state law, plus interest, penalties, collection costs, and reasonable attorney's fees.

4. SPS is an intended beneficiary of this Agreement, and the parties agree that this Agreement shall be governed by the laws of the State of Nevada. Venue for any action arising out of this Agreement to which SPS is a party shall be in a state court of competent jurisdiction in Clark County, Nevada.

5. If there is a conflict between any part of this Agreement and any present or future law or regulation or act, the part of this Agreement that is so affected shall be modified only to the extent necessary to bring it within the requirements of such law or regulation or act.

Purchaser Printed Name: _____

Street Address (no P O Box) _____

City _____ State _____ Zip _____

Social Security Number : _____ Birth Date ____/____/____

Home Ph: _____ Work Ph: _____

Employer Business Name: _____ Yrs Employed: _____

Merchant Business Name: _____

Merchant Salesperson Printed Name : _____

Merchant Salesperson Signature: _____

Purchaser Signature: _____

Today's Date: ____/____/____ (mm / dd / yy)

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