

**Consumers Energy**

*Count on Us*

**PointsPlus+**

*Now you can shop the world for gifts*

**POINTS PLUS+**



**SHOP 'TIL YOU DROP**



# A Gift For You...

*PointsPlus+* invites you to indulge yourself this year!

**Our new award redemption program allows you to redeem your points for gift certificates to more than 50 businesses around the country, including stores, restaurants and mail order catalogs!**

Treat yourself to that new sweater you've been eyeing at The Gap...or that recliner with the built-in "magic fingers" massage.

Throw dieting to the wind with a basket of mouth-watering truffles from Harry and David. Or lavish yourself with a shopping spree at Bloomingdale's. (You might even be able to afford a bottle of that designer perfume they offer when you walk in!)

Hey, life's too short to wait for your colleagues to get you a gold watch when you retire. Skip the

inscription. Buy it yourself...with a gift certificate from Zale's.

With *PointsPlus+*, you can dine at restaurants from Bennigans and Red Lobster to The Olive Garden and Steak & Ale. And you'll feel like a million bucks when you smile at your dinner guests and say, "The check's on me!"

That's right! It could all be yours...those stereo speakers no bigger than a Rubik's cube...golf clubs that would make Tiger Woods jealous...that sparkling evening gown that makes you want to burst out with, "I'd like to thank the Academy!"

Your points can even earn you ski lift and movie passes, airline tickets, stays at luxury hotels and resorts and more.

**With *PointsPlus+*, the sky's the limit. The more you sell, the more you earn.**

It's our way of saying thank you for helping promote the value-added products and services that are making our company even stronger as we move into a more competitive environment.



**POINTSPLUS+**

# SHOP 'TIL YOU DROP



# How Does it Work?

You pocket points by selling Consumers Energy's value-added products and services. Each has a certain point value...see our handy insert in the back of this brochure.

**Every time you sell one of the company's value-added products or services, you earn the corresponding number of points. As you accrue points, you're eligible to redeem them for gift certificates.**

We've teamed up with merchants in Michigan and across the country to bring you an unprecedented selection of possibilities, from food and fashion to trinkets and travel.

## More Choice

No longer are you limited to a special award merchandise catalog. You now have the freedom to redeem your points for gift certificates to more than 50 well-known restaurants, retail outlets, hotel chains, theme parks, catalog companies and more. You can even convert your points into gift certificates for products in the Consumers Energy merchandise catalog.

## More Value

The new *PointsPlus+* award redemption program gives good shoppers more value for their awards dollars. Instead of being limited to the items and prices in the old *PointsPlus+* catalog, you're now free to stretch your awards dollars farther by shopping around for the best prices you can find. You also have the option to use your gift certificates on sale merchandise, further increasing the products you get for your money.

## More Flexibility

With the new *PointsPlus+* reward program, you have the freedom to use all of your points on a single gift certificate at a single store or cash them in for lots of smaller certificates to different business establishments. You can even give your gift certificates away as gifts or put them toward credit card account balances at some participating businesses.

## Faster Rewards

Because gift certificates don't require maintaining an inventory, the new *PointsPlus+* program features a faster turnaround when you redeem your points.

**You will no longer have to wait an extended period of time to get the gift you've chosen.**

And you no longer run the risk of being told, after that long wait, that the gift you've chosen is not available.

Gift certificates will be ordered on the last business day of each month, and you will receive them within five to seven business days. To ensure that we maintain this quick turnaround, we encourage you to cash in your points frequently, instead of waiting until the end of the year.





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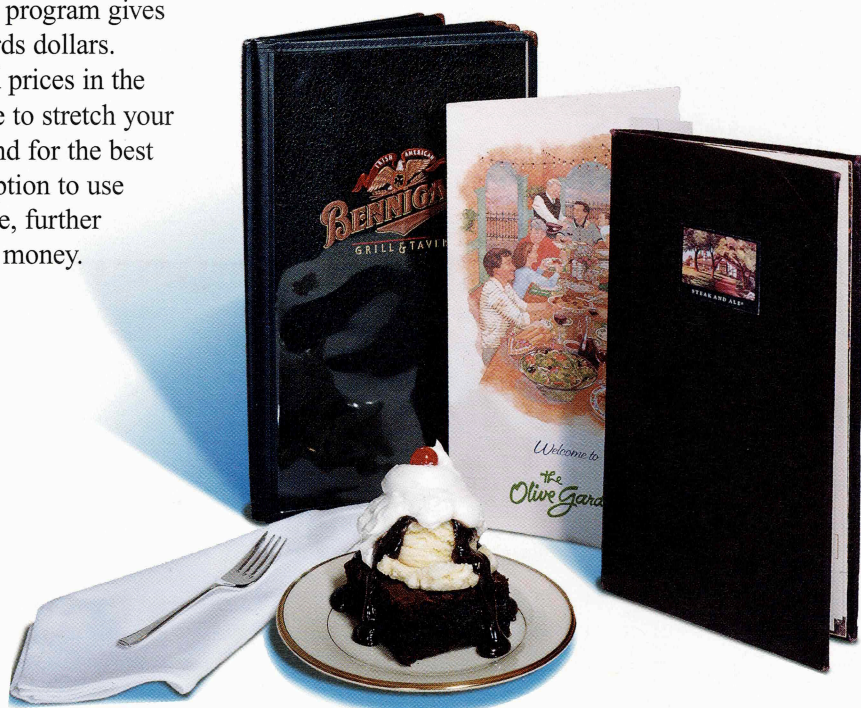
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# So, What's the Point?

With the new *PointsPlus+* award redemption program, there are BIG returns! Every 5,000 points you accrue earns you \$25 in gift certificates.

10,000 points.....	\$ 50
20,000 points.....	\$ 100
50,000 points.....	\$ 250
100,000 points.....	\$ 500
200,000 points.....	\$ 1,000
300,000 points.....	\$ 1,500
400,000 points.....	\$2,000

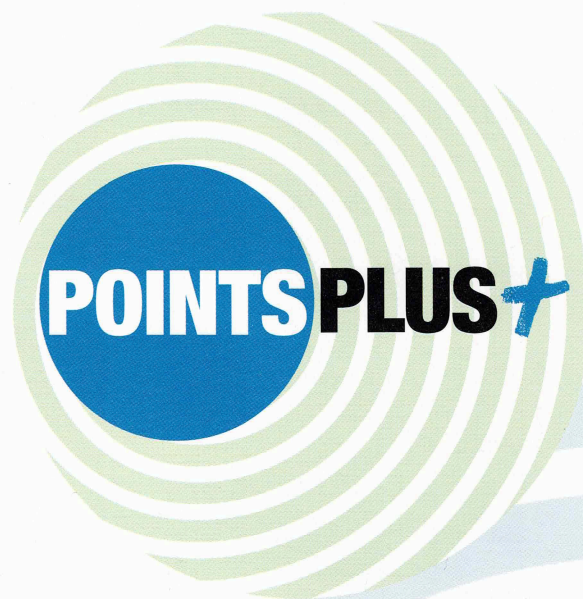
Plus, additional awards and bonus points will be given to employees reaching milestone sales levels from October 1, 1997 to September 30, 1998.

<b>Achiever</b>	<b>100,000 points</b> Earns a 10,000 point bonus
<b>Professional</b>	<b>200,000 points</b> Earns a 20,000 point bonus
<b>Master</b>	<b>400,000 points</b> Earns a 40,000 point bonus

Top sales people also will be recognized at the annual *PointsPlus+* Awards Banquet this October.

## Everybody Wins!

By participating in *PointsPlus+*, you earn valuable points that you can redeem for gift certificates for anything from a lobster dinner to a big screen TV to diamond earrings to a flight to Honolulu.



## SHOP 'TIL YOU DROOP

And research shows that the more products and services customers buy from a company, the more likely they are to remain loyal in the face of competition. So, you're not only earning fabulous prizes; you're also helping foster a loyal and satisfied customer base — to make sure Consumers Energy thrives in the competitive future.

## Ready, Set, Sell!

The products and services you will be selling fill a variety of customer needs, but all share one common theme: they cater to a customer's peace of mind.

Each product or service comes with several coverage levels and payment options to match a customer's unique needs. The higher the coverage level you sell, the more points you accrue. You also rack up more points for proactive sales, versus sales made during a call initiated by a customer to one of our toll-free information lines.

For precise point values, see the "Products and Point Values" sheet enclosed with this brochure. Points will be awarded for each sale as soon as the customer has been billed for the program.



# Cashing in Your Points

## Tracking Your Sales

The Marketing Department will produce a *PointsPlus+* weekly report showing the number of sales for the week and year-to-date, along with the names and work locations of employees responsible for the sales. Points will be awarded by the *PointsPlus+* administrator on a monthly basis.

Each month, you will receive a statement showing the points you've earned and redeemed to date. Employees who have not earned points will not receive a statement.

## Cashing In

You have the option to redeem your accrued points at any time while the program is in effect. With the exception of Consumers Energy merchandise catalog certificates, all *PointsPlus+* gift certificates are available in increments of \$25 (i.e., \$25, \$50, \$75...).

These gift certificates are like cash, but may not be redeemed for cash. Gift certificates are non-replaceable, non-refundable and non-transferable.

To redeem your points, complete a *PointsPlus+* order form and send it to: *PointsPlus+* Administrator, Jackson, H-622.

An order form has been included with this brochure. Additional forms are available by contacting the *PointsPlus+* Administrator at 12-87243.

The deadline for redeeming points for items contained in the former *PointsPlus+* merchandise catalog is May 31, 1998.

## Gift Certificate Redemption

Redemption policies vary by merchant. Some gift certificates may have expiration dates. Please refer to the enclosed merchant list for more information.

## Eligibility

All Consumers Energy non-exempt employees and exempt employees who are not eligible for the executive compensation incentive program are eligible to participate in *PointsPlus+*. The program year runs from Oct. 1, 1997 to Sept. 30, 1998. Any points accrued during this time — as well as unredeemed points from previous years — can be redeemed for gift certificates.

## Taxable Income

Gift certificate values are considered taxable income. Consumers Energy will report the income on Form W-2, but will pay all applicable taxes on behalf of the employee. There will be no impact on the amount received in an employee's regular paycheck.

## Termination of Program

Employees will receive 90 days' notice if the *PointsPlus+* Program is terminated. During this 90-day period, they will be required to redeem their points. Unredeemed points will be forfeited.

## Termination of Employment

Employees who leave Consumers Energy will have 90 days to redeem their points. After that time, points will be forfeited.

## Program Administration

The *PointsPlus+* program is administered by the Consumers Energy marketing department, in cooperation with gift certificate vendor Weyand, Burak & Bondy.

Consumers Energy has no liability for lost certificates, expired certificates or unsatisfactory merchandise or services purchased with the certificates.

Employees cannot sell points or transfer to another employee. Only married couples can combine their points.

*PointsPlus+* will track all sales. No points will be awarded for sales cancelled by customers pursuant to the Home Solicitations Sales Act. Final decisions will be made by the *PointsPlus+* Administrator.

Any Questions?

Contact Carolyn Smoyer, Jackson, Room H-622, 12-87243.



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