



Admark

June 1, 2021

God's company. His success through us.

Using a formula with 20+ years of proven success to set the best sales appointments for the voluntary benefits industry.

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For Our Valued Aflac® Clients

What makes Admark so different?

- **We are a Christ-driven company.** Our corporate statement of purpose is "God's company. His success through us." We set appointments ethically, honestly and legally.
- **You can hear the audio recording of every appointment before you run it!** When we email you the data sheet for each appointment, we upload the MP3 audio file to a secure mailbox so you can listen to it before you run it. On every appointment you'll hear the prospect's own voice confirming his appointment, his qualifications and his expectations. That's how sure we are of the quality of Admark appointments. In fact, since this recording is actually what you're buying, we urge you to listen to it before you run the appointment so that if the prospect tells you something different when you arrive at the appointment, you'll correctly suspect him of shading the truth, not Admark.
- **"Final Decision Maker" upgrade.** Our telemarketers start every call by asking to speak with the person who handles the employee benefits. But in the vast majority of cases, they don't get connected to

the final decision maker. At this point, they can settle for speaking with someone who says on the audio recording that they “have a major influence on the next step which is our rep presenting to the person who does make the decisions on benefits.” These qualify as Premium appointments. But some telemarketers are stronger and will try harder to reach and set with the final decision maker. This takes longer and is more difficult. When they are successful at this – and only then -- we charge you an upgrade only for that appointment. Remember the prospect has said – unequivocally -- on the audio recording “I make the final decision on employee benefits.” If we have to give up before we can set with the final decision maker, then the appointment is simply a Premium at regular prices.

- ***Our “Reschedule Hotline.”*** When a prospect asks for “a number to call in case I have to cancel...” we give him our toll-free reschedule line. Every call to that number generates an email to three Admark managers so we can alert you of the cancelation. And so we can immediately try to reschedule it. If we fail, then we replace the appointment at our expense. To our knowledge, no other company in our industry has a similar setup.
- ***We get paid the same way you do: 100% on performance.*** You pay Admark by-the-appointment, not by-the-hour. Big difference.
- ***No large commitments or long-term contracts.*** You can buy as few as a single appointment to try out Admark, with no obligation to buy more.
- ***This ain’t our first rodeo.*** Our method to set appointments has over 20 years of proven success and has been used to set more than 50,000 quality, date-and-time, face-to-face appointments to independent insurance agents just like you. Those clients have earned millions of dollars in commissions from running these appointments.

“Admark appointments don’t make poor sales people good, they make good sales people successful.”

The company is named Proverbs 3:6 Llc., doing business as Admark.

We specialize in the insurance industry. Admark sells high quality, date-and-time sales appointments to Aflac® agents nationwide with unmatched quality and expertise.

Our appointment setters adhere to the highest standards of quality telemarketing including the Federal Trade Commission’s Telemarketing Sales Rule. As required by law, we continually update in real-time a permanent record of all prospects who ask to be placed on a “Do Not Call” list.

Our appointment setters use telephony technology including computerized dialing, audio recording and sophisticated database management. Our callers are highly trained and well paid.

“We do the hard part.”

Why telemarketing makes sense

In any sales business, there is simply no substitute for getting in front of prospects face-to-face. If you've tried other methods to get yourself in front of qualified prospects, you know that nothing is faster, more effective and more cost-effective in producing sales **appointments** than telemarketing.

Cold calling is like cleaning the bathroom: it's got to be done – correctly and regularly -- but nobody likes doing it. That's exactly what Admark does for you. Day after day, our appointment setters make professional cold calls to your prospects and attempt to set date-and-time sales appointments to put you in front of qualified prospects.

Our appointment setters use T1 line and a state-of-the-art dialer system to place our calls. An insurance sales agent conceivably could make his or her own cold calls. Some do. But can you think of more than a handful of sales people with the discipline -- and the immunity to rejection -- to do this day after day, week after week?

Even if you happen to be one of these few, gifted and dedicated individuals, there is still this "Catch-22." Your discipline and skill at "working the phone" usually means you are also a good closer in person. And that's where you make your money. Run the numbers and you'll discover **you make less money** when you spend an hour doing your own telemarketing instead of spending that hour presenting face-to-face to a qualified prospect.

The smart strategy is to outsource your cold calling.

For good sales people, it's less expensive, it's less frustrating, and it keeps your pipeline full.

Why telemarketing is so efficient

1. Even in this age of the Internet, the insurance business is still based on personal relationships. Typically, sales people are skilled at making a good impression and beginning new relationships with prospects and customers. The hard part is finding a way to get in front of enough "new faces" to get the relationship process started. Telemarketing is the proven answer, but most sales people find cold calling to be frustrating, demeaning, and a poor use of their time. They're correct.
2. Sure, you can set up your own phone room in-house.... but then you'll be in two businesses, not one. To do it right, you'll have to make a significant startup investment in time and money (like we did) and then you'll experience the fun we have every day attracting, training, re-training, motivating, re-training, monitoring, re-training, re-training, re-training and re-training telemarketers skilled enough to project over the phone the kind of professional image you demand. Not surprisingly, our most committed clients are those who have already tried to do telemarketing themselves.
3. Insurance agents are constantly busy and their time is valuable. Why spend your time dialing and hearing endless voicemail messages (and hundreds of "no's")? Admark clients spend their time in sales presentations, instead of trying to set up the presentations.

Why clients choose Admark for their outsourced telemarketing.

1. **Unique to Admark: When we email you the data sheet for each appointment, we upload the audio file to a secure mailbox so you can – and should - listen to it before you run it.** On every appointment you'll hear the prospect's own voice confirming his appointment, his qualifications and his expectations. That's how sure we are of the quality of Admark appointments **.As far as we know, no other major appointment setting company in the nation offers this.**
2. **Unique to Admark: the Reschedule Hotline.** When a prospect asks for "a number to call in case something comes up and I have to cancel..." we give them 888-452-5057 which is our Reschedule Hotline. If a prospect calls that line to cancel, we immediately send you an email telling you not to show up at that appointment. Then we attempt to reschedule it. Failing that, we replace it with an appointment at a different company -- at our expense. **As far as we know, no other major appointment setting company in the nation offers this.**
3. **We have a proven system that works.** Our appointment setting system, scripts and rebuttals and have sold more than 50,000 quality, face-to-face, date-and-time appointments to insurance reps. We've learned the hard way what works and what doesn't.

4. **Like you, we get paid 100% on performance.** Most national telemarketing companies charge you by-the-hour regardless of results. We charge you only by-the-**appointment** so you know in advance what your appointments will cost.
5. **We continually refine your database.** Computer-aided professional telemarketing gives us the ability to grind through your entire list of prospects, one prospect at a time, refining the database as we go. Our dialer requires every telemarketer to conclude each call -- regardless of how successful it is -- by assigning it a "termination code." This allows us to keep calling those prospects who are still "possibles" and stop bothering prospects who aren't.
6. **We guarantee our work.** Admark guarantees that for each appointment we set, the prospect said (s)he was qualified and was expecting the appointment. We can make this guarantee because an Admark Quality Control team member listens to every second of the audio recording of the verification portion of every call before approving it for shipment. **We replace appointments based on what we hear on the recording of the call, not based on what happens when you appear at the appointment.** On the audio recording, if the prospect fails to say (s)he is qualified and expecting the appointment, then Admark will replace the appointment at our expense. However, if on the recording, the telemarketer asks all the right questions and the prospect gives all the right answers, then the appointment stands.

New clients often ask us:

"What happens if I go to the appointment and

... the company now has fewer employees since the appointment was set, or

... it's a no-show (the prospect is not there), or

... he's been fired since the appointment was set, or

... he's there but he refuses to see me, or

... he denies ever making the appointment, or

... he doesn't qualify after all, or

... the prospect died after Admark set the appointment

with him (Yes, this actually happened once.)

"Will Admark replace that appointment?"

The short answer is "**No.**" We approve or reject appointments based on the audio recording of the call which we post on the Internet for you to listen to before you run the appointment. After you listen to the recording, if you think we made a mistake in approving the appointment based on the recording, let us know.

Products, Pricing and Terms

PREMIUM APPOINTMENTS \$250 per appointment, pay as we send them

These are appointments set with companies that tell us on an audio recording that they pass our rigorous qualification criteria including:

- Company has **7 or more** non-union, year-round EEs who work 20 or more hours a week.
- Company is not in one of the approximately 20 "bad industries" which we avoid (see the list under FAQ #19 below.)
- Company is located in the county you requested.
- Company is the only location or the headquarters (or the headquarters is nearby).
- Company does not offer Aflac now.
- Prospect agrees they are not currently working with another Aflac rep for workplace benefits.
- Prospect agrees they have a major influence on the next step which is the agent presenting to the person who makes the final decision, or can get you in front of the decision maker, or the prospect is part of the decision making process. Prospect himself does **not** have to be a "decision maker."
- Prospect agrees that if company already offers supplemental benefits from a competing carrier that they are willing to see what Aflac has to offer.
- Prospect has to agree he or she is interested in sitting down with a rep from Aflac for a 15-minute presentation about supplemental benefits. (I.e., it's not a "drop off" appointment.)

- Prospect cannot make the appointment conditional on “have the rep call me before he comes over.”
- Prospect has to agree on the specific date and time of the appointment.
- Prospect has to agree that the telemarketer was polite and professional on the call. (I.e., the prospect was not “pushed” into making the appointment.)

“DECISION MAKER PREMIUMS” @ an extra \$50 each if and when we can set them. Our telemarketers start every call by asking to speak with the person who handles the employee benefits. But in the vast majority of cases, they don’t get connected to the final decision maker. At this point, they can settle for speaking with someone who says on the audio recording that they “have a major influence on the next step which is our rep presenting to the person who does make the decisions on benefits.” These qualify as Premium appointments. But some telemarketers are stronger and will persevere to speak to and set with the final decision maker. This takes longer and is more difficult. When they are successful at this – and only then -- we charge you a \$50 upgrade only for that appointment. And we pay the telemarketer a bonus for the appointment. Remember the prospect has said – unequivocally - - on the audio recording “I make the final decision on employee benefits.” If we have to give up before we can set with the final decision maker, then the appointment is simply a regular Premium at regular prices. If you seriously don’t want to receive any Decision Maker Premiums, we can accommodate that request but because our telemarketers prefer to work on accounts where this bonus is available, we have to pay them more to work on non-Decision Maker accounts. So we have to charge an additional \$10 for each regular Premium when you tell us you don’t want any Decision Makers. (The vast majority of our clients want Decision Maker Premiums, by the way....) While we’re calling to complete a batch of 10 regular Premium appointments, it’s rare for us to be able set more than three or four Decision Maker Premium appointments.

“JUNIORS” @ \$75 each if and when we run across them. These are appointments set with companies which in every way qualify as a Premium appointment except they have only 5 or 6 employees. If and when we run across a company that qualifies only as a Junior, we will complete the appointment and send it to you as a Junior. We don’t count it as part of your batch; we charge your credit card \$75 for each Junior. While we’re calling to complete a batch of 10 Premiums, it’s rare for us to run across more than a couple of Juniors. Just like for Premiums, audio recordings for Junior appointments are uploaded to the Internet in advance of the appointment so you can hear them prior to the appointment date. If you seriously don’t want to receive any Juniors, we can accommodate that request but because our callers don’t find out the company size until it’s too late (which means we have to discard a hard-earned appointment) we have to charge an additional \$10 for each Premium when you tell us you don’t want any Juniors.

FAQs: Frequently Asked Questions

1. “Can I buy ONLY those **DECISION MAKER Premiums or **ONLY Junior appointments**?”**

No. We’ve tried selling them that way and it hasn’t worked out well for our clients or for Admark.

2. “Do you replace “no-show” appointments?”

No. Our telemarketers are required to ask every prospect a series of important qualifying questions and receive a positive answer to each one. These questions are crucial to our Quality Control team’s decision to approve or reject each appointment when they listen to the recording. We feel we’ve done all we can do to make sure the prospect wanted the appointment when he or she agreed to it. After that, if the prospect changes his or her mind about keeping the appointment or simply can’t keep the appointment, we chalk it up to circumstances beyond our control and tell you “Yep, that’s going to happen sometimes.”

3. “Can I pay more and have Admark set appointments only with larger companies?”

No. We’ve tried that a few times in the past and found that it didn’t work well for our clients or for Admark. While larger companies seem to represent better opportunities, it’s not always what it seems. On average only 9% of all companies in any county in the USA have more than 20 full-time employees. So our universe of companies to call is much smaller. Plus, these companies have been more intensively marketed by local Aflac associates, they have more sophisticated voicemail systems, they employ higher-skilled gatekeepers, they have more layers of decision influencers (so we usually have to set farther down in the hierarchy), the prospects have more competing demands on their time (so they no-show more

frequently) and they require a much longer lead time to make the decisions to offer Aflac. Our experience is that the larger universe of companies with 7+ EEs who work 20+ hours per week represents the best mix of speed of closing, dollars of premium written, and cost of the appointments.

4. “Do you set only with ‘virgins’ (companies that don’t now offer any voluntary benefits)?”

No. We ask each prospect if they offer any voluntary benefits now. If they answer “No,” we say “Great! That’s why you need to learn about them from our rep.” If they answer “Yes,” we ask – on the audio recording – “But you would be willing to take a few minutes to see if Aflac can offer your employees a better value, correct?” Prospect must answer “Yes.”

5. “Do you set with companies you’ve already sold me in the past?”

It could happen if the original appointment was a long time ago because our records only go back 3 years. If it’s older than 3 years, we consider it a fresh opportunity for you and we cannot replace it. Sorry, but we cannot replace an appointment we set with a qualified prospect company that was also set for you previously by a different telemarketing company.

6. “What if it turns out the company already offers Aflac[®] to their employees?”

If the prospect has at least one employee for whom they are currently payroll deducting for Aflac, we will replace the appointment at our expense when you give us the name of one employee in the group so we can audit the situation. You should be able to get this information easily from the agent of record for the group. Please don’t ask us to replace an appointment based on solely on hearsay of your boss or co-worker who tells you, “That’s already an account” or “I’m already working on trying to land that account.”

7. “If I don’t like my first few appointments, can I cancel the rest of my order?”

Certainly. By the same token, we reserve the right to cancel your order if we feel it is too unprofitable or too un-fun to fill the balance of your order.

8. “I like to call my prospects before the appointment to make sure they are available and expecting me. Can I do that with Admark appointments?”

Yes, but it’s a bad idea because our experience is that it makes it too easy for the prospect to cancel an appointment he probably would have kept if you’d just showed up on time for it. “Calling first” is the number one cause of cancelled appointments. However, we understand about the high cost of gasoline and your time to drive to an appointment which might not pan out. On balance, we still believe “calling first” is a bad idea but these are your appointments to do with as you wish. Just please remember we cannot and will not replace an appointment just because when you called them in advance they canceled the appointment.

9. “Admark sets the appointment only with the OWNER or DECISION MAKER, correct?”

No, for our regular price Premium appointments we absolutely do not guarantee that the prospect is the owner or president. But that’s not a bad thing. Owners and presidents rarely come to the phone to speak to a telemarketer and if they do, they are short with us and the audio recordings reflect their impatience. Plus, owners and presidents have a much higher no-show rate. Our experience across 50,000 appointments is that a two-step approach is more successful: in Step One you pitch and excite the prospect we set with. When you are successful with this prospect, in Step Two the prospect opens the door for you to pitch to the final decision maker.

Let’s face it, nothing kills the enthusiasm of a voluntary benefits salesperson like hearing, “Well this looks pretty good, I’ll present it to the boss, see what (s)he says and give you a call next week.” To help keep that from happening and to facilitate you making the pitch to the decision maker yourself, we say “The rep will go over the information with you and answer any questions you have. If you like what you hear, you’d have a major influence on the next step which is our rep presenting to the person who does make the benefit decisions, correct?” If the prospect answers that in the affirmative we consider them qualified. And the stage is set for you to pitch the prospect with a goal of gaining their help in getting you in front of the decision maker to make the pitch yourself. This way you keep control of the selling situation.

10. “How does Admark decide on what calendar dates to set my appointments?”

On your contract, you tell us the days during the next month or so when you cannot accept an Admark appointment. We refer to these as “blackout” dates. We consider all other dates to be open and available for appointments. You may tell us “No appointments on Mondays or Fridays” or other recurring restrictions but remember the more blackout dates you give us, the slower the delivery of your appointments. If you make your blackouts too extensive, we may not be able to accept your order. You may email us additional blackout dates at any time.

11. "How do I receive my appointments?"

We email them to you as we set them. Each email contains a PDF of the Admark Appointment Data Sheet plus a link to your private and secure folder in the Cloud where we've stored the audio recording. We are happy to send the email to as many addresses as you desire so, for example, you could have one sent to your office email address and another to your personal email address or your assistant's email address. Each email asks you to "Reply" as soon as you see it in your inbox it so we'll know you received it. If we don't see your reply the next morning, we'll email it **a second time** to all your addresses. At that point, we consider it delivered. Sometimes appointments are urgently time-critical, so while you have an open order with us, we strongly suggest you check your email each day.

12. "How fast will you deliver my appointments?"

This depends on a lot of factors, some related to the parameters on your account and some not. This why we don't charge your credit card until we set each of your appointments. If you are ever unhappy about the speed at which we are delivering your appointments, you may cancel the balance of your batch with no penalty. By the same token, we reserve the right to refuse service to anyone or to cancel the balance of any order if we find it uneconomic or un-fun to continue working your account.

13. "Can my county support back-to-back orders of appointments indefinitely?"

No. Depending on their population, most counties will support only a few batches of appointments before they need to be "rested" for a couple of months. If we believe your county will not support another batch when you want to order one, we will refuse the order for that county temporarily and suggest you have us call in a different county.

14. "Aren't referrals better than telemarketing as a way to get appointments?"

Absolutely! If you can build your personal production to where you want it through referrals alone, go for it. But if that's true, why are you reading this? Stop reading now, hop on the phones and call your current clients and ask for more referrals. If you can't build your book of business fast enough or large enough just on referrals, you may want to try doing your own cold calling. Or you may want to try hiring Admark to do the cold calling and appointment setting for you.

15. "When I receive an appointment from Admark that conflicts with something on my calendar will Admark reschedule the Admark appointment?"

No. If the Admark appointment was correctly set on an open (non-blacked out) day, then any rescheduling is your responsibility. But remember, calling a prospect to reschedule is always risky. What we strongly suggest instead is that you reschedule whatever conflicts with the Admark appointment or send a trusted associated to run the Admark appointment in your place.

16. "My favorite county is many square miles with not very many prospect companies. Can Admark help me?"

Yes. If your county has less than about 800 prospect companies to call, we may give you the option to pour a few counties together into one list that collectively contains 800 or more prospect companies. In this case we suggest you restrict us to just one appointment per day maximum to make sure we don't accidentally have you driving too many miles between appointments on the same day.

17. "Can I ask Admark to set several appointments on a single day when I travel to a distant city or county?"

You can ask and we'll try to accommodate your request, but we can't promise anything. We simply don't have that amount of control over the prospects we call. We allow you to tell us the maximum number of appointments you will accept on the same day, but we can't guarantee a minimum number.

18. "How far out in the future do you set?"

Usually no sooner than 3 days in the future and usually not more than about 2 weeks out. There may be exceptions to this however, based on the prospect's availabilities. If you'd prefer a longer time between the date we call and the date of the appointments, mark that on your contract.

19. "Can I tell Admark what industries I like and don't like?"

Yes and no. For the prices quoted here, Admark automatically purges our call lists to eliminate the "bad" SIC codes listed below. This is a best-efforts basis: sometimes the call lists are inaccurate or the company has changed its main line business since the list was prepared. We don't ask what business the

prospect is in, so unless the company name is a tip-off, we may accidentally set in one of these industries. But this rarely happens. In this case, if it otherwise qualifies, it's a valid appointment.

You may ask us to call for you on a customized of list containing companies only in the SIC codes you like (and none of the ones you don't like) but we have to charge an extra **one-time fee of \$100 per list** for this customization service. (Clients almost never ask us to do this.)

7240	BARBER SHOPS
7230	BEAUTY SHOPS
7932	BOWLING CENTERS
7541	CARWASHES
5812	BARS AND TAVERNS
5811	RESTAURANTS
5540	GASOLINE SERVICE STATIONS
8999	GOVERNMENT
7010	HOTELS AND MOTELS
6410	INSURANCE AGENTS
8630	LABOR UNIONS
6020	LIQUOR STORES
6162	LOAN BROKERS
6161	MORTGAGE BANKERS
8650	POLITICAL ORGANIZATIONS
6530	REAL ESTATE AGENTS
1760	ROOFING COMPANIES
4120	TAXICABS

20. "What about the National Do Not Call List?"

It doesn't apply to what we do. The National Do Not Call List applies to residential calling; we call exclusively to companies during regular business hours. If a company spokesperson asks to be put on our Do Not Call List, we comply immediately.

***Still have more questions? Call Christina at
505-255-3611 (Mountain Time) for a personal consultation.***

*If you're ready to get started, fill out and email us the 2-page
"New Order Contract" that begins on the next page....*

Admark New Order Contract -- Aflac® 6.1.2021

(Does not apply to appointments in NY, NJ, MA)

Please email these last two pages to Christina@GoAdmark.com

PREMIUM APPOINTMENTS

Set with companies who tell Admark they have 7+ EEs who work 20+ hours a week. Call list omits standard “bad industries,” prospect says they have “a major influence on the next step which is our rep presenting to the person who makes the benefit decisions,” or is part of the decision making process. Company has to be -- or be near -- the HQ and can’t be an active Aflac client. Prospect tells Admark they are “not currently working with” another Aflac rep. Admark will reschedule or replace at Admark’s expense any appointments canceled on Admark’s toll-free “Reschedule Hotline. Admark will upload the audio recording for each appointment to a private section of Admark’s web site. Admark strongly encourages me to listen to the audio recording BEFORE I go to the appointment. My credit card statement will show the vendor name (Admark) as “Proverbs 3:6 Inc.”

In addition, I also want to buy any **DECISION MAKER PREMIUMS** (at a \$50 upcharge per appointment) if you are able to set them. And I want to buy any **JUNIOR appointments** (at a cost of \$75 each) if you happen across them. I will pay for those as Admark delivers them.

AFLAC®		
(1) at a time, pay on delivery	How Many Premiums @ \$250 ____	
Onetime set up fee per order	\$35	<u>X</u>
"No Decision Maker upcharges, please."	Add \$10 per appt.	__
"No Juniors, please."	Add \$10 per appt.	__

1. I WANT ADMARK TO CALL FOR: AFLAC®

2. CLIENT NAME _____

3. TITLE : _____ PHONE(S): _____

4. How long have you been selling AFLAC®? _____

(While we welcome orders from reps who are new to selling Aflac, we must caution you that your lower success ratio compared to an experienced rep may significantly lower your ROI on the batch. At the very least, we STRONGLY URGE new reps to listen to the audio recording of each appointment before you run it so you will be ready to rebut an objection from a prospect who tells you something face-to-face that’s different from what you heard on the audio recording.)

5. Will you be running these Admark appointments yourself? _____

(If you will be sharing the batch with another Aflac® rep, please make sure that person also has read our materials and understands what we promise to deliver.)

6. ADMARK WILL EMAIL MY APPTS TO: _____

7. COUNTIES TO CALL: _____ State: _____

8. **ABOUT DAY CARES AND CHURCHES.** Most of our clients like these two industries, but a few don't. For you, should we...

CALL Day Care Centers? YES, CALL THEM! NO, AVOID THEM
CALL Churches? YES, CALL THEM! NO, AVOID THEM

9. **PLEASE SEND US THE AFLAC DO NOT CALL LIST FOR YOUR COUNTIES.** Send us the latest copy you have in Excel and we'll do our best to scrub those companies from our list before we start calling. **DISCLAIMER:** This is an imperfect process. If a company name is spelled differently (by even one letter) or the phone number is off by one number (or the phone number was reassigned) then our dialer may accidentally call a company on your Aflac DNC list. It's rare but it could happen.

10. **MAX # OF APPTS PER DAY.** (What's the max number of appts you'd like Admark to set for you on any given day, at least 2 hours between appointments.) _____ per day.

11. Set as close as 3 days into the future, or something different? _____

12. **BLACKOUT DATES.** These are dates during the next couple of months when I cannot accept an Admark appointment. (I may send Admark additional blackout dates, emailed to both of these addresses: Christina@GoAdmark.com and Dan@GoAdmark.com)

Please don't set appts on: _____

13. **CREDIT CARD PAYMENT INFORMATION.** Card Type: Visa MC Disc AMEX

Card Number: _____ Expires: ____ / ____ CVV _____

Name as it appears on card: _____

Billing street address: _____

City: _____ State: _____ Zip: _____

14. How did you hear about Admark? _____

PLEASE INITIAL: _____ ADMARK DOES NOT REPLACE APPOINTMENTS BASED ON WHAT HAPPENS AT THE APPOINTMENT. "I understand Admark specifically does not guarantee that every one of my appointments will result in a presentation. Admark replaces or does not replace appointments based on what's on the audio recording of the call, not what the prospect tells me at the appointment."

PLEASE INITIAL: _____ ADMARK DOES NOT GUARANTEE PROSPECT IS THE DECISION MAKER on regular Premium appointments. "I understand that Admark sets regular Premium appointments with prospects who tell them they have 'a major influence on the next step which is our rep presenting to the person who makes the benefit decisions.'"

PLEASE INITIAL: _____ DON'T CALL FIRST! "I understand that if I call the prospect ahead of time for any reason, it voids the warranty on that appointment."

SIGNED BY CLIENT

SIGNED FOR ADMARK

x _____ Date _____