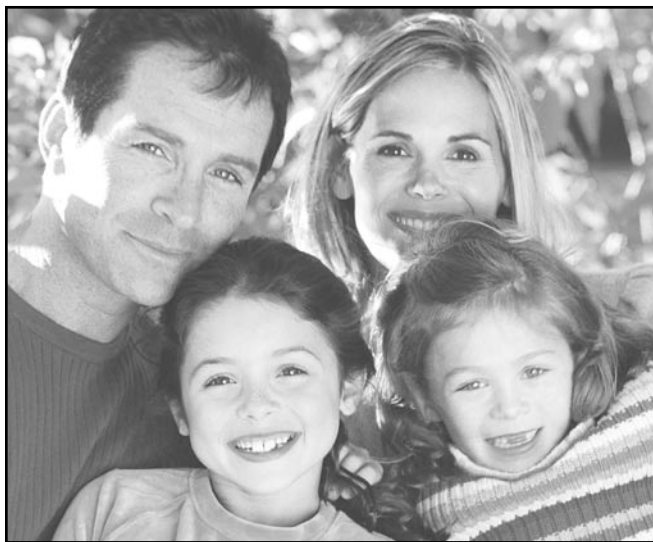


Just what the doctor ordered...

Liberty National Savers Plus

BENEFIT AND SAVINGS PROGRAM

For an average family of four, Liberty National Savers Plus membership can easily generate hundreds of dollars in healthcare-related savings... year after year!



Liberty National Savers Plus **GUARANTEES** you'll be satisfied with the discounts or you may cancel any time within the 60-day, no-cost introductory period.



CHOOSE FROM THOUSANDS OF PROVIDERS ACROSS AMERICA!

Every time a family member takes a vacation... or stops off at the pharmacy to get a prescription filled... or orders a new pair of glasses at the optometrist – you save money. All you do is show your membership card to any of the thousands of providers across America. They'll be glad to take care of what you need at special discounted prices for members only. And you'll never have a problem finding a particular provider, even when you travel far from home! Just compare the prices in the chart below and see what you save!

Product/Service	Nat'l Average Price	Liberty National Savers Plus Price*	You Save
Lipitor, 20 mg, 90 tablets	\$ 328	\$ 291	\$ 37
Dental - Cleaning	\$ 63	\$ 44	\$ 15
Root Canal	\$ 498	\$ 422	\$ 75
Chiropractic Exam and Full X-Rays	\$ 200	\$ 135	\$ 65
Prescription Eyeglasses, Via Spiga Treviso Frames	\$ 200	\$ 135	\$ 65
In-the-Ear Hearing Aid	\$ 907	\$ 670	\$ 237

* Prices are subject to change and may vary by state

This is NOT a health insurance policy. The plan provides discounts at certain health care providers of medical services. The plan does not make payments directly to the providers of medical services. The plan member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. This plan is administered by Best Benefits, Inc., (a discount medical plan organization) at 8420 W. Bryn Mawr, Suite 700, Chicago, IL 60631, 1-800-308-0374.

The pursuit of happiness... you'll enjoy it more when your healthcare costs you less!

Over a million cardholders enjoy these discounts ... so can you!

Healthcare costs are increasing each and every year! Now you can do something about it...

Dear Customer,

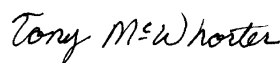
Yes, it's a startling fact. Every year, in America, the cost of healthcare reaches new heights. And with costs spiraling out of control, it has become absolutely essential that everyone, no matter what their age, find a way to keep routine healthcare-related expenses under control.

Health insurance takes care of the big items, the emergencies and major procedures. But what about the everyday healthcare-related costs that can nickel and dime you to death? What about eyeglasses or contact lenses, prescription drugs, and all the rest?

Here's the answer. **Liberty National Savers Plus** provides you with an unparalleled opportunity to enjoy regular, consistent savings, month after month, year after year. Today, over a million cardholders are enjoying these discounts — and you can too! So why not relax and enjoy life more, knowing that you've found a practical way to help keep spiraling healthcare costs under control.

Any questions? Call us at 1-800-643-6525 and we'll be happy to answer them. We'll also help you fill out the enclosed Membership Form TODAY!

Sincerely,



Tony McWhorter
Chief Executive Officer

Liberty National
Life Insurance Company

If you have questions, please call now 1-800-643-6525

THIS IS NOT A PRE-PAID PLAN. THIS IS NOT HEALTH INSURANCE.

SAVE ON PRESCRIPTION DRUGS!

That's right! You save on both brand name and generic prescription drugs at a network of over 50,000 participating pharmacies, including most major chains. Additionally, our *convenient mail order pharmacy* saves you even more money on virtually all prescription drugs from the comfort of your favorite armchair!

SAVE ON DENTAL CARE!

You can save 10% to 50% on fillings, crowns, extractions, braces, dentures, oral surgery and most other services. When visiting a participating dental office, present your Savers Plus card prior to treatment to be assured that the proper discount is applied.

SAVE ON CHIROPRACTIC CARE!

Save 20% to 40% on the usual fees of one of the largest networks of chiropractors in the United States. You save on examinations, x-rays, diagnostic services and other services and follow up treatment.

SAVE ON GLASSES AND CONTACT LENSES!

You get savings of 20% to 60% on prescription eyewear from a nationwide network of over 13,000 locations. These include conveniently located major outlets, such as Lenscrafters, Pearle Vision, Sears, Montgomery Ward, and J.C. Penney. In addition, our mail order service offers you greater savings on replacement contact lenses.

SAVE ON HEARING AIDS AND SUPPLIES!

For the hearing impaired, we have a network of audiologists. You can enjoy discounts on hearing aids and related supplies, along with annual cleaning and check of hearing aids purchased through the program.

SAVE ON VITAMINS AND NUTRITIONAL SUPPLEMENTS!

Choose from a variety of quality vitamins and nutritional supplements. All products are obtained at a discount through a national mail order service and the savings are yours as a **Liberty National Savers Plus** member.

QUEST TRAVEL PROGRAM

With Quest Travel you save on:

- Hotels, motels and condominiums
- Vacation packages
- Car rentals.
- Dining
- Cruise lines

The **Quest Travel Directory** has all the information you need. To order the directory, call **1-800-643-6525** or send your request to: Liberty National Savers Plus Travel Program, 8420 West Bryn Mawr, Suite 700, Chicago, IL 60631

Find providers in your area at
www.FindBestBenefits.com