

TERMS & CONDITIONS

ROADSIDE SAVINGS PLAN (hereafter the "Plan")

Sales Organization: Morefar Marketing, Inc.

Program Administrator: Life of the South Insurance Company

Member: The person specified in the membership materials.

Third Parties: Companies contracted to offer and provide services, discounts, or products to the Member.

This Plan is not insurance or an insurance policy. Program Administrator and Sales Organization are not licensed insurers. Member will receive discounts for some services or products at certain participating Third Parties. Member is obligated to pay the Third Parties directly for all services and products at the time of service. No portion of any Third Parties' fees will be reimbursed or otherwise paid by Program Administrator or Sales Organization.

Renewal Conditions: By joining, Member indicates he or she has read and agreed to these terms and conditions. This Plan will automatically renew on a monthly basis, and the billing account Member authorizes will be automatically deducted for the monthly fees.

Payment Conditions: By becoming a Member in this Plan, Member is authorizing the Program Administrator to bill the Member's account provided on a monthly or quarterly basis as disclosed at the time of enrollment and equivalent to the monthly fee amount. This automatic payment will continue to bill until Member notifies Program Administrator by phone or in writing of cancellation. If Member wishes to change the payment method, Member may contact the Program Administrator at the toll-free number indicated on the membership materials.

Termination Conditions: Program Administrator or Sales Organization reserves the right to terminate Members or Member's dependents from the Plan for violation of program rules, including a Member's failure or refusal to pay a Third Party for service(s) or non-payment of membership fees to Program Administrator when due.

Cancellation Conditions: Membership will be effective upon enrollment and Members will not be charged to use the Plan until the First Payment Due Date reflected on the letter included with their Membership ID Card. Members may cancel their membership at any time. If the member cancels prior to the First Payment Due Date, the Member will not be charged. The Member has a right to cancel within 30 days from the First Payment Due Date and receive a full refund of membership fees. If the Member is dissatisfied with the Plan for any reason and wishes to cancel, the Member can call the toll-free number indicated on their Membership ID Card. The Program Administrator will accept and cancel Plan membership at any time.

Description of Services: Please see the membership booklet or www.RoadsideSavings.com for a specific description of the services and discounts provided by Third Parties.

Limitations, Exclusions & Exceptions: Savings are based on the Third Parties' normal fees. Actual savings will vary depending upon location and specific services or products purchased. Members should verify such services with each Third Party. The discounts contained herein may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices charged by Third Parties and subject to change without notice. Any services provided by a third party that is not participating in the Plan are not discounted with the Plan. From time to time, certain Third Parties may offer products or services to the general public at prices lower than the discounted prices available through this Plan. In such event, Members will be charged the lowest price. Discounts on services are not available where prohibited by law. This Plan does not discount all products and services. Third Parties are subject to change without notice, and services may vary in some states. It is the Member's responsibility to verify that the Third Party is a participant in the Plan. At any time, Sales Organization has the right to eliminate Third Party and may substitute Third Parties at its sole discretion. Sales Organization cannot guarantee the continued participation of any Third Party. If a Third Party leaves the Plan, Member will select another available Third Party.

Service Availability: This Plan does not guarantee that products, services or facilities are available in every geographic region of the United States.

Complaint Procedure: Members may submit complaints or grievances in writing to: Roadside Savings, Attn: Life of the South Program Administrator, P.O. Box 40350, Jacksonville, FL 32203-9902.