Attachment YY

ORIGINAL

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: DECEMBER 4, 2014
TRANSCRIBED: FEBRUARY 2, 2015

PAGES 1 THROUGH 9

TELEPHONE CONVERSATION WITH TERRY R. AND DIANA MEY

12.4.14 AT 3.49 PM FROM CID 800.716.1433 TO CID 304.[redacted]WAV

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
Telephone Conversation Between	
Terry R. and Diana Mey	4

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
---)

December 4, 2014

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 23, 2015.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION WITH TERRY R. AND DIANA MEY

MS. MEY: Hello?

TERRY: Hi, can I please speak to Diana?

MS. MEY: This is Diana.

TERRY: Hi, Diana. My name is Terry. I'm with Lifewatch USA. I'm --

MS. MEY: You're what?

TERRY: I was calling. We had -- my name is Terry with Lifewatch --

MS. MEY: Yes.

TERRY: -- the medical alarm company.

MS. MEY: Yes.

TERRY: We had tried to run your monthly payment on the American Express that we had on file, and for some reason it declined. I didn't know if maybe they'd issued you a new card possibly or -- that tends to normally be the reason for the payment to not go through. So, I was just calling to check on that.

MS. MEY: I called a good while ago and canceled, said I didn't want the service. I've called several times.

TERRY: Okay, did you send the unit back to us? Let me look at the notes here.

MS. MEY: No, I didn't. It was free. I kept it.

TERRY: Okay. All we need is the alarm back.

MS. MEY: I'm not sending it back.

TERRY: Once we get the --

MS. MEY: I was told it was free.

TERRY: Well, then, you know, we can't close out the account unless we get the equipment back.

MS. MEY: Well, I suggest you do it because I've got it on tape that you guys told me it was free. I recorded the call.

TERRY: Okay. All righty, ma'am. Thank you.

MS. MEY: So, don't -- don't call me again, okay?

TERRY: Thank you.

MS. MEY: All right, Terry? Just want --

TERRY: (Inaudible) ma'am.

MS. MEY: Pardon me?

TERRY: I said, you know, collection efforts will continue.

MS. MEY: What is it?

TERRY: I said collection efforts will continue.

MS. MEY: Did you hear what I said? I have you guys on tape telling me the unit was free. So, if you

call here with collection efforts, you're going to be in violation of the Fair Debt Collection Practices Act.

TERRY: Okay.

MS. MEY: Thank you. What's your last name?

TERRY: (Inaudible).

MS. MEY: Or do you have an ID number, Terry, so I can take notes?

TERRY: My last initial is R.

MS. MEY: Terry R. And which office are you in?

TERRY: Connecticut.

MS. MEY: You're in Connecticut, not Lynbrook?

TERRY: No, ma'am.

MS. MEY: Hmm. The other thing is, Terry, they told me that it wasn't Lifewatch; it was these other companies by the name of Senior Life Support and then when they called me a month later it was Senior Life Saver. Which company was it?

TERRY: I don't -- I work for Lifewatch USA, ma'am.

MS. MEY: Oh, okay. I just wondered what name they were using this month.

TERRY: I don't know, ma'am. I'm not sure why you're so angry, but --

MS. MEY: Do I sound angry, Terry? I'm

recording this call, and I'll play it back just to make sure I wasn't angry, but I don't think I'm angry with you. I'm just, you know --

TERRY: (Inaudible).

MS. MEY: -- noting facts of what's going on, especially since you told me you're going to continue collection efforts. I actually think I have a right to be angry, although I don't believe I sound angry. Do I sound angry to you?

TERRY: No, ma'am.

MS. MEY: Maybe you've not had anyone confront you with the facts before.

TERRY: No, I've been doing this for a long time now.

MS. MEY: So have I, Terry, 16 years. Check out my website. It's [redacted].com, M E Y. I don't know if you have your records correctly -- correct, but you might want to check out my website.

TERRY: Okay.

MS. MEY: Okay?

TERRY: All righty, ma'am. You have a --

MS. MEY: You'll -- so, you'll make a note on the file that I said I don't want to be called again? Will you do that for me, Terry?

TERRY: I'll be glad to do that, ma'am.

MS. MEY: Thank you. You have a nice day.

TERRY: You, too. Take care.

MS. MEY: Uh-huh. Bye-bye.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: DECEMBER 4, 2014

TRANSCRIPTION DATE: FEBRUARY 2, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: February 3, 2015

Sara J. Vance

SARA J. VANCE

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

Elizabeth M. Farrell

ELIZABETH M. FARRELL

Attachment ZZ

ORIGINAL

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: JANUARY 5, 2015
TRANSCRIBED: JANUARY 16, 2015
REVISED: JANUARY 30, 2015

PAGES 1 THROUGH 16

TELEPHONE CONVERSATION WITH JAMES AND WILLIE AT NATIONWIDE LIFE RESPONSE
1.5.15 AT 12.38 pm FROM CID 651.388.4121 to CID 304.[redacted]

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
With James	4
With Willie	11

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
)

January 5, 2015

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 13, 2015.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION WITH JAMES AND WILLIE AT NATIONWIDE LIFE RESPONSE

DIANA: Hello.

RECORDING: This is Paul in the shipping department for medical alerts. Your order is now ready for shipping. Press one now.

If you've already been referred by a medical professional, you're eligible for a personal medical alert system at no cost to you. By accepting the package today, you are now eligible to receive $1,000 in grocery saving coupons --

DIANA: I'm sorry?

RECORDING: -- that can be used for products that you already buy and use.

DIANA: What? Hello?

RECORDING: Products that you buy every week. And that savings goes right into your pocket.

DIANA: Hello?

RECORDING: Press one to speak to a representative. Press nine to --

(Number pressed.)

JAMES: This is James, and my nationwide agent response number is 210. May I ask who I'm speaking with,

please?

DIANA: This is Diana.

JAMES: Good morning, Diana.

DIANA: Good morning.

JAMES: For responding today, Diana, to our Nationwide Life Response (inaudible) program, you've been selected to receive a medical alert system that has over a value of $400. You're probably familiar with the medical alert system seen in the TV commercials. You're probably familiar with the medical alert system in USAToday, U.S. News and SmartSource Magazine.

Now, (inaudible) this is the same system that's seen on TV and that way it works is very simple. If you have a medical emergency, fire or burglary or something as simple as a (inaudible) fall that you have difficulties getting up from, you could push the button on the lightweight, waterproof necklace, speak anywhere from your home to a live certified medical technician. They will evaluate your situation, immediately get the help you need, notify your family or 911 or comfort you until help arrives.

Your alert button works anywhere in your home. It even works outside your home. It has a 1500-foot range, which is four football fields. This device would give you a peace of mind that you need, allow you to feel

safe, make sure that you never felt alone in case of a medical emergency, fire or burglary. In fact, our device is trusted by thousands of hospitals and more than 65,000 health care professionals. Our device has been helping save the lives of America's senior citizens for over 30 years.

Your medical alert system package include a medical alert base station with a loudspeaker and a very sensitive microphone, your waterproof wrist or necklace button. There is free shipping and free activation. We have included an away-from-your-home protection card that gives an emergency medical technician 24 hours a day, 7 days a week access to your important medical information.

Last but not least, you have unlimited contact with our emergency medical technicians, which mean you could push the button as many times as you want at no charge. If you like, you could push the button and talk to us every day just to give yourself a peace of mind that we're always there by your side ready to help.

Now, the equipment is at no cost. The shipping is at no cost. Normally, all of this would cost you over $400. But today you pay absolutely nothing for the equipment. The only thing you're responsible for today is the emergency medical monitoring of just 34.95. The billing cycle does not start until you receive the

system. Everything else is at no cost. You may cancel at any time with no cancellation fee.

So, let's get you signed up. Where would you like your medical alert shipped -- shipped to, ma'am?

DIANA: I don't know if I can afford that 34.95 a month. That's kind of high.

JAMES: But, Ms. Hedreck, if you sign up right now, I can guarantee I can get you $1,000 in coupons and that savings would go right back into your pocket. Wherever is -- Albertson's or whatever shopping center you shop at, you could use those thousand dollars in coupons and it is -- offsets the savings. The medical -- the medical system is free. The only thing we do is need to have your card on file so once you get it, you can talk to our representative and let you know, give you the confirmation number and tracking number and it will be right there.

And also the $1,000 coupon booklet will be right there with the system. So, that way, as soon as you can get that, you can go right to the market where you shop at and save that money. (Inaudible) --

DIANA: All the equipment is free?

JAMES: It's free. All we'd need to do right now is just -- is just a small fee of 34.95. You can try it out for 30 days, and if you don't like it, you can

send it back with no cancellation fee.

DIANA: Okay.

JAMES: We just need something -- we just need something on file to make sure we're sending it to the right address.

DIANA: Okay.

JAMES: So, what credit card -- so, what credit card would you like to use, ma'am?

DIANA: Well, I have a Mastercard. Does that work?

JAMES: That's -- that's cool. Mastercard is good.

DIANA: And what's the company again?

JAMES: Medical alert system, ma'am.

DIANA: I mean, what's the company name? I know you said it's a medical alert system, but what's the company name?

JAMES: Nationwide Life Response, ma'am. That's what it is.

DIANA: And where are they located? Are they here in Wheeling where I am?

JAMES: No, we in New York, ma'am. We is simply in New York and we get you your system to you, and there will be no problem and I guarantee you you can get that $1,000 coupon booklet with the system. So, what I'm

saying is that we -- if you do your Mastercard right now, right, and --

DIANA: Okay, here it is.

JAMES: Hold on for one second. Give me a moment.

(Brief pause.)

JAMES: Yeah. I'm going to -- I'm giving you -- I'm going to let you talk with my supervisor to make sure I put everything else right --

DIANA: Okay.

JAMES: -- into our system.

(Brief pause.)

DIANA: Hello? I guess he --

JAMES: Yes, ma'am, okay. Your name is, ma'am?

DIANA: What did you have my name down as?

JAMES: Right now, we have Julian Hedreck.

DIANA: Right.

JAMES: That's it?

DIANA: Yes.

JAMES: Okay, let me write that down now, Julian Hedreck. Okay, there's J --

DIANA: What number did you call me on?

JAMES: Okay, give me a moment, let me write this down so I can let you talk to my supervisor because he's standing right beside me. I want to make sure I

write everything down. J-U-L-I-A-N. Okay, Hedreck, H-E-D-R-E-C-K.

And the address right now is [redacted]?

DIANA: Yes.

JAMES: [redacted] -- [redacted], my bad, ma'am. [redacted], correct?

DIANA: Right.

JAMES: Okay. Okay. Now, the telephone number, this is the house phone, correct, is area code (302) -- I mean, (304)[redacted] -- I mean, is that [redacted], right?

DIANA: Right.

JAMES: [redacted] -- [redacted], correct?

DIANA: Correct.

JAMES: [redacted], okay. So, we got Mastercard. So, what -- how is your name spelled on your credit card, ma'am, if you don't mind, because I want to make sure I got everything in the system correct? Is it the same way, Julian Hedreck?

DIANA: Yes.

JAMES: So, that's the (inaudible). So, what's the -- the digits on the front of the card, ma'am?

DIANA: XXXX.

JAMES: Okay, excuse me one minute, XXXX.

DIANA: XX --

JAMES: What's the -- XX.

DIANA: XX.

JAMES: XX.

DIANA: XXXX.

JAMES: XXXX.

DIANA: XXXX.

JAMES: That's the front of the card?

DIANA: Yeah.

JAMES: Okay, X -- okay, I got it. I stopped for a second. So, I got -- let me repeat that. Let me write it down. You got XXXX XXXX XXXX -- what's the last --

DIANA: XXXX.

JAMES: Excuse me?

DIANA: XXXX.

JAMES: XXXX. And your expiration date?

DIANA: 11 of '17.

JAMES: 11/17. Okay. Give me a moment. Let me talk to my supervisor and I'll put everything in there. Give me one second, Ms. Hedreck. Here he come.

(Brief pause.)

WILLIE: All right. Julian?

DIANA: Yes.

WILLIE: Okay, this is Julian, okay. All right, one second, let me -- my name is Willie. I'm the confirmation manager on duty. I just wanted to make sure

I have your information in the system correct. And -- okay, one second.

All right, all right. I have your first name Julian, J-U-L-I-A -- J-U-L-I-A-N. Your last name Hedreck, H-E-D-R-E or R-I-C-K. And -- is that correct?

DIANA: Yes.

WILLIE: And the mailing address, [redacted]?

DIANA: Yes.

WILLIE: Wheeling?

DIANA: Yes.

WILLIE: West Virginia?

DIANA: Right.

WILLIE: Zip code [redacted].

DIANA: Right.

WILLIE: All right. And I have your home telephone number (304) [redacted], right?

DIANA: Right.

WILLIE: All right. And then that's not a cell phone, that's your home phone?

DIANA: Yes.

WILLIE: All right. I have your card number XXX -- XXXX XXXX XXXX XXXX, right?

DIANA: Right.

WILLIE: All right. And then the expiration

November of '17.

DIANA: Right.

WILLIE: And the three numbers on the back?

DIANA: XXX.

WILLIE: All right. And you wanted the necklace?

DIANA: Yes.

WILLIE: Right? All right. All right, thank you for taking the time with me today. Now, do you have a pen? I'm going to give you the customer service number in case you have any additional questions.

DIANA: Okay.

WILLIE: Are you ready?

DIANA: Yes.

WILLIE: All right. It's 800-615-8364.

DIANA: And what's the company name again?

WILLIE: Nationwide.

DIANA: The company name is Nationwide?

WILLIE: Yeah, Ventures.

DIANA: Nationwide Ventures?

WILLIE: Yes, ma'am.

DIANA: Why does the name Lifewatch come up on caller ID then?

WILLIE: That's the -- that's our parent company.

DIANA: Your parent company?

WILLIE: Yes, ma'am.

DIANA: Okay. Because he gave me a different name. Where are you -- where in New York are you located?

WILLIE: Yes, Nationwide. It's -- let's see. Well, Nationwide Life Response is -- yeah, it's -- you have it right. But the number -- did you get the 800 number? That's the customer service number.

DIANA: Is it 800-615-8364?

WILLIE: Yes, ma'am. And that's --

DIANA: Okay. What was the name again? I mean, you -- you said a couple different --

WILLIE: Nationwide Ventures.

DIANA: But you said -- he said something different.

WILLIE: Yeah.

DIANA: The first guy.

WILLIE: Well, it's -- our program is Nationwide Life Response. The name of the company is Nationwide Ventures, all right?

And we're all done. Thanks for taking the time with me today --

DIANA: You know what --

WILLIE: -- and you have a great new year.

DIANA: -- because of the different names, I'm a little skeptical. I -- I change my mind.

WILLIE: Well, the parent --

DIANA: I don't want your system.

WILLIE: You have the -- you have the parent company -- all I'm asking is try it out. Over 90 percent of the people that try our system end up keeping it. It's one of the best systems on the market, if not the best.

DIANA: What's your corporate address?

WILLIE: I can get you that.

DIANA: Please.

WILLIE: I don't have it right here right now, but I will get you that.

DIANA: What -- do you want me to hold or what?

WILLIE: I can get that to you as soon as -- I'll just give you a call back. I'll get it.

DIANA: Okay.

WILLIE: All right?

DIANA: All right.

WILLIE: All right, thank you.

DIANA: Mm-hmm.

WILLIE: Bye-bye.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: JANUARY 5, 2015

TRANSCRIPTION DATE: JANUARY 16, 2015

REVISION DATE: JANUARY 30, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: JANUARY 30, 2015

ELIZABETH M. FARRELL

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

SARA J. VANCE

Attachment AAA

ORIGINAL

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: JANUARY 5, 2015
TRANSCRIBED: JANUARY 16, 2015
REVISED: JANUARY 30, 2015

PAGES 1 THROUGH 22

TELEPHONE CONVERSATION WITH DEDRA AND RANDY AT SENIOR LIFE SUPPORT
1.5.15 AT 3.29 pm FROM CID 918.570.5402 to CID 304.[redacted]

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
With Dedra	4
With Randy	16

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
)

January 5, 2015

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 13, 2015.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION WITH DEDRA AND RANDY AT SENIOR LIFE SUPPORT

DIANA: Hello.

RECORDING: Hello, seniors. Due to new health care regulations, you are now eligible to receive a personal medical alert system at no cost to you. Since you've already been referred to by a friend or family member, we have a system waiting to be shipped out to you. Press one now to receive your personal medical alert system. And by taking advantage today, you'll also receive $1,000 in grocery saving coupons, plus a 75 percent prescription discount card.

Again, press one now to receive your personal medical alert system. Press nine to opt out.

(Number pressed).

DEDRA: Hello, this is Dedra. My (inaudible) number is 2043. May I ask who I'm speaking with?

DIANA: This is Diana.

DEDRA: Okay. Is this the best number to reach you back on in case we get disconnected?

DIANA: Yes.

DEDRA: Okay. Is this your home phone or your cell phone?

DIANA: It's my home cell phone.

DEDRA: It's your home cell phone?

DIANA: Yes.

DEDRA: Your home phone?

DIANA: Yes.

DEDRA: Okay. Well, thank you for responding today to our senior life support assistance program. You've been selected to receive a medical alert system that -- at no cost, that has a value of over $400. My job is just to make sure that you are still eligible to take advantage of this special offer today. I just need to ask a couple questions which will determine which one of our systems you qualify for, okay?

DIANA: Okay.

DEDRA: Are you interested in getting the system for yourself or someone else?

DIANA: For myself.

DEDRA: Do you currently own any type of medical alert system?

DIANA: No.

DEDRA: Have you fallen before?

DIANA: Yes. I broke my foot.

DEDRA: And what happened? How did that happen?

DIANA: I fell on a step.

DEDRA: You fell on a step?

DIANA: Yes.

DEDRA: Now, have you ever been in a situation where you needed help now?

DIANA: Yes.

DEDRA: Do you live alone or do you spend most of your hours by yourself?

DIANA: Most of my hours by myself.

DEDRA: Okay. And your name is Ms. Julian?

DIANA: Yes.

DEDRA: Okay. Are you responsible for your own finances or does someone else help you with that, like write your checks, pay your bills or even keep your checkbook?

DIANA: No, I take care of everything myself.

DEDRA: Now, what address would you like the medical alert system sent to? I just want to make sure you qualify for free shipping also.

DIANA: What address do you have on file?

DEDRA: I have [redacted] (phonetic) Avenue.

DIANA: Yeah.

DEDRA: Wheeling, WV. Is that the correct address for you?

DIANA: Yes.

DEDRA: Okay. Well, let me tell you what comes

with the system, Ms. Julian. It's a neck or a bracelet and you decide. They is waterproof. It's a medical alert station with a loudspeaker and a very sensitive microphone. Also included is an away-from-home (inaudible) that gives the emergency personnel (inaudible) seven day a week access to your (inaudible) information.

Now, are you familiar with the medical alert system?

DIANA: Is that the one I've seen on TV?

DEDRA: Yes, ma'am. It's the same system as seen on TV.

DIANA: Oh.

DEDRA: It works very simply.

DIANA: Made by the same company, huh?

DEDRA: Yes, ma'am.

DIANA: Life Alert? I think it's called Life Alert, is that what it is?

DEDRA: Well, the -- it's a medical alert system.

DIANA: Is it made by Life Alert? Is that what I saw on TV?

DEDRA: Well, these are made by Bosch. It's -- you know, some systems are different --

DIANA: Okay.

DEDRA: -- because once you press the button -- once you press our button, I was going to explain to you. In case you have a medical emergency or fire in your home or burglary or if you fall and need help getting up, you wear the necklace or the bracelet. It's lightweight, waterproof. You speak hands-free anywhere in your home to a live certified emergency medical technician. They will evaluate your situation to get the help you need. They will notify family or 911 and comfort you until help arrives.

Now, the button works anywhere in the home and it even works outside of your home. You have a 1500-foot range, which is over a quarter of a mile.

DIANA: Oh, that would help if I was out working in my garden.

DEDRA: Yes, you work in -- you still currently work in your garden now?

DIANA: I try to.

DEDRA: Well, this button, you can take outside, you just can't go past a quarter of a mile. But you can go in your yard and --

DIANA: Okay.

DEDRA: -- do work or -- now, I think it's great that you decided to get protected today. It will give you that peace of mind knowing that help is always

there if you need it.

DIANA: How much is it?

DEDRA: Now, Ms. -- now, Ms. Julian, I'm going to -- you -- I'll have to let you know that you will receive a $50 gift card for Restaurants.com.

DIANA: Mm-hmm.

DEDRA: And you can go to any restaurant nationwide. And each month you continue to use our system, you'll receive a new $50 gift card in the mail and you can share that with your family and friends.

DIANA: Okay.

DEDRA: Now, as you know, we provide all of the equipment for free, and right now, it shows that you also get free shipping and the activation fees have also been waived for you. The only thing you will have to pay is the -- today is the -- the monitoring fee of 34.95. There are absolutely no contracts. You can cancel at any time with no cancellation fee and everything else is completely free.

DIANA: Oh, okay. What's the company that --

DEDRA: So, you --

DIANA: -- that does the monitoring?

DEDRA: Senior Life -- Senior Life Support assistance program.

DIANA: Why does it say Lifewatch on my caller

ID?

DEDRA: Lifewatch?

DIANA: Mm-hmm. What company is that?

DEDRA: For some reason, they say that some -- it shows up differently for each call. But once you get to our technicians, once our -- we'll transfer you to our technicians, they will give you our phone number and that's how (inaudible).

DIANA: Well, who is Lifewatch? Who is Lifewatch?

DEDRA: Lifewatch? I'm not sure why it says Lifewatch.

DIANA: Okay.

DEDRA: But once -- when I -- when you get transferred to our technicians, they will give you our customer service number and all of that. I'm just a sales agent. I'm on the floor. I'm not responsible for all of that. I can't -- well, actually, I don't have access to it, I just have to, you know, answer the phone and, you know, talk to our customers. I don't have access to all of that particular information. Because we have millions of seniors calling in every day, everybody can't get through.

DIANA: I see.

DEDRA: It's difficult. There's so many calls,

so many calls. So, you wouldn't be able to get through like that, so the technicians will have to do that -- give you that number.

DIANA: Okay.

DEDRA: But my job is just to register -- our job -- our job is just to register our customers and send them to the technician to finish it all for you.

DIANA: Where are you located?

DEDRA: (Inaudible).

DIANA: Where are you located?

DEDRA: I'm in Orlando.

DIANA: Oh, okay.

DEDRA: Yes, ma'am.

DIANA: I wish I was in Orlando. It's too cold up here today.

DEDRA: It's cold?

DIANA: Yes. Bitter cold.

DEDRA: Well, it's kind of chilly here. Just (inaudible) it's not that bad.

DIANA: It's 20 degrees here. I bet it isn't that cold there.

DEDRA: (Inaudible). Oh, no, it's not.

DIANA: Okay. Okay. What do you need from me?

DEDRA: Okay. Well, like I said, you will -- so, you did (inaudible) what I was saying, it's not a

contract, there are no cancellation fees. You will only have to pay 34.95 for the small monthly monitoring fee. You can cancel at any time. Whenever you feel that you don't want the system, put it in a box and send it back to us. You'll never be charged again.

DIANA: Okay.

DEDRA: Okay. For the monthly medical monitoring for today, do you have your checkbook handy?

DIANA: Well, I don't. How about a credit card?

DEDRA: Yes, ma'am. Do you have a debit or --

DIANA: I have a Mastercard.

DEDRA: Okay. Well, you can use your Mastercard.

DIANA: Okay. Do I give that to you?

DEDRA: You just don't give me the -- just give me the number on it.

DIANA: The number on it?

DEDRA: Why don't you give me that number. I'll -- yes, ma'am. And I'll transfer you to our verification department.

DIANA: Okay. You ready? Are you ready?

DEDRA: Just a minute. I'm trying to -- just a minute. I want to write your name -- I'm typing in your name now into our system --

DIANA: Okay.

DEDRA: -- so I have all your information correct.

DIANA: Okay.

DEDRA: It's J-U-L-I-A-N-E, correct?

DIANA: No E.

DEDRA: No E. I wonder why it has an E on your file -- on your name? It has J-U-L-I-A-N-E.

DIANA: Hmm.

DEDRA: Julian M. Hedrick.

DIANA: Yes.

DEDRA: So, it's not an E at the end of that?

DIANA: No E.

DEDRA: Okay. And Hedrick is H-E-D --

DIANA: R-I-C-K.

DEDRA: R-I-C-K.

DIANA: Yep.

DEDRA: Okay.

DIANA: You got that one right.

DEDRA: And you -- yes, ma'am, Hedrick. And the phone number you want on our file is the number that you're talking to me on now, correct?

DIANA: Right. What is that?

DEDRA: Okay. (304) [redacted].

DIANA: Yes.

DEDRA: Okay. Oh (inaudible) sorry about that. [redacted].

DIANA: Right.

DEDRA: Okay. And the address you would like the medical alert system sent to is the one that is already on file, and that's [redacted] --

DIANA: Yes.

DEDRA: I can't read -- pronounce the other words. [redacted] -- [redacted]?

DIANA: Uh-huh.

DEDRA: [redacted]?

DIANA: Mm-hmm.

DEDRA: Wheeling.

DIANA: West Virginia.

DEDRA: West Vir --

DIANA: Mm-hmm.

DEDRA: And the zip code is?

DIANA: [redacted].

DEDRA: Okay. And you said you have a Mastercard?

DIANA: Uh-huh.

DEDRA: Okay. I'll just need the number and the expiration date.

DIANA: It's XXXX XXXX XXXX XXXX, expires November of (inaudible).

DEDRA: I couldn't -- I couldn't get the last word you said, XXXX XXXX XXXX?

DIANA: Uh-huh, XXXX.

DEDRA: And the expiration date is?

DIANA: It's November of 2017.

DEDRA: Okay, November.

DIANA: 2017.

DEDRA: And would you like a -- this computer is going so slow today. I don't know (inaudible). And what would you like, ma'am, the necklace or a bracelet?

DIANA: A necklace.

DEDRA: And I'm putting you down to receive the $50 gift card, ma'am.

DIANA: And where is that good at?

DEDRA: This -- any restaurant. You can use it at any restaurant and you will receive that each month that you remain our customer.

DIANA: Okay. Is that it?

DEDRA: No, ma'am. Just a minute. I'm making sure I'm typing in all the information down so that once I transfer it, it will all be in.

Now, this is just a reminder. In the event that you choose not to return the equipment, but to purchase it, you authorize -- remember to keep your card or checkbook handy for verification. While in

verification, the agents are not trained to answer any questions. So, before I transfer you, do you have questions for me?

DIANA: No.

DEDRA: Oh, and this is just a reminder that 34.95 will be charged today and every month after as long as you decide to keep the system.

DIANA: It won't be charged today, right?

DEDRA: But (inaudible) cancel -- ma'am?

DIANA: You said it won't be charged today; it will be charged when I activate the system?

DEDRA: No, you -- no, the 34.95 will -- the 34.95 will be charged today and every month after as long as you decide to keep the system or you can cancel at any time with no cancellation fees. You just have to (inaudible).

DIANA: Why would I be charged today if I don't have the system? Why would I be paying monitoring charges if I don't have the system? That doesn't sound right.

DEDRA: Well, ma'am, you pay for it -- would you like to speak to one of our managers, ma'am?

DIANA: Sure. Okay.

DEDRA: Please hold.

(Brief pause.)

DIANA: Hello?

(Brief pause.)

RANDY: Okay, hello, ma'am?

DIANA: Hello?

RANDY: Yes, yes, this is Randy. I'm a manager here, ma'am. I understand you have some questions.

DIANA: Yes. What is the company? What company are you?

RANDY: Senior Life Support, ma'am.

DIANA: Well, how come the name that shows up on my caller ID says Lifewatch?

RANDY: That's the name of the product that we sell, ma'am.

DIANA: It's what?

RANDY: That's the name of the product that we sell, ma'am. It's Lifewatch.

DIANA: Lifewatch product?

RANDY: That's the name of it -- the system, ma'am. It's Lifewatch.

DIANA: Oh, okay. She said something about Senior Life something.

RANDY: That -- yes, ma'am, that's what we're called, Senior Life Support. We sell the product Lifewatch.

DIANA: Oh, who does --

RANDY: You understand?

DIANA: Does Lifewatch do the monitoring?

RANDY: Yes, ma'am.

DIANA: Okay. And how come my credit card --

RANDY: Okay, all right. I think that she said that --

DIANA: How come my credit card is charged now if I don't have the system? Why would I pay for monitoring before I have the system?

RANDY: Okay. We do send you out over $400 worth of equipment for free, ma'am. We just need to make sure that you will use the system for at least one month. Once you receive it and you activate it, that starts the first day of your first month. So, you're not being charged for any of the time that it takes us to process it and ship it to you.

DIANA: But you're going to charge my card today?

RANDY: Yes, ma'am.

DIANA: Well, why if I don't --

RANDY: We have to make sure that you will use it for at least one month, ma'am.

DIANA: Well, then I change my mind. I don't want (inaudible).

RANDY: The first month does not start until

you receive it and activate it. You understand?

DIANA: No. I change my mind. I don't want it. I don't want it.

RANDY: Okay. So, what would be holding you back, ma'am?

DIANA: The -- the -- you want to charge me a monitoring fee before I have the product.

RANDY: Well, that's usually the way it works when you order something through the phone or over the Internet. You pay and then they ship it to you.

DIANA: She said it was free.

RANDY: There's nowhere that they're going to ship it to you and then you pay later.

DIANA: I (inaudible) --

RANDY: Yes, the equipment is free, ma'am. You pay for the monitoring.

DIANA: Well, I'm confused. If I'm paying for the monitoring, why am I paying for monitoring if I don't have the equipment?

RANDY: Once you receive the equipment and you activate it, that starts the first day of your monitoring, ma'am. So, you're not -- you're not paying for any other time that it takes us to ship it to you. It starts when you receive it and you activate it.

DIANA: Well --

RANDY: That's your first day.

DIANA: -- that charge is too high.

RANDY: We have to charge you to make sure you use it for at least one month.

DIANA: That charge is too high.

RANDY: So, it's not -- that's not the issue? The issue is that the charge is too high?

DIANA: Yes, yes.

RANDY: Okay. So, for the $34.95, what I can do for you, ma'am, is I can reduce your fee monthly to $29.95 for you and we can also send you out the pharmacy discard count -- discount card. That's going to give you special discounts on any prescription medications that you have to buy, doctor's visits, as well as --

DIANA: What pharmacy is that with?

RANDY: Any -- it's the pharmacy discount card. It works -- it's a universal card, ma'am. You can use it at CVS, Walgreen's, Walmart, pretty much any pharmacy. It gives you a discount on -- even if you have insurance, it gives you a discount on the portion that you would have to pay.

DIANA: What's the company (inaudible) that sponsors that?

RANDY: Okay, ma'am, I've given you all the information that I can. I understand you don't want the

system. I'm just going to go ahead and let you go, okay?

DIANA: All right. Please don't call me again.

RANDY: Okay, bye.

DIANA: Bye.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: JANUARY 5, 2015

TRANSCRIPTION DATE: JANUARY 16, 2015

REVISION DATE: JANUARY 30, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: JANUARY 30, 2015

Elizabeth M. Farrell

ELIZABETH M. FARRELL

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

Sara J. Vance

SARA J. VANCE

Attachment BBB

ORIGINAL

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: JANUARY 8, 2015
TRANSCRIBED: FEBRUARY 3, 2015

PAGES 1 THROUGH 9

TELEPHONE CONVERSATION BETWEEN VANESSA AND DIANA MEY

1.8.15 AT 10.02 AM FROM CID 800.615.8364 TO CID 304.[redacted]WAV

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
Telephone Conversation Between Vanessa and Diana Mey	4

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
)

January 8, 2015

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 23, 2015.

PROCEEDINGS

- - - - -

TELEPHONE CONVERSATION BETWEEN VANESSA AND DIANA MEY

MS. MEY: Hello?

VANESSA: Yes, good morning. Is Julianne Hedricks (phonetic) available?

MS. MEY: This is her.

VANESSA: My name is Vanessa. I'm with Lifewatch USA. I'm calling in regards to this order for a medical alarm device that was ordered on January 5th.

MS. MEY: Okay.

VANESSA: I'm just calling to verify that we'll be sending it to [redacted] Wheeling, West Virginia, [redacted].

MS. MEY: That's my address.

VANESSA: And you requested a necklace and you'll be paying $34.95 per month to be automatically deducted from the MasterCard ending in XXXX, with an expiration date of 11/17. Do you allow me permission to go ahead and process this payment today so we can send out your equipment?

MS. MEY: Except I didn't think they said the name was Lifewatch.

VANESSA: The call center that placed your order was Nationwide Ventures. Is that what they said?

MS. MEY: Yes, yes.
VANESSA: Yeah.
MS. MEY: How --
VANESSA: It's a call center.
MS. MEY: It's just a separate call center?
VANESSA: Yeah, it's a sales call center. Now they sent us your information; we're sending you out your -- our equipment.
MS. MEY: Where is Nationwide Ventures located?
VANESSA: Oh, that I'm not too sure.
MS. MEY: Well, how --
VANESSA: But we're located in Connecticut.
MS. MEY: Who is?
VANESSA: We're located in Connecticut.
MS. MEY: Lifewatch is?
VANESSA: Yes.
MS. MEY: Okay. Where in Connecticut? Is that where the monitoring is going to be?
VANESSA: No. The monitoring center will be in your area, but we're in -- next to Middletown, Connecticut.
MS. MEY: You're in Middletown, Connecticut?
VANESSA: Yes, ma'am.
MS. MEY: And -- and where is -- see, I'm confused. The monitoring is going to be done here

locally; you guys have an office here locally?

VANESSA: We're -- we supply the whole United States. We don't have an office in West Virginia, but the monitoring center that we -- we have monitoring centers in your area.

MS. MEY: Where would that be? I just want to know how close they're going to be to me.

VANESSA: Well, they're not going to be close to you. They're going to dispatch 911 that's close to you.

MS. MEY: Okay, where is the monitoring center? You don't have an address?

VANESSA: Let me see if I could find out who's monitoring -- no, one moment --

MS. MEY: Okay, thank you.

RECORDED MESSAGE: -- the United States Fire Administration strongly recommends that you and your family develop and practice an escape plan from your home. Have at least two ways to get out of every room. Once outside a burning building, do not reenter. Have everyone gather at a predetermined location. And remember, home fires grow and spread quickly, so every second counts. For tips on developing your escape plan, visit the USFA's web address at www.usfa.dhs.gov.

Thank you for your patience. Your call is very

important to us, so please stay on the phone and the next customer service specialist will be with you shortly. From everyone at Safe Home Security, thank you for the privilege of serving as your alarm company.

MS. MEY: Safe Home Security?

RECORDED MESSAGE: Monitored security systems help ensure rapid response times to emergencies at your home or business. As a life safety device, your system's manufacturer recommends that you clean and test your alarm --

VANESSA: Okay, ma'am, unfortunately, we do not have the monitoring station who's going to be dispatching 911 for you. That has not been gone through yet. That's up to the warehouse, but we have quite a few monitoring centers, so I don't know exactly which one they're going to be sending -- giving to you.

MS. MEY: Okay.

VANESSA: But it's not going to be in your area, but they will dispatch 911 in your area.

MS. MEY: Well, you know what, when you had me on hold, the --

VANESSA: Mm-hmm.

MS. MEY: -- recording that played gave me a different name for your company. It said Safe Home Security, so who are you?

VANESSA: We're -- we are Safe Home Security, as well. We have two businesses with us. Safe Home Security is for your home alarms; and then Lifewatch is for medical devices. So, we are Lifewatch USA.

MS. MEY: You are Lifewatch USA?

VANESSA: Yes. Safe Home Security is a different -- it's for home security.

MS. MEY: But it's the same company?

VANESSA: Exactly. It's a different department.

MS. MEY: You know, I am very uncomfortable with all the different names. I've changed my mind. I don't want your --

VANESSA: All right. Have a good day.

MS. MEY: Please don't call me again.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: JANUARY 8, 2015

TRANSCRIPTION DATE: FEBRUARY 3, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: February 3, 2015

Sara J. Vance

SARA J. VANCE

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

Elizabeth M. Farrell

ELIZABETH M. FARRELL

Attachment CCC

OFFICIAL TRANSCRIPT PROCEEDING

FEDERAL TRADE COMMISSION

MATTER NO. [redacted]

TITLE LIFEWATCH, INC.

DATE RECORDED: JANUARY 13, 2015
TRANSCRIBED: FEBRUARY 3, 2015
REVISED: FEBRUARY 13, 2015

PAGES 1 THROUGH 12

TELEPHONE CONVERSATION BETWEEN SAMBRE AND DIANA MEY

1.13.15 AT 12.51 PM FROM CID 607.900.1973 TO 304[redacted]MP3

FEDERAL TRADE COMMISSION

I N D E X

RECORDING:	PAGE:
Telephone Conversation Between Sambre and Diana Mey	4

FEDERAL TRADE COMMISSION

In the Matter of:)
Lifewatch, Inc.) Matter No. [redacted]
)
----------)

January 13, 2015

The following transcript was produced from a digital recording provided to For The Record, Inc. on January 23, 2015.

P R O C E E D I N G S

- - - - -

TELEPHONE CONVERSATION BETWEEN SAMBRE AND DIANA MEY

RECORDED MESSAGE: -- 24 hours per day, seven days per week, press one now.

(Selection entered.)

RECORDED MESSAGE: Your call is very important to us. Please stay on the line. You'll be transferred to the next available agent.

(On-hold music.)

SAMBRE: Hi, my name is Sambre (phonetic), and my PLS agent number is 9415. May I ask whom I'm speaking with?

MS. MEY: This is Diana.

SAMBRE: How you doing today, Diana?

MS. MEY: Oh, I'm fighting off a cold.

SAMBRE: Oh, well, I hope you feel better, Ms. Diana. Now, in case we get disconnected, this the best phone number I can reach you back on?

MS. MEY: What did you dial?

SAMBRE: Area code 305-[redacted].

MS. MEY: Well, this is area code 304.

SAMBRE: Yes, that's what I said, 304.

MS. MEY: Oh, I thought you said 305.

SAMBRE: No, 304-[redacted].

MS. MEY: That's my number.

SAMBRE: Okay, I want to thank you for responding to our Senior Life Support Assistant Program. You've been selected to receive a medical alert system that has a value of over $400. You're probably familiar with the medical alert system as seen on TV commercials. Am I correct, Ms. Mey?

MS. MEY: Yes.

SAMBRE: Okay, so, if you don't mind, I'm going to give you a brief explanation about our company and how our system works, and I'll be glad to answer any of your questions at the end, okay?

MS. MEY: Okay.

SAMBRE: Okay, well, it's the same system as seen on TV and it works very simple. If you have a medical emergency, a fire, burglary, or even something as simple as a fall, where you may have difficulty getting up from, you simply push the button on the lightweight, waterproof necklace or bracelet and speak hands-free from anywhere in your home to a live certified emergency medical technician.

They will evaluate your situation, immediately get you the help you need, notify your family and 911, and comfort you until help arrives. Your alert button works from anywhere in your home, and it even works

outside of your home. The device itself has a 1,500-foot range, which is over four football fields in coverage. This device will give you the peace of mind that you need, allow you to feel safe, and make sure that you never feel alone in case of an emergency.

Our device is trusted by thousands of hospitals and more than 65,000 healthcare professionals. And our devices have been helping save the lives of American senior citizens for over 35 years. Now, the medical alert system package includes a medical alert base station, with a loudspeaker and a very sensitive microphone, a waterproof necklace or wrist button, free shipping and free activation. You'll also receive an away-from-home protection card that gives emergency personnel 24 hours-a-day, seven-days-a-week access to your important medical information.

And last but not least, you will receive a pharmacy discount card where you can save up to 70 percent in all your medical purchases. Now the equipment is at no cost to you, okay? And the shipping is also at no cost. Normally, all of this would cost over $400, but today you pay absolutely nothing for the equipment. The only thing you will be responsible for today is the emergency medical monitoring of just 39.95 a month. There is no contracts, and you can cancel at any time

with no cancellation fees.

Remember, Ms. Mey, the only thing you are agreeing with us today is to try it out for at least a month or two. If for whatever reason you decide that this system is not for you, go ahead and return it back to us, and you can go ahead and keep the pharmacy discount card as our gift from us to you.

So, which one would you rather receive, the bracelet or the necklace?

MS. MEY: The necklace.

SAMBRE: The necklace? Okay, fine choice. May I have your first name?

MS. MEY: Diana.

SAMBRE: Okay. Give me one second. Do you have a middle initial?

MS. MEY: No.

SAMBRE: Okay. Diana Mey. And I thank you for your patience, okay, Ms. Mey? Give me one second.

Okay, and may I have your -- your address?

MS. MEY: [redacted] Wheeling, West Virginia, [redacted].

SAMBRE: Okay. Now, remember, we are sending you an expensive device free of charge, okay? But in order to send out this device, we will need to have a billing information already established on file for the

monthly monitoring fee of 39.95. So, while I finish entering down the rest of the information on my computer, can you go ahead and take out your bank-issued debit card or major credit card for me, please?

MS. MEY: I've got it right here.

SAMBRE: Okay. Will you be using a Visa, MasterCard or American Express?

MS. MEY: MasterCard.

SAMBRE: Excuse me?

MS. MEY: MasterCard.

SAMBRE: Okay. Can you read the numbers from left to right on that card for me?

MS. MEY: XXXX.

SAMBRE: Okay.

MS. MEY: XXXX.

SAMBRE: XX?

MS. MEY: XX.

SAMBRE: Okay, XXXX.

MS. MEY: XXXX.

SAMBRE: XXXX.

MS. MEY: XXXX.

SAMBRE: I'm sorry, can you repeat the last four?

MS. MEY: XXXX.

SAMBRE: XXXX?

MS. MEY: Right.

SAMBRE: And the expiration date?

MS. MEY: November of 2017.

SAMBRE: Okay. Give me one second. (Inaudible) November. Okay. Okay, I'm putting down that I'm sending you out the necklace. Now, let me ask you a question before -- before I send this out to you. We're doing a promotional deal for the month of January. We're upgrading everyone to our GPS unit. The GPS unit will cover you nationwide, anywhere you go around the United States and Canada for the same price of 39.95. The neat thing about this unit is that it comes in a bracelet/watch form. Would you rather get that -- would you rather get the upgrade or still continue with the necklace?

MS. MEY: The upgrade sounds good.

SAMBRE: Okay, perfect, then we'll go ahead and upgrade you for the same price of 39.95. It will be a bracelet/watch form. It's very modern, and you can speak to it. It has a two-way speaker. It has your exact coordinates and time and it will come with a self-explanatory booklet. Okay? I'm going to go ahead and --

MS. MEY: Well, let me ask you this.

SAMBRE: -- send that out to you.

MS. MEY: What's -- what's your company name?

SAMBRE: Along with a -- yes, go ahead.

MS. MEY: What's your company? What's the name of your company?

SAMBRE: Senior Life Support, ma'am.

MS. MEY: Well, how come the name Lifewatch shows up on my Caller ID?

SAMBRE: Because that's the name -- that's the name of -- of the -- the -- of the branch company, it's Senior Life Support, but the main company is Lifewatch.

MS. MEY: Okay. Can you tell me why you guys keep calling me when I've asked you not to call this number?

SAMBRE: I wasn't aware of that, ma'am.

MS. MEY: Well, don't you enter "do not call" requests? Don't you have a file that you put people's numbers that don't want to be called?

SAMBRE: Yes, we do file it if -- if you do request it, ma'am.

MS. MEY: Well, I not only requested, but my number's on the national "do not call" registry, so you shouldn't have been calling me in the first place.

SAMBRE: Well, I wasn't aware of that, ma'am.

MS. MEY: Could I get a copy of your company's written "do not call" telemarketing policy?

SAMBRE: Hmm, yes, we do, but you weren't in

the system, ma'am.

MS. MEY: No, I'm asking for your written policy on telemarketing. Can you mail that out to me?

SAMBRE: Yes, I can go ahead and do that for you, as well.

MS. MEY: You'll mail the written -- your written telemarketing policy out to me?

SAMBRE: Yes, ma'am. We'll go ahead and do that.

MS. MEY: Perfect. When -- when should I expect to get that?

SAMBRE: As soon as you receive the device, along with the --

MS. MEY: I don't want your device. I don't want your device. I just want your written telemarketing policy mailed to me and I want you to stop calling me. I've asked about 20 times for you to stop calling me.

SAMBRE: Okay, so, you don't want the device now, ma'am?

MS. MEY: No. I just want you to stop calling me. I've asked probably 20 times for Lifewatch to quit calling me. Do you have a supervisor I could talk to?

Yeah, I figured, hang up.

(The call was concluded.)

(The recording was concluded.)

CERTIFICATION OF TYPIST

MATTER NUMBER: [redacted]

CASE TITLE: LIFEWATCH, INC.

TAPING DATE: JANUARY 13, 2015

TRANSCRIPTION DATE: FEBRUARY 3, 2015

REVISION DATE: FEBRUARY 13, 2015

I HEREBY CERTIFY that the transcript contained herein is a full and accurate transcript of the tapes transcribed by me on the above cause before the FEDERAL TRADE COMMISSION to the best of my knowledge and belief.

DATED: February 13, 2015

Sara J. Vance

SARA J. VANCE

CERTIFICATION OF PROOFREADER

I HEREBY CERTIFY that I proofread the transcript for accuracy in spelling, hyphenation, punctuation and format.

Elizabeth M. Farrell

ELIZABETH M. FARRELL

Attachment DDD

From: evan@lifewatch.net
Sent: Sunday, July 31, 2011 8:15 PM
To: Andy Schoonover <Andy@monitoringcare.com>
Subject: Evan for tomorrow

Hey,
Just want to give you the current deal info for call center-

I pay the center $190 on $29.95 deals-includes medilok and $150 on $24.95 deals-

$190 deals I also give $2month residual-

In addition the lead supplier gets $10 a sale and $1 month resid-

Currently 10 to 20 sales a day- he is ready to go to 40 a day-
But wants to be at 100 a day in few weeks-
100 a day can be 100k a week in commission-

I currently spend 90k a month advertising with out call centers-

So 400 plus 90 can get me to $490k a month in advertising-
That's over 2000 sales a month -(JULY we did gross 750new sales)

Goal of call is to verify with him that if and when I can't fund anymore that you would take over and still take care of me-

He also would like to understand future options if you buy me etc- He also has a new call center to get more leads under development off shore and might need some money help-

Payments is by wire the week after sales come in-
The charge back period is 30 days-

I also have 5 other call centers involved in bath/scooters/hearing/reverse mortgage/skin care ready to duplicate. The above set up- They all know the guy doing my deal and feel they can blow him away with more results-

Evan Sirlin Lifewatch-usa.com

From: evan@lifewatch-usa.com
Sent: Tuesday, December 4, 2012 10:01 PM
To: Chris Hendriksen <Chris@monitoringcare.com>
Subject: Sorry I raised my voice-

Please also understand it is not only what you hear from NEIL- There are incredible people looking at this and all know about the AG-

And think about it-Why did melendes go so far- it was no surprise what happened re the complaint. He knew all along our marketing machine and how it operates-

Also adt phillips rockbridge vivient dish, direct TV, nutrisystem, etc etc all have been accused of these things And all are huge-

We will get you comfortable-it is a very small finantial risk(That's attry words not mine)

I
Sent from my Verizon Wireless BlackBerry

From:	Leslie A. Justice <LJustice@MonitoringCare.com>
Sent:	Thursday, February 9, 2012 2:22 PM
To:	Chris Hendriksen <Chris@monitoringcare.com>; Jennifer Sims <JSims@monitoringcare.com>
Cc:	Rich Filler <RFiller@monitoringcare.com>
Subject:	RE: Lifewatch

I have called 25 clients that have been active for 20 days or more and I have only found one that was not sure of what she signed up for and 1 disc number. I did however have to send out 5 MXD units due to phone service. I think I am more concerned about equipment type at this point that clients being miss-lead. I think that Erin has a few more billing issues nut I do not know the details on that.

I feel better about the initial sale at this point.

From: Chris Hendriksen
Sent: Thursday, February 09, 2012 11:13 AM
To: Jennifer Sims; Leslie A. Justice
Cc: Rich Filler
Subject: Lifewatch

I'm still working on getting us recordings and reports from the Lifewatch call centers. Do you have any input yet from the two new processes we were trying out (calling right after sale to confirm and calling before day 30 to check on customer)? What are the results?

Lifewatch's numbers indicate we have done 815 sales so far (this was a day or two ago) and that 100 have cancelled. If those numbers are correct, that is a pretty low cancel rate (less than 15%) compared to the numbers I've been hearing from you guys. Do you have any other numbers to determine our cancellation rate or that reflect much higher numbers than this?

Chris

From: Erin Hill <EHill@monitoringcare.com>
Sent: Thursday, September 27, 2012 12:14 PM
To: Chris Hendriksen <Chris@monitoringcare.com>
Subject: Lifewatch gift cards/coupons

The only email I found was one I sent to Jen Sims telling her about a phone conversation I had with Paule. Paule had acknowledge that one of the call centers were offering $100 gift cards as an incentive for the clients to sign up for the service. I think the conversations about the gift cards/coupons took place over the phone with Lifewatch. Unfortunately I can't remember the details of the conversations I had with Lifewatch, but from my email it sounds like they were referring to these incentives as gift cards. I can talk to Fran at Lifewatch about this if you would like me to.

Thanks!

Erin Hill
Finance Dept.
VRI
1400 Commerce Center Drive
Franklin, OH 45005
1-800-860-4230

From: Chris Hendriksen <Chris@monitoringcare.com>
Sent: Monday, March 26, 2012 2:06 PM
To: Andy Schoonover <Andy@monitoringcare.com>
Subject: FW: First street-

FYI -- just some updates from Evan

-----Original Message-----
From: evan@lifewatch-usa.com [mailto:evan@lifewatch-usa.com]
Sent: Monday, March 26, 2012 9:54 AM
To: Chris Hendriksen
Subject: Re: First street-

No on purpose- Neil is away until WED-

Mark Melendes is meeting Vegas wed and Friday in NY with me and Neil-

If Mark goes well we will look to go that direction and lock in and maybe boathouse behind-

If goes Bad we will look at your options and boathouse and equity only options we have-

No matter what if goes bad we will work out with you so as to pay off our late debt with you in a minimum-

I will also look to start giving you less and less deals before end of APRIL-

Jack did offer $300 but I am blowing him off as per Andy opinion etc-

Either way if I continue the call deals to someone else at 300 we can take in significant cash fast to pay you off-

If we stop advertising or even spend minimum a month we can take in significant cash to pay you back-

My mom has the cash to pay you back-

I can take credit card advance to pay you back or we can have a super serious talk about your deal-

I know you don't like this call center ave and I understand-

I am compliant and working every day to get Lawyers to sign off on that so as we all feel confident-

There is a method to madness with this-
One it does work and is compliant- two we are meeting incredible people(the good ones that have desires to market inbound calls from TV radio and print thru their call centers for payouts) and much more-

We are also increasing every month our natural free sources.

Our returns are also holding steady at less than 3percent if you remove the less than 30day ones-

I am around all week preparing for Mark visit. If you would like to talk and or any new ideas for future let me know.
------Original Message------
From: Chris Hendriksen
To: President Evan Todd Sirlin
To: Andy Schoonover
Subject: RE: First street-
Sent: Mar 26, 2012 8:35 AM

Evan:

Have you gotten anything on paper yet from Boathouse?

Chris

-----Original Message-----
From: evan@lifewatch-usa.com [mailto:evan@lifewatch-usa.com]
Sent: Tuesday, March 13, 2012 6:37 PM
To: Chris Hendriksen; Andy Schoonover
Subject: First street-

Not sure if public yet-but phillips lifeline got the first street deal at the first number we gave you in one payment- Crazy but they did-

They are also now in the call center space-

Also FYI- the call center deals are not being paid on time and I can not delay a payment to a call center- So I pay them and causes a cash flow issue again-

(I know on the equipment and monitoring we are floating right now-seperate issue)

Mark rescheduled for 30th-

Sent from my Verizon Wireless BlackBerry

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VRI | 1400 Commerce Center Dr, Franklin, OH 45005 | 1-800-860-4230

Sent from my Verizon Wireless BlackBerry

From: evan@lifewatch.net
Sent: Tuesday, August 30, 2011 2:48 PM
To: Andy Schoonover <Andy@monitoringcare.com>
Subject: Re: New sales by month

Got it- should be clear- deduct 700 from last three months and that's regular business-
So current 80 to 100k advertising spend gets you 400 to 500 accounts a month- and can be scaled up at 250 or less per sale-

2.5percent returns a month-
Evan Sirlin Lifewatch-usa.com

-----Original Message-----
From: Andy Schoonover <Andy@monitoringcare.com>
Date: Tue, 30 Aug 2011 16:37:39
To: Evan Sirlin<evan@lifewatch net>
Reply-To: Andy Schoonover <Andy@monitoringcare.com>
Subject: Re: New sales by month

Just trying to understand base business without call center. As I have said before. Most value is the engine.
Sent via BlackBerry by AT&T

-----Original Message-----
From: <evan@lifewatch net>
Date: Tue, 30 Aug 2011 16:28:57
To: Andy Schoonover<Andy@monitoringcare.com>
Reply-To: <evan@lifewatch net>
Subject: Re: New sales by month

Yes but for call center financing analysis- or relevant to Chris for my numbers-

I don't want to give too much info on call center results and analysis until I know we have a deal etc or I have money loan from you or others-

A lot of time and work to master this and still not enough time to know how real it is etc-

Evan Sirlin Lifewatch-usa.com

-----Original Message-----
From: Andy Schoonover <Andy@monitoringcare.com>
Date: Tue, 30 Aug 2011 16:22:56
To: evan@lifewatch net<evan@lifewatch.net>
Subject: RE: New sales by month

Can you give me call center break down by month?

Andy Schoonover
CEO
VRI

1400 Commerce Center Dr
Franklin, OH 45005
P: 937-743-6552 x 12113
F: 800-692-8189
C: 312-450-4850
Andy@monitoringcare.com

-----Original Message-----
From: evan@lifewatch.net [mailto:evan@lifewatch.net]
Sent: Tuesday, August 30, 2011 11:03 AM
To: Andy Schoonover
Subject: Re: New sales by month

700 plus---
The other call centers calling are not really doing this yet- They are some renegades trying to play-from what I started- they solicited me too-so silly- Call center guys are crazy and have to be very careful- ------Original Message------

From: Andy Schoonover
To: Evan Sirlin
Subject: RE: New sales by month
Sent: Aug 30, 2011 8:51 AM

Evan,
Of the June July and August numbers, how many of those are call center? FYI...we have had a couple call centers call us in the last couple weeks. Word must be out that this works. Nothing from the guy that you and I spoke directly to though.

Andy Schoonover
CEO
VRI
1400 Commerce Center Dr
Franklin, OH 45005
P: 937-743-6552 x 12113
F: 800-692-8189
C: 312-450-4850
Andy@monitoringcare.com

-----Original Message-----
From: evan@lifewatch.net [mailto:evan@lifewatch.net]
Sent: Monday, August 29, 2011 8:27 PM
To: Andy Schoonover
Subject: New sales by month

2011
August 800
July 735
June-540
May-412
April-420
March 410
Feb 330(28days)

Jan 390

2010
Dec 360
Nov 350
Oct. 270
Sept. 265
Aug 330
July 300
June 245
May 250
April 250
March 275

Feb. 240
Jan 250

2009
Dec. 208

Nov 170
Oct. 230
Sept 210
Aug 190
July 192
June 185
May 205
April 178
March 200
Feb
Jan

2008
Evan Sirlin Lifewatch-usa.com

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Evan Sirlin Lifewatch-usa.com

From: paule@lifewatch-usa.com
Sent: Friday, December 16, 2011 2:48 PM
To: Rich Filler <RFiller@monitoringcare.com>
Cc: evan@lifewatch.net; Mike Bodnar <MBodnar@monitoringcare.com>
Subject: RE: Call center Payment

Hi Rich

Thanks for the info.....

The 6,000.00 was an advance we made to TMI to help ease their cash flow for this week as they were running very tight. We will be deducting that from their wire next week.

I will verify the differences you have noted. One reason maybe that any Customer payments that were ACH transactions as opposed to Credit Card may not be showing in our system as "Complete" or "Cleared" so therefore I did not include them on this report they would show on the next one. We are presently working with our processor and Admin techs to have them "communicate" promptly rather than us having to wait a few days to update.

Any adjustments that need to be made I will make on the submittal.

Enjoy the week end!!

Paule

LIFEWatchUSA
PERSONAL CARING SERVICE SINCE 1980

> -------- Original Message --------
> Subject: Call center Payment
> From: Rich Filler <RFiller@monitoringcare.com>
> Date: Fri, December 16, 2011 11:18 am
> To: "paule@lifewatch-usa.com" <paule@lifewatch-usa.com>
> Cc: "evan@lifewatch.net" <evan@lifewatch.net>, Mike Bodnar <MBodnar@monitoringcare.com>
>
> Paule:
>
> Thank you for the spreadsheets. I have reviewed and made a couple of changes. The agreement states that if the monthly rate is 24.95, the reimbursement is $210, not $250. I changed the

reimbursement rates to reflect this amount. Also, we are not sure what the TMI advance is, so I removed that $6,000. Making these changes, I calculate the payment to be$19,890.35. Can you review and confirm this amount.

Attached is the updated spreadsheet with these changes. I have also included a summary page. There are some clients that need to be researched and reconciled. I have identified them in yellow. I am paying these clients even though we don't have them in our system. Finally, there is a tab of clients that we have in our system that are not on your list.

Please call if you have any questions.

Thanks

Rich

Richard Filler, CPA, CMA
Chief Financial Officer
VRI

1400 Commerce Center Drive
Franklin, OH 45005

P: 800.860.4230 ext. 12136

From: paule@lifewatch-usa.com [mailto:paule@lifewatch-usa.com]
Sent: Wednesday, December 14, 2011 8:50 PM
To: Rich Filler
Cc: evan@lifewatch.net
Subject: [FWD: Updated week ending 12-03-11 and 12-10-11]

Hi Rich

I had not heard anything today (Wednesday) so I thought I would follow up...is the report okay?

Do you have an idea when the wire may be sent?

Thanks

Paule

-------- Original Message --------
Subject: Updated week ending 12-03-11 and 12-10-11
From: <paule@lifewatch-usa.com>
Date: Tue, December 13, 2011 5:18 pm
To: "Rich Filler" <RFiller@monitoringcare.com>
Cc: evan@lifewatch.net

Hi Rich

Sorry for the prior ommission.

The updated schedule is attached.

The total for the 2 weeks is 26,783.35

Any questions please don't hesitate to call.

Enjoy your evening!

Paule

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From: Jennifer Sims <JSims@monitoringcare com>
Sent: Wednesday, April 18, 2012 11:10 AM
To: Chris Hendriksen <Chris@monitoringcare com>
Cc: Leslie A Justice <LJustice@MonitoringCare com>
Subject: FW: LW clt on phone

Chris,

I thought you should see this below. t appears the amount of questionable tactics by Lifewatch is increasing. We have received a few calls recently from angry clients who were told by Lifewatch that the government would pay for their unit and if they weren't satisfied AFTER 30 days, they could cancel and KEEP their unit. I am not concerned about the high volume or sloppy operations at this point.. just the lies and deception they often use to get a sale. This is very disconcerting.

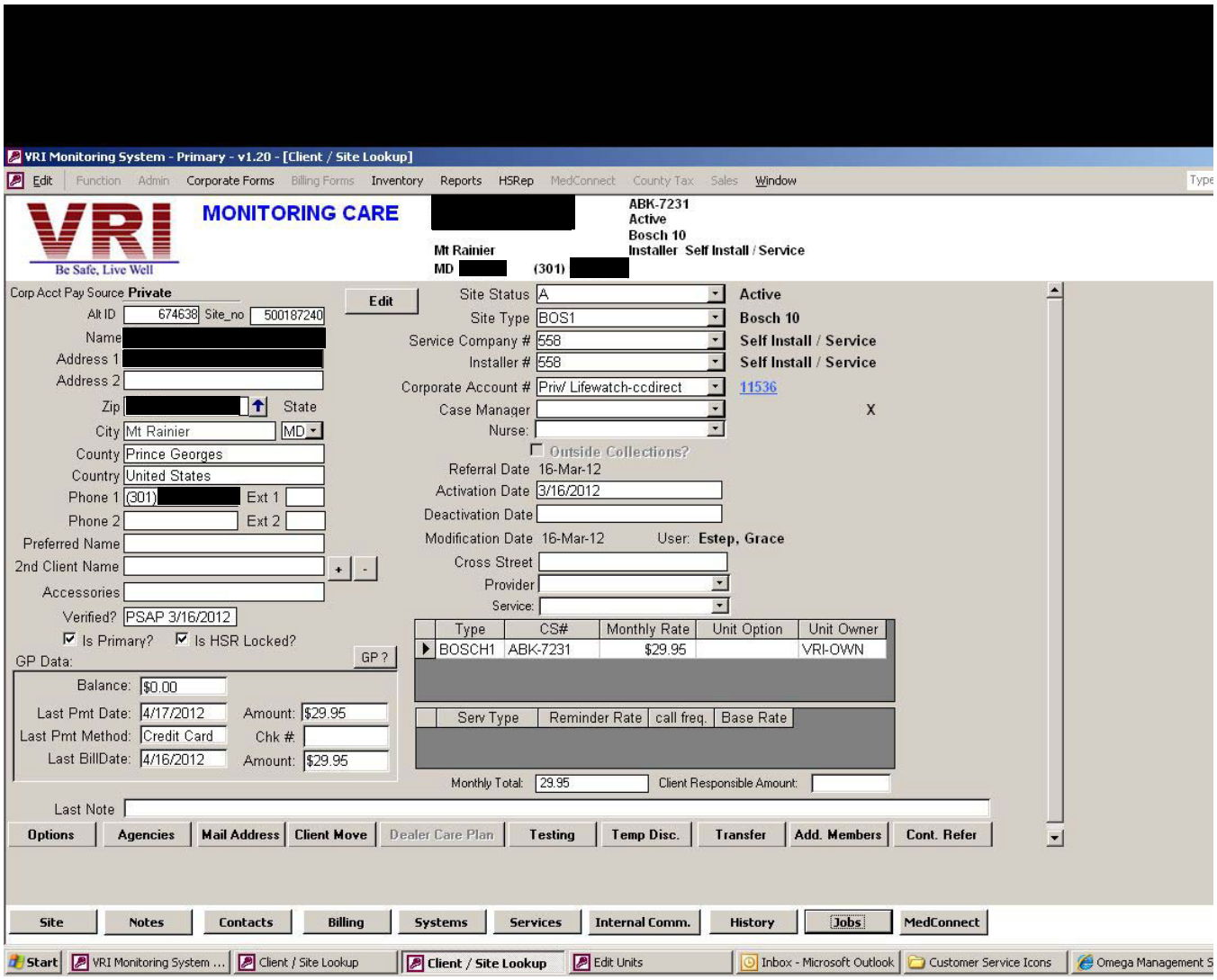
Thanks,
Jen

Jen Sims
Controller
VRI
1400 Commerce Center Drive
Franklin, OH 45005
1-800-860-4230 ext. 12114
jsims@monitoringcare.com

From: Leslie A. Justice
Sent: Tuesday, April 17, 2012 6:15 PM
To: lisa@lifewatch-usa.com; sarai
Cc: Jennifer Sims
Subject: FW: LW clt on phone

The daughter to this client called in this afternoon very upset that we sold her father a unit. She said that he has severe Alzheimer's and already has a unit in the home that is paid for. She also stated that someone from Lifewatch went to his apartment today to install the unit and upset him so much he is in the hospital this evening. The complex asked Lifewatch to leave but they left the unit. Can you tell why a Lifewatch employee would be installing for our client? The daughter wants all money that was taken out of his account put back. I asked that she take the unit with her and call me tomorrow to make arrangements to pick up the equipment.

From: Mike Haney
Sent: Tuesday, April 17, 2012 5:35 PM
To: Leslie A. Justice
Subject: LW clt on phone



Thank you,

Mike Haney
Customer Service Representative
Valued Relationships Inc.
800.860.4230
800.692 8189 Fax
Mhaney@monitoringcare.com

From: Jennifer Sims <JSims@monitoringcare.com>
Sent: Wednesday, August 8, 2012 6:38 PM
To: Rich Filler <RFiller@monitoringcare.com>
Subject: FW: VRI-List.xlsx

Jen Sims
Controller
VRI
1400 Commerce Center Drive
Franklin, OH 45005
1-800-860-4230 ext. 12114
jsims@monitoringcare.com

From: sarai@lifewatch-usa.com [mailto:sarai@lifewatch-usa.com]
Sent: Wednesday, August 08, 2012 2:33 PM
To: Jennifer Sims
Subject: RE: VRI-List.xlsx
Importance: High

Hi Jennifer,
1) I have asked the CRM programmers to take a look at the list and help us get the correct information into the file.

2) As for the IP, this doesn't make sense to me because all of these deals have been active in our system for at least 31 days. It was originally supposed to be only 60 days or more but Chris said anyone over 31 is fine. But just because customer might be in "IP" status with you guys doesn't mean that they aren't active and that they aren't be billed because they most definitely are.

3) There are some customers that have additional features such as a daily check in for $5/month. These customers will come up as a separate line item from their medical alarm. So the way it should be, is that if you see a $5 amount, then that customer should be on the list somewhere else with an amount of $24.95. If you find that is not the case please let me know asap and I'll get you that information.

Please let me know if you have a question about any of this.

Sarai Baker
Direct Line 516.341.0911
sarai@lifewatch-usa.com
LIFEWatchUSA
PERSONAL CARING SERVICE SINCE 1980

> -------- Original Message --------
> Subject: VRI-List.xlsx
> From: Jennifer Sims <JSims@monitoringcare.com>
> Date: Mon, August 06, 2012 3:45 pm
> To: "sarai@lifewatch-usa.com" <sarai@lifewatch-usa.com>

Hi Sarai,

We are having a few issues with the list of clients that were sent. They are as follows:

1) Many of the ACH accounts do not have valid routing numbers. Routing numbers must be 9 digits and many of those listed on the spreadsheet are only 8 digits. I started to highlight them, but I figured it was probably a redundant exercise and not worth the time spent. Can you please take a look at these? Perhaps they are just missing a "0" at the beginning??

2) Some of the accounts are still in IP (install pending) status, meaning they are not yet active in our system. Per the client purchase agreement with Lifewatch, the accounts need to be active for at least 60 days, but not greater than 360 days. How would you like to handle these? Send over new ones as a replacement?

3) There are some billing amounts that read $5. Can you please clarify why these are on there? Is this an incorrect price? All of the accounts were supposed to be $24.95 or great, but there appear to be some exceptions to this on the spreadsheet.

Thank you very much for all of your help in working through these issues!

Jen

Jen Sims
Controller
VRI
1400 Commerce Center Drive
Franklin, OH 45005
1-800-860-4230 ext. 12114
jsims@monitoringcare.com

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From: Heather Millhouse <hmillhouse@monitoringcare.com>
Sent: Thursday, April 18, 2013 7:38 PM
To: Chris Hendriksen <Chris@monitoringcare.com>
Cc: Salli Duncan <SDuncan@monitoringcare.com>
Subject: Re: Jean Bell - Lifewatch

Ok

Sent from my iPhone

On Apr 18, 2013, at 5:35 PM, "Chris Hendriksen" <Chris@monitoringcare.com> wrote:

> Let's get a copy of those bills

From: Heather Millhouse
Sent: Thursday, April 18, 2013 5:35 PM
To: Chris Hendriksen
Cc: Salli Duncan
Subject: Re: Jean Bell - Lifewatch

I just found out that we got another call today from our client who was previously with Lifewatch stating they got a bill from Lifewatch. I informed the team to let me know about any other strange things that occur.

Sent from my iPhone

On Apr 18, 2013, at 5:28 PM, "Chris Hendriksen" <Chris@monitoringcare.com> wrote:

> So where did this 15-16 months late come from? Does her son have the notice? Or the information?
>
> Chris

From: Heather Millhouse
Sent: Thursday, April 18, 2013 5:11 PM

To: Chris Hendriksen
Cc: Salli Duncan
Subject: Jean Bell - Lifewatch

Hi Chris,

In regards to our conversation today regarding [redacted], we researched and determined that it does sounds like there is some confusion. This is a Lifewatch private pay client that was previously transferred to us and that we sent the letter to asking for the paperwork. Below is a summary of the calls from today.

118pm When she spoke with Jennifer, she said she signed up under one company and now she's under VRI, Jennifer explains that we took her account over from Lifewatch and we are responsible for billing and everything to do with her account. [redacted] then states that while she was in the hospital last week her son received a notice that she is 15-16 months behind on her payment. Jennifer reassures her that she is up to date. Jennifer then transfers her to the accounting dept.

309pm She states she understands she was with Lifewatch but is now with us, Candy asks her if we had called her regarding paperwork and she says yes. She said she filled the paperwork out and sent it back, however there is some confusion over the fax # that is on the form. Candy verifies the fax # and gives it to her. She says she is going to fax it over right away. She asks if she will still get her Walmart card, Candy told her to make sure and put on the form that she faxed it before but it was the wrong fax #.

Heather Millhouse

VRI

Customer Service & Compliance Manager

1400 Commerce Drive

Franklin, Ohio 45005

1-800-860-4230 x12442

hmillhouse@monitoringcare.com

From: evan@lifewatch-usa.com
Sent: Wednesday, March 14, 2012 10:06 PM
To: Andy Schoonover <Andy@monitoringcare.com>
Subject: Re: Google Alert - medical alert

I think this bounced back-

But I can not open the two negative ones and medical guardian I see good stuff and I think connect america-

Please let me have any articles or more links of any call center issues-

We record, scrub DNC, and qualify three times and refund cancels--and we have had one complaint in last 6months from a client that pressed one on a recording(that means he opted in and is legal)

Sent from my Verizon Wireless BlackBerry

-----Original Message-----
From: Andy Schoonover <Andy@monitoringcare.com>
Date: Wed, 14 Mar 2012 18:54:58
To: <evan@lifewatch-usa.com><evan@lifewatch-usa.com>
Subject: FW: Google Alert - medical alert

See below

_____
From: Google Alerts [googlealerts-noreply@google.com]
Sent: Sunday, February 26, 2012 2:56 PM
To: Andy Schoonover
Subject: Google Alert - medical alert

Web 2 new results for medical alert

Medical Alert Fall Protection For Mom Or Dad | Medical Alert ...<http://www.google.com/url?sa=X&q=http://www.medicalguardian.com/medical-alert-fall-protection-mom-dad&ct=ga&cad=CAcQAhgAIAEoATAAOABA1pyq-gRIAVgAYgVlbi1VUw&cd=R3MOcSdulGQ&usg=AFQjCNFshpyJlpBYCTlufcG1BaGnmeUHyg>

Top Rated Medical Alert Fall Protection For Seniors In An Emergency. 24/7 Monitoring, BBB A+ Rating, And No Activation Fee. Find Out More Today!

www.medicalguardian.com/medical-alert-fall-protection-mom...<http://www.google.com/url?sa=X&q=http://www.medicalguardian.com/medical-alert-fall-protection-mom-dad&ct=ga&cad=CAcQAhgAIAEoBDAAOABA1pyq-gRIAVgAYgVlbi1VUw&cd=R3MOcSdulGQ&usg=AFQjCNFshpyJlpBYCTlufcG1BaGnmeUHyg>

HELP HALT MEDICAL ALERT SERVICE FRAUD! // Aging ...<http://www.google.com/url?sa=X&q=http://www.agingresources.com/2012/02/help-halt-medical-alert-service-fraud&ct=ga&cad=CAcQAhgAIAEoATABOAFA1pyq-gRIAVgAYgVlbi1VUw&cd=R3MOcSdulGQ&usg=AFQjCNHN5KszKLb4y5sR2QQiSUepUeeSrg>

The Federal Trade Commission (FTC) needs your help in stopping the fraudulent telemarketing of medical alert services. Marketers have placed unsolicited ...

www.agingresources.com/.../help-halt-medical-alert-service-fr...<http://www.google.com/url?sa=X&q=http://www.agingresources.com/2012/02/help-halt-medical-alert-service-fraud&ct=ga&cad=CAcQAhgAIAEoBDABOAFA1pyq-gRIAVgAYgVlbi1VUw&cd=R3MOcSdulGQ&usg=AFQjCNHN5KszKLb4y5sR2QQiSUepUeeSrg>

_____
Tip: Use a minus sign (-) in front of terms in your query that you want to exclude. Learn more<http://www.google.com/support/websearch/bin/answer.py?answer=136861&hl=en&source=alertsmail&cd=R3MOcSdulGQ&cad=CAcQAhgAQNacqvoESAE>.

Delete<http://www.google.com/alerts/remove?hl=en&gl=us&source=alertsmail&s=AB2Xq4iJYqF9eTZNjEDy_SFbVOVZwpFLIIg2yfE&cd=R3MOcSdulGQ&cad=CAcQAhgAQNacqvoESAE> this alert.

Create<http://www.google.com/alerts?hl=en&gl=us&source=alertsmail&cd=R3MOcSdulGQ&cad=CAcQAhgAQNacqvoESAE> another alert.

Manage<http://www.google.com/alerts/manage?hl=en&gl=us&source=alertsmail&cd=R3MOcSdulGQ&cad=CAcQAhgAQNacqvoESAE> your alerts.

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From: Jennifer Sims <JSims@monitoringcare.com>
Sent: Thursday, December 6, 2012 6:14 PM
To: Chris Hendriksen <Chris@monitoringcare.com>
Subject: FW: Donna Moore cancellation (FLAG - VRI Trade)

Chris –

I thought you might like to see this and perhaps pass along to Evan.

Thank you,
Jen

Jen Sims
Controller
VRI
1400 Commerce Center Drive
Franklin, OH 45005
1-800-860-4230 ext. 12114
jsims@monitoringcare.com

From: Lisa Greene
Sent: Thursday, December 06, 2012 2:56 PM
To: Jennifer Sims
Subject: FW: [redacted] cancellation (FLAG - VRI Trade)

Jen,
Thought you might want to see the email below.
[redacted] the customer spells things out rather nicely.
Thanks, Lisa

From: [redacted] [mailto[redacted]@yahoo.com]
Sent: Thursday, December 06, 2012 2:47 PM
To: Lisa Greene
Subject: Fw: [redacted] cancellation (FLAG - VRI Trade)

FYI

----- Forwarded Message -----
From: [redacted] [redacted]@yahoo.com>
To: "alonna@lifewatch-usa.com" <alonna@lifewatch-usa.com>
Cc: "alex@lifewatch-usa.com" alex@lifewatch-usa.com
Bcc: "lgreene@monitoringcare.com"
Sent: Thursday, December 6, 2012 1:42 PM
Subject: Re: [redacted] cancellation (FLAG - VRI Trade)

Aloona, I appreciate receiving your email & wish to let you know that I will await the RMA documents, that "Alex", said he was sending to return your product. I also wish to say that I am very upset today after receiving the phone call from Alex; Today, as last night, Alex's tone of voice and rude customer care attitude has made it abundantly clear, that I am very pleased to "NOT" be doing business with The LifeWatch Company.

All I wanted was to return your equipment and be given a credit to my account, as I was told, "I WOULD NOT BE CHARGED", when I ordered the service. But instead, the crass customer service I was given by Alex, the rudeness to customers is very unbecoming. His comments of my account costing them money, when I never even activated the system, showed total lack of customer care. Alex is now awaiting to listen to a copy of my original voice recording, to hear what & how my conversation went, back in June 2012, to see if I (the customer/consumer) is lying about being told "I would not be charged, until the system was activated at my relatives home".

Alex should listen to the Life Watch "elevator music/recording" you hear, while being placed on hold, forever--How the company strives to provide services, family traditions, CAN DO attitudes & neighborhood systems, possibly if you did not constantly tell me, the customer, that I was mistaken or I was wrong, maybe you could remember "That if it was not for US the Customers/Consumers, you would not have a job"!

I asked to speak to his supervisor and was told I could not, he was the only one, HE was the supervisor of customer service--"You, Alex do not have a boss??I believe you do..There is always the CEO of Life Watch. How did you become supervisor of customer service treating customers like this?

As retired military, I will pass on the "Attitude Watch", to anyone I know (which is alot, being as I have been associated with the military for over 35 years) about the LifeWatch Company. It is ashame, all of this problem, just because I wanted a credit to my credit card for services charged, for something I never even opened & tried to return months ago.

Ms Lisa Green, VRI- Thank you so very much, for taking the time with me today & calling me back, referencing the call made by "Alex" from Life Watch. If I do need these type services again, I will definitely call you. VRI's customer care was so polite. Thanks Again, I will stay in touch.

Respectfully,
[redacted]

From: "alonna@lifewatch-usa.com" <alonna@lifewatch-usa.com>
To: dealers@monitoringcare.com
Cc: [redacted]@yahoo.com; alex@lifewatch-usa.com
Sent: Wednesday, December 5, 2012 6:43 PM
Subject: [redacted] cancellation (FLAG - VRI Trade)

Please contact the below customer ASAP regarding returning equipment/refund.

Customer ID: [redacted]

Name: [redacted]

Address:
[redacted]
Deridder, LA [redacted]
Phone1 **(337)** [redacted]

From: Scott E. Young <SYoung@monitoringcare.com>
Sent: Wednesday, May 28, 2014 11:14 AM
To: Darrel R. Cottle <cottledr@monitoringcare.com>
Subject: RE: Possible scam?

Ok thanks!

Scott Young
Customer Service Lead
VRI
1400 Commerce Center Dr
Franklin, OH 45005
Ph 1-800-860-4230 Ext 12135
F 1-800-692-8189
E syoung@monitoringcare.com

From: Darrel R. Cottle
Sent: Wednesday, May 28, 2014 8:21 AM
To: Scott E. Young
Subject: RE: Possible scam?

Scott,

Thank you for the email. I would say that yes, they should be directed to Life watch as this is not a promotion that we are running and to be honest sounds a bit sketchy to me. I would not suggest that we get involved as I am willing to bet that the unit she is attempting to install will not report to VRI anyway.

Having said that I am disappointed that SaraJean was not more helpful than that, I will have a discussion with her and would say that going forward whether it lands on my team or yours they should be directed back to Lifewatch.

Thank you,

Darrel Cottle
Care Partner Lead
Valued Relationships, Inc. (VRI)
1400 Commerce Center Drive
Franklin, OH 45005
Phone: 888-500-1684 Ext. 12285
Fax: 1-855-215-6981
http://www.facebook.com/VRIMedicalAlarms

From: Scott E. Young
Sent: Tuesday, May 27, 2014 5:58 PM
To: Darrel R. Cottle
Subject: Possible scam?

Darrel,

Customer service took a Lifewatch call where the client felt like she was being scammed. Client got a promotional call offering her the service with the chance to receive $3000 coupon. She got signed up, and was charged $40. When she got the unit, she called the # that was given on forms in the box and the person transferred the call to customer service (VRI) and said they will help you. She feels like she is being scammed, and so Hercyl wanted to transfer the call to your team, but SaraJean did not want to take the call, but advised Hercyl to tell the client to call Lifewatch directly.

Is this what we should be telling these clients?

Scott Young
Customer Service Lead
VRI
1400 Commerce Center Dr
Franklin, OH 45005
Ph 1-800-860-4230 Ext 12135
F 1-800-692-8189
E syoung@monitoringcare.com

Valued Relationships, Inc.
1400 Commerce Center Drive
Franklin, OH 45004

This Agreement is made effective this 1st day of December, 2011, by and between Valued Relationships Inc. an Ohio corporation ("VRI") and Lifewatch USA, LLC ("Lifewatch").

WHEREAS, the parties desire to enter into an Agreement to govern the sale of customers by Lifewatch and the purchase of customers by VRI, as it relates to outbound call center sales.

<table>
<tr><td>Goals</td><td>

Provide simple process to transition Lifewatch customers from outbound call center sales to VRI on an ongoing basis
Compensate Lifewatch for customers sold to VRI and value added work to complete sale and begin fulfillment process
Continue flow of outbound call center sales while Lifewatch completes capital raising or sale process
Allow Lifewatch to cease selling customers to VRI with limited notice

</td></tr>
<tr><td>Agreement Overview</td><td>

VRI will provide $250.00 per new sale/subscriber to Lifewatch for the acquisition of each new customer sale made by the call centers that Lifewatch is contracted with for medical alert sales
Customer pricing for all purchased subscribers will be at least:
<table>
<tr><td>$29.95</td><td>Monthly</td></tr>
<tr><td>$87.00</td><td>Quarterly</td></tr>
<tr><td>$165.00</td><td>Semi-Annual</td></tr>
<tr><td>$299.00</td><td>Annual</td></tr>
</table>

For customers with monthly pricing of $24.95, VRI will reduce the purchase price from $250 per new sale to $210 per new sale
For customers that receive a 911 anytime alert for an additional $9.99 per month, VRI will increase the purchase price from $250 per new sale to $275 per new sale.
Lifewatch will sell all new subscribers from outbound call center operations to VRI during the period of this agreement. Either party may cancel this agreement at any time with at least 15 days advance notice to the other party.
VRI will provide medical alert equipment for fulfillment to subscribers that are expected to be sold to VRI. Any subscriber with VRI owned equipment that is not sold to VRI will be charged to Lifewatch as rental equipment or offered for purchase.
Lifewatch will provide value added fulfillment and support services including, but not limited to data entry, fulfillment, management of call center sales operations, reporting, customer service follow up and billing support (see Attachment A).
Lifewatch will share call center sales reports and forecasts with VRI on a regular basis.

</td></tr>
<tr><td>Terms</td><td>Lifewatch will be compensated for new accounts sold to VRI according to the following terms:</td></tr>
</table>

Valued Relationships, Inc.
1400 Commerce Center Drive
Franklin, OH 45004

	A) $250.00 per new subscriber (or other amount as defined in this agreement) paid twice per month for all active accounts sold to VRI during the prior period. After the initial three month period, the payment will be reduced to monthly frequency, or as agreed to by the parties. B) Monthly Reconciliation: A credit of $250.00 for any subscriber accounts taken off-line or cancelled, for any reason, within 30 days of the original activation date, will be applied to the following month's compensation. C) All subscribers sold to VRI will have valid credit card or banking information for automatic payment. D) Any amounts collected by Lifewatch for subscribers sold or to be sold to VRI will be paid directly to VRI or will be offset against the total amount paid for purchased subscribers.
Expenses	• Lifewatch will continue to cover its cost-of-sale expenses, including advertising, website cpc and upkeep, mailings, and/or any miscellaneous expenses. • VRI will be responsible for expenses after the client has been purchased and to monitor the client on an ongoing basis.
Notes	• Initially, Lifewatch will be limited to selling VRI a total of 500 units/accounts per month. Both parties will negotiate in good faith if there is a situation where more than 500 accounts per month are available for sale to VRI. • VRI and Lifewatch agree to coordinate subscriber materials to reduce confusion to subscribers and to protect VRI and Lifewatch • VRI and Lifewatch agree to use Intellicare Network to complete fulfillment of new subscriber orders • VRI and Lifewatch agree to reconcile subscriber accounts, billing issues and any outstanding financial matters on a regular basis. • Subscriber agreements may be adjusted to represent the terms and to protect both Lifewatch and VRI. • Subscriber agreements will require signatures to be considered a valid and complete sale. • Upon selling a subscriber account to VRI, Lifewatch relinquishes all claims to such subscriber and will not attempt to solicit such subscriber to provide health monitoring or related services so long as subscriber remains a customer of VRI.

Valued Relationships, Inc.
1400 Commerce Center Drive
Franklin, OH 45004

This agreement was negotiated in good faith and both parties intend for the terms of the agreement to be binding. If any of the provisions of this Agreement shall be declared invalid or unenforceable under applicable law, said provisions shall be ineffective to the extent of such invalidity or unenforceability only, without in any way affecting the remaining provisions of the Agreement. This Agreement shall be governed by, construed, and enforced in accordance with the law of the State of Ohio.

Valued Relationships, Inc.

By: _____

Its: President

Date: 9/18/2012

Lifewatch USA, LLC

By: _____

Its: PRES

Date: 9/23/12

Valued Relationships, Inc.
1400 Commerce Center Drive
Franklin, OH 45004

Attachment A

This attachment provides a summary of services and activities to be performed by the parties to complete the sale, fulfillment and service to the customer.

Service Provided		Responsible Party
Sale information received from call center		Lifewatch
Sale information entered into CRM		Lifewatch
Customer information entered into VRI website		Lifewatch
Customer contract and unit ID assigned		Lifewatch
Fulfillment request completed to Intellicare		Lifewatch
Update client account with tracking number and status		Lifewatch
Create customer report with billing information for VRI		Lifewatch
Create billing parameters and ongoing processing		VRI
Provide equipment to Intellicare for fulfillment		VRI
Follow up with customer to expedite installation and answer any questions or issues		Lifewatch
Provide ongoing monitoring services		VRI
Technical support and equipment repair		VRI

Activity/Report		Frequency
Report of all new customers sales		Daily
Report of units fulfilled and available equipment		Daily
Summary report of total customer sales		Weekly
Summary report of customer returns		Monthly
Reconcile payments and billing amounts		Monthly