PX 66

DECLARATION OF TERRANCE LANCASTER
Pursuant to 28 U.S.C. §1746

I, Terrance Lancaster, do hereby state as follows:

1. I reside in Altamonte Springs, Florida. I am over the age of 18. The following facts are known to me personally and if called as a witness I could and would competently testify thereto.

2. I worked as a telemarketer for a company called Arcagen, Inc. located at 474 S. Northlake Blvd., Suite 1024, Altamonte Springs, Florida 32701 ("474 S. Northlake Blvd.") from May 2013 to August 16, 2013.

3. Around May 2013, an acquaintance of mine informed me about an employment opportunity and told me to visit 474 S. Northlake Blvd., Suite 1024, Altamonte Springs, Florida 32701. I arrived at the 474 S. Northlake Blvd. location for an interview. The company conducted group interviews, led by James Daniel Johnson ("Johnson"). I identified Johnson by the Florida Driver and Vehicle Information Database photograph.

4. During the group interview, we were informed of the pay structure and provided with an inbound script and a rebuttal guide. True and correct copies of the inbound script and rebuttal guide are attached as Lancaster Exhibit A and B respectively. Following the group interview we were evaluated separately by Johnson. Johnson requested that we read the inbound script aloud. It is my impression that the only requirement to obtain the job was to attend the interview and read. They stated we could begin the next day.

5. After reading the inbound script, I discovered that the company sells medical alert systems. I realized I had previously interviewed with the same telemarketing company in October 2012 but at a different location in Casselberry, Florida. In fact, I even recognized

Johnson and "Michael Hilgar" ("Hilgar") from the Casselberry office. I identified Hilgar by a Florida Driver and Vehicle Information Database Photograph. Johnson was a floor manager at the Casselberry location when I worked there. I don't remember the name of the company at the Casselberry location, but it sold the same product as the 474 S. Northlake Blvd. location.

6. When I returned the following day to the 474 S. Northlake Blvd. location, I was instructed to complete a telemarketing application. I informed them that I already had a telemarketing license and that it was due to expire in a few months. They still requested that I reapply; stating that they would cover the cost of the fee upfront and they would deduct $50 from 2 pay checks.

7. After I got the job in May 2013, I was assigned to the morning shift which began at 10:00 am until 4:30 pm. The evening shift was from 4:30 pm until 9:00 pm.

8. The 474 S. Northlake Blvd. location has about 100 telemarketers that worked during the morning shift. There are rows of cubicles with telemarketers. In each cubicle, there is a computer, desk telephone, laminated scripts and rebuttals posted on the walls.

9. We could not directly dial a customer's telephone number. While we were holding the telephone receiver, we would hear a beep which let us know a customer was on the phone. I never heard the computer dial a customer's telephone number.

10. I knew that customers heard a recording based upon their questions and comments. While I never heard the actual recording, many customers told me a recording was played and asked me the following questions: "are you the shipping department"; "who is John"; "who paid for the device"; "who started or initiated this whole thing"; "how did you get my number"; "if this is paid for and you have my telephone number, why don't you have my address

or why do I need to verify my address." From what I could piece together based on what customers told me, it seemed like the recording stated "John" from the shipping department needed to verify the customer's address because they would receive a free medical alert device, which was already paid for by someone else. The recording must have also mentioned statistics about senior citizens falling and hurting themselves while they were alone and something bad happening to them because customers told me that hearing the statistics was "scary."

11. Hilgar and "Gary Michael Martin" ("Martin") were both considered management at the 474 S. Northlake Blvd. location. I identified Martin by a Florida Driver and Vehicle Information Database photograph. Martin would say "I'll have my partner come up" referring to Hilgar when he would address the group during the daily morning meetings.

12. Usually, Martin would conduct morning meetings with all the telemarketers. During the meetings, Martin would discuss payroll, dress code, and the number of sales completed the previous day. Also, Martin told us that 340 sales were made the previous day during both shifts. This was our target goal. During the first two months of my employment with Arcagen, we often reached our sales goal.

13. During the morning meetings, Martin would tell us not to provide the website address and telephone number to potential customers. We were told by Martin that giving this information to a customer would result in disciplinary action. Martin stated that the customer did not need the company's contact information because the scripts provided all the information a customer needed to make a decision. Providing a phone number or website address to a potential customer would only "delay the customer from making a decision."

14. Hilgar would occasionally come to the office. It seemed like if our sales numbers were not close to our target goal, Hilgar would come to the office. When Hilgar came to the office, he would join the morning meetings and discuss sales figures by providing us with tips to get more deals.

15. In June 2013, I spoke with Martin regarding his reason for not providing customers the telephone number or website to the company. I stated that if a customer had a computer, they could access the website while we were on the phone and it could help complete a sale. However, Martin replied it would not and that doing so would result in being "written up." Being "written up" means having a disciplinary action taken against you.

16. On or about June 2013, the inbound script was changed. There were several acronyms for the company name that I did not understand or recognize. For example, LAR was changed to ARI. When Martin was questioned about the change, he would dismiss the question by saying "don't worry about that."

17. Many customers were confused as to why we were contacting them and how they were able to qualify for the "free" system. Even though the system was "free," we told customers that we could not guarantee that the savings would be available to the customer again. However, we offered the "free" system to all customers. Hilgar and Martin would tell us to make the offer seem urgent, like an offer the customer should not miss out on. But the offer was always available.

18. Martin and Hilgar would tell the telemarketers "Don't let people die because you're not doing your job." They meant we needed to sell the medical alert systems to potential customers while we had them on the phone. For example, rebuttal number 14 of the rebuttal

guide says "falls are the most common cause of traumatic brain injuries, traumatic brain injuries account for approximately 46% of fatal falls among older adults."

19. I don't know whether all the statements in the script and rebuttal guide are true. For instance, I don't know whether customers were ever referred to our company by a family member or friend. I am also unsure whether the business has been opened for 30 years. I am unsure because I have not seen any information provided by the company to show that these claims were true.

20. At the end of each call, we recorded the outcome of the call on a "disposition log." I was provided with options such as "not interested" and "do not call." If consumers were on the Do Not Call list we would mark the call with "DNC." I also kept a written disposition log of each call. A true and correct copy of the disposition log is attached as Attachment C.

21. Even though I marked some customers as "DNC", there were instances that I spoke to the same customers. I thought that selecting the "do not call" option would remove the customer's phone number from the company's list.

22. Around June 2013, I mentioned my disposition log to Martin because I noticed that there were many customers that were not interested or requested to be placed on the Do Not Call list. I suggested that we permanently remove these telephone numbers from our database because the customer was not interested in our product. Martin stated that we do not filter out these numbers because it's an "advertising strategy." Martin said that repeatedly calling these customers was similar to customers watching a McDonald's commercial. If a customer continuously views a McDonald commercial, then they will eventually buy McDonalds. Also,

Martin said that it's possible that a telemarketer failed to fully explain the product and that is the reason why the customer did not agree to purchase our services.

23. I noticed that about 80% of the customers on the phone were senior citizens. I could tell based on their voice and after building a rapport with them. Often times, it seemed like they were confused, had difficulty understanding me, and I had to repeat myself a lot. Some senior citizens were so confused that when I asked for their credit card number, they would read the numbers on their insurance card.

24. I was not allowed to tell customers where we were physically calling from. In response to a customer's question, I had to read rebuttal #26, (located in Lancaster Exhibit B). We told customers we were located in New York, not in Orlando, Florida, which I thought was strange. I also thought it was strange that the customer could not contact the company directly because we did not give out the company's phone number.

25. I am unsure if customers actually receive the device or if the device is real. I have called customers that purchased the product to ensure they enjoy the device. I kept a copy of customers that purchased the device on a "Deal Tracker." A true and correct copy of the Deal Tracker is attached as Exhibit D. Some customers stated they did not receive it. When I reported this to a supervisor, they instructed us to get the customer's phone number and the supervisor would speak to the shipping department.

26. After I received a customer's credit card number, the customer would be transferred to another department. Once, Martin stated that we could get promoted by going to another call center where the calls are monitored and shipping is conducted. No one told us where the shipping department is located.

27. Individuals with high sales are promoted to a floor manager position. There are approximately two to three floor managers during each shift. Shift managers walk around and listen to calls. They carried telephones around and I could detect when they were listening to a sales call. They provide assistance to telemarketers struggling to complete a sale. A floor manager is required to enter a number on the computer prior to completing each sale. Aubrey Sloat ("Sloat") is one of the sales managers. I identified Sloat by the Florida Driver and Vehicle Information Database photograph. Floor managers could not fire employees; however Hilgar and Martin had the authority to fire employees.

28. While I am unsure of Hilgar's exact title, I believe he is an owner of the company. One day I needed a replacement paycheck and was directed to speak with Hilgar. While in Hilgar's office, Martin also had input on how to reissue a check.

29. I quit the job because during one of my calls to a customer, she told me to look into the company I worked for. The woman stated that the company was a scam and her local newspaper had published an article about it. During my lunch break, I researched the company online and found the telephone number for the Saint Louis Better Business Bureau. After conducting some internet research on the company, I did not return to work.

30. Two copies of my paychecks from July 22, 2013 to August 4, 2013, are attached as Lancaster Exhibit E. When I first started working, I was paid by First Response and then, it changed to Arcagen. We never mentioned this company to customers on the phone and no one explained who or what the company was.

Attached Documents:

Exhibit A: Inbound Script
Exhibit B: Rebuttal Guide
Exhibit C: Disposition Log
Exhibit D: Deal Tracker
Exhibit E: Paychecks

I declare under penalty of perjury that the foregoing is true and correct.

Dated: 12/03/13

Terrance L. Lancaster

Printed Name: Terrence Lancaster
Address: [redacted]
City, State, Zip Altamonte Springs FL [redacted]
Phone: 321- [redacted]
Telefacsimile:

STATE OF Florida
COUNTY OF Orange

Sworn to or affirmed and signed before me on this 3 day of December, 2013 by Juliette M. Norwood.

NOTARY PUBLIC, STATE OF Florida

JULIETTE M. NORWOOD
MY COMMISSION # EE 029444
EXPIRES: September 26, 2014
Bonded Thru Notary Public Underwriters

(Print, Type, or Stamp Commissioned Name of Notary Public)

___ Personally known
✓ Produced identification
Type of identification produced State Identification - Florida

Exhibit A

INBOUND SCRIPT Ver. 1.2

Senior Assistance Program, This is *(Rep Name)* ARI agent number *(say agent number)*, may I ask whom I am speaking with? *(Write down their name)* And in case we get disconnected, is this the best phone number to reach you back on?

Okay, Great, for responding today to our Senior Assistance Program, you've been selected to receive a FREE medical alert system package that has a value of over $400 dollars.

You are probably familiar with the medical alert system and how it works, you know the TV commercial "I'VE FALLEN AND I CAN'T GET UP!"? or maybe you've seen a medical alert system in NewsDay, The Washington Post or US News.

It's the same system as seen on TV and the way it works is simple. If you have a medical emergency , fire, burglary, or even something as simple as a fall that you 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 (*An E.M.T.*). They will evaluate your situation, immediately get the help you need, notify family or 911 and comfort you until help arrives. Your alert button works anywhere in the house and it even works outside on your property. It has a 800 foot range. That's over one eighth of a mile.

This device could really help you in a time of need and could even be life saving. This device will give you the peace of mind that you need, allow you to feel safe and make sure you never feel alone in the case of an emergency. Mr. / Ms. *(Their Last Name)*, You will never have to feel helpless, worried or by yourself in an emergency situation.

Our device has been recommended by the American Heart Association, the American Diabetes Association, the National Institute of Aging and is trusted by thousands of hospitals and more than 65,000 healthcare professionals. Our device has been helping save the lives of America's senior citizens for over 30 years.

PENGAD 800-631-6989
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FREE Medical Alert System package includes:

- A Medical Alert Base Station with a loud speaker and very sensitive microphone
- A Waterproof Wrist or Necklace button
- Free shipping, and Free activation
- A Voice Remote, which is an easy to use device that allows you to answer and talk on the telephone by simply pressing your necklace button. So no more getting up to answer the phone and no more missed calls.
- An away from home "Protection Card" that gives emergency personnel 24 hour a day/7 day a week access to your important medical information
- And last but not least, You get Unlimited contact with our Emergency Medical Technicians, which means you can push the button as many times as you want at NO CHARGE. If you like, you can push the button and talk to us every day just to give yourself the piece of mind that we are always there by your side and ready to help.

The system is COMPLETELY FREE and the shipping is also FREE. Normally all this would cost over $400 dollars, but today you pay ABSOLUTELY NOTHING for the system. The only thing you would be responsible for TODAY is the Emergency Medical Technician monthly monitoring fee of just $34.95 per month and the billing cycle doesn't start until you receive the system and activate it. Everything else is FREE. Also, there is no contract whatsoever and you can cancel at any time with no cancellation fees.

Okay, Mr./Ms. *(Their last name)* so what address would you like your Emergency Medical Alert System shipped to? *(Type their address in the customer information form)*

And for the monthly Emergency Medical monitoring, which card would you like to use? VISA, Mastercard, Discover, or American Express? *(If they say they do not have a credit card, then say* "Okay, do you have a debit card, we can go ahead and get you signed up with that instead?")

(If NO credit card or debit card, then ask for checking or savings acct.)
Okay, we can get you signed up with your checking account instead, so go ahead and get your check so we can get some information off of it. *(If no checking account, then*

you have a savings account?") *(If yes, say "Okay, go ahead and grab a bank* statement so we can get some information off of it.")

Do you have a spouse or someone else in your home that you would also like to be protected? *(If Yes, then go on, IF No skip to "Fill out the customer information form", below)* Okay we will also send you, for FREE, and additional wrist OR necklace button for your spouse, the only thing you will need to pay is an additional $5.00 per month to cover the Emergency Medical Technician monitoring. So you and your spouse would be protected for just $39.95 per month and all of the equipment and shipping is still FREE.

(Fill out the customer information form on computer)

Last Step – Close Up and Transfer to Confirmation

Great, your equipment will be shipped to you at *(Repeat Shipping Address)* and will arrive within the next 7 to 10 business days. Don't forget to activate your system, as soon as you receive it, by plugging it into your phone line jack and pushing the button. This will make a test call and activate your system and immediately start protecting you.

Okay, I am going to transfer you to our confirmation department so they can give you your order number and verify that I entered all of your information into the system correctly. They will also give you our customer service number in case you have any additional questions. Thank you very much and I hope you enjoy the safe feeling of having a medical alert system.

Please hold while I transfer you to the confirmation department. Don't hang up until you talk to the confirmation department, okay? *(Wait for them to say okay)*

Transfer Call to Confirmation

Exhibit B

I'm not Interested # 1

(Customer Name), what's holding you back? *(Isolate the concern, repeat it back to the customer, and address it with the correlating rebuttal.)* (Customer Name) Doctors refer to the first hour after an accident or a heart attack or a stroke as the golden hour. If they can get to that patient within that first hour the odds of survival are as high as 80%. As time goes on those odds go down by the minute. Wouldn't you want to give yourself the peace of mind of knowing that if anything at all happens to you that we will be there for you at the push of a button and that help is on its way immediately? Surely that's worth about a dollar a day to you, ***so let's get you registered. Would you rather use you Visa, MasterCard, American Express, Discover, Debit card or checking account?***

2 ***I need to speak with my Spouse/Family.***

I completely understand. However I don't think that any of your family would not understand that you want to protect yourself and ensure your safety in the event of an emergency. You never know when you may need help and are unable to contact someone at that moment. **Senior Alert Care is with** you 24/7,365 days a year for as little as about a dollar a day. So let's go ahead and get your equipment out to you. Remember, you are receiving the equipment worth over $400 dollars absolutely free. I can't guarantee that savings at any other time, ***so let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

3 ***I can't make a decision without my Spouse or Family.***

I'm fairly confident that they would agree that saving $400 dollars on the equipment cost and protecting your health and safety for just over a **$1 a** day is a smart decision. And I also want you to know that you can actually add your spouse to this program if you would like for only an extra $5 per month. That brings the cost down to less than 67 cents each per day. Remember, you can cancel at any time with no obligation so even if you try it for a month or two and you find that it's not for you, simply call us to cancel with no questions asked and you are in the clear. ***So let's get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

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Lancaster
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4 ***I still can't decide.***

(Customer Name) I know that you are interested otherwise you would not still be on the line with me, and I understand that you are on the fence about this. Let me ask you; is your safety and health worth about a dollar a day to you? (Wait for the answer) Please remember that because of this special promotion that's only available to you today, we are actually sending you all the equipment absolutely free. That's a savings of over $400 dollars if you can accept the offer on this call. I can't guarantee that savings if you pass this up today. ***So let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

5 ***Someone else makes my Healthcare decisions.***

If you feel that you are unable to decide on this yourself but it's something that you really would be interested in, I would be happy to get that person on the line so I can explain it to them so they fully understand it and you can let them know that this is something that you want to do. Who makes these kinds of decisions for you? Would you like me to call them right now? What's their number?

6 ***I can't afford it.***

(Customer Name), I understand completely. In these tough economic times I can appreciate that things are tight. However, **Senior Alert Care** is only about a dollar a day and that covers you in the event of any emergency where you may not be able to contact a friend or family member. What happens if you have an emergency situation at 3 or 4 in the morning? **Senior Alert Care** will be there at the push of a button and will initiate emergency help within seconds. You can't afford to be without it, so ***let's get you registered. Would you rather use your Credit Card, Debit Card or Checking Account?***

7 ***How and why is this promotion possible?***

(Customer Name) We can offer you this promotion at such a low cost because **Senior Alert Care** believes in customer loyalty. Instead of spending millions of dollars on advertisements such as TV, billboards, and radio, we have chosen to take those marketing dollars and invest them in you. We are hoping that by giving you all the equipment for free and asking for you to simply pay the monthly monitoring fee only, that you will tell friends and family all about us and hopefully refer some other people to us which in turn generates word of mouth advertising for us. That's the best form of advertising we can get and it makes for happier customers which is our number one goal. That makes sense to you, right? ***Well, let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

8 ***I don't want anything that needs my Credit Card or Checking Account info.***

I can appreciate your concerns about protecting your account information. Remember, you can cancel at any time with no questions asked if you find that this is not for you. Our main goal is to have you refer our company to other seniors so we may provide the same level of service to them as we will for you. They will thank you for that. This service saves lives. ***So let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

9 ***I am on a fixed Income and can't afford it.***

(Customer Name), is your health and safety, or maybe even your life not worth about a dollar a day to you or your family? Please remember that we are sending you over $400 dollars worth of equipment absolutely free. I'm sure that once you inform your family that you would like to do this and could use a little help with the $34.95 monthly monitoring costs, that they would be happy to help. ***So let's get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

10 ***Can you just send me a bill every month?***

(Customer Name), unfortunately not We would need to have a billing method on file for the monthly monitoring cost of only or $34.95 in order to send you the actual monitoring equipment which is valued at over $400 dollars. Please remember we are giving that to you absolutely free, without even a charge for shipping it to you. We simply ask you to cover the monthly monitoring fees. ***Let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

11 ***I'll just send you a check.***

(Customer Name), by doing an automated draft, it allows this process to be seamless. Besides, this is how banks do business. They don't write checks to each other, they use electronic wire services and that's why there's no extra charge to you. Not to mention, by mailing a check you would still be providing us with this information anyway, right? By enrolling with a credit card, debit card or your checking account on this call, we can send you over $400 dollars worth of equipment absolutely free. I can't guarantee that any other way. ***Let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

2 ***How do I know that this is for real?***

(Customer Name) **Senior Alert Care** has been in business for over 30 years and has thousands and thousands of satisfied customers. You can check us out online at **www.senioralertcare.com** to learn more about ou company and the services we provide. Please understand that our goal is t continue keeping seniors safe and healthy in their own home and delivering a quality service to every new customer as though you had been with us fo years. We would not have earned our excellent reputation if we did not deliver and fulfill our services exactly as I have explained them to you. We are so confident with our services that we don't ask you to sign any long term contracts. That allows you to cancel at anytime with no penalty, so tha forces us to be better than you expect. ***So, let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

3 ***I have never heard of your company.***

(Customer Name) If we were not who we say we are there's no way we would have lasted for over 30 years. We have maintained our relationships with all the banking and regulatory institutes since we came into existence and that would not happen if we did not deliver 100% customer satisfactior We simply want to impress you and hope in return you will refer us to your friends and family. You or they can check us out anytime on the internet at **www.senioralertcare.com** . ***So, let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

14 What outcomes of senior citizen falls?

Twenty to thirty percent of people who fall suffer moderate to severe injuries such as lacerations, hip fractures, or head traumas. These injuries can make it hard to get around or live independently, and increase the risk of early death.

Falls are the most common cause of traumatic brain injuries, traumatic brain injuries account for approximately 46% of fatal falls among older adults.

Most fractures among older adults are caused by falls.

In 2008, 82% of fall deaths were among people 65 and older.

15 Who paid for this? / Somebody said you're shipping something to me?

Mam/Sir, or Mr./Ms. _____ you were referred to us by either by a friend, a family member, a company, or maybe someone you know, and because you were referred, the system is completely free to you. (Go back to script)

Mam/Sir, or Mr./Ms. _____ for security and privacy reasons my screen does not say who referred you, the only information i have is that you were referred to us either by a friend, a family member, a company, or maybe someone you know, and because you were referred, the system is completely free to you. (Go back to script)

16 *Are you open 24 hours a day?*

Yes. Care specialists and customer service associates are available to you 24 hours a day, 7 days a week to handle your emergencies or just answer your questions. Remember, we are always just one push of a button away.

17 *How long have you been in business?*

Senior Alert Care has been in business since 1977. We have provided life safety services and peace of mind to tens of thousands of people for over 30 years and are among the leaders in our field.

18 *If I call for emergency help, where does my call get answered, locally or out of State?*

All calls go to the **Senior Alert Care** monitoring center to ensure the greatest level of service. We store all your local authority phone numbers in your record. In the event that you require assistance, we will notify parties responsible to go to your home. This information is verified by our data entry group before the system is sent to you. We pride ourselves at being the best in the business.

19 *Can I change who is contacted on the weekends?*

Again, the choices are all yours. We will do whatever you instructions you provide. It's no problem at all.

20 *How much or what information goes into your computer?*

It's entirely up to you. We will input whatever information you wish to provide in terms of medical records, who to contact when and in what particular order. This is very important, because by having all your medical conditions and medical records on file, it will allow the emergency responders to know the best way to treat you if they need to go to your home. Knowing somone's medical conditions before you treat them can be the difference life or death in a medical emergency.

21 *If it's free why do you need my Credit card/Checking Account Information?*

In order to ship out your equipment we need to know that you will use it for at least 1 month. Please understand that even though we provide you the equipment for free, which is valued at over $400 dollars, we would need to have a billing method on file for the monthly monitoring fee of only $34.95 per month. *(Customer Name)*, as I have already mentioned, that breaks down to actually just over a $1 per day and for that we guarantee that within seconds of you pushing your button at any time, day or night, 365 days a year, we will be there for you. Surely the peace of mind that it provides for you and your family is well worth the low cost of just over a $1 a day. ***So let's go ahead and get you registered. Would you rather use your Credit Card, Debit Card, or Checking Account?***

22 *I'm not interested # 2*

(Customer Name) I sincerely hope that you never need to use our service, but I can promise you this, if you do, we will be there for you at the simple push of a button and help will be on its way. This unit saves lives. You must agree with me that the peace of mind that this brings is most certainly worth a dollar a day, right? ***So let's get you registered. Would you rather use you Visa, MasterCard, American Express, Discover, Debit card or checking account?***

23 ***Do I have to program it when it arrives?***

No, we take care of all that. You simply plug it into the phone jack the same way you would an answering machine and push the button to test it. It's that simple.

24 ***Does this work with Voice over IP phones?***

Yes, absolutely, it works with any type of home telephone.

25 **Do I talk to you through the necklace, bracelet, or belt clip button?**

The button that you wear on the necklace, bracelet or belt clip activates our hands free voice console which is what we speak to you through.

26 ***Where are you located? Do you operate your own monitoring center?***

Senior Alert Care owns its own UL listed monitoring center, staffed with highly trained care specialists at our secure facility in New York. From there we monitor customers from all over the United States.

27 **Are your operators fully trained and qualified?**

All of our people complete 180 hours of classroom training before they ever take a phone call. All **Senior Alert Care** specialists are CSAA (Central Station Alarm Association) certified. Our specialists exceed the highest standard for monitoring center personnel, plus supervisors are always present to ensure that calls are handled properly.

28 ***Once the button is pressed, does the call go directly to 911?***

That's a great question. We can contact 911 immediately if that's what you want. You may also choose a different set of instructions but it's totally up to you. When you receive the system, you will set up instructions for us to follow and that's what we will do if you press the button. The choices are all yours. So, if you want a son, daughter, neighbor, or anyone else called first we will follow whatever instructions you gave us at the time you activated your system.

29 **What if I'm in a different room from the system?**

The speaker is extremely loud and the microphone is very sensitive. When you first receive the system we will test it with you so you will know exactly where it works best. The system receives the signal from the help button from up to 800 feet away. That's more than the length of 2 football fields. It is over an eighth of a mile!

30 **What happens if I can't speak or can't be heard?**

If we can't hear you, we will follow the instructions you gave us ahead of time when you activated your system. We will call friends, family, loved ones, or 911 in whatever order you instructed us to call them at the time you activated your system. You will tell us who to contact first in the event that you are unable to speak or we can't hear you. Again, the choices are all yours.

31 ***Is the system automatically tested or do I have to test it?***

Yes to both questions. The console test's itself every week by sending us a signal. Additionally we recommend that you push your help button at least once a month and talk to us for further reassurance.

32 ***Can I call because maybe I'm feeling faint but don't want 911 called; I just want someone called from my contact list instead?***

Of course! That's why we're here. We will contact whomever you wish in whatever order you desire.

33

Customer Objection:

I Don't give out my credit card over the phone.

How do I know that this is not a scam?

What if I don't receive what you said I am going to receive?

Rebuttal (Answer):

Mr./ Mrs. _____Have you ever heard of the Consumer Credit Protection Act? _____Well, it's a series of federal laws that were passed in the United States to protect credit card holders. To sum it up, they say that anyone that uses their credit card over the phone or the internet is not liable for any charges unless they receive exactly what was promised to them. So there is absolutely no risk to whatsoever. Over 70% of all Americans use their credit cards over the phone or the internet. Phone and internet transactions would have never grown to a massive multi-billion dollar industry without the federal law protecting the credit card holders. So you have nothing to worry about. I would never ask you to use your credit card over the phone if you were not 100% protected by the federal credit card protection act. It's simple, you either get exactly what you were promised or you don't have to pay. Also, if someone uses your credit card without your authorization, then you are not liable for any of the charges whatsoever. All it takes is one call to the bank and the law says they must reverse the charges and handle it right there while you are on the phone. So there is absolutely no risk to you whatsoever. A credit or debit card is the safest way to do anything over the phone because of these federal laws.

Don't worry, everything is going to be okay, we are in the business of protecting Senior Citizens. Let's get you signed up, Let's Keep you safe.

We've been protecting Senior Citizens for over 30 years.

You will never have to feel alone again in a medical emergency.

We're going to take care of you, we're going to keep you safe.

So let's go ahead and get your FREE Medical Alert System sent out to you, would you like to use your VISA, Mastercard, Discover or American Express for the monthly Emergency Medical monitoring?

34 My son / daughter wanted me to get a medical alert system but I don't think I need one.

I know you have been independent all your life and are probably struggling with the thought of loosing some of that independence due to aging, but the reason your (son / daughter) wants you to get a medical alert system is because (he / she) probably knows the real statistics about senior citizen medical emergencies. (He / She) may not have wanted to scare you by telling you the facts, but let me tell you some of the things that your (son / daughter) probably already knows. *(Go to "How Big is the Problem")*

35 I don't think I need a medical alert system

I know you have been independent all your life and are probably struggling with the thought of loosing some of that independence due to aging, and I know you don't think you need a medical alert system but let me tell you some of the scary facts about senior citizen falls in the United States, and these facts don't even include any other medical issues *(Go to "How Big Is the Problem")*

Miscellaneous Rebuttals

Let's get you signed up, Let's Keep you safe.

36

If they say they can't afford it.

"Do any other bills matter if you're not safe?, This is the most important bill. If you don't survive a medical emergency then you won't be around to pay any of those other bills. So let's get you signed up and start keeping you safe"

37

If they are afraid to give out their information.

Don't worry, everything is going to be okay, we are in the business of protecting Senior Citizens. Let's get you signed up, Let's Keep you safe.

We've been protecting Senior Citizens for over 30 years.

You will never have to feel alone again in a medical emergency.

We're going to take care of you, we're going to keep you safe.

Case: 1:15-cv-05781 Document #: 26-2 Filed: 07/06/15 Page 27 of 49 PageID #:2640

38 They just won't do it without talking to their (Son/daughter/husband/kids)

Mr. / Mrs. (_____), I agree with you, I don't want you to make a decision without your (Son/daughter/husband/kids). I have a great idea, so just hear me out for a second, okay? We'll send you out the system, we'll pay for the shipping, there will be no contract, there will be no cancellations fees, Try it out TOGETHER with your (Son/daughter/husband/kids) and then make a decision TOGETHER on whether or not you want to keep it. But if you and your (Son/daughter/husband/kids) decide you don't want to keep it, then there is no contract, no cancellation fees, and we will pay to ship it back to us.

This way you can try it with your (Son/daughter/husband/kids) and then make a decision TOGETHER on whether or not you want to keep the system.

Now, let's go ahead and get you signed up so you can give it a try together with your (Son/daughter/husband/kids).

A reminder of what decision they are making...

Remember, the only thing you are doing today is agreeing to try the system with your (Son/daughter/husband/kids) so you can make a decision together on whether you think the system is right for you.

Case: 1:15-cv-05781 Document #: 26-2 Filed: 07/06/15 Page 28 of 49 PageID #:2641

39 Frequently Asked Questions (FAQ's)

What do I get or how does it work?

We send you our **Senior Alert Care** Speaker Unit which connects into your home phone. You also get a *help* button that communicates with the **Senior Alert Care** unit using a built in microphone. Also included is a bracelet, necklace and belt clip, that you can attach the help button too. If you ever need help, you simply press the button weather it's on your wrist, around your neck or clipped onto your belt and you will be instantly connected to one of our care specialist who will immediately provide the help that you need.

Tell me about your product or how does it work?

You simply press a help button that you wear and you are instantly connected to one of our Emergency Medical Technicians through the **Senior Alert Care** console. We will assist you in getting the help you need. We will contact family, friends, neighbors, an ambulance, or whoever you have instructed us to call when you activated your system. Our System provides excellent assistance and peace of mind in any emergency situation.

What happens when I press the button?

When the help button is pressed, the call for help is sent to our monitoring center, the care specialist will speak with you through the **Senior Alert Care** console, which is a very sensitive speakerphone. We will follow your instructions and call whomever you told us ahead of time to call. If you can't speak or we can't hear you, we will follow the instructions you gave us

40

How Big is the Problem?

Each year, one in every three adults age 65 and older experiences a serious fall. Falls can cause moderate to severe injuries, such as hip fractures and head traumas, and can increase the risk of early death because of not getting help quick enough.

Over 13 million adults 65 and older will fall and be injured this year, which means a senior citizen will fall every 2.3 seconds.

Even though one out of three adults age 65 and older falls each year, less than half of them get the medical advice they should.

Among older adults (those 65 or older), falls are the leading cause of injury death. They are also the most common cause of nonfatal injuries and hospital admissions for trauma.

Each year, there are approximately 20,000 senior citizens that die from unintentional fall injuries.

The death rates from falls, among senior citizens, has risen significantly over the past decade.

Each year, over 2.2 million nonfatal fall injuries among older adults were treated in emergency departments and more than 580,000 of these patients are hospitalized.

Exhibit C

DISPOSITION LOG

NAME	PHONE	DISPOSITION
	615	N
	97	N
	912	N
	866	DNC
	402	NI
Benita	708	Sale
	337	DNC
	215	NI
	1631	DNC
Mary Ann	361	Sale
	910	N
	256	DNC
	757	NI
	708	CB
	229	N
	364	N
	336	DNC
	517	DNC
	600	NI
	617	NI
	401	NI
	915	N
	575	N
	631	NQ
	716	DNC
	210	NI
	606	N
	205	NI
	716	DNC
	828	DNC
	910	NI
	817	N
	325	NI
	901	NI

EXHIBIT

DISPOSITION LOG

NAME	PHONE	DISPOSITION
	606-	NQ
	763-	DNC
	518-	NQ
	334-	NQ
	718-	NQ
	865-	DNC
	302-	DNC
	803-	DNC
	401-	NI
	440-	CB
	203-	NI
	254-	DNC
	212-	DNC
Colbert [redacted]	714-	NI
	305-	NQ
	270-	NJ
	973-	DNC
	860-	NI
	334-	NI
	718-	NJ
	870-	DNC
	763-	NI
	210-	NQ
	912-	NJ
	276-	NJ
	518-	NQ
	770-	DNC
	[illegible]	NI
	203-	DNC
	773-	NJ
	203-	DNC
	330-	DNC
	775-	NI
	910-	NI

DISPOSITION LOG

NAME	PHONE	DISPOSITION
	440-	DNC
	704-	DNC
	518-	DNC
	203-	DNC
[redacted]	970-	NI
Tisha [redacted]	570-	Sale
	319-	DNC
	817-	N
	360-	DNC
	405-	DNC
[redacted]	265-	NI
	740-	DNC
	546-	NI
	334-	N
	302-	DNC
	201-	NI
	210-	

Laura [redacted]
T 315-[redacted]

DISPOSITION LOG

NAME	PHONE	DISPOSITION
	302-[redacted]	NI
	314-	NI
	717-	NI
Swan [redacted]	803-	NI
	502-	DNC
	912-	DNC
	770-	N
[redacted]	225-	NI
	803-	N
[redacted]	931-	NI
[redacted]	315-	DNC
	757-	NI
	216-	EXIST
	512-	N
	216-	N
	318-	EXIST
	601-	NI
	716-	N
	843-	[redacted] DNC
	979	DNC
	704-	NI
	781-	N
	908-	DNC
	580	EXIST
	410-	CB
	573-	NI
[redacted]	703-	NI
	615-	DNC
[redacted]	330	
	330	
[redacted]	334	NI
	704-	Sale
	978	NI
	203-	NI

4/1/15

DISPOSITION LOG

Willian [redacted]

315-[redacted]

NAME	PHONE	DISPOSITION
	516-[redacted]	DNC
	318-[redacted]	NI
	716-[redacted]	DNC
	757-[redacted]	N
	704-[redacted]	DNC-
	405-[redacted]	NI
[redacted]	502-[redacted]	NI
	610-[redacted]	DNC-
Shirley [redacted]	419-[redacted]	Sale
	964-[redacted]	N
[redacted]	918-[redacted]	DNC
Gerald [redacted]	319-[redacted]	Sale
Willie [redacted]	205-[redacted]	DEC
	570-[redacted]	DNC
	718-[redacted]	NI
	719-[redacted]	NI
[redacted]	276-[redacted]	NI
	914-[redacted]	CB
	713-[redacted]	DNC
	559-[redacted]	DNC
	276-[redacted]	NI
	865-[redacted]	DNC
[redacted]	281-[redacted]	NI
	706-[redacted]	DNC
	909-[redacted]	N
	502-[redacted]	DNC
[redacted]	716-[redacted]	NI
	706-[redacted]	N
	323-[redacted]	N
	931-[redacted]	NQ
	623-[redacted]	DNC
	717-[redacted]	DNC
[redacted]	662-[redacted]	NI

DISPOSITION LOG

NAME	PHONE	DISPOSITION
[redacted]	412-	NI
	614-	CB
	360	CB
	865-	NI
Dr [redacted]	719-	NQ
	870-	DNC
	781-	DNC
	724-	DNC
	716-	NI
	337-	NI
	212-	NI
	412-	DNC
	716-	DNC
	276-	NI
	570-	DNC
	423-	DNC
	465-	NI
	763-	NI
	763-	NI
	205-	DNC
	616-	DNC
	334-	DNC
	718-	DNC
	423-	DNC
	763-	DNC
	315-	

Exhibit D

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
N/A	10-4:30	10-4:30					

	Date	Customer Name	Phone	CC/ACH
1	4/17	[redacted] Jean	432 [redacted]	CC
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

EXHIBIT

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
N/A	10:-12:30	10:-1:30	10 -4:30				

	Date	Customer Name	Phone	CC/ACH
1	6/28	Troy [redacted]	614 [redacted]	CC
2	6/28	Mary	915	CC
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
10-4:15	10-4:15	10-4:30	10-4:15	10-4:30	9-4:00		32

	Date	Customer Name	Phone	CC/ACH
1	7/1	Elbaree	84[redacted]	CC
2	7/1	Laqwesa	214[redacted]	CC
3	7/1	Lois J	541[redacted]	ACH
4	7/2	Marie	413[redacted]	CC
5	7/2	Glen	419[redacted]	CC
6	7/2	Margret	330[redacted]	CC
7	7/2	Bobby	512[redacted]	ACH
8	7/3	Arthur	402[redacted]	CC
9	7/3	Ray	843[redacted]	ACH
10	7/3	Philmonea	616[redacted]	CC
11	7/3	Julie	276[redacted]	CC
12	7/4	Letha	516[redacted]	CC
13	7/4	Edward	216[redacted]	CC
14	7/5	Terry	58[redacted]	CC
15	7/5	Nild	336[redacted]	CC
16	7/6	Peggy	910[redacted]	CC
17				
18				
19				

CB Tues next
Elliot
304-

1800-

9:50 5

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
10-4:30	N/A	10-4:30	10-4	10-3½	9-4		26

	Date	Customer Name	Phone	CC/ACH
1	7/8	Martha	717-	ACH
2	7/8	Willie	980-	CC
3	7/10	Bessie M	931-	CC
4	7/10	Glorein	651-	CC
5	7/10	Evelyn	615-	CC
6	7/11	Jane	585-	ACH
7	7/12	Lorenzo	318-	CC
8	7/13	Debbie	490-	CC
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
N/A	10-1:40	10-3:30	N/A	10-4:30	9-1		

	Date	Customer Name	Phone	CC/ACH
1				
2	7/19	Donald [redacted]	419-[redacted]	CC
3	7/19	Jeannie	606	CC
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
10-4:30	10-4:35 15	10-4:30	N/A	10-4:30	9-1		

	Date	Customer Name	Phone	CC/ACH
1	7/22	Catherine [redacted]	336 [redacted]	CC
2	7/22	Sue	919-	ACH
3	7/22	Virgina	704-	[redacted] CC
4	7/24	William	864	CC
5	7/26	Hazel	704	CC
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

215-[redacted]
Fateema [redacted]
"Bubbles"

-666-[redacted]

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
10-4:30	10-4:30	10-1:00	10-4:30	10-1	9:30-1		

	Date	Customer Name	Phone	CC/ACH
1	7/29	Shirley [redacted]	419-[redacted]	CC
2	7/29	Gerald [redacted]	319-[redacted]	CC
3	7/29	William [redacted]	315-[redacted]	CC
4	7/31	Bentice [redacted]	708-[redacted]	ACH
5	7/31	Mary Ann [redacted]	361-[redacted]	CC
6	8/1	Tisha [redacted]	570-[redacted]	ACH
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

-763-[redacted]

T

Deal Tracker

Week Ending

Mon	Tues	Wed	Thurs	Fri	Sat	Sun	Total Hours
10-4:30							

	Date	Customer Name	Phone	CC/ACH
1	8/5	Alice [redacted]	940 [redacted]	ACH
2	8/5	Ursula	976	CC
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Exhibit E

Case: 1:15-cv-05781 Document #: 26-2 Filed: 07/06/15 Page 48 of 49 PageID #:2661



...ARCAGEN INC
...(...) 798-1229
...LANCASTER
...MONTE SPRINGS, ...
SSN ###-##-6774 Emp No 000001188

For:
50160-ARCAGEN INC

Ven 20111208

FIT	S	5
SIT res	S	5
SIT work	S	5

Check No	901465607
Check Date	8/5/2013
Period Start	7/22/2013
Period End	7/28/2013

EARNINGS

Pay Type	Hours	Units	Rate	Client	Project	Current	YTD
REGULAR HRS	26.35		8.00	NONE		210.80	1,122.72
BONUS 1							122.86
BONUS 2							10.00

DEDUCTIONS

Deduction	Current	YTD
CHILD SUPPORT	90.00	349.70
GARNISH SETUP		3.00
GARNISHMENT FEE	2.00	8.00

TAXES

Tax Code	Current	YTD
Medicare	3.06	16.21
Social Security Empl	13.07	77.85

COMPANY MESSAGE

Please take a moment to check your name and address (including apartment numbers). Your name should be exactly the same as it is on your social security card. Please login to My.FrankCrum.com to make any corrections or changes.

EMPLOYER ACCRUALS

Accrual	Typ	Rate	Amount	Remaining

	GROSS	TAXABLE GROSS	TAXES	DEDUCTIONS	NET
CURRENT	210.80	210.80	16.13	92.00	102.67
YTD	1,255.58	1,255.58	98.06	360.70	798.82

Check Amount	102.67
Total Net Pay	102.67

STATEMENT OF EARNINGS - DETACH ALONG THIS PERFORATION AND RETAIN FOR YOUR RECORDS

Case: 1:15-cv-05781 Document #: 26-2 Filed: 07/06/15 Page 49 of 49 PageID #:2662

FRANKCRUM
100 South Missouri Ave
Clearwater, FL 33756
For: 50160-ARCAGEN INC

Phone: (727) 799-1229

vsn 20111206

For:

50160-ARCAGEN INC

TERRENCE L. LANCASTER
[redacted]
ALTAMONTE SPRINGS, FL[redacted]

SSN ###-##-6774 Emp No 000001188

FIT	S	5	Check No		901479688
SIT res	S	5	Check Date		6/12/2013
SIT work	S	5	Period Start		7/29/2013
			Period End		8/4/2013

EARNINGS

Pay Type	Hours	Units	Rate	Client	Project	Current	YTD
REGULAR HRS	23.67		8.00	NONE		189.36	1,312.08
BONUS 1							122.86
BONUS 2							10.00

DEDUCTIONS

Deduction	Current	YTD
BANK FEE		30.00
CHILD SUPPORT	90.00	439.70
GARNISH SETUP		5.00
GARNISHMENT FEE	2.00	10.00
NET PAY BACK		-89.53

TAXES

Tax Code	Current	YTD
Medicare	2.75	20.96
Social Security Empl	11.74	89.59

COMPANY MESSAGE

Please take a moment to check your name and address (including apartment numbers). Your name should be exactly the same as it is on your social security card. Please login to My.FrankCrum.com to make any corrections or changes.

ACCRUALS

Accrual	Typ	Rate	Amount	Remaining

NET PAY DISTRIBUTION

189.36	189.36	14.49	92.00	82.87
1,444.94	1,444.94	110.55	383.17	941.22

Check Amount
Total Net Pay

PERFORATION AND RETAIN FOR YOUR RECORDS