Attachment A

From: Deirdre Aquino
To: Mark Nonsant
Subject: Re: New Room
Date: Monday, July 06, 2015 9:34:32 AM

Done! :)

Thank you,

DEIRDRE AQUINO
Executive Assistant

266 Merrick Road, Suite 104
Lynbrook, NY 11563
800.716.1433 ext. 135
direct: 516.405.4604
daquino@lifewatch-usa.com

On Mon, Jul 6, 2015 at 10:25 AM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Hey Deirdre,
>
> This room needs a NDA as soon as possible, because they have a conference with Evan at 1pm today, and he wont talk to them unless NDA is signed and returned.
>
> Name of Company: Music City Ventures
>
> EIN# [redacted]
>
> Address:503A Ligon Drive Nashville, TN 37204
>
> Email: steve@thacker-associates.net
>
> --
> Best Regards,
>
> Mark Nonsant
> Phone: (407)716-1950
> Email: mnonsant@gmail.com
> Skype Name: mark.nonsant
>
> *PRIVILEGED AND CONFIDENTIAL COMMUNICATION NOTICE.* The information contained in this e-mail or fax message is legally privileged and confidential, and is intended solely for the use of the addressee. Any unauthorized dissemination, distribution or copying of this e-mail of fax is expressly prohibited. If you have received this e-mail or

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From: Lauren Vandewater
To: undisclosed-recipients:
Bcc: mnonsant@gmail.com
Subject: DNC
Date: Friday, June 05, 2015 8:20:23 AM

Good morning,

We received a complaint from telephone # 9364958708 that he is being called MULTIPLE times a day and has asked to stop being called and the calls haven't stopped. He also said the rep said they were from lifewatch, which is how he found our customer service number. The sales reps are NEVER allowed to say Lifewatch or that they work for Lifewatch, I have said this so many times already but yet it is still happening. If it is found that somebody is saying they are from Lifewatch there is a good chance we will no longer purchase deals from you. Please take that number and all numbers below off any call list that you have and do not call them again. If somebody requests that you put them on your DNC you must comply, you should not continue to keep calling them back.

5017454282
5862281933
7175326287
7278969047
5167812422
7857768722
7402777507
8012241284
9197711198
3364545574
9364958708

Lauren Vandewater
Call Center Liaison
800-716-1433
Lifewatch-USA


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From: Lauren Vandewater
To: undisclosed-recipients:
Bcc: mnonsant@gmail.com
Subject: DNC
Date: Friday, May 29, 2015 8:57:08 AM

Please remove the below numbers from ANY call list that you have, especially the last phone #. They say they are getting a call that they were referred by a doctor or friend which under NO circumstance can that be said to a customer. Please make sure these numbers are not called and that you are not telling customers a friend or family or ANYBODY referred the unit for them because thats not true and misleading.

3308542392
9103996566
8435596343
8282747314
7607450212
2077783014
8607744548
2523938323
4074963477
4074094777
9132050836
3367255629
7074254852
3138917047
4153704269
5417919648
4082436662
5302211243
9364388760
5082090561
9784659215
5085879064
2174181394
8143822337
9896864095
2258693819
2297682479
9897928390
9364388760
7075276624
5122437204
5183460345
8106483183

Lauren Vandewater
Call Center Liaison

800-716-1466
Lifewatch-USA

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From:	Lauren Vandewater
To:	undisclosed-recipients:
Bcc:	mnonsant@gmail.com
Subject:	**Reminders**
Date:	Monday, May 18, 2015 4:40:39 PM

This is a general email that I am sending this email to everybody

I just want to remind you about a few things that are still happening after I had addressed them or it may be a new issue that you were unaware of.

PO BOXES - We cannot process an account if their main address is a PO box. Think of it this way, if the customer pushes the button are they going to the PO box to meet the EMT's? probably not. If an account comes over with a PO box we will notify you to get the correct address. Sometimes it is hard to get the customer back on the phone so this will delay commissions, the shipment, and getting the customer the help they most likely need. Please make sure that all reps are aware that we can certainly SHIP TO a PO box but we cannot have it as the main address.

INCORRECT PAYMENT METHODS - If you enter an ACH into the system and it says the routing number cannot be found you should not be tranferring that deal to the confirmation dept. It is not their responsibility to fix the accounts, they should be sent over correctly so they only have to verify the information. Also as a reminder we do not accept Discover Card anymore

CAPS LOCK and misspelling of the names- this is a big pet peeve of mine and the order processing dept. When you are entering an account into the system please use proper capitalization and double check the spelling with the customer. Please stop typing MARY SMITH or mARY sMITH or mary smith... it is time consuming and very annoying to have to go into each account and fix it because the information gets transposed to the paperwork the exact way you type it. When they do it incorrectly, it wastes time having to fix it when it should be correct in the first place. I know I get super annoyed if my name is either spelled wrong (with a last name like mine, it happens all the time and im sure others can relate) or if you dont use proper capitalization. It looks unprofessional.

CELL PHONES - if a customer only has a cell phone, like most people do now, you cannot sell them a basic or a VOIP or any other phone line based product because it does not work. They must have a cell based product such as a cellular in home unit or the mobile help cellular (GPS). It is happening way to often where customers are STILL being sent over with just a cell phone. If you ask them who their phone provider is it would be very helpful, if not, we do check each phone # to see if its a cell phone but that's not always 100% accurate. This could also hold up orders and you getting paid so its important to have the correct information.

STATING LIFEWATCH - Please remember that you are a 3rd party seller. You are not affiliated with Lifewatch so if a customer asks the name of the company, you should be giving your name not ours. You also cannot give your name but then our address because that is also wrong. If the customer is also not a lifewatch customer and they are just inquiring for information you should not be giving out our name and customer service number (we know when that happens because they call us). If they are a lifewatch customer that is already signed up then you can give the customer service # but no other time.

MONTHLY BILLING - i have been getting a lot of complaints from the confirmation dept that the customers CLAIM (i don't know if its true but again these are just reminders) that they are not being told that its a monthly fee or that they wont be billed for 40 days after they get the unit. Please make it very clear to the customer that it is a monthly fee, not a one time fee. Its like anything you order on the phone or online, you pay for it first then they ship it. This will save time for the reps that are spending time pitching a product and they think its a good deal and the customer cancels when they get to confirmation because they are told its each month.

BEING TOO PUSHY - Another complaint that I am getting from the confirmation dept is customers wanting to cancel at point of sale and the reps are not taking no for an answer. Once they get transferred to us they say they changed their mind and want to cancel and the account gets cancelled anyway. If you are too pushy and they take the unit they are just going to cancel once they get it and then it becomes a charge back for you. I know we want to make as much money as possible but if they dont want it, they dont want it. If they are on the fence about it tell them to take a few days to think and call them back.

TELLING THEM THEY CANNOT CANCEL - Another complaint that was brought to my attention was customers saying that they want to cancel and reps telling them they cannot cancel because they they either verbally agreed or they have to wait 90 days or 3 months (so they are out of the charge back period). Again, once it gets to confirmation and they say they want to cancel and we cannot try to "save" it then we cancel the account.

NOT PD ACCOUNTS PROPERLY - this I have seen myself first hand. Reps cannot put PD on the side note or the billing notes and not post date the account. They must put the post date where it says "post billing date" when they are entering the order.

DNC - this is a very important one. If a customer is on the DNC that I have notified you on, you cannot, under ANY circumstance call that customer. It is your responsibility to make sure that all DNC customers are taken off any list that you have. NO EXCEPTIONS, if you call a DNC customer after you have been notified not to call them we will no longer purchase deals from you. This is how important this is. It is your responsibility to make sure that you are not calling anybody on the national DNC, the list that I send are for our INTERNAL DNC.

SHIPPING LABELS - We do not provide shipping labels for customers to send their equipment back. They have to pay to send it back. I have heard on recordings reps telling customers that we will send a prepaid label to send the unit back, we will not be doing that even if you ask, so please do not offer it as an option.

GROCERY COUPONS - We do not have grocery coupons and we are not sending grocery coupons. I am getting numerous complaints about customers asking for them. If you are sending them I need to know about it. If you are not make sure it is not stated to any customers or on any recordings that you have.

BILLED WHEN ACTIVATED - This will cause you to lose commission on a sale -A rep cannot tell a customer that "billing starts once you activate the system" or you wont be billed until you test the unit", you will be considered non compliant and charged back for that deal for misleading the customers. This cannot happen and we will not tolerate misleading customers just to get a sale.

THE SYSTEM WAS REFERRED FOR THEM - you know that a doctor or family member did not refer them to get the system, so you should not be telling customers that.

These are all things that have been coming up lately and the reps need to be reminded that they cannot do that. This is a general email that is going to everybody so please go over this information with your sales/verification/CS reps.

If you have any questions or need to me clarify on any part please let me know (i dont not have examples of who is doing what)

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA


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From: Lauren Vandewater
To: Mark Nonsant
Subject: Re: Fwd: George Hanley - 658218384
Date: Thursday, January 08, 2015 9:25:55 AM

---

okay great

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA

On Thu, Jan 8, 2015 at 10:21 AM, Mark Nonsant <mnonsant@gmail.com> wrote:
> Yes this is the one
>
> On Thu, Jan 8, 2015 at 10:12 AM, Lauren Vandewater <lauren@lifewatch-usa.com> wrote:
> > she said she sent you the one that she thinks it was. take a look and let me know if its good
> >
> > **Lauren Vandewater**
> > **Call Center Liaison**
> > **800-716-1466**
> > **Lifewatch-USA**
> >
> > On Thu, Jan 8, 2015 at 10:11 AM, Lauren Vandewater <lauren@lifewatch-usa.com> wrote:
> > > okay thanks
> > >
> > > **Lauren Vandewater**
> > > **Call Center Liaison**
> > > **800-716-1466**
> > > **Lifewatch-USA**
> > >
> > > On Thu, Jan 8, 2015 at 10:05 AM, Mark Nonsant <mnonsant@gmail.com> wrote:
> > > > I dont remember. It may have. It was a letter advising us of things that we were not allowed to say or use.

On Thu, Jan 8, 2015 at 10:02 AM, Lauren Vandewater <lauren@lifewatch-usa.com> wrote:

> did it have her name on it?

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA

On Thu, Jan 8, 2015 at 10:02 AM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Yes it was to Payless. March - April sometime.
>
> On Jan 8, 2015 10:01 AM, "Lauren Vandewater" <lauren@lifewatch-usa.com> wrote:
>
> > Sarai needs to narrow down the letters she has so she has a few questions
> >
> > Was Sarai's name on the letter?
> > What call center were you at the time the letter was sent? Payless? and what date did you start with us?

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA

On Thu, Jan 8, 2015 at 9:53 AM, Lauren Vandewater <lauren@lifewatch-usa.com> wrote:

> > Okay thanks I will let her know

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA

On Thu, Jan 8, 2015 at 9:51 AM, Mark Nonsant <mnonsant@gmail.com> wrote:

> In the mail. The very general letter that you guys sent everyone a long time ago.
>
> On Jan 8, 2015 9:10 AM, "Lauren Vandewater" <lauren@lifewatch-usa.com> wrote:
>
> > in the mail or email? I want to let her know what you were looking for exactly
>
> **Lauren Vandewater**
> **Call Center Liaison**
> **800-716-1466**
> **Lifewatch-USA**

On Thu, Jan 8, 2015 at 8:57 AM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Yeh I remember receiving a letter in mail in regards to it.
>
> On Jan 8, 2015 8:52 AM, "Lauren Vandewater" <lauren@lifewatch-usa.com> wrote:
>
> > yeah she asked me to forward it which was the only reason I did. Im trying to find the past emails that were sent about it but I am not having much luck but I know one was sent.
>
> **Lauren Vandewater**
> **Call Center Liaison**
> **800-716-1466**
> **Lifewatch-USA**

On Wed, Jan 7, 2015 at 11:15 PM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Hey Lauren,
>
> We have already handled this issue earlier this week. This representative was fired a week ago. Also, Sarai informed to me that you were forwarding me letters that you guys sent to me previously about not using slogans or phrases " I've fallen and can't

get up" .

Oh you know what, maybe that's why you resent this email. I think Sarai misunderstood me. A couple of months ago you guys sent letters in the mail to us stating things about different slogans we were not allow to say. I was just wondering if you guys still had a copy of those letters.

On Jan 7, 2015 5:33 PM, "Lauren Vandewater" <lauren@lifewatch-usa.com> wrote:

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA

---------- Forwarded message ----------
From: **Lauren Vandewater** <lauren@lifewatch-usa.com>
Date: Mon, Jan 5, 2015 at 11:15 AM
Subject: George Hanley - 658218384
To: Mayhem Innovations <mayheminnovations@gmail.com>, Sarai Baker <Sarai@lifewatch-usa.com>

Good morning,

While listening to the recording for the below customer the rep said "have you seen the commercial where the women says "I've fallen and I can't get up" in the beginning of the call. Under no circumstance can the reps say that to a customer because it is misleading. That is a registered trade mark for another medical alarm company that we have no affiliations with. Please make sure that the reps never say that again or we will no longer be able to purchase deals from you.

Customer ID	658218384
Name	George Hanley
Address	[redacted] San Diego, CA [redacted] US Verify - Replace - Local - Map
Local Time	8:01 AM Pacific Standard Time
Phone 1	(619) [redacted] Home
Created	December 22, 2014 at 3:58 PM
Agent	108073 - Mayhem Innovations

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA

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--
Best Regards,

Mark Nonsant
Phone: (321)300-5951
Email: mnonsant@gmail.com
Skype Name: mark.nonsant

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Best Regards,

Mark Nonsant
Phone: (321)300-5951
Email: mnonsant@gmail.com
Skype Name: mark.nonsant

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From: Lauren Vandewater
To: Mark Nonsant
Cc: Gennie Jones
Subject: Re: Live Transfers
Date: Tuesday, December 23, 2014 8:11:57 AM

Not a problem, thank you

I also got your DNC list from Sarai which was a lot more then what I had so I added yours to mine and I am going to send out an email to add them to the DNC but 95% of them are what I got from you. That was actually a big help thank you for sending it

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA

On Tue, Dec 23, 2014 at 2:34 AM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Hey Lauren,
>
> I just wanted to get you up to date. We are no longer verifying on our end. We are entering the information into the system(CRM) and doing the live transfer. The only time we will do verification on our side is on the night shift and weekends when live transfers are not available. This is only for my office (Mayhem).
>
> Also, we are revising our sales script. As soon as it's done, I will send it to you for your approval. Thanks
>
> --
> Best Regards,
>
> Mark Nonsant
> Phone: (407)716-1950
> Email: mnonsant@gmail.com
> Skype Name: mark.nonsant
>
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From: Lauren Vandewater
To: undisclosed-recipients:
Bcc: mnonsant@gmail.com
Subject: DNC customer still being called and #"s to add to the DNC
Date: Wednesday, December 24, 2014 7:39:28 AM

I am receiving a complaint that a customer that I emailed on the DNC is still being called multiple times a day. Since no order is placed I have no idea who is doing it so I am emailing everybody. The # 408-996-3127 cannot be called ANYMORE. The DNC requests lately are getting out of control because they are complaining they are getting calls from #'s multiple times a day. Please make sure this number is taken off your call list. He is NEVER going to place an order and it is wasting time. Under NO circumstance can you call this person anymore. They said they are being told its Lifewatch which is what they are looking up and getting our #. You should not have ANYTHING saying that you are Lifewatch. Also, please add the below #'s to your DNC list and make sure you do not call them either.

4089963127
6199940398
3106752011

Lauren Vandewater
Call Center Liaison
800-716-1466
Lifewatch-USA


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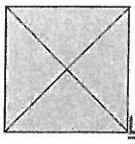
To: Management Staff Investigation@Lifewatch
From: HEIDIE LOPEZ
Sent: Fri 11/21/2014 12:53:40 PM
Importance: Normal
Subject: Fwd: Real Time Transactions
MAIL_RECEIVED: Fri 11/21/2014 12:53:41 PM

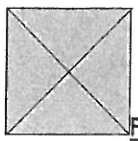
---------- Forwarded message ----------
From: **Lauren Vandewater** <lauren@lifewatch-usa.com>
Date: Friday, November 21, 2014
Subject: Real Time Transactions
To:

Good morning,

Effective Monday 11/24/2014 real time transactions for ACH and credit cards will be turned off. You will continue to do everything the same on your end as far as entering the deal into the system, post dating the account if needed, and going through the verification script. The only change is that once you hit the"submit order" button the account will not be automatically charged. The customer information will be submitted into our crm but it will be up to Lifewatch to process the transaction. In order to submit a transaction Lifewatch must speak with the customer. If we are able to get the customer on the phone, we will charge the account and it will be processed as normal. If we are unable to reach the customer, (after 4 attempts), the account will be cancelled. Please remember that commissions do not get paid until there is a secure payment from the customer.

Lauren Vandewater
Call Center Liaison
866-447-3987 Ext 147
Lifewatch-USA


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From: Paule Oliveri
To: Mark Nonsant
Cc: Evan Sirlin
Subject: Re: Advance to Mayhem
Date: Wednesday, November 12, 2014 4:09:18 PM

Hi Mark

the wire has gone .....what is the tax ID for Mayhem ?

Thanks !

Paule L Oliveri
Controller
516-405-4595
516-410-0008

On Wed, Nov 12, 2014 at 4:07 PM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Hey Paule,
>
> Evan agreed to advance 10k to Mayhem today.
>
> Here is the info:
>
> Mayhem Innovations LLC
> 13900 County Road 455
> Clermont Florida 34711
>
> SUNTRUST BANK
>
> R-[redacted]
> A-

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From: Lauren Vandewater
To: Mark Nonsant
Subject: Re: customer on DNC and you sold a deal
Date: Thursday, October 30, 2014 3:55:40 PM

thank you

Lauren Vandewater
Call Center Liaison
866-447-3987 Ext 147
Lifewatch-USA

On Thu, Oct 30, 2014 at 4:53 PM, Mark Nonsant <mnonsant@gmail.com> wrote:

We apologize. We will try to make sure this doesn't happen again.

On Oct 30, 2014 4:52 PM, "Lauren Vandewater" <lauren@lifewatch-usa.com> wrote:

The below customer was put on the DNC in august and you sold them a deal in october. Please make sure that does not happen again this person has placed 15 orders and 3 of those orders were entered by your reps. Obviously the 2 from july are before they were put on the DNC but the 10/18 one there is no excuse for. TSV sold them too but they werent around when they were put on the DNC so I have emailed them the entire list.

2	Payless Solutions	10/18/2014at 11:14 AM	658099304	Seguinot	Sandi-Maria	[redacted]	Providence, RI	[redacted]	(401) [redacted]	1	ACH						Post Date	
3	Payless - LW ONLY	7/28/2014at 11:51 AM	657912347	Seguminot-Duplicate	Sandi		Providence, RI		(401) [redacted]	1	ACH	7/28/2014	$34.95	Approved	Complete		Duplicate	
4	Payless Solutions - HEI ONLY	7/22/2014at 10:40 AM	657912393	Seguinot-NO NEW DEALS	Sandi		Providence, RI		(401) [redacted]	1	ACH	7/23/2014	$34.95	Declined	Complete	HEI	Duplicate	

Lauren Vandewater
Call Center Liaison
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From: Lauren Vandewater
To: undisclosed-recipients:
Bcc: mnonsant@gmail.com
Subject: Reminders
Date: Monday, October 13, 2014 3:20:31 PM

Good afternoon,

I have been hearing a lot of complaints lately from the customer service dept that customers are being told that "the billing does not start until you plug in and activate the unit". I know I have said NUMEROUS times that the reps under NO circumstance can say that to customers but it is still being done. Please remember that ANY deal where that is said to a customer you will lose commissions on that deal. It is false and misleading information and I am not sure why the reps were saying it in the first place but it must stop immediately. This is an email that is going out to everybody so it may or may not apply to you but don't assume that it doesn't and disregard it. Please go over it with all of your sales AND verification reps that they cannot say that NO MATTER WHAT.

Also, Please remind the reps that we will not accept and order if it comes over with a PO box as the main address (we can certainly ship there but it should never be the main address on the account), that issue is also still happening. Those orders will not ship or be paid commissions until it is fixed. To prevent having issues with delaying an order, let the reps know they must have the home physical address. If you get the excuse from a customer that they dont have a home address, then you cannot accept the order.

Cell phones - this is a constant problem and I am not sure why. I think having the reps asking the customers if they have a home phone that plugs into the wall instead of is this your home phone MIGHT help (some use their cell as their home phone so they might be confused) You can also check the phone providers using this website as a reference http://www.cellrevealer.us/. While we know free sites are not always 100% accurate, this is the site we use and they seem to be spot on for the most part.

If you have any questions please do not hesitate to ask.

Lauren Vandewater
Call Center Liaison
866-447-3987 Ext 147
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From: Lauren Vandewater
To: Gennie Jones; Mark Nonsant
Subject: Fwd: DNC
Date: Monday, October 06, 2014 3:53:41 PM

Good afternoon guys,

The below email was sent on 5/9 to not call specific #'s. the telephone # 207-[redacted] was asked to be put on the DNC months ago and you guys placed an order for this person today. This cannot happen, you must not call people on the DNC. If you have a new list of leads you needs to scrub them again the phone #'s I send you. this customer has now placed 13 orders in less than a year and we will not accept any orders from this customer because she has severe dementia

Customer ID 658035950
Name Marcia B Willock-DUPLICATE
Address [redacted]
Cumberland Foreside, ME [redacted] US
Verify - Replace - Local - Map
Local Time 4:52 PM Eastern Daylight Time
Phone 1 (207) [redacted]

Lauren Vandewater
Call Center Liaison
866-447-3987 Ext 147
Lifewatch-USA

---------- Forwarded message ----------
From: **Lauren Vandewater** <lauren@lifewatch-usa.com>
Date: Fri, May 9, 2014 at 11:17 AM
Subject: DNC
To:

The below phone #'s have requested to be placed on the DNC and to not call them any more. Please remove these numbers from your call lists

5592971902
6148633173
5404346972
7709725353
5032355125
4012454119
8592542754

6188336970
5032355125
5084325381
3864240277
4123221885
3379422895
6142676266
2028827979
5633244171
9896626306
6263980098
5085830629
7085981780
7815857358
9378394101
7046369393
5617326710
8063532884
9066355133
4053995677
3075874749
5864450542
5185629234
9146671903
3604574093
7753592433
5022610192
5419975045
7026314514
9108934181
4196681520
4053995677
9187425474
9254206081
7819345042
7085984396
7817212704
2077627351
3369985096
7329141969
3193904460
2253430158
5633244171
6168469109
7244392690

5092928657
9782870614
9732260034
5083944615
5083944615
2568915139
7404252110
4137439607
6194658265
8654583081
2127214088
5024095497
2106466092
785-266-9464
9375449853
7248430974
3133822398
4409982230
7158928622
7153569637
3017356506
6509650505
8028729640
6417243378
5172799356
7045435238
7083890164
9362910717
5042414134
8597440206
5202973384
7024523092
5867792187
5707352578
8562584538
8145897833
5597322448
5597867349
7275349198
7279355415
2815318755
7187336972
2094782741
7818282931
9493003380

2056865301
7737671816
2514332700
8636839211
3366978963
9186963492
4782770306
2567966492
5857986678
2077814365
4024922753
9252400510
4193823200
9107170381
8143424989
8564612943
6107593365
4023314851
7814444677
9313888857
5305333208
2528272778
3193931928
4342396390
7183785253
2548291875
2542308200
9378597858

thank you
Lauren Vandewater
Call Center Liaison
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From: Lauren Vandewater
To: Gennie Jones; Mark Nonsant
Subject: recording issue - Beverly Green - 658023639
Date: Monday, October 06, 2014 3:33:00 PM

I just started listening to the recording for beverly green and the first part of the recording, during sales i believe, the rep said its a government funded program. Where would he get that information and why would he say that. He absolutely cannot say that because that is not true. Please make sure it doesnt happen again because the reps cannot go around saying misleading things.

Customer ID 658023639
Name Beverly Green
Address [redacted]
Scranton, PA [redacted]
Verify - Replace - Local - Map
Local Time 4:11 PM Eastern Daylight Time
Phone 1 (570) [redacted] Home

Lauren Vandewater
Call Center Liaison
866-447-3987 Ext 147
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From: Lauren Vandewater
To: undisclosed-recipients:
Bcc: mnonsant@gmail.com
Subject: Credit Card Script
Date: Monday, September 15, 2014 11:38:23 AM
Attachments: CC TEL Recording Script.docx

Good afternoon,

The time has finally come where we need to have a bank requested script for credit cards. This must go into effect ASAP. It is VERY similar to the other script, so you may or may not have incorporated it into your script already. Please make sure this is read verbatim just like the ACH script. The only different with this script vs. the ACH script is we always add an additional 10 DAYS to the next billing date to compensate for shipping so you will NOT be using the 3 dates that you do for ACH with the script. All the reps need to do it ass an additional 10 days so if the customer is being billed today 9/15/2014 their NBD would be 10/25/2014. This is mandatory, please remember any non compliant recording results in a charge back.

Also, please remember the reps are NEVER to say that the billing starts once they activate the unit. If that is said that will also result in a non compliant recording and you will be charged back, so it is very important that they do not ever mention that on a call.

If you need another copy of the ACH script or the next billing dates we use for ACH please let me know.

Lauren Vandewater
Call Center Liaison
866-447-3987 Ext 147
Lifewatch-USA

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ACHQ®

Customer TEL Authorization (Recorded)

Merchant:
"(Customer's First and Last Name), by providing your Credit Card information and verbal authorization today, (Current Date MM/DD/YY), you are authorizing Medical Alarms to initiate a one- time credit card debit on (Date of first billing MM/DD/YY) for the amount of (amount of total first charge) and a recurring Credit Card debit to your account in the amount of ($Amount) on the (date) of every month"

(For Credit Card NBD always add additional 10 days from the date of first payment, If the pay on 9/15 the Next billing date would be the 25th of every month)

"The first Credit Card Debit shall be drafted or applied from your account on or after (Date MM/DD/YY) to be followed by successive debits if applicable, as just described."

"Please note that if at any time you wish to revoke this authorization and cancel any scheduled debit to your account, you must notify us at (customer service # and hours of operation) at least 3 business days prior to the scheduled debit date."

"In the event that you choose not to return the equipment, but to purchase it, you authorize a one-time charge of $475"

"Do you authorize Medical Alarms to proceed with these Credit Card Debits?"

Customer:
"Yes": Merchant proceeds with authorization;
or
"No": A Credit Card Debit is not authorized, do not proceed.

Merchant:
"Thank-you. Credit Card Debits will be drafted from youraccount with the following information: (Credit Card Number, CVV code, Expiration date and $ Amount)."

"Should you have any questions regarding your payments, you may reach our office at Customer Service number and hours of operation.

"Do you have any questions regarding the Credit Card Debit procedure?"

From: Lauren Vandewater
To: Mark Nonsant
Subject: Re: Button Issue
Date: Thursday, August 21, 2014 1:06:54 PM

---

no need to be sorry, it was a generic email that was sent to everybody. I remember when Gennie sent me your script and I took that part out so you are fine :)

I just have to cover all bases so nobody can say that I never told them lol

Thanks so much

Lauren Vandewater
Call Center Liaison
866-447-3987 Ext 147
Lifewatch-USA

On Thu, Aug 21, 2014 at 2:00 PM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Hey Lauren,
>
> That has been taken out of the script long time ago. So I will make sure that none of the reps are saying it. Sorry for inconvenience
>
> On Thu, Aug 21, 2014 at 1:53 PM, Lauren Vandewater <lauren@lifewatch-usa.com> wrote:
>
> > Good afternoon,
> >
> > If you have in your script that the customer can answer the phone through their button without having to get up you must take it out. That is not true. The customers cannot answer their phones by simply pushing the button. It is misleading and causing customers to cancel because they felt lied to.
> >
> > Please respond that you got this email and will make sure the reps are not telling the customers that they can answer the phone through the button. If it is heard that the customer was told that on a recording that would be considered non compliance for giving the customer misleading information. Please make sure its taken out of all scripts.
> >
> > If you have any questions please do not hesitate to ask
> >
> > **Lauren Vandewater**
> > *Call Center Liaison*
> > *866-447-3987 Ext 147*
> > *Lifewatch-USA*

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--
Best Regards,

Mark Nonsant
Phone: (321)300-5951
Email: mnonsant@gmail.com
Skype Name: mark.nonsant

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From: Lauren Vandewater
To: undisclosed-recipients:
Bcc: mnonsant@gmail.com
Subject: Button Issue
Date: Thursday, August 21, 2014 12:53:03 PM

Good afternoon,

If you have in your script that the customer can answer the phone through their button without having to get up you must take it out. That is not true. The customers cannot answer their phones by simply pushing the button. It is misleading and causing customers to cancel because they felt lied to.

Please respond that you got this email and will make sure the reps are not telling the customers that they can answer the phone through the button. If it is heard that the customer was told that on a recording that would be considered non compliance for giving the customer misleading information. Please make sure its taken out of all scripts.

If you have any questions please do not hesitate to ask

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From: Lauren Vandewater
To: undisclosed-recipients:
Bcc: mnonsant@gmail.com
Subject: REMINDER AND DNC REQUESTS
Date: Thursday, July 31, 2014 11:19:56 AM

Good afternoon,

I wanted to send you a reminder about PO boxes. Please make sure all agents are aware that you cannot have a PO box as the home address. Also, If the customer gives the reps a PO box as a ship to address and they put it as the side note on the account that they include the full po box address (city, state, and zip) and not just the PO box because it could be in a different town.

Also below is a list of customer phone numbers who have requested to not be called and need to be removed for your call lists.

7068823925
4017394412
6318425768
3307999684
7048677463
3103753629
9374265899
6055540278
3138989782
9405525717
5042886713
9735847434
2769883337
7074688779
2172249124
9123752787
4074222499
8149433870
6265727212
2547395182
8146525304
2527923734
9408256647
3365913285
2063636813
5122529619
9199344758
5803511317
2813762714
7177621919
9134857325

6103789595
3027348495
5016644435
3097621047
2516268755
9377678711
9897935794
8289664333
5758859979
9104575976
7163263408
5093822588
3015059133
8155626044
9492061449
7147501006
5017452776
9727900997
2707973116
3034669140
5023669386
8437569720
6303572512
7037991044
5107241204
4343927636
9108923464
8432214438
9492009079
3379422895
3304004264
9284538120
4028963409
9284734297
4408453868
8163536390
4237539208
3367654368
4067612150
7048568871
9318393644
7246528629
4798852257
2516612058
7064532935

6095686550
3034272324
9182578128
7086710067
9259394240
8562345473
316510602
9037774719
6103269689
9729323192
9374922385
5032355125
7753768703
7176373043
9088763761
5124537020
5129715459
3015059133
7605914508
9727900997
7605914508
9088763761
9897460090
5207427361
8163536390
8163536390
3165247276
3046244037
3046715458
8067957049
7022429521
6194266840
5137291933
3618971226
2182874963
9729439799
9702499245
9492061449
3106311839
5077364328
2312646523

Lauren Vandewater

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To: Mark Siegel [mailto:mark@lifewatch-usa.com] [Concept Signed Lauren Vandewater]
From: Lauren Vandewater
Sent: Thur 6/5/2014 12:15:59 PM
Importance: Normal
Subject: Fwd: script
MAIL_RECEIVED: Thur 6/5/2014 12:16:00 PM
Product Script- payless.docx

Lauren Vandewater
Call Center Liaison
800-716-1433 Ext 147
Lifewatch-USA

---------- Forwarded message ----------
From: **Lauren Vandewater** <lauren@lifewatch-usa.com>
Date: Thu, Jun 5, 2014 at 12:15 PM
Subject: Re: script
To: Tiffany Ordiway <tiffanyordiway.pse@gmail.com>, Gennie Jones <gennie.pse@gmail.com>

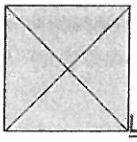
Here is the revisions I made

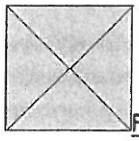
I took that one line out about the billing but I added a few things where they are saying its free (its free to use) so that avoids confusion with the customers and avoid compliance issues

Lauren Vandewater
Call Center Liaison
800-716-1433 Ext 147
Lifewatch-USA

On Thu, Jun 5, 2014 at 12:06 PM, Tiffany Ordiway <tiffanyordiway.pse@gmail.com> wrote:

Here is the script. Let me know what you need changed or just taken out completely. We will have it handle ASAP!
Tiffany Ordiway
407-454-3602-Cell
888-381-0722-Work


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PRODUCT SCRIPT

Hello, this is (Rep Name), My PLS agent number is (Say agent number), may I ask whom I'm 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 Life Support*** Assistance Program, you've been selected to receive a Medical Alert System at NO COST, that has a value of over $400 dollars.

You're probably familiar with the Medical Alert System as seen on the TV commercial. Or maybe you've seen the Medical Alert System in the USA Weekend, US News or Smart Source Magazine.

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 that you have difficulty getting up from, you simply push the button on the light-weight waterproof necklace or bracelet and speak hands free from anywhere in your home to a live certified Emergency Medical Technician (E.M.T.). They will evaluate your situation, immediately get you the help you need, notify family or 911 and comfort you until help arrives. Your alert button works from anywhere in the home and it even works outside of your home. It has a 1,500 foot range, which is over a quarter of a mile!

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 the case of an emergency. (Mr/Mrs Last Name) It could really help you in a time of need and can even be life-saving.

Our device 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 35 years.

(Mr/Mrs Last Name) Your FREE medical alert system includes:

- A medical alert base station with a loud speaker and a very sensitive microphone
- A waterproof wrist or necklace button.
- Free shipping and free activation.
- Also included, is 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 will receive a $50 Gift Card from Restaurant.com that***

can be used at over 50,000 restaurants nationwide. (Mr/Mrs Last Name) each month you stay our customer you'll receive a new $50 Gift Card in the mail that you can share with friends and family.

Now (Mr/Mrs Last Name) The system is **AT NO COST** for use of the equipment and the shipping is also FREE. Normally all of this would cost over $400 dollars, but today you pay ABSOLUTELY NOTHING for the use of system. The only thing you would be responsible for is the Emergency Medical monitoring of just $34.95 ***EVERY*** month. ***(Pay TODAY)*** There are absolutely NO contracts. You can cancel at any time with no cancellation fees. And EVERYTHING else is completely, FREE.

Okay (Mr/Mrs Last Name) what address would you like your Emergency Medical Alert system shipped to? (Type their address ***(correctly)*** in the customer information form)

And for the monthly Emergency Medical Monitoring, which card would you like to use? VISA, Mastercard, American Express or Discover? (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) (If NO credit card or debit card, then ask for checking or savings acct.) Okay, we can also get you signed up with your checking account instead, so go ahead and grab a check so we can get some information off of it.
(If no checking account, then say "Do 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 an 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 Medical Technician monitoring. So you and your spouse would be protected for just $39.95 a month and all of the equipment and shipping is still FREE for you to use.
(Fill out ***ALL*** the customer information form on computer ***correctly***) NO NOT USE CAPS LOCK

Last Step—Close Up and have ***TO transfer*** to Verification/Confirmation

Now this is just a reminder the $34.95 will be charged ***TODAY*** and EVERY month after as long as you decide to keep the system but you can cancel at any time with no cancellation fees you

just have to send back the equipment and you will never be charged again! (Wait for response from customer)

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 to activate your system and immediately start protecting you.

Okay, (Mr/Mrs Last Name) I am going to transfer you to our verification 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. Again, before I transfer you , my name is _____and I'm the sales agent submitting your request, so if you have any other questions for me, don't hesitate to ask, otherwise I'll transfer you now. Thank you for trusting ***Senior Life Support*** and I hope you enjoy the safe feeling of having a medical alert system.

Please hold while I transfer you to the confirmation department, this may take a few minutes for your call to be ***connected/answered***, please be patient and ***Don't hang up until you talk to the confirmation department. Make sure you keep your credit-card/checkbook handy.***

STAND UP AND CALL OUT "CONFIRMATION!"

Reminders For the Sales Rep.

The TO will transfer the call to Verification/Confirmation ***NOT*** you the representative.

You MUST put EVERYTHING in the notes that you offered FREE to the customer

and if it is a post date!!!! Input ALL information and spell correctly, thank you.

Remember every call is recorded and monitored. ☺

From: Lauren Vandewater
Cc: Joseph Denaro; Lisa Finnegan
Bcc: mnonsant@gmail.com
Subject: Non Compliant recordings
Date: Tuesday, May 27, 2014 3:41:56 PM
Attachments: ACHQ TEL Recording Script.docx

Good afternoon,

All sales as of today must be compliant with all ACH and CC requirements. This also goes for wrong information being told to customers (the unit is free, we will send a return label to cancel, to TRY the unit for a month or anything else they are not supposed to be saying for internal compliance). If any of the recordings come back as non compliant, we will be recalling those customer to be compliant but you will have a percentage of your commissions deducted.

Please remember you can say the unit is free to use not that "you qualify for a free medical alarm." These customers are also not purchasing a trial they are actually purchasing a service. They should never be saying try it out for a month and if you dont like it send it back. We do not provide shipping labels to the customers, it is their responsibility to send the unit back.

I have attached the script again so you are aware of what EXACTLY needs to be said to the customer. They cannot deviate from this script at all.

If you have any questions regarding the percentages or any other questions please notify Mitch and he will be happy to explain.

If you have questions regarding the script or internal compliance questions please notify me and I will be glad to answer those questions

Lauren Vandewater
Call Center Liaison
800-716-1433 Ext 147
Lifewatch-USA

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ACHQ®

Customer TEL Authorization (Recorded)

Merchant:
"(Customer's First and Last Name), by providing your bank account information and verbal authorization today, (Current Date MM/DD/YY), you are authorizing Medical Alarms to initiate a one-time ACH debit on (Date MM/DD/YY) for the amount of (amount of total first charge) and a recurring ACH debit to your account in the amount of ($Amount) on the (date) of every month"

"The first ACH Debit shall be drafted or applied from your account on or after (Date MM/DD/YY) to be followed by successive debits if applicable, as just described."

"Please note that if at any time you wish to revoke this authorization and cancel any scheduled debit to your account, you must notify us at (customer service # and hours of operation) at least 3 business days prior to the scheduled debit date."

"In the event that you choose not to return the equipment, but to purchase it, you authorize a one-time charge of $475"

"Do you authorize Medical Alarms to proceed with these ACH Debits?"

Customer:
"Yes": Merchant proceeds with authorization;
or
"No": An ACH Debit is not authorized, do not proceed.

Merchant:
"Thank-you. ACH Debits will be drafted from your bank account with the following information: (Bank Routing Number, Account Number, and $ Amount)."

"Should you have any questions regarding your payments, you may reach our office at Customer Service number and hours of operation.

"Do you have any questions regarding the ACH debit procedure?"

From: Paula Johnson
To: Mark Nonsant
Subject: Re: Insertion Orders for Payless Solutions
Date: Friday, March 28, 2014 9:27:54 AM
Attachments: Insertion Orders_Payless Solutions_General and AA911_3.28.14.pdf

---

Good morning Mark,

Please see the attached Insertion Orders with the general payouts and the AA911 payouts.

Regards,
--
Paula Johnson
Executive Assistant
266 Merrick Road, Suite 104
Lynbrook, NY 11563
Direct: (516) 405-4603
Skype: paula.johnson900
Email: pjohnson@lifewatch-usa.com
URL: www.lifewatch-usa.com



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REVIEW Us on Angie's List!

On Thu, Mar 27, 2014 at 8:44 AM, Mark Nonsant <mnonsant@gmail.com> wrote:

> Hey Paula,
>
> I was just forwarding you this message that Evan sent me so you are aware of. Thanks
>
> ---------- Forwarded message ----------
> From: **evan Gmail** <evansirlin@gmail.com>
> Date: Wed, Mar 26, 2014 at 9:20 PM
> Subject: Mark- make sure Paula has this-
> To: mnonsant@gmail.com
> Cc: Paula's Cell <paulajoyjohnson@gmail.com>, Mitch May <mitchel.may@earthlink.net>, Sarai Duran <sarai@medwatchusa.com>
>
> SO you can start saying Restaurant.com $50 a month dining certificate-The cost to the room will be $1.25 each per month-
>
> Sarai if they only use the dining certificate on certain deals How will we know which one to place in box?
>
> The grocery savings of $1000 to $3000 exists to-
> Pharmacy discount cards can also be given-

Paula make sure they have-
Smoke-medilok-helpnow 911 for 9.99 and by self for 14.99 19.99 and 24.99

Regular unit 29.99 and 34.99 options- etc-

Evan Sirlin

--
Best Regards,

Mark Nonsant
Phone: (321)300-5951
Email: mnonsant@gmail.com
Skype Name: mark.nonsant

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INSERTION ORDER

This Insertion Order ("IO") is a confirmation of the Contracted Application(s) through LIFEWatch-USA and (Marketer). Sales will be delivered and governed in accordance with the terms and conditions set forth in this IO and Purchase Agreement between LIFEWatch-USA and Marketer.

MONETARY AGREEMENT

Marketing Medium	Program Name	LIFEWatch USA Monitoring Systems billed: (Standard Rate) GPS/CELLULAR-IN-HOME & FALL DETECTOR	LIFEWatch USA Monitoring Systems billed: (Standard Rate) BASIC & VOIP ONLY	LIFEWatch USA Monitoring Systems billed: (Discounted Rate) BASIC & VOIP ONLY	UPSELLS
Payless Solutions Inc.	LIFEWatch USA	**Monthly @ $44.95 (GPS/C.I.H.): Monthly @ $40.00 (Fall Detector):** $275 per initial sale and $25 after 4th payment is received.	**Monthly @ $34.95:** $275 per initial sale and $25 after 4th payment is received.	**Monthly @ $29.95:** $250 per initial sale and $25 after 4th payment is received.	**Activation Fee:** Call Center keeps 50% of activation fees charged.
		Quarterly @ $134.85 (GPS/C.I.H): Quarterly @ $120.00 (Fall Detector): $300 per initial sale and $10 after 2nd payment is received.	**Quarterly @ $99.99:** $300 per initial sale and $10 after 2nd payment is received.	**Quarterly @ $89.85:** $275 per initial sale and $10 after 2nd payment is received.	**All Inclusives:** Flat commission of $15 **MediLok Sale:** $25 for a $40 Medilok sale $15 for a $30 Medilok sale $5 for a $20 Medilok sale **MediLok Rental:** $10 for a $3/mth Medilok rental
		Annual @ $539.40 (GPS/C.I.H.): Annual @ $480.00 (Fall Detector): $320 per sale	**Annual @ $384.45:** $320 per sale	**Annual @ $329.45:** $295 per sale	**Smoke Detector:** $50 for $9.99/mth rental $25 for $5/mth rental **Extra Buttons, Translation Option, Etc.:** No commission will be paid

TERMS & CONDITIONS

Payment will be made against Marketer tracked sales in LIFEWatch-USA's CRM. LIFEWatch-USA will wire funds if the payment is over $2,500.00 and the marketer will be responsible for the wiring fee. Any other payments will be cut and mailed by Friday of the following week. Any sales that cancel within the first 90 days after initial payment and that doesn't generate a fourth payment (Monthly deals) or a second payment (Quarterly deals) will have the commission reversed. ***A $9.95 shipping fee must be charged or shipping cost will be deducted from commission. If MediLok is offered free of charge, payout will be reduced by $15.*** Either party may terminate this IO by providing no less than 5 days prior written notice to the other party at the above referenced address or to such other address as either party may indicate to the other in writing.

MARKETING PARTNER INFORMATION

Name: Payless Solutions Inc
Address: 541 N. Palmetto Ave, Ste 103
City/State/Zip: Sanford, FL 32771
Sales Contact: Mark Nonsant
Email: mnonsant@gmail.com
Phone: (407) 716-1950
Fax:
Accounting Email:
A/P Phone:

PUBLISHER INFORMATION

Name: LIFEWatch-USA
Address: 266 Merrick Rd., Ste 104
City/State/Zip: Lynbrook, New York 11598
Contact: Evan Sirlin
Email: evan@lifewatch-usa.com
Phone: (516) 341-0911
Fax: (866) 339-9120

PAYLESS SOLUTIONS INC

By: _____

Printed Name: _____

Title: _____

Date: _____

LIFEWATCH USA

By: _____

Printed Name: _____

Title: _____

Date: _____

INSERTION ORDER

This Insertion Order ("IO") is a confirmation of the Contracted Application(s) through Harmonious Enterprises, Inc and (Marketer).
Sales will be delivered and governed in accordance with the terms and conditions set forth in this IO and Purchase Agreement between Harmonious Enterprises, Inc. and Marketer.

MONETARY AGREEMENT

Marketing Medium	Program Name	Harmonious Enterprise, Inc Monitoring Systems billed: ANYWHERE ALERT 911	UPSELL ANYWHERE ALERT 911 (w/existing unit only)
Payless Solutions Inc.	Harmonious Enterprises, Inc	AA 911 Monthly @ $14.95 $35 per sale	Anywhere Alert 911 @ $9.99: $20 at $9.99
		AA 911 Monthly @ $19.95 $50 per sale	
		AA 911 Monthly @ $24.95 $65 per sale	

TERMS & CONDITIONS

Payment will be made against Marketer tracked sales in Harmonious Enterprises, Inc's CRM. Harmonious Enterprises, Inc will wire funds if the payment is over $2,500.00 and the marketer will be responsible for the wiring fee. Any other payments will be cut and mailed by Friday of the following week. Any sales that cancel within the first 120 days after initial payment and that doesn't generate a fifth payment (Monthly deals) will have the commission reversed. ***A $9.95 shipping fee must be charged or shipping cost will be deducted from commission.*** Either party may terminate this IO by providing no less than 5 days prior written notice to the other party at the above referenced address or to such other address as either party may indicate to the other in writing.

MARKETING PARTNER INFORMATION

Name: Payless Solutions Inc
Address: 541 N. Palmetto Ave, Ste 103
City/State/Zip: Sanford, FL 32771
Sales Contact: Mark Nonsant
Email: mnonsant@gmail.com
Phone: (407) 716-1950
Fax:
Accounting Email:
A/P Phone:

PUBLISHER INFORMATION

Name: Harmonious Enterprises, Inc
Address: 37 West 47th Street, Suite 201
City/State/Zip: NY, NY 10036
Contact:
Email:
Phone:
Fax:

PAYLESS SOLUTIONS INC

By: _____

Printed Name: _____

Title: _____

Date: _____

HARMONIOUS ENTERPRISES, INC

By: _____

Printed Name: _____

Title: _____

Date: _____