

Substantial Savings Are Waiting For You!

As a valued QLT Consumer Lease Services customer, you are invited to participate in the Lease Rewards® Program, which includes discounts on vision and hearing care products, prescription drugs and vitamins.

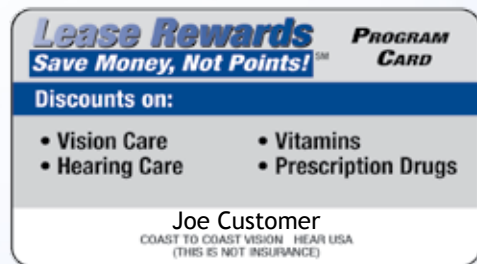
Lease Rewards® customers who used the card saved an average of \$37 per month on prescriptions in 2010!*

Save Money, Not Points!™

There are no points to track or spending levels to achieve. You'll start saving money immediately when you use your Lease Rewards® Program Card. Saving is that easy!

You can Save with the Lease Rewards® Program on:

- ❖ **Vision Care Product Discounts:**
Save 20% to 60% on frames, prescription lenses, coatings, contact lenses and more.
- ❖ **Hearing Care Discounts:**
Save 10% to 20% on hearing care products and services.
- ❖ **Prescription Drug Discounts:**
Save up to 20% on brand name and up to 60% on generic prescriptions at participating pharmacies.
- ❖ **Vitamin Discounts:**
Save up to 25% to 50% on vitamins, supplements and personal care items.



The Lease Rewards® Card, including the temporary card that may be on your bill, is accepted at over 50,000 locations nationwide. Listed below are a few of the most recognized locations:

Pharmacies:



Vision Care Centers:



Hearing:

Hear USA Participating Providers

Vitamins:

Available via mail order. Request your catalog when you request your permanent card.

To find a full list of participating providers please visit us online at www.qltcls.com/rewards or call 1 (888) 831-4311.

Three Ways to Get Your FREE Permanent Lease Reward® Card

To get these great savings, cut out the temporary card that may be on your bill and take to a participating provider.

To obtain your permanent card:

- 1** Go to www.qltcls.com/rewards
It's a quick and easy way to start saving money on vision and hearing care products, prescription drugs and vitamins.
- 2** If you prefer, you may also sign up over the phone by calling toll-free 1 (888) 831-4311, Monday - Friday, 8 am - 9 pm EST.
- 3** Or, you may fill out the simple application on the right, and mail it in with your bill payment.

When you receive your Welcome kit which includes your permanent card, you will also receive a list of a few of the closest locations to you!

Go to www.qltcls.com/rewards

**Sign Up Today & Start Saving
The Card is FREE!**

Yes! Please send me my FREE Lease Rewards® Program Card!

Please fill out the following information to receive your FREE card:

Customer's Name:

Name to be Printed on Card:

(Place Address Label Here) or Print Address:

Account telephone number:

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Would you like a vitamin catalog with big savings on vitamins, nutritional supplements and personal care items?

YES

NO

Please cut out this section along the dotted line and place in the return envelope with your bill.

You will receive your Lease Rewards® Program Welcome Kit within 10 business days. Please allow up to four weeks for the vitamin catalog.



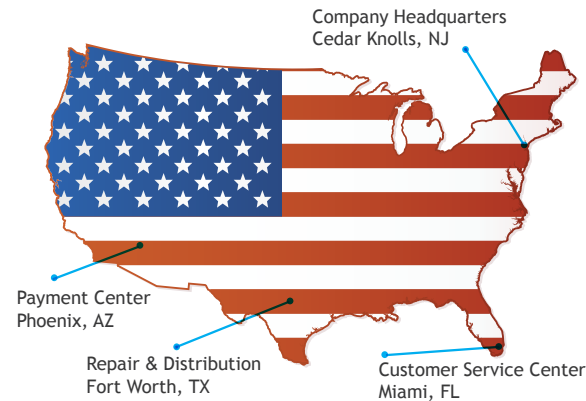
* Illustrative savings based on Coverdell & Company, Inc. program use through December 31, 2010. Savings vary by provider location and time of purchase. Lease Rewards® Program Services are provided by Coverdell & Company, Inc. Lease Rewards® and Save Money, Not Points!™ are service marks of QLT Consumer Lease Services, Inc. The Lease Rewards® Program is not insurance, is not associated with Medicare and cannot be combined with any insurance, prescription plan or other discount or promotional offers. QLT Consumer Lease Services, Inc. makes no representations, warranties or guarantees as to the quality of the Coverdell service offers, and has no involvement in the design, manufacturing or provisioning of such offers.

Customer Corner

QLT Consumer Lease Services

Count on Service from the USA!

We are headquartered in Cedar Knolls, NJ; your calls are answered in Miami, FL; your leased phones are serviced at our repair and distribution facility in Fort Worth, TX, and your payments are processed in Phoenix, AZ.



Fun Facts About Buying American

- If every American spent an extra \$3.33 on American-made goods, it would create as many as 10,000 new jobs in the U.S.¹
- Each American-based manufacturing job creates 5-8 additional jobs.²
- If every American cared enough to buy just one USA made garment per year, the impact would be nearly \$9 billion dollars.²

¹ Source: www.info.usa-c.com

² Source: www.economyincrisis.org

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Staying in Touch

from Kathy Sullivan



Here at QLT Consumer Lease Services, we are committed to providing the best in customer care every day and pledge to support your needs with valuable products and services. You can count on us!

One of the programs that we are proud to offer our customers is our *Lease Rewards*[®] Program. This program provides not only you, but all members of your household significant discounts on vision and hearing care products, prescription drugs and vitamins. And the best part of this program - the card is absolutely **FREE** to you, our valued customer and your household! The *Lease Rewards*[®] Program is our way of thanking you for being so loyal.

We take our commitment to you seriously and want you to know that we are available to answer any questions or address any concerns you may have. Just visit our website at www.qltcls.com or call us toll-free at, **1 (888) 831-4311**.

With Warmest Regards,

Kathy Sullivan
President
QLT Consumer Lease Services

