Motor Club of America

A TRUSTED NAME SINCE 1926

A MEMBERSHIP GIVING YOU PEACE OF MIND WHETHER AT HOME OR ON THE ROAD

UNITED STATES CANADA

THIS IS NOT AN AUTOMOBILE LIABILITY INSURANCE CONTRACT AND DOES NOT COMPLY WITH ANY FINANCIAL RESPONSIBILITY LAW
YOU RECEIVE EMERGENCY ROADSIDE ASSISTANCE DISPATCH OR REIMBURSEMENT

24/7 "SIGN & GO" DISPATCH SERVICE WITH TOWING UP TO 100 MILES TO THE DESTINATION OF YOUR CHOICE OR CALL THE PROVIDER OF YOUR CHOICE FOR UP TO $100 REIMBURSEMENT
YOU RECEIVE EMERGENCY ROADSIDE ASSISTANCE DISPATCH OR REIMBURSEMENT

$100 COVERAGE FOR SERVICE ON:

YOUR RV

YOUR BOAT

YOUR MOTORCYCLE

YOUR LIVESTOCK TRAILER

YOUR DUALLY PICKUP OVER 1 TON

*18 Wheeled vehicles dispatch only*

MCA MOTOR CLUB OF AMERICA
RECEIVE UP TO $500 TRAVEL ASSISTANCE REIMBURSEMENT

FOR A LOCAL ACCIDENT:

LOCAL CAR RENTAL

FOR ACCIDENTS MORE THAN 50 MILES FROM HOME:

MEALS

LODGING

TRANSPORTATION

WHEN ANY VEHICLE YOU ARE DRIVING IS DISABLED DUE TO AN ACCIDENT

MCA
MOTOR CLUB OF AMERICA
MCA PROVIDES
TRIP
PLANNING & TRAVEL RESERVATIONS

PERSONALIZED TRAVEL SERVICES
ANYWHERE IN THE UNITED STATES AND CANADA
RESERVATION SERVICE PROVIDED THROUGH
OUR PROFESSIONAL TRAVEL SERVICE
PROVIDES UP TO $500 ARREST BOND CERTIFICATE

YOUR MEMBERSHIP CARD WILL BE ACCEPTED AS CASH BOND WHEN INVOLVED IN TRAFFIC VIOLATIONS

Not available in California.
UP TO $25,000 BAIL BOND TO RELEASE YOU

WHEN **YOU** ARE DRIVING A VEHICLE AND ARE CHARGED WITH A COVERED MOVING TRAFFIC LAW VIOLATION INCLUDING VEHICULAR MANSLAUGHTER AND NEGLIGENT HOMICIDE

See membership contract for details. NOT applicable when charged with any drug or alcohol-related matter; driving without a valid operator’s permit, license, or tag; a felony; leaving the scene; past-due citations; parking or environmental charges; appeals or warrants.
RECEIVE UP TO $2,000 FOR ATTORNEY’S FEES

UP TO $200 FOR COVERED MOVING VIOLATIONS AND
UP TO $2,000 FOR CRIMINAL CHARGES OF NEGLIGENT HOMICIDE OR MANSLAUGHTER ARISING FROM A COVERED TRAFFIC ACCIDENT

Any fines or court costs are member’s responsibility. NOT applicable when charged with any drug or alcohol-related matter; driving without a valid operator’s permit, license, or tag; a felony; leaving the scene; past-due citations; parking or environmental charges; appeals or warrants.
RECEIVE UP TO $1,000 FOR ATTORNEY’S FEES

UP TO $500 FOR PERSONAL INJURY

&

UP TO $500 FOR VEHICLE DAMAGES

Any fines or court costs are member’s responsibility. NOT applicable when charged with any drug or alcohol-related matter; driving without a valid operator’s permit, license, or tag; a felony; leaving the scene; past-due citations; parking or environmental charges; appeals or warrants.
INCLUDES A

$5,000

STOLEN VEHICLE REWARD

PROTECT YOUR VEHICLE BY
DISCOURAGING THEFT

REWARD WILL BE PAID TO THE LAW ENFORCEMENT AGENCY OR
INDIVIDUAL RESPONSIBLE FOR INFORMATION
LEADING TO THE ARREST AND CONVICTION OF THE THIEF
RECEIVE UP TO $1,000 CREDIT CARD PROTECTION

YOU KNOW THE RISKS INVOLVED WHEN HELD LIABLE FOR THE MISUSE OF LOST OR STOLEN CREDIT CARDS

ALSO FREE CREDIT CARD REGISTRATION

MGA
MOTOR CLUB OF AMERICA
RECEIVE UP TO $500

FOR INFORMATION LEADING TO THE ARREST AND CONVICTION OF ANYONE FOUND GUILTY OF STEALING A MEMBER’S:

- LIVESTOCK
- LIVESTOCK/IMPLEMENT TRAILER
- SADDLE OR TACK
- TRACTOR OR FARM EQUIPMENT

REWARD WILL BE PAID TO ANY PRIVATE CITIZEN OR LAW ENFORCEMENT PERSONNEL OR AGENCY

MCA
MOTOR CLUB OF AMERICA
MEMBERSHIP INCLUDES
FREE DISCOUNT CARD
FOR PRESCRIPTIONS, VISION CARE AND DENTAL

RECEIVE PHARMACY DISCOUNTS UP TO:
60% ON GENERIC PRESCRIPTIONS &
25% ON BRAND NAME PRESCRIPTIONS

VISION SAVINGS
UP TO:
60% FOR VISION CARE & PRODUCTS
&
15% FOR OPHTHALMOLOGY SERVICES SUCH AS LASIK

DENTAL SAVINGS
UP TO:
50% FOR MOST GENERAL FEES
As a Total Security Member of MCA, you are covered 24 hours a day whenever you are injured in a covered accident and hospitalized as a result of your injuries.

At home
At work
In town
Around the corner
In another state

Underwritten by One Beacon Insurance Group.
RECEIVE UP TO $500 IN EMERGENCY CASH

PAID DIRECTLY TO YOU!

FOR EMERGENCY ROOM COSTS RELATED TO A COVERED ACCIDENT PROVIDED IN A TRAUMA CENTER OR EMERGENCY ROOM, INCLUDING ....

- UP TO $100 FOR ER FACILITY
- UP TO $100 FOR ANESTHESIA
- UP TO $100 FOR X-RAYS
- UP TO $100 FOR AMBULANCE SERVICE
- UP TO $100 FOR CASTS OR SPLINTS

Underwritten by One Beacon Insurance Group
RECEIVE UP TO
$54,750
IN DAILY HOSPITAL BENEFITS

YOU WILL RECEIVE $150 PER DAY
UP TO 365 CONSECUTIVE DAYS
FOR HOSPITAL ROOM AND BOARD

Benefits are for hospitalization as the result of injuries sustained in a covered accident.
Underwritten by One Beacon Insurance Group.
YOUR ESTATE RECEIVES

$10,000

ACCIDENTAL DEATH BENEFIT

IF YOU DIE WITHIN 90 DAYS OF A COVERED ACCIDENT AS A DIRECT RESULT FROM YOUR INJURIES RECEIVED IN THAT ACCIDENT

Underwritten by One Beacon Insurance Group.
TOTAL SECURITY MEMBERS RECEIVE AN ADDITIONAL $50,000 ACCIDENTAL DEATH COVERAGE

MEMBERS MAY ENROLL IN ONE OF THREE ACCIDENT AD&D COVERAGES*:  

- $50,000 PRINCIPAL SUM FOR THE NAMED MEMBER
- $25,000 PRINCIPAL SUM EACH FOR NAMED MEMBER AND SPOUSE
  - $30,000 PRINCIPAL SUM FOR NAMED MEMBER, $15,000 FOR SPOUSE AND $3,500 FOR EACH CHILD
- UP TO $1,500 PER YEAR FOR QUALIFIED DAYCARE OF DEPENDENT CHILDREN UNDER THE AGE OF 13 (UP TO 4 CONSECUTIVE YEARS)
- UP TO $1,500 PER YEAR FOR EACH DEPENDENT CHILD ENROLLED IN A QUALIFIED INSTITUTION OF HIGHER EDUCATION OR DEPENDENT CHILDREN IN THE 12TH GRADE LEVEL (UP TO 4 CONSECUTIVE YEARS)
- UP TO $3,000 TO RETRAIN A SURVIVING SPOUSE TO ENTER THE JOB MARKET

*See description of coverage for qualifications and restrictions. Underwritten by One Beacon Insurance Group.
YOU ALSO RECEIVE
TRAVEL ASSISTANCE PROGRAM

AS A COVERED MEMBER WHEN YOU ARE MORE THAN 100 MILES AWAY FROM YOUR HOME AND IN A MEDICAL EMERGENCY YOU RECEIVE:

- MEDICAL CONSULTATION
- CARE FOR MINORS
- PRESCRIPTION ASSISTANCE
- MEDICAL REPATRIATION
- RETURN OF MORTAL REMAINS
- EMERGENCY EVACUATION
- HOSPITAL ADMISSION GUARANTEE
- LEGAL REFERRALS
- MEDICAL EVALUATION
- PLUS MUCH MORE
MCA TOTAL SECURITY
MEMBERSHIP
INCLUDES

- Vehicle Emergency Roadside Assistance
- Boat Trailer Emergency Roadside Assistance
- RV Emergency Roadside Assistance
- Motorcycle Emergency Roadside Assistance
- Dually Over 1 Ton Emergency Roadside Assistance
- Livestock Trailer Emergency Roadside Assistance
- Up to $500 Travel Assistance Reimbursement

- Trip Planning & Travel Discounts
- Up to $25,000 Bail Bond to Release You
- Up to $2,000 Fees to Defend & $1,000 to Protect You
- A $5,000 Stolen Vehicle Reward
- $1,000 Credit Card Protection
- $500 Farm Equipment Reward
- Free Vision, Prescription & Dental Discount Card

- Up to $500 Emergency Benefits
- Up to $54,750 Daily Hospital Benefits
- $10,000 Accidental Death Benefit
- $50,000 Accidental Death Coverage
- Travel Assistance Program

All Accident—At Work—At Home—At Play

...ONLY $19.95 PER MONTH
TOTAL SECURITY
MEMBERSHIP
... ONLY $19.95 A MONTH

Simple to Join:
First and Last Months Dues

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BEGINNING 1 MONTH FROM THE EFFECTIVE DATE, YOUR DUES ARE AUTOMATICALLY PAID THROUGH YOUR BANK ACCOUNT OR CREDIT CARD

AS A MEMBER, YOU ARE ALWAYS IN CONTROL OF YOUR MEMBERSHIP THROUGH MCA’S 1-800 NUMBER
MCA SECURITY PLUS
MEMBERSHIP INCLUDES

- 4-WHEELED VEHICLE EMERGENCY ROADSIDE ASSISTANCE WITH LOCAL TOW
- TRIP PLANNING & TRAVEL DISCOUNTS
- UP TO $25,000 BAIL BOND TO RELEASE YOU
- UP TO $2,000 FEES TO DEFEND & $1,000 TO PROTECT YOU
- A $5,000 STOLEN VEHICLE REWARD
- TRAVEL ASSISTANCE PROGRAM
- $1,000 CREDIT CARD PROTECTION
- $500 FARM EQUIPMENT REWARD
- FREE VISION, PRESCRIPTION & DENTAL DISCOUNT CARD
- UP TO $500 TRAVEL ASSISTANCE
- UP TO $54,750 DAILY HOSPITAL BENEFITS
- $10,000 ACCIDENTAL DEATH BENEFIT
- A $5,000 STOLEN VEHICLE REWARD

All Accident—At Work—At Home—At Play

...ONLY $14.95 PER MONTH
MCA SECURITY
MEMBERSHIP INCLUDES

- 4-WHEELED VEHICLE EMERGENCY ROADSIDE ASSISTANCE WITH LOCAL TOW
- TRIP PLANNING & TRAVEL DISCOUNTS
- UP TO $25,000 BAIL BOND TO RELEASE YOU
- UP TO $2,000 FEES TO DEFEND & $1,000 TO PROTECT YOU
- A $5,000 STOLEN VEHICLE REWARD
- UP TO $500 TRAVEL ASSISTANCE REIMBURSEMENT
- $1,000 CREDIT CARD PROTECTION
- $500 FARM EQUIPMENT REWARD
- FREE VISION, PRESCRIPTION & DENTAL DISCOUNT CARD
- TRAVEL ASSISTANCE PROGRAM

Auto Accident Only

- UP TO $500 EMERGENCY BENEFITS
- UP TO $54,750 DAILY HOSPITAL BENEFITS
- $10,000 ACCIDENTAL DEATH BENEFIT

...ONLY $9.95 PER MONTH
Key in Direct Sales is the ability to think on your feet.
Learn how you will react – don’t freeze

**Introduction To Merchants:**

Hi I’m [your name] (shake hands)
I’ve been talking with some of the merchants and other citizens in the area and I have something I think you would be interested in.

PAGE 1

I represent Motor Club of America. When you join Motor Club of America you get a membership card that looks just like this. Your membership covers you in the United States and Canada.

PAGE 2

First thing your membership provides is Road Side Assistance. When you are in your vehicle and you have a problem, all you have to do is call us. 24/7 just sign and drive.

If you have a flat somewhere, you call us and we’ll send somebody out to you. Nobody likes to change a flat other than the guy getting paid to do it, right?

If you lock your keys in your car, have a dead battery, or you break down somewhere you call us 24 hours a day and we will take care of it.

PAGE 3

It also covers your RV, your dually pick-up truck over 1 ton, your boat trailer, your motorcycle, or your live stock trailer up to $100 for service.
You’ve also got $500 in travel assistance.

Here’s how this works –

If you have an accident, you hit somebody or somebody hits you or there may not be any one else involved. Maybe you hit a deer. This can help you continue to do your job.

So if you have an accident, it pays for your car rental for seven days up to $500.

Now if the accident is away from home, here’s what we will do for you –

If you are 50 miles or more away from home we’ll pay up to $500 for meals, lodging or for transportation home – now that may mean you have to rent a vehicle or you may have to get a flight to get back home. This will take care of you so you aren’t stranded.

If your car just breaks down it doesn’t cover that, but if you are in an accident regardless of who is at fault, we’re going to keep you from being stranded.

MCA also provides planning and travel reservations. When you get ready to take a trip – you’ll like this, a lot of our members say this is worth the money alone and they love it.

Call us – we’ll send you a nice trip pack, we can schedule your trip, you get detailed routings, maps, airline reservations, and hotel discounts.

So anytime you get ready to travel, you use this and that saves you money.
You also have $500 in bonds.

If you get stopped for a moving violation and there is a charge against you, we will post a $500 bond for you.

Here in *Oklahoma* they will just write you a ticket but in some states when they stop you it’s not so easy. They want you to pay the fine before they let you go. If you’re coming back from a trip somewhere, you might not have $95 or $100 in your pocket to pay for a ticket.

We’ll take care of you 24 hours a day – just call us.

You’ve also got $25,000 in bail bond to release you.

You’ve got $2,000 in legal fees to defend you for any of the over 100 moving violations you can be charged with. That’s everything from speeding to vehicular homicide.

It’s a good feeling when you head down the road to know that you already have legal benefits bought and paid for with your membership.

You also have $1,000 in legal fees for an attorney to help you collect on injuries you suffered when you are in an accident or someone damages your vehicle.

If someone hits your car and they don’t want to pay to fix it and you have to get an attorney involved – that’s how this works.
Also with your membership you have $5,000 in stolen vehicle reward. If somebody steals your vehicle, you call the club to report it and you call the local law enforcement – we’ll put up a $5,000 reward for the recovery of your vehicle and the conviction of the person who stole it.

You also have up to $1,000 in credit card protection. Do you carry credit cards? If your credit card is lost or stolen we have up to $1,000 in protection for you.

We also have a $500 reward for information leading to the arrest and conviction of someone that has stolen your livestock, your stock trailer, your tack or any farm equipment. If someone steals something off the farm we put up $500 for the recovery of that equipment.

You get discounts on your prescriptions, eye care and dental. Every member of your family can save. You can go to any of the major pharmacies and receive discounts on your prescription drugs. You also get discounts on your eye exams, contact lens, glasses and Lasik surgery. You can use this for you and your entire family that are members. There are also dental savings up to 50%.
PAGE 14

You also have emergency benefits, that cover you on any accident, not just vehicle accidents.

PAGE 15

If you are injured in a covered accident we pay emergency room benefits up to $500.

If you are involved in an accident and the EMT says you need to go have yourself checked out, you know you have $500 in benefits. What a lot of people like about this is that it can help with your deductibles on your hospital benefits on your insurance.

PAGE 16

You’ve got hospital benefits. If you are injured in an accident and end up in the hospital this pays $150 a day for a full year.

That is $54,750 in benefits available to you.

The nice thing is these benefits are paid directly to you, not the hospital. If you have health insurance that’s going to pay the hospitals and doctors but this is paid directly to you because you are going to have a loss of income. You’re going to have expenses you have to cover, so this comes directly to the member.

PAGE 17

You have $10,000 death benefit. If a member is killed in any accident, we pay $10,000 to the estate.
Another benefit you have on your membership is an additional $50,000 accidental death benefit you may enroll in.

You have 3 choices:

1. Individual coverage
2. Husband and wife coverage or
3. Family coverage

You elect the level of coverage you want.

You can choose option one – which is $50,000 benefit. If something happens to you we pay $50,000 to your family if it is an accident.

You can choose option two which is $25,000 on you and $25,000 on your spouse.

Or you can choose option three that provides $30,000 on you, $15,000 on your spouse and $3,500 on each of your children.

Option 3 also carries some additional benefits of up to $1500 a year for day care for your children, it will pay up to $1500 a year for children who are enrolled in higher education, and it can provide retraining money up to $3000 for your spouse to re-enter the work force.

So you can choose the level of benefits you like.

You also have a travel assistance program. This is a worldwide travel benefit.

If you are 100 miles or more away from home and you have any kind of medical emergency, this will get you back home. I’ve heard these medical helicopters don’t get off the ground for less than $25,000. It costs a lot of money if you need this and it is a part of your membership.
This is world wide - so if you were on a cruise, if you were in Hawaii, or if you were in London England, this protects you worldwide. This covers accidents and even if you get sick.

PAGE 20

So here’s what you get with your membership:

You have road side service 24 hours a day – if you have children you can put them on the plan as well. If you don’t want to be broken down on the side of the road, you certainly don’t want your children broken down there either. So you want to have this for them also.

You’ve also got your emergency road side assistance for your boat trailer, your RV, your motorcycle, your duley, and your livestock trailer.

You also have $500 travel interruption assistance if you’re involved in an accident more than 50 miles from home or car rental for an accident closer to home.

You’ve got your trip planning.

You have $25,000 bond.

You’ve got $2000 to defend you.

You’ve got $500 stolen vehicle reward.

You have $1000 credit card protection.

You have $500 in reward if anything happens to your farm equipment.

You’ve got prescription drug, vision and dental discounts.

You have $500 for emergency room benefits.

Over $54,000 in covered hospital benefits.

$10,000 accidental death benefit.

And you have an additional $50,000 death benefit tacked on to that.
Finally you have travel assistance anywhere in the world.

You get all these benefits and services for only $19.95 per month.

Now you can also put your spouse on this plan.

**CLOSE**

Let me show you our application –

You put your name here, then you can put your spouse on here, then you can add each of your children.

It’s only $19.95 for each one of them.

All the information we get from you is your name, address and phone number.

I’ll give you a copy of this and as you can see your benefits are in full force right now.

This is the 800 number if you need any help before you get your card, you just call this number and they will help you.

I’m going to give you a copy of this receipt and your membership is in full force today.

I would like to enroll you as a member today.
## Income Projections for MCA Marketing Plan
### Direct Sales

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Any PERSONAL MEMBERSHIP which has been in the system for more than 12 months is paid 80% of first year earned commission as earned.
INCOME PROJECTION
Based on sales of MCA Total Security Membership with 2 Months On-going Pay with Advances and Insurance Bonus

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Insurance Bonus

$100 - 45 Memberships per Month - Average 11.25 Memberships per Week
$213 - 65 Memberships per Month - Average 16.25 Memberships per Week
$380 - 85 Memberships per Month - Average 21.25 Memberships per Week
$480 - 105 Memberships per Month - Average 26.25 Memberships per Week
$525 - 190 Memberships per Month - Average 47.50 Memberships per Week
$600 - 250 Memberships per Month - Average 62.50 Memberships per Week
MCA
Getting Started Right: The System!
4 STEP PLAN

Following this system has proven time and time again to be the BEST way to Launch your MCA Business. Follow the system exactly, and you will be amazed at the results.

1. Learn your SALES PRESENTATION
   A) Know What To Say  B) Know How To Say It  C) Know How To Close
2. Make a LIST of everyone you know. (First 25 on back) Don’t Judge anyone . . . you don’t know who they know!
3. CONTACT everyone on your list. Set up at least 3 or 4 appointments a day for you and your Manager to work as a part of your Training.

Four Principals You Need to Look At Everyday

1) Goals: Set yourself goals for how many presentations you will make each day you work.
   Set yourself a goal for how many sales you will make each day you work.
   Set yourself a goal for the income you desire . . . daily, weekly, monthly and yearly.

2) Your System: If you are going to have consistent success at anything you have to establish a system for working your business. When- Where- How long.

3) Focus: Life comes at you fast and it is easy to get distracted. Have your goals and system clearly defined and written down so you know why you are working and have a “track to follow”.

4) Make it Fun: Do not make this just another job. Keep your mind on the things you want and off the things you don’t want and “above all else” have fun!
MCA Fast Start Prospecting List

Make a Copy for your Manager

Congratulations, you’ve started a new business and to help you launch your business you need to let your friends and family know about your business. If you opened a new restaurant you might invite them to the “Grand Opening.” This business is no different, and they can refer people to you. Trust this process . . . it works. Do it and you will see the results?

10 “WARMEST” Prospects – Friends and Family

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15 “WARM” Prospects – Somebody from Church, Work, Community Clubs (Lions, Civitan, Rotary, etc.)

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MCA Approach

After you normal greeting . . . .

I’ve started a new Business. As a part of my training, I’ve got to show our program to 20 people. It will only take about 15 minutes. You may or may not be interested.
The Art of getting Recommendations

When you’ve made the sale, you close your kit, and when the prospect sees you close the kit, the process is over in their mind and they kind of relax. Then the first thing I say is,

“I want to ask you a question. As a matter of fact, I need your help. We’ve found as a company that we get our best members from people just like you, hard-working, responsible people. Who do you know here in this area that would make me a good member?”

When somebody says “I want to ask you a question” an antenna goes up. They kind of perk up a little bit. And then you say “As a matter of fact, I need your help.” They immediately move to ‘how can I help this guy?’ Then you say “we’ve found as a company” – not that I’ve found, but “we’ve found as a company that our very best members come from people just like you, hard-working, responsible people. Who do you know here in the area that would make a good member?” You don’t say, “Who do you know that would buy this?” or “Who’d be interested in it?” because you don’t want your prospect trying to figure out, ‘who would buy it or who would be interested.’ You just say, “who’d make a good member?” The average person will give you five names of people to go see. With those people you call on as a result of recommendations, the closing ratio is a lot higher than cold calls, because a friend or relative, someone they respect or love, sent you over there. If you want a long career in the motor club business, learn the art of getting recommendations.

After many years in the Direct Sales Industry, I have found that the people that are successful and have long careers with any company, have learned the art of getting recommendations.