



DATE: AUG 14, 2007
TO: WAL-MART AND SAM'S CLUB DOCTOR PARTNERS
CC:
FROM: WAL-MART OPTICAL DIVISION
RE: INFORMATION ANNOUNCING A NEW DISABILITY INSURANCE PROGRAM

We are pleased to announce a discounted Disability Insurance Program available to our Wal-Mart and Sam's Club Doctor Partners. We have reviewed a Disability Insurance Program offered by Principal Financial Group. This plan is optional and will be offered to you at a **substantial discount**, if you chose to participate and will be **guaranteed issue** up to **\$3,000/mo.** This means that you **will not** have to answer any medical questions or have any medical exams. The program met our standards tests for:

1. The Reputation of the Insurance Carrier.
2. The Reputation of the Underwriter.
3. Ease of Access.
4. Competitive Pricing.

We would like to offer our testimony that we know this company is reputable, and should you accept this Plan, the premiums you would pay are at a **substantial discount** within the Disability Insurance marketplace.

If you would like a quote or more information regarding this program please complete the attached form and fax to Brecher & Greenberg, LLC, an Insurance Brokerage Company based in Atlanta, GA, at (404) 846 3138. If you have any questions please contact Jordan Wisdom at (404) 846 3183.

LONG TERM DISABILITY EXTENDED OFFER

Due to the incredible response to the long term disability insurance program, we are keeping the enrollment period open for those still interested in participating. Keep in mind, this program will **not** continue indefinitely.

- **30% premium discount** on this disability coverage
- **\$3,000** of monthly benefit can be purchased with **no medical questions asked**
- **You may purchase more than the \$3,000 of monthly benefit depending on your annual income.** A medical is required for any amount above the \$3,000/mo. benefit
- **This is a portable policy**
- You are protected in **your occupation**
- Premiums are **guaranteed**

If you are interested in receiving a quote or any additional information, please complete and fax this letter to my attention at 404-846-3138. You can also call Jordan Wisdom at 404-846-3183.

Sincerely,

Paul J. Greenberg

(to receive quote)
Name: _____ Mailing address _____
2006 Net Income: \$ _____
Date of Birth: ___/___/___ Resident state: _____
___ Smoker ___ Non-Smoker (check one)

***all information is confidential