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Office Of Compliance
Senior Direct USA, PA
Post Office Box 1975
Florence Mississippi 39073

2/22/2008

RE: Do Not Call Policy Request, Ref#: 1472-1

Recently you asked our company to provide you with a copy of our "Do Not Call" Policy.

The following information represents our "Do Not Call" policy at the time of your request:

"Do Not Call" Policy

Policy last updated: 01/10/08
Policy version # : 1

If a consumer requests a copy of our "Do Not Call" policy, we will send a copy via U.S. mail.

Consumers may request, by telephone or in writing, that our company stop calling them and place their name on a "Do Not Call" list. Although we may ask for your name, address and telephone number, we will accept your request even if you only provide your telephone number. You have a right to have calls stopped and to be put on our "Do Not Call" list even if you are still a customer.

When we receive your request, your telephone number is added to our "Do Not Call" list within 15 business days. In some cases it may take up to 30 business days for your telephone number to be removed from other company wide calling lists. Your request will stay on our list for at least 5 years. If you move, change your telephone number, or add an additional telephone number, you must provide us with the new telephone number in order for us to prevent calls to that number. We will not share the information you provide with anyone except affiliated companies or subsidiaries without your prior written permission.

All employees that engage in outbound telephone solicitation are trained in this policy and made aware of these procedures before they are allowed to place calls to consumers. Managers, supervisors, or trainers review the policy with these employees quarterly.

If the consumer notifies us that they have received a telephone call from us after they have already requested to be placed on our "Do Not Call" list, we will apologize for the intrusion and have a manager or supervisor investigate. The manager or supervisor will also personally confirm that the telephone number is on the "Do Not Call" list. Upon request, we will mail the consumer a confirmation that their telephone number is on the list.

The Federal Trade Commission offers a free service to consumers that allows them to place their residential phone number on a National Do Not Call Registry. This service will reduce the number of telemarketing calls received. Consumers may add their residential phone

number to the list either by calling 888-382-1222 or through the Internet at www.donotcall.gov. It may take several weeks before you notice a reduction in calls.

The methods and procedures in this "Do Not Call" policy are reviewed by Scott Watkins the Compliance Manager quarterly.

If you have any questions, comments or concerns please contact us at: Call Compliance; Senior Direct USA, PA; P.O. Box 1975; Florence, Mississippi, 39073; (601) 845-4000; swatkins@srdirusa.com.

Sincerely,
Scott Watkins
President

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