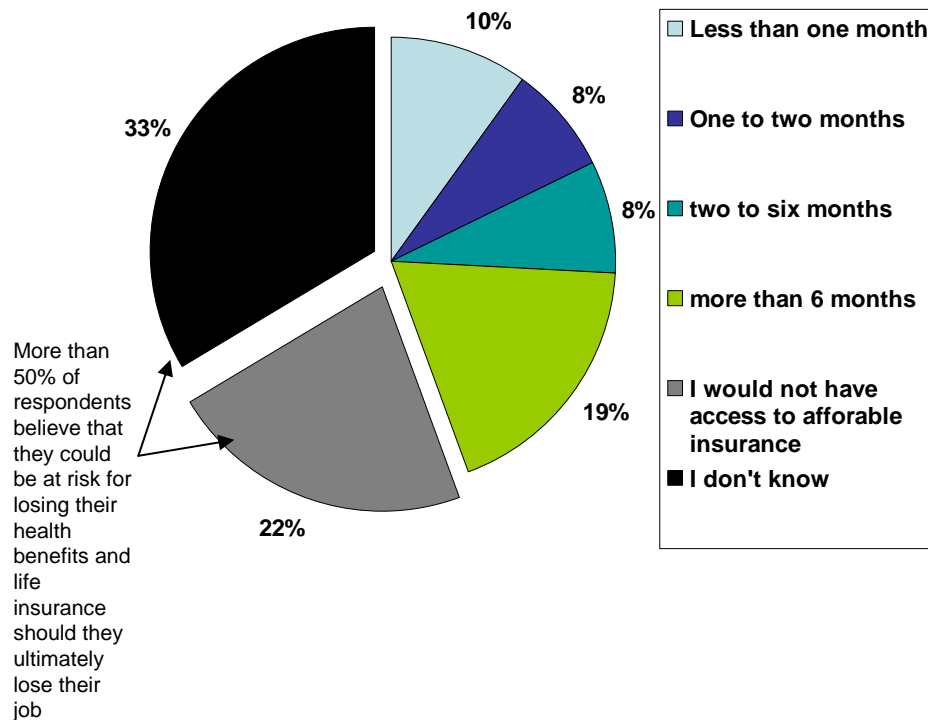


Affinion Group Insurance Survey

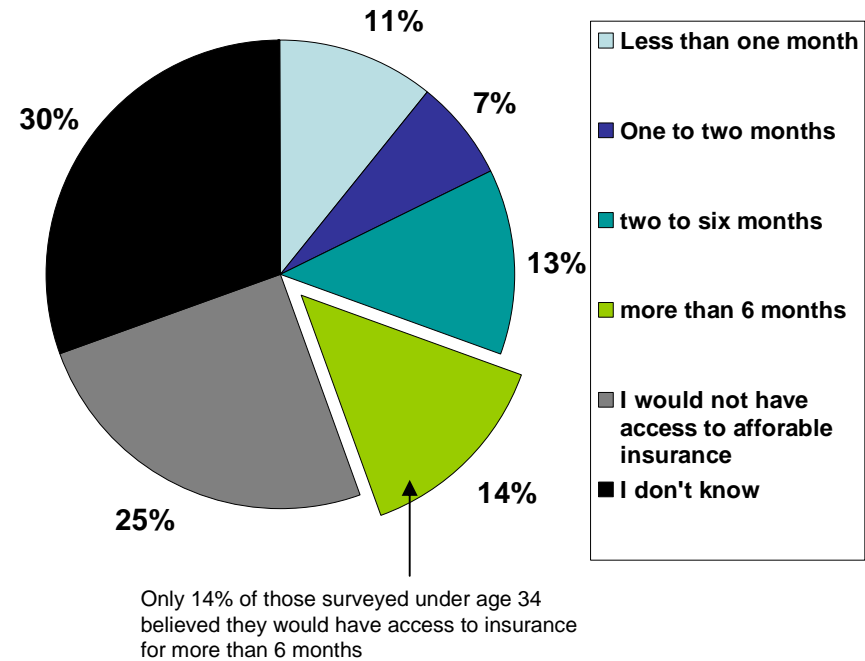
The following slides offer results from a nonscientific survey commissioned by the Affinion Group and performed by Greenfield Online as a third party vendor, regarding the current impact of the economy on consumers with regards to health and life insurance. More than 1,000 self selected participants answered a wide array of question pertaining to income, insurance and the potential of being unemployed.

Question: If you were to lose your job, how long would you have access to affordable insurance?

All survey participants

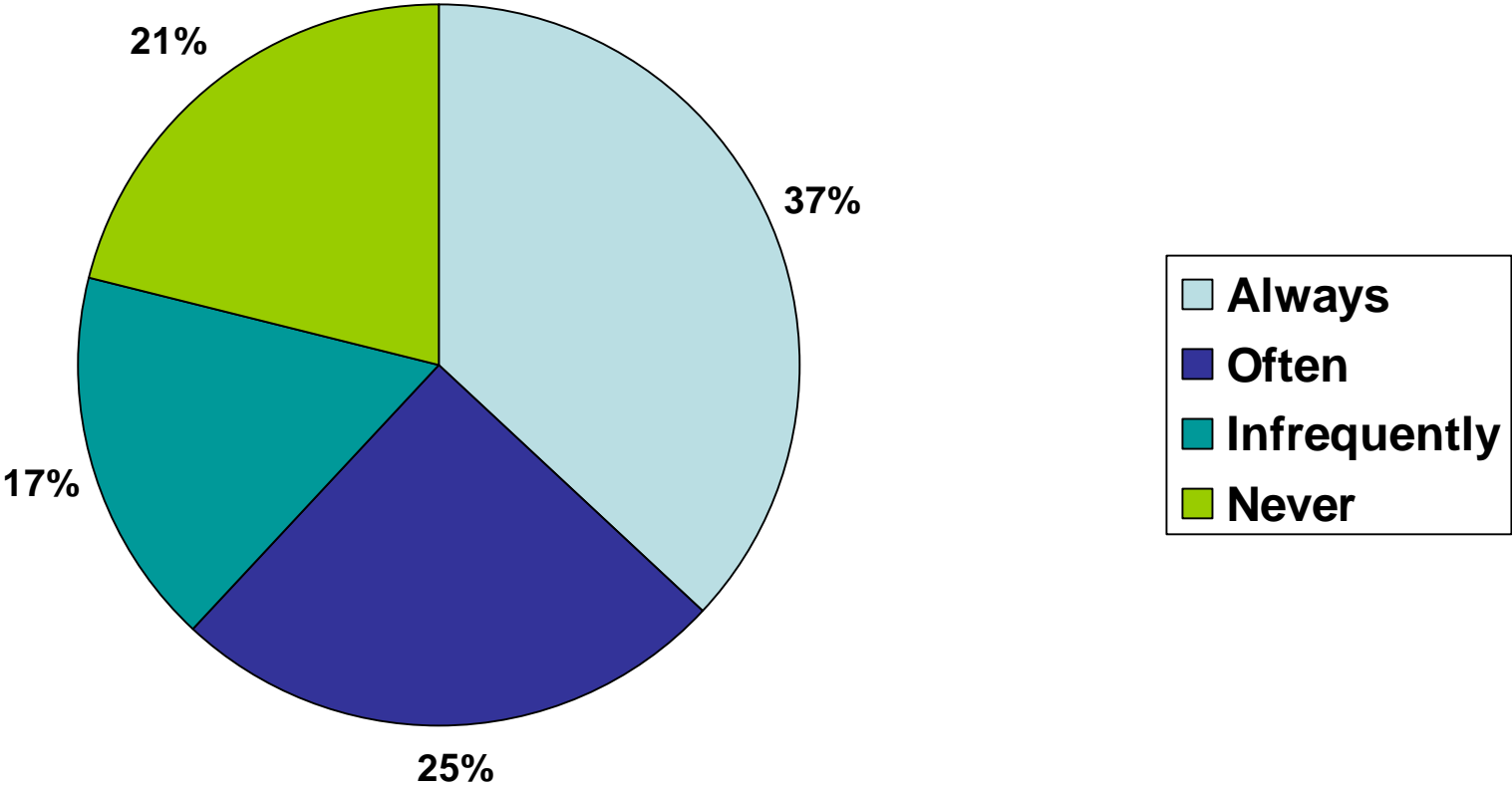


Survey participants under age 34



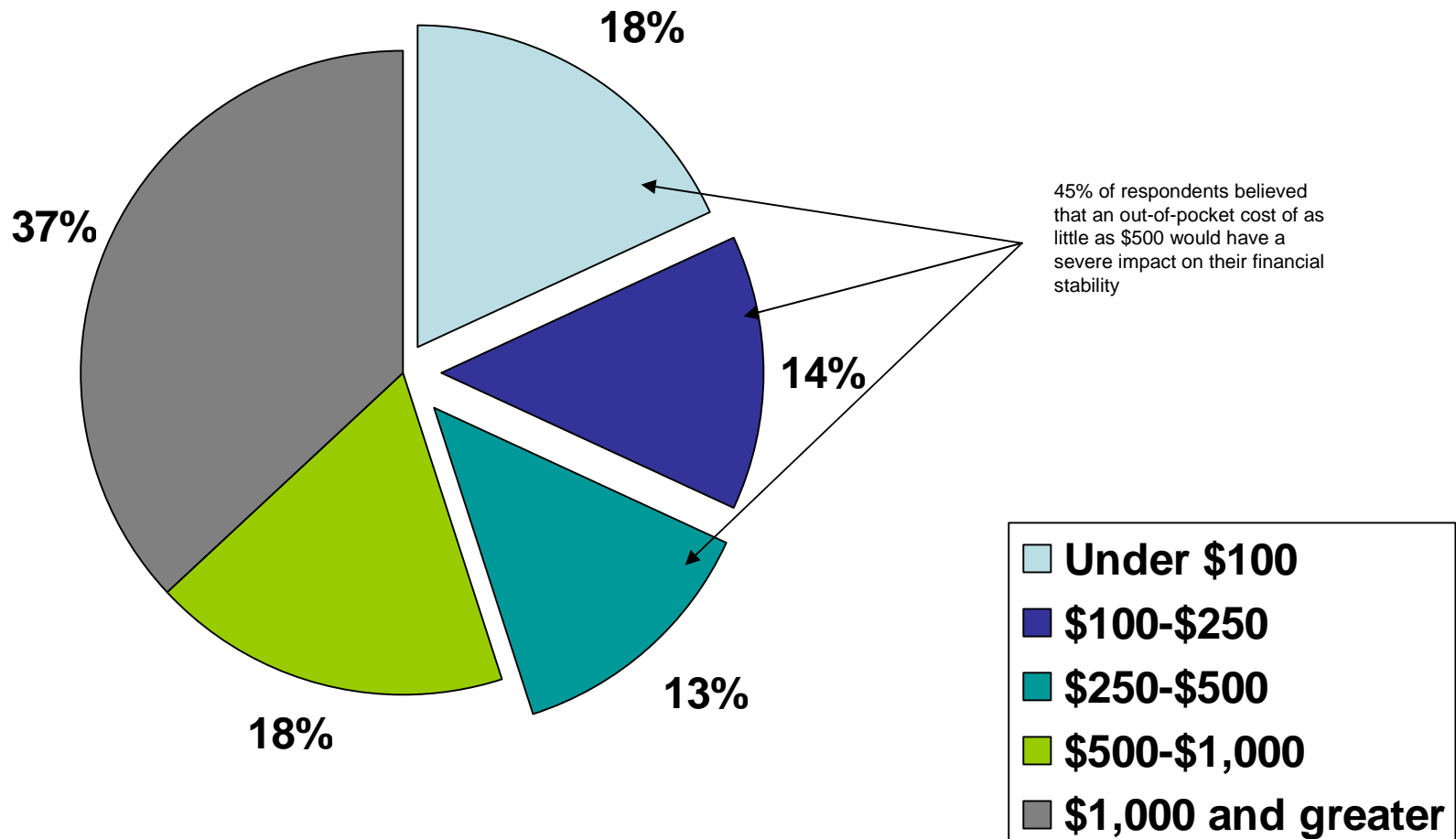
**the numbers above represent the results of more than 1,000 self-selected participants for a nonscientific survey commissioned by the Affinion Group and conducted by Greenfield Online*

Question: Over the past 12 months, how often would you have considered yourself to be living “paycheck-to-paycheck”?



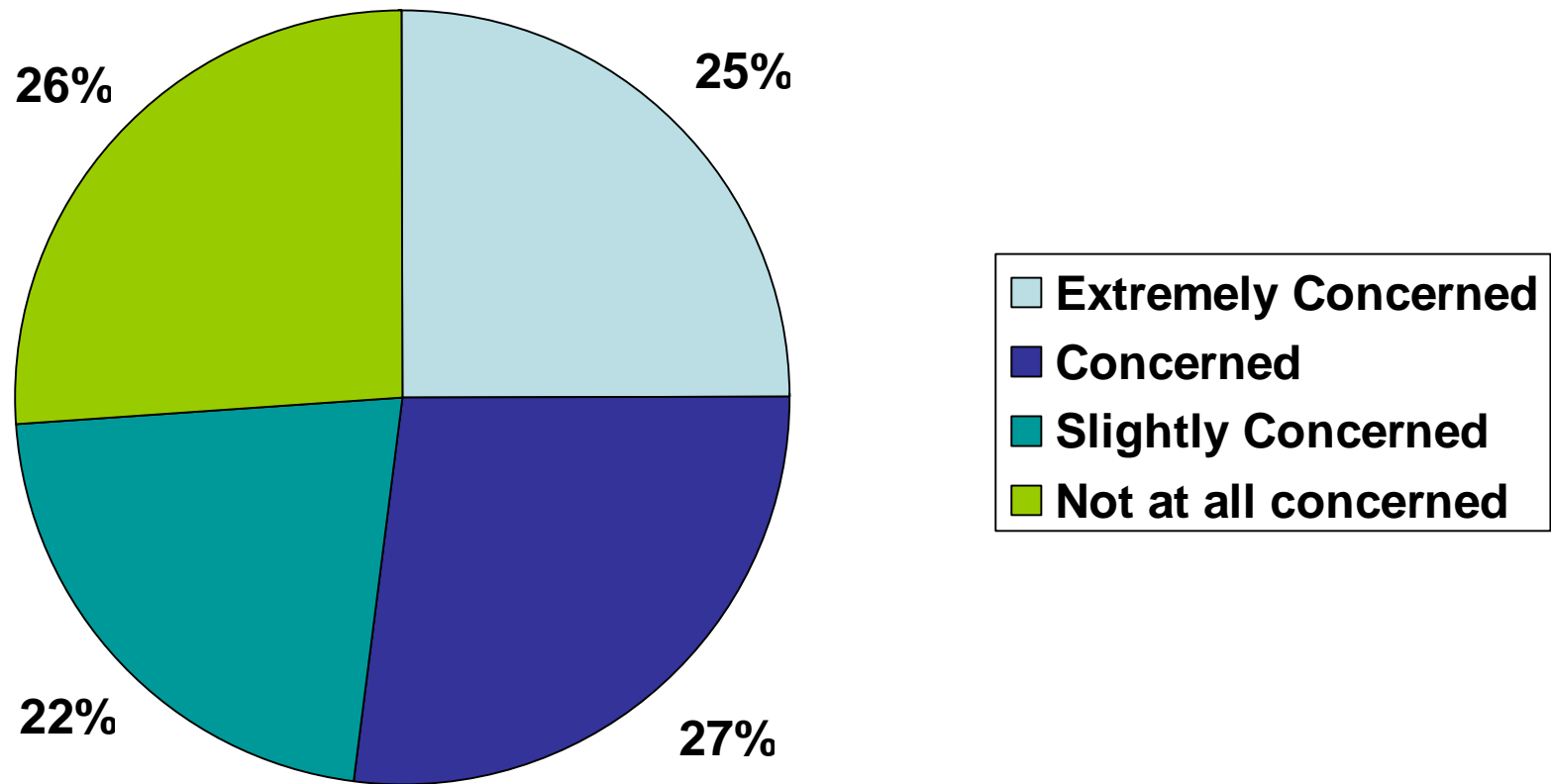
**the numbers above represent the results of more than 1,000 self-selected participants for a nonscientific survey commissioned by the Affinion Group and conducted by Greenfield Online*

Question: If you were to have an accident that required hospitalization and the cost was more than your insurance would cover, which of these ranges of uninsured loss (out of pocket cost) would represent a severe impact to your financial stability?



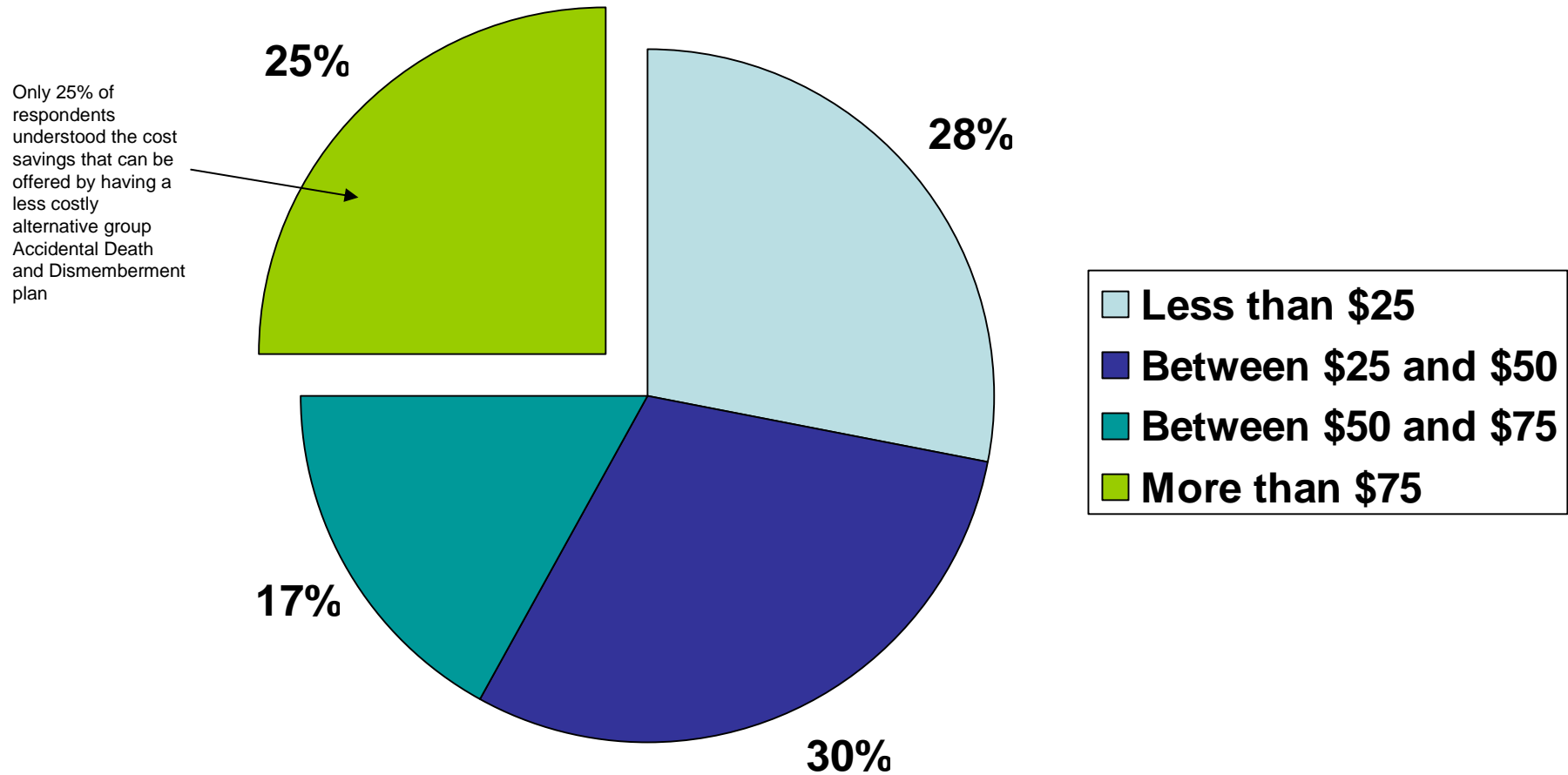
**the numbers above represent the results of more than 1,000 self-selected participants for a nonscientific survey commissioned by the Affinion Group and conducted by Greenfield Online*

Question: If you were in an accident or killed, how concerned are you that your loved ones would be financially vulnerable?



**the numbers above represent the results of more than 1,000 self-selected participants for a nonscientific survey commissioned by the Affinion Group and conducted by Greenfield online*

Question: How much more would you expect to pay for \$100,000 of annual term life insurance coverage vs. \$100,000 of group Accidental Death and Dismemberment insurance?



**the numbers above represent the results of more than 1,000 self-selected participants for a nonscientific survey commissioned by the Affinion Group and conducted by Greenfield Online*