

Youth Financial Literacy Foundation



Contribute To The Future Of America's Youth

In addition to protecting your own life's important elements, did you know you are contributing to the future of America's youth? As a member of the FES Protection Plan, you are automatically providing ongoing contributions and support to the Youth Financial Literacy Foundation (YFL).

Educating Youth Against Financial Illiteracy

This extremely important organization was formed to fight against financial illiteracy, which has plagued our society for far too long. The YFL has taken matters into its own hands by providing cutting edge curriculums, games and events dedicated to financially educating our youth from ages 8 to 18.

A Valuable \$2 Is Donated Every Month

By simply being a member of the FES Protection Plan, you will be donating an incredibly valuable \$2 each month to this great organization. Know that you are helping to enlighten, inspire and prepare our most precious resource for the future... a new generation of young adults who will now be fiscally and personally prepared and secured on all matters relating to essential personal, financial and family matters.



FES Protection Plan Testimonials

Could not have done it without your help

"About nine months ago, we were in credit card debt of over \$15k. Thanks to FES DebtZero, not only did we get rid of those debts, we purchased our first home. We could not have done all of this without the help of FES DebtZero."



Debbie Bowes, Arlington, VA

The answer to my problems!

"I have dealt with the results of ID theft for more than three years and read about all the so-called solutions. Until LifeLock came along, I never thought I would see an answer to the problem. LifeLock can stop this crime!"

Paul Fairchild, Edmond, OK

Helpful and knowledgeable

"I highly recommend FES Will and Trust Plan. I had a few special issues to address when planning my will. FES was very helpful and knowledgeable on the topics and helped me make the best decisions based on my circumstances."

Rick Russo, Santa Barbara, CA

For more information or to enroll:

Ben Gerritsen

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Providing security for you and your family



FES Protection Plan

An innovative service offering several different ways to protect yourself and the ones you love

POSITIVE CREDIT BUILDER

Your credit score is the most important number in your financial life. Positive Credit Builder was developed to help you maximize your credit score by showing you how to read your credit report and how your credit score is calculated.

- Comprehensive analysis of the positive and negative items impacting your credit
- Personalized action plan to improve your credit file
- Customized recommendations to build and maintain good credit
- Education Library, Resource Center and mortgage and budgeting calculators
- Option to dispute inaccurate accounts

FES DEBTZERO

SAVE THOUSANDS with the most effective, most efficient debt pay off system available. **Get out of debt easier than ever with a clear precise plan that is customized for you.**

FES DebtZero is a web-based debt acceleration program that provides individuals with the personalized direction they need to accelerate the pay off time of all of their debts and mortgage. FES DebtZero guarantees that if you follow the personalized instructions you will be 100% debt free in less than half the time it takes the average person making regular payments, while saving thousands of dollars in the process.

FES WILL & TRUST

Planning for life's uncertainties brings you and your family peace of mind. Let *FES Will and Trust* turn your good intentions into good planning and security for your family as we assist you with these essentials:

- Preparing financial & health care powers of attorney
- Talking with your family now to decide how to handle your financial and medical affairs should you become incapable of making your own decisions
- Preparing a last will and establishing a living trust that will distribute your property according to your wishes after you die

LIFELOCK®

LifeLock Identity Alert™ System - Notifies you when we detect your personal information being used to apply for many more forms of credit and services.

eRecon™ Service - Patrols the web for the illegal selling or trading of your personal information.

TrueAddress™ Service - Notifies you when a change of address is requested on your behalf.

WalletLock™ Service - Helps cancel or replace the contents of a lost or stolen wallet.

Request Free Annual Credit Reports - We request your free annual credit reports so you can check for potential problems.

Reduce Pre-Approved Credit Offers - Thieves still make a living by stealing your mail, but they can't steal what isn't there.

\$1 Million Total Service Guarantee - If you become a victim of identity theft because of a failure in our service, we'll help fix it, up to \$1,000,000. *(Restrictions apply. See lifelock.com for details.)*

- **Low Monthly Payment**
- **No surprises or add-ons**
- **No cancellation fee**
- **Access account online 24/7**
- **Live customer support and webinar training**

