







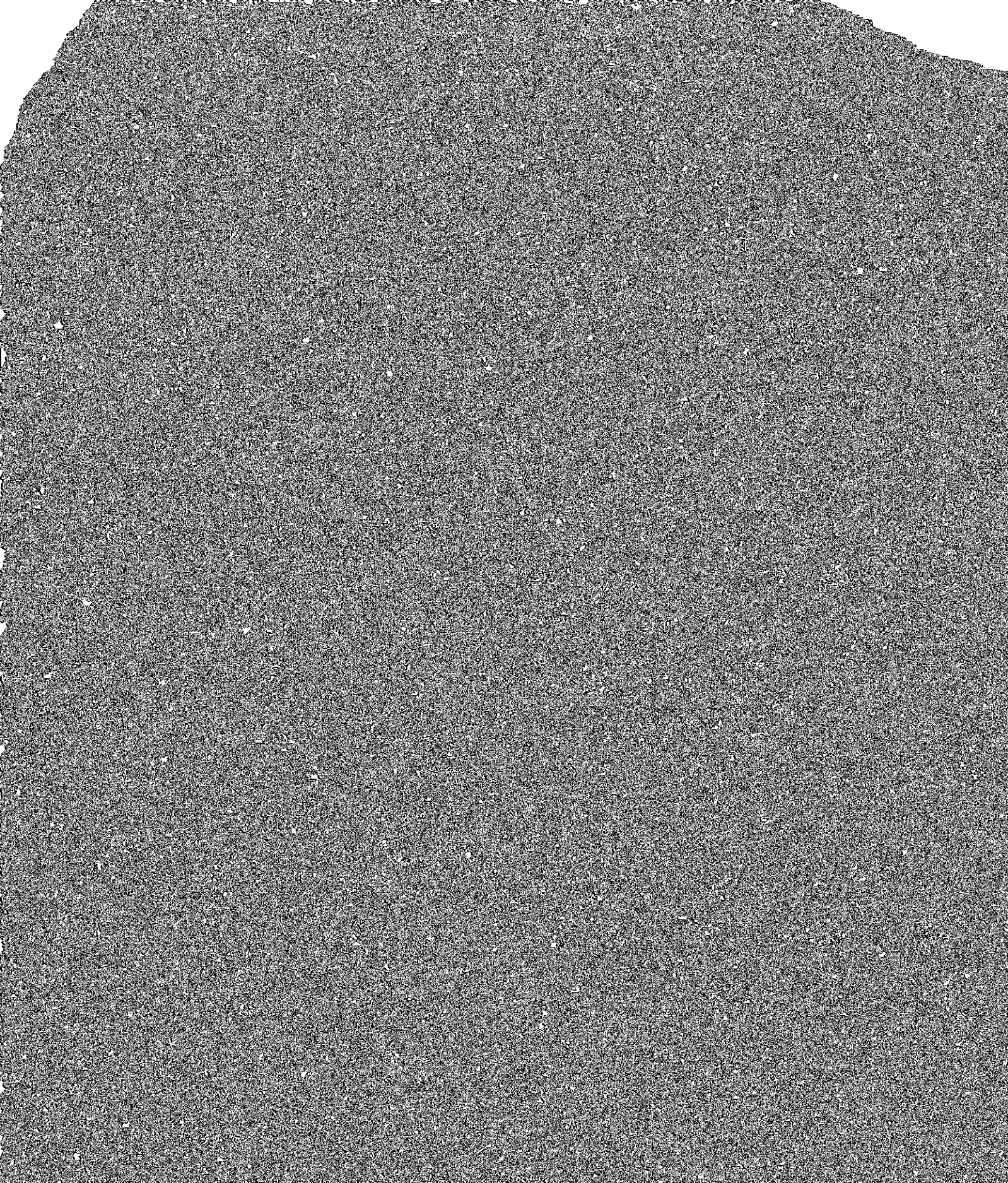






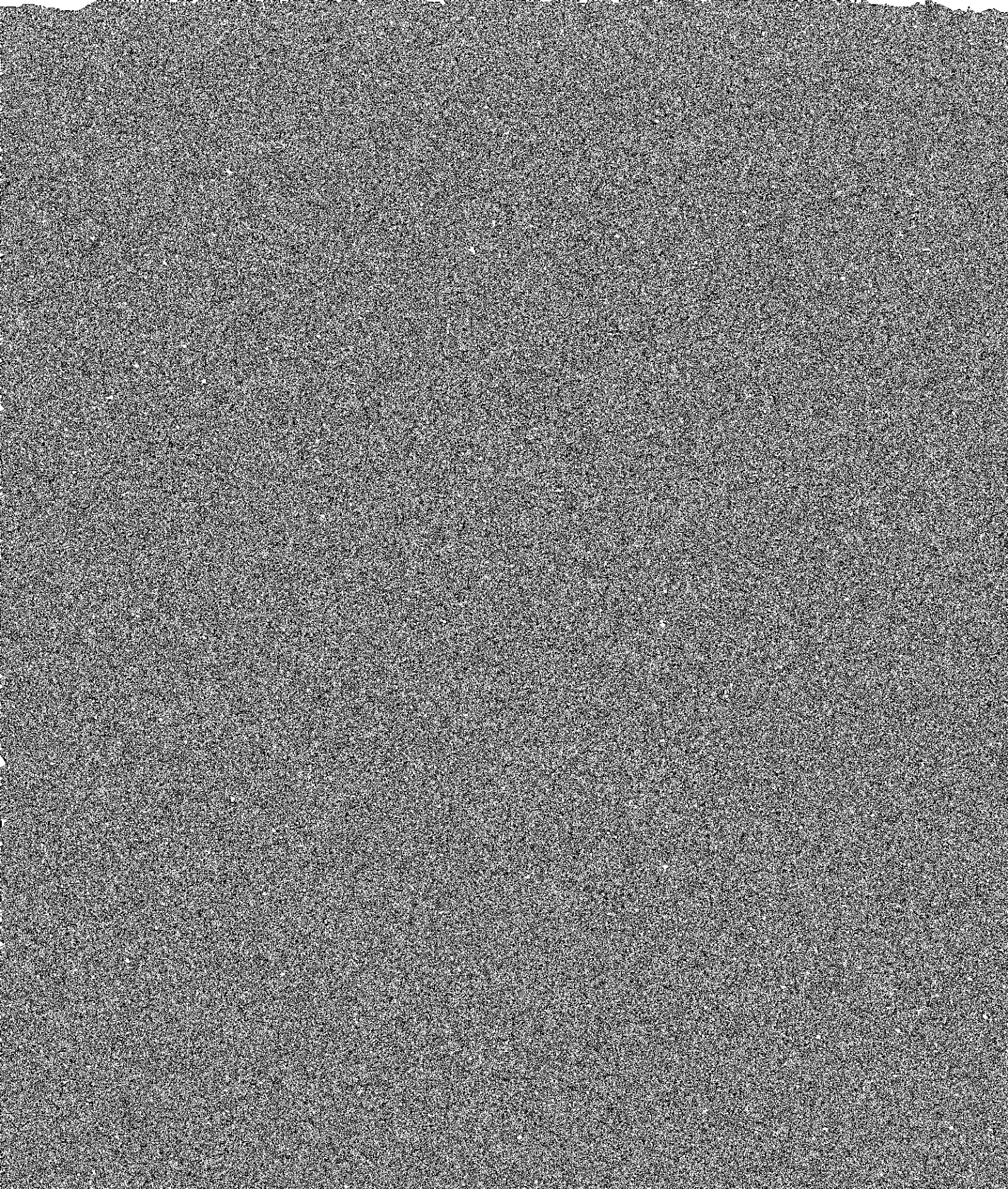


medical discount plan will provide similar coverage to major medical health insurance and

















a clear and conspicuous manner before a customer pays for goods or services offered, a statement informing the customer of any policy of not making refunds or cancellations. 16 C.F.R. § 310.3(a)(1)(iii).

46. The TSR further prohibits sellers and telemarketers from misrepresenting, directly or by implication, in the sale of goods or services, any material restriction, limitation, or condition to purchase, receive, or use goods or services that are the subject of a sales offer, and









