



Global Warranty Group



This is your chance to offer your customers with a wireless protection program that will benefit your customers by giving them an affordable way to protect their phone, and it will benefit you by increasing your revenue at the point of sale!

Overview

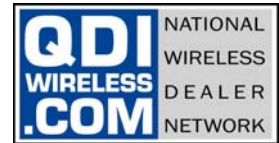
Global Warranty Group's Wireless Protection Program provides coverage for your wireless phone for damage not covered by the manufacturer's warranty. These programs are unique, offering pre-paid Extended Service Contracts which provide lost, stolen, broken & liquid damage coverage for all Carriers, makes and models of wireless phones. All of the Wireless Protection Programs are sold as high profit accessories which will allow QDI Premier Dealers to maximize their earning potential with each individual customer.

Global Warranty Group has two programs, Premier and Deluxe, which can be offered to customers. Both Wireless Protection Programs are designed to:

- Increase Dealer Profitability & Cash Flow
- Reduce Deactivations
- Increase Overall Accessory Sales
- Differentiate Dealers from the Competition
- Give a Value Added to the Customers
- Create Customer Loyalty

Sign-Up Procedures for QDI Premier Dealers:

1. You must file a **Dealer Information Form** (see your QDI Territory Manager). Please try to fill out as much information as possible.
2. Fax or email to GWG.



Coverage Summary

There are two programs for the customer to choose from.

Premier Program

- Provides *lost, stolen, broken and liquid damage* coverage for wireless phones.
- Annual Contract.
- Coverage for ALL CARRIERS and all makes and models of cell phones GSM, CDMA, TDMA and IDEN.
- Coverage up to \$1000: 2 repairs or 1 replacement within a 12-month period.
- Lowest deductible in the industry:
 - \$50 deductible per claim for all wireless phones valued under \$300.
 - \$75 deductible per claim for all wireless phones valued over \$300 or PDAs, BlackBerry's, Sidekicks, Treos, etc.
- 30 day "waiting period" before a customer can file a claim.
- Coverage underwritten and guaranteed by a rated insurance company.
- Easy and fast claims filing, 800# available 24 hours/7 days a week (lost or stolen claims require a police report).
- 48-hour turnaround time for all replacements. Replacement customers will receive equipment of like kind and quality. 3 to 5 business days for all repairs.

| | | |
|---------------------|---------------|--------------------|
| Part #s: | Retail | *Non-Retail |
| | GWGPREMIER-S | GWGPREMIER-NS |
| Dealer Cost: | \$37.00 | \$37.00 |

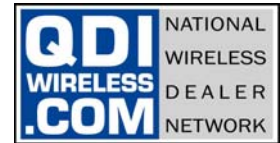
Deluxe Program

- Provides *lost, stolen or broken* coverage for wireless phones. (**Liquid damage not covered.**)
- Annual Contract
- Coverage for ALL CARRIERS and all makes and models of cell phones GSM, CDMA, TDMA and IDEN.
- Coverage up to \$169.99: 1 repair or 1 replacement within a 12-month period.
- Lowest deductible in the industry: \$25 per claim.
- 30 day "waiting period" before a customer can file a claim.
- Coverage underwritten and guaranteed by a rated insurance company.
- Easy and fast claims filing, 800# available 24 hours/ 7 days a week (lost or stolen claims require a police report).
- 48-hour turnaround time for all replacements. Replacement customers will receive equipment of like kind and quality. 3 to 5 business days for all repairs.

| | | |
|---------------------|---------------|--------------------|
| Part #s: | Retail | *Non-Retail |
| | GWGDELUXE-S | GWGDELUXE-NS |
| Dealer Cost: | \$27.00 | \$27.00 |

*You are not required to carry the retailed packaged Insurance Program Service Contracts in your store since you are able to process contracts online. However, you do need to purchase the programs continuously because GWG will not allow you to activate customers on the program if you have not pre-purchased the contracts from QDI.

To place an order, please contact QDI's Customer Sales Department or log on to www.qdiwireless.com.



Benefits of the Wireless Protection Program:

- The Wireless Protection Programs allows QDI Premier Dealers to profit instead of the telecommunication providers! Currently, telecommunication providers want QDI Premier Dealers to offer their extended warranty program upon a new activation, but are not willing to share in the profits of the program. The Wireless Protection Program allows Cell Phone Dealers to earn a significant profit margin from the sale of each extended service contract sold. **Profit margins range from 50% to 100%.**
- Currently, the Wireless Protection Program is the only after-market extended service contract to offer lost, stolen, broken & liquid damage coverage for all makes, models & Carriers.
- The Wireless Protection Programs can be sold on cell phones up to 1 year from the date of activation.
- Online activations available.
- Free marketing material; posters, blister packs and color brochures.
- Comprehensive sales training from store owners to sales reps.
- Reporting capability for expiring contracts.

Competitive Comparison

GWG’s pricing is extremely competitive against the carrier programs. Please look at the analysis against all three of T-Mobile’s plans:

- All of T-Mobile’s plans must be purchased at point of sale or within 15 days. GWG plans can be purchased up to 3 months.

| Plan | | Cost | | Deductible | | Included Phones | |
|----------------|-----------------|------------------|------------------------|------------|---------|---|--|
| T-Mobile | GWG | T-Mobile | GWG | T-Mobile | GWG | T-Mobile | GWG |
| Group A Phones | Deluxe Program | \$3.99 per month | Dealer cost = \$27.00* | \$40.00 | \$25.00 | Phones up to \$150.00 | Phones up to \$169.99 |
| Group B Phones | Premier Program | \$5.99 per month | Dealer cost = \$37.00* | \$70.00 | \$50.00 | Phones under \$300.00 | Phones under \$300.00 |
| Group C Phones | Premier Program | \$5.99 per month | Dealer cost = \$37.00* | \$110.00 | \$75.00 | Phones over \$300.00 + PDAs, Sidekick, Treo, Blackberry | Phones over \$300.00 +PDAs, Sidekick, Treo, Blackberry |

*Customer Cost determined by QDI Premier Dealer.

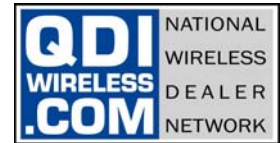
Insurance

The Wireless Protection Programs are Extended Service Contracts backed by Marathon Financial Insurance Company & re-insured by Swiss-Re, the 2nd largest re-insurer in the world, managing over 111 billion dollars in assets.

Call Center:

GWG’s Call Center Solutions provide clients with a comprehensive suite of world-class customer service capabilities and guaranteed service levels.

- 24 hours, 7 days a week, 365 days a year toll free customer service
- All calls are answered by Live Operators



Claims Procedures:

Global Warranty Group will administer the entire claims process. The Wireless Protection Program makes the claims process quick and easy. Just file a claim within 10 days of the incident and GWG will assist the customer in the claims procedure. The wireless phone is usually replaced within 48 hours, depending upon equipment availability. Repairs are fulfilled within 3-5 business days, upon receipt of damaged phone.

Filing a claim:

In order to process the customer's claim on the first call, the following information is needed. If the customer does not have a particular item, the processing of the claim will be delayed:

- The person calling in the claim must be listed on the contract.
- Make sure you know the manufacturer, model name and number of wireless telephone.

To file a claim for a broken wireless phone or equipment please:

- Call your Communication Service Provider to determine if there is a line or misuse problem prior to calling the claim center for an Authorized Service Facility.
- If equipment failure is not resolved, please call the Claims Center at (888) 980-8894.
- During the claims process, GWG's Customer Service Representatives will take credit card information to collect the deductible. If a credit card is not available the customer will be instructed to mail in certified funds.

To file a claim for a Lost or Stolen wireless phone or equipment please:

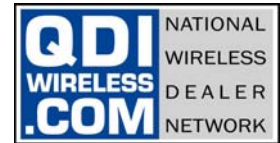
- Contact your Communication Service Provider and suspend your service.
- Report incident to police, obtain a police report number and copy of the police report.
- Call the Claims Center at (888) 980-8894.
- During the claims process GWG's Customer Service Representatives will take credit card information to collect the deductible. If a credit card is not available the customer will be instructed to mail in certified funds.

GWG's claims department will do everything to ensure the customer is not without their wireless phone any longer than necessary.

- Coverage begins on the 31st day after purchase.
- File your claim within 10 days of the incident.
- If your exact equipment model cannot be repaired or is not available, you will receive comparable equipment from one of GWG's Authorized Service Facilities.
- All replacement equipment may be refurbished or equipment of like kind and quality.

Authorized Repair Facilities:

GWG has contracted with some of the most predominant repair facilities in the United States. These facilities focus on providing the highest quality product and fast, dependable service to their customers. All Authorized Repair Facilities are Certified and employ Manufacturer Certified Repair Technicians. All of the Authorized Repair Facilities offer a full range of remanufacturing services, warranty and non-warranty repairs for AMPS, CDMA, TDMA, GSM, PCS and iDEN.



Activation Procedures

Blister Packs:

1. Please **completely** fill out the Extended Service Contract (hard copy 3-part NCR paper): **Deluxe Program** or **Premier Program**.
2. The Customer and QDI Premier Dealer **must** sign and date the Extended Service Contract.
3. **In order to activate the Extended Service Contract, the Dealer must fax over a copy of the Extended Service Contract to GWG at (877) 220-8501.**
4. The Customer must receive a copy of the Extended Service Contract for the designated program. (Pink copy)
5. The QDI Premier Dealer will keep a copy of the Extended Service Contract for their records. (Yellow copy)
6. The Customer may cancel the Extended Service Contract within 15 days from Inception Date and receive a full refund less any claims.
7. The QDI Premier Dealer will receive an Activation Confirmation via fax or email from GWG for each contract sold. **If the QDI Premier Dealer does not receive an Activation Confirmation, this means the contract is NOT activated.**

Online Activation Procedures:

1. QDI Premier Dealer must go to www.wirelessprotectionprogram.com. Click on Activations. Premier Dealer must enter Username (QDI Dealer Account Number) and Password (QDI Dealer Account Number).
2. Premier Dealer must choose program type: **Premier Program** or **Deluxe Program**.
3. Please **completely** fill out the online Extended Service Contract: All red fields are mandatory. Upon completion click Submit Activation button.
4. Please print out a copy of the Extended Service Contract for your customer. **It is mandatory that the customer receives a copy of the Terms and Conditions.**
5. The Customer may cancel the Extended Service Contract within 15 days from Inception Date and receive a full refund less any claims.
6. The Premier Dealer will receive an Activation Confirmation via fax or email from GWG for each contract sold. **If the Premier Dealer does not receive an Activation Confirmation, this means the contract is NOT activated.**
7. For any usage problems with the Website, please contact GWG directly at (631) 750-0300.

Claims Center – 24/7/365 days per year – all calls are answered by LIVE operators.

Claims process/ turn-around time:

1. **Broken Phone Claims:** Customer calls Claims Center, customer is then instructed to mail phone to Authorized Service Center – repairs will take an average of 3 to 5 business days **upon receipt of phone**
2. **Lost or Stolen Claims:** Customer calls Claims Center – **all** lost or stolen claims require a police report (or phone number of precinct, police officer's name and badge number) to be faxed to WPP. Upon WPP's receipt of all information – customer will receive a replacement phone within 24 to 48 hours.
3. **Phones can be replaced with high quality refurbished units.** Customer will always receive the same if not better technology.