

2006-2007 Benefits Program

Executive Privileges Club (EPC)



Which direction will you go in 2006?



Does the benefit plan shown on the next page represent your company's current offering to employees, consultants, and contractors?

If so, then it's likely that you're missing out on not only acquiring but retaining the very best possible candidates.

With the daily evolution in corporate America's business operations staff members require more than just monetary compensation, vacation time, and medical coverage in their benefits package. To differentiate yourself from other companies and attract the best let us introduce you to the Executive Privileges Club (EPC).

Does this look familiar?

Individual & Personal Benefits

- 401(k) Savings Plan
- Employee Stock Purchase Plan
- Paid Time Off
- Holidays
- Mass Transit and Parking Accounts
- Employee Referral Bonuses
- Merit Program

Healthcare and Insurance Benefits

- Medical Insurance
- Dental Insurance
- Supplemental Life Insurance
- Healthcare and Dependent Care
- Flexible Spending Accounts
- Basic Life and AD&D Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance



Reach the next level in 2006



Although your current benefits package is filled with valuable incentives we would like to take this time to formally introduce to you the benefits of the Executive Privileges Club and how it will boost your company's morale and productivity margins.

Let's begin.....

EPC Overview



With your staff members actively participating in the Executive Privileges Club they will experience the following premium level discounts and amenities:

1. Hotel and resort accommodations. (plus one randomly selected member will receive a free one week stay at a resort of their choice be it nationally or internationally.)
2. 20% to 50% off vacation and romantic getaways.

EPC Overview (cont'd)



Members will also experience discounts on:

3. Cellular service (both voice and data), equipment and accessories.
(Choose from Sprint, Verizon, T-Mobile, Cingular, Earthlink Wireless, SkyTel, and Arch Wireless.)
4. Car and SUV rentals worldwide for business or leisure.

EPC Overview (cont'd)



As if that isn't enough you can also take advantage of these discounts:

5. Car care and routine maintenance on your personal vehicles or company vehicles.



6. Grocery purchases

EPC Overview (cont'd)

To really put a smile on your face we even provide discounts on:

7. Home, lighting, appliance, and garden needs



8. Movie admissions and snacks



EPC Overview (cont'd)

9. Home Loans and Commercial Real Estate Loans.



10. Business Credit Cards (for purchasing and cash advances.)



EPC Overview (cont'd)



11. Insurance Products (such as: Medical Insurance, Supplemental Life Insurance, Healthcare and Dependent Care, Basic Life and AD&D Insurance, Short-Term Disability Insurance, and Long-Term Disability Insurance.)



12. Personal Computers and Peripherals (choose from over 150 brand name manufacturers.)

EPC Overview (cont'd)



13. Office Supplies, Electronics, and Furniture

14. Banking and Direct Deposit needs. (members can make \$25 just for an opening a new account.)

EPC Overview (cont'd)



15. Day Spa and Massage Therapy

(take the stress out of your day with some well-deserved pampering.)

16. Internet Access

(enjoy high-speed access, wi-fi internet, and competitive pricing on VoIP.)

EPC Overview (cont'd)

17. Credit Card Acceptance

(if you would like to increase your sales by way of check, debit, or credit card we can offer you a wide range of solutions. Even if you have a Merchant Account we can provide better rates and lower transaction costs than you're currently receiving.)



18. Payroll Services

(reduce payroll and administrative costs significantly with our cost effective payroll cards.)



EPC Overview (cont'd)

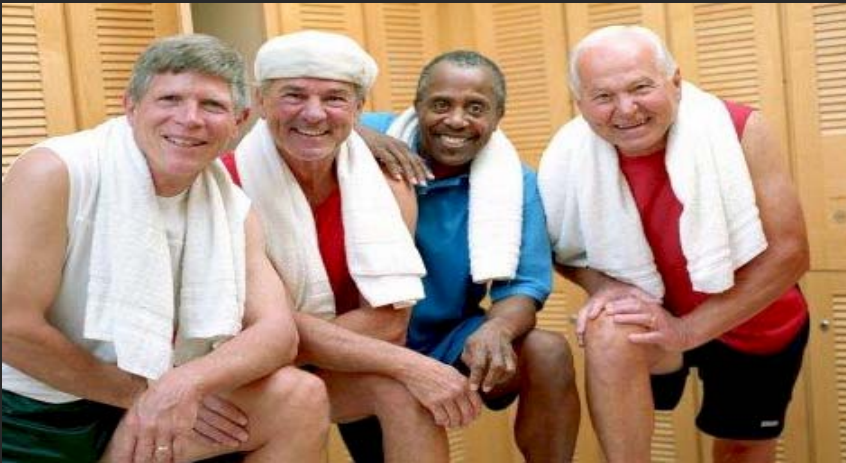


19. IVR (Integrated Voice Response)
(now you can automate your payment process by accepting funds over the phone through a voice activated interface.)



20. Voice Logging
(upgrade your level of customer service with recorded conversations for quality assurance purposes.)

Closing Remarks



These are the core benefits Mall Lobby.com, Inc. will be bringing to your company both on and off the clock. Once fully implemented you will witness the change in your workforce's behavior and performance. The "Executive Privileges Club" has an annual membership cost of \$50/year per person.

Open enrollment season ends December 20th. To receive your 2006 Application please send your e-mail request to: membership@malllobby.com