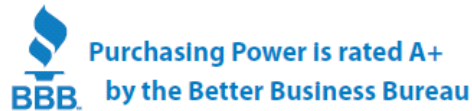




The Purchasing Power Program:

Bridging the Gap Between Work & Life



Purchasing Power is rated A+
by the Better Business Bureau



Purchasing Power supports financial
literacy through Junior Achievement®.



About Us

- Based in Atlanta, GA
- Established leader, providing...
 - Employee purchase programs with a proven track-record
 - Disciplined purchase options with manageable payments
 - New, name brand products with value-added features
- Customer satisfaction rating over 90%
- More than 50% of program participants are repeat buyers
- Over 500,000 orders serviced from employees across the U.S.
- Ranked on *Inc.* 5000 list & *Entrepreneur Magazine's* Hot 100 list of fastest growing companies in 2008



What is Purchasing Power?

- Premier purchase program – enhances employee benefits package
- Responsible way through payroll deduction for employees to buy name brand computers, electronics & home appliances
- Easy-to-administer, risk-free program for you & the employer that supports HR business objectives such as retention, work-life balance & self-service
- Convenient & easy alternative to traditional financing for budget-conscious employees who don't want to use cash or credit



Producer Benefits

- Create goodwill for the employer
- Proven, turn-key way to generate recurring revenue
- Differentiates you as a producer with unique & innovative benefit
- Involves no risk to you or the employer
- Monthly sales tips & materials provided on regular basis to help you through the sales process – from start to finish
- Direct deposit available
- Generates passive commission income – on average \$4 per eligible (10,000 lives = \$40,000 annual commission)
- It's a win, win, win!





Producer Earning Potential

Broker Commission	Case Size	*Average Penetration	AUR-Average Unit Retail	Year 1	Year 2 (cum)	Year 3 (cum)	Year 4 (cum)	Year 5 (cum)
7%	1,000	5%	\$1,500	\$5,250	\$10,500	\$15,750	\$21,000	\$26,250
7%	5,000	5%	\$1,500	\$26,250	\$52,500	\$78,750	\$105,000	\$131,250
7%	10,000	5%	\$1,500	\$52,500	\$105,000	\$157,500	\$210,000	\$262,500
7%	25,000	5%	\$1,500	\$131,250	\$262,500	\$393,750	\$525,000	\$656,250
7%	50,000	5%	\$1,500	\$262,500	\$525,000	\$787,500	\$1,050,000	\$1,312,500

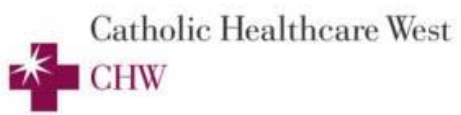
*Once launched, the program typically yields an annual penetration rate of 5-10%
 Over 50% of Purchasing Power's customer base are repeat buyers



You're In Good Company



CHARMING SHOPPES, INC.



Product Overview

Computers

Purchasing Power offers new, name-brand computers from many of the manufacturers you know and trust, including Dell™, Acer®, and Hewlett Packard®.



Electronics

Our premier purchase program has a wide selection of consumer electronics, featuring top-tier brands and products like cameras, home entertainment, gaming, MP3 players, televisions and much more! Some of our leading manufacturers include Sharp, Sony, and Panasonic.



Home & Appliances

Get value and style with name-brand appliances from leading manufacturers that are highly-rated in customer satisfaction by consumer publications. Products include washers & dryers, refrigerators, fitness equipment, and home furniture.



Employee Challenges

- 15-20% of employees have financial problems severe enough to negatively affect work productivity¹
- 84 million “credit challenged” (out of 119 million)
- Tightening credit lines & increased requirements
- 25% of Americans have no computer or have an outdated one due to lack of cash or credit²
- Manufacturers deny 50% of credit applicants

Employee Benefits

- Manageable payments automatically deducted from check over 12 months
- Enjoy products delivered to their home once order is placed
- Easy qualification based on tenure, employment status & salary
- Total cost up front & how it compares to using cash or credit – no hidden fees
- No down payment required
- Simplified shopping online or by phone 24/7

¹ Source: Personal Finance Employee Education Foundation

² Source: Harris Interactive Poll, January 2009

Prospecting



Target Markets

- Manufacturing
- Healthcare
- Public Administrations
- National Retailers
- Education
- Consumer Goods

Qualifications

- Minimum group size: 500+ employees
- Payroll deduction
- Initial underwriting review based on industry classification

Typical Eligibility

- Active full-time employees
- Minimum 18 years of age
- Meet tenure & salary requirements established during Purchasing Power's underwriting process

Getting Started



Communication Plan

Purchasing Power is communicated three times a year



Spring...March 15 – April 15



Back-to-School...July 15 – August 15



Holiday...November 15 – December 15

A variety of communication vehicles are used

- Home Mailers
- Posters
- Intranet
- Email & Newsletters
- Payroll Stuffers
- Benefit Fairs

- Communications may be customized with employer logo, participation requirements & employee reference.
- Purchasing Power bears all cost for design, production & distribution.

Quantifying Program Benefits



- **64%** of Purchasing Power customers who might consider it, are less likely to borrow from their 401(k).
- **93%** of Purchasing Power customers agree that having access helps to reduce their financial stress.
- **75%** of Purchasing Power customers agree that having access to PPC makes them more productive.
- **87%** of Purchasing Power customers agree that having access to PPC improves their work/life balance.



Quantifying Program Benefits

- **85%** of Purchasing Power customers agree that having access to PPC supports their family's education needs.
- **94%** of Purchasing Power customers agree that having access adds convenience or efficiency in their homes.
- **71%** of Purchasing Power customers say access to Purchasing Power increases their overall satisfaction with their employers.



** Based on November 2010 survey results from 601 Purchasing Power customers.*



Testimonials

“We have had over 2,500 employees purchase computers, printers and cameras that are available through our program. Over 90% of our employees have said that they would recommend Purchasing Power to a co-worker or friend, and we have consistently seen that we have repeat purchases of about 73%. Those statistics speak volumes about how much our employees appreciated the benefit of Purchasing Power.”

- Brian Wilson, Total Rewards Manager
Newell Rubbermaid

“So many times I had to tell my children they could not have some special toy or item that they wanted because I didn't have the money. The inner pleasure that a parent gets from making their kids face light up is immeasurable. With Purchasing I was also able to purchase a video camera to capture those special moments. Purchasing Power is a real blessing to me. My children are happier than they have been for a long time. Thanks again Purchasing Power for the joy you have brought to me and my family.”

- Satisfied Purchasing Power customer

Hear More Benefits at [I.purchasingpower.com/premier!](http://www.purchasingpower.com/premier!)



Thank You for Participating!

Contact us at:

sales@purchasingpower.com

877-208-7165

www.PurchasingPower.com

You can also follow us www.twitter.com/PurchasingPower