



## Total Debt Freedom – The Painted Picture of Dec 31st 2012

*“If it is not in writing, it does not exist.”*

**The best way to ensure the future happens is to create it first in our minds. At Total Debt Freedom (“TDF”) we commit to this picture as though it’s already happened. Our Painted Picture serves to create the vivid mental image of what TDF will look like, feel like and act like on December 31<sup>st</sup> 2012.**

**Overall Vision** - Why we do what we do is so clear “we believe that when people become debt free, good things happen for consumers, creditors and the economy”

How we do what we do is also clear “we arrange settlements on unsecured debt so consumers and creditors can both win”

Our vision is to build a company that creates fast and efficient debt relief for consumers yet meets the needs of credit grantors to recover debt in the fastest and most efficient means possible. Our mission is to help people and credit grantors meet in the middle and create a meaningful solution which is looked upon as a win – win solution to unsecured debt.

**Brand Presence** - Our brand “the debt free man” resonates with “who” we are as well as why and how we do what we do. Our goal is to become one of North America’s most admired and visible consumer service brands by consistently delivering the “wow factor” to everyone we serve. We’ve created remarkable power across Canada, across the media and across our customer base that has clarified, solidified and strengthened our strategy, direction and focus.

**People, culture, values and spirit** - People, trust and relationships are the fabric of our company. It’s all about people here. We have worked hard to make it all about hiring the right people and treating everyone right. With every decision we make, we first consider our people.

Our hiring systems attract nothing but the best people for the positions that we offer. Our vision attracts team members that are proud to be part of our goals. Our culture one that is results driven, we have a work hard, play hard culture. We have created an environment where our people’s talents integrate work and life into one big adventure.

We reward performance by sharing the profits of the company. Our peers and clients say that TDF wins by providing a best in class experience. Testimonials continue to pour in that make us all feel warm and fuzzy.

Our spirit is high, we continue to set new standards in values and our company culture just feels “right” to all of our people. TDF is recognized as a “best company to work for”

**Leadership** - We are a company of leaders. Everyone notices our clear, decisive, focused and passionate leadership at all levels of the company. Our clients praise our leadership and say that we have created the extraordinary experience of debt freedom.

**Growth** - "What gets measured gets done".

TDF is a metrics driven organization which measure results. Our reporting serves as a tool for better leadership, management and decision making. Our reporting is simple to read and interpret.

TDF is an independent owned company of over 30 minds. We are clearly a global company as more then 50% of our revenues come from outside of Canada. We currently manage over \$100 Million in unsecured debt on an annual basis.

We add value and our reward is profit. We have always run profitably and we always will. Our profits finance our growth and give us our freedom to choose.

**Communication** - Communication is a priority; our message is clear, timely, accurate and concise. People trust us because we call it like it is.

We have effective means of communication that connect our people with our clients and their credit grantors. Our communication systems are admired by insiders and outsiders alike. We only use the best technology to ensure effective communication.

**Customer Service** - Our mission is to make the business of debt relief exceptional. We leave every customer an enthusiastic advocate of our company. We understand who our customers are, and why they are experiencing financial hardship.

We get that bad things can happen to good people and that nobody just wakes up in the morning and intends to drown in debt. We get that people in debt want to be treated with compassion and respect.

We've completed significant research and analysis resulting in a deep understanding of our customers, needs, attitudes and behaviours so we can engage them with exceptional customer service.

It's not what we do, it's how we do it that has become important and as a result, customer referrals are abundant.

**Image** - We are a strong, positive and forward thinking organization. Our image rings true with people. When people talk to us they "get us". We are well respected and an industry leader constantly setting new benchmarks.

**Media** - The media has helped us get exposure that most companies couldn't afford to buy. In our sector, TDF is quoted in the press frequently on television, print and online portals.

**Systems** - The systems TDF has implemented have been a vital component of the growth of the business. Our systems deliver growth and profitability. We believe that "people don't fail - systems do". We continually search for missing systems and aim to constantly improve those we do have in place.

**Success** - Success is about contributing, feeling recognized, having fun and winning. We work together as a team to ensure that we achieve our personal goals as well as support each other in achieving our collective vision of creating a nationally admired brand. 2012 was about frequent wins and celebrations - celebrating the fact that we have made the ordinary business of debt relief, exceptional.