

*For your  
customers.....*

**Protecting your brand  
Protecting your portfolio.  
Preserving the dignity of your customers.**



*Phillips & Cohen Associates, Ltd. is pleased to  
announce the launch of our newly enhanced*  
**Deceased Account Care Unit**

**Recovering the Possibilities.....**

As part of our ongoing and unparalleled commitment to providing you with a comprehensive suite of compassionate and innovative deceased care recovery services, we have recently expanded our service offerings and specialty focus for your deceased portfolio. These enhancements are designed to deliver the utmost in portfolio optimization for you and dignified treatment for your customers- just a few examples of which are provided herein.

**PHILLIPS & COHEN  
ASSOCIATES, LTD.**  
Financial Recovery

*For your  
portfolio.....*

# State-of-the-art Technology



More than just the ability to receive and manage your files, Phillips & Cohen boasts some of the most sophisticated technological capabilities available in the industry. By offering these flexible capabilities, coupled with our commitment to translating this technology into ease for our clients, we are able to ensure that you experience seamless transactions across multiple systems and platforms and that you have the ability to customize your process flows -for as little, or as much as you need.

- As the most noted deceased account care service provider, using our proprietary database and technology we have the ability to **pro-actively scrub your system** to identify deceased accounts, **code** your system of record, and **package those accounts for placement or sale**
- Proven, comprehensive ability to work and manage accounts from **our system or yours**; as well as to **consolidate and manage information** and transactions **from your pre and post charge off partners and data management systems**
  - This robust capability also extends to transacting **insurance, bankruptcy and litigation** processes
- Virtually limitless opportunities for **process and/or system flow customization**

# Agentless Transactions



Because we realize that dealing with the loss of a loved one may be a difficult and sensitive time for communications, we have created the opportunity for your customers to manage all aspects of an account without ever having to speak to a Care Agent.

## *On-Line:*

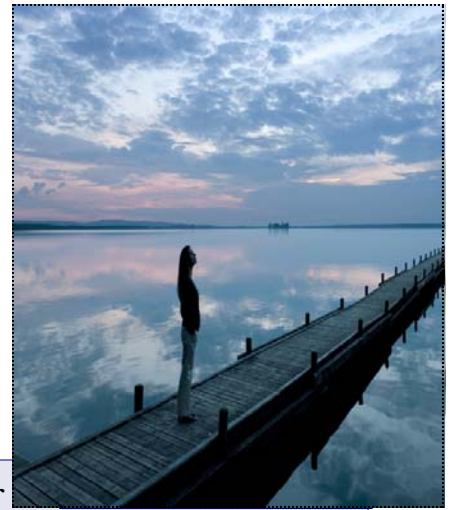
- Customers may go on-line to enter all necessary Estate information
- Additionally, customers may pay an account and/or create payment arrangements completely online via an on-line negotiation program
- As always, a customer may elect to speak with a Phillips & Cohen Care Agent at any time



## *Phone:*

- Customers may call or opt in to an agentless telephonic account system wherein they may pay an account or create payment arrangements through an automated telephonic negotiation system

# Care and Support



It is important for your customers and/or their representatives to know that you have entrusted their account to a partner that is knowledgeable and compassionate, and able to offer access to resources to help them through this difficult time.

Our customized, proprietary training package- developed by experts in the areas of compliance, grief counseling and adult learning- includes specialized **training by a professional grief counselor** for each Phillips & Cohen Care Agent. Our Care Agents also receive ongoing training on recognizing the various stages of grief, and being able to **listen and respond** with compassion.

As part of our ongoing effort to provide your customers with the best possible customer experience during their interaction with Phillips & Cohen, we have created an arrangement with an accredited **Grief Counseling /Support Agency**, to which we are able to either **refer or directly transfer your customers** should they be interested.

Additionally, our Care Agents are now equipped with a multitude of **resources to assist your customers**- including online addresses to required county forms, helpful phone numbers and common practices and terms associated with the probate process.

*Support*  
IS AVAILABLE

# Open and Caring Communication

At Phillips & Cohen Associates, our focus is on ensuring brand protection and a positive customer experience from beginning to end.

An **informative, compassionate leaflet** designed to help offer guidance with the probate process is mailed to each customer upon placement with Phillips & Cohen. This leaflet provides your customers with valuable information and helpful resources, while introducing Phillips & Cohen and encouraging open lines of communication.



Additionally, as part of our commitment to ensuring we are providing the continued **best possible service** to you and your customers, we have introduced a **Customer Experience Survey**. Upon contact, your customer is given the opportunity to agree to receive a follow-up survey call, during which an independent third party asks a series of questions to rate your customer's experience, and provides that feedback to the Phillips & Cohen review board for consideration.