

The company markets and sells its products to:

- Drug and food chains.
- Mass merchandisers.
- Wholesale beauty aid distributors.

These companies are located in:

- The United States.
- Canada.
- Internationally.



The majority of sales are to some of the largest retailers in America.

Largest Customers
(By Percentage of Net Sales)

	2003	2004	2005	2006	2007
Wal-Mart	34%	34%	32%	34%	40%
Walgreen's	13%	11%	8%	13%	8%
Rite Aid	8%	7%	5%	5%	8%
CVS	7%	7%	7%	7%	6%
McLanes		9%	12%	6%	5%
Albertson's	4%				
Ekard	6%				
Foreign sales		2%	2%	2%	3%

Product Development:

Business Model:

The company's business model is very simple:

- CAW owns some of its product lines.
- It licenses others.
- The results are easy to measure.

Wholly-Owned Product Lines:

The majority of CAW's sales revenues are from sales of wholly-owned product lines (i.e., products sold under trademarked names owned by the company, and not subject to any other party's interest or license).



- Using its own staff and outside consultants, CAW creates new products.
- Contract manufacturers produce the merchandise.



Licenses:

In addition to the wholly-owned product lines, CAW has license agreements with several companies for exclusive rights to market and distribute patented products. The table that follows lists the products, their use and whether they are wholly-owned or licensed.

Product Summary

Category	Comment	Wholly-Owned	Licensed
Dietary Supplements	Weight loss/cholesterol reducers	X	
MEGA-T			
Skin Care:			
Bikini Zone	Pre- and after-shave products	X	
Scar Zone	Scar diminishing cream	X	
Solar Sense	Sun screen products		X
Sudden Change	Skin products to enhance appearance	X	
Hair Off	Depilatories		X
Oral Care:			
Plus+ White	Teeth whitening products	X	
Nail Care:			
Nutra Nail	Products to maintain fingernails		X
Fragrances:			
Cherry	Perfume and cologne	X	
Vanilla			
Hair Care and Misc.			
Wash 'N Curl	Shampoo and conditioners	X	
IPR Foot Care	Corn removal products		X

CCA Family of Products



Characteristics of the Company's Product Sales:

The products:

- Are relatively inexpensive. The majority of the company's products retail between \$5 and \$20.
- Must be used frequently; on a daily, weekly or monthly basis.
- Have mass appeal.
- Must be restocked by consumers on a regular basis.



The company's gross sales by category percentage are shown in the following table.

Sales by Category (By Percentage of Net Sales)

Category	2004	2005	2006	2007
Dietary supplements	10%	35%	31%	31.1%
Skin care	37%	31%	30%	28.8%
Oral care	31%	17%	24%	25.0%
Nail care ¹	16%	8%	9%	10.7%
Fragrance		3%	3%	3.4%
Hair care and misc. ¹		5%	3%	1.0%

1. This category is licensed from Alleghany Pharmacal.

Financially Attractive

Currently, there are four factors that currently make CAW stock financially attractive.

1. The stock is trading below book value.
2. Return on equity.
3. The company pays dividends.
4. The company maintains excess liquid assets.

Factor 1 – Trading Below Book Value:

As of August 31, 2008, the book value of CAW was \$4.33. The stock price was \$3.40 as of December 3, 2008.

- The stock is trading below its book value. The last time that happened was in 2003.

Book Value

2001	2002	2003	2004	2005	2006	2007	2008 ¹
\$2.22	\$2.59	\$3.03	\$3.34	\$3.62	\$3.91	\$4.36	\$4.33

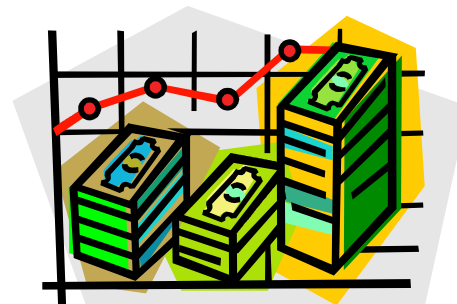
1. As of August 31, 2008.



The table that follows shows the high and low stock prices.

CAW High and Low Stock Prices

	2001	2002	2003	2004	2005	2006	2007	2008
High	\$1.90	\$2.00	\$8.69	\$11.30	\$13.80	\$11.73	\$12.12	\$9.95
Low	\$0.37	\$1.25	\$1.70	\$6.70	\$7.00	\$7.80	\$8.94	\$3.43



The company has a history of paying a dividend and raising it as well.

CAW Price to Book

Book Price Compared To...	2001	2002	2003	2004	2005	2006	2007	2008 ¹
High stock price	0.9X	0.8X	2.9X	3.4X	3.8X	3.0X	2.8X	2.3X
Low stock price	0.2X	0.5X	0.6X	2.0X	1.9X	2.0X	2.1X	0.8X

1. As of August 31, 2008.

Factor 2 – Return on Equity:

The most important financial calculation is the return on equity (ROE). It measures management’s ability to use shareholders’ capital in an efficient manner. Historically, CAW’s management has done a good job with the stockholders’ capital.

Return on Equity

2001	2002	2003	2004	2005	2006	2007
13.2%	18.0%	24.9%	24.7%	15.7%	21.4%	19.1%

The return on equity for the last 12 months has been subpar.

**Trailing 12-Month Earnings
(September 1, 2007, Through August 31, 2008)**

Earnings		Book Value as of August 31 Each Year	
Quarter 4 2007	\$0.13	2007	\$4.21
9 months fiscal 2008	<u>\$0.32</u>	2008	\$4.33
	\$0.45		

Return on Equity Calculation

Earnings	\$0.45	X 100 =	10.5%
Average Book Value	\$4.27		

The company is optimistic that its new product, MEGA-T Plus, introduced in the fourth quarter of fiscal 2008, will be successful and that the ROE will increase.

Factor 3 – The Company Pays Dividends:

- The company pays a large dividend.¹

Dividend per Share

2003	2004	2005	2006	2007	2008
\$0.06	\$0.14	\$0.16	\$0.24	\$0.30	\$0.43

- The dividend yield is currently the highest in the company’s history.

Average Annual Dividend Yield

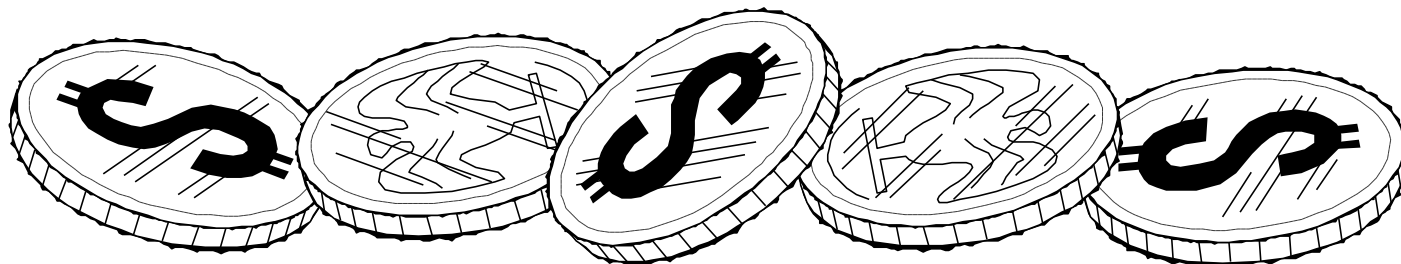
2003	2004	2005	2006	2007	2008
2.2%	1.7%	1.6%	2.4%	2.9%	7.3%

¹ On January 8, 2003, the company announced its first cash dividend, payable in May 2003.

- The current dividend yield is 11.2%.

Dividend per share	\$0.43 x 100	=	11.2%
Stock price	\$3.85		

Factor 4 – The Company Maintains Excess Liquid Assets:



CAW has a very strong balance sheet. The company has a growing bond and bond-equivalent portfolio, which generates a respectable amount of “other income.”

Short-term Investments and Marketable Securities

(In \$Millions)	2002	2003	2004	2005	2006	2007	2008 ¹
Current							
Corporate obligations	\$2.1	\$0.9	\$1.5	\$4.1	\$4.7	\$5.6	\$0.2
Government obligations ²	1.3	1.2	0.3	2.7	6.6	2.1	9.0
Preferred stock	0	0	0	0	NM	NM	NM
Common stock	0	0.3	0.1	NM	0.1	0.1	0.1
Mutual funds	0.1	0.1	0.1	0.1	0.1	0.2	0.1
Other equities	0	0.1	0	0.1	NM	NM	NM
Total	\$3.5	\$2.6	\$2.0	\$7.0	\$11.5	\$8.0	\$9.4
Non-current							
Corporate obligations	\$1.0	\$5.3	\$5.4	\$2.9	\$1.6	\$0.4	\$0.6
Government obligations	4.8	4.2	2.7	2.5	1.6	3.6	0.6
Preferred stock	0.8	1.4	0.6	0.8	0.8	0.7	2.5
Other equity investments	0.1	0.1	0.1	0.1	0.1	0.1	NM
Total	\$6.7	\$11.0	\$8.8	\$6.3	\$4.1	\$4.8	\$3.7
Total	\$10.2	\$13.6	\$10.8	\$13.3	\$15.6	\$12.8	\$13.1

1. As of 08-31-08.

2. Including mortgage-backed securities.

NM: Not meaningful.

Other Income

(In \$Thousands except Other Income Before Taxes)

	As of November 30 Each Year							
	2001	2002	2003	2004	2005	2006	2007	2008 ¹
Interest income	\$265.2	\$383.6	\$461.3	\$442.9	\$417.5	\$582.2	\$794.4	\$421.2 ²
Dividend income	16.1	11.8	17.6	44.8	32.2	43.8	33.7	
Realized gain (loss) on sale of securities	25.3	2.3	9.5	143.7	0	49.3	21.8	(4.1)
Royalty income	(0.1)	(2.2)	97.2	138.3	109.3	108.2	125.2	132.5
Sale of trademark	57.4	41.8	0	50.0	0	0	0	0
Miscellaneous	5.8	2.2	5.4	30.5	13.9	14.3	70.6	23.7
Total	\$338.9	\$439.5	\$591.3	\$850.2	\$572.9	\$797.8	\$1,045.7	\$573.3
Other income before taxes (cents per share)	\$0.05	\$0.06	\$0.08	\$0.11	\$0.08	\$0.11	\$0.15	\$0.08 ³

1. As of 08-31-08 (9 months).

2. Interest and dividend income combined.

3. The nine-month income in 2007 was \$0.11.



Valuation:

Sales:

Historically, CAW has been able to generate some sales growth each year.

**Revenue
(In \$Millions)**

1995	1996	1997	1998	1999	2000	2001
\$36.8	\$39.5	\$37.7	\$37.4	\$36.9	\$37.0	\$41.4
2002	2003	2004	2005	2006	2007	
\$45.2	\$53.4	\$59.0	\$61.2	\$63.3	\$59.8	

The company's revenue has increased each year since 1999. In early December 2008, it appears that sales may decrease for the second year in a row.

**Revenue for Nine Months of 2007 and 2008
(In \$Millions)**

2007	2008	% Change
\$46.6	\$45.4	(2.6%)

Earnings:

Earnings have declined sharply in 2008.

**Earnings for Nine Months
Of 2007 and 2008**

Year	Quarter			9- Month Total
	1	2	3	
2007	\$0.07	\$0.18	\$0.29	\$0.54
2008	\$0.05	\$0.11	\$0.16	\$0.32
% Change	(29.6%)	(38.9%)	(44.8%)	(41%)

The company's second quarter fiscal 2008 earnings report explained:

- **The decline in revenue:** Net sales and earnings were somewhat lower in both the second quarter and for the first six months of the 2008 fiscal year. The aforementioned was primarily caused by a 10-percent sales reduction of the MEGA-T weight-loss brand. The company attributes a sales decline to a heavily advertised, formerly prescription-based diet aid by a leading pharmaceutical company.
- **The introduction of new products:** CAW will introduce several new unique diet aids in the fourth quarter in order to offset the recent sales decline in the MEGA-T diet aid sales. In addition, a number of new SKUs will be

introduced to the company's other brands in the future.

The company has high expectations for the MEGA-T Plus product. A July 9, 2008, press release highlighted its potential.

"CCA Industries, Inc. Introduces a New Diet Aid Supplement

"CCA Industries, Inc., (AMEX: CAW) announced today the introduction of its new Mega-T Plus diet aid – the first weight-loss aid and cholesterol-lowering dietary supplement to be available in the USA.



"Mega-T Plus is our new non-drug dietary supplement, formulated with green tea and a clinically proven ingredient to lower bad cholesterol. Mega-T Plus will be targeted to the approximately 23 million overweight adults in America who, statistics indicate, might be suffering from high LDL (bad) cholesterol levels," stated Dunnan Edell, President.

"Mega-T Plus is an addition to our Mega-T brand of diet aids which are among the top

three diet aid brands sold in retail outlets in the United States. Reception to Mega-T Plus by the major discount, food and drug chains has been excellent. We expect to have product in most of these key retailers by November, the end of our 2008 fiscal year. We plan to support the product with national television, FSI, and online advertising, plus in-store promotions,' added Dunnan Edell."



The "tone" of CAW's third quarter fiscal 2008 earnings report seems to indicate that its expectations for the fourth quarter are very modest. Dunnan Edell, President of CAW, stated in an October 13, 2008, press release:

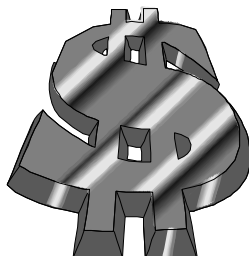
"Tough times for retailers filter down to suppliers. As a result, our sales were down slightly, and expenses went up a bit as we increased our creative staff and our advertising commitments to overcome the economic head-winds in the marketplace. Fortunately, we have a solid financial footing with ample cash flow, available free cash in the corporate treasury and an unused line of credit from our bank. We have no long-term debt, no litigation nor outstanding swaps or contingent liabilities on or off our balance sheet. We are in a very good position to take advantage of the rebound in the economy."

LFS is estimating that the company will earn \$0.12 per share in the fourth quarter of fiscal 2008. Based upon this estimation, CAW is currently trading at a price-to-earnings ratio of about 8 to 1.

Stock Price as of 12-03-08	\$3.40		
Fiscal 2008 earnings estimate	\$0.44	X 100	= 7.72 to 1

LFS believes that CAW could be valued using the following criteria:

- **Industry average price-to-earnings ratio:** CAW's direct competitors are currently trading at an industry average price-to-earnings ratio of 10 to 1. Based upon this criterion, CAW could trade at the same level.



- **Excess cash:** CAW has excess cash on its balance sheet. These excess funds represent additional value to CAW investors.

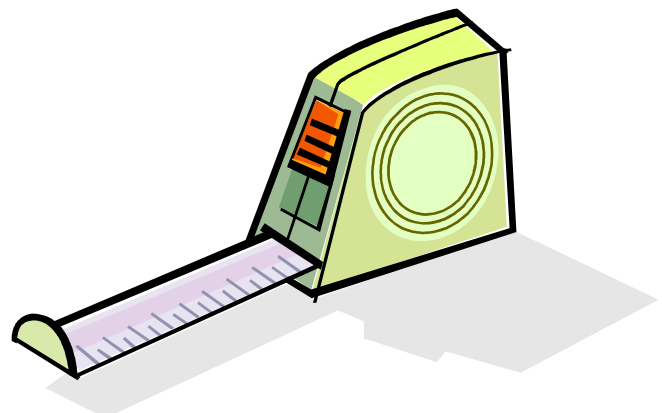
Fiscal 2008 Earnings Estimate

Price-to-earnings estimate	\$0.44 x 10 =	\$4.40
	Excess cash	1.50
		\$5.90

In early December 2008, CAW was trading at \$3.40 per share. Based on the LFS valuation, appreciation of more than 70 percent seems possible. Meanwhile, investors are being compensated nicely with a fat dividend of \$0.43 for the time value of money.

An investment in a company that distributes low-cost health and beauty products should be a good choice in a challenging economy.

Measuring the Results:



The results are easy to measure. There are three expense categories containing the majority of the costs:

1. Sales.
2. Sales, general and administrative (SG&A).
3. Advertising. This category is classified as:
 - Reduction in sales.
 - Advertising expense.

Sales and SG&A:

Information regarding sales and SG&A are shown in the following table.

	CAW Margins					
	2002	2003	2004	2005	2006[†]	2007
Sales	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Cost of sales	(33.6%)	(33.2%)	(33.4%)	(36.8%)	(36.3%)	(35.7%)
Gross Margin	66.4%	66.8%	66.6%	63.2%	63.7%	64.3%
SG&A	(33.7%)	(30.6%)	(28.6%)	(32.8%)	(32.9%)	(34.9%)
Advertising expense	(20.2%)	(18.9%)	(21.3%)	(17.3%)	(16.1%)	(11.4%)
Research and development	(1.6%)	(1.6%)	(1.4%)	(1.3%)	(0.8%)	(1.0%)
Provision for doubtful accounts	0.2%	(0.1%)	NM	(0.3%)	NM	NM
Interest expense	(0.1%)	(0.1%)	(0.1%)	NM	NM	(0.1%)
Operating income	11.0%	15.5%	15.2%	11.5%	13.9%	16.9%

Advertising:

CAW increased its total advertising spending each year between 2001 and 2005. Since then, the advertising budget has trended lower. However, in 2008, spending is modestly higher. The company noted that it has recently increased its marketing staff.

**Advertising Expense
(In \$Millions)**

	As of November 30 Each Year						
	2001	2002	2003	2004	2005	2006	2007
Advertising expense classified as a reduction in sales	\$1.1	\$1.2	\$1.8	\$2.0	\$2.2	\$4.0	\$5.2
Advertising expense	<u>8.8</u>	<u>9.2</u>	<u>10.3</u>	<u>13.1</u>	<u>12.7</u>	<u>10.4</u>	<u>7.0</u>
Total	\$9.9	\$10.4	\$12.1	\$15.1	\$14.9	\$14.4	\$12.2

**Quarterly Advertising Expense
(In \$Millions)**

	As of November 30 Each Year					
	Quarter 1		Quarter 2		Quarter 3	
	2007	2008	2007	2008	2007	2008
Advertising expense classified as a reduction in sales	\$1.0	\$1.3	\$1.6	\$1.5	\$1.4	\$0.9
Advertising expense	<u>2.9</u>	<u>2.5</u>	<u>3.8</u>	<u>3.7</u>	<u>0.2</u>	<u>1.3</u>
Total	\$3.9	\$3.8	\$5.4	\$5.2	\$1.6	\$2.2

Other Expenses:

In addition to the expenses mentioned previously, CAW has other expenses which include rent, research and development, employees and shipping. The following tables show the expenses for the first three items, while shipping expenses are discussed in the Competitive Advantages section.

**Rent Expense
(In \$Thousands)**

2002	2003	2004	2005	2006	2007
\$434	\$323	\$449	\$598	\$606	\$704

**Research and Development
(In \$Millions)**

2002	2003	2004	2005	2006	2007
\$0.7	\$0.9	\$0.9	\$0.8	\$0.5	\$0.6

Employee Count

2003	2004	2005	2006	2007
150	153	153	154	150

Executive Compensation:

CAW's management is made up of two principals:



- David Edell, CEO.
- Ira W. Berman, Secretary and Executive Vice President.

The two founded the company in 1983 and each is paid the same amount. Additionally, Mr. Edell's two adult sons are on the CAW payroll:

- Dunnan Edell, President and COO.
- Drew Edell, Vice President, Product Development and Production.

LFS considers the principals' experience and their ability to keep the management team together a competitive advantage.

Competitive Advantages:

The company has eight competitive advantages:

- Advantage 1: Dr. Stephen Hsu, Ph.D.
- Advantage 2: Licenses.
- Advantage 3: Control of warehouses.
- Advantage 4: Stable management team.
- Advantage 5: Ability to make fast decisions.
- Advantage 6: The company excels at marketing.
- Advantage 7: Unique products with high profit margins.
- Advantage 8: All production is outsourced.

Advantage 1 – Dr. Stephen Hsu, Ph.D.:

CAW has had a successful relationship with Stephen Hsu, Ph.D., a research faculty member of the Medical College of Georgia. He is an associate professor of dentistry, molecular medicine and genetics at the college. Additionally, he is an associate professor of graduate studies. He teaches courses in nutrition, biochemistry and oral biology.



CAW and Dr. Hsu entered into an agreement on February 26, 2004, to create green tea skin care products based on his years of research related to the various uses of green tea antioxidants for skin care problems.

Green tea has become the miracle drink of recent years. It is mentioned as a cure from everything from stomach trouble to fatigue, from rheumatoid arthritis to tooth decay. People in the Far East have been turning to green tea for various ailments for centuries, so it isn't surprising that the beverage has become a popular remedy worldwide.²



Generally, researchers who have studied the effects of green tea seem to agree that drinking green tea wouldn't hurt since it is known to have many health benefits and no known side effects.

Dr. Hsu is still a relatively young man and continues to work on some unique and productive research.

CAW uses other resources to develop products made with green tea. A July 9, 2008, press release highlighted a new product that was developed with these other resources.

² Source: Web site: Saving Your Skin – With Green Tea, Sacramento, CA, www.savingyourskin.com.

Advantage 2 – Licenses:

CAW has licenses with the following companies:

CAW Licenses

Company	License Started
Alleghany Pharmacal Corporation	1986
Solar Sense	May 1998
Nail Consultants, Ltd.	October 1999
Tea-Guard, Inc.	May 18, 2004
Skin Fit for Life (Denise Austin)	July 14, 2004 ¹
Hugger Corporation	October 2002 ²

1. Terminated March 2006.

2. Terminated June 2005.

Advantage 3 – Control of Warehouses:

All orders and other product shipments are delivered from the company’s own warehouse facilities, which results in:



- More effective inventory control.
- More efficient shipping procedures.
- Realization of related economies.

**Shipping Costs
(In \$Millions)**

2001	2002	2003	2004	2005	2006	2007
\$2.3	\$2.1	\$2.7	\$2.8	\$3.6	\$2.5	\$3.0

Advantage 4 – Stable Management Team:

David Edell and Ira W. Berman are the top executives. They both founded the company in 1983 and have used their experience and expertise for the betterment of CAW

Advantage 5 – Flexible Business Model:

The two principals of CAW, David Edell and Ira W. Berman, are very experienced. The two principals have designed a business model that allows the company to:

- Take chances.
- Make fast decisions.



Taking Chances:

The company:

- Has a business model that is very flexible and forgiving.
- Has enjoyed both success and failure with new product introductions.
- Has low costs because contract manufacturers make the products.
- Can regularly bring new products to the market and, based upon the response, see what happens:
 - If a product is successful, the company can continue its manufacture indefinitely.
 - On the other hand, if a product is not accepted in the marketplace, the company can cease manufacturing quickly with a limited amount of loss.

Product Failure:

Pound-X is an example of a product failure. This product line was introduced during the fourth quarter of 2006. The company realized, during the second quarter of fiscal 2007, that the product was not accepted in the marketplace. CAW quickly and quietly discontinued marketing and distributing it.

New Product:

On November 4, 2008, the company issued a brief press release explaining that it had purchased three trademarks: Pain Bust RI, Pain Bust RII, and Pain Bust R Ultra. The annual aggregate gross of the products is \$825,000. These are the first joint pain analgesic products the company has ever marketed and the first entry into the direct mail market.



Making Fast Decisions:

The company:

- Is free to experiment.
- Has the ability to offer a new product in as little as three weeks because of limited downside risk.

Advantage 6 – The Company Excels at Marketing and Advertising:



Marketing

- CAW sells its products to approximately 300 accounts, most of which have numerous outlets.

Number of Accounts

2003	2004	2005	2006	2007
450	365	310	300	300

- Approximately 40,000 stores carry at least one product (SKU).

Number of Stores Carrying CAW Products

2003	2004	2005	2006	2007
40,000	40,000	40,000	40,000	40,000

- The company employs brand managers who are responsible for the marketing of CAW brands. These managers work with in-house advertising and art departments to create media advertising, packaging and point-of-purchase displays.

Advertising:

CAW essentially operates its own advertising agency:

- Commercials are even developed in-house.
- The advertising staff designs point-of-purchase displays, including “blister cards,” sales brochures and packaging layouts.
- Local and national television advertisements are used to promote the company’s leading brands. (Currently, consumers can see CAW products advertised during commercial breaks for the television game shows *Jeopardy!* and *Wheel of Fortune.*)

On occasion, print and radio ads are also used.

- CAW is constantly trying new strategies.
- During the first half of fiscal 2008, the company increased its funding for newspaper inserts.



Expense for Newspaper Inserts

Quarter	Year	
	2007	2008
1	\$156,301	\$201,749
2	43,608	324,593
Total	\$199,909	\$526,342

- The company also redesigned portions of its web site to advertise its products more effectively.

Web Design Advertising Expense

Quarter	Year	
	2007	2008
2	\$0	\$101,515

- In addition, and more-or-less continuously, CAW and its customers cooperatively undertake store-centered product promotions.

Advantage 7 – Unique Products with High Profit Margins:

The company offers its retail partners unique products with high profit margins. CAW’s goal is to capture a small share of a huge market. Then, the company tries to charge more for the product because of the uniqueness of the item. This uniqueness justifies a higher price.

Advantage 8 – All Production is Outsourced:



CAW has its products manufactured to its specifications by others. The company, therefore, has minimum tangible assets devoted to production.

Product Information:

The majority of CAW's revenue and profits come from four different market segments:

1. Dietary supplements.
2. Skin care.
3. Oral care.
4. Nail care.

Some of the CAW products are described in the information that follows.

Percent of Revenue by Category

Category	Percent of Revenue
1 Dietary supplements	31.1%
2 Skin care	28.8%
3 Oral care	25.0%
4 Nail care	10.7%

The company's web site, www.ccaindustries.com, provides comprehensive information about its products. Links to each product web site are also available. Following is a small sample of some of this information.

Category 1 – Dietary Supplements:

In 2007, Harris Interactive conducted a survey on behalf of National Consumers League to determine the number of people who are overweight in America. Harris Interactive used the Center for Disease Control (CDC) model, the Body Mass Index. A poll of 1,885 adults (18 years of age and older) was taken.

Number of Adults	Category	No of Lbs. to Ideal Body Mass
25	Underweight	NA
528	Normal weight	10
679	Over weight	20
351	Obese	40
164	Severely obese	70
138	Morbidly obese	100

NA = Not applicable.

According to the poll, approximately 70 percent of the population is overweight. Based on these numbers, common sense suggests that anyone who wants to work in the weight-loss industry has a good chance of being successful.

MEGA-T Plus:

Description:

CAW's MEGA-T Plus product is new. It both helps a person to lose weight and it helps lower bad cholesterol.



The company's web site explains that while MEGA-T Plus is not a replacement for cholesterol-reducing medication, the product contains phytosterols which studies have shown lowers the body's LDL cholesterol levels.

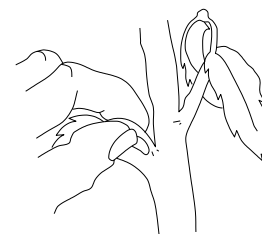
Features:

- Helps burn belly fat.
- Helps weight loss.
- Helps curb appetite.
- Helps stimulate metabolism.
- Lowers cholesterol.

The company web site also provides the following questions and answers about MEGA-T Plus:

Q. What are phytosterols and how do they work to lower cholesterol?

A. Phytosterols are found naturally in plants. Because their molecular structure is similar to that of cholesterol they decrease absorption of cholesterol, both from foods and from re-absorption of cholesterol made in the liver and secreted into the intestines.



Q. How are phytosterols different from statins, and should I be concerned about my liver?

A. Your body gets cholesterol in two ways - from foods and from synthesis in the liver. The class of drugs referred to as 'statins' work by blocking cholesterol synthesis in the liver. The phytosterols in MEGA-T Plus are a dietary supplement and work by blocking cholesterol absorption from food, without the risk of serious side effects.

Q. Is it safe to consume MEGA-T Plus while taking cholesterol-lowering medication?

A. MEGA-T Plus (with phytosterols) may be combined with cholesterol-lowering statin medications. Dietary therapy (with plant phytosterols) combined with standard statin doses are considered therapeutic lifestyle changes for reaching cholesterol goals. (Circulation. 2004;110:227-239). According to the National Cholesterol Education Program (NCEP) *Adult Treatment Guidelines-III* report from the National Institute of Health (NIH), adding phytosterols such as those in Mega-T Plus should be part of your dietary changes for lowering cholesterol.



Q. Does MEGA-T Plus lower LDL & HDL cholesterol?

A. The phytosterols in MEGA-T Plus only lower LDL (“bad”) cholesterol and do not affect HDL (“good”) cholesterol.

Category 2 – Skin Care:



Bikini After-Shave Treatments:

Description:



Bikini Zone Medicated Crème is specially formulated to provide fast relief from the bumps, irritation and pain that occurs in the sensitive bikini area after shaving, waxing or depilating.

The product absorbs instantly as it is applied and provides quick relief. Thirteen products make up this category.

Features:

- Dermatologist tested.
- Instant relief from irritation, pain and itching.
- Smooths away bumps and redness.

- Will not stain lingerie, swimsuits or clothing.
- Daily use can help keep you irritation free and smooth all year long.
- Available in Creme, Gel or individual medicated Pads that provide a no mess application.

Category 3 – Oral Care Products:



Plus White Products³:

CAW offers products under its sub-brand, Plus White. The Plus products allow consumers to whiten their teeth at home. The company also markets many other products that allow people to maintain their teeth.

Five Minute Speed Whitening:

Description:

In as little as five minutes, right at home, you can begin to take advantage of the same process dentists use to gently but effectively lift away stains. Now, with the bleaching power of Plus White, whitening will begin to work with the first application and you'll see whiter and brighter teeth within days!



Features:

This easy-to-use system includes:

- Plus White Pre-Whitener Rinse Helps remove film and loosen stains from your teeth, enabling the Gel to lift away stains even more effectively.
- Plus White 5 Minute Speed Whitening Gel now with bleaching power for fast, effective whitening and brightening.

³ Source: www.pluswhite.com.

- Comfortable Mouthpiece with a double-sided tray that whitens top and bottom teeth at the same time for faster results and better whitening.

To maintain your beautiful bright smile every day, use our Plus White Xtra toothpastes. They are specially formulated to remove stains fast and contain double action stain remover.

Category 4 – Nail Products:

Nutra Nail® Total Nail Care Experts

Nutra Nail® Growth Treatment with Green Tea

Description:

Are your nails short, brittle, broken, peeling, chipped, thin or weak? Are you afraid to show your hands in public? Do unsightly nails make you self-conscious every time you use your hands?

Features:

- Provides powerful antioxidants in a special formula with Green Tea.
- Helps fortify keratin.
- Helps brittle nails resist breakage.
- Instantly replenishes dehydrated, weak nails,



I would like information on the following:

- Autographics, Inc. (AUGR)
- Buckeye Technologies, Inc. (BKI)
- China BAK Battery Company (CBAK)
- CCA Industries, Inc. (CAW)
- Delphax Technologies, Inc. (DLPX)
- Deswell Industries Incorporated (DSWL)
- Fremont Insurance (FMMH)
- Jinpan International Limited (JST)
- Park-Ohio Holdings (PKOH)
- Qiao Xing Mobile Communication Co., Ltd (QXM)
- R. G. Barry (DFZ)
- West Marine (WMAR)

Insurance:

- Term
- Whole Life
- Fixed Annuities
- Disability Income
- Universal Life
- Individual Health
- Group Health

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