



IBO Policies & Procedures

Manual

All Independent Business Owners (IBOs) are required to read, understand and comply with ALL AmeriPlan® IBO Policies and Procedures.

Procedural Information Pertaining to Member/IBO Benefits Applications & Agreements

PAYMENT METHODS

- **DRAFTING**

All monthly Member and IBO Benefit fees, except for FreedomPass Members fees, must be paid by either electronic bank draft or credit card (except pre-paid credit cards). Such Benefit fees will be drafted/charged on the 3rd or the 18th of each month.

All Freedom Pass Member fees must be paid by credit card. Initial Freedom Pass Member fees are charged immediately upon enrollment and all monthly Freedom Pass fees thereafter are charged on the 3rd or 18th of each month..

Annual IBO Flex-Plan Enrollment fees must be paid by credit card (except pre-paid credit cards). Initial Annual IBO Flex-Plan Enrollment fees are charged immediately and Annual Flex-Plan Enrollment fees are charged thereafter during the anniversary month of enrollment..

*If an IBO's monthly residual and/or builders bonus is of an amount sufficient to cover their annual IBO Flex-Plan Enrollment fee, monthly IBO Benefits fee, and/or Membership Benefit fee(s) (if any), such fees will be deducted from the IBOs residual and/or builders bonus instead of being drafted from the IBOs bank account or charged to their credit card account. If an IBO's residual and/or builders bonus is not sufficient to cover the above described fees, AmeriPlan® will draft/charge the IBOs account on the 3rd or 18th of each month or month, whichever is applicable.

* Make sure all proper drafting information accompanies each application.

AMERIPLAN® DOES NOT SIGN UP MEMBERS OR IBO BENEFIT PARTICIPANTS ON A TEMPORARY BASIS. ALL IBO AND MEMBER BENEFIT AGREEMENTS ARE ON AN ANNUAL BASIS.

- **SPECIAL INSTRUCTIONS FOR DRAFTING SAVINGS ACCOUNTS**

A letter from the financial institution where the account is located must be provided. This letter must be on the bank's letterhead, must be signed by a bank employee, and must include the ACH routing number and the account number of the Member or IBO. Do not send initial fees if drafting by savings account. AmeriPlan® drafts the initial fees from the savings account upon receipt of the application.

- **CASH TRANSACTIONS**

AmeriPlan® does not accept cash for any payments. AmeriPlan® is not responsible for lost cash.

- **PRE-PAID CREDIT CARDS**

Pre-paid credit cards are not accepted by AmeriPlan® for any initial payments or any recurring drafting for Members or IBOs. Upon the receipt of a pre-paid credit card, the application is placed into pending. The application remains there until AmeriPlan® receives proper drafting, ultimately causing delay and potentially affecting commissions and promotions.

IBO IDENTIFICATION NUMBERS

The sponsoring IBO's identification number assigned by AmeriPlan® must be included on all IBO Benefits/Flex-Plan and Membership Benefits Applications/Agreements to ensure proper credit.

If AmeriPlan® cannot read the sponsoring IBO's number, the sponsoring IBO does not receive credit for the application. The sponsoring IBO's number must be legible on each application.

IBOS MUST HAVE THEIR IBO IDENTIFICATION NUMBER READY AND AVAILABLE UPON CALLING IBO OR CUSTOMER SERVICE.

BANK AND CREDIT CARD AUTHORIZATIONS

The new Member or IBO must sign the application according to their chosen method of payment. The signature of the person who is paying via bank draft or credit card must be on the original application in the payment authorization area. *Remember all Freedom Pass Member and Annual Flex Plan enrollment fees can only be paid by credit card.

COMPLETION OF APPLICATION/AGREEMENT

It is extremely important to complete IBO Benefits/Flex-Plan and Membership Benefits Applications/Agreements in their entirety. The applicant's entire physical address including apartment numbers, zip codes, phone numbers and the payment section must be submitted.. P.O. Boxes will not be accepted on IBO Benefits/Flex-Plan Applications/Agreements. If the application is a household membership, be sure to include the household members. If there is not enough space on the application for all household members, add any additional household members on a separate piece of paper and attach to the original application.

Accuracy of the information is critical. AmeriPlan® is not responsible for missing checks, material or any other mailed items due to incorrect address information. AmeriPlan® reserves the right to reject any incomplete agreements or applications.

RECEIVED DATES OF APPLICATION

IBO FLEX-PLAN PROGRAM AND FREEDOM PASS MEMBERS APPLICATIONS

All IBO Flex-Plan Applications/Agreements and Freedom Pass Membership Applications/Agreements must, and can ONLY, be submitted online. Such Applications/Agreements must be entered online before 11:59:59 PM (CST) on Sunday of each week to be count for that week's business.

OTHER IBO AND MEMBER BENEFIT APPLICATIONS

Other IBO and Member Benefits Applications/Agreements must be submitted in one of the following manners:

- Mailed Applications - Must be received by 5:00 P.M. (CST) at the AmeriPlan® Corporate Office each and every business day to count for that day's business.*
- Faxed Applications - Must be faxed and received by 5:00 P.M. (CST) at the AmeriPlan® Corporate Office each and every business day to count for that day's business.* (The ONLY phone number that receives faxed applications is 469-229-4589)
- E-Commerce - Must be entered online before 5:00 P.M. (CST) each and every business day to count for that day's business. You must receive confirmation that the application was accepted.*
- Business received on AmeriPlan® holidays will count as "received" on the next business day.

WHEN YOU SUBMIT AN APPLICATION/AGREEMENT BY FAX OR E-COMMERCE, PLEASE DO NOT SEND THE HARD COPY TO AMERIPLAN® OR TRY TO RESUBMIT THE APPLICATION BY FAX OR E-COMMERCE. THIS CAUSES MULTIPLE DEBITS TO THE APPLICANT'S FINANCIAL ACCOUNTS.

On all faxed applications/agreements, the sender assumes responsibility for the fax to be in readable condition. It is also the responsibility of the sender (IBO) to see that the fax is successfully transmitted and received at AmeriPlan®. It is recommended to use the downloadable application forms in the Online IBO Support area. The ONLY phone numbers that receives faxed applications are (469) 229-4589 and (469) 229-4590. Faxed applications ARE NOT accepted using any other fax machine at AmeriPlan®.

