**Fast Tracker for Existing IBOS**

Any existing IBO that has not achieved the RSD level will be given 30 days from January 1, 2011 to become a Fast Tracker to RSD and benefit from the new commission overrides and bonuses. The $300 Monthly Revenue (MR) requirement will include along with the January production any new business that the IBO produced during the month of December 2010 ONLY. Any business prior to December 2010 will not count towards the RSD requirement.

*If the new IBO after January 1, 2011 promotes to RSD but is NOT a Fast Tracker (more than 30 days of start date) they will be eligible for the RSD commission overrides (as long as they remain qualified with $300 more in personal MR) but will never be eligible for the $100 Fast Tracker Bonuses.*

**Fast Tracker for Existing RSDs & Above**

All sales Directors from RSD to NVP may participate in the Fast Tracker program. In order to become a Fast Tracker you MUST re-qualify by acquiring $300 in new Monthly Revenue (MR) within 30 days, with a start date of January 1, 2011.

If an existing IBO accomplishes this requirement they will immediately be eligible for the RSD overrides on new business acquired AFTER January 1, 2011 and the $100 Bonus every time they develop a Fast Tracker.

An existing Sales Director at the SRSD level or above accomplishing the new $300 MR in January 2011 will be a Fast Tracker. Since they already earn override commissions at 15% on this business there will be no increase in their override commission, they WILL, however be qualified to receive the $100 Bonus on every Fast Tracker they personally develop from this time forward.

**Reminder ONLY business produced in January 2011 will count towards the Fast Tracker qualifications – except for an IBO. The final date for existing IBOS to NVPs to complete: January 30, 2011.**
**Grocery Coupons and more!!!**

Printable or Digital! Grocery Coupons on products you use everyday!

Printed Coupons: Visit our gallery of Printable Coupons. Click on the offers you’d like to print. Once you’ve done selecting offers, make sure your printer is on. Take your coupons to the store and save. That’s it!

If it’s your first time printing coupons, you’ll need to take a short moment to install the Coupon Printer. This safe software enables your computer to build and print coupons that will be accepted at stores. Have no worries—we never will do anything to violate your privacy or send you anything without your permission. You don’t even have to give us your name or email address to install the Coupon Printer. The coupon printer is a TRUE.S.I trusted download.

Digital Coupons: Register your Supermarket loyalty/reward (savings) card and select the coupons you want to use. No need to print. No need to clip. They will be automatically deducted at the register when you present your Supermarket savings card. Supermarkets currently represented, Carrs, Dominick’s, Genau’d, Pavilions, Randalls, Safeway, Tom Thumb and Vons.

To register your card number, simply click on the “Add to Card” on the coupon, a box will pop up and ask you to select your store, enter your card number and agree to the Terms of Use….it’s that easy!

Now you can load your card with as many coupons as you need.

You are also eligible to receive Daily Deals for Platinum Freedom Pass members only. By signing up for the daily deal alerts on the AccessSaver website. Simply click the Daily Deal in the left hand side of the website, enter your email address, choose your city and just that quick you will have access to money saving coupons. Remember these are Daily Deals and have an expiration date.

**AmeriDoc**

As a member, you and your family will have round-the-clock access to U.S.-based physicians for telephone, video and e-mail medical consultations. Doctors can be difficult to contact, illnesses can occur in the middle of the night or at work; sometimes you have a question that doesn’t require an in-person consultation. AmeriDoc offers a convenient solution to these instances and more!

Regardless of time or your location, you can connect with a physician in real-time for general information. The physician can review medical records, diagnose common conditions, recommend treatment plans, and prescribe non-controlled medications when appropriate. This telemedicine service is an accessible complement to your primary care.

**AmeriDoc Services Include:**

1. Information Consultation: If you have a medical question that only a doctor can answer, physicians are available for unlimited general advice and recommendations regarding a range of routine medical conditions.

2. Diagnostic Consultations: When you need more than basic medical advice and require a thorough examination, including prescription medication when necessary, diagnostic consultations are available up to four (4) times a year per household. A $35.00 fee is charged for each additional diagnostic consultation.

3. Electronic Medical Records: A personal health profile that stores your medical history, consultations, doctor’s notes and follow up discussions. The information submitted is secure and confidential, and is available at any time. This record can also be shared with your primary care physician for continued care.

**Call AmeriDoc when:**

- Your child has a stuffy nose and a cough. Is it a cold or allergies?
- After working all day, your back is sore. Should you apply ice or heat?
- Your spouse has recurring acid indigestion. Is it something to worry about?
- You have a question or need a refill of your regular (diabetes, blood pressure, etc) medication.
- Your child wakes in the night with high fever. Should you go to the emergency room?

To schedule a consultation with a physician, simply call (866) 901-7307 or visit http://ameriplan.ameridocmedicine.com/. A comprehensive, medical history profile is required prior to consulting with a physician.

*Video consultations not available in all states. High-speed internet and a Web camera are needed for video consultations.*

Please note—If the membership is a Platinum Plus, Total Platinum or Platinum Freedom Pass, is sold in conjunction with and ‘tagged’ as the qualifying business for a $19.95 IBO, the Registration Fee will be waived.

**Opportunity**

Independent Business Owner (IBO)

Annual Enrollment Fee

1. Four (4) personalized, e-commerce websites
2. B2O back office for communications and management of your business
3. Business Kit – includes a Policy and Procedure Manual, Membership Brochures and B2O applications. This Kit will be mailed to you upon receipt of your application

A new IBO may immediately sell any of the Ameriplan products, although they will only be qualified to receive commission when they either buy or sell a ‘qualifying’ membership. **The qualifying membership will be either a: Platinum Plus, Total Platinum or Platinum Freedom Pass. This is a very important membership, in that it will determine the commission rate the IBO will receive on their sales (see compensation section). This membership will be ‘tagged’ as the qualifying membership and it must remain active so long as the IBO continues to be qualified to receive commissions.** If the new IBO becomes commissioned by selling a membership and later decides to buy his/her own membership his/her own membership will now be ‘tagged’ as the qualifying membership.

The Commission on all business produced prior to the IBO becoming commission-qualified will be held.

*These commission/s will be held for thirty (30) days. If the new IBO does not become qualified within thirty days these commissions will be forfeited.*

**Should this ‘tagged’ membership become inactive or cancelled, the IBO will have until the tenth (10th) day of the following month to reactivate or replace that account or commissions during that time period will be forfeited.**

Specials:

A MEMBER MAY BE UPGRADED TO AN IBO BY ANY ACTIVE IBO. It is the responsibility of the enrolling IBO to discuss the business opportunity with their members, if there is any interest. If a member is solicited as an IBO by another IBO – the enrolling IBO will lose that member from their membership—and it will be transferred to the new enroller. Should this member be the qualifying ‘tagged’ member of the original IBO that membership must be replaced in order to remain commissioned qualified. Your commission rate will be affected if the membership is not the same type as the transferred membership.

**Program changes**

Ameriplan has offered, for your benefit, several programs in recent years that have been deemed ineffective. For various reasons the field has not taken advantage of the opportunities to earn increased income through these programs. Consequently, the decision has been made to eliminate those non-productive programs and replace them by putting time, effort and money into products that will benefit everyone.

As of January 1, 2011, the APFlex program will be discontinued. All cycle and matching bonuses earned as of the year end will be paid as agreed. These memberships will be moved to the regular AmeriPlan side of the business and pay residual commissions according to the current compensation plan.

APFlex IBO Annual Enrollment fee of $49.95 will be reduced to $19.95 after January 1, 2011.

Any existing IBO, that is currently paying $100.00 per month will earn residuals at the 30% level after January 1, 2011. As of January 1, 2011 the monetary bonuses offered at $250.00 Club, $500 Club, Millennium Club and the Field Vice President levels will be withdrawn. All earnings up to December 31, 2010 will be paid out as agreed.

**Please Note:**

Ameriplan has established a single business Cut-Off time. The Cut-Off time will be 5:00 p.m. Central Time on the final business date of the month, contest or promotion. No exceptions.

If a membership upgrades, the difference in membership fees will be charged at the time of the upgrade. If the date of the upgrade is within fifteen (15) calendar days of the memberships next draft date, we will move the next draft date out one month. If it is more than fifteen (15) days until the next draft date we will draft the new amount on that next draft due date.

**Compensation**

New Commissions on business after January 1, 2011

Once the IBO agreement is signed the new IBO must buy or sell a Platinum Plus, Total Platinum or Platinum Freedom Pass Membership. This membership will be ‘tagged’ as the activating membership. The type of this ‘tagged’ activating membership will determine the commission rate of all business written by the IBO as follows:

<table>
<thead>
<tr>
<th>Commission Rate</th>
<th>Platinum Plus</th>
<th>Total Platinum</th>
<th>Platinum Freedom Pass</th>
</tr>
</thead>
<tbody>
<tr>
<td>S55</td>
<td>20%</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>S75</td>
<td>20%</td>
<td>30%</td>
<td>40%</td>
</tr>
<tr>
<td>$150</td>
<td>20%</td>
<td>30%</td>
<td>40%</td>
</tr>
</tbody>
</table>

The initial payment on new business after January 1, 2011 will generate, for the enroller, a Double Commission* and the regular Residuals begin with the first monthly draft/payment at the enroller’s current commission rate.

**Examples:**

1) Platinum Plus IBO signs a Total Platinum member – Initial payment will generate a daily check for Double Commissions on $30.00 and the residuals begin at $15.00 per month after the first monthly draft.

2) Total Platinum IBO signs a Total Platinum member – Initial payment generates a Double Commission or $60.00 and the regular residuals begin at $30.00 per month after the first monthly draft.

3) Platinum Freedom Pass IBO signs a Total Platinum member – Initial payment generates a Double Commission or $60.00 and the regular residuals begin at $22.50 per month after the first monthly draft.

4) Platinum Plus IBO signs a Individual DVC member – Initial payment will generate a daily check for Double Commissions or $5.98 and the residuals begin at $2.99 per month after the first monthly draft.

5) Platinum Freedom Pass IBO signs a Platinum Freedom Pass member – Initial payment will generate a daily check for Double Commissions or $120.00 and the residuals begin at $60.00 per month after the first monthly draft.

As you can see the range is vast. Example #4 being the lowest possibly earned and Example #5 being the highest. Where will you fall in this range?

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