

	<b>Basic IBO</b>	<b>APflex IBO</b>
<b>STARTUP COST</b>	<b>\$50</b>	<b>\$149.95</b>
Kit (\$125 value)	optional \$45	optional \$45

**BENEFITS (save up to 80%)**

Dental	YES	YES
Vision	YES	YES
Prescription	YES	YES
Chiropractic	YES	YES
IBO Benefits (see below)	YES	YES
Doctors	NO	YES
Hospital Advocacy	NO	YES
Ancillary Services	NO	YES
Podiatry	NO	YES
S/N Family Legal (Free Will incl.)	NO	YES
S/N ID Theft Protection	NO	YES
S/N Nationwide Child ID	NO	YES
S/N Financial Help	NO	YES
S/N Roadside Assist Sign&Drive	NO	YES
A/S Restaurants	YES	YES
A/S Automotive Services	YES	YES
A/S Recreation & Movies	YES	YES
A/S Shopping (all major stores)	YES	YES
A/S Car Rental	NO	YES
A/S Condos & Resorts	NO	YES
A/S Cruises	NO	YES
A/S Golf	NO	YES
A/S Travel	NO	YES

**COMMISSIONS**

Access Saver	YES	YES
Secure Net	YES	YES
Basic Wellness	YES	YES
Dental Plus	YES	YES
Total Health	YES	YES
Freedom Pass	NO	YES

**BONUSES**

250 Club = \$250 Bonus	YES	YES
500 Club = \$500 Bonus	YES	YES
1,000 Club = \$1000 Bonus	YES	YES
\$2,000 = RVP Bonus	YES	YES
\$4,000 = SRVP Bonus	YES	YES
\$6,000 = EVP Bonus	YES	YES
\$8,000 = SEVP Bonus	YES	YES
\$10,000 = NVP Bonus	YES	YES
<b>APflex CYCLE Bonuses!!</b>	<b>NO !!!</b>	<b>YES !!!</b>
<b>APflex MATCHING Bonuses!!</b>	<b>NO !!!</b>	<b>YES !!!</b>

IBO BENEFITS: 1-800-FLOWERS; Accidental Death & Dismemberment Insurance; AmeriPlanCashbackSaver.com; AutoWorld Parts & Accessories; Dell Computers Dependable Auto Shippers; Frames Direct; Inphonic Wireless Services Internet Services; NoteFix; Office Depot; Sprint Cell Phone Savings; Talk AmeriPlan™