



Amway IBO Insurance and Membership Benefits Program

USI Affinity, an Amway Partner Store for over 20 years, knows that Amway IBOs are part of an elite network of entrepreneurs who work hard for their money and deserve quality insurance coverage for their businesses and families. The IBO Insurance Benefits Program offers IBOs *exclusive, superior insurance plans and products by top-rated, national insurance carriers*. Select one policy to round out current benefits or take advantage of a complete benefit package. Whether you are a new IBO, building your business, or at the leader level, *we have insurance solutions offering group rates and valuable discounts*.

New IBOs – advantages of your own benefits program

You can rely on your own business for insurance benefits providing protection for you and your family.

- **Term Life Insurance** - within the first 60 days of becoming an IBO enroll for a guarantee issue \$25,000 of term life coverage without answering medical questions.
- **Long Term Disability Insurance** - within the first 60 days of becoming an IBO enroll for a guarantee issue monthly benefit up to long-term disability \$4000 of coverage without answering medical questions.
- **Other Benefits** - In addition to these special offers, you may take advantage of group rates or discounts on auto & home insurance, dental & vision, as well as a package of membership services to assist you in starting your business, or a package of services designed to help reduce your healthcare expenses.



Business Building IBOs – take advantage of a complete benefits package

Select either one policy or take advantage of a complete benefit package offered at group or discounted rates simply because you are an IBO.

- **Auto & Home Insurance** - in addition to group rates, receive an additional discount for the number of years as an IBO. The longer you're an IBO, the bigger the discount.
- **Term Life & Long Term Disability Insurance** - as you build your business and your income increases so will your need to protect your financial future, increase these benefits as needed.
- **Dental & Vision Insurance** - at any stage of your Amway business you may enroll for a group rated dental and/or vision plan for yourself & family.
- **Got Customers?** - group rates or discounts on insurances are for IBOs only! We have built a "one stop" insurance shopping portal for your Customers; just another advantage of having access to an Amway Partner Store.



Leader IBOs – benefits to fit your busy lifestyle

In addition to the entire portfolio of insurance benefits offered, precise coverages and benefits are available to IBOs who have achieved full-time success!

- **Auto, Home, and Personal Property Bundle** - insuring multiple homes, automobiles, boats, recreational vehicles, high value property, and jewelry floaters is now convenient for IBOs. This bundles all your property into one policy/one deductible and one premium - with group rates and discounts for IBOs.
- **Lifestyle Benefits Package & Virtual Health Clinic** - save time and money accessing services to reduce your health care expenses and services focused on running your business. Packages includes family members and are offered at preferred pricing for all IBOs.
- **Travel Protection Plan** - whether traveling for pleasure or business, this first-class travel insurance plan exclusive to IBOs, includes concierge services, med evac, accident & sickness, lost/stolen baggage and emergency travel assistance to safeguard your investment and help alleviate the stress if your travel plans are interrupted.

For Your Next Meeting - free of charge, we are happy to provide you with literature that outlines the special offers for New IBOs, annual savings and discounts for all IBOs, and details of both the IBO & Customer Insurance Benefits Program.

www.usiaffinity.com/agus

Please visit the link above for more detailed information and to view additional products that Amway IBOs can access through this exclusive insurance solution program. Feel free to also call us at **1.800.254.2327** to speak with one of our representatives.

We're here to help!

Insurance coverages are subject to each carriers' own eligibility and underwriting criteria; complete details of coverages, exclusions and limitations are outlined in the policies. USI Affinity or the carrier will provide you with details regarding rates, plan design and how to enroll or apply for coverage. Lifestyle Benefits & Virtual Health Clinic is not insurance but a discount program and is not available in WA or VT.