



*Earn a Living Today While Building a  
Retirement for Tomorrow*

Live Life on Your Terms

# You are about to see...



- A company that is rapidly expanding and breaking all industry records
- The need for our services in the marketplace
- Incredible services that SAVE people money
- Why the timing could not be better
- A business anyone can build from the comfort of your home





# Our Founders



What makes and keeps a company successful, even in the midst of the worst economic downturn since the great depression?



Dennis Bloom, CEO  
Chairman of the Board

Daniel Bloom, COO  
President



“Leaders of successful companies start with a great idea at the right time and the focused vision to turn the idea into a reality.”

**D Magazine 2009**



Finalist

# AmeriPlan® USA



- Industry Leader Since 1992
- Multi-Million Dollar Company
- 25 Million Dollar Corporate Headquarters
- Dun and Bradstreet Listed



## Members of :

- National Association of Health Underwriters
- National Association of Dental Plans
- United States Chamber of Commerce
- A+ Rating with BBB

# AmeriPlan® Vision



## Mission Statement

- To provide high-quality, affordable benefits to the average American family
- To hold the well being of our members, IBOs, Service Providers, Staff and Company in equal balance
- To foster an environment that promotes a spirit of cooperation, self-improvement, leadership and genuine concern for each other
- To adhere to the highest standards of professionalism, service and leadership, which will earn us the respect and praise of our industry while providing financial stability and independence to those who earn it



*“Saving America Money One Household at a Time...”*

AmeriPlan® has helped over 1 million families  
save over One Billion Dollars!

# The Need in the Market Place



According to CNN HEALTH &  
GOOD MORNING AMERICA



- 60 percent of the bankruptcy cases in the U.S. are due to medical bills
- 75 percent of those who filed bankruptcy HAD health insurance

Source: CNN Health, "Medical Bills Prompt More Than 60% of U.S. Bankruptcies," 06/05/2009

- 52 million American adults were uninsured at some point in 2010, up from 38 million in 2001

Source: The Commonwealth Fund. 3/16/11



**"More than 50 million people in the U.S. are  
uninsured" USA TODAY**



# Saving Money with AmeriPlan®



**100% SATISFACTION GUARANTEED**

**AMERIPLAN**  
**DENTAL** *plus*

**DENTAL**  
**VISION**  
**PRESCRIPTION**  
**CHIROPRACTIC**

**\$24<sup>95</sup>**  
a month per household  
AMERIPLAN IS NOT INSURANCE

**100% SATISFACTION GUARANTEED**

**AMERIPLAN**  
**MED** *plus*

Telemedicine Hospital Advocacy  
Emergency  
Ancillary Services Prescription

**\$24<sup>95</sup>**  
a month per household  
AMERIPLAN IS NOT INSURANCE

**100% SATISFACTION GUARANTEED**

**AMERIPLAN**  
**Deluxe** *plus*

**AMERIPLAN DENTAL plus**  
**AMERIPLAN MED plus**

**DENTAL**  
**VISION**  
**PRESCRIPTION**  
**CHIROPRACTIC**

**TELEMEDICINE**  
**HOSPITAL ADVOCACY**  
**EMERGENCY**  
**ANCILLARY SERVICES**  
**PRESCRIPTION**

**\$39<sup>95</sup>**  
a month per household  
AMERIPLAN IS NOT INSURANCE



AmeriPlan® Programs are NOT Insurance

# Dental Plus

**\$24.95** per month  
Includes entire household



- Over 75,000 Dental Providers Nationwide
- Save up to 80% on Dental Services
- No Limits on Visits or Services
- Instant Savings
- No Age Limits
- No Paperwork
- No Waiting Periods
- Orthodontics
- All Specialists included



**Non Medical Discounts Also Included at:**

**Office  
DEPOT**

**DELL**

Sprint



**JCPenney**



FreeConferenceCall.com™



ameriplancashbacksaver.com

**AmeriPlan® Programs are NOT Insurance**



# AmeriPlanMED Plus

# \$24.95 per month

includes entire household



**100% SATISFACTION GUARANTEED**

**AMERIPLAN MED plus**

Telemedicine      Hospital Advocacy

Ancillary Services      Prescription

**\$24<sup>95</sup>**  
a month per household  
**AMERIPLAN IS NOT INSURANCE**

**AMERIPLAN MED Plus**

Telemedicine • Prescription • Hospital Advocacy  
Ancillary Services (Includes Lab, MRI & CT Scans)

AmeriPlan  
Customer Service  
1-800-647-8421

**DISCOUNTS ARE NOT INSURANCE**



- 24 Hour access to a doctor by phone or e-mail
- Alternative to in-office doctor visits

### Plan also includes:

- Ancillary Services (Cat-Scans, Imaging and Lab Services)
- Hospital Advocacy for current and prior hospital bills
- Save on prescription drugs
- Save on Diabetic Supplies

AmeriPlan® Programs are NOT Insurance

# AmeriPlan Deluxe Plus \$39.95 per month

includes entire household



- Telemedicine
- Ancillary Services (Lab, MRI, CT Scan and Blood Work)
- Discounts on Hearing, Diabetic Supplies, Frames Direct and Wellness Screenings
- Hospital Advocacy (current and prior hospital bills)
- Dental
- Vision
- Prescription
- Chiropractic



**Non Medical Discounts Also Included at:**



AmeriPlan® Programs are NOT Insurance

# Testimonials



“ My wife was admitted to the hospital for sixteen days. By the time she was discharged she had incurred over \$33,000 in bills from six different medical providers. Still unable to return to her job as a dance instructor, she had no way of paying any of the medical providers she was receiving bills from. The Karis Group was able to help her apply for an assistance program that covered the entire \$27,000 hospital bill. The Karis Group then contacted the other medical providers that were involved. Several of the other providers agreed to write off the bills entirely. When the Karis Group was done the total outstanding charges were less than \$2,300. My wife was set up on a long-term payment plan on the remaining balance. Total saving - over \$30,000. ”

**Robert H. – Houston, TX**

“ My existing insurance would not cover my annual physical examination nor would it cover any of the necessary lab work. I needed a total of 7 tests for which the cost was going to be \$948.00. I forwarded the required tests to Medstat and over the phone they quoted me \$297.00. I paid it with my credit card, they faxed me the form I needed to carry to the lab after setting the appointment, my wait was less than 20 minutes! The lab sent the reports to Medstat, they faxed them to me and my doctor and I was thrilled! That was a savings of \$651.00! ”

**Fred G. – Duncan, SC**

“ Because someone has dental insurance does not mean they are fully covered. My boys had just gotten their 2nd cleaning for the year when we found out our 4-year-old had 2 cavities. They asked me to bring him back and my co-pay would be \$24.00 to cover the visit. While drilling they noticed 2 more cavities forming behind the original 2... So, we said go ahead and fix those as well. I'm thinking to myself since it was \$24.00 for 2 cavities I'll just have to pay \$48.00 total. No biggie! After we are done I went to the front desk to pay and I was given a total of \$313.50!!!! Turns out he had exceeded his \$500.00 yearly limit on our dental insurance, after his 2nd filled cavity. I asked the front desk to give me a price with my AmeriPlan® card on the 2 cavities not covered. She said they had already given me the discount that the insurance gives AFTER maximum has been met! I asked her to humor me and give me my AmeriPlan® price! So, she did and it turned out I ONLY paid \$200.50 vs the \$313.50! I saved \$113.50 by using our AmeriPlan® card at a Pediatric Dentist that says they only give us a 20% discount! My discount was more than that! ”

**Susan G. – Peyton, CO**

“In the first six months that I had AmeriPlan® I saved \$225.00 using the dental benefits and \$335.00 on my eye exam and glasses. Within another six months I had also saved another \$221.00 on prescriptions.”

**Jen S. – Conifer, CO**

“ In 2004, I was quoted 945.00 for a root canal that I desperately needed. My husband was between jobs and I was a full-time mom, so I really could not afford that! I "google-searched" discounted dental plans and found Ameriplan®! I signed up, got my card and went in to my dentist to see what the discount would be! Instead of 945.00, I paid 375.00!!!! I was thrilled! I wound up needing two more root canals, had some cavities filled and ended up saving 2,200.00 on my dental work in 2004!!! Thank you, Ameriplan®! I now have a great smile with healthy teeth and it didn't break our bank account! Because I experienced first hand how good our benefits are, I joined the company as an IBO and am now a full time mom and ESD with Ameriplan®, who hit the \$25,000 Presidents Club this past November! Life is good and we now have additional income as well as affordable health care! ”

**Theresa D. – Point Pleasant Beach, NJ**

“ I have really good dental insurance with the military. However, in December of 2006 I went in for a 2nd opinion. I already had 2 dental cleanings for the year. So, I wasn't sure how much the insurance would cover. I made sure to go to a provider that was in-network for my insurance and also an Ameriplan® provider. I was given a brief oral exam and bite-wing x-rays. The bill would have been \$90 and my insurance was willing to pay \$20 of that. Then, I called the dental office and reminded them that they had my Ameriplan® card on file as well. They took the bill back up to \$90, took off the Ameriplan® discount and then my \$20 from the insurance and my bill went from \$90 to \$40. I was THRILLED! Who wants to pay an extra \$30 when you can save with Ameriplan®! ”

**Fred G. – Duncan, SC**

“ I went to a Lens Crafters for my eye exam and saved \$20.00 on the exam alone. I then purchased some new glasses that are name brand. I am about blind as a bat and need to have my lenses thinned so I don't look like I'm wearing coke bottles! My lenses normally run \$240.00 for the lenses ONLY and my new frames normally cost \$162.00. My new glasses came out to \$402.00 and then I handed them my AmeriPlan® Card through Coast to Coast Vision. She gave me my new total of ONLY \$219.00. My frames went from \$162.00 down to \$96.00 and my lenses went from \$240.00 to \$123.00. I saved a total of \$183.00 on my frames and lenses by using AmeriPlan®. That came out to be a 45% savings on my new glasses. ”

**Susan G. – Peyton, CO**

“I saved \$20.00 on my chiropractic visit, \$82.00 on my glasses, 30% on my contacts, and \$7.00 on some cough medicine. I cannot brag on AmeriPlan® enough.”

**Donna O. – Douglas, GA**

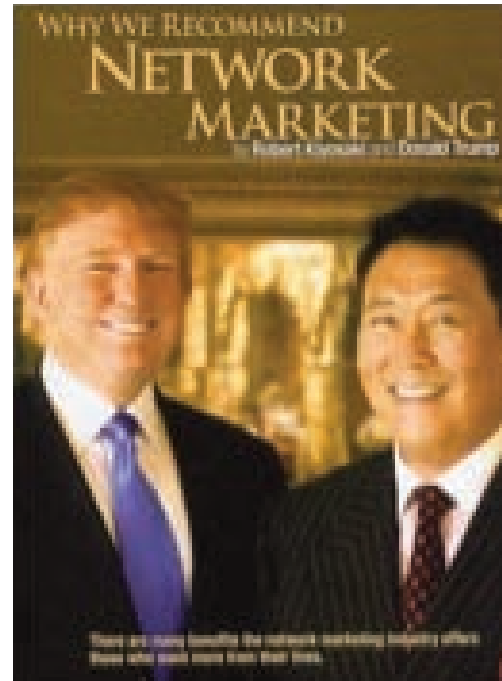


# Why Network Marketing?



## You will:

- Earn Extra Income
- Have More Time
- Build For Retirement
- Own your Own Business
- Help Others
- Leave A Legacy
- Achieve Financial Freedom
- Meet New People
- Experience Personal Development



*"The richest people  
in the world look  
for and build  
NETWORKS.  
Everyone else  
looks for work."  
~Robert Kiyosaki*



"I think network marketing has come of age. It's become undeniable that it's a viable way to entrepreneurship and independence for millions of people."

— Dr. Stephen R. Covey,  
Interview in Network Marketing Lifestyles

# The Power of an AmeriPlan® Business



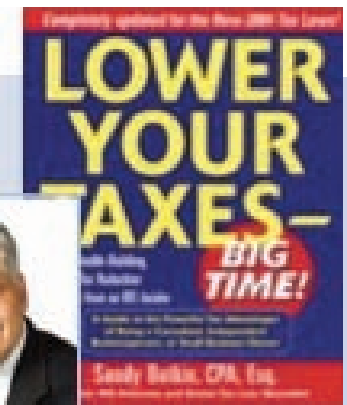
- You Operate Your Own Business
- No Employee-No Inventory
- You are the Boss-You Set Your Own Hours-You Set the Workplace
- High Income Potential
- You Get Business Tax Advantages
- You Market a Needed Service

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**“Half of all businesses are home based.” — U.S. Census Bureau**

“The light at the end of the tunnel... is the financial opportunity that starting your business offers. Every North American taxpayer who works a full-time job and does not have a side business is probably **overpaying taxes to the tune of \$3,000 to \$9,000 a year!**”

Sandy Botkin, former IRS tax attorney, CPA, founder of TRI



# You Have the Potential to Earn 5 Ways



**1 Membership Sales Daily Commissions**  
Earn advance commission on membership sales

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**2 Residual Monthly Commissions**  
Earn a recurring monthly residual commission of 40%

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**3 Team Residuals**  
Receive overrides on membership sales when members of your sales group promotes to Regional Sales Director

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**4 Participate In Bonus Programs**  
Meet certain qualifications to receive additional cash bonuses and Top Producer Trips

- \$500 Monthly Sales Team Cash Bonus
- \$2500 Centinnal Club Bonus
- \$10,000 Annual Sales Team Bonus

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**5 Earn Membership In The AmeriPlan Cadillac Club**

- Select from a ATS Sedan, ATS Coupe or SRX

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# IBO Advance Commissions



## IBO ADVANCE COMMISSIONS FOR DELUXE PLUS (DENTAL & MED PLUS) MEMBERSHIPS:

1st Deluxe Qualified IBO Recruited Each Month = \$63.92 (4 month advance commission)  
2nd Deluxe Qualified IBO Recruited Each Month = \$79.90 (5 month advance commission)  
3rd Deluxe Qualified IBO Recruited Each Month = \$95.88 (6 month advance commission)  
4th Deluxe Qualified IBO Recruited Each Month = \$111.86 (7 month advance commission)  
5th Deluxe Qualified IBO Recruited Each Month = \$127.84 (8 month advance commission)  
6th – 10th Deluxe Qualified IBO Recruited Each Month = \$143.82 (9 month advance commissions)  
11th + Combo Qualified IBO Recruited Each Month = \$159.80 (10 month advance commissions)

IBOs will have the option to switch to As Earned commissions through their back office.

## IBO ADVANCE COMMISSIONS FOR REGULAR (DENTAL PLUS OR MED PLUS MEMBERSHIPS)

1st Qualified IBO Recruited That Month = \$39.92 (4 month advance commission)  
2nd Qualified IBO Recruited That Month = \$49.90 (5 month advance commission)  
3rd Qualified IBO Recruited That Month = \$59.88 (6 month advance commission)  
4th Qualified IBO Recruited That Month = \$69.86 (7 month advance commission)  
5th Qualified IBO Recruited That Month = \$79.84 (8 month advance commission)  
6th – 10th Qualified IBO Recruited That Month = \$89.82 (9 month advance commissions)  
11th + Qualified IBO Recruited That Month = \$99.80 (10 month advance commissions)

IBOs will have the option to switch to As Earned commissions through their back office.

***Advance commission payout will reset at the beginning of each month. All residual commission will be 40%***

# Membership Advance Commissions for Dental, AmeriPlan MED Plus and Combo Memberships



## REGULAR (DENTAL PLUS OR MED PLUS) NON-IBO MEMBERSHIP COMMISSIONS

1st Member Enrolled That Month = \$19.96 (2 month advance commission)  
2nd Member Enrolled That Month = \$29.94 (3 month advance commission)  
3rd Member Enrolled That Month = \$39.92 (4 month advance commission)  
4th + Member Enrolled That Month = \$49.90 (5 month advance commission)

IBOs will have the option to switch to As Earned commissions through their back office.

## DELUXE PLUS (DENTAL & MED PLUS) NON-IBO MEMBERSHIP COMMISSIONS

1st Deluxe Member Enrolled Each Month = \$31.96 (2 month advance commission)  
2nd Deluxe Member Enrolled Each Month = \$47.94 (3 month advance commission)  
3rd Deluxe Member Enrolled Each Month = \$63.92 (4 month advance commission)  
4th + Deluxe Member Enrolled Each Month = \$79.90 (5 month advance commission)

IBOs will have the option to switch to As Earned commissions through their back office.

***Advance commission payout will reset at the beginning of each month. All residual commission will be 40%***

# Membership Residuals Paid Monthly



**HOW MANY FAMILIES CAN YOU HELP SAVE MONEY...  
AND EARN LONG-TERM INCOME POTENTIAL AS THE ENROLLING IBO**

<b>Memberships # Sold</b>	<b>40% Commission Dental Plus</b>	<b>40% Commission AmeriPlanMED Plus</b>	<b>40% Commission AmeriPlan Deluxe Plus</b>
<b>100</b>	<b>\$998/Mo.</b>	<b>\$998/Mo.</b>	<b>\$1,598/Mo.</b>
<b>250</b>	<b>\$2,495/Mo.</b>	<b>\$2,495/Mo.</b>	<b>\$3,995/Mo.</b>
<b>500</b>	<b>\$4,990/Mo.</b>	<b>\$4,990/Mo.</b>	<b>\$7,990/Mo.</b>
<b>1000</b>	<b>\$9,980/Mo.</b>	<b>\$9,980/Mo.</b>	<b>\$15,980/Mo.</b>





# Fast Track

**FST  
TRACK**

Beginning Monday, September 1, 2015



All New IBOs may Fast Track to RSD by recruiting 10 Commission Qualified IBOs or enrolling 10 Members or any combination of Qualified IBOs and Members. New IBOs will have thirty (30) days from their start date to complete their Fast Track to RSD. A qualified Fast Track RSD will receive a Fast Track Bonus of **\$300\***

**Once the RSD contract is attained the RSD will receive “Performance Bonuses”:**

- 5% of the Monthly Revenues on business written by your first RSD's Sales Group
- 10% of the Monthly Revenues on business written by your second RSD's Sales Group
- 15% on all of your frontline RSD's Sales Group Monthly Revenues once you promote your 3rd RSD which will make you a SRSD

# Team Residual Overrides (paid monthly)



100 Qualifying Points	3 RSDs Commission Qualified	6 RSDs Commission Qualified	9 RSDs Commission Qualified	12 RSDs Commission Qualified	4 NSDs, 1st Level 3 NSDs, 2nd Level 2 NSDs, 3rd Level 1 NSD, 4th Level
5% on first IBO Sales Group 10% on second IBO Sales Group	15% 1st Generation	15% 1st Generation	15% 1st Generation	15% 1st Generation	15% 1st Generation
	↓	10% 2nd Generation	10% 2nd Generation	10% 2nd Generation	10% 2nd Generation
		↓	5% 3rd Generation	5% 3rd Generation	5% 3rd Generation
			↓	3% 4th Generation	3% 4th Generation
				↓	1% on 5th Generation and below *

## Would you like to make more?

\*NVP: must be a President's Club \$50,000 Club Member with \$10,000 in Personal MR

\*\* New National Vice Presidents earn a 1% override on the 5th generation and below Sales Group Monthly Revenue. The 1% override pays downline to the 3rd generation of NVPs.

# AmeriPlan Cadillac Club



CADILLAC  
*Club*



Become a member of the exclusive AmeriPlan Cadillac Club! You too can drive around in the beautiful **Luxurious White Diamond 4 Door Sports Sedan, 2 Door Coupe or the SRX Luxury Crossover** with Titanium Colored Leather Interior and bearing a small, elegant AmeriPlan logo on the exterior.

Once qualified all of this luxury is provided by AmeriPlan for you.

At any time your Earned Income\* is \$50,000 in any 12 month period you will qualify to drive a Cadillac and AmeriPlan will make the payment. Once you have qualified AmeriPlan will make arrangements for you to take delivery of the Cadillac of your choice at a local dealership. The vehicle will be on a four (4) year lease in your name. The lease payments will be made directly to the lender each month by AmeriPlan. You are responsible for any state property tax, full coverage insurance and regular maintenance.

\*Earned Income will include advances, personal and team residuals.



# Bonus Programs



## SALES TEAM BONUS

As a Sales Director you will now have an opportunity to earn a \$500 Sales Team Bonus when your Sales Team enrolls 50 or more members in a month. ***That's an additional \$6,000 per year.***

A Sales Team is comprised of the Sales Directors personally recruited Qualified IBOs and their IBOs and membership enrollments until an IBO reaches RSD. Once they reach RSD they will begin to build their own Sales Team and be eligible to participate in the Sales Team Bonus.

## SALES DIRECTORS TOP PRODUCERS TRIP AND CASH BONUS!

To qualify, we we will take a snapshot of you and your Sales Teams last 12 months of membership production and if in that 12 months you and your Sales Team have enrolled a minimum of 50 memberships each month and at least 450 are still active the Sales Director will qualify for a trip and a Cash Bonus of \$10,000.

Winners will get to choose from a list of destinations, i.e. Las Vegas, Cancun, Key West, New York and many more. All trips will be for two, the Sales Director and their guest.

## CENTENNIAL CLUB

Become a member of the Centennial Club by earning 100 Centennial Club points in a month. Earn a \$2500 Cash Bonus by achieving 100 points per month for 12 consecutive months.

# The AmeriPlan Business is Simple: Use - Save - Share



- Brochures
- Business Briefings
- Mail Outs
- Webinars
- Recorded Calls
- Multiple Websites
- Internet Marketing
- Exclusive Support System
- Effective Marketing Tools
- Online Enrollments, Sales Reports & Genealogy Via Your Website Back-Office
- AmeriPlan® Customer Service
- Local & Online Presentations
- Training Websites
- Interactive Training Calls
- Live Trainings
- Regional & National meetings
- Spectacular Conventions
- AmeriPlan Text to Success Videos

Let the Tools do the Work for You!

# Make your Dreams Become a Reality



**A**

**Absolutely, I am  
ready to get  
started.**

**B**

**Before I get started  
I have questions.**

**C**

**See Me Later!  
Business No!  
Membership YES!!!  
I want to save money!**

**This business is simple, anyone can do it!**

**Make this your DEFINING MOMENT!**



**AmeriPlan® Programs are NOT Insurance**

**AmeriPlan® Corporation  
5700 Democracy Drive  
Plano, Texas 75024**



**1-469-229-4500  
[www.ameriplanusa.com](http://www.ameriplanusa.com)**