# AMERIPLAN® Today

ank

ennis

Vol. 3 Issue 3

squina

November 2016



### Contents

- Editor Message Barry Friedman
- CEO Message Dennis Bloom
- COO Message Daniel Bloom
- Halloween
- Legacy Income
- Super Saturday Jump School
- 24 years
- Karis
- Promotion

#### AmeriPlan® Today ~

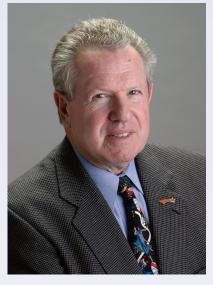
A monthly e-publication of AmeriPlan® Corporation. 5700 Democracy Drive, Plano, Texas 75024 469-229-4500

Publisher ~ Dennis Bloom, Board Chairman/CEO

Editor-in-Chief ~ Barry Friedman, SVP Marketing & Sales

Creative Director ~ Wilbert Bell, Director of Creative Services

AmeriPlan<sup>®</sup> is a Registered Trademark. © 2016 AmeriPlan Corporation. All rights reserved.



#### Message from the Editor

Here it is November already! It is incredible how fast time flies when you are having fun. Before you know it, we are stuffed with Thanksgiving turkey and anticipating the Christmas and New Year's Holidays. What a fantastic time of the year to be thankful for our abundance and the blessings in our lives.

Among those important things that we can be most thankful for are our faith, family and friends. Let us not forget for a moment, that we have something significant to be thankful

for in our relationship with AmeriPlan. To most of us, the AmeriPlan experience and the AmeriPlan family has become a very important and rewarding element of our life.

In this issue of AmeriPlan Today, we will touch upon a few very significant attributes that the AmeriPlan experience brings to us. From the culture that we have, to the essence of Legacy Income. From the money that we can earn, to the good that we can do for others. It is all there and it has been for the past twenty-four years. As a matter of fact, November is the anniversary month for AmeriPlan...congratulations to all of us and you on reaching this memorable milestone. We are looking forward to 2017 for the celebration of our Silver Anniversary...that is twenty-five years of ..."*Delivering on The Promise*".

With that in mind, we would like to get some feedback from you regarding the best way to celebrate this auspicious occasion. Let us know if you would like us to have one big celebration here in the Dallas/Fort Worth area, or if you would like us to have a series of regional events around the country to bring the celebration to you. If you have an opinion, please email it to: sales@ameriplanusa.com.





From the Desk of: Dennis Bloom – Chief Executive Officer

Greetings and Best Wishes from all of us at Corporate for a Happy Thanksgiving.

It is sometimes hard to believe that this is our twenty-fourth Thanksgiving Holiday as a company since our founding in 1992. These have been an amazing 24 years. We have been privileged to have met and partnered with thousands of wonderful people who have seen their lives change for the better through their relationship with AmeriPlan.

Whether it has been through the friendships that have been created or the money that has been made, lives have been changed. We are also very proud of the hundreds of millions of dollars in healthcare costs that we have saved for the millions of members we have served over the years. While we are reflecting on giving thanks, we here at Corporate would like to extend our heartfelt thanks to each and every one of you...the AmeriPlan Family...that have made this possible.

Needless to say, we are looking forward to many more years of this very special relationship and hope that they will be as rewarding for you as they have been for us.

Thank you all for everything that you do to represent us and our Company. Happy Thanksgiving!





From the Desk of: Daniel Bloom – Chief Operating Officer

AmeriPlan is a very special Company and has been for more than twenty-four years. It is special in the way that it treats its' staff, as is evidenced by the fact that more than 80% of our employees have been with us for more than ten years. It is also represented by incredible statistic that we have both members and Benefit Consultants that have been with us continuously for twenty years or more.

Dennis and I had a dream twenty-four years ago when we founded AmeriPlan that we were building an institution...a culture...that would last for years and that would do great things and serve many people along the way. This has turned out to be the case, for which we are extremely proud.

I would like to reflect for a moment on one element of what we have achieved since our founding. That is the concept of Legacy Income. As you know, we have created a system that enables those who want to work for it, can earn significant current income. We have also built the finest residual income model known to man, and that has proven itself year after year with thousands of Benefit Consultants earning money month after month on their efforts in the past.

What has been amazing to us, is the impact that the willable provision has had in the creation of Legacy Income. It is unfortunate, that along the way, some of our Benefit Consultants have passed away. This was most evident recently, with the passing of our dear friend and business partner, Jerome Scott. But Jerome has not been the first, and will unfortunately not be the past.

In the twenty-four year history of AmeriPlan, there have been sixteen Benefit Consultants that have passed away, and through the ongoing residual income having been passed on to their designated beneficiaries, AmeriPlan has continued to pay out almost \$2.25 million dollars and are making payments each and every month and will continue to do so as long as the business is on the books.

What a Legacy and Blessing that is for them...and we are blessed to have been able to make it all possible.

I would like to add my Best Wishes for a Happy Thanksgiving to those already stated.

We would like to share with you that here at AmeriPlan Corporate, we can sometimes have some fun. And so it was at Halloween, with our Costume Contest. You will see here some of the creative talents that we have on staff. Hope you enjoy.



Ε

"Delivering on the Promise"

RIPLAN Today





Does Money really matter? How much is too much? How much is not enough? What are you willing to do to make it? What are the best kinds of money to make? What is the best opportunity to meet your financial goals?

Some pretty interesting questions about a very serious subject. As a Certified Financial Planner (CFP) for many years, I have had to deal with these issues time after time. I will take a little of your time with this article to reflect on some of these questions and to see how they might relate to your AmeriPlan business.

#### Q: Does Money really matter?

A:Of course money matters, but the degree to which it matters is very much dependent on the individual. To some people, it is everything and to others it might just be a way to keep score. You have to make that call and you have to determine what importance it will have in determining your lifestyle.

#### Q:How much is too much? How much is not enough?

A:I don't think that there is a right answer to either of these questions. Too much for one person may be not enough for another. This is totally dependent on where you place the importance of money and material things in your life. As we know, there are people that are very wealthy but are not happy and lead a miserable life. And there are people that barely have enough to get by, but are happy and well-adjusted people. The money, clearly, is not the determining factor.

#### Q:What are you willing to do to make it?

A:Probably the most important question. Once you have clearly defined your WHY, the decision has to be made as to what am I willing to do to make that happen. How much of my time and resources am I able and willing to commit? What sacrifices am I willing to make with regard to time with friends and family? This is the balancing act that you must learn to master to have a quality of life that makes for a happy and healthy life.



#### Q:What are the best kinds of money to make?

- A:Maybe you did not realize that there are different "kinds" of money, but there are and I will explain.
  - There is what I call linear money you trade a unit of time for a unit of money, for example: \$15.00 per hour, \$50,000 per year, etc
  - Then there is "OPM" or other peoples money you borrow money from another source and make more on the use of that money than you are paying the source for the use of the money. Example: Mortgage – you are borrowing money at an established rate of interest. You have agreed to pay back the principle and interest and you get to keep the appreciation. Margin account – you borrow money at a rate of interest from a brokerage house to make a securities investment – if the investment appreciates, you pay back the loan and interest and you keep the profit.
  - Now there is also royalty or residual income, and this may be the best kind of all. You do something of value and continue to receive income from that act for years, maybe for life (or beyond). Example: write a book or a song get paid every time someone buys your book or plays your song, AmeriPlan you have made the sale one time and you continue to receive the income every time the member pays their monthly fee, and this residual income is willable and saleable, so it continues even after your passing.

I may have raised more money questions than I have answered, but the intent here was to get you thinking about this very important subject.







#### NOTICE:

**Team Building Bonuses** - We are pleased to announce that the great **Jump Start Bonus Program** has just gotten even better. The number of Team Building Bonuses that can be earned each week has been increase. A National Sales Director (NSD) can now earn 10 bonuses per week and a National Vice President (NVP) can earn 20.

**Open Enrollment** – For the month of November, we have opened enrollment in the **Jump Start Program**. If you are an existing Benefit Consultant and you missed the opportunity to enroll as a **Jump Start** Benefit Consultant, now for a limited time, you can. Just purchase a \$225.00 **Jump Start** Pack and sign up as a **Jump Starter**.



### **Pin Level Promotions**

You can promote yourself!

One of the great advantages of being in business for yourself is that your growth and level of achievement is not controlled or limited by others. You can grow as far and fast as you determine by the depth of your commitment and the speed of your activity.

As an AmeriPlan Benefit Consultant, you are the master of your fate and you can be whatever you choose to be. As a means of measuring your accomplishments, in addition to the money that you make, AmeriPlan has established a structure that recognizes your effort and achievement and rewards you for your hard work. This structure is your Pin Level. As you move up the pin level ladder, you are being recognized for this accomplishment and as you take on the role and responsibility of team management, you are monetarily rewarded.

#### Just as a refresher for you, here is the pin level structure and the requirements:

#### Pin Levels

• Sales Director Pin Levels:

Beginning September 1, 2015 to promote to Regional Sales Director a Benefit Consultant (BC) must personally enroll 10 new members or 10 new Qualified Benefit Consultant (BC)s or any combination of members and qualified Benefit Consultant (BC)s. Please note no points are awarded for a Benefit Consultant (BC) Annual Enrollment Fee.

Senior Regional Sales Director (SRSD) - to attain SRSD you must be an Active Qualified RSD and must have at least three (3) Qualified first level Active, RSDs.

Executive Sales Director (ESD) - to attain ESD you must be an Active Qualified SRSD and must have at least six (6) Qualified first level Active, RSD.

Senior Executive Sales Director (SESD) - to attain SESD you must be an Active Qualified ESD and must have at least nine (9) Qualified first level Active, RSDs.

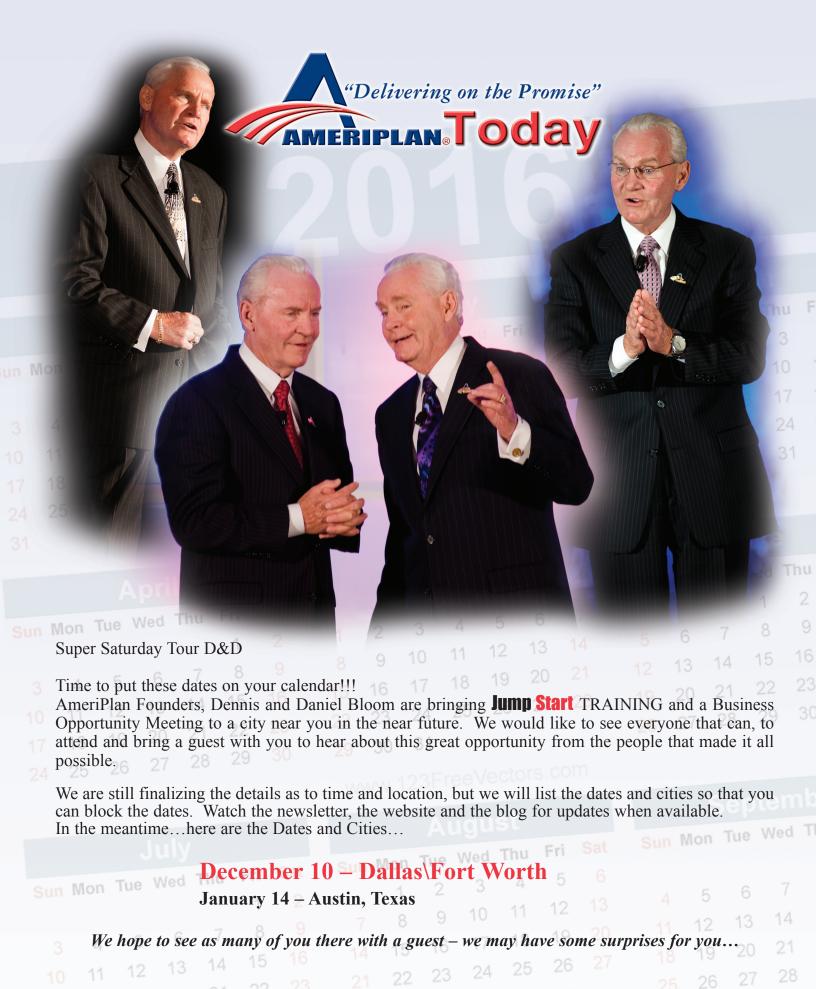
National Sales Director (NSD) - to attain NSD you must be an Active Qualified SESD and must have at least twelve (12) Qualified first level Active, RSDs.

• Vice President Pin Levels:

To qualify to start on the "Journey to NVP" you must be an Active National Sales Director and a member of the President's \$50,000 Club.

Regional Vice President: Personally be a President's \$50,000 Club member and have two (2) President's 25k club or higher members in your first four levels. One (1) of the two must be on your first level.

Senior Regional Vice President: Personally be a President's \$50,000 Club member and have four (4) President's 25k club or higher members in your first four levels. One (1) of the four must be on your first level.



8.



## We Make Healthcare Work

One of the most valuable services that is offered through AmeriPlan is the Patient/Hospital Advocacy program. This program has saved AmeriPlan members thousands, even tens of thousands of dollars on their hospital, doctor and medical bills. For a number of years, this plan was administered by The Karis Group, and then it had been changed to a difference resource. It became apparent to us that the new supplier of these services was not performing to the standards that we set for our members, and have subsequently reengaged The Karis Group.

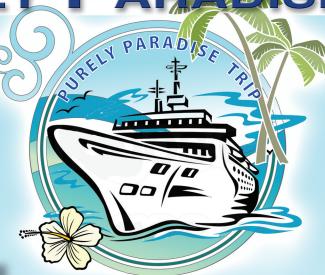
#### Here are the details of their program:

the**karis**group®

#### How the Hospital/Patient Advocacy Program will work:

- Once you have been advised by your physician that a hospital occurrence will be necessary, you will need to contact AmeriPlan at 1-866-977-2477.
- You will be asked questions to determine the nature and scope of the medical incident.
- The total cumulative medical costs per incident must be at least \$2500. (For the insured, this means the amount you are personally responsible for, aside from your deductible.) If this requirement is met, the member will be transferred to the Patient Advocacy Coordinator. (If a member opens a case for Bill Negotiator services before medical bills are incurred at a hospital or surgery facility, so long as admission is scheduled and the Member has a written estimate for pricing by the hospital or surgery facility, Karis will provide the Member with relevant information about cost and payment options.)
- Medical costs that pre-date your active date may be negotiated through Karis if they meet or exceed \$2500. There is a non-refundable flat fee of \$250 that must be paid to The Karis Group before negotiations begin.
- The member will receive a medical release form which must be signed and returned to The Karis Group. If the form is not signed, it may delay the processing of your paperwork.
- An Advocate from The Karis Group will contact the member to determine the best course of action to obtain the best care at the lowest available cost.
- If a member visits the hospital on an emergency basis, a Patient Advocate negotiates with the hospital on a post-confinement basis.
- There is a three (3) business day waiting period from the active date of your membership to access any hospital advocacy service. Member must remain in "Active" status during the entire hospital advocacy process.

# PURELY PARADISE TRIP





NVP Janie & Michael Jones checking out the sites in Nassau, Bahamas



Dinner with the Team aboard the Carnival Victory in the Bahamas



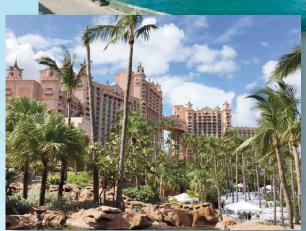
Hanging out in the awesome atrium aboard the Carnival Victory during the Ameriplan Top Producer Trip



NVP Lionel Burks and Kimberly Sanchez with Team Eagle aboard the Carnival Victory in The Bahamas!

# TOP PRODUCERS NOVEMBER 7-11, 2016





The world renown Atlantis Resort in Nassau, Bahamas

Just arrived in the gorgeous port city of Nassau, Bahamas





Vice President of Sales Joseph Kerr and his wife Mimi enjoying the beautiful Bahamas during Ameriplan's 2016 Top Producers Trip. "Thank you Ameriplan and all the Ameriplan Top Producer for such a wonderful time, you all deserve it!"

Nothing like riding a horse in the beautiful blue ocean on the island of Half Moon Cay, Bahamas



Enjoying some sun and well deserved relaxation aboard the Carnival Victory during our "Fun day at Sea"





You can't be a mentor if your Benefit Consultant can't be coached.

Many new Benefit Consultants have their own ideas of how they want to do network marketing. They are going to be different. Or, they have a special skill that is hard to duplicate, but they want to apply it to their business.

Before we discourage them, let's consider this. They are self-starters. That's good.

So here is a tactful way of offering to help them with some guidance. Simply say:

"About 15 million others started out on the same journey you are about to take. Would you like to know some interesting secrets they discovered?"

It is a lot easier to offer advice when it is requested. And, we are honoring their opinion that they know the best way to do it. We are simply passing on some secrets that they might like to know.

## CELEBRATING THE LIFE OF

## In Memory Of Jerome Scott AmeriPlan NVP

#### **In Memory**

The Founders and Corporate Staff of AmeriPlan are sad to acknowledge the passing of a great person, friend and business partner in Jerome Scott, National Vice President, SuperStar and member of the much honored

Millionaires Club.

Jerome and his wife, Debera Forte-Scott, have been examples and leaders for the thousands of people at AmeriPlan that they have

affected over the past two decades. Jerome has had a spirit and energy that set incredible standards of accomplishment for those he touched.

> AmeriPlan Founder,s Dennis and Daniel Bloom, have stated over the years that Jerome has been a role model that, if followed, would bring great success and personal integrity. "We sadly pray for Jerome,s family and hope for their blessed future. Their memories of Jerome and what

he has meant to so many people, should be a source of peace and pride.

EROM





A NEW OPEN ENROLLMENT starts 11/1/2016 and ends 11/30/2016 at 5:00 p.m. CST for the Jump Start Bonus Program. This open enrollment program is available for existing Benefit Consultants that are not signed up for the Jump Start Bonus Program!!!



This Christmas check promotion begins Tuesday, November 1, 2016 and ends 5:00 p.m. CST, Wednesday, November 30, 2016.

A Christmas check consists of first month 100% commission (IF DUE), Inventory Reimbursement (IF DUE), Jump Start Bonus and Christmas Cash Bonus for a total of \$200.00 All standard promotion rules and regulations apply.