

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEBR 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Filing at a Glance

Company: Imerica Life and Health Insurance Company

Product Name: Imerica Enhanced Benefit Riders & Assoc SERFF Tr Num: ICCI-125912361 State: ArkansasLH

TOI: H16G Group Health - Major Medical SERFF Status: Closed State Tr Num: 40893
Sub-TOI: H16G.001A Any Size Group - PPO Co Tr Num: NBEBR 0108 State Status: Approved-Closed
Filing Type: Form Co Status: Reviewer(s): Rosalind Minor
Author: Brenda Dawson Disposition Date: 11/20/2008
Date Submitted: 11/20/2008 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Imerica Enhanced Benefit Riders & Assoc
Project Number: Imerica Enhanced Benefit Riders & Assoc
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 11/20/2008
State Status Changed: 11/20/2008
Corresponding Filing Tracking Number:

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Group
Group Market Size: Small
Group Market Type: Association

Deemer Date:

Filing Description:

See attached cover letter, riders and Association information.

Company and Contact

Filing Contact Information

(This filing was made by a third party - insurancecomplianceconsultantsinc)

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEBR 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Brenda Dawson, Authorized Representative Brendadawson@inscompliance.com
519 Colman Center Drive (815) 316-6714 [Phone]
Rockford, IL 61108 (815) 316-6720[FAX]

Filing Company Information

Imerica Life and Health Insurance Company CoCode: 63533 State of Domicile: Arkansas
304 Inverness Way South Group Code: Company Type:
Suite 465
Englewood, CO 80112 Group Name: State ID Number:
(303) 706-1200 ext. [Phone] FEIN Number: 71-0655804

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEBR 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Filing Fees

Fee Required? Yes
Fee Amount: \$40.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Imerica Life and Health Insurance Company	\$40.00	11/20/2008	24059292

SERFF Tracking Number: ICCI-125912361 State: Arkansas
 Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
 Company Tracking Number: NBEBR 0108
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
 Product Name: Imerica Enhanced Benefit Riders & Assoc
 Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	11/20/2008	11/20/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Association financial information	Supporting Document	Brenda Dawson	11/20/2008	11/20/2008

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEER 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Disposition

Disposition Date: 11/20/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ICCI-125912361 State: Arkansas
 Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
 Company Tracking Number: NBEBR 0108
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
 Product Name: Imerica Enhanced Benefit Riders & Assoc
 Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Cover letter	Approved-Closed	Yes
Supporting Document	Imerica Authorization Letter 2008	Approved-Closed	Yes
Supporting Document	Actuarial Memorandum	Approved-Closed	No
Supporting Document	Healthstyle Consumer Association Checklist, Member Guide and Constitution and Bylaw	Approved-Closed	Yes
Supporting Document	Savers Benefit Association Checklist, Member Guide and Constitution and Bylaw	Approved-Closed	Yes
Supporting Document	Fee schedule	Approved-Closed	Yes
Supporting Document	Association financial information	Approved-Closed	Yes
Form	Enhanced Benefit Rider	Approved-Closed	Yes
Form	Enhanced Benefit Rider	Approved-Closed	Yes

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEBR 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Amendment Letter

Amendment Date:

Submitted Date: 11/20/2008

Comments:

I forgot to attached the Associations financial information and I apologize for that. The documents are now attached.
Thank you.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Association financial information

Comment:

Healthstyle Assoc Income statement.pdf

SBA Income statement.pdf

SERFF Tracking Number: ICCI-125912361 State: Arkansas
 Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
 Company Tracking Number: NBEBR 0108
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
 Product Name: Imerica Enhanced Benefit Riders & Assoc
 Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Form Schedule

Lead Form Number: NBEBR 0108

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	NBEBR 0108	Certificate Amendmen	Enhanced Benefit Rider t, Insert Page, Endorseme nt or Rider	Initial		54	NBEBR 0108 _new bus enhanced benefit rider_.pdf
Approved-Closed	EBEBR 0108	Certificate Amendmen	Enhanced Benefit Rider t, Insert Page, Endorseme nt or Rider	Initial		54	EBEBR 0108 _Existing bus enhanced benefit rider_.pdf

AMERICA LIFE AND HEALTH INSURANCE COMPANY

ENHANCED BENEFIT RIDER

The Group Policy and Certificate of Insurance to which this Rider is attached are changed as follows:

Under **Part 4 - COVERED CHARGES**, the **ROUTINE PHYSICAL EXAMINATIONS** benefit has been deleted in its entirety and replaced with the following:

ROUTINE PHYSICAL EXAMINATIONS

Covered Charges will also include routine physical examinations, limited to:

1. a physical examination by a Physician;
2. such diagnostic services as may be required as part of such exam;
3. an evaluation of the Insured Person's general health status by his or her primary Physician. This does not include physical examination and related tests performed in connection with an Insured Person's: (a) employment or prospective employment; (b) school attendance; or (c) application for insurance.

The maximum amount We will pay per Insured Person during each Calendar Year is shown in the Schedule of Benefits. Covered Expenses for routine physical examinations will be subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

Under **Part 4 - COVERED CHARGES**, the **PROSTATE CANCER SCREENING BENEFIT, MAMMOGRAPHY BENEFIT, and PAP TEST SCREENING BENEFIT** are subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

Under **Part 4 - COVERED CHARGES**, the following benefits have been added:

CHILDHOOD IMMUNIZATIONS BENEFIT

Benefits are payable for Covered Charges incurred for childhood immunizations for each covered child from birth through the date such child is 6 years of age. Coverage for childhood oral and/or injectable immunizations includes immunization against diphtheria, haemophilus influenza type b, hepatitis B, measles, mumps, pertussis, polio, rubella, tetanus and varicella and any other immunization that is required by law for the child. Covered expense for immunizations will be subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

COLORECTAL CANCER SCREENING BENEFIT

Benefits are payable for Covered Charges incurred for each Insured person who is 50 years of age or older and at normal risk for developing colon cancer for expenses incurred in conducting a medically recognized screening examination for the detection of colorectal cancer including:

- a. a fecal occult blood test performed annually; and
- b. a flexible sigmoidoscopy performed every five years; or
- c. a colonoscopy performed every 10 years.

Covered expenses for Colorectal Cancer Screening will be subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

This Rider is subject to all of the exceptions, definitions and conditions of the Group Policy not inconsistent herewith. In all other respects, Your coverage remains the same.

AMERICA LIFE AND HEALTH INSURANCE COMPANY



Signature

AMERICA LIFE AND HEALTH INSURANCE COMPANY

ENHANCED BENEFIT RIDER

The Group Policy and Certificate of Insurance to which this Rider is attached are changed as follows:

Under **SCHEDULE OF BENEFITS, PLAN MAXIMUMS FOR EACH INSURED PERSON, Ambulance Services**, the \$5,000 limit on Covered Charges for air transportation is deleted and replaced with the following:

Covered Charges for air transportation are subject to the In and Out of Network Benefit Percentages, and the Maximum Benefit for all Injuries and Sickness.

Under **SCHEDULE OF BENEFITS, PLAN MAXIMUMS FOR EACH INSURED PERSON, Routine Physical Exam Benefit**, benefit description is deleted and replaced with the following: Subject to the In and Out of Network Benefit Percentages, We will pay up to \$500 per person per Calendar Year.] [subject to the Calendar Year Outpatient Expenses Maximum Benefit]

Under **Part 4 - COVERED CHARGES**, the **ROUTINE PHYSICAL EXAMINATIONS** benefit has been deleted in its entirety and replaced with the following:

ROUTINE PHYSICAL EXAMINATIONS

Covered Charges will also include routine physical examinations, limited to:

1. a physical examination by a Physician;
2. such diagnostic services as may be required as part of such exam;
3. an evaluation of the Insured Person's general health status by his or her primary Physician. This does not include physical examination and related tests performed in connection with an Insured Person's: (a) employment or prospective employment; (b) school attendance; or (c) application for insurance.

The maximum amount We will pay per Insured Person during each Calendar Year is shown in the Schedule of Benefits. Covered Expenses for routine physical examinations will be subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

Under **Part 4 - COVERED CHARGES**, the **PROSTATE CANCER SCREENING BENEFIT, MAMMOGRAPHY BENEFIT**, and **PAP TEST SCREENING BENEFIT** are subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

Under **Part 4 - COVERED CHARGES**, the following benefits have been added:

CHILDHOOD IMMUNIZATIONS BENEFIT

Benefits are payable for Covered Charges incurred for childhood immunizations for each covered child from birth through the date such child is 6 years of age. Coverage for childhood oral and/or injectable immunizations includes immunization against diphtheria, haemophilus influenza type b, hepatitis B, measles, mumps, pertussis, polio, rubella, tetanus and varicella and any other immunization that is required by law for the child. Covered expense for immunizations will be subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

COLORECTAL CANCER SCREENING BENEFIT

Benefits are payable for Covered Charges incurred for each Insured person who is 50 years of age or older and at normal risk for developing colon cancer for expenses incurred in conducting a medically recognized screening examination for the detection of colorectal cancer including:

- a. a fecal occult blood test performed annually; and

- b. a flexible sigmoidoscopy performed every five years; or
- c. a colonoscopy performed every 10 years.

Covered expenses for Colorectal Cancer Screening will be subject to the In and Out-of-Network Benefit Percentage as shown in the Schedule of Benefits, however the Deductible does not apply.

This Rider is subject to all of the exceptions, definitions and conditions of the Group Policy not inconsistent herewith. In all other respects, Your coverage remains the same.

AMERICA LIFE AND HEALTH INSURANCE COMPANY

A handwritten signature in black ink, appearing to be "J. A. [unclear]", written in a cursive style.

Signature

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEBR 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: ICCI-125912361 State: Arkansas
 Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
 Company Tracking Number: NBEBR 0108
 TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
 Product Name: Imerica Enhanced Benefit Riders & Assoc
 Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Supporting Document Schedules

Review Status:
Satisfied -Name: Certification/Notice Approved-Closed 11/20/2008
Comments:
Attachment:
 Cert of Comp 19.pdf

Review Status:
Satisfied -Name: Application Approved-Closed 11/20/2008
Comments:
 Application form MM-0506-EAPP was previously approved by your Department on October 12, 2006, with policy form AMM PPO 0505.

Review Status:
Satisfied -Name: Cover letter Approved-Closed 11/20/2008
Comments:
Attachment:
 AR Enhanced benefit riders and Assoc infor 11-20-08.pdf

Review Status:
Satisfied -Name: Imerica Authorization Letter 2008 Approved-Closed 11/20/2008
Comments:
Attachment:
 Imerica authorization letter 2008.pdf

Review Status:
Satisfied -Name: Healthstyle Consumer Association Approved-Closed 11/20/2008
 Checklist, Member Guide and
 Constitution and Bylaw
Comments:
Attachments:
 AR Healthstyle Checklist 11-20-08.pdf
 Healthstyle Member Guide.pdf
 Healthstyle Consumer Benefits Association Articles of Incorporation (MO).pdf

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEBR 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc
Healthstyle Consumer Benefits Association Bylaws (MO).pdf

SERFF Tracking Number: ICCI-125912361 State: Arkansas
Filing Company: Imerica Life and Health Insurance Company State Tracking Number: 40893
Company Tracking Number: NBEBR 0108
TOI: H16G Group Health - Major Medical Sub-TOI: H16G.001A Any Size Group - PPO
Product Name: Imerica Enhanced Benefit Riders & Assoc
Project Name/Number: Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc

Satisfied -Name: Savers Benefit Association **Review Status:** Approved-Closed 11/20/2008
Checklist, Member Guide and
Constitution and Bylaw

Comments:

Attachments:

AR SBA Checklist 11-20-08.pdf
SBA Member Guide.pdf
Savers Benefit Association Bylaws (MO).pdf

Satisfied -Name: Fee schedule **Review Status:** Approved-Closed 11/20/2008

Comments:

Attachment:

AR_Fee_Schedule.pdf

Satisfied -Name: Association financial information **Review Status:** Approved-Closed 11/20/2008

Comments:

Attachments:

Healthstyle Assoc Income statement.pdf
SBA Income statement.pdf

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: Imerica Life & Health Insurance Company

Form Number(s):

Enhanced Benefit Rider – EBEBR 0108

Enhanced Benefit Rider – NBEBR 0108

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirement of Rule and Regulation 19.



Signature of Company Officer

Mike Hankinson

Name

Secretary

Title

November 20, 2008

Date



INSURANCE
COMPLIANCE
CONSULTANTS, INC.

519 Colman Center Drive
Rockford, Illinois 61108

Phone: (815) 316-6714
FAX: (815) 316-6720

November 20, 2008

Honorable Julie Benafield Bowman
Insurance Commissioner
State of Arkansas
Arkansas Department of Insurance
1200 W. Third St.
Little Rock, AR 72201-1904

RE: Imerica Life and Health Insurance Company - NAIC #63533
FEIN# 71-0655804
Enhanced Benefit Rider – EBEBR 0108 (for existing business)
Enhanced Benefit Rider – NBEER 0108 (for new business)
Actuarial Memorandum and Rates
Healthstyle Consumer Benefit Association
Savers Benefit Association

Dear Commissioner Benafield Bownman:

Enclosed for review and approval for use in your state are the above reference forms. These forms are new and are not intended to replace any form previously approved by your Department.

Insurance Compliance Consultants, Inc., is making this filing on behalf of Imerica Life and Health Insurance Company. A filing authorization letter is attached. Any questions or correspondence should be directed to Insurance Compliance Consultants, Inc. at the address above.

These riders are intended to be used with Group Policy form AMM PPO 0505, issued to an association group located outside your state's jurisdiction and previously approved by your Department on October 12, 2006. In addition to the original Association filed with Group Policy form AMM PPO 0505, the Company may also issue the Group Policy to either the Healthstyle Consumer Benefit Association or the Savers Benefit Association, sitused in Missouri. Please find attached the completed checklists, Member Guides, Association Constitution and Bylaws.

The Enhanced Benefit Rider EBEBR 0108 will be mailed to existing insured individuals. The Enhanced Benefit Rider NBENR 0108 will be attached to new certificates issued in DC. These riders provide enhanced benefits to the certificate as follows:

- Removes the dollar limit for the Air Ambulance Services benefit;
- Removes the 12-month waiting period and deductible requirements for Routine Physical Exams;
- Added language to clarify that benefits for mammography, pap smear and PSA exams are not subject to the deductible; and
- Includes benefits for Childhood Immunizations and Colorectal Cancer Screening.

These changes are being made without any change to the current premiums being charged.

Your prompt approval of this submission is greatly appreciated. Should you have any questions or comments, please call me at (815) 316-6714, fax me at (815) 316-6720, or you can e-mail me at Brendadawson@inscompliance.com . Thank you.

Sincerely,

Brenda Dawson, FLMI, AIRC, ACS
Authorized Representative
Insurance Compliance Consultants, Inc.



January 1, 2008

Insurance Compliance Consultants
Mr. Brian Camling
519 Colman Center Drive
Rockford, IL 61108

RE: Authorization to File on Behalf of Imerica Life and Health Insurance Company

Dear Mr. Camling:

Please accept this letter as written confirmation that Insurance Compliance Consultants, Inc., has authority to submit the attached filing, and to act on behalf of Imerica Life and Health Insurance Company regarding such filing, in all jurisdictions where this filing is being submitted. Imerica Life and Health Insurance Company may withdraw this authorization at any time, by giving notice to Insurance Compliance Consultants, Inc.

Sincerely,

A handwritten signature in black ink that reads 'Rod Farmer'. The signature is written in a cursive style with a horizontal line at the end.

Rod Farmer
President
Imerica Life and Health Insurance Company

We have received your filing regarding the above named association/discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group. HealthStyle Consumer Benefits Association, 16476 Wild Horse Creek Road, Chesterfield, MO 63017
2. Is this group incorporated? Is so, give state of incorporation. Missouri
3. Is there a current office in Arkansas? NO
4. Does the Arkansas part of the organization have any officers, committees, or charters? If so, give details. N/A
5. Are annual dues charged? If so, specify amount. YES, \$8pmpm
6. What are the specific activities of the organization? To provide education, information and discounts on benefits and services to consumers
7. What benefits are provided to the members in addition to insurance? See Attached Guide
8. What qualifies an individual for membership? An individual interested in the association must apply for membership and be approved by the Board of Directors
9. How are members recruited? If by mailing list, advise the source of this list. Members are recruited by enrollers and by referrals from existing members
10. Attach a copy of the organization by-laws. Attached
11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed. N/A
12. Please attach a copy of the organization's most recent financial statement. Attached
13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members? NO

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.

SERFF Tracking Number: *ICCI-125912361* *State:* *Arkansas*
Filing Company: *Imerica Life and Health Insurance Company* *State Tracking Number:* *40893*
Company Tracking Number: *NBEBR 0108*
TOI: *H16G Group Health - Major Medical* *Sub-TOI:* *H16G.001A Any Size Group - PPO*
Product Name: *Imerica Enhanced Benefit Riders & Assoc*
Project Name/Number: *Imerica Enhanced Benefit Riders & Assoc/Imerica Enhanced Benefit Riders & Assoc*

Attachment "Healthstyle Member Guide.pdf" is larger than 3MB and cannot be reproduced here.

STATE OF MISSOURI



Judith K. Moriarty
SECRETARY OF STATE

CORPORATION DIVISION

CERTIFICATE OF INCORPORATION

GENERAL NOT FOR PROFIT

WHEREAS, DUPLICATE ORIGINALS OF ARTICLES OF INCORPORATION OF
MISSOURI MANUFACTURERS' ASSOCIATION

HAVE BEEN RECEIVED AND FILED IN THE OFFICE OF THE SECRETARY OF
STATE, WHICH ARTICLES, IN ALL RESPECTS, COMPLY WITH THE
REQUIREMENTS OF GENERAL NOT FOR PROFIT CORPORATION LAW;

NOW, THEREFORE, I, JUDITH K. MORIARTY, SECRETARY OF STATE OF THE
STATE OF MISSOURI, BY VIRTUE OF THE AUTHORITY VESTED IN ME BY
LAW, DO HEREBY CERTIFY AND DECLARE THIS ENTITY A BODY CORPORATE,
DULY ORGANIZED THIS DATE AND THAT IT IS ENTITLED TO ALL RIGHTS
AND PRIVILEGES GRANTED CORPORATIONS ORGANIZED UNDER THE
GENERAL NOT FOR PROFIT CORPORATION LAW.

IN TESTIMONY WHEREOF, I HAVE SET MY
HAND AND IMPRINTED THE GREAT SEAL OF
THE STATE OF MISSOURI, ON THIS THE
7TH DAY OF MARCH, 1994.

Judith K. Moriarty
Secretary of State

\$10.00





State of Missouri
Judith K. Moriarty, Secretary of State
 P.O. Box 778, Jefferson City, Mo. 65102
 Corporation Division

**Articles of Incorporation of a
 General Not For Profit Corporation**

Filing Fee \$10.00

Judith K. Moriarty
 SECRETARY OF STATE

We the undersigned, (Not less than three)

Type or Print Name	Number	Street	City	State	Zip
Dale Turvey	16601	Kehrsgrrove Drive	Chesterfield	MO	63005
Mark Fletcher	273	Brightfield Drive	Ballwin	MO	63021
Randell Jones	1542	Langholm Drive	Florissant	MO	63031

being natural persons of the age of eighteen years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Law" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

- The name of the corporation is Missouri Manufacturers' Association
- The period of duration of the corporation is perpetual
(Please state "perpetual" or a definite number of years)
- The address of its initial Registered Office in the State of Missouri is 1819 Clarkson Road, Suite 301
Chesterfield 63017
(City) (Zip)
 and the name of its initial Registered Agent at said address is Karen Boeker

- The first Board of Directors shall be Three (3) in number, their names and addresses being as follows:
(At least three required)

Type or Print Name	Number	Street	City	State	Zip
David Overfelt	618	E Capitol	Jefferson City	MO	65102
Gary Johnston	4506	Meadowford Drive	St. Louis	MO	63129
William A Warmann, Jr.	32	Green #4 Drive	St. Charles	MO	63303

- The purpose or purposes for which the corporation is organized are:

SEE EXHIBIT "A" ATTACHED

(NOTE: Any special provision authorized or permitted by Statute to be contained in the Articles of Incorporation may be inserted above.)

(Incorporators must sign below)

Handwritten signatures of Randell Jones, Mark Fletcher, and Dale Turvey on lines.

} Incorporators

VERIFICATION

Karen K. Boeker
NOTARY PUBLIC

State of Missouri
County of St. Louis } ss.

I, Karen K. Boeker, a Notary Public,
do hereby certify that on the 1st day of March, 1994,
Dale Turvey, Mark Fletcher, Randell Jones
Type or Print (Names of Incorporators)

personally appeared before me and being first duly sworn by me severally acknowledged that they signed as their free act and deed the foregoing document in the respective capacities therein set forth and declared that the statements therein contained are true, to their best knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

(Notarial Seal)

Karen K. Boeker
Notary Public

My commission expires Karen K. Boeker, Notary Public, St. Charles County, State of Missouri
My Commission Expires 11/7/95

The Secretary of State's Office makes every effort to provide program accessibility to all citizens without regard to disability. If you desire this publication in alternate form because of a disability, please contact the Director of Publications, P.O. Box 778, Jefferson City, Mo. 65102; phone (314) 751-1814. Hearing-impaired citizens may contact the Director by phone through Missouri Relay (800-735-2966). The Corporations Division also maintains a Telecommunications Device for the Deaf (TDD) at (314) 526-5599.

EXHIBIT "A"

5. The purpose or purposes for which the corporation is organized are:

To provide education, information and benefits of mutual interest to all manufacturers and distributors plus others affiliated or associated with the members of this association.

Any other activity permitted under the Not-For-Profit Missouri Corporation Act.

John R. [Signature]
SECRETARY OF STATE

STATE OF MISSOURI



Matt Blunt

Secretary of State

CERTIFICATE OF AMENDMENT
OF A

MISSOURI NONPROFIT CORPORATION

WHEREAS,

*HealthStyle Consumer Benefits Association
N00049725*

Formerly,

MISSOURI MANUFACTURERS' ASSOCIATION

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 25th day of June, 2003.

Matt Blunt
Secretary of State





State of Missouri
Amend/Restate - NonProfit 2 Page(s)
T0317716663

File Number: 200317821107
Date Filed: 06/25/2003 01:20 PM
Matt Blunt
Secretary of State

Corporations Division
P.O. Box 778, Jefferson City, MO 65102

James C. Foxworth Building
600 W. Main Street, Room 322, Jefferson City, MO 65101

**Articles of Amendment
for a Nonprofit Corporation**
(Submit in duplicate with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: MISSOURI MANUFACTURERS' ASSOCIATION
- (2) The amendment was adopted on 6-17-03 and changed article(s) 1 and 5 to state as follows:
month/day/year

Article number One (1) is amended to read as follows:
The name of the corporation is **HealthStyle Consumer Benefits Association.**
Article number Five (5) is amended to read as follows: **See attached.**

- (3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5):
- (4) If approval by members was required, check here and provide the following information: _____

- A. Number of memberships outstanding: _____
- B. Complete either i or ii:

i. Number of votes for and against the amendment(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ii. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class:	Number Voting undisputed:
_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

- (5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In affirmation of the facts stated above,

Karen Boeker
(Authorized signature of officer or chairman of the board)

KAREN BOEKER
(Printed Name)

PRESIDENT
(Title)

6/23/03
(Date)

The purpose or purposes for which the Corporation is organized are:

To enhance the quality of life for members by offering or providing educational information regarding consumer benefits; to provide access to goods, services and discount benefits by using the buying power of all members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

STATE OF MISSOURI



Matt Blunt
Secretary of State

CORPORATION DIVISION CERTIFICATE OF GOOD STANDING

I, MATT BLUNT, Secretary of the State of Missouri, do hereby certify that the records in my office and in my care and custody reveal that

**HEALTHSTYLE CONSUMER BENEFITS ASSOCIATION
N00049725**

was created under the laws of this State on the 7th day of March, 1994, and is in good standing, having fully complied with all requirements of this office.

IN TESTIMONY WHEREOF, I have set my hand and an imprinted the GREAT SEAL of the State of Missouri, on this, the 30th day of October, 2003


Secretary of State



Certification Number: 6183595-1 Page 1 of 1 Reference:
Verify this certificate online at <http://www.sos.state.mo.us/businessentry/verification>

BY-LAWS
OF
"HEALTHSTYLE CONSUMER BENEFITS ASSOCIATION"

ARTICLE I
PURPOSES

The purpose or purposes of "HealthStyle Consumer Benefits Association" ("association") shall be:

To enhance the quality of life for members by offering or providing educational information regarding consumer benefits; to provide access to goods, services and discount benefits by using the buying power of all members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

ARTICLE II
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III
MEMBERS

Section 1. Classes of Members. The Association shall have two (2) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Individual membership: The individual is entitled to participate in all benefit programs offered by the Association.

2. Family membership: The member and his spouse are entitled to participate in all benefit programs offered by the Association.

Section 2. Voting Rights. Each member of classes 1 and 2 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business as may come before the meeting. The date of the annual meeting shall be determined by the Board of Directors.

Section 2. Special Meeting. Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the direction of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or without the State of Missouri as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or without the State of Missouri as the place of the

meeting for any special meeting. If no designation is made, the place of meeting shall be the registered office of the Association.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than seven (7) or more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the Board of Directors or person calling the meeting. In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered when deposited in the United States mail addressed to the member at this address as it appears on the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by a majority of the members with respect to the subject matter thereof.

Section 8. Parliamentary Procedures. Parliamentary Procedure for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these By-Laws.

Section 9. Voting. At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person who is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the

Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. Matters Reserved to Membership Vote. The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter:

1. An amendment to the Association's Articles of Incorporation;
2. The election of the Board of Directors; and
3. Any other matter which the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members.

ARTICLE V BOARD OF DIRECTORS

Section 1. General Powers. The affairs of the Association shall be managed by its Board of Directors.

Section 2. Number, Tenure and Qualifications. The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in Section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of America.

Section 3. Regular Meetings. A regular annual meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or without the State of Missouri for the holding of additional regular meetings of the Board of Directors.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally, by mail or through the internet to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law or these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic Participation in Meeting. The members of the Board of Directors, or of any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the action so taken are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

ARTICLE VI OFFICERS

Section 1. Officers. The Officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3. Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby.

Section 4. Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5. President. The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6. Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall have all the powers of and be subject to all the restrictions upon the President. The Vice President shall perform such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 7. Treasurer. The Treasurer or Assistant Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8. Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law; be custodian of the corporate records of the Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office address of each member which shall be furnished to the Secretary or Assistant Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant Secretary by the President or by the Board of Directors.

ARTICLE VII COMMITTEES

Section 1. Committees of Directors. The Board of Directors, by resolution adopted by the majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the Association; but

the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in their judgment the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3 Vacancies. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Section 5. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the Board of Directors to be appropriate, including the contracting with a third party for any or all administrative and other services and functions necessary for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts, or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the

Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association.

Section 3. Deposits. All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4. Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or device for the general purpose or for any special purpose of the Association.

Section 5. Loans. The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

ARTICLE IX CERTIFICATES OF MEMBERSHIP

Section 1. Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Section 2. Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of certificates of membership under the provisions of Section 1 of this article.

ARTICLE X BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving

the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI
DUES AND INITIATION FEE

Section 1. Annual Dues. The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class.

Section 2. Payment of Dues. Dues shall be payable in advance.

Section 3. Default and Termination of Membership. When any member of any class shall be in default in the payment of dues for a period of one month from the beginning of the period from which such dues became payable, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues.

Section 4. Initiation Fee. Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays a stated initiation fee on behalf of all group members.

ARTICLE XII
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year.

ARTICLE XIII
SEAL

The Board of Directors may provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal".

ARTICLE XIV
WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Law of Missouri under the provisions of the Articles of Incorporation or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws may be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or any special meeting, provided that at least seven (7) days' written notice is given of intention to alter, amend or repeal or to adopt new By-Laws at such meeting.

ARTICLE XVI
INDEMNIFICATION

The Association shall provide for indemnification by the Association of any and all of its directors or officers or former directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit, or proceeding to be liable for gross negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.

STATE OF MISSOURI



Judith K. Moriarty
SECRETARY OF STATE

CORPORATION DIVISION
CERTIFICATE OF INCORPORATION
GENERAL NOT FOR PROFIT

WHEREAS, DUPLICATE ORIGINALS OF ARTICLES OF INCORPORATION OF
MISSOURI MANUFACTURERS' ASSOCIATION

HAVE BEEN RECEIVED AND FILED IN THE OFFICE OF THE SECRETARY OF
STATE, WHICH ARTICLES, IN ALL RESPECTS, COMPLY WITH THE
REQUIREMENTS OF GENERAL NOT FOR PROFIT CORPORATION LAW;

NOW, THEREFORE, I, JUDITH K. MORIARTY, SECRETARY OF STATE OF THE
STATE OF MISSOURI, BY VIRTUE OF THE AUTHORITY VESTED IN ME BY
LAW, DO HEREBY CERTIFY AND DECLARE THIS ENTITY A BODY CORPORATE,
DULY ORGANIZED THIS DATE AND THAT IT IS ENTITLED TO ALL RIGHTS
AND PRIVILEGES GRANTED CORPORATIONS ORGANIZED UNDER THE
GENERAL NOT FOR PROFIT CORPORATION LAW.

IN TESTIMONY WHEREOF, I HAVE SET MY
HAND AND IMPRINTED THE GREAT SEAL OF
THE STATE OF MISSOURI, ON THIS THE
7TH DAY OF MARCH, 1994.

Judith K. Moriarty
Secretary of State

\$10.00





State of Missouri
Judith K. Moriarty, Secretary of State
 P.O. Box 778, Jefferson City, Mo. 65102
 Corporation Division

**Articles of Incorporation of a
 General Not For Profit Corporation**

Filing Fee \$10.00

Judith K. Moriarty
 SECRETARY OF STATE

We the undersigned, (Not less than three)

Type or Print Name	Number	Street	City	State	Zip
Dale Turvey	16601	Kehrsgrrove Drive	Chesterfield	MO	63005
Mark Fletcher	273	Brightfield Drive	Ballwin	MO	63021
Randell Jones	1542	Langholm Drive	Florissant	MO	63031

being natural persons of the age of eighteen years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Law" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

- The name of the corporation is Missouri Manufacturers' Association
- The period of duration of the corporation is perpetual
(Please state "perpetual" or a definite number of years)
- The address of its initial Registered Office in the State of Missouri is 1819 Clarkson Road, Suite 301
Chesterfield 63017
(City) (Zip)
 and the name of its initial Registered Agent at said address is Karen Boeker

- The first Board of Directors shall be Three (3) in number, their names and addresses being as follows:
(At least three required)

Type or Print Name	Number	Street	City	State	Zip
David Overfelt	618	E Capitol	Jefferson City	MO	65102
Gary Johnston	4506	Meadowford Drive	St. Louis	MO	63129
William A Warmann, Jr.	32	Green #4 Drive	St. Charles	MO	63303

- The purpose or purposes for which the corporation is organized are:

SEE EXHIBIT "A" ATTACHED

EXHIBIT "A"

5. The purpose or purposes for which the corporation is organized are:

To provide education, information and benefits of mutual interest to all manufacturers and distributors plus others affiliated or associated with the members of this association.

Any other activity permitted under the Not-For-Profit Missouri Corporation Act.

John R. [unclear]
SECRETARY OF STATE

STATE OF MISSOURI



Matt Blunt

Secretary of State

CERTIFICATE OF AMENDMENT
OF A

MISSOURI NONPROFIT CORPORATION

WHEREAS,

*HealthStyle Consumer Benefits Association
N00049725*

Formerly,

MISSOURI MANUFACTURERS' ASSOCIATION

a corporation organized under The Missouri Nonprofit Corporation Law has delivered to me duplicate originals of Articles of Amendment of its Articles of Incorporation and has in all respects complied with the requirements of law governing the Amendment of Articles of Incorporation under The Missouri Nonprofit Corporation Law, and that the Articles of Incorporation of said corporation are amended in accordance therewith.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 25th day of June, 2003.

Matt Blunt
Secretary of State





State of Missouri
Amend/Restate - NonProfit 2 Page(s)
T0317716663

Corporations Division
P.O. Box 778, Jefferson City, MO 65102

File Number: 200317821107
Date Filed: 06/25/2003 01:20 PM
Matt Blunt
Secretary of State

James C. Foxworth Building, Missouri State Capitol
600 W. Main Street, Room 322, Jefferson City, MO 65101

**Articles of Amendment
for a Nonprofit Corporation**
(Submit in duplicate with filing fee of \$10.00)

The undersigned corporation, for the purpose of amending its articles of incorporation, hereby executes the following articles of amendment:

- (1) The name of corporation is: MISSOURI MANUFACTURERS' ASSOCIATION
- (2) The amendment was adopted on 6-17-03 and changed article(s) 1 and 5 to state as follows:
month/day/year

Article number One (1) is amended to read as follows:
The name of the corporation is **HealthStyle Consumer Benefits Association.**
Article number Five (5) is amended to read as follows: **See attached.**

- (3) If approval of members was not required, and the amendment(s) was approved by a sufficient vote of the board of directors or incorporators, check here and skip to number (5):
- (4) If approval by members was required, check here and provide the following information: _____

- A. Number of memberships outstanding: _____
- B. Complete either i or ii:

i. Number of votes for and against the amendment(s) by class was:

Class:	Number entitled to vote:	Number voting for:	Number voting against:
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

ii. Number of undisputed votes cast for the amendment(s) was sufficient for approval, and was:

Class:	Number Voting undisputed:
_____	_____
_____	_____
_____	_____

The number of votes cast in favor of the amendment(s) by each class was sufficient for approval by that class.

- (5) If approval of the amendment(s) by some person(s) other than the members, the board or the incorporators was required pursuant to section 355.606, check here to indicate that approval was obtained: _____

In affirmation of the facts stated above,

Karen Boeker
(Authorized signature of officer or chairman of the board)

KAREN BOEKER
(Printed Name)

PRESIDENT
(Title)

6/23/03
(Date)

The purpose or purposes for which the Corporation is organized are:

To enhance the quality of life for members by offering or providing educational information regarding consumer benefits; to provide access to goods, services and discount benefits by using the buying power of all members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

STATE OF MISSOURI



Matt Blunt
Secretary of State

CORPORATION DIVISION CERTIFICATE OF GOOD STANDING

I, MATT BLUNT, Secretary of the State of Missouri, do hereby certify that the records in my office and in my care and custody reveal that

**HEALTHSTYLE CONSUMER BENEFITS ASSOCIATION
N00049725**

was created under the laws of this State on the 7th day of March, 1994, and is in good standing, having fully complied with all requirements of this office.

IN TESTIMONY WHEREOF, I have set my hand and an imprinted the GREAT SEAL of the State of Missouri, on this, the 30th day of October, 2003


Secretary of State



Certification Number: 6183595-1 Page 1 of 1 Reference:
Verify this certificate online at <http://www.sos.state.mo.us/businessentry/verification>

We have received your filing regarding the above named association/discretionary group. To determine if this organization is a qualified group under our statutes, please provide the answers to the following questions:

1. Name and address of the group. Savers Benefit Association, 16476 Wild Horse Creek Road, Chesterfield, MO 63017
2. Is this group incorporated? Is so, give state of incorporation. Missouri
3. Is there a current office in Arkansas? No
4. Does the Arkansas part of the organization have any officers, committees, or charters? If so, give details. N/A
5. Are annual dues charged? If so, specify amount. Yes, 25.95 Discount, 29.95 Copay
6. What are the specific activities of the organization? To provide education, information and discounts on benefits and services to consumers
7. What benefits are provided to the members in addition to insurance? See Attached
8. What qualifies an individual for membership? An individual interested in the association must apply for membership and be approved by the Board of Directors
9. How are members recruited? If by mailing list, advise the source of this list. Members are recruited by enrollers and by referrals from existing members
10. Attach a copy of the organization by-laws. Attached
11. Also, enclose a list of dues paying members residing in Arkansas with full addresses. If the organization considers this privileged information, we will treat it as such and once it has served our purpose, it will be destroyed. N/A
12. Please attach a copy of the organization's most recent financial statement. Attached
13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members? NO

Approval of the organization as a qualified group for insurance purposes will be determined upon receipt of your reply.



**Savers Benefit
Association**

Membership Services Office
16476 Wild Horse Creek Road
Chesterfield, MO 63017

(800) 992-8044

725148
(2-08)

**MEMBER
GUIDE TO
DISCOUNTS
&
SERVICES**



Dear New Member,

Welcome to The Savers Benefit Association!

Enclosed is your Member Guide and Member Identification Card, which list important phone and I.D. numbers exclusively for you as a member of the Association.

Through your membership in The Savers Benefit Association (SBA), you will enjoy numerous Health, Travel, Consumer, and Business-related discounts and services. All of your discounts are explained in detail in this member guide.

While we believe you will be extremely pleased with your overall association membership, we cannot, however, warrant or guarantee the performance of any discount or service.

You can count on SBA to continuously and aggressively seek out new discounts to add further value to your membership in the Association. As always, we invite and encourage your suggestions on ways The Savers Benefit Association can be increasingly beneficial to you.

Again, a most cordial welcome to SBA.

Sincerely,

SBA Member Services

Table of Contents

HEALTH SERVICES

Med Script Discount Prescription Drugs.....	3
GlobalFit Fitness Program	4
LensCrafters Vision Club	5
Hearing Service	5
Vitamin Discounts	6
GymAmerica.com	6
24-Hour Nurse Helpline Plan	7
Pre Scrip Discount Prescription Program.....	7
Accident Insurance Plan	8
Gateway Medicaid	8

TRAVEL SERVICES

ITC-50 Discount Hotel Program	9
Association Travel Club	9
Medical Air Travel Assistance.....	10-11
Car Rental Discounts	11

CONSUMER SERVICES

Discount Magazines	12
Savers Club* Book	13
Floral Discounts	13
Everyday Rebate Rewards.....	14
Child ID Card Services	14
Moving Service Discount	15
24-Hour Roadside Assistance	15
HopTheShops.com.....	16

BUSINESS SERVICES

Pre-Employment Background Reports/Investigative Services.....	17
ADP Payroll Processing	18
Crisp Learning.....	18
Customized Web Services.....	18
Long Distance Service	19
Internet Access Services	19
Office Supplies Discounts.....	20
Hewlett Packard Computer & Digital Equipment	20

HEALTH SERVICES

Med Script Discount Prescription Drug Program

You can now **SAVE UP TO 50%** on your prescription drug needs through MedScript, the most innovative cost containment prescription program available. This exclusive membership service allows you to access some of the lowest possible prices on your prescription drug needs... plus, have them delivered right to your front door!

As a member, you will receive rapid service and **GUARANTEED LOW PRICES**. In fact, if you find a lower price on prescriptions anywhere, MedScript will beat it, **GUARANTEED!**

It's So Easy To Get Started!

1. Fill in the First Order Form on pages 21 & 22, then fax it to **314-506-6067** or mail it to: **MedScript, 13185 Lakefront, Earth City, MO 63045**.

Or, you can simply call **1-800-274-8723** to enroll if you are in a hurry.

2. Mention the association and you will receive \$3 off of your first prescription order of two prescriptions or more.

After you enroll, visit **www.medscrip.net** to refill a prescription or check on an order.

First orders are shipped within 48 hours of order receipt by either first class mail or UPS. Subsequent orders or refills are generally shipped within 24 hours.

MedScript, a subsidiary of Unity Health, is a St. Louis-based mail service pharmacy. They have saved substantial dollars on the purchase of prescription drugs for people like you.

MedScript Service is one of the largest independent pharmacies in the country. They've saved hundreds of thousands of dollars for people like you. MedScript buys in massive quantities straight from manufacturers and deals directly with you, eliminating costly third parties and the expensive overhead of retail stores. They pass these savings on to you on the finest quality pharmaceuticals!

MedScript ensures prescription accuracy by employing strict quality control measures involving multiple checks by authorized pharmacy personnel and licensed pharmacists. MedScript's sophisticated computer system carefully monitors your profile for drug interactions, allergies, and unusual dosage situations. MedScript will even provide annual purchase records for insurance and tax purposes.

This exclusive service is available to you at NO extra cost... start enjoying this fabulous time and money saving service today!

GlobalFit Fitness Program

To help improve member health and well-being, your association has arranged for you and your family to take advantage of the GlobalFit Fitness Program. With the GlobalFit Fitness Program, you can take advantage of:

- Guaranteed Lowest Rates—Up to 60% savings on monthly dues
- Month-to-Month Memberships—No long-term contracts
- Access to over 1,500 top fitness clubs nationwide, now including select Bally Total Fitness, Gold's Gym and Ladies Workout Express locations
- Additional discounts for family members
- Membership transfer and freeze options available at selected clubs
- 110% Lowest Price Guarantee

GlobalFit makes it easier to gain the benefits of regular exercise:

- Reach & maintain a healthy body weight
- Strengthen your heart, lungs, bones and muscles
- Lower your risk of many serious conditions, including heart disease, high blood pressure, diabetes, stroke and depression
- Look better, feel better and sleep better

It's Easy to Register!

1. Go online to www.globalfit.com.
2. Click on "Login/Register" and select "Quick Registration."
3. From the alphabetical listing, select the letter "N." On the next screen, select Group Name "NAC."
4. Follow the easy registration steps.

Once you've registered, you'll be able to log on to the GlobalFit website using your chosen password and user ID. To find a club near you or for more information, contact GlobalFit at www.globalfit.com or call GlobalFit toll-free at 1-800-294-1500.

These special rates are available only through GlobalFit and are not offered through the fitness clubs or available to the general public. This offer is made possible only through your association membership. Participation is for new fitness memberships only—memberships are not available to clubs in which you are a current member. Participation for past members may not be available at all clubs; please visit www.globalfit.com or call 1-800-294-1500 for more information.

LensCrafters Vision Club

At LensCrafters, one hour service is just the beginning! Your member ID card brings you and your eligible family members special rates on the following:

- **Freedom of Choice** - Special rates on all materials and services available at LensCrafters.
- Lenses ground to prescription specifications in about one hour.
- Over ten times the **frame selection** of ordinary optical stores.
- Personal and responsive service to provide you with high quality care.
- Complete satisfaction guaranteed!

Welcome to the privileges of LensCrafters Vision Club.

- More advantages for your healthcare dollar.
- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- Discount may be used by all family members.
- Unlimited usage!

Simply present your SBA member ID card at the time of purchase and receive your discount. Traveling? Call for a location nearest you: **1-800-522-LENS**.
ID Allowance Code: #9133281 (NAC).

Hearing Service

Your source for quality discount hearing aids

The Hearing Service offers members premium quality hearing aids on a no-risk, 100% satisfaction-guaranteed basis. If you have a prescription for a specific hearing aid, call the Hearing Service toll-free number to receive a price quotation on the specific brand and model number you wish to purchase. Often, you can save yourself as much as 60% off the prices you may have to pay elsewhere.

If you have had an "audiogram" done by an audiologist, a doctor, or hearing and speech clinic, send a copy of the audiogram to the Hearing Service at the address listed below. If you have not had a hearing evaluation, write in as much detail as you can about how your loss affects you in specific listening situations. All letters are answered personally and promptly.

Note: The mail order hearing aid program is not available in Colorado, Florida, Missouri or Texas. Discounts on professional services are not available in areas where restricted or prohibited by law.

Call or write today for additional information and a free brochure.
Hearing Service, 500 Pearl Street, Boulder, Colorado 80302
1-800-333-HEAR

Vitamin Discount

"...70% of all illness is preventable" and "...preventable causes account for 980,000 deaths each year..." are statements found in a study published a few years ago in the *New England Journal of Medicine*. A strong immune system helps fight many of the illnesses that occur, and can delay the aging process. Study after study shows that proper supplementation with nutrients, vitamins, and herbal remedies can help prevent, and in some cases may even cure, many of the ailments we are told are inevitable.

Nutritional R & D provides a complete line of quality vitamins, nutritional supplements, herbal remedies, and health food products at discount prices. You will also receive information about achieving and maintaining optimum health.

As an added benefit, your membership entitles you to a personal consultation about your individual health concerns. Call toll-free if you would like help determining what vitamins and nutrients may benefit your health.

To receive a FREE catalog, call toll-free 1-877-777-7944. Be sure to mention code "NAC" to receive special discount prices. Call today!

GymAmerica.com

As an Association member, you and your family receive special pricing at GymAmerica.com*, the all-in-one interactive toolkit for the personalized diet and exercise program made to fit just one person: you. GymAmerica.com features Genesant's state-of-the-art nutritionist and personal trainer software, honored by Forbes magazine with its "Best of the Web" award.

GymAmerica.com features:

- Personalized meal plans tailored to your needs and goals
- Interactive program that uses your entered results to keep your diet on track
- Smart weekly grocery shopping lists
- Convenient at-a-glance calorie, fat, carb, and protein totals
- Customized workouts to match your fitness level
- Access-Anywhere online workout calendar and log

Use the Web's best interactive exercise and diet program to get your body in shape! Association members receive the promotional discount price—three months for the price of two—of only \$19.98. Visit www.gymamerica.com/NAC and sign up today!

* *GymAmerica.com* is a proprietary Web property of Genesant Technologies, Inc.

24-Hour Nurse Helpline Plan

In an effort to assist our members to become more informed about their healthcare, the Association is pleased to offer a telephone service that allows members to ask questions and receive information about their health, illnesses and medications.

Members have unlimited access to registered nurses via a toll-free number 24 hours a day, 365 days a year. These nurses are specially trained to offer prompt, confidential medical counseling to help members make informed decisions about their health and the medical care they receive. However, our nurses do not diagnose or provide treatment.

The services include:

- Toll-free, confidential availability to registered nurses 24 hours a day at 1-800-982-2401.
- Access to a library of audio tapes on over 700 health topics found in the Nurse Helpline Booklet. Please call Member Services at 1-866-215-1376 to request a booklet.
- Information about self care techniques for common symptoms.
- Explanations on what to expect during a medical test.
- Help from a registered nurse who can answer questions regarding:
 - Diagnostic and surgical procedures
 - A recently diagnosed medical condition
 - Prescription and over the counter medication information

[BBINS-424]

Pre Scrip Discount Prescription Program

This service ensures that you will receive the lowest price available for a prescription medication at a participating pharmacy, with average savings ranging from 10% to 50%. More than 35,000 chain and independent pharmacies participate in this program. See the back pocket of this guide for your card.

Accident Insurance Plan

As a member of the Savers Benefit Association, you and your family are eligible to participate in this Accident Insurance Plan, including 24-hour Accident Medical and Accident Dental Reimbursement Expense Benefits as well as 24-hour Accidental Death and Dismemberment Insurance Benefits.

The Accident Medical and Accident Dental Benefit has a maximum payable benefit of **\$5,000**, with a \$100 deductible, per person per occurrence. The Accidental Death & Dismemberment Benefit has a maximum payable benefit of **\$2,000** per person per occurrence. For full information on these benefits, please see the Summary of Coverage in the pocket of this member guide.

How To Use These Benefits

Call toll-free: **1-800-992-8044**, for claim forms and tell them you are an SBA member.

Gateway Medicaid

In an emergency, getting vital health information to medical personnel quickly could be critical. Your Gateway Medicaid keeps your personal medical profile handy at all times. Carry it with you at work, on vacation, or just walking in your neighborhood. You'll feel more secure knowing emergency medical personnel will have access to data needed to administer appropriate care.

When you send in your Gateway Medicaid Data Form, it is photographed on microfilm and laminated in a durable plastic card. It is easy to read with a standard magnifying glass routinely carried by medical professionals. Only the Gateway Medicaid Data Form will be copied onto microfilm. Separate paper(s) or other forms cannot be accepted; be sure all information appears on the Gateway Medicaid Data Form.

As a member, you may order one free medical card per account each year. It's important to update your card annually to ensure your data is current. You will receive a reminder and renewal form every 12 months. If you need to update your card more often, you may do so for only \$5 each. You may also order cards for your spouse, children and other family members for only \$5 each. Similar cards cost \$8 to \$20 from other sources. To order extra cards, request and complete an additional Gateway Medicaid Data Form for each individual.

For more information and to print the Personal Medical Profile form, please visit www.egroupmanager.com/medicaid/. If you do not have access to the Internet, please call **1-800-992-8044** to have a member service representative send you a Personal Medical Profile form to complete.

TRAVEL SERVICES

ITC-50 Discount Hotel Program

Whether you plan to stay at a hotel, motel or a resort for a night, a week or more, your membership qualifies you for the International Travel Card (ITC-50) savings plan, saving you **50%** off the regular non-discounted room rate at participating hotels. Participating hotels include over 4,400 hotels and motels throughout the United States and abroad: Doubletree, Marriott Suites and Hotels, Fairfield Inn, Ramada Inn, Hilton, Red Roof Inn, Sheraton, Hyatt, Wyndham, and many more! You'll still enjoy the same quality service and accommodations as those paying regular room rates.

Here's How the Discount Hotel Program Works:

1. **Order your ITC-50 Discount Hotel Directory.** Simply complete and send the ITC-50 Discount Hotel Directory Request Form printed on page 23 of this member guide.
2. **Select a participating hotel and call to make your reservations.** Call the number listed in the directory to make your reservation (you must make your reservation directly with the specific property, not through a travel agency). Tell the reservationist that you are an ITC-50 member.
3. **Show your association member card with the ITC-50 logo on it when you check into the hotel.** Your membership and ITC-50 savings will be verified when you check in.
4. **Enjoy immediate savings.** The rate you pay will be 50 percent of a non-discounted room rate or the regular published "rack rate," subject to availability.

Association Travel Club

Gulliver's Travel, an American Express Travel Services Representative, is the official agency for the Association Travel Club. Gulliver's offers competitive pricing and great service on the purchase of air travel, tours and cruises.

- **Cruises:** Special group departures and discounts on cruises.
- **Tours:** Special group departures and promotional sales on tours.
- **Air Travel:** Group discounts and personalized low airfare assistance.

For personalized travel planning, call Beverly Noah at Gulliver's Travel at **1-214-728-1207** or send an e-mail to bev@gullivers.com.

Medical Air Travel Assistance

As a member, you receive the following services through the Travel Assistance Program when traveling more than one hundred (100) miles from your permanent residence. The following is a summary description only of the program's services. The master document provides complete details of services and conditions. You may request a copy by contacting member services at 1-866-215-1376.

Worldwide Assistance is the program provider of these Travel Assist services. Members have access to the following services provided Worldwide Assistance has been contacted first.

To arrange for service, call 1-888-965-9500
(1-410-257-9507 outside North America)

- **Emergency Evacuation/Repatriation.** If a member suffers an illness or injury while traveling over 100 miles away from home, and cannot be treated by a local medical facility, the member is transported by the most appropriate means to the nearest hospital capable of providing necessary treatment.
- **Transportation of Mortal Remains.** If a member loses his/her life while traveling over 100 miles from home, the member's remains will be returned to the member's place of residence.
- **Transportation of Escort.** If the member needs emergency evacuation by air ambulance or repatriation by covered commercial airline, the member's spouse, other family member, or companion is free to accompany the member in flight, subject to space availability with priority given to medical equipment and personnel.
- **Family Visitation.** If a member is traveling alone and is expected to be hospitalized for more than 7 days, the spouse or another family member will be flown in to be with the member. Also, expenses for accommodations and transportation during their stay, up to \$100.00 per day for 10 days, are provided.
- **Minor Children Return/Escort.** If a member requires emergency evacuation, hospitalization for over 24 hours, or in the event of death, and the minor children are left unattended, transportation home is furnished for them.
- **Vehicle Return.** The Travel Assist Provider will return the member's vehicle home and bear the cost up to \$1,000.00 when illness, injury, or death requires emergency evacuation or repatriation and the member is unable to drive the vehicle.
- **24-hour Information Service.** Helpful information before and during travel is available to the member. The multilingual staff is prepared to assist and coordinate the management of a wide variety of travel related situations. Services include information on required documents, immunization requirements, State Department Travel Advisory warnings, weather and hazard information about foreign locations and more.
- **Medical Monitoring.** If a member needs to be medically monitored, the Travel Assist Provider's duty physician will monitor the case, while acting as a liaison between the member, the local treating physician, and the family physician as needed.
- **Medical Referral.** The Travel Assist Provider will arrange referrals to a local doctor or hospital, when a member needs help in locating a doctor or hospital while traveling.

- **Guarantee of Medical Expenses.** If a member needs help for overseas claims, the Travel Assist Provider will arrange for a payment or guarantee of payment to providers, based on participant's personal resources.

- **Insurance Coordination.** If a member needs help for overseas claims, the Travel Assist Provider will assist in coordinating the claims procedure with the appropriate insurance program.

- **Lost Documentation Service.** If a member needs help to replace lost or stolen travel documents (i.e., passport, baggage, tickets, credit cards, etc.), the Travel Assist Provider will advise and assist where possible in their replacement.

- **Legal Assistance.** If a member needs help finding a local attorney or embassy, arranging bail, cash advances, or coordination of payment for legal services from available resources of the traveler, the Travel Assist Provider will arrange referrals.

- **Emergency Delivery of Prescription Items.** If a member needs prescription medication or lenses not available locally, the Travel Assist Provider will organize the delivery of the prescribed item when possible and legally permissible, to the member upon written authorization of the prescribing physician.

- **Emergency Cash Transfer and Advances.** The Travel Assist Provider will arrange for emergency cash advances and transfers through additional sources including hotels, banks, Western Union, etc. if a member needs cash as a result of loss or theft, based on participant's personal resources. Limit of \$500 per transaction.

This is NOT insurance.

This program is NOT available to Connecticut or Florida residents.

Car Rental Discounts

Take advantage of affordable auto rental rates from Alamo®, Avis®, Hertz®, and National®.

1. Call any participating car rental company to arrange for a car rental. 24-hour advance reservations are required. Have your credit card number available for payment when you place your reservation.
2. Give the representative the Member ID number listed below.
3. You will be quoted a special, member discount rate. Rates are based on the type of car you want and the area where you rent. Discounts apply to weekly, daily, promotional and holiday rates, as well as some weekend rates.
4. Show your Association Member ID card when you pick up your car.

Toll-Free Reservations

Alamo: 1-800-327-9633 / Member ID#: BY222606

Avis: 1-800-331-1212 / Member ID#: AWD A/B 254701

Hertz: 1-800-654-2200 / Member ID#: CDP-ID 85134

National: 1-800-227-7368 / Member Recap #: 6100610

Note: Some blackout dates and restrictions may apply.

CONSUMER SERVICES

Magazine Discounts

You can save up to **85% off** regular subscription rates on popular titles through these magazine subscription discount services. In addition to these great discounts, some services offer rebates of up to 35% off the purchase price.

Magazine Discounts are offered by the following companies:

- **Blue Dolphin:** Blue Dolphin offers consumers free, opt-in services that allows members to sample, purchase and manage subscriptions to more than 1,000 of America's best-known magazines—a one-stop magazine manager. Go to www.bluedolphin-magazines.com.
- **Magazineline:** At Magazineline you'll find over 500 popular magazines—old favorites such as *Newsweek*, *TV Guide*, *Business Week*, *Cosmopolitan* and the *Wall Street Journal*; plus newer, edgier titles like *Maxim*, *Vibe*, *Marie Claire*, *Fast Company*, *Wired*, and *The Source*. Go to www.magazineline.com or call **1-800-959-1676**.
- **Magazines.com, Inc:** Offers the very best in selection, price, and service by holding direct publisher authorizations for every magazine title we offer. Go to www.magazines.com or call **1-800-258-9558**.
- **NetMagazines.com:** NetMagazines.com is a direct marketer of over 1,400 magazine titles available for subscription to both personal residences and places of business. Go to www.netmagazines.com or call **1-800-536-0886**.

Savers Club® Book

Everyday savings are right at your fingertips! With your membership, you can get a free copy of our popular Savers Club® Book, containing thousands of discount offers. Use it across the country or close to home.

By using your book, you can:

- Save at the country's most popular theme parks and recreation destinations.
- Save at the box office. Get reduced ticket prices at the nation's largest movie theatre chains.
- Save up to 50% off the rack room rates at more than 4,400 participating hotels, motels, and inns worldwide.
- Save on retail services like floral, automotive, health and beauty, dining and shopping.

Receiving Your Savers Club® Book is Easy

Simply fill in and mail the order form located on page 23 of this member guide. Once you receive the current year's book, you can order next year's edition by using the re-order form located in the book or by calling 1-800-251-2311.

Floral Discounts

Welcome to "My Online Florist" member discounts. Your SBA membership lets you send flowers anywhere in North America from the website or by phone. As an association member, you will receive a 40-60% discount from most retail flower shop prices!

Just log on to: www.nacassociation.myonlineflorist.com to place an order! Your Association Member Number is **38801**. You may also take advantage of these important services:

Convenience—Call the toll-free number, **1-888-321-ROSE (7673)**, and mention Association Member Number **38801** to receive your association discount. You can call 24 hours a day, seven days a week, and request delivery anywhere in North America! Please note that phone orders are priced slightly higher to reflect the additional service required.

Quality Guarantee—They guarantee every floral product and provide a customer satisfaction department available to track an order from placement through delivery. All arrangements are guaranteed to last at least seven days.

Service—Enjoy personalized attention from My Online Florist's experienced, friendly Floral Coordinators who can assist your selection and assure you that your order will be delivered promptly. They ship UPS and FedEx next day delivery on most orders.

Diversity—Choose from a wide variety of products including fresh flowers, plants, specialty baskets, gifts, and candies.

Whether you want to send a floral gift in your own neighborhood or anywhere in North America, My Online Florist can deliver your sentiments beautifully, easily and expertly!

Everyday Rebate Rewards

Receive 10% cash back—simply by purchasing items you use every day. It's easy.

Save your receipts from anywhere you shop for groceries, eat out, or purchase clothing or pet supplies. At the end of every quarter, fill out and mail the corresponding Quarterly Rebate Request Form.

Receiving Your Rebate is Easy

To start using this service, simply fill in and mail the order form located on page 23 of this member guide. You'll receive your Quarterly Rebate Request Forms within four weeks. Send the Quarterly Rebate Request Form and your receipts (\$10 minimum and \$100 maximum receipt value) each quarter to the Member Service Center address listed on the form. You'll receive a 10% rebate check in four to six weeks!

Child ID Card Services

You can't be with your children all the time—especially when they go to school—but you can provide additional protection for those times when they're not with you. By registering your children with UBR Child ID Card Services, authorities will be able to provide faster, more complete help to your child should he/she be missing or abducted.

For each child you register, you'll receive two wallet-sized cards showing the child's photo and vital statistics, including identifying marks and special medical needs. The card also provides instructions for parents on how to quickly notify authorities if an abduction occurs.

Best of all, registration of your first two children is FREE as part of your association membership. Registration of additional children is available for a nominal fee.

How to Register

The Child ID Card registration application is available for download at www.egroupmanager.com/childid. If you do not have Internet access, call member services at 1-800-992-8044 (8:30 am to 4:30 pm Central Standard Time) for a Child ID Card registration application.

Moving Service Discount

The Association has a special agreement with Cord northAmerican, an agent for North American Van Lines, that applies to relocation services for all Association members. This agreement provides a substantial discount for our members. Cord northAmerican was selected to provide this relocation service to members because of their ability to offer reduced costs while still providing the highest level of service and customer satisfaction.

Through North American Van Lines, the association has access to the certified Home-To-Home Handling program and a single contact source. This means that throughout your moving process, you will have just one contact person.

The Home-To-Home Process includes professional packing, loading, and transportation by North American's top drivers, as well as unloading, and unpacking. Each relocation can be itemized to help with your needs, wants and/or budget. Cord northAmerican is proud to present relocation discounts, features, and services designed for association members.

Other services that are available: Office Moving, Record Retention, Logistics, Warehousing, Distribution, and International Services.

Estimates/Quotes are free of charge.

Please mention code "NAC" to receive your savings.

Cord northAmerican Van Lines, Cindy Ruppel, Sales Representative
(800) 873-2673, ext. 155, by e-mail at cindyrup@cordmoving.com
and on the Internet at www.cordmoving.com

24-Hour Emergency Roadside Assistance

Association Members can gain peace of mind on the road by registering for Emergency Roadside assistance. Once registered, members will receive emergency roadside assistance membership materials including membership cards that will enable the member and their family to get assistance from a participating service provider whenever car troubles arise. Members will be covered for the first \$50 per occurrence for each covered emergency expense, including towing, flat tire assistance, battery service and lock-out service.

Members are responsible for paying providers directly for any charges over \$50 per occurrence and for any non-covered expenses. Payment is required at the time services are rendered. To be eligible for coverage, members must register in advance of using the service and receive their roadside assistance membership cards. Only one service call for the same cause will be covered during any seven-day period.

To register, members simply call Member Services at 1-866-215-1376. Road America will send a membership kit detailing the advantages of the program.

HopTheShops.com

Through a special arrangement with eGroupManager, you will receive preferred customer access to HopTheShops.com, a premium on-line shopping mall.

HopTheShops.com includes more than 150 stores. Find high quality items at low prices for the best deals in America. Each vendor in the mall has been scrutinized carefully. HopTheShops.com offers the best value on quality items coupled with excellent customer service. Here's a list of categories:

- Sporting Goods
- Home & Garden
- Health & Beauty Products
- Pet Supplies
- Automobiles
- Savings & Coupons
- Office Equipment & Services
- Cards & Gifts
- Learning Tools/Education
- Computers & Electronics
- Music & Entertainment
- Wine & Cigars
- Travel
- Books
- Art
- Toys
- Fashion
- Food

Whether you are looking for a laptop or a new car, you can comparison shop and actually view the items before you purchase them. All of the vendors offer secure sites, prompt delivery service, and full customer satisfaction guarantees.

Preferred Member Program

By signing up with HopTheShops.com, you will receive access to special features that are for members only. HopTheShops.com will provide you with a "Members Only" newsletter as well as special offers and discounts from their vendors (beyond the discounts already offered).

Why Are Prices Lower On The Internet?

Internet merchants do not have the costs of maintaining a brick and mortar storefront. They also sell in large volume. This large volume, coupled with the lower overhead, results in savings on the goods and services that they offer to their customers.

How To Access HopTheShops.com

1. At any computer connected to the Internet, go to www.egrouppmanager.com. Click on "Go to my association."
2. If you have previously registered at eGroupManager, enter your e-mail address and password in the "Cyber Mall Log-in" section.
3. If this is your first visit, click on "Register" in the "Become a Mall Member" section. Please fill in all of the information fields to open your account. You may also use this same e-mail address and password to access your association discounts and information at: www.egrouppmanager.com.
4. If you have questions, contact them by e-mail at prefeust@ubnetmall.com by phone at (636) 530-1967 or 1-800-992-8044. Or contact them by fax at (636) 530-7777. You can also contact them by mail at HopTheShops.com, 16476 Wild Horse Creek Road, Chesterfield, MO 63017.

BUSINESS SERVICES

Pre-Employment Background Reports/Investigative Services

This service is offered to both business owners and individual members at discounted rates. Companies now have their own security and investigation division available when the need arises. Individual members can use these services when personal needs require services such as locating someone, conducting a background check on a future relative or any other needs that require investigative services.

ALLIED INTELLIGENCE, INC. is an internationally renowned investigative and consulting agency founded in 1980 and headquartered in St. Louis, Missouri. ALLIED provides professional services in most basic and sophisticated areas of investigations, executive protection, security consulting and electronic countermeasure surveys (debugging).

Pre-Employment Background Reports

MAKING THE RIGHT CHOICE! When trying to hire the best applicant for a position, the decision maker needs unbiased information. Pre-Employment Background Reports provide information to help you verify the applicant's qualifications as well as their character. Some services include:

- Criminal Conviction History (one state or country)
- Financial History Report
- Bankruptcy & Tax Liens
- Alias Names Used
- Verifies Accurate Social Security #
- Assistance in Verifying Subject's Identity
- Verification of Education, Prior Employment & Prior Addresses
- Nationwide Social Security # Search
- Professional Licensing Verification
- Driving Records

* Some services require a release from your applicant. Return time varies from 48 hours to 10 days depending on the state from which information is requested. Cost can also vary depending on state, however, notification will always be made before any work is performed.

Up to 15% off Investigative Services, plus a Free Consultation.
For information or service, call (636) 928-0447.

Please identify yourself as an Association member.

ADP Payroll Processing

EasyPay payroll service was created especially for small and emerging organizations & businesses. This is a simple, economical service that can save you time, protect you from payroll tax penalties and improve your productivity. ADP will meet your needs as your business grows with payroll, payroll tax and human resource solutions. Special program for season employees.

Members receive a **20% discount plus their first month FREE**. Contact Jeremy Dyer, your National Association Manager, at **1-866-506-9447**, press 1 and mention Business AdvantEdge for your discount. Or contact Business AdvantEdge at **1-888-734-3343**.

Crisp Learning

Members can enhance their current knowledge, sharpen their mind and stay on the cutting edge of both business and personal decisions. Through a special arrangement with Crisp Publications, SBA members can take advantage of books and video/book programs on topics such as self-development, customer service, management training and communication, to name a few. SBA members will receive a **40% discount** off the cost of a publication or tape.

Call **1-800-442-7477** and identify yourself as an Association member to receive your discount.

Customized Web Services

eGroupManager provides the advantage of Website development and maintenance. eGroupManager boasts an experienced staff of programmers and graphic designers ready to work for you. All of the latest programming capabilities—including HTML, JAVA, ASP, Flash, XML, and database connectivity—are available to you as an association member. Our designs are crisp and clean, blended with creativity, and custom-built to your Website specifications. We can also host your website with our own AxisConnect web hosting service.

With an Internet Website by eGroupManager, your company can enjoy growth potential which is virtually limitless! Members receive a **20% discount** on the following services: Custom Web Design, Evaluation and Re-Design of Current Sites, Website Hosting, Internet Marketing. Consulting on Viability of Internet Projects

How to Use This Service:

1. For more details call **1 (636) 530-1967** or **1 (866) 793-1972** and ask for a web development sales representative.
2. Mention that you are an Association member to receive your 20% discount.
3. Visit www.egmwebservices.com to learn more about eGroupManager.

Long Distance Service

Lowest Long Distance Rates Available: As Low as 3.9¢ per Minute State to State—Anytime, Anywhere—up to 50% Savings over AT&T, Sprint & MCI

PowerNet Global (PNG) is one of the fastest growing long distance carriers in America today. PNG offers the perfect advantage for residential and business owners who need to maintain that competitive edge. With the highest quality 100% digital fiber optic network, PNG has positioned itself as the nation's leading provider of long distance and data services. PNG is proud to be part of the continuing success of your association.

- Flat Rate 24 hours a day, 7 days a week
- No Monthly Fees, No Monthly Minimum
- Six Second Increment Billing
- Great In-State Rates, No Term Plan

Note: Rate shown above is current rate at time of printing. The rate at time of application is subject to change.

To sign up now or to speak to one of our friendly customer support specialists, please call Ite! Networks at **1-888-917-7333**. Or enroll online at www.pngent.com/?COG9012391.

High Speed Dial-up Internet Access Services

In addition to PowerNet Global's great long distance phone service, you can now take advantage of PNG's Unlimited High Speed Dial-Up Service for only \$1 for the first month, then **\$12.95** per month when you sign up for both services. PowerNet Global offers fast and reliable connections, valuable add-ons, and technical support that delivers a robust Internet service at a very reasonable price.

- **\$12.95** per month (when you also sign up for the Long Distance Service listed above); or **\$14.95** per month by itself
- Free Technical Support
- Speed Booster (increases download speed up to **5x faster** than standard dial-up)
- Pop-up Blocker
- 5 E-mail Addresses
- 10 MB of WebSpace
- One Bill for Long Distance and Internet

To sign up now or to speak with one of our friendly customer support specialists, please contact Ite! Networks at **1-888-917-7333**. Or enroll online at www.pngent.com/?COG9012391.

Office Supplies Discounts

Get the *GUARANTEED Lowest Prices on your Office Supplies*

Members get huge selection, free, fast delivery and the guaranteed lowest prices on office products from Penny Wise. Members get up to 36% off already discounted prices for savings of up to 80% off suggested list price.

Penny Wise also offers an additional 3% savings when orders are placed through its website (www.penny-wise.com). And members' prices are guaranteed! If you buy a product from Penny Wise, then see it advertised for less, send the ad to Penny Wise within 30 days and they will refund the difference or credit your account.

Penny Wise not only offers the lowest prices, but also provides a huge selection on over 20,000 items—four times the selection of the superstores. Plus delivery is free within the contiguous U.S. and next day shipping is virtually guaranteed from the 40 Penny Wise distribution centers nationwide.

Just call and ask for a Members Only catalog to start your savings today. Don't forget to tell the operator that you are an SBA member and request your special savings.

How to Use This Service:

1. Contact Penny Wise Office Products by phone at **1-800-942-3311** or by fax at **1-800-622-4411**.
2. Mention that you are an association member, and use member benefit code "NAC."
3. For more information, visit www.penny-wise.com.

Hewlett-Packard Computer and Digital Equipment

Hewlett-Packard, a worldwide leader in computers and other digital hardware, has the right solution for your business or home office. As a member, you receive discounts on HP notebooks, laptops, desktops, servers, printers, digital cameras, handhelds, point-of-sale (scanners, cash registers, etc.) and more. Discount levels vary based on product—generally from 3%-10% off. Monthly promotions are available such as free shipping on discounted printing supplies, rebates and other value-added member benefits. To order, call HP at **1-888-860-9572** and mention code **BAE1** for your discount, or visit www.hp.com/go/BusinessAdvantEdge.

MedScript First Order Information & Enrollment Form

This form MUST be sent to MedScript with your first prescription order.

(Please print clearly.)

First names _____ Birthdates / /

Last name _____

Head of Household's Social Security #

Telephone () _____
Address _____
City _____ State _____ Zip _____

With the enrollment of this program, you authorize your physician to be consulted whenever a managed care technique is available which could **RESULT IN A SIGNIFICANT SAVINGS FOR YOU AND YOUR FAMILY.**

Do you or any family members have any conditions/allergies that we need to be aware of? NO YES

(If yes, please indicate person's name and describe condition/allergy below.)

Name _____ Condition/Allergy _____
Name _____ Condition/Allergy _____
Name _____ Condition/Allergy _____
Signature _____ Date _____

(Form continued on other side)

Ordering from MedScript is as easy as 1, 2, 3!

If you are on maintenance medications:

1. Ask your physician to prescribe any quantity desired up to a 100-day supply. You should make sure the physician's name, your name, and the exact daily dosage are clearly indicated on the prescription.

If for some reason you cannot get a new prescription from your physician, or do not have enough time to get a new prescription before you run out of medication, you can do the following.

On a piece of paper, write down:

- The drug name, strength, and daily dose (i.e., exactly how the medication is taken)
- The physician's first and last name and phone number
- Your last refill date (if applicable)

MedScript will contact your physician and obtain the prescription(s) over the phone.

2. Send the prescription(s) or the written list of prescriptions and completed Enrollment Form to MedScript.

3. MedScript will process your order and send it to you in 24-48 hours.

Here's how to pay for your order:

MedScript accepts credit cards, money orders, or personal checks (*made payable to "MedScript."*) Your FIRST ORDER must be paid with a credit card or pre-paid with a check/money order.

Please charge my credit card (check one):

VISA MasterCard Discover

Charge this order only Charge this order and future orders

Credit card number: _____ Expiration Date: _____

Name as it appears on credit card (please print): _____

Signature of cardholder: _____

Fax this completed form to: 314-506-6067

or mail to: MedScript, 13185 Lakefront, Earth City, MO 63045

Phone: 1-800-274-8723

ITC-50 Discount Hotel Directory Order Form

I am an association member and wish to have a directory of ITC-50 Discount Hotel Program participating hotels and motels. Please send it to the address below. (*Please print clearly.*)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Complete this request form and send it to: **Best Benefits, 8420 W. Bryn Mawr Avenue, Suite 700, Chicago, IL 60631.**

Savers Club® Book Order Form

I am an Association member, and would like to receive a Savers Club® Book. Please send it to the address below. (*Please print clearly.*)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

I am a member of: SBA

Complete this form, and mail to:

Member Service Center, P.O. Box 121619, Nashville, TN 37212-1619

Note: Please allow 4-6 weeks for delivery.

1005483

Everyday Rebate Rewards Order Form

I am an Association member and would like to receive my Everyday Rebate Request Forms. Please send them to the address below. (*Please print clearly.*)

Name: _____

Address: _____

City: _____ State: _____ Zip: _____

I am a member of: SBA

Complete this form, and mail to:

Member Service Center, P.O. Box 121619, Nashville, TN 37212-1619

Please allow 4-6 weeks for delivery.

0104759

DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
KANSAS CITY MO 64999

DATE OF THIS NOTICE: 09-23-93
NUMBER OF THIS NOTICE: CP 575 E
EMPLOYER IDENTIFICATION NUMBER: 43-1652829
FORM: SS-4 TAX PERIOD: N/A
0916505319 0

FOR ASSISTANCE PLEASE
WRITE TO US AT:

INTERNAL REVENUE SERVICE
KANSAS CITY MO 64999

BE SURE TO ATTACH THE
BOTTOM PART OF NOTICE

OR YOU MAY CALL US AT:

342-1040 LOCAL ST. LOUIS
1-800-829-1040 OTHER MO

SAVERS BENEFIT ASSOCIATION
1819 CLARKSON RD STE 301
CHESTERFIELD MO 63017

NOTICE OF NEW EMPLOYER IDENTIFICATION NUMBER ASSIGNED

Thank you for your Form SS-4, Application for Employer Identification Number (EIN). The number assigned to you is shown above. It will be used to identify your business account, tax returns and documents, even if you don't have employees.

1. Keep a copy of the number in your permanent records.
2. Use your name and the number exactly as shown above on all Federal tax forms.
3. Use the number on all tax payments and tax-related correspondence or documents.

Using a variation of your name or number may result in delays or errors in posting payments to your account. It also could result in the assignment of more than one Employer Identification Number.

We have established the filing requirements and tax period shown above for your account based upon the information provided. If you need help to determine your required tax year, get publication 538, Accounting Periods and Methods, which is available at most IRS offices.

Assigning an Employer Identification Number does not grant tax-exempt status to nonprofit organizations. Any organization, other than a private foundation, having annual gross receipts normally of \$5,000 or less is exempt by statute if it meets Internal Revenue Code requirements. Such organizations are not required to file Form 1023, Application for Recognition of Exemption, or Form 990, Return of Organization Exempt from Income Tax.

However, if your organization wants to establish its exemption and receive a ruling or determination letter recognizing its exempt status, file Form 1023 with the Key District Director. For details on how to apply for the exemption, see Publication 557, Tax-Exempt Status for Your Organization.

Thank you for your cooperation.

STATE OF MISSOURI



Judith K. Moriarty
SECRETARY OF STATE

CORPORATION DIVISION

CERTIFICATE OF INCORPORATION

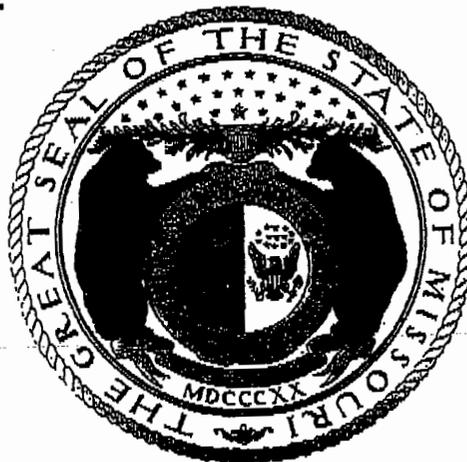
GENERAL NOT FOR PROFIT

WHEREAS, DUPLICATE ORIGINALS OF ARTICLES OF INCORPORATION OF
SAVERS BENEFIT ASSOCIATION

HAVE BEEN RECEIVED AND FILED IN THE OFFICE OF THE SECRETARY OF
STATE, WHICH ARTICLES, IN ALL RESPECTS, COMPLY WITH THE
REQUIREMENTS OF GENERAL NOT FOR PROFIT CORPORATION LAW;

NOW, THEREFORE, I, JUDITH K. MORIARTY, SECRETARY OF STATE OF THE
STATE OF MISSOURI, BY VIRTUE OF THE AUTHORITY VESTED IN ME BY
LAW, DO HEREBY CERTIFY AND DECLARE THIS ENTITY A BODY CORPORATE,
DULY ORGANIZED THIS DATE AND THAT IT IS ENTITLED TO ALL RIGHTS
AND PRIVILEGES GRANTED CORPORATIONS ORGANIZED UNDER THE
GENERAL NOT FOR PROFIT CORPORATION LAW.

IN TESTIMONY WHEREOF, I HAVE SET MY
HAND AND IMPRINTED THE GREAT SEAL OF
THE STATE OF MISSOURI, ON THIS, THE
23RD DAY OF AUGUST, 1993.



Judith K. Moriarty
Secretary of State

\$10.00



ROY D. BLUNT, Secretary of State
CORPORATION DIVISION

Articles of Incorporation
of a
General Not For Profit Corporation

Filing Fee \$10.00

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

AUG 23 1993

HONORABLE ROY D. BLUNT
SECRETARY OF STATE
STATE OF MISSOURI
P.O. BOX 778
JEFFERSON CITY, MO 65102

Judith K. Dismartino
SECRETARY OF STATE

We the undersigned,

(Not less than three)

Type or Print Name	Number	Street	City	State	Zip
Dale Turvey	16601	Kehrsgrrove Drive	Chesterfield	MO	63005
William A. Warmann, Jr.	32	Green #4 Drive	St. Charles	MO	63303
Mark Fletcher	273	Brightfield Drive	Ballwin	MO	63021

being natural persons of the age of eighteen years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Law" of the State of Missouri, do hereby adopt the following Articles of Incorporation:

- 1. The name of the corporation is: Savers Benefit Association
- 2. The period of duration of the corporation is: perpetual
(Please state "perpetual" or a definite number of years)
- 3. The address of its initial Registered Office in the State of Missouri is: 1819 Clarkson Road, Suite 301
Chesterfield 63017
(City) (Zip)
- the name of its initial Registered Agent at said Address is: Mark Fletcher

4. The first Board of Directors shall be Three (3) in number, their names and addresses being as follows:
(At least three required)

Type or Print Name	Number	Street	City	State	Zip
Mark Fletcher	273	Brightfield Drive	Ballwin	MO	63021
William A. Warmann, Jr.	32	Green #4 Drive	St. Charles	MO	63303
Karen Boeker	13	Bordeaux Place	Lake St. Louis	MO	63367

5. The purpose or purposes for which the corporation is organized are:

"SEE ATTACHED"

(NOTE: Any special provision authorized or permitted by Statute to be contained in the Articles of Incorporation may be inserted above.)

(INCORPORATORS MUST SIGN BELOW)

William A. Warman, Jr.
Mark Fletcher

Incorporators

VERIFICATION

FILED AND CERTIFICATE OF INCORPORATION ISSUED
AUG 23 1993

Karen K. Boeker
SECRETARY

STATE OF MISSOURI
County of ST LOUIS

ss.

I, KAREN K. BOEKER a Notary Public

do hereby certify that on the 19th day of August, 1992

DALE TURVEY, WILLIAM A. WARMAN, JR, MARK FLETCHER
Type or Print (Names of Incorporators)

personally appeared before me and being first duly sworn by me severally acknowledged that they signed as their free and lawful deed the foregoing document in the respective capacities therein set forth and declared that the statements therein contained are true, to their best knowledge and belief.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

Karen K. Boeker
(Notary Public)

NOTARIAL SEAL

11-7-95

EXHIBIT "A"

5. The purpose or purposes for which the corporation is organized are:

To provide members with information regarding any an all types of savings and investment accounts and/or products and services and to provide members with information on institutions who deal with such savings and investment accounts and/or products and services; to promote the common interests of members who save; to consider and deal by all lawful means with common problems of members who save and to help them take advantage of the mass purchasing power and other benefit enhancements of other organizations; to promote the awareness of members who save by providing information on types of savings and investment accounts and/or products and services; employee benefits, educational opportunities, product discounts, etc.; as well as any activity permitted under the Missouri Not-For-Profit Corporation Law.

FILED AND CERTIFICATE OF
INCORPORATION ISSUED

AUG 23 1993

James E. St. Anthony
SECRETARY OF STATE

BY-LAWS
OF
"SAVERS BENEFIT ASSOCIATION"

ARTICLE I
PURPOSES

The purpose of "Savers Benefit Association" ("association") shall be as that stated in the Certificate of Incorporation, as well as any powers as are now or may hereafter be granted by the General Not-For-Profit Law of the State of Missouri.

ARTICLE II
OFFICES

The Association shall have and continuously maintain in this state a registered office and a registered agent, and the registered office of the association shall be identical with that of its registered agent. The Association may have other offices within or without the State of Missouri as the Board of Directors may from time to time determine.

ARTICLE III
MEMBERS

Section 1. Classes of Members. The Association shall have two (2) classes of members. The designation of such classes and qualifications of the members of such classes shall be as follows:

1. Individual membership: The individual is entitled to participate in all benefit programs offered by the Association.
2. Family membership: The member and his spouse are entitled to participate in all benefit programs offered by the Association.

Section 2. Voting Rights. Each member of classes 1 and 2 shall be entitled to one vote on each matter submitted to a vote of the members by the Board of Directors. Voting may be in person or by proxy; provided that no proxy may be used for voting purposes unless the original of the proxy is filed with the Secretary of the Association at least seven (7) days before the meeting at which it is to be used.

Section 3. Termination of Membership. Any member who shall be in default in the payment of dues for the period fixed in Article XI of the By-Laws is automatically ineligible for membership and loses all privileges and rights of the Association, subject to the discretion of the Board of Directors to extend such time period for the payment of dues.

Section 4. Resignation. Any member may resign by filing a written resignation with the Secretary, but such resignation shall not entitle such member to any refund of dues and the member shall immediately lose all privileges and rights of the Association.

Section 5. Reinstatement. Upon written reapplication a former member may be reinstated to membership in the Association.

Section 6. Transfer of Membership. Membership in the Association is not transferable or assignable.

ARTICLE IV MEETINGS OF MEMBERS

Section 1. Annual Meeting. An annual meeting of the members of the Association shall be held for the purpose of electing Directors and the transaction of any other business as may come before the meeting. The date of the annual meeting shall be determined by the Board of Directors.

Section 2. Special Meeting. Special meetings of the members, for any purpose or purposes, unless otherwise prescribed by law, may be called by the President and shall be called by the Secretary at the direction of a majority of the Board of Directors, or at the request in writing of members representing at least one hundred (100) votes entitled to be cast at such meeting.

Section 3. Place of Meeting. The Board of Directors may designate any place, within or without the State of Missouri as the place of meeting for any annual meeting. The President or the Board of Directors may designate any place within or without the State of Missouri as the place of the meeting for any special meeting. If no designation is made, the place of meeting shall be the registered office of the Association.

Section 4. Notice of Meetings. Written or printed notice stating the place, day and hour of any regular or special meeting of the Association members shall be delivered, either personally, by mail or through the internet, to each member, not less than seven (7) or more than forty (40) days before the date of such meeting, by or at the direction of the President, or Secretary, or the Board of Directors or person calling the meeting. In the case of special meetings, the purpose for which the meeting is called shall be stated in the notice. If mailed, the notice of meeting shall be deemed delivered

when deposited in the United States mail addressed to the member at this address as it appears on the records of the Association, with postage thereon paid. Notice of meetings may be included in any publication that is distributed to the member.

Section 5. Quorum. There shall be no minimum number of members necessary to be present at any regular meeting or special meeting, in order to constitute a quorum. Those members present shall therefore constitute a quorum.

Section 6. Manner of Acting. The act of a majority of the members present at any regular or special meeting shall constitute the act of the members.

Section 7. Informal Action by Members. Upon approval by the directors, any action required to be taken at a meeting of the members of the Association or any other action which may be taken at a meeting, may be taken without a meeting if consents in writing, setting forth the action so taken, shall be signed by a majority of the members with respect to the subject matter thereof.

Section 8. Parliamentary Procedures. Parliamentary Procedure for all meetings of members, directors, and committees shall be conducted in accordance with the latest revised edition of Robert's Rules of Order, unless otherwise inconsistent with these By-Laws.

Section 9. Voting. At all meetings of the members, each member of records shall be entitled to one (1) vote. A vote may be cast either orally or in writing in person or by proxy. A "member of record" is a person who is a member in good standing of the Association as of the close of business on a date, selected by the Board of Directors, not less than forty (40) days nor more than fifty (50) days before the date of the meeting (the "record date"). When a quorum is present at any meeting, the vote of the holders of a majority of members present shall decide any questions brought before such meeting, unless the questions are ones upon which, by express provision of law or of the Association's Articles of Incorporation, a different vote is required, in which case such express provision shall govern and control the decision of such question.

Section 10. Matters Reserved to Membership Vote. The following matters shall be authorized only upon a vote "thereon" by the members at a meeting called to consider such matter.

1. An amendment to the Association's Articles of Incorporation;
2. The election of the Board of Directors; and

3. Any other matter which the Board of Directors, in their sole discretion, by resolution shall commit to a vote of the members.

ARTICLE V
BOARD OF DIRECTORS

Section 1. General Powers. The affairs of the Association shall be managed by its Board of Directors.

Section 2. Number, Tenure and Qualifications. The number of directors shall be no fewer than three (3) and no more than twenty-five (25) and may be changed from time to time by resolution of the Board of Directors. The Board of Directors shall appoint a committee to nominate successor directors. The directors shall be elected at an annual meeting of the members, except as provided in Section 8 of this Article, and each director elected shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. Directors shall be residents of the United States of America.

Section 3. Regular Meetings. A regular annual meeting of the Board of Directors shall be held each year immediately after the annual meeting of the members of the Association for the purpose of electing officers and for the transaction of such other business as may come before the meeting. The regular annual meeting of directors shall be held without other notice than these By-Laws. The Board of Directors may provide by resolution the time and place, within or without the State of Missouri for the holding of additional regular meetings of the Board of Directors.

Section 4. Special Meetings. Special meetings of the Board of Directors may be called by or at the request of the President or any two (2) directors. All special meetings shall be held at the registered office of the Association unless otherwise agreed upon by a majority of the Board of Directors in attendance at the meeting.

Section 5. Notice. Notice of any special meeting of the Board of Directors and the business to be transacted shall be given at least five (5) days previously thereto by written notice delivered personally, by mail or through the internet to each director at his address shown on the records of the Association. If notice be given by mail, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the director. Any director may waive notice of any meeting. The attendance of a director at any meeting shall constitute a waiver of notice of such

meeting, except where a director attends a meeting for the express purpose of objecting to the transaction of any business because the meeting is not lawfully called or convened. The purpose of any special meeting of the Board of Directors shall be specified in the notice of such meeting.

Section 6. Quorum. A majority of the Board of Directors shall constitute a quorum for the transaction of business at any meeting of the Board of Directors provided that if less than a majority of the directors are present at said meeting, a majority of the directors present may adjourn the meeting from time to time without further notice.

Section 7. Manner of Acting. The act of a majority of the directors present at a meeting at which a quorum is present shall be the act of the Board of Directors, except where otherwise provided by law or these By-Laws.

Section 8. Vacancies. Vacancies created by the death, resignation, or removal of a director may be filled by a majority vote of the directors then in office though less than a quorum, and each director so chosen shall hold office until his successor is elected and qualified or until his earlier death, resignation or removal. A director may be removed at any time, with or without cause, by a vote of a majority of the remaining directors. If there are not directors in office, then an election of directors may be held in the manner provided by law. Newly created directorships shall be filled by election at an annual meeting or special meeting called for that purpose.

Section 9. Compensation. Directors as such shall not receive any stated salaries for their services, but by resolution of the Board of Directors, a fixed sum and expenses of attendance, if any, may be allowed for attendance at each meeting of the Board of Directors. Nothing herein contained shall be construed to preclude any director from serving the Association in any other capacity and receiving compensation therefor upon approval by the Board.

Section 10. Telephonic Participation in Meeting. The members of the Board of Directors, or of any committee designated by the Board of Directors, may participate in a meeting of the Board of Directors or committee by means of conference telephone or similar communications equipment whereby all persons participating in the meeting can hear each other, and participation in a meeting in this manner shall constitute presence in person at the meeting.

Section 11. Action by Written Consent. Any action which is required to be or may be taken at a meeting of the directors, or of any committee of the directors, may be taken without a meeting if consents in writing, setting forth the action so taken are signed by all of the members of the Board of Directors or of the committee as the case may be. The consents shall have the same force

and effect as a unanimous vote at a meeting duly held. The Secretary shall file the consents with the minutes of the meetings of the Board of Directors or of the committee as the case may be.

ARTICLE VI OFFICERS

Section 1. Officers. The Officers of the Association shall be a President, one or more Vice Presidents (the number thereof to be determined by the Board of Directors), a Treasurer, a Secretary or combination thereof, and such other officers as may be elected in accordance with the provisions of this article. The Board of Directors may elect or appoint other officers, including one or more Assistant Secretaries and one or more Assistant Treasurers, as it shall deem desirable, such officers to have the authority and perform the duties prescribed, from time to time, by the Board of Directors. Any two or more offices may be held by the same person, except the offices of President and Secretary.

Section 2. Election and Term of Office. The Officers of the Association shall be elected annually by the Board of Directors at the regular annual meeting of the Board of Directors. If the election of Officers shall not be held at such meeting, such election shall be held as soon thereafter as convenient. Vacancies may be filled or new officers created and filled at any meeting of the Board of Directors. Each Officer shall hold office until his successor shall have been duly elected and shall have qualified.

Section 3. Removal. Any Officer or Agent elected or appointed by the Board of Directors may be removed by the Board of Directors whenever in its judgment the best interests of the Association would be served thereby.

Section 4. Vacancies. A vacancy in any office because of death, resignation, removal, disqualification or otherwise, may be filled by the Board of Directors for the unexpired portion of the term.

Section 5. President. The President of the Association shall be the principal executive officer of the Association. He shall supervise and conduct the affairs of the Association in such manner as will best accomplish the purposes set forth in the Articles of Incorporation of the Association. He shall preside at all meetings of the Association members and the Board of Directors. He shall countersign all checks together with the Treasurer.

Section 6. Vice President. In the absence of the President, or in the event of his inability or refusal to act, the Vice President shall perform the duties of the President, and when so acting, shall

have all the powers of and be subject to all the restrictions upon the President. The Vice President shall perform such other duties as from time to time may be assigned to him by the President or by the Board of Directors.

Section 7. Treasurer. The Treasurer or Assistant Treasurer shall have charge and custody of and be responsible for all funds and securities of the Association; receive and give receipts for monies received by the Association from any source whatsoever, and deposit all such monies in the name of the Association in such banks, trust companies or other depositories as shall be selected in accordance with the provisions of Article VIII of these By-Laws.

Section 8. Secretary. The Secretary or Assistant Secretary of the Association shall keep the minutes of the meetings of the members and of the Board of Directors in one or more books provided for that purpose; see that all notices are duly given in accordance with the provisions of these By-Laws or as required by law; be custodian of the corporate records of the Association; see that the seal of the Association, if any, is affixed to all documents, the execution of which on behalf of the Association under its seal, if any, is duly authorized in accordance with the provisions of these By-Laws; keep a register of the post office address of each member which shall be furnished to the Secretary or Assistant Secretary by such member; and in general perform all duties incident to the office of Secretary and such other duties as from time to time may be assigned to the Secretary or Assistant Secretary by the President or by the Board of Directors.

ARTICLE VII COMMITTEES

Section 1. Committees of Directors. The Board of Directors, by resolution adopted by the majority of the directors in office, may designate one or more committees, each of which shall consist of two (2) or more directors, which committees, to the extent provided in said resolution, shall have and exercise the authority of the Board of Directors in the management of the Association; but the designation of such committees and the delegation thereto of authority shall not operate to relieve the Board of Directors, or any individual director, of any responsibility imposed upon it or him by law. The President shall be an ex-officio member of all committees of directors.

Section 2. Other Committees. Other committees not having and exercising the authority of the Board of Directors in the management of the Association may be designated by a resolution adopted by a majority of the directors present at a meeting at which a quorum is present. Except as otherwise provided in such resolution, members of each such committee shall be members of the Association, and the President of the Association shall appoint the members thereof. Any member thereof may be removed by the person or persons authorized to appoint such member whenever in

their judgment the best interests of the Association will be served by such removal. One member of each committee shall be a director.

Section 3 Vacancies. Vacancies in the membership of any committee may be filled by appointments made in the same manner as provided in the case of original appointments.

Section 4. Quorum. Unless provided in the resolution of the Board of Directors designating a committee, a majority of the whole committee shall constitute a quorum and the act of a majority of the members present at a meeting at which a quorum is present shall be the act of the committee.

Section 5. Rules. Each committee may adopt rules for its own government not inconsistent with these By-Laws or with rules adopted by the Board of Directors.

ARTICLE VIII CONTRACTS, CHECKS, DEPOSITS, AND FUNDS

Section 1. Contracts. The Board of Directors may authorize the officers or agents of the Association to enter into contracts or to execute and deliver documents in the name of and on behalf of the Association. Such authority shall be confined to specific instances. Such contracts may be for any purpose deemed by the Board of Directors to be appropriate, including the contracting with a third party for any or all administrative and other services and functions necessary for the Association to achieve its purpose.

Section 2. Checks, Drafts, Etc. All checks, drafts, or other orders for payment of money, notes or other evidences of indebtedness issued in the name of the Association shall be signed by such officer or officers, agent or agents of the Association and in such manner as shall from time to time be determined by the resolution of the Board of Directors. In the absence of such determination by the Board of Directors, such instruments shall be signed by the Treasurer or an Assistant Treasurer and countersigned by the President or Vice President of the Association.

Section 3. Deposits. All funds coming into possession of the Association shall be deposited from time to time to the credit of the Association in such banks, trust companies, or other depositories as the Board of Directors may select.

Section 4. Gifts. The Board of Directors may accept on behalf of the Association any contributions, gifts, bequests, or device for the general purpose or for any special purpose of the Association.

Section 5. Loans. The Association may, upon authorization of the Board of Directors, from time to time accept or negotiate loans of financial assistance to be repaid at such time as the Association is reasonably able to repay.

ARTICLE IX
CERTIFICATES OF MEMBERSHIP

Section 1. Certificates of Membership. The Board of Directors may provide for the issuance of certificates evidencing membership in the Association which shall be in such form as may be determined by the Board. Such certificates shall be signed by the President or Vice President and shall be sealed with the seal of the Association, if any. The name and address of each member and the date of issuance of the certificate shall be entered on the records of the Association. If any certificate shall become lost, mutilated or destroyed, a new certificate may be issued therefor upon such terms and conditions as the Board of Directors may determine.

Section 2. Issuance of Certificates. When a member has applied for and is eligible for membership and has paid any initiation fee and dues that may then be required, a certificate of membership shall be issued and delivered to him by the Secretary, if the Board of Directors shall have provided for the issuance of certificates of membership under the provisions of Section 1 of this article.

ARTICLE X
BOOKS AND RECORDS

The Association shall keep correct and complete books and records of accounts and shall also keep minutes of the proceedings of its members, Board of Directors and committees having any of the authority of the Board of Directors, and shall keep at the registered or principal office a record giving the names and addresses of the members entitled to vote. All books and records of the Association may be inspected by any member, or his agent or attorney for any purpose at any reasonable time.

ARTICLE XI
DUES AND INITIATION FEE

Section 1. Annual Dues. The Board of Directors may determine from time to time the amount of annual dues payable to the Association by members of each class.

Section 2. Payment of Dues. Dues shall be payable in advance.

Section 3. Default and Termination of Membership. When any member of any class shall be in default in the payment of dues for a period of one month from the beginning of the period from which such dues became payable, such member shall be automatically dropped from membership unless the Board of Directors, in its discretion, extends the time for payment of dues.

Section 4. Initiation Fee. Each member may be required to pay, in addition to applicable dues, the amount of any initiation fee designated by the Board of Directors as a prerequisite to membership. The Board of Directors may provide that the initiation fee is waived for members who are part of a group where the sponsor pays a stated initiation fee on behalf of all group members.

ARTICLE XII
FISCAL YEAR

The fiscal year of the Association shall begin the first day of January and end on the last day of December in each year.

ARTICLE XIII
SEAL

The Board of Directors may provide a corporate seal which shall be in the form of a circle and shall have inscribed thereon the name of the corporation and the words "Corporate Seal".

ARTICLE XIV
WAIVER OF NOTICE

Whenever any notice is required to be given under the provisions of the General Not-For-Profit Corporation Law of Missouri under the provisions of the Articles of Incorporation or the By-Laws of the Association, a waiver thereof in writing signed by the person or persons entitled to such notice, whether before or after the time stated therein, shall be deemed equivalent to the giving of such notice.

ARTICLE XV
AMENDMENT OF BY-LAWS

These By-Laws may be altered, amended or repealed and new By-Laws may be adopted by a two-thirds (2/3) majority of the directors present at any regular meeting or any special meeting, provided that at least seven (7) days' written notice is given of intention to alter, amend or repeal or to adopt new By-Laws at such meeting.

ARTICLE XVI
INDEMNIFICATION

The Association shall provide for indemnification by the Association of any and all of its directors of officers or former directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit, or proceeding, in which they or any of them are made parties, or a party, by reason of having been directors or officers of the Association, except in relation to matters as to which such director or officer or former director or officer shall be adjudged in such action, suit, or proceeding to be liable for gross negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for gross negligence or misconduct.

ARTICLE XVII
DISSOLUTION

The Association shall use its funds only to accomplish the objectives and purposes specified in these By-Laws, and no part of said funds shall inure, or be distributed, to the members of the Association. On dissolution of the Association any funds remaining shall be distributed to one or more regularly organized and qualified charitable, educational, scientific, or philanthropic organizations to be selected by the Board of Directors.



ARKANSAS INSURANCE DEPARTMENT

1200 West Third Street
Little Rock Arkansas 72201-1904
501-371-2600

Mike Pickens
Insurance Commissioner

ATTN: LIFE & HEALTH DIVISION, ARKANSAS INSURANCE DEPARTMENT

Company Name: Imerica Life & Health Insurance Company
Company NAIC Code:
Company Contact Person & Telephone # Brenda Dawson (815) 316-6714
Form Number(s):

* INSURANCE DEPARTMENT USE ONLY *
* ANALYST: AMOUNT: ROUTE SLIP: *

ALL FEES ARE PER EACH INSURER, PER ANNUAL STATEMENT LINE OF BUSINESS, UNLESS OTHERWISE INDICATED.

FEE SCHEDULE FOR ADMITTED INSURERS

RATE/FORM FILINGS

Life and/or Disability policy form filing and review, per each policy, contract, annuity form, per each insurer, per each filing
_____ x \$50 = _____
**Retaliatory _____

Life and/or Disability - Filing and review of each rate filing or loss ratio guarantee filing, per each insurer.
* _____ x \$50 = _____
**Retaliatory _____

Life and/or Disability Policy, Contract or Annuity Forms: Filing and review of each certificate, rider, endorsement or application if each is filed separately from the basic form.
* 2 _____ x \$20 = \$40
**Retaliatory _____

Policy and contract forms, all lines, filing corrections in previously filed policy and contract forms.
* _____ x \$20 = _____
**Retaliatory _____

Life and/or Disability: Filing and review of Insurer's advertisements, per advertisement, per each insurer.
* _____ x \$25 = _____
**Retaliatory _____

AMEND CERTIFICATE OF AUTHORITY

Review and processing of information to
amend an Insurer's Certificate of Authority.

 * x \$400 =

Filing to amend Certificate of Authority.

 *** x \$100 =

*THESE FEES ARE PAYABLE UNDER THE NEW FEE SCHEDULE AS OUTLINED UNDER RULE
AND REGULATION 57.

**THESE FEES ARE PAYABLE UNDER THE OLD FEE SCHEDULE AS OUTLINED UNDER ARK.
CODE ANN. 23-63-102, RETALIATORY TAX.

***THESE FEES ARE PAYABLE AS REQUIRED IN ARK. ANN. 23-61-401.

HealthStyle Consumer Benefits Association

Income Statement (unaudited)

January 1 through July 1 2008

Revenue (dues)	11,712
Expense	
Benefits	2,928
Marketing	2,380
Billing	4,392
Administration	<u>1,098</u>
Total Expenses	<u>10,798</u>
Surplus	<u>914</u>

Savers Benefit Association

Income Statement (unaudited)

January 1 through October 1 2008

Revenue (dues)	435,000
Expense	
Benefits	164,967
Marketing	103,069
Billing	73,183
Administration	<u>65,037</u>
Total Expenses	<u>406,256</u>
Surplus	<u>28,784</u>