

SERFF Tracking Number: ACEH-125745734 State: Arkansas  
Filing Company: ACE American Insurance Company State Tracking Number: 39723  
Company Tracking Number: AEA ASSOCIATION  
TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other  
Product Name: AEA Association  
Project Name/Number: AEA Association/AEA Association

## Filing at a Glance

Company: ACE American Insurance Company

Product Name: AEA Association

TOI: H21 Health - Other

Sub-TOI: H21.000 Health - Other

Filing Type: Form

SERFF Tr Num: ACEH-125745734 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39723

Co Tr Num: AEA ASSOCIATION

State Status: Approved-Closed

Co Status:

Reviewer(s): Rosalind Minor

Authors: Karen Moore, Joanne Spruill

Disposition Date: 07/24/2008

Date Submitted: 07/24/2008

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: AEA Association

Project Number: AEA Association

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: This filing is not required in the domiciliary state of Pennsylvania.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Overall Rate Impact:

Group Market Type: Association

Filing Status Changed: 07/24/2008

State Status Changed: 07/24/2008

Deemer Date:

Corresponding Filing Tracking Number: AEA Association

Filing Description:

RE: ACE American Insurance Company

FEIN#: 95-2371728 / NAIC#: 626-22667

Filing for American Enterprise Association under Bulletin 4-2005, SB 233, Act 1697 of 2005 (Section 45)

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Dear Commissioner:

Arkansas Bulletin 4-2005, SB 233, Act 1697 of 2005 (Section 45) provides that the Commissioner must make a finding that an association was formed in good faith for purposes other than to provide insurance, before that association can be considered to be a "group" for purposes of group A&H policies, regardless of domicile, prior to soliciting residents of your state.

ACE American Insurance Company, an admitted insurer in the state of Missouri, has issued a Group Limited Accident and Sickness Insurance policy and a Group Dental Insurance Policy to the American Enterprise Association in Missouri, its domicile. We enclose copies of Missouri's determination that this association is a bona fide association in the state of Missouri, the Certificate of Incorporation, and the association's bylaws. Also included is the Questionnaire for Associations, the Association's Brochure, and a copy of the Association's Financial Statement for 2007.

On this basis we maintain this insurance meets the requirements for associations pursuant to Section 23-86-106 (2)(A) of the Arkansas Insurance Code and ask for your acknowledgment.

Please contact me directly if additional information is required.

Regards,

Karen N. Moore  
Compliance Manager

## Company and Contact

### Filing Contact Information

Karen Moore, Compliance Analyst karen.moore@ace-ina.com  
436 Walnut Street (215) 640-5134 [Phone]  
Philadelphia, PA 19106 (215) 640-5548[FAX]

### Filing Company Information

ACE American Insurance Company CoCode: 22667 State of Domicile: Pennsylvania  
PO Box 1000 Group Code: 626 Company Type:

SERFF Tracking Number: ACEH-125745734 State: Arkansas  
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436 Walnut Street  
Philadelphia, PA 19106  
(215) 640-5123 ext. [Phone]

Group Name:  
FEIN Number: 95-2371728  
-----

State ID Number:

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation: Association review X \$25 = \$25  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE American Insurance Company	\$25.00	07/24/2008	21571665

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	07/24/2008	07/24/2008

*SERFF Tracking Number:* ACEH-125745734      *State:* Arkansas  
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*Company Tracking Number:* AEA ASSOCIATION  
*TOI:* H21 Health - Other      *Sub-TOI:* H21.000 Health - Other  
*Product Name:* AEA Association  
*Project Name/Number:* AEA Association/AEA Association

## **Disposition**

Disposition Date: 07/24/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Certification/Notice	Approved-Closed	Yes
<b>Supporting Document</b>	Application	Approved-Closed	Yes
<b>Supporting Document</b>	Health - Actuarial Justification	Approved-Closed	Yes
<b>Supporting Document</b>	Outline of Coverage	Approved-Closed	Yes
<b>Supporting Document</b>	Arkansas Association Questionnaire	Approved-Closed	Yes
<b>Supporting Document</b>	AEA Association Financial Statement 2007	Approved-Closed	Yes
<b>Supporting Document</b>	AEA Association Incorporation and By- laws	Approved-Closed	Yes
<b>Supporting Document</b>	AEA Association Member's Guide to Benefits and Discounts	Approved-Closed	Yes

<i>SERFF Tracking Number:</i>	<i>ACEH-125745734</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>39723</i>
<i>Company Tracking Number:</i>	<i>AEA ASSOCIATION</i>		
<i>TOI:</i>	<i>H21 Health - Other</i>	<i>Sub-TOI:</i>	<i>H21.000 Health - Other</i>
<i>Product Name:</i>	<i>AEA Association</i>		
<i>Project Name/Number:</i>	<i>AEA Association/AEA Association</i>		

## **Rate Information**

Rate data does NOT apply to filing.

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## Supporting Document Schedules

**Review Status:**  
**Bypassed -Name:** Certification/Notice Approved-Closed 07/24/2008  
**Bypass Reason:** Filing for approval of an association.  
**Comments:**

**Review Status:**  
**Bypassed -Name:** Application Approved-Closed 07/24/2008  
**Bypass Reason:** Filing for approval of an association.  
**Comments:**

**Review Status:**  
**Bypassed -Name:** Health - Actuarial Justification Approved-Closed 07/24/2008  
**Bypass Reason:** Filing for approval of an association.  
**Comments:**

**Review Status:**  
**Bypassed -Name:** Outline of Coverage Approved-Closed 07/24/2008  
**Bypass Reason:** Filing for approval of an association.  
**Comments:**

**Review Status:**  
**Satisfied -Name:** Arkansas Association Approved-Closed 07/24/2008  
 Questionnaire  
**Comments:**  
**Attachment:**  
 Arkansas - Discretionary Group - Association - Questionnaire.pdf

**Review Status:**  
**Satisfied -Name:** AEA Association Financial Approved-Closed 07/24/2008  
 Statement 2007  
**Comments:**  
**Attachment:**

<i>SERFF Tracking Number:</i>	<i>ACEH-125745734</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>39723</i>
<i>Company Tracking Number:</i>	<i>AEA ASSOCIATION</i>		
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**AEA 2007 Financial Stmt.pdf**

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**Satisfied -Name:** AEA Association Incorporation and By-laws  
**Review Status:** Approved-Closed 07/24/2008

**Comments:**

**Attachment:**

American Enterprise Assn. Incorporation - Bylaws.pdf

**Satisfied -Name:** AEA Association Member's Guide to Benefits and Discounts  
**Review Status:** Approved-Closed 07/24/2008

**Comments:**

**Attachment:**

AEA Member Benefits Brochure.pdf

## Arkansas - Association - Questionnaire

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.**

American Enterprise Association, 1819 Clarkson Rd, Ste. 301, Chesterfield, MO 63017

**2. Is this group incorporated? If so, give state of incorporation.**

Yes – Missouri – the Articles of Incorporation are attached.

**3. Is there a current office in Arkansas?**

No

**4. Does the Arkansas part of the organization have any officers, committees, or chapters? If so, give details.**

No

**5. Are annual dues charged? If so, specify amount.**

\$6.00 per month; \$72.00 per year

**6. What are the specific activities of the organization?**

AEA is a membership organization for entrepreneurs, small businesses, independent contractors and individuals. Its mission is to provide advice and counsel on strategies and tactics for building and sustaining business success. As an advocacy group, AEA's goal is to monitor the activities of local, state and federal governments and support legislation and programs that promote the interests of independent businessmen and businesswomen. AEA also offers members access to discounted goods, services and financial products. AEA's predecessor organization was founded in 1994 and the association today has expanded its mission to unite and serve Americans everywhere who are pursuing their own dreams of financial independence through that most American of values - personal enterprise.

**7. What benefits are provided to the members in addition to insurance? PLEASE ATTACH BROCHURES ON THE BENEFITS.**

See attached Benefits Brochure for AEA.

**8. What qualifies an individual for membership?**

Entrepreneurs, small businesses, independent contractors and individuals that are independent businessmen and businesswomen.

**9. How are members recruited? If by mailing list, advise the source of this list.**

Web Site: <http://www.affinitybenefits.com/AEA2/default.htm>

**10. Attach a copy of the organization by-laws.**

Bylaws are attached with this submission.

**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.**

There are no members who are Arkansas residents at this time.

**12. Please attach a copy of the organization's most recent financial statement.**

Financial Statement is attached.

**13. Does the organization receive any compensation of any kind from the insurer issuing contracts to its members?**

No, it does not.

**American Enterprise Association**  
(2007 unaudited statement)

**Revenue** \$6,105.90

**Expenses**

Benefits \$3,146.70

Administration \$2,959.20

**Surplus** \$0.00

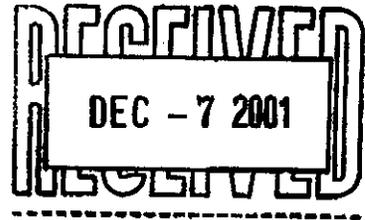
)

No. N00050908

# STATE OF MISSOURI



Matt Blunt  
Secretary of State



CORPORATION DIVISION

CERTIFICATE OF CORPORATE RECORDS

AMERICAN ENTERPRISE ASSOCIATION

I, MATT BLUNT, Secretary of State of the State of Missouri and Keeper of the Great Seal thereof, do hereby certify that the annexed pages contain a full, true and complete copy of those certain original documents on file and of record in this office for which certification has been requested.

IN TESTIMONY WHEREOF, I have set my hand and imprinted the GREAT SEAL of the State of Missouri, on this, the 23rd day of OCTOBER, 2001.

  
Secretary of State



No. N00050908

# STATE OF MISSOURI



**Rebecca McDowell Cook**  
**Secretary of State**

CORPORATION DIVISION  
CERTIFICATE OF AMENDMENT  
OF A  
MISSOURI NONPROFIT CORPORATION

WHEREAS,

AMERICAN ENTERPRISE ASSOCIATION

Formerly,

AMERICAN FARM AND RANCH

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 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 13th day of NOVEMBER, 2000.

*Rebecca McDowell Cook*  
Secretary of State

\$10.00





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

James C. Kirkpatrick State Information Center  
600 W. Main Street, Room 412, Jefferson City, MO 65101

FILED AND CERTIFICATE  
ISSUED

NOV 13 2000

Articles of Amendment  
for a Nonprofit Corporation

(Submit in duplicate with filing fee of \$10.00)

Retbecca McDowell Cook  
SECRETARY OF STATE

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: American Farm and Ranch

(2) The amendment was adopted on 11-7-00 and changed article(s) One to state as follows:  
month/day/year

The name of the corporation is: American Enterprise Associatic  
Article number Five 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 amendmnts(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 Secretary/Treasurer 11/8/00  
(Printed Name) (Title) (Date)

Article number Five (5) is amended to read as follows:

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

To promote the common interests of enterprising Americans by providing educational information regarding health, agriculture, economics and other areas of interest to members. To enhance the quality of life for members by offering benefits and discount services for association members. To exercise all the powers conferred upon corporations formed under the Missouri Not-For-Profit Corporation Act.

American Enterprise Association

FILED AND CERTIFICATE  
ISSUED

NOV 13 2000

Rebecca McDowell Cook  
SECRETARY OF STATE

# STATE OF MISSOURI



**Rebecca McDowell Cook**  
**Secretary of State**

CORPORATION DIVISION  
CERTIFICATE OF AMENDMENT  
OF A  
MISSOURI NONPROFIT CORPORATION

WHEREAS,

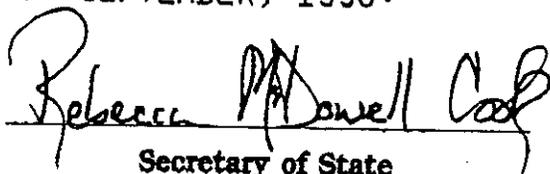
AMERICAN FARM AND RANCH

FORMERLY,

NATIONAL AG 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 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 18TH DAY OF SEPTEMBER, 1998.

  
Secretary of State



\$10.00



State of Missouri  
 Rebecca McDowell Cook, Secretary of State  
 P. O. Box 778, Jefferson City, MO 65102

Corporation Division  
 ISSUED

SEP 18 1998

Articles of Amendment  
 for a Nonprofit Corporation

(Submit in duplicate with filing fee of \$10.00)

Rebecca McDowell Cook  
 SECRETARY OF STATE

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

(1) The name of corporation is: National AG Association

(2) The text of the amendment(s) and the date(s) of adoption are as follows:  
 Article number One of the Articles of Incorporation filed on September 29, 1994 is amended to read as follows:  
 The name is amended to read as follows:  
 American Farm and Ranch

(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):  Dated: September 3, 1998

(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,

[Signature]  
 (Authorized signature of officer or chairman of the board)

PRESIDENT  
 (Title)

9/3/98  
 (Date of signature)

# 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  
NATIONAL AG 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  
29TH DAY OF SEPTEMBER, 1994.



*Judith K. Moriarty*

\$15.00

Secretary of State



# 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

FILED AND CERTIFICATE OF INCORPORATION ISSUED

SEP 29 1994

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	KEHRSGROVE DR	CHESTERFIELD	MO	63006
WILLIAM A. WARMANN, JR	32	GREEN #4 DR	ST CHARLES	MO	63105
GARY JOHNSTON	4506	MEADOWFORD DR	ST LOUIS	MO	63129

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 NATIONAL AG 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 RD  
STE 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 (3) Three in number, their names and addresses being as follows:  
(At least three required)

Type or Print Name	Number	Street	City	State	Zip
GARY JOHNSTON	4506	MEADOWFORD DR	ST LOUIS	MO	63129
WILLIAM A. WARMANN, JR	32	GREEN #4 DR	ST CHARLES	MO	63105
KAREN BOEKER	13	BORDEAUX PL	LAKE ST LOUIS	MO	63367

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

To educate, inform + provide benefits + discounts to Rural + Small Town Americans by emphasizing agricultural, health + other areas of interest. To conduct + engage in all lawful

(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 three incorporators on lined paper]*

} Incorporators

VERIFICATION

State of MISSOURI  
County of ST LOUIS } ss.

I, KAREN K. BOEKER, a Notary Public,

do hereby certify that on the 27th day of September, 1994,

DALE TURVEY, WILLIAM A. WARMAAN, JR, GARY JOHNSTON  
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) FILED AND CERTIFICATE U. INCORPORATION ISSUED

SEP 29 1994

*Judith K. Dornier*  
SECRETARY OF STATE

*Karen K. Boeker*  
Notary Public

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.

**BY-LAWS**  
**OF**  
**"AMERICAN ENTERPRISE ASSOCIATION"**

**ARTICLE I**  
**PURPOSES**

The purpose of "AMERICAN ENTERPRISE 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 three (3) 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.
3. Limited membership: The member who is interested in only certain designated 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.

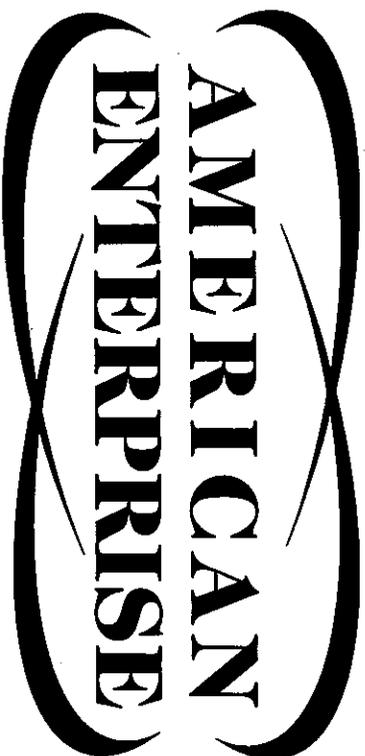
### ARTICLE XVI

#### 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.

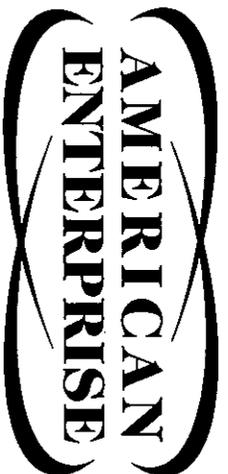
ARTICLE XVII  
DISSOLUTION

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.



**A S S O C I A T I O N**

**MEMBER'S GUIDE  
TO  
BENEFITS AND DISCOUNTS**



A S S O C I A T I O N

Membership Services Office  
1819 Clarkson Road, Suite 301  
Chesterfield, MO 63107

Dear Member,

Welcome to the American Enterprise Association!

As a member of AEA, you are eligible to receive numerous benefits and discounts -- all of which are explained in detail on the pages which follow.

Your Association is extremely conscientious in its efforts to provide quality benefits and services for its members. We do investigate the providers of these benefits and services but cannot warrant or guarantee their performance. Our expectations are that you will be extremely pleased and we would appreciate hearing from you concerning these benefits and services.

Please be sure to use your membership benefits! And if you have any suggestions on how AEA can be of even more value to you, please let us know.

Sincerely,

MEMBERSHIP SERVICES STAFF

For further information write:

**AMERICAN ENTERPRISE  
ASSOCIATION**

Membership Services Office  
1819 Clarkson Road, Suite 301  
Chesterfield, MO 63017  
(636) 530-7200  
(1-800-992-8044)

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**HEALTH  
BENEFITS**

## MEDSCRIPT 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 benefit 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. Simply fill out the first order information form on page 27.
2. Or, call **1-800-274-8723** to enroll and order if you are in a hurry.
3. Mention the American Enterprise Association and you will receive \$3 off of your first prescription order of two prescriptions or more.

4. First orders are shipped within 48 hours 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 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 benefit is available to you at NO extra cost ... start enjoying this fabulous time and money saving benefit today!

## LENS CRAFTERS VISION CLUB

Your Benefits Now Include Eyeglasses In About One Hour!

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

- **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 benefits for your healthcare dollar.
- Savings at all LensCrafters locations nationwide.
- 20% discount on all purchases at any LensCrafters.
- 10% discount on professional services including eye exams and contact lenses.\*
- Discount may be used by all family members.
- Unlimited usage!

Simply present your association membership I.D. card at time of purchase and receive your discount.

When traveling, for the location nearest you, call **1-800-522-LENS**.

**I.D. Allowance Code: #9133281(NAC).**

*\*(Discount on eye exams and contact lenses may vary from store to store.)*

## 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: This program is not available in Colorado, 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

## AIR AMBULANCE SERVICE

Suppose you were involved in an accident miles away from a medical facility equipped and staffed to treat your case? Emergencies like these take place every day; they are always unexpected, and dealing with them is extremely stressful and complicated.

The solution is NAMS International, Inc., a unique service providing air medical transport within the contiguous United States, and within Alaska and Hawaii. NAMS International, Inc. was selected as an Association benefit so members would never be alone in a life-threatening situation.

Following a medical emergency, a medically equipped and staffed air ambulance can rush you or a family member to an appropriate medical center when determined medically necessary by your attending physician and the NAMS International Medical Director.

In addition to air medical transport, NAMS International service provides the services listed below in conjunction with a covered medical event:

- **Escort Transportation** - NAMS International will provide transportation for a companion to accompany the member/dependent during air transport, subject to FAA regulations and guidelines as to space and weight limitations and approval by a NAMS International Medical Doctor.
- **Transportation for Minor Children** - If the ill or injured person is the sole parent or guardian caring for a minor child, NAMS International will provide that child with one-way common air carrier transportation to the commercial airport nearest the member's place of residence.
- **Organ Retrieval** - NAMS International will arrange for the air transport of organs, when such organs will be used in an organ transplant procedure required by the member/dependent.
- **Companion Transportation** - Transportation for a family member to be with the ill or injured person if he or she is hospitalized for more than five days, more than 100 miles from home.
- **Return Transportation** - After discharge from the hospital, NAMS International will arrange for the member/dependent's return to the commercial airport nearest their residence.
- **Vehicle Return** - NAMS International will arrange for the return of the member's vehicle to his/her residence when the member has been air transported due to illness, injury or death. NAMS International will pay for the fuel, oil and driver used to return the member's vehicle.
- **Transport of Mortal Remains** - If a member/dependent dies more than 100 miles from his/her residence, NAMS International will arrange to transport the mortal remains to a funeral home or crematory selected by the surviving family.

For further details, exclusions and/or limitations, see the NAMS International benefit schedule located in the back pocket of this Guide.

## GATEWAY MEDICARD

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. Your medical profile can easily be 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 that you 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 order your card, please refer to the brochure/form in the back pocket of this Guide.

## VITAMINS AND NUTRITIONAL SUPPLEMENTS

"...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.

Healthcare Products provides a complete line of quality vitamins, nutritional supplements, herbal remedies, and generic over-the-counter medicines at discount prices. You will also receive information about achieving and maintaining optimum health. As an added benefit, you are invited to participate in our Personal Profile Service. As a participant, you will be notified of the latest studies about the health topics of concern to you.

To receive a FREE catalog, call **1-800-838-4584**. Be sure to mention code "NAC" to receive an additional discount, a free gift, and a free subscription to VITA-BITS newsletter. When you order the products you need, call the toll-free number and your order will be sent to you directly by U.S. Priority Mail. Call **1-800-838-4584** today!

## ACCUDIET.COM

As a member of AEA, you and your family receive special pricing at [accudiet.com](http://accudiet.com)\*, the all-in-one interactive toolkit for the personalized diet and exercise program made to fit just one person: you. Accudiet.com features Genesant's state-of-the-art nutritionist and personal trainer software, recently honored by Forbes magazine with its "Best of the Web 2001" award.

Accudiet.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!

AEA members receive the promotional discount price --  
three months for the price of two -- of only \$19.98.

Visit [www.accudiet.com](http://www.accudiet.com) and sign up today!

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

**TRAVEL  
BENEFITS**

## ENTERTAINMENT NATIONAL

Now you can save 50% on hotel accommodations in the U.S., Canada, Mexico and more! You are entitled to Entertainment National's (50%) Rate at more than 3,000 quality hotels. There's no limit to the number of times you can save.

1. Order your EN Directory and membership card today. Complete and mail the order form on page 29.
2. Within four weeks you'll receive your EN Directory and membership card.
3. Select a hotel from the current directory.
4. Call the hotel directly for reservations. Reservation numbers are listed in your directory. Reservations may be made up to 30 days in advance.
5. Identify yourself as an Entertainment National member and ask for reservation confirmation at your EN (50%) Rate. The EN (50%) Rate is subject to availability and is calculated from the hotel's standard, nondiscounted room rate. There is a minimum room rate of \$20.
6. Present your Entertainment National card at check-in to receive your EN (50%) Rate.

Entertainment National works because it serves both you and the participating hotels. Hotels typically average about 65% occupancy except during very busy seasons and conventions. By offering you the EN Rate, they are able to fill vacant rooms. When occupancy levels reach 85%, hotels will not offer the EN Rate because they can fill the remaining rooms with full-paying customers. However, if you make advance reservations and plan carefully, Entertainment National rooms will normally be available about 80% of the time.

## CAR RENTAL DISCOUNTS

Affordable and Convenient

Let your membership put you on the road to savings with affordable auto rental rates from Alamo, Avis, Hertz and National.

### It's So Easy!

1. Call or stop by any participating car rental company to arrange for a car rental. *Advance reservations are encouraged to assure a car will be available. Nationwide toll-free reservation numbers are on your member ID card and at the bottom of this page, or you may call your local office.*
2. Give the representative your member ID number. *Use the numbers listed below and on your member ID card.*
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 member ID card when you pick up your car.

### Toll-Free Reservations

Alamo: 1-800-327-9633	Avis: 1-800-331-1212
Member ID #: BY222606	Member ID #: AWD A/B 254701
Hertz: 1-800-654-2200	National: 1-800-227-7368
Member ID #: CDP-ID 85134	Member Recap #: 6100610

## ASSOCIATION TRAVEL CLUB

Brentwood Travel, a 34-year-old professional travel agency, is the official agency for the Association Travel Club. Brentwood Travel offers competitive pricing and great service on the purchase of tours and cruises. Call Brentwood Travel's toll-free number for these travel benefits:

### Discount Cruises

Get up to a 50% discount on cruises, plus special group departures

### Discount on Motorcoach Tours

Receive a 2-5% discount on tours to Europe, Hawaii, Bahamas, and the continental United States

**BONUS BUCKS: Receive 1 Bonus Buck for each \$100 spent in travel through the Association Travel Club**

Accumulate your points and use them toward discounts on future travel.

To plan a fantastic trip and save money too, just call **1-800-628-3949** or 636-532-5515 in St. Louis. Identify yourself as an American Enterprise Association member. Brentwood Travel's professional travel agents will advise you of the variety of special discounts available.

## SAVERS CLUB® BOOK

Association members can save hundreds of dollars at home and all across the country. With the value-packed Savers Club® Book, you and your family can save **50%** on rooms at over 3,000 participating lodging properties, including Days Inns, Ramadas, Travelodges, Howard Johnsons, Sheratons, Radissons, and more.

**The free Savers Club® Book also features money-saving offers good for:**

- **Theme Park Admissions** - Busch Gardens, Dollywood, SeaWorld, Kings Island, Six Flags and more
- **Movie Tickets** - at national movie theatre chains across the country
- **Car Rentals** - including rentals at Alamo, Budget and Hertz
- **Other Services** - like Dry Cleaning, Audio Books, Coffee Online and much, much more!

To receive your free Savers Club® Book, simply fill in and mail the order form on page 31. The book is updated each calendar year; you can reorder in upcoming years using the order form located in your Savers Club® Book.

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
- Health & Beauty Products
- Automobiles
- Office Equipment & Services
- Learning Tools/Education
- Music & Entertainment
- Home & Garden
- Pet Supplies
- Savings & Coupons
- Cards & Gifts
- Computers & Electronics
- 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" monthly newsletter, as well as a shopping area that features special offers and discounts from their vendors (beyond the discounts already offered). Let them find the best deals for you!

#### **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, type in the URL <http://www.hoptheshops.com>.
2. If you have previously registered at eGroupManager, click on "Preferred Member Entrance," then enter your e-mail address and password.
3. If this is your first visit, click on "Become A Preferred Member." 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 benefits and information at <http://www.egrouppmanager.com>.
4. If you have questions, contact HopTheShops.com by e-mail at [prefcust@ubnetmall.com](mailto:prefcust@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, 1819 Clarkson Rd., Suite 301, Chesterfield, MO 63017.

# **PURCHASING/ GENERAL CONSUMER BENEFITS**

## MOVING SERVICE DISCOUNT

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

The association has in place through North American Van Lines the certified Home-To-Home Handling program and a single source of contact. 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 benefits designed for our members. Estimates/Quotes are always free of charge!

### Other Services Available:

- Office Moving
- Record Retention
- Logistics
- Warehousing
- Distribution
- International Services

### HOW TO USE

1. Contact **Michael J. Manion**, Sales Representative at Cord northAmerican Van Lines: **1-800-873-2673** or **[mikeman@cordmoving.com](mailto:mikeman@cordmoving.com)**
2. Mention code NAC to receive your savings.
3. For more information visit [www.cordmoving.com](http://www.cordmoving.com)

## MY ONLINE FLORIST MEMBER BENEFITS

Welcome to "My Online Florist" Member benefits. Your Association 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. Try it and see!

### You may also take advantage of these important benefits:

- **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 you in selecting the perfect gift 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 North America, My Online Florist can deliver your sentiments beautifully...easily...and expertly!

1. Just log on to: [www.nacassociation.myonlineflorist.com](http://www.nacassociation.myonlineflorist.com) to place an order! Your Association member code is 38801.
2. Or Call 1-888-321-ROSE (7673), mention your association member code: 38801.

## MAGAZINE DISCOUNTS

Save up to 85% off regular subscription rates on popular titles through your Association discount magazine subscription magazine service. In addition to this great discount, some of our programs offer rebates of up to 35% off the purchase price if purchases are made online through eGroupManager.com.

### Services:

Our Magazine Discount program consists of the following companies:

- **Blue Dolphin:** Blue Dolphin offers consumers free, opt-in services that enable them to sample, purchase and manage subscriptions to more than 1000 of America's best-known magazines - a one stop magazine manager.
- **Magazineline (1-800-959-1676):** At Magazineline you'll find over 500 popular magazines - old favorites such as Newsweek, TV Guide, BusinessWeek, Cosmopolitan and the Wall Street Journal; plus newer, edgier titles like Maxim, Vibe, Marie Claire, Fast Company, Wired, and The Source.
- **Magazines.com, Inc (1-800-258-9558):** Offers the very best in selection, price, and service by holding direct publisher authorizations for every magazine title we offer.
- **NetMagazines.com (1-800-536-0886):** NetMagazines.com is a direct marketer of over 1400 magazine titles available for subscription to both personal residences and places of business.

### HOW TO USE

1. Members simply login at [www.egrouppmanager.com](http://www.egrouppmanager.com). Once you are logged in, simply click the link of the magazine service that you desire, and purchase your magazines.
2. Members who do not have Internet access, please call 1-800-992-8044 between the hours of 8:30 A.M. and 4:30 P.M. CST for assistance with this benefit. Please notify the customer service representative which title or publication you are interested in purchasing and you will be contacted within 48 hours on weekdays (72 hours on weekends) with pricing information if available.

**BUSINESS-  
RELATED  
BENEFITS**

## OFFICE EQUIPMENT FINANCING

Lease Now, Inc.

### It's So Simple!

As an Association member, you can get immediate financing for virtually any type of equipment from computers and fax machines to manufacturing equipment and furniture. In addition to fast approvals, affordable monthly payments and convenient repayment terms, members qualify for a special one percent rebate on all leased equipment.

### Up to \$500.00 in Cash Rebates

When your business chooses to finance equipment through Lease Now, Inc., you'll get an instant rebate of up to \$500.00. Choose any equipment supplier you want and negotiate the best price, then finance the equipment through Lease Now and save another 1% of the cost. They will also waive their standard documentation fee (a savings of up to \$200.00) for members. Best of all there are no forms to complete or special applications. Every member gets a rebate on every transaction.

### It's So Easy!

To find out more about the financing options that are available to members call 1-800-321-5327, identify yourself as an association member and ask what leasing programs can be tailored to your company's needs.

## PAYROLL PROCESSING SERVICE

Grayhawk Administrative Services offers a state-of-the-art payroll system that is designed with the client in mind. By using the latest technology they are able to provide you with a complete payroll service that handles all of your payroll needs. Features include: electronic timesheets and time clocks; direct deposit; payment of all federal and state taxes; and federal and state filings. In addition, Grayhawk offers internal reports that can be customized to provide you with virtually any information you want, from payroll costs per department to job costing and workers' compensation class costing.

For more information about these services and your association discount, please contact Robert Dreiling at (888) 509-5559, ext. 216. Identify yourself as an association member, and mention I.D. code "NAC."

## FILE-SOLUTIONS

Organize Your Paperwork And Get An AEA Discount

**GET ORGANIZED** and stay that way with special discounts from FileSolutions.

Select from three different time-saving systems and **SAVE \$\$** over retail prices!

**Business Filing System™** - Your cost \$127.45 (save \$22.50) - A very comprehensive guidebook shows you what files to build and use for *Accounting & Taxes, Fixed Assets, Management, Personnel, and Sales/Marketing*. Use any/all of the color-coded labels on ordinary file folders to build a filing system. Includes guidebook, pre-printed labels and an index. (File folders or cabinets not included.)

**Home Filing System™** - Your cost \$25.45 (save \$4.50) - Ideal for the home, you'll quickly organize receipts, bills, taxes, insurance and other family records. Includes guidebook, color-coded labels and an index. (File folders or cabinets not included.)

**Student's Filing System™** - Your cost \$15.25 (save \$2.70) - A great gift idea. Helps organize student's paperwork, such as, classwork, schedules, study aids, school expenses, **PLUS** their personal financial records, hobbies, and social activities. Give them a good start on being organized. Includes guidebook, index and pre-printed labels. (File folders or cabinets not included.)

**TO ORDER**, call FileSolutions at 972-488-0100 and ask for your AEA discount.

## CRISP LEARNING

Quality Training and Educational Materials for Learning Organizations

Members can enhance their current knowledge, sharpen their mind and stay on the cutting edge of both business and personal issues. Through a special arrangement with Crisp Learning 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. Members will receive a **40% discount** off of any Crisp book or video/book program.

To find out more or to request a free catalog, call 1-800-442-7477 or visit [www.CrispLearning.com](http://www.CrispLearning.com). When placing an order, identify yourself as an Association member to receive your 40% discount.

## **PENNY WISE OFFICE SUPPLIES DISCOUNTS**

Get the **GUARANTEED Lowest Prices** on your Office Supplies

American Enterprise Association 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](http://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 ASSOCIATION member and request your special savings.

**Penny Wise Office Products**  
**Phone: 1-800-942-3311 • Fax: 1-800-622-4411**  
**Internet: [www.penny-wise.com](http://www.penny-wise.com)**

## **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 this service 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, MO. Providing services in most basic and sophisticated areas of investigations, executive protection, security consulting and electronic countermeasure surveys (de-bugging), **ALLIED** is capable of providing professional services to assist you with your needs.

### **PRE-EMPLOYMENT BACKGROUND REPORTS**

**MAKING THE RIGHT CHOICE!** When trying to make the right choice and hire the best applicant for a position the decision maker needs unbiased information.

**PRE-EMPLOYMENT BACKGROUND REPORTS** provide you with information that will help you verify the applicant's qualifications as well as their character. Some services include:

- Criminal Conviction History (one state or county)
- Financial History Report
- Bankruptcy
- Alias Names Used
- Prior Addresses
- Prior Employment
- Tax Liens
- Verifies Accurate Social Security Number
- Assists in Verifying Subject's Identity
- Education Verification
- Prior Employment Verification
- Nationwide SSN 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 information is requested from. Cost can also vary depending on state, however, notification will always be made prior to any work being performed.*

**Up to 15% off Investigative Services Free Consultation**  
**Information or Service**  
**Call 636-949-8000**  
**Please identify yourself as an Association Member**

## INTERNET ACCESS SERVICES

In addition to PowerNet Global's great long distance phone service, association members can now take advantage of PNG's Unlimited Dial-Up Service for only \$14.95 per month when you sign up for both services. PNG offers fast and reliable connections, valuable add-ons, and technical support that delivers a robust internet service at a very reasonable price.

- **\$14.95 per month** when you also sign up for PNG's Long Distance service (see page 25); \$19.95 per month without
- 5 E-mail Addresses
- 10 MB of WebSpace
- Free Technical Support
- One Bill for Long Distance and Unlimited Access
- Unlimited Access
- Speed up to 56K

To sign up now or to speak to one of our friendly customer support specialists, please call IrelNetworks at **1-888-917-7333**.

## LONG DISTANCE PHONE SERVICES

Lowest Long Distance Phone Rates Available: 5.4 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.

- 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

To sign up now or to speak to one of our friendly customer support specialists, please call IrelNetworks at **1-888-917-7333**.

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

**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 describe & indicate person's name.)*

Signature \_\_\_\_\_ Date \_\_\_\_\_

Name \_\_\_\_\_ Condition/Allergies \_\_\_\_\_

Name \_\_\_\_\_ Condition/Allergies \_\_\_\_\_

Name \_\_\_\_\_ Condition/Allergies \_\_\_\_\_

**Send Completed Form To:**

**MedScript, 13645 Shoreline Dr., Earth City, MO 63045  
1-800-274-8723  
Fax (314) 506-6067**

(see back of Form for more information)

# 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 their physician, or do not have enough time to get new a 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.
  - Their 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.

## *How do I pay for my order?*

MedScript accepts credit cards, money orders or personal checks (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):

Charge this order only       Charge this & future orders

Visa       Mastercard       Discover

Credit Card Number \_\_\_\_\_ Expiration Date \_\_\_\_/\_\_\_\_

Signature of Cardholder \_\_\_\_\_

## ENTERTAINMENT NATIONAL HOTEL DISCOUNT ORDER FORM

I am an Association member, and wish to have a directory of the Entertainment National participating hotels. Please send it to the address below.

(Please print clearly.)

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

I am a member of: \_\_\_\_\_  
(Association Name)

0117958

Complete this form, and mail to:

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

**Savers Club® Book  
ORDER FORM**

I am an Association member, and wish to have a Savers Club® Book, for discounts on hotels, theme parks admission, movie tickets, and more. Please send it to the address below.

*(Please print clearly.)*

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

I am a member of: \_\_\_\_\_

(Association Name)

0117958

Complete this form, and mail to:

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