

PAPERWORK RULES & TIPS

RULE #1

ALWAYS have someone else check your paperwork before sending in.

Payment options for Membership applications:

- NO CASH
- Associate selling the membership can only pay for the member if it is immediate family (parents, children).
- Pre-Paid Credit Cards may NOT be used for Membership Applications.
- If using Savings account on membership application, member must obtain account # and bank routing # on bank letter head or deposit slip provided by the bank.

Membership application Tips:

- DO NOT add Spouse to dependents. They are under Spouse on the application.
- Adding children: Children must be under 21 & living at home; or up to 23 full time in college anywhere; or if you are legal guardian they are covered up to 18; handicapped children living at home never married are covered for life.
- Must be originals, no photocopies or faxes accepted.
- If there are any errors start a NEW APPLICATION.

If you believe that the member will cancel the membership soon after they use it for something specific right away, then have them pay \$214 for the 25% discount for an entire year. And of course, they will have all the other benefits too. This will help your persistency.

- **Online Membership applications:**

The home office rule is that only the member can type in their membership application on line.