

PAPERWORK TIPS

It is rare these days that associates actually use a paper application, but there are times when they work best. Sometimes in PBR settings, certainly in Group Settings, paper apps are preferred so familiarize yourself with these tips.

Payment options for Membership applications:

- * NO CASH. Choose Credit Card, Debit Card, Check or Savings Account.
- * The PREFERABLE form of payment is always Checking Accounts because there is no expiration date to be an issue in the future.
- * Pre-Paid Credit Cards may NOT be used for Membership Applications.
- * If using a Savings account on membership application, member must obtain account # & a deposit slip is helpful.

Who can you, the Associate, pay for a membership?

The selling Associate can only pay for the member if it is immediate family (parents, children).

Membership application Tips:

* DO NOT add Spouse to dependents. They should be under Spouse on the application.

*** Adding children:**

Children must be under 26 either living at home never married or in college full time; or if you are legal guardian they are covered up to 18; handicapped children living at home never married are covered for life.

* Applications must be originals, no photocopies or faxes accepted.

* If there are any errors start a NEW APPLICATION. No white outs, etc.

If you believe that the member will cancel the membership soon after they use it for something specific right away, (911 sale) then have them pay the annual fee (about the cost of one hour of an attorney's time) & they will get the 25% discount for an entire year. And of course, they will have all the other benefits too. This will help your persistency.