

AFEUSA Classic Membership Benefits



BENEFITS LIST



✓ ANSWER FINANCIAL

Shop and compare prices on auto and home insurance from top companies through its award-winning website and customer service center.

[How to Use This Benefit](#)



✓ AVIS / BUDGET

Take advantage of affordable auto rental rates from Avis® and Budget®.

[How to Use This Benefit](#)



✓ OFFICE DEPOT

Office Depot and OfficeMax are now one company! Association members can save up to 80% on over 93,000 products.

[How to Use This Benefit](#)

BENEFITS LIST



HOME CHEF

Helping you save time while enjoying real home cooking and the joy that comes with it, that's the motivation behind Home Chef.

[How to Use This Benefit](#)



COSTCO

Order your Membership Certificate online only today to receive this special offer.

[How to Use This Benefit](#)

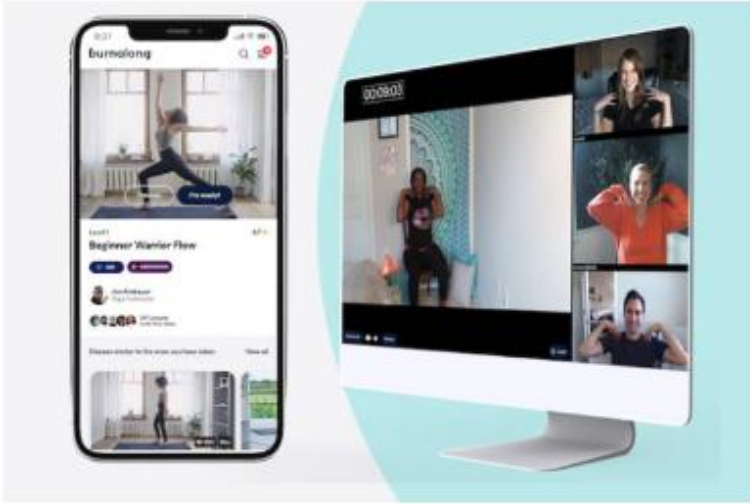


UPS

Next day air, express delivery, worldwide package services. Improved Program-Featuring Lower Rates!

[How to Use This Benefit](#)

BENEFITS LIST



BURNALONG

BurnAlong helps you achieve your health and wellness goals through personalized online video classes and programming (1000+ classes across 30+ categories).

[How to Use This Benefit](#)



CAREINGTON HEALTHPASS

As a member of AFEUSA, your ultimate pass to health care savings is Careington's Pass Concept. Never before has it been this easy to spend so little and save so much.

[How to Use This Benefit](#)



CARCHEX

CARCHEX is the premier provider of direct-to-consumer automotive products and services.

[How to Use This Benefit](#)

BENEFITS LIST



✓ AMERICAN HEARING BENEFITS

Our Hearing Care Advisors guide you through the process and will connect you with a hearing professional in your area to take full advantage of this benefit.

[How to Use This Benefit](#)



✓ E6 AGENCY

A personalized boutique IT services company providing custom solutions in Graphic Design, Website Development, Video & Automation.

[How to Use This Benefit](#)



✓ EJ PRO Lease

Financing for construction equipment, computer and software programs, medical equipment or office furniture/equipment.

[How to Use This Benefit](#)

BENEFITS LIST



✓ ERICS JOBS

Eric's Jobs provides a job posting platform that gives you the exposure you need in today's job market.

[How to Use This Benefit](#)



✓ FIRST AMERICAN

First American supports the payment processing needs of small- to medium-sized businesses.

[How to Use This Benefit](#)



✓ GRISWOLD HOME CARE

Health providers who specialize in aging care, Elder law, financial planning, VA benefits, Medicaid benefits, and more.

[How to Use This Benefit](#)

BENEFITS LIST



✓ GO SMALL BIZ

GoSmallBiz.com has provided unparalleled resources and support to small business owners across North America.

[How to Use This Benefit](#)



✓ GUSTO

Gusto is a payroll and Human Resources platform built specifically for small businesses.

[How to Use This Benefit](#)



✓ JOEL WELDON

Grow your business, position yourself as a thought leader or share the passion you have.

[How to Use This Benefit](#)

BENEFITS LIST



SKYMED

Emergency situations don't come with a warning: SkyMed offers peace of mind that can translate into thousands of dollars in savings.

[How to Use This Benefit](#)



SOCIAL CORE

Are you currently maximizing every opportunity to acquire more customers through the internet?

[How to Use This Benefit](#)



TAKE CHARGE AMERICA

Get help eliminating debt and tackling other financial challenges with complimentary and low-cost debt counseling services.

[How to Use This Benefit](#)

BENEFITS LIST



CREDIT CLINIC

We rely heavily on our ability to obtain loans and credit in order to purchase big-ticket items!

[How to Use This Benefit](#)



THE MESSINGER INSTITUTE

The Messinger Group is more than just business mentoring and coaching. It's more of an alignment of your spiritual awakening.

[How to Use This Benefit](#)



THE NEWSLETTER PRO

Get your FREE book, "The Ultimate Guide to Newsletters" that will show you exactly how to Increase Retention Rates and more.

[How to Use This Benefit](#)

BENEFITS LIST



✓ TRUECAR

You can save time and money shopping for a new or used car with the member auto buying service through True Car.

[How to Use This Benefit](#)



✓ ACI Legal and Financial Benefits

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost.

[How to Use This Benefit](#)



✓ Genius Network

The Best Kept Secret For High Profile Entrepreneurs
Genius Network brings together the world's brightest industry transformers leaders to help people like you.

[How to Use This Benefit](#)

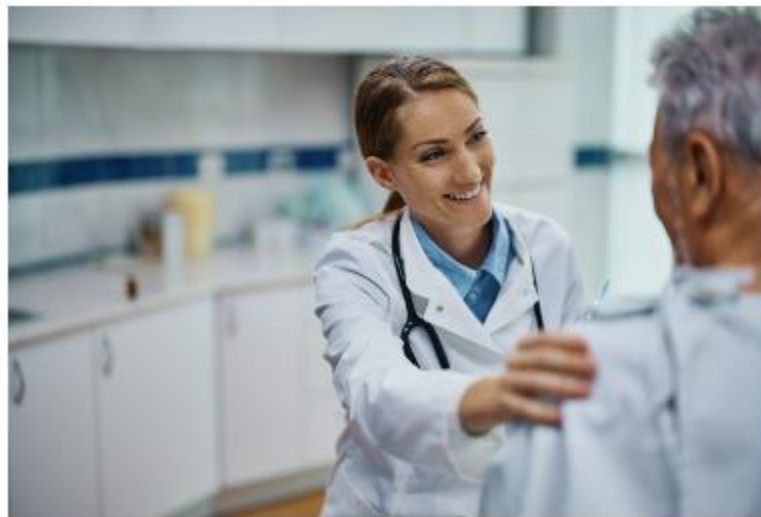
BENEFITS LIST



Empowered Couples University

Founded by Aaron & Jocelyn Freeman the Empowered Couples University provides all levels of relationship courses for modern, busy, entrepreneurial couples.

[How to Use This Benefit](#)



NeedyMeds

NeedyMeds, a nationwide nonprofit, can help you find programs that assist with the cost of medicines and healthcare.

[How to Use This Benefit](#)

Answer Financial Benefit Description



Answer Financial offers shoppers the opportunity to compare prices and purchase auto and home insurance from top companies through its award-winning website or customer call center.

Corporate info

Answer Financial is one of the largest auto & home insurance agencies in the U.S., with over 3.8 million vehicles and homes insured.

Insurance shoppers in all 50 states can compare insurance prices from some of the more than 30 top-rated insurers that Answer Financial represents.

Products offered through Answer Financial include auto insurance, homeowners insurance, condo insurance, renters insurance, motorcycle insurance, RV insurance & boat insurance.

In addition to buying insurance online, customers can buy over the phone with assistance from one of our licensed insurance professionals.

Answer Financial is part of The Allstate Corporation (NYSE: ALL), the nation's largest publicly held personal lines insurer.

Avis / Budget Benefit Description



Take advantage of affordable auto rental rates from Avis® and Budget®.

Using This Service Is Easy!

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. Give the representative the member ID number listed on the "how to use this benefit" tab.

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.

Office Depot Benefit Description



Office Depot and OfficeMax are now one company! Association members can save up to 80% on over 93,000 products. Great for your printing, cleaning, and office needs. Shop online or in any Office Depot or OfficeMax store. Enjoy free next-day delivery on online orders over \$50! Members save on average 30% off retail prices on all product categories including office supplies, cleaning, and break room furniture, technology, copy & print, and more! Plus, members always pay just 2.5 Cents for black and white copies, and \$0.22 For color copies! [Click here to shop online or print off a free store purchasing card.](#)

Home Chef Benefit Description



About Home Chef

Helping you save time while enjoying real home cooking and the joy that comes with it, that's the motivation behind Home Chef. Every day, you're out there in the business world making things happen, and at the end of the day the last decision you need to make is "what's for dinner?". That's why CEO, Pat Vihtelic created Home Chef: to provide everything you need to bring more delicious meals and moments to the kitchen table, no matter how busy your work schedule.

Home Chef offers THE solution when meal planning for one person or an entire family. Choose from hundreds of well-prepared meal options that are delivered fresh right to your door! Easy to use instructions can have dinner ready in a matter of 30 minutes or less.

Home Chef offers a variety of meal choices and quantities along with various diet restrictions, allergies or food sensitivities.

AFEUSA members receive \$35 off their first order!

Costco Benefit Description



Order your Membership Certificate online only today to receive this special offer (not available at Costco locations). Join Costco as a new member and receive exclusive coupons valued at over \$60, including 3 FREE Items.

Use A Costco Membership Certificate To

- ✓ Join as an Executive Member: Purchase two Costco Membership Activation Certificates at \$60 each
- ✓ Join as a Gold Star Member with one Membership Certificate at \$60
- ✓ Give the gift of Costco membership certificates for any occasion
- ✓ Not valid for renewal of existing membership

You will receive an email that includes your Costco Membership Activation Certificate. Valid for new memberships only. Costco Membership Activation Certificates are offered online only and are not available for purchase at Costco locations.

To activate your Costco membership you must bring your Costco Membership Activation Certificate to any U.S. or Puerto Rico Costco membership counter. Coupons will be mailed after you have joined Costco as a new member. Coupons are not generated by purchasing a Costco Membership Activation Certificate. Visit [Costco.com](https://www.costco.com) to find the location near you.

Restrictions

* Valid only for nonmembers for their first year of membership. Not valid for renewal or upgrade of an existing membership. To qualify as a new member, an existing Costco membership must be expired at least 18 months or more. Limit one promotion per household. Promotion is valid for online sign up only. Digital Costco Shop Card will be emailed to the email address provided by the primary member at time of sign-up within 2 weeks after successful sign-up and enrollment in auto renewal. Costco is not liable for incentives not received due to entry of an invalid address during sign-up.

Use the provided single-use promo code "CJPRMO" when entering your payment information. (Note: You will see a \$0.01 deduction on your membership cost after the promo code is entered. This indicates that your promo code has been successfully processed so your incentive will be emailed.) A Costco membership is \$60 a year. An Executive Membership is an additional \$60 upgrade fee a year. Each membership includes one free Household Card. May be subject to sales tax. Costco accepts all Visa cards, as well as cash, checks, debit/ATM cards, EBT and Costco Shop Cards. Departments and product selection may vary.

This link is intended only for Association For Entrepreneurship, USA and its members; please do not distribute to anyone else.

UPS Benefit Description



Next day air, express delivery, worldwide package services

Improved Program-Featuring Lower Rates! Member Discounts On UPS Delivery Services Include:

- ✓ 14%-28% Off Next Day Air /Next Day Air Saver Letter/Package and Worldwide
- ✓ Express Export/Worldwide Savers Export Letter/Document/Package
- ✓ 10%-21% Off UPS 2nd Day Air A.M. and 2nd Day Air Letter/Package, 3 Day
- ✓ Selects (package) and UPS Worldwide Expedited (document/package)
- ✓ 1%-5% Off UPS Standard to Canada
- ✓ 10% Off UPS international import including UPS Worldwide Express/Savers/Expedited/Standard to Canada

Burn Along Benefit Description



Individual Fitness & Wellness Programs

BurnAlong helps you achieve your health and wellness goals through personalized online video classes and programming (1000+ classes across 30+ categories), social motivation, supported by human and machine guidance. But we are not an ordinary online fitness program. Instead we are a Health IT video platform that allows you to “attend” virtual classes with a regular instructor OR you can assemble your own group via video link and exercise privately with your family and friends, anywhere in the world!

Unlimited Choices

Every class and category you can imagine, taught by hundreds of fitness and wellness instructors are available 24/7/365. BurnAlong participants range from professional athletes to pregnant women to people struggling with diabetes and back pain. Whether your fitness goals include cardio to mindfulness to nutrition to physical therapy, you and your “fitness group” can pick and choose the appropriate class and make changes whenever the need arises.

Social Motivation

Traditional gyms and studios can sometimes be a burden due to distances, times of operations and personal family responsibilities. And how many times do you feel insecure or possibly embarrassed standing around others in an exercise class?

Cost Effective

Traditional gyms with specialized classes can cost hundreds of dollars each year. And in some cases, there are additional fees to attend additional classes. As long as you have your smart phone or tablet, and/or have access to a video or TV screen, you can take your classes with you for as little as \$60 per year! After joining, you have unlimited access to all exercise and wellness classes. There are no additional fees to participate. AFEUSA members save 50%

CAREINGTON HEALTHPASS

CAREINGTON Benefit Description



Careington's Pass Concept

As a member of AFEUSA, your ultimate pass to health care savings is Careington's Pass Concept. Never before has it been this easy to spend so little and save so much! Simply pay a one-time fee of \$20 for the pass, or passes, of your choice and save on your next visit to a participating dentist.

Dental Pass

Dental Pass was created to help individuals save on expensive dental care. Simply purchase a \$20 pass and you will save 20% to 50% on most dental procedures. Save on cleanings, exams, x-rays, crowns, dentures, fillings and more! Plus, it is simple to use. Take your pass to a participating dentist in your area, and in return, you will receive discounts on the regular-priced fees.

No Cost Prescription Program

The No Cost Prescription Program helps you save on the price of brand name and generic prescription medications. The No Cost Prescription Program is included with the purchase of any pass, or you can get the No Cost Prescription Program on its own!

- ✓ Members will have access to savings between 15% to 60% off the retail price of generic drugs and 15% to 25% off the retail price of brand name drugs.
- ✓ Over 62,000 pharmacies accept your discount card including national chains and independent pharmacies.
- ✓ The pharmacist will enter your information from the identification card and you will receive savings at the time of purchase.

Pass Details

- ✓ 30-day use
- ✓ Pay discounted rate at time of service
- ✓ Pass is valid for one individual
- ✓ Can be used for general dentistry and specialty treatment
- ✓ No administrative forms
- ✓ No waiting! Savings start immediately
- ✓ No long-term commitment or complicated cancellation process
- ✓ No-cost prescription program with purchase



CARCHEX Benefit Description



CARCHEX is the premier provider of direct-to-consumer automotive products and services including: Vehicle Protection Plans, Pre-purchase vehicle inspections and Roadside Assistance. It is the trusted Vehicle Protection partner of KBB, Carfax, Edmunds and other well-known companies. Protecting automotive consumers since 1999 and providing exceptional customer service has translated into an A+ Rating with the Better Business Bureau.

24/7/365 CARCHEX Direct Quote Engine

Speak directly with a specialist to view coverage options and submit your purchase request.

Affordable Payment Plans

An excellent option to make affordable monthly payments via lump sum purchase

Choose Your Own Repair Facility

Why not have total control over who repairs your vehicle!

Claims Paid Directly to the Repair Facility

No reason to wait for reimbursement. Payment is direct to mechanic.

Best Pricing and 30-Day Money Back Guarantee

"No Haggle, Low Price, Every Day Guarantee" with 30-day risk free review.

Peace of Mind Programs and Other Extended Auto Warranty Benefits

Such as Emergency Roadside Assistance, Rental Car Benefits, Towing Benefits and Trip Interruption Benefits.

AFEUSA members receive \$200 off all Vehicle Protection Plans!

AMERICAN HEARING BENEFITS

American Hearing Benefit Description



American Hearing Benefits (AHB), like its parent company, Starkey Hearing Technologies, believes that to hear better is to live better. As the science around hearing health and overall wellness evolves, it is more and more clear that hearing well positively impacts peoples' lives, both physically and cognitively. AHB will help you and your family members take care of your hearing with access to free hearing consultations and significant discounts on hearing aids. Our Hearing Care Advisors guide you through the process and will connect you with a hearing professional in your area to take full advantage of this valuable benefit

Valuable benefits include

Hearing Health

- ✓ FREE annual hearing consultations for you and your family
- ✓ Access to a nationwide network of 3,000-plus hearing professional locations

Better Hearing

- ✓ Exclusive discounts on all AHB hearing aid technologies and styles
- ✓ Advanced technology, including rechargeable and Bluetooth compatible options
- ✓ 60-day trial period*

Ongoing Value

- ✓ FREE deluxe warranty plan (including loss and damage)
- ✓ Up to 3-year supply of batteries (40 cells per hearing aid purchased per year)
- ✓ A year of FREE office visits (up to six visits)

E6 Agency Benefit Description



A personalized boutique IT services company providing custom solutions in Graphic Design, Website Development, Video & Automation, Social Media and related activities as well as Data Management and Cyber Security. Not sure how we can help? Just give us a call, a budget and a goal. Let us show you affordable solutions to your IT challenges!

AFEUSA members receive 20% savings.

Discount on Pricing

As an AFEUSA member, you'll receive 20% discount on following services: Cyber Security, IT Strategy/Consulting, Cloud Computing, Software and Web Development, SEO and Digital Marketing, Ad creation and Message Strategy. Contact E6 Agency directly and confirm your AFEUSA membership status. Just send an email of inquiry to info@e6.agency and provide your AFEUSA member number.

EJ PRO LEASE

EJ Pro Lease Benefit Description



Whether your small business is seeking financing for construction equipment, computer and software programs, medical equipment or office furniture/equipment, EJ Pro Lease can help finance the equipment YOU need to run a successful business. All industries, all equipment. From \$5,000 to \$500,000. Low down payments and terms from 24-60 months are available even to those with less than perfect credit.

With over 25 years lending experience and funding available across the US, consider contacting EJ Pro Lease for all your equipment leasing needs. As your business grows and your needs change, we offer specific programs designed to help increase your company's cash flow.

AFEUSA members save \$100 off documentation fee and receive a free evaluation on leasing options and payment plans.

Eric's Jobs Benefit Description



Founded in 2001, Eric's Jobs provides a job posting platform that gives you the exposure you need in today's job market. With well over 125 cities and growing, Eric's Jobs can help both the employer and the employee with their employment needs.

Employers Searching for qualified Employees?

Looking for that qualified candidate to fill that open position in your organization? Eric's Jobs allows you to post your needs and expand your reach to thousands of qualified candidates who are looking for new employment.

Want to advance your career or maybe just seeking new employment?

Today's worker needs a method to search job postings as well as post their resume' where thousands of employers are looking for quality candidates. Don't let your post get lost among thousands of job seekers. Eric's Jobs can help provide you with added exposure to find the job best suited to you.

Whether you are posting a job or needing one, by using Eric's Jobs, AFEUSA members can save 10%!

FIRST AMERICAN

First American Benefit Details



Just like AFEUSA serves independent and small business leaders, our partner, First American supports the payment processing needs of small- to medium-sized businesses. Together, we make it easy for you to accept payments wherever you do business.

AFEUSA members receive a FREE EMV chip-enabled mobile reader as well as:

- ✓ Hosted payment page builder so you can quickly and easily accept online payments or donations without creating a full ecommerce website.
- ✓ Shopping cart technology if you prefer to design an ecommerce website, complete with marketing and business management tools to help you maximize profits.

All products are backed by a MEET OR BEAT pricing guarantee and are complemented by award-winning customer service 24/7/365.

Contact us today to learn about additional features and benefits, including:

- ✓ EMV/Chip Card Compliant
- ✓ Accept Apple Pay, Samsung Pay, and Google Pay
- ✓ ACH Processing
- ✓ Credit & Debit Card Processing (Visa, Mastercard, AMEX, Discover)
- ✓ Virtual Terminal
- ✓ 24x7 Technical Support and Customer Service
- ✓ Dedicated Account Representative
- ✓ Gift & Loyalty Programs
- ✓ Analytics & Reporting
- ✓ Tokenization & Encryption
- ✓ Fraud Prevention Tools
- ✓ Data Breach Protection
- ✓ PCI Compliance
- ✓ Fraud Prevention and Data
- ✓ Breach Protection



GRISWOLD HOME CARE

Griswold Home Care Benefit Description



The FREE Peace Of Mind Call:

Your free initial call will connect you with an experienced professional who has knowledge and experience in your marketplace, to help you find the right solutions and resources including:

- ✓ Helping determine the needs and best courses of action
- ✓ Help and advice on resources and ideas to help age at home
- ✓ Resources and information on Alzheimer's and other special needs
- ✓ Quality referrals available for finding senior living options, Care Managers, and Hospice Care

Health providers who specialize in aging care, Elder law, financial planning, VA benefits, Medicaid benefits, and more.

The FREE Peace of Mind Home Assessment:

If you determine that home care services are appropriate, we will have a senior care advisor come to your home to do a needs and care assessment, along with a home safety assessment at no charge. This assessment will help you find the right caregiver and plan of care for your specific needs.

- ✓ Receive 1 hour free care with a 4-hour minimum care shift scheduled on your first visit
- ✓ Receive 2 hours of free care with a minimum 8 hours of care shift scheduled on your first visit

This member benefit will be available to immediate family including spouse, siblings, parents, and grandparents.



GoSmallBiz.com Benefit Description



GoSmallBiz.com is a comprehensive resource for any small business owner looking to start, run and grow his/her business. Since 1966, and founded by legendary NFL quarterback Fran Tarkenton, GoSmallBiz.com has provided unparalleled resources and support to small business owners across North America starting as low as \$1 per day!.

Here's a list of what you'll receive:

- ✓ Online Business Consultation: Expert business consultants offering unlimited questions via app with 2 day guarantee response time
- ✓ Website builder: Responsive-design templates with drag-and-drop interfaces. Free hosting included!
- ✓ CRM with Email Marketing: Track sales leads, store customer data and mailchimp email marketing.
- ✓ Business Forms: Extensive library of common forms, full editable templates either completed or original
- ✓ Business Plan Software: Complete financial statements and projections
- ✓ HR Document Builder: Customized employee handbooks, templates for hire/review/terminate employees

Learn how to be better informed, run your business more efficiently and find greater success. AFEUSA members receive \$10 off the regular price of \$39 per month with no contracts, no obligations and can cancel at anytime!

Gusto Benefit Description



Gusto is a payroll and Human Resources platform built specifically for small businesses. Old-school payroll and HR services aren't built for the way YOU work today. But Gusto is! That's why 85% of customers say Gusto is easier than other payroll providers. In fact, more than 60,000 small businesses nationwide choose Gusto because its refreshingly easy to use, has friendly expert customer service and is loved by both employers and employees.

Services offered by Gusto include

- ✓ Full-Service Payroll
- ✓ Payroll filings, both Fed and State
- ✓ W-2 and 1099 annual statements
- ✓ Direct Deposit for employee wages
- ✓ New Hire forms
- ✓ Integration with various accounting software
- ✓ And much more!

Plus, you can add workers compensation, 401(k) and other retirement plans with ease.

Regular pricing is merely \$39/month base fee, plus \$6/month per participant.

(No hidden fees, no setup fees or annual contracts.)

AFEUSA members receive 3 months free trial!



JOEL WELDON

Joe Weldon Benefit Description



I'm Joel Weldon and if you're using speaking to grow your business, position yourself as a thought leader or share the passion you have within you to an even bigger audience, I can help you. What is true, is that for the last 44 years I have been paid to speak at over 3,000 events and have personally coached or critiqued over 10,000 speakers. I've been inducted into the speakers Hall of Fame and have coached celebrities like Kevin Harrington from Shark Tank, Brian Tracy the great motivational speaker, professional athletes, TV stars, dozens of professional Hall of Fame speakers, plus thousands of business owners, entrepreneurs and people who have a mission to share their message.

If you want to be able to be even more effective at communicating what you have in your heart and head at a live event on a video, a podcast or a webinar, that's exactly what I do. As your coach and guide for an hour as part of your membership in AFEUSA. I normally charge \$1,000 for this one-hour coaching session, but it's free for you as an AFEUSA member!

So, who am I and why would you want me to coach, guide and support you in your speaking? I could tell you that I have graduate degrees from Harvard, Yale and Princeton and I have written speeches and coached four US Presidents.----- I could tell you all of that----- but none of it is true. The reason I've been able to do all of this is I've been around for a long time and I've learned a lot that can help save you time, reduce your stress and build your confidence.

Here's the basis of what the Ultimate Speaking System I've developed is all about. These 22 words sum up what it's taken over 44 years to learn.

Plus, it gets you the results you want and the audience what they need.



SkyMed Benefit Description



The flagship of the SkyMed Group of Companies, has been serving the traveling public since 1989. A membership company specializing in 18 emergency travel services, we have organized air evacuations literally all over the world under almost every kind of circumstance. If a member sustains a critical illness or injury while traveling in one of the 32 countries that make up the SkyMed UNIVERSE, they will be repatriated back to their home hospital of choice. Contact SkyMed with several options for your emergency travel membership services. We pick up where traditional travel insurance plans leave off.

Most people have health insurance; when they're ready to travel, adding travel insurance should be enough to cover "life's unexpected moments," right? Wrong. Being stranded somewhere other than your hospital of choice should never be an option. Unfortunately, this practice is widely accepted as being good enough.

Emergency situations don't come with a warning: SkyMed offers peace of mind that can translate into thousands of dollars in savings should you need a medical evacuation when traveling.

SOCIAL CORE

Social Core Benefit Description



At SocialCore, online marketing is our passion. We love online marketing because it enables your business to scale quickly and help more customers than ever before.

Are you currently maximizing every opportunity to acquire more customers through the internet? Do you have the right strategy to generate targeted traffic, attract new leads and increase sales? At SocialCore, we implement growth solutions for your business that can be measured, optimized and scaled.

Get a Free Custom SEO and Online Marketing Plan for Your Business

As an AFEUSA Member, you get access to our growth strategy program for FREE!

- ✓ We will meet with you and review your current marketing strategies
- ✓ Then we'll provide brand new customized step-by-step gameplan to get more customers using the internet (a \$900 value)

We will establish clear, time-oriented sales goals, and use your goals to construct the best action plan for your business. Then we will empower your team with the knowledge to execute the recommended strategies and get more customers.



TAKE CHARGE AMERICA

Take Charge America Benefit Description



Get help eliminating debt and tackling other financial challenges with complimentary and low-cost debt counseling services from Take Charge America. Since 1987, our highly-trained financial counselors have helped nearly 2 million people manage and pay off personal debts. Services available to AFEUSA members include:

Credit Counseling: Conducted for free online or over the phone, credit counseling starts with a confidential financial assessment. Counselors help you create a budget, offer educational resources and recommend personalized solutions to eliminate credit card and other personal debts.

Debt Management Plans: For those who qualify, debt management plans help reduce the length of time it takes to repay credit card debt, lowering the total amount of interest paid, and often waiving late or over-limit fees. Most people on debt management plans are able to repay their debt in five years or less, making one monthly payment to Take Charge America to distribute to creditors on their behalf.

Student Loan Counseling: Student loan counseling is a free service that provides you with information and recommendations about your options to repay federal student loans.

Student Loan Repayment Plan Assistance: This fee-based service helps you implement a repayment plan, in which your counselor may assist with enrollment forms and advocate for you on calls with your loan servicers.

Pre-purchase Housing Counseling: After completing our online Homebuyer Education Workshop, you can apply for up to \$15,000 in down payment assistance toward the purchase of a home. HUD-approved housing counselors are also available to answer other housing questions and provide educational resources.

AFEUSA members receive a free debt review.

Credit Clinic Benefit Description



Owning a home, a car, even a boat, is all part of the American dream. For some Americans that dream is easily obtained. For others, it remains tantalizingly out of reach. In this economy, most people just do not have the resources to pay cash for the largest investments of their lives. As a society, we rely heavily on our ability to obtain loans and credit in order to purchase these big-ticket items. Unfortunately, an estimated 83% of Americans have some sort of derogatory credit being reported. Banks and lending institutions have made increasingly harder to obtain credit and people are rapidly beginning to lose all their purchasing power.

Just for AFEUSA, we have created a special deal. Not only will we aid you in getting a free credit report, we will also be waiving our "First Work & Set Up" fee and go right into the repair process and charge just the monthly \$149 fee. This is for UNLIMITED work and you will NEVER be bound to terms forcing you to stay with us.

THE MESSINGER INSTITUTE

The Messenger Institute Benefit Description

THE MESSINGER INSTITUTE

Embracing a Mindset of Success and Fulfillment

The Messenger Group is more than just business mentoring and coaching. It's more of an alignment of your spiritual awakening, to help you define that which you were meant to achieve and how best to use your talents and energies to focus on achieving that mission.

Founded by JD Messenger, The Messenger Institute helps CEO Entrepreneurs reinvigorate vitality and mentality and scale your business to new heights through their educational offerings that develop authentic, congruent, and bold leaders who are seeking a brighter future. They do this by expanding awareness, igniting passion, and unleashing power using their unique Life Fusion Methodology™.

The Messenger Institute will help you master the "Inner Game" to become a fearless, innovative and inspirational entrepreneur who is fueled by passion and dares to shatter limiting beliefs and blaze a trail resulting in a life that balances success and fulfillment.

All offerings are provided in multiple learning formats to meet all budgets and with over 17 different programs available, a few are listed below:

- ✓ Complimentary small entrepreneur program available to all AFEUSA members (normally \$20 per month).
- ✓ Level 100 is a 5 week virtual knowledge and techniques program from \$97-\$197
- ✓ The 15 week program is priced at \$497
- ✓ CEO Circles \$595/month (virtual meetings and one hour coaching)

The Messenger Institute recognizes every entrepreneur has a different set of needs and offers a multitude of options designed to help you achieve your goals from a spiritual and metaphysical perspective.

THE NEWSLETTER PRO

The Newsletter Pro Benefit Description



Get your FREE book, "The Ultimate Guide to Newsletters" that will show you exactly how to Increase Retention Rates, Increase Referrals, And Instantly Build Long-lasting Relationships With Your Clients.

Sending monthly mailings with The Newsletter Pro helps you stay top of mind with your clients, ensuring they talk about you and actively refer. In addition, your clients can easily pass a print newsletter around, which will educate your prospects and help them feel comfortable coming to you. It makes the conversion to customer so much simpler!

A custom newsletter also increases retention and loyalty by opening a constant communication channel with your customers — which means they'll be less likely to leave your inner circle when the competition comes calling. Plus, customers who stick around for the long haul are more likely to spend more money within your business, which increases your bottom line.

True Car Benefit Description



You can save time and money shopping for a new or used car with the member auto buying service through True Car. Members receive exclusive pricing and price protection, so you will be guaranteed to receive the lowest price. You have access to True Car's network of thousands of certified dealers and will experience hassle-free buying at home and at the dealership.

How It Works

Price your car - see the upfront price and compare it to what others paid. True Car pre-arranged pricing with their network of certified dealers to give you a hassle-free buying experience, at home and at the dealership.

Locate your dealer

Once you have decided on a vehicle, you can connect with local certified dealers to schedule a test drive and confirm availability. Test drive and buy - print your exclusive price protection certificate and bring it to the dealer for a hassle-free purchase.

ACI LEGAL AND FINANCIAL BENEFITS

ACI Legal and Financial Benefits



Legal and Financial Services

Members and family members are eligible to receive legal and financial consultation for an unlimited number of issues at no cost. 24/7 access is also available to a secured site for information, resources and personal documents. Assessment and Clinical Support Services

Legal Services

Support is available for any legal need including:

- ✓ Document Preparation
- ✓ Civil/Consumer/Criminal Issues
- ✓ Domestic/Family Disputes
- ✓ Real Estate
- ✓ Landlord/Tenant
- ✓ Motor Vehicle
- ✓ Immigration
- ✓ Estate Planning
- ✓ Will Preparation

Services include initial assessment and phone consultation regarding the issue. If additional assistance is needed and the attorney is retained, the member or family member will receive a 25% discount on continued services.

Financial Services

Support is available for any financial need including:

- ✓ Referrals to CPAs, CFPs and
- ✓ Credit Counselors
- ✓ Credit Counseling
- ✓ Debt Management
- ✓ Retirement
- ✓ Lease/Purchase Issues
- ✓ College Funding
- ✓ Financial Planning
- ✓ Tax Preparation

Services include initial assessment and phone consultation regarding the issue. Members and family members receive 30-Day Financial Coaching and a 90-Day Financial Wellness Action Plan at no cost. If additional assistance is needed, financial coaching can continue for a monthly fee.

Document Preparation

Tools and resources are available for multiple legal and financial needs including:

- ✓ Will Preparation
- ✓ Compliant Letters
- ✓ Deeds
- ✓ Living Trusts
- ✓ Personal Service Agreements
- ✓ Home Financing
- ✓ Personal Financing
- ✓ Retirement
- ✓ Leases continued services

Services include Do It Yourself document preparation through the Online Legal and Financial Resource Center, as well as Document Assistance services at a reduced fee



GENIUS NETWORK

Genius Networks

GENIUS
NETWORK

The Best Kept Secret For High Profile Entrepreneurs

Genius Network brings together the world's brightest industry transformers and leaders to help people like you (if you qualify) gain access to the most relevant wisdom and strategies to grow your business and design your best life.

- ✓ Curated discussions on topics and challenges that are TRULY relevant to you and your business right now, with like-minded individuals who are walking a similar path
- ✓ The collaborative and creative environment you NEED to take your business where you want it to go
- ✓ The tools, techniques, and feedback from those who have been where you're wanting to go

ANY Problem Can Be Solved With The RIGHT Genius Network

Genius Network® is the place where high-level Entrepreneurs go to get their next BIG breakthrough... With access to connection, contribution, and collaboration not available anywhere else. When you have a challenge or problem... Look to your "tribal leaders" in Genius Network® to help you solve it. Simply put, three things will happen when you join Genius Network®

What Exactly Is The Genius Network?

A community intentionally created for Entrepreneurs to grow, learn, and serve others. There's a lot of freedom in this community to get exactly what you need, whether that's scaling your business, improving your team, solving specific problems, building relationships, or getting a perspective from others who have been there and done that.

Is The Genius Network Right For Me?

If you are someone who wants to excel and raise the bar in every area of your life, this is a group where you can find all of that. The Genius Network isn't simply a mastermind... it's a curated community of proven people here to support you and your business. There are a lot of groups that you can join... but we believe this is the highest quality, most vetted collective of results leaders on Earth. The quality of your life is based on the quality of people you surround yourself with.

How Will Being A Member Impact My Life?

You will be engaging with some of the most purpose driven Entrepreneurs who are up to something in the world. You'll gain abundant business opportunities, but that's just a bonus. You will be around creators and this will influence you to produce your best work and business yet.



EMPOWERED COUPLES UNIVERSITY

Empowered Couples University



Being an entrepreneur is one of the most satisfying and time intensive pursuits in life. Yet if you are not intentional this can take a toll on the level of connection and satisfaction in your relationships and marriage (especially if your business partner is also your spouse)!

That's where The Empowered Couples University comes in. Founded by Aaron & Jocelyn Freeman, the ECU provides all levels of relationship courses from a monthly 1/2 Day Couples Workshop in Arizona, to Digital On-The-Go Courses, Self Paced Online Workshops, #1 Online Relationship Assessment, and Private 2-on-2 Coaching for modern, busy, entrepreneurial couples.

They are authors of *The New Power Couple*, speakers and sought after relationship coaches. With much excitement, they founded and launched the Empowered Couples University: an online university hosting higher education & personal development for motivated couples to learn the relationship skills to be a true team.

They have shared the stage with Tony Robbins and "Golden Gavel" Hall-of-Fame speakers, were nominated as Arizona's 40 Under 40 Influencers, and have been featured in national media for teaching couples modern, practical skills and tools to work together through any life challenge- reaching over 750,000 people around the world.

NeedyMeds



NeedyMeds, a nationwide nonprofit, can help you find programs that assist with the cost of medicines and healthcare. All of our services are free and the information is easy to access and updated regularly.

Description Of Pharmaceutical Patient Assistance Programs:

Can't afford your prescription medicines? Help may be available through pharmaceutical patient assistance programs (PAPs). These programs, funded by drug manufacturers, give away billions of dollars' worth of medicines free to those who qualify.

Description Of Additional Types Of Help:

NeedyMeds has information on thousands of programs that may help you with medical expenses. You can learn the details on their website.

- ✓ Diagnosis-Based Assistance - A list of programs that help with medical costs based on your diagnosis.
- ✓ Coupons, Rebates, and More - These programs offer discounts for thousands of products.
- ✓ \$4 Generic Discount Drug Programs - Information on all the single price drug programs offered by pharmacy chains.
- ✓ Retreats, Camps & Recreational Programs - These programs are designed for children and adults with specific medical diagnoses.
- ✓ Scholarship - School funding based on diagnosis.
- ✓ Free & Low Cost Clinics - A list of clinics throughout the country that consider finances when treating patients. Remember, help is available for medical costs. Just give us a call or visit the website.