



Value Benefits of America, Inc. Including Accident Coverage

SALES REPRESENTATIVE GUIDELINES

Becoming a Representative

All representatives must complete the data sheet, sign an agreement, and sign a commission addendum & W-9 form. This can be faxed or mailed to Allied Brokerage Services.

Effective Dates

Effective dates will be the 1st of each month.

Bank Draft & Annual - Membership applications must be received by GAC on or before the 3rd of the month in order to be effective that prior 1st. Membership applications received after the 3rd will receive an effective date on the following 1st of the month.

List Bill - Membership applications and List Bill Submission forms must be received by the 20th of the month in order to be effective the following 1st of the month. Forms received after the 20th will receive an effective date the 1st of the next month.

VBA will have the final decision on a member's effective date.

Commission Advancing

If Loan Advance is selected and Representative is approved for advancing, 25% will be held in reserve to cover not taken or refunds for any reason. Reserves over \$500.00 will be paid out on a monthly basis on approximately the 20th of the month. A maximum of \$500.00 advance commission will be paid per application.

Supplies

All supplies must be obtained through your marketing director. If you do not have a marketing director, you may phone in, fax or email your supply order. All supply orders will be shipped via Priority Mail or UPS ground.

Dues Collected

***All monthly bank draft & list bill enrollments sent in **MUST** have the **FIRST** month dues and fee.

***Make checks payable to Value Benefits of America or VBA. Applicant's can pay by Monthly Bank Draft, Annual Direct Bill or Annually by Credit Card.

List bill is available with a minimum of 5 enrollments. See List Bill Submission form for billing details. No Advances on List Bill cases.

Billing will occur approximately 15 days before due date.

Changes and Cancellations

Any changes to membership including cancellation, must be in writing and sent to General Agent Center. All changes will take effect the on the 1st to coincide with the members effective date. Inform members the company needs at least ten days to cancel a bank draft. Member's fulfillment information is sent to the member's home address.

Miscellaneous

All questions should first be asked of your marketing director. If you cannot obtain the information you need from your marketing director, feel free to call Allied Brokerage Services. All Representative agreements **must be** submitted with at least one enrollment application! You must place your name on the enrollment form application in order for the application to be processed!