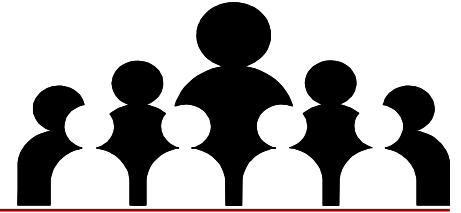




IRBA



Independent & Retail Business Associates, Inc.

Our goal is simple and our commitment is unwavering: to offer a broad range of professionally administered benefit programs and to provide the very highest level of service to our members.

The IRBA Story....

Established in 1972, Independent & Retail Business Associates, Inc. was created to develop for small businesses and the self-employed, programs and services normally available only to big corporations. The concept was immediately successful. Membership grew quickly and by 1975, the Association's influence had found ready acceptance in New Hampshire, Maine and New York, and more recently in Nevada and Florida.

Today, thousands of owners, employees and family members of small businesses and other individuals participate in the programs we sponsor and administer.

IRBA's Mission....

Most small businesses don't have a professional benefits manager on their staff. They have neither the personal time nor the professional resources to explore every possible benefit that may be proposed to them. **IRBA's** philosophy is to offer its members a sound program of benefits and back them up with guidance and assistance. Our professional staff is dedicated to identifying and solving individual benefit issues.

-
- Please see the IRBA Individual Membership application enclosed.

Wide Range Of Benefits For Business & Individual Members...



You too can participate in the very finest professionally administered programs. As a member, you will have access to a wide range of benefits and discounts:

- *Group Health Insurance*
- *Hotel Discounts at Days Inn, Howard Johnson and*
- *Individual Insurance and Retirement Planning.*
- *Long Term Care Insurance Discount. **
- *Vision Wear Discount Pro-*
- *Term Life Insurance*
- *Educational Seminars.*
- *Short, Intermediate and*
- *Savings on Office Products.*
- *Discounts at Hershey Park*
- *Express Mail Discounts.*
- *Computer Software design*
- *Auto Discounts Through Avis, Budget and Hertz.*

** No Long Term Care discount available in Vermont.*

Notes: 1) Discounted programs may change from time to time. 2) Certain discount programs may not be available in all states.



Membership



Membership is open to individuals, owners of small and independent businesses of all types including:

- **Corporations**
- **Professionals**
- **Independent Agents**
- **Contractors**
- **Self-Employed Indi-**

viduals

- **Partnerships**
- **Non-Profit Organizations**
- **Retirees**

For other than LTC information call IRBA Headquarters:

Independent & Retail Business Associates, Inc.

IRBA

Room #202
4 Airline Drive
Albany, NY 12205

Phone: 1-800-288-4722

Fax: 518-464-1892





INDEPENDENT & RETAIL BUSINESS ASSOCIATES, INC.

The Association for Independent Business

Individual Membership Application

Name (Last, First, MI)

Street Address

Street Address-2

City, State, ZIP

(____) _____
Telephone

_____ @ _____
Email

Individual is defined as a person who is not a business member or a member of an organization belonging to IRBA.

Please enroll the above individual as an IRBA member. Payment of the non-refundable annual membership dues is enclosed.

\$ 35.00

I hereby appoint IRBA as agent for the purpose of administering the IRBA-sponsored programs to which I subscribe.

Signature

Date

Requested Effective Date (1st of the month)