

AAR Member Benefits Summary Chart

Benefit/Provider	Contact Person/Phone/Website/Email
Health care discounts - Non-insurance program National Benefit Advisory	Ron Braziel - 480-948-8010 or 800-856-8612 www.Benefits4u.us
Affordable Health Care Discounts/100% Acceptance Non-Insurance Program HealthOne	Jim Nork 954-465-1401 Jim.nork@healthonenetwork.com www.healthonenetwork.com
Medical - Major, PPO, HMO, dental option, temporary medical available	Bob Eisinger or Ingrid Eisinger - 623-889-7600, 800-252-5812 www.groupplansaz.com
Medical (major) and short-term medical American Medical Security Pearl Insurance (formerly CNA)	Phil ext 323 or Tina ext 143 - 800-289-8170 www.pearlins.com
Short-term - Major medical - Medical savings plans Clarendon National Insurance Company, John Alden, and HPA	Carl Della Vella - 480-471-3836, 877-489-6241 www.associationbenefitsofamerica.com
Medical, HMO Catlaw Insurance Services	Saul Arredondo - 623-374-4555, 602-690-0259
Term Life Insurance American Life of New York	Frank A. Simonetti -888-550-4913 insurance-27@cox.net - www.arizonainsurancesite.com
Senior Life Insurance, Child Life Insurance, & Accidental Death Coverage, (\$250,000) Globe Life & Accident Insurance Company	Frank A. Simonetti -888-550-4913 insurance-27@cox.net - www.arizonainsurancesite.com
Major Medical- Short Term, (30-180 days) American Health Shield	Frank A. Simonetti -888-550-4913 insurance-27@cox.net - www.arizonainsurancesite.com
Short Term Health Insurance HPA, Chesapeake Life	Frank A. Simonetti -888-550-4913 insurance-27@cox.net - www.arizonainsurancesite.com
Travel health & Medical Insurance Multi National Underwriters, (MNU)	Frank A. Simonetti -888-550-4913 insurance-27@cox.net - www.arizonainsurancesite.com
Health Care Discounts Smart Health Care Solutions	Michael Grondin 480-829-1900 x116 800-618-0607 x116 www.customhealthbenefits.com/Realtors.html

AAR Member Benefits Summary Chart

Medical, PPO & HMO Group and Individual Policies TFW Insurance	Customer Service - 480-990-2770, 800-840-2331 www.tfwibenefitprotect.com
Prescription drug discounts - Register for your FREE Prescription card Ins/Mark of America, Inc.	Customer Service - 800-847-7503 www.therealbenefits.com
Dental Security Life Insurance Co. of America	Frank A. Simonetti -888-550-4913 insurance-27@cox.net - www.arizonainsurancesite.com
Dental Delta Dental	Sam Post - 602-274-5493 www.deltadentalaz.com - www.deltadentalaz.com/partners/azar.asp sampost@finsvcs.com
Dental Ins/Mark of America, Inc.	Customer Service - 800-847-7503 www.AARonline.com/documents/InsMarkDental.aspx
Dental/Vision plan AmeriPlan USA	John Pulfer - 602-788-3451
Dental/Vision plan Greater Insurance Company	Customer Service - 800-747-4472 www.gisconline.com
Vision Outlook Vision	Customer Service - 800-342-7188 www.outlookvision.com
Vision/Lasik EyeBenefits	Customer Care - 800-621-7900 www.AARonline.com/documents/FAVS.aspx
Online Contact Lens Program EyeBenefits	Customer Care - 800-847-4663 www.eyebenefits.com
Life/Disability Bertholon-Rowland	Customer Service - 800-541-2874
Occupational accident plan for real estate agents Life Insurance Company of North America	Carl Della Vella - 480-471-3836, 877-489-6241
Life Insurance Plans Various Companies. Call for a quote	Carl Della Vella - 480-471-3836, 877-489-6241
Total disability & Critical Illness American Network Insurance Co	Carl Della Vella - 480-471-3836, 877-489-6241

AAR Member Benefits Summary Chart

Medical Savings Plans American Medical Security	Carl Della Vella - 480-471-3836, 877-489-6241 www.associationbenefitsofamerica.com
Additional benefits NAR	800-874-6500 - www.realtor.org

COMMUNICATIONS

Benefit/Provider	General Information/Contact/Phone/Email
Long distance carrier AT&T (NAR Sponsored)	800-627-0707 Mention your NAR membership
Additional benefits NAR	800-874-6500 www.realtor.org

FINANCIAL

Benefit/Provider	General Information/Contact/Phone/Email
Credit union membership Arizona Central Credit Union	602-264-6421
Credit Card Services First USA (NAR Sponsored)	866-847-2627
Credit card (member rate) MBNA America	George Williams 800-441-7048 x20032 George_Williams@MBNA.com
Additional services from NAR	800-874-6500 www.realtor.org

FORMS / OFFICE PRODUCTS

Benefit/Provider	General Information/Contact/Phone/Email
AAR real estate forms on paper AAR and your local association	AAR - 602-248-7787 Local associations - www.AARonline.com/AboutUs/LocalAssociations See sample forms - www.AARonline.com/ForRealtors/Forms
Computerized AAR RE forms ZipForm - RE FormsNet (formerly Vertisoft)	800-383-9805 Technical Support www.AARonline.com/ZipForm/Default.aspx

AAR Member Benefits Summary Chart

Auto-RE LLC	ZipForm® Partner Auto-RE™ to automate the service ordering business process of the Arizona real estate industry Kent Lewiss, President (303) 292-0052 klewiss@auto-re.com More information... Purchase Auto RE to enhance your ZipFormOnline experience
Xerox Products Xerox (NAR sponsored)	800-275-9376 Mention your NAR membership
Additional services from NAR	800-874-6500 www.realtor.org

INFORMATION SERVICES

Benefit/Provider	General Information/Contact/Phone/Email
Answers to legal questions (for Designated REALTORS® and Branch Managers only) AAR's Legal Hotline	Register for this service at www.AARonline.com/documents/hotline_access.pdf 602-248-7787, 800-426-7274 Legal Hotline available Monday - Friday (except holidays) 9:30 am - Noon and 2:00 pm - 4:40 pm
General questions (non-legal) AAR Staff	602-248-7787, 800-426-7274 www.AARonline.com/documents/AARStaffAssign.aspx
Additional services from NAR	800-874-6500 www.realtor.org

MISCELLANEOUS

Benefit/Provider	General Information/Contact/Phone/Email
Closing Gifts - NAR members receive an additional 10% discount Proflowers.com (NAR Sponsored)	savings of 30 - 40% off comparable retail price. 888-373-7437 (mention your NAR membership) www.proflowers.com/nar
Closing Gifts Arizona Highways	Special savings on yearly magazine subscriptions www.shoparizonahighways.com/site/partner.cfm Enter ME1-SM3 for the member discount promo code
Save on safety related products Safeshow, Inc.	800-935-3520 (use code #1100 to order) www.AARonline.com/documents/safeshow.aspx

AAR Member Benefits Summary Chart

Additional services from NAR	800-874-6500 www.realtor.org
------------------------------	---------------------------------

NAR PRODUCTS AND SERVICES

Benefit/Provider	General Information/Contact/Phone/Email
Misc. Benefits NAR	Closing gifts; Communication products; Computer technology; Direct mail marketing; Education and professional development; Electronics; Financial services; Home services; Insurance; Legal services; Office products and services; Postal products; Premium and incentives; Printed materials; Real estate services; Sales promotion and marketing tools; Transportation; Travel services 800-874-6500 www.realtor.org

PROPERTY / CASUALTY / LIABILITY

Benefit/Provider	Contact Person/Phone/Website/Email
Errors & Omissions	These firms or the programs they provide have not been researched or reviewed by the Arizona Association of REALTORS® in any manner, and AAR does not endorse or provide comment on any firm or program provided. http://www.aaronline.com/documents/eo_ins.aspx
Auto and home insurance Liberty Mutual (NAR Sponsored)	Customer Service - 800-733-7830 www.libertymutual.com/NAR
Additional benefits NAR	800-874-6500 - www.realtor.org

TECHNOLOGY

Benefit/Provider	General Information/Contact/Phone/Email
Technology Forum AAR	This brief, value-packed session is targeted at REALTORS® with little to moderate technical knowledge. The program is tailored specifically for real estate applications. Check AAR's Meetings & Conferences for upcoming sessions

AAR Member Benefits Summary Chart

Computers Dell (NAR Sponsored)	Desktops, notebooks, workstations, servers; software & accessories 877-648-3355 or http://premier.dell.com - account code: NAR; Account Access Key: NARDELL
Computers IBM (NAR Sponsored)	ThinkPad notebooks, ThinkCentre PC desktops, and other selected products 17% discount on select PC products, X and T series ThinkPad notebooks 800-426-7235 x 5766 or www.ibm.com/businesscenter/nar
Special pricing Hewlett-Packard Co. (NAR Sponsored)	Digital camera - Special pricing on HP 315xi and HP 61.8xi 800-888-8177 mention code NAR1 or www.hp.com/sbso/solutions/real/rewards.html
Expanded Technology Savings Program Hewlett-Packard Co. (NAR Sponsored)	Savings on the entire HP product line. From inkjet printers, digital cameras to handheld PCs, and software. Members, association staff, and all immediate family members may receive discounts up to 10% plus training and custom configuration. 800-888-8177 mention code NAR1 or www.hp.com/go/preferred-nar
Special pricing Insight Computer	Insight is an Arizona-based, worldwide distributor of brand name computer software, hardware, and technology products. As part of Insight Computer's VIP program, AAR members gain access to special pricing, which is usually 2-3% lower than the best corporate pricing on Insight's corporate purchasing site. Representative: Daniel Solazzo - (800) 467-4448 x5086 - dsolazzo@insight.com www.insight.com/yourrealtor Insight Instructions: Step-by-step instructions for setting up your account. If you have questions, call Ron at AAR 602-248-7787.
Free electronic newsletter for your clients ClientDirect	An advanced electronic newsletter system provided as a member benefit to all AAR members. Features include extensive customization, the ability to show listings, a large library of articles to include in your newsletter, photos, and much, much more! This service retails for \$149 a year, but is FREE to AAR members. If you have questions, call Diane or Ron at AAR 602-248-7787. www.AARonline.com/documents/client_dir.aspx
Discounted computer training classes. Training To You, Inc.	Phoenix based computer training firm offers 25% discount to AAR members and local associations on computer classes on numerous software applications. Database, desktop publishing, web design, programming, project management, sales management, Microsoft, WordPerfect, Quicken, etc. Call 602-266-1500 and ID yourself as an AAR member. www.trainingtoyou.com/aar Class schedule

AAR Member Benefits Summary Chart

Additional benefits NAR	800-874-6500 www.realtor.org
----------------------------	---------------------------------

TRANSPORTATION

Benefit/Provider	General Information/Contact/Phone/Email
Rental car (NAR Sponsored) Hertz	800-654-2200 (CDP#182806) www.hertz.com

BROCHURES

Benefit: Be the information source for buyers and sellers.

To order the following 2005 AAR brochures print order form -
www.AARonline.com/documents/AARBrochures.pdf - and fax to AAR, 602-351-2474

- **Don't Make a Move Without a REALTOR®** A two-color, double-sided card telling buyers and sellers why it is so important to use a REALTOR®.
- **Fair Housing Advertising Guidelines Brochures (*What Message Are You Sending?*)**. Guidelines concerning responsibilities under Arizona and federal fair housing laws as they apply to residential real estate advertising.
- **Mediation - What's it all about?** Helps explain the easy way to resolve simple disputes.
- **Protect Your Family From Lead in Your Home** HUD requires this brochure to be given to all potential buyers looking at pre-1978 homes.
- **Spanish Translation Booklets** Spanish translations of seven of AAR's most frequently used forms.
- **Top Ten Things for Buyers** A pamphlet to give buyers that pinpoints most frequently asked questions during a transaction.
- **Top Ten Things for Sellers** A pamphlet to give sellers that pinpoints most frequently asked questions during a transaction.
- **Understanding the Pool Barrier Laws** Brochure with helpful phone numbers and answers to frequently-asked questions.
- **"It Pays to Work with a REALTOR®"** Brochure from NAR, www.realtor.org/prodser.nsf/openprod?openform&IN=135-30
- **Additional brochures from NAR.** www.realtor.org

RESOURCES

Benefit: The latest information, when you need it

- **AARonline.com** - This award-winning website was created to help you find the information you need to succeed. www.AARonline.com
- **Arizona REALTOR® Digest** and **AROnline** (www.AARonline.com/news) - Stay up-to-date with these award-winning monthly information sources from AAR.
- **Membership lists for referrals** available on disk or labels. Call AAR.

AAR Member Benefits Summary Chart

- How-to tips for new licensees at www.AARonline.com/career/newlic

Benefit: A voice in government

- Keep up with legislative issues on www.RALLiNOW.com and www.AARonline.com/news.
- Political representation on state and national levels.
- REALTORS® PAC Fund helps elect people on "our side."
www.AARonline.com/GovernmentAffairs/rapac.aspx
- Issues Mobilization Fund available. www.AARonline.com/GovernmentAffairs/issues.aspx

Benefit: An edge on the competition

- Protection provided to customers/clients through the Code of Ethics.
www.AARonline.com/documents/code_ethics.aspx.
- Legal Hotline provides fast answers to real estate legal questions - contact your Broker. www.AARonline.com/ForRealtors/LegalInformation.
- AAR's International Real Estate Council (IREC) www.azirec.com

Benefit: Education

- GRI - Graduate, REALTOR® Institute - a designation recognized and respected nationwide. Schedules of courses and registration forms at www.AARonline.com/ForRealtors/GRI.
- e-Pro: Excellent online course leading to certification on using the Internet effectively in your real estate profession. <http://epronar.com/>

Arizona Association of REALTORS®: We Are The Golden Link.
255 East Osborn Road, Suite 200, Phoenix, AZ 85012 • 602-248-7787 • 800-426-7274
Fax 602-351-2474 • www.AARonline.com