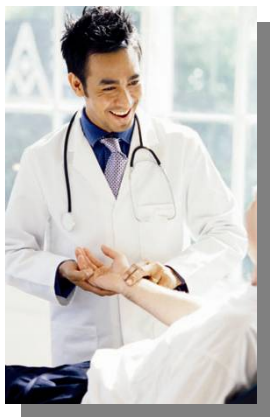




IEBA
The International Equine Business Alliance
Bringing Group Health Insurance, Shipping Discounts, and Credit Card Solutions to IEBA Members

Announcing a New Health Insurance Program for IEBA Members



Through IEBA's affiliation with the National Association of Wholesaler-Distributors (NAW), we are pleased to announce the new **NAW Insurance Trust**—available to all **IEBA International Equine Business Alliance** members—not just distributors. This health insurance program takes advantage of NAW's collective member company buying power, rewards healthy companies with lower premiums and offers the added benefit of a

pooled reserve fund.

The NAW Insurance Trust offers a fully-insured group health plan administered and underwritten by Trustmark Insurance Company or Trustmark Life Insurance Company (Trustmark) that is distributed and marketed by Flexible Benefit Service Corporation (Flex). The NAW Board of Directors serves as Trustees with sole authority to select group insurance coverage and oversee the reserve fund.

Through the NAW Insurance Trust, you have access to a comprehensive suite of PPO plans with flexible options, including:

- Varying deductible and coinsurance levels
- Consumer-driven, cost-savings options featuring tax-advantaged plans, such as Health Savings Accounts (HSAs), Health Reimbursement Accounts (HRAs) and more
- A full portfolio of ancillary products to combine with a medical plan, including dental and life/AD&D insurance

Plus, if you have at least 200 employees electing health coverage, you also have the additional opportunity to customize your plan by choosing an alternate funding arrangement and additional plan designs.

Advantages

- ✓ NAW's collective member company buying power means lower overall costs
- ✓ Healthy companies are rewarded with lower premiums
- ✓ Unused claims dollars are returned to the Trust's reserve fund—not the insurance company. This reserve can be used, within legal requirements, to reduce future insurance premium increases or otherwise be distributed to participating members in a manner deemed appropriate by the Trustees.
- ✓ Member companies may use their existing agent or select an NAW preferred agent
- ✓ Access to one of the largest physician and hospital networks in the country
- ✓ Online tools for plan administrators to easily manage information for participating employees.



**To learn more about the NAW Insurance Trust, visit www.naw.flexiblebenefit.com.
You or your health insurance agent can also call Flex directly at 866-472-5397.**



For IEBA Members, The NAW Insurance Trust is delivered by:

National Association of Wholesaler-Distributors (NAW) is the Washington, DC-based trade association that represents the wholesale distribution industry. NAW is active in these areas: government relations and political action; research and education; and group purchasing. In addition to NAW, the association operates the Wholesaler-Distributor Political Action Committee, the NAW Institute for Distribution Excellence, and the NAW Service Corporation. NAW encompasses more than 80 national line-of-trade associations, representing virtually all products that move to market via wholesaler-distributors; approximately 30 regional, state, and local wholesale distribution associations; approximately 40,000 wholesale distribution companies, most of which belong to one or more of NAW's national, regional, state, and local associations; and 85,000 wholesale distribution company personnel.

Trustmark Affinity Markets administers the NAW Insurance Trust plans which are underwritten and administered by Trustmark Insurance Company or Trustmark Life Insurance Company. Trustmark is headquartered in Lake Forest, Ill., has nearly 100 years of experience in the insurance industry and more than 50 years as a leader serving associations and other affiliated organizations. The NAW Insurance Trust health plans are underwritten and administered by Trustmark Life Insurance Company or Trustmark Insurance Company.

Flexible Benefit Service Corporation (Flex) is a General Agency and Third Party Administrator. Flex is headquartered in Rosemont, Illinois. Flex has 20 years of experience in the insurance industry and as a leader in leveraging tax-advantaged plans to create long-term savings for the American worker. The NAW Insurance Trust is distributed and marketed through Flex, which also administers the tax-advantaged plans.



IEBA, The International Equine Business Alliance

Cost saving services in critical expense areas

For Retailers, Sales Reps, Wholesalers/Distributors, and Manufacturers in the equestrian products industry

www.IEBalliance.org

Brought to You by IEBA Expo

Support the Tradeshow That Supports Your Industry

www.iebaexpo.com

**To learn more about the NAW Insurance Trust, visit www.naw.flexiblebenefit.com.
You or your health insurance agent can also call Flex directly at 866-472-5397.**



IEBA Members Exclusive Shipping Discounts

Small packages and documents... heavy North American freight... international air freight services...

Call **1-800-MEMBERS** (636-2377) and ask for extension **303**. Start saving today!



and



BEFORE YOU SHIP ANOTHER THING... CHECK OUT THESE SPECIAL MEMBER DISCOUNTS

Whether you're shipping overnight letters, express air freight or less-than-truckload (LTL) shipments, you can save with special member discounts from these industry-leading carriers. Each carrier also offers a 100% delivery guarantee for time-definite services, exceptional customer service, and online shipping and tracking.



Air Express Service

Low member rates for your air express letters and small packages. Choose from next morning, next afternoon or second day delivery. Plus, ship to more than 200 countries



Creating Possibilities. Yes We Can.

LTL Freight Services

Ship your less-than-truckload freight for less with Yellow. Take advantage of discounts on Standard Ground and Definite Delivery services!



Air Freight Delivery

Get your 100 lb shipment delivered overnight with UPS-SCS. Or, choose its deferred service to save more.



LTL Freight Services

Throughout North America or around the world, Roadway can deliver your less-than-truckload freight at substantial savings. Roadway also offers a complete menu of time-definite delivery options for those rush shipments.



Regional Northeast LTL Freight Service

Exclusive discounts for northeast regional next day delivery of less than truckload freight: Standard Ground, Day-Definite Guaranteed, and Time-Definite Guaranteed Services

Start getting substantial savings for your business!

Call the Shipping Plus program hotline at 1-800-MEMBERS today.



IEBA Credit Card Processing Benefits

IEBA, The International Equine Business Alliance is an affiliate of the National Association of Wholesale-Distributors, (NAW). Through the strength of this new affiliation IEBA is able to provide some very valuable business-enhancing member benefits to you. A cost-saving opportunity for each of us is a program with Solveras Payment Systems offering discounted rates on Visa®, MasterCard® and other transaction processing.



Lower Processing Costs

Solveras provides a full range of transaction processing services that can immediately benefit your bottom line. You can find out how much you could save on your monthly costs with their FREE, no-obligation analysis of your current processing statements. They will break the statements down so you know what you are really paying, and show you in writing the potential savings from working with them. Solveras has found savings opportunities for two out of three businesses and they want to do the same for you. If they don't, you at least have the peace of mind knowing you have a good transaction processing arrangement. It's a win-win situation!

A Convenient New Way to Manage Payments

Solveras can also help you harness the efficiency, lower costs and convenience of the Internet with an easy-to-use virtual terminal solution. You can securely process transactions from any Internet-enabled computer and capture data that can provide key insights to help you manage and grow your business. It's user-friendly, can work with or replace traditional point of sale equipment, saves time and money, and there is no software or upgrades to purchase.

A Real Difference

Solveras raises the customer service bar in the payment processing world with its open and honest approach, its philosophy of excellence and guaranteed satisfaction. Take advantage of the opportunity to have them do a free statement analysis and see if they can help you save money.

To begin comparing Solveras services and prices, call 1-800-613-0148 today.

I think you will find this new IEBA benefit to be highly valuable and I look forward to continuing to build our relationship with other great benefits to come.

Sincerely,

Jim Herbert
IEBA