

OWNERS & MEMBERS NATIONAL INSURANCE SERVICES, LLC

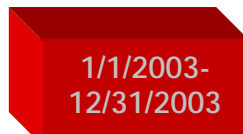
ClubExpress™

Initiation Fee Insurance

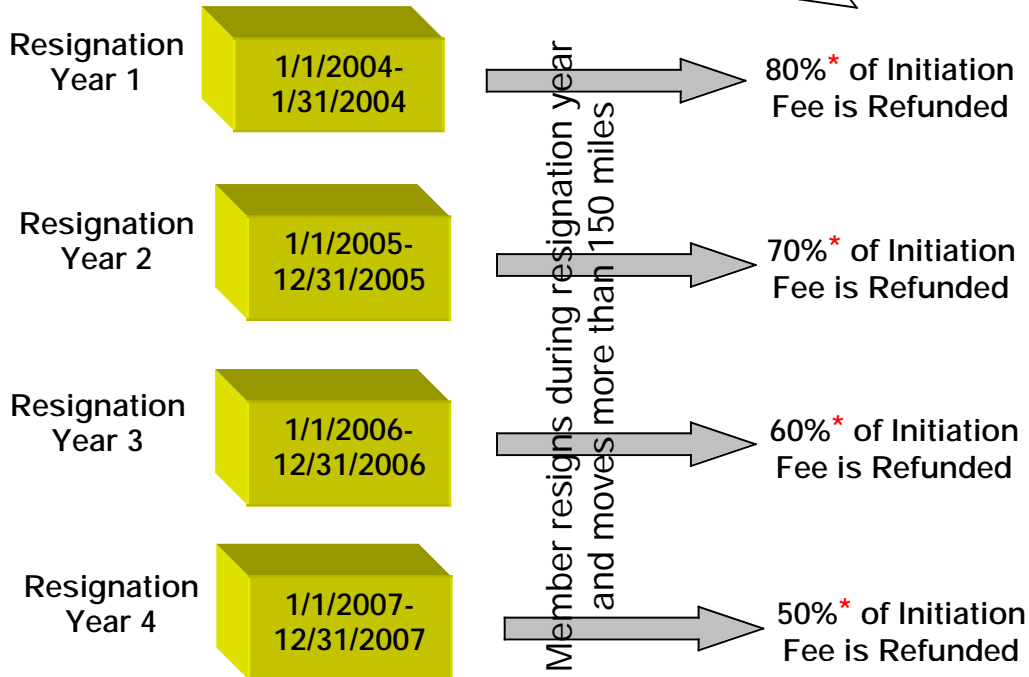
The Member Joins the Club



Waiting Period



No Coverage



**Or, whatever payout pattern is agreed to by the Insured and O & M. The resignation / reimbursement periods can run up to nine (9) years, including the waiting period. Reimbursement amounts can be for up to 100% of the initiation fee paid by the resigning, relocating member.*