



As a member of the Wisconsin REALTORS® Association, you have many member benefits available to you. The WRA carefully selects programs that offer valuable services in health and dental care, errors and omissions insurance, and workman's compensation. Additional benefits include a credit card program, retirement fund, phone service plans, a delivery plan for packages and envelopes, and website design.

# WRA member benefits

## Benefits endorsed by the WRA:

### **PRoFIT Retirement Program**

(Planned Retirement Future Investment Trust) through M & I Institutional Trust Services

### **Health, Dental & Life Insurance Plans**

through REGIT, Inc. specifically designed with REALTORS® in mind

### **Errors and Omissions Insurance**

through Pearl Insurance and underwritten by XL America, Inc.

### **UPS Discounts & Delivery Plans**

Hassle-free! Once you enroll, your savings are automatic—every time you ship.

### **Long Distance Telephone Service**

No monthly plan fee, no time-of-day restrictions. Save big money!

### **Real Estate Home Pages**

Create, edit and manage your own Web site. Free seven-day trial.



# memberbenefits

## PRoFIT Retirement Plan

As an independent contractor, benefits like group pension or retirement programs are not always available to you. The WRA, in conjunction with M & I Institutional Trust Services, has developed the Planned Retirement Future Investment Trust – aka PRoFIT. The program is a long-term savings and/or retirement plan that members of the WRA may participate in. Currently, over \$3.5 million is invested in the PRoFIT fund.

The PRoFIT program is a KEOGH Plan – a qualified plan that a self-employed person may adopt to accumulate funds on a tax-favored basis. Your contributions to the program are tax deductible, and both your contributions to and your earnings from the PRoFIT program are tax deferred.

Choose from more than 18 no-load funds, including the big names like Pimco, Vanguard, Heartland, Dodge & Cox and more. Daily activity can be viewed on the M & I Trust website. For an application, call Debbie Thacker at (800) 279-1972, ext. 256.

## REGIT Insurance - Health, Dental and Life Insurance

Save on health insurance premiums without scrimping on coverage. A wide variety of plans are available from REGIT, including HSA, PPO, dental, life, and disability.

A REGIT representative will consult with you and help you design a plan tailored to your needs and budget. You'll receive quotes from A-rated carriers such as Blue Cross Blue Shield, Humana, Assurant Health, and more.

Take advantage of the personalized service at REGIT by calling (800) 537-9786 or visiting their website at [www.regitiinc.com](http://www.regitiinc.com).

## E&O Insurance

The WRA-endorsed carrier for errors and omissions insurance is Pearl Insurance, underwritten by XL America, Inc. This program is specially designed for the real estate industry and the special risks you face. It provides special coverage for claims arising out of regulatory complaints, personal injury, lock box liability, or allegations of discrimination. For more information and a free quote, please contact Pearl Insurance at (800) 289-8170 or look them up at [www.pearlins.com](http://www.pearlins.com).

## UPS Discount

The Wisconsin REALTORS Association has a *\*NEW\** Member Benefit Agreement with UPS!

Here is what you can save with UPS:

- Save up to 30% on UPS Next Day Air® and Worldwide Expedited services
- Save up to 23% on UPS 2nd Day Air and Worldwide Expedited services
- Save up to 18% on UPS 3 Day Select® services
- Save up to 16% on UPS Ground Commercial services

Please note: WRA Members currently enrolled in the UPS Savings Program must re-enroll to take advantage of this new exclusive offer. If you do not have a UPS account, UPS will set one up for you and e-mail you all the information you need to start shipping. Just take a few minutes to fill out the short application form available at [www.savewithups.com/enroll](http://www.savewithups.com/enroll). To enroll, use promo code NCR308. If you have any questions, call UPS at 1-800-325-7000.

## Long-Distance Service

Save big money on your long-distance rates with AMI Communications, Inc. The plan features low rates with no monthly plan fee, no time-of-day restrictions and no term or volume commitments. AMI also offers a variety of other products, including Teleconferencing and Toll-Free Service. Visit them online at [www.ami.net](http://www.ami.net) or call them at (800) 254-3202, mention that you are a WRA member, and begin enjoying the quality of service and savings AMI provides.

## Real Estate Home Pages

An affordable Web site solution for all our members. Increase your website options and lower your monthly costs. [www.realestatehomepages.com](http://www.realestatehomepages.com) gives real estate agents and brokers the power to create, edit and manage their own Web sites. Custom design hosting and phone support available. Contact Jeff Corbo at (800) 280-6926.



Contact Us:

## WISCONSIN REALTORS® ASSOCIATION

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