

# Member Benefits

Your ABLE BC membership fee includes access to exclusive member benefits. Our benefit programs will save your business time and money. A summary of our programs is listed below.

## **Western Financial Group Hospitality Insurance Program**

A cost-effective insurance program that provides initial premium savings and long-term stability. ABLE BC members save an average of 10 per cent on insurance costs.

## **Johnstone's Employee Benefits**

Get optimal life insurance, income protection, travel insurance, and health and dental coverage at the best price through this customizable group insurance plan.

## **Desjardins Payment Solutions**

Desjardins is a leading provider of payment solutions in Canada and offers the only transparent pricing on the market, allowing merchants to budget costs more easily. Your discount rate is your effective rate and there are no additional fees to bloat your bill. Enjoy our preferential rate for processing credit and debit card payments.

## **BDL Beer Bottle Return Program**

Sign up your LRS and receive a full refund on beer bottles and cans plus handling fee. On average, members make \$2,700 in annual handling fees revenue.

## **buyABLE Online Purchasing Portal**

Members with an LRS license or LP license with on-premise sales get exclusive free access to buyABLE: our new online purchasing portal. Private retailers can use buyABLE to order exclusive products, save time on the buying cycle, and increase profit margins. Get access to discounted pricing and offers exclusive to the private channel.

## **VI Banking ATM Secured Solutions**

Our exclusive ATM agreement is no-risk (day-to-day with no fixed term commitment) and high-profit. Earn an extra \$1000 monthly: you keep 100% of the ATM surcharge and determine the surcharge amount. No cancellation fees or charges; complimentary maintenance and upgrades.

## **Liquor Guide**

Stay competitive by getting access to BC Liquor Store retail prices on the same day they are released. This online pricing guide is available exclusively to ABLE BC members for FREE.

## **Additional Benefits**

Advocacy work on your behalf, preferred pricing and discounts with over 25 industry suppliers, discounted rates on ID checking guide books and pins, biweekly *Industry Update* e-newsletter and regular member communications, member meetings and networking events, industry expertise specific to your business.

**For more information and to take advantage of our benefit programs, please contact Danielle Leroux at 1-800-663-4883 or [danielle@ablebc.ca](mailto:danielle@ablebc.ca).**