

## 2. AOPA INSURANCE SERVICES MAKES IT EASY

- One call saves you the time of researching insurance companies yourself.
- We do all the leg work to find the policy that fits your club's size or aircraft. We even have special rates for 3-10 member clubs and flat rates for clubs over 10 members.

## 3. ONLINE RESOURCES

All the information you need to form and maintain a flying club is in one convenient location on our website. Our downloadable checklist helps you to track your progress as you're forming a club, articles and webinars guide you through the process, and our club finder will help you connect with other clubs near you. Sign up for our monthly newsletter to stay up to date with the latest flying club and GA information.

## 4. LIVE SUPPORT

Whether you find yourself in the weeds with flying club paperwork or you have questions about AOPA or GA, the Flying Club member services staff are here to help answer your questions and guide you through the process.

Questions about starting a new club? Want to know more about AOPA's flying club benefits? We are ready to help you. Please contact our flying clubs staff at [flyingclubnetwork@aopa.org](mailto:flyingclubnetwork@aopa.org) or call 1-800-USA-AOPA.

## WHAT IS THE YOU CAN FLY PROGRAM?




There's no one-size-fits-all solution when it comes to building the pilot community. That's why AOPA has created an umbrella program that allows us to simultaneously pursue several targeted, but different, approaches.

### WE CALLED IT YOU CAN FLY.

We've gathered programs to support flying clubs, encourage best practices in flight training, get lapsed pilots back in the air, bring AOPA's resources and expertise to pilot groups across the country, and help high school students learn more about careers in aviation. You Can Fly is working to make flying more accessible and affordable!

Visit us on [youcanfly.aopa.org](http://youcanfly.aopa.org) to learn more about Flying Clubs and all of the great You Can Fly programs:

Flying ClubRusty Pilots  
Flight Schools  
High Schools  
Ambassadors  
Learn to Fly

-  [aopa.org](http://aopa.org)
-  421 Aviation Way  
Frederick, MD 21701
-  800.USA.AOPA (872-2672)



FLYING CLUBS  
SIMPLIFIED

## FOUR WAYS AOPA HELPS FLYING CLUBS

Flying Clubs are a great way for pilots to keep flying when owning an aircraft isn't in the cards. You create a community that shares your passion for flying while saving money on the expenses of aircraft ownership. Forming and maintaining a flying club requires a little effort though. Thankfully, AOPA has tools and benefits to help you along the way.

### HERE ARE JUST FOUR WAYS WE CAN HELP FLYING CLUBS AT ANY STAGE:

#### 1. AOPA FINANCE HAS OPTIONS

- Get pre-approved, to help you find out what your combined resources can afford.
- Four loan options that will fit your club's unique needs.
- Thanks to longstanding relationships with lending institutions, we can get great rates.



FLYING CLUBS  
SIMPLIFIED





## FLYING CLUB INSURANCE SIMPLIFIED

Do you belong to a flying club, or are you thinking about starting one? Whether your club has three members or 1 million, is a pure member-owned club or a hybrid, flies a 172 or one of the new Light Sport designs, we have a policy that fits your flying club needs. At AOPA, your insurance is powered by options.

### FEATURES OF FLYING CLUB INSURANCE THROUGH AOPA:

- Special rates for clubs of 3-10 members. Flat rates are available for clubs that grow beyond 10 members.
- Club members are named as insureds.
- \$0 deductibles for flying club, provided all club members have completed the AOPA Accident Forgiveness program (\$250-\$1,000 deductibles without the program).
- Liability limits up to \$2 million per occurrence (passenger liability \$100,000-\$250,000).
- Coverage for baggage, and social and special events.
- Emergency and unexpected landing, and search & rescue coverage.

Our insurance specialists make it easy to manage your club's insurance program no matter how many aircraft or members are involved. Get a custom quote from us today. And remember, your insurance agent is your partner. We can answer any questions you might have.

Give us a call at **800.622.AOPA (2672)** or visit [aopainsurance.org/flyclub](http://aopainsurance.org/flyclub).

## FINANCING SOLUTIONS FOR FLYING CLUBS LIKE YOURS

Clubs come in all shapes and sizes, but regardless of mission or number of members, we have a financing solution for you.

### NO PERSONAL GUARANTY LOAN

Established flying clubs (5+ years) may qualify for a loan with no personal guaranty. This means your club is the borrower, not you.

- Borrow up to 70% loan to value (LTV) of the aircraft value for flying club of 10+ years (65% for flying clubs 5-10 years old).
- Term of the loan is up to 15 years (12 years for flying clubs 5-10 years old) at an interest rate ranging from 5.99% to 7.99%\*.

### LIMITED PERSONAL GUARANTY LOAN

Your club is the borrower and the loan is backed by an individual's limited personal guaranty (which stays in place for 3 years).

- 60% LTV with up to a 10-year term at a 5.99% to 7.99%\* interest rate.
- Your flying club's age—from startups to clubs with up to 5 years of operations—and stability are considered in this option.

### FLEXIBLE AVIATION LOAN WITH LEASEBACK

The individual is the borrower and provides a personal guaranty and names the club as lessee of a leaseback.

- Uncollateralized loan, based solely on credit and debt to income.
- Term up to 7 years with interest rates from 7.74% to 10.49%\*.
- Loan is limited only by the individual's credit and can be for up to \$100k.
- Great option for either startup or established flying clubs, with no aircraft restrictions.

### LEASEBACK LOAN

For new flying clubs, one individual takes personal responsibility for the loan and leases it back to the club.

- Personal guaranty is required for a 75% LTV loan.
- Term of the loan is up to 15 years at an interest rate of 5% to 6%\*.

Call **800.627.5263** to speak with one of our loan specialists, or visit us at [aopafinance.org/flyingclubs](http://aopafinance.org/flyingclubs).

*\*Interest rates vary based on strength of flying club and loan amount (plus strength of guarantor, if applicable).*

