

Access Plans USA, Inc.  
Form SC 13G/A  
February 13, 2009

**UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549**

**SCHEDULE 13G**

**Under the Securities Exchange Act of 1934  
(Amendment No. 4)\***

Access Plans USA, Inc.

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(Name of Issuer)

Common Stock

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(Title of Class of Securities)

740184106

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(CUSIP Number)

12/31/2008

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)
- Rule 13d-1(c)
- Rule 13d-1(d)

\*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**



1. Names of Reporting Persons.

RENAISSANCE CAPITAL GROWTH & INCOME FUND III, INC.

75-2533518

2. Check the Appropriate Box if a Member of a Group (See Instructions)

(a) •

(b) •

3. SEC Use Only

4. Citizenship or Place of Organization

Texas

5. Sole Voting Power

0

6. Shared Voting Power

896,598 (1)(3)

7. Sole Dispositive Power

0

8. Shared Dispositive Power

896,598 (2)(3)

9. Aggregate Amount Beneficially Owned by Each Reporting Person

896,598 (1)(2)(3)

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

•

11. Percent of Class Represented by Amount in Row (9)

4.42%

12. Type of Reporting Person (See Instructions)

IV

- (1) Renaissance Capital Growth & Income Fund III, Inc. ("RENN3") is the owner of record of the shares and shares voting power over the shares with RENN Capital Group, Inc., its investment adviser ("RENN") pursuant to an investment advisory agreement.

(2) RENN3 shares dispositive power over the shares with RENN

(3) Ownership includes options to buy 2,439 shares of common stock @ \$2.25 grant date 1-30-07 expiration date 1-30-12 and options to buy 6,359 shares of common stock @ \$2.30 grant date 3/28/07, expiration date 3/28/12

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1. Names of Reporting Persons.

RENAISSANCE US GROWTH INVESTMENT TRUST PLC

2. Check the Appropriate Box if a Member of a Group (See Instructions)

(a) •

(b) •

3. SEC Use Only

4. Citizenship or Place of Organization

UNITED KINGDOM

5. Sole Voting Power

0

6. Shared Voting Power

1,632,145 (4)

7. Sole Dispositive Power

0

8. Shared Dispositive Power

1,632,145 (5)

9. Aggregate Amount Beneficially Owned by Each Reporting Person

1,632,145 (4) (5)

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

11. Percent of Class Represented by Amount in Row (9)

8.05%

12. Type of Reporting Person (See Instructions)

IV

- (4) Renaissance US Growth Investment Trust PLC (“RUSGIT”) is the owner of record of the shares and shares voting power over the shares with RENN Capital Group, Inc., its investment adviser (“RENN”) pursuant to an investment advisory agreement.

- (5) RUSGIT shares dispositive power over the shares with RENN.
-

Cusip No. 740184106

Page 4 of 11

1. Names of Reporting Persons.

GLOBAL SPECIAL OPPORTUNITIES TRUST PLC

2. Check the Appropriate Box if a Member of a Group (See Instructions)

- (a) •
- (b) •

3. SEC Use Only

4. Citizenship or Place of Organization

UNITED KINGDOM

5. Sole Voting Power

0

6. Shared Voting Power

801,813 (6)

7. Sole Dispositive Power

0

8. Shared Dispositive Power

801,813 (7)

9. Aggregate Amount Beneficially Owned by Each Reporting Person

801,813 (6)(7)

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

11. Percent of Class Represented by Amount in Row (9)

3.96%

12. Type of Reporting Person (See Instructions)

IV

- (6) Global Special Opportunities Trust PLC (“GSOT”) is the owner of record of the shares and shares voting power over the shares with RENN Capital Group, Inc., its investment adviser (“RENN”) pursuant to an investment advisory agreement.
- (7) GSOT shares dispositive power over the shares with RENN.



CUSIP No. 740184106

Page 5 of 11

1. Names of Reporting Persons.

PREMIER RENN US EMERGING GROWTH FUND LIMITED

2. Check the Appropriate Box if a Member of a Group (See Instructions)

(a) •

(b) •

3. SEC Use Only

4. Citizenship or Place of Organization

GUERNSEY

Number of Shares

Beneficially

Owned by

Each Reporting

Person With:

5. Sole Voting Power

0

6. Shared Voting Power

1,200,900 (8)

7. Sole Dispositive Power

0

8. Shared Dispositive Power

1,200,900 (9)

9. Aggregate Amount Beneficially Owned by Each Reporting Person

1,200,900 (8)(9)

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

11. Percent of Class Represented by Amount in Row (9)

5.92%

12. Type of Reporting Person (See Instructions)

IV

(8) Premier RENN US Emerging Growth Fund Limited ("PREM") is the owner of record of the shares and shares voting power over the shares with RENN Capital Group, Inc., its investment adviser ("RENN") pursuant to an investment advisory agreement.

(9) PREM shares dispositive power over the shares with RENN.

CUSIP No. 740184106

Page 6 of 11

1. Names of Reporting Persons.

RENN CAPITAL GROUP, INC.

2. Check the Appropriate Box if a Member of a Group (See Instructions)

- (a) •
- (b) •

3. SEC Use Only

4. Citizenship or Place of Organization

TEXAS

Number of Shares

Beneficially

Owned by

Each Reporting

Person With:

5. Sole Voting Power

0

6. Shared Voting Power

4,550,358 (10)(12)

7. Sole Dispositive Power

0

8. Shared Dispositive Power

4,550,358 (11)(12)

9. Aggregate Amount Beneficially Owned by Each Reporting Person

4,550,358 (10)(11)(12)

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

11. Percent of Class Represented by Amount in Row (9)

22.43%

12. Type of Reporting Person (See Instructions)

IA

(10) RENN Capital Group, Inc. ("RENN"), is investment adviser to RUSGIT, RENN3, GSOT & PREM. RUSGIT, RENN3, GSOT & PREM share voting power over their shares with RENN pursuant to an investment advisory agreement.

(11) RUSGIT, RENN3, GSOT & PREM shares dispositive power over the shares with RENN.

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- (12) Ownership includes options to buy 10,000 shares of common stock @ \$2.25 grant date 1-30-07 expiration date 1-30-12 and options to buy 15,000 shares of common stock @ \$2.30 grant date 3/28/07, expiration date 3/28/12
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1. Names of Reporting Persons.

RUSSELL CLEVELAND

2. Check the Appropriate Box if a Member of a Group (See Instructions)

- (a) •
- (b) •

3. SEC Use Only

4. Citizenship or Place of Organization

US

Number of Shares  
Beneficially  
Owned by  
Each Reporting  
Person With:

5. Sole Voting Power

0

6. Shared Voting Power

4,550,358 (13)(15)

7. Sole Dispositive Power

0

8. Shared Dispositive Power

4,550,358 (14)(15)

9. Aggregate Amount Beneficially Owned by Each Reporting Person

4,550,358 (13)(14)(15)

10. Check if the Aggregate Amount in Row (9) Excludes Certain Shares (See Instructions)

•

11. Percent of Class Represented by Amount in Row (9)

22.43%

12. Type of Reporting Person (See Instructions)

IN

- (13) Mr. Cleveland is President and Chief Executive Officer of RENN Capital Group, Inc. ("RENN"), is investment adviser to RUSGIT, GSOT & PREM. RUSGIT, GSOT & PREM share voting power over their shares with RENN pursuant to an investment advisory agreement.
- (14) Mr. Cleveland is President and Chief Executive Officer of RENN Capital Group, Inc. ("RENN"), is investment adviser to RUSGIT, GSOT & PREM. RUSGIT, GSOT & PREM share dispositive power over the shares with RENN.

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- (15) Ownership includes options to buy 10,000 shares of common stock @ \$2.25 grant date 1-30-07 expiration date 1-30-12 and options to buy 15,000 shares of common stock @ \$2.30 grant date 3/28/07, expiration date 3/28/12
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CUSIP No. 740184106

13G

Page 8 of 11 Pages

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Item 1(a). Name of Issuer:

Access Plans USA, Inc.

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Item 1(b). Address of Issuer's Principal Executive Offices:

14221 Dallas Parkway, Suite 1500, Dallas, TX 75254

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Item 2(a). Name of Person Filing:

RENAISSANCE US GROWTH INVESTMENT TRUST PLC

RENAISSANCE CAPITAL GROWTH & INCOME FUND III, INC.  
GLOBAL SPECIAL OPPORTUNITIES TRUST PLC  
PREMIER RENN US EMERGING GROWTH FUND LIMITED  
RENN CAPITAL GROUP, INC.  
CLEVELAND, RUSSELL

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Item 2(b). Address of Principal Business Office, or if None, Residence:

c/o RENN Capital Group, Inc., 8080 N. Central Expressway, Ste 210, LB-59, Dallas, TX 75026

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Item 2(c). Citizenship:

UNITED KINGDOM, TEXAS, UNITED KINGDOM, GUERNSEY, TEXAS, UNITED STATES

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Item 2(d). Title of Class of Securities:

Common Stock

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Item 2(e). CUSIP Number:

740184106

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Item 3. If this statement is filed pursuant to §§240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

- (a)  Broker or dealer registered under §15 of the Act (15 U.S.C. 78o).
  - (b)  Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c).
  - (c)  Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c).
  - (d)  Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8).
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- (e)  An investment adviser in accordance with §240.13d-1(b)(1)(ii)(E);
- (f)  An employee benefit plan or endowment fund in accordance with §240.13d-1(b)(1)(ii)(F);
- (g)  A parent holding company or control person in accordance with §240.13d-1(b)(1)(ii)(G);
- (h)  A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);  
 A church plan that is excluded from the definition of an investment company under section 3(c)(14) of  
 (i) the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j)  Group, in accordance with §240.13d-1(b)(1)(ii)(J).
- 

#### Item 4. Ownership.

Provide the following information regarding the aggregate number and percentage of the class of securities of the issuer identified in Item 1.

(a) Amount beneficially owned:

RUSGIT	– 1,632,145
RENN3	– 896,598
GSOT	– 801,813
PREMIER	– 1,200,900
RENN	– 4,550,358
RUSSELL CLEVELAND	– 4,550,358

(b) Percent of class:

RUSGIT	– 8.05%
RENN3	– 4.42%
GSOT	– 3.96%
PREMIER	– 5.92%
RENN	– 22.43%
RUSSELL CLEVELAND	– 22.43%,

(c) Number of shares as to which such person has:

(i) Sole power to vote or to direct the vote

0,

(ii) Shared power to vote or to direct the vote :

RUSGIT	– 1,632,145
RENN3	– 896,598

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GSOT – 801,813  
PREMIER – 1,200,900  
RENN – 4,550,358  
RUSSELL CLEVELAND – 4,550,358,

(iii) Sole power to dispose or to direct the disposition of

0,

(iv) Shared power to dispose or to direct the disposition of :

RUSGIT – 1,632,145  
RENN3 – 896,598  
GSOT – 801,813  
PREMIER – 1,200,900  
RENN – 4,550,358  
RUSSELL CLEVELAND – 4,550,358

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Item 5. Ownership of Five Percent or Less of a Class. If this statement is being filed to report the fact that as of the date hereof the reporting person has ceased to be the beneficial owner of more than five percent of the class of securities check the following [ x].

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Item 6. Ownership of More Than Five Percent on Behalf of Another Person.

N/A

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Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.

N/A

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Item 8. Identification and Classification of Members of the Group.

N/A

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Item 9. Notice of Dissolution of Group.

N/A

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- Item 10. Certifications. (a) The following certification shall be included if the statement is filed pursuant to §240.13d-1(b):  
By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.
- (b) The following certification shall be included if the statement is filed pursuant to §240.13d-1(c):  
By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect.

1. The shares held by each of RENN & Russell Cleveland consist of the shares held by each of RUSGIT, GSOT & PREM over which they share voting and dispositive power pursuant to an investment advisory agreement.
  2. Each of RUSGIT, GSOT & PREM share voting and dispositive power over their respective shares with RENN pursuant to an investment advisory agreement.
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SIGNATURE

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

Date: 2/13/2009 Renaissance Capital Growth & Income Fund III, Inc.  
/s/ Russell Cleveland, by Rene Jones, attorney in fact  
Name: Russell Cleveland  
Title: President  
Renaissance US Growth Investment Trust PLC

Date: 2/13/2009 /s/ Russell Cleveland, by Rene Jones, attorney in fact  
Name: Russell Cleveland  
Title: President, RENN Capital Group, Inc., Investment Advisor  
Global Special OpportunitiesTrust PLC

Date: 2/13/2009 /s/ Russell Cleveland, by Rene Jones, attorney in fact  
Name: Russell Cleveland  
Title: President, RENN Capital Group, Inc., Investment Advisor  
Premier RENN US Emerging Growth Fund Limited

Date: 2/13/2009 /s/ Russell Cleveland, by Rene Jones, attorney in fact  
Title: President, RENN Capital Group, Inc., Investment Advisor  
RENN Capital Group, Inc.

Date: 2/13/2009 /s/ Russell Cleveland, by Rene Jones, attorney in fact  
Name: Russell Cleveland  
Title: President  
Russell Cleveland

Date: 2/13/2009 /s/ Russell Cleveland, by Rene Jones, attorney in fact

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Note. Schedules filed in paper format shall include a signed original and five copies of the schedule, including all exhibits. See Rule 13d-7 for other parties for whom copies are to be sent.

Attention. Intentional misstatements or omissions of fact constitute federal criminal violations (see 18 U.S.C. 1001).