

The Only Company That Offers Senior Home Care Plans Nationwide



Product Review For



AN INTEGRITY **I** COMPANY

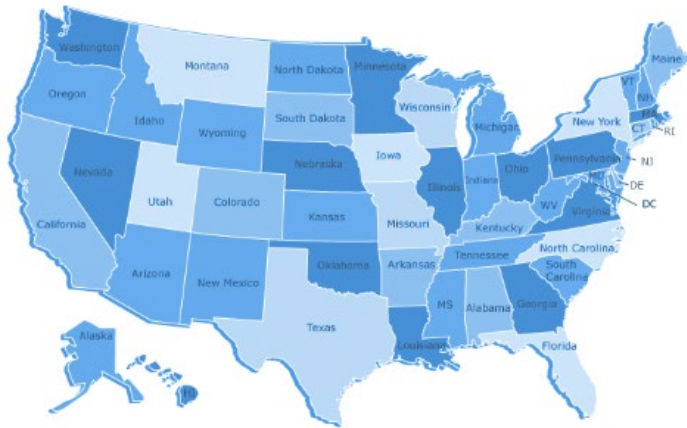
True Freedom Nationwide Home Care Plans

- ***Provides Contracts For Senior's Future Homecare Services***
- ***Designed For Seniors Who Cannot Qualify For Insurance***
- ***Have Policy That Is Below The Current Cost Of Care***
- ***Policy With Lengthy Elimination Periods***
- ***Tax Qualified Policy***



True Freedom Nationwide Home Care Plans

- ***Our Agreements Have No Age Limit Restrictions***
- ***There Is No Medical Underwriting For Prospective Members***
- ***Our Nationwide Plans Have Same Rates Across The Country***
- ***No Doctors Reports or Health Triggers***
- ***Members Receive Service Access With One Phone Call***



Innovative Nationwide Solution With Quick Access



PLATINUM PLAN

10,000 Lifetime Membership Hours

*\$250,000 *Current Lifetime Retail Value*



GOLD PLAN

6,000 Lifetime Membership Hours

*\$150,000 *Current Lifetime Retail Value*



SILVER PLAN

3,000 Lifetime Membership Hours

*\$75,000 *Current Lifetime Retail Value*



BRONZE PLAN

1,500 Lifetime Membership Hours

*\$37,500 *Current Lifetime Retail Value*



AGENCY AND ANYTIME SERVICES INCLUDE:

- Meal Planning / Preparation
- Assistance With Dressing
- Assistance With Bathing, Toileting And Hygiene
- Grooming
- Laundry, Ironing And Changing Linens
- Grocery Shopping
- Light Housekeeping
- Monitor Diet And Food Expirations
- Medication Reminders
- Accompany To Doctors Appointments And More



True Freedom Home Care Plans

Home Care Service Hours

The True Freedom Home care include two options of non-medical home care service to choose from. Members can select to utilize either AGENCY Hours provided by a network of licensed and registered Home Care Agencies in the True Freedom Network OR ANYTIME Hours, where members have the freedom to choose a friend or neighbor to provide their home care services (it cannot be a family member or someone living in the same household.) All home care service is arranged, scheduled and managed by the Customer Care Coordinators at American Senior Services, Inc.

ANYTIME Hours

Provided by a friend or neighbor are available any day of the week and during any/all hours including **overnight or 24/7 live-in home care.**

AGENCY Hours

Provided by a Network Agency are available for up to 5 hours a day, Monday thru Friday between the hours of 9:00am and 5:00pm.

The only requirement for full access to the initial home care hours of a chosen True Freedom Home Care Plan is that memberships must be past a one time 90-Day Waiting Period following enrollment.

Distribution Of Hours

- True Freedom Plan “hours” are divided into ten equal “bundles” that add up to the Lifetime Membership Hours.

**Example: Gold Plan: 6000 Lifetime Membership Hours =
10 Bundles of 600 Hours**



- Regardless of which point in time a member accessed service, they would begin utilizing the hours in the initial bundle and could do so as quickly or slowly as desired.

Distribution Of Hours

- True Freedom Plan “hours” are divided into ten equal “bundles” that add up to the Lifetime Membership Hours.

**Example: Gold Plan: 6000 Lifetime Membership Hours =
10 Bundles of 600 Hours**



**90-Day
Rejuvenation
Period**

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**Example: Gold Plan: 6000 Lifetime Membership Hours =
10 Bundles of 600 Hours**

**90-Day
Rejuvenation
Period**

600 Hrs

- Regardless of which point in time a member accessed service, they would begin utilizing the hours in the initial bundle and could do so as quickly or slowly as desired.
- On 91st day following Rejuvenation Period, 2nd bundle of hours can be accessed. Cycle would repeat until member has utilized 10 bundles/Lifetime Membership Hours of their chosen plan. At that point, membership would come to an end.

Distribution Of Hours

- True Freedom Plan “hours” are divided into ten equal “bundles” that add up to the Lifetime Membership Hours.

**Example: Gold Plan: 6000 Lifetime Membership Hours =
10 Bundles of 600 Hours**

600 Hrs

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- On 91st day following Rejuvenation Period, 2nd bundle of hours can be accessed. Cycle would repeat until member has utilized 10 bundles/Lifetime Membership Hours of their chosen plan. At that point, membership would come to an end.

Distribution Of Hours

- **Rejuvenation Period is similar to a “donut hole” or “shared cost” found in traditional insurance and has allowed company to avoid rate increases within the actuarial formula of the True Freedom Plans.**
- **Members can access multiple bundles in a single calendar year within the parameters of the plan.**
- **Members do not need to recover to receive continued service at the end of a Rejuvenation Period.**
- **Members are informed when a Rejuvenation Period is approaching and can plan for family/friends to become more involved.**

Built-In Features

TRUE FREEDOM DISCOUNT REWARD PROGRAM

- *Members earn a discount of 10% upon the anniversary and renewal of membership for each year that no home care services have been utilized. That savings will continue for up to the first 4 years of membership.*

BRONZE PLAN

1500 Lifetime Hours

Year 1: \$95.00 A Month

Year 2: \$85.50 A Month

Year 3: \$76.00 A Month

Year 4: \$66.50 A Month

Year 5: \$57.00 A Month

SILVER PLAN

3000 Lifetime Hours

Year 1: \$175.00 A Month

Year 2: \$157.50 A Month

Year 3: \$140.00 A Month

Year 4: \$122.50 A Month

Year 5: \$105.00 A Month

GOLD PLAN

6000 Lifetime Hours

Year 1: \$295.00 A Month

Year 2: \$265.50 A Month

Year 3: \$236.00 A Month

Year 4: \$206.50 A Month

Year 5: \$177.00 A Month

PLATINUM PLAN

10,000 Lifetime Hours

Year 1: \$475.00 A Month

Year 2: \$427.50 A Month

Year 3: \$380.00 A Month

Year 4: \$332.50 A Month

Year 5: \$285.00 A Month

- *From the 5th year and beyond, membership rates will remain at the 40% discounted rate until the time that homecare service has been requested.*

Built-In Features

TRUE FREEDOM DISCOUNT REWARD PROGRAM

- *Once plan hours are accessed, the service contract fee reverts back to the original amount on the next invoice and remains at that level for the rest of the membership regardless of how often it's utilized.*
- *Because of the set maximum hours in each plan and the loss of discounts for non-use, Agent's message at time of sale should be that members should not access service hours before assistance becomes essential.*

Built-In Features

INFLATION PROTECTION

***Value Of Plan Hours **INCREASES** Over Time
With The Cost Of Home Care***

Example: Platinum Plan

- *Lifetime Membership Hours is 10,000 hours*

2014 Home Care Average - \$20.00/hr.
Value = \$200,000.00

2018 Home Care Average - \$25.00/hr.
Value = \$250,000.00

Est. Future Retail Cost - \$30.00/hr. +
Value = \$300,000.00 or more

We work with thousands of network home care agencies and independent caregivers across the country. All service requests must be scheduled and pre-approved by contacting our Benefits Department at (888) 245-9001. Some of our agency caregivers include:



Note: Network Home Care Agencies/Registries in a particular location may vary based on availability and locations.

Face To Face Enrollments

Enrollment Accepted In All 50 States

Simple One-Page Enrollment/One Page Terms and Conditions - Two Page Carbon

true freedom
NATIONWIDE HOME CARE PLANS

ENROLLMENT FORM
Field Issued Contract / Home Care Services

1 (888) 245-9001

I understand American Senior Services Home Care Plans are NOT insurance

MEMBER _____ M _____ F _____ D.O.B. _____ AGE _____
First MI Last

ADDRESS _____ CITY _____
STATE _____ ZIP _____ COUNTY _____ TELEPHONE _____

DATE OF SALE/EFFECTIVE DATE _____ REP ID _____

I DO NOT currently need or receive any assistance (including from family members) with activities such as bathing, dressing and transferring, or living independently at this time. (If you are, do not submit enrollment.)

MEMBERSHIP PLANS (Select One)

_____ PLATINUM 10,000 Lifetime Membership Hours _____ GOLD 6,000 Lifetime Membership Hours
_____ SILVER 3,000 Lifetime Membership Hours _____ BRONZE 1,500 Lifetime Membership Hours

INITIAL ENROLLMENT PAYMENT OPTIONS (Select One): _____ Monthly _____ Annual

Initial Payment Amount: \$ _____ **Enrolling Today with a Spouse/Partner:** _____ YES _____ NO

Payment Information:

Bank Name: _____ Account Type: Checking _____ Savings _____ Credit Card _____
ABA Routing #: _____ Bank or Credit Card Account #: _____
Credit Card Expiration Date: _____ Credit Card CVV Code: _____
Account Holder Name _____ Billing Address: _____
Billing City: _____ Billing State: _____ Billing Zip: _____

RENEWAL SELECTION (Select One): _____ Monthly Bank Draft _____ Monthly Credit Card _____ Invoice

Customer Survey Report

	Yes	No
I have been given a signed copy of the Field Issued Contract	_____	_____
I am aware of the annual cost for the membership plan I have chosen	_____	_____
I am aware that the True Freedom Homecare Plans are NOT insurance	_____	_____
I am aware this plan provides non-medical homecare services	_____	_____

All of the benefits and membership terms & conditions in this field issued contract that I selected were explained to me in full and a signed copy left with me. I, of my own free will, answered all of the above questions.

Member's Signature _____ Date _____
Representative's Signature _____ Date _____

Terms and Conditions

The following Terms and Conditions (the "Terms and Conditions") are hereby incorporated as an integral part of the True Freedom Enrollment and Service Contract (collectively, the "Agreement") between American Senior Services, Inc. a Florida Corporation ("ASSS"), and the member named in and who signs the Agreement ("you").

THIS AGREEMENT IS NOT INSURANCE, BUT RATHER CONSTITUTES A SERVICE CONTRACT. THIS IS NOT A REPLACEMENT OF ANY INSURANCE POLICY. IT IS NOT INTENDED TO BE UTILIZED BY THE TIME OF ENROLLMENT. (REVIEW SUITABILITY TO VALIDATE YOUR PURCHASE BELOW.)

A member must be able to live independently at the time of enrollment and cannot currently be in need of or receiving any assistance (including from family members) with activities such as bathing, dressing and transferring at the time of enrollment, if the intent upon enrollment is to go on service for a current condition following the initial 90-day Waiting Period, that would not be a suitable membership.

ASSS's membership program arranges for non-medical services to be provided in the comfort of your own home, either:

ANYTIME Home Care Services can be utilized any day/ evening/ night, including weekends and overnight service (or 24 hours/ 7 days a week live-in service), up to the total number of hours specified under the plan that you purchase. At the time that you designate a friend or neighbor for the ANYTIME Home Care Service, you will sign a release of ASSS from any liability for injuries or damages caused by your friend or neighbor. The selected friend or neighbor must also be approved by American Senior Services, Inc. Pre-authorized requests of 8 hours or more will be considered as 24-hour live-in service for that day. Payment will not exceed \$130 for a live-in friend or neighbor in any given 24-hour period.

AGENCY Home Care Service Up to five (5) hours a day, Monday through Friday between 9:00 a.m. and 5:00 p.m. by a network agency excluding national holidays. Payments to network agency cannot exceed \$130 per day. ASSS may charge AGENCY service providers at any time.

In order to receive the AGENCY Home Care Service hours or the ANYTIME Home Care Service hours, your membership must be in effect for ninety (90) days (the "Waiting Period"), during which you cannot use any of the hours. Once the waiting period has elapsed, AGENCY Home Care Service hours and ANYTIME Home Care Service hours can be mixed and matched, up to the total number of hours specified under the plan that you purchase; provided however, that both AGENCY Home Care Service hours and ANYTIME Home Care Service hours cannot be utilized in any single 24-hour period.

Notwithstanding the preceding paragraph, at any time after your membership has been active for ten (10) days, if a temporary situation arises during the remainder of the Waiting Period, then you may request EMERGENCY CARE BENEFITS during the Waiting Period, which may be AGENCY Home Care Services or ANYTIME Home Care Services, with the maximum service hours available being ten percent (10%) of the initial total number of hours specified under your plan.

The Lifetime Membership Hours of each plan are equally divided into ten (10) separate bundles. Once the service hours in the initial bundle have been exhausted, following a 90-day Rejuvenation Period (if non-use), the 2nd bundle of plan hours of a membership can be accessed. A total of nine (9) Rejuvenation Periods occur separating each bundle of hours that add up to the total Lifetime Membership Hours of a contract. All plans cover a period of twelve (12) months (each a "Term"). Unused hours from a preceding term will not over and must be utilized before service hours in a new bundle can be accessed following a 90-day Rejuvenation Period. The Home Care Hours of any plan can rejuvenate for up to the "Maximum Lifetime Membership Hours" which is a total of 10 times the initial bundle of hours of your chosen plan. Multiple bundles of hours can be utilized within a twelve (12) month term within the parameters of the contract. Contracts must be kept current through all periods of membership and continued access to any unused service hours is a chosen plan.

TO ACTIVATE SERVICES

To receive services, call the ASSS toll free customer service number: 1-888-245-9001.

Please advise between 24 and 72 hours after your call for ASSS to coordinate services. Requests should be prudent and necessary. All service requests must be pre-authorized by ASSS. All unauthorized claims will be denied, and member will be responsible for payment of those services. Contract must be paid in full if service is activated within the first 12 months. (Any membership fee discounts for non-use will discontinue when home care service is activated and will return to the original membership fee on the next payment due for the remainder of the membership.)

CANCELLATION

Non-payment of fees will result in cancellation of your membership, with cancellation occurring if a monthly bank draft fee is not paid by the due date of the contract. If a membership invoice isn't paid within 30 days of its due date, membership will be cancelled. In addition, all memberships include a one-time 10-day cancellation period. The cancellation notice must be submitted to ASSS in writing in a signed letter (fax or email), post-marked within 10-days from the effective date of your membership. Refunds will be made during this time only. After 10-days, you may cancel your membership at any time; however, ASSS is under no obligation to refund any portion of your membership fee. In the event of death, your estate will be refunded on a pro-rated basis. Death certificate must be received within 90 days from the date of passing.

MAIL LETTER TO: American Senior Services, Inc., 8250 Bryan Dairy Road Suite 350, Largo, FL 33777

MISCELLANEOUS

These Terms and Conditions may be amended from time to time by ASSS upon thirty (30) days prior written notice to you, sent to your home address as shown on the Enrollment Form. In the event of such unilateral amendments by ASSS, you have the right to terminate the Agreement by giving written notice of such termination to ASSS as specified above within ten (10) days after your receipt of the notice from ASSS of the amendment to these Terms and Conditions. If ASSS determines that misstatement, fraud or misappropriation of service was intended or utilized, ASSS reserves the right to terminate or revoke a membership contract.

This Agreement is made in and shall be governed by and construed under the laws of the State of Florida.

The failure of either of us to exercise any of our rights or to enforce any of the provisions of the Agreement on any occasions shall not be a waiver of such right or provision, nor effect the validity of such and every provision of the Agreement. If any provision of the Agreement is held to be invalid, illegal, or unenforceable under any applicable statute or rule of law, then that provision shall be reformed to the maximum extent permitted to preserve the parties' original intent as agreed by the parties; failing which, such provision shall be severed from the Agreement, with the balance of the Agreement continuing in full force and effect. This Field Issued Agreement is retained by you at the time of purchase, with a signed copy being delivered to ASSS, as well.

I have read and understand the Terms and Conditions in full.

Member's Signature _____ Date _____

REPRESENTATIVE SURVEY REPORT

Have you reviewed the Suitability Standard for enrollment with your client? _____ YES or _____ NO

Representative's Signature _____ Date _____

JULY 2019

Face To Face Enrollments

Enrollment Accepted In All 50 States

White Copy, Send In With Initial Payment – Yellow Copy = Field Issue Contract

5

t|r|u|e freedom™
NATIONWIDE HOME CARE PLANS

ASSI is a proud member of:



RECEIPT

Received from _____

on _____ a payment of \$ _____

Please make checks payable to:
American Senior Services, Inc.
Not to Any Representative, Agent,
Agency or Individual.

for the purchase of this field issue contract
with American Senior Services, Inc. This receipt
is not valid unless payment is made by check,
money order, or credit card and is collectible.

Representative (Please Print) _____ Phone _____ Date ____/____/____

Online Enrollments

<https://goldencare.truefreedomhomecare.com/>

t|r|u|e freedom™
NATIONWIDE HOME CARE PLANS

eApp Tutorial Sales Materials

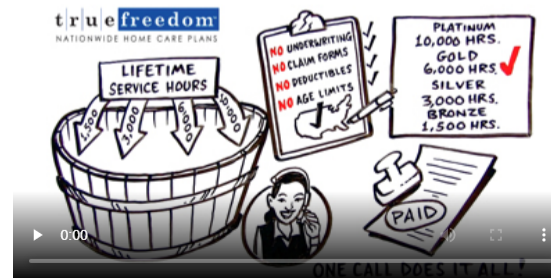
24/7 HOME CARE BENEFITS / CUSTOM CARE ASSISTANCE

ONLINE ENROLLMENT

True Freedom Home Care Plans

Nobody Wants To Go To A Nursing Home... It's for this reason that American Senior Services Incorporated created the TRUE FREEDOM HOME CARE PLANS.

Available in all 50 states, True Freedom Home Care Plans are designed for seniors who have waited too long to shop for traditional Long Term Care Insurance and now cannot qualify because of underwriting or financial limitations.



[CLICK HERE to Download Video](#)

Online Enrollments

<https://goldencare.truefreedomhomecare.com/>



eApp Tutorial Sales Materials

24/7 HOME CARE BENEFITS / CUSTOM CARE ASSISTANCE

ONLINE ENROLLMENT

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[CLICK HERE to Download Video](#)

Enrollments

Online Enrollment Form



Package: True Freedom Nationwide

Role Representative

* **First Name**

* **Last Name**

* **Email**

Role Client

* **First Name**

* **Last Name**

* **Email**

Submit

Welcome Letter – Membership Card



Welcome Letter – Membership Card



Welcome Letter – Membership Card



PLATINUM PLAN

10,000 Lifetime Membership Hours

\$5,700.00 Annually / \$475.00 Monthly

GOLD PLAN

6,000 Lifetime Membership Hours

\$3,540.00 Annually / \$295.00 Monthly

SILVER PLAN

3,000 Lifetime Membership Hours

\$2,100.00 Annually / \$175.00 Monthly

BRONZE PLAN

1,500 Lifetime Membership Hours

\$1,140.00 Annually / \$95.00 Monthly



RATE SHEET

Discount Savings Upon Enrollment:

A 5% Discount on an annual membership payment.

A 10% Discount for Husband & Wife / Domestic Partners when enrolling at the same time.

A 15% Discount on each ANNUAL membership enrollment for Husband & Wife / Domestic Partners when enrolling at the same time.



Always Remember At Time Of Enrollment:

- ***Select The Very Best Plan The Member Can Afford At Time Of Enrollment***
- ***Plans Can Be Downgraded At Any Time, But They Can NEVER Be Upgraded***
- ***Prospective Member Must Meet Suitability Standard For Enrollment:***

**“I Do Not Currently Need Or Receive Any Assistance
(Including From Family Members) With Activities Such As
Bathing, Dressing And Transferring Or
Living Independently At This Time.”**

Please evaluate that your client can currently perform their own daily tasks such as meal preparation, grocery shopping, driving to/from appointments - running errands or visiting friends without any assistance.

Money

Representative Value Proposition

- *Field Issue Contract*
- *No Medical Underwriting, No MIB, No Phone Interview*
- *Available In All 50 States*
- *Identical Pricing And Enrollment Forms*
- *No Start-Up / Representative Fees*



t|r|u|e freedom[™] HOME RUN!!!

“SWING FOR THE FENCE”

With HUGE BONUS Opportunities

APPLICATIONS	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	TOTAL BONUS
FIRST-TIME WRITER	\$300*	\$300*	\$150	\$200	\$250	\$200	\$200	\$200	\$200	\$700**	\$200	\$200	\$200	\$200	\$700**	\$4200*
EXISTING WRITER	\$100	\$150	\$200	\$250	\$300	\$200	\$200	\$200	\$200	\$700**	\$200	\$200	\$200	\$200	\$700**	\$4000*

“Big League” Summer Sales Incentive Program Starts June 1st, 2021, Through August 31st, 2021.



GOLDENCARE
Planning Today For A Secure Tomorrow

AN INTEGRITY II COMPANY

1-800-842-7799

* For first-time writers writing a couple/spouse as the first enrollment, both apps are paid a bonus of \$300 each. If the 1st app is on an individual, the bonus is \$300, and the 2nd app is \$100.

**The 10th and 15th app bonus amounts are \$200 each, but writers will be paid an additional \$500 bonus totaling \$700.



www.truefreedomhomecare.com

t|r|u|e freedom™
NATIONWIDE HOME CARE PLANS

Dun & Bradstreet
CREDITWORTHY CORP. 

 ACCREDITED
BUSINESS
BBB A+

8250 Bryan Dairy Road Suite 350 | Largo, Florida 33777 | Home Office
1-888-245-9001 Toll-Free | contact@truefreedomhomecare.com | (727) 545-5550 Fax
www.truefreedomhomecare.com

U.S. H. 20K
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QUESTIONS?

***Contact GoldenCare at
(800) 842-7799***

marketing@goldencareusa.com



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