

# *The Only Company That Offers Senior Home Care Plans Nationwide*



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



HOME CARE BENEFITS / CUSTOM CARE ASSISTANCE  
24 Hours A Day / 7 Days A Week

[www.livelifreedomhomecare.com](http://www.livelifreedomhomecare.com)

## *Introduction, Products & Partnership*

*With*



AN INTEGRITY II COMPANY

## Our Products

- ***Provides Contracts For Senior's Future Homecare Services***
- ***Our Agreements Have No Age Limit Restrictions***
- ***There Is No Medical Underwriting For Prospective Members***
- ***Our Nationwide Plans Have Same Rates Across The Country***
- ***Members Receive Service Access With One Phone Call***



***Innovative Nationwide Solution With Quick Access***

## Our Company

- ***Created From An Insurance Entity Founded In 1958***
- ***Principals Each Have Over 30 Years Insurance Experience***
- ***Pioneered National Homecare Membership Plans In 2008***
- ***Highest Rating Available From Dun And Bradstreet***
- ***A+ Accredited Company With The Better Business Bureau***



***Highly Rated Innovator With Extensive History***

- ▶ **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.

### **ANYTIME Hours**

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

***Friend or neighbor e-mails in a weekly work sheet. That payment is then sent to the member who reimburses friend or neighbor.***

### **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.

***All home care agency invoices are sent directly to ASSI and are paid upon receipt.***

## 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.*

#### SILVER PLAN

**3,000 Lifetime Membership 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*



## Built-In Features

### TRUE FREEDOM DISCOUNT REWARD PROGRAM

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

#### SILVER PLAN

**3,000 Lifetime Membership 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*

# 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. Home Care Cost in 2022 - \$30.00/hr. +  
Value = \$300,000.00 or more*

# Network Of Home Care Agencies

**The Largest National Home Care Corporations  
Representing Thousands Of Locations**

***Always Best Care  
Amada Home Care  
Bayada Home Care  
Brightstar Home Care  
Comfort Keepers  
Griswold Home Care  
Home Instead  
Home Helpers  
Interim Home Care  
Maxim Home Care  
Rescare Home Care  
... And MANY more.***



# Network Of Home Care Agencies

(888) 245-9001 | contact@truefreedomhomecare.com

LOGIN | MAKE PAYMENT



Who We Are | Products & Services | Testimonials | More |

Search for Caregivers | True Freedom Home Care

/ Search For Caregivers - Results

\*All service requests must be scheduled and pre-approved by contacting American Senior Services, Inc. toll free at 1-888-245-9001. Network Home Care Agencies/Registries may vary based on availability and locations.



## A List of Home Care Agencies

State

Florida

Submit

### Caregivers in Florida

- Adult Elderly Service Elite
- All Care - Home Care
- Alternative Home Health Care
- Always Best Care
- Amada Senior Care
- Ambassador Health Services
- Avenue Supportive Care
- Bayada
- Belle View Companion & Home



## Benefits To True Freedom Premier Plan Members

- *Peace Of Mind To Seniors & Their Families*
- *Ease Of Use*
- *Delay Or Avoid Nursing Home Stay*
- *Quality Recovery At Home*



## Benefits To True Freedom Premier Plan Members

- *Wise Financial Planning*
- *No Increase In Membership Fees In Company's History*
- *Freedom To Choose Care From A Network Agency or Friend/Neighbor*
- *Personalized Plan Of Care*



## Primary Reasons Seniors Should Secure A True Freedom Plan TODAY

- *Statistics: 70% of Seniors Will Need Home Care Assistance*
- *2019 Retail Cost Of Home Care: \$1000-\$4000 A Month +*
- *#1 Reasons For Care: Memory Deficit*
- *A Trip And Fall Accident*



## Primary Reasons Seniors Should Secure A True Freedom Plan TODAY

- *One Injury/Illness From Never Being Able To Secure This Protection*
- *No Plan Leaves Decisions Regarding Senior's Care In Other's Hands*





# Enrollments

**GoldenCare Online Enrollment Form**  
[goldencare.truefreedomhomecare.com](http://goldencare.truefreedomhomecare.com)

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

GOLDENCARE  
Planning Today For A Secure Tomorrow  
AN INTEGRITY II COMPANY

eApp Tutorial

Sales Materials

24/7 HOME CARE BENEFITS / CUSTOM CARE ASSISTANCE

ONLINE ENROLLMENT

## True Freedom Home Care Plans

GoldenCare now offers **True Freedom Home Care Plans** as an LTC alternative!

These are field-issue plans available in all 50 states!

**All True Freedom Home Care Plans Feature:**  
1-Question Field Issue | No Medical Underwriting | Available Nationwide | No Age Limit | No Elimination Period | No ADL Requirements | No Claim Forms



[CLICK HERE to Download Video](#)

# Enrollments

## Enrollment Accepted In All 50 States

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

**tr|ue|freedom**  
NATIONWIDE HOME CARE PLANS

ENROLLMENT FORM 1 (888) 245-9001  
Field Issues Contract / Home Care Plans

I understand American Senior Services Home Care Plans are NOT insurance

MEMBER \_\_\_\_\_ M \_\_\_\_\_ F \_\_\_\_\_ D.O.B. \_\_\_\_\_ AGE \_\_\_\_\_  
First M Last M F D.O.B. AGE

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.)

**MEMBER'S CHOICE (Select One)**

\_\_\_\_\_ PLATINUM \_\_\_\_\_ GOLD  
10,000 Lifetime Membership Hours 6,000 Lifetime Membership Hours

\_\_\_\_\_ SILVER \_\_\_\_\_ BRONZE  
3,000 Lifetime Membership Hours 1,500 Lifetime Membership Hours

**INITIAL ENROLLMENT PAYMENT OPTIONS:**

\_\_\_\_\_ Monthly \_\_\_\_\_ Annual  
Paying Today With: \_\_\_\_\_ Bank Account (Please write a check made payable to American Senior Services, Inc.)  
Paying Today With: \_\_\_\_\_ Credit Card. Credit Card # \_\_\_\_\_ CVV \_\_\_\_\_  
Expiration Date: \_\_\_\_\_ Card Holder Name (If different than applicant): \_\_\_\_\_

Billing Address if different than address listed above: \_\_\_\_\_  
Email Address for Credit Card Receipt: \_\_\_\_\_

**RENEWAL SELECTION:**

\_\_\_\_\_ 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 have been given a signed receipt \_\_\_\_\_

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 provides non-medical homecare services \_\_\_\_\_

I have completed this report myself \_\_\_\_\_

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. All of the above questions were answered by me of my own free will.

Member's Signature \_\_\_\_\_ Date \_\_\_\_\_

Representative's Signature \_\_\_\_\_ Date \_\_\_\_\_

04/01/2019

**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 ("ASSI"), 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. (REVISE YOUR SUIABILITY 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.

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

ANNTIME Home Care Services can be utilized any day/ evening/ night including weekend 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 ANNTIME Home Care Service, you will sign a release of ASSI 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 6 hours or more will be considered as 24-hour live-in service for that day. Payment will not exceed \$150 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 3:00 p.m. by a network agency excluding National Holidays. Payments to network agency cannot exceed \$250 per day. ASSI may change AGENCY service providers at any time.

In order to receive the AGENCY Home Care Service hours or the ANNTIME 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 services. Once the waiting period has elapsed, AGENCY Home Care Service hours and ANNTIME 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 ANNTIME 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 ANNTIME 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 2<sup>nd</sup> bundle of plan hours of a membership can be accessed. A total of nine (9) Rejuvenation Period 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 roll 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 a contract. Contracts must be kept current through all periods of membership and continue access to any unused service hours in a chosen plan.

**TO ACTIVATE SERVICES**

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

Please allow between 24 and 72 hours after your call for ASSI to coordinate services. Requests should be prudent and necessary. All service requests must be pre-authorized by ASSI. 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 90 months past due date of 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 ASSI in writing in a signed letter (via faxes or email), post-marked within 10-days from the effective date of your membership. Full refunds will be made during this time only. After 10-days, you may cancel your membership at any time, however, ASSI 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 certificates 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 ASSI 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 written amendments by ASSI, you have the right to terminate the Agreement by giving written notice of such termination to ASSI as specified above within ten (10) days after your receipt of the notice from ASSI of the amendment to these Terms and Conditions. If ASSI determines that misstatement, fraud or misappropriation of service was intended or utilized, ASSI 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 affect the right of either party hereafter to enforce each 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 ASSI, 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 \_\_\_\_\_

04/01/2019

# Enrollments

## Enrollment Accepted In All 50 States

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

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NATIONWIDE HOME CARE PLANS

ASSI is a proud member of:

 ACCREDITED BUSINESS  
 CHAMBER  
 Dun & Bradstreet  
CREDIBILITY CORP.   
 HOME CARE ALLIANCE  
National Association of Home Care & Hospice

 3in4  
Association

**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

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NATIONWIDE HOME CARE PLANS

## 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





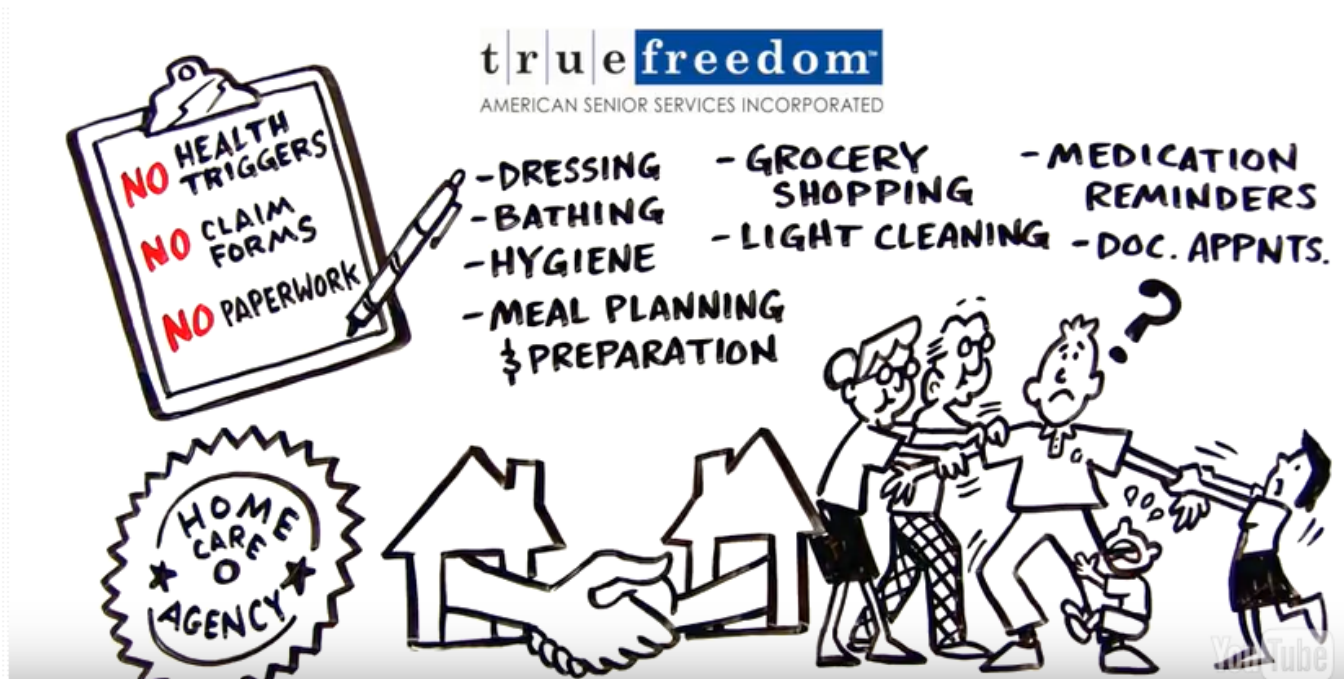
***Always Remember At Time Of Enrollment:***

- ***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.”**

# Marketing

## Three-Minute Personalized True Freedom Plans Marketing Video



*To Use For e-Marketing, Individual Presentations & Group Seminars*

# Marketing

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

**GOLDENCARE**  
Planning Today For A Secure Tomorrow  
AN INTEGRITY II COMPANY

[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](#)

**[goldencare.truefreedomhomecare.com](http://goldencare.truefreedomhomecare.com)**

# Money

## Representative Value Proposition

- ***Field Issue Contract***
- ***No Medical Underwriting, No MIB, No Phone Interview***
- ***Lifetime Vested Renewals As Of Your First Enrollment***
- ***No Start-Up / Representative Fees***





# Money

## Representative Value Proposition

- ***Commissions Paid 10-Days After Paperwork Is Received***
- ***Lower Lead Expense***
- ***Available In All 50 States***
- ***Identical Pricing And Enrollment Forms***



# Money

Representative Value Proposition

*45% 1<sup>st</sup> Year/8% Renewal*

***BRONZE Plan:***

*\$95 Mo./*

***12-Month Total Commission: \$513.00***

***SILVER Plan:***

*\$175 Mo./*

***12-Month Total Commission: \$945.00***

# Money

Representative Value Proposition

*45% 1<sup>st</sup> Year/8% Renewal*

***GOLD Plan:***

*\$295 Mo./*

***12-Month Total Commission: \$1,593.00***

***PLATINUM Plan:***

*\$475 Mo./*

***12-Month Total Commission: \$2,565.00***

# GoldenCare Contracting Bonus



**All Agents Will Receive A  
\$100.00 Per Enrollment Bonus  
For Every True Freedom Plan  
Written Within 60 Days Of The Effective  
Date Of Contracting With GoldenCare!!!**

***For Contracting Please Contact:***



AN INTEGRITY II COMPANY

**Toll-Free 1-800-842-7799**

[www.truefreedomhomecare.com](http://www.truefreedomhomecare.com)

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NATIONWIDE HOME CARE PLANS



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

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