

YOUR CARE, YOUR CHOICE, YOUR INDEPENDENCE.

Securing, protecting and preserving what's yours

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



Do You Have A Plan To Remain In Your Home As You Age?

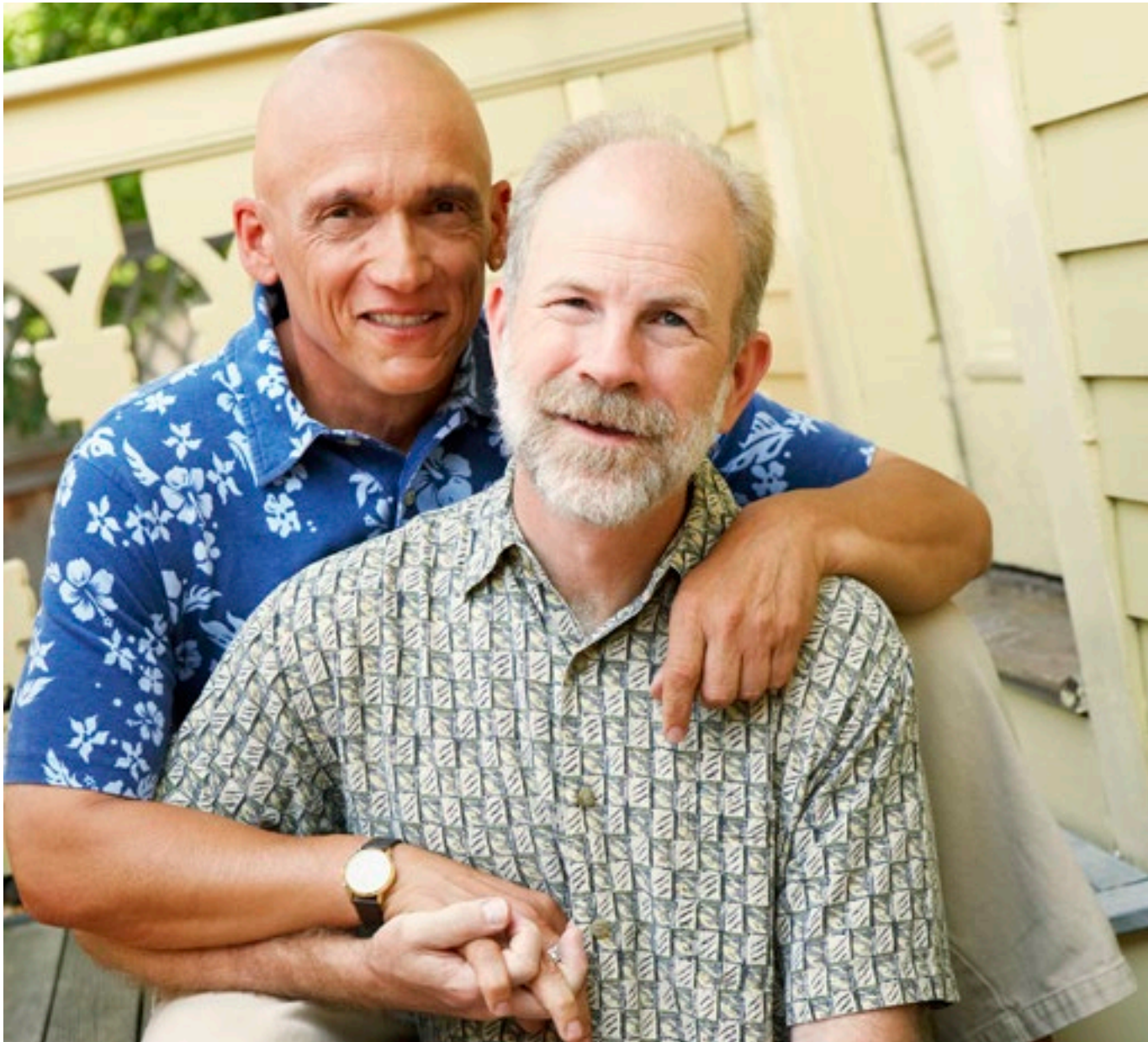
Biggest Risks for Older Americans

- Becoming a burden to family
- Loss of independence and control
- Not having access to quality care
- Not able to choose to remain in one's home
- Protecting income and assets to avoid welfare



**70% OF
SENIORS WILL
NEED SOME
FORM OF
HOME CARE!**





80% OF MATURE
AMERICANS
(65+) HAVE AT
LEAST ONE
CHRONIC
CONDITION¹!

¹Centers for Disease Control and Prevention. Healthy Aging at a Glance 2011.
<http://stacks.cdc.gov/view/cdc/22022>



Who Will Pay for Your Home Care Services?

- Meal Planning/Preparation
- Grocery Shopping
- Assistance With:
 - Dressing
 - Bathing
 - Toileting
- Light Housekeeping
- Laundry, and Changing Linens
- Accompany to Doctor's visits
- And More

BE PREPARED

- Your health can decline over your lifetime
- The need for care due to a chronic illness is increasing as you age¹
- Cost of care can impact your income, assets, and lifestyle
- You may need help with bathing, dressing, toileting, and other activities of daily living



¹DrabekJ, et al. Measuring the Need for Long-Term Services and Supports. ASPE Research Brief. Department of Health and Human Services. July 2015.

For as little as
\$1.00*/day, members
can have nationwide
home care coverage!



*Calculation based on a Monthly Base plan with Partner Discount, \$31.20 divided by 30 days



MISSION STATEMENT:

We designed the True Freedom Nationwide Home Care Plans with a commitment to serve mature Americans with dignity. Our clients have the “True Freedom” to choose, be in control, and age in the comfort of their homes.



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NATIONWIDE HOME CARE PLANS

What are we?

We are Service Contracts

We are Membership Based Like AAA

Our Benefits Provide Non-Medical In-Home Care Services

We are NOT insurance, so no medical underwriting

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NATIONWIDE HOME CARE PLANS



Exclusive 10% Member Discount
HOME CARE BENEFITS / CUSTOM CARE ASSISTANCE
24 Hours A Day / 7 Days A Week

12_2021

PLATINUM PLAN = 10,000 Lifetime hours
\$280,000* “current lifetime retail value”

Your cost \$0.21 per every lifetime retail value dollar **

GOLD PLAN = 6,000 lifetime hours
\$168,000* “current lifetime retail value”

Your cost \$0.16 per every lifetime retail value dollar **

SILVER PLAN = 3,000 lifetime hours
\$84,000* “current lifetime retail VALUE”

Your cost \$0.15 per every lifetime retail value dollar **

BRONZE PLAN = 1,500 lifetime hours
\$42,000* “current lifetime retail value”

Your cost \$0.14 per every lifetime retail value dollar **

BASE PLAN = 600 lifetime hours
\$16,800* “current lifetime retail value”

Your cost is \$0.12 per every lifetime retail value dollar**

* Genworth National Hourly Median Costs 2021 vs. 2023 (<https://www.genworth.com/aging-and-you/finances/cost-of-care.html>). Lifetime retail value automatically increases as the cost of care per hour rises
**Analysis based on partner annual enrollment pricing, 5 years of membership premium paid before activating services, plus the total premiums paid during usage years to exhaust the lifetime hours per plan using 5 hours per day, 5 days a week schedule.

5 Year Affinity Monthly Member Discount Summary

- Exclusive 10% Member Discount
- 10% Partner/Spouse Discount When Enrolling Together
- Up to 40% Loyalty Rewards Discount*

Affinity Monthly Single Member Discounted Cost						
YEAR	DISCOUNT	BASE	BRONZE	SILVER	GOLD	PLATINUM
		600 Hours	1500 Hours	3000 Hours	6000 Hours	10,000 Hours
	RETAIL	\$39.00	\$95.00	\$175.00	\$295.00	\$475.00
Year 1	10%	\$35.10	\$85.50	\$157.50	\$265.50	\$427.50
Year 2	20%	\$31.20	\$76.00	\$140.00	\$236.00	\$380.00
Year 3	30%	\$27.30	\$66.50	\$122.50	\$206.50	\$322.50
Year 4	40%	\$23.40	\$57.00	\$105.00	\$177.00	\$285.00
Year 5	50%	\$19.50	\$47.50	\$87.50	\$147.50	\$237.50

Affinity Monthly Member Enrolling with a Partner Discounted Cost						
YEAR	DISCOUNT	BASE	BRONZE	SILVER	GOLD	PLATINUM
		600 Hours	1500 Hours	3000 Hours	6000 Hours	10,000 Hours
	RETAIL	\$39.00	\$95.00	\$175.00	\$295.00	\$475.00
Year 1	20%	\$31.20	\$76.00	\$140.00	\$236.00	\$380.00
Year 2	30%	\$27.30	\$66.50	\$122.50	\$206.50	\$322.50
Year 3	40%	\$23.40	\$57.00	\$105.00	\$177.00	\$285.00
Year 4	50%	\$19.50	\$47.50	\$87.50	\$147.50	\$237.50
Year 5	60%	\$15.60	\$38.00	\$70.00	\$118.00	\$190.00

* Loyalty Rewards Discounts void once you activate services. The Exclusive 10% and 10% Partner/Spouse Discounts remain.

5 Year Affinity Annual Member Discount Summary

- Exclusive 10% Member Discount
- 5% Annual Discount
- 10% Partner/Spouse Discount When Enrolling Together
- Up to 40% Loyalty Rewards Discount*

Affinity Annual Single Member Discounted Cost						
YEAR	DISCOUNT	BASE	BRONZE	SILVER	GOLD	PLATINUM
		600 Hours	1500 Hours	3000 Hours	6000 Hours	10,000 Hours
	RETAIL	\$468.00	\$1,140.00	\$2,100.00	\$3,540.00	\$5,700.00
Year 1	15%	\$397.80	\$969.00	\$1,785.00	\$3,009.00	\$4,845.00
Year 2	25%	\$351.00	\$855.00	\$1,575.00	\$2,655.00	\$4,275.00
Year 3	35%	\$304.20	\$741.00	\$1,365.00	\$2,301.00	\$3,705.00
Year 4	45%	\$257.40	\$627.00	\$1,155.00	\$1,947.00	\$3,135.00
Year 5	55%	\$210.60	\$513.00	\$945.00	\$1,593.00	\$2,565.00
Year 5 Per Month		\$17.55	\$42.75	\$78.75	\$132.75	\$213.75

Affinity Annual Member Enrolling with a Partner Discounted Cost						
YEAR	DISCOUNT	BASE	BRONZE	SILVER	GOLD	PLATINUM
		600 Hours	1500 Hours	3000 Hours	6000 Hours	10,000 Hours
	RETAIL	\$468.00	\$1,140.00	\$2,100.00	\$3,540.00	\$5,700.00
Year 1	25%	\$351.00	\$855.00	\$1,575.00	\$2,655.00	\$4,275.00
Year 2	35%	\$304.20	\$741.00	\$1,365.00	\$2,301.00	\$3,705.00
Year 3	45%	\$257.40	\$627.00	\$1,155.00	\$1,947.00	\$3,135.00
Year 4	55%	\$210.60	\$513.00	\$945.00	\$1,593.00	\$2,565.00
Year 5	65%	\$163.80	\$399.00	\$735.00	\$1,239.00	\$1,995.00
Year 5 Per Month		\$13.65	\$33.25	\$61.25	\$103.25	\$166.25

* Loyalty Rewards Discounts void once you activate services. The Exclusive 10%, Annual 5%, and 10% Partner/Spouse Discounts remain.



Services Includes:

- Meal Planning/Preparation
- Grocery Shopping
- Assistance With:
 - Dressing
 - Bathing
 - Toileting
- Light Housekeeping
- Grocery Shopping
- Medication Reminders
- Laundry and Changing Linens
- Accompany to Doctor's visits
- And More

Network Home Care Agencies



We work with thousands of network home care agencies across the country



When You Need Care

- Call our toll-free number 888-245-9001
- Speak with a Care Coordinator
- Select Any Time Hours or Agency Hours
- Set your schedule
- Get the care you need within 72 business hours
- We take care of the rest for you

Non-Medical Home Care Service Hours Options

- ANYTIME HOURS
- AGENCY HOURS



ANYTIME HOURS

- Provided by a friend or a neighbor chosen by the member
- Service available
 - Any day of the week
 - Any hours including overnight
 - 24/7 live-in home care



AGENCY HOURS

- Provided by a Licensed and Insured Network Home Care Agency
- Service available
 - Monday thru Friday
 - Up to 5 hours a day
 - Between 9 am to 5 pm
 - No weekends
 - No holidays



Claim Payments

- **ANYTIME HOURS**

- Direct deposit payment to the Friend or Neighbor Caregiver
- Paid once a week on Fridays

- **AGENCY HOURS**

- Home Care Agency invoices True Freedom and NOT the member
- Invoices are paid once a week on Thursdays
- 3rd largest home care Franchise in the country said “True Freedom is the Gold standard in paying claims”¹




¹ <https://truefreedomhomecare.com/testimonials/>

Lifetime Benefit Hours Usage Explanation


Your Lifetime Hours are divided into 10 bundles of equal hours



You have access to your first bundle of hours after an initial 90-day waiting period from the effective date of contract. There is NO Elimination Period



After exhausting a bundle of hours, you will go into a 90-day rejuvenation period without coverage



After the rejuvenation period is over, your next bundle of hours will automatically reload

Lifetime Benefit Hours Usage Explanation

If you don't have the need for care, you can choose to save the new bundle of hours for the future



You must keep your membership paid up and in current status to have access to your hours



You can not share hours with a spouse/partner.



Service must be provided for the contracted member

Lifetime Benefit Hours Usage Explanation


You can take as long as you want to use any given bundle of hours



Every bundle of hours used, is followed by a 90-day rejuvenation period



Once you finish all 10 bundles (your lifetime benefit hours), your membership contract terminates



You will not be allowed to purchase another plan, so use your hours wisely

Are You Eligible To Enroll?

- Are you able to be left alone at home for a week or more and live independently at this time?
- Are you currently able to perform daily activities such as bathing, dressing, and transferring without assistance from anyone (including family members)?
- If you answer YES to both questions, you are eligible to enroll!



ENROLL TODAY!

Don't Wait Till You Need Care!

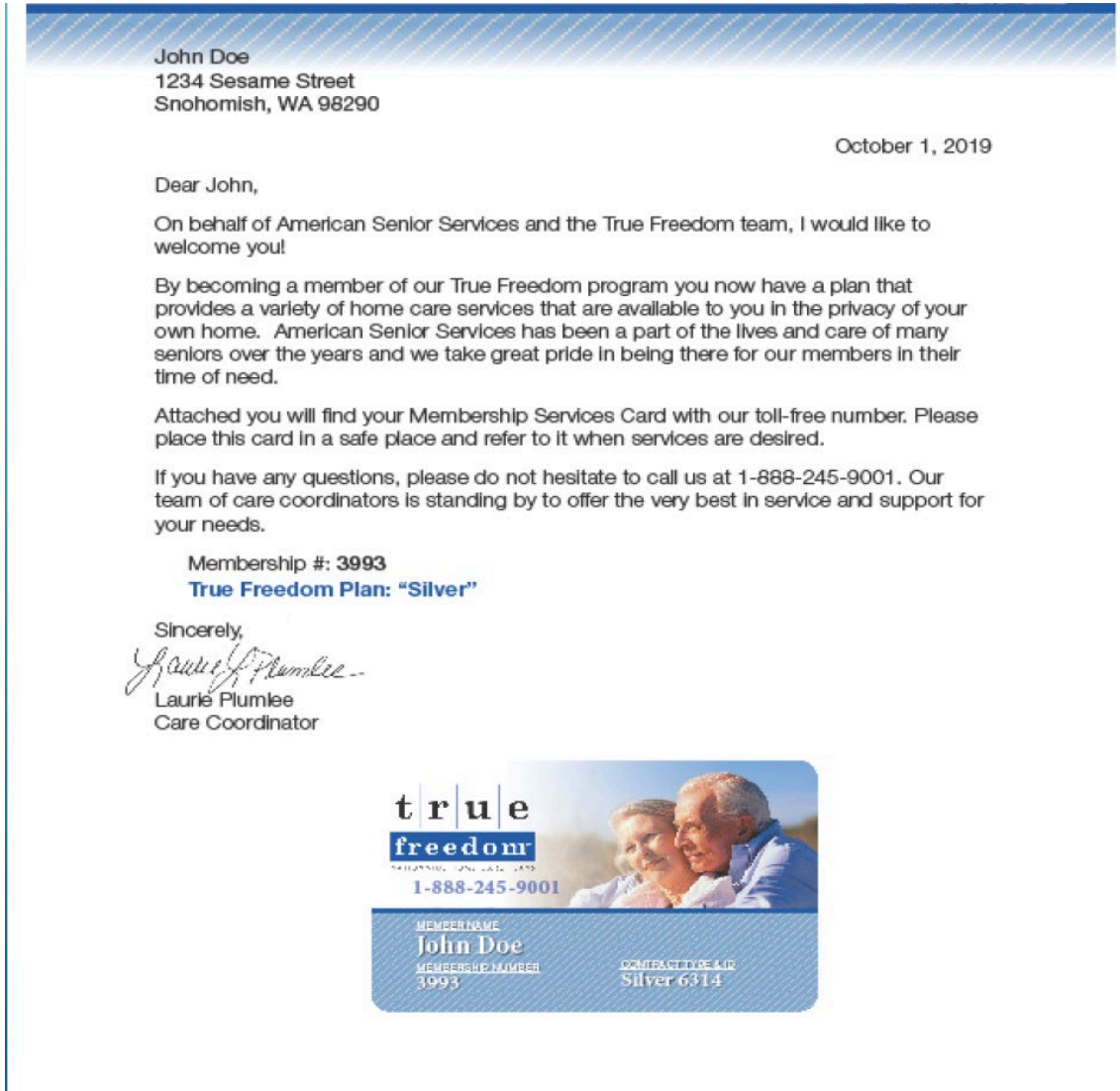
- Because you will NOT be eligible to purchase a True Freedom Plan!
- Especially if you do not have a traditional Long Term Care Policy in place
- Medicare does NOT cover Homemaker services, Custodial or personal care!



After Your Enrollment

You will receive the following:

- Your Field Issued Contract (enrollment application + a brochure) is your “policy”, which is emailed to you.
- A Welcome Letter with your ID card is mailed to you within 30 days after the enrollment.
- Reference the Terms & Conditions, Claims Policy for complete details*



*Terms & Conditions is attached to the enrollment application page and the Claims Policy is sent at activation of care

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www.truefreedomhomecare.com