

true freedom
NATIONWIDE HOME CARE PLANS

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HOME CARE SERVICE CONTRACTS

AGENCY | CUSTOM CARE ASSISTANCE

DAILY | OVERNIGHT SERVICE

NO AGE LIMIT

YOUR HOME CARE SERVICE PLANS

CUSTOM ASSISTANCE SOLUTIONS FOR YOUR FUTURE NEEDS

OUR COMPANY'S EVOLUTION IN HELPING SENIORS REMAIN AT HOME WITH FAMILY AS THEY AGE

According to Health and Human Services, 70% of seniors will need some form of home care in their lifetime. That is nearly three out of four of us.

Many seniors are under the impression that their traditional health care programs will also provide the desired services in the home such as meal preparation, grocery shopping, assistance with hygiene, dressing, grooming, overnight care, etc. Medicare, Medigap and most Medicare Advantage Plans are designed to cover hospital stays, doctor bills and some short-term skilled nursing. **Unfortunately, they do not cover the cost of everyday assistance in your own home.**

Long Term Care insurance is an option for such services, however this type of coverage is usually secured by individuals between the ages of 45 and 64 who are in better than average health. While your loved ones will have the best intentions to be there for you when an unexpected crisis arises, most are not prepared for the time, energy and the amount of work involved in caregiving and quickly become overwhelmed.

True Freedom Home Care Plans are the most viable and affordable alternative to traditional Long Term Care Insurance. Whenever the need for extra care becomes essential in the event of an unexpected injury, illness or dramatic change in health, our membership plans quickly coordinate and arrange assistance for our members in the privacy and comfort of their own home. Every day can bring an unexpected challenge into a senior's life, from a surge of infections during flu season, to trip and fall accidents and all of the medical occurrences that can befall a loved one at any moment. Home care requests and the increased cost of fulfilling these needs can become unprecedented. The good sense of having a True Freedom Home Care Plan in place will give members and their families the peace of mind, security and independence in being prepared as they move forward together.



ALL TRUE FREEDOM HOME CARE PLANS FEATURE:

- **FIELD ISSUE CONTRACT**
- **NO MEDICAL UNDERWRITING**
- **DISCOUNT REWARD FOR NON-USE**
- **NATIONWIDE AGENCY NETWORK**
- **EMERGENCY CARE BENEFIT**
- **HOME CARE SERVICE PORTABILITY**

OUR PLANS CAN ARRANGE FOR
7 DAYS A WEEK OR OVERNIGHT CARE
IN THE COMFORT OF YOUR HOME.

TRUE FREEDOM PLANS ARE SERVICE CONTRACTS, **NOT** INSURANCE.

TRUE FREEDOM NATIONWIDE HOME CARE PLANS

SERVICE CONTRACTS TO PROVIDE URGENT HOME CARE ASSISTANCE FOR SENIORS

PLATINUM PLAN

10,000 LIFETIME MEMBERSHIP HOURS
(TEN 1000 HOUR SEGMENTS)

CURRENT LIFETIME RETAIL VALUE:

* BETWEEN \$250,000 TO \$400,000 OR MORE

GOLD PLAN

6,000 LIFETIME MEMBERSHIP HOURS
(TEN 600 HOUR SEGMENTS)

CURRENT LIFETIME RETAIL VALUE:

* BETWEEN \$150,000 TO \$240,000 OR MORE

SILVER PLAN

3,000 LIFETIME MEMBERSHIP HOURS
(TEN 300 HOUR SEGMENTS)

CURRENT LIFETIME RETAIL VALUE:

* BETWEEN \$75,000 TO \$120,000 OR MORE

BRONZE PLAN

1,500 LIFETIME MEMBERSHIP HOURS
(TEN 150 HOUR SEGMENTS)

CURRENT LIFETIME RETAIL VALUE:

* BETWEEN \$37,500 TO \$60,000 OR MORE



SUITABILITY STANDARD FOR ENROLLMENT:

A True Freedom Plan must be secured BEFORE an individual needs or is receiving any home care. Members must be fully able to live independently and perform all daily tasks (walking, dressing, bathing, toileting, meal preparation, grocery shopping, running errands, transportation) without assistance. Members should not be experiencing or already diagnosed with a progressive condition affecting their cognitive, physical or mental capabilities.

AGENCY AND ANYTIME SERVICES DURING ESSENTIAL CARE INCLUDE:

- MEAL PLANNING / PREPARATION
- ASSISTANCE WITH DRESSING
- ASSISTANCE WITH BATHING, GROOMING, TOILETING AND HYGIENE
- LAUNDRY, IRONING AND CHANGING LINENS
- GROCERY SHOPPING
- LIGHT HOUSEKEEPING DURING URGENT CARE
- MONITOR DIET AND FOOD EXPIRATIONS
- MEDICATION AND HYDRATION REMINDERS
- ACCOMPANY TO PLACE OF WORSHIP, DOCTORS APPOINTMENTS, ERRANDS AND MORE**

* The value of the "Lifetime Membership Hours" for each plan are determined from current national retail averages ranging between \$25.00 to \$40.00 per hour (based on geographic location) for non-medical home care assistance from a licensed home care agency. All plan hours are divided into ten equal segments separated by 90-day reset periods that total the Lifetime Membership Hours of a chosen level contract. Multiple segments can be accessed in a single contract year within the parameters of the plan. Benefits are limited to \$150.00 a day.

** This service is only available through Anytime Hours assistance. A friend or neighbor may accompany you during transport, pending prior approval from ASSI.

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TRUE FREEDOM NATIONWIDE HOME CARE PLANS

HOME CARE SERVICE HOURS

The True Freedom Home Care includes 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 (compensated minimum wage +) to provide their home care services (it cannot be a family member/relative or someone living in the same household.) All home care service must be authorized and arranged by the Customer Care Coordinators at American Senior Services Inc.

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.

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.

AGENCY HOME CARE SERVICE HOURS AND ANYTIME HOME CARE SERVICE HOURS CANNOT BE UTILIZED IN THE SAME DAY.

WHEN THE NEED FOR ASSISTANCE BECOMES ESSENTIAL, JUST CALL THE TOLL-FREE SERVICE NUMBER:

1-888-245-9001

TRUE FREEDOM HOME CARE BUILT-IN DISCOUNT TRUE FREEDOM DISCOUNT REWARD PROGRAM

Because seniors have the foresight to secure a True Freedom Plan as a future strategy to age in the comfort of their own home, members will earn a 10% discount upon the anniversary and renewal of their plan for each year that no home care hours have been utilized.

| BRONZE PLAN / 1,500 HRS | SILVER PLAN / 3,000 HRS | GOLD PLAN / 6,000 HRS | PLATINUM PLAN / 10,000 HRS |
|--------------------------------|--------------------------------|------------------------------|-----------------------------------|
| YEAR 1: \$95.00 A MONTH | YEAR 1: \$175.00 A MONTH | YEAR 1: \$295.00 A MONTH | YEAR 1: \$475.00 A MONTH |
| YEAR 2: \$85.50 A MONTH | YEAR 2: \$157.50 A MONTH | YEAR 2: \$265.50 A MONTH | YEAR 2: \$427.50 A MONTH |
| YEAR 3: \$76.00 A MONTH | YEAR 3: \$140.00 A MONTH | YEAR 3: \$236.00 A MONTH | YEAR 3: \$380.00 A MONTH |
| YEAR 4: \$66.50 A MONTH | YEAR 4: \$122.50 A MONTH | YEAR 4: \$206.50 A MONTH | YEAR 4: \$322.50 A MONTH |
| YEAR 5: \$57.00 A MONTH | YEAR 5: \$105.00 A MONTH | YEAR 5: \$177.00 A MONTH | YEAR 5: \$285.00 A MONTH |

The discounted rate of maintaining your plan will peak at 40% and remain at that level, up until the member initially calls in for service. This cumulative saving strategy rewards members for keeping their homecare plan in place, significantly lowering their costs of maintaining their plan over time while ensuring help will be there when you need it. Additional discounts for making annual payments or enrolling with a spouse/partner are granted in addition to the non-use reward.

REFERENCE THE TERMS AND CONDITIONS FOR COMPLETE DETAILS.

SEE ENDORSEMENTS AND TESTIMONIALS ON OUR OFFICIAL WEBSITE AT WWW.TRUEFREEDOMHOMECARE.COM

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**NATIONAL ASSOCIATION OF
INSURANCE AND FINANCIAL ADVISORS**

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November 19, 2019

Eric Ley, LUTCF®
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Confirmation Letter

This is to confirm that after satisfying the educational, ethical, and experience requirements established by the Board of Trustees of The American College and the National Association of Insurance and Financial Advisors (NAIFA), Eric Ley, LUTCF®, was awarded the right to use the following designation.

| Designation | Year Conferred |
|---|-----------------------|
| Life Underwriter Training Council Fellow (LUTCF®) | 1990 |

This designation does not expire. There are no ongoing fees or other requirements that must be met in order to maintain this designation.

Sincerely,

A handwritten signature in black ink that reads "Tara Laptew".

Tara Laptew
Marketing & Program Manager - Professional Development & Education

Call or Text Eric @ (614) 285-2387
Email: EricLeyIns@aol.com

National Producer # 2772743

true 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.

Eric Ley, LUTCF
Representative (Please Print)
OH-165 (Rep ID)

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Phone Date
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