



### Representative True Freedom Premier Plans Synopsis

**The idea behind the True Freedom Premier Plans is very simple: Members buy a specific plan that will secure access to homecare service hours to utilize for future health challenges they encounter, giving members the greater opportunity to stay in the comfort of their homes as they age, ranging from 1,500 to 10,000 hours.** The value of those plan hours will continue to rise automatically with the cost of homecare over time. But in the period of time before homecare assistance is needed, **the cost of maintaining the plan decreases 10% a year for the first 4 years as long as no homecare service is utilized.** Plans will remain at a 40% discounted rate starting in year 5 and beyond up until the member chooses to access their initial homecare hours. At that point, the service contract fee reverts to the original amount and remains at that level for the rest of the membership. It's for this reason that members put off accessing their hours until assistance becomes essential, much like traditional homecare insurance. Once homecare services are needed, all the member does is call our toll-free number and assistance is scheduled and in place within 24 to 72 hours. No claim forms, health triggers or doctor's reports required to receive service.

### Use Of Hours

The service hours of a True Freedom Premier Plan are divided into ten equal "bundles" that total the Lifetime Membership Hours of a chosen level contract, which are: Bronze - 1500 hours, Silver - 3000 hours, Gold - 6000 hours and Platinum - 10,000 hours. Regardless of if a member started to access service hours in the 1<sup>st</sup> year or 4<sup>th</sup> year, they would begin using the hours in the initial bundle (Bronze - 150 hours, Silver 300 hours, Gold - 600 hours & Platinum - 1000 hours.) The hours can be utilized as quickly or as slowly as desired. Once the hours in a bundle have been used, the member enters a 90-day Rejuvenation Period during which time the homecare services of their plan are suspended. But on the 91st day, the member would have full access to their next bundle of hours to utilize as quickly or as slowly as needed. This cycle would repeat until the member has utilized the 10 bundles of their plan, at which point their membership will have come to a conclusion. Multiple bundles can be utilized in a single calendar year within the parameters of the plan. (As part of a Representative's partnership with American Senior Services Inc., please remember that all comp/commission/renewal is suspended during any month(s) a member utilizes their homecare services.)

### Membership Suitability

**The only suitability standard for enrollment into a True Freedom Premier Plan is that prospective member cannot be currently in need of, or currently receiving homecare service or assistance (including from family members) at the time of enrollment.** If a prospective member needs or is receiving any of the benefits as described in the True Freedom Premier Plan brochure, they would not be a suitable enrollment. If the intent is to purchase a plan, then begin using the benefits shortly after the 90-day good standing period based on a senior's current condition at enrollment, that would not be a suitable enrollment. Representatives should understand that True Freedom Plans are an alternative to traditional Long Term Care insurance and should be marketed as a plan of protection for the future that needs to be secured BEFORE a senior is in need of home care assistance.

As ASSI begins its second decade in business, we have helped thousands of seniors stay in the comfort of their homes longer than they believed possible as they aged, and saving money while doing so through this unique home care service contract. One sudden health occurrence can alter a Senior's suitability for membership. When you take into account that statistically, the #1 reason a senior needs assistance is from a trip and fall accident in the home, along with the rising cost of homecare assistance, the good sense of having a True Freedom Premier Plan will give members and their families the peace of mind, security and independence in being prepared as they move forward together.

**For any questions, please Marketing and Training Director Scott Gross at 1-888-245-9001.**