

Franchise Program

Helping Seniors One at a Time SM



Ask-Carol Franchising LLC
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Franchise Sales Disclaimer: This information is not intended as an offer to sell, or the solicitation of an offer to buy, a franchise. It is for informational purposes only. Ask-Carol! franchises will not be sold to any resident of any state until the offering has been exempted from the requirements of, or duly registered in and declared effective by, such state and the required Franchise Disclosure Document (if any) has been delivered to the prospective franchisee before the sale in compliance with applicable law. Ask-Carol Franchising LLC, 788 Shrewsbury Avenue, Tinton Falls, NJ 07724, tel.732-200-1311.



Industry Growth

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The age 65+ population will nearly double in the next twenty years, and their adult children will be faced with caring for them and making difficult decisions. Assisted living has become one of the most popular options.

One million seniors currently reside in over 30,000 assisted living facilities generating \$37 billion revenue. This will increase rapidly in future years.

A healthier aging population creates a greater need for assisted living facilities, while the need for the more expensive skilled nursing homes is stable or declining. Assisted living residents have their own apartments, along with their furniture and treasured possessions. Living with their peers, it offers a great quality of life.

Home care is expensive and for short-term use. Living at home is no bargain, and it isn't fun either. Seniors with home care may have four or more caregivers during the week. Those with dementia can't even remember them from one visit to the next. And there is no socialization or on-site medical treatment.

Ask-Carol! helps families navigate the once-in-a-lifetime complexities of finding safe and appropriate housing for elderly parents who can no longer receive adequate care at home or from their children.

Families receive free assistance from our Certified Senior Advisors (CSAs) who research the appropriate facilities and help each family decide which is right.

We are embraced by the assisted living industry because of the high quality and cost effectiveness of our referrals.

Nearly all assisted living facilities have rooms to fill beyond the capability of their internal marketing and sales programs. We help them meet their quotas, and they love us for that.

We are paid by the facilities for qualified referrals that result in a placement. Some placements are made in days.

For more information contact our Franchise Development Director, Bill Shockley, at 732-200-1311 or bshockley@ask-carol.biz



All About Ask-Carol!

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Our business is Assisted Living and no other. We know the assisted living business inside and out and are considered industry experts, working with families who need senior care. We're based on the Jersey Shore about thirty miles south of New York City.

We have referral contracts with over 1,000 facilities around the country. We work with major Assisted Living brands such as Sunrise, Emeritus, Brookdale, and Atria plus regional brands including Brandywine, Spring Hills, and more. We also work with many independent facilities.

Over the past four years, Ask-Carol! has become one of the most trusted referral agencies in the country. You can read Carol's Story at our website, www.ask-carol.com to learn more.

We accept no advertising by facilities. Unlike others, we do not pressure facilities to advertise with us; therefore we can be independent and make our placements in the right facility for each client.

There is no list of facilities at our website. Every family is different, and we work hard to find exactly the right facility for a loved one. You don't do that from a list, but from knowledge, experience, and caring.

The Ask-Carol! Franchising Program was launched in 2014 by Carol and Bill Shockley, to extend our unique approach to assisted living referrals beyond our original service areas and give others a business opportunity.

Over the next five years we plan to offer Franchises in nearly all states east of the Mississippi, where permitted by state laws and regulations. We are offering both Franchises and Master Franchises to qualified persons.

We have very high standards. All of our Franchisees will become Certified Senior Advisors. Many will have a healthcare background, though it is not required. What is required is a high degree of empathy.

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Carol's Story

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As told to the Asbury Park Press

I'm a girl from New York City who attended public and private schools, moved with my parents to Tinton Falls when they retired, went to college, got a job, met a guy, got engaged, quit my job, married, had two kids and for the next 35 years was a stay-at-home mom, helping my husband part-time with his business. I was never interested in a career.

Several years ago, my mom fell and broke a hip. After surgery, she went to a nursing home for rehabilitation and three months later they said she was ready for discharge. She wanted to return to her apartment, so I hired live-in help. It didn't work.

A nurse suggested assisted living and I began checking out communities in the area. It seemed expensive, and all my mom had was Social Security and a small pension, so I started looking for help.

After lots of visits I found what I thought was the right place for her. I later learned that she could be eligible for a Veterans Affairs survivor's pension, and filed the complex application. After six months, the VA "lost" it. I called U.S. Rep. Rush Holt's office for help and in two weeks the paperwork was "found" and the pension was approved, with back payments!

Next, I took on the responsibility for my Mom's boyfriend. He had only Social Security, so I looked for help and found it in Medicaid. I put him in assisted living with her.

Then the recession hit and our retirement fund dropped. I wanted to rebuild our savings, and I had learned a lot about assisted living. I was asked by the administrator at the facility where I had placed my mom if I would be interested in providing referrals. I agreed. With no entrepreneurial experience, I started a website, named my business *Ask-Carol!* and placed a Google ad reaching out to families in New Jersey who needed help finding and affording assisted living.

I offered my help for free (and still do). If one of my clients selects a community that I recommend, I receive a referral fee from the community. If not, I get nothing but the satisfaction of knowing that I helped a family through a difficult time.

It's been a good feeling to know that I can still make a contribution not just to our own finances, but also to families who are in a panic and need someone to help. Now, I am hooked on my new career. Who would have thought it?



We Are Different and Better

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Ask any assisted living community that receives referrals from *Ask-Carol!* and other referral agencies this: "Whose referrals are best?" Nearly all will say it's Ask-Carol!

That doesn't surprise us because right from the beginning we were determined to create a different culture, not just with our clients, but with our facilities. We don't want to waste time with referrals that have no chance of becoming residents.

First, we do not hire salespeople and repackage them as "Advisors." Everyone associated with Ask-Carol! has either healthcare experience, has dealt with their own parents, or will achieve the designation of Certified Senior Advisor.

Second, we personally interview by phone every person who requests help. If we aren't able to interview them, we don't refer them. Period.

Typically the interview will last up to an hour. We don't start with a sales pitch; instead we simply say four words (sorry, that's our secret sauce!). Within the first half hour we will learn about the family, the potential resident, the issues, and the finances. Then we will discuss assisted living to help them decide if it is appropriate.

Next, we take the results of the interview and do an initial screening for appropriate facilities. Usually the result will be a list of about six facilities that appear to be a reasonable match to the needs of our client. We look at location, Medicaid policy, religious preferences, pets, affordability, and other factors.

Then we create a 'short list' of three or four facilities. That is followed by emails or phone calls to the facilities to check availability of appropriate apartments.

We email the short list of the selected facilities to our client with individual and personal assessments of the strengths and weaknesses of each facility. We take into account friendliness of the facilities, response time, and other personal factors that make a difference. We call the client to discuss the list and ask permission to give their contact info to the selected facilities. Privacy is a big deal to us.

We help the family with guilt issues, advise them how to get a reluctant Mom or Dad into assisted living, and refer them to an elder law attorney, to the Medicaid office, VA, or whatever is necessary to make the family comfortable.

The responses we get from our clients are amazing: "You've become like part of the family" is the most common one. The responses we get from our facilities are equally amazing: "We contact your referrals immediately because we know they are good ones" is one we hear.

You can be a part of this. Call Bill Shockley, our Franchise Development Director, at 732-200-1311, bshockley@ask-carol.biz.





What's Your Story?

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Franchise owners come from all walks of life. There is no single description. Some have prior entrepreneurial experience and some do not. Some are active in the work force and some are retired. Some have experience in the Franchise field of interest and some do not. All want a change.

Which are you, and what do you want to change about your life? That's the first question you must ask yourself.

Are you looking for more money? More independence? More time for yourself and your family? Are you tired of someone telling you what to do or when to do it? Do you need security for the future? Do you feel undervalued?

You may be a candidate for a Franchise, but don't think for a minute that it is the automatic road to riches. It requires dedication, hard work, a willingness to learn and follow those who have been successful, and, yes, some investment.

Do you have a dream and a goal? Having a dream is great but you need specific goals. Someone once said that if you don't have a goal, you'll never know when you have reached it. If you haven't set goals this is the right time to do it.

Do you enjoy helping people? There are large differences among Franchises. Some are people-oriented, and some are not. If you are a loner, healthcare isn't for you. If you want to help seniors improve their lives, it might be just right.

Did you know the senior industry is one of the fastest growing? The population of seniors over 65 will double over the next twenty years. Where will they live? Do you want to help them find a place and get paid for it?

Do you want to be on call 24/7? Some healthcare Franchises require you to be available day and night, fifty two weeks a year. Is that what you want, or do you want a more normal life? We operate on more normal hours.

Do you have someone to partner with? Unless you join a personal service professional Franchise, it can be tough to be alone. If your spouse is interested in helping, or at least supportive, you may have a better chance at success.

Discuss these topics with your Ask-Carol! Franchise Development Director, Bill Shockley, 732-200-1311, bshockley@ask-carol.biz and find out if you are a good match for healthcare and for our company. If so, we would love for you to join us.



How Much Can I Make?

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This is a very good question, and we hear it often, but we aren't permitted by law to make individual projections. Everyone is different, and your results will depend on many factors, including the resources and effort that you put into your *Ask-Carol!* business.

The information below may be of help in forming your own projections.*

About one million seniors live in over 30,000 Assisted Living Facilities¹ in the U.S., and currently about a half million move in every year²

About eight hundred seniors will move into the Assisted Living Facilities in an average *Ask-Carol!* Franchise Territory each year³, and this is growing – the 85+ population will double over the next twenty years⁴

The average cost of assisted living in the major Northeastern states (Virginia, Maryland, Delaware, New Jersey, Pennsylvania, New York, Massachusetts, and Connecticut) is \$4,472 per month⁵

Assisted Living Facilities typically pay a commission of 50-100%⁶ of the first month's rent and care

The average commission in the Northeast per move-in may therefore range from \$2,236 - \$4,472. Your income will depend on the commission rate for each placement and the number of placements that you make into assisted living facilities

Are you ready? Call our Franchise Development Director, Bill Shockley, at 732-200-1311 or email bshockley@ask-carol.biz.

*This information is from sources believed to be reliable, but do your own investigation of the facilities, expected move-ins, rates, and commissions in the Franchise Territory that you are considering, as they can vary from the averages shown. See reverse side for footnotes.



Footnotes

¹Small Business Development Clearing House, 2010, "Assisted Living Facilities" by Jesse Ortiz

²Based on average length of stay in Assisted Living Facilities of 25 months cited by MetLife press release, "Long Term Care Costs Rise Again", 2011.

³Based on a 2010 U.S. population of 308,745,538 (U.S. Bureau of the Census), and an average *Ask-Carol!* Franchise Territory population of 500,000

⁴U.S. Bureau of the Census. "Projections of the Population by Age and Sex for the United States: 2010 to 2050 (NP2008-T12)"

⁵Genworth Financial, Inc. "2013 Cost of Care Survey"

⁶Sacramento Business Journal, September 7, 2012, "Assisted living, referral services grow in region" by Kathy Robertson

Six Steps to Your Franchise

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Exploration. In our first conversation, we'll discuss your goals and ours to see if we are a possible fit. We are looking for Franchisees committed to achieving success and who won't be satisfied until they have obtained it. You will be looking for the right opportunity to fulfill your dreams of independence, financial rewards, stature among your family and peers, and more. If we are on the same page, then it's on to the next step.

Documentation. We are required by the Federal Trade Commission and by some states to provide you with a Financial Disclosure Document, often called an FDD. Here you will find information about our background, experience, fees, and other important information. You will see a breakdown of your expected costs of starting your business. Included with the FDD is our Franchise Agreement which spells out our responsibilities to each other. We will ask you for permission to access your credit and your background.

Meeting. Next we'll meet at our corporate office in Tinton Falls, NJ, so that you can meet our founder and CEO, Carol Shockley. We'll get to know each other better to make sure that a Franchise is right for both of us. After all, we will be working together for a long time!

Sign the Franchise Agreement. If all has gone well up to this point, we will ask you to sign our Franchise Agreement and make a deposit on your Franchise fee. Note that by law, you must have received and read our FDD at least ten days prior to signing the Franchise Agreement. Once you have selected your territory and both of us have signed the agreement, we are ready to begin the process of creating your Franchise!

Planning and Training. At this point the excitement and work begin. You will receive your confidential Operations Manual, a detailed instruction book on how to create and operate your Franchise. But that is just the beginning. We will start your training program, which will consist of sessions both at our offices and yours to ensure that you are ready.

Ready, Set, Go! As important as the launch is, it's what you do in the days and weeks after launch that will establish your success. This won't be the time for a vacation! We will be working together regularly, reviewing your successes and not-quite successes to fine tune your business. There will be more training, some of it online through self-study and/or webinars.

Are you ready to start? Call our Franchise Development Director, Bill Shockley, at 732-200-1311 or email bshockley@ask-carol.biz to get the ball rolling.



Do I Need a Franchise?

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Do you have industry experience? Have you worked with seniors? If so you may be thinking that you really don't need a franchise to start a referral business and earn a high income. Well, it's true that Carol did it herself (there weren't any franchises then), and it's also true that it took her two years to get established. Here's why you don't want to attempt it yourself:

You will need facilities. Today, almost none of the major facilities are signing new referral agreements. In fact, most have reduced the number of referral agencies they work with to a few, such as *Ask-Carol!* which have a history of providing results and a solid reputation. We have agreements covering over 1,000 facilities nationwide, and many more regional and local ones.

You will need a facility database. Once you have facility contracts you will need a current database with all the facility information so that you can make informed decisions on which facilities to refer to a client.

You will need a client database. You must track every piece of information, every email, every phone call, and every facility you refer your clients to.

You will need a 'system.' A system is the process that you will follow every day to maintain control of your clients and facilities. You will be working with up to fifty families at a time, each in a different stage of progress toward placement. This is not a database, it is your business bible of how to do the business and make money at it. We call it the Operations Manual.

You will need training. This is not a business for on-the-job, trial-and-error training. You can waste months learning the ropes of dealing with facilities and clients, and, of course, closing deals between them. As often said, there's an art to the deal.

You will need promotion. Every business has to get its name out through advertising and promotion. You can waste thousands of dollars experimenting.

And much more. Add it all up and you will see why you need a franchise and why you need to learn from those who have already been successful.

