TLC Marketing Summary May 6, 2003

Tender Loving Care Services, Inc. is the marketing division of Homeward Bound Services, Inc. Below are reasons why T.L.C Services, Inc (TLC) is ideal for the elderly and persons facing partial incapacitation, and why it is a powerful service that can help people while fairly compensating the TLC Representative. Many non-qualifying LTC prospects qualify for TLC.

- TLC is an intermediary service between a bonded home care service and a TLC client.
- BBB member since start of business in 1998.
- There are no fees to market TLC.
- TLC has not charged for literature or supplies when ordered in moderation.
- You buy business cards if you desire (approved by TLC).
- Very reasonable TLC plan pricing.
- No age limit for prospect.
- Only terminally ill, in nursing home, or in hospital disqualifies.
- Only bonded professional home care entities are providers.
- Simple one page application.
- Pay with check or credit card.
- Payment is always to: Homeward Bound Services, Inc., If monthly, two months payment on credit card
 or check allows account set up completion time. Please include voided check if bank draft.
- Pay monthly, quarterly, semi-annual, annual, (biannual-10% discount, triennial-20% discount).
- Completed TLC applications with payment, customer evaluation form and visitation form delivered to: Homeward Bound Services, Inc., 699 Burmont Road, P. O. Box 1022, Drexel Hill, PA 19026
- (For first sale FedEx, pre-addressed envelope included, otherwise prepaid envelope included.)
- New clients have 10 days to cancel.
- Plans guaranteed renewable (age category maintained with continued renewal).
- Classification upgrade with pre-existing condition improvement.
- Exhausted benefit hours restored after12 month waiting period.
- Refund prorated for current unused benefit by passed client.
- When the completed application, payment and information is received by the home office, the new
 client is telephoned by the home office to be thanked and advised that the application was received.
 The home office then delivers to the new client home care contract, service and contact instruction
 packet.
- TLC arranges the home care provider and has good service.
- · A Trust holds TLC client benefit dollars.
- TLC pays home care provider to travel one hour to clients out of urban areas.
- TLC Representative must be professional.
- An insurance license is not required for the TLC Representative. TLC is marketable in all states except SD, MN & WI. Those states are in process. TLC is not multi-level.
- TLC Representative paid 30% on new business in 10 days, monthly on renewals.
- 10% renewal commission after one year.
- TLC training meetings once a month-no charge.
- 800 numbers for Representative and customer questions and a customer service person answers the phone.
- TLC provides TLC Representative E&O insurance at no charge.

Sales point: A TLC plan can assist one's estate to survive to probate, can allow one's spouse to maintain living conditions, and assist the TLC client to live with integrity at home.

Close question: Would you prefer to go to a nursing home or stay home with a TLC plan?

TLC is particular about who markets TLC plans. Professionalism and integrity are required. Representatives through Ken Wheeler receive a TLC IBC (Internet Business Card - see example www.1exec.com/Dixie.htm). You may see Ken's TLC Internet Business Card info at www.1exec.com/TLC.htm. Marketers interested in being a TLC Representative can go to www.1exec.com/TLC-rep.htm. The TLC web site is www.tlcservicesinc.com. TLC Business Cards, Letterheads, Envelopes, Name Tags and Banners: Contact Ken Wheeler

Thank you

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