



Memorandum of Understanding Between 54Freedom Enroller & 54Freedom

This document will serve as a Memo of Understanding between 54Freedom and 54Freedom enroller of our products and services. This is the only agreement that is in-force between 54Freedom and the enroller of the products.

The start date will be as dated below:

- Enroller will only be enrolling individuals into 54Freedom group products, no sales of insurance products will occur. Enroller agrees to follow company guidelines and policies.
- Enroller will be an independent contractor to 54Freedom and 54Freedom will not pay any salary nor be responsible for their health insurance, liability insurance or other benefits.
- Enroller will be responsible for reporting to 54Freedom the names of individuals that they are actively trying to enroll so their sales can be credited correctly.
- Enroller will receive \$50 for every successful enrollment into AD&D \$99 50gig vault. Enroller will receive \$10 for every \$35 Individual Freedom Plan and \$20 for every \$54 Family Freedom Plan.
- 54Freedom has the right to terminate this agreement at any time.

54Freedom is excited to work with you and believe we can have a successful venture together. Please feel a part of the team and don't hesitate to contact us for any of your needs.

To accept our memorandum of understanding please provide your name, email address and telephone number to our office.

You can also agree online by typing your name in our online agreement @ www.54freedom.com/jobs/

Name: _____ Phone Number: _____ Email: _____

Email: info@54freedom.com

Telephone: 877-341-3342

Fax: 315-655-4784

Toll-free: 877-341-3342

54Freedom.com

info@54freedom.com



How to Make Money with 54Freedom

At 54Freedom we market our products to associations, affinity networks and employer groups. We are offering you a chance to be a part of our team, which means marketing and enrolling individuals into one of our many packages. All enrollments can occur on our website or on paper (which you fax to us). For every individual you enroll into our product packages you will receive between \$10 and \$50 depending upon the package selected. These success fees are exactly the same as we provide to associations or employer groups, but we pay them directly to you. We also encourage you to introduce our firm and marketing model to associations and affinity groups in your area that are interested in our firm's mission and products (look for support groups, Church groups and disability associations which can all provide tremendous opportunities for you to increase your success fees and reach a wider audience). We also encourage you to bring us additional enrollers or other marketing ideas.

Your fastest path to success is to market and network 54Freedom and its products to your friends, family and associates as well as to your support groups. The more people you can talk to about the different product packages the more opportunities you will have to be successful. You need to enroll individuals into one of the various packages we have available on our website. Remember if you are having trouble explaining the different products we offer - we are only a phone call or email away.

Here are some tips to get you started:

- To accept our memorandum of understanding please provide your name, email address and telephone number. This can be completed online, by email: info@54freedom.com , telephone: 877-341-3342 or fax: 315-655-4784.
- Visit [54Freedom.com](http://54freedom.com) to review the products and register at [54FreedomAssociation.com](http://54freedom.com)
- Our best product is the \$110 package, we encourage you to purchase one yourself, which includes: \$54,000 in Accidental Death & Dismemberment insurance. Over the course of 12 months you get 2x more back in refunds than you paid
Website link: <http://members.54freedom.com/plan-view.php?id=13>
- If someone cannot afford the \$110 annual premium, we offer an option to pay monthly. We also have the \$35/\$54 Freedom Plans that include \$10,000 in AD benefits, a discount pharmacy card and our Financial Primer book
- If an individual tells you they have insurance ask them to purchase for spouse or dependents
- If someone has objections to enroll ask them more questions about these objections
- If an individual is not interested ask them for a referral or name of one of their friends or family members
- If someone is earning income and disabled show them our Disability Income Policy for the disabled

Please don't hesitate to contact us if you have any questions or need help enrolling an individual. The disability demographic (54 million people) is one of the largest markets in the US. And don't forget - our products are appropriate for the non-disability community as well.

\$110 AD&D Insurance

- \$54,000 Accidental Death and Dismemberment Insurance (underwritten by Lloyd's).
- Coverage available to \$270,000.
- Guarantee Issue to eligible Association members and employees.
- Credit cards and checks accepted.
- Program runs for 12 months.

\$100 (\$125 Family) \$10,000 Accidental Death Benefit

- \$10,000 payable tax free to beneficiary upon accidental death.
- Family plan available for each member of family.
- Guarantee issue to individuals.
- Pharmacy discount card accepted at all major pharmacies.
- Travel, entertainment and dining discounts.
- Program runs for 12 months.

\$99 50GB Digital Vault

- Safe, easy upload of digital files of your valuable personal/family/business records
- 50 Gig storage capacity
- Utilize multiple computers in different locations
- 24/7/365, secure access world-wide from any Web-enabled device
- Automatically back-up & protect your digital assets so you can recover from loss
- Share files easily and securely with family, friends, business associates, etc.



(Enrollment Form)

Purchase \$54,000 AD&D* Insurance for \$110*

*(Accidental Death & Dismemberment)

Call Toll Free 877-341-3342

- 24 hour coverage provided.
- Guarantee Issue to eligible Association members and employees.
 - Underwritten by Lloyd's of London.
 - Credit cards and checks accepted.
 - Easy enrollment through website or mail.
 - Program runs for 12 months.

Package Level	Total Cost of Package	AD&D Benefit
1	\$110.00	\$54,000
2	\$175.00	\$108,000
3	\$270.00	\$162,000
4	\$310.00	\$216,000
5	\$350.00	\$270,000



Call Toll Free 877-341-3342

Name (please print): _____

Street Address: _____

City State Zip: _____

Telephone #: _____ email: _____

Date of Birth: _____

Name of Beneficiary: _____

Relationship to Beneficiary: _____

Credit Card #: _____

Expiration Date: _____ CSC 3 or 4 digit code: _____

Affiliated Association: _____

Signature: _____

By signing this agreement, I understand that I am enrolled in the 54 Freedom Association. My membership benefits were explained to me and a copy of those benefits is available at www.54freedomassociation.com. Sample policy and exclusions may be found at www.54freedom.com (L058061-FL)

FAX 315-655-4784

- **ARE YOU AWARE THAT**
- A fatal injury every 5 minutes—disabling injury every 1.5 seconds.
- 1 in 5 will be disabled for one year or more before age 65.
- Women 25 and 65 are more likely than men to become disabled for more than 90 days.
- American workers suffer \$10 billion dollars in injuries each year—2 of 5 are covered by workers compensation.
- Accidents are the leading cause of death under age 45 and the fourth leading cause of death over age 45.

- **ARE YOU AWARE THAT**
- 3 in 10 workers entering the work force today will become disabled before retiring.
- Disability is the leading cause of personal bankruptcies.
- Disability causes 50% of all mortgage foreclosures—2% caused by death.
- Only 15% of workers have any type of disability insurance coverage.
- The likelihood of an employee becoming disabled is 1 in 3.