**Training / Onboarding process:**

1. **History of Company:**

AHCS was established in 2012 (10 years ago) in St. Petersburg, FL by Michael Downs. The majority of the business in the early years was written in South Florida. The success in South Florida continued for several years with no plans to expand until late 2018. At that point Mr. Downs and his partner John D'Angelo started hiring captive representatives to offer the Company's home care service plans. Realizing that an inhouse sales force would not give him national coverage, he asked John D'Angelo to reach out to Todd Shermer, who both Mike and John had worked with in the past. They knew that Mr. Shermer had years of experience running national marketing companies within the insurance and financial industry and had personally trained and contracted 1,073 advisors / insurance agents.

Mr. Shermer, a California resident, flew to St. Petersburg, FL to meet with both Michael Downs and John D'Angelo to discuss an expansion across the Country. After analyzing the company, industry, competition and market opportunities, Mr. Shermer proposed a marketing plan to effectively offer AHCS'S home health care service plans Nationwide. Prior to implementing the marketing plan, Mr. Downs became ill and unfortunately passed away. Mr. D'Angelo, now the CEO and sole owner of AHCS revisited the expansion plans with Mr. Shermer in late 2019. The two men decided it was time to put the ball into motion and started to revamp the entire company.

After 1 1/2 years of recreating the company and a thing called COVID, the company is ready to establish relationships with Insurance agents, agencies, marketing groups, financial service professionals and non-licensed sales teams.

* **The first step was to design a website that is easy to navigate, allowing both clients and representatives to find the information they are looking for by a few simple clicks.**

**2. Navigating through our website: Go through home page and click on each section. Make sure the rate page is understood. Then go to each tab.**

**3. Understanding the application process and member agreement: The application must be filled out completely. If it is not, plan cannot be issued and commissions cannot be paid.**

**4.** **Available advertising, marketing, sales material: Print and provide a copy of the advertising and marketing material which will contain,** half and full-page newspaper ads, TV commercial, professionally produced video seminar presentation, brochures that can be personalized, and Event Coordinators that set sales presentations for YOU!

**5. Appreciation:**

Trips / Cash Incentive programs.

**6. Deferred Comp:** 5% on vesting schedule for all reps.

**7. New Rep Kit:** Provide individual files or zip folder containing third party articles, testimonials, sales, marketing material, comparison sheets showing membership vs out of pocket.

**Training / Onboarding Continued**

**8. Licensing**

**There are 5 different agreements available to help customize the proper category for new reps and organizations.**

1. MA -50 Contract: For Agencies and IMO's with 25 or more active representatives or $150,000 or more per mo.
2. A -45 Contract: For Agencies and IMO's with less than 25 active representatives or less than $150,000 per mo.
3. IR-40 Contract: For individual reps.
4. S-30 Contract: For Sub-agents of Agencies or Marketing Organizations.
5. S-25 Contract: For Sub-agents of Agencies or Marketing Organizations.

**Within the sub-agent and IR contract is a 5% deferred compensation plan. AHCS will contribute to the sub-agent's or the IR deferred compensation plan on all new business written by the individual rep or sub-agent.**

**9. New Rep Procedures: Please make sure every new representative has a copy of our procedures.**

**Note: Provide initial brochures and printed applications to all new applicants / Reps.**