

SAVINGS



National Association
of Family Services™

Terms and Conditions of Your Membership_____

1. Member is defined as primary member, spouse, and all legal dependents. All legal dependents are automatically registered and no additional registration is required.
2. At any time, a participating professional may be eliminated from the respective network in which they are associated.
3. Companies providing benefits and discounts in this program are not a licensed insurer, health maintenance organization, or other underwriter of healthcare services. No portion of any provider's fees will be reimbursed or otherwise paid.
4. The discounts contained herein may not be used in conjunction with any other discount plan or program. All listed or quoted prices are current prices from participating providers and subject to change without notice. From time to time, certain providers may offer products and/or services to the general public at prices lower than the discounted prices available through this program. In such event, members will be charged the lowest price.
5. Providers are subject to change without notice and programs may vary in some states. This is a discount membership program only, not insurance, and may be discontinued or modified at anytime. You will receive notice if the plan is discontinued or materially modified.
6. Savings are based upon the provider's normal fees. Actual savings will vary depending upon location and specific services or products purchased.
7. This program is a referral and discount plan and does not warrant professional services, nor is it responsible for the quality of care received. This program makes no warranties express or implied concerning services or care provided.
8. Companies providing benefits and discounts in this program are not licensed to provide and do not provide medical services or items to individuals. Providers contracted by each network associated with this program are solely responsible for the professional advice and treatment rendered to members and each company disclaims any liability with respect to such matters.

Note: This contract is not covered by any life and health guarantee association.

DISCLOSURES

- **This plan is NOT insurance.**
- This plan provides access to certain providers for discounted services.
- The range of discounts for services provided under the plan will vary depending on the type of provider and service received.
- This plan does not make payments directly to the service providers.
- The plan member is obligated to pay for all services, but will receive a discount from those providers who have contracted with the discount plan organization.

Welcome!

Dear Member,

Welcome to the National Association of Family Services™!

The National Association of Family Services (NAFS) has its roots from the early eighties when its founder worked with thousands of families regarding their financial and insurance desires. Because of this exposure, he gained a deep understanding of the needs of people during the course of their lives. Generally, these needs encompassed dealing with medical problems, retaining one's life savings, financial planning, tax issues, estate enhancement and wealth transfer to beneficiaries. In today's world, all these challenges should be addressed and coordinated effectively in order to avoid costly mistakes.

NAFS was created to promote the interests and financial security for the family unit. Through your membership in NAFS, you will enjoy a variety of discounted benefits and valuable services that have been saving Americans thousands of dollars per year. The Association provides families the finest collection of discount plans, which offer superior service and nationwide professional provider networks. We expect that you will be more than pleased with the services offered.

At NAFS, we are devoted to the principles and dependability of our benefits and seek maximum value for our clients. Our programs are comprehensive, complete and offer more flexibility than any other company in our industry.

Please keep in mind that your membership is NOT insurance, so it is simple and easy to use. There is no paperwork or health restrictions. When you present your card to a participating provider, you will receive a discount at the time of purchase.

In order to maximize your savings, please take a moment to familiarize yourself with the instructions in this booklet. The more informed you are, the more often you will remember to take advantage of the tremendous savings your new membership card offers you, and the more money you will save!

**Join Thousands of Members
Taking Advantage of Savings on Discounted Benefits**

Legal Services

HIGHLIGHTS

- ▶ **Enjoy several services provided by participating attorneys such as:**
 - **Free consultations for all new legal matters.**
 - **Review of documents.**
 - **Assistance with small claims court representation**
 - **Succession Planning**
 - **Preparation of Affidavits**
- ▶ **Enjoy a 50% discount on attorney fees, with a negotiated maximum rate not to exceed \$250.00 per hour for all extended legal care. Currently \$500.00/hour for nonmembers.**



BENEFIT DETAILS

- . **The legal benefits are provided by a nationwide discount legal plan. To access your plan attorney, simply call the plan attorney listed in your membership application paperwork and identify yourself as a plan member.**
- . **In most cases, the attorney will be able to determine the amount of hours any given case may consume prior to beginning work.**

Financial Services Plan



BENEFIT DETAILS

- 1. Financial Services are provided by independent contractors licensed to transact insurance and/or securities services. Only a simple phone call is needed to arrange for an appointment with a consultant.**
- 2. Appointments with representatives are scheduled in the comfort of your own home. Appointments in selected office locations can also be arranged upon request.**

HIGHLIGHTS

- ▶ **As an association member, you have access to free professional services on how you may:**
 - **Protect and preserve your wealth.**
 - **Enhance the amount of "wealth transfer" to beneficiaries at no cost.**
 - **Reduce or eliminate paying taxes on Social Security income.**
 - **Obtain Long-Term Care insurance at reduced rates.**
 - **Review/Update beneficiary designations.**
 - **Eliminate or defer taxes on certain account types.**
 - **Receive income you cannot outlive.**
 - **Earn gains tied to the stock market without risk to principal.**
- ▶ **Receive help on a multitude of issues including:**
 - **Retirement Planning**
 - **College Funding**
 - **Life Insurance & Annuity Needs**
 - **Estate Conservation**
 - **IRA Funding & Stretch IRA's**
 - **Final Expense Insurance**
 - **Catastrophic Illness Planning**