

FRANCHISE DISCLOSURE DOCUMENT



IKOR INTERNATIONAL, LLC
2111 S. 67th Street, Suite 410
Omaha, NE 68106
(877) 456-7872

www.ikorglobal.com and www.ikoradvocates.com
<http://www.facebook.com/groups/206131866073116/>

We franchise businesses offering life management, healthcare advocacy, financial advocacy, and personal and estate guardianship services to seniors and individuals with disabilities under the “IKOR[®]” mark.

The total initial investment necessary to begin operation of an IKOR[®] Business is \$89,237.50 - \$145,490.50. This includes an Initial Franchise Fee of \$37,500 and a Technology Set-Up fee of \$3,000 that must be paid to us at the time you sign the Franchise Agreement.

This Disclosure Document summarizes certain provisions of your Franchise Agreement and other information in plain English. Read this Disclosure Document and all accompanying agreements carefully. You must receive this Disclosure Document at least 14 calendar-days before you sign a binding agreement with, or make any payment to, the Franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no governmental agency has verified the information contained in this document.**

You may wish to receive your Disclosure Document in another format that is more convenient for you. To discuss the availability of disclosures in different formats, contact our corporate office at 2111 S. 67th Street, Suite 410, Omaha, NE 68106 or via telephone at (877) 456-7872.

The terms of your Franchise Agreement will govern your franchise relationship. Don't rely on the Disclosure Document alone to understand your contracts. Read all of your contracts carefully. Show your contracts and this Disclosure Document to an advisor, like a lawyer or an accountant.

Buying a franchise is a complex investment. The information in this Disclosure Document can help you make up your mind. More information on franchising, such as “A Consumer’s Guide to Buying a Franchise,” which can help you understand how to use this Disclosure Document, is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, D.C. 20580. You can also visit the FTC’s home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

The Issuance date of this Franchise Disclosure Document (“FDD”) is: **March 28, 2018.**

STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT.

Call the state franchise administrator listed in Exhibit A to this Franchise Disclosure Document for information about the franchisor or about franchising in your state.

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW.

Please consider the following RISK FACTORS before you buy this franchise:

1. THE FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION AND/OR LITIGATION IN OMAHA, NEBRASKA OR THE CITY WHERE OUR PARENT COMPANY'S HEADQUARTERS IS LOCATED AT THE TIME OF THE DISPUTE. OUT-OF-STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE/LITIGATE WITH US IN THE CITY WHERE OUR HEADQUARTERS IS LOCATED AT THE TIME OF THE DISPUTE THAN IN YOUR OWN STATE.
2. THE FRANCHISE AGREEMENT STATES THAT IT IS GOVERNED BY NEBRASKA LAW. THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
3. WE BILL YOUR CLIENTS FOR YOUR SERVICES AND COLLECT ALL PAYMENTS FROM THEM. AFTER WE DEDUCT OUR FEES AND CHARGES FOR OUR INVOICING SERVICES, WE WILL PAY YOU YOUR SHARE MONTHLY, WHICH MAY HAVE A NEGATIVE EFFECT ON YOUR CASH FLOW.
4. YOU AND YOUR SPOUSE MUST SIGN A PERSONAL GUARANTEE MAKING YOUR AND YOUR SPOUSE'S MARITAL AND PERSONAL ASSETS AT RISK IF YOUR FRANCHISE FAILS.
5. YOUR FAILURE TO SATISFACTORILY COMPLETE OUR INITIAL TRAINING PROGRAM, TO OPEN THE FRANCHISE WITHIN SIX MONTHS AFTER SIGNING THE FRANCHISE AGREEMENT AND YOUR FAILURE TO MAINTAIN MINIMUM PERFORMANCE STANDARDS BASED ON THE NUMBER OF YEARS YOUR IKOR BUSINESS HAS BEEN IN OPERATION MAY RESULT IN THE TERMINATION OF THE FRANCHISE AGREEMENT.
6. THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

We may use the services of one or more FRANCHISE BROKERS or referral sources to assist us in selling our franchise. A franchise broker or referral source is our agent and represents us, not you. We pay this person a fee for selling our franchise or referring you to us. You should be sure to do your own investigation of the franchise.

See the following state effective dates page for state effective dates.

STATE EFFECTIVE DATES

The following states require that the Disclosure Document be registered or filed with the state or be exempt from registration: California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington and Wisconsin.

This Franchise Disclosure Document is registered, on file, exempt from registration, or otherwise effective in the following states with franchise registration and disclosure (or business opportunity*) laws as of the dates listed:

California	
Florida	September 16, 2017
Hawaii	
Illinois	
Indiana	
Kentucky*	September 16, 2014
Maryland	
Michigan	September 15, 2017
Minnesota	
Nebraska*	September 15, 2014
New York**	
North Dakota	
Rhode Island	
South Dakota	
Texas*	September 15, 2014
Virginia	
Utah	
Washington	
Wisconsin	

In all other states, the effective date of this Franchise Disclosure Document is March 28, 2018.

* Denotes one-time filing, perpetual registration

**Self-Effecting Large Franchisor Exemption

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