

FRANCHISE DISCLOSURE DOCUMENT

CK Franchising, Inc.
An Ohio Corporation
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The franchised business is a distinctive business that operates under the Comfort Keepers® trade name. Our business provides in-home care for the elderly and other adults who need assistance in daily living, including homemaker/companionship care, personal care, and personal technology services and equipment. In addition, certain qualified franchisees may also offer approved non-invasive private duty nursing services.

The total investment necessary to begin operations of a Comfort Keepers® franchise is from \$77,550 to \$109,960. This includes \$45,000 that must be paid to the franchisor or affiliate.

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 sales. **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 the Comfort Keepers® Franchise Development Department at 6640 Poe Avenue, Suite 200, Dayton, OH 45414; 888-329-1368.

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read all of your contract carefully. Show your contract 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.

Issuance Date: November 26, 2013

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 B-1 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 MEDIATION/ARBITRATION/LITIGATION ONLY IN OHIO, WITH THE COSTS BEING BORNE BY THE LOSING PARTY. OUT OF STATE MEDIATION/ARBITRATION/LITIGATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO MEDIATE/ARBITRATE/LITIGATE WITH US IN OHIO THAN IN YOUR OWN STATE. THIS PROVISION MAY NOT BE ENFORCEABLE UNDER YOUR STATE'S LAW.**
2. **THE FRANCHISE AGREEMENT STATES THAT OHIO LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.**
3. **THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.**

We 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.

Effective Date: See the following State Registrations Page for the State Effective Dates

CK FRANCHISING, INC.
STATE REGISTRATIONS

The following states require that the Franchise Disclosure Document be registered or filed with the state, or 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 or exempt from registration in the following states with franchise registration and disclosure laws, with the following effective dates:

California	Effective Date: <u>Exempt</u>
Hawaii	Effective Date: <u>pending</u>
Illinois	Effective Date: <u>Exempt</u>
Indiana	Effective Date: <u>Exempt</u>
Maryland	Effective Date: <u>Exempt</u>
Michigan	Effective Date: <u>April 3, 2013</u>
Minnesota	Effective Date: <u>July 9, 2001</u> <u>as amended December 3, 2013</u>
New York	Effective Date: <u>Exempt</u>
North Dakota	Effective Date: <u>Exempt</u>
Rhode Island	Effective Date: <u>Exempt</u>
South Dakota	Effective Date: <u>December 2, 2013</u>
Virginia	Effective Date: <u>January 15, 2014</u>
Washington	Effective Date: <u>December 22, 2013</u>
Wisconsin	Effective Date: <u>November 27, 2013</u> <u>as amended December 3, 2013</u>

In all other states, the effective date of this Franchise Disclosure Document is the issuance date of November 26, 2013.

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