

u.	Dispute resolution by arbitration or mediation	12 and 13	You must first notify us of any disputes arising under or related to your Development Agreement and attempt to resolve the dispute through internal dispute resolution with our management. At our option, any disputes or claims that are not resolved by internal dispute resolution must, at our option, be subject to non-binding mediation that will take place in Philadelphia, Pennsylvania. We will notify you if we decide to mediate any claim or dispute under the Franchise Agreement and/or Development Agreement, but we are not required to mediate any claim or dispute we have with you if we do not wish to do so (subject to state law).
v.	Choice of forum	15	State court of general jurisdiction closest to Philadelphia, Pennsylvania or, if appropriate, the United States District Court for the Eastern District of Pennsylvania (unless settled by the parties after such action is initiated) (subject to state law).
w.	Choice of law		The Franchise Agreement is governed by the laws of Pennsylvania (subject to state law).

ITEM 18
PUBLIC FIGURES

We do not currently use any public figure to promote our franchise.

ITEM 19
FINANCIAL PERFORMANCE REPRESENTATION

The FTC’s Franchise Rule permits a franchisor to provide information about the actual or potential financial performance of its franchised and/or franchisor-owned outlets if there is a reasonable basis for the information, and if the information is included in the disclosure document. Financial performance information that differs from that included in Item 19 may be given only if: (1) a franchisor provides the actual records of an existing outlet you are considering buying; or (2) a franchisor supplements the information provided in this Item 19, for example, by providing information about possible performance at a particular location or under particular circumstances.

As of December 31, 2025, we had 16 franchisees operating in 24 Territories (each, a “Franchised Location”) and one affiliate-owned location operating in one Territory (the “Affiliate-Owned Location”).

Part I of this Item sets forth certain historical data for our Affiliate-Owned Location, including annual gross sales and certain expenses including direct caregiver labor cost, and gross margin for the periods between: (i) January 1, 2021, to December 31, 2021; (ii) January 1, 2022, to December 31, 2022; (iii) January 1, 2023, to December 31, 2023; (iv) January 1, 2024, to December 31, 2024; and (v) January 1, 2025, to December 31, 2025. No Franchised Locations were included in Part I.

Our Affiliate-Owned Location has been in operation since September 2016, and previously operated under the name and mark “Parents First Homecare”. In January 2019, our affiliate began conducting business under the name and mark “One You Love Homecare”. Our Affiliate-Owned Location was in continuous operation for the full twelve months of 2021, 2022, 2023, 2024, and 2025. Differences between the Affiliate-Owned Location and the Franchised Business you will operate are set forth in the notes to this Item.

Part II of this Item sets forth the total Gross Sales generated by each Franchised Location during the 2022, 2023, 2024, and 2025 calendar years as well as the date that each Franchised Location opened and the number of Territories each Franchised Location operates in. The Franchised Locations are separated into those that work full-time in their Franchised Business (defined as 40 hours or more per week) and those that work part-time in their Franchised Business (anything less than 40 hours per week). Part II excludes data in connection with six Franchised Locations operating in 11 Territories that opened during the 2025 calendar year.

The information in this Item 19 was reported to us by our Affiliate-Owned Location and our Franchised Locations.

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PART I: ANNUAL GROSS SALES AND CERTAIN COSTS INCURRED BY THE AFFILIATE-OWNED LOCATION DURING 2021, 2022, 2023, 2024, AND 2025

	2021 Amount	% of Gross Sales	2022 Amount	% of Gross Sales	2023 Amount	% of Gross Sales	2024 Amount	% of Gross Sales	2025 Amount	% of Gross Sales
Total Gross Sales ¹	\$3,349,736	100%	\$3,293,970	100%	\$4,533,346	100%	\$5,267,171	100%	\$4,727,632	100%
Direct Cost of Caregiver Labor ²	\$2,190,074	65%	\$2,149,318	65.3%	\$2,992,581	66%	\$3,526,159	67%	\$3,289,627	70%
Gross Margin ³ attained by Affiliate-Owned Location	\$1,159,662	35%	\$1,144,652	34.7%	\$1,540,765	34%	\$1,741,012	33%	\$1,438,005	30%
Estimated Royalty ⁴	\$167,487	5%	\$164,699	5%	\$226,667	5%	\$263,358.55	5%	\$236,381.60	5%
Estimated Brand Development Fee ⁵	\$33,497	1%	\$32,940	1%	\$45,333	1%	\$52,671.71	1%	\$47,276.32	1%
Technology Fee ⁶	\$1,800	.05%	\$1,800	.05%	\$1,800	>1%	\$1,800	>1%	\$1,800	>1%
Estimated Local Advertising Requirement ⁷	\$12,000	.36%	\$12,000	.36%	\$12,000	>1%	\$12,000	>1%	\$12,000	>1%
Gross Margin Less Estimated Royalty, Brand Development Fee, Technology Fee and LAR	\$944,878	28.2%	\$933,214	28.3%	\$1,254,964	27.6%	\$1,411,181.74	27%	\$1,140,547.08	24%

Notes to Part I:

- Total Gross Sales.** Total Gross Sales is defined as the dollar aggregate of the sales price on all goods, products and services sold by the affiliate owned location during each calendar year, whether sold for cash, for payment by check, on credit, or otherwise, without reserve or deduction for the inability or failure to collect for the same from a customer, and specifically includes all other things of value received as payment in the course of such operations.
- Direct Cost of Caregiver Labor.** Direct Cost of Caregiver Labor is the amount paid to caregivers related to generation of the Gross Sales during the periods of January 1, 2021, through December 31, 2021, January 1, 2022, through December 31, 2022, January 1, 2023, through December 31, 2023, January 1, 2024, through December 31, 2024, and January 1, 2025, through December 31, 2025. This amount does not include an office administrator or any other person.
- Gross Margin.** Gross Margin is the mathematical result of subtracting Direct Cost of Caregiver Labor from Gross Sales for the applicable calendar year.
- Estimated Royalty.** The term “Estimated Royalty” means the Royalty Fee the Affiliate-Owned Location would have had to pay us over each calendar year if the Affiliate-Owned Location were owned

by a System franchisee and governed by our current form of Franchise Agreement. We calculated the Estimated Royalty by multiplying the Gross Sales generated by the Affiliate-Owned Location by .05 to account for the Royalty Fee of 5% set forth and required under our current form of Franchise Agreement.

- 5 **Estimated Brand Development Fee.** The term “Estimated Brand Development Fee” means the Brand Development Fee the Affiliate-Owned Location would have had to pay us over each calendar year if the Affiliate-Owned Location were owned by a System franchisee and governed by our current form of Franchise Agreement. We calculated the Estimated Brand Development Fee by multiplying Gross Sales generated by the Affiliate-Owned Location by the greater of (i) .01, or (ii) \$250 per month to account for the Brand Development Fee of the greater of (i) 1% of Gross Sales, or (ii) \$250 per month set forth and required under our current form of Franchise Agreement.
- 6 **Technology Fee.** The Technology Fee is based on the current Technology Fee (\$150 per month) set forth and described in detail in Item 6 of this Disclosure Document.
- 7 **Estimated Local Advertising Requirement.** The Estimated Local Advertising Requirement is based on the current Local Advertising Requirement (\$1,000 per month) set forth and described in detail in Item 6 of this Disclosure Document and was not actually expended by the Affiliated-Owned Location.
- 8 Our Affiliate-Owned Location is not a franchise. As such, it is not subject to franchise-related fees as outlined in Item 6 of this Disclosure Document. As a franchisee, you will be required to pay the franchise-related fees estimated in the table above. The list of fees above is not an inclusive list of all of the fees incurred by the Affiliate-Owned Location.
- 9 The affiliate owned location has approximately 35,000 people over the age of 65 in its territory.

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PART II: ANNUAL GROSS SALES GENERATED BY THE FRANCHISED LOCATIONS DURING THE 2022, 2023, 2024, and 2025 CALENDAR YEARS

<u>Full-Time Franchised Locations</u>						
<u>Franchised Location</u>	<u>Number of Territories</u>	<u>Date Opened in First Territory</u>	<u>2022 Total Gross Sales</u>	<u>2023 Total Gross Sales</u>	<u>2024 Gross Sales</u>	<u>2025 Gross Sales</u>
Franchised Location 1	1	May 2021	\$518,177.77	\$1,106,956.68	\$1,416,102.47	\$1,360,224.64
Franchised Location 2	1	January 2022	\$339,213.41	\$719,146.70	\$1,226,967.53	\$1,644,422.54
Franchised Location 3 ¹	2	March 2022	\$230,223.70	\$838,271.76	\$1,682,167.21	\$1,716,16.78
Franchised Location 4 ²	2	December 2021	\$160,177.18	\$297,787.15	\$793,096.66	\$1,019,743.96
Franchised Location 5 ³	2	January 2022	\$141,659.73	\$466,842.91	\$862,564.44	\$1,056,686.94
Franchised Location 6 ⁴	2	March 2021	\$500,879.05	\$568,647.29	\$473,570.39	\$1,486,920.78

1. This Franchisee received an assignment of its second Territory in February 2023.
2. This Franchisee received an assignment of the second Territory during the 2022 calendar year.
3. This Franchisee received an assignment of the second Territory in April 2024.
4. This Franchisee was part-time until 2025 when they changed to full-time.

<u>Part-Time Franchised Locations</u>						
<u>Franchised Location</u>	<u>Number of Territories</u>	<u>Date Opened in First Territory</u>	<u>2022 Total Gross Sales</u>	<u>2023 Total Gross Sales</u>	<u>2024 Gross Sales</u>	<u>2025 Gross Sales</u>
Franchised Location 7	1	March 2021	\$226,156.18	\$216,127.77	\$318,648.12	\$236,057.46
Franchised Location 8	1	October 2022	\$68,178.96	\$268,094.65	\$297,353.34	\$111,937.61
Franchised Location 9	1	October 2023	N/A	\$6,129.29	\$156,480.44	\$194,168.86

General Notes to Item 19

Some outlets have earned this amount. Your individual results may differ. This is no assurance that you'll earn as much.

Written substantiation of the data used in preparing this information is available upon reasonable request.

Other than the preceding financial performance representation, One You Love Homecare does not make any financial performance representations. We also do not authorize our employees or representatives to make any such representations either orally or in writing. If you are purchasing an existing outlet, however, we may provide you with the actual records of that outlet. If you receive any other financial performance information or projections of your future income, you should report it to the franchisor's management by contacting One You Love Homecare Franchising, LLC, 1620 W. Oregon Avenue, Philadelphia, PA 19145 and our mailing address is P.O. Box 60504, Philadelphia, PA 19145 or 1(800) 280-1169, the Federal Trade Commission, and the appropriate state regulatory agencies.

ITEM 20
OUTLETS AND FRANCHISEE INFORMATION

TABLE 1
System-Wide Outlet Summary
For Fiscal Years 2023, 2024, and 2025

Outlet Type	Year	Outlets at the Start of the Year	Outlets at the End of the Year	Net Change
Franchised	2023	14	17	+3
	2024	17	14	-3
	2025	14	24	+10
Company-Owned*	2023	1	1	0
	2024	1	1	0
	2025	1	1	0
Total Outlets	2023	15	18	+3
	2024	18	15	-3
	2025	15	25	+10

*This outlet is owned and operated by our affiliate.

TABLE 2
Transfers of Outlets from Franchisees to New Owners (other than Franchisor)
For Fiscal Years 2023, 2024, and 2025

State	Year	Number of transfers
Florida	2023	0
	2024	1
	2025	0
Maryland	2023	0
	2024	2
	2025	0
North Carolina	2023	1
	2024	0
	2025	0
Totals	2023	1
	2024	3
	2025	0