## truefreedom

## NATIONWIDE HOME CARE PLANS

Affinity True Freedom Single Enrollment Starting Services In The 11th Year

| Plan Type | Retail Price | Lifetime Membership <br> Hours | Weeks Per Bundle (25 <br> hours per week) | Total Weeks + <br> Rejuvination Periods | Years To Use Up <br> Membership |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Base | $\$ 468.00$ | 600 | 2.5 | 133 | 2 |
| Bronze | $\$ 1,140.00$ | 1,500 | 6 | 168 | 3 |
| Silver | $\$ 2,100.00$ | 3,000 | 12 | 228 | 4 |
| Gold | $\$ 3,540.00$ | 6,000 | 24 | 348 | 7 |
| Platinum | $\$ 5,700.00$ | 10,000 | 40 | 508 | 10 |


| Annual Premiums (5\% Discount) + Graduating 10\% Discount through year 5 |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Plan Type | Year 1-15\% Discount | Year 2-25\% Discount | Year 3-35\% Discount | Year 4-45\% Discount | Year 5-55\% Discount |
| Base | $\$ 397.80$ | $\$ 351.00$ | $\$ 304.20$ | $\$ 257.40$ | $\$ 210.60$ |
| Bronze | $\$ 969.00$ | $\$ 855.00$ | $\$ 741.00$ | $\$ 627.00$ | $\$ 513.00$ |
| Silver | $\$ 1,785.00$ | $\$ 1,575.00$ | $\$ 1,365.00$ | $\$ 1,155.00$ | $\$ 945.00$ |
| Gold | $\$ 3,009.00$ | $\$ 2,655.00$ | $\$ 2,301.00$ | $\$ 1,947.00$ | $\$ 1,593.00$ |
| Platinum | $\$ 4,845.00$ | $\$ 4,275.00$ | $\$ 3,705.00$ | $\$ 3,135.00$ | $\$ 2,565.00$ |


| Plan Type | Total Premiums Paid by <br> Year 5 | Total Premiums Paid In <br> 10 Years | Total Annual Premiums <br> During Usage Years | Premiums Paid Till Years <br> Used Up | Benefit Value of <br> Membership* |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Base | $\$ 1,521.00$ | $\$ 2,574.00$ | $\$ 795.60$ | $\$ 3,369.60$ | $\$ 18,000.00$ |
| Bronze | $\$ 3,705.00$ | $\$ 6,270.00$ | $\$ 3,130.62$ | $\$ 9,400.62$ | $\$ 45,000.00$ |
| Silver | $\$ 6,825.00$ | $\$ 11,550.00$ | $\$ 7,826.54$ | $\$ 19,376.54$ | $\$ 90,000.00$ |
| Gold | $\$ 11,505.00$ | $\$ 19,470.00$ | $\$ 20,137.15$ | $\$ 39,607.15$ | $\$ 180,000.00$ |
| Platinum | $\$ 18,525.00$ | $\$ 31,350.00$ | $\$ 47,331.92$ | $\$ 78,681.92$ | $\$ 300,000.00$ |


| Cost Divided By <br> Benefit Ratio | Your Cost With Plan | Your Cost WITHOUT a <br> Plan | Your Savings With a True Freedom Plan |  |
| :--- | :---: | :---: | :---: | :---: |
| Base | $18.72 \%$ | $\$ 0.19$ | $\$ 18,000.00$ | $\$ 14,630.40$ |
| Bronze | $20.89 \%$ | $\$ 0.21$ | $\$ 45,000.00$ | $\$ 35,599.38$ |
| Silver | $21.53 \%$ | $\$ 0.22$ | $\$ 90,000.00$ | $\$ 70,623.46$ |
| Gold | $22.00 \%$ | $\$ 0.22$ | $\$ 180,000.00$ | $\$ 140,392.85$ |
| Platinum | $26.23 \%$ | $\$ 0.26$ | $\$ 300,000.00$ | $\$ 221,318.08$ |

# Affinity True Freedom Single Enrollment Starting Services In The 11th Year 

Analysis Summary
Member buy a True Freedom Plan and keeps it for 10 years and started services in the 11th year

| Base | Takes 2 years to finish lifetime hours by using 25 hours a week and member would have paid 12 years in <br> membership fees. At the end of the 12th year, the cost to member is $\$ 0.19$ cents for every dollar in benefit. Member <br> saved $\$ 14,630.40$. Without a True Freedom Plan, it would cost $\$ 18,000.00$ out of pocked. |
| :---: | :--- |
| Bronze | Takes 3 years to finish lifetime hours by using 25 hours a week and member would have paid 13 years in <br> membership fees. At the end of the 13th year, the cost to member is $\$ 0.21$ cents for every dollar in benefit. Member <br> saved $\$ 35,599.38$. Without a True Freedom Plan, it would cost $\$ 45,000.00$ out of pocked. |
| Silver | Takes 4 years to finish lifetime hours by using 25 hours a week and member would have paid 14 years in <br> membership fees. At the end of the 14 th year, the cost to member is $\$ 0.22$ cents for every dollar in benefit. Member <br> saved $\$ 70,623.46$. Without a True Freedom Plan, it would cost $\$ 90,000.00$ out of pocked. |
| Gold | Takes 7 years to finish lifetime hours by using 25 hours a week and member would have paid 17 years in <br> membership fees. At the end of the 17th year, the cost to member is $\$ 0.22$ cents for every dollar in benefit. Member <br> saved $\$ 140,392.85$. Without a True Freedom Plan, it would cost $\$ 180,000.00$ out of pocked! |
| Platinum | Takes 10 years to finish lifetime hours by using 25 hours a week and member would have paid 20 years in <br> membership fees. At the end of the 20th year, the cost to member is $\$ 0.26$ cents for every dollar in benefit. Member <br> saved $\$ 221,318.08$. Without a True Freedom Plan, it would cost $\$ 300,000.00$ out of pocked. |

* National Average Hourly Cost estimated with inflation at $\mathbf{\$ 3 0 . 0 0}$ Per Hour


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NATIONWIDE HOME CARE PLANS

| Plan Type | Retail Price | Lifetime Membership Hours | Weeks Per Bundle (25 hours per week) | Total Weeks + Rejuvination Periods | Years To Use Up Membership |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Base | \$468.00 | 600 | 2.5 | 133 | 2 |
| Bronze | \$1,140.00 | 1,500 | 6 | 168 | 3 |
| Silver | \$2,100.00 | 3,000 | 12 | 228 | 4 |
| Gold | \$3,540.00 | 6,000 | 24 | 348 | 7 |
| Platinum | \$5,700.00 | 10,000 | 40 | 508 | 10 |


| Annual Premiums (5\% Discount) + Graduating 10\% Discount through year 5 |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Plan Type | Year 1-25\% Discount | Year 2-35\% Discount | Year 3-45\% Discount | Year 4-55\% Discount | Year 5-65\% Discount |
| Base | \$351.00 | \$304.20 | \$257.40 | \$210.60 | \$163.80 |
| Bronze | \$855.00 | \$741.00 | \$627.00 | \$513.00 | \$399.00 |
| Silver | \$1,575.00 | \$1,365.00 | \$1,155.00 | \$945.00 | \$735.00 |
| Gold | \$2,655.00 | \$2,301.00 | \$1,947.00 | \$1,593.00 | \$1,239.00 |
| Platinum | \$4,275.00 | \$3,705.00 | \$3,135.00 | \$2,565.00 | \$1,995.00 |


| Plan Type | Total Premiums Paid by <br> Year 5 | Total Premiums Paid In <br> $\mathbf{1 0}$ Years | Total Annual Premiums <br> During Usage Years | Premiums Paid Till Years <br> Used Up | Benefit Value of <br> Membership* |
| :--- | :---: | :---: | :---: | :---: | :---: |
| Base | $\$ 1,287.00$ | $\$ 2,106.00$ | $\$ 702.00$ | $\$ 2,808.00$ | $\$ 18,000.00$ |
| Bronze | $\$ 3,135.00$ | $\$ 5,130.00$ | $\$ 2,762.31$ | $\$ 7,892.31$ | $\$ 45,000.00$ |
| Silver | $\$ 5,775.00$ | $\$ 9,450.00$ | $\$ 6,905.77$ | $\$ 16,355.77$ | $\$ 90,000.00$ |
| Gold | $\$ 9,735.00$ | $\$ 15,930.00$ | $\$ 17,768.08$ | $\$ 33,698.08$ | $\$ 180,000.00$ |
| Platinum | $\$ 15,675.00$ | $\$ 25,650.00$ | $\$ 41,763.46$ | $\$ 67,413.46$ | $\$ 300,000.00$ |


| Cost Divided By <br> Benefit Ratio | Your Cost With Plan | Your Cost WITHOUT a <br> Plan | Total Savings By Having a True Freedom Plan <br> Starting Services In The 11th Year and <br> Exhausting the Lifetime Hours |  |
| :--- | :---: | :---: | :---: | :---: |
| Base | $15.60 \%$ | $\$ 0.16$ | $\$ 18,000.00$ | $\$ 15,192.00$ |
| Bronze | $17.54 \%$ | $\$ 0.18$ | $\$ 45,000.00$ | $\$ 37,107.69$ |
| Silver | $18.17 \%$ | $\$ 0.18$ | $\$ 90,000.00$ | $\$ 73,644.23$ |
| Gold | $18.72 \%$ | $\$ 0.19$ | $\$ 180,000.00$ | $\$ 146,301.92$ |
| Platinum | $22.47 \%$ | $\$ 0.22$ | $\$ 300,000.00$ | $\$ 232,586.54$ |

# Affinity True Freedom Enrollment With Partner Starting Services In The 11th Year 

## Analysis Summary

Member buy a True Freedom Plan and keeps it for 10 years and started services in the 11th year

| Base | Takes 2 years to finish lifetime hours by using 25 hours a week and member would have paid 12 years in <br> membership fees. At the end of the 12th year, the cost to member is $\$ 0.16$ cents for every dollar in benefit. Member <br> saved $\$ 15,192.00$. Without a True Freedom Plan, it would cost $\$ 18,000.00$ out of pocked. |
| :---: | :--- |
| Bronze | Takes 3 years to finish lifetime hours by using 25 hours a week and member would have paid 13 years in <br> membership fees. At the end of the 13th year, the cost to member is $\$ 0.18$ cents for every dollar in benefit. Member <br> saved $\$ 37,107.69$. Without a True Freedom Plan, it would cost $\$ 45,000.00$ out of pocked. |
| Silver | Takes 4 years to finish lifetime hours by using 25 hours a week and member would have paid 14 years in <br> membership fees. At the end of the 14th year, the cost to member is $\$ 0.18$ cents for every dollar in benefit. Member <br> saved $\$ 73,644.23 .00$. Without a True Freedom Plan, it would cost $\$ 90,000.00$ out of pocked. |
| Gold | Takes 7 years to finish lifetime hours by using 25 hours a week and member would have paid 17 years in <br> membership fees. At the end of the 17th year, the cost to member is $\$ 0.19$ cents for every dollar in benefit. Member <br> saved $\$ 146,301.92$. Without a True Freedom Plan, it would cost $\$ 180,000.00$ out of pocked! |
| Platinum | Takes 10 years to finish lifetime hours by using 25 hours a week and member would have paid 20 years in <br> membership fees. At the end of the 20th year, the cost to member is $\$ 0.22$ cents for every dollar in benefit. Member <br> saved $\$ 232,586.54 . ~ W i t h o u t ~ a ~ T r u e ~ F r e e d o m ~ P l a n, ~ i t ~ w o u l d ~ c o s t ~$ |

* National Average Hourly Cost estimated with inflation at $\$ 30.00$ Per Hour

