



NATIONWIDE HOME CARE PLANS

Affinity True Freedom Single Enrollment Starting Services In The 6th Year

Plan Type	Retail Price	Lifetime Membership Hours	Weeks Per Bundle (25 hours per week)	Total Weeks + Rejuvenation 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 - 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 Year 5	Total Annual Premiums During Usage Years	Total Annual Premiums During Usage Years	Your Cost Ratio With a Plan	Benefit Value of Membership*
Base	\$1,521.00	\$795.60	\$2,316.60	\$0.14	\$16,800.00
Bronze	\$3,705.00	\$3,130.62	\$6,835.62	\$0.16	\$42,000.00
Silver	\$6,825.00	\$7,826.54	\$14,651.54	\$0.17	\$84,000.00
Gold	\$11,505.00	\$20,137.15	\$31,642.15	\$0.19	\$168,000.00
Platinum	\$18,525.00	\$47,331.92	\$65,856.92	\$0.24	\$280,000.00

Plan Type	Cost Benefit Ratio	Your Cost Ratio With a Plan	Your Cost WITHOUT a Plan	Your Savings With a True Freedom Plan
Base	13.79%	\$0.14	\$16,800.00	\$14,483.40
Bronze	16.28%	\$0.16	\$42,000.00	\$35,164.38
Silver	17.44%	\$0.17	\$84,000.00	\$69,348.46
Gold	18.83%	\$0.19	\$168,000.00	\$136,357.85
Platinum	23.52%	\$0.24	\$280,000.00	\$214,143.08

Affinity True Freedom Single Enrollment Starting Services In The 6th Year

Analysis Summary

Member buy a True Freedom Plan and keeps it for 5 years and started services in the 6th year

Base	Takes 2 years to finish lifetime hours by using 25 hours a week and member would have paid 7 years in membership fees. At the end of the 7th year, the cost to member is \$0.14 cents for every dollar in benefit. Member saved \$14,483.40 . Without a True Freedom Plan, it would cost \$16,800.00 out of pocketed.
Bronze	Takes 3 years to finish lifetime hours by using 25 hours a week and member would have paid 8 years in membership fees. At the end of the 8th year, the cost to member is \$0.16 cents for every dollar in benefit. Member saved \$35,164.38 . Without a True Freedom Plan, it would cost \$42,000 out of pocketed.
Silver	Takes 4 years to finish lifetime hours by using 25 hours a week and member would have paid 9 years in membership fees. At the end of the 9th year, the cost to member is \$0.17 cents for every dollar in benefit. Member saved \$69,348.46 . Without a True Freedom Plan, it would cost \$84,000.00 out of pocketed.
Gold	Takes 7 years to finish lifetime hours by using 25 hours a week and member would have paid 12 years in membership fees. At the end of the 12th year, the cost to member is \$0.19 cents for every dollar in benefit. Member saved \$136,357.85 . Without a True Freedom Plan, it would cost \$168,000.00 out of pocketed!
Platinum	Takes 10 years to finish lifetime hours by using 25 hours a week and member would have paid 15 years in membership fees. At the end of the 15th year, the cost to member is \$0.24 cents for every dollar in benefit. Member saved \$214,143.08 . Without a True Freedom Plan, it would cost \$280,000.00 out of pocketed.

* National Average Hourly Cost estimated with inflation at **\$28.00 Per Hour**



NATIONWIDE HOME CARE PLANS

Affinity True Freedom Enrollment With Partner Starting Services In The 6th Year

Plan Type	Retail Price	Lifetime Membership Hours	Weeks Per Bundle (25 hours per week)	Total Weeks + Rejuvenation 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 Year 5	Total Annual Premiums During Usage Years	Total Annual Premiums During Usage Years	Your Cost Ratio With a Plan	Benefit Value of Membership*
Base	\$1,287.00	\$702.00	\$1,989.00	\$0.12	\$16,800.00
Bronze	\$3,135.00	\$2,762.31	\$5,897.31	\$0.14	\$42,000.00
Silver	\$5,775.00	\$6,905.77	\$12,680.77	\$0.15	\$84,000.00
Gold	\$9,735.00	\$17,768.08	\$27,503.08	\$0.16	\$168,000.00
Platinum	\$15,675.00	\$41,763.46	\$57,438.46	\$0.21	\$280,000.00

Plan Type	Cost Benefit Ratio	Your Cost Ratio With a Plan	Your Cost WITHOUT a Plan	Your Savings With a True Freedom Plan
Base	11.84%	\$0.12	\$16,800.00	\$14,811.00
Bronze	14.04%	\$0.14	\$42,000.00	\$36,102.69
Silver	15.10%	\$0.15	\$84,000.00	\$71,319.23
Gold	16.37%	\$0.16	\$168,000.00	\$140,496.92
Platinum	20.51%	\$0.21	\$280,000.00	\$222,561.54

Affinity True Freedom Enrollment With Partner Starting Services In The 6th Year

Analysis Summary

Member buy a True Freedom Plan and keeps it for 5 years and started services in the 6th year

Base	Takes 2 years to finish lifetime hours by using 25 hours a week and member would have paid 7 years in membership fees. At the end of the 7th year, the cost to member is \$0.12 cents for every dollar in benefit. Member saved \$14,811.00 . Without a True Freedom Plan, it would cost \$16,800.00 out of pocketed.
Bronze	Takes 3 years to finish lifetime hours by using 25 hours a week and member would have paid 8 years in membership fees. At the end of the 8th year, the cost to member is \$0.14 cents for every dollar in benefit. Member saved \$36,102.69 . Without a True Freedom Plan, it would cost \$42,000 out of pocketed.
Silver	Takes 4 years to finish lifetime hours by using 25 hours a week and member would have paid 9 years in membership fees. At the end of the 9th year, the cost to member is \$0.15 cents for every dollar in benefit. Member saved \$71,319.23 . Without a True Freedom Plan, it would cost \$84,000.00 out of pocketed.
Gold	Takes 7 years to finish lifetime hours by using 25 hours a week and member would have paid 12 years in membership fees. At the end of the 12th year, the cost to member is \$0.16 cents for every dollar in benefit. Member saved \$140,469.92 . Without a True Freedom Plan, it would cost \$168,000.00 out of pocketed!
Platinum	Takes 10 years to finish lifetime hours by using 25 hours a week and member would have paid 15 years in membership fees. At the end of the 15th year, the cost to member is \$0.21 cents for every dollar in benefit. Member saved \$222,561.54 . Without a True Freedom Plan, it would cost \$280,000.00 out of pocketed.

* National Average Hourly Cost estimated with inflation at \$28.00 Per Hour