

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 + 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 - 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 pocked.
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 pocked.
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 pocked.
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 pocked!
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 pocked.

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



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 + 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 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 pocked.
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 pocked.
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 pocked.
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 pocked!
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 pocked.

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