

INSURANCE AGENTS

The following insurance agents are experienced in providing life insurance products for Alcor clients. Feel free to provide feedback about your experiences with these agents, as well as other agents and companies you may encounter. This does not imply an official endorsement and/or recommendation by Alcor of these persons, nor does this list in any way imply these persons endorse or personally subscribe to the idea of cryopreservation.

J. Michael Wilbanks, LUTCF

Financial Services Professional
New York Life Insurance Co.
8910 University Center Lane, Suite 300
San Diego, CA 92122
Phone: (858) 623-8647
Fax: (858) 623-8622
Mobile: (858) 603-3869
Email: jwilbanks@ft.newyorklife.com
Website: www.jmichaelwilbanks.com
Licensed in the following states: AZ, CA, GA, IL, LA, NV, TX

Rudi Hoffman (Alcor Member)

Certified Financial Planner,
Investment & Financial Services
P.O. Box 290549
Port Orange, FL 32127
Phone: (800) 749-3773 or (386) 788-3773
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Email: rudi@rudihoffman.com
Website: www.rudihoffman.com
Licensed in most states, including CA, AZ and TX

Bradley D. Holland, MBA

Holland Financial Group
25 Boone Lane
P.O. Box 156
Mitchell, IN 47446
Phone: (812) 849-2010 or (800) 774-1806
Email: bholland@securitiesmail.com
Website: Hollandfinancialgroup.com
Licensed in multiple states

If you are using life insurance to fund your cryopreservation, please notify your agent of the following policy requirements.

Company Rating

The insurance provider must be rated "A" or better by A.M. Best (www.ambest.com).

Ownership and Beneficiary Designations

Alcor Life Extension Foundation must be named as the owner and beneficiary of the policy (See "Life Insurance Buy Back Agreement" for confirmation that Alcor's rights as the owner are both limited and revocable).

Death Benefit Amount

The death benefit amount must satisfy your Cryopreservation Minimum, although Alcor recommends you provide an excess of \$30,000 that can be used to support your cryopreservation arrangements, if needed. If these funds are not needed to support your cryopreservation arrangements, Alcor will allocate the funds according to your instructions.

Policy Notification

With the exception of billing statements, all notification regarding the status of your policy (lapse notices, annual summaries, etc.) must be sent to Alcor.

Copy of Policy

Alcor will need a complete copy of the policy, from the face page to the last rider, including the policy illustration and application.

If you are still deciding whether membership with Alcor is right for you, we invite you to subscribe to the free Alcor News newsletter, which you'll receive once a month by email. Simply contact us:

877-462-5267 x 101
info@alcor.org

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Membership Coordinator

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BECOMING
AN
ALCOR
MEMBER



www.alcor.org
www.alcornews.org/weblog

THE APPLICATION PROCESS

Becoming an Alcor member is as easy as 1, 2, 3! Simply follow the below steps and join the many others who are attempting to preserve and protect the gift of life through cryopreservation with the Alcor Foundation.

1) Submit your Application and Application Fee

The first step is to complete an application for membership with the Alcor Foundation. We recommend you call Alcor to complete your application over the phone, or you can take 20 minutes to fill out the application available on our website: www.alcor.org (see "Membership Info"). The most important part of the application is "Section IX: Decisions Concerning Your Cryopreservation" because your selections become part of your membership agreements with Alcor.

Alcor's application charge is as follows:

First Family Member to Join:

\$240 Application Charge

Second Family Member to Join:

\$120 Application Charge

Third or More Who Join:

Application Charge Waived

On the final page of the application form, you are asked to provide a credit card for extended application charges. These charges (\$120 every three months) will only be applied if you do not complete your membership arrangements within three months and will be waived entirely if the cause of delay is beyond your control. If applying for a life insurance policy, you will likely finish your membership arrangements in no more than 4-6 weeks.

You may contact Alcor with any questions about the application.

2) Read and Sign the Membership Agreements

Within 5-10 days of submitting your application, you will receive legal agreements to be signed in the presence of two witnesses. The agreements explain what it means to be an Alcor member and give Alcor authority to cryopreserve you. You can view samples in the Library section of our website (see "Alcor Contracts and Membership Materials"). If you need help finding witnesses and a notary, contact Alcor for a referral.

3) Obtain Cryopreservation Funding

Funding cryopreservation through a life insurance policy is often the simplest and least expensive option. Alcor also accepts cash prepayment for deposit into an annuity, a secure bank account or a trust. Alcor's template trust can be viewed in the Library section of our website (see "Alcor Contracts and Membership Materials").

If you opt to fund your cryopreservation with a life insurance policy, Alcor will be named the owner and beneficiary of the policy. To guarantee that Alcor will not change your policy in any way without your written consent and that Alcor's ownership of your policy is revocable at any time, you will receive a "Life Insurance Buy Back Agreement." The death benefit of your policy must be equal to or exceed Alcor's Cryopreservation Minimums (see next panel).

Remember, it is not necessary to have your funding in place prior to submitting your application for membership. We encourage you to submit your application without delay, so that Alcor can make it a priority to assist you.

Contact the Membership Coordinator listed on the back panel with any questions about how to become an Alcor member.

CRYOPRESERVATION COSTS

Cryopreservation Minimums:

Below are the current cryopreservation minimums required of new members joining Alcor's program. The funding supports your cryopreservation, long-term care, and attempted revival. Alcor recommends you consider overfunding your cryopreservation by \$30,000 because the cost of revival remains unknown.

\$200,000 – Whole Body Cryopreservation

\$110,000 donated to the Patient Care Trust

\$70,000 for cryopreservation

\$20,000 donated to the CMS Fund

RECOMMENDED FUNDING: \$230,000

\$80,000 – Neurocryopreservation

\$25,000 donated to the Patient Care Trust

\$40,000 for cryopreservation

\$15,000 donated to the CMS Fund

RECOMMENDED FUNDING: \$110,000

Surcharges:

Surcharges are added to the above cryopreservation minimums, if applicable:

\$15,000	Applicants in the UK
\$25,000	Applicants outside the US, Canada & UK
\$25,000	Non-member cryopreservations arranged by a third-party who is an Alcor Member
\$50,000	Non-member cryopreservations arranged by a third-party who is not an Alcor Member

Standby Program:

Alcor's Comprehensive Member Standby program (CMS) offers standby coverage for all members in the continental US and Canada for a low monthly fee. Should you be hospitalized or in a terminal condition, Alcor will fly to your bedside to begin its procedure upon legal death. No payments are required at the time of an emergency standby. Note that all new members are subject to a 180-day waiting period for CMS benefits.

\$180 per year for members in the US & Canada (waived for those under 18 or full-time students under age 25)

Members in other countries pay standby costs at the time services are rendered or by pre-payment.

Membership Dues:

Membership Dues may be up to 100% tax deductible and support the advancement of Alcor's program and general operations. Dues are paid for the duration of membership while living. Dues may increase with 30 days notice.

\$620 annually	First Family Member
\$310 annually	Each Additional Adult Family Member or Full-time Student
\$155 annually	Minor Family Member

Monthly, quarterly and semi-annual payments are also accepted. The total paid to Alcor each year, including CMS, is \$800 (First Family Member).

About Alcor:

The Alcor Life Extension Foundation is the world leader in cryonics, cryonics research, and cryonics technology. Please visit our website to schedule a tour of our facility; to see about special Alcor events, meet ups and response team training in our area.

www.alcor.org

Cryonics Magazine has been a staple of the Alcor Foundation for decades. We hope our readers find it a compelling source of information about topics of interest, such as how to optimize your cryopreservation arrangements, recent happenings at Alcor, issues facing the field of cryonics, relevant sciences, and more.

Cryonics Magazine is the quarterly electronic publication of the Alcor Life Extension Foundation. You can start your online subscription by going to:

www.alcor.org/magazine

Alcor Life Extension Foundation is on Facebook. If you would like to connect with Alcor members and supporters then visit:

www.facebook.com/alcor.life.extension.foundation