

Alcor's 50th Anniversary Business Model Relaunch

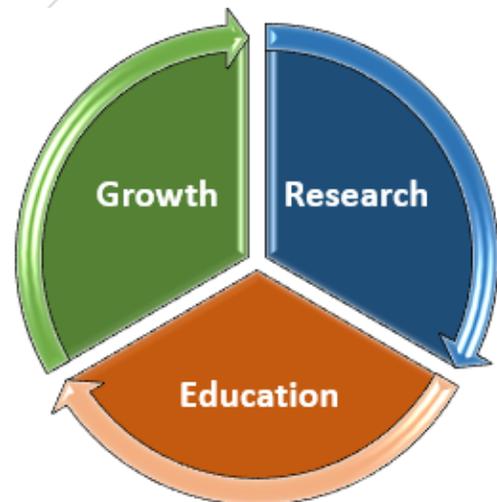
Alcor was incorporated as a nonprofit, federally tax-exempt, 501(c)(3) corporation on February 23, 1972, for **educational** and **scientific** purposes. Today, February 23, 2022, is **Alcor's 50th Anniversary!** To mark this historic event, Alcor is relaunching our business model.

Alcor's mission statement ([LINK](#)) is, "To save lives through the following prioritized principles:

1. *Maintain the current patients in biostasis.*
2. *Place current and future members into biostasis (when and if needed).*
3. *Eventually restore to health and reintegrate into society all patients in Alcor's care.*
4. *Fund research into developing more cost effective and reliable means for 1-3 above.*
5. *Provide public education as a means of fostering growth to support the goals of 1, 2, 3, 4 above."*

While Alcor is organized for educational and scientific purposes, membership growth is required to support Alcor's nonprofit mission. Alcor's longstanding mission is being implemented and fulfilled by, among other things, three (3) strategic pillars; **Growth, Research, and Education.**

Investing in the Research strategic pillar leads to discoveries and innovations, supporting our Education strategic pillar. Investing in the Education strategic pillar raises public awareness and acceptance of cryonics, supporting our Growth strategic pillar. Investing in the Growth strategic pillar increases fiscal resources and allows us to hire and retain high caliber people, supporting our Research strategic pillar. These strategic pillars are the basic formula to accomplish Alcor's mission.



Alcor's new business model is designed to support **Growth** and advance our **Research** and **Education** pillars. We are excited to announce the enhancements to Alcor's business model.

Respectfully,

Patrick Harris, Alcor's President & CEO;
Linda Chamberlain, Alcor's Co-Founder;
Alcor's Leadership Team & Staff;
Lisa Harris, Legal & Regulatory Committee & Advisor to the Board;
Alcor's Board of Directors

Enhanced Agreements & Online Signup

Membership agreements have been completely updated to better protect our Members, Patients, and Alcor. Existing and new Members can now signup or update their contracts online.

Alcor's Historical Challenges – Agreements and Online Signup

Alcor's old agreements require the signatures of a notary and two witnesses. Previously, notary and witness signatures prevented Alcor from offering online signup. This process creates an unnecessary burden on new Members.

Alcor has made many revisions to its agreements over the last 50 years. Alcor last made changes in 2012, but it was not a complete contract rewrite. There are currently 25 different versions of active membership agreements, each having legal nuances that must be considered during a case deployment and any of which can complicate or delay cryopreservation.

Alcor has never shied away from litigation because we believe that protecting our Members' and Patients' interest is sacrosanct. Prior agreements needed to be consolidated and rewritten entirely to better protect our Members from interference, our Patients from third-party risks, and Alcor from existential threats, all of which serve to strengthen the cryonics industry.

Alcor's New Model – Agreements and Online Signup

Alcor's new agreements have clearly written, unified, provisions. They are e-signable via DocuSign and support the other components of our enhanced business model. The new contracts offer greater protections for members, patients, Alcor, and the cryonics industry. Additionally, existing members will benefit from the ease of use of the online platform when updating or making elective changes to their Alcor agreement.

The online signup process for new Members will require minimal information to lock in a dues basis and establish membership and may be completed within minutes. There are safeguards built in to ensure against errors, such as requiring that a Member's Date of Birth (DOB) be entered twice before e-signing an agreement.

Alcor encourages existing membership to experience the streamlined online signup process and lock in their dues basis by visiting Alcor's website, www.Alcor.org.

Permanent Prepay

The option to prepay for membership and cryopreservation has been enhanced with the added benefit of having your prepaid cryopreservation cost grandfathered in, even in the event of changes to our standard cryopreservation fees. Your dues, *which may be tax-deductible*, and cryopreservation cost will never increase.

Alcor's Historical Challenges – Permanent Prepay

Alcor once offered a prepay option for membership dues that a small number of people took advantage of before Alcor eliminated the opportunity due to a structural issue with holding the prepaid funds in Alcor's operating account. Alcor's current business model for Member dues and the cost of cryopreservation does not protect against rising costs. For example, in 1981, the cost of Neuro-preservation was \$25,000, and Whole-Body was \$60,000. The current cost for Neuro and Whole-Body in 2022 are \$80,000 and \$200,000, respectively, before CMS charges, and both include coverage of standby services. Costs naturally increase over time due to inflation.

Based on decades of data, Alcor determined many people do not consider the rising cost of cryopreservation over the decades when they become a Cryopreservation Member. Notably, nearly a decade ago, Alcor created the Underfunding Reserve Account (aka "the Underfunding Plan") for Members who joined Alcor before May 2013. The Underfunding Plan introduced additional fees to underfunded Members when cryopreservation costs increased.

Alcor's NEW Model – Permanent Prepay

Alcor's enhanced model will offer two prepayment options to protect members against rising costs. The first option is for members to prepay their membership dues for life once, becoming a Lifetime Member. The second option is for members to prepay both their membership dues and the cost of cryopreservation once, becoming a Lifetime Cryopreservation Member. Dues may be tax-deductible, and Alcor encourages you to speak with a tax professional.

A Lifetime Member may permanently prepay dues, secure lifetime membership, and never pay dues again. A Lifetime Cryopreservation Member may permanently prepay the cost of cryopreservation and dues, and their dues and cryopreservation obligation will never increase.

When a Lifetime Member or Lifetime Cryopreservation Member prepays, Alcor will send the prepayment to a separate legal entity to professionally manage the funds. The separate legal entity will pay Alcor annual dues on behalf of each prepaid member and continue investing the remaining balance. For prepayment by Lifetime Cryopreservation Members, the entity will use the prepaid funds to pay the associated cryopreservation costs at the time of legal death. Alcor elected to use a separate entity instead of Alcor's operating account for these two new Permanent Prepay options to better protect the funds from various risks that may be present in the future.

Alcor worked with three experienced, licensed actuaries to develop models supporting these prepayment options. Prepayments are calculated individually based on actuarial tables in the same way life insurance providers calculate premiums. Prepayment for Lifetime Members and Lifetime Cryopreservation Members are based on the current cost of cryopreservation and/or dues in light of the actuarial tables. Please get in touch with Alcor to quote our Permanent Prepaid options.

New Member Option

You can now be an Alcor Member *without* cryopreservation funding.

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Alcor's Historical Challenges – New Members

Throughout Alcor's 50-year history, anyone who wanted to become an Alcor member was required to secure and provide evidence of cryopreservation funding before becoming a member. Other Cryonics Service Providers (CSOs), such as the Cryonics Institute, do not require proof of cryopreservation funding before becoming a member of the CSO. Requiring verification of cryopreservation funding created disincentives and barriers to signing up as a Member. The most popular option for cryopreservation funding is securing a life insurance policy. Finding the right policy can be time-consuming and difficult to budget for at different life stages.

Alcor determined that some people who want to be members are not ready or able to secure funding for cryopreservation, but they want to become an Alcor member today. For example, a college student may afford Alcor dues, but not the cost of life insurance. Many similarly situated people have expressed interest in securing funding later, possibly years or decades later, but want to complete their Alcor member agreements now. Other people have been excluded from being an Alcor Member due to the cryopreservation funding requirement, including mission supporters who do not want to be cryopreserved. Several individuals have expressed that they wish to be members, or gift membership to someone, to support Alcor's mission, but they may not personally desire to be cryopreserved. This group wants Alcor to succeed at our mission and stay informed about our progress without necessarily becoming an Alcor patient.

Alcor's New Model – New Members

You can now become an Alcor Member without providing proof of cryopreservation funding! Alcor's definition of "Member" is anyone who signs a membership agreement and pays dues. A member who elects to secure funding and signs a cryopreservation agreement is defined as a "Cryopreservation Member."

Alcor's online signup process reduces the paperwork and snail-mail burden, allows someone to join before securing cryopreservation funding, and opens Alcor membership to people who are undecided if they want to be cryopreserved at legal death but wish to support the mission and stay informed. Current benefits for Alcor Members include the following:

- Alcor Newsletters and special announcements;
- A subscription to *Cryonics* magazine;
- Free copy of a model *Alcor Revival Trust* upon request;
- Discounts to conferences;
- Locked-in **Age-Based Dues** basis to save money over the long-term;
- Greater discounts when a Member, who is an Independent Cryonics Educator, shares an ICE Code;
- The option to sign a cryopreservation agreement and become a Cryopreservation Member; and
- The opportunity to sign a pet cryopreservation agreement to cryopreserve a companion animal.

Alcor is excited that our new business model opens membership up to various groups who previously could not become Alcor Members. As more Members join and become further educated on our mission, some Members may later decide to become Cryopreservation Members!

Age-Based Dues Structure

It is well-known that one of the greatest ailments suffered by cryonicists is Cryocrastination. Now there is an economic incentive to sign up sooner and remain a Member for life.

Alcor's Historical Challenges – Dues

For decades Alcor, as a nonprofit, has charged annual dues. Alcor's agreements have always allowed Alcor to adjust annual dues at Alcor's discretion to account for costs and inflation. Inflation naturally occurs over time. Non-discounted dues in 1981 were \$85 per year, whereas, in 2021, they were \$660 per year. Alcor offered discounts on dues for specific membership categories, such as additional family members, college students, and members in good standing consecutively for decades.

Alcor's dues structure previously required everyone to pay the current dues regardless of age when they signed up for membership. Dues could also be changed at Alcor's discretion. Long-term member discounts did not take effect until at least 20 years of consecutive membership.

Charging younger members in their 20s, such as newly graduated college students, the same rate for someone who decided to wait and become an Alcor member in their 50s created an economic disincentive for people to become an Alcor member earlier. Why pay membership dues if you may not be cryopreserved anytime soon?

Long-term members (20+ years) on a fixed income due to retirement currently pay ~ 20% less for dues than everyone else does, despite their income. A ~ 20% discount on annual dues is a trivial economic benefit after paying full dues for decades. Further, internal monitoring, managing, and crediting discounts on dues for specific categories has increased Alcor's operating cost. For example, Alcor did not know when to apply a student discount unless a member told Alcor they were students.

Alcor's New Model – Dues

Alcor's new structure will utilize "Age-Based Dues." Alcor has worked with life insurance providers for decades, and we are taking a page out of their successful playbook. When signing up for life insurance, annual premiums cost less the younger someone is when the policy is established.

Alcor's new Age-Based Dues will be determined when someone first becomes a member. The Age-Based Dues schedule for 2022 is:

- **\$60 per minor child** under 18 years old;
- **\$200 for 18-year-olds** signing a new membership agreement;
- **Current Age x Annual Dues Multiplier (\$15 currently)** for new or existing members who sign a new membership agreement.
 - *Example: If a member signs up when they are 30 years old, their Age-Based Dues will be \$450. (30 years old * \$15 Annual Dues Multiplier).*
- (Existing Members who sign an updated agreement will be grandfathered in and lock in the current dues *basis*.)

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Age-Based Dues mean just that. Whatever dues correspond to the age at which a Member signs up will be the dues the Member pays throughout their life, provided the Member pays dues timely and per the agreement.

Alcor is modeling our Age-Based Dues after the life insurance industry to eliminate the perverse economic incentive of "cryo-crastination." The Annual Dues Multiplier will be evaluated annually by Alcor's Board and Executive Leadership. In 2022 the Annual Dues Multiplier is \$15, multiplied by a Member's age when signing our new agreement. At the end of FY2022 and every year after that, the Alcor Board and Executive Leadership will determine if, and by how much, the Annual Dues Multiplier will increase. For example, if Alcor increases the Annual Dues Multiplier to \$20 for 2023, all new members signing an agreement in 2023 will lock in a dues *basis* equal to their then-current age x \$20. An illustration of Alcor's new Age-Based Dues follows:

Suzy and John are 18 years old and decide they want to be Alcor Members in 2022. Suzy signs up before her 19th birthday and locks in a dues basis at \$200. Provided there are no increases to locked in Age-Based Dues when Suzy is 50 years old, she will enjoy continuing to pay only \$200 per year in membership dues during the calendar year 2053.

On the other hand, John decided to wait until he was 50 years old to become an Alcor Member in 2053. For 32 years, while John waited to become a member, Alcor needed to increase the Annual Dues Multiplier several times to cover inflation and costs. The 2053 Annual Dues Multiplier is \$68, and John's Age-Based Dues when he signs up at age 50 in 2053 is \$3,400.

In the calendar year 2054, John pays another year of dues at \$3,400 for a total of \$6,800 for two (2) years of membership. On the other hand, Susy paid \$200 per year for 33 years for a total of \$6,600 in dues over her life up to that point. By locking in her Age-Based Dues basis early, Suzy enjoys significantly lower dues than John as she prepares to retire from her job early and go on a fixed income.

Age-Based Dues FAQs:

Will Alcor require evidence of Date of Birth (DOB) with the new Age-Based Dues structure?

- For Members, Alcor will not require evidence, such as a photocopy of a government-issued ID. However, evidence to confirm DOB will be needed for Cryopreservation Members. A Member may sign a new agreement today without providing evidence to validate their DOB. If a Member later decides to become a Cryopreservation Member, then Alcor will ask for proof of their DOB to ensure Age-Based Dues are calculated correctly.

How much will the Annual Dues Multiplier go up every year?

- Alcor's Board of Directors and Executive Leadership will review operating costs, program costs, strategic initiatives, and inflationary pressures to determine the Annual Dues Multiplier on an annual basis. While Age-Based Dues will increase over time, the younger a Member is when they sign up, the lower the Annual Dues Multiplier they will benefit from. This will lead to significant savings the earlier someone becomes an Alcor Member.

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*Can Alcor **increase** dues for Members who locked in Age-Based Dues basis in the future?*

- Yes, this is *possible* for non-Lifetime Members; Alcor can and has increased dues in the past under the previous model and agreement. A provision in *all* Alcor agreements, including the new agreement, allows Alcor to adjust dues. Over decades, the likelihood of hyperinflation is high. For example, suppose during a period of hyperinflation, Alcor is required to increase all dues by 10%. In that case, a Member who locked in \$200 per year dues *base* will then pay \$220 per year but will save \$40 over a Member who locked in \$600 per year dues base when that member's 10% increase equates to a new dues amount of \$660, and the member paying \$220 will still have the benefit of lower Age-Based dues amount. By the end of FY2021, Alcor only had 1397 Members. Alcor's aims to minimize the potential of increasing dues for Members in the future by growing our Membership and resulting in overall dues revenue increases.

I am a current member with a long-term discount. Can I lock in my current dues if I sign a new agreement?

- Yes. As a loyal Member in good standing who is current on your dues, you can lock in your current dues *basis*. For example, if you are 60 years old and have a 20-year member discount, you are currently paying \$540 per year in dues. Instead of signing a new agreement at \$900 per year in dues (age 60 * \$15 *Annual Dues Multiplier*), Alcor will grandfather your current \$540 per year dues, provided you sign an updated agreement during the calendar year 2022.

Will Alcor continue to offer discounts for members with Age-Based Dues?

- Existing discounts will be grandfathered if a current Member signs a new agreement in the calendar year 2022; however, discounts will not be offered with Age-Based Dues. The new dues structure incorporates lower dues for students and saves students more money each year they remain a Member. For example, if Suzy signs up when she is 18 years old and pays \$200 in dues, she pays less than the previous student discount. Additionally, as Suzy gets older and time passes, her \$200 in dues will be less financially burdensome years or decades from now due to inflation and increased wages.

I already have an agreement with Alcor and pay annual dues. Why should I sign a new agreement?

- Alcor's old agreements do not support Age-Based Dues, whereas our new agreements lock in a *base* dues rate. You may continue operating under your old agreement, and Alcor will continue to make annual decisions on how much dues will be each year for Members with older contracts. For example, if you are currently paying \$660 / year in dues and Alcor decides to increase dues to \$750 in 2023, your dues will increase to \$750 / year, and you will not benefit from the Age-Based Dues basis.

Are Age-Based Dues tax-deductible?

- Alcor is a federally tax-exempt, 501(c)(3) corporation, and your dues may be tax-deductible. Any time you want to review Alcor's tax status, you can visit the IRS's website at <https://apps.irs.gov/app/eos/> and enter our EIN 23-7154039. Dues and donations may be tax-deductible if they are made before the close of the tax year. Alcor cannot give tax advice, so we encourage you to speak with a tax professional regarding your dues and taxable income.



Independent Cryonics Educator (ICE) Program

To fulfill Alcor's mission of Education, Alcor is launching the Independent Cryonics Educator (ICE) Program, which provides compensation for those who participate in the program and refer new Members, and provides discounts to referred new Members.

[Welcome to the Launch!](#)

Alcor Life Extension Foundation is pleased to announce a new self-funded educational program, the Independent Cryonics Educator (ICE) Program! One of the most significant challenges the cryonics industry has faced over the decades is raising awareness of cryonics with the public. The ICE Program is designed with economic incentives to educate the public and advance Alcor's nonprofit mission.

The ICE Program will allow anyone to refer prospective members to a cryonics organization, such as Alcor, whether they are an Alcor member, a member of another CSO, or not a member at all. Cryonics enthusiasts, cryo-crastrinators, members of other cryonics organizations, Alcor Members, and any other person interested in educating the public about cryonics may participate in the ICE Program.

Alcor will issue an ICE Code to anyone participating in the ICE Program. The ICE Code is an identifying code *unique* to each Independent Cryonics Educator (ICE) and will serve two purposes. First, the ICE Code will identify which ICE will receive compensation and how much from referrals for new members. Second, the ICE Code will determine the discount level applied to a new member's first-year dues. The following compensation schedule for Independent Cryonics Educators and discounts available for new members has been approved by Alcor's Board of Directors for the calendar year 2022.

Independent Cryonics Educator (ICE) Type	New Member Discount	ICE Compensation
Referrals by ICE for New Members of Alcor		
Non-Alcor Member	10% Off First-Year <i>Alcor</i> Dues	50% of New Member's First-Year Dues paid by Alcor to ICE.
Alcor Member	25% Off First-Year <i>Alcor</i> Dues	
Alcor <i>Cryopreservation</i> Member	50% Off First-Year <i>Alcor</i> Dues	
*Referrals by ICE for New Members of another CSO		
TBA	TBA	TBA

**Alcor contacted the presidents of other Cryonics Service Organizations (CSOs) and invited them to participate in the ICE Program. Compensation to ICEs and discounts for new members will be decided by each CSO collaborating with Alcor on the ICE Program to educate the public.*

Future changes, if any, to compensation and discounts for the program will be available on Alcor's website, www.Alcor.org.

Becoming an Independent Cryonics Educator (ICE) costs nothing, is easy, and anyone can join the program. Simply sign the ICE agreement, fill out a W-9 so Alcor can pay you, and start educating the public about cryonics and sharing your ICE Code. Alcor will generate a unique ICE Code for each Independent Cryonics

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Educator to share with potential new members. When a potential member uses an ICE Code, they will receive the associated discount off their first-year's Age-Based Dues. The Independent Cryonics Educator will be paid for referring new member(s)!

ICE Code Discounts:

Non-Alcor Members: Anyone can be an Independent Cryonics Educator (ICE) without being an Alcor Member. When an ICE Code is used from a Non-Alcor Member, a **10% discount** off first-year dues for new Alcor Members will be applied.

Alcor Members: Alcor Members intuitively know more about cryonics and Alcor, minimally, because they have signed up. Alcor Members are better positioned to educate prospective members than non-Alcor Members. Improved education on the front end reduces Alcor's costs, aligns with Alcor's mission, and is worth a more significant discount than non-Alcor Members. Therefore, a **25% discount** off first-year dues for new Alcor Members will be applied when using a code from an Alcor Member.

Alcor Cryopreservation Members: This group of Alcor Members has completed all paperwork for informed consent, completed the process of fully funding their cryopreservation, and has a vested interest in Alcor's success. Cryopreservation Members are best equipped to educate the public, which reduces Alcor's costs associated with educating the public and furthers Alcor's mission. Therefore, a **50% discount** off first-year dues for new Alcor Members will be applied when using a code from an Alcor Cryopreservation Member.

Compensation for ICE:

Educating the public about cryonics and options available from various CSOs takes time, and Alcor appreciates your time is worth money. Instead of paying for external marketing conceived by people with little to no knowledge of cryonics, Alcor decided to offer compensation to *anyone* who helps further our growth efforts and mission.

Anyone participating in the ICE Program will receive payment from Alcor for new Alcor Members when their ICE Code is used. When an ICE gives a prospective member an ICE Code, and it is used during signup, **Alcor will pay 50% of the first-year dues** to the ICE based on the unique code used. As an example:

*Ms. Taylor does not want to be an Alcor Member, but she wants to support Alcor's mission and signup for the ICE Program. Ms. Taylor has 5M followers on social media, and she spends some time educating her followers about cryonics. The average age of Ms. Taylor's followers is 30 years old, and their average Age-Based Dues is \$450 (30 yo x \$15). Assuming 1% of Ms. Taylor's followers use her ICE Code, and the average age of new Members is 30 years old, **Alcor will pay Ms. Taylor \$11,250,000** (5M x 1% x \$450 x 50%).*

ICE Program FAQs:

The ICE Program **pays** people to educate and refer new members. Is this legal?

- Yes. Alcor worked with expert tax counsel and general counsel during the strategic development of the ICE Program. The ICE Program aligns with Alcor's tax-exempt educational and scientific purposes.

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Why did Alcor launch the ICE Program instead of simply paying an advertising firm?

- As a charitable organization, Alcor wants to allow the public to be paid for their educational efforts instead of paying a big firm. Alcor also intends to capitalize on the knowledge and passion our cryonics community members have and are capable of sharing with others. Alcor hopes many people will succeed as Independent Cryonics Educators and earn additional income by educating the public about cryonics.

My CSO is not participating in the ICE Program. How can I get them to participate?

- Contact your CSO and ask them to reach out to Alcor.
- Remember, even if your CSO is not participating directly in Alcor's ICE program, you can still be an ICE and receive compensation for referring new members to participating CSOs.

Why shouldn't my CSO launch their own ICE Program instead of collaborating with Alcor?

- Alcor believes reputable CSOs want the public to be educated about cryonics, not just their specific organization. Launching a look-alike program will require educators to sign another agreement, work with different materials for each CSO, keep track of other "codes" specific to each CSO, etc. Further, each ICE Program look-alike will have an administrative overhead, increasing the costs for a CSO. Alcor believes reputable CSOs will benefit from a unified effort of consistently educating the public about cryonics, and ICEs will benefit from one ICE Code that works for multiple CSOs.

I am a member of a different Cryonics Service Organization (CSO). Can I join the ICE Program, educate the public, and get paid?

- Anyone can join the ICE Program and educate the public about cryonics, including members of other CSOs. Payment for education and referrals depends on if the new member joined a CSO participating in the ICE Program.

How will Alcor know how much to pay me for my time educating and referring new members?

- When a prospective member joins a participating CSO, your unique ICE Code will track the compensation you earn. Each CSO, such as Cryonics Institute, Tomorrow Biostasis, Southern Cryonics, etc., will independently decide if they want to participate in the ICE Program and the discounts and compensation they will support. Alcor will cover the cost of the ICE Program (accounting, legal, administration, etc.), and other reputable CSOs are welcome to participate free of charge.

Is there a limit on how much I can make as an ICE?

- No. Each participating CSO will determine their compensation schedule. Alcor will pay 50% of first-year dues to ICEs referring new Members, up to a limit per new Member. Alcor recognizes our new Age-Based Dues may create perverse incentives to sign up older people because their first-year dues will be more than a younger Member. Alcor will cap *each* referred new Member's compensation to an ICE at no greater than 50 years old. For example, if a new Member is 55 years old, the ICE compensation will be based on a 50-year old's Age-Based Dues. In this example, 50 years old * \$15 * 50% first-year dues = \$375 for referring a member 50+ years old. There will be **NO limit** on total compensation for multiple members, as illustrated in the example of Ms. Taylor above.

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I referred someone who became an Alcor Cryopreservation Member, not just an Alcor Member. Do I make more from my referral of a Cryopreservation Member?

- No. Compensation under the ICE Program for new Alcor Members is based on educating the public about cryonics, **not** "selling cryopreservation." You will receive 50% of the first-year Age-Based Dues calculated for the Cryopreservation Member, same as if they only signed up to be an Alcor Member.

Ok, I am ready to sign up for the ICE Program. Does Alcor have materials to help me educate the public?

- Alcor's Ambassador & President Emeritus, Max More, will be the primary point of contact for the ICE Program for the calendar year 2022. Max authored some starting educational materials for Independent Cryonics Educators (ICE) to assist their efforts to educate the public. ICEs are welcome to create their materials, such as videos, and we encourage ICEs and other CSOs to submit materials to Alcor so other ICEs can successfully educate the public. Alcor plans to release more materials to ICEs as they become available.