

Point In Time By The Numbers

Desirable, Attainable, Sustainable & Profitable

According to The National Investment Center for Seniors Housing & Care (NIC) The Point In Time new and infinite lifestyle steeped in the science of the platform economy is delivered across diverse urban neighborhoods for 17 to 58 percent less than the national average and is considerably more robust and desirable.

A single Point In Time community, in one neighborhood employing the platform economy, with just two ancillary subscription programs, generates multiple sources of revenue from multiple payers, resulting in an annual profit of well over \$1.5M from a single community.

We have several additional subscription programs under various stages of development that will lead to a better living experience and additional sources of profit.

The Point In Time Program in 100 communities across the 77 Chicago neighborhoods with only two ancillary programs generates a profit of over \$190M annually.

Detailed spreadsheets are available.

The Program is a self-sustaining perpetual flywheel of livability requiring no support outside the neighborhood ecosystem. The program is reproducible in urban cities and neighborhoods across the nation.

A word on profit: Profit isn't a purpose, it's a result. Purpose is the reason why we do what makes the profit. Profit is freedom, the resource for sustainable livability. By reinvesting the profits back across the entire program, we have the resources for perpetual innovation, well compensated team members and a cutting-edge attainable living experience across diverse neighborhoods. There is no finish line.

Point In Time Ancillary Subscription Programs

Building a better tomorrow

The Point In Time Platform Economy and Ancillary Subscription programs will change the way middle-market America lives into aging. Although we are not in the retail business, we have a keen interest in providing products and services that deliver wellbeing, quality of life and a better outcome.

The additional subscription programs will deliver a better living experience to the end user and an additional source of profit to the stakeholders, providing sustainability along with the freedom and resources to continually build a better program.

Point In Time profits when the end user benefits from a below market cost. The motivation behind the ancillary subscription programs is not simply profit, it is sustainability and providing a well-compensated team with the cutting-edge tools needed to deliver and maintain wellbeing and quality of life for a diverse middle-market America.

The products and services are provided by the suppliers below retail cost and paid for over a specific time frame, interest free. At the end of the time frame, the user receives a new replacement product and, in some cases, a rebate. These are products that, in most cases, we don't need to touch. Here are the fundamentals and a few examples.

Remember the BlackBerry phone? It was just a product, deriving revenue from a single source, a single payer, with few if any opportunities for additional profit or a better user experience.



Compare that to the iPhone which debuted in '07 as a **platform** on which to develop multiple products and services that provide multiple revenue streams from multiple payers, along with a better smartphone experience, one that changed the world.

Apple overran the incumbents by exploiting the power of the platform. In the case of the iPhone, app developers attract consumers, and consumers attract app developers in a textbook flywheel effect.

Today 45,000 apps a month apply to be on the Apple platform bringing in billions of dollars in easily earned profits for Apple.

To further explain our position let's use the analogy of a Major League baseball park. Major League Baseball parks rely on



additional sources of revenue, other than ticket sales, to keep ticket cost attainable and yet maintain a sustainable, profitable program. The ballpark's ancillary revenue sources contribute to sustainability and profitability along with an enjoyable and attainable user experience.

The Ricketts' business model has been to obtain multiple sources of revenue from the surrounding neighborhood in an effort to control their revenue and increase profit all anchored by the "HUB" of the neighborhood, in their case, the ballpark

The Bears' move to Arlington Heights provides them with a clean slate to control and develop multiple sources of revenue from the surrounding neighborhood leveraging their "HUB". The Point In Time Hub and Urban Neighborhood Initiative 3.0 embraces that same concept.

Let's look at just two of the ancillary programs we have created around our HUB, the Life Coach and Wellness Café.

Point In Time LIFE COACH

Guide to Inspiring the Art of Living Well

Liaison to the Neighborhood

Lifestyle Assistant

Encore Careers

Entertainment

Education

FUN

Coordinating Life Across All of Life's Journey

SUBSCRIPTION FEE
\$10.00 PER MONTH
.33 cents per day

89% of older adults will choose to remain at home and age in place

Anticipating the need and desire for many people to remain at home and age in place, the Point In Time Neighborhood Life Coach is the liaison to this new and infinite lifestyle. The Life Coach bridges the gap to deliver

our cutting-edge programs, lifestyle components and services along with an abundance of social capital, camaraderie, and mutual support beyond the walls of the community hub and into the surrounding neighborhood, helping people age at home successfully.

With boots on the ground in each neighborhood, the Life Coach and Neighborhood Enrichment Hub team cultivates real community engagement to help understand the context and culture of the neighborhood, in order to deliver precise, personal solutions to people, right where they live.

The Life Coach program is about fun, entertainment and providing a better, more exciting living experience, life with purpose and a lower cost of living.

The Life Coach, as part of the Neighborhood Enrichment Hub team, is also on board to help alleviate social isolation and loneliness, holding the potential to also delay the onset of dementia and other age-related diseases, disorders, and disabilities.

The Point In Time Life Coach and Neighborhood Enrichment Hub program in one community generates a profit of over \$246,000 annually.

One hundred communities across Chicago generate over \$24M annually. Desirable, Attainable, Profitable.

Demand for life coaches has grown 33% since 2015 and will continue to expand through 2029.

Point In Time Wellness Cafe

Wellness Coaching

Nutrition Programs

Fitness Training

Primary Care

Pharmacology

Nutraceuticals

The Point In Time Wellness Café (Wellness Centers), specifically designed into each neighborhood campus and part of the Neighborhood Enrichment Hub team, enables people to take control of their wellbeing mind, body, and soul. The Wellness Café is built around an attainable Telecommunication, Wellbeing model. The Cafe hosts Nutrition Programs, Fitness Trainers, Wellness Coaches along with a Doctor and Nurse Practitioner, all via telehealth and telecommunication.

The Wellness Café in neighborhoods across Chicago, where people have put down deep roots, unites neighbors around wellbeing in a convenient setting with access to comprehensive services.

It is here people find, almost subliminally, that they are stronger together, “neighborhood strong”, and more apt to take part in programs that enable them to take control of their wellbeing and experience a better outcome.

Our healthcare partners have access to our Wellness Café open platform, for continued innovation, as they position themselves to address the social factors of health and achieve greater health equity within hundreds of small neighborhood settings.

Wellness Cafes also hold the potential to lower hospital readmission and actually support discharged patients. More details of this sustainable, attainable program can unfold upon request.

The Point In Time Wellness Café in one community generates a profit of over \$1,400,000 annually. One hundred communities across Chicago generate over \$140M annually.

Healthcare and wellbeing programs that are desirable, attainable, and profitable.

Point In Time		
Neighborhood Life Coach	\$10.00	Per Month
Telehealth Primary Care	\$28.00	Per Month
Wellness Coaching	\$10.00	Per Month
Fitness Training	\$10.00	Per Month
Nutritionist	\$10.00	Per Month
Total Cost Per Month	\$68.00	
Total Cost Per Day	\$ 2.27	
Health & Wellbeing for Less Than a Daily Starbucks		

The Life Coach and Wellness Café in one community generate a NOI of over \$1.7M and while do not expect everyone to subscribe to every program, even if they did, the benefit of scale and neighborhood network effects keeps the cost to the resident subscriber less than a daily Starbucks.



I skate to where the puck is going, not where it has been.

Wayne Gretzky

Newly developed subscription programs and services provide additional desirability, attainability, profitability, and sustainability. The status quo models don't provide this opportunity.

A key factor within the winning formula. Today's Boomers want outcomes, not ownership, customization not generalization, constant improvement, not planned obsolescence.

Point In Time		
Ancillary Subscription Programs		
Product #1		
36 Month Lifecycle		
Retail Cost	\$	100.00
Wholesale Cost	\$	70.00
Point In Time Profit Per Month	\$	0.50
Total Product Cost Per Month	\$	2.44
36 Month Cost	\$	88.00
Member Savings	\$	12.00
Total Members		150,000
Annual Profit	\$	900,000.00

Example of scale and neighborhood network effects as well as user generated marketing.

Point In Time		
Ancillary Subscription Programs		
Product #2		
Continuous Lifecycle		
Retail Cost	\$	3.00
Wholesale Cost	\$	2.00
Point In Time Profit Per Month	\$	0.50
Total Product Cost Per Month	\$	2.50
12 Month Cost	\$	30.00
Savings	\$	6.00
Total Members		200,000
Annual Profit	\$	1,200,000.00



As the nation continues experiencing a shortage of caregivers, reaching the point of crisis mode, as boomers cross the threshold into old age, we believe the solution lies in reinventing the “caregiver” position.

**Point In Time
Healthcare Programs
Collaborative Community Members 24/7**

Avg. Monthly In Home Healthcare Cost	\$	7,500.00
Point In Time Monthly Healthcare Cost	\$	1,164.00
Profit	\$	100.00
Total Monthly Cost	\$	1,264.00
Total Members		500
Total Profit	\$	100.00
Total Annual Profit	\$	600,000.00

“In-Community” Accredited Personal Assistant initial contribution to the program.

**Point In Time
Healthcare Programs
Neighborhood Members 24/7**

Avg. Monthly In Home Healthcare Cost	\$	7,500.00
Point In Time Monthly Healthcare Cost	\$	2,002.00
Profit	\$	200.00
Total Monthly Cost	\$	2,202.00
Total Members		600
Total Profit	\$	200.00
Total Annual Profit	\$	1,440,000.00

Moving beyond the walls of the community “In the surrounding neighborhood” Accredited Personal Assistant beginning contribution to the program.

**Point In Time
Healthcare Programs
Neighborhood Members 24/7**

Avg. Monthly In Home Healthcare Cost	\$	7,500.00
Point In Time Monthly Healthcare Cost	\$	2,002.00
Profit	\$	200.00
Total Monthly Cost	\$	2,202.00
Total Members		20,000
Total Profit	\$	200.00
Total Annual Profit	\$	48,000,000.00

...Continuing to scale....

By their own admission, Medicare is facing some challenging headwinds. This has led them to offer new payment incentives and shared savings contracts with innovators



capable of reinventing Medicare payment options and deliver them efficiently, leading to better outcomes.

One example of this is Oak Street Health, (OSH, NYSE), a 2012 startup, who has accomplished this with a primary care Medicare model.

A recent Crain's article tells the story of CEO Mike Peykos as the highest paid CEO in Chicago for 2021 receiving over \$70M from the IPO.

We believe the Point In Time Personal Assistant program is outcome driven and ideally positioned to embrace a new Medicare model.

As of 2009 45 million Americans were covered by Medicare, it is expected an additional 73 million will be covered by 2030.

**Point In Time
Healthcare Programs
Medicare Members 24/7**

This program has not been reviewed or approved by Medicare to date.

Avg. Monthly In Home Healthcare Cost	\$	7,500.00
Point In Time Monthly Healthcare Cost	\$	2,202.00
Total Monthly Savings	\$	5,298.00
Total Medicare Members		600
Point In Time 1/3 of Savings	\$	1,766.00
Total Point In Time 1/3 Annual Profit	\$	12,715,200.00

A potential Medicare model...

” We can never know what might have been, but what is to come is another matter entirely” C.S. Lewis

**Point In Time
Healthcare Programs
Medicare Members 24/7**

This program has not been reviewed or approved by Medicare to date.

Avg. Monthly In Home Healthcare Cost	\$	7,500.00
Point In Time Monthly Healthcare Cost	\$	2,202.00
Total Monthly Savings	\$	5,298.00
Total Medicare Members		50,000
Point In Time 1/3 of Savings	\$	1,766.00
Total Point In Time 1/3 Annual Profit	\$	1,059,600,000.00

...Continuing to scale.



Hub & Urban Neighborhood Initiative 3.0

We believe that we have just scratched the surface of the potential this program holds. The Point In Time Hub and Urban Neighborhood Initiative 3.0 is the culmination of years of research and collaboration across a multitude of disciplines and will always be a work in progress.

Remember, there is no finish line.