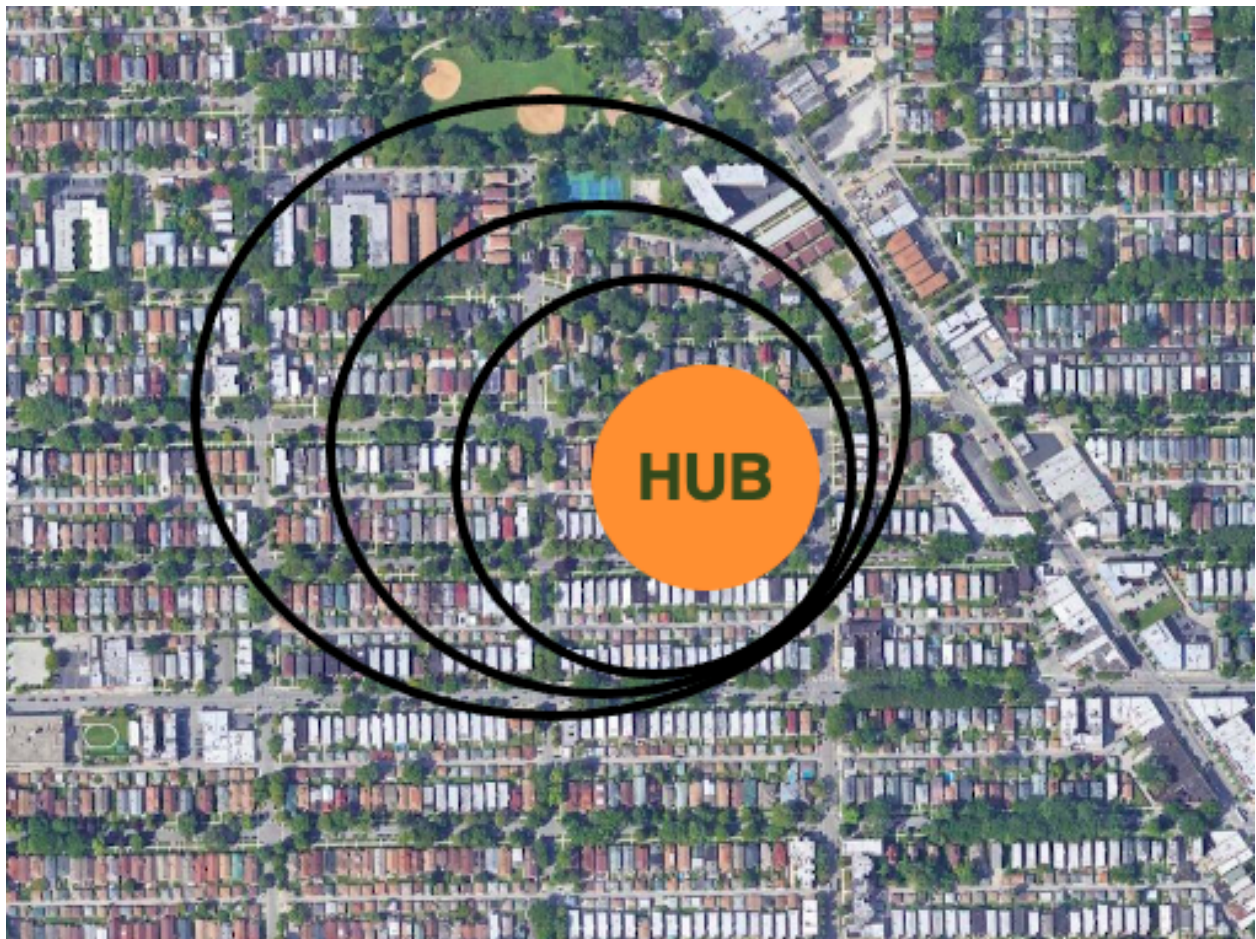


The Hub and Urban Neighborhood Initiative 3.0. Moving Beyond the Walls, the Heart and Soul of the Winning Formula

Point In Time has developed **The Hub and Urban Neighborhood Initiative 3.0.** through the adaptive reuse of neighborhood Catholic convents. Throughout history the convents have always been the **HUB**, the tree of life within the neighborhoods, they are the ideal size and in the perfect location to once again support humanity.



However, to truly make a forever impact and transform the aging experience for Middle & Lower Market America attainably, it is imperative that we look beyond the walls of a single Collaborative Community-dwelling and focus on the entire neighborhood ecosystem surrounding the Community.

Statistics show 89% of the boomer generation intend to “age in place” at home.

Anticipating the desire and need for many people to remain at home and age in place, the Point In Time Neighborhood Enrichment Hub Team bridges the gap to our cutting-edge programs and services, moving beyond the walls of the community hub, helping people age at home successfully.

Moving beyond the walls is key to a desirable and attainable living experience for middle-market America and a sustainable, profitable, reproducible business model for the stakeholders.

“As people age up and retire on a fixed income, we cannot continue to expect them, as a single middle-market payer, to be the only source of profit for the dwelling’s stakeholders, live sustainably across life’s journey and remain within their means.

In the status quo middle-market rental model a single payer bears the total cost of the dwelling unit, thus the stakeholders determine their profitability by providing more or less desirability in an effort to meet the attainability of that single payer and surrounding market...

*...Within the **Point In Time Hub and Urban Neighborhood Initiative 3.0**, multiple sources of revenue, provided by multiple payers from the surrounding neighborhood, increase profitability for the stakeholders and delivers an even more desirable living experience for the end user, actually increasing the attainability factor for said payer.”*

Michael R. Reschke,
Co-Founder, Point In Time Hub and Urban Neighborhood Initiative 3.0.

This unique pairing of the Hub and Urban Neighborhood, with boots on the ground, enables us to form a bond with the neighborhood tribe and cultivate real community engagement.

This helps us to understand the context and culture of the diverse neighborhoods in order to provide precise, personal solutions designed to meet the wants, needs and budget of people where they live and deliver a better outcome.

The Hub and Urban Neighborhood Initiative 3.0 employs the science within the **economies of scale, scope, and neighborhood network effects**, along with **user generated marketing** and the power of the **platform economy**.

Here is the science behind the magic:



Economies of Scale

More Value / Lower Cost

The economies of scale provide considerably more value at a lower cost.



Economies of Scope

Multiple Products & Services

The economies of scope provide multiple products and services, the cutting-edge components for daily living.



Once again, this unique pairing of the Hub and Urban Neighborhood, with boots on the ground, enables us to provide a large pool of consumers from the surrounding

neighborhood access to the cutting-edge components of daily living and a better way to live into aging.



Consumer Generated Marketing

With a sense of pride, ownership and belonging, the neighborhood tribe, the consumers, generate a ripple effect across the neighborhood markets.

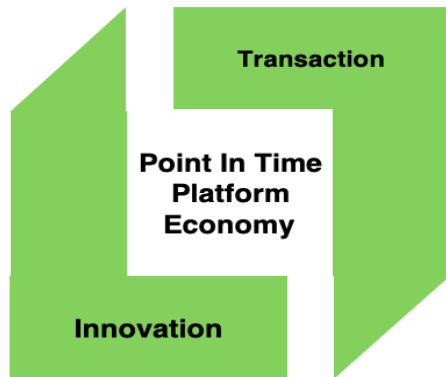
Peer to peer they will share their values and beliefs, recommending new lifestyle components they use and have consulted on to their friends, family, and acquaintances, inspiring a buy in.

The Point In Time Platform Economy.

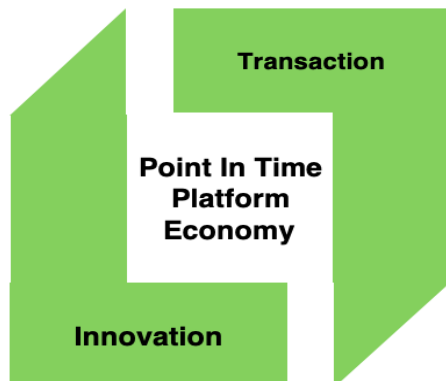
Even though platforms have been in existence for decades, the modern platform economy has completely changed the game. The Point In Time program is an entirely new and infinite lifestyle built on a platform business model that is, by far, the most **capital efficient** model for Middle-Market America, and a desirable way to live into aging.

At Point In Time, we have dissected the platform business model by breaking it down to its core function. Then, working across disciplines, through first principle thinking, reinvented it to address the entire urban neighborhood ecosystem.

The Collaborative Community Lifestyle is built on both a transaction platform and innovation platform working in unison.



The Transaction Platform acts as an intermediary for the direct exchange of products and services providing the entire neighborhood ecosystem with access to the cutting-edge complementary components for daily living and quality of life, all delivered attainably to the end-user

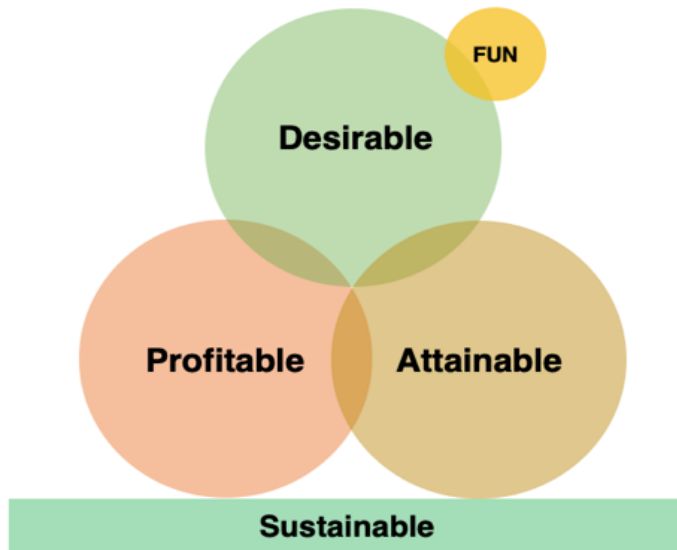


The Innovation Platform provides researchers and innovators with a living micro research center on which they can continually collaborate across disciplines to develop, build, and refine the complementary components for daily living. These are the components that will change the way we live into aging. There is no finish line. In a textbook flywheel effect the consumers attract the innovators, and the innovators attract the consumers.

The Point In Time

Hub & Urban Neighborhood Initiative 3.0

Delivers The Essential III



The Point In Time platform economy has optimized the growth generated through scale, scope, and neighborhood network effects; this powerful force leads to scale that's unachievable within the status quo rental models and is by far the most capital efficient model for

Middle-Market America and a desirable, attainable way to live into aging.

The Point In Time Infinite Lifestyle is both Desirable and Attainable for the end users as well as being Profitable for the stakeholders and Sustainable for all.

This process creates equitable, empathic neighborhoods that are aware of and responsive to the needs and aspirations of the entire neighborhood tribe.