

## 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.

### Erin Poling

Farmers Insurance Group  
Poling Insurance & Financial Services  
355 N. Sheridan St., Suite 100  
Corona, CA 92880  
Phone: (951) 739-5959  
Fax: (951) 739-5955  
Email: [epoling1@farmersagent.com](mailto:epoling1@farmersagent.com)  
Website: [www.polingfinancial.com](http://www.polingfinancial.com)

### Rudi Hoffman (Alcor Member)

Certified Financial Planner,  
Investment & Financial Services  
P.O. Box 290549  
Port Orange, FL 32127  
Phone: (386) 235-7834  
Fax: (386) 269-9622  
Email: [rudi@rudihoffman.com](mailto:rudi@rudihoffman.com)  
Website: [www.rudihoffman.com](http://www.rudihoffman.com)  
Licensed in most states, including CA, AZ  
and TX

**If you need a referral for a life insurance agent in your area please contact the Membership Department for more information.**

**1-877-462-5267 x 132**

If you are using life insurance to fund your cryopreservation, please notify your agent of the following policy requirements. Alcor does not accept Employer or Group Life Insurance policies.

### Company Rating

The insurance provider must be rated "A" or better by A.M. Best ([www.ambest.com](http://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 at least \$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 become an Associate member with a six month free membership which includes the monthly Cryonics magazine. Simply contact us:

**877-462-5267 x 101**  
**[info@alcor.org](mailto:info@alcor.org)**

**Diane Cremeens**  
**Membership Coordinator**

**(480) 905-1906 Ext. 132**  
**Fax (480) 922-9027**

**E-mail: [diane@alcor.org](mailto:diane@alcor.org)**

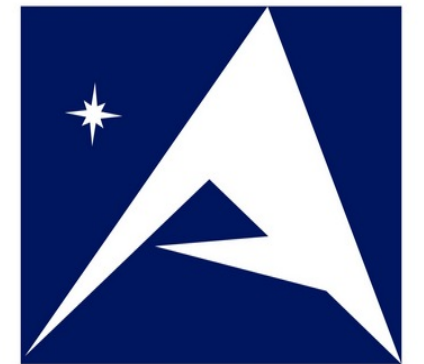
**1-877-GO ALCOR**  
**(1-877-462-5267)**



**ALCOR LIFE EXTENSION FOUNDATION**  
**7895 East Acoma Drive, Suite 110**  
**Scottsdale, Arizona 85260-6916**  
**[www.alcor.org](http://www.alcor.org)**  
**[www.alcornews.org/weblog](http://www.alcornews.org/weblog)**

BECOMING  
AN  
**ALCOR**  
**MEMBER**

**ALCOR**



**LIFE EXTENSION FOUNDATION**  
*The World's Leader in Cryonics*

**[www.alcor.org](http://www.alcor.org)**

**[www.alcornews.org/weblog](http://www.alcornews.org/weblog)**

## THE APPLICATION PROCESS

Becoming an Alcor member is as easy as 1, 2, 3! Simply follow the steps below 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. You can take 20 minutes to fill out the application available on our website: [www.alcor.org](http://www.alcor.org) (see “Membership Info”). The most important part of the application is “Section IV: 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:**

\$300 Application Charge

**Second Adult Family Member to Join:**

\$200 Application Charge

**Minor Family Member:**

\$50 Application Charge

On the final page of the application form, you are asked to provide a credit card for extended application charges. These charges (\$90 every three months) will only be applied if you do not complete your membership arrangements within four 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 a bank account or a member may set up 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 at least \$30,000 because the cost of revival remains unknown.

**\$200,000 – Whole Body Cryopreservation**

\$115,000 donated to the Patient Care Trust

\$60,000 for cryopreservation

\$25,000 donated to the CMS Fund

**RECOMMENDED FUNDING: \$250,000**

**\$80,000 – Neurocryopreservation**

\$25,000 donated to the Patient Care Trust

\$30,000 for cryopreservation

\$25,000 donated to the CMS Fund

**RECOMMENDED FUNDING: \$120,000**

### Surcharges:

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

\$10,000 Applicants outside the U.S. & Canada

\$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)

**Alcor will waive the CMS fee of \$180 if the member contractually signs up to always fund \$20,000 above the minimum cryopreservation rate.**

### Membership Dues:

Membership Dues may be 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.

\$525 annually	First Family Member
\$310 annually	Each Additional Adult Family Member or Full-time Student
\$60 annually	Minor Family Member

Quarterly and semi-annual payments are also accepted. The total paid to Alcor each year, including CMS, is \$705 (First Family Member). Various discounts are available for long-term Alcor members and full-time students aged 30 and under.

### 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](http://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 bi-monthly publication of the Alcor Life Extension Foundation. You can start your online subscription by going to:

[www.alcor.org/magazine](http://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](http://www.facebook.com/alcor.life.extension.foundation)