

Resident Acquisition and Long-Term Contribution Outlook

1 - Acquisition and participation

An enhanced discretionary living allocation supports resident acquisition by improving the initial service proposition. The planning example provides a foundational allocation of 1,200 credits per month against an estimated pre-enrolment purchasing-capacity benchmark of 1,000. The comparison concerns a reference service basket valued at enrolment; it is separate from the resident's gross-income contribution.

The acquisition account recognizes a one-time investment of 2,400 credits per initial resident, including onboarding and introductory provision. The outlook follows that investment through sixty months of expected operating contribution. Management evaluates the acquisition proposition alongside service continuity and the cost of maintaining an integrated relationship.

1.2 - Mature participation evidence

Matched service-allocation histories cover 1,560 Continuity employees continuously participating from October 14, 2021 through October 14, 2024. These are the same employees subsequently included in the 2025 nutrition evaluation and the invitation frame for the 2026 recognition survey. The latter returned 1,000 responses, of which 982 failed to identify LifeCorp as the common operator.

Mean foundational allocation remained 1,200 nominal credits against an enrolment-date purchasing-capacity reference of 1,000. Recorded ecosystem tariffs reduced its reference-basket value below that benchmark by month 30. The 24-36 month convergence is observed in these retained participants' allocation records. Selection conditions on continuous participation; retention assumptions in the forward financial model are assessed separately.

Continuity service allocations were administered through employer and provider arrangements. They are distinct from direct resident memberships and their gross-income schedules. The cohort supplies evidence about allocation value across an integrated service relationship; the resident-acquisition outlook applies that experience to a separate planning scenario.

Matched Continuity allocation history · 1,560 participants · observed 2021-2024

Recorded date	Participation month	Nominal allocation	Recorded ecosystem index	Allocation at enrolment-date basket prices
2021-10-14	0	1,200.00	100.00	1,200.00
2022-10-14	12	1,200.00	108.00	1,111.11
2023-10-14	24	1,200.00	116.64	1,028.81
2024-04-14	30	1,200.00	121.22	989.94
2024-10-14	36	1,200.00	125.97	952.61

2 - Price basis and allocation protection

The nominal foundational allocation remains 1,200 credits throughout the example. Its real value is expressed in enrolment-date service-basket units using CommonGround Institute's LifeCorp Ecosystem Price Index. The base scenario assumes 8.0% annual index growth. The purchasing-capacity crossover occurs between months 24 and 36.

The index follows prices in LifeCorp's own service schedules. Group-approved market-alignment adjustments determine those posted tariffs. Supplier costs, wage costs and income growth enter the operating model as separate assumptions. The index describes purchasing power within the ecosystem rather than general-economy consumer inflation.

3 - Allocation value and operating contribution

Planning scenario per active resident, in credits unless stated. Core recognized service revenue grows 3.0% annually; operating costs grow 4.0%. Supplemental revenue combines Attention services and convenience services, with uptake reaching its mature assumption at month 36. Revenue recognizes completed core and supplemental provision once; unredeemed contribution balances and internal charges are excluded.

The base scenario assumes 97.0% annual retention. Expected cumulative contribution weights each month's operating contribution by survival and deducts the initial acquisition investment. Sixty-month expected net contribution is 2,043.46 credits per initial enrollee; modeled acquisition payback occurs in month 32. The horizon carries no terminal value.

LC-IR-2026-04 · Base planning scenario, months after enrolment

Month	Nominal allocation	Real allocation	Ecosystem index	Supplemental revenue	Operating contribution
0	1,200.00	1,200.00	100.00	30.00	70.00
12	1,200.00	1,111.11	108.00	64.80	76.40
24	1,200.00	1,028.81	116.64	104.98	86.14
36	1,200.00	952.60	125.97	151.17	99.75
48	1,200.00	882.04	136.05	163.26	77.00
60	1,200.00	816.70	146.93	176.32	52.85

Institutional distribution

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

5 - Supplemental service realization

Attention services form part of the supplemental realization account. The current schedule is 24 credits for Premium and 64 for Executive; Executive with Partner Discretion totals 112 credits per resident-month. Those published configurations are distinct from the model's uptake-weighted average, which moves from 24 to 48 enrolment-date credits before indexation.

Convenience-service realization moves from 6 to 72 enrolment-date credits per active resident-month. The model applies the ecosystem index to both supplemental categories. These are scenario assumptions for future uptake and service-schedule adjustments; current Attention prices remain governed by their published schedule. Supplemental charges are recognized within the resident contribution ledger as services are supplied.

Supplemental realization · monthly credits per active resident

Revenue category	Month 0, before indexation	Month 36, before indexation
Attention services · weighted realization	24.00	48.00
Convenience and supplemental service schedules	6.00	72.00
Combined	30.00	120.00

6 - Operating margin sensitivity

The table shows month-36 operating margin under alternative ecosystem-tariff and operating-cost assumptions. Core service revenue growth remains 3.0%; uptake follows the base schedule. Higher ecosystem prices affect supplemental realization while operating-cost growth affects service expenditure. Cost exposure can offset the forecast benefit of additional realization.

LifeCorp controls its posted service tariffs and the scope of market-alignment adjustments. Realized demand, collection, supplier costs and continuing participation remain execution dependencies. The subsidy-recovery case relies on their combined effect.

Month-36 operating margin · cost growth versus ecosystem index growth

Annual operating-cost growth	Index +4% annually	Index +8% annually	Index +12% annually
3.0%	5.2%	5.7%	6.2%
4.0%	2.4%	2.9%	3.4%
5.0%	-0.4%	0.1%	0.6%

7 - Retention and horizon discipline

Integrated housing, care, nutrition and service administration support continued participation. The model treats retention as an assumption requiring separate review, alongside acquisition payback and operating performance. Direct-membership reporting, workforce-pilot coverage and this unit-economics scenario represent different populations.

This presentation is a planning outlook as of October 25, 2026. Its price, revenue, cost and retention paths are projections rather than completed reporting periods. Resident commitments follow the applicable participation agreement and published service schedules.

Expected 60-month contribution per initial enrollee · after acquisition investment

Annual retention assumption	Modeled acquisition payback	Expected net contribution, credits
95.0%	Month 33	1,823.89
97.0%	Month 32	2,043.46
99.0%	Month 31	2,273.24