

# **ALCOR NEWS**

A newsletter about Alcor and cryonics activities and developments

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August 2018

# ANNUAL MEETING OF THE ALCOR BOARD OF DIRECTORS, SEPTEMBER 15, 2018

by Max More, CEO of Alcor

The 2018 Alcor Annual Meeting will be held on Saturday, September 15, 2018, starting at 11:00 am (MST) at the Alcor facility (7895 East Acoma Drive in Scottsdale, AZ). The elections of directors and officers will be conducted at this meeting and a wide range of topics will be discussed publicly both before and after a lunch break. Members and the public are encouraged to attend this meeting. The 2018 Strategic Meeting is also

scheduled the same weekend, including Friday and Sunday

### **NOTES FROM ALCOR STAFF**

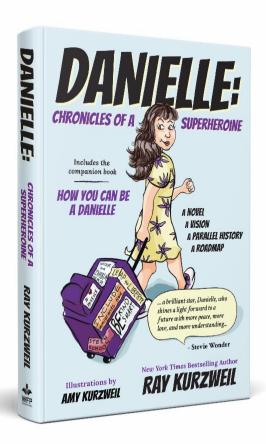
#### by Max More

sessions.

I want to let you know about my good friend Ray Kurzweil's first novel. It may change your perspective on the world. I'm excited to share a special pre-order offer that Ray has created exclusively for Alcor.

#### **NEW BOOK BY RAY KURZWEIL**

Some books change your life.
Others change the world.
Ray Kurzweil's new novel is destined to do both.



From the author of *Inc.* magazine called "Thomas Edison's rightful heir," comes one of the most important books you'll ever read. Ray Kurzweil's first novel, *Danielle: Chronicles of a Superheroine*, tells the story of a remarkable girl who, with her super-intelligence and smart technologies, plus help from her friends - solves some of the world's largest challenges: curing cancer, brokering peace in the middle east, and providing clean water to millions in Africa. And she does it all before her 16th birthday.

Ray's message is, "you too can be a Danielle" - and this book shows you how. Groundbreaking in its premise and thought-provoking in its prose, Danielle's story shows us a hopeful picture of our future - where we work together to solve essential problems using the power of our ideas and have compassion for all people.

Danielle's motto is: Be Kind. Be Smart.

#### **PRE-ORDER NOW**

Plus, for every copy of

Danielle: Chronicles of a Superheroine sold during the
on-line pre-order campaign Ray is donating \$6.00 to
charities that encourage young people to become
Danielles and help solve world challenges.\*\*

An essential read for sophisticated thinkers as well as young adults just discovering Ray's expansive ideas and

adventurous storytelling, you'll be captivated whether you're 10 or 110.

#### **ASK AN OFFICIAL**

# Your questions answered by an Alcor Official

Do you have a question about Alcor, its organization, finances, response capabilities, or any other aspect? We have not found it productive to answer questions on New Cryonet and cannot possibly respond to all questions and responses to questions. "Ask an Official" provides a means of asking a serious question and getting an answer. Of course, you can also directly contact staff

members using the information on the Alcor Staff webpage.

Ask An Official

#### **INSURANCE POLICY**

# Have you reviewed how your insurance policy is doing? by Linda Chamberlain

A periodic review of your insurance policy, maybe every two years, could help find potential problems before they become unsolvable due to age or health. This is most important if you have a universal life insurance policy.

Universal life insurance policies at their inception of coverage have potential future flexibility in premiums, death benefit and maturity dates based on the then-current interest rates being credited to a policy and the then current mortality expenses. This can be a benefit to the insured but can also have unintended consequences in the future.

When the interest crediting rate decreases (rates have historically been declining since the 1980s and have only recently begun to increase), or the insurance company misgauges the mortality costs (more people are passing away quicker than anticipated), your policy is at risk of losing cash value that has accumulated in the policy. This may cause a number of issues, including the policy to expire quicker than anticipated, the premium payments to rise to keep current coverage, or a decrease in benefit coverage to maintain the same premium.

If you are able to identify if your policy is at risk early, adjustments could be made to allow you to maintain the coverage you need for your funding.

If your funding is provided via a universal life policy, it may not be performing as it was when you first bought it. It might have improved your situation, but it also may not have done so. If you haven't in the last couple of years looked at the way your universal life policy is performing, we recommend that you contact your insurance agent and request what is called an "in-force illustration" of how your policy is performing and then discuss the results with your agent to make sure your funding is what you want it to be.

#### **CRYONICS MAGAZINE**

### **Printed version of** *Cryonics magazine*

If you have not indicated your preference for digital or mailed version of *Cryonics* you can still do so by sending an email to marji@alcor.org.



#### **MEMBERSHIP STATISTICS**

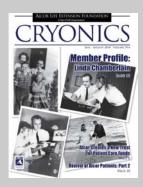
#### **Growth Rate**

As of July 31, 2018, Alcor had 1,198 members. That's a net gain of 55 since the start of the year. Annualized, this represents a growth rate of 9%. If this can



be sustained - which cannot be guaranteed in part because we may have a higher number of cancellations - it would be the fastest growth rate since 2005, and the largest total net gain in members ever.

2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Members	1,149	1,159	1,171	1,176	1,179	1,194	1,198					
Patients	155	156	156	156	157	158	159					
Associate	292	274	271	271	278	275	288					
Total	1,596	1,589	1,598	1,603	1,614	1,627	1,645					



One of the benefits of Associate Membership is receiving *Cryonics* magazine.

Already a member, refer a friend.

Click **here** to join today or forward this email.

Remember when you shop Amazon you can contribute to Alcor by making Alcor Life Extension your charity of choice by shopping with <u>AmazonSmile</u>.

You can also Donate directly to Alcor below.

## **DONATE**