

**The summary of these Welll club memberships had been the following:**

TYPE	DIAMOND	PLATINUM	GOLD	SILVER	BRONZE
<b>PRICE</b>	\$ 22,500	\$ 17,100	\$ 9,900	\$ 5,940	\$ 3,600
Accommodation benefits <b>SAVINGS</b>	(\$ 94,500) 12-54 days/year \$ 72,000	(\$ 63,000) 8-36 days/year \$ 45,900	(\$ 31,500) 4-18 days/year \$ 21,600	(\$ 15,750) 7 days/2 years \$ 9,810	(\$ 7,875) 7 days/4 years \$ 4,275
Health benefits <b>GIFTS &amp; SAVINGS</b>	(\$ 77,400) 45% of original conversion value \$ 34,650	(\$ 58,500) 45% of original conversion value \$ 26,325	(\$ 33,930) 45% of original conversion value \$ 15,255	(\$ 20,340) 45% of original conversion value \$ 9,135	(\$ 12,330) 45% of original conversion value \$ 5,535
Investment <b>CASH-BACK</b>	Trade/cash value Available for withdrawal any time \$ 22,500	Trade/cash value Available for withdrawal any time \$ 17,100	Trade/cash value Available for withdrawal any time \$ 9,900	Trade/cash value Available for withdrawal any time \$ 5,940	Trade/cash value Available for withdrawal any time \$ 3,600
<b>TOTAL NET BENEFITS</b>	\$ 129,150	\$ 89,325	\$ 46,755	\$ 24,885	\$ 13,410
<b>RETURN ON INVESTMENT</b>	574%	522%	472%	419%	372%

Benefits value is the net savings & benefits in \$ terms if those services/benefits would be purchased. (Not to be confused with the trade/cash value which is the redemption value of the memberships and their associated benefits if a member wish to withdraw.)

Memberships (or part of their benefits) can be used, rolled over, rented, sold, bartered, borrowed, transferred, assigned to others During the memberships' 27 year term, members (if they wish) may at any time withdraw part or their entire investment in a composition of the above components which will vary depending on the trade/cash value ratio at the time of the withdrawal (see trade/cash value chart below). The memberships' sale price is scheduled to be increased annually at a 4.5% rate, in order to preserve their value.

**ACCOMMODATION benefits of the memberships**

TYPE OF MEMBERSHIP	PURCHASE PRICE \$	TIME PERIOD OF ACCOMMODATION	\$ COST PER DAY FOR 27 YEARS	\$ COST AS HOTEL ROOM TODAY'S VALUE	\$ COST AS HOTEL ROOM 27 YEARS AVERAGE	TOTAL \$ VALUE 27 YEARS	\$ SAVINGS IN 27 YEARS	RETURN ON INVESTMENT
DIAMOND	22,500	21 days/1 year	39.66	60	180	94,500	72,000	320%
PLATINUM	17,100	14 days/1 year	45.22	60	180	63,000	45,900	268%
GOLD	9,900	7days/1 year	52.37	60	180	31,500	21,600	218%
SILVER	5,940	7days/2 years	62.85	60	180	15,750	9,810	165%
BRONZE	3,600	7days/4 years	76.28	60	180	7,875	4,275	118%

Accommodation benefits include the following : Right-to-use for the next 27 years a studio unit comprised of 2 private rooms and able to accommodate 4 people. Studio units for immediate occupancy are currently available In the **Total Transformation Health Resort in Phuket, Thailand**. All units have direct sea views and are only a few meters from the beach

**HEALTH SERVICES benefits of the memberships**

TYPE OF MEMBERSHIPS	PURCHASE PRICE US\$	TOTAL SAVING FROM HEALTH SERVICES OFFERED (AVERAGE 45% DISCOUNT FROM THE ORIGINAL VALUE) AVAILABLE TO THE MEMBER IN CASE WANTS TO WITHDRAW/CANCEL									
		NOW	YEAR 3	6	9	12	15	18	21	24	27
DIAMOND	22,500	34,650	28,080	22,770	18,450	14,985	12,150	9,855	7,965	6,480	5,265
PLATINUM	17,100	26,325	21,330	17,335	14,070	11,385	9,225	7,470	6,075	4,950	3,960
GOLD	9,900	15,255	12,375	10,035	8,145	6,570	5,355	4,320	3,510	2,835	2,340
SILVER	5,940	9,135	7,425	6,030	4,860	3,960	3,240	2,610	2,106	1,710	1,386
BRONZE	3,600	5,535	4,500	3,645	2,970	2,385	1,935	1,575	1,260	1,035	855

A membership card and gift certificates will be given to the purchaser and can be exercised personally or by family friends or sold to others. They are completely transferable to anyone (with a simple signature and password transfer (for security reasons, in order to avoid lost or stolen cards/certificates unauthorized usage).The total discount & gift value is estimated to be in the range of 36% –54% of the total original value, and will be adjusted every year to include more providers & services worldwide. This year’s discount & gift value is 45% of the original value and can be exercised at **the Total Transformation Health Resort, in Thailand**

**CASH BACK INVESTMENT benefits of the memberships**

TYPE OF MEMBERSHIPS	PURCHASE PRICE US\$	INVESTMENT CASH VALUE AVAILABLE TO THE MEMBER IN CASE WANTS TO WITHDRAW/CANCEL HIS/HER MEMBERSHIP									
		NOW	YEAR 3	6	9	12	15	18	21	24	27
DIAMOND	22,500	-	1,755	2,385	3,330	4,545	6,255	8,640	11,880	16,380	22,500
PLATINUM	17,100	-	1,350	1,845	2,520	3,465	4,770	6,570	9,000	12,420	17,100
GOLD	9,900	-	765	1,080	1,440	2,025	2,745	3,780	5,220	7,200	9,900
SILVER	5,940	-	450	639	874	1,215	1,665	2,250	3,150	4,275	5,940
BRONZE	3,600	-	270	387	531	720	1,008	1,395	1,890	2,610	3,600

A portion of the membership fee will be treated like an annuity and will be invested with international or/and ethical funds to be managed during the 27 membership term (or less if withdrawn earlier)

PURCHASE/SALE PRICE 4.5% annual increase	YEAR	ACCOMM. VALUE	HEALTH SERVICES DISC/GIFT VALUE	INVESTMENT CASH VALUE	TOTAL TRADE&CASH WITHDRAWAL VALUE	TOTAL GROSS BENEFITS	TOTAL NETT BENEFITS	VALUE RETURNED (upon withdrawal)	TOTAL VALUE FORFEITED	ACCOMM VALUE FORFEITED	HEALTH BENEFIT FORFEITED	CASH VALUES FORFEITED
<b>DIAMOND MEMBERSHIPS</b>												
22,500	NOW	22,500	34,650	-	57,150	<b>151,650</b>	129,150	57,150	94,500	72,000	0	22,500
25,676	on YEAR 3	16,920	28,080	1,755	46,755	<b>151,650</b>	129,150	46,755	104,895	66,420	0	20,745
29,301	on YEAR 6	12,780	22,770	2,385	37,935	<b>151,650</b>	129,150	37,935	113,715	62,280	0	20,115
33,437	on YEAR 9	9,630	18,450	3,330	31,410	<b>151,650</b>	129,150	31,410	120,240	59,130	0	19,170
38,157	on YEAR 12	7,245	14,985	4,545	26,775	<b>151,650</b>	129,150	26,775	124,875	56,745	0	17,955
43,543	on YEAR 15	5,463	12,150	6,255	23,868	<b>151,650</b>	129,150	23,868	127,782	54,963	0	16,245
49,690	on YEAR 18	4,140	9,855	8,640	22,635	<b>151,650</b>	129,150	22,635	129,015	53,640	0	13,860
56,705	on YEAR 21	3,105	7,965	11,880	22,950	<b>151,650</b>	129,150	22,950	128,700	52,605	0	10,620
64,710	on YEAR 24	2,340	6,480	16,380	25,220	<b>151,650</b>	129,150	25,220	126,430	51,840	0	6,120
73,845	on YEAR 27	1,800	5,265	22,500	29,565	<b>151,650</b>	129,150	29,565	122,085	51,300	0	0
<b>PLATINUM MEMBERSHIPS</b>												
17,100	NOW	17,100	26,325	-	43,425	<b>106,425</b>	89,325	43,425	63,000	45,900	0	17,100
19,514	on YEAR 3	12,870	21,330	1,350	35,550	<b>106,425</b>	89,325	35,550	70,875	41,670	0	15,750
22,269	on YEAR 6	9,720	17,335	1,845	28,900	<b>106,425</b>	89,325	28,900	77,525	38,520	0	15,255

25,412	on YEAR 9	7,335	14,070	2,520	23,925	106,425	89,325	23,925	82,500	36,135	0	14,580
29,000	on YEAR 12	5,535	11,385	3,465	20,385	106,425	89,325	20,385	86,040	34,335	0	13,635
33,093	on YEAR 15	4,140	9,225	4,770	18,135	106,425	89,325	18,135	88,290	32,940	0	12,330
37,765	on YEAR 18	3,195	7,470	6,570	17,235	106,425	89,325	17,235	89,190	31,995	0	10,530
43,096	on YEAR 21	2,340	6,075	9,000	17,415	106,425	89,325	17,415	89,010	31,140	0	8,100
49,179	on YEAR 24	1,800	4,950	12,420	19,170	106,425	89,325	19,170	87,255	30,600	0	4,680
56,122	on YEAR 27	1,350	3,960	17,100	22,410	106,425	89,325	22,410	84,015	30,150	0	0
<b>GOLD MEMBERSHIPS</b>												
9,900	NOW	9,900	15,255	-	25,155	56,655	46,755	25,155	31,500	21,600	0	9,900
11,297	on YEAR 3	7,470	12,375	765	20,610	56,655	46,755	20,610	36,045	19,170	0	9,135
12,891	on YEAR 6	5,625	10,035	1,080	16,740	56,655	46,755	16,740	39,915	17,325	0	8,820
14,711	on YEAR 9	4,230	8,145	1,440	13,815	56,655	46,755	13,815	42,840	15,930	0	8,460
16,788	on YEAR 12	3,195	6,570	2,025	11,790	56,655	46,755	11,790	44,865	14,895	0	7,875
19,158	on YEAR 15	2,430	5,355	2,745	10,530	56,655	46,755	10,530	46,125	14,130	0	7,155
21,862	on YEAR 18	1,845	4,320	3,780	9,945	56,655	46,755	9,945	46,710	13,545	0	6,120
24,948	on YEAR 21	1,350	3,510	5,220	10,080	56,655	46,755	10,080	46,575	13,050	0	4,680
28,470	on YEAR 24	1,035	2,835	7,200	11,070	56,655	46,755	11,070	45,585	12,735	0	2,700
32,489	on YEAR 27	783	2,340	9,900	13,023	56,655	46,755	13,023	43,632	12,483	0	0
<b>PURCHASE/ SALE PRICE 45% annual increase</b>	<b>YEAR</b>	<b>ACCOMOD. VALUE</b>	<b>HEALTH SERVICES DISC/GIFT VALUE</b>	<b>INVESTMEN T CASH VALUE</b>	<b>TOTAL TRADE&amp;CASH WITHDRAWAL VALUE</b>	<b>TOTAL GROSS BENEFITS</b>	<b>TOTAL NETT BENEFIT S</b>	<b>VALUE RETURNED (upon withdrawal)</b>	<b>TOTAL VALUE FORFEITED</b>	<b>ACCOM VALUE FORFEITED</b>	<b>HEALTH BENEFIT FORFEITED</b>	<b>CASH VALUES FORFEITED</b>
<b>SILVER MEMBERSHIPS</b>												
5,940	NOW	5,940	9,135	-	15,075	30,825	24,885	15,075	15,750	9,810	0	5,940
6,779	on YEAR 3	4,455	7,425	450	12,330	30,825	24,885	12,330	18,495	8,325	0	5,490
7,735	on YEAR 6	3,375	6,030	639	10,044	30,825	24,885	10,044	20,781	7,245	0	5,301
8,827	on YEAR 9	2,520	4,860	874	8,254	30,825	24,885	8,254	22,571	6,390	0	5,066
10,074	on YEAR 12	1,935	3,960	1,215	7,110	30,825	24,885	7,110	23,715	5,805	0	4,725
11,496	on YEAR 15	1,440	3,240	1,665	6,345	30,825	24,885	6,345	24,480	5,310	0	4,275
13,118	on YEAR 18	1,080	2,610	2,250	5,940	30,825	24,885	5,940	24,885	4,950	0	3,690
14,970	on YEAR 21	810	2,106	3,150	6,066	30,825	24,885	6,066	24,759	4,680	0	2,790
17,084	on YEAR 24	630	1,710	4,275	6,615	30,825	24,885	6,615	24,210	4,500	0	1,665
19,495	on YEAR 27	468	1,386	5,940	7,794	30,825	24,885	7,794	23,031	4,338	0	0
<b>BRONZE MEMBERSHIPS</b>												
3,600	NOW	3,600	5,535		9,135	17,010	13,410	9,135	7,875	4,275	0	3,600
4,108	on YEAR 3	2,700	4,500	270	7,470	17,010	13,410	7,470	9,540	3,375	0	3,330
4,688	on YEAR 6	2,070	3,645	387	6,120	17,010	13,410	6,120	10,890	2,745	0	3,213
5,350	on YEAR 9	1,530	2,970	531	5,031	17,010	13,410	5,031	11,979	2,205	0	3,069
6,105	on YEAR 12	1,170	2,385	720	4,275	17,010	13,410	4,275	12,735	1,845	0	2,880
6,967	on YEAR 15	874	1,935	1,008	3,817	17,010	13,410	3,817	13,193	1,549	0	2,592
7,950	on YEAR 18	657	1,575	1,395	3,627	17,010	13,410	3,627	13,383	1,332	0	2,205
9,072	on YEAR 21	495	1,260	1,890	3,645	17,010	13,410	3,645	13,365	1,170	0	1,710
10,353	on YEAR 24	378	1,035	2,610	4,023	17,010	13,410	4,023	12,987	1,053	0	990
11,815	on YEAR 27	288	855	3,600	4,743	17,010	13,410	4,743	12,267	963	0	0

Trade/cash value is the redemption value of the memberships and their associated benefits if a member wish to withdraw. Gross benefits are the total services (accommodation/health/cash) given to the member. Net benefits are the difference between the gross benefits and the membership fee. Forfeited value is the value “lost” from the difference between gross benefits and the trade/cash value that is returned to the member upon withdrawal.

As it is obvious from the value of memberships chart flow, that although members are free to withdraw/cancel their membership at any time, the impact of the withdrawal in terms of forfeited value (both trade & cash) is significant. Welll club designed them so in order to reward loyalty ad achieve high utilization of the benefits, no matter if from the members or anyone they transfer their benefits to. In that way, the system created is stable and sustainable, and values are highly utilized, recycling, and enhanced overtime

**The \$Welll currency that WREAL issued, members could use it in a number of different ways such as:**

<b>Purchase Welll \$</b>	You may purchase additional Welll \$ from the Welll club at anytime at the prevailing rates. Conversion rate for purchasing is US\$ 1 : Welll \$ 100 (actually 98.1)
<b>Sell Welll \$</b>	You may want to sell part or even all your Welll \$ to anyone at anytime. Any special benefits such as cash back or health benefits can also be transferred or sold separately in part or in whole
<b>Transfer Welll \$</b>	You may want to transfer or assign some or all your Welll \$ to someone else for free or for price at anytime and notify Welll club to update the membership details
<b>Borrow (rent) Welll \$</b>	You may want additional Welll \$ just for a particular year. (i.e. to bring your parents). You may borrow (rent) them from Welll club without affecting you overall Welll \$ balance
<b>Lend (rent) Welll \$</b>	You may be having unneeded Welll \$ which you are unable to use and if you don't want to roll them over to another year, you could lend (rent) them to someone else who is willing and able to use them in that year.
<b>Exchange Welll \$</b>	You may use your Welll \$ that are usually used for studio accommodation for other type of accommodation or health services or products. You may also exchange them for other Welll affiliated resorts accommodation & services as well as other RCI affiliated resorts. (in varied conversion rates)
<b>Advance use Welll \$</b>	You may want to use more Welll \$ than your annual point designation in a particular year. In that case you may get an advance of Welll \$ taking them out from the following year. The number of these Welll \$ can be up to the next years' designation
<b>Rollover Welll \$</b>	You may roll over, unused Welll \$ from one year to another. You can rollover a number of Welll \$ up to one year's designation
<b>Expiry of Welll \$</b>	Amounts of unused Welll \$ exceeding the 2/27ths of their membership's designated Welll \$ will be deemed expired. It is recommended to pass them on the others before their expiration.
<b>Earn Referral Welll \$</b>	You can be rewarded for referrals & introductions of the Welll club memberships and other services (enquire for details) in Welll \$ which can directly use or transfer / sell to others. You may also want to deposit those referral Welll \$ for investment or cash them out at the conversion rates that apply.

**Here is the Welll club blueprint published in 2021 by WREAL:**