



Nurture Your Body...Indulge Your Mind

Independent Living Business Plan

June 2013

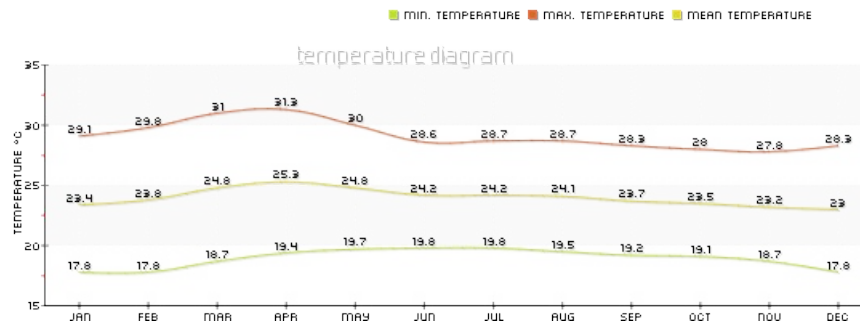
## NOTICE

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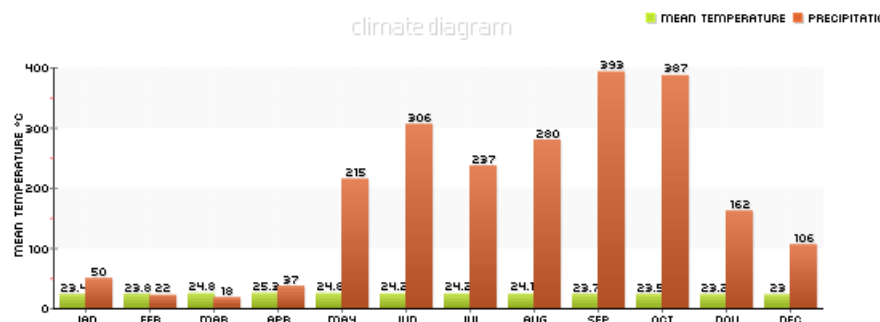
### Introduction

The Independent Living Community, known as Paraiso at Ailanto is being built as an adult community with 50 residences and all the supporting services to accommodate Seniors looking for a peaceful and serene retirement environment.

Ailanto Mountain Reserve is located in Fortuna de Bagaces, Guanacaste, Costa Rica, our location enjoys "the" perfect climate as seen by the chart below.



### Our rain es normal for a Tropical Climate but less than other places in Costa Rica



### Costa Rica

Costa Rica extends majestically from the Pacific Ocean to the Caribbean Sea, and its distance is barely 200 miles. Its land portion occupies only 20 thousand square miles.

If you travel throughout the provinces of Costa Rica, it's easy to notice that in no other place you shall find fields with so many variations in their landscape and climate as here.

Costa Rica is one of most highly valued tourist destinations in this planet. This small piece of land includes all of the necessary components to satisfy the taste of thousands of travelers visiting each year.

The fact that more than two million tourists visit Costa Rica each year does not happen by

chance. Costa Rica, located in Central America, is an isthmus where life seems to have created its roots. Covering only 0.03% of the surface of our planet, Costa Rica has approximately 6% of the world's biodiversity.

Our Project is located in the Guanacaste area of Costa Rica, surrounded by the **MIRAVALLS NATIONAL PARK**

The park's main attraction is its volcano, the tallest one (2,028 meters above sea level) in Guanacaste's Cordillera Volcánica, Bagaces canton. Its slopes feature hot springs. Volcanic fumaroles can also be visited. There are beautiful waterfalls in the area, such as Cabro Muco and the waterfall on the grounds of the college in La Fortuna, near to which are several lakes. In addition, this area is home to Costa Rica's largest geothermal electricity production project.

There are significant number of attractions, parks and beaches near Ailanto thus lending our project maximum exposure and desirability.

The country's natural attractions, wildlife and reputation for enlightened conservation draw tourists from all over the world, Successive governments have made a real effort to preserve the country's image as an Eco-tourism heaven, making Costa Rica one of the best places to experience the tropics naturally and with minimal impact.

As you may be able to determine, we could not have picked up a better area to develop and build our project as World-Class Independent Living Community

### Ailanto Land Development

We have acquired approximately 33 Hectares of land in the Guanacaste area, 45 minutes (by car) from Liberia Airport, Costa Rica's most significant International Airport and right in the midst of all the major tourist attractions, beaches and beautiful ecological forests of Costa Rica.

This map may help you pinpoint our location



## **Ailanto Mountain Reserve**

From the 33 hectares of unspoiled beauty, 4 hectares are dedicated to Paraiso's 50 Homes, Pools, Gazebos, Medical and Dental Centers. The Spa, gymnasium, and other amenities are shared with the remainder of the development which include Vacation Bungalows, Thermal Waters, Hiking trails, Jungle Gyms, Mud Pools, Restaurant and Event Center.

The housing development uses these amenities as a benefit of home ownership and residence at Paraiso.

In our current Master Plan, we have an addition to Paraiso's 50 homes, 50 Quintas of 5,000 square meters or more, 9 lots of 1,000 square meters (many already sold), an Indian Village which is used as the Natural Spa. These Quintas and are available at low prices with the intention of creating a LOW DENSITY GREEN ENVIRONMENT with restrictions as to the amount of construction that could take place.

A great feature of our Homes is that each of them splits into 2 to 4 suites (depending on the model) and as such, a Homeowner could enjoy low prices, yet the privacy which is desired.

### **Development Plan**

Part of the land is zoned as Agricultural, using this law, we have subdivided these into Quintas (Large 5000 Square Meters Parcels) and subdivided the land fronting the public road into 1,000 meter lots, giving us medium density in the front and low density everywhere else. These are large lots with much common area and an open feeling.

Our plan calls for the development of homes that vary from 40 to 450 meters each.

A Homeowners Association maintains the standards of the community.

We expect to complete the construction by the winter of 2015.

### **The Paraiso Residences at Ailanto**

50 Residences ranging in size from 40 to 75 Square Meters. Each home is well appointed for living comfort, the homes are open and spacious, perfect for Retirees' downsizing for their Golden Years, since all the green space (over 20 hectares) is open, everyone can enjoy a true green and ample paradise for the price of a small home

This construction phase is being handled through Toque Del Cielo SA, a Costa Rican Sociedad Anonima ("TDC") and it's Contractors. It is expected that much of the work will be subcontracted to Costa Rican construction companies.

TDC has extensive experience in developing and building entry level to Luxury Custom Homes.

We are pioneering Rustic Luxury, where we strive to maintain the Ecological Environment in lieu of building large cement complexes or homes that do not meld into our pristine location. No one can offer what we can at the prices that we offer with our full complement of amenities.

The lots are large ranging from 1,000 meters to 7,800 meters and what is more we don't expect to build in more than 30% of the entire property, that means ample open areas and beautiful settings for each and every home.

We respect our ecological gift so you won't see any non-native plants. We possess a Rain Forest and all the creatures that thrive within it. Although rarely seen but often heard, Monkeys, Toucan or Pavas and many other species that they call Ailanto home. Enjoy the rhythms of the forest as it sings and welcomes you.

Enjoy the private retreat at Ailanto, all the residences are luxurious; there is not one better than the other just some are larger than others.

They are all comfortable well-appointed accommodations with Queen, or two double beds plus a patio/deck. Each is equipped with a kitchenette and large showers. We have already constructed 7 homes

The Master plan is completed; we have received the Setena Approval, all the plans only need to be presented to the Municipality for construction permits

The following are our Current home models:

Style	Home Size SM	Home Size SF
Kiva	40	500
Lago 1	48	550
Lago 2	48	550
Cielo	75	800
Cielo 2	75	800
Cielo 3	150	1650

The Ailanto association provides garbage pick up and all utilities to each Condominium for a monthly fee.

The development is monitored 24/7 by the Ailanto Association Security Services.

### **The Tourism Center and Spa**

Of the 83 acres, 21 are developed for the usage of the Tourism Center, Natural Spa, Body Training (Jungle Gyms), Lake, Pools, Mountain Bike Park and Hiking. The housing development uses these amenities as part of home ownership and exclusivity.

### **Ailanto's Complementary Medicine Centers**

#### Western Medicine

- ❖ Geriatric
- ❖ General
- ❖ Anti-Aging
- ❖ Aesthetic
- ❖ Emergency

#### Eastern Medicine

- ❖ Acupuncture—needle & electronic
- ❖ Ayurveda balancing therapy
- ❖ Herbal medicine
- ❖ Yoga & meditation
- ❖ Tai Chi & Qi Gong

## Alternative Medicine

- ❖ Aromatherapy
- ❖ Art & dance therapy
- ❖ Body talk—energy healing
- ❖ Hydrotherapy
- ❖ Homeopathy
- ❖ Hypnotherapy
- ❖ Infrared sauna detoxification
- ❖ Juice therapy
- ❖ Massage therapy
- ❖ Native American sweat lodge ceremony
- ❖ Natural hormone replacement therapy
- ❖ Naturopathic treatments

## The Market

Our Market is fed by different sources; Health, Conventional and Ecological Tourism complemented by Retirement Relocation (Independent Living)

Our primary target is the Baby Boomer Market. Let's review our sources as to have an understanding of the viability of the project.

## Health Tourism

Health tourism is an old concept – people have been traveling from their home countries to other parts of the world for centuries in search of personal, specific and new medical treatments. The reasons for this interesting form of tourism are as varied as the travelers. People choose Costa Rica for medical services for two main reasons: high quality and reasonable prices.

Rising healthcare costs in the United States and Canada have been the greatest boost to international health tourism, but it is by no means the only factor driving this new industry. The main engine driving the new wellness revolution is the baby boomers, the population born between 1945 and 1964. One billion baby boomers turn 60 this year and are looking for effective strategies to stay healthy, young looking, and more active. This population represents only 16% of the world population but controls 65% of its wealth and resources. Savvy baby boomers will consider the higher quality and wider spectrum of health care services offered in Costa Rica and other Latin America destinations.

Some important trends guarantee that the market for medical tourism will continue to expand in the years ahead. By 2015, the health of the vast Baby Boom generation will have begun its slow, final decline, and, with more than 220 million Boomers in the United States, Canada, Europe, Australia and New Zealand, this represents a significant market for high-quality medical care.

At a staggering \$1.8 trillion dollars annually, the American healthcare system is the world's largest and least effective bureaucracy. The triad of insurance companies and state and Federal regulatory agencies in Canada and the U.S. has limited consumer choices and access to care. Competition in the healthcare sector is at an all time low. Health consumers seeking alternative approaches to the treatment of cancer, stroke, and heart disease have found services south of the border more accessible, patient oriented, more effective and less costly.

A primary goal of Ailanto is to address the physical, emotional and spiritual needs of international visitors. To establish balance and health, guests are encouraged to spend time extended period of time at the facilities. Some may visit for only a few days while others may choose to extend their healing holidays to several weeks. When they are not busy undergoing treatments at the centers they can join friends and family members to partake of the many social, cultural and sport

activities available at the resort. Activities at our health community or nearby include nature walks, biking, swimming, fishing, horseback riding, hiking, cooking, painting, gardening, bird watching and sightseeing.

## **Access**

Costa Rica is easily accessible by air from all parts of the world. It has an open health care system, well-equipped modern clinics and hospitals, and medical personnel trained in the finest international teaching centers.

Costa Rica is not only visited for its ecological wonders but also for the medical services it offers, Costa Rica offers the services of very competent plastic surgeons and dentists, two of the specialties that are in high demand. The quality of these professionals is unquestionable as is shown by the health indices given by the World Health Organization. At Ailanto you can access these professionals and recover in our Eco Country Environment.

## **Conventional Tourism**

At 50,895 square kilometers, Costa Rica is the second-smallest Central American nation after El Salvador. At its narrowest point, in the south, only 119 km separate the Caribbean from the Pacific. Even in the north one can savor a leisurely breakfast on the Caribbean and take an ambling five-hour drive to the Pacific for dinner. At its broadest point, Costa Rica is a mere 280 km wide. On the ruler-straight eastern seaboard, barely 160 km separate the Nicaraguan and Panamanian borders. And while the Pacific coast is longer, it is still only 480 km from the northernmost tip to the Panamanian border as the crow flies.

Lying between 8 and 11 degrees north of the equator, Costa Rica sits wholly within the tropics, a fact quickly confirmed in the middle of a rainy afternoon in the middle of the rainy season in the middle of the sodden Caribbean lowlands or the Talamanca Mountains. Elevation and extremes of relief, however, temper the stereotypical tropical climate. In fact, the nation boasts more than a dozen distinct climatic zones. Atop the highest mountains in cooler months, even ice and snow aren't unknown.

## **A Backbone of Mountains**

Costa Rica sits astride a jagged series of volcanoes and mountains, part of the great Andean-Sierra Madre chain, which runs the length of the western littoral of the Americas. From the Pacific coast of Costa Rica, great cones and domes dominate the landscape, and you're usually in sight of volcanoes in the northern part of the country.

The mountains rise in the nation's northwestern corner as a low, narrow band of hills. They grow steeper and broader and ever more rugged until they gird Costa Rica coast to coast at the Panamanian border, where they separate the Caribbean and Pacific from one another as surely as if these were the towering Himalayas.

Volcanic activity has fractured this mountainous backbone into distinct cordilleras. In the northwest, the **Cordillera de Guanacaste** rises in a leapfrogging series of volcanoes, including Rincón de la Vieja and Miravalles, whose steaming vents have been harnessed to provide geothermal energy. To the southeast is the **Cordillera de Tilarán**, dominated by Arenal, one of the world's most active volcanoes. To the east and rising even higher is the **Cordillera Central**, with four great volcanoes – Poás, Barva, Irazú and Turrialba – that gird the central highlands and within whose cusp lays the Meseta Central, an elevated plateau ranging in height from 900 to 1,787 meters. To the south of the valley rises the **Cordillera Talamanca**, an uplifted mountain region that tops out at the summit of Cerro Chirripó (3,819 meters), Costa Rica's highest peak.

## **Meseta Central**

In Costa Rica, all roads radiate from the Meseta Central, the heart and heartbeat of the nation. This rich agricultural valley is cradled by the flanks of the Cordillera Talamanca to the south, and by the fickle volcanoes of the Cordillera Central to the north and east. San José, the capital, lies at its center. At an elevation of 1,150 meters, San José enjoys year-round temperatures above 21° C

(70° F), reliable rainfall, and rich volcanic soils – major reasons why almost two-thirds of the nation's population lives in the valley.

The Meseta Central – which measures about 40 km north to south and 80 km east to west – is divided into two separate valleys by the low-lying crests of the **Cerros de la Carpintera**, which rise a few miles east of San José. Beyond lies the somewhat smaller Cartago Valley, at a slightly higher elevation. The Carpinteras mark the Continental Divide. To the east the turbulent Reventazón – a favorite of white-water enthusiasts – tumbles helter-skelter to the Caribbean lowlands. The Río Virilla exits more leisurely, draining the San José Valley to the west.

### **Northern Lowlands and Caribbean Coast**

The broad, pancake-flat, wedge-shaped northern lowlands are cut off from the more densely populated highlands by a languorous drape of virtually impenetrable hardwood forest that only the most accomplished outdoor types can penetrate without local guides. The low-lying plains or *llanuras*, which make up one-fifth of the nation's land area, extend along the entire length of the Río San Juan, whose course demarcates the Nicaraguan border. Farther south the plains narrow to a funnel along the Caribbean coast.

Westward, cattle ranches and banana and citrus plantations give way to pleats of green velveteen jungle ascending the steep eastern slopes of the central mountains, which run along a northwest-southeast axis, forming the third side of the wedge. Numerous rivers drop quickly from the mountains to the plains, where they snake along sluggishly. Beautiful beaches, many of gray or black sand, line the Caribbean coast, which sidles gently south.

### **Pacific Coast**

Beaches are a major calling card of Costa Rica's Pacific coast, which is deeply indented with bays and inlets and two large gulfs – the Golfo de Nicoya (in the north) and Golfo Dulce (in the south), enfolded by the hilly, hook-nosed peninsulas of Nicoya and Osa, respectively. Mountains tilt precipitously toward the Pacific, coming closer to the ocean here than on the Caribbean side, and the slender coastal plain is only a few kilometers wide. North of the Golfo de Nicoya, the coastal strip widens to form a broad lowland belt of savanna – the Tempisque Basin. The basin is drained by the Río Tempisque, and narrows northward until hemmed in near the Nicaraguan border by the juncture of the Cordillera de Guanacaste and rolling, often steep, coastal hills that follow the arc of the Nicoya Peninsula.

Of growing importance to the national economy is the narrow, 64-km-long intermontane basin known as the Valle de El General, which runs parallel to and nestles comfortably between the Cordillera Talamanca and the coastal mountains – *Fila Costeña* – of the Pacific southwest. The Rios General and Coto Brus and their many tributaries have carved a deep, steep-sided trough, long isolated from the rest of the nation, although the construction of the Pan-American Highway through the valley in the 1950s brought thousands of migrant farmers and their families in its wake.

Ailanto is located right at the foothills of the Miravalles Volcano surrounded by the National Park, at Ailanto the visitors will live in the lap of luxury in a happier, healthier living and as such will cater to the tourist that seeks relaxation and pampering and we will have limited competition, but because of all our amenities, we will become the favorite destination in Costa Rica.

### **Eco-Tourism**

**Ecotourism**, also known as **ecological tourism**, is a form of [tourism](#) which appeals to the ecologically and socially conscious. Generally speaking, ecotourism focuses on local culture, wilderness adventures, volunteering, personal growth, and learning new ways to live on the planet; typically involving travel to destinations where flora, fauna, and cultural heritage are the primary attractions.

Responsible ecotourism includes programs that minimize the negative aspects of conventional tourism on the environment, and enhance the cultural integrity of local people. Therefore, in addition to evaluating environmental and cultural factors, an integral part of ecotourism is in the promotion of recycling, energy efficiency, water conservation, and creation of economic opportunities for the local communities.



Many global environmental organizations and aid agencies believe that ecotourism has great potential for [sustainable development](#).

Ideally, ecotourism should satisfy several criteria, such as:

1. conservation of [biological diversity](#) and [cultural diversity](#), through [ecosystem](#) protection
2. promotion of [sustainable use](#) of [biodiversity](#), by providing jobs to local populations
3. Sharing of socio-economic benefits with local communities and [indigenous people](#) by having their [informed consent](#) and participation in the management of ecotourism enterprises
4. increase of environmental & cultural knowledge
5. minimization of tourism's own environmental impact
6. local culture, flora and fauna being the main attractions

For many countries, ecotourism is not simply a marginal activity to finance protection of the [environment](#) but as a major industry of the national [economy](#).

For example, in [Costa Rica](#) ecotourism represents a significant portion of the [gross domestic product](#) and [economic activity](#).

Although academics disagree about who can be classified as an ecotourist and there is precious little statistical data, some estimate that more than five million ecotourists - the majority of the ecotourist population - come from the [United States](#), with others from Western Europe, Canada, and Australia.

Costa Rica as a well renowned Eco-tourism destination, millions of tourists come and will continue to come to enjoy this country's bounty.

Ailanto to take advantage of this large tourism segment will endeavor to become a "Green Seal" destination and offer many of the ecological wonders that the tourists are seeking

### **Where are we?**

- 30 miles from Liberia, the International Airport, Hospitals, Clinics and the Beaches
- 1.25 miles from Fortuna de Bagaces, grocery shopping, Social Security Clinic
- 2.5 miles from Guayabo de Bagaces, Ambulance, Shopping
- Right in the midst of Tourist attractions, Eco adventures, spas, mud baths, waterfalls etc
- We get mail service at our door

### **Access**

- We have good quality, paved roads from San Jose or Liberia
- We offer Pick Up and Delivery to the Airports
- The Interamericana highway, soon-to-be 4 plus lanes is located 15 miles from us
- Bus and Taxi services are available from 5 am to 9 30 pm
- We offer private transportation for our guests

### **Independent Living**

In the context of elder-care, independent living is seen as a step in the continuum of care, with assisted living being the next step.

The Center for Disease Control defines aging in place as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level."

Purposeful aging in place has grown in popularity and celebrated by the National Aging in Place Week and the National Aging in Place Council that promotes the positive outcomes of older adults having a choice in their care and living arrangements.

Independent Living at Ailanto lives up to the true definition of Independent Living with few added services not found in most of the Independent Living Communities.

Due to our vast amenities and location we can offer the most relaxed and most beautiful setting for “the” perfect community.

- Thermal Waters
- Tropical Forests
- Entertainment
- Arts And Crafts
- Natural Spa
- Flora And Fauna
- Beautiful Affordable Homes
- Medical Services
- 24 Hour Care
- Event Center

### **What Services Do We Offer**

1. Wellness Training
2. A menu of fitness classes
3. Massage and Spa Services
4. Personal Care Services
5. Cooking and Nutrition
6. Disease Management
7. Anti-Aging
8. Yoga/Meditation
9. Cosmetic Treatments
10. Dental Services
11. Alternative Medicine

### **INDEPENDENT LIVING RESIDENTIAL COMMUNITY**

For \$1,500 per month

- Imagine living in our beautiful Independent Living Residential Community nested in the most beautiful Costa Rican countryside, yet near the beaches, shopping and many activities.
- Fish for Tilapia or Catfish in our lake
- Walk our Botanical Garden
- Use the spa services or just simply bathe in the thermal waters
- Hike our trails
  
- Get a healthy massage
- Practice yoga or just go to the gym
- Learn Latin Dancing
- Eat in the Churrasqueria (only grilled meats, nothing fried)
- Jump in our aquatic exercise pool
- We have the life and all for \$1,500 per month
- Live in your own 1 bedroom 1 bath detached home where you can even entertain your visitors

- Purchase your home for \$50,000 or you may for an extra \$500 per month just rent the home from us

**For \$1,500 per month (guaranteed for 2 Years) you get:**

1. Three meals a day (based on your dietary needs)
2. Shopping
3. Laundry
4. Housekeeping
5. Assistance with medications
6. Medical Clinic On Site (small charge per visit)
7. Free Monthly Check up (Doctor Only, all other charges apply)
8. Entertainment Director
9. Gardening
10. 24/7 Security
11. Guarded and Gated Community
12. Internet Monitoring from anywhere in the World
13. All of our amenities

**It is like living in a Country Club because it is, we are an Eco Country Club, Where Nature is our course**

**Emergencies?**

In case of Emergencies, you can count on our On-Site Medical Staff and our fully Emergency equipped Clinic

- We have a Nurse On-Site and a Doctor On-Call, as we grow we will also grow the staff accordingly
- There are 2 Private and 2 Public Clinics within 5 miles of our location
- There are several Clinics plus a Public one in Bagaces at 15 Miles from us
- Liberia, located 30 miles from us counts with a General Hospital, Cima Private Hospital, and several private clinics
- The Ambulance services are located a few minutes from us

**Why Ailanto?**

Ailanto means tree of life.... Ailanto Mountain Reserve is an experience that can impact the quality of your life, from the moment you arrive to long after you return home. Ailanto is a place to learn, relax, enjoy yourself and explore your potential for a happier, healthier, less stressful rest of your life.

Ailanto is located in the ideal environment for an active living, body, soul repairs and enhancement of your very being. We are in a Paradise, peaceful, quiet yet close to the beaches, the rain forest canopy, and the Eco activities that seem to be the magnet to the world. At Ailanto, it's easy to stay active, keep in touch with nature and smile a lot.

Ailanto Lake is the home of many birds, turtles and other animals, we have it stocked with Tilapia and Catfish, feel free to fish your next meal and BBQ in our nearby wood pits.

Move in to your home and we take care of it all. We want you to enjoy your golden years and we have the staff to make sure that it happens.

Our Entertainment Director and the assistants will make sure that your days are active and fun.

By the way, you may be asked to teach English, your native tongue or work with the Indigenous people in making art or simply teaching your skills to others.

Remain active... live longer

### **Ailanto's a Fountain of Health and Wellness**

Ailanto it is a health and wellness paradise to assist in happier, healthier living.

In the United States one out of three children will develop Diabetes, it is expected that around one third of our population will be diagnosed with this degenerative disease, a great number of Senior Citizen have this disease and need to learn how to control it and live with it. Heart attacks continue as the number one killer of males and now females are catching up. Arthritis is debilitating yet controllable.

Most of the progressively degenerating diseases can be controlled through knowledge, nutrition and the understanding of the whole human body; Ailanto Mountain Reserve is a place to learn to live.

Ailanto Mountain Reserve is more than just a destination. It's an experience that can impact the quality of your life, from the moment you arrive to long after you return home. Ailanto is a place to learn, relax, enjoy yourself and explore your potential for a happier, healthier, less stressful rest of your life.

Ailanto is your pilgrimage to healing your body and soul and learning to take care of your "Heavenly Body".

Your time at Ailanto Wellness Resort and Spa can be whatever you'd like it to be.

- Choose from a variety of classes, workshops and consultations, covering a variety of wellness concerns from Diabetes to male menopause, from Nutrition to Aesthetic Procedures
- Tailor your fitness workout to what you want to be, meditate, and reflect from within or without, relax and pamper yourself in our Tropical settings
- There's always an experience to fit your lifestyle, vacations, health goals, beauty and simply the pampering of both your body and soul.

At Ailanto we are your physical health partner as well as your life counselors for a better tomorrow.

We have chosen the ideal environment for an active living, body, soul repairs and enhancement of your very being.

We are in Paradise, peaceful, quiet yet close to the beaches, the rain forest canopy, and the Eco activities that seem to be the magnet to the world. At Ailanto, it's easy to stay active, keep in touch with nature and smile a lot.

Cool nights, bright stars and the serenity of the rain forest surrounded by the rustic luxury of Ailanto what more can you ask for?

### **Our Packages**

Ailanto Wellness Resort and Spa Health Resort, is an all-inclusive stay

All-inclusive living, healthy vacations and retreats:

- 1 One price, a world of opportunities
- 2 Beautiful Comfortable Homes and Condo accommodations
- 3 Three gourmet meals from our kitchens
- 4 A selection of fitness classes each day
- 5 A multitude of programs and services to choose from, including private health & fitness consultations with our expert team.
- 6 Full access to our Natural Spa (Indian Village)
- 7 Guided hikes and biking excursions in our mountains, waterfalls and rain forest
- 8 Selection of lectures, workshops and cooking demonstrations
- 9 A personal Counselor to help custom design your stay
- 10 Health & Fitness Assessment
- 11 All taxes, service charges and gratuities
- 12 Shuttle Service from the Costa Rican Airports
- 13 A library of books, videos, DVDs and CDs

## **Marketing Features**

At Ailanto or within a very close distance, we have canopy, cascades, rain forest and a superb flora and fauna. We are located at the foothills of the Miravalles Volcano and surrounded by the National Park of the same name.

Our National Park is 8,500 acres of protected vegetation and unspoiled beauty. it is the crown jewel of our already Ecological area and the destination of those who enjoy nature.

## **Amenities**

- Volley Ball Courts
- Thermal Pools
- Mud Baths
- Natural Spa
- Wellness Center
- Dental Clinic
- Jungle Gymnasium
- Lake
- Hiking Trails
- Mountain Bike Park
- Event Center
- Restaurant
- Pizzeria
- Coffee Shop

## **At Your Beck And Call Concierge**

Welcome to "At Your Beck And Call." Our services include an exclusive array of amenities to satisfy all your personal and professional needs.

We provide the following services:

- Errands
- Grocery Shopping
- Dinner Reservations
- Fresh Roses
- Private Chef
- Private Butler
- Private Caterer

Private Shopper  
Private Masseuse  
Laundry And Dry Cleaning  
Automobile Servicing  
Baggage Claim And Shipping Services  
Gourmet Picnics  
Sporting Equipment Rentals  
Tee Times  
Tour Reservations  
Gym Reservations  
Computer Services And Rentals  
Corporate Event Planning  
Trade Show Models/Trade Show Displays  
Beauty Appointments  
Gift Baskets  
All Activity Arrangements  
Ocean Trips  
Scuba Diving  
Surfing  
Deep Sea Fishing  
Holiday Parties  
All Party Planning  
Mountain And Trail Hiking  
Jeep Tours  
All Travel And Cruises  
Medical Appointments  
Legal Appointments  
Financial Planning  
Tax Planning

Some of the services carry additional costs and are not included in your All-Inclusive Stay AND Tipping is always welcome

### **Ailanto, Facilities And Architecture**

In the majestic rain forest, a peaceful river, the luxuries of the new abound. Ailanto lies on immaculate untouched grounds. A rich tradition of healing, recreation and healthy living has been practiced here and will continue to be the norm.

Ailanto site was just open land surrounded by magnificent vistas and unspoiled forests and we intend to keep it that way. We have in conjunction with our architects designed our Natural Spa to

have little impact on its peaceful surrounds, we have in fact married our facility with Mother Nature as to co-exist in harmony and balance with all of our living creatures: humans, animals or plants.

### **Fitness Training and Body Maintenance**

The Fitness Training and Body Maintenance extends the healthcare services offered at Ailanto through innovative healing and exercise technologies which are targeted to the healthcare needs of the international community where they will enjoy greater visibility, market value, and popularity.

## **Natural Spa**

In the Rain Forest, our Spa marries nature with you, no stress, healthy living, smiles and the perfect life.

Ailanto will fill you with vitality and a fresh perspective. In this nature's paradise, you will live amidst the best that the Human experience can offer truly combined with Mother Nature's well thought out plan.

The therapies that we offer will lift your soul. Massaging, Meditation, Yoga, are conducted within the forest, no windows or walls just you and nature and your expert therapist. Don't worry about being seen they are generously spread around the dense canopy, and sealed off from traffic while in use.

The Meditation and Yoga chapels are above the ground, floating between the trees for a true marriage of Body and Soul.

The Temazcales and Saunas are not utilizing any outside sources, only the Thermal waters that abound in the Spa

We have Mother Nature's true gift of healing for our aching bones, our hot springs which run free and welcome your visit.

Lastly in our serene massage environments, private and elegant with Mother Nature own music you will really find out what a set of trained hands can do for your mind and body. Some environments can accommodate couples, for those who wish to be together during the experience.

Our fitness Training and Body Maintenance include your daily walks and exercise in our Jungle Gyms, you will feel and look younger, but have no fear we also have Personal Trainers, Nutritionists, Healthy Cooking Classes, Dance Classes, Yoga, Pilates, Meditation

## **Event Center**

In our Event Center you will find:

- Dining facilities
- Training classes
- Entertainment center
- Movie Theater with a full library of films both new and old
- Library
- Juice and Wine Bar
- Exercise Pool
- Volley Ball Courts

## **The Market Study that follows was conducted by Dr. Hugo E. Ribadeneira**

Dr. Ribadeneira holds a Bachelor of Science (BS) degree from the University of Tulsa in Computer Science and a minor in Marketing, a Juris Doctor (JD) and a Naturopathic Medical Doctor (NMD) degrees from La Salle University, he also holds a Master of Laws (LL.M.) and a Doctor of Law (SJD) degrees from Washington School of Law, where he was also a Professor.

In addition to his University Degrees, he holds a Certification as a Certified Financial Planner (CFP) from the College for Financial Planning, and has held many Investment Licenses in the United States. He is NOT currently licensed as he has retired from the Professions and to pursue his dream of developing the Ultimate Wellness Community.

He served in the United States Air Force during the Vietnam war, where he excelled in his work as a Precision Electronic Systems technician and won many awards for his creativity and work.

After 5 ½ years, he left the USAF and went to work as an Engineer with Honeywell Incorporated and other Computer companies.

His last position before venturing on his own was with Boeing Computer Services (BCS), a Division of the Boeing Company, where he ended up as a Technology Supervisor in charge of Telecommunications Development.

At BCS he was honored as the Employee of the Year for his many contributions.

During his long career in Medicine and Law, he started, assisted and/or implemented many Medical and Real Estate Businesses such as:

- Pain Centers
- Urgent Care Centers
- Radiation Therapy Centers
- Anesthesia Services by Certified Registered Nurse Anesthetists
- Hospital Marketing and Physician Recruiting
- Home Health Care services
- Natural Healing Stores (Mother Earth... Naturally and Body Natural
- Management of Medical Practices
- Mednet, a marketing company of Physician's services
- Protection of Assets Against Malpractice and other Lawsuits
- International Tax Planning
- Real Estate development from small office buildings to Shopping Plazas, residential luxury and regular homes, Hotels, Restaurants

He is currently implementing Ailanto's Independent Living Community under the direction of Toque del Cielo SA.

He resides both in Costa Rica and in Arizona. He has 3 adult children and 8 Grand Children.

## **Marketing Study**

This market study is based on facts aided by my experiences as a Medical and Real Estate developer and my education and credentials. I am a Baby Boomer, born in 1946 and experiencing the same needs and desires that my fellow Americans are experiencing in the uncertain US Economy and its rapid changes in Obama's Healthcare.

Most Americans have seen their savings and retirement programs demolished by the current recession, home values have plummeted, yet the cost of health and living continuing the upward spiral, many see no other option but to seek alternative places where to retire with their reduced income and savings.

One of the biggest mistakes that are being made by Marketeers is to assume that the WEALTHY AMERICAN is the one who is seeking to retire in Costa Rica, when the reality is that the Low to Middle Class American is who is looking at overseas retirement. On May 20, 2013, La Nacion published an Article about Costa Rica becoming a haven for Foreign Retirees and in the first paragraph the article stated the exact concept that Ailanto is focusing on, that is that People that need to conserve their limited resources will seek to retire in Foreign locations.

The nature of American retirement has changed over the past few decades because employees change jobs more frequently and employers have adjusted traditional pension programs. Instead of employer-funded retirement accounts, many Americans have self-funded accounts that travel



with them from job to job. Employers may contribute to individual retirement, but not at historical levels. The self-reliance on retirement funding has left some Americans neglecting their retirement accounts.

The amount of retirement savings that the "average" person has varies greatly between income levels and locations. Whether or not home equity is included is an essential element, because although many Americans consider themselves well-off if their homes are paid in full, they may have little in cash or retirement plan savings. The ultra-wealthy skew the data, too; nevertheless, there are some guidelines that draw a picture of America's retirees "Average" Versus Median

Understanding the difference between the mean and median figures is critical to gaining an understanding of what the "average" retiree has in assets. Because the mean simply adds every net worth together and divides by the number of people, individuals with extraordinarily high net worths skew the data upward. The median is a better indicator of the "average" retiree's wealth, and it's easy to understand. The Federal Reserve Board makes a list from smallest to largest net worths and takes the middle number (or the average of the two middle numbers). Similar to a bell curve, the most similar data tends to be in the middle, and that's why the median is a better figure.

### **Home Equity: Having it Both Ways**

Unfortunately, official household net worth and savings surveys are rare. The last US government survey was completed in 2007, prior to the recession.

In 2007, the Federal Reserve noted that the median net worth for a retired person was \$533,100. Since that figure includes home equity, it includes a large percentage of money that can't be easily converted to cash. The Congressional Research Service reported in 2007 that the median value of all accounts for those age 65 or older was \$60,800 (not including home equity).

In 2009, the Employee Benefit Research Institute updated that number to include that the average retirement savings was \$56,212 for those aged 65 to 75.

### **The Recession's Damage**

In 2011, the Federal Reserve reported that the "average American family's household net worth declined 23 percent" between 2007 and 2009, according to an article on CNN's Money website. The Fed's report also noted that American families began plowing money into savings instead of spending – and putting money back into the economy. Contrary to popular report, the Fed also noted that "families in the top 10 percent of net worth" suffered an average decline of 13 percent, while "families below the national median income" saw earnings increase.

The Federal Reserve rarely performs household net worth surveys. However, given that retirees often have the most savings and home equity accumulated, it's fair to assume that their assets suffered as well, especially if the bulk of their net worths were concentrated in home equity.

### **The Average "Number"**

The Federal Reserve's report noted that median income and age is not always a good predictor of future net worth. Although high-income earners typically have higher net worths, they may have more debt from expensive mortgages. They may also live in more expensive areas, resulting in less left over for savings. *Nevertheless, it's clear that American retirees expect to utilize their home as a retirement resource.*

## The Average Retirement Expenses

Once a person retires, he will not maintain the same steady flow of income as he has while he worked. This means that more planning will have to go into preparing a budget and living within means.

### Consistent Expenses

During retirement, some expenses will remain the same as before retirement began. Some of these expenses include car insurance, utilities, gas and food. Additionally, money spent on charitable contributions and gifts probably will remain the same.

### Decreased Expenses

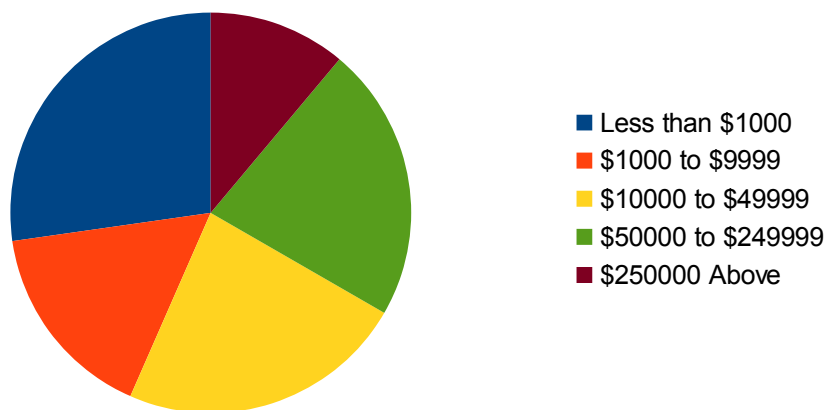
Upon retirement, expenses will decrease in several categories. You will no longer have to pay social security tax, and a retiree usually has a lower income tax. Work-related expenses and saving for retirement will no longer be needed either.

### Increased Expenses

Some expenses will increase after retirement. Health care costs increase as a person grows older, especially if he/she retired before age 65. You will have to compensate for health care until you can receive medicare at age 65. Also, entertainment and leisure activities can take up a greater portion of a retiree's budget because of more leisure time.

## Retirement Accounts

The dollar amount of American retirement accounts as of 2010 is split as follows: 27 percent of Americans have less than \$1,000 in their retirement account; 16 percent have \$1,000 to \$9,999; 23 percent have \$10,000 to \$49,999; 22 percent have \$50,000 to \$249,999; and 11 percent have \$250,000 or more.



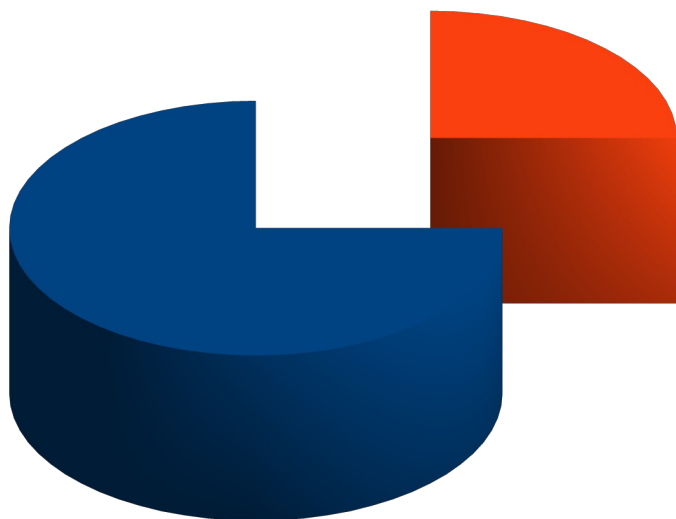
## Retirement Age Expectations

The 2008 recession changed retirement planning for many workers. According to the Employee Benefit Research Institute survey, 28 percent of workers said they changed their planned retirement age during the 2008 to 2009 recession, and 24 percent of workers were planning to delay their retirement in 2010. Poor economy was the No. 1 reason for the delay. Other reasons included, change in employment, deficient retirement funds, stock market losses and a higher cost of living.

*Seventy percent of 2010 workers planned to have a working retirement, where they work at least part-time during their retirement. Many of the working retired do so for the enjoyment of it, but 90 percent also have financial reasons, such as inadequate retirement accounts, making ends*

*meet or keeping health benefits.* This provides us with an immense opportunity to market to those who wish to retire but can't because of financial reasons, we need to offer fair and inexpensive alternatives.

## The Saving Grace



■ 45-54

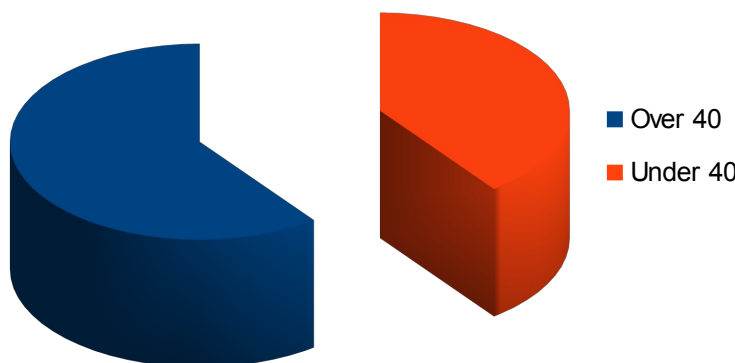
■ 25-34

According to the Bureau of Labor Statistics, 75 percent of adults age 45 to 54 owned their own homes in 2006 (compared to only 50 percent of 25 to 34 year olds. And while housing values may have decreased in recent years, home ownership still provides for a greater overall net worth.

The Ailanto concept focuses on these facts, most Americans that want to move to Costa Rica will shop for low prices/high benefits and as seen in the above charts they will rely on their Social Security income, the sale of their homes and the additional pensions that they may have, which combined will prove significant in Costa Rica but low for American Standards

## The Baby Boomers-Our Target Market

There's no denying the impact, even from a mere demographic standpoint, that the baby boomer generation has had (and is continuing to have!) on the United States. Their size and influence, and the subsequent focus the media has placed on them throughout their lives, have made them the nucleus of our cultural center, ultimately driving — and in their later years shaping — the societal norms that other generations follow.



■ Over 40

■ Under 40

Baby boomers are one of the largest generational cohorts the United States has ever seen. While the first boomers will turn 64 in 2010, the last of this 78-million-strong cohort will not reach that age until the year 2028. With birth years spanning 18 years (1946 to 1964), the baby boomers will be an important consumer group for many years to come.

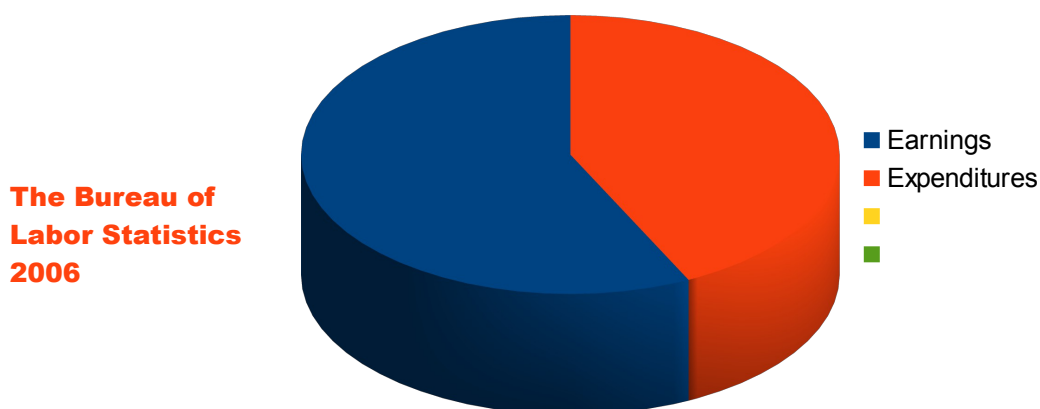
**According to data from the U.S. Census Bureau, people over the age of 40 now account for more than 60 percent of all adults, numbering 138 million. That is compared to just 91 million adults under age 40.**

All Countries Including Costa Rica are influenced by the Boomers

Let's get down to what really matters. In 2005, Baby Boomers possessed three-quarters of the nation's financial assets and an estimated \$1 trillion in annual disposable income.

Despite the Financial Crisis, Boomers still control more wealth than their younger counterparts.

Not only our target is the US Boomer market but also the European and Latin American Markets



Earnings vs Expenditures

### **Retiring Overseas-Record Numbers Of Americans are Doing it**

More Americans than ever are retiring overseas than ever before simply because many don't have enough money to maintain their standard of living when they stop work.

The major concern that Americans have about retiring overseas is that they will be a long way from their loved ones or feel alone, but this need not be the case.

For example, a destination such as Costa Rica is just a three hour direct flight from the US. More importantly, as there is such a large American community already established people feel at home and have an infrastructure catering for Americans so there are lots of familiar shops and entertainment.

When retiring to Costa Rica it will seem more like moving between States than to a Foreign destination, this as a Marketing tool is GOLD.

### **SS Benefits up 32% to Overseas Americans**

No one knows how many American retirees now reside overseas. They aren't counted by the U.S. census, and many operate under the radar on renewable tourist visas. But according to the Social Security Administration, the number of retired Americans receiving benefits overseas has soared 32 percent since 2002, a figure experts say is gaining steam.

"The actual numbers are tough to quantify," says Demetrios Papademetriou, CEO of the nonprofit think tank Migration Policy Institute. "But it's a phenomenon that can only grow larger."

**Demographics of the US Elder Care Market**

According to the U.S. Census Bureau, the number of individuals in the US between the ages of 65 and 84 will increase by 38.8 percent between 2010 and 2020, while the population over age 85 will increase by 18.7 %. This aging of the population will create a large area of unmet demand

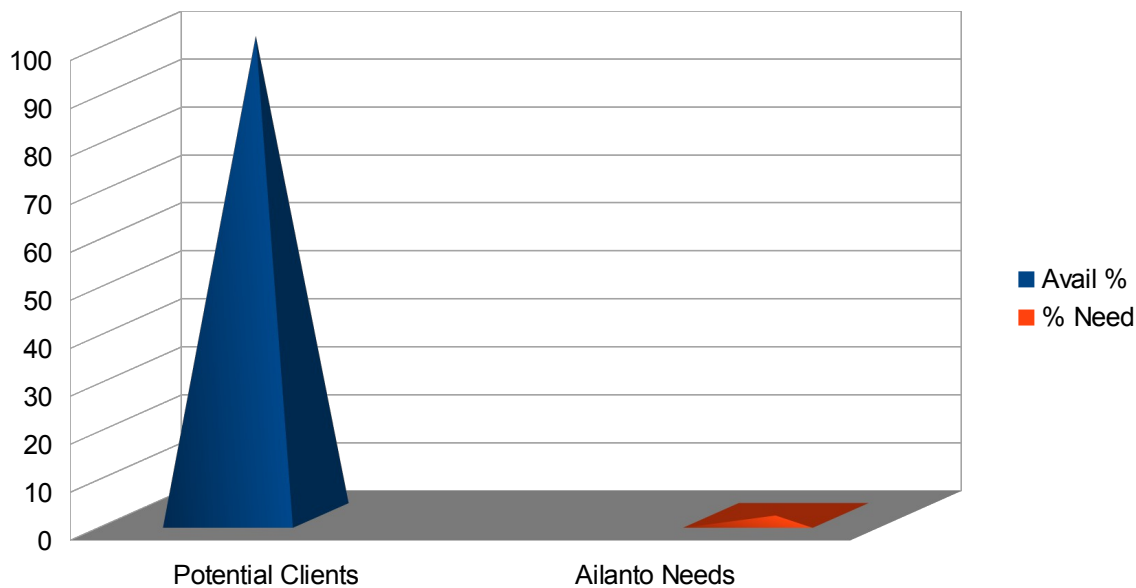
There are currently large discrepancies in the demographic makeup of retirement communities. As of 2006, retirement communities were 69% female and only 31% male.

The highest concentration Elder Living Facilities is in the Southeast portion of the U.S., which houses 23% of all facilities in the nation. The trend of retirees moving to the Sunbelt region of the U.S. is expected to spur further growth for this industry in this region.

One can extrapolate that the Elder US population will consider Costa Rica as an extension of the Sunbelt, just CHEAPER

**Conclusion**

The sheer number of Baby Boomers is staggering but we need to immediately rule out from our target market those 35% of Americans who have the capacity to retire and live with Comfort in the United States and those 43% who do not have the means to move and retire in Costa Rica, leaving us with 22% of the 78 Million as potential Costa Rican Retirees, a very significant number considering that we are looking for 50 residents. To put it in perspective, we are looking for 0.0027% and that is only of US retirees, not even counting the many Costa Rican, European and Asiatics that may also see Costa Rica as their Retirement Paradise.



In conclusion the project will be successful providing that the basic concepts are adhered to and that the home and monthly fees remain within the reach of the 22% target market.

## **The Marketing Plan**

The Marketing plan has many steps and resources available. It is wise to utilize outside, performance based resources and to train the salaried staff to take care of the clients and residents as they represent the success or failure of the company.

One thing that deeply separates our Marketing plan from many others is the fact that we will market here in Costa Rica to all those foreign visitors as many will see Costa Rica as an alternative not only for them but for their parents, friends and family and there is NOTHING better in Marketing than word of mouth.

## **Sales through Brokers and Agents**

To achieve this step, we will establish network of Brokers around the world, provide them with a plethora of electronic and print media, brochures, fliers, CD's and all supporting materials.

## **Trade Shows and Seminars**

Our intent is to make a presence at all major shows in the USA and Canada, our two primary markets but of course we will also work with the local Costa Rican marketers and the Government.

In Costa Rica we will conduct Weekly Seminars at the different hotels where the US Tourist normally spend their vacation time and offer them free snacks and drinks while we make our presentations. We will also offer a FLY & BUY program as an incentive to return and purchase Costa Rica. We will also offer them FREE STAYS at Ailanto and FREE TOURS in exchange for their time.

## **Promotions and Bulk Sales**

We will offer promotions to assist our sales group to sell our development. Our Fly and Buy Program encourages potential buyers and their agents to visit our site.

We will offer the most exciting Development Participation Program in the industry, where Realtors and investors actually share the profits of the development for their involvement in the sales

## **Contact the Senior Living Associations**

American Association of Homes and Services for the Aging – <http://www.aahsa.org/>

American Association of Retirement Communities – <http://www.the-aarc.org/>

American Seniors Housing Association – <http://www.seniorshousing.org/>

The Consumer Consortium on Assisted Living (CCAL) – <http://www.ccal.org/index.htm>

Center for Excellence in Assisted Living – <http://www.theceal.org/>

## **Strategic Marketing Solutions**

Ailanto offerings are designed for all types of tourism but in particular for the savvy international healthcare tourist. Our target audience wants comprehensive state-of-the-art health care, without sacrificing comfort. They want a complete head-to-toe diagnostic workup, innovative treatments and technology, extended time with the doctor and a soothing, 'magical' place to get it done.

## The Target Population

Three overlapping populations will be attracted to Ailanto:

- 1 Baby boomers (ages 50-70) representing 50% of visitors)
- 2 Corporate executives (ages 30-50, representing 10% of visitors)
- 3 International health tourists (ages 19-99, representing 40% of visitors)

Ailanto's open admission policy will welcome anyone who is serious about his or her personal well being and healthcare. Our Health programs in Costa Rica, will not accommodate any surgical or complicated medical conditions requiring 24-hour physician and nursing care. The following categories of people will benefit from services at Ailanto:

- 1 Want to live longer: Patient has a good reason to live longer.
- 2 Want to be healthier: Patient feels fine most of the time, but knows he could be healthier, happier and more functional.
- 3 Feel run down and stressed out: Patient looking for a place to rest, relax, detoxify and heal mind, body, and spirit.
- 4 Feel confused and lost: Patient is looking for ways to reevaluate life's priorities—emotional, financial, mental, and physical. They wish to change the course of life and feel better about themselves and others.
- 5 Preparing for surgery: Patient is scheduled for surgery and wants to strengthen mind and body to accelerate post-operative recovery.
- 6 Recovering from surgery: Patient has had surgery but doesn't feel fully recovered.

Furthermore, Ailanto may enter into contracts with qualified consultants to assist in the marketing effort.

## Structure of the Company

Toque del Cielo SA ("Ailanto") is organized as a Sociedad Anonima under Costa Rican law and it or a subsidiary will be the operator of the Paraiso Independent Living Community.

## Real Estate Ownership

With the exception of several lots and Quintas sold, the company is the sole owner of the facilities and the Real Estate.

## Management

**Managing Director.** Dr. Hugo Edward Ribadeneira, 30 plus years of experience in Real Estate, Medical and Legal matters

**Marketing and Tourism.** Jessica Calderon Breves, Jessica is in charge of all the promotion and the day-to-day Tourism operation.

**Food and Housekeeping Services.** Nydia Herrera has ample experience in Food and Housekeeping Service, she is the current owner of Don Mateo Restaurant, an upscale facility in Alajuela.

**Chief Financial Officer.** Matheiu De Waygnard, is a Chief Operating officer of his company Costa Boat located in Alajuela. He has ample experience in running the financial operations of company.

**Concierge and Training.** Sonia Angulo Araya is licensed in Tourism and worked for many years for Lacsa at Aeropuerto Juan Santa Maria, her experience in customer service is of great benefit to Ailanto

**US Legal Counsel.** Edward J. Ribadeneira is the US Legal Counsel for the Company, Mr. Ribadeneira has over 15 years experience as an Attorney in the State of Arizona

**Costa Rica Legal Counsel.** Rafael Jenkins, a San Jose Attorney/Notary will represent the company in any legal matters in Costa Rica

**Accounting.** Marion Campos, a Licensed Certified Public Accountant is the Company's accountant

### **Additional Staffing**

We will endeavor to assemble the best physicians, therapists, and healing practitioners, Ailanto Costa Rica, will be on the cutting edge of Senior care. The health team for Ailanto will consist of a carefully selected team of proven individuals with many years of experience in their respective areas of expertise.

### **Legal Risks**

Ailanto knows of no legal impediments to the pursuit of its project in Costa Rica. The project will operate through a corporation established in Costa Rica. Legal counsel was retained to establish the Costa Rican Corporation, and AILANTO believes its corporate structure is in compliance with all the laws of Costa Rica.

AILANTO will employ various medical treatments for its clients. A staff of physicians and other medical specialists will supervise these treatments. AILANTO owns no proprietary medical treatments and does not expect to employ any techniques, instruments or devices of its own creation or manufacture. AILANTO expects to operate or utilize all of the instruments, devices and procedures to be used in its treatments in accordance with instructions and directions from the manufacturer or seller of such treatments.

AILANTO expects approximately half of its clients to be from the United States. It is possible that clients who are unsatisfied with their treatments for whatever reason may seek redress in the courts of the US or Costa Rica. We believe the corporate structure chosen for AILANTO will protect the company from being subject to US courts. In addition, the company will maintain malpractice insurance in a reasonable amount for such contingencies and, therefore, does not believe that any such potential actions in the courts of Costa Rica will present a material risk to the corporation. Clients from other countries than the US may also seek redress in the courts of Costa Rica, but we believe such complaints will have no material impact on the corporation.

AILANTO will employ staff in Costa Rica and will be subject to the employment laws of Costa Rica with regard to its employee practices. We expect the corporation to adhere to Costa Rican laws and regulations and expect no material impact on the corporation from employment issues. AILANTO anticipates that certain individuals will be retained as consultants to the company who will work in Costa Rica for defined periods of time. Such work and such times will be subject to Costa Rican laws and regulations, which are not expected to impede the operations of AILANTO in Costa Rica.



## **Overall Projections (See Attached)**

PLEASE NOTE THAT THESE PROJECTIONS OF INCOME AND EXPENSES ARE IN NO WAY GUARANTEES OF PERFORMANCE AND/OR THAT THESE WILL BE THE FINAL COSTS AND PROFITS.

See Attached Spreadsheets

## **Exit Strategy**

We have three ways of completed the project successfully

1. Completing and selling out the whole 50 homes and operating the Independent Living Community
2. Partially selling the property as a Senior Adult Community and converting the remaining units to vacation or residential homes
3. Operating the vacant homes as a Boutique Hotel and renting the properties to the Tourism trade

For additional information, please contact Dr. Hugo E. Ribadeneira [hugo@ailantoresort.com](mailto:hugo@ailantoresort.com) or call 506-83537386 or SKYPE drinlawaz. [www.ailantoresort.com](http://www.ailantoresort.com)