**Value Propositions for Group Segments**

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| --- | --- | --- |
|  | **Expectations For the Value of Membership** | **Expectations For the Member Experience** |
| **Less Than Three Years in the Business** |  |  |
| **3 to 5 Years in the Business** |  |  |
| **6 to 10 Years in the Business** |  |  |
| **11 Years to Retirement** |  |  |
| **Retirement** |  |  |