

# **IMPROVING HEALTHCARE, REDUCING COSTS & SAVING LIVES™**

## **CURATOKEN™ TOKEN SALE WHITE PAPER**

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# Drug Non-Adherence – A Global Problem

Medicines are our most cost-effective health intervention and represent the first line of defense against chronic and long-term conditions. Hundreds of millions of people take them every day. However, medicines are only effective if used correctly. Whether it's insulin to treat diabetes, a beta blocker to treat hypertension or levothyroxine to treat thyroid disease, medicines help improve our quality of life, save money, and in many cases, keep us alive.

Unfortunately, far too many people fail to take their medications properly. Also called "drug non-adherence", the resulting personal and financial costs are staggering. The World Health Organization stated, "**increasing the effectiveness of adherence interventions may have a far greater impact on the health of the population than any improvement in specific medical treatments.**"

Despite a worldwide recognition of the seriousness of the issue, and global efforts to improve medication adherence, there has been no significant change for the last 40 years.

## The facts:

- According to a report published by the World Health Organization, adherence rates for patients taking long-term medications is only 25-50%<sup>i</sup>
- Drug non-adherence accounts for over 50% of visits to a doctor, 40% of long-term care admissions and more than 33%-69% unnecessary hospital admissions<sup>ii</sup>
- Worldwide drug non-adherence results in approximately \$700 billion in additional health care costs annually<sup>iii</sup>
- The adjusted disease-specific economic cost of non-adherence per person ranged from \$949 to \$44,190 (in 2015 US\$) and for 'all causes' non-adherence ranged from \$5,271 to \$52,341 per person<sup>iv</sup>
- Non-adherence is also a major financial impact to pharmaceutical revenues, with \$637 billion in lost sales annually, with \$250 billion in the U.S. alone last year<sup>v</sup>
- USA health care costs arising from improper and unnecessary use of medications exceeded \$200 billion in 2012, estimated at 10 million in hospital admissions, 78 million outpatient treatments, 246 million prescriptions, and 4 million emergency department visits annually<sup>vi</sup>
- 90% of the USA's \$4.1 Trillion annual health care expenditures are for people with chronic disease and mental health<sup>vii</sup>, resulting in between \$100 and \$300 billion of avoidable health care costs attributed to non-adherence in the US annually, representing 3% to 10% of total US healthcare costs.<sup>viii</sup>

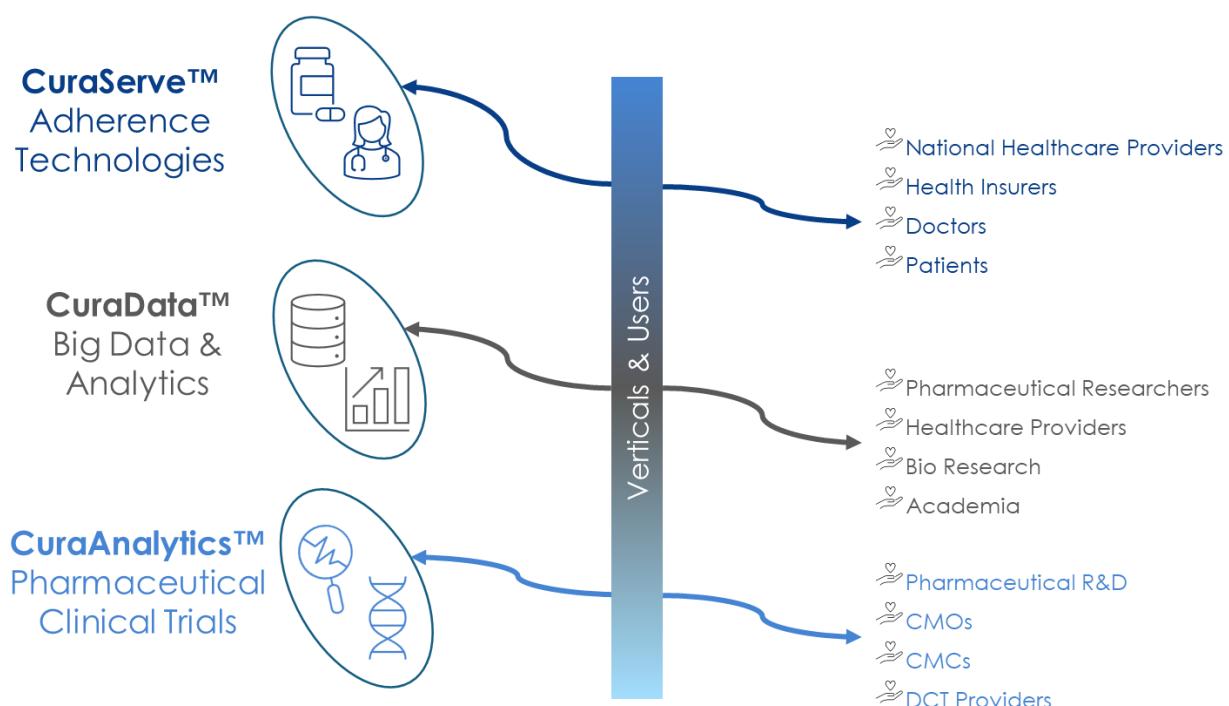
Aging populations, rapid increases in diseases such as diabetes, heart disease and cancer, combined with increased costs of pharmaceutical research and development, are all contributing to this almost unsustainable financial burden. Chronic disease and long-term illness account for 86% of total healthcare spending globally and seven of the top 10 causes of deaths<sup>g</sup>. It is estimated that more than half of all adults (4.3 billion) are now on some kind of long-term medication while drug non-adherence is the largest cause of waste within healthcare today.

For every 100 prescriptions written  
50 - 70 go to a pharmacy  
48 - 66 come out of the pharmacy  
25 - 30 are taken properly  
15 - 20 are refilled as prescribed



## Curaizon™

Curaizon™ is the only company that offers a complete healthcare ecosystem that supports patients by reducing drug non-adherence. The ecosystem includes CuraServe™, CuraData™ and CuraAnalytics™ and helps to lower healthcare costs and advance medical research.



CuraServe™	CuraAnalytics™	CuraData™
<ul style="list-style-type: none"> <li>• Communicates with patients using non-intrusive reminders promoting behavioral change.</li> <li>• Escalates instances of non-adherence to family members.</li> <li>• Supports healthcare providers with a real-time view into patient behavior.</li> </ul>	<ul style="list-style-type: none"> <li>• Integrates with existing health services systems.</li> <li>• Allows for proactive care and interventions by healthcare professionals.</li> <li>• Early warning system Informing best practices for drug efficacy and prescribing protocols.</li> </ul>	<ul style="list-style-type: none"> <li>• Collects unique and valuable data.</li> <li>• All data is anonymized and GDPR/HIPAA compliant with patient identifiers held by health service.</li> <li>• Only available through CuraToken™.</li> </ul>

## CuraData™ - Big Data for Healthcare

The enormous amount of unique and valuable data we collect through CuraServe™ finds a home in CuraData™. Our system merges the data we collect through our real-time compliance technologies with the patient's own data. This data is stored off-chain onto an AES-256 encrypted cloud in an appropriate geographic domain with the blockchain storing pointers and rules on access and usage, all of which becomes part of the CuraData™ environment. It can be accessed regardless of the health service or EMR used.

Healthcare providers benefit from Big Data if they take a more holistic, patient-centered approach, one that focuses equally on value-based healthcare and treatment outcomes. This is made possible through the data and analytics offered by Curaizon™. By overlaying the adherence data CuraServe™ produces, we are able to quantify efficacy and sustainability of each drug a patient takes on an individual basis. This information can be used to create an optimum drug regimen and dramatically improve patient outcomes while also saving health services tens of billions of dollars.

Researchers, academics, and pharmaceutical companies access the information as big data in a fully anonymized form. CuraData's™ unique architecture allows fast and unmatched access while securing anonymity of the user data through blockchain technology combined with AES 256 encryption and cloud services. This brings enhanced transparency and reliability in medical data exchange at every level, from devices to healthcare providers to unprecedented opportunities for anonymized Big Data sharing. The protocol enables connections between patients, healthcare providers, and medical researchers located anywhere in the world, regardless of systems used. While we track and record patient adherence data and overall demographics, the information that would identify a specific patient, such as name and address, remain anonymous.

CuraData™ plays a primary role in increasing our token's utility. In addition to the data created through CuraServe™, we also allow those who benefit from the data to enrich it by augmenting it with their own. As patients and health services engage with our technology, our data grows in both functionality and utility. The more actively stakeholders transact and collaborate, the greater the utility and demand of the tokens. As data scientists, academics and pharmaceutical researchers overlay their own data with ours (based upon a reward system), our data ecosystem will grow, and the token's utility and value will increase.

## How We Create Data and Why It's So Valuable?

The total number of potential users of our platform includes all patients being treated for long-term and chronic disease across the world. This is a total of 4.3 billion patients and growing.<sup>7</sup> Because we collect multiple data points on each patient every day, we rapidly build an overall picture of not only a patient's adherence, but also their behavior.

By storing data points, including additional visits to a doctor, hospitalizations, biometrics, and other healthcare provider interactions, we can model behavior using our AI and machine learning technologies. Curaizon™ further enhances this data by allowing our partners to add their own as part of our reward program, which will enrich the utility and value of our data. Our offering allows healthcare professionals and family members to know not only a patient's current well-being, but also a view into their likely future performance. With this information, we enable healthcare providers to employ early interventions and proactive responses to medical events that could become unsafe or even deadly to the patient, thereby saving billions of dollars in avoidable expenditure.

The reason that our data is so valuable is that it simply doesn't exist anywhere else. Today, there is no accurate, real-time adherence or behavioral data for patients taking medications. Current datasets are largely fragmented across long time periods, resulting in low resolution, poor-quality data. Curaizon creates in-depth, real-time data based upon adherence, behavior, outcomes, drug efficacy, and biometric data, and does this across age, gender, ethnicity, disease, multimorbidity and geographies. This revolutionary data will change how future healthcare is delivered, while also dramatically improving drug development for pharmaceutical R&D.

R&D is the pharmaceutical industry's lifeblood supporting the development of new medicines and this investment has varied over the past few decades and is growing rapidly. R&D costs can average 25% of revenues in 2018 and 2019<sup>ix</sup>. Global pharmaceutical revenues topped \$1.4 Trillion in 2022 and are estimated to grow to \$2.4 Trillion by 2029<sup>x</sup>, suggesting that R&D budgets are now in excess of \$300 Billion annually and growing fast. The value of health data has garnered major financial attention by pharmaceutical companies who are procuring data from multiple providers at huge expense. Curaizon aims to be the leading supplier of high-quality data for the pharmaceutical industry<sup>xi</sup>.

## Real World Examples of Using CuraData

### Patient

John visits his doctor because he has recently lost weight, despite feeling hungry and thirsty. After having a blood test, he learns that he has type-2 diabetes and needs to take insulin on a regular basis. As part of his treatment, John is enrolled in CuraServe™.

Shortly after John leaves, he is sent a notification from his healthcare provider that is powered by CuraServe™ welcoming him to the service. John will now receive a series of reminders to ensure he takes his medicines, and he is also monitored to check on how often he takes the medicines as prescribed.

CuraServe™ has a built-in safety net and can notify John's partner, or another designated person if he fails to take his medication. This adherence data is shared with John's healthcare provider who is able to see his adherence rates in real-time, to intervene before John's adherence levels become unsafe. This immediate feedback mechanism to the provider allows continued adjustments to John's care to help him stay in optimum health. In addition, John's partner and family are happy that he is supported by CuraServe™ because it enhances their efforts toward his well-being and improves the chances he will remain healthy and out of the hospital.

The data we collect from John, along with data from hundreds of thousands of others just like him, is analyzed by our Artificial Intelligence (AI) and neural network systems. We use these tools to build behavioral modeling and early intervention tools that can be used by those engaged in John's care. By modeling this data, we are also able to build first-of-its-kind advanced analytics of patient lifecycles.

Each time John takes his medications as intended, we make a small donation to a charity of John's choosing. This is an additional incentive for John to engage with the service and stay healthy.

### Researcher

Nicole is an MD/PhD researcher studying the effects of an existing medication and how helpful it is when prescribed to a specific group of patients. She needs data that can tell her how many patients take the medication, how often they take it as prescribed, and how it affects their short and long-term health.

Nicole is pleased to find out that she doesn't have to rely on "old" data, but instead can use Curaizon's CuraData™ to evaluate how patients are responding in real-time. She contacts Curaizon™ and learns that she can make queries into our database using CuraTokens™.

Nicole's request is handled by one of our sales associates who guides her through the data interrogation price algorithm. Nicole decides upon a model of interrogation and is directed to the relevant exchange to purchase the requisite number of tokens. Nicole 'redeems' her tokens in return for the pre-agreed data access. Once Nicole has completed her examination and analysis of our data, she is able to complete her research project.

The findings and data output from Nicole's study are highly insightful and would be a valuable addition to the CuraData™ repository. Therefore, we agree to acquire Nicole's newly compiled data in return for an

agreed number of tokens, which can be used for a future project requiring access to our ever-growing data sets.

By democratizing these data streams, we inform and inspire the next generation of medicines and healthcare made possible by our data. As we allow collaborators to engage with our data, they are able to augment their own with ours for a tokenized reward, thus reducing costs for them, while enhancing and adding value to the overall data set, which also serves to reward token holders through increased prices.

In addition, CuraData™ makes a donation to the charities chosen by the patients whose records have been used in Nicole's research.

## Healthcare

As we probe billions of data points and build our deep learning analysis tools, Curaizon™ is able to better inform concepts such as prescribing practices, treatment optimization, multi-morbidity efficiencies and red-flag issues that exist within drug groupings, demographics, and other specific problems within the value-chain of care. This data and information will drive major efficiencies within healthcare, improving the quality of care and drastically improving patient outcomes while reducing waste. By providing healthcare services with effective tools, Curaizon™ can help deliver the kind of services patients and healthcare providers want and need.

### Five Ways Big Data Is Reducing Healthcare Costs Today

- 1. Faster time to treatment** – With today's huge patient caseloads, treating patients sooner saves both lives and healthcare costs. For healthcare providers, delivering a fast and accurate diagnosis and treatment requires them to make informed decisions quickly. Curaizon's™ big data analytics tools will expedite the process by factoring in unique circumstances, such as adherence, lifestyle choices and demographics, along with the patient's symptoms. This will help providers make more accurate diagnoses and to formulate the best treatment regimens in real-time.
- 2. Reduced hospitalizations and readmissions** – One of the best ways to curb healthcare costs is to keep patients from entering the hospital system in the first place. Curaizon's™ data analytics tools will send automatic alerts to healthcare providers when patients are about to fall into a pre-frailty state, the state under which a patient is likely to require additional intervention- usually hospitalization. Additionally, when CuraServe's™ technology is used by patients at home and on the go, it delivers constant streams of data that can be monitored and analyzed in real-time to help them avoid hospitalization by self-managing their conditions.
- 3. Improve doctor performance** – For hospitalized patients, physicians will use our predictive analytics to optimize outcomes and reduce readmissions. The ability to capture and analyze a patient's adherence data will allow us to highlight poor performance, establish correlations between quality of care and adherence levels, and identify best-practices across patient groups. This data will have a major impact in optimizing patient outcomes while reducing healthcare costs.
- 4. Risk stratification** – Our data analytics tools will help track and identify the sickest and most at-risk and often the costliest patients in a proactive way. In addition to drug adherence, this predictive tool will analyze other patient risk factors, such as drug efficacy and poor blood sugar control. When these potentially costly patients are flagged and categorized or "stratified" according to risk, doctors can

target higher-risk patients and intervene early on. This will help prevent more drastic and costly hospitalizations and treatments in the future.

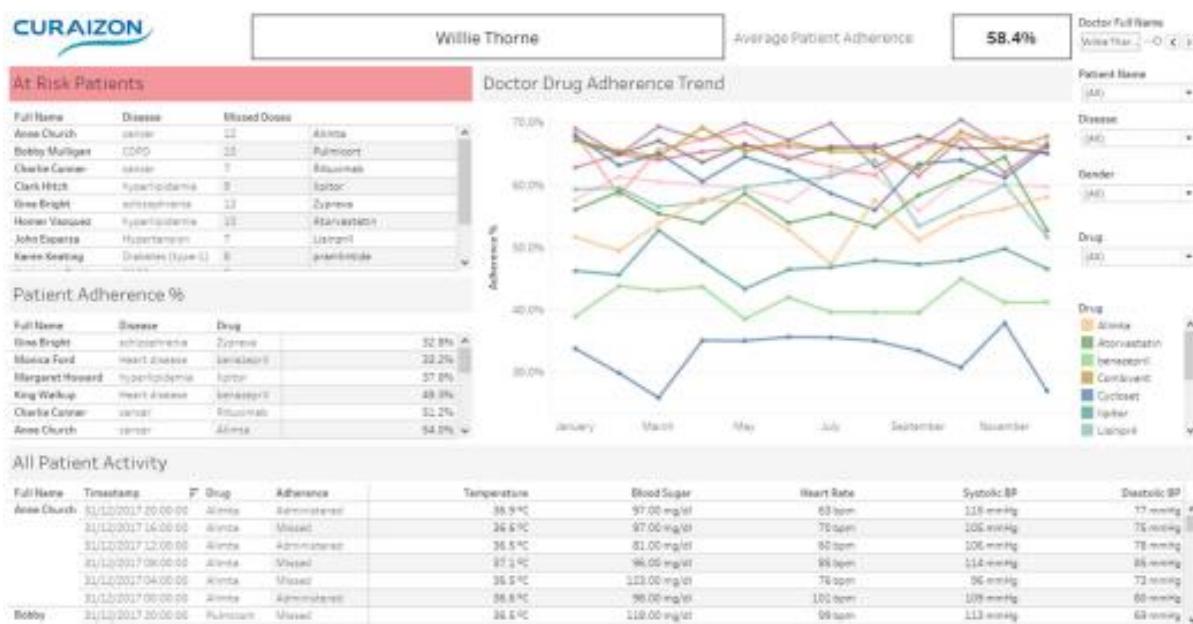
**5. Improved medication therapy management (MTM)** – Adverse drug events plague today's healthcare system to the tune of millions of patient deaths and hundreds of billions of dollars in expense. Much of the problem stems from doctors being largely unable to evaluate or implement optimal drug therapies as they simply do not have the necessary data to make the necessary clinical decision. Clinical pharmacists, whose role it is to monitor and manage drug therapies, are also burdened as more and more patients are taking multiple medications. Curaizon's™ big data analytics will help clinicians and clinical pharmacists better co-manage drug therapies by identifying drug interactions, adverse side effects and additive toxicities, all in real-time. While playing a vital role in reducing patient deaths, better MTM reduces healthcare costs through fewer doctor and emergency room visits, hospitalizations, and readmissions.

## Patient Dashboard



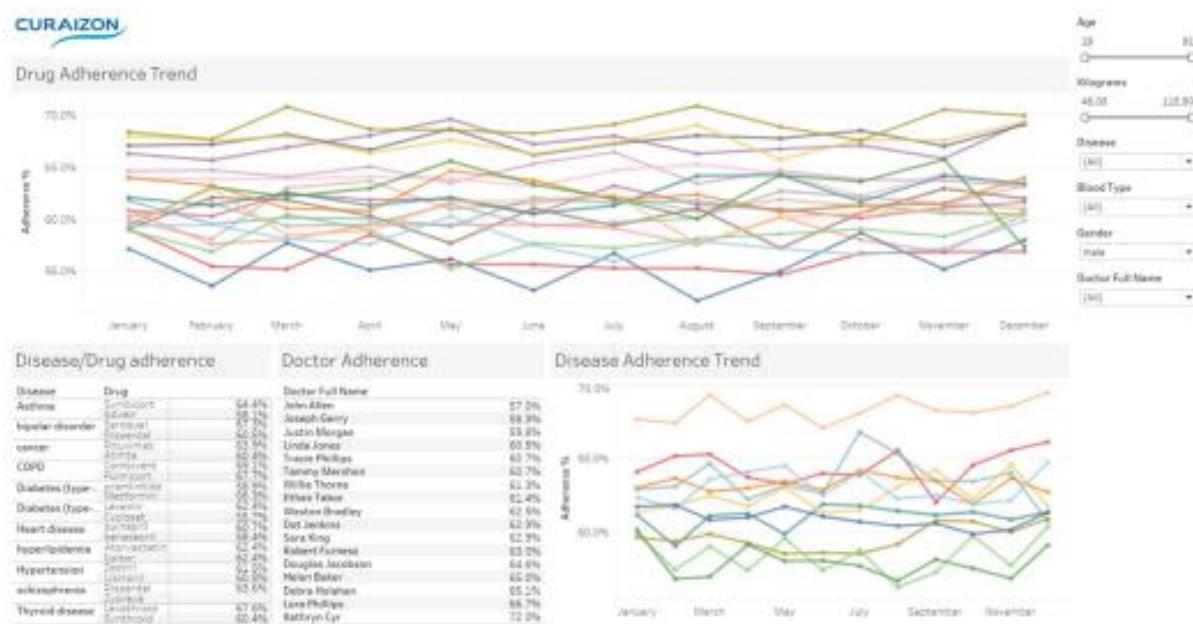
Within our technology it is possible for patients to login to their own dashboards/accounts, via the App or Web, and immediately see their progress and status. They are able to monitor and benchmark themselves against others within their peer group. This adds a level of gamification that increases engagement and builds understanding, trust and transparency. It also provides the option for patients to add reminders for medications that were procured over-the-counter, such as a birth control pill or vitamin supplements.

## Provider Dashboard



Healthcare providers are able to view their patient's adherence and well-being in real-time via the CuraServe™ dashboard. The information provided allows them to see their most at-risk patients and decide upon the best course of action based on actual data. This puts healthcare providers in control and gives them the ability to be proactive, rather than simply reactive, for the first time. The provider can further interrogate the data to discover a host of potential optimization opportunities.

## Healthcare Dashboard



CuraAnalytics™ is our high-level reporting and informatics platform for health services. This service offers a view into every patient on an individual basis but can generate powerful reports that identify problems across a range of patient segments. From drugs to disease and demographics to multi-morbidity, we are able to give the health service an in-depth overview of the successes and failures and identify best practices across the network of doctors, highlighting issues that can be resolved with the correct application of resources that would otherwise be unknowable.

## Social Benefit

### Better Lives

Curaizon's™ primary focus is on saving lives while reducing costs and improving patient outcomes. Our CuraServe™ solution will result in an immediate and measurable improvement in patient lives. By driving higher adherence rates, we reduce episodes of acute illness, hospitalization, and more serious complications such as disability and death. By doing this, we will help reduce hospital readmissions by up to 50% and reduce overall costs and ease the financial burden on healthcare providers. Keeping patients healthy and families together is at the core of why we do what we do.

### Better Research

*By 2022 it is anticipated that the global healthcare analytics market revenue will be worth \$27.4 billion and reach as high as \$85.9 billion by 2027, a substantial 25% growth.<sup>xii</sup>*

The next generation of big data and analysis tools that power Smart Health innovation will not necessarily be about more research, but better research data. CuraData™ is at the forefront of this paradigm and, through the democratization of our data, we can deliver benefits for every stakeholder. From patient to healthcare provider, analyst to token holders, improved societal outcomes are our primary objectives.

Our data solutions will support better prescription guidelines, speed up drug development, and allow for early intervention by doctors. This will help develop better treatments for chronic and long-term diseases, identify best practices, and enable efficiency by matching the right drug to the right patient based upon usage and actual outcomes.

### Better Healthcare

Curaizon™ can reduce waste and keep patients healthy and out of the hospital. We will do this by engaging them as a stakeholder in their own care. As technology plays an ever-greater role in healthcare, patient outcomes, quality of care, efficiency and life expectancy will all improve. Every time that we help a patient take their medication, we lower overall healthcare costs and allow patients to lead happier and healthier lives. Curaizon™ will be a driving force in this mission.

## Money Saved

Reducing waste and lowering healthcare costs is of paramount importance to every country around the world. This relieves pressure on payers and allows precious resources to be deployed where they are most needed and is an extremely effective way to serve society.

## About Us

### Curaizon™

Curaizon™ is a Danish company that has developed CuraServe™, a solution to improve drug adherence and bring game-changing benefits to patients and healthcare providers. Our solution works with patients, their families and healthcare providers to ensure that patients take their medications as prescribed through a series of outreach tools, supported by predictive modeling tools and behavioral analysis, to increase the rate of drug adherence. As our CuraServe™ solution helps patients, it's also generating a vast amount of patient data which is then anonymized and made available through our CuraData™ platform. Companies, academics, and non-profits can access this data by purchasing our CuraTokens™.

Curaizon™ is unique because our CuraServe™ solution generates the information that drives the value of our CuraData™ platform. We're not simply offering another way of storing, sharing, or mining data. Our data is the first-of-its-kind insight into real-time patient behavior and adherence. Through our collaborations with research institutions, national health services and biotech companies, we shall create one of the most powerful and valuable data sources in healthcare. We will become a center for excellence within the community of healthcare and pharmaceutical industries. Our data and analytics will finally give the health and pharmaceutical industries the tools they have been looking for to bring about the change patients need. Our value-based approach to a simple, accessible, yet valuable exchange of data and analysis will revolutionize the healthcare landscape. Leveraging our contracts with healthcare providers, we can quickly build an ecosystem of mutually beneficial stakeholders within the value chain.

Healthcare is changing forever and Curaizon™ stands at the cutting edge of this transformation.

# Curaizon™ Development Timeline & Roadmap



Curaizon™ was formed in 2015 and, since 2016, we have been developing technological solutions for the purpose of reducing long-term and chronically ill patients' drug non-adherence. During the first half of 2023, we will complete our Token Sale and finalize development of our CuraServe™ V2.0 and CuraData™ technologies. The alpha version of CuraData™ is operational, so tokens can be used immediately after distribution. Within 3 months of completion of our Token Sale we will showcase a beta version of our Data technologies. Within 6 months we aim to have a fully working and integrated version of our predictive analytics and data systems that supports patient adherence and predictive analytics. We shall continue working towards our full-feature data trading platform, which will be unveiled in 2024. All the while we shall be working to roll out our adherence technology CuraServe™, across the world. As our patient numbers grow so too will the value of our data and token utility. By 2025 we aim to be the global leader of drug adherence and patient behavioral analytics.

## Curaizon's Philosophy

At Curaizon™, we believe that our adherence tools, data, and analytics will drive the evolution of Smart Health solutions within the health and pharmaceutical industries. Pharmaceutical research, for example, would be transformed from being time consuming and laborious into a streamlined, data driven, and efficient process. Primary care has been slow to adopt new technologies but is now embracing the enormous benefits of this healthtech revolution. We believe that patients want to be more involved in their care and that by utilizing their data, they can drive the next generation of healthcare for the benefit of everyone.

In addition, we donate 10% of our profits and token sale revenues to charities selected by the patient which gives them an even greater reason to engage with our technology. This incentive-based approach has proven to be very effective. By giving back in this way, we are able to engage the patient population and help fund research into new treatments and cures.

Data shows that the overwhelming majority of patients (up to 98%) are comfortable sharing their health data when they know it will be used for research purposes and where it can directly benefit themselves and others through better treatments, innovation and understanding.

We sit in the center of this research and development domain and will seek to work with academic and biotech partners who, with our help, will drive the future of medicine and healthcare.

Healthcare is changing forever and Curaizon™ stands at the cutting edge of this transformation.

## Utility Tokens

### Overview

CuraToken™ (“CTKN”) is an EIP-20 Ethereum-based utility token which can be used to access medical adherence data via Curaizon’s™ CuraData™ platform. This data is of interest to pharmaceutical research institutions, national health services and biotech companies. Blockchain technology will be used to store the patient permissions and ensure transparency and anonymity. Through the smart contracts and embedded API calls, access is given to the underlying big data. Through this technology, CuraToken™ (CTKN) will become a unique solution to build a win-win-win situation for token holders, patients, and medical institutions. The data grows over time and constantly increases in utility and consequently value. Our reward program encourages data collaboration, thus increasing the overall value and attractiveness of our data. Our CuraCharity™ platform donates to worthy causes that are leading the way in research and better treatment in the healthcare sector.

### Value Of the Solution

Our unique data will be able to lower the direct cost of drug non-adherence which is estimated to be more than \$700 billion per year.<sup>9</sup> In addition, pharmaceutical companies lose more than \$630 billion in revenue annually to patient non-adherence and the amount lost is increasing by 13% per year.<sup>10</sup> Our data will be indispensable in helping drug companies improve revenues by ensuring patients are taking the drugs they are supposed to. This represents a win-win as higher adherence rates equal higher revenues for pharmaceutical companies, better outcomes for patients and considerable savings for healthcare providers. Our technologies will play a key role in achieving both these savings.

### How?

Every time a patient takes medication, or a medical event occurs we gather more data. The longer a patient is using our technology, the more data Curaizon™ collects. As we add these patient events to the system, the depth and breadth of the data increases. The underlying data will grow in value as it becomes more useful in helping solve a significant and costly problem.

Curaizon’s™ utility token represents future access to either anonymized raw structured patient data or data that has been subject to our deep neural networks, AI, and machine learning systems. From this, medical professionals can derive unique insight and analysis into real-time patient behavior and adherence.

### Our Utility Token Will Be the Only Way to Access This Information

We will use the blockchain to manage properties related to contract structures and access permissions to individual records to ensure that full control always remains with the patient. Please see the Architecture section for more information.

It is expected that once our technology is adopted across the main healthcare services of Europe that other countries will follow. We've already seen similar behavior, for example, with the Commonwealth countries emulating the UK's National Health Service in structure and function.

## Data Augmentation

In addition, as our partnerships with medical and pharmaceutical organizations develop, we will encourage them to augment their specialized data with our own through a token reward system linked to the value of the information shared. This will offer a growing network effect of enhanced data from which our machine learning algorithms will be able to investigate even larger datasets creating greater value for customers who wish to access even broader data related to their own research interest. Again, as the data increases in size, it grows in value because it is more useful in helping advance medical research and optimize healthcare delivery.

## What Curaizon's HealthTech Suite Will Do

Treating non-adherent patients costs twice as much as those who take their medications as prescribed<sup>11</sup>. By using Curaizon's technology, health ministries will be able to reduce premature and unnecessary deaths resulting from non-adherence. Health ministries will also realize huge potential reductions in waste while becoming more efficient in treating patients with chronic illness, which represents the greatest financial burden on national health services.

As an example, when looking at type-2 diabetes in the UK, Curaizon's technology delivers a cost-benefit ratio in the order of >500 times. This means that every dollar the NHS (National Health Service) spends on Curaizon's technology, they will save more than \$500.

Our reminder and monitoring technologies will capture multiple data points for each patient daily. As the Dataset grows over time, it will provide health ministries, researchers, and pharmaceutical companies with never-before-seen, current, anonymized, granular adherence data for their patients sorted by age, race, ethnicity, and morbidities. This will help change healthcare world-wide by allowing health professionals and caregivers to provide proactive patient care versus the current reactive care model seen today.

## Cost Model

Because CuraData™ is expected to grow and contain more valuable data over time, we anticipate that the cost to access the data will be periodically adjusted based on its value in the market. The price for data access will be set in fiat currency (USD). The value will be a function of the number of patients using the system, the time period they have been using the system, and the complexity of our AI & machine learning neural networks which will dictate the quality and quantity of analytics.

There are several levels of access to the underlying data. The more information a token holder requires, the greater cost and therefore number of tokens that will be necessary to access that data.

## Our 2 + 1 Cost Model

**On a use-by-use basis** - The more complex the data requirement, in terms of number of records and complexity of search query (age, gender, drug, etc.), the greater the number of Curaizon's™ utility token are needed to provide access and analyze that data.

**By time** - We provide unlimited queries to our underlying information for a fixed period time for a pre-arranged number of tokens.

**Including Partner Data** - Access to Curaizon's™ data will be enhanced by augmented data provided by key partners. This will be an additional cost option that will be available for both a "use by use" and "by time" basis.

For example, a pharmaceutical researcher completes a shallow sweep through our data to look for epidemiological trends and correlations. They then enhance their research to include our partner's data. On identifying a significant trend of interest, they would then pay for a fixed amount of time to complete a full in-depth data set sweep (including partners) as part of a new drug discovery or validation (by time).

## Charitable Donations

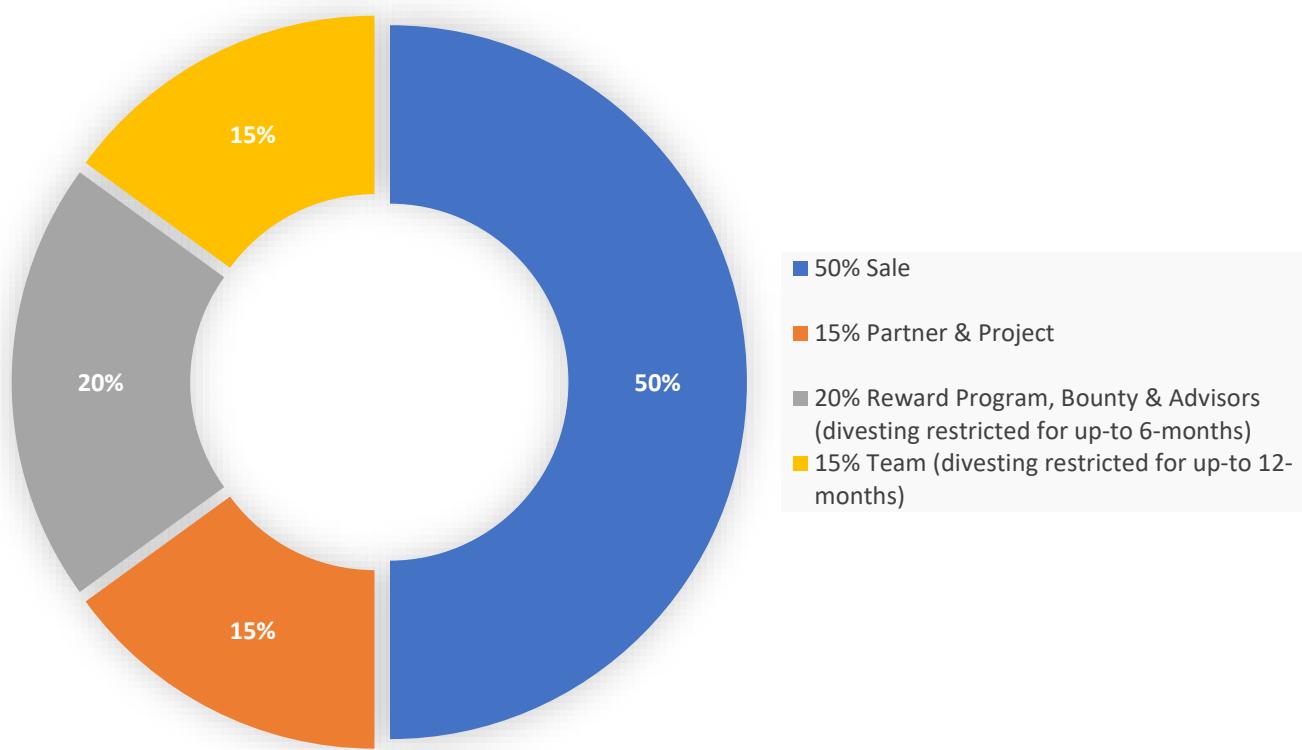
Research indicates that people are far more likely to engage with a company where there is a charitable element present. As per our philosophy, 10% of our profits will be paid in fiat currency to CuraCharity™ and given to the charities chosen by the patients whose records Curaizon's™ platform has utilized.

In addition, the patient is able to choose and change the destination or vary charitable donations that are made on their behalf. We put patients in control and make them a stakeholder in their own care, giving patients even greater reason to engage with the technology.

## Token Properties

- There is a finite number of tokens, and NO new tokens can be created in the future.
- Up to 50% of tokens will be available for sale to reach our hard-cap of \$25 million during our Token Sale.

## Token Distribution



Tokens will be received by token holders upon completion of token sale with the distribution as follows:

**Initial CuraToken rate** **0.20 USD**

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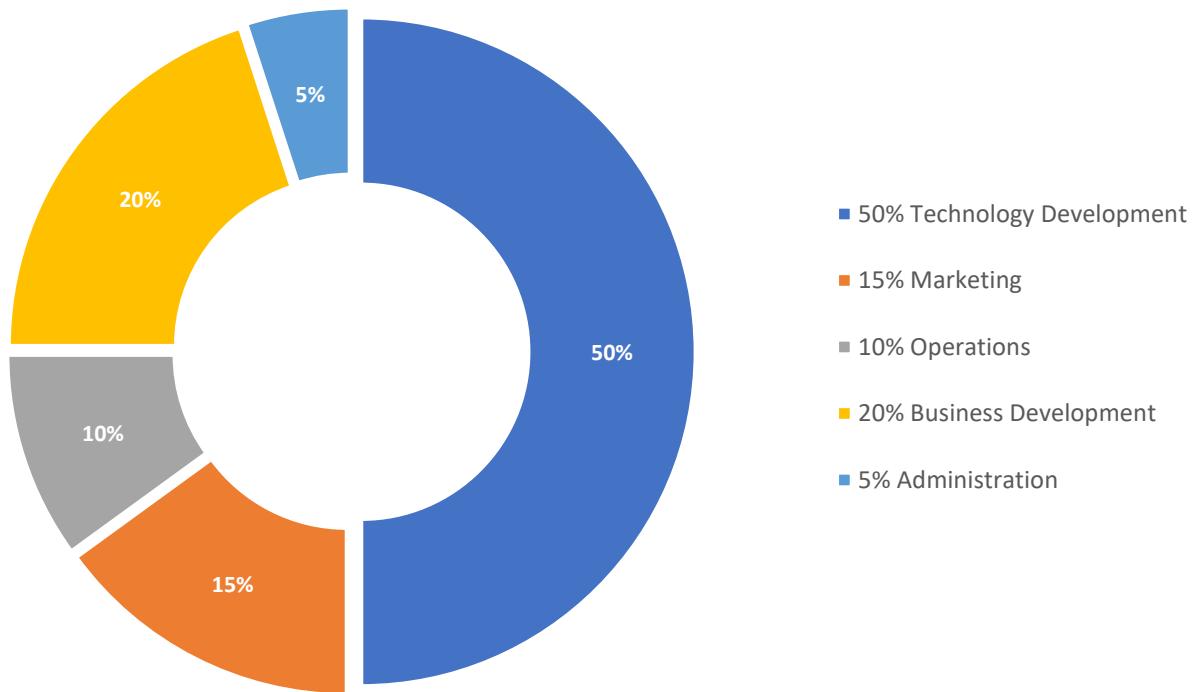
**Stage 1** **0.20 USD** **5% bonus**  
Q2 2023  
Min purchase – 50,000 CuraTokens

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**Stage 2** **0.20 USD** **5% bonus**  
Q3 2023  
Min purchase – 50,000 CuraTokens

## Use Of Funds

Curaizon™ anticipates that we will allocate our resources as shown below.



The funds will be used to promote and continue development of Curaizon's™ core technologies, CuraData™, CuraAnalytics™ and CuraServe™, as well as drive our strategic roll-out into existing and new territories. By delivering our CuraServe™ solution to healthcare providers across the globe, we will drive rapid growth in our underlying data. A proportion of the funds will be used to integrate with external data streams and other data collaborators that will serve to further enhance CuraData™. Our sales efforts will focus on building relationships with national health services, health insurers, academia, pharmaceutical and biotech companies to create an ecosystem of users and beneficiaries of our technologies and data analytics solutions.

# The Development Roadmap

## Patient data access

**Status:** Complete

**Milestones:**

- Build API access interface for HCP
- Create backend API for NHS data call
- Build structured data portfolio

## Functional & Technical Specifications

**Status:** Complete

**Milestones:**

Wireframing, Functional & Technical specification for:

- CuraServe™ Notification Engine
- CuraServe™ Data Interface
- CuraAnalytics™ Reporting Dashboard
- CuraServe™ Patient Dashboard
- CuraServe™ Doctor Dashboard

## Token Reward System

**Status:** Complete

**Milestones:**

- Development of criteria-based value models.
- Work with academic and healthcare partners to quantify data values.
- Create a data value algorithm for use by data collaborators.
- Launch system with ongoing optimization of pricing models.
- Engage with existing data sources for data accumulation.
- Create awareness of augmentation possibilities with biotech, pharmaceutical and academic partners.

## Data Augmentation

**Status:** Complete

**Milestones:**

- Develop smart contract interface, API's and syncing algorithms to augment strategic partner information with underlying patient data based on required selection criteria (metrics like age, gender, ailment).
- Amend functional requirements and user interface design (IOS, Android and website) for the reporting dashboard for health partners to use this augmented data.
- Link with token reward.
- Beta launch with agreed strategic partners.
- Canvas feedback and review design and functional components as needed.

- Full launch.

## CuraServe™

**Status:** Complete

**Milestones:**

- Complete functional requirements and user interface design for IOS, Android and website dashboard.
- Develop the Message Distribution Engine using our patent-pending technology to remind patients to take their medication.
- Define escalation algorithms for when patients fail to take their medication (including family, social and medical escalation paths).
- Allow patients to benchmark themselves against others within their peer group.
- Integrate charitable donation engine with agreed charities to automatically donate on patient compliance.
- Beta launch.
- Canvas feedback and review design and functional components as needed.
- Full launch.

## Patient Dashboard

**Status:** Complete

**Milestones:**

- Integrate Tableau® reporting visualizations to the patient record center.
- Enable filter and search functionality for patients to benchmark against peer group.
- Create the ability for additional reminders to be set.
- Enable charity module allowing patients to decide donations destination.
- Gamification of adherence module.

## Patient & Medical Condition Data Blockchain

**Status:** Underway

**Planned Completion:** Q3 2023

**Milestones:**

- Define criteria for underlying patient information (ailment, demographics, age, gender etc.).
- Develop Ethereum blockchain with pointers to AES 256 encrypted patient data located in cloud services in test national domain for patient access.
- Develop smart contracts to enable patients to amend access permissions to their anonymized data via defined criteria (ailment, demographics, age, gender etc.).

## Real-Time Adherence Rating Engine

**Status:** Underway

**Planned Completion:** Q3 2023

### **Milestones:**

- Categorize a range of alert levels against identified criteria (age, gender, drug, disease etc.).
- Create an alert engine to notify health professionals if adherence rates of individual patients drop to an unsafe level in relation to the above.
- Develop a cost evaluation engine that can monitor real-time compliance.
- Develop a dashboard to view cost evaluation engine information.
- Develop a pre-frailty detection module, which is a key indication that a patient cannot take care of themselves, usually resulting in hospitalization.
- Develop an alert mechanism related to pre-frailty module and combined with escalation paths.

## Big Data Reporting

**Status:** Underway

**Planned Completion:** Q4 2023

### **Milestones:**

- Create a platform providing structured reports from fully anonymized data.
- Complete functional requirements and user interface design (IOS, Android and website) for the reporting dashboard. This will allow health partners to define, interrogate and run reports based on their interests.
- Define API to harvest anonymized patient data driven through smart contracts aligned to reporting interest, including required metrics like how often they take as prescribed, and how it affects their long and short-term health.
- Start the data population with pre-identified strategic partners.
- Beta launch with strategic partners and limited dataset.
- Canvas feedback and review design and functional components as needed.
- Full launch.

## Predictive Behavioral Analysis Tools

**Status:** Underway

**Planned Completion:** Q4 2023

### **Milestones:**

- Complete requirements and user interface design for IOS, Android and website dashboard
- Define data points and deep learning analysis tools related to most recent research dependent on disease and drug criteria.
- Develop smart contract interface to link to drug and partner prescribing practices, treatment optimization, multi-morbidity efficiencies and red-flag issues that exist within drug groupings, demographics, and other specific problems.
- Beta launch with agreed strategic partners and limited dataset.
- Canvas feedback and review design and functional components as needed.
- Full launch.

## Architecture & Data Privacy

The blockchain is a decentralized ledger that underpins bitcoin and other cryptocurrencies and provides a robust process to access and retrieve the underlying patient data secured through cryptographic hash functions and smart contracts. Blockchain technology has been touted as the “magic bullet” to solve the healthcare industry’s data interoperability and security issues and will usher in a new era of personalized medicine and scientific research.

### Data Privacy

We will use blockchain technology to manage authentication, confidentiality, and accountability through allowing individuals to be back in control of their data, providing protection, security, and compliance with all current and future regulations, including GDPR, (General Data Protection Regulation) & HIPAA (Health Insurance Portability and Accountability).

Using a decentralized blockchain approach means all raw patient data will belong and be private to the patient in exactly the way that bitcoin belongs to the purchaser. To guarantee data integrity and prevent tampering the blockchain will hold a cryptographic hash of the patient record.

Patients will be able to choose which specific anonymized data to share and in what situation (for example drug studies, research projects or specific API requests).

We are sensitive to jurisdictional differences and seek to align our practices with those of the regions or countries in which we operate. The data itself will be AES 256 encrypted and located in cloud services in the appropriate national domain.

To avoid scaling and processing speed limits, we will use the blockchain as a storage of pointers to relevant encrypted data in a secure data storage cloud consisting of a patient index blockchain.

### Smart Contracts

Smart contracts are code that are stored, verified, and executed on a blockchain and will enable us:

- To manage properties related to contract structures and relationships between records;
- To manage access permissions to individual records whose full control remains with the patient (patients will be allowed to indicate the fields they wish to share).

Specifically, smart contracts will automate and track certain state transitions such as

- A change in viewership rights to certain parts of patient data linked to an encrypted secured ‘off chain’ database;
- Signals triggered by an identified medical event;
- The creation or amendment of records associated with a particular patient by a provider (either by ailment or another event).

In all cases automated notifications could be added to verify or reject the proposed state change. This keeps participants informed and engaged in the evolution of their records.

A syncing algorithm will handle data exchange between the encrypted patient database and a provider database. This occurs only after accessing a relevant smart contract to confirm permissions.

In addition, smart contracts will provide access to multiple patient records (where permission has been granted) by relevant identified criteria (ailment/demographics etc.).

This request for information is converted into a smart contract which includes the metrics needed (age, gender, ailment), the API needed and a cryptographic hash of the patients whose data should be included. These contracts will form the basis for access to a 'Big Data' view of a subset of data within multiple patient records. Equally this approach can provide the information needed to apply machine learning algorithms to the same equivalent data. Each query string will be affixed with the hash of this data subset in order to guarantee that data has not been altered at the source.

## Benefits Of Blockchain

### **Immutability**

Since multiple copies of a blockchain are kept and managed by consensus across a peer-to-peer network, no one peer can alter past transactions.

### **Security**

It is a fundamental cryptological law that it is relatively easy to set a problem that is very, very difficult to solve. What is relatively easy for a network of computers to do is, in practice, impossible even for much larger networks to undo.

### **Verifiability**

The combination of transparency and immutability also allows us to satisfy full public verifiability: anyone in the world can check for themselves that the rules of the system - in the case of digital currencies, that coins should be spent only once - are being followed. While information cannot be manipulated, it can be easily verified thanks to the size and power of the network.

### **Resilience**

The distributed nature of the ledger makes it resilient. Even if many peers go offline, the information is still accessible.

### **Transparency**

The fact that all transactions are broadcast to all peers also makes the ledger transparent. However, the encrypted nature of the transactions means that privacy is also assured.

### **Permissions**

Permission-based controls empower patients to make decisions and control their data. We act as a data escrow agency in this context.

# Curaizon™ Token Allocation (CTKN)

## **Stage 1 – Up to 50% of Tokens**

Bonus tokens available for major purchasers

## **Stage 2 – All Remaining Tokens**

### **Reward Program, Bounty Program & Advisors - 20% of Tokens**

This reward program is set up to encourage academics and researchers within the biotech and medical spheres to work in parallel with our own data analysts to bring together the most valuable datasets that will help drive wider medical and pharmaceutical research projects. By merging their data, these scientists are able to monetize their own research while contributing to the Smart Health revolution that will be powered by Big Data.

### **Partner & Project - 15% of Tokens**

The company will hold up to 15% of the available tokens in order to drive development and innovation growth across the technological frameworks of both CuraServe™ and CuraData™.

### **Team Fund - 15% of Tokens**

Vesting tokens to the team is an important strategy in securing loyalty and continued commitment, which forms a major part of the future growth and success of the company. Tokens will be issued to team members based upon achieving preset goals and milestones during the development of our technologies and traction across our target markets in the coming years. We employ an internal fiduciary policy that ensures responsible investment over time.

# Team

## Leadership



### Nicholas James Rumble – Chief Executive Officer

Nicholas has a background in mathematics and economics and spent much of his working life inside investment banking. Most recently he was responsible for Saxo Bank's Asia Pacific and Australasian operations. He was heavily engaged in both retail and institutional client relationships and was instrumental in pioneering new trading technologies. He brings more than 20 years of business experience and knows how to bring great teams of people together and execute high-level plans; especially where technology plays a key role.



### Darran Trute – Chief Technology Officer

Darran has delivered a range of IT solutions for clients ranging from blue chip companies to not for profits. He currently specializes in blockchain related projects providing technical expertise to address real world issues. Darran also has extensive experience in pioneering health sector redesign to meet the considerable demands of an aging population with multiple, complex health needs.



### Luke Lerdal – Chief Data Officer (CTO)

Luke has an extensive background in data modelling and systems. He has led complex data analysis projects with an emphasis on big data. His responsibilities include overseeing the data integration and data structure of CuraServe™ and CuraData™.



### Betty Ann M. Turpin - Ph.D., M.P.A., C.E.

Betty Ann has over 30 years of experience as a consultant, educator, and government of Canada employee. Her career has specialized in management, business planning, project management, and business process improvement.

## Business Development



### Jack Bryant – Director of Sales

Jack has spent more than 20 years in institutional sales and relationship management, primarily in financial services, working to help both start-ups as well as established organizations efficiently grow.

## Technology



### Gateway Technolabs – Software Development

A global information technology services, solutions, and product engineering company with a team of brilliant and dedicated professionals serving our customers across 30 countries in 5 continents.

## Gateway Group

CONNECT. ENGAGE. DELIVER



## Innohead – Big Data & Predictive Analytics

A Big Data and Predictive Analytics company focused on data mining and customer analytics.



## Sinch – Tier-1 Cpaas Provider

Sinch is an international powerhouse serving enterprises across the globe across the IDC Market Scape and a CPaaS Leader. Our cloud platform supporting over 600 billion engagements per year.

## Clinical & Advisory



### Morten Sogaard PhD

Vice President and Head, Target Sciences at Pfizer

Morten leads Pfizer's Target Sciences (TS) organization which has the remit of delivering novel targets from emerging science areas w/ human genetics, functional genomics, computational biology, and academic networks.



### Dr. Rory McCrea MB BS, MSc, MRCGP

Rory has been described by the UK's Financial Times as a "Health Entrepreneur" and has been highly influential in the public sector having been a Medical Director with NHS West Essex for over a decade before becoming Director of Clinical Transformation with The West Essex Clinical Commissioning Group.



### Dr. Henrik Rindel Gudbergson - Innovation | R&D | Leadership

Healthcare professional experienced in creating and managing organisational, R&D and business strategies within the areas of medical science, device technology, eHealth, digital transformation, and value-based healthcare.



### Dr. Sarah Chilvers BSc, RGN, RHV, MBA, DProf

Sarah has spent her life working in, and with, the UK's National Health Service, first as a registered nurse and a health visitor and then in NHS management.

She is responsible for integrating our clinical trials and the adoption of our technologies across multiple national health services.



### Parexel – Biopharmaceutical Service Provider (CRO)

Parexel International is a global provider of biopharmaceutical services. It conducts clinical trials on behalf of its clients to expedite the approval process.

It is the second largest clinical research organization in the world and has helped develop approximately 95% of the 200 top-selling biopharmaceuticals on the market today. Parexel are our clinical trial partners in the UK and will deliver bridging studies for entry into each new territory.

## Where We are and Where We're Going

Curaizon™ is headquartered in Copenhagen, Denmark. We have development, administrative and sales offices in the UK, USA, Canada, Poland, and Australia. These locations give us perfect reach to our core markets while providing regulatory coverage in the relevant jurisdiction.

By being headquartered in Denmark, we are in close collaborative proximity to many of our technical partners and we are also able to leverage some of the most forward-thinking health services in Europe.

Our initial target markets are Denmark & The Nordic countries, The UK, EU, Canada, Australia, The Middle East, and The United States. Beyond these markets, it is likely that we will engage in white label partnerships across other regions, such as Japan, Brazil, and China where we will white-label our technology suite to work within existing legacy health networks. This will allow us to bridge language and culture differences by using established relationships with those health systems.

***Healthcare is changing forever and Curaizon™ stands at the cutting edge of this transformation.***

# Risk factors

The purchase of CuraToken™ (“CTKN”) tokens (hereinafter referred to as the “Token” or “Tokens”) may be associated with a high degree of risk. To protect the interests of Token’s potential purchasers, the Curaizon™ team conducted an analysis of such potential risks and outlined the result of this analysis in this chapter of the White Paper. **IMPORTANT: THE LIST OF RISK FACTORS DESCRIBED BELOW IS NOT EXHAUSTIVE. IN ADDITION TO THE RISKS DISCLOSED IN THIS WHITE PAPER, THERE MAY BE EXISTING OTHER RISKS WHICH CURAIZON™ TEAM AT PRESENT CANNOT REASONABLY FORECAST.** These risks can materialize in other forms of risk than those specified here. Prior to acquiring Tokens, each potential Token purchaser is advised to carefully review all the information and assess the risks of such purchase, including but not limited to, the risks set forth in this White Paper and to decide upon purchase of Tokens based on such assessment.

## Technical and technological risks.

**Risks of the blockchain.** Tokens are released on Ethereum blockchain. In this regard, any malfunction of the Ethereum protocol may lead to a restriction in the use of Tokens, and/or to the fact that Tokens or the platform will function in an unforeseen manner.

**Risk of hacker attacks on the platform, smart contracts, or Tokens.** Tokens can be expropriated and/or stolen, by hacking Tokens, or otherwise. Hackers or other groups or organizations may attempt to intervene in a smart contract or Tokens in various ways, including, but not limited to, virus attacks, DDOS attacks, concerted attacks, network attacks, and denial of service attacks, and others. In addition, since the Ethereum platform is based on open-source software, there is a risk that Ethereum smart contracts may contain intentional or unintentional errors or shortcomings that could adversely affect Tokens or lead to loss of Tokens, or loss of access or control of Tokens. In the event of such an error or weakness of the software, there can be no remedy, and token owners are not guaranteed any compensation or compensation.

**Risk of hacker attack on the computer of token holder, or loss of passwords/of private keys.** Purchased Tokens can be stored by the token holder in their digital wallet or safe, for which a password, a digital key or a combination of digital keys is required. Accordingly, the loss of the necessary keys associated with such a digital wallet or safe, can lead to loss of access to Tokens. In addition, any third party that gets access to such passwords and/or private keys (by way of getting (through hacking, or negligence of token holder) access to login credentials of token holders’ hosting-wallet, or otherwise), will be able to use Tokens of the token holder. Curaizon™ assumes no liability for such losses.

**Risk of using new technologies, and changes in technology in the future.** Tokens and blockchain are now tried and trusted technologies. They have proven their efficiency, reliability, and security, however, there is no guarantee that in future these technologies will not change or fail in any way. Further, as technological progress develops, flaws can be found in these technologies, which will prevent their functioning in the way that they function currently. Finally, there is no guarantee that these technologies will be compatible with any new technologies invented in future. In the event of such incompatibility, use of Tokens and blockchain can be found unreasonable and stopped.

**Risk of incompatibility of the crypto wallet service.** An electronic crypto wallet or wallet service provider that a token holder has chosen/will choose for obtaining and storing Tokens, must be technically compatible with Tokens. Failure to comply with this condition may lead to the fact that the token holder will not be able to get access to their Tokens. Token holders must independently determine the fact of the compatibility of

the crypto wallet where they registered with the Tokens. Curaizon™ assumes no responsibility for any errors related to wrong determination of the above fact.

## Regulatory risks.

**Risk of regulatory uncertainty.** Regulatory status of cryptographic tokens, digital assets and blockchain technology, is unclear or not defined in many jurisdictions. It cannot be excluded that such technologies, and, in particular, Tokens, will in future become subject to one or more (adopted or new) interpretations of laws (or other regulations), court judgments, or actions by various regulatory bodies around the world, including, but not limited to, the imposition of restrictions on the use or possession of digital tokens, such as Tokens. Such changes can adversely affect Tokens in various ways, including, for example, by determining that Tokens are regulated financial instruments that require registration or compliance with other legal requirements and procedures. Curaizon™ may stop distributing Tokens, developing a platform, or terminating operations in a particular jurisdiction if the actions of regulatory authorities of the relevant jurisdiction make it illegal or not commercially viable to proceed.

**Risk of inability to obtain, maintain or renew licenses and permits.** As of the date of Tokens sale, there are no statutory requirements requiring Curaizon™ to obtain any licenses and permits necessary for the sale of the Tokens, but the risk that such legislative requirements may be enacted in the future cannot be ruled out. In this event, possibility of sale and further use of Tokens will depend on the procedure of issuing such licenses and permits, and on compliance with their terms. We cannot exclude that requirements of the law will be technically or economically unachievable for Curaizon™. Curaizon™ may stop distribution of Tokens, develop a platform, or terminate operations in a particular jurisdiction in the event of economic, technological, or other inability to obtain the required licenses or permits under such jurisdiction.

**Risk of governmental action.** The industry of blocking and reversing tokens is new, and simply by virtue of novelty can be subject to increased supervision and regulatory control, including investigations or enforcement actions. There can be no guarantee that the government will not study the activities of the parties. All this can be investigated, which in turn can have a significant negative impact on Tokens and/or platform development.

## Business risks.

**Risk of failure in development.** It cannot be excluded that for various reasons, including but not limited to, for reasons of insolvency of business or technological strategies or business arrangements, technological problems, emergence of new technologies, etc., that the model that Curaizon™ developed and described in this White Paper, will not achieve the desired functionality, be inoperative, or work in a way different from what developers designed it for. Also, we cannot exclude the risk that for these or different reasons, development and implementation of the model can take longer than Curaizon™ predicts at the moment, and when the model is ready, it will appear to be outdated and/or irrelevant.

**Risk of insufficient implementation.** It cannot be excluded that, for various reasons, including, but not limited to, for reasons of insolvency of marketing strategies, external constraints, or competitors' actions, the model developed by Curaizon™ and described in this White Paper model may appear to be unpopular and/or unclaimed, lacking use and application.

**Risk of dependence on third parties.** Even after the launch, the model developed by Curaizon™ and described in this White Paper will rely, wholly or partially, on third parties, for adoption and implementation of certain functions, as well as for continuing its development, maintenance, and support. Though above-

mentioned third parties are carefully selected by Curaizon™ team, there is no insurance or guarantee that these third parties will do their job properly, or otherwise meet users' needs, and this can have a significant adverse impact on the platform.

**Risk of loss of cash.** The project described in this White Paper, the model developed by Curaizon™, the platform being created, as well as any funds collected within the framework of the Token Sale described, are not insured. In case of failure of the project for any reason, loss of functionality of the Token or platform, there is no private or public insurance representative to whom token holders can apply for reimbursement.

**Risk of force majeure.** In the future, there may be extraordinary circumstances that Curaizon™ cannot reasonably anticipate or prevent and that may be subject to restrictions or impediments to the operation of Curaizon™ or Token platform.

## Endnotes

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