

Introducing
Evergreen Pacific Insurance Corporation

Extended Health Care Coverage for Medical Cannabis Patients

Presented by:
Robert Wilson, President & CEO
February 2019



CORPORATE HIGHLIGHTS



Insurance
Division

Clinical
Division

Marketplace
Division



- Innovative extended healthcare coverages designed and developed - Launched October 2018
- Proprietary product pricing methodology – premium calculated based on patient’s prescription
- Stable profitability and cash flow engineered into product
- Captive distribution channels and first of its kind health and wellness ecommerce marketplace
- Large addressable market for medical cannabis in Canada (\$1.8B /5 years) and globally (\$50.0B /5 years)
- Executed agreements to form joint ventures internationally (including 40k+ pharmacies in 16 countries in Europe)



WHAT WE DO

We are a product developer, insurance brokerage, reinsurer, as well as owner and operator of captive marketing and sales distribution channels

1. Ensuring improved accessibility to healthcare practitioners and paramedical services
2. Ensuring improved affordability of healthcare services by providing patients with guaranteed issue extended healthcare insurance coverages, including highly innovative coverage for cannabinoid therapeutic treatments
3. Driving costs of medical treatments downward by enabling producers and service providers to lower cost of sales via optimized patient aggregation and retention, as well as outsourced adjudication, order management and customer service
4. Founding sponsor of first-of-its-kind, not-for-profit association promoting health and wellness alternatives in Canada and offering our extended healthcare coverages to its members

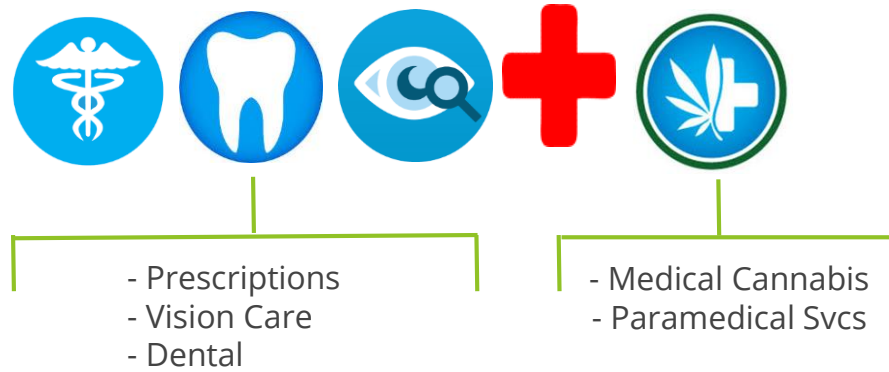
EPIC will provide the highest consumer touch, reduce costs, and improve access to healthcare services for patients

WHAT WE DO (cont'd)

We are helping to legitimize the Canadian medical cannabis industry by introducing a transformative extended healthcare product

- Doing for medical cannabis what insurance has done for dental over the past 40 years
- Introducing first-of-its-kind guaranteed issue coverage for medical cannabis patients
- Ensuring no caps / no exclusions for pre-existing conditions
- Leveraging an innovative, proprietary pricing methodology
- Owning and operating our own insurance brokerage and re-insurance company

WHAT WE SELL TODAY



Think FLEXCARE HEALTH AND DENTAL INSURANCE PLANS

- Extended Healthcare Coverage
- Health Savings Accounts

Think



- Guarantee Issue Coverage
- Association Membership

WHAT WE ARE SELLING



Individual

Extended healthcare coverages including cannabinoid therapeutic treatments and other paramedical services



Group

Extended healthcare/life with medical cannabis rider
Self-directed health savings accounts



Commercial

Liability coverages (e.g. E&O, D&O)
Property and Casualty
Crop Self Insurance
Mortgage Protection



HOW WE SELL OUR PRODUCTS



Our Captive Association Channel (AHA.ca)

- Provides control of customer experience
- Generates rich data and analytics
- Efficiency – allows us to price competitively



Our Captive Health and Wellness Marketplace (BuyWell.com)

- E-Commerce marketplace for health and wellness products and services
- Serving insured and non-insured AHA! members
- Platform generates revenues and cash flow, supports customer service infrastructure, allows us to manage customer experience

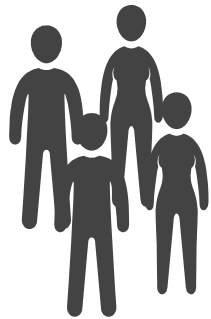


Our Captive Clinical Network (SynergyHealthNetwork.ca)

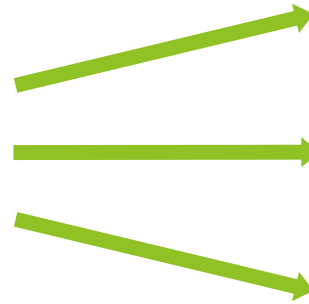
- Leading patient focused healthcare enterprise
- Offering comprehensive triage program, customized treatment plans, education, research and development
- Holistic approach committed to improved patient outcomes

HOW WE SELL OUR PRODUCTS (cont'd)

aha!



- Community
- Education
- Resources
- Membership
- Benefits
- Engagement
- Content
- Generation



White Label Offerings
Private Label Offerings

Our structure is designed to capture and to retain consumers through aggregation, education and membership – we are advising, transacting, treating, and providing after-sales service and consultation

OUR PRIMARY DISTRIBUTION CHANNEL: AHAOC.CA



The Alternative Health Association of Canada's goal is to inform, to promote and to enhance the role of alternative healthcare treatments for Canadians

- Leading provider of resources and knowledge for complementary and alternative health and wellness in Canada
- Not-for-profit association – founding sponsorship by Markers Insurance
- Relationships among national community of alternative health leaders

Provides [member benefits](#) including Canada's first and only guaranteed-issue extended health coverage for the cost of medical cannabis

- Access to qualified, informed healthcare professionals
- Product knowledge and insights
- Member and expert community support
- Membership to BuyWell.com e-commerce marketplace and access to BuyWell Care services and coverages



OUR E-COMMERCE MARKETPLACE: BUYWELL.COM



BuyWell.com: Canada's Marketplace For Health And Wellness Products and Services

- Sophisticated e-commerce marketplace platform
- First of its kind online marketplace for health and wellness products and services, including cannabinoid therapeutics and other multidisciplinary paramedical services
- Serving insured and non-insured AHA! members
- BuyWell Care provides access to medical cannabis product offerings by multiple LPs
- Provides patients with greater value and broad product selection
- Flexibility and convenience for patients to move prescriptions between LPs

With AHA.ca and BuyWell.com, we wrap ourselves around the consumer, with information, resources, access to healthcare practitioners and the tools to transact for the products and services consumers need

WHERE WE FIND PATIENTS

Association Members

Canadian Consumers
MDs, Pharmacists
Nurse Practitioners



Multidisciplinary Clinics & Health and Wellness Centres



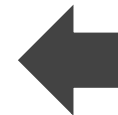
Veterans Groups / Dispensaries



Informed Consumers



Ready Buyers



MARKET READINESS

1. Sponsored and launched **AHA.ca** (April-May 2018) and re-branded (December 2018)
2. Launched **BuyWell.com** (September 2018) and **BuyWell Care** (November 2018)
3. Enrollment of licensed producers (formally since September) as medical cannabis merchants for Buywell Care – with **WeedMD** agreeing to be launch LP (November 2018)
4. Licensed **Markers Insurance**, broker of record for AHA! (May 2018) and acquired established group insurance brokerage business, **Revolution Insurance** (July 2018)
5. Granted reinsurance license for **Evergreen Pacific Reinsurance** in Cayman Islands (August 2018) – first to be licensed for medical cannabis in the world
6. Acquired **Synergy Health Services** (October 2018) and established **Synergy Health Network** (December 2018)
7. Formed partnership with **Pain Care Clinics**, operator of level 2 pain clinics (October 2018)
8. Formed partnership with **Anahit International** for expansion of BuyWell.com B2B ecosystem into Mexico and Latin America (November 2018)
9. Formed partnership with **ICC International Cannabis Corp.** for expansion of BuyWell.com B2B ecosystem into 16 countries in Europe initially serving 40k+ pharmacies (December 2018)
10. Issued first guaranteed-issue insurance coverage for patient prescribed medical cannabis in Canada (November 2018)

CANADIAN LAUNCH SUMMARY

Western Canada

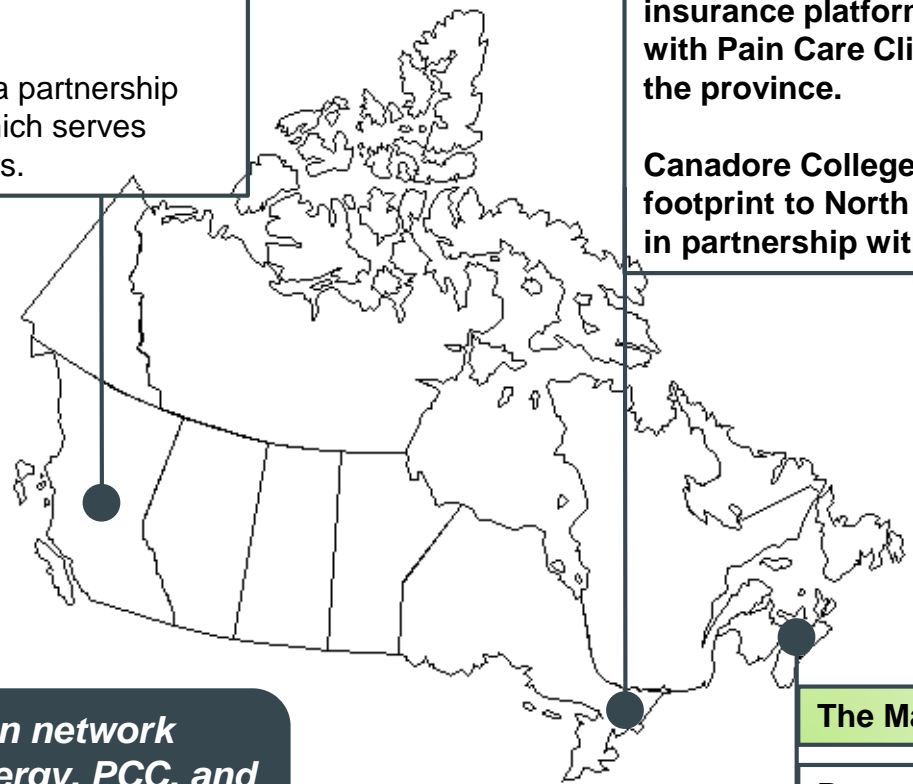
Synergy/PCC: PCC is expanding into Alberta and BC over the next 12 months.

MCRCI: Establishing a partnership with MCRCI in BC, which serves ~10,000 active patients.

Ontario

Synergy/PCC: Operating 2 Synergy Health clinics in the western GTA; launched insurance platform late 2018; partnered with Pain Care Clinics in 7 locations across the province.

Canadore College: Expanding clinical footprint to North Bay in Northern Ontario in partnership with Canadore College.



The Maritimes

Partnered with PCC at its Level 2 clinic in Halifax, NS.

Total patients in network (including Synergy, PCC, and MCRCI):
~90,000

INTERNATIONAL EXPANSION SUMMARY

South America

Letter of Intent with Anahit International Corp. to roll out BuyWell Ecosystem in Chile, Colombia, and Peru.



Mexico

Letter of Intent with Anahit International Corp. to roll out the BuyWell Ecosystem to ~28,000 locations (i.e. pharmacies, hospitals, and universities).

Europe

Letter of Intent with ICC International Cannabis Corp. to roll out BuyWell Ecosystem across Europe (16 countries representing over 40,000 pharmacies...[read more](#)).

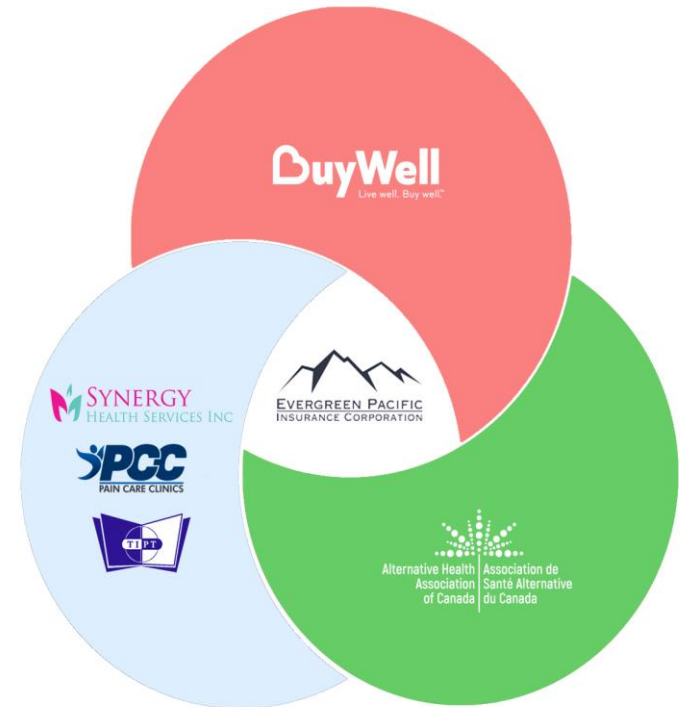


Asia Pacific

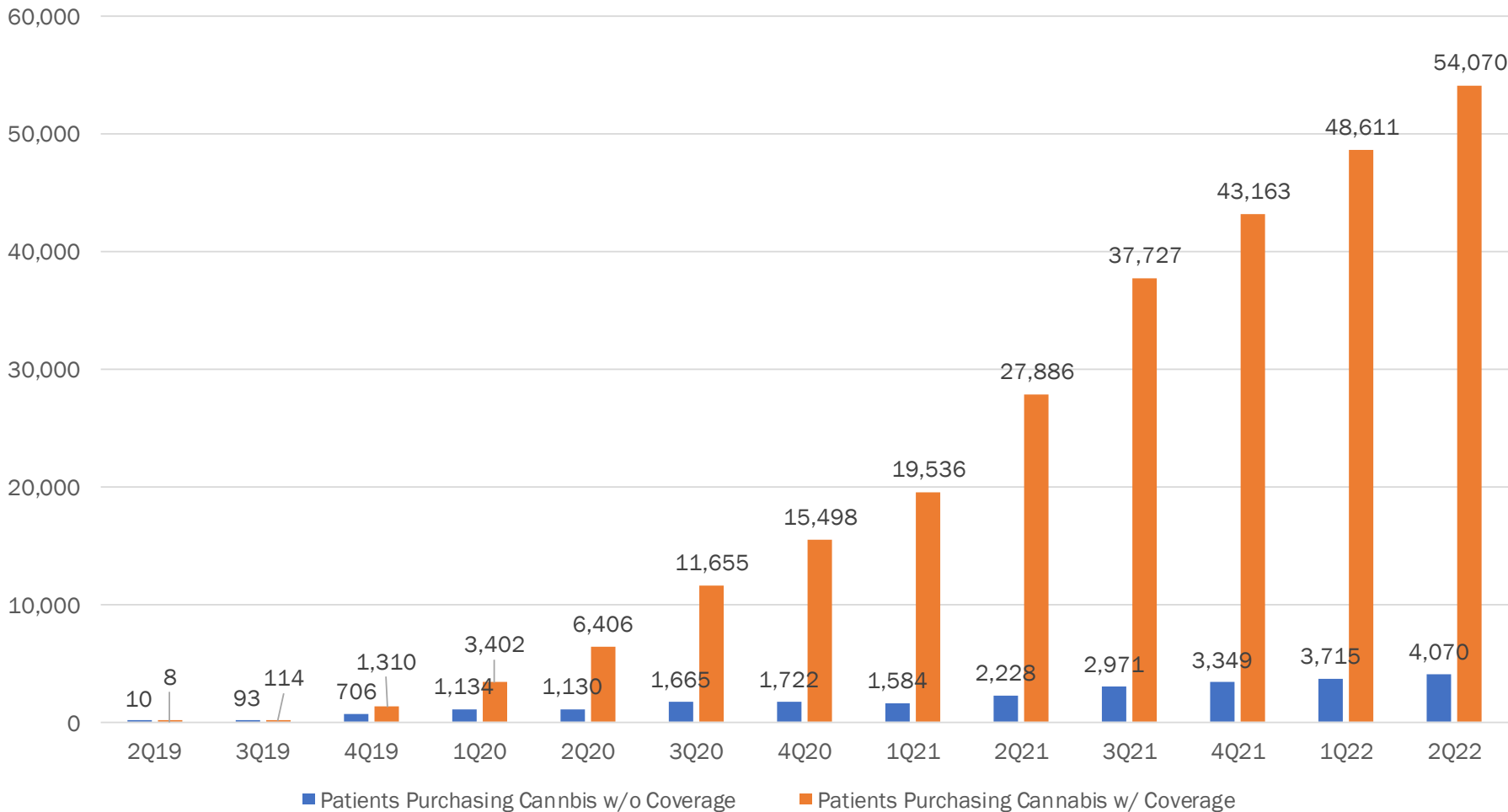
Engaged in discussions with prospective partners in Australia, Cambodia, Indonesia, Malaysia, New Zealand, South Korea, Thailand, and Vietnam.

SUMMARY

1. Multiple revenue streams, large growth potential, national platform, and long-term stable revenue retention
2. Insurance margins captured by both brokerage and reinsurance companies, on individual and group coverages
3. Insured and non-insured patients across BuyWell Care / Synergy Health Network platforms
4. Markup on wholesale pricing, sales & fulfillment, and return sales for all products on BuyWell.com platform
5. BuyWell.com “ecosystem” replaces inefficient high-cost patient aggregation networks and existing order management systems
6. Endorsement of member-driven consumer association supporting direct to consumer, as well as direct to medical practitioner educational programs



ESTIMATED PATIENT COUNT



Source: WTB Research (December 10, 2018)



P&L FORECAST

<i>Values in \$CAD, FYE ending June 30</i>	1Q19	2Q19	3Q19	4Q19	1Q20	2Q20	2019	2020	2021
Revenue									
Markers	89	73,352	386,857	2,948,041	6,537,734	10,750,531	3,408,338	56,067,354	154,565,879
Buywell	17,393	136,238	999,781	2,419,001	4,151,801	5,992,275	3,572,414	28,021,219	55,648,339
Synergy	0	300,000	1,050,000	2,000,000	2,900,000	3,660,000	3,350,000	14,137,500	15,412,500
Total Revenue	17,482	509,590	2,436,638	7,367,042	13,589,535	20,402,806	10,330,752	98,226,074	225,626,718
y/y growth	-	-	-	-	-	-	-	851%	130%
Cost of Sales									
COGS	11,293	95,924	740,177	2,486,927	4,756,817	7,312,893	3,334,322	37,762,620	100,950,235
Total Cost of Sales	11,293	95,924	740,177	2,486,927	4,756,817	7,312,893	3,334,322	37,762,620	100,950,235
Gross Profit	6,189	413,666	1,696,461	4,880,116	8,832,718	13,089,913	6,996,431	60,463,453	124,676,483
<i>% of Revenue</i>	35.4%	81.2%	69.6%	66.2%	65.0%	64.2%	67.7%	61.6%	55.3%
OpEx	444,332	968,756	2,312,140	3,672,422	4,680,236	5,660,048	7,397,650	22,503,667	26,990,242
Total Opex	444,332	968,756	2,312,140	3,672,422	4,680,236	5,660,048	7,397,650	22,503,667	26,990,242
<i>% of Revenue</i>	2541.7%	190.1%	94.9%	49.8%	34.4%	27.7%	71.6%	22.9%	12.0%
EBIT	-438,143	-555,091	-615,679	1,207,694	4,152,482	7,429,865	-401,219	37,959,787	97,686,241
<i>% of Revenue</i>	-2506.3%	-108.9%	-25.3%	16.4%	30.6%	36.4%	-3.9%	38.6%	43.3%
Less: Minority Interest	1,926	25,798	131,794	387,045	692,389	999,777	546,563	4,794,382	10,258,678
Pre-tax Income	-440,070	-580,888	-747,473	820,649	3,460,093	6,430,088	-947,782	33,165,404	87,427,563
Less: Tax (25% effective rate)	110,017	145,222	186,868	-205,162	-865,023	-1,607,522	236,946	-8,291,351	-21,856,891
Net Income	-330,052	-435,666	-560,605	615,486	2,595,070	4,822,566	-710,837	24,874,053	65,570,672
EPS (Fully Diluted)	-0.01	-0.01	-0.01	0.02	0.07	0.13	-0.02	0.65	1.71

Source: WTB Research (December 10, 2018)



CURRENT CAPITALIZATION

<i>All figures in Canadian dollars</i>	Shares	Proceeds
Founders shares issued	10,000,000	
Shares issued for acquisitions	5,300,000	
Common share sale @ \$0.15/share	10,016,666	1,502,500
Common share sale @ \$0.50/share	4,465,000	2,232,500
Sale of units @ \$1.25/unit	4,000,000	5,000,000
Total non-diluted	33,781,666	8,735,000

Warrants:

Second round agent warrants @ k=\$0.50	168,000	84,000
Third round agent warrants @ k=\$1.25	300,000	375,000
Third round unit warrants @ k=\$1.25	4,000,000	5,000,000
Total warrants	4,468,000	5,459,000

Total fully diluted	38,249,666	14,194,000
----------------------------	-------------------	-------------------

Enterprise Value @ \$1.25/share	47,812,083
Net debt (Q2-F0219E)	-7,630,019
Implied cash proceeds of dilution	-5,459,000
Total Enterprise Value (fully diluted)	34,723,063

Source: WTB Research (December 10, 2018)

For More Information, Please Contact:

Robert Wilson, Founder & CEO

Robert.Wilson@EvergreenPacific.ca

+1 (416) 409-5287