

Introducing
Evergreen Pacific Insurance Corporation

Extended Health Care Coverage for Medical Cannabis Patients

Presented by:
Robert Wilson, President & CEO
April 4, 2019



CORPORATE HIGHLIGHTS



Insurance Division



Clinical Division/Network



Marketplace Division



- Innovative extended healthcare coverages designed, developed and launched in Canada - October 2018
- Proprietary product pricing methodology – premium calculated based on patient’s prescription
- Ancillary revenue streams for channel sales partners (i.e. marketing fees from BuyWell Care + affiliate fees from BuyWell.com)
- First of its kind ecommerce marketplace for health and wellness products and services
- Marketplace easily configured for both B2C and B2B sales and distribution of products, services and coverages
- Educational services, training of medical practitioners supported by Synergy Health Network globally

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 our 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. Providing new, ancillary sources of revenue and cash flow to our clinical network and channel partners
5. Founding sponsor of first-of-its-kind, not-for-profit association promoting health and wellness alternatives internationally, and offering our extended healthcare coverages as a membership benefit

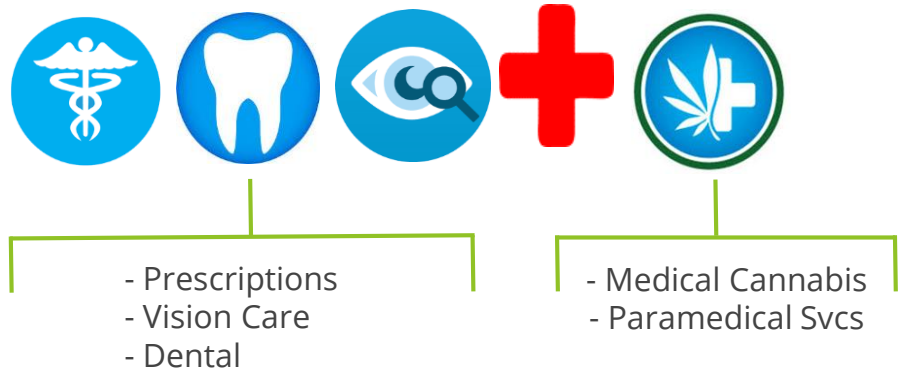
EPIC will provide the highest consumer touch, reduce costs, and improve access to healthcare services for patients

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

INSURANCE KEY DRIVER OF MEDICAL CANNABIS ADOPTION



Doing for medical cannabis what insurance did for dental care for the past 50 years

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 OUR CHANNEL SALES STRATEGY WORKS



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

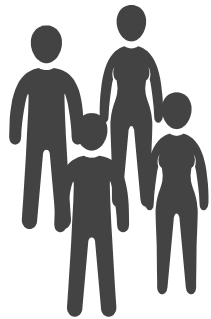


Our Captive Clinical Network (SynergyHealthNetwork.ca)

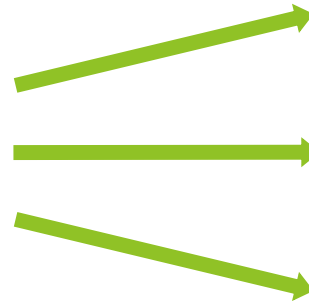
- Leading patient focused healthcare enterprise
- Offering comprehensive triage program, customized treatment plans, education, research and development
- Holistic approach committed to improved patient outcomes

HOW WE SELL OUR PRODUCTS

aha!



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



White Label Offerings
Private Label Offerings

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

OUR CORE DISTRIBUTION CHANNEL



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

- FREE Membership to not-for-profit association promoting health and wellness lifestyle to consumers
- Leading provider of resources and knowledge for complementary and alternative health and wellness
- Founding sponsorship / broker of record Markers Insurance with other merchants providing funding for educational content and community engagement
- Relationships among national community of alternative health leaders

Provides **member benefits** including Canada's first and only guaranteed-issue extended health coverage for cannabinoid therapeutic treatment

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



OUR E-COMMERCE MARKETPLACE



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 as FREE membership benefit
- 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
- BuyWell Care's ancillary services include patient and practitioner educational services, adjudication of prescriptions, customer service, order management, transaction processing, third-party administration and all claims management

With AHA.ca and BuyWell Care, we wrap ourselves around the consumer with information, resources, access to healthcare practitioners and the means to purchase the products and services consumers need

WHERE WE FIND PATIENTS

Association Members

Canadian Consumers
MDs, Pharmacists
Nurse Practitioners



Multidisciplinary Clinics & Health and Wellness Centres



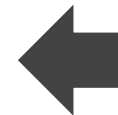
Veterans Groups / Dispensaries



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 as medical cannabis merchants for BuyWell Care – currently including **WeedMD** and **PureSinse**
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

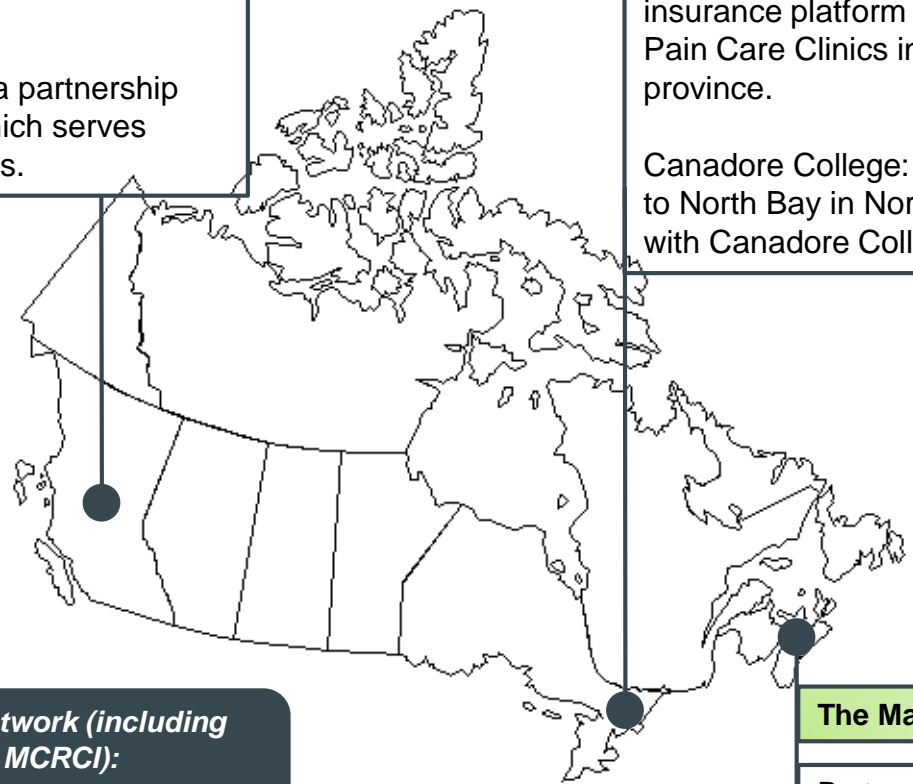
Synergy/PCC: PCC is expanding into Alberta and BC over the next 12 months.

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):
~100,000

INTERNATIONAL EXPANSION SUMMARY

South America

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

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](#)).



Mexico

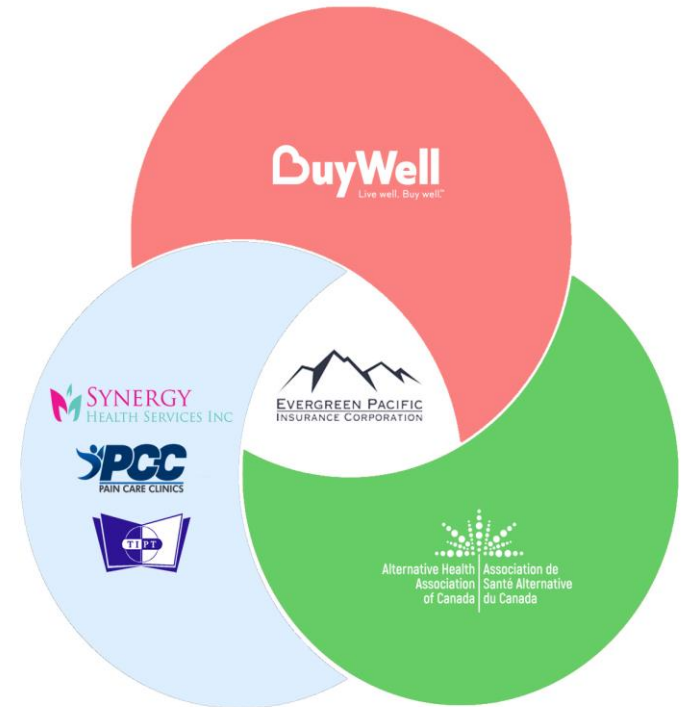
Letter of Intent with Anahit International Corp. to roll out the BuyWell Ecosystem to ~28,000 locations (i.e. pharmacies, hospitals, and universities).

Asia Pacific

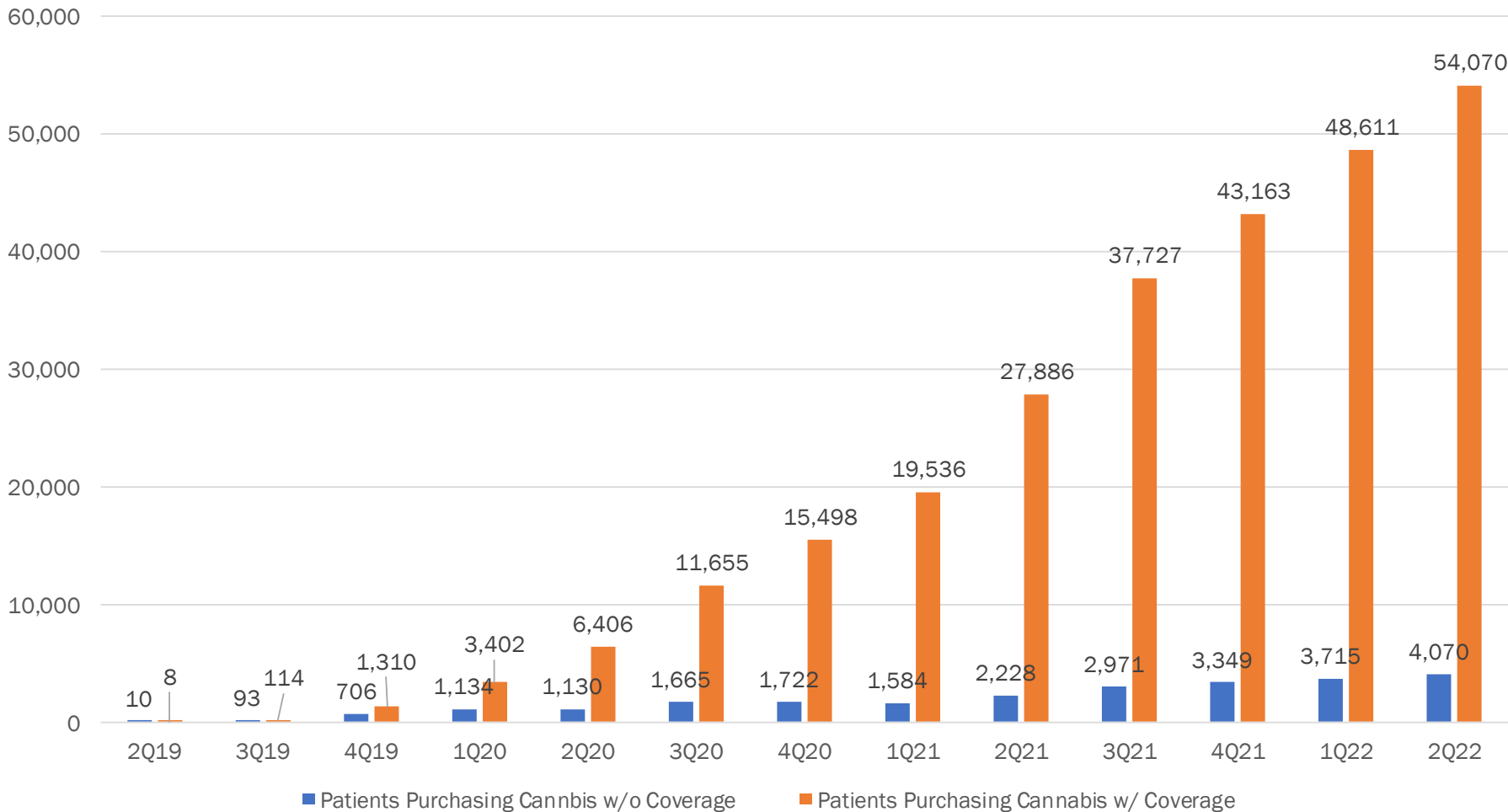
Engaged in discussions with prospective partners in Australia, Cambodia, Indonesia, Malaysia, New Zealand, South Korea, Thailand, and Vietnam.

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)



ROBERT WILSON, CEO AND DIRECTOR, EVERGREEN PACIFIC INSURANCE COMPANY (EPIC)

Robert Wilson worked in global investment banking and capital markets, as well as management consulting for 20 years before forming his privately-held professional advisory services company in Toronto, Canada. In addition to having served in numerous senior executive management roles, Mr. Wilson has served as director and strategic advisor for public and private companies in countries throughout the Caribbean Basin, the United States, Canada, the United Kingdom, and Southeast Asia. Education: Bachelor of Commerce (Queen's Smith School of Business), M.B.A. (The Wharton School).

JOSH GOLD, INDEPENDENT DIRECTOR, EPIC & DIRECTOR, BUYWELL.COM

Josh Gold serves as a Director of Evergreen Pacific and Founder/Director of BuyWell.com leading online health and wellness marketplace. Josh is also currently the CEO of Vonality.

Josh brings 20 years experience in digital marketing, digital strategy, building online businesses and online commerce. Josh's companies have managed more than half a billion dollars' worth of e-commerce transactions and have served over 100 million-plus users. Josh has led the development of customer facing, e-commerce platforms, loyalty platforms and customer lead generation campaigns for clients such as United Airlines, Singapore Airlines, eBay and more. Josh's companies have been recognized (twice) by Profit Magazine as one of the Top 50-Fastest Growing Company. Josh also sits on the Board of the Princess Margaret Hospital Foundation, one of the top 5 Cancer centers in the world and sits on the board of the Adath Israel Congregation.

MANAGEMENT, cont'd

DR. HANY DEMIAN, INDEPENDENT DIRECTOR, EPIC

Dr. Demian is the co-founder and CEO of the largest group of pain clinics in Ontario and Nova Scotia. With over 200,000 visits per year and more than 7,000 medical cannabis patients, he has unprecedented access to a wealth of knowledge regarding chronic pain management.

He was the lead physician in a variety of national medical research involving pain management and has been a lecturer in the particular subject for several years. His practice as an emergency physician, with privileges in over 30 hospitals spanning multiple provinces and three countries, offers him a broad perspective on medicine.

Dr. Demian has also been an assessor for the College of Physicians and Surgeons of Ontario where he is called upon to examine other physicians practices to make sure they are up to standard. This has given him first-hand knowledge of the regulatory environment in medicine from multiple vantage points.

He was also one of the pioneers in introducing ultrasound to the emergency department and has demonstrated his findings to a plethora of physicians who institute his teaching in their practices today.

Finally, Dr. Demian combines his business acumen, medical expertise and extensive patient database to bring a unique and insightful perspective to the medical insurance realm.

JEFF BOTNIK, COO, EPIC & PRESIDENT, BUYWELL CORP.

Jeff has run and built several start-up companies in the digital marketing space. Most recently Jeff has built a digital marketing company that went public in 2016 with a current market cap of over \$30 Million. Prior to mPire, Jeff held executive positions with Sears as their Vice President of digital marketing, CX Digital a division of Cyberplex as their Vice President of Business Development and Date.com a senior media buyer.

SANJAY JOSHI, GENERAL COUNSEL & INDEPENDENT DIRECTOR, EPIC

Sanjay Joshi is a Partner at DLA Piper LLP (Toronto, Canada) and practices securities law, principally focused on public and private corporate finance transactions and public company mergers and acquisitions. He has advised on numerous significant Canadian and cross-border financing transactions in various industries and sectors. Along with his corporate finance experience, Sanjay often advises boards and special committees of boards on various and multifaceted matters regarding corporate governance. This includes executive compensation as well as confidential board and special committee matters. Sanjay was an adjunct professor at the Faculty of Law, Queen's University for several years where he taught Advanced Securities Law. Sanjay serves as Corporate Secretary of Evergreen Pacific.

DR. IRA PRICE, MEDICAL DIRECTOR, EPIC

Dr. Ira Price is an Assistant Clinical Professor in the Division of Emergency Medicine through the Department of Internal Medicine at McMaster University. He is a Fellow of the Royal College of Physicians and Surgeons trained in Emergency Medicine, with a Fellowship in Sports Medicine. For the past five years Dr. Price has been a leader in the clinical application of cannabinoids. In 2011, Dr. Price founded Synergy Health Services, the first clinic in Ontario dedicated solely to evaluating patients for the use of Medical Cannabis. Synergy is now leading the way in wellness, providing patients and clients natural alternatives to opioids and other pharmacological therapies. Dr. Price then founded the Medical Cannabis Journal Club of Hamilton; the first accredited Medical Cannabis Journal Club in Ontario.

Dr. Price has strategically partnered his clinics with Evergreen Pacific Insurance Company (EPIC) to further the education, accessibility, and advancement in opioid reduction, and affordable treatment programs for patients. The result is a unique ecosystem including Buywell, and The Alternative Health Association of Canada (AHA!). He is an internationally known lecturer and industry consultant, who has educated countless numbers of physicians and patients on the use of cannabinoids. Dr. Price's medical interests lie in the development of protocols for the clinical application of Cannabinoids and the safety of Cannabis in the public domain.

MANAGEMENT, cont'd

HEATHER GRAY, DIRECTOR OF CLINICAL OPERATIONS, EPIC

Ms. Gray has been in the medical industry for 15 years, with various roles in patient care and management. Since 2014, her focus has been on the medical cannabis industry, leading the way in patient process, operations, education and infrastructure through the clinical model. Founding and working with some of the first patient aggregators and clinic models, her consistent pursuit for better patient outcomes and maximizing full treatment plans have sparked industry recognition.

Ms. Gray's strategic operational project planning and execution has led to national and international consulting opportunities. Expanding her repertoire into prescription compounds, hemp and cannabis product production, Ms. Gray continues to push forth in opioid reduction and access to alternative health solutions.

KLAUS ZABEL, CPA, CA, PRESIDENT, MARKERS INSURANCE

Klaus has returned to work in the insurance industry after owning and operating several businesses including Jacox Harley Davidson. Prior to this, Klaus owned and operated Marketing Concepts Group, a distributor of insurance and investment products in Canada. He also served previously as EVP & CFO of Federated Insurance Companies of Canada, and VP Finance of Zurich Life Insurance Company of Canada.

SWEENY D'SOUZA, MBA, GBA, VICE PRESIDENT RIS

Sweeny has been with RIS since its inception and takes pride in servicing clients from every sector of the market. She focuses on two aspects to win the trust of her clients: customer service and education. Sweeny has a strong background in business and financial management with experience in consulting, customer service, human resources, and project management. She translates the knowledge she acquired, in her MBA degree and her Group Benefits Associate (GBA) designation, in servicing plans and forging new paths within the industry.



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