



## MYCUREALL

The Cannabis Benefit Manager  
Business Plan for Investors

Business Plan for Investors

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# Foreword

(previously published in NJBIZ)

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As a pharmacist in the middle of the last decade, Elaine Richer noticed something about some of her patients: They were coming back at a rate inconsistent with their prescriptions, even for medications advertised by drug companies as non-addictive such as Tramadol and OxyContin.



She'd started in pharmacy to help people, and she was witnessing the start of the opioid epidemic.

"As a pharmacist, at the end of a day, you can see how addictive or non-addictive something is because they start coming in a few days earlier and a few days earlier," Richer said.

"They're saying where they first needed four a day, they need seven or eight a day. It sneaks up on you. It's very easy to get that patient in trouble. Unless you pay attention to this, you start prescribing more."

She stayed in pharmacy for 15 years, spending the latter half of her career as a district manager for CVS, Walgreens and then Rite Aid. As she saw insurance companies covering one Oxycontin script after another, it was the opioid epidemic that pushed her interests to medical cannabis.

"If the patient is being treated by [cannabis], why shouldn't it be covered by insurance? It's a lot less expensive than opioids but if the insurance has a \$10 copay on Oxycontin, which costs thousands of dollars, why shouldn't they be covering medical cannabis for the patient?" Richer said.

She, fellow pharmacist Slava Malen, and husband and social worker Jacques Nir, based in Fair Lawn, developed a mobile app to legitimize medical cannabis as something insurance companies saw as worth covering, and something that would improve the medical cannabis experience for patients and doctors.

It started from Richer and her team collecting data from about 350 studies, which demonstrated that not all available strains treat symptoms and illnesses in the same ways. The cannabinoids and terpenes that make one strain ineffective at treating irritable bowel syndrome might make it highly effective at treating symptoms associated with cancer. While

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With this data, they created what they dubbed the canna-meter within their app MyCureAll, which is meant to provide recommendations for treatment based on ailments.

## Related Constituencies

MyCureAll serves four types of users: patients, physicians, insurance companies and dispensaries.

Patients enter their experience in the app to collect their own data and share it with their doctor, insurance company, and dispensary if they so choose. Through an interactive portion of the app called Puff, they provide information about the cannabis they're consuming (strain, CBD/THC ratio, terpenes, etc.) and compare how they feel at the time of consumption to how they feel 20 minutes later. As the patient uses it, the app will provide better cannabis recommendations; and as more patients use Puff, their reports will be incorporated into the canna-meter. Their feedback helps physicians and dispensaries better understand what to recommend to others with similar ailments, and help insurance companies understand what to cover.

The MyCureAll team is working with University Hospital to put together a study of a substance abuse treatment program using medical cannabis with the app. University Hospital is one of only four hospitals in the state that can engage in studies related to medical cannabis.

Richer's business partner and husband Nir, who has put time and effort into the development of the study, said he would be seeking 75 to 80 patients. The patients would be divided into groups, with one group only receiving suboxone or methadone, another receiving those medications along with medical cannabis, and one receiving no medicine for treatment at all.

As a social worker in New York City, Nir has seen opioids and substance abuse disorders destroy communities and families. "We're looking for reduction of opiate use, no opiate use within that [three to six month time] frame, compliance with the program," Nir said. "Usually the dropout rates [of substance abuse programs] even with suboxone and methadone is high, and it's very hard for the lower socioeconomic class to get a hold of suboxone. Usually, the first time [a patient enters rehab], you have a 5 percent compliance rate within the first six months. These findings would be incredible."

MyCureAll is currently running a beta test with approximately 300 patients across three dispensaries in Pennsylvania.

The 513,000 patients across the four states are treated by only 6,000 physicians, and only have 346 dispensaries to access their medicine. Physicians are slow to sign up for the program due to a lack of education, and when they're in it, a lack of available information prevents them from providing in-depth advice to their patients on what strain of medical cannabis to take and how to consume it.

Clients interested in participating can email Richer at [ericher@mycureall.com](mailto:ericher@mycureall.com). Richer and Nir encourage people to sign a petition to allow cannabis to be used to treat substance abuse disorder.

Medical cannabis is a life-changing medication and for some people a life-saving medication. However, it is too expensive for most people to afford. At MyCureAll we are on a mission to enable insurance companies to pay not only for cannabis but, more importantly, the right cannabis for the right patient. With our MyCureAll app we are able to engage the patient and doctor to make sure the patient is receiving the correct cannabis and has appropriate follow up care. Join our movement to help us get medical cannabis covered by insurance! Also sign up for our mailing list to find out when you can get your medical cannabis covered by insurance on the bottom of our website: [www.mycureall.com](http://www.mycureall.com)



Gabrielle Saulsbery

Albany, N.Y. native Gabrielle Saulsbery is a staff writer for NJBIZ and the newest thing in New Jersey.

Read full article at <https://njbiz.com/app-science-fair-lawn-mycureall-medical-cannabis/>

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# LEADERSHIP TEAM

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**Elaine K. Richer, RPh.**  
**CEO and Co-Founder of ICA**

In my 20-plus years as a pharmacist, I have seen tens of thousands of patients for dozens of different conditions. As a pharmacist, I always strive to help patients, make their lives happier, healthier, and ease their burdens. Addiction is a tough illness and I feel honored to help patients on their road to recovery. At MyCureAll, we will optimize innovation to treat pain properly, while preventing addiction at its core, and ensure improved clinical outcomes. I want to make our society a better place, my goal is to decrease opioid overdoses, decrease deaths from suicides and overdoses, reunite families suffering due to drug addiction, and help patients achieve the most effective pain control.



**Jacques Nir, LCSW**  
**COO**

I graduated from Columbia University School of Social Work and am currently Director of a mental health clinic and adjunct professor at Columbia University School of Social Work. I have devoted my career to the public sector of social work and have worked with community-based programs for over 20 years. For the past 12 years I have been a Director of Substance Abuse outpatient programs and the redesigned OASAS inpatient element treatment facilities. The evidence indicates and supports medicinal cannabis and CBD as a MAT (medication assisted treatment) protocol for both the OASAS (Office of Alcoholism and Substance Abuse Services) and OMH (Office of Mental Health). Our program will save lives, increase compliance with recovery, and reduce Medicaid expenditures. CBD and medicinal cannabis, administered with continuing care, will prevent relapse from opiates and promote psychiatric treatment. These substances need to be covered by an individual's insurance policy. As the data proves, we will save lives and provide a safer, alternative form of medical treatment to reduce recidivism and redundant services.



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# Summary

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*Integrative Care Alliance (ICA)  
has built a revolutionary platform,  
the MyCureAll app, that:*

- Empowers doctors to identify and prescribe specific cannabis strains based on patients' qualifying conditions
  - Connects patients to recommenders, dispensaries and provides treatment plans for insurance coverage
  - Allows patients to actively participate in their wellness through targeted and consistent surveys and developing a treatment plan
  - Enables insurance companies to decrease overall healthcare costs while reimbursing for medical cannabis.
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## *Why Now?*

- Medical cannabis is being established in the scientific community as a medication of choice, however the current method of prescribing is inadequate.
- Patients express frustration with the process of obtaining/maintaining eligibility and the high costs associated with being a medical cannabis patient.
- Once patients receive a prescription for cannabis, they are free to purchase any strain of medical cannabis, regardless of their symptoms or condition.
- As a result, patients spend ample time and money using a trial and error method to discover what cannabis works best to manage their symptoms.

To address this issue, medical cannabis must be individualized to each patient to work most effectively. The “Puff Journey” and “Canna-Metter”, will enable customized and effective treatment for each patient through the App.

# About MyCureAll

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## **What does the app do?**

In states where medical cannabis is legal, doctors are hesitant to recommend medical cannabis to their patients due to a lack of recommender guidelines and protocols. From the patient side, patients who are authorized to receive medical cannabis by a doctor are forced to go through a series of trials and errors to figure out with a dispensary's "Budtender" which strain the patient should take to best manage their symptoms/conditions.

***The MyCureAll App provides a solution to the above problem by:***

- 1) Offering doctors a standardized set of protocols to follow when prescribing medical cannabis including access to our patent-pending Canna-Meter.
- 2) A platform for patients to provide their feedback on the effectiveness of the cannabis strain used.
- 3) A system that becomes smarter with more data and feedback provided by patients, to offer better recommendations for cannabis strains to recommenders with time.

Our system is transparent and HIPAA-compliant, enabling recommenders and patients to communicate and make necessary adjustments to treatment regimens.

We are excited about improving the complex process of navigating the world of medical cannabis. After speaking extensively with both patients and physicians, we understand that patients want to move away from opioids and other drugs (or lack thereof) and towards a natural, safer, more effective symptom management solution. They have told us about life-changing results from medical cannabis whether used for substance use disorder, Crohn's disease, anxiety, stress, PTSD, Insomnia, Multiple Sclerosis, IBS, and many other conditions.

***For further patient testimonials, please visit our website:  
<https://mycureall.com/blog/>***

# Our Customers/Users

**1. Patients** - will be able to receive the correct strain/strength for their medical condition(s), allowing for safer, more effective treatment.



**2. Physicians/recommenders** - will receive access to standardized protocols for recommending medical cannabis based on the patient's condition, age, sex, etc.

**3. Dispensaries** - will be able to better manage inventory of various cannabis strains while providing effective care based on patient needs.



**4. Substance Abuse Treatment Providers** - will be able to integrate medical cannabis for opioid dependent clients with MAT treatment.

**5. Employers** - will play an active role in providing appropriate healthcare resources to their employees.

**6. Insurance Companies** - will decrease spending on dangerous opioid treatments and subsequent, ineffective opioid addiction rehab programs, by providing effective cannabis usage.



# Our Mission

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As experts in the pharmaceutical, social work and medical cannabis field, our mission is to properly, consistently, and effectively manage medical cannabis administration by aligning patients, doctors, dispensaries, and insurers to work hand-in-hand for safer and more effective healthcare. In providing a secure and beneficial platform for medical cannabis prescribing, our goal is to bring physical, social and financial relief from the opioid epidemic.

# Our Vision

Become an educational platform for every cannabis recommender by requiring completion of our continuing education course prior to becoming certified by the state.

Provide guidelines and protocols for recommendations.

Provide assessment tools for providers to address the needs of each individual patient and treat the comorbidities.

Assist patients with locating dispensaries and providers.

Enable patients to take an active part in their medical care.

Assist patients with collecting all the necessary information to get medical cannabis reimbursed by the insurance companies.

Take away the financial burden caused by the opioid epidemic from the states by providing proper MAT protocols and in the future MAT.

Save millions of dollars being spent by insurance companies on ineffective medical treatment, addiction treatment, and rehabilitation treatment.

Assist states with proper monitoring of medical cannabis dispensing.

Assist states with proper monitoring of medical cannabis dispensing.

# Growth Roadmap

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## ***Accomplished To-Date***

To date, we have invested significant time to research the needs and desires of the market for our product, to develop a demo of our app, and to reach out to patients, doctors, and dispensaries to get them excited and on board with signing up for our platform once launched.

## ***Specifically, we have completed the following actions so far:***

1. Demo of front and back-end of app developed
2. Protocols compiled for all medical conditions for which medical cannabis use is approved. Drug interactions have been taken into account while establishing protocols.
3. Website created
4. Change.org petition started for garnering support for medical cannabis to be covered by insurance. 2,000+ signers to date.
5. Held focus groups for patients, MDs, and dispensaries to understand the needs and requirements in the market.
6. Presented on topics of Medical Marijuana for Columbia University patients.
7. Granted a scholarship for Newchip accelerator
8. Preparing to present at the Cannabis symposium taking place in NNJ in April.

# Growth Roadmap

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## **Growth Strategy**

MyCureAll will develop a subscription strategy for MD, dispensaries and Insurance companies to provide mathematical algorithms for a patients subjective, objective responses to medicinal cannabis as well as recommendations for effective strain treatment for each patients qualifying condition.

After we have established a significant subscriber base on our platform and have established a streamlined process for the prescribing of medical cannabis, we plan to expand the platform to other revenue streams as follows:

1. **Telemedicine** - ability to talk to a licensed medical cannabis doctor through the MyCureAll platform and receive consultations and prescriptions. Further growth in this sector will entail expanding to telemedicine with any and all doctors.
2. **Electronic Prescribing System for Cannabis** - system that allows doctors to prescribe specific medical cannabis strains and doses through an electronic system that is connected to dispensaries for automatic prescription filling (similar to the electronic prescribing systems for prescription drug).
3. **Licensing of Canna-Meter** - allowing insurance firms and other companies to license our patented International Cannabis Code to use for billing and prescribing.
4. **Sale of Data** - MyCureAll will be gathering information on the efficacy of the medical cannabis strains on various conditions and symptoms. This information in turn can be sold to textbooks, insurance companies, and research studies. The information will not contain any personally identifiable information such as names, social security #s, etc.
5. **Continuing Education Credits** - As experts in the medical cannabis field and with the data acquired through our app, we will be able to offer continuing education credits to those in the medical industry on topics related to medical cannabis.

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# Target Market

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While there are currently 33 states that offer medical cannabis as a legal treatment option for patients<sup>6</sup>, we will hone in on four states for our first 18 months of business: New Jersey, New York, Pennsylvania, and Florida. New Jersey is the headquarters for our business and where we have already established a presence. We also have several connections in New York, Pennsylvania, and Florida that we are working with to make the MyCureAll app the go-to choice for medical cannabis patients for managing their health and for providers to use for every medical cannabis recommendation.

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## ***Composition and Size of the Target Market***

Users that will benefit from our app will be:

**1. Current medical cannabis card holders and users in our target states.**

As of December 2018

State	# of Medical Cannabis Patients <sup>7</sup>	State Population <sup>7</sup>	% of Population that are Medical Cannabis Patients
New Jersey	63,000	9,005,644	.23%
New York	103,000	19,849,399	.28%
Pennsylvania	147,000	12,805,537	.29%
Florida	200,000	20,984,400	.52%
<b>TOTAL</b>	<b>513,000 (growing weekly)</b>	<b>62,644,980</b>	<b>.35%</b>

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6: <https://medicalmarijuana.procon.org/view.resource.php?resourceID=000881>

7: <https://medicalmarijuana.procon.org/view.resource.php?resourceID=005889>

# Target Market

## Composition and Size of the Target Market (Cont.)

### 2. Patients currently on a consistent opioid regimen for chronic pain and other conditions.

While we were unable to locate data showing the exact number of patients on opioid prescriptions for chronic pain/conditions per state, we were able to parse out an approximate number of patients in each of our target states who are using/were prescribed opioids in 2017. We relied on the Center for Disease Control's (CDC) statistic numbers for opioid scripts per 100 people for each state, the state's total population, and the CDC's average rate of 3.4 opioid prescriptions dispensed per patient on a national level<sup>6</sup> to get an approximate number of patients (9,252,628) using opioids in each of those states. This is also the approximate number of people that could potentially switch to using medical cannabis in place of opioids. The calculations are shown in the chart below. Note: 2018 figures were not available.

State	# of Opioid Prescriptions per 100 People as reported by the CDC (2017) <sup>9</sup> <i>A</i>	State Population <sup>10</sup> <i>B</i>	# of 100s of People by State <i>C = B/100</i>	Total Opioid Prescriptions 2017 <i>D = C*A</i>	# of Opioid Patients that can Switch to Medical Cannabis <i>D/E</i>
NJ	44.2	8,888,543	88,885	3,928,717	1,155,505
NY	37.8	19,590,719	195,907	7,405,285	2,178,025
PA	57.7	12,790,447	127,904	7,380,061	2,170,606
FL	60.9	20,976,812	209,768	12,744,872	3,748,492
				<b>TOTAL</b>	<b>9,252,628</b>

National Avg. Opioid Prescriptions Per Patient as Reported by the CDC<sup>8</sup> (*E*) = 3.4

8: <https://www.cdc.gov/drugoverdose/data/prescribing.html>

9: <https://www.cdc.gov/drugoverdose/maps/rxstate2017.html>

10: [https://www.census.gov/data/tables/time-series/demo/popest/2010s-state-tal.html#par\\_textimage\\_1574439295](https://www.census.gov/data/tables/time-series/demo/popest/2010s-state-tal.html#par_textimage_1574439295)

# Target Market

## Composition and Size of the Target Market (Cont.)

### 3. Those with chronic conditions or symptoms that are not being managed with other treatments but that can be alleviated with the use of medical cannabis.

There is no specific data on the number of people living with untreated chronic conditions and by condition type. However, chronic medical conditions affect approximately 133 million Americans, with the total number projected to be around 157 million by 2020.<sup>11</sup> Many of these people may not be getting treatment to manage their chronic pain or nausea or they may be on a treatment that is not as effective and safe as medical cannabis.

### 4. Those in drug addiction treatment programs that can wean off drugs with the help of medical cannabis.

Precise annual data regarding the number of patients in drug rehabilitation centers on a national and state level are not readily available. As such, we used the total number of American adults over the age of 12 who received treatment in 2017 in a rehabilitation center and extrapolated the data proportionately by state. We realize that the data set is from 2017 and that not all patients in rehabilitation facilities may benefit from medical cannabis. As such, our overall total target population is adjusted at the end of this section. Note: 2018 figures were not available.

State	State Population <sup>10</sup> (2017) <i>A</i>	US Population <sup>10</sup> (2017) <i>B</i>	% of US Population <i>C = A/B</i>	Total # of People who received treatment in rehab centers in the US in 2017 <sup>12</sup> <i>D</i>	Estimated # of People who received treatment by state <i>C*D</i>
NJ	8,888,543	325,147,121	2.73%	4,010,000	109,473
NY	19,590,719	325,147,121	6.03%	4,010,000	241,803
PA	12,790,447	325,147,121	3.93%	4,010,000	157,593
FL	20,976,812	325,147,121	6.45%	4,010,000	258,645
				<b>TOTAL</b>	<b>767,514</b>

11: <https://www.nationalhealthcouncil.org/sites/default/files/AboutChronicDisease.pdf>

12: <https://www.samhsa.gov/data/sites/default/files/cbhsq-reports/NSDUHFFR2017/NSDUHFFR2017.pdf>

# Target Market

## **Total Target Market - Summarized From Previous Section**

<b>Target Demographic Category</b>	<b>Approximate total Market Size in # of People for NJ, NY, PA, and FL (per previous section)</b>
<b>CURRENT medical marijuana card holders and medical marijuana users by our target states</b>	513,000
<b>Patients currently on a consistent opioid regimen for chronic pain and other conditions.</b>	9,252,628
<b>Those with chronic conditions or symptoms that are not being managed with other treatments but that can be alleviated with the use of medical cannabis.</b>	12,313,725
<b>Those in drug addiction treatment programs that can wean off drugs with the help of cannabis.</b>	767,514
<b>Total Target Market (CURRENT + NON-CURRENT Medical Cannabis Users)</b>	<b>22,846,867</b>

We understand that not every single person in our approximate calculated target market will benefit from medical cannabis and/or want to use it to manage their symptoms. We also understand that our target market calculations are based on the most recent data available as of 2017 and are also largely reliant on approximations and assumptions.

As such, we are taking a conservative approach and estimating that only 5%, or approximately 500 thousand, of those who are non-current medical cannabis users could be potential customers of the MyCureAll app from the four states.

# Projected Revenue

## 3 and 5 Year Financial Projections for MyCureAll States:

### New Jersey, New York , Pennsylvania and Florida

	FY 2021	FY 2022	FY 2025 (33 States)
Patients signed up on App	200,000	5,000,000	25,000,000
Recommenders signed up on App	1,000	1,500	18,000
Targeted Marketing Revenue	\$21,000	\$2,700,000	\$21,000,000
Subscription Revenue Recommenders (\$89)	\$356,000	\$1,602,000	\$19,224,000
Subscription Revenue Dispensaries (\$525)	\$55,680	\$1,575,000	\$9,450,000
CEU Courses (\$187)		\$106,000	\$1,309,000
CBD Reveune	\$340,324	\$1,205,200	\$8,908,302
<b>Total Revenue</b>	<b>\$773,004</b>	<b>\$7,188,200</b>	<b>\$59,891,302</b>

	FY 2021	FY 2022	FY 2025 (33 States)
Revenue	\$773,004	\$7,188,200	\$59,891,302
Operating Expenses	\$700,454	\$3,987,079	\$6,987,459
EBITDA	\$73,450	\$2,796,921	\$52,903,843

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# Risk Analysis

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We recognize that every company faces various risks that threaten the profitability and continuation of the business. Below, we address the risks facing the MyCureAll app by category: general, industry-specific, and company-specific.

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## **General Business Risks**

### **1. Cash Flow/Financial/Capital Risk**

#### **a. Risk of Running out of Cash/Investment**

**Mitigation:** In developing and bringing the MyCureAll app to market, we have been and will continue to be conservative with spending, primarily investing in development and marketing of the app. Further, our executive team has not been paid a salary to-date. We plan to set aside six months worth of expenses from investor dollars in case of any unforeseen circumstances or losses in order to give ourselves time to recover and continue to operate.

#### **b. Risk of Not Being Able to Pay for Capital Investments**

**Mitigation:** To bring the MyCureAll app to market, we have not had to invest in any major capital. We are not in the business of running a dispensary, and for this reason, do not require a physical space and any major capital investments. In the future, we may be installing iPads into doctor's offices to enable patients to quickly and easily sign up for the MyCureAll platform. Our plan for these future iPad installations is to finance them and to only invest in them when MyCureAll will be generating a steady revenue stream.

#### **c. Risk of Not Generating Substantial Revenues**

**Mitigation:** We are fortunately operating in an up-and-coming industry with current and predicted future exponential growth. In addition, we are offering an entirely novel product to the market for which there is a significant demand based on our Change.org petition, Facebook medical cannabis group polls, news articles, and conversations in the field. By nature of the industry and product, our risk of not generating substantial revenue is decreased. Furthermore, MyCureAll has strategies that it plans to execute for the MyCureAll platform to diversify revenue streams, including but not limited to telemedicine, sale of data on effectiveness of medical cannabis to insurance companies, research studies, and textbooks, and continuing education training on the topic of medical cannabis for doctors, nurses, PAs, and pharmacists.

# Risk Analysis

## *General Business Risks (cont.)*

### **2. Strategic Risk - Risk that Planned Strategies Fail**

**Mitigation:** Every company faces the risk of its planned business strategies failing due to various circumstances such as shifts in consumer demands and preferences, changes to the legal environment, entrance of competitors, etc. In the next several years, the overall mitigating factors to these risks are the fact that the medical cannabis industry is a new industry that is poised for tremendous growth with very few current competitors. As a further barrier to entry to competitors, we are patenting our cannabis strain database (Canna-Meter) which will be integrated into our app and ready to use by doctors and insurance companies. Our goal is to become the go-to app for all parties involved in the medical cannabis space.

Prior to executing any new strategy, we are performing thorough research into user demands, the legal landscape, and potential returns, among other factors, to lessen the risk of failure of these strategies.

### **3. Physical Risk - Risk of Loss of Physical Assets**

**Mitigation:** Physical risk is of minor concern to MyCureAll. We do not have a physical location. Currently, the entire team is working remotely. In the future, if we will be investing in iPads for doctor's office, we plan to purchase extended warranties and insurance for the devices in case of loss or damage.

### **4. Human Risk - Risks Related to Employees (i.e. Workplace Safety, Fraud, & Theft, etc.)**

**Mitigation:** MyCureAll does not currently operate in a physical workspace. In the future, when it may be necessary for employees to travel to dispensaries, doctor offices, etc. , we will purchase an insurance policy to cover accidents/injuries while on the job. For fraud and theft, we have a clear segregation of duties to ensure that no one executive is solely handling incoming investments and revenues, generating checks, and has access to the bank accounts. Currently, since we are in the early stages, all executives have full transparency to the accounts and every spending decision is made unanimously. At the moment, no one else in the company, other than the CPA has access to the information regarding the company's spending. The CPA logs and obtains information on every transaction to ensure appropriate use of funds. As we grow, we will implement full segregation of duties where cash-handling, reconciling, and accounting will be handled by different individuals. In terms of proprietary information of our technology, all of our employees and advisors are required to sign a confidentiality agreement and a non-compete.

# Risk Analysis

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## *Industry-Specific Risks*

### *1. Legal Risk*

- a. Risk that the company runs into legal trouble due to medical cannabis not being legal on the federal level and in many states*

**Mitigation:** MyCureAll app is operating in states where medical cannabis is currently legal. In addition, the company is not in the business of growing or selling cannabis and as such is not subject to the same stringent legal requirements as dispensaries.

- b. Risk that marijuana will become fully legal on the state or federal level nullifying the exclusivity of medical cannabis.*

**Mitigation:** Not a significant concern for us as patients who are not current users will not simply start using medical cannabis when they have a medical concern. They will still want to go to a doctor first who can then offer them medical cannabis as a possible treatment based on the protocols established by MyCureAll and direct them to use the app for more effective treatment. In addition, going through the doctor for a medical cannabis prescription will eventually make it eligible for insurance coverage.

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# Risk Analysis

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## Company-Specific Risks

### 1. Technology Risk

**Mitigation:** *Since MyCureAll is an app, we are subject to higher technology risks such as loss of data, crashing of software, hacking, etc. We have several factors currently in place and plans for the future to minimize any risks related to having our business rely heavily on technology.*

*-Our platform is built using Caspio. "Security best practices are built into every layer of Caspio platform. First and foremost, Caspio is built on best-of-breed technologies, including Microsoft SQL Server, utilizing its hardened security measures to protect data. It operates on the most advanced cloud infrastructure, which is recognized to be a leader in cloud security. Caspio employs an array of security and monitoring capabilities offered by our host server. Additionally, the Caspio staff are regularly trained and updated on security practices to ensure they remain informed and alert about potential threats."<sup>20</sup>*

*- Our tech development team will be consistently updating the app and saving previous versions in case of loss of data*

*- Our platform is HIPAA compliant end-to-end through Caspio.*

*- Our site is HTTPS and SSL secured*

*- All accounts are password protected with mandatory requirements such as a minimum of 8 characters and a combination of letters, numbers, and special characters.*

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20: <https://blog.caspio.com/digital-transformation-strategy-essentials-adaptive-security-compliance/>

21: <https://aws.amazon.com/security-hub/>

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# Competitor Analysis

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## 1. Releaf

One of the main competitors to the MyCureAll app is Releaf, an app that allows users to personally track their own healthcare when it comes to medical cannabis use. Specifically, it enables users to “detail what cannabis they’re trying, track their own successes with specific treatment methods, and share their results so that doctors and patients alike may learn and benefit from their journey—all while maintaining each individual’s privacy.”<sup>22</sup>

Current App Rating: Apple Store - 4.5\* | Google Play Store - 4.4\*

Current App Download Count: Apple Store - Unknown | Google Play Store - 10,000+

## 2. Strainprint Canada

Strainprint is another app that functions as a data-collection tool that allows users to enter the symptoms they are experiencing, the cannabis strains they are using, and then track how well the strain is working for their symptoms as well as any side effects. Users are rewarded with points for every tracking session that can be redeemed in the future for various cannabis paraphernalia and discounts.

Current App Rating: Apple Store - 2.7\* | Google Play Store - 4.2\*

Current App Download Count: Apple Store - Unknown | Google Play Store - 10,000+

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### ***Our Competitive Advantage:***

While the Releaf and Strainprint apps function as data-tracking tools, which is one of the core benefits of the MyCureAll app, they are both missing several components of what makes MyCureAll unique and more beneficial to the user.

In addition to allowing patients to actively participate in their own healthcare by tracking their response to various cannabis strains via consistent feedback surveys, MyCureAll also:

- a. Provides doctors with a first-ever standardized set of protocols when it comes to prescribing medical cannabis by detailing all marijuana strains with respect to the conditions they treat.
- b. Connects patients to doctors and dispensaries to streamline the prescribing process for medical cannabis.

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<sup>22</sup>: <https://releafapp.com/about-us/>

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# Social Responsibility

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We believe in the importance of social responsibility as individuals and as a company. As much as we are running a business, we are also providing a solution to a widespread problem that affects nearly every community. The core of our mission is to do greater good.

Our platform benefits the public sector in the following ways:

1. Provides a platform for substance abuse clinics for supplementary MAT programs, thus by increasing participant compliance with treatment, decreasing recidivism, decreasing opioid overdoses, providing services for participants with a comorbidity of mental health, decreasing Neonatal Abstinence Syndrome (NAS), and decreasing the number of newly diagnosed HIV cases.
2. Educating and assisting prescribers with assessing clients with Substance Abuse Disorder/Opioid Use Disorder and psychiatric disorders for medical cannabis use. Currently only 9% of medical schools include medical cannabis into their curriculum.<sup>23</sup>
3. Educating frontline workers, social workers, and program directors on benefits of medical cannabis.

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23: <http://protomaq.com/articles/higher-education>

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# Conclusion

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Our goal is for MyCureAll platform to become the leading technology and care coordination service in the medical cannabis space. We are working diligently to fully integrate patients with doctors, dispensaries, and insurance companies for recommending and effectively managing medical cannabis care through our proprietary platform and using Canna-Meter.

While we have made great leaps in creating MyCureAll and spreading the word, our current capabilities are limited without additional funding. We are seeking investors who believe in our mission to help us further develop the app and market it. Medical cannabis is becoming more and more accepted and less of a stigma with each day. Patients are discovering the benefits of this natural treatment and demand for the product is growing exponentially. With this shift in perception and consumer demand, comes the tremendous opportunity to help provide better care to patients and solve, or at minimum, diminish the opioid epidemic plaguing our population today.

Join MyCureAll movement and become a part of something great!