



A new level of protection

XN Global[®] Preferred Care is an optimized outcome program which specializes in helping people recover from the world's most life threatening critical illnesses - providing its members with quality controlled access to the best proven treatment solutions for these conditions.

XN Global[®] Preferred Care provides specialist critical illness services and financial protection uniquely different from, but complementary to, local private medical or national health service entitlements.

XN Global[®] Preferred Care is different

Healthcare is too often characterized by long waiting times, incorrect treatment, low levels of specialization and minimal patient involvement, while traditional insurance solutions prioritize fast treatment at a low cost. XN Financial is focused exclusively on offering its members the best possible care and outcome.

XN Global[®] Preferred Care begins by considering the patient's needs and preferences, resulting in a comprehensive and quality controlled treatment plan not constrained by local thinking or cost considerations. Supplementing the patient's existing healthcare and insurance alternatives, the program is supported by an insurance plan specifically designed to pay for the world's most effective critical illness diagnostic support and treatment from specialist centres in the USA.

XN Global[®] Preferred Care has an entirely quality focused approach with the single aim of getting the best outcome for patients.

XN Global[®] Preferred Care membership

Member benefits provide total security.

- 🌐 Rapid and accurate diagnostic verification
- 🌐 Analysis and explanation of world class treatment options
- 🌐 No treatment delays
- 🌐 Treatment at a specialist centre of excellence ranked amongst the top 1% of US hospitals
- 🌐 Travel and accommodation for the patient and a companion
- 🌐 Treatment process orchestrated for best practice
- 🌐 Co-ordination by a dedicated personal care manager, expert in critical illness
- 🌐 All arrangements for US treatment are made on the patient's behalf
- 🌐 Direct payment of all bills up to US\$2 million per annum

The big six

XN Global[®] Preferred Care covers the critical illness treatments that are most likely to be needed:

- 🌐 Cancer
- 🌐 Heart surgery for coronary by-pass, valve replacement or repair
- 🌐 Intervention to open narrowed coronary arteries
- 🌐 Neurosurgery for tumors or vascular repair
- 🌐 Major vascular surgery
- 🌐 Major organ transplants

By specializing in the most common life-threatening illnesses, XN Global[®] Preferred Care delivers best practice where it matters most.

XN Global[®] Preferred Care's advantages

🌐 Critical conditions

XN Global[®] Preferred Care addresses the three most common causes of death – cancer, heart disease, and preventable medical error. Medical outcomes for all of the conditions we specialize in vary significantly depending on the quality of diagnosis and treatment obtained.

🌐 Diagnosis verification

Up to fifty per cent of first diagnoses are inaccurate or incorrect, and global centres of excellence report that treatment plans should be modified on the basis of a more accurate diagnosis for ninety per cent of such patients. Since the entire treatment process depends on the diagnosis, we start our quality care management there – providing access to world experts without the patient leaving home.

🌐 Best treatment options

The difference in recovery rates between local and world-class treatment is often dramatic – measurable in some cases between fifty and one hundred per cent. When the benefits of personalized quality control of the treatment plan to reduce preventable medical errors (now the third leading cause of death in developed countries) and informed patient decision-making are added, the difference is even greater.

PGH proven and practical

Our partners at PGH, a global patient organization has been endorsed and supported by some of the world's largest and most credible institutions including commercial and private banks, insurance companies, wealth managers, and the medical community. PGH has been cited by Michael Porter, writing in the Harvard Business Review and elsewhere, to illustrate the benefits of patient and results-focused healthcare.

PGH has thousands of members and has assisted hundreds of patients through diagnostic and treatment episodes.

Corporate groups

XN Global® Preferred Care is valued by senior executives and professionals, who recognize the significant risks that critical illness presents to themselves and their families.

There are identifiable benefits to companies purchasing the program, in attracting and protecting human capital in the form of executives in key positions and with key skills.

- 🌐 Attract and keep the best people.
- 🌐 Differentiate the company as a caring and proactive employer.
- 🌐 Maintain leadership as an adopter of top class benefits.
- 🌐 Get key people back to work faster and at their normal level of productivity.
- 🌐 Outsource the practical burdens of supporting executives during critical illness episodes.
- 🌐 Manage the significant risk of critical illness in the key management group, with its potentially uncapped moral or contractual exposure to expense.
- 🌐 Compare the annual cost of joining Preferred Care against the corporate budget for recruiting, training, and motivating the senior team.

Claims

The program's insurance backing pays for 100% of the costs involved in treatment at the best US hospitals. PGH's medical team act for the insurers in authorizing claims based on medical need, not cost considerations. PGH then pays direct and without deductions so patients are not required to guarantee or pre-fund their treatment costs. The program pays for travel and accommodation associated with the patient's treatment and for a companion to accompany the patient. No claims forms are required – just one phone call to notify XN Financial of a primary diagnosis of a covered condition.

XN Global® Preferred Care is designed to complement rather than overlap with our members' local healthcare and private medical insurance entitlements; any treatment undertaken or costs incurred in a patient's home country are not supported by the program.

Eligibility

The XN Global® Preferred Care program is open to applicants aged 1 year and above. If enrolled by age 75, renewal can be granted up to age 99. Residents of the United States are not eligible. For group enrolment no application form is required; applicants simply self-certify their current state of health, and treatment of pre-existing conditions is excluded.

Subscriber fees

XN Global® Preferred Care subscriber fees are payable annually.

Schedule of benefits

| SCHEDULE OF BENEFITS | |
|--|-------------|
| Maximum applicable annual limit per Covered Person | US Dollars |
| For all covered Medical Treatments, travel and accommodation expenses, taken together, for the Policy Year. | |
| | \$2,000,000 |
| Sub-Limits | |
| 1. Travel and accommodation expenses for the Covered Person or the Covered Person and one accompanying person. | |
| (A) Travel and accommodation expenses per Episode of Treatment (Subject to maximum accommodation US \$300 per day) | \$30,000 |
| (B) Travel and accommodation expenses for the Pre-Transplant Evaluation (Subject to maximum accommodation US \$500 per day) | \$8,000 |
| 2. Travel and accommodation expenses for a live donor of an organ (Subject to maximum accommodation US \$300 per day) | |
| | \$4,000 |
| 3. Maximum duration of an Episode of Treatment In Days | |
| (A) For treatment related to organ transplant – for the total combined duration of the Pre-Transplant Evaluation and the Transplant Procedure: Episode of Treatment. | 365 |
| (B) For cancer treatment (except that an extra 215 days will be added to the maximum duration for continued or prolonged cancer treatment) | 120 245 |
| Total | 365 |
| (C) For all other Episodes of Treatment | 90 |

Page 3

For additional information please contact:

Scott Maclagan
Maclagan Inc.
19 Peony Street
Markham, Ontario
L6B 1K9

Tel: 905-554-0875
Cell: 416-453-9430
Fax: 905-294-2235
E-mail: esmaclagan@rogers.com