To be the health companion of every American
Private HIX is growing fast

- 2015: $1.9B
- 2020: $11.1B
2018 Goals

- Licensed & Appointed States: 5
- Carrier Appointments: 25
- Agency Subscriptions: 10
- Consumers: 2,500
<table>
<thead>
<tr>
<th></th>
<th>2017</th>
<th>2018</th>
<th>Today</th>
</tr>
</thead>
<tbody>
<tr>
<td>Licensed &amp; Appointed States</td>
<td>1</td>
<td>5</td>
<td>43</td>
</tr>
<tr>
<td>Agencies</td>
<td>1</td>
<td>10</td>
<td>25</td>
</tr>
</tbody>
</table>
| Revenue                        | $0   | $10,000 | $15,000 in
( Estimated $180k in 2017) |
| Consumers                      | 10   | 2,500 | 5,000+                 |
Here’s what we’ve done
Getting health insurance just got super simple
Match to plans with total confidence
Make sense of your insurance before you enroll
Casey. It’s why there's nothing else like Candor.
CANDOR FOR AGENCIES

Insurance enrollments and renewals on autopilot

CANDOR FOR CARRIERS

Visualize market trends and business performance
<table>
<thead>
<tr>
<th>Momentum</th>
<th>Tax Credit</th>
<th>AWS Credits</th>
<th>Press</th>
<th>Marketing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Approval</td>
<td>$11M State</td>
<td>$2.5M</td>
<td>Press Conference with the Governor’s Office</td>
<td>Content Marketing</td>
</tr>
<tr>
<td>$600K County</td>
<td>Amazon Web Services™</td>
<td>Candor’s on the Radio</td>
<td>facebook</td>
<td>twitter</td>
</tr>
<tr>
<td>$11M State</td>
<td></td>
<td></td>
<td>Instagram</td>
<td>LinkedIn</td>
</tr>
</tbody>
</table>
“Never before has HSA eligibility & enrollment been so clear.”

“Candor created a buzz and has a lot of people excited about the future.”

“IWA/Candor combo means huge savings for Americans.”

“Together we are democratizing healthcare.”

“Data normalization and standardization for carriers.”
# Social Ads Personas

<table>
<thead>
<tr>
<th>Mavens</th>
<th>Hustlers</th>
</tr>
</thead>
<tbody>
<tr>
<td>27 to 35 years old</td>
<td>25 to 30 years old</td>
</tr>
<tr>
<td>Married or in a relationship</td>
<td>Hyper-connected</td>
</tr>
<tr>
<td>Excited to try new products</td>
<td>Transitioning from employee to entrepreneur</td>
</tr>
<tr>
<td>Highest income of all personas</td>
<td>Values corporate responsibility</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Up &amp; Comers</th>
<th>Trendsetters</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 to 25 years old</td>
<td>18 to 26 years old</td>
</tr>
<tr>
<td>Lives in a city or urban center</td>
<td>Big social networks</td>
</tr>
<tr>
<td>Easily swayed into purchasing through social</td>
<td>Keeps up with the latest &amp; greatest</td>
</tr>
<tr>
<td>Biggest value seekers of all personas</td>
<td>Most outgoing of all personas</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Organic Visitors</th>
</tr>
</thead>
</table>
Social Ads

Ad performance engine

Ad Channels
Facebook, Twitter, Instagram, Linkedin

Rule-based & On-the-fly Optimization

New network of highest performing ads

+ Add new ads into the mix to experiment with

Landing Pages
Landing Pages
Per persona / buttons / copy / blocks / CTA

New network of highest performing landing pages & elements

+ Add new elements into the mix to experiment with
Content marketing is providing free value. Giving away value builds trust. And people buy from those they trust.
Content Marketing

Simulation
February
$40,000 Spend
45,000 Visits
11% CVR

When does open enrollment start?
8,100

PPO vs HMO
14,800

HSA vs FSA
4,400

marketplace insurance
27,100

How to get health insurance?
10,100

health insurance quotes
22,200

45,000 People
Cost per click equivalent $1.25 | Linkedin Avg $7

Google Search
Google users enter keywords to search for pages that satisfy their educational and commerce queries

11% - 4,950

Get the app
$8.08 per user | Linkedin Avg $280

Hand off

UX
Squeeze out as many sales as possible

Produce more helpful content that’s also more enjoyable to read

Compel the user to take action

Analyze what content performs best for topics and for our competitors
Challenges
**Stage 1:** Groups of 10 or less from Dowling & O’Neil

**Stage 2:** Groups of 25 or less from all Hilb Group Brands in MA, RI

**Stage 3:** Groups of 25 or less from all remaining Hilb Group Brands

**Footnote**
- As the current contracts expire plans move to Candor
- Cash flow will happen the calendar year following conversion
- Approximate support of virtual FTEs for this business is 212 people
- Estimated annual revenue between $3M - $20M
Acquired: Tenex

“Contributed to Amazon Alexa in the area of machine learning.”
Acquired: Your Lifestyle Medical

- Telehealth
- Pharmacy
- Health Advocacy
- Dental
- Vision
- Global Travel Assist
- Diabetic Supplies
- Pet Care
- Hearing Aids
- Lab Testing
- MRI & CT Scans
- Durable Medical Equipment
- Vitamins
Challenges

- Last mile automation with Carriers
- More capable Casey
- Data feeds
- Space

Achieve high growth

Produce preeminent content

Onboarding
What’s next?
Consumers

**P R O S P E R**
*Candor’s Digital Health Platform*

Insurance, wellness solutions, and guides to achieve a state of complete mental, physical, and financial success.
**Casey 2.0**

Hey Casey. I’m feeling down 😞

I’m always here for you. Give me a moment to bring up your policy.

Your policy would cover a visit with **your therapist**. I also recommend the app **Sibly** - available from your dashboard. Or I can tell you a joke?
Associations & Groups

Enable year round selling of health insurance

Decrease cost to the consumer while increasing margins for Candor
Agencies & Carriers

Underwriting Automation

Data Standardization

Actionable Insights
Physical kiosks are no match

Navigate healthcare confidently with community reviews
Clear time-to-care

Faster medical assistance than ever before
Casey. It’s why there’s nothing else like Candor.