newtopia

TSXV: NEWU
OTC: NEWUF

Corporate Overview Presentation

September 2023

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Investment Highlights

- **Third-Party Validation:** the only tech-enabled habit change provider with Full-Plus CDC accreditation, incorporating genetic data, leveraging HIPAA-compliant technology
- **Marquee Insurer Partners:** partnering with a growing list of US Fortune 500 employers and health plans
- **Proven Clinical & Financial Outcomes:** scalable, virtual coaching, digital tools, connected devices and actionable data science that deliver high engagement and sustainable clinical and financial outcomes
- **Recurring Revenue Model:** monthly subscription fees provide predictability and visibility while success fees offer additional opportunity for top-line growth
- **Industry Leading Engagement:** 70% engagement at 12 months; 58% engagement at 24 months
- **Massive & Growing Addressable Market:** 320M+ people at risk in North America, 80% of population with a least one physical or mental chronic disease risk factor
- **New Class of Drugs for Obesity & Diabetes:** new class of expensive GLP-1 drugs for obesity and diabetes that require effective behavior change for sustained weight loss and economic viability for insurers
- **Collection of Valuable Industry Data:** deep and proprietary anonymized genetic and phenotypic data enabling real-time analytics and research & development
- **Highly Experienced Management Team:** strong leadership with industry expertise and a passion to scale the platform

MEET NEWTOPIA

Making Healthy Living & Medical Plans a Habit

Tech-enabled habit change provider for disease prevention

Reducing cost of care and optimizing revenues for health insurers

The only tech-enabled habit change provider with Full-Plus CDC recognition, incorporating genetic data and leveraging HIPAA-compliant technology with industry leading engagement

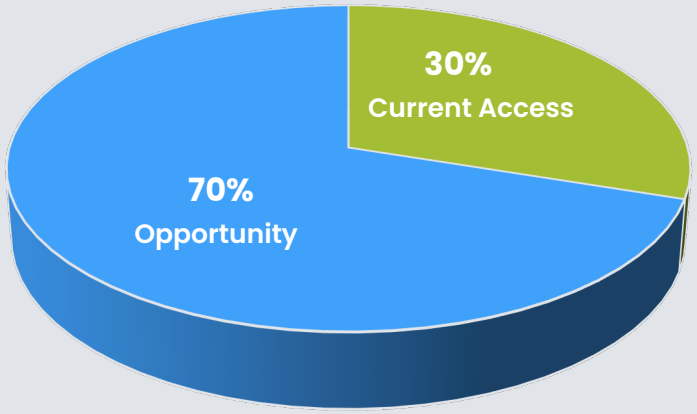
A growing list of partnerships with US Fortune 500 employers & health plans



80% of the North American population has at least one chronic disease risk factor. **New class of GLP-1 drugs for obesity and diabetes** require effective behavior change for sustained clinical and economic results

Marquee Clients – Innovative Self-Insured Employers

Population Access amongst Current Client Base



Amongst the client base listed to the right, Newtopia has provided **access to roughly 30% of their population**, providing **significant** opportunities for **expansion**.

FORTUNE 500

CVS Health

accenture

aetna

JPMorganChase

Levi's

Vestas

Canon

GRIFFIN HEALTH

ROSS DRESS FOR LESS

Eastern Health

Huge US Health Plans - 100M Private Insured Lives

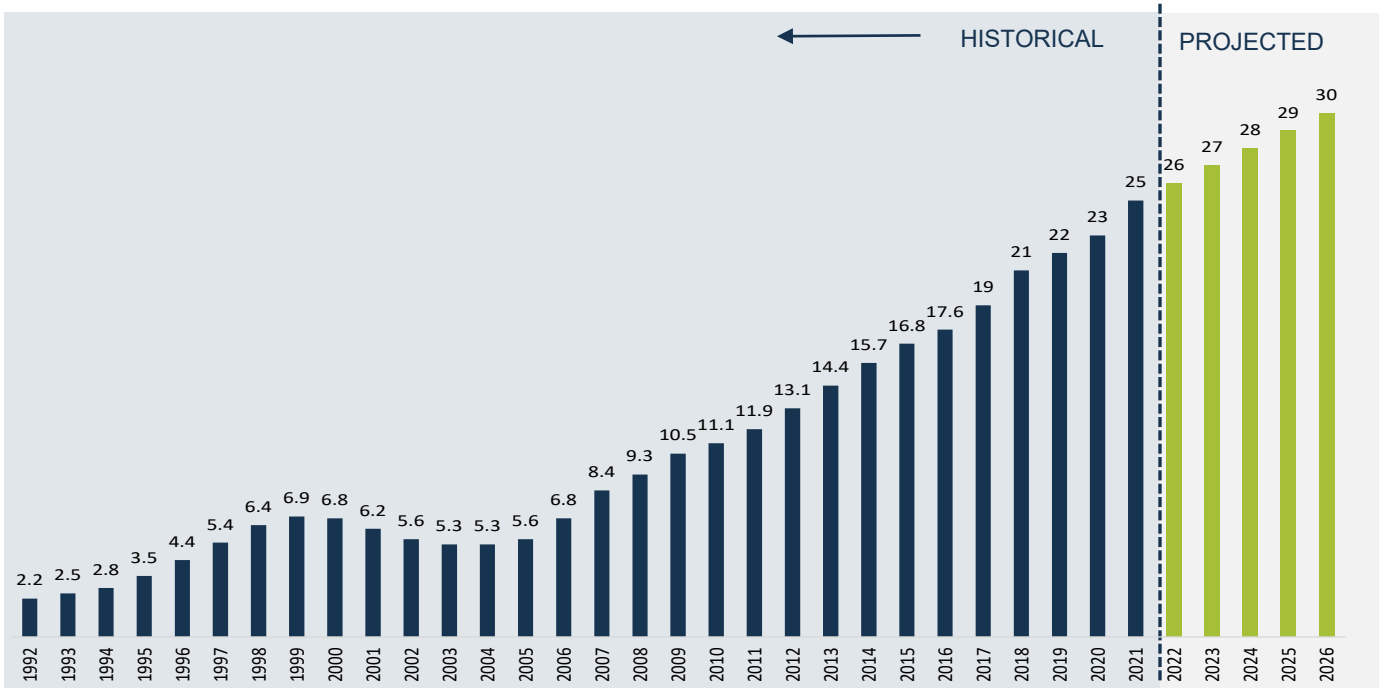
Medicare Advantage
Age 65+ Represents 45% of all Medicare enrollment in 2022

Commercial – Self-insured
Reseller Opportunity

Commercial – Fully insured
Embedded into health plan

Other Lines of Business
Medicaid, ACA, ASO, Veterans, etc.

Total Medicare Private Health Plan Enrollment, 1992-2026
(in millions of people)



Note: Above includes costs and demonstration plans, and enrollees in Special Needs Plans as well as other Medicare Advantage plans.
Source: Congressional Budget Office's 2016 Medicare Baseline, CMS Medicare Advantage enrollment files 2008-2014, and MPR's "Tracking Medicare Health and Prescription Drug Plans Monthly Report" for 1992-2007.

What Problem is Newtopia Solving?

Health systems do not adequately support primary prevention, leaving insurers intervening too late. We make healthy living and medical plans into habits.

CHRONIC DISEASE IS PREVALENT AND EXPENSIVE.



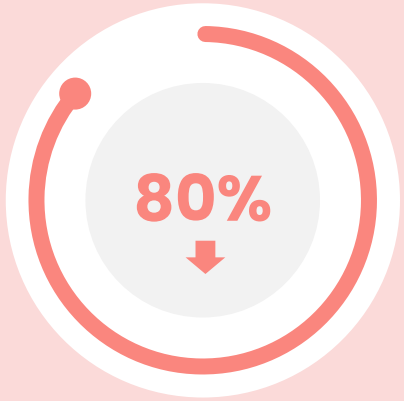
of America's $4.2T in annual health care costs are for people with chronic and mental health conditions.[1]



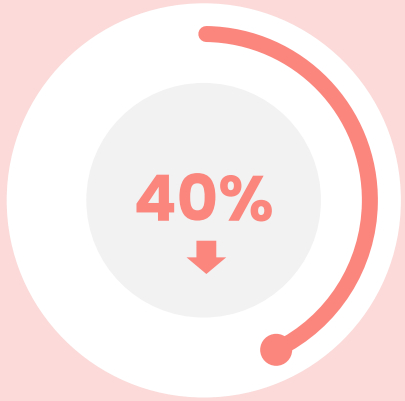
Many chronic diseases are caused by:

- Poor nutrition
- Lack of physical activity
- Stress and poor mental health
- Tobacco & excessive alcohol use

IF YOU PREVENT THESE BEHAVIORS, YOU'LL SEE A DRAMATIC DECREASE IN CHRONIC DISEASE.[2]



heart disease, stroke, type 2 diabetes, MSK, depression, anxiety



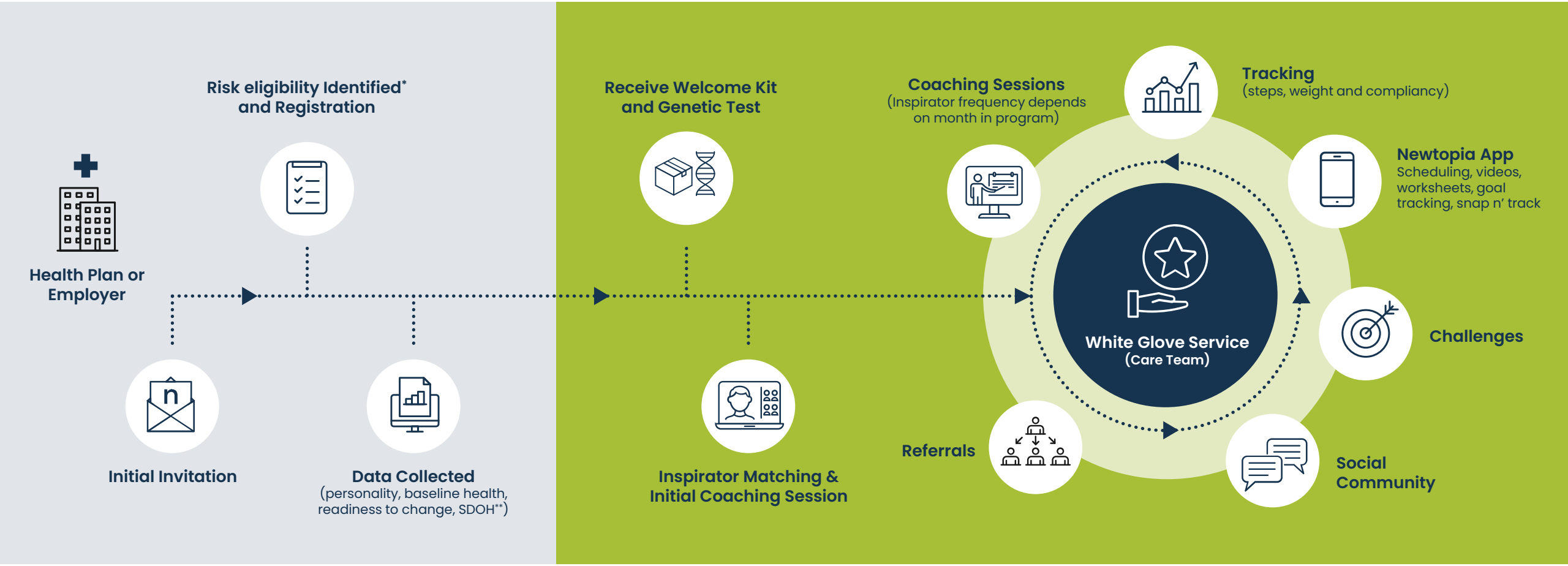
cancer

1. "Health and Economic Costs of Chronic Diseases," Centers for Disease Control.
2. "Widespread Misunderstandings About Chronic Disease and the Reality," World Health Organization.

How Does Newtopia Work?

ONBOARDING

PROGRAM



Timing varies based on Individual needs and client requirements.

* Eligibility risk is identified through biometrics, lab data, insurance medical & pharmaceutical claims or alternate risk screener information.

** SDOH stands for Social Determinants of Health.

Newtopia Performance Revenue & ROI

PARTICIPANT WELCOME KIT

Initial Onboarding



One-time Fee, Lower Margins [1]

SUBSCRIPTION FEE

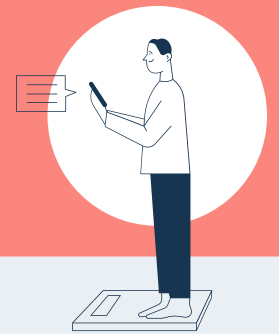
Per Contracted Engaged Participant Criteria



Recurring Revenue, Higher Margins [2]

OUTCOME MILESTONE

Target: 5% Body Weight Reduction or A1c Reduction



Success Fee, 100% Margins

Average Recurring Revenue per Participant (3+ years) = C$1,800 with Potential for Growth Over Time

Return On Investment (ROI)

Medicare Advantage:
Santa Barbara Actuaries 65+ Study ($USD)

5.5%	$1,700	$10.8M
Anticipated average body weight reduction	Cost savings per MA member	Estimated one-year savings for plan with 100,000 members

Commercial:
Aetna-Sponsored Randomized Control Trial ($USD)

4.3%	$1,464	2X
Average body weight reduction	Demonstrated cost savings per enrolled member Year 1	Average savings reflect 2x annual average cost of Newtopia (~$725/enrolled Year 1)

1. ($230/kit) + ($7 average monthly fees for Wholesale/Direct over three year estimated participant lifetime.
2. Certain client contracts contain clauses that trigger success fees or outcome guarantees paid upon completion of target metrics and billed on a monthly basis.

Habit Change Translated to Meaningful Metrics

Chronic Disease and Mental Health Risk Reduction

↓14.5%	Metabolic Severity Risk Score[1]
36%	Lost over 5% body weight by 12th month
77%	Of population lost weight
75%	Dropped full A1c level, by 6th month (severe type 2 cohort)

Cost Reduction and ROI

↓$1,464

In-Year[2]

Newtopia Enriching Mental Health and Well-Being

~31%

Participants improved their mental health status.

PROMIS® Recurring mental health survey measuring anxiety, mood, sleep, resilience, energy

Newtopia Engagement

70%	Year 1 engagement (88% with behavior economics)
58%	Year 2 engagement (83% with behavior economics)

Health Equity

0 – 2%

Minimal Disparity in weight loss between races

Participants in rural locations doing equivalent to metro area participants

Humans Helping Humans

94%	Coaching Stickiness
9/10	Experience Score (Participant Satisfaction and Inspirator Rating)

1. Metabolic Severity Risk Score – includes data from BMI, Blood Pressure, HDL, A1c and Triglycerides. Newtopia has evidenced significant improvement across all biometrics, resulting in an improved scoring
2. Steinberg, Gregory MB, BCh; Scott, Adam MBA; Honcz, Joseph MBA; Spettell, Claire PhD; Pradhan, Susil MS Reducing Metabolic Syndrome Risk Using a Personalized Wellness Program, Journal of Occupational and Environmental Medicine: December 2015 - Volume 57 - Issue 12 - p 1269-1274 doi: 10.1097/JOM.0000000000000582
3. Newtopia 2021 Book of Business

Risk Factors that Contribute to Chronic Conditions



1. Waist circumference or BMI
2. Elevated blood glucose / A1C
3. Elevated blood pressure
4. Elevated triglycerides
5. Low HDL cholesterol

5x as likely to develop **type 2 diabetes**

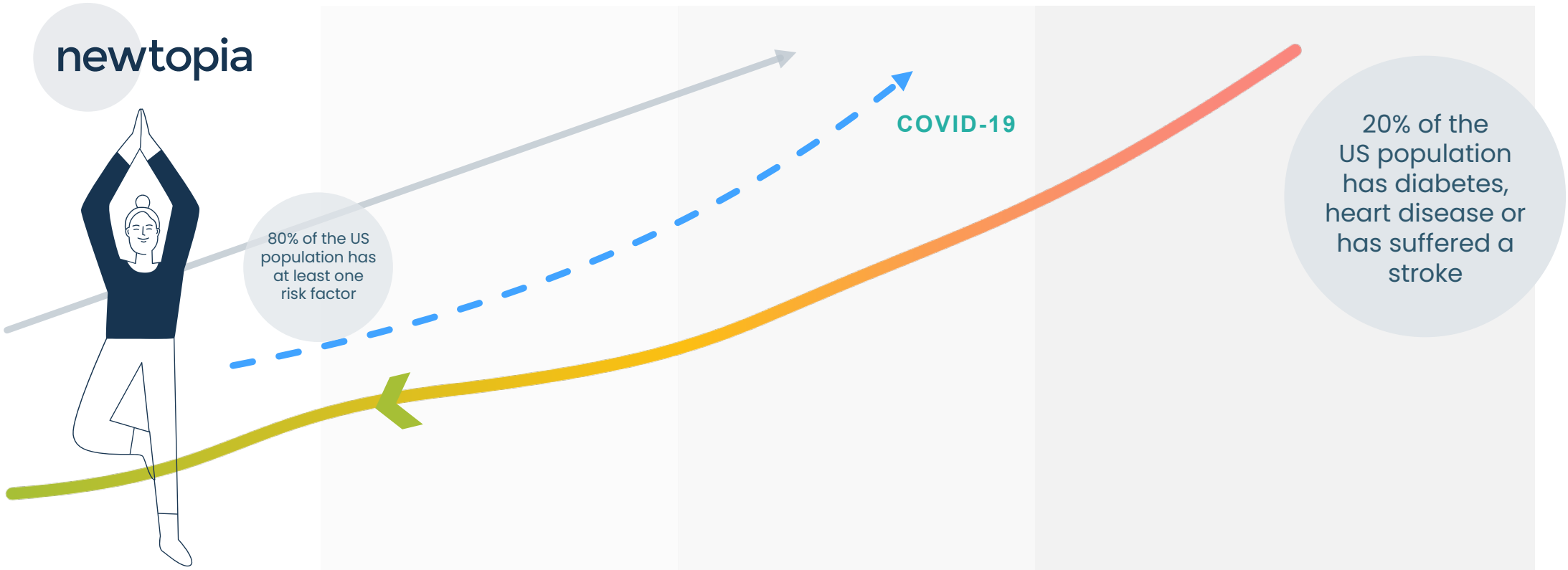
2x as likely to develop **heart disease**

3x as likely to have a **stroke**

- Untimely death
- Kidney disease
- Vision disability
- Liver damage
- Heart problems
- Weakness or paralysis
- Coma
- Deteriorating mental health
- Decreased productivity
- Increased societal and household challenges

Source: International Diabetes Foundation, Highlight Health, CMS.gov, CDC.com.

Costs of Chronic Disease Risk to Health Insurers



Healthy	1-2 Risk Factors	3+ Risk Factors	Diabetes, Heart Disease, Stroke, NASH
$3,400/year	**$4,400/year**	**$5,400/year**	**$15,000–20,000/year**
Average medical spend per member	Average medical spend per member	Average medical spend per member	Average medical spend per member

Source: Aetna Innovation Lab.

Large & Growing Addressable Market

$4.1 trillion in US healthcare costs in 2020 estimated to grow at a CAGR of 5.3% and reach $6.2 trillion by 2028, outpacing the GDP and representing....

SELF-INSURED EMPLOYERS

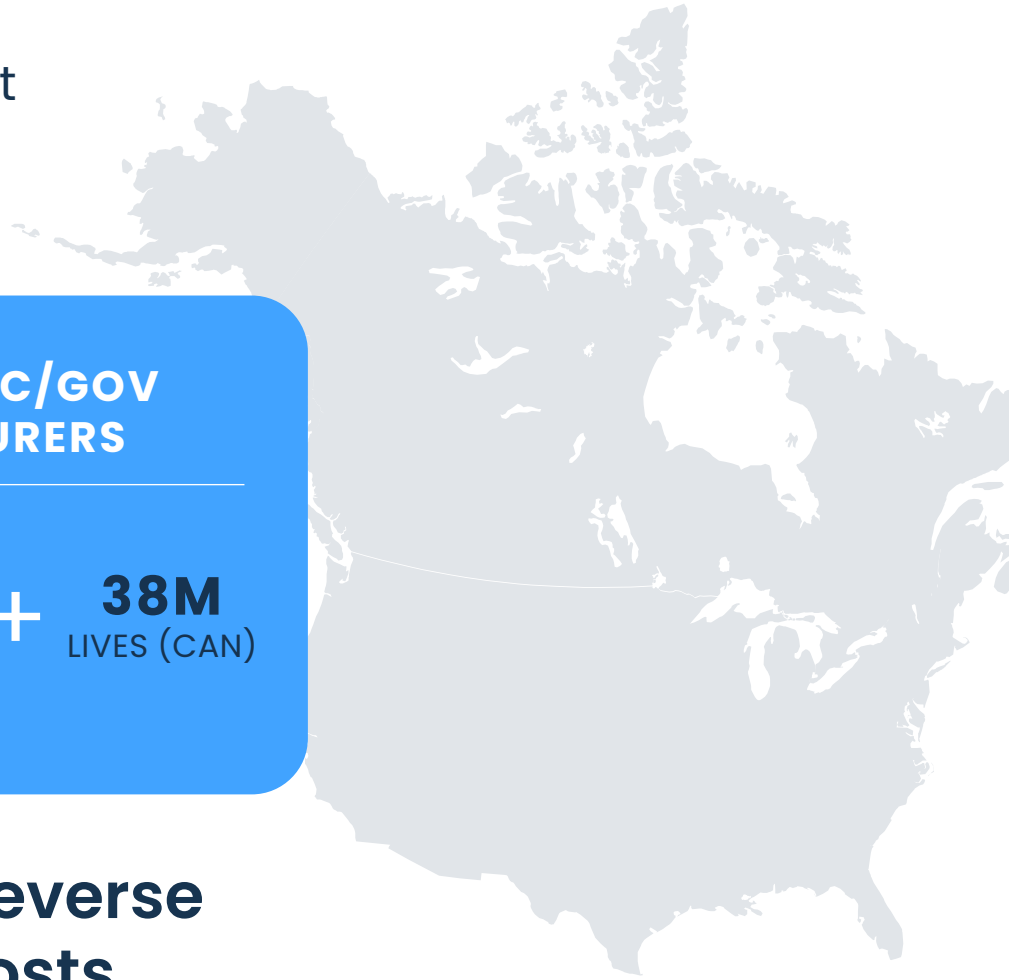
150M
LIVES

PRIVATE INSURERS

100M
LIVES

PUBLIC/GOV INSURERS

100M
LIVES (US)
+
38M
LIVES (CAN)



A massive opportunity to prevent, slow and reverse chronic disease ahead of rising healthcare costs.

Third Party Validations: Clinically Significant Outcomes

Evidence Based & Grounded in Science

Full-Plus **CDC recognition**: The Full-Plus 5-yr. distinction is reserved for diabetes programs that effectively deliver quality evidence-based components meeting all CDC standards.

U.S. Patent 9,554,754 weight, lifestyle and/or disease management integrating tailored nutrition, exercise and behavioral management

Aetna **sponsored Randomized Control Trial Published** in the **Journal of Occupational and Environmental Medicine** (2X ROI) and validated in **Society of Actuary Magazine**

Case Study: Strategic Incentive & Medical Plan Pilot Fortune 100 Institution

Santa Barbara Actuaries Research Report: Newtopia **Over-65 Population Savings Estimate $1,700 PMPY**

Abstract Presentation: Weight Loss During the **COVID-19 Pandemic** with a Virtual Habit Change Provider in an Employer Population

Abstract Presentation: The Metabolic Risk Impact from Personalized Lifestyle and Habit Change Coaching

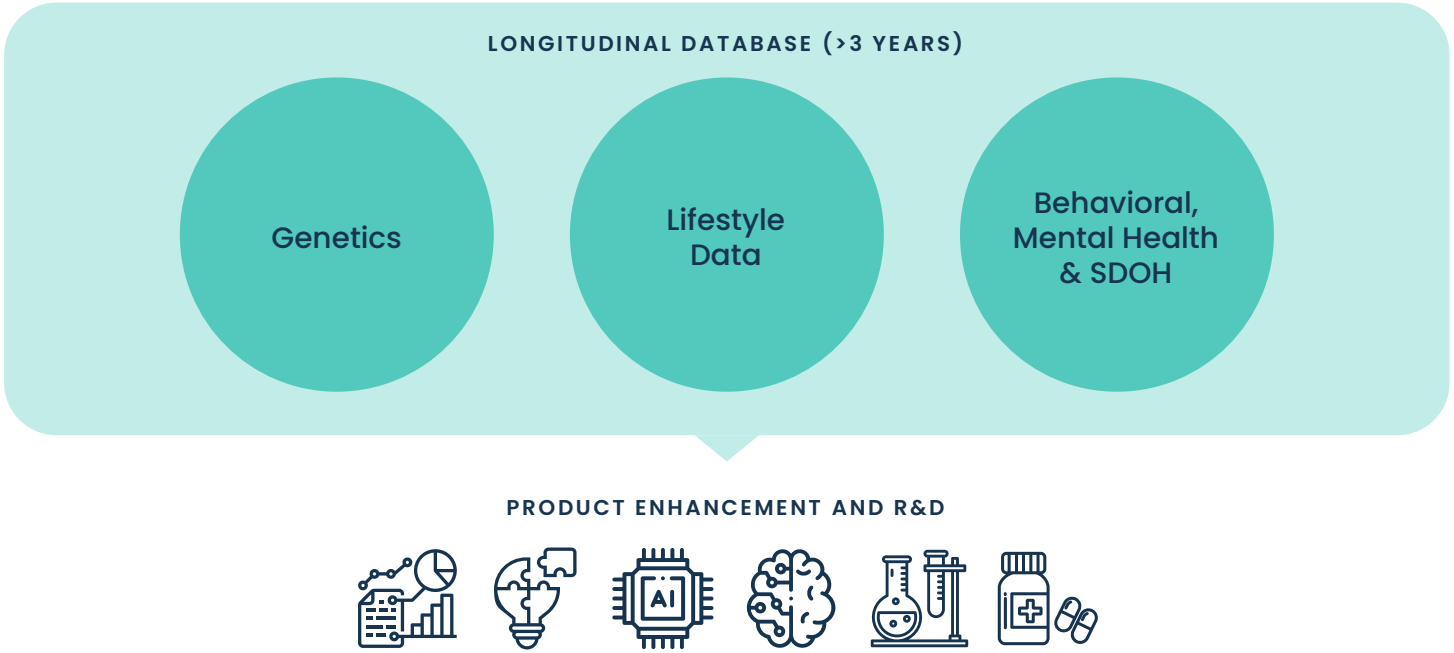
Abstract Presentation: The Effect of **Genetic Testing** as part of Personalized Lifestyle and Habit Change Coaching

More details on third-party validations can be found on slide 21

Valuable Industry Data: Genetic & Phenotypic Data

Aggregated & Anonymized Genetic, Phenotypic, Mental Health & Social Determinants of Health Data Provides Strategic & Commercial Advantages

Collecting both Genetic and Phenotypic data is novel to Newtopia



Many genetic focused competitors do not collect lifestyle & behavioral data.
Behavioral and Chronic Disease Management competitors do not have access to genetic information.

Newtopia has a complete data set that includes mental health & SDOH.

Real-Time Analytics

AI and machine learning are used to enhance participant stickiness, retention and improve health outcomes

Research & Development

Enhance current offerings and innovate for new services with low effort

- New Distribution across alternate Health Verticals*
- Precision analytics, triangulating SDOH and mental health with genetic data
- Leverage rich data set to improve goal adherence around habit change
- Apply insights to other behavior change modelling & predictive outcome analytics

Long-Term Commercial Usage of Data

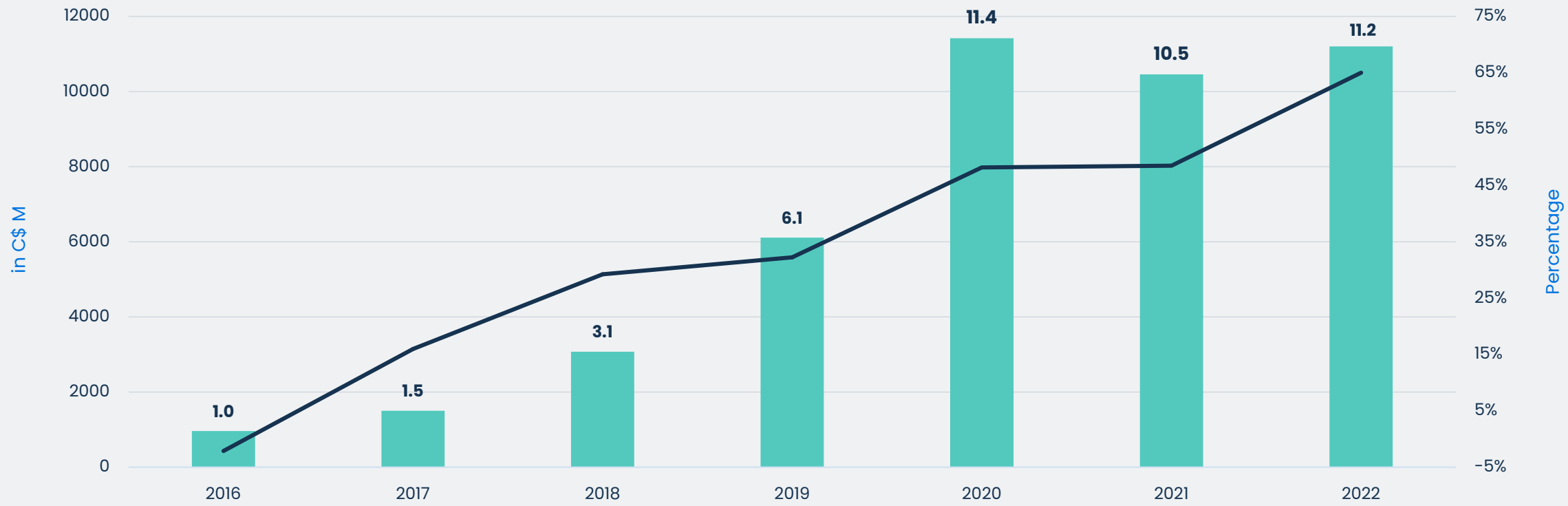
Supporting pharma and drug discovery firms in the next generation of preventative medications combined with habit change

* Examples include; Payers, Health Systems, Alternate Care Organizations, Retail/Pharma

Path to Profitability in 2023

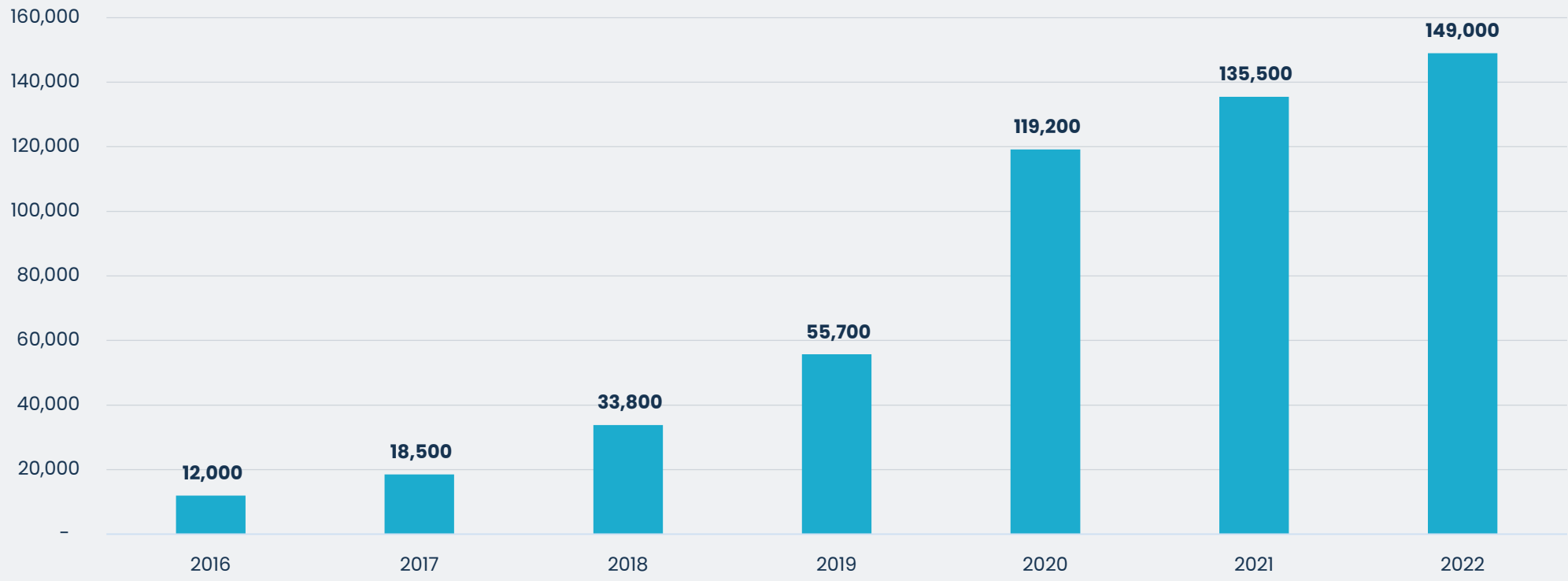
- Initiated **strategic repositioning** plan in November 2022
- Made **sizable cuts in expenses** in Q4 ‘22 – Q2 ‘23, with opex reductions of 41% year over year and sequential cash burn reductions of 64% in the second quarter alone
- **Operating expense declines** were achieved through the exit of the Company’s office lease, pullback in tech and marketing spend, and restructuring through headcount reductions
- Continuing to enact **operating expense cuts** that are not generating a return on investment, while at the same time focusing on improving service ratios to generate large platform efficiencies
- Achieved **EBITDA positive** for Q3 2023 (first time in the company’s history)

Annual Revenue and Gross Profit Margin

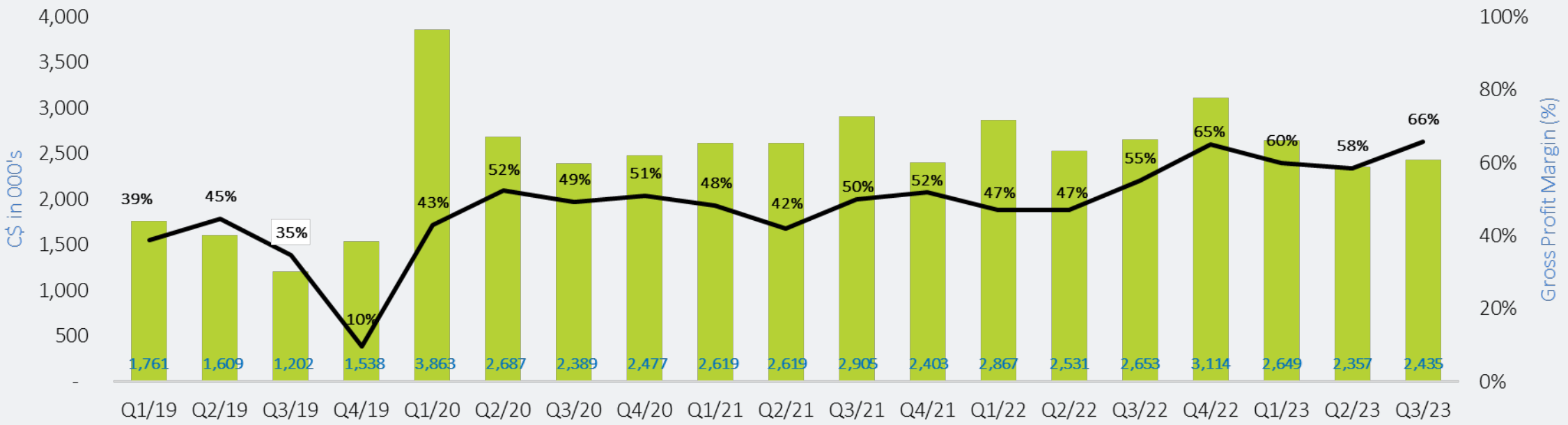


Revenue Gross Profit Margin

Participant Engagement: Steady Growth



Quarterly Revenue & Gross Profit Margin



Revenue Gross Profit Margin

New Front Door for Health Care

The only tech-enabled habit change provider with **Full-Plus CDC recognition**, incorporating genetic data and leveraging **HIPAA-compliant** technology with industry leading engagement.

A growing list of partnerships with **US Fortune 500 employers & health plans**

80% of the North American population has at least one physical or mental chronic disease risk factor,
New class of GLP-1 obesity and diabetes drugs that require behavior change for sustained clinical and economic outcomes

Industry-leading **engagement rates**: **70% after 12 months** and **58% after 24 months**.

Broadened business development to **new channels of clients,** including health plans for Medicare Advantage and fully insured populations and Advanced Primary Care that **significantly expand total addressable market**

Recently strengthened balance sheet with **$2.5 million financing extension**

Appendix



Highly Experienced, Driven Management Team



Jeff Ruby

Founder & Chief Executive Officer

Co-founded Cleveland Clinic Canada, Life Screening Centres, and Genetic Diagnostics Inc.



Lara Dodo

Chief Growth & Operations Officer

CEO of TimePlay and Co-Founder of Bedrock Affect



Bill Van Wyck

Advisor: Technology & Product

Founder, CEO and CIO Zillion, President Redroller, Inc.



Collin Swenson

Chief Financial Officer

Valeo, SelectHealth, GE Capital and GE Healthcare



Peter Seider

Chief Information, Privacy, & Security Officer

Aviva Canada and Aviva North America, and Information Security Executive at Nedbank



Mark Jackson

SVP, Commercial

Nanthealth, Teladoc, Cigna and Aetna



Robert Halpern

SVP Marketing

The Clinic (JV: Cleveland Clinic and AmWell), Consumer Medical and Best Doctors

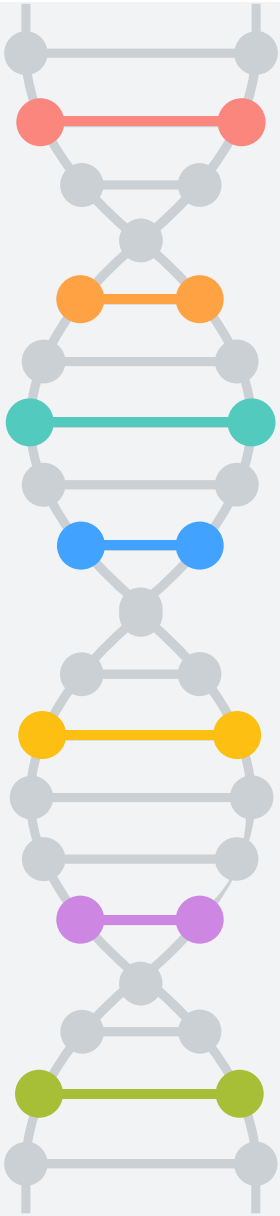


Rikki Bennie

SVP Experience & Operations

Cineplex and Employee #1 at Newtopia

Genetic Insights. Actionable Recommendations.



Body Fat Gene (FTO)
Determines how body breaks down fat

How easily do you gain weight?

Eating Behavior Gene (DRD2)
Regulates dopamine

Do you eat when you're stressed?

Appetite Gene (MC4R)
Regulates how quickly someone feels full when eating

Do you eat until you're too full?

Resilience to Stress Gene (BDNF)
Suppresses appetite and promotes energy expenditure

Does exercise help you manage your stress?

Caffeine Gene (CYP1A2)
Determines how quickly we metabolize caffeine

Is caffeine impacting your sleep, stress or anxiety levels?

Clock Gene
Regulates circadian rhythm

Are you sleeping enough?

Exercise Gene (CADM2)
Speaks to your motivation to exercise

What keeps you engaged in regular exercise?

Clinically Significant Outcomes: Detailed Version

Accredited by the Centers of Disease Control (CDC) and US Patent for "Hyper Personalized Disease Prevention Platform"

1 Aetna Randomized Control Trial Published in the Journal of Occupational and Environmental Medicine

- 25% Adopted
- 70% Engaged year 1
- 50% remained engaged after 12 months
- $1,464 in-year
- Cost of care reduction per member (2X ROI)
- 76% lost more than 10 lbs.

2 Abstract: Weight Loss During the Covid-19 Pandemic with a Virtual Habit Change Provider in an Employer Population

- 77% lost weight
- 44% of participants had a weight loss of ≥4.3%
- 22% of obese participants dropped a BMI category

3 Strategic Incentive & Medical Plan Pilot Fortune 100 Institution

- 71% Adopted (7,753)
- 84% Engaged year 1
- 94% Engaged with 1:1 Inspirator coaching
- 33% lost ≥ 5%
- 12% lost ≥ 10%
- 21.4% dropped a BMI category
- 35,853 lbs. lost
- 9/10 Inspirator approval rating
- Strong mental health and resilience ratings

4 Santa Barbara Actuaries Research Report: Newtopia Over-65 Population Savings Estimate

- Anticipated 5.5% average body weight reduction
- $1,700 cost savings per MA member
- $10.8 million estimated one-year savings for plan with 100,000 members

5 Abstract: The Metabolic Risk Impact from Personalized Lifestyle and Habit Change Coaching

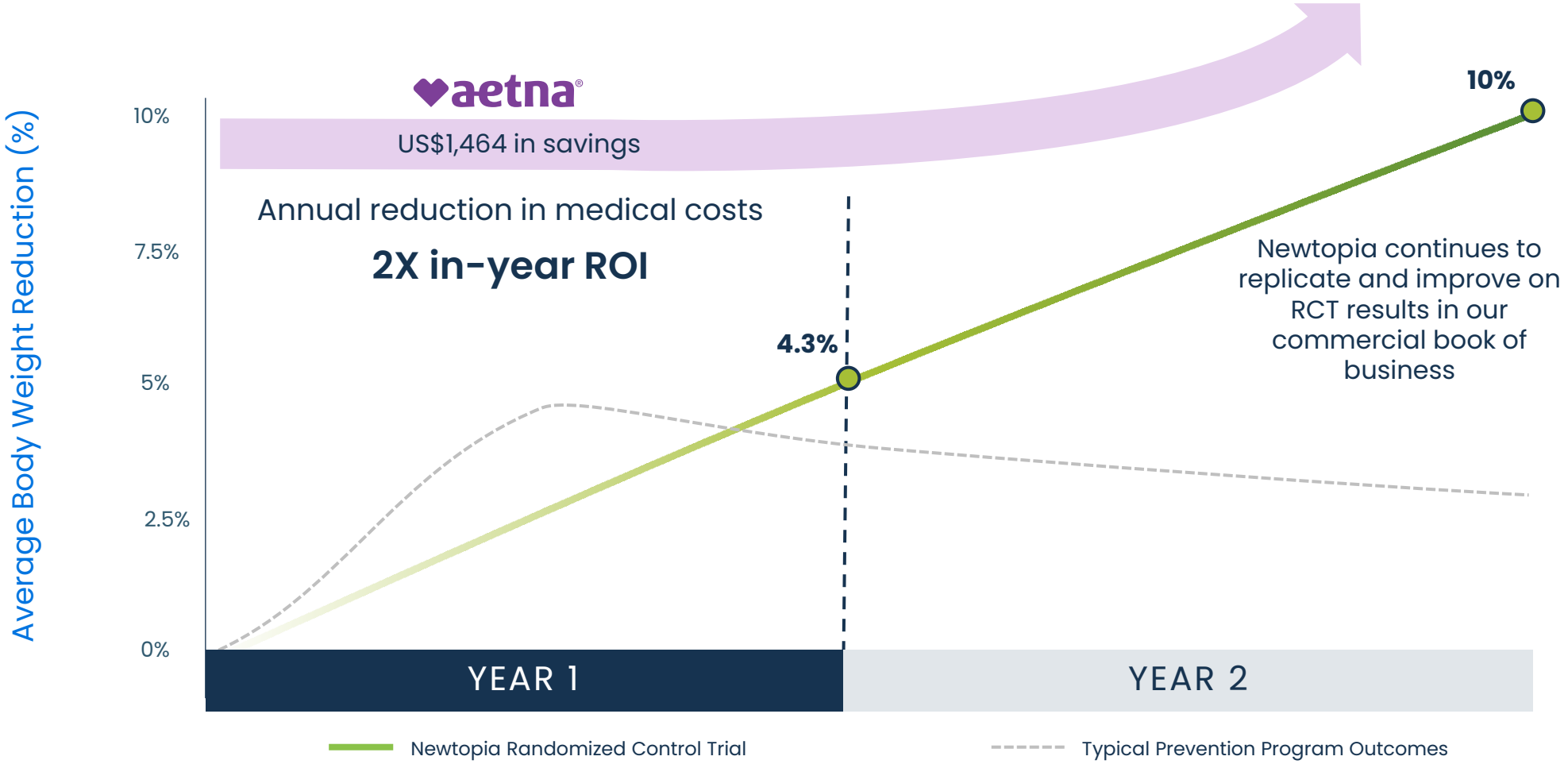
- A1C, HDL, Triglycerides, Systolic blood pressure and waist circumference all significantly improved
- Metabolic Severity Risk Score decreased by 14.5%

6 Abstract: The Effect of Genetic Testing as Part of Personalized Lifestyle and Habit Change Coaching

- Weight loss was significantly higher for participants who took a genetic test compared to those who did not (4% vs 3.2%)
- The likelihood of achieving 5% WL12 had 1.3 times higher odds for participants who took the genetic test vs. those who did not.

Aetna Randomized Controlled Trial

Randomized Controlled Study (RCT) shows material savings for clients.



Source Year 1: "Reducing Metabolic Syndrome Risk Using a Personalized Wellness Program." Journal of Occupational and Environmental Medicine, December 2015.

Source Year 2: Newtopia and Aetna Inc.; Typical Prevention Program Outcomes – based on anecdotal feedback from clients and industry peers.

Behavioral Economic Trial - 24 Month Insights and Outcomes

ENGAGEMENT*

Over 12 and 24 months

88% & 83%

Population engaged on average month far exceeding the RCT average of 50%

94% & 92%

Engaged participants have a coaching session in a given month

WEIGHT LOSS

~48k LB

** Total weight loss since inception

39%

Continuously engaged participants achieved > 5% weight loss by month 12 (vs. 33% for full pop.)

14%

Continuously engaged participants achieved > 10% weight loss by month 12 (vs. 12% for full pop.)

4.2% (9.5 lb)

Average weight loss by month 12 achieved by continuously engaged participants (n=1,727) (vs. 3.2% for full pop.)

22%

Continuously engaged participants dropped from 30 BMI (n=1,324) (vs. 18% for full pop.)

Benefit Eligible Population: **Total ~26,500**

All-time Enrolled Population: **Total 9,719*** (57%)**

* Completion of 1 activity per month = Engagement. Activity choices: coaching, 12 instances of nutrition tracking, 8 weigh ins, 12 mobile app log ins, 1 Newtopia Challenge

** Total weight loss includes all incentivized participants

*** Total enrollment are all participants who enrolled since launch, including terminations

Medicare Advantage Study

Santa Barbara Actuaries Research Report: Newtopia Over-65 Population Savings Estimate.

Report Highlights



5.5%

Anticipated average body weight reduction



$1,700

Cost savings per MA member



$10.8M

Estimated one-year savings for plan with 100,000 members

Source: "Newtopia Over-65 Population Savings Estimate," Santa Barbara Actuaries, November 2020.

Our Patented, Scalable Virtual Care Platform

Transformative Habit Change Platform

- Technology and user experience design
- Behavioral Economics and Psychology
- Data Analytics
- AI Deep Learning
- Smart Automation
- Inspirators

CURRENT

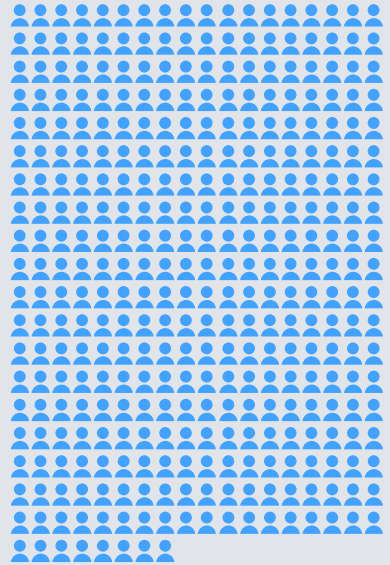
1 Inspirator for every **200 participants**



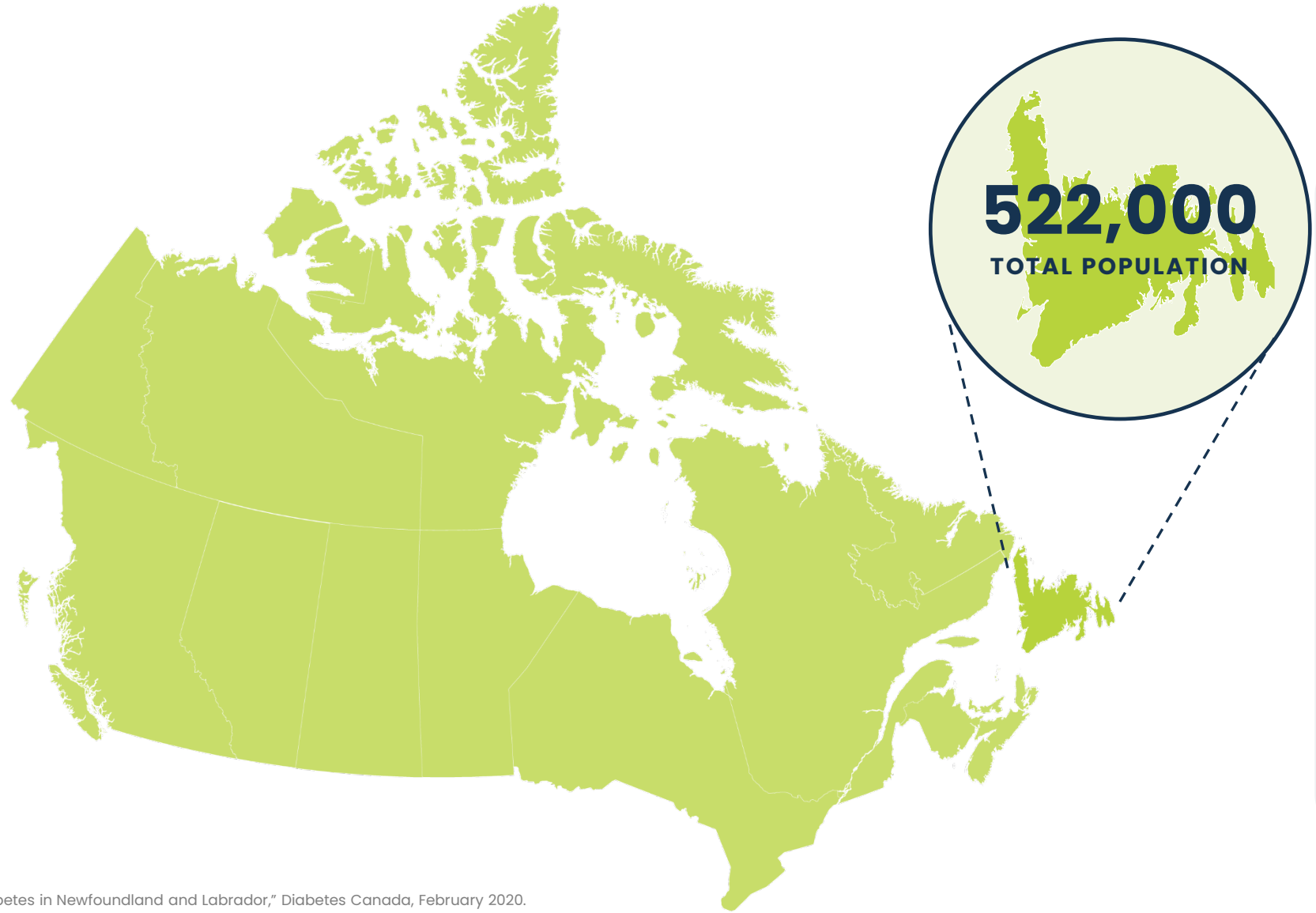
FUTURE

1 Inspirator for every **350+ participants**





Debut Canadian Public Health Insurer



Eastern Health

In 2020, 34% of the population in Newfoundland and Labrador had Diabetes (type 1, type 2 diagnosed and type 2 undiagnosed) and prediabetes combined. Eastern Health is now looking to expand the offering province-wide.

1. "Diabetes in Newfoundland and Labrador," Diabetes Canada, February 2020.

Participant Journey

Meet Maria

Maria is about to have a life-changing experience



Key Risk Eligibility Criteria:

Out of range
A1C & BMI

Health Goals:

Lose weight - 18 lb loss
Decrease A1C, Cholesterol
Increase energy, mood, and self-confidence
No diets & can easily be part of my daily family life

Age	52
Height	5'5"
Weight	168
Blood Pressure	HIGH
A1C	6.1%
BMI	28
Readiness	CONTEMPLATIVE
PROMIS®	OUTSIDE NORMAL LIMITS
Family History	HIGH RISK
Social Determinants	HIGH RISK
Baseline Health	POOR

Maria's Newtopia Journey

Watch: Overview Video



Invitation to newtopia



Client Data Sharing & Integrations

Health Goals Achieved



Engaging Workshops, Community, Gaming & Challenges



Care path referrals & curation



Remote Monitoring



Care Specialist Support



Health Profile



Personality-Matched Inspirator



Welcome Kit



Genetic Engagement



Personalized Plan

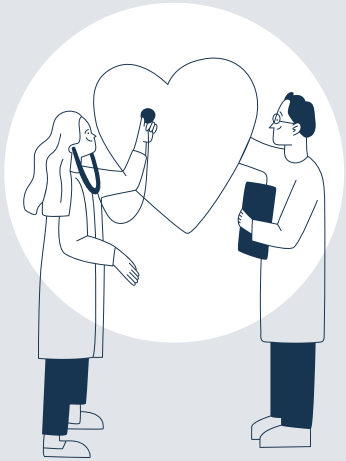


Newtopia App or Web

Maria’s Habit Change Team

Humans helping humans. Amplified by technology & data insights.





Expert Team



Inspirators



Care Specialists

Technology and Processes Drive Maria's Personalization



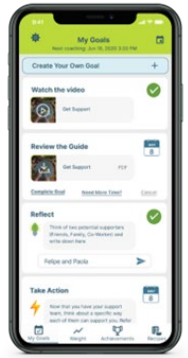
Partners
- 3PL
- Genetics Scripts, Labs, Clinics
- Data (Connected Devices, iOT))

Device Integration
- Activity Trackers
- Bodytrace/Scales
- Other (CGM etc.)

Client Data, Reporting
- Eligibility
- Emails/Contacts
- A1c/Biometrics
- EMR

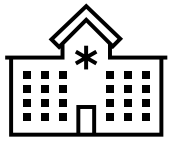
Newtopia 1.0 Platform

Know Me	Support Me	Engage Me
Personal Profile & SDoH	Personalized Care Journey	1:1 Coaching Experience
Biometrics (Physical Health)	Personality Matched Inspirator	Care Specialist Interventions
PROMIS® (Emotional Health)	Care Paths & Benefits Steering	Specialized Group Sessions & Challenges
Personality Profile	Medical Treatment Plan Habit Stacking	App (tracking, videos, guides, reports, recipes)
Behavior Genetics	Custom Goals, Education, Nudges & Reminders	In-App Scheduling





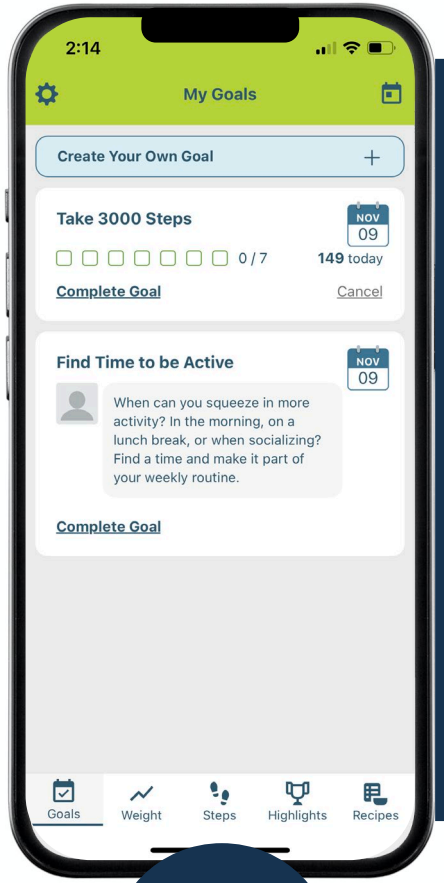
Data Integrations
- EMR
- Client Warehouse



Newtopia AWS Registration Platform & SAS Analytics

Evolution of Technology & Data Insights for Maria



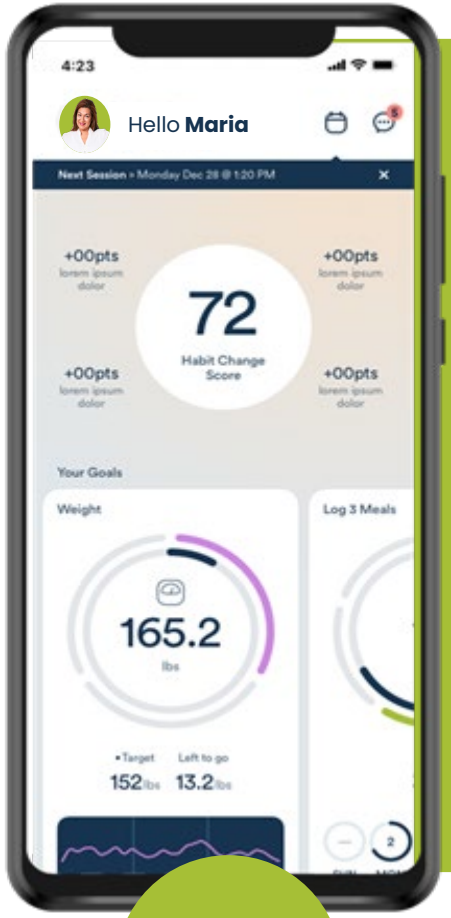


Key Features

- Client specific program onboarding
- Personalized program material delivery
- Real-time scheduling with Inspirators
- Goals and Challenges
- IoT integration with Fitbit wearables and Bodytrace
- Weight monitoring
- Recipes
- Genetic reporting
- Mobile interface

1.0

Salesforce Infrastructure



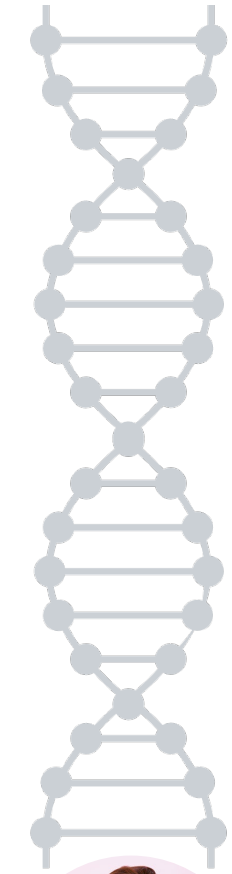
New Key Features

- Real-time, in-app, live communications
- Proprietary Habit change index (HCI)
- Daily check-in, emotional tracking
- Photo and note journaling
- Bespoke content curation
- Group coaching enabled
- White label support
- FHIR enabled APIs
- Mobile and browser-based interfaces
- Microservices architecture
- Plus all capabilities of v1.0

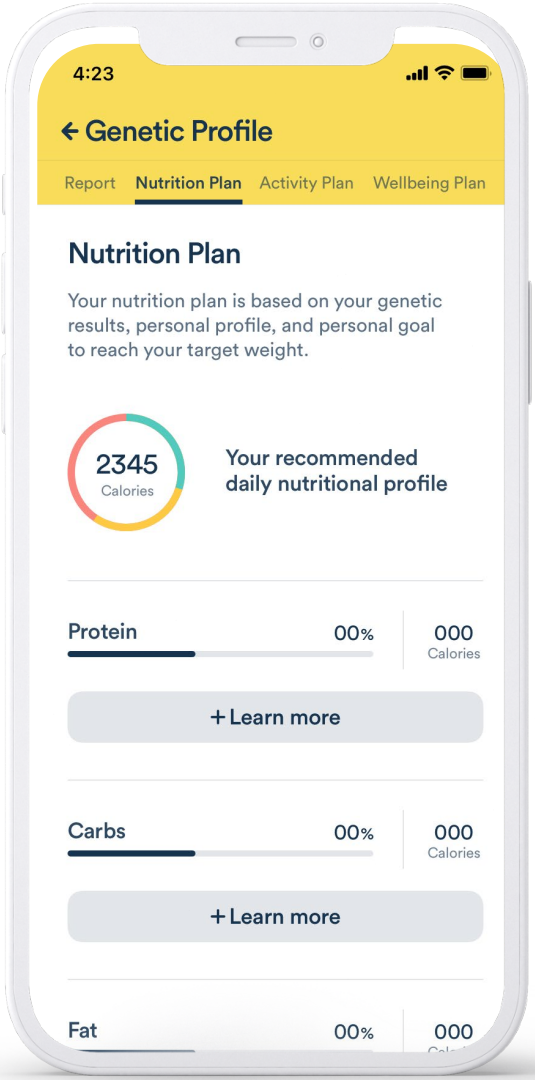
2.0

Serverless Infrastructure

Maria's Genetic Engagement







Genetic Results

MC4R
Leptin deficiency—delayed sense of feeling full- tendency to overeat

DRD2
Dopamine deficiency—seek behaviors to fulfill reward center (often nutrition)- emotional eating

FTO
Difficulty metabolizing carbohydrates and fats, respond better to a higher protein diet.

Actionable Recommendations for Maria

NUTRITION

Higher protein diet:

40% protein
30% carbs
30% fats

EXERCISE

Work up to higher intensity exercise

HR: 70-85%

WELL-BEING

Stress Management

Breathing exercises
Mediation
Exercise
Spending time in nature

ADDRESS THE DELAYED SENSE OF FEELING FULL AND THE EMOTIONAL EATING

- Fill your plate as usual, then put extras away immediately
- Drink 1-2 glasses of water prior to a meal
- Practice mindful eating- slow down, chew more, taste, smell, enjoy your meal
- Go for a walk immediately after a meal
- Call a friend, speak to a therapist
- Identify triggers, work on coping mechanisms



Newtopia GLP-1 Support Throughout Maria's Journey



MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
		3.5% WL					10% WL			12% WL (maintained)	

Maria introduces healthier eating & increased physical activity into her lifestyle

Maria develops increased awareness of her emotional eating triggers & builds healthier habits

Healthy habits around nutrition, exercise and wellbeing are now embedded in Maria and her family's lifestyle

STEP 1

GLP-1 Not yet Prescribed

Payer may not approve medication for BMI ≤30, unless a behavior change or weight loss program has been attempted for set duration of time.

STEP 2

GLP-1 Prescribed

GLP-1 prescribed in parallel to coaching can enhance weight loss outcomes and lock in sustainable change. Coaching will focus on how to eat the right balance of foods, counteract side effect of medication which can include constipation and dehydration, and help with managing 'food noise' and cravings.

STEP 3

De-Prescribing GLP-1 / Weaning

Many payers will only approve medication for a period, or a weight loss goal is achieved. Relapse remains a serious concern without proactive behavior change and health habits are in place.

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Maria's Outcomes: 12 months



Age	53
Height	5'5"
Weight	**148 (-12%)**
Blood Pressure	**MEDIUM**
A1C	**5.3%**
Readiness	**ACTION**
PROMIS®	**WITHIN NORMAL LIMITS**
Family History	HIGH RISK
Social Determinants	HIGH RISK

Who Benefits Most From Maria's Foundational Habit Change



1. Member Engagement
2. Improve Health/Life
3. Decrease Cost of Care/Increase Desired Benefits Utilization

Program Champion

Employers
Health Plans
Primary Care Providers

Employees
Members
Patients

Behavior Change Provider

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Habit Change Platform

Interventions around Daily Choices:

Nutrition
Exercise
Well-being

Eco System Amplification

- ❑ Chronic Diseases
- ❑ Advanced Primary Care
- ❑ GLP-1 & Obesity Meds