

Advisor FAQs

Extending Lives and Extending Relationships Through Leading-Edge Genomic Profiling.

What is the Cancer Guardian™ Program?

Participation in Cancer Guardian™ program allows participants' access to leading comprehensive cancer genomic profiling at no additional charges at the time of a cancer diagnosis.

Comprehensive cancer genomic profiling identifies the key mutation(s) within an individual's cancer cells. The information from the genomic profiling can be used to improve the accuracy of the initial diagnosis. Genomic profiling can also potentially help physicians to select the treatment options that have the greatest chance of success. Comprehensive Genomic profiling for cancer is a leading advancement towards personalized treatments.

Why is the Cancer Guardian™ program valuable to my clients?

Genomic profiling provides insights into the molecular make-up of an individual's cancer and is a powerful addition to existing tools for a treating physician.

The Cancer Guardian™ program provides individuals a private-pay solution for genomic profiling tests, typically not covered by medical insurance.

Possible benefits of Cancer Genomic Profiling include:

- Improve cancer diagnostic accuracy
- Better predict cancer patient outcomes
- Guide cancer treatment selection using precision medicine
- Leads to more patients getting enrolled in clinical trials and new drug discovery
- Improve patient survival



Who is eligible for the Cancer Guardian™ program?

- ✓ Starting March 1, 2018, any applicant approved for a new life insurance policy from a LifeMark Partners agency will be eligible.
- ✓ The approved policyholder's spouse is eligible to participate at the standard program rates.
- ✓ Dependent children under age 26 are eligible.

General Questions

For general questions about the program, please contact Wamberg Genomic Advisors:

life.cancerguardian.com
855-WAMBERG (926-2374)

Customer service inbox:
life-cg@wamberggenomic.com
4330 La Jolla Village Dr. Suite 230
San Diego, CA 92122

What is the cost of Cancer Guardian?

Program charges are waived for the first year for any life insurance applicant that is approved for a policy. *This is an exclusive offer for clients of any LifeMark contracted advisor.* At the one-year program anniversary, participants can continue in the program by paying the Cancer Guardian standard program charges enclosed in this document.

Spouses will be eligible to participate in the program at the standard program charges enclosed. First-year program charges are not waived for the spouse of the primary applicant.

Dependent children up to age 26 are eligible for program participation at no additional cost.

Program charges will increase as the participant moves into a new age band as defined in the standard program charges.

Is there any action required by my client?

Yes, eligible applicants will need to register online to participate in the Cancer Guardian™ program. The program registration form can be completed online at (life.cancerguardian.com), or over the phone at 855-WAMBERG (926-2374). This information is included in the printed and digital Cancer Guardian™ Program guide.

Is there compensation paid to me on the Cancer Guardian™ program?

Contact your LifeMark representative with any questions related to any applicable commission incentives.

Standard Program Charges

Participant Age	Monthly Charge
Under 40	\$8/month
40-44	\$9/month
45-49	\$10/month
50-54	\$11/month
55-59	\$12/month
60-64	\$13/month
65+	\$15/month

Do you have success stories about how comprehensive genomic profiling has helped people with Cancer?

Comprehensive Cancer Genomic profiling has led to numerous success stories involving extended progression free survival rate. Please review the Cancer Guardian™ program guide, or registration website for testimonials and success stories.

How are the Program tests ordered?

Tests are ordered through the following process:

WGA



Upon diagnosis of cancer, the program participant, should immediately contact Wamberg Genomic Advisors.

Wamberg Genomic Advisors will provide the treating physician with the genomic testing options through Cancer Guardian, the physician will order the appropriate test, and arrangements will be made for your specimen to be moved to the test lab.

The genomic profiling report delivered to the treating physician will highlight the most effective treatment options for your cancer.

Wamberg Genomic Advisors are available, as needed, to answer questions throughout the process.

How long will it take to receive report results?

Cancer genomic profiling report results are typically delivered to the treating physician within 10-14 days from the receipt of the specimen(s) at the testing laboratory. Complex cases, or sub-optimal specimens that require additional work, may result in a longer time for report delivery.

Each report will be securely delivered by HIPAA compliant means to the physician, including an online portal.

What information is reported in a cancer genomic profiling report?

A report may include the following:

Details that can improve the accuracy of diagnosis; Information that identifies additional options for potentially more effective treatments based on the genomic profile of the patient's cancer, for example:

- Immunotherapy
- Targeted therapies
- Clinical trial participation

What will my client receive once they register their Cancer Guardian™ program?

Registered participants will receive a personalized digital program I.D. card and program certificate details. Printed I.D. cards can be requested during the online registration process.



What is my responsibility as Advisor of a contracted LifeMark Broker General Agency?

Advisors will be asked to provide all eligible applicants with a printed or digital Cancer Guardian™ Program booklet to ensure they do not miss out on this valuable program.

What costs are not covered under the Program?

Wamberg Genomic Advisors Cancer Guardian™ program only covers the cost of cancer genomic profiling. The program does not cover the actual clinical costs or medication costs associated with the treatment plan that program participants and/or their dependents may undergo.

What if I do not provide the information about the Cancer Guardian™ Program to my eligible clients?

To assure each approved applicant learns about Cancer Guardian™, each agency will provide Wamberg Genomic Advisors with an eligible applicant bi-weekly file. Applicants who have not been registered their program will receive program information via e-mail or direct mail from Wamberg Genomic Advisors.

Is Wamberg Genomic Advisors a test lab?

No, Wamberg Genomic Advisors is an advisory firm with expertise in genomic testing and provides access to genomic testing through their lab partnerships.

Do I need to advise my client that Wamberg Genomic Advisors will be reaching out to them about this exclusive offer?

LifeMark will provide all LifeMark contracted broker general agencies with a required authorization form to be provided to the approved applicant at the time of the policy approval. The form advises the approved applicant that the agency will share their contact information for purposes of communication outreach by Wamberg Genomic Advisors regarding the genomic program offerings.

Can my client register as a participant in the Cancer Guardian™ program if they have already been diagnosed with cancer?

The genomic profiling tests paid through the Cancer Guardian™ program only apply to cancers diagnosed after the participant's program registration date, a current cancer patient not enrolled can benefit.

Current cancer patients can have access to the genomic profiling tests offered through the Cancer Guardian™ program. Contact Wamberg Genomic Advisors for per-incidence test pricing.

Who is given access to the Cancer Guardian™ genomic profiling reports?

Report results are releases via a secure online physician portal to the treating physician. The treating physician will share the results with their patient being tested.

What happens if my client is diagnosed with cancer and is later considered in remission and then gets cancer again?

Wamberg Genomic Advisors will continue to provide any program participant with access to genomic testing as long as he/she remains current in the program up to the lifetime maximum of the program.

Is there a limit to the number of tests included in the Cancer Guardian™ program?

Wamberg Genomic Advisors will provide up to 3 tests as part of the Cancer Guardian™ program during the lifetime of the program.

What if reimbursement becomes available while my client is enrolled in the Cancer Guardian™ program and they are able to receive reimbursement?

Reimbursement is uncertain and not uniform. If in fact your client is reimbursed by their medical insurance for all or part of the comprehensive genomic profiling, Wamberg Genomic Advisors will provide a refund based on your client's specific situation.

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