

Participant 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 treating physicians in selecting 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 me?

Comprehensive 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?

- Any life insurance applicants of a LifeMark partners contracted agency who are approved for a new policy after March 1, 2018.
- The approved applicant'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 to take advantage of this exclusive offer?

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

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 rates. Please review the Cancer Guardian[™] program guide, or registration website for testimonials and success stories.

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



How are the Program tests ordered?

Tests are ordered through the following process:



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.

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



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 I receive once I complete my Cancer Guardian[™] program registration?

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.



Genomic Testing When You Need It Most



What costs are not covered under the Cancer Guardian[™] Program?

The 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.

Can I register as a participant in the Cancer Guardian[™] program if I 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 still 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.

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.

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 I have been previously diagnosed with cancer and was later considered in remission but then diagnosed with 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 a maximum of up to 3 tests as part of the Cancer Guardian[™] program during the lifetime of the program.

What if reimbursement becomes available while I am a participant in the Cancer Guardian[™] program and I am able to receive reimbursement?

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

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