



SOLUM GLOBAL

Next Generation Medical Billing With the Potential to Disrupt the U.S. Healthcare Industry



CAUTIONARY NOTE REGARDING FORWARD LOOKING STATEMENTS

Various statements contained in this presentation, including those that express a belief, expectation, or intention, as well as those that are not statements of historical fact, are forward-looking statements. These forward-looking statements may include projections and estimates concerning the timing and success of specific projects and our future production, revenues, and income. Our forward-looking statements are generally accompanied by words such as “estimate,” “project,” “predict,” “believe,” “expect,” “intend,” “anticipate,” “potential,” “plan,” “goal” or other words that convey the uncertainty of future events or outcomes. Examples of forward-looking statements include statements relating to the regulation landscape regarding our business and the digital currency markets; investigations by regulators; our expectations regarding future growth, including future revenue and earnings; our expectations regarding our products and market acceptance of our products; anticipated changes in regulations and market acceptance of our products and industry; our growth plans and opportunities, including our strategies for potential customer marketing and targeting; estimated returns on our products or services; and other statements concerning our plans, objectives, goals, strategies, future events, future revenues or performance, capital expenditures, financing needs, the competitive landscape for our products, plans or intentions relating to acquisitions and developments and other information that is not historical information, and our assumptions underlying these expectations.

The forward-looking statements in this presentation speak only as of the date of this presentation, and we disclaim any obligation to update these statements unless required by law, and we caution you not to rely on them unduly. We have based these forward-looking statements on our current expectations and assumptions about future events. While our management considers these expectations and assumptions to be reasonable, they are inherently subject to significant business, economic, competitive, regulatory, and other risks, contingencies, and uncertainties, most of which are difficult to predict and many of which are beyond our control. New risks emerge from time to time. It is not possible for our management to predict all risks, nor can we assess the impact of all factors on our business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements we may make. Given these uncertainties, you should not place undue reliance on these forward-looking statements.



THE PROBLEM

**THE U.S. LEGACY
MEDICAL BILLING
SYSTEM IS BROKEN.**

THE SOLUTION

**SOLUM GLOBAL
INTEGRATES CUTTING
EDGE TECHNOLOGIES
WITHIN A PROPRIETARY
HEALTHCARE WALLET:**

- AI
- BLOCKCHAIN
- SMART CONTRACTS
- TOKENIZATION

THE BENEFITS

THE SOLUM GLOBAL SOLUTION:

- AUTOMATES CLAIMS
- DECREASES FRAUD
- REDUCES INACCURACY
- ELIMINATES WASTE
- IMPROVES DATA SECURITY
- CUTS COSTS
- ADDRESSES TIMING,
PAYMENT & CASHFLOW
CHALLENGES FOR ALL
MEDICAL PROVIDERS &
PATIENTS.

THE PROBLEM: THE US HEALTHCARE SYSTEM IS BROKEN

- \$262+ billion in claims are outright denied annually by payers in the U.S.*
- Healthcare fraud is estimated 3% to 10% annually of all healthcare expenditures.**
- Insurers routinely overpay 10% of the claims submitted.*** Billions are wasted on duplicate claims, incorrect coding, or other procedural errors.
- Data Breaches amongst healthcare and insurance companies expose sensitive personal information for millions of Americans. In 2023 alone there were 725 data breaches reported exposing over 133 million records.****
- Lack of interoperability of health records significantly diminishes healthcare.
- Unwarranted medical procedures cost patients and insurance companies billions of dollars on an annual basis.

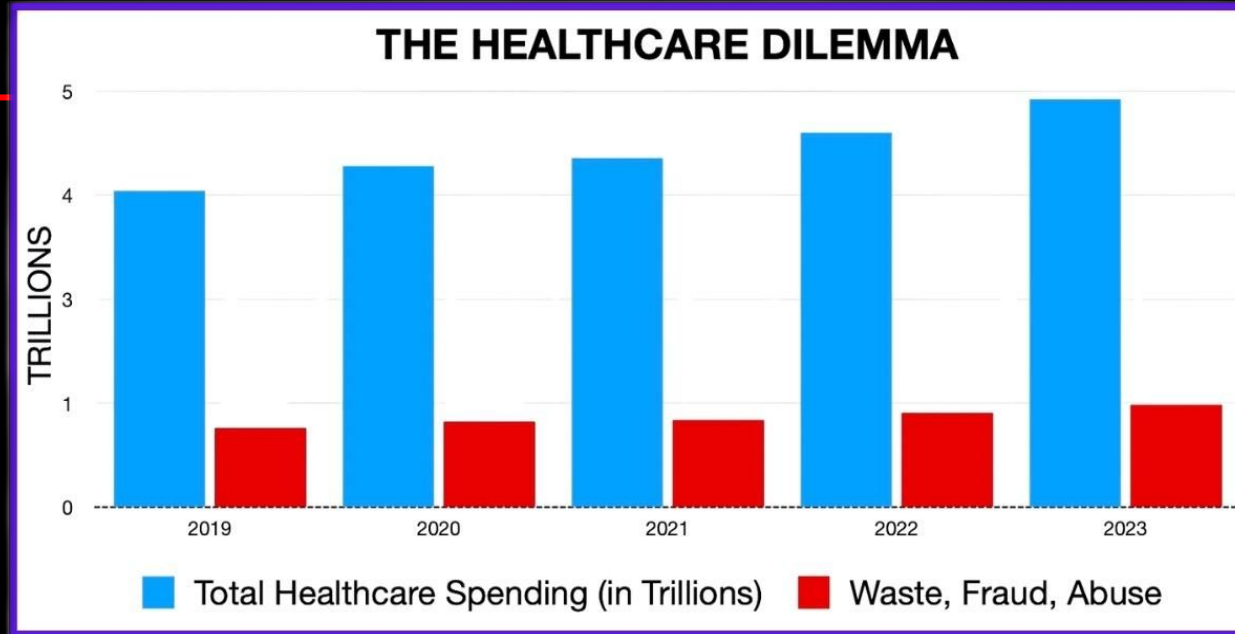
* Healthcare Finance News

** The National Health Care Anti-Fraud Association (NHCAA)

*** The National Health Care Anti-Fraud Association (NHCAA) + NHCCA

**** Becker's Hospital Review

In 2023 the amount spent within the U.S. healthcare industry was a staggering \$4.9 trillion, which was \$14,570 per person and 17.6% of the nation's Gross Domestic Product (GDP) equivalent to 1 out of every 6 dollars spent on the US Economy.* Waste, fraud and abuse in U.S. healthcare was estimated at a staggering \$1.22 trillion in 2023.**



* Centers for Medicare & Medicaid Services (CMS)

** Segal HR Consulting + Centers for Medicare & Medicaid Services (CMS)



The Solution

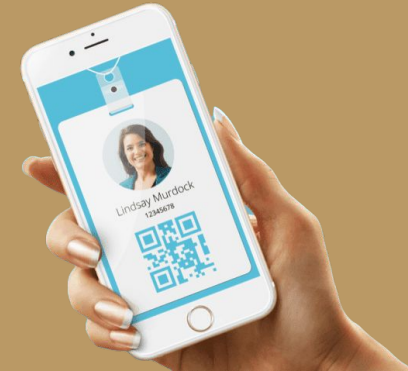
Solum Global provides a seamless solution for the U.S. healthcare industry by integrating artificial intelligence (AI), smart contracts, Solum's stablecoin (sgUSD) with a proprietary electronic health wallet (EHW) that directly addresses Revenue Cycle Management (RCM) challenges in the U.S. medical field by replacing fragmented, legacy web-2 systems with a unified blockchain-based web-3 platform.



Solum Electronic Health Wallet (EHW)

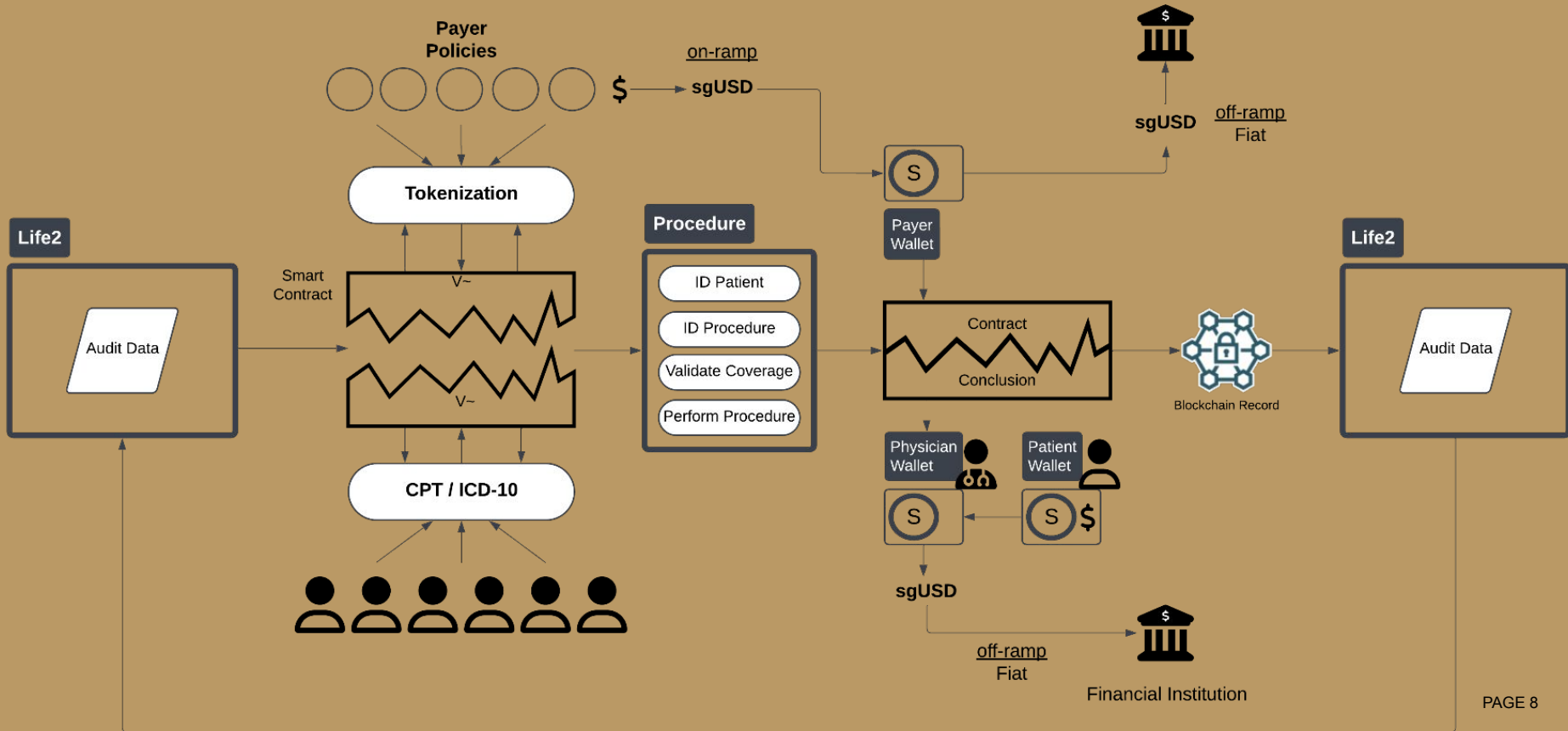


- **AI Engine:**
 - Aggregates and analyzes data to identify inefficiencies and fraud.
- **Smart Contracts:**
 - Automates claims adjudication in real-time utilizing blockchain.
- **Blockchain Payments:**
 - Ensures secure, rapid, cost effective & transparent transactions
- **Wallet Integration:**
 - Medical interface enables streamlined healthcare interactions for all stakeholders.
- **Benefits of the Solum Medical Solution:**
 - Faster, error-free claims processing.
 - Significantly lower administrative and transaction costs.
 - Increased security for all stakeholders.
 - Identifies & reduces fraud.



How it Works

Solum Electronic Health Wallet (EHW)



The Benefits



Rapid Digital Settlement

Provides immediate settlement between insurance providers, physicians & patients.



Cost Savings

Dramatic reduction in costs for patients, physicians, government agencies, and healthcare ecosystem participants.



AI Machine Learning

Predictive models that flag & reduce claims leakage and drive best outcome care.



Transparency and Security

A fully transparent and secure platform utilizing AI and the blockchain for healthcare analysis and payments.



Fraud & Error Detection

Detects waste, fraud, abuse and administrative errors.

The Payment Method - Solum Global Stablecoin (sgUSD)

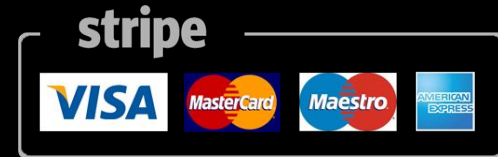
- sgUSD stablecoin was initially introduced across multiple blockchains, including Ethereum, Binance Smart Chain (BSC), & Base
- MiCA compliant Digital asset license
- Dollar-backed Stablecoin (sgUSD) for healthcare payments
- Custodial banking services provided by Britannia Global Markets, a division of Britannia Financial Group
- Monthly audits provided by Grant Thornton
- Robust Web3 infrastructure
- Real-time display of coin supply & collateral reserves



INVESTMENT HIGHLIGHTS



- Secured strategic partnership with Aryze ApS & launched Solum stablecoin (sgUSD).
- Signed licence Agreement with Life2 Inc, utilizing AI to address the US healthcare market.
- Deployed DeFi Web3 crypto/medical wallet
- Created a global payment network backbone partnership with Stripe.
- Established the Solum Crypto Power Hour podcast to drive awareness of crypto, promoting the use of the Solum stablecoin (sgUSD) & the solum medical wallet solution.
- Established a seasoned executive team & a highly qualified board of directors.
- Aligned & secured a network of strategic third party consultants & advisors.



REVENUE STREAMS

Implementation Fees

The Company receives onboarding fees from new clients for the implementation of the Solum medical solution as it is deployed.

Billing Revenue

The company will receive 5% of gross billing revenue from clients that have adopted the Solum Medical Solution.



Stablecoin Transaction Fees

Every transaction in the Solum Medical Wallet generates a 1/10 of 1% Transaction Fee

Custodial Account Revenue

Interest earned on principal balance in money markets & short term US Treasuries.

OPPORTUNITY



Solum Global is currently raising \$10,000,000 in a Private Placement by Offering 20 million shares of Common Stock at \$0.50 per share.

Capitalization	Pre-Money	Post-Money
Common Shares Outstanding*	56,021,136	76,021,136
Options Issued**	19,992,798	19,992,798
Warrants Issued	1,000,000	1,000,000
Fully Diluted	77,013,934	97,013,934
Market Cap (@50cents / Share)	38,506,967	48,506,967
Common Shares Post Offering		

**** 9,166,667 Options have not vested as of February 1, 2025.**

Projected Income Statement

	2025	2026	2027	2028	2029
	YR1	YR2	YR3	YR4	YR5
Income Statement for the period ending					
Gross Revenue					
<i>Revenue from Transaction fees</i>	\$ 3,675,000	\$ 21,757,500	\$ 46,239,750	\$ 78,066,675	\$ 113,658,075
<i>investments from Deposit Account</i>	\$ 5,467,224	\$ 32,368,198	\$ 68,789,951	\$ 116,138,231	\$ 169,086,845
<i>Healthcare Revenue</i>	\$ 250,000	\$ 43,791,049	\$ 58,696,813	\$ 78,595,799	\$ 105,357,723
Gross Profit	\$ 9,392,224	\$ 97,916,746	\$ 173,726,514	\$ 272,800,705	\$ 388,102,643
Operating Expenses					
<i>Staff Salaries</i>	\$ 2,313,000	\$ 3,895,650	\$ 4,559,865	\$ 5,404,427	\$ 6,431,281
<i>Operating Expenses</i>	\$ 12,375,328	\$ 38,016,071	\$ 51,546,296	\$ 71,574,759	\$ 90,482,349
Total Expenses	\$ 14,698,328	\$ 41,921,721	\$ 56,116,161	\$ 76,989,185	\$ 96,913,630
Net profit before tax (EBITDA)	\$ (5,306,104)	\$ 55,995,025	\$ 117,610,353	\$ 195,811,520	\$ 291,189,013
Investment Capital					
<i>Reg D Offering</i>	10,000,000				
Operating Net Balance	\$ 4,693,896	\$ 55,995,025	\$ 117,610,353	\$ 195,811,520	\$ 291,189,013
FUNDS RAISED as of 02.15.24:	\$1,212,500				

* These financial projections are subject to a set of assumptions set forth on the following page. There is a risk that those events will not occur to the level that we anticipate if at all.

KEY ASSUMPTIONS



- **Anticipated pre-launch capitalization of \$10,000,000.**
- **Solum Global Stablecoin (sgUSD) transaction fee of 0.1%.**
- **Stablecoin transaction volume of 125 million coins sold at launch.**
- **Stablecoin transaction volume to increase by 75 million per month over the next 4 years.**
- **Healthcare Implementation fees will start in August at \$125,000 & continue at \$250,000 per quarter.**
- **Billing revenue commences January 2026, at 6% of \$50,000,000 in monthly gross billing. Gross revenue increases by 2.5% per month.**

THE TEAM: KEY OFFICERS & DIRECTORS



CHIEF EXECUTIVE OFFICER, DIRECTOR

GEARY STONESIFER

Geary has two decades of experience in investment banking, including roles at Alex. Brown, Deutsche Bank and J.P. Morgan, with a focus on equity originations and institutional equities. He led a multi- industry Belizean company's turnaround from 2010- 2014, spanning beverages, shipping, retail and food. Today, he owns Mrs. Peters Food Company, a national player in retail smoked seafood. Stonesifer holds a BA from Duke University, an MBA from Tulane University and masters degrees in healthcare from Johns Hopkins and Cambridge universities.



VICE PRESIDENT, CO-FOUNDER

STERLING GRIFFIN

Sterling, has over 37 years in the real estate, industry. He has been a principal in several companies and has participated in residential development, construction, syndication and sales. Sterling founded Harbor Custom Development, Inc. in 2014 and led it to a successful Nasdaq IPO in 2020. As CEO, he oversaw HCD's growth, raising \$122.2 million and acquiring real estate assets across Washington, Texas, California, and Florida, resulting in over \$225 million in sales.



CHIEF TECHNOLOGY OFFICE

JODI USAMA HUSAIN

Jodi is an accomplished technology leader with extensive experience in IT, business development, and financial innovation. As CTO and co-founder of Aryze, Jodi has been pivotal in developing compliant, asset-backed stablecoins and the company's Stablecoin-as-a-Service platform, bridging blockchain technology with traditional finance. Before Aryze, Jodi held key roles in business intelligence and IT, including at ParsePort, where he led financial reporting and data solutions across Europe. His expertise lies in creating innovative, scalable solutions that reduce financial barriers and promote inclusion.



CHIEF FINANCIAL OFFICER, DIRECTOR

RICHARD SCHMIDTKE

Rich is the founder of Schmidtke & Associates, PLLC and has been in public accounting for over 30 years. Rich has developed skills and first-hand experience that offers a valuable perspective for small and middle market companies as well as a wide range of industries including, tax planning, real estate, technology, retail and manufacturing. He has been directly or indirectly involved in raising over \$75 million for start-up companies. His specialty is working with start-up companies to establish a strong foundation from capital formation to hiring of executives and implementing business plans.



The Team – Key Officers & Directors



CO-FOUNDER,
KIRK ST JOHNS

Kirk St Johns is a pioneer in the crypto space and was an early-stage adopter and keynote speaker since 2014. His 25 years of technology innovation include collaborating with one of the first national ISP's while developing some of the earliest commercially viable ecommerce marketplaces. He was part of a team that created a national based real estate MLS and designed one of the first cloud-based solutions for an Electronic Health Registry (EHR).



CHIEF OPERATING OFFICER, CO-FOUNDER
SEBASTIAN SERRELL-WATTS

Sebastian, a seasoned c-suite executive, has diverse experience across film, media, and finance, including Merrill Lynch. He executed a successful reverse merger, launching a publicly traded veterinary oncology firm, where he served as EVP and board member. Currently, he's the COO at Diva Pharmaceuticals, focusing on international sales of OTC, Rx & medical device products. He also serves as COO of associated company, Regulatory Compliance Solutions, providing regulatory compliance to the pharmaceutical industry.



VP OF INVESTOR RELATIONS, DIRECTOR
ANTHONY DELEONARDO

Anthony is currently a Managing partner and Head of Underwriting at Corporate Capital Solutions since 2018. Anthony was instrumental in securing a 200 million loan origination line of credit for the company in 2023. He has underwritten and originated over 300 million dollars in loans during his tenure at CCS. Prior to CCS Anthony worked at various financial & Global boutique consulting firms in NYC & Dubai. Anthony received a BS in Business Finance from Stockton University and is an active volunteer at his church in Miami, FL.



CHIEF STRATEGY OFFICER
JACK NIKOGOSIAN

Jack is a Danish blockchain innovator with over a decade of experience in fintech and cryptocurrency. Since founding Aryze in 2017, Jack has focused on creating compliant, asset-backed stablecoins and bridging the gap between crypto and fiat. Previously, he led Coinify's Innovation Lab, developing groundbreaking blockchain payment solutions. Named to Forbes' 30 Under 30 Europe and Berlingske's Top 100 Talents in Denmark, Jack is also a recognized speaker, sharing insights on blockchain and DeFi at global events like PAY360 and the Malta Blockchain Awards.



CHIEF GROWTH OFFICER
ANTONIA MOSS

Antonia has a proven track record in driving operational excellence and revenue growth for startups and scaling companies globally, most notably in the Healthtech and AI industries. She has also served as an outsourced Investment Officer for multiple Private Family Offices and Angels across Europe and the Middle East. Previously, she worked at J.P. Morgan in Macro Derivatives Markets, focusing on FX and Rates. She holds a BA from the University of Cambridge, where she graduated with First Class Honours.



DIRECTOR
RICHARD GARNIER

Richard is a serial investor, entrepreneur and C-Suite Executive with extensive experience in trading technology, Web3, InsurTech, risk management and capital markets, 11 investments in high-growth startups, numerous successful exits as an operator, board member and investor. Formerly Chairman & CEO Thomson Reuters Northern Europe, Managing Director Europe at Internet Securities Inc and CEO of Credable, at Allianz Trade. Richard is currently Executive Chairman at Aryze ApS and General Partner with Goose Valley Ventures. He holds a BSc (Econ) and MSc Politics from the University of London.

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This material does not constitute an offer to sell nor a solicitation of an offer to buy any security. Such offers can be made only by the confidential Private Placement Memorandum (the "Memorandum") which accompanies this material. This material cannot and does not replace the Memorandum and is qualified in its entirety by the Memorandum. This investment involves significant risks. Please refer to the "Risk Factors" section of the Memorandum. All potential investors must read the Memorandum and no person may invest without acknowledging receipt and complete review of the Memorandum. This presentation is intended for accredited investors only, as that term is defined in Rule 501 of Regulation D of the Securities Act of 1933. Additionally, before any investment will be accepted pursuant to the Memorandum, every potential investor must verify through additional documentation, their status as an accredited investor.

An investment in our securities is speculative and involves a high degree of risk and an investor in our securities may lose all or part of their investment. Potential investors should carefully consider the following risk factors, which is not a complete and thorough list of all potential risks. We highly recommend that you consult with your own legal and financial advisors prior to making an investment in us.

RISKS RELATED TO OUR OPERATIONS IN THE HEALTHCARE INDUSTRY

- We will be highly dependent on transaction volumes in the U.S. healthcare industry, particularly payment transaction volumes, and any temporary or sustained decrease in healthcare transaction, payment or reimbursement volumes could have a material adverse impact on our business, results of operations or financial condition.
- We are unable to predict what changes to laws, regulations and other requirements, including related contractual obligations, might be made in the future or how those changes could affect our business or the costs of compliance.
- Our business would be adversely affected if we cannot obtain, process, or distribute the highly regulated data we require to provide our solutions.
- Our infrastructure, data or other operation centers and systems used in our business operations, including the internet and related systems of our third-party service providers may be vulnerable to unauthorized access of data and/or breaches of confidential information.
- Recent and future developments in the healthcare industry could have a material adverse impact on our business, results of operations or financial condition.
- Government regulation, industry standards, and other requirements create risks and challenges with respect to our compliance efforts and our business strategies.
- We do not hold any licenses in the healthcare industry nor are we enrolled in any government healthcare programs.

RISKS RELATED TO OUR BUSINESS OPERATIONS

- The integration of AI in our operation of the EHW could subject us to various risks which may adversely affect our business operations and financial performance.
- Our total revenue is substantially dependent on transaction and billing fees on our wallets. As such, any declines in the value and/or volume of transactions, will reduce the total potential revenue we can generate.
- The digital currency market is subject to significant uncertainty.
- We may not obtain payment processing licenses.
- The determination of a particular digital currency asset's status as a "security" is subject to a high degree of uncertainty and if inappropriately characterized, may subject us to regulatory scrutiny, investigations, fines, and other penalties, which may adversely affect our business, operating results, and financial condition.
- Depositing and withdrawing digital currency assets into and from our platform involve risks, which could result in loss of customer assets, customer disputes and other liabilities, which could adversely impact our business.
- We may encounter technical issues in connection with the integration of supported digital currency assets and changes or upgrades to their underlying networks, which could adversely affect our business.
- Due to unfamiliarity and negative publicity with digital currency companies, potential customers may lose confidence in our business model.
- We are subject to an extensive and highly-evolving regulatory landscape and any adverse changes to, or our failure to comply with, any laws and regulations could adversely affect our brand, reputation, business, operating results, and financial condition.
- Any failure of our safeguards will adversely affect our business.
- We are in the early stage of our development, with an evolving business model, and still untested growth initiatives.
- If we fail to manage our growth effectively, our business, financial condition, results of operations and prospects could be materially and adversely affected.
- Potential conflict of interest involving our officers could adversely affect our business
- We may not be able to compete successfully against existing or future competitors including our customers or larger, well-established, and well-financed companies.



Contact us

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