MOVE HEALTH

Move Health Platform Overview

ABOUT US

MOVE HEALTH | caribou

- 60+ years experience
- SOC2 Type II Compliant Platform
- **Pre-65 health insurance**
- **Medicare Coverage** guidance
- Additional products like: *Dental, Vision and more*
- Acquired Caribou in January 2025
- Wealthie Award Winning Platform

10TH ANNUAL 2024 WealthManagement.com Industry Awards Winner

WealthManagement.com

Forbes

Journal of Financial Planning

VettaFi | ADVISOR PERSPECTIVES

TechCrunch

t3 Technology Tools for Today

NAPFA ADVISOR MAGAZINE

THE WALL STREET JOURNAL.

Low Lift, High Impact

40 MILLION

Americans between age 55 & 64

&

60 MILLION

Over the age of 65

Some life events are age-based…

- 65th birthday (Initial Medicare Enrollment)
- Having a baby
- Dependent turning 26 (aging off parent's policy)

Others are tied to losing employer coverage…

- Retirement
- Job loss
- Retiree Health Benefits
- COBRA coverage (exploring, leaving early, running out)

And a few are related to the household…

- Relocating or change of address
- Change in marital status (marriage, divorce or widowed)
- Change of income (eligibility for CHIP/Medicaid)
- Disability (eligibility for Medicare)

What We Know about Healthcare Planning

Healthcare is a top concern for retirees

62% of clients are “terrified of what healthcare costs may do to their retirement plans” & it’s regularly listed as a top 3 concern for those nearing retirement.

Retirees now expect healthcare planning

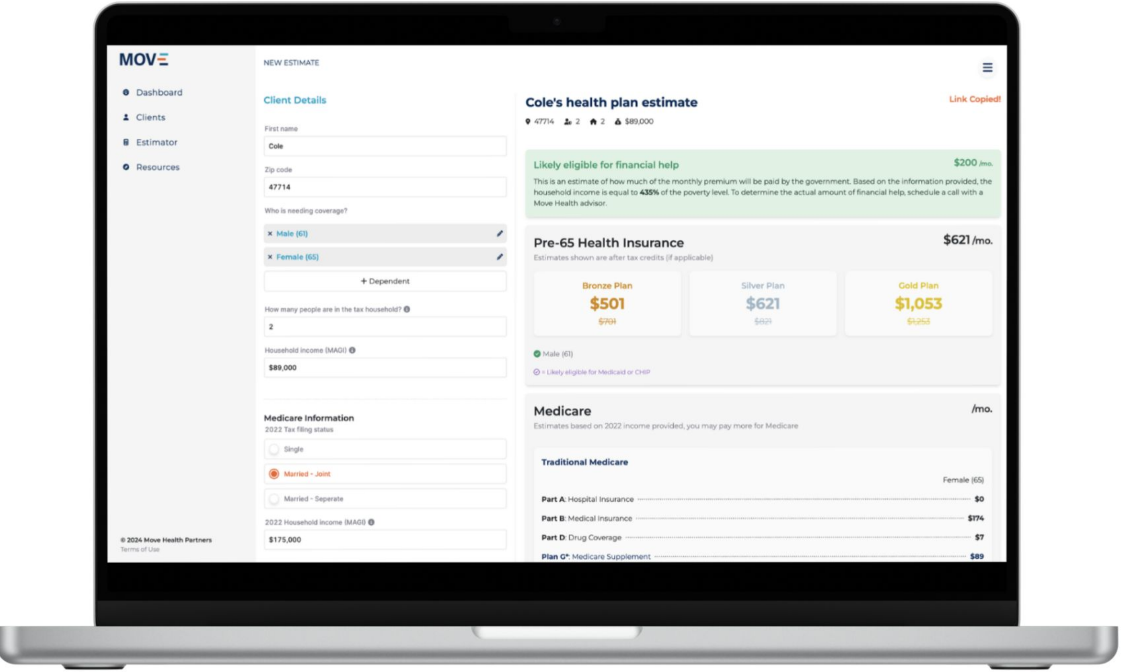
69% of people said if their financial professional could not help navigate their healthcare choices, **they would likely switch to one who could.**

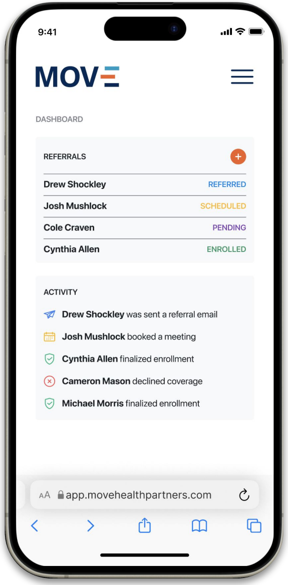
Source: Nationwide Retirement Institute 2024 Survey

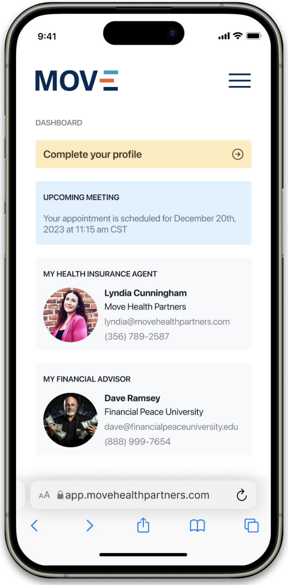
MOVE health partners

The Move Health Platform

A tech-enabled but human-driven solution for forward-thinking financial advisors & their clients to driver deeper relationships and build more comprehensive plans







Low Lift, High Impact

Our simple healthcare planning process was designed for financial advisors that offer comprehensive planning and want the credit from clients – without doing the work.

1

Engage in proactive planning

2

Explore specific plan options

3

Enroll in suggested strategy

MOVE HEALTH

Quick APTC Calculator and ACA Metal Review

MOVE

- Dashboard
- Clients
- Estimator
- Resources

NEW ESTIMATION

Client Details

First name

Next Best Client

Zip code

33131

Who is needing coverage?

× Male (54)

× Female (50)

+ Dependent

How many people are in the tax household?

3

Household income (MAGI)

$120,000

Update

Next Best Client's health plan estimate

Copy Share Link

33131 2 3 $120,000

Likely eligible for financial help $728 /mo.

This is an estimate of how much of the monthly premium will be paid by the government. Based on the information provided, the household income is equal to **450%** of the poverty level. To determine the actual amount of financial help, schedule a call with a Move Health advisor.

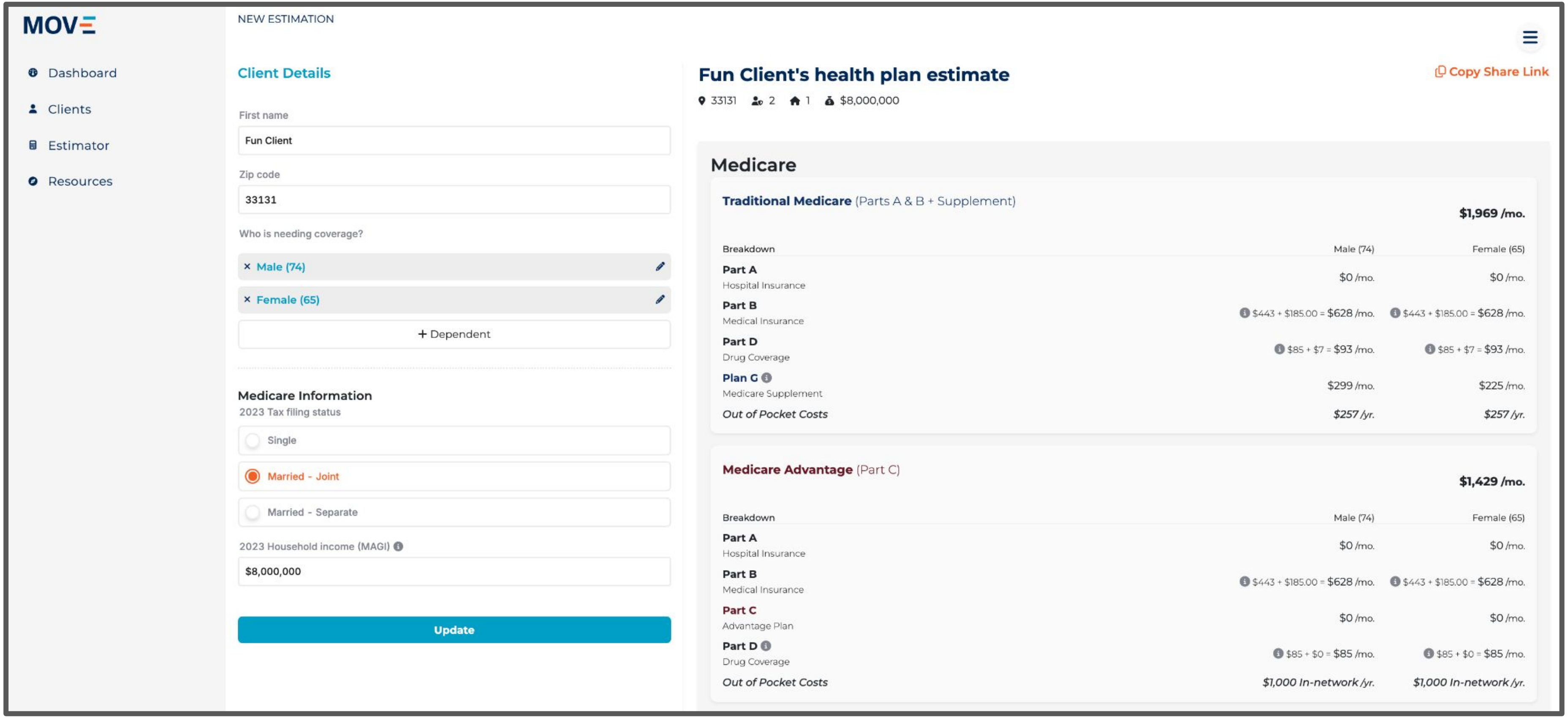
Pre-65 Health Insurance $850 /mo.

Estimates shown are after tax credits (if applicable)

Bronze Plan	Silver Plan	Gold Plan
$459 /mo.	$850 /mo.	$954 /mo.
~~$1,187~~	~~$1,578~~	~~$1,682~~

Covered: Male (54) Female (50)

Medicare Estimator Tool (A&B, Supp, PDP and Adv)



MOVE

- Dashboard
- Clients
- Estimator
- Resources

NEW ESTIMATION

Client Details

First name

Fun Client

Zip code

33131

Who is needing coverage?

× Male (74)

× Female (65)

+ Dependent

Medicare Information

2023 Tax filing status

- Single
- Married - Joint
- Married - Separate

2023 Household income (MAGI)

$8,000,000

Update

Fun Client's health plan estimate

Copy Share Link

33131 | 2 | 1 | $8,000,000

Medicare

Traditional Medicare (Parts A & B + Supplement)

$1,969 /mo.

Breakdown	Male (74)	Female (65)
Part A Hospital Insurance	$0 /mo.	$0 /mo.
Part B Medical Insurance	$443 + $185.00 = $628 /mo.	$443 + $185.00 = $628 /mo.
Part D Drug Coverage	$85 + $7 = $93 /mo.	$85 + $7 = $93 /mo.
Plan G Medicare Supplement	$299 /mo.	$225 /mo.
Out of Pocket Costs	*$257 /yr.*	*$257 /yr.*

Medicare Advantage (Part C)

$1,429 /mo.

Breakdown	Male (74)	Female (65)
Part A Hospital Insurance	$0 /mo.	$0 /mo.
Part B Medical Insurance	$443 + $185.00 = $628 /mo.	$443 + $185.00 = $628 /mo.
Part C Advantage Plan	$0 /mo.	$0 /mo.
Part D Drug Coverage	$85 + $0 = $85 /mo.	$85 + $0 = $85 /mo.
Out of Pocket Costs	*$1,000 In-network /yr.*	*$1,000 In-network /yr.*

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Easy Client Engagement

Engage a new client

Provide some basic info & we will do the rest

First name

Last name

Email

Phone

(XXX) XXX-XXXX

What kind of coverage is needed?

Choose from the dropdown

When is coverage needed?

mm/dd/yyyy

Any notes you would like to share?

Notes shared will remain confidential between you and Move Health and will not be shared with your client.

Do not contact client

- [ ] *Click this box if you do not want your client to receive an email from Move Health. You (their advisor) will need to schedule a call with their assigned Move Health agent by clicking into their profile.*

Start Client Engagement

Start Client Engagement:

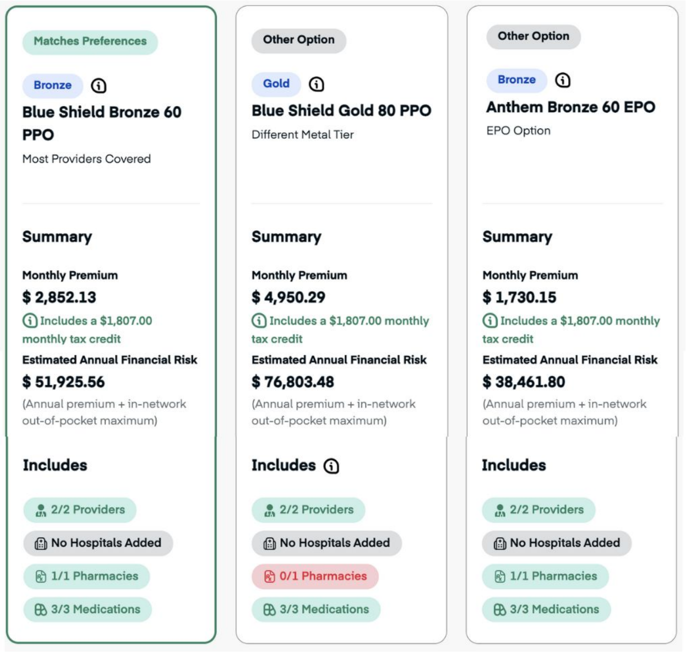
- First Name
- Last Name
- Email & Phone
- Choose Coverage Start Date
- Add Notes
- **ENGAGE CLIENT**

Your Team of Healthcare Planning Experts

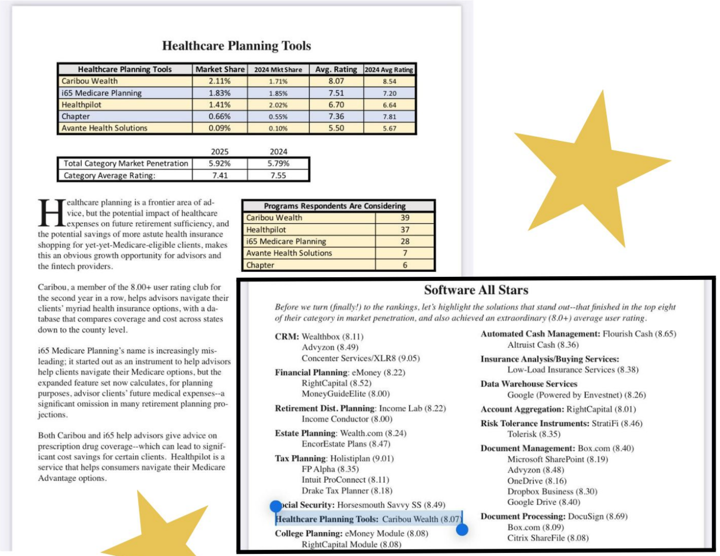
MOVE HEALTH

Caribou ™ HealthPlanner Technology

Full detailed report ("HealthPlanning Analysis") available before or after agent consultation



HealthPlanner (Caribou) ranked as top-rated "All Star" for second year in a row and industry-leading Healthcare Planning software in T3 Survey



Healthcare Planning Tools

Healthcare Planning Tools	Market Share	2024 Mkt Share	Avg. Rating	2024 Avg Rating
Caribou Wealth	2.11%	1.71%	8.07	8.54
i65 Medicare Planning	1.83%	1.85%	7.51	7.20
Healthpilot	1.41%	2.02%	6.70	6.64
Chapter	0.66%	0.55%	7.36	7.81
Avante Health Solutions	0.09%	0.10%	5.50	5.67

	2025	2024
Total Category Market Penetration	5.92%	5.79%
Category Average Rating:	7.41	7.55

Healthcare planning is a frontier area of advice, but the potential impact of healthcare expenses on future retirement sufficiency, and the potential savings of more astute health insurance shopping for yet-yet-Medicare-eligible clients, makes this an obvious growth opportunity for advisors and the fintech providers.

Programs Respondents Are Considering	
Caribou Wealth	39
Healthpilot	37
i65 Medicare Planning	28
Avante Health Solutions	7
Chapter	6

Caribou, a member of the 8.00+ user rating club for the second year in a row, helps advisors navigate their clients' myriad health insurance options, with a database that compares coverage and cost across states down to the county level.

i65 Medicare Planning's name is increasingly misleading; it started out as an instrument to help advisors help clients navigate their Medicare options, but the expanded feature set now calculates, for planning purposes, advisor clients' future medical expenses--a significant omission in many retirement planning projections.

Both Caribou and i65 help advisors give advice on prescription drug coverage--which can lead to significant cost savings for certain clients. Healthpilot is a service that helps consumers navigate their Medicare Advantage options.

Software All Stars

Before we turn (finally!) to the rankings, let's highlight the solutions that stand out--that finished in the top eight of their category in market penetration, and also achieved an extraordinary (8.0+) average user rating.

CRM: Wealthbox (8.11)
Advyzon (8.49)
Concenter Services/XLR8 (9.05)

Financial Planning: eMoney (8.22)
RightCapital (8.52)
MoneyGuideElite (8.00)

Retirement Dist. Planning: Income Lab (8.22)
Income Conductor (8.00)

Estate Planning: Wealth.com (8.24)
EncorEstate Plans (8.47)

Tax Planning: Holistiplan (9.01)
FP Alpha (8.35)
Intuit ProConnect (8.11)
Drake Tax Planner (8.18)

ocial Security: Horsesmouth Savvy SS (8.49)

Healthcare Planning Tools: Caribou Wealth (8.07)

College Planning: eMoney Module (8.08)
RightCapital Module (8.08)

Automated Cash Management: Flourish Cash (8.65)
Altruist Cash (8.36)

Insurance Analysis/Buying Services:
Low-Load Insurance Services (8.38)

Data Warehouse Services
Google (Powered by Envestnet) (8.26)

Account Aggregation: RightCapital (8.01)

Risk Tolerance Instruments: StratiFi (8.46)
Tolerisk (8.35)

Document Management: Box.com (8.40)
Microsoft SharePoint (8.19)
Advyzon (8.48)
OneDrive (8.16)
Dropbox Business (8.30)
Google Drive (8.40)

Document Processing: DocuSign (8.69)
Box.com (8.09)
Citrix ShareFile (8.08)

MOVE HEALTH

Caribou ™ HealthPlanner Technology

Importance: Low Brent Cochran M.d. 7220 E VIRGINIA ST				
Importance: Low Susan E. Leinenbach Md 4199 GATEWAY BLVD	In-Network	In-Network	In-Network	In-Network
Hospitals**				
Importance: Low St. Vincent Evansville 3700 WASHINGTON AVE	In-Network	In-Network	Out-of-Network	In-Network
Pharmacies**				
Importance: Low CVS Pharmacy # 03448 511 E. BOONVILLE - NEW HARMONY RD	In-Network	In-Network	Out-of-Network	In-Network

Analysis Includes:

- Doctors and Hospital Networks
- Pharmacies
- Medications
- And more!

for Pre-65 & Medicare.

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Enrollment Feedback for Financial Planning

CLIENT

[redacted]

ENROLLED

[redacted]

[redacted]

Send referral email

Client Notes
I retired this year, have health insurance through Cobra, but need insurance going forward in 2025. Need help to review the options.

Enrolled In Coverage

HEALTH INSURANCE PLAN IMPACT

Premium	$625
Deductible	$8,000 | $16,000
Max Out-of-Pocket	$8,000 | $16,000
Fixed Annual Cost	$7,502
Additional Annual Exposure	$16,000

Schedule appointment
Book a health insurance appointment with [redacted]

Recent Activity

[redacted] was sent a referral email on November 12, 2024

[redacted] has been referred on November 12, 2024

[redacted] booked a meeting on November 12, 2024

[redacted] finalized enrollment on December 11, 2024

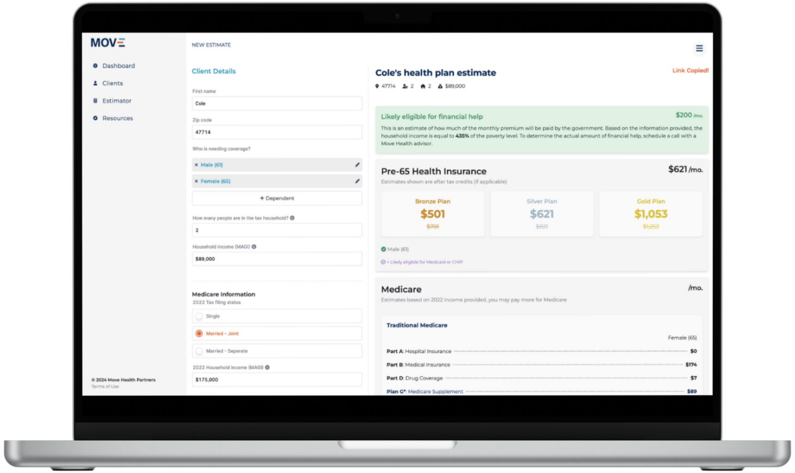
HEALTH INSURANCE AGENT
Lyndia Cunningham
Move Health
lyndia@movehealthpartners.com
+1 (812) 200-6484

MOVE HEALTH

Move Health	Other Options
Unbiased, holistic advice by salaried, non-commissioned insurance experts.	**Sales-driven advice** as a result of compensation tied directly to sales.
National solution for clients in every corner of the country.	**Local, limited products** due to administrative overhead and licensing.
Scalable, team approach to ensure clients are supported at high volume times of year.	**Solo or large agencies** that suffer from capacity constraints or are high churn.
Award-winning technology that enhances the client experience and advice delivery.	**Outdated, insecure processes** to handle sensitive health and financial data (no SOC2 audit).
Pre-65 and Medicare solution for a streamlined, consistent experience for all client types.	**Niche, narrow focus** that won't take into consideration non-comp options.
Exclusive access as RIA client to strengthen clients' connection to services at the firm.	**Open, broad services** that are available to the public, on online ads, etc.

The Only End to End Solution In the Industry

A tech-enabled but human-driven solution for forward-thinking financial advisors & their clients to driver deeper relationships and build more comprehensive plans



- We handle everything from analysis to enrollment with our team of salaries, licensed and Certified Agents
- FINRA recognized designations
- Zero cost to clients for expert consultation

MOVE HEALTH