## Software-based

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## Health Data

## Monitoring

## Noncommunicable Diseases Worldwide Leading cause of mortality – 74% of deaths





**CVD** is the leading cause of death and **premature death** in the world About **3 out of 5** coronary disease are **undiagnosed** Growing numbers of people ages 55 and younger with heart attacks

Diabetes: 1 in 10 adults with diabetes, almost half are undiagnosed

Stigma associated with mental health challenges its detection, people

are reluctant to report their mental health challenges

Depression accounts for up to 50% of chronic sick leaves in the EU

It is the primary risk factor associated with **suicide** 

NCDs will cost over US\$ 30 trillion in the coming two decades **Early detection** and **prevention** are keys to fight NCDs











ECONOMIST IMPACT

## Remote health monitoring today is device dependent

### **Never-ending frictions**

- Costs
- Maintenance
- Shipping
- Recalls
- Usability limitation
- Upgrades
- Siloed data
- Accessibility
- Psychological barriers



### QuickVitals is disrupting health monitoring Just smile to the camera!



## QuickVitals technology been proved to support all populations QuickVitals

		Female Male	
Type I	Pale white skin		
Type II	White skin		Fitzpatrick
Type III	Light brown skin		skin types
Type IV	Moderate brown skin		support
Type V	Dark brown skin		Type I – VI
Type VI	Deeply pigmented dark brown to black skin		

Source: https://dermnetnz.org/topics/skin-phototype/

## QuickVitals makes health data available for your needs



Trends

## QuickVitals Edge architecture vs. Cloud architecture



# How does QuickVitals Remote PPG (Photoplethysmography) technology work?



## PPG (Photoplethysmography): in use since 1942



Credits: wikipedia, Open Critical Care, Nihon Kohden, Anesthesia Patient Safety Foundation, PFT History, Masimo, Sotera

## Technology – Testing Methodology



Vernier Go Direct® Respiration Belt

Covidien NellcorTM finger pulse oximeter

Polar H10 Heart Rate SensorTM



Withings BMP Connect

• Recordings conducted in a testing room located inside QuickVitals office

- In lab conditions, with a controlled and fixed artificial ambient light
- Recordings are managed by a team of **professional clinicians** who validate that conditions, setup, participants, etc... are according to a set of rules which are defined specifically for each vital sign measurement
- Measurements are always done with reference to a medical grade device data input

## QuickVitals SDK Performance



Notes: 1. Results based on Binah SDK latest version 4.10 (released December 2022); 2. For more details , please go to: https://www.binah.ai/research/

## QuickVitals Wellness Score and Level

Wellness Level		High		Medium					Low	
Wellness Score	10	9	8	7	6	5	4	3	2	1
Pulse Rate	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-99	>=100
Stress level	1	1	1	2	2	3	4	5	5	5
SpO2	>=97	96	95	94	93	92	91	90	89	<=88
Blood Pressure Systolic	100-109	110-119	120-129	130-134	135-139	140-144	145-149	150-159	160-169	>=170

### **FDA submission**



DRUGS CONTROL ADMINISTRATION Government of Telangana	DRUGS CONTROL ADMINISTRATION Government of Telangana
Lr.Rc. MFG/MD/2023/110012 Dated:02-05-2024	FORM MD-5 [See sub-rule (4) of rule 20 and sub-rule (6) of rule 20]
To M/s BISAM PHARMACEUTICALS PRIVATE LIMITED, 17-1-383/35/1, Flat No 104, Indraprasta Town Ship, Phase-1, Vinay Nagar, Saidabad, Hyderabad. Saidabad, Hyderabad, Telangana (India) - 500059.	Licence to Manufacture for Sale or for Distribution of Class A or Class B medical
Sub:       Drug Control Administration - Licence in Form MD-5 for Class -B         Device - Forwarded - Regarding.         Ref:       Your application vide Medical Devices portal dated:09-11-2023	<ol> <li>Mrs BISAM PHARMACEUTICALS PRIVATE LIMITED, 174-383/35/1, Fiat No 104, indraprasa I, Vinay Nagar, Saidabad, Hyderabad, Saidabad, Hyderabad, Telangana (India) - 50005 Telephon FAX: 989/34438 has been licenced to manufacture for sale or for distribution the below listed methods and the premises situated at Mrs BISAM PHARMACEUTICALS PRIVATE LIMITED, 174-383/IP/42/14, 104, Intrapresta Town Ship, Phase -1, Saidabad, Hyderabad, Telangana (India) - 500059 Telephon 0840734438 hs 54X: 9849734438</li> </ol>
With reference to your application cited, I herewith forward a licence in Form MD-5 bearing License No. MFG/MD/2024/000309, dated 02-05-2024 valid up to 01-05-2029 to manufacture for sale or for distribution of the class B devices.	2. Details of medical device(s) [Annexed]     3. This licence is subject to the provisions of the Medical Devices Rules, 2017 and conditions preso     ANNEXURE
You are hereby permitted to manufacture the device mentioned in the Form MD5 enclosed, as per the provisions of Medical Devices Rules 2017.	S No. Details Of Device(s)
The manufacturing and testing activity shall be undertaken under direction and supervision of competent technical staff only as per Rule 22 of Medical Devices Rules 2017. You are directed to comply with the requirements of the Quality Management System as specified under the Fith Schedule and you are also directed to comply with the Conditions for Manufacturing Licence as per Rule 26 of Medical Devices Rules 2017. In case of change in constitution you shall inform the State Licensing Authority within forty five days and shall make an application under sub-rule (1) of rule 20 as the case may be, for grant of licence within a period of one hundred eighty days from the date of such change in constitution: and the existing licence shall be deemed to be valid till such time, a fresh licence is issued. Yours faithfully, G.RAMDHANI, M.Pharm JOINT DIRECTOR & LICENSING AUTHORITY DRUGS CONTROL ADMINISTRATION TELANGANA STATE.	Image: Second
	Page 1 of 1
Page 1 of 1	

### QuickVitals





State Licensing JOINT DIRECTOR (Enf) JOINT DIRECTOR (Enr) Licensing & Controlling Authority DRUGS CONTROL ADMINISTRATION Government of Telangana

Hyderabad

oution of Class A or Class B medical device

-1-383/35/1, Fiat No 104, Indraprasta Town Ship, Phase-Telangana (India) - 500055 Telephone No.: 9849734438 or for distribution the below listed medical device(s) at RVATE LIMITED, 17-383/1942/1422(43)1, Flat no Telangana (India) - 500059 Telephone No.:

es Rules, 2017 and conditions prescribed therein.



## **Insurance** selected use cases



Personal and Corporate Wellness

- Increase user engagement and satisfaction
- Easy to gamify
- Vitals based on real measurement, not on statistical predictive models
- Ability to offer full Web 3.0 options, users control their data
- Ability to be the basis for other service (underwriting...)





Risk Assessment During Onboarding/ Dynamic Underwriting

- Shorter or no health questionnaires
- Can replace medical reviews
- Improved user experience
- No wearables
- No lab costs for blood tests
- Flag undiagnosed conditions
- Better risk assessment
- Option to offer wellness app
- On-going engagement with customer



Agent/Broker Enablement

- High-end, modern solution
- Instant or Shorter approval time
- Improved user experience
- Improves competitiveness with more
   aggressive prices when possible
- Better risk management
- On-going engagement with customer
- Better integration with insurance solution

## Improve initial medical screening for underwriting Expand straight-through processing (STP) coverage

Underwriting	Issue age								
amount	0-17	18-30	31-40	41-50	51-60	61-65	66-69	70-85	
Through \$50,000	А	А	Α	A	Α	A 🗸	D	М	
\$50,001 - \$100,000	Α	Α	Α	A	Α	A 🗸	D	М	
\$100,001 - \$150,000	Α	Α	Α	A	Α	A√	D	м	
\$150,001 - \$200,000	А	А	A 🗸	A√	A 🗸	A 🗸	E	ME	
\$200,001 - \$250,000	А	A 🗸	A√	A√	A√	A√	E	ME	
\$250,001 - \$300,000	A√	C√	C√	C√	C√	C√	E	ME	
\$300,001 - \$500,000	A 🗸	C √	C 🗸	C √	C √	C 🗸	E	ME	
\$500,001 - \$1,000,000	A 🗸	D	D	D	E	E	E	ME	
\$1,000,001 - \$3,000,000	A 🗸	D	E	E	E	E	E	ME	
\$3,000,001 - \$5,000,000	A 🗸	D	E	E	E	E	E	ME	
\$5,000,001 - \$10,000,000	A 🗸	E	E	E	E	E	E	ME	
\$10,000,001 and up	A 🗸	E	E	E	E	E	E	ME	

QuickVitals

More than 85% of applicants will not undergo any medical testing

## Converting Non-STP into STP customer (from C to A)

C Application: mini exams can be performed remotely in situations when applicant is unable to arrive

#### √- Optional- virtual exam is required (using QuickVitals)

#### **Category Medical Requirements**

A Application (for VSNT, ESNT or Std Tobacco)

Preferred rates are not available at ages 0-65 for face amounts through \$250,000.

- C Application, Mini Exam (vitals, physical measurements), Blood and Urine Additional Questions on Lab Ticket
- D Application, Exam, Blood Profile, Urine

**E** Application, Exam, Blood Profile, Urine and EKG

M Application, Exam, Blood Profile, Urine, Mature Assessment

ME Application, Exam, Blood Profile, Urine, EKG, Mature Assessment

## Improve initial medical screening for underwriting Different use cases possible

#### **Fully automatic** Combine Health scan with guestionnaire **Option 1** Combined wellness score sets price automatically Semi automatic Combine Health scan with questionnaire • Good score $\rightarrow$ automatic discount **Option 2** Normal score $\rightarrow$ no discount • Poor score $\rightarrow$ send to underwriter for manual review Manual Combine Health scan with questionnaire **Option 3** Health score generates PDF sent to underwriter Health score replaces questions $\rightarrow$ better user experience Underwriter gets better risk assessment $\rightarrow$ better competitivity



## Improve wellness app engagement

Real-time, objective health data helps people progress in their wellness journey



### Improve wellness app engagement Use case example from a leading Asian insurance company

- Results shown from a study done by a leading insurance company in Asia
- The main goal was to evaluate the potential impact of implementing QuickVitals technology into an app
- The insurance company set the target and calculated the actual numbers
- The results demonstrated a significant **positive impact** on the end-user's engagement rate

KPIs	How to track?	Target	Actual
1	Engagement rate: (active user / total user per week)	>35%	66%
2	<b>Satisfaction rate:</b> (from answers in questionnaires)	>60%	83%





### **Proof of concept POC app engagement** Use case example from a leading Asian insurance company

QuickVitals

- Results shown from a study done by a leading insurance company in Asia
- The main goal was to evaluate the potential impact of implementing QuickVitals technology into an app
- The insurance company set the target and calculated the actual numbers
- The results demonstrated a significant **positive impact** on the end-user's engagement rate, especially **for young people**



#### High accuracy

Vital	Accuracy
<b>Blood Pressure</b>	~90%
Pulse	~97%
SPO2	~98%

#### Strong user engagement

Age	Engagement
All ages	2x / week
20 - 25	4x / week

### Improve wellness app engagement Use case example from a global European insurance company

QuickVitals

### • Results shown from a study done by a global leading insurance company in Europe

- The main goal was to evaluate the potential impact of implementing QuickVitals technology into an app
- The insurance company set the target and calculated the actual numbers
- The results demonstrated a significant positive impact on the end-user's engagement rate

without	<b>5.53%</b>	43%	<mark>63%</mark>	<b>2.3%</b>
QuickVitals	n= 443 ad clicks	n= 187 CTA clicks	n= 117 survey starts	n=10 leads
with	6.38%	54%	76%	6.2%
QuickVitals	n= 452 ad clicks	n= 237 CTA clicks	n= 180 survey starts	n= 27 leads

## Personal health data is in high demand

- People are increasingly looking for accessible scientific health data to assess their health and wellness status
- 45% of Americans already regularly wear smartwatches such as Apple Watches (20%) or Fitbits (16%). The devices are popular with Gen Zers (70%), millennials (57%) and women (51%).
- The vast majority (92%) of smartwatch wearers use them for health and fitness reasons, and 88% say their watch has helped them achieve a fitness goal. Getting regular exercise (48%) and increasing steps (34%) are the most common achievements cited by smartwatch users
- Smartwatch users value the biometric data their wearables collect, with 42% having talked to their doctor about their info on topics such as heart rate and sleep. This is especially common among Gen Zers (56%) and millennials (46%)



https://www.valuepenguin.com/fitness-tracker-smartwatch-health-survey

## Support gamification and user engagement with QuickVitals QuickVitals

- Health data, wellness score and trends can be used to implement gamification and set goals
- People today are increasingly aware and interested in their vitals and in monitoring them



#### Empowered by QuickVitals

## momentum Kimi Underwriting and Wellness App



### Empowered by QuickVitals



## VitalSigns&Care Wellness App

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good to have you here!	💛 Wie geht es dir?	🚯 Wie entspannt bist du?	Nie fit fühlst du dich?	In welcher Situation misst du		< 22.06. ⋅ 29.06. > 32
Assistance	Sehr gut	Sehr entspannt	Sehr fit			Fitness Wie fit fühlst du dich?
				Aufwachen		• Fit 88%
	Gut	Entspannt	Fit	Arbeiten / Studieren		Keine Angabe 12%
vitalCare familyCare outdoorCare	ок	Normal	Normal	Aktiv sein / Sport treihen		
Scan your vital signs	10.75 31		100-20			Gefühlslage
(	Schlecht	Angespannt	Unfit	Entspannen		Wie entspannt bist du?
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				Einschlafen	(i) Simply look at the screen	Keine Angabe 12%
No information on your vital signs yet					Keep your face in the frame and check your	Sehr 59%
Start your first scan to check your vital signs now!					light condition.	Angespannt 12%
Start your first scan	Alles überspringen Übersprin	en Überspringen	Überspringen	Überspringen	Start vital signs scan	
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#### Empowered by QuickVitals

### QuickVitals

## Zurich CiveWell Wellness App



## Pharma Use Cases







## Virtual trials

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Increase collection of data with an easy-to-use tool, from a device people already possess





QuickVitals

Use historic health data and trends to empower diagnosis and personalize treatment Follow up on treatment with real-time health data measured remotely

#### Benefits

- Save time and costs with remote monitoring
- Extend trials to remote and underserved locations
- Solve health inequities by including subjects of all ages, genders and skin colors in trials
- Increase sample of subjects to anyone, anywhere

## **Medication adherence**

- Approximately 1 in 5 new prescriptions are never filled
- Among those filled, approximately 50% are taken incorrectly, particularly with regards to timing, dosage, frequency, and duration
- Nonadherence causes higher rates of hospital admissions, increased morbidity and mortality, and increased health care costs
- Adherence drives improved clinical outcomes for chronic disease management, reduced mortality from chronic conditions
- Improving medication adherence is a public health priority and could help reduce the economic and health burdens of various diseases and chronic conditions

Medicine estimates that a lack of adherence causes nearly 125,000 deaths, 10 percent of hospitalizations and costs the already strained healthcare system between \$100-\$289 billion a year."

"A review in the Annals of Internal



#### Use QuickVitals to:

- Reduce deaths and hospitalizations by helping patients complete prescribed medication
- Help patients monitor treatment impact by following up on changes in health status
- Increase treatments efficiency by encouraging patients to complete medication

<sup>1</sup>http://www.cdc.gov/mmwr/volumes/66/wr/mm6645a2.htm

https://www.nacds.org/news/the-cost-of-medication-non-adherence/

## Healthcare Use Cases



65 tpm

Stay still during the measurement.

## Healthcare selected use cases



Triage

- For emergency rooms and services
- For telemedicine (pre-sessions)
- Prioritize urgent cases with real-time, remote vital signs monitoring
- Address emergencies faster
- Minimize overcrowding of emergency facilities
- Works with symptom checkers



Remote Patient Monitoring (RPM)

- Remind patients to monitor health parameters
- Flag possible issues
- Fast action to prevent deterioration
- Chronic disease management
- Reduce overall & personal care costs
- Follow up on treatments efficiency
- Automatically save data shared by patients in their personal EHR/EMR



**Elderly care** 

- Fast vitals monitoring for nurses
- Fast action to prevent deterioration
- Updates and communication with family and close ones
- Automatically save data shared by patients in their personal EHR/EMR
- Remove physical barriers to care such as mobility
- Reduce overall & personal care costs

### **Digital healthcare: telehealth / telemedicine** Empowered with real-time, remote health data monitoring

### QuickVitals

Collect vital signs remotely using just a link or an app

#### **Pre-session**



Use **virtual waiting room** to monitor vital signs

**During session** 

Monitor vital signs remotely

during the session



Triage and decide what patient needs attention first

### Post-session



Continue monitoring and collect data directly in EHR/EMR

## Use real-time, objective health data to:

Increase diagnosis efficiency

Improve prioritization / triage

Optimize time management in virtual waiting room and during session

Automatically save data shared by patients in personal EHR/EMR Use vital signs trends and history analysis to follow up on treatments efficiency Flag possible issues in time

QuickVitals SDK can be easily integrated into your workflow

## **Telehealth example - Digital Vitals**



## Patients' triage

### QuickVitals

### Empowered with real-time, remote health data monitoring



### Monitor vital signs remotely or on-site to prioritize care









Symptom checkers

**Emergency Rooms** 

#### **Emergency Services**

Telemedicine (pre-session)

#### Use real-time, objective health data to:

- Empower patients' triage with real-time, remote vital signs monitoring
- Address emergencies faster by allowing patients to easily measure and share objective health data using a device they already possess (smartphone, tablet) and carry around at all times
- Minimize overcrowding of emergency facilities
- Prioritize urgent cases

### Where this technology will take us the next three years.



Blood-less	s Blood tests	Dynamic Biomarkers
Red blood cells	Globulin	Atrial Fibrillation
White blood cells	Neutrophil Count	Cardiac Output
<ul> <li>Hemoglobin</li> </ul>	<ul> <li>Lymphocyte</li> </ul>	Fatigue score
Hemoglobin A1C	Creatinine	Exhaustion Score
Hematocrit	• Urea	Cardio Score
<ul> <li>Platelets</li> </ul>	Sodium	
<ul> <li>Lipids</li> </ul>	• Kalium (Potassium)	
Cotinine level	Calcium	
• Glucose	Magnesium	
Albumin	<ul> <li>hsCRP</li> </ul>	

User's side: Equipment needed: Smartphone, tablet or laptop

The majority of the above biomarkers will be FDA approved within the next 36 month



## QuickVitals SDK V4.12: reduced measurement time



٠	18 S	ep 2022   13:31   6 Seco	n
Vital Sig		Blood Blood Tests - Under Re	sear
4.9		Learn more	j
My Blood			
G Oxygen Sat	uration	Your Oxygen Saturation is Normal Measure how much oxygen the red blood cells are carrying from the lungs to the rest of the body. Normal range is 05 is 100	
ssure 4 mmHg	Your The p walls blood the be from	Blood Pressure is Normal ressure of blood exerted on the of the arteries, which carry from the heart to other parts of ody. Normal systolic pressure is 100 to 129.	
113/74	, ann an		
Blood Test	s - Under	Research	

Vital	Duration
Heart rate	20 sec
Blood pressure	35 sec
SPO2	35 sec
Breathing rate	37 sec
PRQ	37 sec
HRV (*)	50 sec
Stress (*)	50 sec
Sympathetic NS (*)	50 sec
Parasympathetic NS (*)	50 sec

(\*) Reducing HRV-based vitals measurement duration below 50 sec, although mathematically possible, loses physiological significance. The heartbeats samples is not large enough below 50 sec to calculate variability

## QuickVitals SDK V4.12: confidence level



- The confidence level is provided per vital and refers to the confidence on the test conditions
- Enables to reduce false positives and false negatives
- Take into consideration: movement, ambient light, direct light, light reflections, angle, etc...
- Vitals supported: Heart Rate, Breathing Rate, PRQ, SDNN RRi and Mean RRi
- 3 confidence levels: High, Medium and Low
- Results with low confidence level will not be shared (N/A)
- It is recommended to redo tests with Medium confidence level
- Future versions will support all vitals and will provide a more detailed level of feedback per vital

## QuickVitals SDK V5.0 new features: confidence level addition

• Ability to detect 4 specific conditions for a successful measurement



Unsupported Orientation Return to the portrait mode.

### Face distance



Face Too far Please move your face closer to the camera.





Tilted Head Please straighten your head.

### Uneven light



Uneven Lighting Please ensure even distribution of light across your face.

## **QuickVitals video-based and PPG sensor solution**



### Where this technology will take us the next three years.



Blood-less	Blood tests	Dynamic Biomarkers
Red blood cells	Globulin	Atrial Fibrillation
• White blood cells	Neutrophil Count	Cardiac Output
<ul> <li>Hemoglobin</li> </ul>	Lymphocyte	Fatigue score
Hemoglobin A1C	Creatinine	Exhaustion Score
Hematocrit	• Urea	Cardio Score
• Platelets	Sodium	
• Lipids	• Kalium (Potassium)	
Cotinine level	Calcium	
• Glucose	<ul> <li>Magnesium</li> </ul>	
Albumin	hsCRP	

User's side: Equipment needed: Smartphone, tablet or laptop

The majority of the above biomarkers will be FDA approved within the next 36 month

## Business model – delivered as a SaaS B2B model



### QuickVitals SDK support matrix (as of June 2023)

### QuickVitals

•••							•				
Platform			iOS		Android		Windows <sup>(1)</sup>	Browser / iOS	Browser / Android		
Latest SDK Version			(5.0.1)		(5.0.1)		(4.10.1)	(4.12.2)	(4.12.2)		
Measurement Method			Face (rPPG)	Finger (PPG) <sup>(6)</sup>	Face (rPPG)	Finger (PPG) <sup>(6)</sup>	Face (rPPG)	Face (rPPG)	Face (rPPG)		
Minimum Supported OS and Browser			iOS13	iOS13	Android 8.1	Android 8.1	Windows 10	Safari on iOS15.2	Chrome v113 or above		
Oldest Supported Devices			iPhone 8 / iPad 6 <sup>th</sup> gen.	iPhone 8 / iPad 6 <sup>th</sup> gen. with rear torch	Refer to the support site	Refer to the support site	Refer to the support site	iPhone 8 / iPad 6 <sup>th</sup> gen.	Refer to the support site		
License Type			Active users, Sessions	Active users, Sessions	Active users, Sessions	Active users, Sessions	Active users, Sessions	Sessions	Sessions		
Biomarker Availability <sup>(3)</sup>	Package <sup>(4)</sup>		Biomarker Availability <sup>(3)</sup>		Biomarker Availability <sup>(3)</sup>		Biomarker Availability <sup>(3)</sup>	Biomarker Availability	Biomarker Availability		
Biomarkers Group 1 <sup>(2)</sup>	Yes	-	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
<b>SpO</b> <sub>2</sub> (Oxygen Saturation)	Yes	-	Yes	Yes	Yes	Yes	Yes	-	-	-	
RRi (Raw Data) <sup>(5)</sup>	Yes	-	Yes	Yes	Yes	Yes	Yes	Yes	-	-	
<b>Blood Pressure</b>	Yes	-	Yes	Yes	-	Yes	-	-	Yes. iPhones only	Yes	
Hemoglobin, HbA1c * Under Research	-	Yes	Yes	Yes. iPhones only	-	Yes	-	-	Yes. iPhones only	Yes	
Notes											

<sup>(1)</sup> Windows SDK is in beta

(2) Biomarkers Group 1: HR, RR, HRV-SDNN, Stress Level, Stress Index, Wellness Index, Wellness Level, PNS Index, PNS Zone, SNS Index, SNS Zone, SD1, SD2, RMSSD, Mean RRi, PRQ, LF/HF

<sup>(3)</sup> Inclusion of biomarkers within the customer's mobile application is subject to the application store guidelines

<sup>(4)</sup>DBM – Dynamic Biomarkers, BBT - Bloodless Blood Tests, FP – Full Package

<sup>(5)</sup> Raw RRi data is available on demand

 $^{\rm (6)}$  Finger-based measurements is deprecated from SDK v5.0

### BISAM PHARMACEUTICALS PVT LTD – Official Distributor India Harish Bisam +91 9000940681 / +61 417312268 harish@bisamgroup.com.au

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## Thank you !