



The HGVS™ Protocol is designed to apply Digital Assets technologies, advanced “blockchain” protocols and artificial intelligence to improving healthcare with a patient centric focus on privacy, improved vitality and wellness, and monetisation of patient data for their benefit.



Homo**G**nosis**V**ita**S**cientia™

Human | Knowledge | Life | Science



GlobalFirst™

A GLOBALFIRST™ REGISTERED PROTOCOL

HUMAN | KNOWLEDGE | LIFE | SCIENCE

Innovation in healthcare
patient - centric intelligence



HGVS PROTOCOL INCORPORATES AN ADVANCED TECHNOLOGY FRAMEWORK USING LEADING EDGE COMPUTING, DIGITAL ASSETS, QUALIFIED OPPORTUNITY ZONES | FUNDS | BUSINESSES AND MUCH MORE ...

OVERVIEW

The Protocol is designed to transform existing health care billing, claims payments and data related practices to facilitate cost reduction, improve patient privacy and access to their data and its benefits, provide new tools to identify pandemic related changes in health-related analytic norms, and to enable changes in recent legislation and regulations to facilitate increased access to health services, with an objective of increasing wellness and vitality in natural persons.

PATIENT CENTRIC

A key focus is a patient-centric record of a natural person's health status and history, which may be shared with applicable providers and benefit from their records. The Protocol recognises the unique interests that patient and providers have in the combined data and the need for personal privacy of the patient. Benefits related to sharing anonymous data is also a key focus, particularly for life insurance companies and pension funds, given the increasing anomalies developing in historic mortality, morbidity and health related claims as a result of COVID 19 and variants.

The Protocol is designed for patients to participate in financial benefits of their data.

DX DIGITAL TRANSFORMATION - E | S | G

The Protocol is designed to enhance local community DX - Digital Transformation and Environment | Social | Governance ("ESG") initiatives, in conjunction with O|Zone™ Community PPPs.

THE PROTOCOL

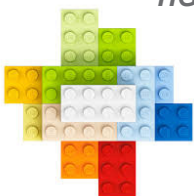
The Protocol is designed to commence with a highly specialised development of a "living" health record of each participating HUMAN, designed to create a Digital Thread lifecycle approach to monitoring and analysing human health and the impact of treatment through time. The "contained patient module" may be persisted on their mobile device providing instant access to medical records and conditions to connected doctor's, hospitals and patient healthcare providers. From this core component flows a wide range of products and services to be incrementally introduced.

HGVS Protocol is a Digital Assets | Currency Protocol associated under Alliance iii.o.

HGVS - Designed as a Lego™ Architecture

The simplicity of each piece, yet extraordinary design to be able to always fit together, providing an opportunity to be creative, let one's imagination go, build amazing things, and have fun!

The following pages provide an introduction to the path for completing the White Paper, introducing the framework and Digital Currency and launching the first of many initiatives.



THE PATH TO IMPLEMENTATION

A patient is provided a digital wallet, similar to a bank account app on their mobile device, along with an initial allocation of HGVS. The wallet is designed for acquisition, storage and retrieval of healthcare information, insurance coverages, doctor's appointments, etc. For patient's who wish to participate in global health initiatives, on an anonymous basis, their wallet may receive additional HGVS with health care services and data shared with these programs. HGVS may pay deductibles, lower health costs, and may be transferred to Community FlexRewards™ programs to use with local merchants.



HGVS ISO

ADC PRINCIPALS are associating HGVS™ Protocol with a bespoke International Sponsor Organisation ("ISO"), established by five international non-profit foundations to facilitate implementation of HGVS Protocol and affiliated operations. This ORGANISATION is designed to foster development, awareness and uptake of core HGVS objectives in countries globally. It's operations are overseen by a Board of Directors under auspices of its Board of Governors, Directorates and members of HGVS Society™.

HGVS ISO

This non-profit owned organisation adopts Alliance iii.o Collaborative Components organisational model to facilitate sponsorship of Digital Infrastructure Utilities, Digital Assets Organisations, Digital Units Organisations, other integratable Components and Decentralised Autonomous Organisations.

HGVS™ ECOSYSTEM

HGVS™ is designed as a DIGITALUNIVERSE Ecosystem, a form of Community-centric ORGANISATION designed to benefit its participants. It is comprised of several Decentralised Autonomous Organisations (each a "DAO"), private currencies and other forms of digital assets, and configurable Components.

HGVS Digital Assets | private Currencies provide new technology implementations of traditional concepts, enabling medical providers to address pricing | payment issues within medical billing | healthcare, using "rewards" programs to evolve provider | client relationship to a "preventative" model.

AGM Anonymous Global Money - Digital Currency

ALLIANCE iii.o has established the AGM Primitive and Protocol for the purpose of creating a private ecosystem based digital currency for use in buying and selling goods and services within the ecosystem. AGM are supported by a basket of global fiat currencies and other assets. Their objective is to be pegged to a basket of fiat currencies, government bonds, global indicators and other criteria established from time to time and published as a currency index.

Streaming Digital Currency

The LIVECURRENCY. Primitive and Protocol is designed in a manner similar to streaming stock quotes, video and other streaming applications. This concept could be applied to time base billing services, such as professionals, etc. It involves a stream and one or more pools. In addition, it could be an interesting means of creating continuous money that has its return adjustment period duration substantially reduced. It may support bidirectional volume. - LIVECURRENCY Protocol



HGVS™ Digital Assets - Digital Currency Protocols

HGVS™ may be issued as private digital currency, similar to travel industry rewards.

HGVS™ may be awarded to patients by medical providers as part of their participation in medical research, upon receiving patient services and for joining anonymous data contribution programs, in which patients earn HGVS™ for participating in the programs.

Medical providers acquire HGVS™ to pay for their participation within HGVS™ network.

COMPONENTS ARCHITECTURE

The initial phase focuses on acquisition of hospital receivables denied by applicable claims payor. Using Digital Transformation advanced ai, Medicare Subject Matter Experts anticipate substantial recoveries.

The first Initiative is currently underway regarding healthcare accounts receivable recoveries. Various necessary components | configurations and staffing resources are described.

Components and configurations include:

- > IAC™ Cube - \$500 million FlexGIA™- receivables funding
- > International Debt Facility ("IDF") - international custody facility
- > IDX Digital Infrastructure Utility ("DIU")- digital integration
- > HGVS Digital Units Organisation ("DUO")- token generation
- > Directed Portfolios Facility ("DPF") custody | services | banking

HGVS™ expects to follow this Protocol with additional Protocols related to Hospital Cost Recovery Initiatives, QOZ related Digital Transformation Initiatives, ai Patient HealthCare Data Analytics, Facilities IOT integration, digital assets procedures trading, and a range of other Initiatives.

CORE INFRASTRUCTURE COMPONENTS - INTERNATIONAL

The following Digital Infrastructure Utilities (“DIU”) and Core Services Providers are identified in more detail below.



Identity | Secure | Addressable - CROWD SOURCED | REGULATED

At the core of patient privacy is identity, security and addressability. The Digital Infrastructure is designed to benefit from crowd source identity and regulated quantum id, security and network.



The IAC Cube™
INSURANCE GUARANTY™ INVESTOR GUARANTY™ RECOVERY FINANCIAL™
Insurance Assurance Guaranty

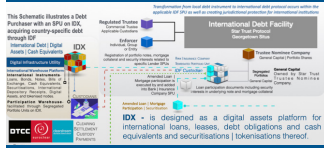
USD\$500 Million FlexGIA™ - HGVST™ SERIES

Formation of new US Healthcare IAC™ Cube, issuance of USD\$500 million FlexGIA™ to fund Recovery Receivables debt warehouse, Custodian, Issuance Professionals.



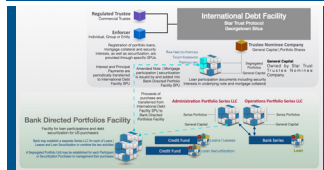
Risk | Assets | IP™ INTERNATIONAL REPOSITORY FACILITY

This Digital Infrastructure Utility (“DIU”) acts as a transaction closing facility for large institutional transactions and as a securities repository, similar to DTC, EuroClear, and Clearstream.



CDO Partners | SPU - IDX DIGITAL DEBT WAREHOUSE

This special purpose digital repository, a Digital Assets Organisation (“DAO”), is owned by non-profit foundations, operated by regulated bank trustee | custodians and facilitate international transactions.



International Debt Facility - IDF REPOSITORY

These special purpose custody facilities, Digital Infrastructure Utilities (“DIU”), are owned by non-profit foundations, operated by regulated bank trustee | custodians and facilitate international transactions.

CORE INFRASTRUCTURE COMPONENTS - DOMESTIC



Directed Portfolios Facility™

Each DPF represents a trust | custody | segregated portfolio [Series] facility designed to enable banks to benefit from recent Volcker Rule Amendments. These facilitate HGVS payment receipts.



HGVS Outsourced Services Provider Platforms

The Principals have access to more than 100 programmers, subject matter experts and healthcare professionals with deep expertise in claims recovery and hospital systems.

EDUCATIONAL | TRAINING | REPOSITORY - Non-Profit



Business School - DEGREES | CERTIFICATIONS

Recovery and other Initiatives utilise advanced technologies in transactional rules-engines, artificial intelligence and advanced compute systems, creating an opportunity to partner with universities.



Medical School - DEGREES | CERTIFICATIONS

The healthcare focus of the Recovery project requires specialised training of nurses and business office workers which can be facilitated by local educational institutions.



Law School - DEGREES | CERTIFICATIONS | REPOSITORY

At the heart of Recovery are laws, regulations and guidance governing payments and qualifications. Legal education and repositories of this primary content are a core focus of the Initiatives.