

## Frequently Asked Questions

**How are adult stem cells being used now?** Many diseases over the past 40 years have been treated using adult stem cells. These include blood cancers, sickle cell anemia, autoimmune diseases and neurological disorders. The most recognizable treatment to date is the bone marrow transplant. Stem cells are currently being used to treat burns and wounds, treatments for orthopedic conditions and for anti-aging and other cosmetic applications.

**How can my stem cells help me in the future?** There are hundreds of clinical trials underway in the U.S. that are developing treatments for a variety of conditions, using adult stem cells. Many of these clinical trials are in their final stages. In the coming years, several newly approved treatments using adult stem cells may become available. Some of the conditions that could be treated include: Heart disease, Diabetes, Multiple Sclerosis, Osteoporosis, Autism, Spinal Cord Injuries, Sports Injuries, ALS, Parkinson's Disease, Various Cancers, HIV, even Organ Transplant! Next Healthcare Inc. believes that banking your cells *now* may greatly improve your quality of life or even save your life in the future.

**Is it true that stem cells can be used to grow new tissues and organs?** Yes. Research is well underway, growing tissues and simple organs with stem cells. There have been several successful operations performed where tracheas and urethras were grown from a patient's own cells and used in transplant. In the near future, organ transplant using tissues that come from one's own stem cells could become mainstream medicine. Imagine the possibility of not having to wait for an organ donor!

**Why should I bank my cells now if they can be taken from me and used when I need them later on?** There are two important reasons why you should bank your stem cells *now* and not wait:

1. As we age, our bodies produce fewer stem cells and those cells take longer to renew. Your stem cells will never be as young or as plentiful as they are now. You can take advantage of their youth by preserving them now.
2. Cells may not be usable for treatment if you wait until you are ill to use them. If you suffer from a condition which affects the cells in your body, those cells may be useless for treatment. Banking your cells now assures a young and healthy supply when you need them.

**What is CelBank™ and how does it work?** CelBank™ is our family of stem cell services specifically designed to cryogenically preserve your adult stem cells until they are needed for future regenerative treatment and/or therapy. Your stem cells can be extracted from four sources: your skin, your fat, your bone marrow, and your blood.

**Which is better to preserve for the future: Skin, Blood, Fat or Bone Marrow?** First and foremost, you want to preserve (bank) what is most convenient for you. Banking skin and blood cells is relatively easy to do. Fibroblasts (skin cells) are already used to treat wounds, burns, and have cosmetic applications. Many technologies are being developed that utilize skin cells. One such technology can convert skin cells into stem cells, and these stem cells can then be converted into almost any cell type in the body. Bone marrow and adipose (fat) are both very good sources of stem cells. Both are being used in medical practices such as

cell replacement therapy, congenital and acquired blood disorder therapies, orthopedic conditions, and cosmetic applications. However, extracting bone marrow and adipose from the body is commonly more invasive than extracting blood and skin.

**Does it matter which CelBank™ I choose?** Each has its own advantages. We don't know what the future holds for you when it comes to your health but your best bet is to start now and bank what is easier for you. It is *more* likely that you will benefit from banking your cells now, than if you wait or never bank.

## THE COLLECTION PROCESS:

**How is my Skin and Blood collected from my body?** Your physician will collect a small amount of peripheral blood (from your arm) and a small 4mm skin biopsy (from an inconspicuous area) during your collection appointment. This process normally takes between 5 and 10 minutes and is a routine procedure. Please discuss the details of this procedure with your physician to assess the risks and benefits.

**How is Bone Marrow collected from my body?** Your physician will collect a small sample of your bone marrow during a previously scheduled orthopedic procedure. Bone marrow can also be collected without requiring an orthopedic procedure. Please discuss the details with your physician to assess the risks and benefits.

**How is Adipose (fat) collected from my body?** Your physician will collect a small sample of your adipose (fat) during a previously scheduled liposuction procedure. Please discuss the details of this procedure with your physician to assess the risks and benefits.

**What happens to my samples after they are collected?** Your physician will immediately ship your sample(s) to our processing facility and it will be received at our cell processing facility within 24 hours of collection. Once received, sample(s) will be processed aseptically and then cryogenically stored. Samples are also collected for contamination and infectious diseases testing.

**Where are my cells being processed and stored?** As of 2013, your cells will be processed and stored at an FDA registered, secure, cGMP facility in Grand Forks, North Dakota.

**What protects my cells from a building failure, power failure or some other mechanical failure?** We have appropriate safety mechanisms in place. For example we have redundant power sources and redundant storage capabilities.

**How long can my cells be stored once they're banked?** Cells are cryopreserved at temperatures below -135 degrees Celsius. At this temperature, metabolic activity is suspended and the cell is completely frozen. Because infant cord blood banking has been around for at least 20 years, we already know that cells have been cryopreserved for long periods of time and successfully used in treatment. Research also shows that cells that were cryopreserved 30 to 40 years ago have been successfully thawed and used in various studies.

**Who owns the tissue taken from my body?** You do. CelBank™ is for your use only. We do not release your cells to any institution, organization or company without your specific written consent.

**Can anyone access my CelBank™ without my permission?** No. Only Next Healthcare Inc. technical staff can access your cells for testing, processing, storage or shipping purposes (only with your specific written consent).

**Who owns my CelBank™ when I die?** Next Healthcare Inc. shall be entitled to rely on instructions provided by you, the owner. If no such instructions exist, Next Healthcare, Inc. shall be entitled to rely on the instructions of your guardian, conservator, administrator or executor of your estate or other similar responsible personal or successors-in-interest. This information can be found in the Customer Agreement.

**Can I add more cells to my CelBank™?** Yes, you can have the service performed again through your doctor.

#### **USING YOUR CELLS FOR TREATMENT IN THE FUTURE:**

**Will Next Healthcare Inc. provide treatments using my cells?** Next Healthcare, Inc. is not currently providing or developing any treatments, however, there are hundreds of companies, organizations and universities that are. Any future treatments will most likely come from one of these sources.

**Do I get to choose where my cells go and which treatment I want to use them for?** In the United States, we recommend that you select an FDA approved treatment or clinical study. However, you are free to research and select the treatment and facility of your choice. Please contact NHC for more information and details on how your cells can be transferred to a treatment facility.

**Can my cells be used for multiple treatments or just one?** Your cells can be used for multiple treatments because they are stored in multiple vials. Following cell collection, you will receive a CelBank™ Certificate with a lab report, indicating the number of cells & vials preserved.

**Can my cells be safely sent to an overseas location if I choose a treatment center that is not in the United States?** We are currently evaluating to assess the risks and benefits involved in sending samples overseas for treatment.

**Are there additional costs involved in sending my cells overseas or outside the United States?** Shipping cells to a facility in the United States is included in your fee. Additional costs may be incurred if cells will ship to a facility outside the United States. Cost is determined on a case by case basis and shall be discussed before the shipping process.

**Will I ever hear from Next Healthcare Inc. after I bank my cells?** Yes, we intend to keep you informed periodically of any progress being made in the field of regenerative medicine as well as any value added applications for your cell bank through newsletters, our website and our Facebook page. If you ever move or change any of your contact information, please let us know so that we have your updated information.

#### **YOUR CELBANK™ ACCOUNT:**

**Is my CelBank™ fee covered under insurance?** At this time, CelBank™ fees are not covered under insurance.

**Are there circumstances where I am entitled to a refund?** You would be entitled to a full refund of your CelBank™ fees if your cells are lost in transit to our processing facility. You are entitled to a full refund minus an administrative/testing fee of \$350.00 if your cells cannot be processed, if they have tested positive for certain diseases, viruses or bacteria or if they display abnormal growth characteristics.

**Can I terminate my CelBank™ account?** Yes, you may. But as long as Next Healthcare Inc. has not breached your contract (Customer Agreement), you will not receive a refund. If you decide to terminate your CelBank™ account with Next Healthcare Inc., you will have 30 days to request a transfer of your cells to another facility or solution provider or your cells may be discarded.

**What if I fail to pay my account balance for storage?** We will contact you on a quarterly basis and send you reminders as your account comes due. Next Healthcare Inc. reserves the right to dispose of your CelBank™ 60 days after notifying you of a delinquent payment. We will make every effort to communicate with you before any action is taken.

**Are discounts offered for CelBank™ storage?** Discounts on storage fees apply to 3 and 5 year storage plans. A free storage incentive is available for successful referrals. Details about our incentive plan are included with your CelBank™ Certificate and Lab Report after your cells have been successfully processed and stored.