



# NOW HEALTHCARE IS BROKEN EVERYWHERE



+51  
PERCENT

EMPLOYERS  
MED COSTS

1.1  
TRILLION, \$

CHRONIC PRO-  
DUCTIVITY BAD

230  
TRILLION, \$

GLOBAL DEBT  
UNCERTAINTY

# SADLY, A LIFESTYLE IS UNDERESTIMATED

1

LIFESTYLE

LIFESTYLE IS  
THE THREAT

2

PASTNESS

FUNDING IS  
SO OPAQUE

There is a well-known fact that the unhealthy lifestyle is the main cause of diseases at least in 60–70 percent of cases, according to the WHO. Only 5–10% of all cancer cases can be attributed to genetic defects, whereas the remaining 90–95% have their roots in the environment and lifestyle. Less than 5% of adults participate in 30 minutes of physical activity each day, and only one in three adults receive the recommended amount of activity.

The lifestyle factors include cigarette smoking, diet (fried foods, red meat), alcohol, sun exposure, environmental pollutants, infections, stress, obesity, and physical inactivity. More than 2.1 billion people—nearly 30 percent of the global population—are overweight. Studies show that for every \$1 invested in wellness, employers receive \$3.27 back. But in the United States, the government can spend 100,000 dollars to prevent a death, but even one dollar will not be spent to protect somebody from becoming ill.

# FROM SICKNESS TO PREVENTIVE WELLNESS



SPORTIVE  
LIFESTYLE



KEEN BASIC  
INCENTIVE



E-GOV  
BROKER

# THE HEALTHCARE BANK

1

SUBSIDY

GYM MEMBERSHIP  
REIMBURSEMENTS

2

MARKET

BUYING & SELLING  
PHYSICAL ACTIVITY

• The reason why bad habits are so hard to change is because they don't actually involve a conscious process and reward. That is why Oscar Insurance syncs steps from Apple Health or Google Health and reward up to 240 dollars a year toward an Amazon® Gift Card, Bitwalking, and Sweatcoin issue digital currencies backed by physical activity. What if everybody taking an oath to live a healthy life would be pre-financed by insurers and governments? So, meet a basic wellness income guarantee.

• At Neuromusic, our great mission is to subsidize lifestyle by establishing the healthcare bank. Our institute is to become the global broker between governments and insurance companies, on the one side, and insured subjects, on the other side. Govts might directly finance gym memberships or provide its reimbursements, buy out digital currencies backed by physical activity, or whatever it would be. Make the healthcare great again.

# LET'S DO IT TOGETHER!



- 1. A testing null tranche of money is distributed to the people accepted our manifesto on the future of well-being. More than ever before, we are confident that the pre-financed preventive healthcare is natural, unlike the treatments. Our global mission is to provide the targeted healthcare.
- 2. A global community is shaped. Since our intermediate goal is to engage insurance companies, insurers, and governments, the bank is being implemented in the digital nations. We are looking for 100 amazing early adopters in Estonia, Switzerland, Finland, Singapore, Hong Kong, the UAE.
- 3. As far as we will be creating special bank accounts, consumers will be transferred cash money in proportion to their own lifestyle variables. In addition, we are partnering with Sweatcoin on SWC-EUR exchange. It is like underwriting special purpose bonds that are to be bought out by the govt.