**Tru-Med Solutions**

MESSAGE FROM THE

# Management Team

We are a group of seasoned business professionals who have come together to combine decades of success in the real estate development, management, financing and medical services industries. This wide foundation of experience built on prior success, will be used to strengthen existing industry partnerships. As well, new relationships will be developed to augment the existing group's strengths. The ultimate goal will be to enhance individual earnings and equity growth for our investors.

As we embark on this newest chapter, our combined knowledge will build on the discussions of the privatization in medical services that are ongoing at this time. One of our strategic goals is to assist the medical community in catering to those services.

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# Business Description

Over the last few years, Alberta has become a particularly challenging province to conduct business due to the political and environmental posturing related to the oil and gas industry. The changing market conditions has caused our fiscally challenged province to target a number of areas for expenditure reduction. The medical field has been one of the areas chosen. This has led to a unilateral cancellation of the existing physician compensation agreement.

As well, there have been discussions regarding the privatization of patient services for those seeking more immediate remedies to medical conditions. Recently, the provincial government has sent out tenders for the privatization of surgical facilities to physicians across the province.

Tru-Med Solutions will focus on providing a full range of services via a group of distinct companies to deliver on the newly emerging needs of the medical community. The end goal will be to create complete solutions for individuals in the medical community. Our group has experience and success with the conceptualization, construction and financing of medical and dental clinic spaces. Tru-Med Solutions will be established to accommodate all areas of the development and creation of clinics for medical professionals from building construction to equipment financing and administration.

The company's operation will be managed in Sherwood Park, Alberta, facilitating transactions across Western Canada. It will be structured in a tax efficient manner for our investors. The income will be treated as active income to allow for an efficient growth of earnings. The company will be responsible for performing in a manner that meets the projected earnings level presented to the investors.

# Management Team

**Bob Cramers -** Bob has over thirty years of experience in the field of Commercial FInance and Real Estate Development. He started in a major Chartered Bank Corporate Lending Division which contributed to his knowledge in these two industries. He transitioned to the private sector as Vice President and General Manager of what would become the largest privately funded leasing company in Western Canada. In 1983 he went out on his own at which time he established what would become Westana Equipment Leasing Inc and in 1987 branched out into Commercial Real Estate Development starting what is now known as 945 Developments LP. The leasing company has provided hundreds of millions of dollars to small businesses in Western Canada over the last 30 plus years and continues to thrive within a niche market. The development company has experience as a general contractor having built everything from office/retail buildings, self storage facilities, commercial warehouse buildings, residential homes, country residential land developments to industrial parks. His operations have created a team employing over 80 staff members.

**Bronko Kornhauzer -** Bronko brings more than 25 years of experience working with dentists across Western Canada as an equipment specialist and a dental consultant. His experience covers being involved in building hundreds of clinics. He has helped with finding great clinic locations, negotiating leases, clinic design, and securing financing. His knowledge, experience, and integrity allow him to create a successful evaluation and sale, while minimizing stress, and reducing the time involved in processing the sale.

**Dr. Ron Brown -** Dr. Brown graduated with a degree in Family Medicine in 1983. He practiced medicine as a solo rural general practitioner for 6 years. He then completed a residency in Obstetrics & Gynecology at the University of Alberta. Ron joined a group practice at the Grey Nuns Hospital, where he practiced for 24 years. In 2000 he opened Laser Elegance For You which has since become known as True Balance Longevity & Med Spa which offers medical aesthetics & laser spa services. He continues to focus on Bio-identical hormone replacement therapy out of True Balance which has grown to three locations and continue to serve the greater Edmonton Area. During the expansion of True Balance over the last 20 years, Ron has been fortunate to becoming involved with the owner-operator commercial real estate space. Twelve years ago Ron purchased commercial real estate for True Balance Sherwood Park. This has become part of a very successful long term retirement strategy. In 2015 Ron was able to participate in a land purchase, property development and building construction which led to the ultimate purchase of commercial space for the True Balance Spruce Grove location. Ron was able to purchase excess space at this site and become a commercial landlord. These activities have given Ron a deep understanding about commercial real estate opportunities for the self-employed physician.

# Tru-Med Solutions

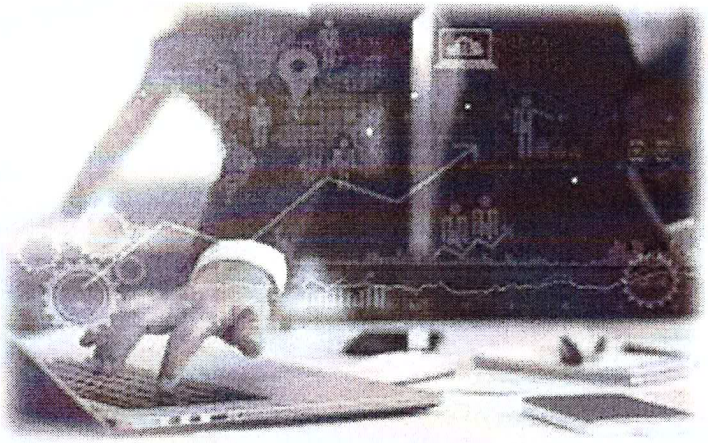
## Leasing Operations

Tru-Med Solutions leasing division will secure an investment portfolio comprised of equipment leases and other small business financing solutions across Western Canada.

The leasing division will allow investors to take advantage of a leveraged portfolio and earn a net return on their investment that far exceeds conventional investment instruments available through commercial banks or other investment avenues. A blended repayment of interest and principal will be returned to the participants.

As the fund grows and demand increases from medical and dental professionals seeking equipment, the portfolio will expand through bank participation. The management team will look to build on existing key relationships with institutions such as BMO, CWB and others, to establish a lower capital cost credit facility.

The net proceeds between the interest on leases and bank credit facility will enhance earnings within the leasing company allowing for distribution to investors.



## Security

Tru-Med Solutions' leasing division will implement a number of security measures which ensures investors are secure and returns are maximized over the life of the investments.

- Bill of sale on the assets will be signed over from the originating Company to Tru-Med Solutions

- The lease agreements will be established with companies that are acquiring revenue generating assets. No personal leases are to be extended at the current time.

- Leases are co-signed by the owners of the companies acquiring the asset.

- All leases have a registered General Security Agreement.

- The lease portfolio acquired by Tru-Med will have an aged payment history demonstrated by the lessee, rather than brand new leases.

- Payments collected via pre-authorized debits from lessees will be credited into a lock box bank account for distribution.

- Average outstanding lease amounts will be for less than $100k allowing for diversification.