



Corporate Info

52 Week High / Low \$0.02 / \$0.55
Avg. Daily Volume 840,000 shares
Common Shares Outstanding 90.0M
Float 17.8M
Inside Ownership 66%
Market Capitalization (as of 10/27/16 @ \$0.27) . . . \$25M
NAV \$1.0M

About Novus

Novus is the nation's first risk and non risk healthcare insurance plan. Additional lines of business is in property and casualty in the medical cannabis space

Within 1 year Novus transitioned from broker to carrier/aggregator expanding into a diversified multiple lines of business outside the MMJ space

Well-established in Washington, Oregon, California, Colorado, Arizona and Michigan to write policies as a carrier in risk and non-risk health plans, representing close to 70% of the cannabis market

In Property & Casualty and Excess Surplus, current filings under review with top 10 states that have sizable insurance markets; & subsequently file with the remaining U.S. states

Novus recently entered into Lloyds of London as a United States broker and up lift their status as a direct Lloyds Broker and place risk portfolios into the Lloyds syndicated market place

One of the few micro cap companies that can secure 100% of institutional funds in their fixed annuities program, this will be used for balance sheet enhancement to write more policies and move risk to other reinsurance carriers in their respective business sectors

Diversification of the Insurance Model

As a Carrier

Established each state's MMJ statutory protocols for MMJ healthcare insurance and then integrate FinTech protocols into our web portal for customer cultivation, acquisitions and servicing

The portal design, makes it user friendly for consumers and insurance agencies to sell direct and give instant and easy access to a range of insurance solutions tailored specifically to particular insurance profiles

As an Aggregator

The portal has established a footprint in the institutional insurance business where we are positioned to generate up to 40 insurance lines of business, plus automation of API gateways tied to 24 of the world's most prominent insurance/reinsurance carriers

If the consumer chooses another insurance carrier Novus' portal can automate, as an aggregator, binding policies that will deliver another revenue stream and continue to replenish the enhancement of the balance sheet to focus on writing more policies

Investment Highlights

Market Drivers

- Size of Legalized Cannabis Market is Expected to Grow from \$7.1B in 2016 to \$22.8B in 2020 (according to ArcView Group)
- 25 States Legalized for Medical
- 4 States and Washington, DC Legalized for Recreational
- Projected 23 Million Americans Qualify for Medical Cannabis

Management

- 66% Held by Management & Insiders
- Diversified Expertise in Healthcare Management, Physicians Education, HMO, Pharma R&D, Compliance, Business Development, Wall Street Expertise in Mergers and Acquisition and Analytics

Infrastructure

- Diversity as a Carrier & Aggregator Tied to 24 of the Major Carriers API Payment Gateways
- State-by-State MMJ Protocols
- Automated Customer Acquisition /Service Insurance Portal
- Expanded Footprint in Institutional Insurance, Property & Casualty and Specialty Insurance

Business Model & Valuation Metrics

- NAV \$1 Million
- 100+ Providers Covering
- 10,000+ Area Zip Codes
- Insurance Carriers Trade at 20X NAV
- Projected to be Undervalued
- California Insurance Lic # OK41569

Novus Insurance Model

Charlotte's Web CBD: An agreement that put Novus in the forefront was the contractual agreement with the makers of Charlotte's Web a CBD by the Stanley Brothers. This accomplishment was largely contributed in 2014 when parents lobbying for the use of cannabis-derived Cannabidiol (CBD non psychoactive), orally administered oil for treatment of seizures, gained a lot of traction in the United States. This windfall put Novus in a position to execute an agreement for CBD products with the Stanley Brothers (CW Botanicals and their nonprofit, Realm of Caring) where Novus has an exclusive 65% discount for our patient/members for the "Advance Clinical Formula", as well as a 30% discount of the "Consumer Formula."

Savings With Novus			
MMJ Purchased Per Month	Minimum Savings Per Member	Total Savings Per Month	Total Savings Per Year
\$150	25%	\$37.50	\$450
\$250	25%	\$62.50	\$750
\$350	25%	\$87.50	\$1050
\$450	25%	\$112.50	\$1350
\$550	25%	\$137.50	\$1650

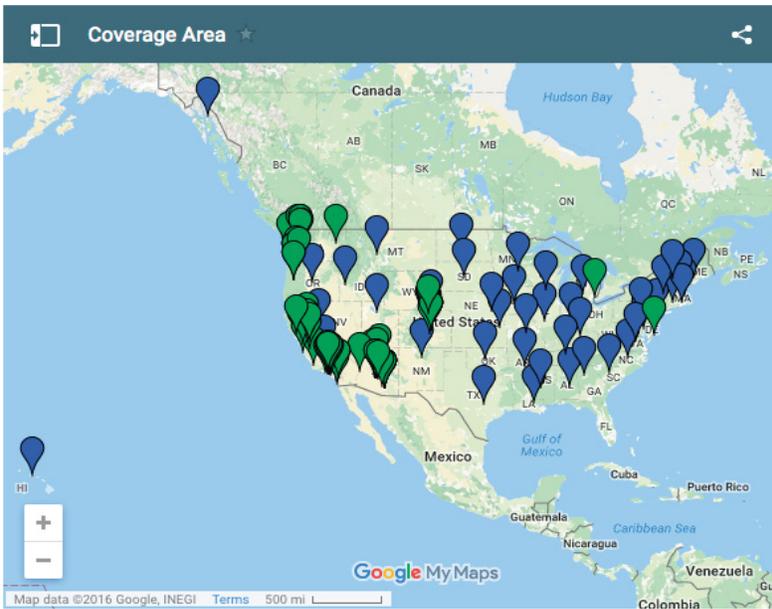
* Above chart demonstrates the average purchase for medical marijuana by consumers is a minimum \$300 per month for CBD and THC based meds.

Novus Digital Marketing Platform

A major barrier of entry that is difficult to achieve for many cannabis-related businesses is that each state has their own regulation on how to market medical marijuana. Along with Facebook, Twitter and SnapChat, Terms of Service will not allow direct advertising for the sale of Federally illegal products. ROI in marketing and advertising is important in profitable conversion ratios. Initially, Novus' marketing strategy was to use third party vendors. But many digital marketers knew very little about cannabis marketing compliance and lacked the ability to reach the right target audience. Previously, Novus' ROI from Click through to Engagement was \$35 per conversion which would give a 90-120 day to profit per member. After a few months of paying for non-performing digital marketers with non-effective tactical methods, Novus brought the marketing efforts in-house. Click through to Engagement is now \$7 per conversion which gives a 30-day to profit per member. The marketing has shown great success for Novus in the past 30 days going from 3,000 unique impressions per day to 20,000 per day and increasing, generating inbound and outbound marketing strategies in B2B and B2C.

Provider Network

- Market Coverage 10,000 Zip codes
- Blue Markers Show CBD and Green Markers Show THC



Free Plan	Full Plan	Veteran's Plan	Senior Plan
Discounts	\$24.95 per month	\$21.95 per month	\$19.95 per month
<input checked="" type="checkbox"/> Medical Marijuana			
<input checked="" type="checkbox"/> Hemp/CBD			
<input checked="" type="checkbox"/> Charlotte's Web			
<input checked="" type="checkbox"/> Prescriptions			
<input checked="" type="checkbox"/> Dental Care			
<input checked="" type="checkbox"/> Vision Care			
<input checked="" type="checkbox"/> Lasik			
<input checked="" type="checkbox"/> Hearing Care			
<input checked="" type="checkbox"/> Diabetic Care/Supplies			
<input checked="" type="checkbox"/> Lab Services			
<input checked="" type="checkbox"/> Imaging			
<input checked="" type="checkbox"/> Vitamins			
<input type="button" value="Select"/>	<input type="button" value="Select"/>	<input type="button" value="Select"/>	<input type="button" value="Select"/>

Executive Leadership

Frank Labrozzi – Chairman & CEO

Wall Street veteran for the past 25 years. A results-oriented analytical executive with diverse industry disciplines within the finance, health and insurance industry. His work ethic now focuses on Novus insurance companies and the development in new lines of business, strategic planning, acquisition of books of business and building a value to our shareholders. He has consulted and negotiated contractual terms with many industry leaders with increased market capitalization, corporate cap structure and market assessment with over 100 private and public companies.

Andrea Lopez – Director/COO

Responsible for creating and maintaining Program Integrity and Compliance strategic policies for numerous companies under the performance standards and scrutiny of the U.S. Government and Fortune 500 Companies. With over two decades of experience maneuvering within the corporate world, Andrea has expanded her broad knowledge-base to encompass executive management, professional development, and strategic communication while honing her business acumen across intercontinental industries. She has over 15 years of healthcare compliance and program integrity experience: both domestically and internationally, has coauthored multiple articles for industry-specific publications and has conducted instructional presentations to conference attendees at multiple symposiums world-wide, to include mentorship and education development with delivery to international student bodies.

Michael Acord – Director of Insurance Development

Over 15 years experience in the strategic planning in insurance models, with specialty in areas of property/casualty, life and annuity. Mr. Acord has a unique ability to position Novus with the leverage of high profit business lines and be an integral part of Novus' efforts to expand nationwide.

He also has the ability to train and recruit agents to effectively market Novus insurance lines. A veteran of United States Air Force, he brings an organized aspect that made him highly productive with Farmers and Allstate.

Theodore Rozolis – Director of Marketing

Mr. Rozolis brings diverse experience from 30 years of executive management, marketing, sales, customer care, engineering and business development in the nonprofit association, telecom, Internet and wireless industries. Ted develops marketing strategy, manages tactical marketing plans, and collaborates with client recruitment, partner engagement, product experts, and sales teams. He created, launched, and managed the data services at TelePacific Communications in addition to leading vendor and partner relationships. For over a 10 year period, he cultivated a multi-faceted portfolio which included directing customer service, expanding corporate communications, performing field operations, growing partnerships with software vendors and metropolitan municipalities, managing sales and engineering teams, developing product and marketing plans, and handling public relations for Aiirmesh Communications, Velocita Corp., Level 3 Communications, E.Spire Communications, and the Internet division of MFS Communications during their critical start-up years.

Michael Acord – Director of Insurance Development

Mr. Acord comes to Novus with over 15 years experience in the strategic planning in insurance models, with specialty in areas of property/casualty, life and annuity. Mr. Acord has a unique ability to position Novus with the leverage of high profit business lines and be an integral part of Novus' efforts to expand nationwide. He also has the ability to train and recruit agents to effectively market Novus insurance lines. A veteran of United States Air Force, he brings an organized aspect that made him highly productive with Farmers and Allstate.

Contact Information

California Department of Insurance

7365 Carnelian Street, #119
Rancho Cucamonga, CA 91730

T: (855) 228-7355

E: frank@ndev.biz



Investor Relations

Stephen Hart

T: (917) 658-7878

E: hart@haydenir.com

