

## AHI Investor Presentation Update

**Advanced Health Intelligence Limited (ASX:AHI) (AHI or the Company)** is pleased to provide shareholders with an updated shareholder presentation, which is now available on the AHI website.

We are pleased to announce that the updated AHI investor presentation is now available on our website. This comprehensive presentation provides a deeper insight into how AHI is leveraging smartphone technology to revolutionise healthcare. It outlines our mission to provide accessible digital health risk assessment solutions for global populations and our vision to deliver ubiquitous proactive healthcare.

The presentation highlights our B2B-focused approach, serving customers worldwide in healthcare, insurance, large enterprises, and government sectors. Driving innovation through digital biomarkers and predictive capabilities to assess the risk of cardiovascular disease, diabetes, metabolic syndrome, hypertension, obesity, mental health, and skin disorders.

Additionally, it details our industry-leading solutions powered by computational systems biology and neural-net AI, backed by evidence developed in collaboration with prestigious academic institutions and published in multiple scientific journals. AHI's global patent portfolio, comprising 24 patents across nine countries, underscores our commitment to protecting and expanding our technological advantage.

The presentation also closely examines our expanding product portfolio, the growing sectors in which AHI operates, and our addressable market. It showcases key partnerships currently underway, our expanding global footprint, and our strategic objectives to deliver value to shareholders as we continue to lead the way in digital healthcare innovation.

We encourage shareholders to review the presentation to better understand our progress and future direction.

The Chairman and CEO of Advanced Health Intelligence Ltd has approved this announcement.

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### **About Advanced Health Intelligence Ltd**

AHI offers cutting-edge, smartphone-based health risk identification solutions that enable individuals to run their own comprehensive health assessments and risk stratification.

Utilising smartphone sensor technology, individuals can efficiently conduct a single scan or a series of scans to identify established risk markers for various health conditions. The resulting data can then be shared with healthcare providers, insurers, employers, and government agencies, facilitating timely triage and appropriate care pathway allocation.



AHI's scientific research capability is dedicated to the development of advanced data capture techniques, optimising data input signal quality and continuous enhancement and validation of AHI's solutions through rigorous scientific processes. AHI has assembled a team of experts in machine learning, artificial intelligence, biomathematical modelling and systems biology, computer vision, clinical expertise, and medically trained data scientists to develop and deploy these cutting-edge risk assessment tools.

Over the past decade, AHI has been at the forefront of health-tech innovation, pioneering the use of smartphones in digital-first health care. Our journey began with the groundbreaking development of the world's first on-device body dimensioning capability.

Since then, we have continued to evolve and adapt our solutions to meet the dynamic needs of health systems players dedicated to delivering high-quality patient care and early detection of escalating health conditions. AHI's patented technology has enabled us to push the boundaries of early detection through digital health care, offering a suite of modular solutions that are transforming the industry and offering earlier intervention opportunities.

Our comprehensive solutions encompass:

- Anthropometric and body composition analysis to identify obesity-related comorbidities, including diabetes risk stratification.
- Predictive modelling of blood biomarkers (including HbA1C, HDL-C, LDL-C), and 10-year cardiovascular risk estimation.
- Facial photoplethysmography to assess vital signs non-invasively and provide risk stratification for cardiovascular disease.
- Device-derived dermatological image analysis for identifying over 588 skin conditions across 134 categories, including melanoma detection.
- Atrial Fibrillation technology enables the detection of Atrial Fibrillation using a mobile device. This allows for early identification and monitoring of this common heart condition through a simple, non-invasive, and user-friendly smartphone-based solution.

AHI has developed digital biomarker-driven triage solutions that use only a smartphone or web browser. These solutions enable the identification of health risks across populations and can inform direction of individuals to appropriate care pathways for proactive health management. The technology provides cost-effective health risk assessment access to billions of smartphone users worldwide, empowering these individuals to take charge of their health journey and improving health outcomes globally.

For more information, please visit: [www.ahi.tech](http://www.ahi.tech)



# Company presentation

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JANUARY 2025



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# The health care AI market is advancing



Med-Gemini reached 91.1% accuracy<sup>2</sup> on the MedQA medical exam benchmark in research in line with a medical expert. The exam pass mark is 60%<sup>3</sup>



Major tech vendors continuously compete to upgrade their AI platforms with regular enhancements, as projections show the global healthcare AI market will reach nearly **188 billion U.S. dollars by 2030**<sup>1</sup>



**Forbes**



FDA Clearance Granted in 2024 for First AI-Powered Medical Device to Detect All Three Common Skin Cancers (Melanoma, Basal Cell Carcinoma and Squamous Cell Carcinoma)<sup>4</sup>

# Leveraging smart-phone technology to revolutionise health care



 **Our mission**  
Provide accessible digital health risk assessment solutions for global populations

 **Our vision**  
Ubiquitous proactive health care

## Empowering care providers, payers (insurers and pharmacy benefit managers), enterprise, and governments, to:

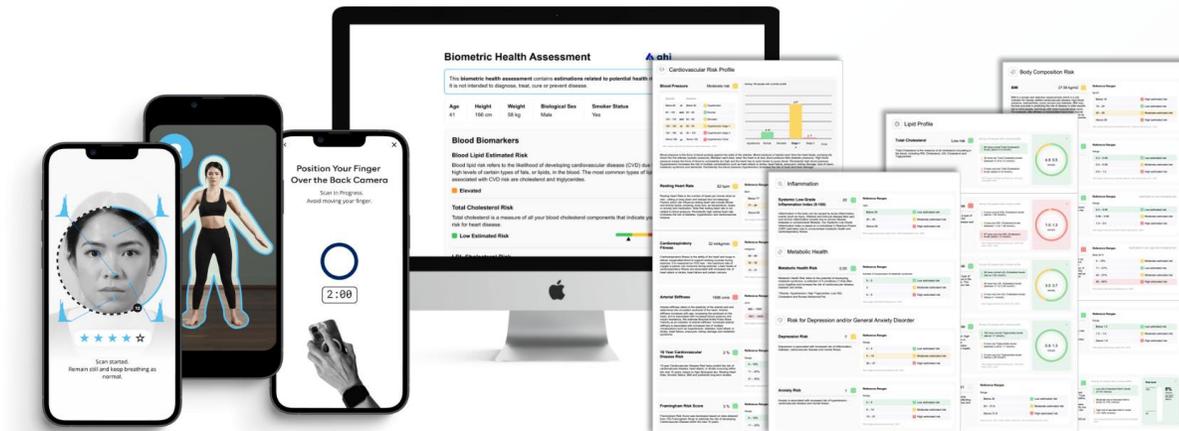
- **Increase access** to health risk assessment for broad and diverse populations, even if remote
- Provide a **non-invasive** way to assess digital biomarkers and associated risks independently
- **Detect risk signals** to predict likelihood of chronic disease and enable earlier intervention
- Obtain additional **insights** to support consultations, electronic health records, program development and policy-making
- **Save costs** and **enhance processes** and workflows

**AHI has established use cases in telehealth services, e-scripting, electronic medical record processes, and medication management.**

# AHI offers patented digital biomarker solutions to business customers



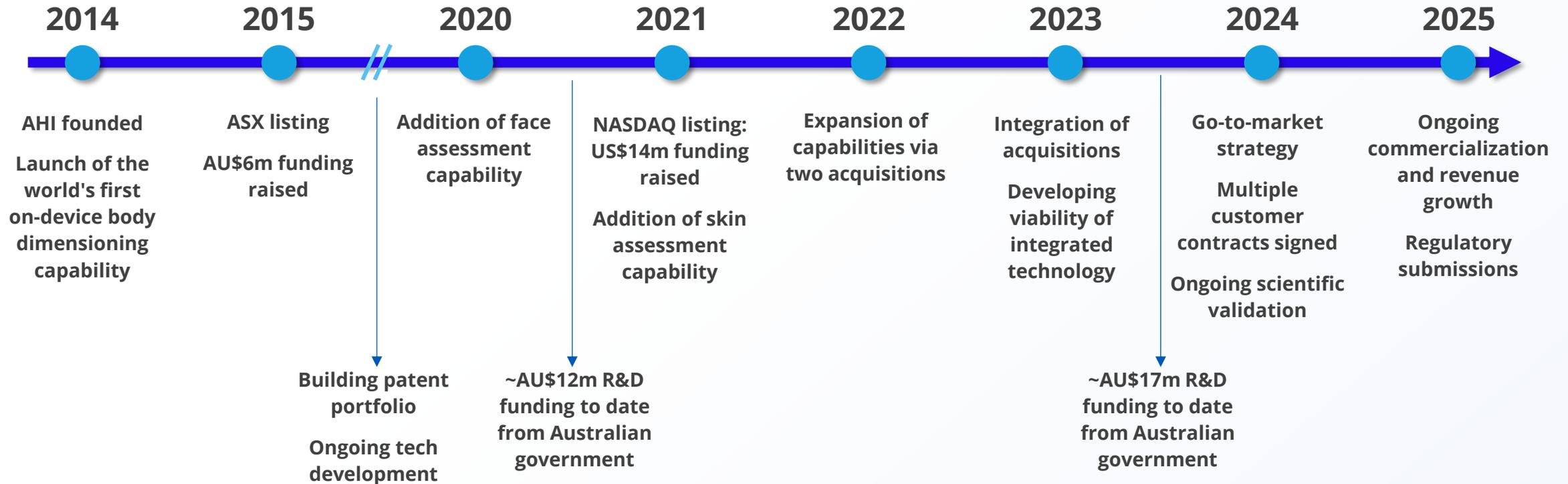
	Ticker	AHI
<b>Shares on issue</b> (at 24 Jan 2025)		280,582,265
<b>Options</b> (at 24 Jan 2025)		8,089,442
<b>Performance rights</b> (at 24 Jan 2025)		14,000,000



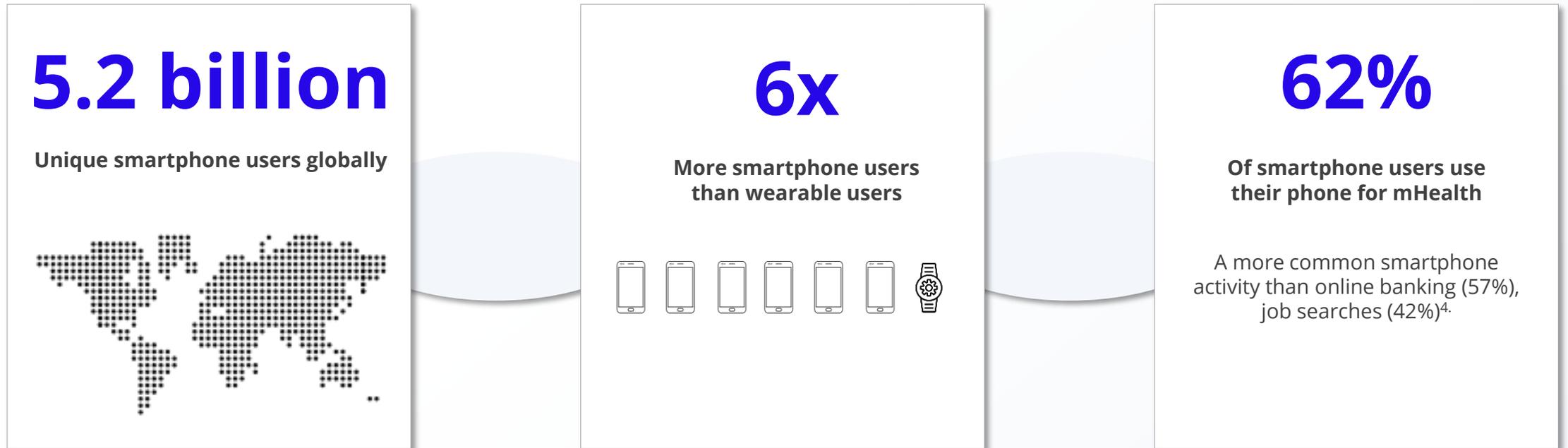
## About AHI

- B2B offering, selling to customers in healthcare, insurance, large enterprise and government segments around the world
- Locations in Australia, Singapore, Canada, South Africa, Netherlands, and UAE
- Focus on digital health-as-a-service, using digital biomarkers to predict risk of cardiovascular disease, diabetes, metabolic syndrome, hypertension, obesity, mental health and skin disorders
- Solutions leverage computational systems biology and neural-net AI
- Evidence developed in collaboration with prestigious academic institutions, published in multiple scientific journals; additional validation studies ongoing
- Global patent portfolio, with 24 patents across nine countries in EMEA, North America and Asia
- Leadership with a combined 180+ years of experience in machine learning, artificial intelligence, biomathematical modelling, systems biology, computer vision, clinical practice, and medical data science
- Employees with globally leading expertise in assessing and classifying complex health risks using device sensors

# Our pioneering technology has been enhanced over the past decade



# Accessible through the ubiquity of smartphones



**Sources**

1. GWI *Digital Healthcare Insight Report Changing Views on Healthcare and Digital Health Tools - GlobalWebIndex*  
2. Datareportal *Digital 2019: Global Digital Overview* <https://datareportal.com/reports/digital-2019-global-digital-overview>

3. Worldometer *World Population by Year* <https://www.worldometers.info/world-population>  
4. <https://mobius.md/2021/10/25/11-mobile-health-statistics/#:~:text=Most%20smartphone%20users%20have%20used,5>

# We offer a spectrum of digital biomarker health risk assessment solutions



**Digital Health Assessment**

Analyses **47 health markers** and **35 health risks** in <15 minutes, including obesity, diabetes, hypertension, cardiovascular disease, metabolic syndrome and mental health disorders

**Uncertified, modules validated in eight studies**



**Digital Health Check**

Analyses **vital signs** to predict 15 **health risks** in <2 minutes  
Predicts risks related to weight, blood pressure, heart rate, cholesterol, and cardiac profile

**Uncertified, validated in three studies**



**BodyScan<sup>^</sup>**

Measures and analyses **body composition and dimension**  
Predicts risk of obesity, metabolic syndrome and diabetes and enables progress tracking vs fitness goals

**Regulatory submissions underway**



**Cardiovascular screen\***

Detects **14 heart arrhythmias** including atrial fibrillation  
Advanced heart rhythm monitoring for detection when arrhythmias occur, aiding diagnosis and management

**FDA cleared (K232804) with ECG equivalence**



**DermaScan\***

Detects **588 skin disorders in 134 categories**, from common rashes to cancer  
Provides valuable second opinion for practicing physicians



# Our solutions are AI-powered and grounded in clinical knowledge



**Digital Health Assessment**

Trained using >4m data sets  
Modules demonstrated high correlation vs clinical measures in 3160 people across nine studies

**R = up to 0.99**



**Digital Health Check**

Trained using >1m data sets  
All estimates met the mean error hypothesis vs medical devices in 590 people across three studies

**All estimates met mean error hypotheses**



**BodyScan<sup>^</sup>**

Trained using >6,000 records  
High correlation with DXA scan and ISAK technician measures in 1773 people across four studies

**R = 0.84-0.97**



**Cardio Screen\***

Trained using >3m data sets  
Accuracy of 91% to 99% across >1954 people in 10 studies

**Accuracy of 91% - 99%**



**DermaScan\***

Trained using the MClass database  
Statistically significant improvement in accuracy vs dermatologists for 363 images in three studies

**Statistically significant increase in accuracy**

# Our products are research led, science backed, and published globally

The research studies associated with our technologies has been featured in luminary publications



Agreement of anthropometric and body composition measures predicted from 2D smartphone images and body impedance scales with criterion methods



Artificial Intelligence in the Evaluation of Telemedicine Dermatology Patients



DXA reference values and anthropometric screening for visceral obesity in Western Australian adults.



Longitudinal concordance of body composition and anthropometric assessment by a novel smartphone application across a 12-week self-managed weight loss intervention



Obesity and visceral fat in Indonesia; An unseen epidemic? A study using iDXA and surrogate anthropometric measures.



Superiority of Artificial Intelligence in the Diagnostic Performance of Malignant Melanoma Compared to Dermatologists and Primary Care Providers



Smartphone derived body composition and anthropometry for tracking weight loss



Potential Return on Subscription to Smart-phone Based Digital Health Risk Assessment

# We have an ongoing commitment to validation

Early results from first pool of subjects comparing AHI's DHA to clinical standard measurements

Health marker	AHI accuracy	Comparator
Resting heart rate	100%	Polar™ H10 ECG chest strap
Waist to height ratio	90%	Bio-kineticist measure
Lipid accumulation product	95%	Blood draws
LDL Cholesterol	91%	
Metabolic syndrome	85%	
HDL cholesterol and triglycerides	>80%	



## Additional studies in progress:

- Expansion of this study to another 80 patients
- A medical clinic-based study in Lusaka, Zambia to validate proof-of-concept in a real-world setting in up to 5,000 participants
- Further discussions with universities in UAE, South Africa and Australia

## Methodology

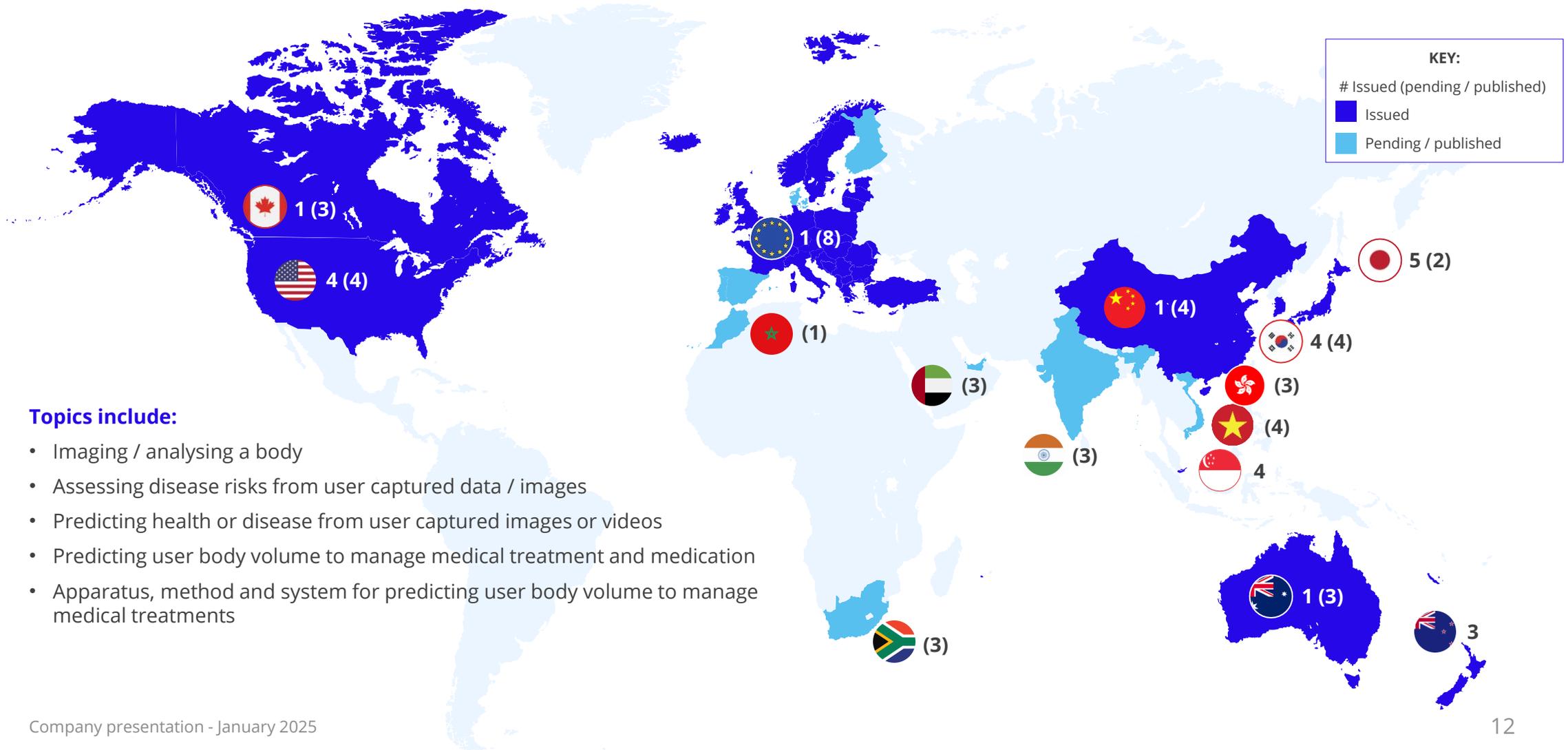
**Objective:** Evaluate risk classification performance of AHI's Digital Health Assessment vs. traditional clinical measurements.

**Comparators:** Best-practice tests administered by clinicians in health care facilities.

**Population:** 120-person subject study, with an equal distribution across BMI, age, gender, and ethnicity.

**Analysis:** Agreement, sensitivity and specificity vs comparators for the first 21 subjects.

# We have 24 issued patents; with 46 pending or published



## Topics include:

- Imaging / analysing a body
- Assessing disease risks from user captured data / images
- Predicting health or disease from user captured images or videos
- Predicting user body volume to manage medical treatment and medication
- Apparatus, method and system for predicting user body volume to manage medical treatments

# AHI's solutions help to address the goals of multiple industry sectors

## Health and life insurance

- Offer coverage discounts or additional benefits tailored to risk profiles
- Attract policy holders and enhance benefits package for recruitment and retention
- Channel prospective policy holders to the right policy, based on their health state
- Provide personalised recommendations for early intervention to reduce health risk
- Assess trends to optimise underwriting risk and inform coverage and pricing



## Health care providers

- Drive efficiencies and increase health care professional capacity through automated / advance collection of digital biomarker data
- Provide valuable second opinion for physicians
- Reduce costs and risk through opportunities for early disease detection and intervention



## Large enterprise

- Enhance benefits package for recruitment and retention; offer additional benefits, tailored to risk profile
- Provide access to relevant, tailored options to improve health and reduce risks
- Assess trends to validate ROI of early interventions / wellness programs
- Enable data-driven negotiations with insurance companies based on employee population health risk profile



## Ministries and Departments of Health

- Capture population data to facilitate research and inform policy making
- Improve access to health risk assessment for hard-to-reach populations
- Mitigate the high costs of identifying non-communicable preventable diseases (AED39.9bn every year in the UAE)
- Help to address the challenge of fraud, wastage and abuse in prescription management



# Digital health risk assessment offers measurable ROI

AHI research presented at ISPOR Europe 2024 in Spain modelled potential savings achievable from early identification of risk and subsequent prevention of disease.

Savings were driven by reduction in hospitalisations, expensive later line therapies, and treatment of complications

EE814

## POTENTIAL RETURN ON SUBSCRIPTION TO SMARTPHONE BASED DIGITAL HEALTH RISK ASSESSMENT

Manie de Klerk (MBCB, DCH, M Fam Med, MBA); Danielle du Plessis (BSc, PhD); Rian Conradie (BSc, PhD); Laura Wilson (BCom, MSc) Advanced Health Intelligence, 71-73 South Perth Esplanade, South Perth, Western Australia, 6151

**Introduction**

With more than 800 million people globally being obese, 6.4% of the world's population estimated to have diabetes by 2039 and with mental disease on the rise, the economic burden of medical interventions to address these issues is too high to sustain. To prevent the progression of the global health and economic crisis, there is an urgent need for effective prevention and treatment strategies at individual, community, and national levels, tailored to regional and socioeconomic contexts. In parallel, technological advancements now make large scale risk assessment more accessible, and data science has evolved such that reliable analysis of risks is possible.

**Technology**

A smartphone-based tool to analyse digital biomarkers obtained through camera sensor inputs from the finger, face, and body in under 15 minutes, and returns a health risk assessment report in real time.

This technology reports information about potential health risks across six categories, including metabolic syndrome, diabetes, cardiovascular disease, and individual risk factors associated with these conditions, helping individuals make healthier choices or seek further assessment and treatment.

The assessment is based on proprietary risk assessment algorithms developed from extensive published literature, clinical guidelines, and expertise in medicine, science, and technology. It leverages AI trained using large datasets from real world databases including NHANES, and bespoke data collection.

**Results**

**Clinical outcomes**  
From literature, we identified a range of estimates for prevention rates achievable through identification of risk factors and early intervention with metformin or diet and exercise. The more conservative estimates found that prevention of up to 13% of diabetes type II cases was possible over two years in Singapore and up to 10% over five years in the USA. Screening for depression and anxiety may increase the identification of new cases requiring treatment by 20% within the screened group, enabling earlier intervention.

**Associated cost savings**  
A base case analysis was conducted on smartphone-based health assessments on 100,000 individuals per market at a cost of S\$81.2 million in Singapore and US\$5-10 million in the USA.

In Singapore, reduced complications and resource use could save S\$678.52 per person over two years, with potential savings rising to S\$8134 and a conservative cost-benefit ratio of 2.0. Savings include costs for treatment, hospitalisation, and complication management. In the USA, per person savings of US\$344.01 over five years could total US\$29 million, with a cost-benefit ratio of 2.91 to 5.82. These savings come from reduced second-line therapies and lower treatment costs for complications.

**Process to determine ROI**

**Risk estimation process**

**Conclusions**

Early intervention is advocated, to provide considerable cost savings in the medium to longer term in both geographies.

The availability of remote risk assessment and disease prediction technology and its advanced ability to also predict graded risk using AI, may be very cost-effective.

The potential for the solution to give a very favourable return on investment in health systems and to give valuable insights into the health of users served, is high.

The easy-to-use technology makes greater proactivity in assessing large populations, cost-effective and less prohibitive.

The return on investment model should be adaptable to other geographies.

Full results available on request

## Results



### Per population of 100,000 assessed

Cost of digital health risk assessment	USD 5-10 million
Cases of diabetes avoided	10%
<b>5-year savings per person</b>	<b>USD 344</b>
Total 5-year savings	USD 29m
Cost-benefit ratio	2.91 - 5.82



### Per population of 100,000 assessed

Cost of digital health risk assessment	SGD 1.2 million
Cases of diabetes avoided	15%
<b>2-year savings per person</b>	<b>SGD 76-134</b>
Cost-benefit ratio	2.0

# We enable partners to offer a seamless end-user experience and prompt earlier action on health risks



Our solutions can help to reduce barriers to health assessment, being:

**Self administered**

- ✓ No health professional required

**Non-invasive**

- ✓ No blood draws or invasive procedures

**Conducted remotely**

- ✓ No need to travel to a facility

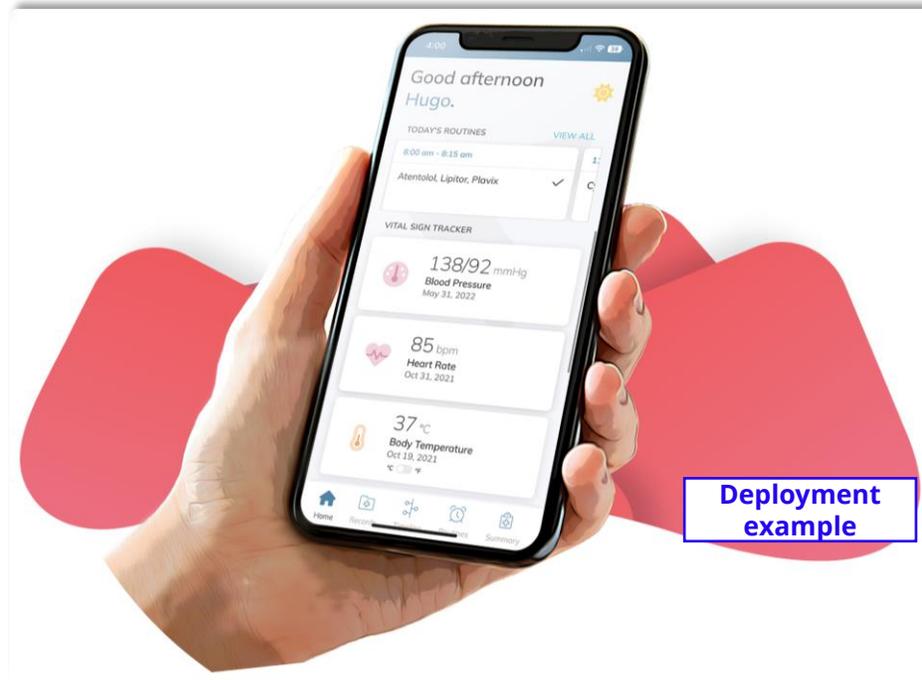
**Conducted via web or smartphone**

- ✓ No supporting equipment required

**Immediate results**

- ✓ Prompts user action to seek medical advice where risks are identified

# AHI is expanding access to health risk assessment for remote communities with VITALL



## Integrated AHI solutions

- Customized version of AHI's Digital Health Assessment smartphone app deployed to support health care professional-guided user experience
- Insights are integrated directly into individuals' consolidated health records within the VITALLEngage platform
- Immediate risk reports available within VITALLEngage for individual users and their health care professional

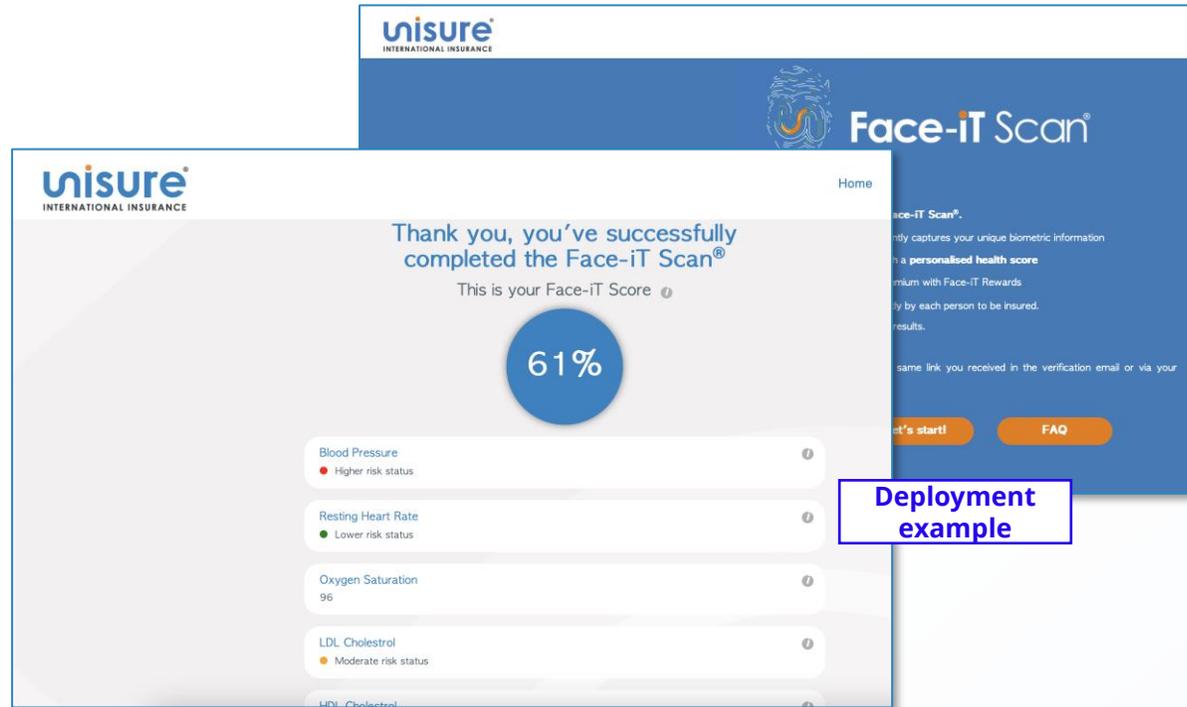
## VITALL benefits

- Real time information to facilitate data driven conversations about individual needs
- Data can be consolidated with other information such as medical history and made accessible any member of the care circle (upon patient consent), wherever they are located
- Aggregated de-identified data for to community leaders to identify needs and inform design of targeted interventions



VITALL makes health information meaningful to individuals and the health organizations supporting them. It safely acquires, secures, and curates health information to empower health journeys and enhance medical readiness. VITALL's secure platform consolidates patient health information from records, imaging, and data from smart devices and smartphone scans into interactive views and enables automated processing to extract and structure data using AI. This helps improve care and outcomes by providing access to a patient's real-time health data and consolidated medical records, where and when needed.

# AHI is delivering a digital underwriting solution for Unisure



## Integrated AHI solutions

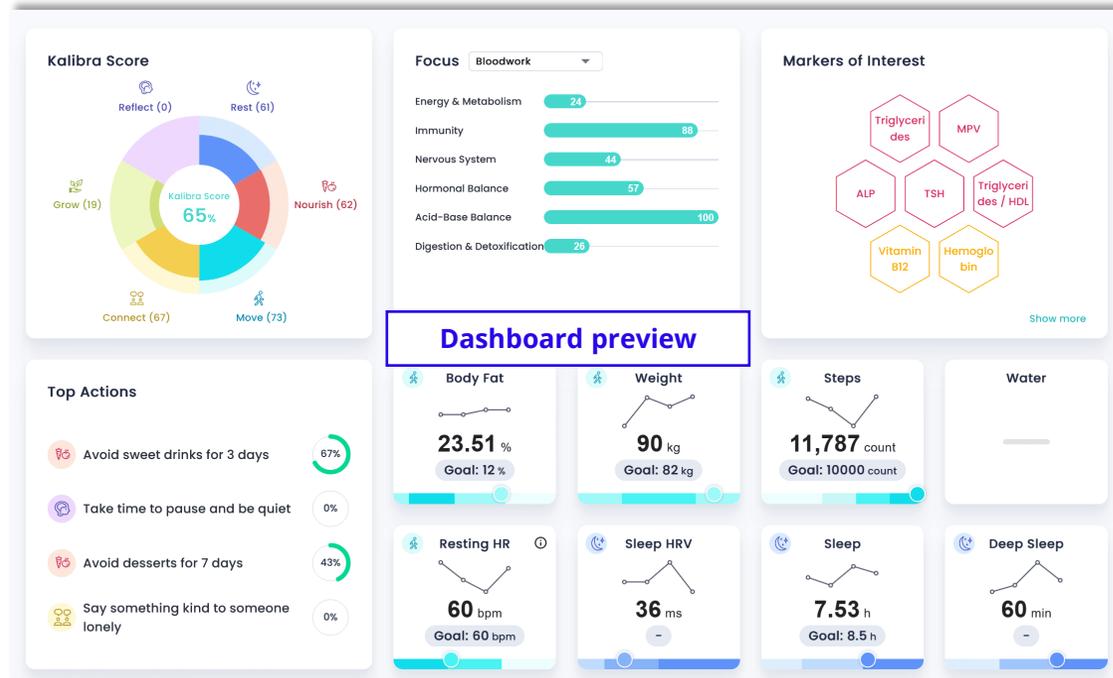
- Digital Health Assessment deployed within a new life insurance product, launching in early 2025 to support underwriting
- Digital Health Check, featuring a single health risk score to facilitate personalised Unisure policy-holder experiences
- Collaboration agreement leverages a scalable SaaS pricing model with minimum monthly fees, adjusted for volume- used

## Unisure benefits

- New and innovative methods for the insurance industry
- Streamlining of the traditional onboarding and underwriting process
- Customers gain an in-depth understanding and awareness of their personalised health metrics – empowering them to take positive actions to improve and maintain their health

Unisure is an international insurance company that provides sought-after international health and life insurance solutions, serving >500,000 clients in 130 countries. Unisure offers a range of international insurance solutions via financial advisors and intermediaries, including individual life plans (in partnership with SCOR and Guardrisk), group life & disability solutions (in partnership with GenRe and Allianz) and private medical insurance (in partnership with GenRe and Bupa).

# AHI is enhancing health insights for Kalibra



## Integrated AHI solutions

- Up to 30 Digital Health Checks and BodyScans available per month to each user, with optional Digital Health Assessments for additional insights
- Seamless integration of insights from AHI with lab work, questionnaires, wearables and in-person assessments
- Rigorous scientific methods and AI algorithms to quantify and analyse users' overall health

## Kalibra benefits

- Fully customisable assessments and reports
- Simple visual scorecards for health vitals and body composition
- Personalised recommendations to improve health and well-being
- Health professionals empowered for pro-active care through cohesive, real-time analytics (where users opt in)



B2B and B2C SaaS health and wellness provider with a cutting-edge, personalised health and longevity platform available to health care professionals, labs and individuals. Data-driven insights are used to create a holistic journey towards improved healthspan for users, that seamlessly integrates nutrition, exercise, sleep, mindfulness, relationships, and personal growth.

# AHI is driving new customer engagement in partnership with Bearn



## Integrated AHI solutions

Highly customizable and scalable engagement solutions, for different health care modalities

- 1. Web-based facial PPG\*** attracts users to engage in accessing insights on their health vitals and potential risks. User data supports lead generation by selected partners.
- 2. In-App facial PPG** enables unlimited health risk assessments for users to track impact of healthy behaviours on vital signs. User data informs customized recommendations or incentives to support healthier behaviours.

## Bearn benefits

- Health insights to help users achieve better, healthier lives, including personalised health, wellness and insurance offerings
- Health Credit Scores based on AHI's proprietary technology for estimating health parameters and predicting risk are provided as a metric for total health.
- **Eighteen enterprise contracts signed in 2024 (as at 21 Jan)**

\*PPG = photoplethysmography

**B E A R N** 

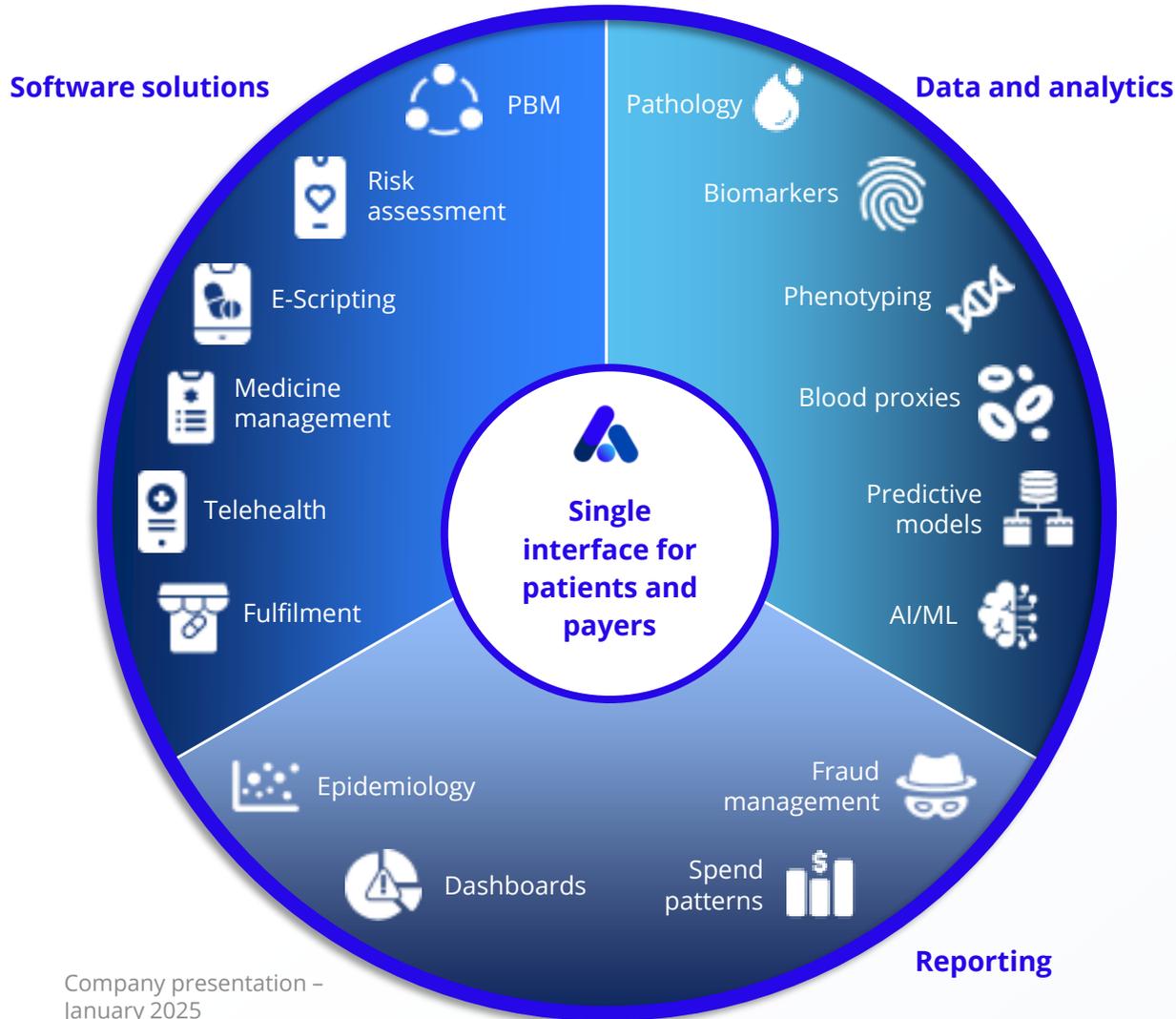
<https://www.bearn.co/>

B2B SaaS wellness provider to payers, life insurance, primary care physician networks, third party administrators, onsite health, alternative health providers, and fitness. Its solution offers a unique opportunity to attract and engage end users in leading better, healthier lives, including health risk assessment, wellness content and gamification to prompt healthier daily behaviours for health risk profile improvements.

# We have a global customer base



# The future health care landscape is interoperable



## Our vision for a future integrated enterprise software platform

### Engagement layer

Single digital interface for payers and patient

### Data and analytics

Rich patient database to drive burden of disease progression and health predictions

### Reporting

Payer populations based on epidemiological predictive surveillance, risk dashboards and spend patterns

# Our addressable market continues to grow



**Ministries and Departments of Health**

**\$9.6 tn. Industry, 6.6% CAGR<sup>4</sup>**



**Health care providers**

**\$11 tn. Industry, 9% CAGR<sup>3</sup>**



**Health and life insurance**

**\$5 tn. industry, 3% CAGR<sup>2</sup>**



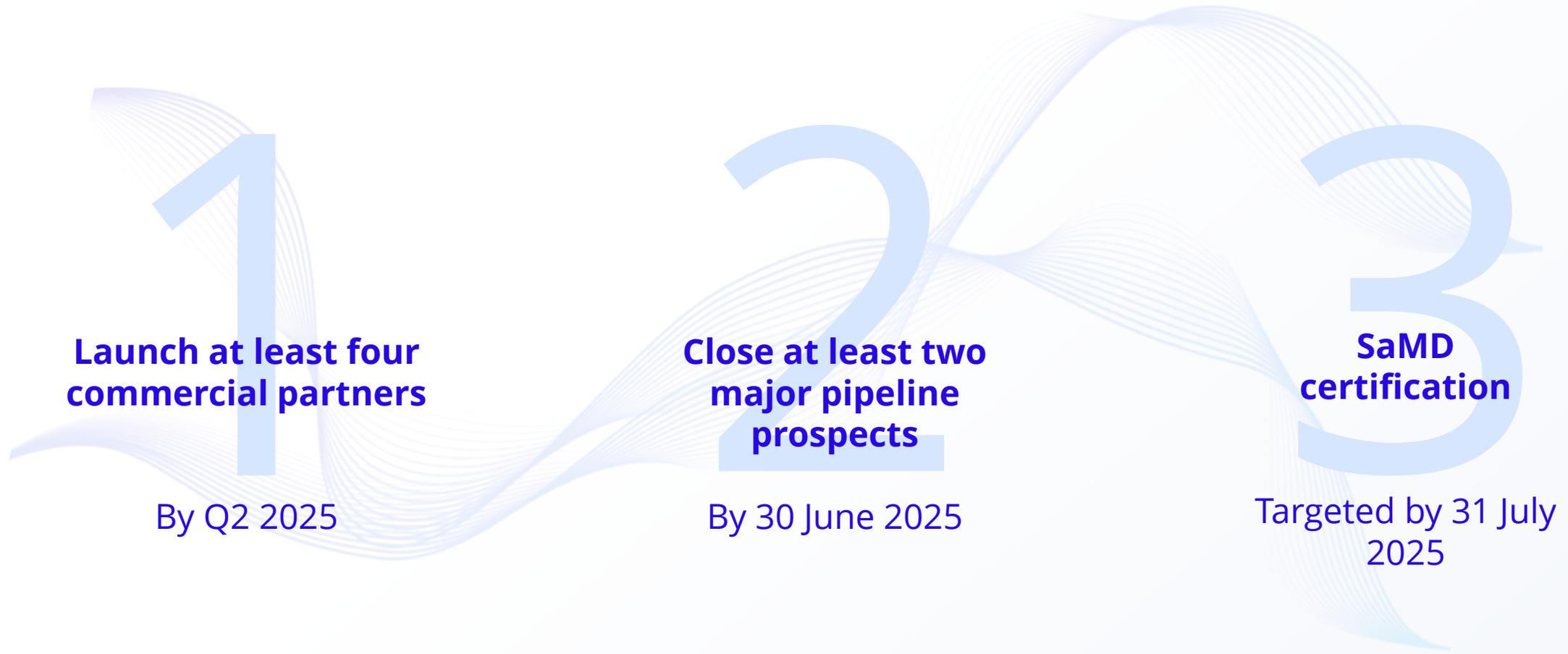
**Large employers**

**\$53.0 bn. industry, 4.47% CAGR<sup>1</sup>**

## Sources

1. <https://www.grandviewresearch.com/industry-analysis/corporate-wellness-market>, Data from 2022
2. <https://www.mordorintelligence.com/industry-reports/global-life-and-non-life-insurance-market-growth-trends-and-forecast-2020-2025>
3. <https://www.businesswire.com/news/home/20190625005862/en/The-11.9-Trillion-Global-Healthcare-Market-Key-Opportunities-Strategies-2014-2022---ResearchAndMarkets.com>
4. <https://data-explorer.oecd.org/> - See Health Expenditure table with unit of measurement as USD, PPP converted. Industry size calculated with latest available data across all countries. CAGR estimated assuming that growth in expenditure over the past 5-7 years is representative of future growth.

# AHI has three clear targets to accelerate commercialisation growth in 2025



# Our leadership has 180+ years experience in relevant fields



**Scott Montgomery,**  
CEO / Director



**Vlado Bosanac,**  
Founder / Head of  
Strategy



**Dr Katherine Iscoe,**  
**MSc, PhD,**  
Executive Director



**Dylan Garnett,**  
Chief Innovation  
Officer



**Phillip Cooper,**  
Principal Engineer



**Riaan Conradie, PhD,**  
Chief Scientist



**Prof Manie de Klerk,**  
**MBChB, DCH, M Fam  
Med, MBA**  
Clinical Director



**Laura Wilson, MSc,**  
Chief Marketing  
Officer

## Leadership expertise

- Machine learning / Artificial intelligence
- Biomathematical modelling and systems biology
- Computer vision
- Medical data science
- Pharmaceutical and device commercialisation
- Health and life insurance
- Clinical practice and health care delivery
- Start-up incubation and exit
- Capital markets

# Thank-you

For more information on how Advanced Health Intelligence how our technologies can help you,  
email us at [hello@ahi.tech](mailto:hello@ahi.tech), or find out more at <https://ahi.tech>



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