

The cost for stem cells in our clinic run about \$3,500 to \$6,900 for most cases and when we compare that to surgery, there's some substantial costs to surgery that people don't think about. Let's take an average knee surgery. It can be \$50,000 to even over \$100,000 for all the care that's needed in a knee replacement surgery. Let's take the low end of that \$50,000 and let's say the deductibles already been met and the patient has the co-insurance. At a 10% rate that's \$5,000 alone just for the surgery. That doesn't include all the rehab visits. Each time the rehab visits going to be around \$200 a visit. There's co-pays for that.

It's the time to actually travel to the rehab, to do the rehab, the downtime that you miss out on things. When you start adding up all these, plus dimension, the copays for your medications, you start adding all that up, it actually comes out more than stem cells in most cases. We have patient financing for our patients, and that can be at a 0% interest financing. Additionally, we have patient financing for the, maybe those that have a rougher credit score that it can take it down to where it's only 10% flat fee, and that runs about \$180 a month to about \$300 for most cases.