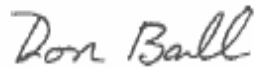




\$50,000 Quality Service Guarantee

Welcome to the CBR family. This certificate constitutes our official Quality Service Guarantee: If your cord blood stem cells fail to engraft during transplantation, you'll receive a full refund of service fees paid to CBR plus an additional \$50,000.

A handwritten signature in black ink that reads "Don Ball".

Don Ball
Vice President, Stem Cell
Operations, CBR

A handwritten signature in black ink that reads "Jaime Shamonki, M.D.".

Jaime Shamonki, M.D.
Medical Director, CBR

Please see reverse side for important terms and conditions.

USE OF THE CELLS

CBR's Quality Service Guarantee medical requirements

- The cells must be collected with a CBR Collection Kit and processed and cryopreserved by CBR.
- The cells must be used in a stem cell transplant for hematopoietic reconstitution either by the donor (autologous use) or by a first- or second-degree genetic relative.
- The cells must be released to a medical facility qualified by an Institutional Review Board (IRB) for stem cell transplantation and administered to the patient by a transplant physician.
- The patient must be provided sufficient time post-transplant for engraftment to occur.
- The cells must not be subjected to positive or negative cell selection, manipulation, gene therapy, or cell expansion.
- The cord blood sample must contain at least 2×10^7 total nucleated cells per kilogram.
- The cord blood sample must contain at least 1×10^5 CD34+ cells per kilogram.
- The cells must not be used in combination with other stem cell sources, such as additional cord blood, peripheral blood, or bone marrow.
- The cells must not be used in experimental procedures, including, but not limited to, mini-transplants, cell expansion, gene therapy, or other types of extensive and/or experimental laboratory cultures.
- The patient and/or stem cell sample must not be subjected to an investigational drug within 100 days of transplantation.

DEFINITION OF ENGRAFTMENT

Newborn stem cell engraftment is defined as three consecutive days in which the patient's absolute neutrophil count is at least 500 per microliter.

REQUIRED DOCUMENTATION

The following documentation is required by CBR to honor the guarantee

- Valid medical records documenting proof of nonengraftment.
- CBR must be provided with proof, in writing, that all third parties responsible for payment of any fees associated with the collection, storage, or transplant have been notified of the existence of the Quality Service Guarantee and the amount to be paid.

THIS SERVICE GUARANTEE IS NOT AVAILABLE TO

- Residents of areas where the service guarantee is prohibited by law.
- Clients who enroll in CBR's Newborn Possibilities Program® (formerly known as the Designated Treatment Program®).
- Clients whose cord blood banking fees are paid by Medicare or Medicaid.
- Clients whose cord blood banking fees are paid in part or whole by third parties in Massachusetts and Michigan.

CBR's Quality Service Guarantee is valid per the terms and conditions of the service agreement. Ultimate use of newborn stem cells will be determined by the treating physician, who will consider if they are applicable for the condition and should come from the patient or a suitable donor (like an HLA-matched sibling). There is no guarantee that treatments being studied in the laboratory or clinical trials will be available in the future.

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