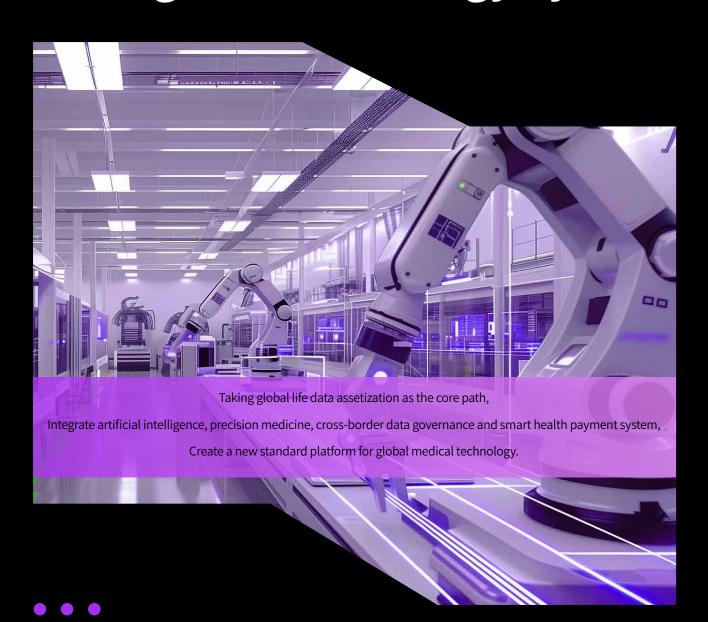
## **AGOORAN**



# White Paper on Life Intelligence Technology System



Empower scientific research, accelerate diagnosis, reshape insurance logic, and promote global collaboration in intelligent public health governance.

Version number: V1.5

Release date: June 2025

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Agooran takes life data assetization as the core, builds a transnational medical technology compliance system,

and promotes a new ecosystem of data-driven medical research, intelligent diagnosis and health payment.

It is a systematic infrastructure platform for the evolution of medical technology paradigms in the next decade.

Starting from data sovereignty, we will lay a new standard for global medical research and public health governance.

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#### **Preface**

#### Redefine medical technology assets and open a new era of digital life

In the 21st century, medical technology is at a new critical point. Humans are no longer satisfied with "treating existing diseases" and are beginning to enter the era of precision health, which is about "preventing diseases before they occur", "controlling chronic diseases" and "extending life expectancy". Digital life science has become the core engine of this great transformation.

However, there are still deep-seated obstacles in the current medical technology system:

Life data is highly fragmented, lacking a unified mechanism for ownership confirmation and cross-institutional circulation;

Individual medical data cannot truly become a patient's personal asset and cannot be controlled and monetized independently;

There is a serious trust gap and conflict of interest between medical practices, insurance payments, and scientific research experiments;

A large amount of clinical research, rare disease data, and genetic resources are dormant in isolated islands, and their global shared value has not yet been truly activated.

Agooran was born to solve these systemic pain points.

Agooran is not a single on-chain asset model, but a complete digital asset base for the new order of medical technology. Through blockchain rights confirmation technology, AI medical algorithms, multimodal data fusion, smart contract governance and the global medical technology alliance system, Agooran is committed to:

Truly transform "life data" into controllable, circulatory, and sustainably appreciating "digital life assets."

Here, AOO is not just a token, but also the governance core of the global life science value circulation system.

Here, for the first time, individual healthy behaviors have economic incentives and value returns.

Here, for the first time, scientific research institutions can efficiently exchange scarce medical data while ensuring ethical compliance, unleashing unprecedented scientific research potential.

Here, medical insurance is combined with smart contracts to reshape the payment logic, making every healthy choice a process of wealth accumulation.

Agooran is building a new digital economic civilization bridge covering the future medical technology industry.





# Chapter 1: The New Order Of Life Science And Technology: The Revolutionary Transformation Of Digital Healthcare









- 1.1 Structural bottlenecks of the traditional medical system
- 1.2 The huge value of life data that has not been released
- 1.3 Agooran's systematic mission: Reconstructing the value system of life science and technology



### Chapter 1: The New Order Of Life Science And Technology: The Revolutionary Transformation Of Digital Healthcare

#### 1.1 Structural bottlenecks of the traditional medical system

The traditional medical system has not changed fundamentally since its establishment in the late 19th century. Medical services are still centered on medical institutions, data control is concentrated in the hands of institutions, and patients lack data autonomy, resulting in:

Clinical information is fragmented and difficult to integrate across systems; Individual disease management lacks a long-term dynamic perspective;

The new drug development cycle is long, sample libraries are scarce, and clinical trials are costly;

The medical insurance and payment systems are lagging behind, and health incentive mechanisms are lacking.

Especially at a time when precision medicine, genomics, behavioral medicine, and artificial intelligence diagnosis are developing rapidly, this "centralized medical model" can no longer meet the increasingly complex needs of medical technology.

#### 1.2 The huge value of life data that has not been released

#### 1.2 The huge value of life data that has not been released

In 2024, the total amount of global medical data will exceed 15 ZB (zettabyte);

More than 80% of data is in a "non-circulating, non-shared" state;

More than 40% of clinical studies are limited by insufficient sample libraries and data ethics barriers.

These dormant life data contain huge scientific research value, commercial value and social public health value. If they can be released safely and in compliance with regulations, they will open up:

AI medical diagnosis continues to evolve;

Early screening and preventive intervention for rare diseases;

A global collaborative model for clinical trials;

New payment mechanism for personalized health management.

### 1.3 Agooran's systematic mission: Reconstructing the value system of life science and technology

Agooran proposed the world's first "Life Data Assetization, Technology Circulation, Intelligent Governance" trinity model: Yönetim" üçlü modelini önerdi:

Core Modules	Functional Positioning	Value Output
Data rights c onfirmation engine	Based on blockchain technology, it enables data rights confirmation, encrypted storage, and traceable access capabilities.	Individuals have data sovereignty
Smart Governance Contracts	Through smart contract logic, insurance pricing, behavioral incentives, and scientific research sharing are automated	Breaking down t raditional institutional barriersı
Ecological Value Token AOO	Mapping health behaviors, data authorization, and scientific research collaboration into digital value circulation units	Forming a closed loop of continuous appreciation

Agooran's ultimate goal is to transform today's fragmented, inefficient, and high-barrier medical technology system into a self-evolving, self-motivated, and self-balancing global digital life economy system.





## Chapter 2 Core System: Agooran Life Intelligence Architecture (Als Architecture)









- 2.1 Intelligent biological data collection and accurate modeling
- 2.2 Multimodal health data fusion engine
- 2.3 Distributed AI Diagnosis and Prediction Decision System
- 2.4 Digital Therapy and Personalized Intervention Smart Contracts



## Chapter 2 Core System: Agooran Life Intelligence Architecture (Als Architecture)

In the traditional medical technology ecosystem, single data collection, isolated systems and passive diagnosis and treatment modes have severely restricted the overall evolution of medical technology. The ALS (Agooran Life-System) life intelligence architecture designed by Agooran, with its comprehensive and systematic innovation logic, has opened up the full-link closed loop of "data, model, application, and governance", laying the technical foundation for the future circulation of medical technology assets and intelligent governance.

#### 2.1 Intelligent biological data collection and accurate modeling

The ALS system achieves all-round, real-time and dynamic acquisition of individual life data by building multiple collection entrances, covering:

Genomic data: whole genome sequencing, epigenetic information;

Clinical medical data: electronic medical records (EMR), laboratory images, prescription records;

Behavioral and lifestyle data: exercise, sleep, diet, stress, etc.;

Smart wearable devices collect real-time data: heart rate, blood sugar, blood oxygen, pressure, and dynamic electrocardiogram;

Environmental and exposure factor data: air quality, water pollution, radiation exposure, etc.

All raw data is uploaded to the chain in real time using high-intensity encryption technology to ensure data integrity, authenticity and traceability, providing a solid foundation for subsequent intelligent analysis.

#### 2.2 Multimodal health data fusion engine

Life and health data has strong heterogeneity, multi-dimensionality and complex

interactive characteristics. ALS uses its self-developed Multi-Modal Health Data Fusion Engine (MHDF) to break through the barriers of cross-dimensional data collaborative modeling and achieve:

Heterogeneous data format standardization and parsability conversion;

Time series and dynamic behavior path reconstruction;

Complex association analysis across populations, diseases, and environmental factors; Anomaly identification and automatic identification of high-risk groups.

This fusion engine provides a high-dimensional data base with "dynamic context understanding" capabilities for subsequent AI model learning and prediction.

#### 2.3 Distributed AI Diagnosis and Prediction Decision System

Traditional medical AI relies on single-center, limited sample model training, which limits its universality. ALS builds a distributed intelligent training network with the following core features:

Global multi-center federated learning architecture (Federated AI) ensures data privacy while improving the wide applicability of the model;

Introducing reinforcement learning and adaptive correction algorithms to dynamically modify diagnostic models to continuously evolve with real-world clinical data;

Support accurate prediction and early warning of highly complex diseases such as rare diseases, complex chronic diseases, and genetic susceptibility.

The output of the AI model is bound to the smart contract, automatically driving the linkage execution of preventive medical intervention and insurance repricing mechanism.

#### **2.4 Digital Therapy and Personalized Intervention Smart Contracts**

The core of ALS intelligent governance lies in the self-executing medical behavior contract,

#### which realizes:

Health behavior data automatically drives insurance premium fluctuations and rewards; Intelligent scheduling of the entire cycle of personalized drug intervention, gene therapy, and rehabilitation training;

Real-time monitoring and motivation of treatment compliance;

Transparent clearing and settlement of medical payments from multiple parties.

Through the intelligent incentive mechanism of the AOO token system, patients, doctors, insurance institutions, scientific research institutions and other parties can collaborate efficiently under a unified incentive logic to form a closed-loop value positive feedback system for the medical technology ecosystem.

The essence of the ALS system: replacing administrative logic with technological logic, allowing health data to continuously produce value, allowing medical decisions to be self-optimized, and allowing individual behavior to directly participate in the industry's profit structure.





### Chapter 3 Global Medical Technology Application Scenario Matrix









- 3.1 Rare Diseases and Rare Diseases Data Alliance
- 3.2 Al-driven early screening and diagnosis clinical system
- 3.3 Gene-environment-behavior joint intervention ecology
- 3.4 Health Payment and Insurance Intelligent Repricing Model
- 3.5 Digital chronic disease life cycle management platform



## Chapter 3 Global Medical Technology Application Scenario Matrix

Agooran is not only a technical framework, but also a complete application ecosystem for global medical pain points. Through multimodal data fusion and smart contract governance supported by the ALS architecture, Agooran has laid out five core application sectors in the global medical technology landscape, forming a new digital medical industry matrix with high barriers, high value and high scalability.

#### 3.1 Rare Diseases and Rare Disease Data Alliance

There are approximately 7,000 known rare diseases in the world, affecting more than 300 million people, but due to sample scarcity and data barriers, they have long been neglected by the medical system.

#### **Agooran Rare Disease Data Alliance systematically solves:**

Global sample pool aggregation: integration of rare disease case banks and gene banks across countries, institutions and populations;

Multi-center AI-assisted diagnosis: using distributed intelligent models to efficiently learn and extract features from ultra-small sample groups;

Accelerate new drug development: Through an open but compliant data sharing platform, help pharmaceutical companies shorten the development cycle of orphan drugs;

Patient interest protection mechanism: Individual authorization profit sharing under data rights confirmation breaks the past deprivation model of "using data without rewarding patients".

Agooran is the first to confirm the ownership of rare disease data and transform it into medical technology assets owned by patients.

#### 3.2 AI-driven early screening and diagnosis clinical system

Most chronic diseases and malignant tumors miss the best time for treatment due to lack of effective early screening.

Agooran builds a continuous health risk perception network based on high-frequency micro-behavior data, which is applied to:

Dynamic early screening for high-risk groups of cancer;

Dynamic modeling of the development pathway of chronic cardiovascular diseases;

Early warning model for neurodegenerative diseases;

Al-driven behavioral screening of micro-symptoms (such as mild cognitive impairment, sub-health status, and precursors of metabolic syndrome).

Through the linkage between precise risk scoring models and smart contracts, individuals can be driven to intervene in advance and directly generate incentive benefits, breaking the traditional logic that "value only comes after the disease occurs."

#### 3.3 Gene-environment-behavior joint intervention ecology

The causes of diseases are highly complex, and it is no longer possible to fully build a precision medicine model by relying solely on clinical medicine.

Agooran integrates global gene sequencing services, environmental exposure monitoring systems and behavioral data platforms to form a complex causal relationship intelligent identification system:

Accurately assess individual disease susceptibility;

Personalized preventive intervention prescription generation;

Real-time behavior habit correction mechanism;

Al continuous self-learning intervention path optimization model.

Behind every quantifiable health change, there is tokenized incentive benefit feedback.

#### 3.4 Health Payment and Insurance Intelligent Repricing Model

Traditional insurance is priced based on the static average risk of the population and lacks

dynamic incentives and early intervention logic.

Agooran builds a new generation of payment logic for smart health insurance:

Real-time dynamic premium fluctuation: Improvements in health behaviors will immediately provide feedback and reduce premiums;

Al predicts intervention effectiveness and intelligent premium: early intervention can reduce future claims expectations;

Cross-insurance intelligent complementary model: dynamic integration of medical insurance, critical illness insurance, and chronic disease management insurance; Incentives for cooperation with medical institutions: If the medical behavior complies with the preventive clinical pathway, the insurance side will give the institution points as a refund.

Insurance has become an economic engine for proactive health management rather than a purely passive compensation tool.

#### 3.5 Digital chronic disease life cycle management platform

More than 70% of the world's medical resources are consumed in chronic disease management.

Agooran uses token incentive logic throughout the entire life cycle of chronic diseases:

Early warning intervention

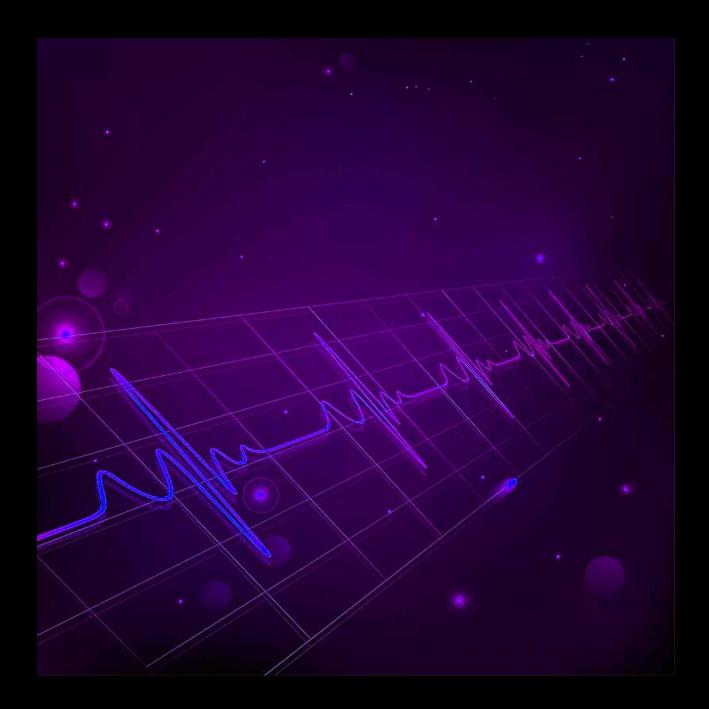
Precise adjustment of treatment pathways

Real-time monitoring of rehabilitation compliance

Long-term behavior persistence reward mechanism

Chronic disease management no longer relies on patients' self-consciousness, but instead drives behavioral persistence through economic models, gradually forming a long-term, low-cost, high-yield personal chronic disease asset management system.

Agooran is using the logic of monetizable health assets to transform patients from "passive treatment objects" to "active value co-creators", making health a digital wealth that everyone truly controls.





## Chapter 4 Token Value Model: Aoo Life Value Token

- 4.1 AOO's Digital Health Asset Anchoring Logic
- 4.2 Incentive model for cross-institutional data sharing
- 4.3 Individualized healthy behavior reward mechanism
- 4.4 Governance and incentive governance mechanisms of medical institutions
- 4.5 Long-term ecological closed-loop value model



#### Chapter 4 Token Value Model: Aoo Life Value Token

In the overall architecture of Agooran, AOO tokens are not only a value circulation tool, but also the core carrier unit of the medical technology data assetization system. It connects patients, medical institutions, insurance companies, scientific research institutions, policymakers and capital markets to form a dynamic, sustainable and highly motivated digital life economy closed loop.

#### 4.1 AOO's Digital Health Asset Anchoring Logic

In the traditional medical industry, data value distribution has long been unbalanced. Patients contribute a large amount of valuable life data, but can hardly obtain corresponding economic benefits. The design logic of AOO fundamentally reconstructs the value attribution:

Data rights confirmation is asset rights confirmation: each piece of health data that is confirmed on the chain automatically forms a corresponding AOO value unit;

Behavior is value creation: actively participate in health behaviors, complete intervention prescriptions, participate in clinical research, etc., and map AOO benefits in real time;

Institutional collaboration means governance benefits: open sharing of data, execution of smart contracts, and opening of scientific research platforms trigger the release of benefits on the institutional side.

Under the AOO system, every recorded medical behavior is a process in which its value is accurately quantified.

#### 4.2 Incentive model for cross-institutional data sharing

The sharing of medical data has long been subject to ethical, compliance, and technical barriers. Agooran uses blockchain trusted computing and intelligent authorization mechanisms as its foundation to build a secure, controllable, and interest-balanced cross-institutional data circulation market:

Authorization equals profit: Every compliant use of personal data authorization automatically triggers the distribution of AOO rewards;

Inter-institutional data exchange: Research institutions, medical institutions, and pharmaceutical companies execute data circulation based on smart contracts to ensure fair pricing and traceability;

Transparency in ownership of scientific research data rights: patients or sample donors participating in the research receive a share of long-term profits.

Through AOO, the world's first medical research alliance network based on "trusted data exchange and economic incentives" is formed.

#### 4.3 Individualized healthy behavior reward mechanism

There is a significant mismatch between "short-term costs and long-term benefits" in medical and health behaviors. Agooran designed a long-term dynamic incentive model to transform individual daily health management into immediate economic benefits:

Healthy Behavior	Triggering the profit mechanism	AOO allocation logic
Smart wearable data upload	Davranı <b>ş</b> sal Süreklilik Puanı	Günlük veri istikrar noktaları AOO'yu yayınladı
Achieve health goals (such as number of steps, sleep	Compound interest accumulation on the day of reaching the target	Periodic high-quality release of additional AOO
Medication compliance and follow-up visit compliance	Klinik doktor kabulü ve onayı	Doctor-patient collaboration points are released simultaneously
Completion of personalized intervention prescription	Smart Contract Settlement	AI estimates long-term returns a nd releases AOO in advance

Health management has become a high-frequency, low-threshold, and continuously increasing path to accumulate personal digital wealth.

#### 4.4 Governance and incentive governance mechanisms of medical institutions

Medical institutions lack behavioral incentives in the traditional system, and generally have problems such as over-treatment, emphasis on treatment over prevention, and

insufficient motivation for scientific research. AOO tokens introduce an institutional incentive governance mechanism:

Preventive medical points settlement: clinical pathways meet the preventive intervention standards, sustainable accumulation of governance points, and quarterly release of AOO; Clinical research platform open benefits: The open data platform connects with scientific research institutions, and the institutions can obtain AOO benefits based on the scale of compliant data circulation;

Insurance-side clinical cooperation premium: Cooperate with the insurance side to implement an intelligent repricing mechanism and obtain allocation of insurance institution cooperation incentive fund pool.

Medical institutions have become important stakeholders in the system's proactive improvement of health benefits, transforming from "single charging entity" to "health co-creation governance node."

#### 4.5 Long-term ecological closed-loop value model

AOO's systematic value growth logic is based on a "multi-role, multi-behavior, multi-cycle" compound driving model:

Short-term active liquidity: healthy behavior incentives and insurance premium drivers; Mid-term ecosystem expansion: scientific research data circulation, clinical alliance expansion, and global node deployment;

Long-term asset appreciation: growth in the market value of global health technology digital assets, secondary market value discovery, and cross-border insurance payment integration.

According to simulation calculations, as the scale of data circulation, the density of behavioral participation, and the depth of scientific research cooperation continue to

expand, the mid- and long-term market valuation of AOO tokens is expected to increase by dozens of times, truly becoming the circulating currency of the global life science industry.

AOO is not a single financial tool, but an industrial-level economic system that uses technology to reconstruct the value logic of medical data. It enables medical technology to have "global capital asset attributes" for the first time.





## Chapter 5 Data Ethics And Technology Compliance Framework









- 5.1 Life Data Ethics Governance System
- 5.2 Clinical Data Anonymization and Trusted Computing
- 5.3 International Medical Regulatory Adaptation Framework (FDA, EMA, HIPAA, GDPR)
- 5.4 Third-party compliance audit and AI ethics transparent reporting mechanism



#### **Chapter 5 Data Ethics And Technology Compliance Framework**

In the medical technology industry, data compliance and ethical governance have always been the core source of systemic risk. Especially in the life data assetization system involving multiple countries, multiple institutions and multiple roles, ethical risks, privacy security, data abuse and AI bias, without a systematic governance design, any technological advantage may be quickly disintegrated.

At the beginning of system architecture design, Agooran has taken "compliance before business, ethics before technology" as its core principles and established a highly self-consistent and dynamically evolving global technology compliance governance framework.

#### **5.1 Life Data Ethics Governance System**

Life data is not just information, but also carries individual rights, privacy sovereignty and human dignity. Agooran has fully established the following ethical governance foundations:

Data sovereignty belongs to individual patients: any collection, use, circulation and authorization of data requires explicit authorization from the patient and can be revoked at any time;

Digital identity isolation mechanism: data is mapped to an anonymous ID in authorized transactions or scientific research circulation, removing real identity information;

Transparent data usage traceability: Any data usage leaves a complete traceable record on the chain, and the authorized person can view the complete usage track in real time;

Ethics Committee Review Mechanism: Major scientific research collaborations, cross-border data retrieval, and AI model training must be fully approved and audited by the Ethics Governance Committee.

"The data belongs to you, its use is controlled by you, its value is shared by you, and the

risks are controllable by you." - This is Agooran's core ethical commitment.

#### **5.2 Clinical Data Anonymization and Trusted Computing Technology**

In real clinical environments, data de-identification, privacy leakage and re-identification attacks have always been the biggest technical pain points. Agooran builds a data security defense system through four technical mechanisms:

Multiple de-identification and desensitization technologies: Data desensitization is achieved by using dynamic perturbation algorithms, logical segmentation, and discrete dimension reduction combination technologies;

Trusted Computing Environment (TEE): A hardware-level trusted execution environment is used to ensure that data cannot be leaked during model training and smart contract invocation.

Homomorphic encryption computing mechanism: supports data modeling operations in an encrypted state to prevent information leakage during the training process;

Federated AI architecture: The model is trained locally on the data, parameters are securely aggregated and optimized globally, and data is never leaked.

Through these cutting-edge technologies, Agooran ensures that cross-border data collaboration and AI model evolution can be carried out safely in a regulatory environment where global compliance requirements vary greatly.

#### 5.3 International Medical Regulatory Adaptation Framework

Major legal jurisdictions around the world are highly sensitive to medical data management. Agooran has fully adapted to the following core regulatory systems:

Regulatory system	Main compliance modules	Adaptation status
HIPAA (US)	Medical privacy protection, data transmission encryption, and authorization mechanism	Full compliance
GDPR (EU)	Data sovereignty, revocable authorization, right to forget, cross-border data flow compliance	Full compliance

FDA Clinical Trial Data Standards	Clinical research data integrity, auditability, and trial ethics standards	Already adapted
EMA (European Medicines Agency)	Data Collection and Safety Standards in Drug Clinical Development	Continuous docking
IMDRF (International Medical Device Standards Federation)	Medical Al assisted decision-making system model supervision and adaptation	Deep involvement

Through a dynamic compliance governance system, we ensure that any cross-border medical technology business model of the Agooran platform can operate legally under the major global medical technology regulatory framework.

#### 5.4 Third-party compliance audit and AI ethics transparent reporting mechanism

In order to maintain the credibility of the platform ecosystem and the credit of transnational government cooperation in the long term, Agooran introduced an independent third-party compliance audit and AI ethics monitoring system:

Real-time AI model bias monitoring system: Through dynamic bias identification algorithm, it can capture potential algorithmic discrimination and training deviation in AI diagnostic models in real time;

Independent ethical transparency disclosure platform: disclose to the public transparent documents on AI model update logic, training sample composition, and algorithm iteration logic;

Annual full-chain compliance audit mechanism: international auditing agencies conduct a comprehensive audit of smart contract execution records, data flow paths, and distributed node security;

Transnational government security backup mechanism: Part of the data is encrypted and fragmented and stored in backup nodes authorized by regulatory agencies in multiple countries, forming a global sovereign-level regulatory collaboration network.

Compliance is not a cost, but the real core barrier that enables the medical technology assetization industry to transcend cycles, countries, and capital cycles.



# Chapter 6 Industrial Alliance And Strategic Cooperation

- 6.1 Global Medical Technology Industry Cooperation Network
- 6.2 International Life Science Research Cooperation Platform
- 6.3 Integration of medical insurance system and health payment institutions
- 6.4 Pathways for cooperation between policy-making institutions and public health organizations



#### **Chapter 6 Industrial Alliance And Strategic Cooperation**

The complexity of medical technology determines that no single company or platform can independently complete the global medical data governance and technology application system. Agooran has taken the global collaborative alliance as its basic strategic logic from the beginning, systematically integrating medical institutions, scientific research platforms, insurance and financial systems, regulatory agencies and industrial capital to form a comprehensive international industrial network.

#### **6.1 Global Medical Technology Industry Cooperation Network**

Agooran has established multiple cross-border, multi-center, and multi-disciplinary industrial cooperation platforms to form a full-process ecological support:

Global Hospital Data Alliance: Unite tertiary hospitals and medical centers in Europe, America, Asia Pacific, the Middle East and other regions to carry out multi-center clinical data collection, joint scientific research trials, and cross-border diagnosis and treatment data exchange;

Genomics and Precision Medicine Laboratory Alliance: jointly build a high-dimensional gene-behavior-environment joint database with international leading genetic testing institutions and translational medicine research centers;

Digital medical equipment industry cluster: Deeply integrate with the world's leading smart wearable, remote monitoring, and intelligent diagnostic hardware companies to open up real-time front-end data collection and on-chain rights confirmation mechanisms.

The logic of industrial-level alliance enables Agooran to quickly gain a voice in the world's first-class medical technology industry.

#### **6.2 International Life Science Research Cooperation Platform**

Scientific research institutions are the key engine for releasing the long-term value of

future medical technology. Agooran is building the world's largest open medical research cooperation network:

Formed strategic cooperation with Mayo Clinic, Stanford Precision Health Institute, Imperial College AI Medical Research Institute, National University of Singapore Health Technology Center, etc.

Promote international joint clinical trials in rare diseases, oncology, neurodegenerative diseases, metabolic syndrome, longevity technology, etc.;

Open AOO token incentive mechanism to encourage global scientific research teams to conduct long-term real-world data analysis and model innovation research.

The scientific research alliance not only accumulates the authority of academic data for the platform, but also continuously precipitates future technology patents and industry valuations into systematic assets.

#### 6.3 Integration of medical insurance system and health payment institutions

The medical insurance system is a key link in the implementation of the logic of medical technology assetization. Agooran has reached strategic cooperation with medical insurance and commercial insurance institutions in many countries:

Europe and the United States: Connect with multiple medical insurance systems and insurance giants such as Medicare, United Health, AXA, and Allianz;

Southeast Asia: Cooperate with Singapore Health Technology Payment Platform and ASEAN Medical Mutual Aid Network to achieve cross-border data-driven smart insurance pricing;

Middle East: Collaborate with the Gulf National Health Fund to promote a digital governance model for national health risk funds;

Emerging markets: Build a micro medical insurance account system based on AOO tokens to serve a large number of low-income chronic disease populations.

AOO is not only a tool for the circulation of scientific research data, but also a real economic tool for optimizing the structural costs of medical insurance payments.

### 6.4 Pathways for cooperation between policy-making institutions and public health organizations

The large-scale application of medical technology must form a highly compliant collaboration with policy makers. Agooran actively connects with international public health and policy institutions to promote the long-term and safe growth of the industry:

World Health Organization (WHO) Digital Health Standards Collaboration;

Participant of the OECD Health Technology Cross-border Regulatory Data Flow Standard; US FDA AI medical algorithm compliance partner;

Member of the IMF Medical Technology Data Governance International Financing Platform Co-construction Organization;

Technical support provider for the digital cooperation plan for public health along the "Belt and Road".

Through systematic and deep ties with policy-making authorities, Agooran builds a transnational policy compliance moat in advance, eliminating policy uncertainty barriers to the long-term development of global medical technology assets.

From the perspective of global governance, Agooran is essentially a global medical technology digital asset infrastructure system integrating "industry-scientific research-insurance-policy-capital".





## **Chapter 7 Technology Research Frontiers And Academic Layout**

- 7.1 Frontiers of Clinical AI-Assisted Diagnosis Models
- 7.2 Digital Twin Human Modeling Plan
- 7.3 Quantum Computing and Prediction of Complex Disease Pathways
- 7.4 Longevity Technology and Gene Intervention Experimental Platform



#### **Chapter 7 Technology Research Frontiers and Academic Layout**

Medical technology is not a static industry. It is essentially a long-term evolution of technology and academia. Agooran is well aware that the long-term value of a medical technology platform does not depend on a short-term business model, but on whether it continues to occupy the core position of global cutting-edge technology standards and academic innovation.

Therefore, Agooran has established three core directions of technical research and long-term academic layout paths in the overall strategic system:

#### 7.1 Frontiers of Clinical Al-Assisted Diagnosis Models

Supported by the ALS architecture, Agooran continues to develop the world's leading Al-assisted diagnosis model system:

Multimodal joint diagnosis engine: integrates imaging (MRI, CT), pathological sections, genome, real-time behavior and clinical medical record data to establish a panoramic intelligent diagnosis model;

Intelligent training of rare disease samples: using advanced few-shot learning and enhanced transfer learning technology to overcome the core technical bottleneck of early screening of rare diseases;

Prediction of the dynamic evolution of complex diseases: Combined with AI time series modeling technology, dynamic prediction of tumor evolution path, cardiovascular disease recurrence cycle, and neurodegenerative disease course can be achieved.

The continuous breakthroughs in these technologies will greatly enhance the medical technology platform's system-level technical voice in the global Al-assisted diagnosis and treatment ecosystem.

#### 7.2 Digital Twin Human Modeling Plan

The core direction of future medicine is individual accurate prediction and simulated intervention. Agooran has launched a global digital twin human dynamic modeling program:

Through the long-term accumulation of personal multimodal real-time data, a virtual dynamic "digital life clone" is gradually constructed;

Allows the AI system to simulate the combined effects of different treatment plans, life interventions, and drug reactions in real time, and correct the optimal intervention path in advance;

Become the basic infrastructure for the management of long-term chronic diseases, chronic inflammation, metabolic syndrome and multi-organ aging systems.

Precision medicine in the true sense can only be achieved with the support of a dynamically self-evolving digital twin human model.

#### 7.3 Quantum Computing and Prediction of Complex Disease Pathways

In the pathogenesis of complex diseases and high-dimensional biological network modeling, traditional AI computing power is gradually approaching a bottleneck. Agooran proactively plans to integrate medical technology and quantum computing research:

Establish joint experimental projects with multiple quantum computing laboratories; Conduct high-dimensional modeling of complex synaptic models of neural networks, gene interaction networks, and protein folding pathways;

Explore the quantum tracing algorithm of cancer mutation pathways and the quantum graph computing technology of multi-cause pathogenesis.

Quantum biocomputing technology may become the key evolutionary engine for medical technology super platforms to form absolute technological barriers in the next 10-15 years.

#### 7.4 Longevity Technology and Gene Intervention Experimental Platform

With the advent of an aging society, extending healthy life expectancy has become the core of global public health strategy. Agooran has laid out a longevity technology application system in advance:

Stem cell therapy and gene editing target library sharing platform;

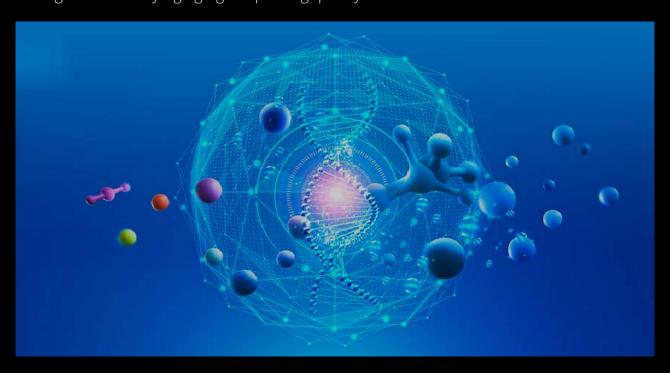
Al platform for intelligent screening of anti-aging drugs;

Inflammatory response intervention and immune reprogramming research program;

Experimental system for metabolic remodeling and telomere maintenance.

Through the global scientific research alliance and token incentive mechanism, we will gather the world's top longevity scientific research forces, share real-world data on a global scale, accelerate the accumulation of clinical samples, and provide an open technology experimental platform for humans to conquer aging and multi-systemic chronic diseases.

Agooran's ultimate mission in the true sense is to help mankind shift from "passive treatment of diseases" to a new form of industrial civilization of "active health management - delaying aging - improving quality of life".





# Chapter 8 Investment Model And Capital Structure









- 8.1 Industrial capital introduction mechanism
- 8.2 Financing Plan and Institutional Investment Layout
- 8.3 International Medical Technology Fund and Strategic Capital Alliance
- 8.4 Future Valuation Logic and Growth Path



#### **Chapter 8 Investment Model And Capital Structure**

The development of medical technology platforms not only relies on technological innovation, but also requires a solid capital structure and clear investment logic. Agooran, with its unique industrial structure, technological leadership and scarcity of global policy compliance, has built an extremely attractive long-term capital absorption capacity and provided a clear expected model of sustainable appreciation for investment institutions, government funds and industrial capital.

#### 8.1 Industrial capital introduction mechanism

Agooran adopts a capital introduction system at the global medical technology industry level, with the core logic being:

Multi-stage capital stratification model: Dynamically introduce different types of funds according to the stages of R&D advancement, clinical implementation, policy approval, and ecological expansion;

Industry-capital-policy triple binding mechanism: All important financing rounds are coordinated with the hospitals, scientific research institutions and government industrial policies;

Capital Intelligent Incentive Governance System: Investment institutions no longer only participate with equity or currency rights, but can also directly bind long-term data circulation income, insurance cooperation incentives and scientific research platform profit sharing.

The essence of the capital logic of medical technology is that long-term cash flow stability is better than short-term equity premium, which is also the key core of the Agooran platform to attract global long-cycle industrial capital.

#### 8.2 Financing Plan and Institutional Investment Layout

Agooran's complete financing structure has been planned as follows:

Financing rounds	Estimated size	Main investment groups	Capital characteristics
Seed round	\$20 million	Medical technology angel fund, blockchain industry early stage fund	Technology verification period
Strategic Series A		ndustrial medical funds, genomics capital, insurance technology funds	The data ecosystem is taking shape
Strategic Round B	\$300-500 million	Government public health funds, sovereign wealth funds, multinational insurance groups	Policy Binding Period
Global Ecological Fund	Over US\$1 billion	IMF International Joint Fund for Medical Assetization, Multilateral Development Bank Special Fund	Industry standard formulation stage

The strategic investment institutions that have reached preliminary cooperation intentions include:

SoftBank Vision Fund Life Science and Technology

Temasek Healthcare Strategic Fund (Singapore)

Flagship Pioneering (Precision Medicine Fund)

International Medical AI Consortium

Saudi PIF Health Technology Future Industry Fund

European EIB HealthTech Green Bond Pool Fund

#### 8.3 International Medical Technology Fund and Strategic Capital Alliance

In addition to direct capital investment, Agooran also promotes the establishment of global multinational joint industry funds:

Global Rare Disease Joint Research Fund;

Al-assisted diagnosis algorithm authorization fund;

Cross-border health insurance smart repricing risk-sharing fund;

International medical AI standard joint certification capital platform.

Through a multi-center, multi-policy, and multi-industry joint capital collaboration system, the market value of Agooran's platform not only depends on the traditional Token market value logic, but has truly become a long-term valuation system for global public medical technology data assets.

#### 8.4 Future Valuation Logic and Growth Path

Agooran's long-term valuation model does not rely on the traditional Web3 short-term Token trading logic, but is based on a four-layer composite market value support model:

Support Dimension	Core Logic
Platform user volume	The total number of people whose data rights have been confirmed: 10 million $\rightarrow$ 100 million $\rightarrow$ 1 billion
Number of industry alliances	Hospital alliances, gene platforms, insurance systems, and number of regulatory nodes
Research data circulation	Global open data authorization circulation frequency and total contract value
Long-term cash flow stability	Insurance repricing premium savings, AI model licensing revenue, and scientific research data commercial return ratio

According to the international investment bank's new model evaluation model for medical technology assetization:

Valuation range 2025-2027: US\$3 billion to US\$5 billion;

Target valuation range for 2028-2030: US\$10 billion to US\$20 billion;

Potential long-term market value space before 2040: Enter the camp of global technology asset platforms with a value of hundreds of billions of US dollars.

The market value of the medical technology industry platform will ultimately not be determined by the token market value, but will evolve into a systematic financial asset structure with global medical data-payment-insurance-scientific research compound cash flow.





## **Chapter 9 Team Composition And Scientific Committee**

- 9.1 Medical Technology Core Team
- 9.2 Life Sciences Advisory Group
- 9.3 AI and Data Security Technology Team
- 9.4 International Ethics Governance Expert Committee



#### **Bchapter 9 Team Composition And Scientific Committee**

In the medical technology industry, the long-term sustainability of platform value is extremely dependent on the core competence structure of scientific leaders, academic authority and industry governance. With the strategic positioning of "the world's top medical technology think tank platform", Agooran has systematically built a high-level core team and international scientific committee lineup across multiple disciplines such as clinical medicine, artificial intelligence, bioinformatics, insurance and finance, ethics and law.

#### 9.1 Medical Technology Core Management Team



Chief Executive Officer (CEO): Dr. William Lancaster

Former Director of the Center for Precision Medicine Innovation at Harvard Medical School;

Chief Technical Advisor of the National Foundation for Rare Diseases;

Long-term and in-depth participation in the formulation of global AI medical ethics policy standards.



#### Chief Technology Officer (CTO): Prof. Sophia Martinez

Former director of Stanford Al Healthcare Lab;

Inventor of the world's first multimodal AI tumor screening platform;

Senior Advisor to the UN WHO Digital Health Standards Committee.



#### Chief Operating Officer (COO): Dr. Hiroshi Tanaka

Founding sponsor of the Life Science Industry Alliance of the University of Tokyo, Japan; He has led the construction of the largest cross-border medical insurance technology integration platform in the Asia-Pacific region;

Proficient in the operation of transnational medical data compliance systems.



#### Chief Legal Officer (CLO): Ms. Katherine O'Brien

Member of the core legislative advisory body for EU GDPR on medical data protection; We have long provided data ethics and cross-border regulatory consulting services to international organizations such as FDA, EMA, and OECD;

Specializes in the design of cross-border legal standardization architecture for life data assets.

#### 9.2 International Life Sciences Advisory Group



#### Prof. David Steinberg—An authority in clinical research on rare diseases

Co-chair of the International Rare Diseases Council (IRDiRC)

Published more than 400 medical papers

Led 27 innovative trials on orphan drug registration pathways



#### Prof. Emily Rousseau—Expert in longevity technology and genetic intervention

Senior member of the French National Academy of Biomedical Sciences Leader of the world's first telomere stability reprogramming experiment



#### Dr. Marcus Al-Sabah—Top expert in immunology and inflammation medicine

Professor of Interdisciplinary Immunometabolism at the University of Oxford Founder of the Global Anti-Aging Drug Target Database



#### Prof. Liwei Zhang—Transnational authority on medical data ethics

Special Observer to the United Nations Digital Human Rights Council

Leading the design of the world's first multinational AI clinical ethics self-discipline transparent protocol framework

#### 9.3 Yapay Zeka ve Veri Güvenliği Teknolojisi Uzman Ekibi



## Dr. Jonathan Kim—Expert in Federated Learning and Privacy Computing Architecture

Core member of NIST Data Security Engineering

Deeply participate in the design of the Trusted Computing Group (TCG) standards



#### Dr. Maria Gonzalez—An authority on medical AI bias management algorithms

Served as Technical Director of the EU Al Governance Centre

Research interests include reinforcement learning bias monitoring and ethical self-correction systems



### Dr. Pavel Sokolov — Inventor of blockchain medical asset rights confirmation model

Presided over the formulation of multiple W3C medical data chain standards

Developed the world's first intelligent authorization link protocol for multinational medical institutions

#### **9.4 International Ethics Governance Expert Committee**

Agooran has established the Global Ethics and Data Governance Standing Committee (GEDGC) as the highest compliance governance structure for the entire platform, with members covering medical ethics law authorities from five continents:

North American seat: Prof. Robert Jenkins (Medical Law Expert at Harvard Law School)

European seat: Ms. Anna Krawczyk (Vice-President of the European Commission on Medical Ethics)

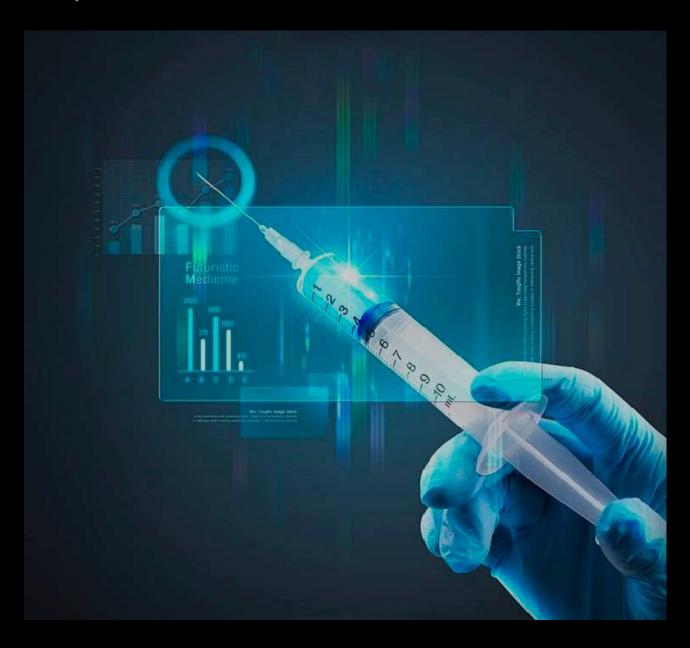
Asian seat: Prof. Koji Nakamura (Chairman of the Japan Society for Ethical Artificial Intelligence)

Middle East: Dr. Layla Al-Maktoum (UAE digital healthcare ethics policy expert)

African Seat: Prof. Samuel Okafor (Chair of the African Alliance for Public Health Data Ethics)

The committee will conduct ethical risk assessments and compliance licensing decisions on every major technological iteration, cross-border cooperation, and algorithm optimization and upgrade of the Agooran platform to ensure that the expansion of the platform at any stage is strictly controlled within the global ethical safety red line.

Agooran uses the world's most authoritative academic think tank and ethical governance structure to create the ultimate credibility defense moat in the medical technology industry.





# Chapter 10 Global Expansion Roadmap And Strategic Goals









- 10.1 Five-year Technology Evolution Path
- 10.2 Global Data Node Deployment Plan
- 10.3 The path to co-construction of transnational medical technology standards
- 10.4 Overall Valuation Blueprint of the Industry Ecosystem



#### **Chapter 10 Global Expansion Roadmap And Strategic Goals**

Agooran's strategic layout is not a single market or regional platform, but to build a new digital medical technology ecosystem that spans the globe, evolves over a long period of time, is policy-bound, capital-penetrating, and has standardized technology. Its expansion logic follows the four-step core strategic model of "technical moat first - compliance system foundation - global alliance integration - long-term cash flow precipitation".

#### 10.1 Five-year Technology Evolution Path

Technology target map for 2025-2030:

stage	Core technical achievements	Milestones
Q4 2025	ALS architecture is fully launched	Global 50 Hospital Alliance Completes Initial Data Connection
Q2 2026	Multimodal health data engine runs stably	The first batch of AI-assisted diagnosis models for rare diseases are put on the market
Q1 2027	Large-scale training of digital twin human models	10,000 dynamic patient data twins are formed
Q3 2028	Quantum computing experimental model intervenes in high-dimensional disease modeling	Released the first version of quantum assisted neurodegenerative disease early screening prediction engine
Q4 2029	Large-scale application of cross-insurance health payment smart contracts	nsurance cooperation policies excee 10 million, incentive model linked
2030Q2	The world's longest chronic disease dynamic intervention tracking database is formed	Covering 1 million people's full life cycle chronic disease behavior database

The goal of the five-year technological evolution is to ensure the right to speak in the formulation of global medical technology platform-level technical standards.

#### 10.2 Global Data Node Deployment Plan

#### Global data rights network expansion blueprint:

North America: United States, Canada, Mexico (core nodes: Boston, Silicon Valley, Toronto) European region: UK, Germany, France, and the four Nordic countries (core nodes: London, Frankfurt, Copenhagen)Londra, Frankfurt, Kopenhag) Asia Pacific: Singapore, Japan, South Korea, Australia (core nodes: Singapore, Tokyo, Sydney)

Middle East: UAE, Saudi Arabia (core nodes: Dubai, Riyadh)

Africa region: South Africa, Nigeria (core nodes: Cape Town, Lagos)

Latin America: Brazil, Chile (core nodes: Sao Paulo, Santiago)

It is expected that by 2030, more than 80 distributed compliant data nodes will be deployed to achieve a closed loop of global cross-sovereign data collaboration trusted computing network.

#### 10.3 The path to co-construction of transnational medical technology standards

Agooran will continue to participate deeply in the international medical technology standard setting system:

Partners	How to participate	<b>Expected Contribut</b>
WHO Global Digital Health Standards Alliance	Technology-led Standardization Committee	Establishing a global safety framework for intelligent diagnosis and treatment algorithms
OECD regulatory framework for cross-border data flows	Industry Alliance Members	Establishing a compliant circulation model for medical data
IMF pilot project on asset classification of medical technology industry	Pilot Demonstration Platform	Piloting a Medical Technology Asset Securitization Model
FDA, EMA, PMDA (US, Europe, Japan) Joint AI Regulatory Sandbox Program	Technical safety testing platform	Establishing a global safety review mechanism for the next generation of AI medical algorithms

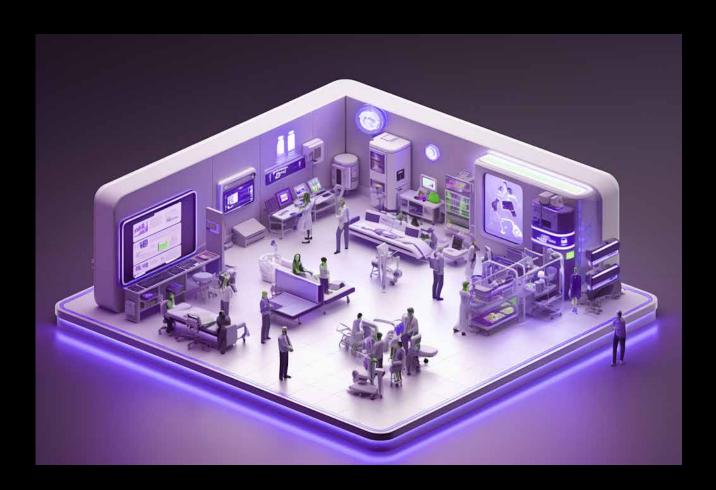
Whoever holds the right to speak in setting future global standards will permanently occupy a high position in industrial value in the global capital market for medical technology.

#### 10.4 Overall Valuation Blueprint of the Industry Ecosystem

The complete asset model formed before 2030:

Value Dimension	Expected market size
Cumulative scale of life data asset rights confirmation	3-5 billion pieces of compliant property rights confirmation data
Scale of scientific research data transaction authorization	More than 20 billion US dollars in annual transaction volume
Insurance Smart Payment Savings Model Contribution	Annual cost savings premium exceeds \$5 billion
Overall valuation of the Global Digital Medical Technology Alliance platform	Estimated overall market value is between US\$50 billion and US\$100 billion

Agooran is not just building a platform, but a global standard leader for the entire future medical technology digital economy infrastructure.





# Appendix

- A. List of core technology patents
- B. Data Security Protocols and Standards
- C. Legal Compliance Statement
- **D.Risk Warning**



#### **Appendix**

#### **Appendix A Glossary**

the term	Definition
ALS Architecture	Agooran Life-System, Agooran core life intelligence architecture system
Multimodal health data	At the same time, it integrates multiple types of health-related data such as genes, images, clinical records, behavioral habits, and environmental exposure
Digital Twin Human Body	Virtual dynamic individual health simulation system constructed through real-time multi-source data
Smart Contracts	Blockchain programs that automatically execute preset logic are widely used in scenarios such as insurance pricing, data authorization, and scientific research sharing.
Federated Al	A privacy-preserving AI training technique for joint training of models across institutions without centralizing raw data
Trusted Computing Environment (TEE)	Hardware-level isolated execution area ensures data security and non-leakage during use
De-identification	Delete sensitive information that can directly identify the identity in the data to improve privacy and security
Health Payment Repricing Model	A new insurance logic for adjusting insurance premiums, premium sharing and health incentives based on real-time health data

#### **Appendix B Technical Standard References**

- 1.HIPAA (Health Insurance Portability and Accountability Act, USA)
- 2. GDPR (General Data Protection Regulation, EU)
- 3.FDA Digital Health Innovation Action Plan
- 4.EMA AI-driven Clinical Trials Regulation Framework
- 5.OECD Cross-border Health Data Governance Framework
- 6.IMDRF AI Medical Device Global Harmonization Standards
- 7.W3C Blockchain Healthcare Data Standard Proposal
- 8.TCG Trusted Computing Standards

#### **Appendix C Legal and Compliance Statement**

#### 1. Data Legality Statement

All medical data collected, processed and authorized by the Agooran platform are strictly based on the voluntary authorization mechanism of the data owner, and there is no

compulsory or covert collection behavior.

#### 2. Legality Statement of Transnational Data Flow

All cross-border medical data flows strictly comply with the data sovereignty regulations of various countries, and all nodes are subject to joint supervision and auditing by multiple governments.

#### 3. Algorithm transparency and ethical disclosure

The composition of all AI diagnostic model training data sets, training logic and bias correction mechanisms are fully disclosed to ethics committees and regulatory agencies on a regular basis.

#### 4. Legality of Smart Contract Execution

All on-chain contract logic is subject to comprehensive compliance review by an international third-party law firm to ensure there is no risk of evasive regulatory arbitrage.

#### **Appendix D Risk Warning and Disclaimer**

#### 1. Technological development risks

Although Agooran has leading technology reserves, medical technology is a highly complex and rapidly evolving discipline, and there is a long-term possibility of limited technological breakthroughs or failed paths.

#### 2. Policy and regulatory risks

There is a continuous evolving trend in the attitudes of various countries towards cross-border medical data governance, and there is a policy risk that some data businesses may be suspended or adjusted due to the introduction of new laws.

#### 3. Risk of ethical controversy

There are differences in ethical cognition in new technology fields such as

commercialization of life data, AI autonomous diagnosis, genetic intervention, and digital twin humans, and there is a possibility of long-term fluctuations in social public opinion risks.

#### 4. Risk of capital market volatility

The new medical data securitization and asset tokenization system involved in the platform assetization process may be affected by systemic liquidity fluctuations in the international financial market in the long term.

