



Care for Life with Your Own Doctor

Medical Welfare Social Cooperative

From good health to life's final chapter, a doctor who knows you is always by your side.



Why We Need a New Model of Care

Aging & Chronic Illness

More people live with several chronic conditions and complex care.

Limits of Family Care

Single and elderly households can no longer carry care alone.

Fragmented Navigation

Many hospitals and specialties, yet no one connects the picture.



Care can no longer be left to individuals and families alone.



THE PROBLEM

Today's Biggest Problem: Fragmentation



Patients and families carry the burden

They shuttle between clinics, hospitals and care agencies, carrying every decision themselves.

The key question

Who sees the whole picture, connects it, and takes responsibility?

- **Fragmented treatment**
- **Duplicate tests**
- **Growing burden on families**

Our Answer: Connection

Not a doctor who treats one disease, but a primary physician who knows and cares for a whole life, anchoring every step of care.



From health to the end of life, "a doctor who knows me" is always there.

Not One Doctor Alone, but a Whole Team



Specialist Consultation

Your physician consults cardiology, neurology, endocrinology, rehabilitation and mental-health specialists directly.



Partner Network

Hospitals, care hospitals, nurses, pharmacists, social workers and caregivers work as one team.



Continuous Care

Referrals only when truly needed — your physician knows you from start to finish.

What the Co-op Will Do



Why a Medical Welfare Social Cooperative?

Conventional Providers

Providers deliver services and patients use them when needed. When treatment ends, so does the relationship.

Provider

One-off

Consumer

Our Co-op

Members invest and take part together, building the care system we want.

Participation

Trust

Community

We are not consumers of healthcare, but **owners of a care community**.

What Makes Us Different



Lifelong Primary Physician

Not just a co-op clinic, but a doctor who knows you for years and is responsible for your overall health.



Specialist Advisory Board

You choose one physician, yet benefit from cardiology, neurology, endocrinology, rehabilitation and more.



Connected Care

A platform linking physician → specialists → hospitals → home → caregiving.



Appropriate Care

Nothing unnecessary, yet the best medicine and caregiving delivered with dignity.



Whole-Life Continuum

Health → illness → specialist care → hospital → recovery → frailty → home → caregiving → well-dying, as one journey.

One physician who knows you, specialists behind them, and care that continues to the very end.

How We Will Start and Operate



- 1 Recruit Members**
Like-minded **500+ members**
- 2 Joint Investment**
Total capital **KRW 100M+**
- 3 Open a Primary Clinic**
Built around lifelong physicians
- 4 Build a Referral Network**
Specialist board + partner hospitals
- 5 Prevention to Home Care**
Home visits, nursing and caregiving
- 6 Expand Locally**
Step-by-step growth by neighborhood

We start small, but build a system that connects an entire life.

What We Want to Build Together

"Even as I grow old, fall ill or lose mobility, there is someone who knows me and cares for me."

Care for Life with **Your Own Doctor** — A Care Community

"As a family-like community, we live with dignity and build a healthier society."



PART 2

Execution Plan

Differentiation · Partner Network · Revenue Model
Total Funeral Services · Roadmap · Founding Process

How we deliver care that continues to life's end



How We Differ from Existing Medical Co-ops

Medical

No gaps in care

- Primary, secondary and tertiary care, acute and long-term care hospitals and the home connected, plus telemedicine
- Multidisciplinary consultation under the physician's responsibility → remote, appropriate, personalized care
- Medication delivery
- Quality assurance: support for physicians' academic training, multidisciplinary review
- Hospice care for those dying at home

Service

Communication and coaching for clinicians, caregivers and service recipients, putting human dignity into practice

Funding

Expanding charitable donations

Business

Catering · coaching education · total funeral services · cosmetics · wellness



The Care Team Behind You

Centered on primary care, hospitals, pharmacies, caregivers and educators move as one team.

Partners & professionals

Primary care clinic

Secondary/tertiary &
acute care hospitals

Pharmacies

Day-care centers

Home-care nurses

Care workers

Social workers

Coaching institutes

Accounting firm

Primary clinic + specialist board

1

Internal medicine

Cardiology · Neurology ·
Endocrinology · Nephrology ·
Gastroenterology

2

Surgical specialties

General surgery · Neurosurgery ·
Cardiothoracic · Ophthalmology ·
ENT · OB/GYN · Urology ·
Orthopedics · Plastic surgery

3

Dentistry

+ Partner MOUs in progress



Revenue Model



Minimizing out-of-pocket costs

- Prevention programs
- Care-management programs
- Appropriate, personalized care through multidisciplinary teams

※ Care beyond what is recommended is fully self-paid

Base

Membership fees

Medical

National Health Insurance reimbursement + co-payment

Care

Long-term care insurance

Funding

Donations

Consulting

Exporting the model & advisory

Education

Coaching education

SCALE-UP

Diversification

Expanding into total funeral services, catering, cosmetics and wellness

NEW BUSINESS

Total Funeral Services

"A funeral is a precious time to mourn the departed and welcome those who come to pay their respects."

From bedside vigil to paperwork and estate clean-up, we are with families so they can focus on grieving.





The Burden of the Unfamiliar: Funerals

14%

Most Koreans want to die at home
Yet only 14% actually do.

1

Hospice care is hard to access

2

Families are unfamiliar with paperwork such as death certificates

3

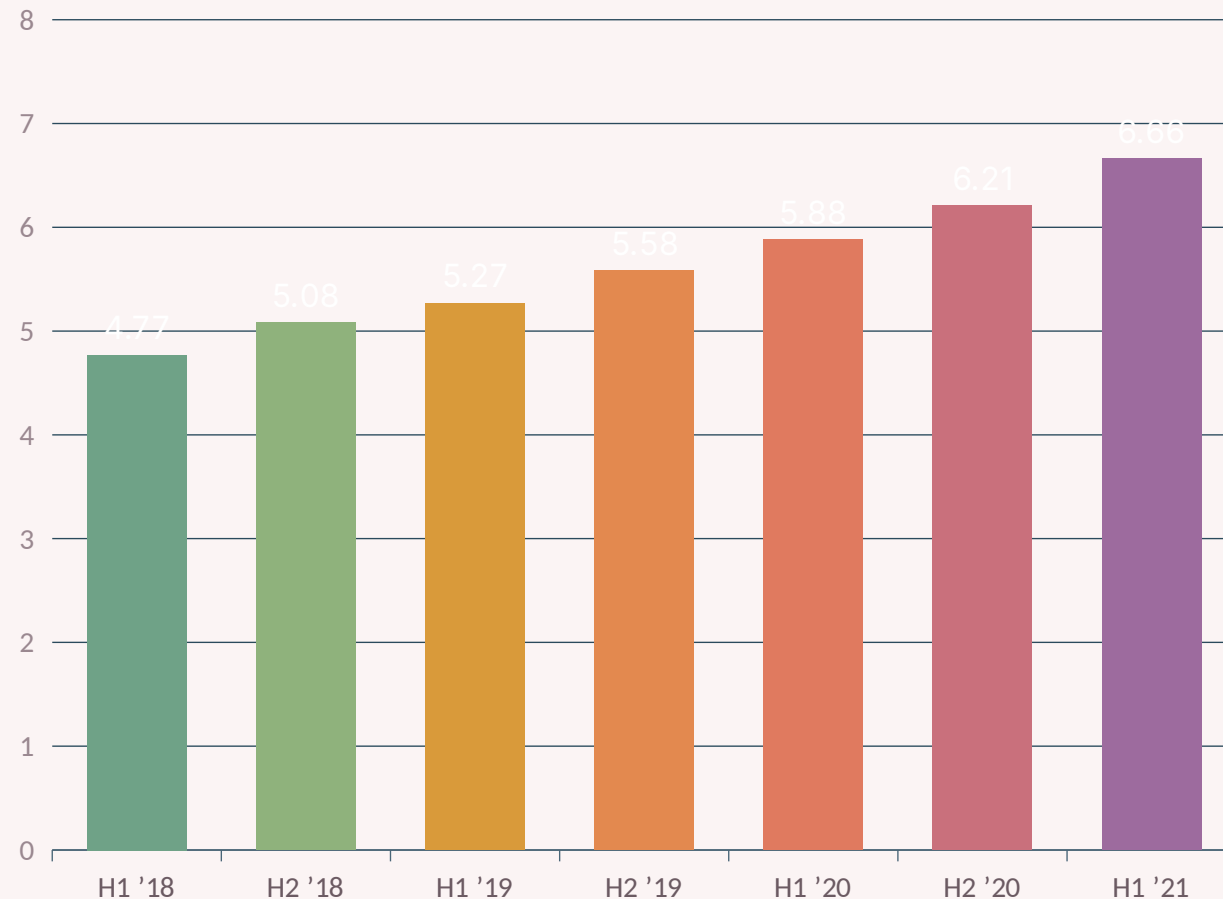
Information on costs, crematoria and burial sites is scarce, and dominant providers are hard to deal with

4

Families need help sorting the belongings of the deceased

A Growing Funeral Services Market

Prepaid funeral plan deposits (half-yearly, KRW trillion)



Korea's major total funeral providers

(1) Large prepaid funeral firms — traditional funerals

Key players

Preed Life (formerly Halla Sangjo) · The-K
Yedaham · Boram Sangjo · Kyowon The Oreum

Services

- Funeral hall booking and operation
- Funeral rites (washing, encoffining, procession, cremation)
- Hearse service and burial-site booking
- Interment of remains (columbarium links)

Limitation

Focused on standard packages
Little support for single-person households or those without kin

Total Funeral Specialists and Estate Clean-up Firms

(2) Total funeral specialists

Customized funerals incl. end-of-life planning

Key players

- "Saram-gwa Saram" — one-stop from funeral to estate clean-up
- "The Reborn" — customized funerals and will management
- "Majimak lyagi" — end-to-end consulting, ending notes

Services

- Customized funerals (traditional, family, non-religious)
- Estate and belongings clean-up
- Pre-planning (ending notes, advance contracts)
- Funerals and follow-up for those without kin

Limitation No post-death affairs mandate system like Japan's yet

(3) Estate clean-up firms

Belongings and lonely-death site clean-up

Key players

- "Reman" — belongings and lonely-death clean-up
- "Bareun Jeongri" — clean-up and disinfection
- "Happy Ending" — site clean-up and funeral support

Services

- Sorting and disposal of belongings
- Sanitizing and clearing lonely-death sites
- Managing the estate and belongings

Limitation Rarely connected to funeral services

Services run through hospitals and funeral halls; deaths at home go unsupported → the gap we fill

Funeral Services: Korea vs. Japan

Item	Korea	Japan
Providers	Prepaid funeral firms and a few specialists	Large funeral firms, local directors, NPOs
Customized funerals	△ Partially offered	◎ Family, non-religious, natural burials
Estate clean-up	○ Specialist firms exist	◎ Integrated with funeral services
End-of-life planning	△ Early stage	◎ Advance contracts and ending notes are common
Support for those without kin	△ Some public support	◎ Active through NPOs and communities

- ✓ Compared with Japan, Korea lacks post-funeral care such as end-of-life planning and estate settlement; services center on the funeral itself.
- ✓ Estate clean-up is growing, and end-of-life planning is developing from an early stage.

Our Total Funeral Services

1

Hospice + bedside vigil care

The physician and home-care nurse stay with you through the final hours at home.

2

Administrative support

Death certificate, funeral hall selection, managing the funeral, memorial video

3

Estate & post-death affairs

Sorting belongings, paperwork and digital clean-up

Who is with you

Physician

Home-care nurses

Care workers

Well-dying carer

Funeral director

Administrator



Roadmap

STEP 1

Recruit Members

Citizens, primary care clinicians, home-care nurses, care workers, pharmacists, administrators

STEP 3

Day-care center MOU

Linking daytime care

STEP 5

Member-led prevention

Developing and running programs

STEP 2

Secondary/tertiary hospital MOU

Partner hospitals for admission, surgery and specialists

STEP 4

Education partner (IC&RC) MOU

Coaching education for care staff

STEP 6

Total funeral services

Launching services to life's end



Founding Procedure

11 steps from recruiting founders to business registration

1 Recruit founders

At least 5 people eligible for membership

2 Draft articles

Written and signed by all founders

3 Gather consent

Consent forms to founders

4 Announce assembly

Notice 7+ days ahead

5 Inaugural assembly

Minutes recorded

6 Apply for approval

Filed with the competent ministry

7 Approval issued

Within 60 days

8 Hand over affairs

Founders to chairperson

9 Pay in capital

Into the chair's account

10 Register

Registry office of main office

11 Business registration

Tax office of main office



Requirements for a Medical Welfare Co-op

A medical co-op must meet stricter requirements than a standard social cooperative.

Item	Social Cooperative	Medical Welfare Social Cooperative
Approving authority	Relevant ministry	Ministry of Health and Welfare
Minimum members	5	500
Minimum capital	No limit	KRW 100 million
Minimum per member	No limit	KRW 50,000
Maximum per member	Up to 30% of paid-in capital	Up to 10% of paid-in capital
Use by non-members	No limit	Up to 50% of total supply





VISION · MISSION

Vision

As a family-like community,
we live with dignity and build a healthier
society.

Mission

We strive for dignified care and medical welfare,
put human respect into practice,
and build happy lives together.