

PET CARE FOR LIFE CORP CONTRACT

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1. Mission Statement

To give peace of mind to pet owners that their beloved dogs and cats will be well cared for by a new professional guardian in a safe, comfortable environment for life in the event of their death.

2. Lifetime Protection Plan

The pet owner will designate Pet Care For Life Corp (the "Corporation") as the guardian for his/her pet by purchasing an insurance policy and naming the Corporation as the beneficiary, thus guaranteeing the maintenance of the pet for the rest of its life. The pet owner will be responsible for paying a monthly administrative fee of \$17 to the Corporation, which starts at time of contract signing and ends when the pet owner passes away. The insurance cost will depend on the owner's age and the pet's age.

The insurance can be Term Life (traditional life insurance) or an Annuity (an investment). The Term Life Insurance cost will depend on the ages of the pet owner and the pet. If the owner chooses to purchase a Single Premium Annuity, the amount of investment will be equivalent to the Term Life Insurance's face value.

The amount of the life insurance coverage or of the annuity investment will be defined by the Corporation, considering the age of the pet to estimate the expenses that the Corporation will incur over the lifetime of the pet.

The Lifelong Protection Plan (the "Plan") includes a new home for the pet at one of the Corporation's chosen locations and care for the rest of the pet's life. The locations can be outsourced or owned by the Corporation and can change during the pet's life. The pet owner's family or the temporary guardian responsible for the pet after the owner's death are informed of the pet's new place of residence so that they can follow up on the pet's care throughout its life through visits to the place and access to images from security cameras installed in the locality.



The Corporation will use the information provided by the owner to replicate, whenever possible, the same care that the owner had with the pet. The owner will enter this information into the Pet Care Relationship System after contracting with the Corporation.

3. Financial Resource for Lifelong Pet Care

The owner who wishes to have his/her pet taken care of-by the Corporation <u>will</u> purchase a Term Life Insurance Policy or an Annuity Policy (Single Premium) from an insurance company, one either identified by the Corporation or of his/her own choosing and will designate Pet Care For Life Corp as the beneficiary in the event of the death of the insured pet owner. This designation, preferably an irrevocable beneficiary, cannot be changed by any means or at any time during the life of the pet to ensure the insured contracted amount. This amount will be defined at the time of contracting with the Corporation and guarantees the sustenance of the pet for life in the event of death of the pet owner.

If the pet owner, for any reason, changes the beneficiary or the insured amount designated by the Corporation for the sustenance of the pet throughout its life as defined by the Corporation or if the insurance is cancelled at the request of the pet owner or due to non-payment, the link between the insurance contracted by the pet owner, the pet, and the Corporation will automatically cease to exist. Changing the beneficiary or the value defined for the maintenance of the pet or cancelling the insurance will result in the cancellation of the protection of the pet offered by the Corporation.

Once the death benefit is received by the Corporation, it will guarantee the pet's sustenance during its lifetime. It is the owner's responsibility to keep the insurance active and up to date with payments for the duration of the Plan's protection.

In addition to making regular payments for a Term Life Insurance Policy or a single payment for an Annuity Policy, the owner must also be aware of any general and



particular conditions in the insurance policy that may, in the event of an insurance claim, result in the decision of the insurance company not to pay out the policy because a condition is not covered. If the insurance policy or annuity does not pay out to the beneficiary, i.e., Pet Care For Life Corp, the pet will not be received at one of our locations.

Whether choosing a Term Life Insurance Policy or an Annuity Policy (Single Premium Deferred), the owner should consider the actual age and average lifespan of the pet—15 years for dogs and 20 years for cats—to define the period of coverage. A life insurance or annuity agent should guide the pet owner in choosing the insurance protection that best fits the customer's profile.

Without payment of the insurance death benefit contracted for the protection and care of the pet for life by the Corporation, there is no possibility of providing the service, and the bond between the parties ceases to exist.

The insurance policy must be sent to the Corporation at the time of contracting, upon insurance renewal, and in the event of a change in the insured amount, either a reduction due to the pet's aging or an increase due to the pet's health conditions. Any new insured amount must be determined and authorized by the Corporation.

The required insured amount for each age is defined by the Corporation and may vary according to the specific needs of each pet during its lifetime, possibly resulting in the need to increase for the insured amount.

Recurring extra expenses that are outside of the standard expenses associated with a pet, such as expenses for medication, treatments such as physiotherapy and acupuncture, or other health-related problems with the pet, must be disclosed and will be considered in calculating the insured amount necessary to support the pet until the end of its life.

Each year after the pet's birthday, the pet owner may ask the Corporation to reevaluate the insured amount, considering the increase in age based on the Insured Amount Table in force at the time and the pet's health condition as well as any recurring extra expenses.



If there is any change in the policy, the owner must send a new certificate with the value changed to the Corporation.

After reading and accepting the terms described in this contract, the owner must send the insurance policy to the Corporation. Afterwards, the Corporation will email the owner the Contract and a pet identification card that will contain pertinent information about the pet, the owner, and the insurance policy as well as a welcome letter with instructions for accessing the Pet Care Relationship System.

At the end of the pet's life, if there is an excess death benefit amount—because the amount was higher than necessary for the care of the pet or due to the possible premature death of the pet or for any other reason—such excess amount will revert to the Corporation's financial reserves dedicated to surplus spending on resident pets and/or for the Corporation's social causes. No remaining death benefit amount will be transferred to a third party.

The pet owner must carefully read the general conditions of the insurance policy to learn about exclusions and comply with all the conditions in the insurance contract. The acceptance and care of a pet by the Corporation is conditional on the receipt of the death benefit paid by the Insurer.

4 - Pet Care Relationship System

The pet owner must access the Pet Care Relationship System and enter requested information about the pet so that the Corporation can provide equivalent care to the pet in the event that the Corporation becomes the new guardian. Such information includes the pet's routines, food (schedules, amount, and type), behavioral habits, activities, medications, and socialization with people and other pets. The owner must also include information about the family member or temporary guardian that will be responsible for the pet.

The individuality of each pet will be respected.



The user and password information to access the System will be included in the welcome letter.

5 - More than One Pet

If pet owners have more than one pet and want to contract the Plan for multiple pets, they can contract the Plan for each one, or purchase a Family Plan. A Family Plan provides a discount but can only be purchased if it is possible for all the pets to stay in the same exclusive suite together.

6 - Service Generating Event

The event that generates the provision of services by the Corporation is the death of the pet owner. At this time, the family or the pet's temporary guardian should contact the Corporation to inform us of the death and provide us with any required documentation. The Corporation can handle filing the claim with the insurance company, or the family or temporary guardian may file the claim with the Insurer directly. Either way, the Corporation must still be informed so that preparations to receive the pet are initiated.

7 - Welcoming the Pet

Once the death benefit is paid out to the Corporation by the Insurer due to the death of the owner, a professional who specializes in pet care will meet with the family or temporary guardian and take the pet to its new home at one of Corporation's locations. Typically, Insurers pay out proceeds within 30 days. During this time, the pet remains with the family or temporary guardian.

8 - Responsibility for the Pet

In the event of a claim, the family member or person responsible for the delivery of the pet will receive and sign the Terms of Delivery and Adoption form. The Corporation will become the new guardian of the pet from the moment of signing.

9 - Unforeseen Circumstances in Pet Delivery

If the family member or temporary guardian of the pet does not want to use the services of the Corporation, the Corporation will use legal resources to guarantee custody and care



of the pet, as it was the will of the owner to use the Corporation for the duration of the pet's life. When contracting the Corporation, the pet owner signs a Term of Will form, designating the Corporation as the new guardian of his/her pet in the event of his/her death. Under no circumstances will the death benefit be allocated to third parties to care for the pet. The Corporation is the sole and exclusive beneficiary of the insurance and responsible for the custody and care of the pet. Also, under no circumstances will there be any transfer or reimbursement of any amount to the heirs of the deceased pet owner.

10 - Transport

Depending on where the pet is located, it can be transported to its new home at one of the Corporation's locations by land, air, or a combination of both.

The method of transport will be determined by considering the safety and welfare of the pet and respecting the regulations set by the pet transport companies. The transporting of the pet will be handled by a pet care professional.

11 - Adaptation of the Pet

After arrival at the Corporation's chosen location, the pet care professional will hand over the pet to the local caregiver and will follow up on the pet for two (2) months to help the pet to acclimate to its new environment. The pet's belongings should be brought with it and will be placed in the exclusive suite that has been prepared for it.

The Corporation will provide the new arrival the same routine maintained by its owner whenever possible. The owner himself/herself will have already described the routine in the Pet Care Relationship System after contracting the service.

12 - Visitation

Family members or the temporary guardian may visit the pet, provided that a prior appointment has been made with the Corporation.

13 - Changes Throughout Life

As the pet ages, adaptations will be made to its diet and routine, whenever necessary, to maintain the quality of life, health, and longevity of the pet.



14 - Veterinary Care

Pet Care For Life Corp guarantees all resident pets veterinary care and access to clinics and hospitals as needed. There will be preventive monitoring for all resident pets.

The available resources will be used to maximize longevity and quality of life for each pet.

15 - End of Life

When the pet reaches the end of its life, it will be cremated or buried according to the pet owner's choice, as indicated in the Pet Care Relationship System

16 - Term and Payment to the Insurer and Pet Care For Life Corp

The term of the insurance linked to the Corporation is determined by the Insurer, together with the customer. The insurance must remain active as long as the pet is alive.

After the death of the pet when there is no longer any need for the pet protection, the pet owner may change the beneficiary or cancel the contracted insurance. As the irrevocable beneficiary, the Corporation will give the consent to the policyowner and/or the insured to change the beneficiary since there is no more need for pet protection.

Monthly insurance premiums will be paid directly to the Insurer of a Term Life Insurance Policy, or according to the options made available by the Insurer. The Annuity option requires a single premium, which is equivalent to the insured amount of the Term Life Insurance, based on the pet's age.

If there is a delay in the payment of premiums to the Insurer and an owner's death occurs, the Insurer may not pay out the death benefit to the Corporation, making it impossible for the Corporation to welcome the pet and care for it during its lifetime.

The Corporation's services are conditional on the validity of the insurance contracted within the Plan, considering that it is the insurance death benefit that enables the Corporation to welcome and sustain the pet in the event of its owner's death.

Payment for the Corporation's administrative fee will be made monthly by charging an active credit card on file, as defined by the pet owner.



The Corporation's services will be suspended after the first day of non-payment of the monthly administrative fee to the Corporation and/or of the premium to the insurance company, until payment is made.

Cancellation due to non-payment of the contracted insurance will occur in accordance with the Insurer's policy as agreed to by the pet owner. If the insurance linked to the Corporation is cancelled, the services of the Corporation will be cancelled in all aspects, and no longer will insurance coverage exist guaranteeing the welcoming and protection of the pet by the Corporation in case of the pet owner's death.

17 - Cancellation of Pet Care For Life Corp Protection Plan

The plan may be cancelled if any of the following occur:

a. The death of the pet.

The pet owner must contact the Insurer to request the cancellation of the insurance policy and ask the Corporation, via email at contact@petcareforlife.com, to cancel the monthly administrative fee charge due to the pet's death.

- b. By the pet owner's request at any time via email at contact@petcareforlife.com.
- c. A delay in payment to the Insurer that leads to the cancellation of the insurance linked to the Corporation due to non-payment.

18 - Forum

The District Court of Miami, in the State of Florida, is hereby elected to hear and judge any dispute that may arise from this contract to the detriment of any other, however privileged it may be.