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Los Angeles, CA 90034

Stem Cell Storage Agreement

Cord Blood • Cord Tissue • Placental Tissue (Amnion) Tissue Banking

This Agreement explains the services we provide, your rights and responsibilities, payment terms, storage policies, and how your family's stem cells may be accessed in the future. By purchasing Anja Health services, you agree to the terms outlined below.

Internal Use Only
Client Id: _____ Kit Id: _____

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Introduction

This Stem Cell Storage Agreement, Terms of Service, and Informed Consent Agreement (the "Agreement") is entered into between Anja Cord, Inc., doing business as Anja Health ("Anja Health"), and the parent(s), legal guardian(s), intended parent(s), or authorized representative(s) identified in the Enrollment Materials (the "Client").

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This Agreement governs the collection, transportation, testing, processing, cryopreservation, storage, maintenance, administration, release, transfer, and disposition of neonatal biological materials collected in connection with the birth of the Child, including cord blood, cord tissue, Placental Tissue (Amnion), maternal blood samples, and any related biological materials (collectively, the "Specimens").

Anja Health coordinates newborn stem cell banking services through its network of laboratory, transportation, storage, and healthcare partners. These services may include specimen collection support, medical courier transportation, laboratory testing and processing, cryogenic preservation, long-term storage administration, account management, and future release or transfer of stored Specimens.

By enrolling in Anja Health's services, the Client acknowledges that they have reviewed, understood, and agreed to be bound by the terms and conditions set forth in this Agreement.

This Agreement should be read in conjunction with the Enrollment Materials, Pricing Appendix, Informed Consent documents, Parent Portal disclosures, and any other documents incorporated herein by reference. Together, these documents constitute the entire agreement between the Client and Anja Health regarding the Services.

The Client is encouraged to review this Agreement carefully and consult with legal, financial, or medical advisors as appropriate before enrollment.

Definitions

For purposes of this Agreement, the following terms shall have the meanings set forth below:

1. Age of Majority: The age at which the Child becomes a legal adult under applicable law. Upon reaching the Age of Majority, ownership and control of the Specimens shall transfer to the Child as provided in this Agreement.
2. Agreement: This Stem Cell Storage Agreement, Terms of Service, Informed Consent, Pricing Appendix, Enrollment Materials, and any documents incorporated herein by reference.
3. Anja Health: Anja Cord, Inc., a Delaware corporation doing business as Anja Health, including its affiliates, successors, assigns, contractors, laboratory partners, transportation providers, employees, and authorized representatives.
4. Biological Materials: Any biological materials collected pursuant to this Agreement, including Cord Blood, Cord Tissue, Placental Tissue (Amnion), maternal blood samples, and related testing samples.
5. Birth Center: A licensed facility that provides childbirth services outside of a traditional hospital setting.
6. Child: The newborn whose Specimens are collected and stored pursuant to this Agreement.
7. Client: The parent(s), legal guardian(s), intended parent(s), surrogate parent(s), or authorized representative(s) entering into this Agreement.
8. Collection Failure: The inability to collect, transport, process, test, preserve, or store Specimens due to medical, biological, operational, logistical, regulatory, or other circumstances beyond Anja Health's reasonable control.
9. Collection Kit: The collection materials, instructions, labels, containers, and associated supplies provided by Anja Health for collection and transportation of Specimens.
10. Cord Blood: Blood collected from the umbilical cord and Placental Tissue (Amnion) following delivery that contains hematopoietic stem cells and other cellular components.
11. Cord Tissue: Umbilical cord tissue collected following delivery that contains mesenchymal stem cells and other cellular components.
12. Cryopreservation: The preservation of biological materials at ultra-low temperatures for long-term storage.
13. Delayed Cord Clamping: The practice of delaying clamping of the umbilical cord following birth. Delayed cord clamping may reduce collection volume and may impact the quantity of Cord Blood available for processing and storage.
14. Effective Date: The date on which the Client enrolls in Anja Health's services and pays the applicable Enrollment Fee.
15. Enrollment Materials: All enrollment documents, disclosures, health history forms, payment authorizations, informed consent forms, electronic agreements, and related documents completed by the Client.
16. Home Birth: A birth occurring outside of a hospital or licensed birth center.
17. Intended Parent: An individual who intends to become the legal guardian (parent) of a Child, including through surrogacy arrangements.
18. Installment Plan: A payment arrangement allowing the Client to pay applicable fees in monthly installments according to the payment term selected during enrollment or otherwise agreed to by the Parties. The number of installments and payment amounts are set forth in the Pricing Appendix, the Client's enrollment, or other applicable order documentation.
19. Laboratory: The processing, testing, cryopreservation, and storage facility designated by Anja Health.
20. Lifetime Storage:

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a. The Lifetime Storage Plan provides storage of eligible Specimens for the lifetime of the Child, without a predetermined expiration date, subject to the terms of this Agreement.
b. Upon completion of all required payments under the applicable Lifetime Storage Plan, no renewal fees shall be required.
c. In the event of a merger, acquisition, restructuring, dissolution, or transfer of operations, storage responsibilities and obligations shall transfer to a qualified successor organization responsible for the continued administration and storage of the Specimens.

21. Maternal Blood Sample: Blood collected from the birth mother for infectious disease testing and regulatory compliance purposes.
22. Medical Courier: The transportation provider responsible for transporting Specimens from the collection location to the Laboratory.
23. Multiple Birth: Any pregnancy resulting in the birth of more than one Child, including twins, triplets, or higher-order multiples.
24. Neonatal Specimens: Collectively refers to Cord Blood, Cord Tissue, Placental Tissue (Amnion), maternal blood samples, and any associated biological materials collected, processed, tested, preserved, or stored pursuant to this Agreement.
25. Parent Portal: The online account management platform provided by Anja Health through which Clients may access account information, billing information, specimen records, documentation, and pickup requests.
26. Paid-In-Full Plan: A storage plan under which all applicable storage fees are paid at enrollment.
27. Placental Tissue: Placental Tissue (Amnion)l-derived tissue, including amniotic membrane tissue ("Amnion"), collected following delivery for processing, cryopreservation, storage, and potential future therapeutic, research, or manufacturing applications, subject to applicable laws and regulatory requirements.
28. Pricing Appendix: The schedule of fees, charges, storage plans, payment options, processing fees, administrative fees, renewal fees, and related pricing disclosures attached to this Agreement.
29. Processing Fee: The fee charged for collection kit fulfillment, transportation, testing, laboratory processing, cryopreservation, and related services associated with preparing Specimens for storage.
30. Services: The collection, transportation, testing, processing, cryopreservation, storage, maintenance, administration, release, transfer, and related services provided by Anja Health pursuant to this Agreement.
31. Specimen Release: The transfer of stored Specimens to an authorized physician, treatment facility, hospital, laboratory, public bank, research institution, or other approved recipient.
32. Storage Facility: Any facility utilized by Anja Health or its laboratory partners for the testing, processing, cryopreservation, storage, maintenance, or release of Specimens.
33. Storage Term: The duration of storage selected by the Client pursuant to the Pricing Appendix.
34. Surrogacy Arrangement: Any arrangement in which a Child is carried by a gestational carrier or surrogate for intended parent(s).
35. Twenty-Year Storage:
    a. A storage option under which eligible Specimens are stored for twenty (20) years from the date of successful processing and preservation.
    b. Upon expiration of the initial storage term, the Client may renew storage pursuant to the terms then offered by Anja Health.
36. Vitalant: Vitalant Cord Blood Services, or any successor laboratory partner designated by Anja Health, responsible for processing, testing, cryopreservation, and storage services. Anja Health reserves the right to utilize alternative laboratory providers or storage facilities that meet applicable regulatory, accreditation, and quality standards.

Scope of Services

Subject to the terms and conditions of this Agreement, Anja Health shall coordinate and facilitate the collection, transportation, testing, processing, cryopreservation, storage, maintenance, administration, release, and transfer of eligible Neonatal Specimens.

1. The Services provided by Anja Health may include:
    a. Provision of a Collection Kit for Cord Blood, Cord Tissue, Placental Tissue (Amnion), and Maternal Blood Sample collection;
    b. Collection instructions and educational materials for healthcare providers and Clients;
    c. Coordination of specimen collection support.
2. Transportation Services
    a. Coordination of medical courier transportation from the collection location to the designated Laboratory;
    b. Monitoring and administration of transportation services through qualified courier partners.
3. Laboratory Services
    a. Through its designated laboratory partner(s), Anja Health may coordinate:
        i. Maternal Infectious Disease Testing;

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ii. Infectious disease screening and regulatory testing;
iii. Specimen processing;
iv. Cell recovery and preparation;
v. Quality assessment and testing;
vi. Cryopreservation;
vii. Long-term storage.

4. Storage Services
    a. Cryogenic storage of eligible Specimens;
    b. Inventory tracking and specimen identification;
    c. Storage administration and maintenance;
    d. Record retention and account management.
5. Client Support Services
    a. Parent Portal access;
    b. Customer support services;
    c. Billing administration;
    d. Release and transfer coordination.
6. Release and Transfer Services:
    a. Subject to applicable laws, regulations, laboratory requirements, accreditation standards, medical requirements, and payment of applicable fees, Anja Health may coordinate the release, transfer, shipment, retrieval, confirmatory testing, or transportation of stored Specimens to authorized physicians, transplant centers, treatment facilities, hospitals, laboratories, research institutions, public banks, or qualified storage facilities.
    b. Release of Specimens may require completion of applicable documentation, physician authorizations, transplant center requirements, identity verification, HLA typing requirements, regulatory review, payment guarantees, and other documentation required by Anja Health, its laboratory partners, accrediting organizations, regulatory authorities, or receiving facilities.
7. Regulatory Compliance Services
    a. Anja Health may coordinate activities necessary to comply with applicable federal, state, local, accreditation, laboratory, and industry requirements relating to collection, processing, storage, release, transfer, and transportation of Specimens.
    b. Anja Health may utilize third-party laboratories, storage facilities, transportation providers, healthcare professionals, contractors, and service providers in connection with the performance of the Services.
    c. Anja Health reserves the right to replace, change, or utilize alternative laboratories, storage facilities, transportation providers, or service providers provided that such providers maintain applicable regulatory, accreditation, quality, and operational standards.
    d. At the time of execution of this Agreement, Anja Health utilizes Vitalant Cord Blood Services as its primary laboratory partner. Anja Health reserves the right to designate alternative laboratory partners or storage facilities without additional consent from the Client, provided such facilities maintain standards substantially equivalent to or greater than those maintained by the prior facility.
    e. Anja Health shall use commercially reasonable efforts to perform the Services described herein but does not guarantee successful collection, transportation, testing, processing, preservation, cryopreservation, storage, release, transfer, transplantation, treatment eligibility, regulatory approval, or future medical use of any Specimen.
    f. All medical decisions regarding pregnancy, labor, delivery, delayed cord clamping, specimen collection, maternal care, neonatal care, HLA compatibility, transplantation, treatment eligibility, and patient care remain solely between the Client, recipient, and their healthcare providers.

Client Responsibilities

1. The Client is responsible for reviewing and complying with all Enrollment Materials, Collection Kit instructions, informed consent documents, and other materials provided by Anja Health.
2. The Client is solely responsible for selecting the healthcare provider, hospital, birth center, midwife, or other medical professional responsible for collecting the Specimens. Anja Health may provide educational resources or recommendations regarding collection providers; however, Anja Health does not control, supervise, employ, or direct any healthcare provider and shall not be responsible for the actions, omissions, decisions, or services provided by any healthcare provider or medical facility.
3. The Client agrees to notify all relevant healthcare providers and facility staff of the intent to collect the Child's Cord Blood, Cord Tissue, Placental Tissue (Amnion), and maternal blood samples, as applicable, prior to delivery.
4. The Client shall timely pay all amounts due under this Agreement and the Pricing Appendix.
5. The Client agrees to provide accurate, complete, and current information throughout the enrollment, collection, storage, and release process and shall promptly notify Anja Health of any changes to contact information, legal

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guardianship, ownership rights, payment information, or other information relevant to administration of this Agreement.

6. The Client agrees to provide any documentation, authorizations, consents, identity verification, payment guarantees, physician certifications, or other information reasonably requested by Anja Health in connection with the release, transfer, shipment, or disposition of Neonatal Specimens.
7. In the case of a Surrogacy Arrangement, the Client is responsible for ensuring that all required consents, authorizations, medical records, legal documentation, and releases are obtained and provided to Anja Health.
8. Failure to comply with the obligations set forth in this Agreement may impact collection, transportation, processing, storage, release, or future use of the Specimens and may result in delays, additional fees, or inability to provide Services.

Ownership & Rights to Stored Neonatal Specimens

The Client represents and warrants that they are the legal parent(s), legal guardian(s), or otherwise authorized representative(s) of the Child and possess the legal authority to enter into this Agreement.

Until the Child reaches the Age of Majority, the Client shall have the right to direct the storage, release, transfer, and administration of the Specimens, subject to the terms of this Agreement and applicable law.

The rights associated with the Specimens follow the Child. If the Client ceases to be the Child's legal guardian prior to the Child reaching the Age of Majority, the successor legal guardian shall assume such rights and responsibilities upon providing documentation satisfactory to Anja Health.

Anja Health reserves the right to require court orders, guardianship documents, identity verification, proof of authority, or other documentation prior to acting upon any request relating to the Specimens.

Anja Health shall be entitled to rely upon instructions received from the Client, legal guardian, or other individual reasonably believed by Anja Health to possess authority over the Neonatal Specimens unless and until Anja Health receives written notice and satisfactory documentation establishing a change in ownership, guardianship, or legal authority.

Transfer of Rights at Age of Majority

Upon the Child reaching the Age of Majority, all rights associated with the Specimens shall automatically transfer to the Child.

1. Following the Child's attainment of the Age of Majority:
    a. Only the Child may authorize the release, transfer, use, or disposition of the Specimens;
    b. The original Client shall no longer possess authority to direct the release, transfer, use, or disposition of the Specimens;
    c. The Child shall thereafter be deemed the Client under this Agreement.
    d. The original Client agrees to notify the Child that the Specimens were collected and are being stored pursuant to this Agreement and shall provide the Child with a copy of this Agreement or instructions for obtaining a copy from Anja Health.

Effective upon the Child reaching the Age of Majority, the original Client irrevocably assigns, transfers, and relinquishes any ownership interest, control, or decision-making authority relating to the Specimens to the Child.

Transfer of ownership rights shall not automatically relieve the original Client of payment obligations previously assumed under this Agreement.

Unless otherwise agreed in writing by Anja Health, the original Client shall remain responsible for all storage fees, renewal fees, installment payments, and other financial obligations associated with the selected storage plan.

Assignment

If legal guardianship of the Child changes prior to the Child reaching the Age of Majority, rights under this Agreement shall transfer to the legally authorized guardian upon submission of documentation satisfactory to Anja Health.

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Anja Health may assign, transfer, delegate, subcontract, or otherwise transfer any of its rights or obligations under this Agreement, including in connection with a merger, acquisition, reorganization, sale of assets, business transition, or transfer of storage administration, without the Client's consent.

Except as expressly provided elsewhere in this Agreement, the Client may not assign, transfer, delegate, or otherwise convey any rights or obligations under this Agreement without the prior written consent of Anja Health.

This Agreement shall be binding upon and inure to the benefit of the parties and their respective successors, assigns, heirs, representatives, and permitted transferees.

Release & Transfer of Stored Specimens

Stored Specimens may be released or transferred only upon verification of ownership rights, completion of all required documentation, satisfaction of applicable legal and regulatory requirements, and payment of all applicable fees.

Anja Health reserves the right to delay, deny, suspend, or refuse any release or transfer request that does not satisfy applicable laws, regulations, accreditation standards, laboratory requirements, safety requirements, documentation requirements, or the terms of this Agreement.

Release Authorization Requirements

1. Prior to release of Cord Blood for transplantation or treatment, the requesting physician or treatment facility shall provide written confirmation that Human Leukocyte Antigen ("HLA") typing will be performed prior to transplantation or treatment in accordance with applicable medical standards, transplant center protocols, and AABB requirements.
2. Third-Party Cord Blood Unit and/or Birth Tissue Request Form;
3. VCB-135 completed by the requesting Transplant Center;
4. Consent for Release and/or Transfer of Third-Party Cord Blood Unit and/or Birth Tissue;
5. VCB-142 completed by Anja Health and the Client, Child (if the Child has reached the Age of Majority), legal guardian, or other authorized owner of the Specimens;
6. VCB-139 completed by Anja Health;
7. VCB-134 Confirmatory Typing Sample Request, if applicable, completed by the requesting Transplant Center;
8. Guarantee of Payment documentation;
9. Written physician orders or treatment requests;
10. Documentation confirming the authority of the requesting party; and
11. Any additional forms, documentation, certifications, or authorizations required by Anja Health, Vitalant, governmental agencies, regulatory authorities, accrediting organizations, physicians, transplant centers, laboratories, storage facilities, or shipping providers.
12. Release, Transportation, and Administrative Fees
    a. The Client, Child (if the Child has reached the Age of Majority), legal guardian, or other authorized owner of the Specimens or requesting treatment facility shall be responsible for all costs associated with retrieval, preparation, release, transfer, transportation, shipping, handling, administrative processing, regulatory review, and documentation. At the time of this Agreement:
        i. The fee for a cryogenic transport vessel ("Dry Shipper") is approximately Four Hundred Twelve Dollars ($412);
        ii. Transportation and shipping costs may range from approximately Six Hundred Dollars ($600) to Two Thousand Dollars ($2,000) or more depending on destination, carrier requirements, international shipping requirements, customs requirements, treatment facility location, and other factors.
        iii. Actual costs may vary and shall be invoiced at the rates in effect at the time of release.

13. Cord Blood Release Requirements

a. Prior to transplantation or treatment involving Cord Blood, the requesting physician or treatment facility shall provide written confirmation that Human Leukocyte Antigen ("HLA") typing will be performed prior to transplantation or treatment.
b. The requesting physician, transplant center, treatment facility, Client, Child (if the Child has reached the Age of Majority), legal guardian, or other authorized owner of the Specimens, and/or legal guardian acknowledge that failure to perform HLA typing may increase the risk of:
    i. Rejection of the Cord Blood Unit;
    ii. Infection;
    iii. Graft-versus-host disease (GVHD);
    iv. Treatment failure; and

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v. Death.

c. Anja Health strongly recommends compliance with all applicable AABB standards, FDA requirements, transplant center protocols, and accepted medical standards of care.
d. Anja Health shall not be responsible for any adverse outcome resulting from the failure of a physician, transplant center, treatment facility, Client, Child (if the Child has reached the Age of Majority), legal guardian, or other authorized owner of the Specimens to obtain or utilize appropriate HLA typing prior to treatment.

14. Cord Tissue and Placental Tissue (Amnion) Release Requirements

a. Cord Tissue and Placental Tissue (Amnion) are stored as raw Neonatal Specimens and are not approved by the U.S. Food and Drug Administration ("FDA") for direct therapeutic administration in their stored form.
b. The release of Cord Tissue or Placental Tissue (Amnion) does not constitute authorization for direct clinical administration, transplantation, infusion, injection, implantation, or treatment.
c. Facilities receiving Cord Tissue or Placental Tissue (Amnion) for manufacturing, processing, expansion, manipulation, cell isolation, cellular therapy production, regenerative medicine applications, or other clinical uses shall be solely responsible for obtaining and maintaining all required licenses, registrations, permits, FDA approvals, cGTP compliance, GMP compliance, and any other regulatory approvals required by applicable law.
d. Anja Health and its laboratory partners make no representation or warranty that Cord Tissue or Placental Tissue (Amnion) may be directly administered to any patient without further processing, manufacturing, or regulatory authorization.

15. Maternal Infectious Disease Testing

a. Federal regulations require maternal infectious disease testing in connection with Cord Blood banking.
b. Maternal blood samples may be tested for:
    i. Hepatitis B Virus (HBV);
    ii. Hepatitis C Virus (HCV);
    iii. Human Immunodeficiency Virus Types 1 and 2 (HIV-1/HIV-2);
    iv. Human T-Lymphotropic Virus Types I and II (HTLV-I/II);
    v. Syphilis; and
    vi. Any additional tests required by applicable law, FDA regulations, AABB standards, laboratory requirements, or medical standards.
c. Positive infectious disease results do not necessarily affect specimen viability, storage eligibility, or preservation quality. However, such results may affect future transplant eligibility, release requirements, physician decision-making, treatment eligibility, recipient suitability, or regulatory requirements.

16. No Guarantee of Treatment Eligibility

a. Release of any Specimen by Anja Health does not constitute a determination that the Specimen is suitable for transplantation, treatment, research, or any specific medical use.
b. All decisions regarding donor suitability, recipient suitability, HLA compatibility, treatment eligibility, regulatory compliance, and medical appropriateness shall remain solely the responsibility of the requesting physician, transplant center, treatment facility, and Client, Child (if the Child has reached the Age of Majority), legal guardian, or other authorized owner of the Specimens.

Storage Options

Anja Health offers multiple storage plans designed to meet the long-term preservation needs of families. The storage option selected by the Client at enrollment shall be reflected in the Pricing Appendix and Enrollment Materials.

All storage plans are subject to the terms and conditions of this Agreement, including payment obligations, renewal requirements, and applicable fees.

1. Lifetime Storage Plan:

a. The Lifetime Storage Plan provides storage of eligible Specimens for the lifetime of the Child subject to the terms of this Agreement.
b. Lifetime Storage includes:
    i. Collection Kit
    ii. Transportation to the Laboratory
    iii. Maternal Blood Testing
    iv. Processing and Cryopreservation
    v. Long-Term Storage

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vi. Storage Administration
vii. Release Coordination

c. Upon completion of all required payments associated with the Lifetime Storage Plan, no renewal fee shall be required.
d. In the event Anja Health undergoes a merger, acquisition, restructuring, dissolution, bankruptcy, or transfer of operations, Lifetime Storage obligations shall transfer to any qualified successor organization responsible for the administration of the stored Specimens.
e. Storage shall remain active for the lifetime of the Child unless otherwise terminated pursuant to this Agreement.

2. Twenty-Year Storage Plan:

a. The Twenty-Year Storage Plan provides storage of eligible Specimens for twenty (20) years from the date of successful processing and preservation.
b. Twenty-Year Storage includes:
   i. Collection Kit
   ii. Transportation to the Laboratory
   iii. Maternal Blood Testing
   iv. Processing and Cryopreservation
   v. Twenty (20) Years of Storage
   vi. Storage Administration
   vii. Release Coordination
c. Upon expiration of the initial twenty-year storage term, the Client may elect to renew storage pursuant to Section 5.5 of this Agreement.

3. Monthly Installment Plans:

a. Clients may elect to pay for storage services through a monthly installment plan.
b. Monthly payment amount is based on the installment plan selected at enrollment. The number of installments, payment schedule, and any applicable processing or administrative fees are set forth in the Client's Enrollment Confirmation and may change for future enrollments.
c. The first monthly installment payment shall be charged beginning in the one month following the Child's birth.
d. The Client authorizes Anja Health to charge the payment method on file for all scheduled payments due under the selected storage plan.
e. Failure to maintain a valid payment method or satisfy payment obligations may result in late fees, suspension of services, termination of this Agreement, or other remedies described herein.
f. Monthly installment plans are available for both Lifetime Storage and Twenty-Year Storage options.

4. Paid-In-Full Plans:

a. Clients may elect to pay all storage fees at the time of enrollment.
b. Under a Paid-In-Full Plan, the applicable storage fees identified in the Pricing Appendix shall be considered fully satisfied upon receipt of payment.
c. No monthly storage payments shall be required for the duration of the selected storage term, provided all other obligations under this Agreement are met.
d. Processing Fees and Administrative Fees do not apply to Paid-In-Full Plans unless otherwise stated in the Pricing Appendix.

5. Renewal of Storage Services:

a. Twenty-Year Storage Plans: Upon expiration of the initial twenty-year storage term, storage shall automatically renew for successive one (1) year periods unless the Client provides written notice of termination at least sixty (60) days prior to expiration of the then-current storage term.
b. The Client authorizes Anja Health to charge the payment method on file for renewal fees.
c. Renewal storage shall be billed at Anja Health's then-current renewal rates unless otherwise agreed in writing.
d. Clients enrolled in Twenty-Year Storage Plans may remain eligible for grandfathered renewal benefits or substantially equivalent renewal terms, as determined by Anja Health.
e. Anja Health reserves the right to modify renewal fees upon not less than sixty (60) days prior written notice to the Client.
f. Lifetime Storage Plans do not require renewal following completion of all required payments.
   i. Specimens shall remain in storage for the lifetime of the Child subject to the terms and conditions of this Agreement.

6. Payment Information:

a. The Client is solely responsible for maintaining current and accurate payment information.
b. Unless updated by the Client, Anja Health may continue charging the payment method originally provided during enrollment for renewal fees, storage fees,

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Enrollment & Collection Process

Upon receipt of the Enrollment Fee and completion of the required Enrollment Materials, the Client shall be enrolled in Anja Health's stem cell banking program.

Upon successful enrollment, Anja Health shall provide the Client with a Collection Kit for the collection of Cord Blood, Cord Tissue, Placental Tissue (Amnion), and maternal blood samples, as applicable.

Collection of the Specimens shall be performed by the Client's selected healthcare provider, medical facility, or authorized collection professional. Anja Health does not perform specimen collection and is not responsible for collection procedures, collection quality, or collection outcomes.

Following collection, the Client shall promptly request pickup in accordance with Collection Kit instructions and the requirements set forth in this Agreement.

The Client acknowledges that successful collection, transportation, processing, storage, and future use of Specimens cannot be guaranteed. Collection outcomes may be affected by circumstances beyond Anja Health's reasonable control, including but not limited to delayed cord clamping, emergency medical interventions, premature birth, multiple births, insufficient specimen volume, collection technique, maternal or neonatal medical conditions, transportation delays, laboratory testing results, regulatory requirements, collection environment, and other medical, biological, or operational circumstances.

Anja Health shall not be responsible for collection failures resulting from circumstances beyond its reasonable control, and failure to collect, process, transport, or store Specimens shall not constitute a breach of this Agreement.

Healthcare Provider Compensation Disclosure

1. The Client acknowledges that Anja Health may compensate healthcare providers, collection professionals, midwives, birth centers, hospitals, educational partners, or affiliated organizations for services related to specimen collection, education, administrative support, training, or participation in Anja Health programs.
2. Such compensation may include collection fees, educational stipends, administrative fees, training fees, marketing support, or other lawful compensation arrangements.
3. The Client understands and agrees that any such compensation shall not influence, interfere with, or replace the independent medical judgment of the healthcare provider.
4. Anja Health does not practice medicine, provide medical treatment, direct patient care, or supervise healthcare providers.
5. The Client further acknowledges that healthcare providers may charge separate fees for specimen collection or related services. Unless expressly stated otherwise in writing, such fees are not included in the fees paid to Anja Health and remain the sole responsibility of the Client.

Payment Terms

1. The Client agrees to pay all fees associated with the selected storage plan, including Enrollment Fees, Processing Fees, Administrative Fees, Storage Fees, Renewal Fees, shipping charges, transfer fees, and any other fees identified in this Agreement or the Pricing Appendix.
2. The Client authorizes Anja Health to charge the payment method provided during enrollment for all amounts due under this Agreement unless updated by the Client.
3. Failure to maintain valid payment information shall not relieve the Client of any payment obligations under this Agreement.
4. Processing Fees:
    a. Processing Fees apply to applicable installment plans and cover collection kit fulfillment, transportation, testing, laboratory processing, cryopreservation, and related services.
    b. Processing Fees are non-refundable once processing has commenced.
5. Administrative Fees:
    a. Administrative Fees support account administration, customer support, payment processing, storage administration, and related services.
    b. Administrative Fees are non-refundable once assessed.
6. Late Payments:
    a. The Client is permitted one delayed payment period of up to three (3) months per storage plan per calendar year.

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b. Additional delayed payments may be subject to late fees as outlined in the Pricing Appendix.

7. Delinquent Accounts:
    a. Failure to make timely payments may result in:
        i. Suspension of non-essential account services;
        ii. Assessment of late fees;
        iii. Termination of this Agreement;
        iv. Collection activity;
        v. Other remedies available under this Agreement or applicable law.
8. Additional terms relating to renewals, cancellations, defaults, and abandonment of Specimens are set forth elsewhere in this Agreement and the Pricing Appendix.

Cancellation & Termination of Agreement

Banking with Anja Health is a long-term commitment intended to preserve Neonatal Specimens: for potential future medical use.

The Client acknowledges that cancellation rights, refund eligibility, and applicable fees vary depending on the stage of enrollment, collection, processing, and storage.

1. Cancellation Prior to Kit Shipment
    a. If the Client cancels enrollment prior to shipment of the Collection Kit, refund eligibility and any applicable fees shall be governed by the Pricing Appendix.
2. Cancellation After Kit Shipment but Before Processing
    a. If the Client cancels after shipment of the Collection Kit but prior to processing of the Specimens, applicable cancellation fees and refund limitations set forth in the Pricing Appendix shall apply.
3. Cancellation After Processing or Storage
    a. If the Client cancels after processing, cryopreservation, or storage of the Specimens has begun, the Client remains responsible for all applicable fees, charges, and obligations set forth in this Agreement and the Pricing Appendix. Payments made are non-refundable.
    b. If the stored Specimens are released for an approved medical treatment or transplant before the end of the contracted storage term, the Client may be eligible for a prorated refund of any prepaid storage fees for the unused portion of the storage term. Processing fees and any other fees already incurred are non-refundable.
4. Cancellation Prior to Collection
    a. The Client may cancel enrollment at any time prior to collection of the Specimens. Applicable refunds, cancellation fees, and payment obligations shall be governed by the Pricing Appendix.
5. Termination by Client
    a. Following collection, processing, or storage of the Specimens, the Client may terminate this Agreement by providing at least thirty (30) days' prior written notice to Anja Health.
    b. Termination shall not relieve the Client of any outstanding payment obligations, fees, or charges accrued prior to the effective date of termination.
6. Termination by Anja Health
    a. Anja Health may terminate this Agreement if:
        i. The Specimens are determined to be unsuitable for processing or storage;
        ii. The Client fails to make required payments and does not cure such failure within sixty (60) days following written notice;
        iii. Continued storage would violate applicable law, accreditation standards, laboratory requirements, regulatory obligations, or storage facility policies; or
        iv. Anja Health provides at least sixty (60) days' prior written notice of termination.
7. Consequences of Termination
    a. Upon termination, the Client shall remain responsible for all outstanding fees, charges, and obligations accrued prior to termination.
    b. The Client may request release or transfer of the Specimens subject to payment of all applicable retrieval, transfer, transportation, shipping, administrative, and outstanding account fees.
    c. If the Client fails to provide written instructions regarding disposition of the Specimens within thirty (30) days following termination, the Specimens may be deemed abandoned and handled in accordance with the Specimen Abandonment provisions of this Agreement.
    d. Any applicable refunds, cancellation fees, transfer fees, retrieval fees, and payment obligations shall be governed by the Pricing Appendix.
    e. The Client releases and discharges Anja Health from any claims arising from the lawful transfer, release, disposition, donation, or destruction of Specimens conducted in accordance with this Agreement and applicable law.

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f. Anja Health shall be entitled to recover reasonable collection costs, attorneys' fees, and expenses incurred in collecting unpaid amounts where permitted by law.

Disputes Regarding Stored Specimens

If Anja Health receives conflicting instructions, ownership claims, guardianship disputes, court orders, or other disputes concerning the ownership, custody, release, transfer, use, or disposition of the Specimens, Anja Health may suspend action regarding the Specimens until the dispute is resolved.

Anja Health reserves the right to require written agreements, court orders, guardianship documents, or other evidence satisfactory to Anja Health before acting upon any request involving the Specimens.

Anja Health may seek declaratory relief or other guidance from a court of competent jurisdiction regarding its rights and obligations with respect to disputed Specimens.

Except to the extent caused by the gross negligence or willful misconduct of Anja Health, the Client agrees to indemnify and hold Anja Health harmless from costs, expenses, and attorneys' fees incurred as a result of disputes regarding ownership, custody, release, transfer, or disposition of the Specimens.

Notices

Any notice required or permitted under this Agreement shall be in writing and delivered by personal delivery, nationally recognized overnight courier, certified mail, registered mail, or electronic mail to the most recent contact information provided by the receiving party.

For notices to the Client, Anja Health may rely upon the mailing address, email address, telephone number, or other contact information maintained in the Client's account records.

The Client is solely responsible for maintaining current contact information and promptly notifying Anja Health of any changes.

Unless otherwise required by law, notices shall be deemed received:

1. Upon delivery if personally delivered;
2. One (1) business day after deposit with a nationally recognized overnight courier;
3. Three (3) business days after mailing by certified or registered mail; or
4. On the date transmitted if sent by electronic mail or other electronic communication method maintained by Anja Health for account communications.

Quality Service Guarantee

Notwithstanding the Warranty Disclaimer or Limitation of Liability provisions contained elsewhere in this Agreement, Anja Health offers the following limited Quality Service Guarantee for eligible Cord Blood Units.

If Cord Blood processed, cryopreserved, and stored by Anja Health is released for a qualifying hematopoietic stem cell transplant and subsequently fails to engraft, Anja Health shall refund the Cord Blood banking fees paid to Anja Health and provide an additional payment of up to One Hundred Thousand Dollars ($100,000), subject to the terms, conditions, limitations, exclusions, and documentation requirements set forth in this Section.

This Quality Service Guarantee applies solely to Cord Blood used in a qualifying hematopoietic stem cell transplant and does not apply to Cord Tissue, Placental Tissue (Amnion), regenerative medicine applications, experimental therapies, investigational treatments, research uses, or any other use of stored Specimens.

Eligibility Requirements

1. To qualify for this Quality Service Guarantee:
    a. The Cord Blood must have been collected using an Anja Health-approved Collection Kit and processed, cryopreserved, and stored by Anja Health or its designated laboratory partner;
    b. The Cord Blood must be used in a hematopoietic stem cell transplant for hematopoietic reconstitution of the donor or a first- or second-degree biological relative;

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c. The Cord Blood must be released to and administered by a qualified transplant center and licensed transplant physician;
d. The Cord Blood must not have undergone cell expansion, gene therapy, genetic modification, positive or negative cell selection, or other substantial manipulation beyond standard transplant preparation procedures;
e. The Cord Blood must not be used in combination with another stem cell source, including but not limited to bone marrow, peripheral blood stem cells, or additional cord blood units;
f. Neither the recipient nor the Cord Blood Unit may be subject to an investigational drug or experimental therapy within one hundred (100) days of transplantation;
g. The Cord Blood Unit must contain a minimum of 2×10^7 total nucleated cells (TNC) per kilogram of recipient body weight and a minimum of 1×10^5 CD34+ cells per kilogram of recipient body weight;
h. Adequate time must be allowed following transplantation for engraftment to occur.

Definition of Engraftment

For purposes of this Quality Service Guarantee, "Engraftment" means achievement of a peripheral blood absolute neutrophil count (ANC) of at least 500 cells per microliter for three (3) consecutive measurements, with the first occurring within one hundred (100) days following transplantation, and where donor-derived cells are confirmed to be the source of engraftment.

Claim Documentation Requirements

1. Any claim submitted under this Quality Service Guarantee must include:
    a. Medical records documenting the transplant procedure and failure of engraftment;
    b. Written confirmation from the treating transplant physician regarding non-engraftment;
    c. Documentation of all fees paid to Anja Health for the Cord Blood Unit; and
    d. Any additional records or information reasonably requested by Anja Health to evaluate the claim.

Limitation of Guarantee

This Quality Service Guarantee constitutes a separate contractual benefit and shall survive any Limitation of Liability provisions contained elsewhere in this Agreement. The maximum liability of Anja Health under this Quality Service Guarantee shall not exceed reimbursement of qualifying Cord Blood banking fees paid to Anja Health plus One Hundred Thousand Dollars ($100,000).

Warranty Disclaimer

1. Except as expressly provided in this Agreement, Anja Health makes no representation, guarantee, or warranty, express or implied, regarding the collection, transportation, testing, processing, cryopreservation, storage, release, transfer, therapeutic value, suitability, compatibility, future use, or medical effectiveness of any Specimen.
2. Without limiting the foregoing:
    a. Anja Health does not guarantee successful collection of Neonatal Specimens;
    b. Eligibility for processing and storage cannot be determined until the Specimens have been received and evaluated by the Laboratory;
    c. Anja Health reserves the right to decline processing, reject storage, or discontinue storage of any Specimen that does not satisfy applicable laboratory, quality, safety, regulatory, accreditation, or operational requirements;
    d. Anja Health does not guarantee that any Specimen will be suitable for transplantation, treatment, research, or any future medical use;
    e. Anja Health does not guarantee the future availability, effectiveness, safety, regulatory approval, or success of any therapy, procedure, treatment, or medical application involving Cord Blood, Cord Tissue, or Placental Tissue (Amnion).
3. All medical decisions regarding donor suitability, recipient suitability, HLA compatibility, transplantation, treatment eligibility, and patient care remain solely the responsibility of the treating physician and medical providers..

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Informed Consent

To confirm that the Client understands the Services provided by Anja Health and has been informed of the processes, procedures, risks, limitations, disclosures, testing requirements, and activities that may be performed by Anja Health and its service providers, the following informed consent provisions are incorporated into and form part of this Agreement.

The Client acknowledges and consents to the collection of the Child's Cord Blood, Cord Tissue, and/or Placental Tissue (Amnion), as applicable, following birth, and further consents to the testing, processing, cryopreservation, storage, administration, release, transfer, or disposition of such Neonatal Specimens in accordance with this Agreement.

The Client agrees to provide, or arrange for the provision of, any required maternal blood samples for infectious disease testing, regulatory compliance, and laboratory evaluation purposes.

To facilitate the Services, the Client authorizes healthcare providers, hospitals, birth centers, laboratories, and other relevant parties to disclose protected health information and other information reasonably necessary for Anja Health and its service providers to perform the Services described in this Agreement. Anja Health may provide a copy of this authorization to any applicable healthcare provider or facility.

The Client understands that the Client may request a copy of information disclosed pursuant to this authorization and may revoke this authorization at any time to the extent permitted by applicable law; provided, however, that any revocation shall not affect actions previously taken in reliance upon such authorization.

The Client understands that Anja Health will not use protected health information for marketing or promotional purposes except as permitted by applicable law and with any required authorization.

The Client understands that the Laboratory may perform testing on Cord Blood, Cord Tissue, Placental Tissue (Amnion), maternal blood samples, and other collected materials. Such testing may include, without limitation, cell viability testing, total nucleated cell counts, CD34+ testing, bacterial testing, fungal testing, blood typing, infectious disease testing, quality control testing, and any other testing required by applicable law, laboratory standards, accreditation standards, or operational requirements.

The Client understands that maternal blood samples may be tested for infectious diseases including, but not limited to, Human Immunodeficiency Virus (HIV), Hepatitis B Virus (HBV), Hepatitis C Virus (HCV), Human T-Lymphotropic Virus Types I and II (HTLV-I/II), Syphilis, Cytomegalovirus (CMV), and any other diseases or conditions required by applicable law, FDA regulations, AABB standards, laboratory requirements, or medical standards.

The Client understands that the Laboratory may perform additional, substitute, confirmatory, or repeat testing if deemed necessary by the Laboratory, Anja Health, applicable law, accreditation requirements, or industry standards.

The Client acknowledges and consents to Anja Health and the Laboratory making disclosures and reports of testing results as required by applicable law, regulatory authorities, accreditation bodies, public health authorities, healthcare providers, or other authorized recipients.

The Client acknowledges that Anja Health or the Laboratory may be required by law to disclose certain test results to public health authorities, healthcare providers, affected individuals, regulatory agencies, or other authorized recipients. The Client consents to such disclosures.

The Client further consents to disclosure of information to the Child upon reaching the Age of Majority and to authorized parties involved in any future release, transfer, or use of the Neonatal Specimens.

The Client understands that Anja Health does not provide medical advice, diagnosis, treatment, or healthcare services. If the Client receives any abnormal or positive test result, the Client should promptly consult a qualified physician. The Client further agrees to seek immediate medical advice regarding any suspected disease exposure rather than relying solely on testing performed in connection with the Services.

The Client understands that Anja Health and the Laboratory reserve the right to determine whether collected Neonatal Specimens satisfy applicable processing, storage, quality, safety, laboratory, regulatory, or accreditation requirements. If Anja Health or the Laboratory determines that the Neonatal Specimens are not appropriate for processing or storage, the Client will be notified, and such determination shall be governed by the cancellation, refund, termination, and payment provisions of this Agreement.

The Client acknowledges that banking Cord Blood, Cord Tissue, and Placental Tissue (Amnion) does not guarantee future treatment eligibility, treatment success, recipient compatibility, therapeutic benefit, regulatory approval, or the future availability of any therapy, procedure, or medical application.

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The Client understands that all medical decisions regarding collection, transplantation, infusion, implantation, processing, manufacturing, treatment, or use of Neonatal Specimens shall remain solely with the Client, the treating physician, transplant center, treatment facility, and applicable medical professionals.

Confidentiality

Anja Health acknowledges the confidential nature of information provided by the Client and relating to the Child, the Specimens, and the Services. Anja Health shall use reasonable efforts to maintain the confidentiality of such information and shall use, disclose, and protect such information in accordance with applicable laws, regulations, and this Agreement.

The Client authorizes Anja Health to disclose information relating to the Client, the Child, and the Specimens to healthcare providers, hospitals, laboratories, transplant centers, treatment facilities, storage facilities, transportation providers, regulatory authorities, accrediting organizations, and other parties as reasonably necessary to perform the Services, comply with legal or regulatory requirements, facilitate the release or transfer of Specimens, or support any future transplantation, treatment, or medical use of the Specimens.

The Client acknowledges and agrees that Anja Health may collect, retain, use, disclose, and maintain information relating to the Client, the Child, and the Specimens as reasonably necessary to perform its obligations under this Agreement, administer the Services, comply with applicable laws and regulations, satisfy accreditation requirements, protect legal rights, and maintain business and laboratory records.

Nothing in this Agreement shall require Anja Health to withhold information when disclosure is required by applicable law, court order, governmental authority, regulatory agency, public health authority, accreditation standard, or other legal obligation.

Limitations of Liability

To the maximum extent permitted by applicable law, in no event shall Anja be liable for loss of, or damage to the neonatal specimens or for any indirect, special, incidental, or consequential damages of any kind arising out of or related to this agreement or the services provided hereunder, regardless of the form of action, whether in contract, tort (including negligence), strict products liability, or otherwise, even if Anja has been advised of the possibility of such damages.

To the maximum extent permitted by applicable law, in no event shall Anja's aggregate liability for any and all claims arising out of or related to this agreement or the services provided hereunder, whether in contract, tort or any other theory of liability, exceed the amounts paid or payable by you to Anja hereunder during the twelve (12) months prior to the date of the event giving rise to such liability.

This limitation shall apply notwithstanding any failure of purpose of any limited remedy provided herein. to the extent that any such limitation or exclusion of liability or warranty is circumscribed, it shall be limited to the least extent possible under applicable law. you acknowledge that Anja 's willingness to provide the services at the prices set forth herein are based in significant part upon the exclusions of warranties and the limitations and exclusions of liability set forth in this agreement.

Indemnification

The Client acknowledges that Anja Health relies upon the accuracy of the information provided by the Client and the Client's compliance with the terms of this Agreement.

To the fullest extent permitted by law, the Client agrees to defend, indemnify, and hold harmless Anja Health, its affiliates, laboratory partners, storage facilities, officers, directors, employees, contractors, successors, and assigns from and against any claims, demands, actions, damages, losses, liabilities, costs, and expenses (including reasonable attorneys' fees) arising out of or relating to:

1. The Client's breach of this Agreement;
2. The Client's failure to provide required notices, authorizations, or information relating to the Specimens or the Child;
3. Any dispute regarding ownership, custody, guardianship, control, release, or use of the Specimens;
4. Any claim asserted by the Child, family member, legal representative, healthcare provider, governmental authority, or third party relating to the Specimens;

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5. The Client's negligence, misconduct, misrepresentation, or violation of applicable law; or
6. Any action taken by Anja Health in good faith relies upon the instructions, authorizations, representations, or information provided by the Client.

This indemnification obligation shall not apply to the extent any claim, loss, or liability results directly from the gross negligence, willful misconduct, or fraud of Anja Health.

Governing Law & Arbitration

This Agreement shall be governed by and construed in accordance with the laws of the State of California, without regard to conflict of law principles.

Any dispute, claim, controversy, or cause of action arising out of or relating to this Agreement, the Services, the Specimens, or the relationship between the parties shall be resolved exclusively through confidential and binding arbitration administered by Judicial Arbitration and Mediation Services ("JAMS") in Los Angeles County, California, in accordance with the then-current JAMS Comprehensive Arbitration Rules and Procedures.

The parties expressly agree that the arbitrator shall have exclusive authority to determine the scope, enforceability, validity, interpretation, and applicability of this arbitration provision, including any claim that all or part of this provision is void or unenforceable.

The parties irrevocably consent to the personal jurisdiction and venue of Los Angeles County, California for purposes of enforcing this arbitration provision, obtaining provisional remedies, or entering judgment upon an arbitration award.

The arbitrator's decision shall be final, binding, and non-appealable to the fullest extent permitted by law. Judgment upon the award may be entered in any court having competent jurisdiction.

The prevailing party in any arbitration or judicial proceeding arising from this Agreement shall be entitled to recover its reasonable attorneys' fees, arbitration costs, and expenses.

Waiver

No waiver of any provision of this Agreement shall be effective unless made in writing and signed by the party against whom enforcement of the waiver is sought.

No waiver of any breach, default, right, or remedy shall be deemed a waiver of any other breach, default, right, or remedy.

Failure by either party to exercise any right or remedy under this Agreement shall not constitute a waiver of that right or remedy.

Severability

If any provision of this Agreement is determined by a court, arbitrator, or governmental authority of competent jurisdiction to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect.

The parties intend that any invalid or unenforceable provision be modified to the minimum extent necessary to make it valid and enforceable while preserving the original intent of the parties. If modification is not possible, the invalid provision shall be severed without affecting the remainder of this Agreement.

Survival

The provisions of this Agreement that by their nature should survive expiration or termination shall survive, including but not limited to:

- Payment obligations;
- Ownership rights;
- Confidentiality obligations;
- Limitation of Liability;

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- Indemnification;
- Arbitration provisions;
- Governing Law provisions;
- Intellectual Property protections;
- Specimen disposition rights;
- Business Continuity obligations; and
- Any other provision intended to survive termination.

Entire Agreement

This Agreement, together with the Enrollment Materials, Informed Consent documents, Pricing Appendix, Parent Portal disclosures, and any documents incorporated by reference, constitutes the entire agreement between the parties regarding the Services and supersedes all prior oral or written agreements, discussions, representations, understandings, and communications relating to the subject matter herein.

No oral statement, representation, or promise shall modify or amend this Agreement.

Construction & Interpretation

The section headings contained in this Agreement are for convenience only and shall not affect the meaning or interpretation of any provision.

This Agreement shall be construed fairly and not strictly for or against either party regardless of authorship.

The words "including," "include," and similar terms shall be deemed to mean "including, without limitation."

Unless the context requires otherwise, words in the singular include the plural and words in the plural include the singular.

Personal Use Only; Proprietary Information

The Collection Kit, Parent Portal, educational materials, documentation, processes, and Services may contain proprietary information, trade secrets, copyrights, trademarks, or other intellectual property owned by Anja Health or its licensors.

The Client acknowledges that all such materials are provided solely for personal, non-commercial use in connection with the Services.

The Client shall not reproduce, distribute, modify, reverse engineer, copy, sell, license, publish, or otherwise use any portion of the Collection Kit, Services, documentation, educational materials, or proprietary information for any commercial purpose or in any manner that competes with the business of Anja Health.

Nothing in this Agreement transfers ownership of any intellectual property rights belonging to Anja Health or its licensors.

Specimen Submission Policy

The Client is responsible for submitting only those Specimens corresponding to the storage plan selected during enrollment.

If the Client submits Specimens that differ from the selected storage plan, including but not limited to the submission of Cord Tissue or Placental Tissue (Amnion) when only Cord Blood storage has been selected, or submission of incomplete Specimens required for the selected plan, Anja Health may contact the Client to discuss available storage options, plan modifications, upgrades, downgrades, or alternative processing arrangements.

If additional Specimens are submitted that are not included within the selected storage plan, Anja Health reserves the right to require an upgrade to the applicable storage plan before processing and preserving such Specimens.

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If the Client cannot be reached, fails to respond, or does not provide instructions within twenty-four (24) hours of Anja Health's request, Anja Health may, at its sole discretion:

1. Process and store only those Specimens included within the selected storage plan;
2. Decline processing of Specimens not included within the selected storage plan;
3. Discard ineligible or unselected Specimens in accordance with laboratory procedures and applicable law; or
4. Implement an alternative processing solution deemed appropriate under the circumstances.

Anja Health shall not be liable for the disposal, rejection, or non-processing of Specimens that are inconsistent with the selected storage plan or for which required instructions cannot be obtained in a timely manner.

Pricing Appendix

The fees set forth in this Pricing Appendix are incorporated into and form part of the Stem Cell Storage Agreement ("Agreement").

All fees are stated in the U.S. Dollars and are subject to applicable taxes and governmental charges where required by law.

Enrollment Fees

a. At the time of enrollment, the Client shall pay a non-refundable Enrollment Fee of $199.00 per Child.
b. For multiple births, including twins, triplets, or higher-order multiples, a separate Enrollment Fee shall apply to each Child.
c. The Enrollment Fee is separate from all storage plan fees and includes:
    i. Collection Kit
    ii. Maternal blood collection supplies
    iii. Transportation of collected Specimens to the Laboratory
    iv. Laboratory testing
    v. Processing and cryopreservation services
    vi. Initial account setup and administration

Cancellation Fees

d. Cancellation Prior to Processing
    i. If the Client cancels this Agreement after a Collection Kit has been shipped, a cancellation fee of $200.00 per shipped Collection Kit shall apply.
e. Cancellation After Processing
    i. If the Client cancels this Agreement after Specimens have been processed and preserved, a cancellation fee of $1,500.00 per Child shall apply.
f. These fees are intended to reimburse Anja Health for collection, transportation, testing, processing, cryopreservation, administrative, and storage preparation costs already incurred.

Monthly Installment Storage Plans

g. Clients may elect a monthly installment payment plan.
h. Under this option, storage fees shall be automatically charged to the payment method on file for consecutive monthly payments.
i. The first monthly installment payment shall be charged beginning in the first month following delivery.
j. An Enrollment Fee of $199.00 per Child applies to all installment plans.
k. Twenty-Year Storage Plans
    i. Cord Blood Only: $80.45 per month under the installment plan selected at enrollment, $300.00 due at delivery, plus any applicable processing and administrative fees.
    ii. Cord Blood + Cord Tissue: $142.15 per month under the installment plan selected at enrollment, $400.00 due at delivery, , plus any applicable processing and administrative fees.
    iii. Cord Blood + Cord Tissue + Placental Tissue: $182.57 month under the installment plan selected at enrollment, $500.00 due at delivery, plus any applicable processing and administrative fees.
    iv. Upon completion of all required payments, storage shall remain in effect for twenty (20) years from the date of preservation.
l. Lifetime Storage Plans
    i. Cord Blood Only: $127.26 per month under the installment plan selected at enrollment, $300.00 due at delivery, plus any applicable processing and administrative fees.

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ii. Cord Blood + Cord Tissue: $220.87 per month under the installment plan selected at enrollment, $400.00 due at delivery, plus any applicable processing and administrative fees.
iii. Cord Blood + Cord Tissue + Placental Tissue: $288.96 per month under the installment plan selected at enrollment, $500.00 due at delivery, plus any applicable processing and administrative fees.
iv. Specimens shall remain in storage for the lifetime of the Child subject to the terms and conditions of this Agreement.

Processing Fees

m. Processing Fees cover collection logistics, maternal infectious disease testing, laboratory testing, specimen processing, and initial storage preparation.
n. Processing Fees:
   i. Cord Blood Only: Enrollment fee $199; Processing Fee $1,500, Service fee $640
   ii. Cord Blood + Cord Tissue: Enrollment fee $199; Processing fee $2,830; Service fee $870
   iii. Cord Blood + Cord Tissue + Placental Tissue: Enrollment fee $199; Processing fee $4,160, Service fee $1,100
o. Processing Fees are non-refundable once processing of the Specimens has commenced.

Administrative Fees

p. Clients enrolled in a monthly installment storage plan shall be charged an administrative fee of $10.00 per month beginning the first month after collection..
   i. Administrative Fees support:
      1. Account administration
      2. Billing services
      3. Customer support
      4. Parent Portal services
      5. Storage administration
      6. Administrative Fees do not apply to Paid-In-Full storage plans.

Paid-In-Full Storage Plans

q. Clients may elect to pay all storage fees in full at enrollment.
r. Twenty-Year Storage
   i. Cord Blood Only: $3,800.00
   ii. Cord Blood + Cord Tissue: $6,800.00
   iii. Cord Blood + Cord Tissue + Placental Tissue: $8,800.00
   iv. Upon receipt of payment, the storage term shall be considered paid in full through the twentieth (20th) anniversary of preservation.
s. Lifetime Storage
   i. Cord Blood Only: $6,000.00
   ii. Cord Blood + Cord Tissue: $10,500.00
   iii. Cord Blood + Cord Tissue + Placental Tissue: $13,800.00
   iv. Specimens shall remain in storage for the lifetime of the Child subject to the terms and conditions of this Agreement.

Renewal Fees

t. Twenty-Year Storage Plans automatically renew pursuant to the Storage Options section of the Agreement unless terminated by the Client.
u. Renewal fees shall be charged at Anja Health's then-current rates unless otherwise agreed in writing.
v. Lifetime Storage Plans do not require renewal following completion of all required payments.

Late Payments

w. The Client shall be permitted one delayed payment period of up to three (3) months per storage plan during each calendar year.
x. If additional delayed payments occur during the same calendar year, a late fee of $10.00 per month may be assessed on outstanding balances.
y. Failure to make timely payments may result in suspension of non-essential services, termination of this Agreement, collection activity, specimen abandonment procedures, or other remedies available under the Agreement.

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Payment Authorization

z. The Client authorizes Anja Health to charge the payment method on file for all fees due under this Agreement, including Enrollment Fees, Processing Fees, Administrative Fees, Storage Fees, Renewal Fees, shipping fees, transfer fees, late fees, and any other charges authorized by this Agreement.

aa. The Client is solely responsible for maintaining current payment information and updating any expired, canceled, or replaced payment methods.

Release, Transfer, and Shipping Fees

bb. The Client, Child (if the Child has reached the Age of Majority), legal guardian, or authorized owner of the Specimens shall be responsible for all costs associated with the release, retrieval, transfer, preparation, transportation, shipping, handling, administrative review, documentation, regulatory compliance, and coordination of Specimens.

cc. At the time of this Agreement:

- i. Dry Shipper (Cryogenic Transport Vessel): based on market average.
- ii. Transportation and Shipping: is dependent upon destination, carrier requirements, international shipping requirements, customs requirements, treatment facility location, and other factors.
- iii. Actual release, transportation, and shipping costs may vary and shall be invoiced at the rates in effect at the time of release.
- iv. Additional fees may apply for confirmatory testing, specialized handling, regulatory review, documentation preparation, laboratory services, physician-requested services, or other services required to facilitate release of the Specimens.

dd. The Client is solely responsible for maintaining current payment information and updating any expired, canceled, or replaced payment methods.

HLA Typing Cost Protection

ee. Any costs associated with HLA typing, confirmatory typing, physician review, transplant center requirements, laboratory testing, recipient testing, or treatment preparation shall be the sole responsibility of the requesting party and are not included in the fees described in this Pricing Appendix unless expressly stated otherwise.

Healthcare Provider Disclosure

ff. Anja Health may compensate healthcare providers, collection professionals, hospitals, birth centers, or other authorized parties for specimen collection services. Such compensation is paid by Anja Health and is further described in the Healthcare Provider Compensation Disclosure section of this Agreement.

Amendments

Anja may update these Terms at any time. If we do, we will notify you via email and/or update the “Last Updated” date above.

Your continued use of our services after any changes constitutes acceptance of those changes.

Client Acknowledgment & Consent

By enrolling in Anja Health's Services and executing this Agreement, the Client acknowledges and agrees that:

1. The Client has read, understood, and agrees to be bound by the terms and conditions of this Agreement, including the Pricing Appendix, Informed Consent provisions, Enrollment Materials, and all documents incorporated herein by reference;
2. The Client has had the opportunity to ask questions and seek independent medical, legal, financial, or other professional advice regarding the Services and this Agreement;
3. The Client authorizes Anja Health to charge the payment method on file for fees due under this Agreement in accordance with the Payment Terms and Pricing Appendix;

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4. The Client understands that eligibility for collection, testing, processing, cryopreservation, storage, release, transfer, or future use of Specimens cannot be determined until the Specimens are received, evaluated, and processed by the Laboratory;
5. The Client understands that certain fees, including Enrollment Fees, Processing Fees, Administrative Fees, Cancellation Fees, Storage Fees, Transfer Fees, Shipping Fees, and other charges described in this Agreement or the Pricing Appendix may be non-refundable;
6. The Client consents to the collection, transportation, testing, processing, cryopreservation, storage, administration, release, transfer, and disposition of Neonatal Specimens in accordance with this Agreement; and
7. The Client acknowledges that banking Cord Blood, Cord Tissue, and Placental Tissue (Amnion) does not guarantee future treatment eligibility, treatment success, recipient compatibility, or the future availability of any therapy, procedure, or medical application.

Internal Use Only

Client Id: _____ **Kit Id:** _____

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