



Shareholder Update

Series: Answering Shareholder Questions

Business Plan Discussion

HADV: Intended Sources of Revenue & Capitalization

NEW YORK, NY and TORONTO, ON - September 7, 2025 – Health Advance Inc. (OTCID - HADV) updates shareholders. In this installment of the series “Answering Shareholder Questions”, HADV management describes its business in a dialogue format with shareholders, in response to shareholder correspondence.



Photo Caption:

Alvin Pettie, MD, FRCS(c),
Bioidentical Hormone Specialist
with the Ruth Pettie Wellness Center.

Medical Consultant to Health Advance.
Get to Know Dr. Pettie: LINK:

<https://www.issuewire.com/alvin-pettie-md-frsc-a-bioidentical-hormone-specialist-with-the-ruth-pettie-wellness-center-doctoralvin-1665314902563708>

Shareholder Question

“Hello! I have been looking at your stock for a couple weeks now. I like what you are doing with the multiple businesses you have established and potential revenues. I noticed there seems to be some dilution going on. Perhaps it is some note conversions? Do you have any idea how many shares are yet to be diluted during this time? It seemed like the stock really had potential to start moving and then it appears to be getting crushed by dilution. Hopefully, it is over with soon because this company could easily start making great moves forward in my opinion. You have the positive [attention] of lots of people eyeing your stock right now which is fantastic, but dilution will scare folks away. Reverse splits will also scare folks away so I hope you have no intention of doing that anytime soon...”

Management Short Answer

- *Yes, dilution is simply debt repayment. Early promissory note holders have waited patiently for several years, placing no demands on Health Advance in order for the company to have time to develop long term strategy for higher intrinsic value. Current trading volume is much greater than dilution. Over the past 2 years, approximately 3 Billion shares have traded, although there had been under 1 Billion unrestricted shares in circulation during that period.*
- *The amount of dilution depends on share price. As the company succeeds, the rate of dilution is reduced. Promissory note holders share the goal of our stock trending upward. We have the same objective.*
- *There is no discussion or plan for a reverse split.*
- *There are recent positive developments at Health Advance. These are outlined in Management’s Comprehensive Answer below, describing intended new sources of revenue and capital.*

Management Comprehensive Answer

In order to understand the context of all developments at Health Advance, it is necessary to understand the origin and intentions of the company’s current portfolio of business initiatives.

A thorough explanation is provided below for shareholders who wish to think themselves into the company’s plans, in order to participate in the journey as interested stakeholders.

The Human Dimension of Wellness: Dr Pettle and New Life for Health Advance

Dr. Alvin Pettle, the company's medical consultant, is a qualified surgeon and physician who has been described in earlier Health Advance news releases. The following link provides a comprehensive overview of Dr. Pettle's background: <https://www.issuewire.com/alvin-pettle-md-frcsc-a-bioidentical-hormone-specialist-with-the-ruth-pettle-wellness-center-doctoralvin-1665314902563708>

Dr. Pettle and Health Advance began our relationship for Health Advance to launch a nutraceutical range that emerged from Dr. Pettle's work. It was anticipated that this product would help sufferers of long-COVID, and would deliver myriad other benefits to consumers.

At the time that these plans were being developed, it also emerged that Dr. Pettle's work in the area of hormone science presented a further opportunity which could exceed the potential of the nutraceutical project. This alternative opportunity was in the field of women's sexual health. Dr. Pettle had accumulated substantial clinical validation of a new medication that he developed for the treatment of the symptoms of menopause, with the added benefit of notably improved sexual function for women, namely, enhanced pleasure and desire (in patients of any age). Clinical validation arose from the privilege of appropriately licensed physicians and pharmacies to prescribe custom compounded formulations, subject to extensive regulations and limitations. Through this process, immense positive feedback was received from patients over a substantial period of time, for this project medication.

Health Advance management designed an alternative approach to raise adequate funding for Health Advance and Dr. Pettle to apply for FDA approval to commercialize this promising breakthrough. It was estimated that \$20 Million would be required in this specific case. Health Advance management determined that it would be in the best interest of Health Advance Shareholders to partner with Dr. Pettle *via a third party capitalization strategy, with a shared vested interest*, rather than placing the burden upon Health Advance to provide this level of investment via share issuance.

Therefore, a new special entity was created, with its own group of private equity investors, on the basis of an *agreement* with Health Advance that creates a shared vested interest but does not require funding from Health Advance. In this plan, which has already begun, the backers of the new entity have agreed to allocate 10% of funding raised via a specific financing plan, to payment of services to be performed by Health Advance, and/or a capital investment into Health Advance on a basis that will not dilute the common shares of Health Advance that are quoted at OTC Markets.

The result of this arrangement is that Health Advance is anticipating receiving up to \$2 Million from this initiative in due course without the need to issue HADV common stock. Confidentiality undertakings at this stage of the project prevent description of the specific actions of the investment group that has already started raising funds for the new entity. However, as pre-determined operational milestones are passed, more specifics can be disclosed.

The Social Equity Dimension of Health Advance – Additional Project

Health Advance had also previously announced work with the SoEquity project.



Photo Caption

*SoEquity is a project concept that focuses on business opportunities that arise uniquely from the delivery of social equity partnerships. These are beneficial to all parties and **can deliver exceptional returns for astute investors.***

Our originating SoEquity project partner is California-based Calvin Frye and team. Mr. Frye had developed for Health Advance a structured business opportunity that was unique to the ecosystem of “social equity”. U.S. states which were moving toward cannabis normalization had also developed special (preferred) licensing opportunities for persons who qualified as minorities, or individuals who had been deemed to be outside of the sector ownership “mainstream”.

The business opportunity is based on the paradox that many social equity license holders were not in a position to optimize profit potential from their preferred status due to a lack of financing, sector experience or mentorship. Mr. Frye, and his team, possess the necessary experience and mentorship orientation. Exceptional partnership dividends arise from this combination of circumstances; www.SoEquityCorporation.com. Mr. Frye and Health Advance have identified launch partnerships, and the 3rd party financing model discussed in the medical project.

Furthermore, by earning a good reputation by putting this profitable mentorship and partnership plan into practice, new deal flow would accelerate toward our group. This is because more U.S. states had been granting social equity licensing. HADV news releases announcing this intention generated much affirmational engagement with potential licensed deal partners.

The SoEquity project is not limited to cannabis. An additional key sector for development is the food industry, for reasons that are described below, amongst other sectors. The common denominator amongst sectors is the social equity component of profit opportunity, by delivering equitable arrangements that are situationally lucrative.

The SoEquity project is evolving due to political and social circumstances in America since the November 2024 election. The new federal administration has adopted an overarching policy of cancelling DEI (Diversity, Equity, Inclusion) programs in all of its manifestations, wherever the U.S. federal government has jurisdiction or influence. This has been extensively discussed in media and is now widely known within the population at large. Social equity cannabis licensing appears to be entering into a pause until the policy framework is revisited by the next administration.

The additional factor affecting timing of Phase I (cannabis partnerships) is the fact that ambivalence has emerged in the regulation of cannabis and the banking associated with that business sector. While the over-arching trend has been toward liberalization, the pace of this trend and its direction are less obvious under present conditions. Dynamic tension between federal and state regulation of cannabis has increased in this environment. Therefore, Health Advance is adjusting the order of implementation of the SoEquity project to increase exposure of the Food Sector for launch purposes at this time.

Unique operational concepts to restore profitability to supermarket operations in so-called “food deserts” of the inner city or distressed neighborhoods have been developed by Health Advance, together with a 3rd party financing model that targets Health Advance receiving up to \$2 Million of a targeted \$20 Million initial offering. The receipt of these funds does not require the issuance of Health Advance common stock. Health Advance is currently exploring engagement with the City of Oakland and the City of Chicago for pilot project purposes. Here too, confidentiality undertakings prevent fuller description of project details until key 3rd party fundraising milestones are reached. The scope of this project is significant. It has been estimated that approximately 1,000 supermarkets are “missing” in food desert areas where conventional grocers have not been able to use standard operating practices. The Health Advance development team model being discussed with the cities and 3rd party financial associates is not based on ordinary grocery operations in distressed neighborhoods where conventional operators have departed. Insightful operating methods can address the immense business opportunity if the approach is mandated and equipped for success in this large special niche from the outset.

SSHUMAN™ Vital Signs Monitoring – Remotely Without Cameras and Touching

On August 18, 2025 Health Advance announced cooperation to plan the launch of SSHUMAN™. For the convenience of the reader of this Shareholder Update, the preceding news release and updates on this subject are linked here:

- **INTRO:**<https://www.otcmartets.com/stock/HADV/news/Health-Advance-to-Commercialize-Remote-Sensing-Platform-for-Elder-Care-and-Health-Monitoring?id=489659>
- **TRAINING:**<https://www.otcmartets.com/stock/HADV/news/Training-Begins-in-Project-to-Commercialize-Remote-Wellness-Sensing-Technology-2-Pages?id=490091>
- **MARKET:**<https://www.otcmartets.com/stock/HADV/news/HADV-SHAREHOLDER-UPDATE-Health-Advance-and-SSHUMAN-Technology-US-Vital-Signs-Monitoring-is-a-Multi-Billion-Dollar-Sector?id=490649>
- **USE-CASE:**<https://www.otcmartets.com/stock/HADV/news/HADV-SHAREHOLDER-UPDATE-Media-Reminders-Series-Health-Advance-and-SSHUMAN-Technology-When-Dying-Alone-May-Be-Preventable?id=490883>

The business model for SSHuman™ is attractive to Health Advance shareholders because it is scalable in start-up costs to match its emergent market opportunity. We are already now able to prepare proof-of-principle product prototypes for concept discussions with suitable distribution and manufacturing partners. The SSHuman™ product line lends itself to conventional (institutional) business financing if potential sales contracts can be developed in advance of production, etc. While some initial funding is required, the burden is much lower than the other projects discussed in this update through preliminary stages. Each of these projects have their own unique advantages to Health Advance shareholders.

The market potential for SSHuman™ in its current conception, and its spin-offs is vast. Competitive concerns are not an obstacle because this specific market is insatiable for innovation. Opportunities for proprietary intellectual property protection exist. Astute business alliances can build operating momentum. Health Advance, and its associates, have many contacts amongst suitable collaborators. This is a designed-in-America project. Regardless of where componentry is sourced, or assembly carried out, SSHuman™ is not merely the distributor of an “off-shore” product like so many “fake” businesses that are merely websites selling products conceived and fulfilled by others.

Summary

Health Advance management considers HADV’s current market cap of approximately \$500,000 to be conservative in the extreme. The aforementioned projects have demonstrable large scale if attained. The circumstances associated with all three projects have elements that are already publicly verified. The projects are innovative in conception and method. Even modest success in any one of the core projects is transformative to HADV intrinsic value by orders of magnitude. Nonetheless, HADV is highly speculative. No assurances can be given that management will succeed in addressing evolving circumstances successfully. Management is targeting that Health Advance achieves operating developments in the three projects with ambition so that a steady pace of Shareholder Updates and news releases can support growth of awareness of HADV and interest in participating in its journey. Such awareness is a key factor in delivering shareholder liquidity. HADV management is demonstrating its awareness of this fact.

About Health Advance Inc.

Health Advance Inc. publicly quoted as (OTCID: HADV) is a development-stage company focused on innovative health and wellness ventures. From consumer wellness initiatives to advanced technology solutions, HADV seeks opportunities that align with long-term demographic and societal needs.

Forward-Looking Statements

Statements in this shareholder update that are forward-looking are made under the Safe Harbor provisions of the U.S. Private Securities Litigation Reform Act of 1995 and constitute forward-looking information under applicable securities legislation. Actual results may differ materially.

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