


April 20, 2016, London, UK

HEAL  BOND™  
ON BLOCKCHAIN

At SWIFT Business Forum London 2016, *Building the Future of the Financial Industry*

**HEAL Alliance completes HEAL Bond on Blockchain  
Phase-I Testing. Starts Phase-II: April 20 to July 20.**

**HEAL Alliance engages Dr. Jack Whitescarver as  
Chairman, Erik Iverson as Vice-Chairman.**

NOT AN OFFER TO INVEST.

In 2016, 1.2 million people will die from HIV/AIDS. Today, 3,200 people will die from HIV/AIDS. Everyone agrees that the HIV epidemic must be ended. For over thirty years, through the tireless and heroic efforts of our global community, the world has confronted and battled the worst pandemic in modern human history. The end of the beginning has now arrived; a turning point in our war on HIV.

***The true beginning of the END of HIV starts in 2016.***

The Mission and Collective Common Goal of HEAL Alliance is:

- Cure HIV. Eradicate HIV. End HIV.
- The Mission of HEAL Alliance is to collectively fund and find a cure for HIV faster and to ultimately eradicate HIV by treating & curing people living with HIV and ending transmission.
- The Collective Common Goal of HEAL Alliance is to engage and unite the global public health community and the international finance community to cure, eradicate and end HIV.
- HEAL Alliance is a global collective, cooperative, transparent, regulatory compliant, managed commons *on blockchain*.
- Open and inclusive. All are welcome to participate in delivery on mission.

The HIV Eradication Alliance (“HEAL Alliance”) announces the pre-launch of a blockchain test for the period of April 20 to July 20 for the product *HEAL Alliance HIV Cure Public Health Smart Impact Bond Series ABC and M (mini-bond)* also known as the “HEAL Bond on Blockchain” on public and private blockchain/cryptocurrency platforms in cooperation with leading technology companies, participating financial institutions, collaborating public health and HIV/AIDS organizations and leading research and translational medicine institutions.

[Dr. Jack Whitescarver](#) has engaged as Chairman (pro bono) of HEAL Alliance. Dr. Jack Whitescarver recently retired as NIH Associate Director for AIDS Research and Director of the Office of AIDS Research, a component of the Office of the Director of NIH. He served in the OAR since its establishment in 1988, first as Deputy Director, and as Director from 2002 to 2015. He was the longest

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servicing Director of the Office. The OAR under his leadership played a unique role in utilizing its authority to plan, budget, and coordinate the trans-NIH AIDS research program supported by all of the NIH Institutes and Centers. During his tenure, OAR launched innovative international and domestic initiatives, including projects to address HIV in minority communities. With Nobel Laureate Professor Françoise Barre-Sinoussi, he continues to serve as Co-Chair of the International AIDS Society (IAS) "Towards an HIV Cure" initiative Advisory Board and as a founding member of the HIV Cure Public-Private Partnership Initiative Governing Board. He was awarded the first IAS Presidential Award for his "outstanding commitment to the global fight against HIV and his pioneering work in the field."

*"HIV/AIDS research has accomplished much because of a coordinated effort domestically and internationally. Scientists have discovered and tested several products that have proved effective in the treatment of HIV infection. The current drugs are so effective that a person newly infected and treated can expect a near normal lifespan. In addition, research has identified regimens that if adhered to can virtually eliminate transmission of HIV. However, the incidence of HIV in this country and around the world continue at about the same rate despite these important tools. Those on therapy get into trouble if they do not adhere rigidly to taking their medication. Also, and what is so important now, we do not know the effects of long term therapy. Research has shown that despite the undetectable viral count in the blood, inflammation caused by the HIV infection continues and thus will lead to an earlier onset of chronic diseases such as diabetes, cardiovascular disease and even cancer. The success story of HIV/AIDS research has caused most funding agencies to begin shifting priorities and research support to other major public health problems. In most cases, funding for AIDS research is flat or even reduced. These budgetary facts come at a time when the scientific opportunities for finding a cure have never been higher and the need greater. We must look for other sources of research support to find a cure and a preventive vaccine."* said Dr. Jack Whitescarver

[Erik H. Iverson J.D.](#) has engaged as Vice Chairman (pro bono) of HEAL Alliance. Erik Iverson is the President, Business & Operations at IDRI. Prior to joining IDRI, Erik was Associate General Counsel at the Bill & Melinda Gates Foundation, where he was the second attorney on staff and worked for over seven years exclusively within the Foundation's Global Health Program, where he led the development and implementation of the foundation's Global Access policy through the review of grant proposals and assistance in structuring strategic initiatives. More particularly, Erik worked closely with foundation staff and grantees in the development of intellectual property management and collaboration agreements, novel financing arrangements, and product development and "global access" strategies.

*"More than thirty years into the global HIV pandemic, scientific and clinical research has brought us to the point that the diligent search for a cure, or long term remission, is a goal we must pursue. Now is the time to work collectively and aggressively, from government to industry to academia, to pool knowledge and resources in order to reach this goal. I'm heartened to see extraordinary cross-sector collaborations, representing a paradigm shift in global R&D efforts. But to find an HIV cure, significant new funding is needed. The HEAL Alliance utilization of industrial scale blockchain technology is poised to be the game changer - not just for novel approaches to public/private financing, but to raise the critical resources necessary to finally find a cure for HIV."* said Erik Iverson.

Support for the launch of the HEAL Bond on Blockchain has been provided in part through an unrestricted award from [amfAR](#), The Foundation for AIDS Research, to the Infectious Disease Research Institute, HEAL Alliance's fiscal sponsor in the United States.

"We are pleased and honored to work with Dr. Whitescarver and Mr. Iverson and amfAR toward achievement of the Mission and Collective Common Goal of HEAL Alliance." Said Peter A. Jensen, Executive Director and Founder of HEAL Alliance.

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HEAL Alliance announced January 21, 2016 at Davos, including Finclusion Systems, UBS Innovation Lab in London, Microsoft Corporation, Intel Corporation, the HIV Cure Initiative and UC San Francisco UCSF-GIVI Center for AIDS Research, with collaborating international research and development institutions.

Finclusion Systems has met the criteria for receiving support from Project Innovate at the Financial Conduct Authority (FCA) Innovation Hub in London for HEAL Bond on Blockchain regulatory compliance project development and testing process.

Linklaters (currently independent) kindly provided pro bono support to Finclusion Systems development of HEAL Bond, up to announcement at Davos January 21, 2016.

The HEAL Bond is inspired by the successful public/private Global Alliance Vaccine Initiative (GAVI) "vaccine bond" model to fund vaccines for children in developing countries. Blockchain is a new and rapidly emerging game-changing technology which many believe will have as profound an impact as the internet. With 100% transparency and security, Blockchain technologies have the potential to dramatically reform the global financial system. Regulatory compliant "self-issue" of securities on Blockchain represent a paradigm shift for non-profit organizations seeking to raise public funding for public health issues where the market has failed.

The economic and public health ramifications of HIV/AIDS are profound and tragic. An estimated annual \$66 billion in cash is spent on HIV/AIDS in the 37 International Monetary Fund (IMF) advanced economies, and more in the developing world. Over 35 million people are living with HIV but less than half receive lifesaving treatment. Over 1.2 million people die of HIV/AIDS every year. The epidemic rages on, unsustainable, in our developed and developing world. But, less than annual \$160 million is invested globally for HIV Cure research and translational development- absurdly insufficient - simply NOT enough.

HEAL Bond funding target is up to \$10.1 billion for HIV Cure R&D and "HIV Cure Centers" in the HEAL Alliance network. HEAL Alliance is an absolutely inclusive, transparent, collaborative, collective, international non-profit common model for responsible social principles and public health benefit.

Finclusion Systems, the Lead Blockchain Arranger for HEAL Alliance, will continue to test regulatory compliance of the HEAL Bond on Blockchain product for the ongoing test period from April 20, 2016 to July 20, 2016.

Announced on January 21, 2016 at Davos, the HEAL Bond on Blockchain project has benefited from the pro bono contribution of the UBS Innovation Lab in London agreement to share the learning of their "Smart Bond" experiment with the HEAL Alliance. See [HEAL Bond on Blockchain Press Release, January 21, 2016](#).

Upon a favorable projected outcome of regulatory compliance, HEAL Alliance plans to go-to-market with the first ever "Smart Impact Bond" with participating banks and partners for HEAL Bond on Blockchain Series ABC and M up to \$10.1 billion. NOT AN OFFER TO INVEST.

The HEAL Bond will be a Smart Contract on Blockchain and all monies will be tokens on blockchain backed by cash in bank and 100% transparent and programmable. The powerful new blockchain technology represents a paradigm shift in access to public financial markets for non-profit social projects, such as the mission of HEAL Alliance to collectively fund and find the Cure for HIV faster and to Eradicate HIV.

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The HEAL Alliance non-profit model for HIV Cure Public Health Impact Bond Series ABC and M (mini-bond) is absolutely 100%: Transparent; Publicly viewable; Collective; Collaborative; Inclusive; Open; Global; Fair; Rules based, by consensus (No free riders). Funding is programmed and administered by machines, based on mathematical rules, unhackable and secure, and set by consensus.

The technology will serve the capital to fund efforts towards a cure for HIV infection. The capital will fuel the science & discovery and translational impact of the Cure and Eradication of HIV, via HIV Cure Centers and collaborative network model.

Should a scalable cure for HIV infection be discovered, it would pay for its own funding and create vast savings to health care systems around the world in the long-term. A cure for HIV infection would also save lives and become a core tool towards the eradication of HIV infection, along with HIV prevention and treatment modalities.

All services and work will be paid according to normal principles and will be transparently reported and publicly auditable on blockchain.

Allocation of funds will be transparent and optimized according to best practice, and programmed by "Smart Contract" according to rules by collective consensus by the global community of HEAL Alliance.

HEAL Alliance is committed to collaborate with any organization, companies or individuals who intend to accomplish the mission according to aforementioned principles. All are welcome to participate to deliver on mission to cure, eradicate and end HIV.

The Cure for HIV, when found to be safe and scalable and effective, will essentially pay for itself, thereby creating vast savings of limited health care funds, while saving tens of millions of lives and ultimately become a core tool for the prevention, treatment and eradication of HIV/AIDS.

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**Important reference for journalists:** [Glossary of Terms; HIV/AIDS Cure Research](#) by Project Inform

**Intel Corporation.** Intel designs and builds the essential technologies that serve as the foundation for the world's computing devices. [www.intel.com](http://www.intel.com)

**Microsoft Corporation and Microsoft Azure.** At Microsoft our mission and values are to help people and businesses throughout the world realise their full potential. Microsoft Azure is an open, flexible, enterprise-grade cloud computing platform. Move faster, do more and save money with IaaS + PaaS. Try for FREE. [azure.microsoft.com](http://azure.microsoft.com)

**UBS Innovation Lab.** UBS Innovation Lab. The UBS Innovation Lab at London's Level39, Europe's largest FinTech accelerator, was set-up by UBS in March 2015 for a team of business and technology experts to explore the latest financial technology trends and in particular Blockchain and other Distributed Ledger technologies along with Smart Contracts. The Lab will contribute (pro bono) to the HEAL Alliance the technology learnings from its "Smart Bond" experiment, developed on Ethereum blockchain technology. At this stage, UBS is not participating in the arranging, underwriting, and has no financial or otherwise interest or involvement with the HEAL Bond itself. [www.ubs.com](http://www.ubs.com) NOT AN OFFER TO INVEST.

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**FCA Innovation Hub.** The FCA's Innovation Hub is focused on encouraging innovation in financial services in the interests of consumers. Through the Innovation Hub, the FCA aims to offer support to innovator businesses that are looking to introduce groundbreaking or significantly different financial products or services to the market, including when they need assistance with an application for authorisation or a variation of permission. [FCA Project Innovate](#)

**The HIV Cure Initiative.** The HIV Cure Initiative exists to foster public-private partnerships through an international alliance of leading scientific, governmental, philanthropic, and industrial organizations that have collectively resolved to identify, test, and distribute interventions that will lead to a drug-free remission (or "cure") in HIV-infected individuals. With the engagement of an array of stakeholder groups including advocacy and community groups, patients, caregivers, US payers, healthcare providers, and financial institutions, the HIV Cure Initiative is able to work together towards a functional HIV Cure. The ultimate mission is to develop an HIV Cure (drug-free remission) that is affordable and accessible for people living with HIV throughout the world. [hivcureinitiative.org](http://hivcureinitiative.org)

**UC San Francisco UCSF-GIVI Center for AIDS Research** - The University of California San Francisco-Gladstone Institute of Virology and Immunology Center for AIDS Research (UCSF-GIVI CFAR) coordinates a robust program focused on interdisciplinary research in HIV disease. Hundreds of investigators use our administrative and scientific cores and services to support translational, collaborative research occurring at the intersection of basic, clinical, and population sciences. The CFAR's developmental and mentorship programs help to ensure a strong future for scientific research. The UCSF-GIVI CFAR is directed by Warner C. Greene, MD, PhD, Director of the Gladstone Institute of Virology and Immunology and Paul A. Volberding, MD, Principal Investigator; Professor, UCSF Department of Medicine; Director, UCSF AIDS Research Institute; Director of Research, UCSF Global Health Sciences. All aspects of the program's governance are informed by an active Internal Advisory Board and the Scientific Council. The UCSF-GIVI Center for AIDS Research seeks to expand HIV research occurring at the intersections of basic, clinical, and behavioral/ epidemiological scientific disciplines. Our Center's central goal is facilitating scientific progress in HIV by providing the broadest community of member investigators across our distributed research environment with direct and indirect resources such as access to emerging technologies and the availability of dynamic scientific cores. [worldaidsdaysf.org](http://worldaidsdaysf.org)

**Finclusion Systems.** The mission of Finclusion Systems is to enable the financial industry to evolve secure, productive and regulatory compliant financial services to enable global financial inclusion. Based in London, Finclusion Systems is a fintech specialist funded by private impact investors seeking compelling financial returns with high impact development results. [finclusionsystems.com](http://finclusionsystems.com) NOT AN OFFER TO INVEST.

**HEAL Alliance.** The mission of The HIV Eradication Alliance ("HEAL Alliance") is to collectively fund and find the Cure for HIV faster and to Eradicate HIV. Fund the Cure. Test. Treat. Cure. Vaccinate. Eradicate HIV. HEAL Alliance is a non-profit company located in UK & USA. [healalliance.com](http://healalliance.com)

**Quotes:** (cc from January 21, Press Release)

**Warner C. Greene MD, PhD.,** *"HEAL Alliance is a new collaborative and collective model which represents a critically important step for realizing our shared goal of of an HIV cure, a goal that will be hastened by the strong international team we are assembling."*

**Jerome Zack, Ph.D.** *"The scientific and medical communities have made great strides towards treatment of HIV disease/AIDS, yet to date there is no cure. New technologies and approaches show great promise towards the elimination of the AIDS virus, however significant resources are needed to*

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*further explore these approaches in our laboratories and clinics. The HEAL Alliance, through its HIV Cure Centers, will bring together the world's experts on HIV disease to rapidly develop and test these new approaches with the ultimate goal of an efficacious and affordable HIV cure. This may take some time, however success would be well worth the effort for our and subsequent generations."*

**Satya Dandekar, Ph.D.** *"HIV/AIDS continues its devastating impact on human health worldwide. HEAL Alliance, through HIV Cure Centers, will engage public and private partners to stimulate research innovation and develop disruptive technologies to cure HIV."*

**Guido Silvestri, MD** *"The HEAL alliance is poised to rapidly become a major player in the field of HIV/AIDS cure research, and we believe that the emphasis on the appropriate use of state-of-the-art models is a tremendous asset for this program. We are all very excited to be part of this new and very promising initiative."*

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HEAL Alliance is not-for-profit. HEAL Alliance is a company limited by guarantee in UK. The Infectious Disease Research Institute (IDRI) serves as 501(c)3 Fiscal Sponsor for HEAL Alliance in USA.