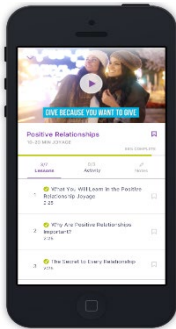


ABOUT JOYAGES



Joyages www.joyages.com is a division of ACAP HealthWorks exclusively devoted to solving the mental health crisis in America. Joyages launched in 2018, but is built on decades of clinical research presented in a smartphone-enabled environment that is highly engaging and follows best practices in andragogy (adult learning theory). Joyages exists because too much of mental healthcare is focused on helping people post-crisis. Instead, we asked a simple question: What if we could prevent the crisis?

ABOUT ACAP HEALTHWORKS

ACAP HealthWorks www.acaphealthworks.com is a wholly owned subsidiary of Holmes Murphy and Associates. Since over half of all Americans receive health benefits through their employer, our mission is to use the health insurance system for good: by bringing clinical programs (that actually work) to millions of employees. We have over 15 years of experience in the digital therapeutics space, and we are experts in helping employees change their behavior.

**WE BELIEVE
BAD HEALTH IS
BAD FOR BUSINESS.**

ABOUT HOLMES MURPHY

Holmes Murphy and Associates www.holmesmurphy.com is the largest 100% employee owned insurance brokerage in the country. With over 16 offices nationwide and over \$200 Million in annual revenue, we



HOLMES MURPHY IN NINE YARDS

	FOUNDED 1932	INSURANCE CONSULTING	2 LINES OF BUSINESS	5 SUBSIDIARIES
16 OFFICES IN 11 STATES	INDEPENDENT & PRIVATELY HELD	150+ SHAREHOLDERS	OVER 950 EMPLOYEES	THERE'S NO PLACE LIKE HOLMES

are the leaders in bringing innovative clinical solutions to the insurance industry. We make a difference for our customers by promoting health, protecting wealth, and delivering peace of mind.