



09/2025

# The Next-Generation Remote Examination Platform

Investor Memorandum

An overview of Omply Health's business and growth opportunities for investors.



# Key takeaways of the investor memorandum



We are a Finnish health technology company bringing comprehensive medical services directly to users through a mobile app and at-home diagnostic devices.

With simple and affordable tools, users can measure key health data such as heart and lung sounds, signs of infection or blood pressure. The results are transmitted in real time for a doctor to review and diagnose. This enables up to 78% of primary care visits to be handled remotely via our platform.

Our scalable on-demand platform seamlessly combines the patient app, doctors' tools and diagnostic devices into one solution – with no physical appointment needed.



We are a spin-off from a B2B remote diagnostics company with over three years of experience in telehealth solutions. Our team combines strong expertise in health technology with the support of an international board.

Our proprietary technology includes a platform prepared for CE marking and SaMD requirements, with patent and trademark protection as well as fully owned IPR. We are building an ecosystem of remote diagnostic devices.



Launch: First markets in the Nordics in Q1/2026. Established partner networks in North America, China and Africa.

Simply can be copied, but not quickly. We have years of head start in device-based remote diagnostics, validated technology already in production use and unique expertise. This combination makes it extremely difficult for competitors to catch up.



## **A unique investment opportunity:**

The global telehealth market is worth hundreds of billions of dollars, growing at over 20% annually.

Our current premoney valuation: €18M.  
Target valuation for the next funding round: €250M.

# Contents

<b>CEO's greetings</b>	<b>04</b>	<b>Omply in numbers</b>	<b>27</b>
<b>Business model</b>	<b>07</b>	<b>Protected competitive advantage</b>	<b>33</b>
<b>Industry outlook</b>	<b>17</b>	<b>Valuation</b>	<b>35</b>
<b>Omply's monetization model</b>	<b>21</b>	<b>Competitive landscape and market map</b>	<b>37</b>
<b>Go-to-Market summary</b>	<b>23</b>	<b>The strong team powering Omply</b>	<b>42</b>
		<b>Risk factors</b>	<b>45</b>

# CEO's greetings

**Global healthcare is in crisis:** physician shortages, cost pressures and growing demand are making the current model unsustainable. At the same time, consumers expect healthcare to be as easy and digital as every other part of daily life. This tension creates a massive need for solutions that combine clinical quality with seamless accessibility.

**Omply answers that need.** We enable clinically validated remote consultations where patients receive the same quality of examination as in a traditional clinic – but from the comfort of their own home. This is not just a video call, but true remote diagnostics that make at-home care the new normal.

**Omply is not just an idea – it is a ready platform.** We own the entire technology stack, from source code to user interfaces, with all associated IPR secured by Omply. The platform is being developed towards CE certification and patent protection, with the first commercial version launching in early 2026.

**The telehealth market is already valued in the hundreds of billions, growing at more than 22% annually.** We are a spin-off from a B2B remote diagnostics company, with thousands of successful remote diagnoses already performed every month. Our team knows the challenges and opportunities of the industry – and we have built a solution designed to scale globally.

**Our mission is simple:** to make high-quality healthcare accessible. Omply is uniquely positioned to achieve this and to permanently transform the future of healthcare.



Tatu Lintukangas  
Co-founder & CEO



# Omply removes the barriers in telehealth

## Market pain point

Healthcare is in global crisis: physician shortages, cost pressures, and long waiting times are limiting access to care. Current video consultations fall short – up to two-thirds still lead to in-person visits because clinical examinations cannot be performed remotely.

## Omply's solution

Omply brings the doctor's office into the patient's home with clinically validated remote diagnostics. Omply's device kit and mobile app enable heart and lung auscultation, ear imaging, vital sign measurements and other essential diagnostics in real time under physician guidance. Our open marketplace connects licensed doctors and patients anytime, anywhere.

## Growing opportunity

The telehealth market is worth USD 196.8 billion (2025) and is growing at over 22% annually, with remote diagnostics and home monitoring among the fastest-growing segments. Omply is positioned at the heart of this growth by solving the bottleneck of video consultations – enabling up to 78% of primary care needs to be managed remotely.

## Investment opportunity

We are raising €1.5–4M at an €18M pre-money valuation to execute our Go-to-Market strategy, finalize app development and supply chains, and launch internationally.





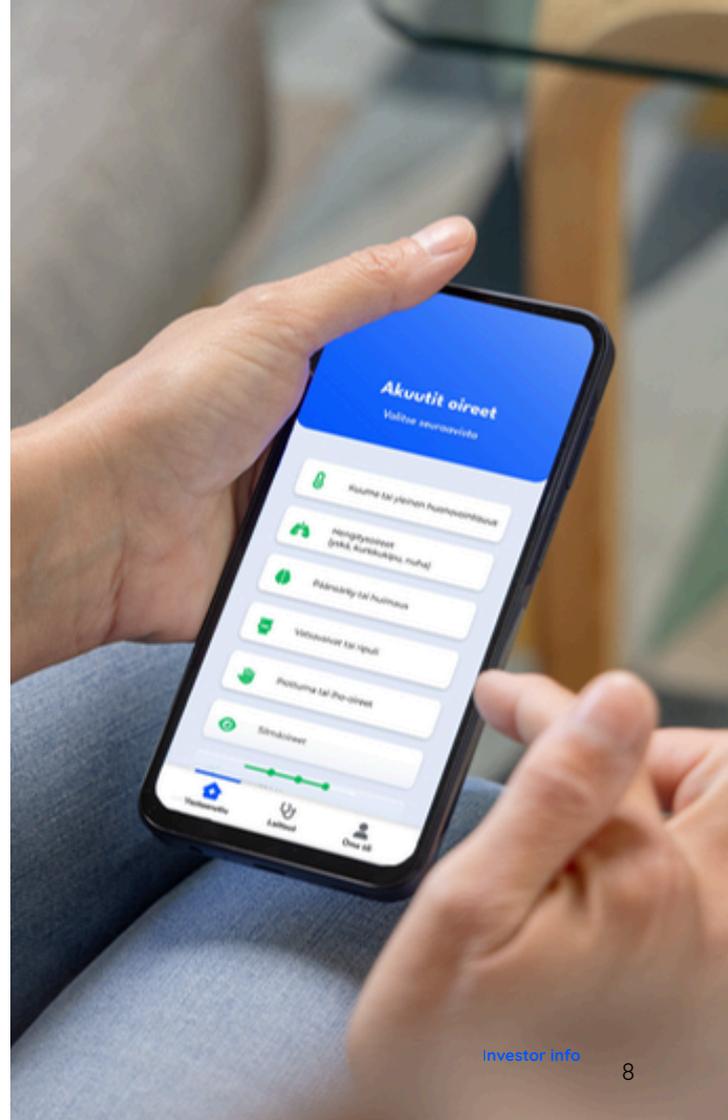
Omply changes the way we experience healthcare  
- less waiting, more living.

# Business model

# Omply combines technology, platform and medical expertise in a brand new way

**Omply's business model is built on an open platform where any licensed physician can provide remote diagnostic services directly to Omply's consumers.**

The structure resembles successful on-demand platforms such as Uber and Airbnb: the company does not employ doctors itself, but provides them with the tools, market access and technology to deliver care anytime, anywhere.



Omply has analyzed and leveraged the lessons of other on-demand services while avoiding their pitfalls. Many technology-driven gig economy platforms, such as food delivery and ride-hailing, have failed due to unprofitable logistics, weak customer loyalty or safety issues. In healthcare, some platforms have faced regulatory challenges or quality management crises, as seen with Cerebral and Done in the U.S.

Omply's model is built on a sustainable foundation: clinical quality and patient safety are paramount and every physician carries clear professional responsibility. The technology is designed to support the doctor's work, not replace it. This combination delivers a high-quality user experience and creates a network effect that increases value with every new doctor and patient joining the platform.

**"Omply's model is built on a sustainable foundation: clinical quality and patient safety come first and every physician carries clear professional responsibility."**



## Omply stands apart from traditional video consultation services

Omply differs from traditional video consultation services, which rely on closed networks and limited service hours. The key challenge with video visits is that a large share of consultations still lead to in-person appointments, as the physician cannot perform a proper clinical examination remotely.

Omply eliminates healthcare bottlenecks and delays by bringing diagnostics directly into the patient's hands. With the Omply diagnostics devices, users can carry out essential examinations at home themselves - from ear, skin, and throat checks to lung and heart auscultation, as well as measuring pulse, oxygen saturation and blood pressure.

Omply transmits results to the physician in real time. This shortens care pathways, accelerates decision-making and frees up resources where they are needed most. The outcome is a better patient experience, smoother continuity of care and a significantly more efficient healthcare system.

Omply removes unnecessary barriers to physically seeing a doctor. No travel, no queues, no contagious waiting rooms. The doctor and clinical accuracy move to the patient - at home, at the cottage or at work. Care begins instantly, and life continues uninterrupted. This is the new normal in healthcare: faster, more accessible and freer than ever.

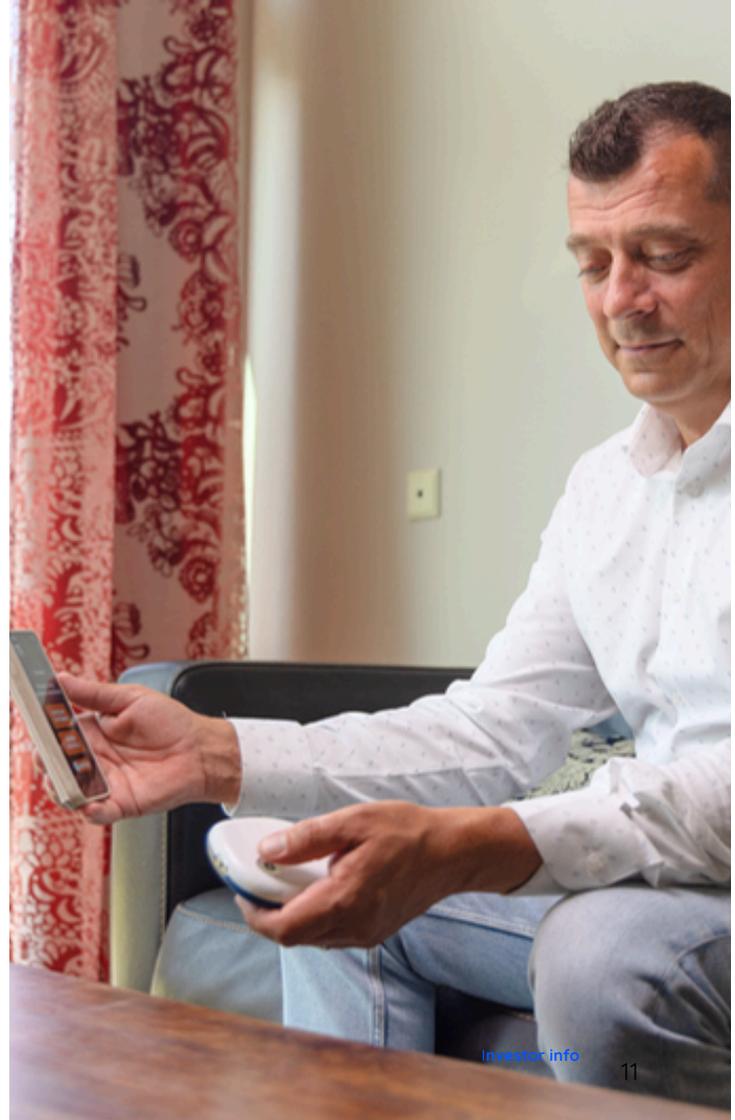
# Omply brings medical diagnostics home

**With Omply's diagnostic devices, physicians can examine patients anytime, anywhere.**

Omply's diagnostic devices bridges the gap between video consultations and in-person visits, making healthcare more accessible and faster.

From the comfort of home, patients can perform common examinations such as throat inspection, lung and heart auscultation and vital sign measurements. The Omply devices connect seamlessly with the user's smartphone.

In addition, Omply is preparing to launch a handheld pocket device for consumer use, developed together with physicians.



# Omply opens brand new possibilities



# This is how Omply works

Omply's business model is designed to make remote medical examinations as easy as ordering food delivery or booking a ride. Here's how Omply works:



## 1. The patient has remote diagnostic devices ready – or quickly orders them home

The patient uses easy-to-use Omply diagnostic devices, either previously purchased or received with their subscription. If the necessary diagnostic tools are not yet available, they can be delivered directly to the home within hours through partners such as Wolt, depending on the location.

The Omply diagnostic devices include devices for examining the ears, skin, nose, heart, and lungs, as well as measuring temperature, oxygen saturation and blood pressure. The devices are specifically designed for consumer use – safe, intuitive and guided remotely by a physician.



## 2. The patient opens the Omply app and selects a doctor

The user chooses their preferred physician based on profile, availability, and price (an Uber-like marketplace). The user is then placed directly in the queue for the selected doctor.



## 3. The doctor receives the patient through Omply's video connection

During the examination, the doctor guides the patient step by step – e.g., “point the otoscope to your left ear” or “I will now listen to your lungs.” The diagnostic data from the devices is transmitted to the doctor's screen in real time via Omply.



#### **4. The doctor conducts the examination and makes a diagnosis**

The physician has access to precise examination data: images of the ear and throat, as well as lung and heart sounds. Based on these findings, the doctor provides a diagnosis, prescribes treatment, or recommends further measures.



#### **5. Follow-ups and after care**

The doctor can issue an electronic prescription, recommend additional tests, or schedule a follow-up consultation. Omply is designed to be easy to use, fast and fully tailored for consumers.

# This is the beginning of a new era – a doctor's office without walls

When the examination is performed remotely right away, the diagnosis is made immediately and treatment can begin without delay. The service can cover up to 78% of primary care needs (PwC: Virtual Health 2022). While it does not replace emergency care or highly specialized medicine, it solves a significant share of healthcare bottlenecks: delays in access, regional inequality and unnecessary in-person visits. At the same time, it frees up valuable resources for specialized care where they are needed most.



## Child's Ear Infection

When a child gets an ear infection, daily life comes to a halt – but no longer because of a doctor's visit. With Omply, families receive a medically proper examination quickly and without extra hassle. A whole day is saved when prescriptions for an ear infection can be provided directly at home.

In Finland alone, around 500,000 ear infections in children are diagnosed every year.



## Diabetes Monitoring

Follow-up visits for diabetes can now be done safely and conveniently from home – without queues, travel or assistance from others. With Omply, a doctor is accessible directly from the living room. Through a remote connection, the necessary measurements and examinations are performed using easy-to-use devices, ensuring the treatment plan stays up to date.

In Finland, an estimated 1-1.5 million diabetes follow-up visits are conducted each year.



## Sore Throat, Cold, and Fever

An employee can receive care from home or work, where the doctor genuinely examines and evaluates the symptoms using diagnostic devices. This model improves employee care, speeds up treatment initiation, simplifies the care pathway and reduces costs. It also decreases unnecessary sick leaves.

On average, each employee in Finland has about 2.7 absences per year – totaling 1.8 million sick leaves annually through occupational health.

[Investor info](#)



### Shortness of Breath and Uncertainty

Uncertainty is stressful – is it the heart, the lungs or something else? A senior living alone in the countryside no longer needs to take a 40-kilometer bus ride to see a doctor. With Omply, they can connect with a physician immediately – no travel, no waiting.

In Finland, around 457,000 people over the age of 65 live alone.



### Multiple Conditions in Seniors

Many elderly patients cannot visit a doctor without arrangements, transport or an escort. Each transfer places a burden on both the patient and healthcare staff. With Omply, medical consultations take place in a familiar environment – at home or in a care facility room.

In Finland, around 55,000 elderly people live in institutional or round-the-clock care services. In addition, approximately 13,000 live in both 24-hour and non-24-hour assisted living facilities.



### Travelers Get Sick Too

Local healthcare abroad often feels unfamiliar, language barriers create uncertainty and care based on familiar medical practices is not available. With Omply, travelers can instantly connect with one's own doctor – receiving care in their own language, anytime and anywhere.

Finns make 2-3 million trips abroad each year, and around 300,000 Finns live permanently overseas.



## Industry outlook

### A doctor's examination in just one minute – the market potential is enormous

Remote healthcare services have grown rapidly, particularly in the form of video consultations. This trend accelerated during the pandemic, but now both consumers and physicians are questioning the limitations of video-based care. Studies show that up to two-thirds of video visits ultimately result in an in-person appointment, as the doctor cannot perform the necessary examination based solely on conversation (PwC: Virtual Care Survey 2022).

This limitation is critical. Patients often find video consultations frustrating: after the waiting, the connection, and the discussion, it still ends with the words 'You need to come in, I can't examine your ear/throat/lungs over video.' The outcome is double the effort – with no savings in time, effort, or cost.

At the same time, consumer expectations for accessibility and efficiency in healthcare have grown. McKinsey already reported in 2021 that convenience has become the most critical factor in choosing healthcare services. Patients want care when it is needed – not a week later through a callback or scheduling system.

Omply meets this shifting expectation. Omply is not a video consultation, it is a self-service remote medical examination that enables true clinical assessment anytime, anywhere. Our technology provides physicians with the same diagnostic data they would obtain in person but without the patient having to travel, wait or go through multiple steps.

The market is shifting toward solutions that combine technological efficiency with clinical effectiveness. Analysts predict that the next major phase in telehealth will be precisely this: clinically meaningful remote diagnostics, where technology enables real examinations. This creates a new subsegment within the telehealth market – and Omply is at the forefront.

The question is no longer whether the technology exists, but who can make it user-friendly, safe and scalable. Omply provides the answer. For investors, this means the opportunity to join a transformation that is not just coming, it is already underway.

According to Precedence Research, the global telehealth market will reach USD 196.8 billion in 2025, growing at an average annual rate of 22.55%. By 2034, the market is projected to expand to USD 1,211.1 billion. Within this growth, remote patient monitoring and home diagnostics devices are expected to be among the fastest-growing segments, further solidifying telehealth as one of the most rapidly expanding areas in healthcare.

Growth in telehealth is driven not only by technological development, but also by a permanent change in consumer behavior. In the United States, more than half of the population has already used telehealth services and the majority consider them at least as good as traditional in-person visits. Satisfaction rates are high among both patients and physicians.

Impact studies also support this shift. A randomized trial in the UK found that telehealth reduced mortality by 45%, emergency visits by 15%, and hospital admissions by 14% compared to traditional care models.

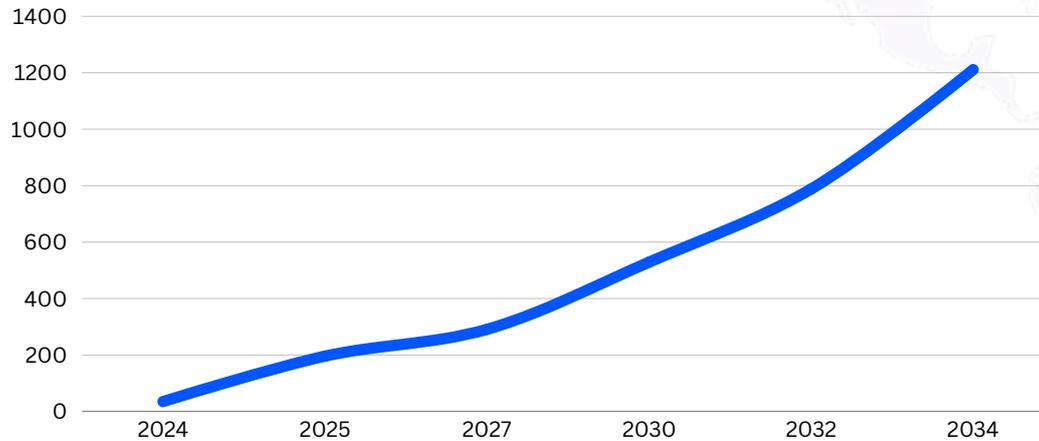
Omply does not only meet existing demand, but also expands the market by bringing true clinical examinations directly to consumers remotely. This opens access to the diagnostic market's growth potential, which Grand View Research estimates will increase from USD 108.3 billion in 2024 to over USD 150 billion by 2030.

**Omply operates in rapidly growing and validated market, bringing a crucial competitive advantage: with Omply, the doctor can truly examine the patient!**

# The telehealth market is growing

**The current healthcare system is overloaded, inefficient, expensive and often slow and complex from the patient's perspective.** Access to care takes too long, resources are poorly allocated and regional inequality is significant - particularly for the elderly, families with children and those in rural areas. In primary care, as many as 78% of visits could be managed remotely but existing systems do not support this.

Growth of the telehealth market



The majority of doctor's visits are not about surgical decisions or rare disease consultations. They are for pain, infections, check-ups and follow-ups – situations where the patient needs an expert assessment and a quick treatment decision. These are exactly the cases Omply is designed to address.

Headaches, fever, sore throat, ear infections, skin conditions, diabetes and blood pressure monitoring, asthma management – these are the types of visits that burden healthcare and they are precisely the ones that can be handled remotely with Omply.

**85%**

**respiratory infections could be treated remotely with Omply**

7.9 billion cases, 18% of all doctor visits

**60%**

**musculoskeletal disorders could be treated remotely with Omply**

5.5 billion cases, 12.5% of all doctor visits

**83%**

**other infections could be treated remotely with Omply**

2.8 billion cases, 6.5% of all doctor visits

**85%**

**skin conditions could be treated remotely with Omply**

2.9 billion cases, 6.5% of all doctor visits

**80%**

**chronic conditions could be monitored remotely with Omply**

9.9 billion cases, 22.5% of all doctor visits

**78%**

**digestive conditions could be treated remotely with Omply**

2.6 billion cases, 6% of all doctor visits

# Omply's monetization model

**Omply's monetization model is based on diverse and scalable income streams. Each consultation includes a transaction-based service fee, which is split between the platform and the physician. In addition, the company offers value-added services such as continuous health monitoring, tailored occupational health packages for corporate clients and prescription and follow-up care integrations - all of which strengthen recurring revenue and customer loyalty.**

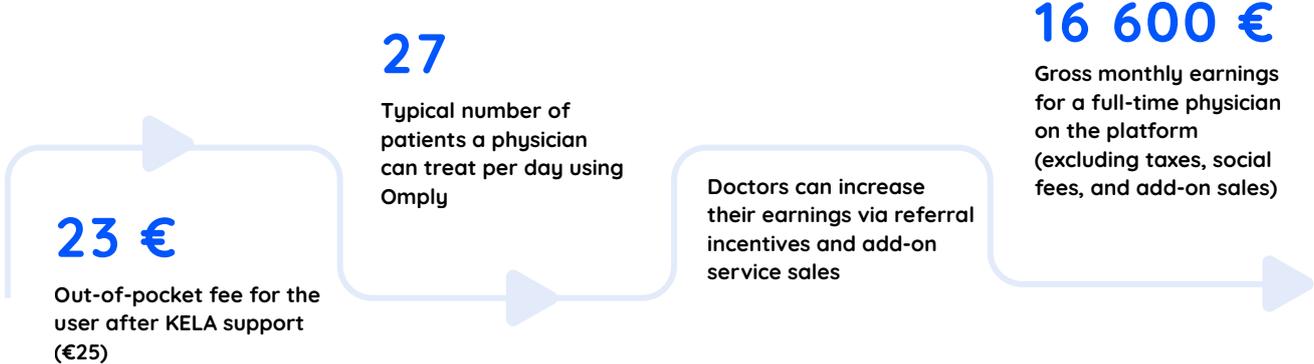
The scalability of Omply's business model is built on three key elements:

1. Open platform model - enables rapid expansion without the need for a heavy administrative structure.
2. Self-service technology - removes the need for healthcare staff and allows examinations to be performed anywhere.
3. Standardized interface and clinically validated diagnostic devices - enable market entry without additional localization or adaptation.

Service usage is supported by device sales: consumers can purchase Omply's remote diagnostic devices for themselves, which not only lowers the barrier to adoption but also generates additional revenue for the company. In addition, Omply utilizes anonymized usage and health data - within legal frameworks - to improve services and create new data-driven revenue streams.

Omply redefines the very logic of the doctor's visit. While video consultations have made healthcare more convenient, Omply takes care to where life happens - enabling full examinations and decision-making without disrupting everyday routines. This is why its potential is significant.

# User pricing and physician earnings with Omply



# Go-to-Market summary

**Objective:** Rapid launch and scaling across multiple markets.

**Positioning:** A general clinic complemented by carefully selected high-value use cases (chronic conditions, women's health, pediatric care).

**Differentiation:** Device-assisted diagnostics, active patient involvement, and clinical validation.

## Target Groups

- Consumers (D2C): families with children, elderly, women's health, chronic patients.
- Channels: direct marketing, search advertising, organic search, influencers, content marketing.
- Physicians: scaling the supply side.
- Subgroups: remote-working doctors, congested specialties, independent practitioners, international professionals.
- Employers & Insurers (B2B): scalable cost-saving logic, contract-based packages.
- Public Sector (B2G): longer cycles, strategic positioning in Europe, advancing primarily via reimbursement pathways.

## Market phasing

- Phase 1 – Nordics (Finland, Sweden, Norway, Denmark): rapid rollout, finalization of service and revenue model.
- Phase 2 – North America and broader Europe: market-specific approach tailored to reimbursement and regulatory structures.
- Phase 3 – Selected emerging markets: Saudi Arabia, Pakistan, Kuwait, Egypt, Morocco, China – leveraging partner company 73Health's local entities and networks.

# Go-to-Market commercial model and partnerships

## Pricing and Revenue

- **Hybrid model:** single consultation fee, device purchase or rental. Subscriptions introduced at a later stage for active users.
- **Unit economics:** transaction fee per visit on the platform, device sales or leasing. Later, recurring subscriptions, potential in-platform marketing revenues and device integration partners.

## Partnership Strategy

- **Diagnostics and labs:** Synlab and similar partners. Goal: seamless sample logistics, fast results, continuity of care pathways.
- **Logistics and distribution:** Gigantti, Verkkokauppa, and equivalents. Goal: fast delivery, returns, inventory management.
- **Retail and pharmacies:** pharmacy and retail channels for device distribution and visibility.
- **Physician network:** scalable recruitment and onboarding, quality management, and auditing.
- **Payments and identification:** globally scalable payments and strong authentication.
- **Regulation and compliance:** MDR and FDA pathways, data protection and GDPR, clinical documentation, and PMS.

## Sales and marketing

- **D2C:** performance marketing, search engine optimization, influencers, reference stories, PR.
- **B2B:** employer pilots, insurer models, ROI calculations, and evidence of care outcomes.
- **B2G:** reimbursement pathway, cost-effectiveness data, procurement processes.

# Go-to-Market timeline, execution and KPIs

## Timeline

- **09/2025:** Functional app completed and first pilot users onboarded within the network.
- **Q4/2025:** Funding round (€1.5-4M at €18M pre-money), preparation for market launches.
- **Q1/2026:** First market launches in the Nordics.
- **Q2-Q3/2026:** Operational scaling, subscription model launched for active users.
- **2027-2028:** Expansion into North America, additional EU countries, and emerging markets.
- **2029-2030:** Established as the leading device-assisted telehealth platform.

## Risks and Mitigation

- **Adoption speed:** targeted segment selection and pricing structures, strong customer experience.
- **Device supply chain:** multiple suppliers, inventory policy, return process.
- **Regulation:** proactive clinical documentation, partner guidance, clear division of responsibilities.
- **Reimbursement and payers:** early employer and insurer pilots, cost-effectiveness data.

## Critical KPIs

- **Demand:** visits per day, conversion from download to consultation, CAC, 90-day retention, NPS.
- **Supply:** onboarded physicians, activity rate, response times, quality metrics.
- **Operational:** device delivery time, return rate, first-contact resolution in customer support.
- **Unit economics:** average revenue per consultation, gross margin, payment and logistics cost per order.
- **Regulatory:** MDR and FDA milestones, data security audits.



Every use of Omply generates revenue and strengthens recurring income.

# Omply in numbers

**Healthcare is undergoing the same transformation we have seen in logistics, travel, banking, and mobility - but this time, the stakes are much higher.**

The global telehealth market already stands at USD 196.8 billion (2025) and is growing at 22% annually, on track to reach USD 1,211 billion by 2034. At the same time, the remote patient monitoring segment is projected to reach USD 16.9 billion by 2030 (+18% CAGR). Home diagnostics devices are also expected to double in value, surpassing USD 11 billion by 2034.

Finland's strong digital readiness offers a competitive advantage, yet the public healthcare system struggles. In 2023, 33% of primary care consultations (7.8 million visits) were conducted remotely, with general practitioners accounting for more than two million of them. Still, public primary care continues to face congestion and accessibility gaps - particularly in sparsely populated areas.

Consumers demand convenience - and are voting with their feet. According to McKinsey, 40-60% of respondents want a 'digital front door' to healthcare, and 40% intend to use telehealth permanently. Deloitte reports the same trend: 'convenience first' solutions are expected to define the future of healthcare. The shift from the traditional doctor's office to the living room is already underway.

Omply emerges at this momentum point. The open platform is designed to streamline physicians' work by automating a large share of administrative routines, enabling doctors to spend more time treating patients. As a result, physicians can conduct up to 25-30 high-quality patient encounters per day. This level of productivity is already being achieved with the technology today - representing a fivefold efficiency compared to the public sector's current average of around six encounters per day.

With fixed costs at a fraction of those of a traditional clinic and a scalable platform model spreading costs across a broad user base, we are able to price our services highly competitively while still providing physicians with motivating income and flexible work.

**Healthcare is undergoing the same disruption we've seen in logistics, travel, banking and mobility - but this time, the stakes are much higher**

## Business development - Nordics

We are entering new markets at a rapid pace, as first-mover advantage is critical and there is room to grow. The largest single annual expense is marketing, detailed in the financial projections. The forecasts presented below are based on an organic growth path in the Nordic market and do not include the planned accelerated growth funding round (H2/2026-H1/2027), which is intended to raise capital for aggressive expansion into larger markets at a significantly higher valuation.

The core platform economics are presented below, focusing on consultation unit economics. These calculations do not account for device sales or other ancillary revenue streams that support platform usage. These additional revenue streams and their contribution to earnings are presented on the following page.

Omny as a platform	2026	2027	2028	2029
Revenue	1 515 000 €	6 060 000 €	15 422 000 €	26 762 000 €
Expenses	1 340 000 € (marketing 500 000 €)	3 149 000 € (marketing 1 000 000 €)	6 041 000 € (marketing 1 950 000 €)	8 811 000 € (marketing 2 650 000 €)
EBITDA	174 000 €	2 912 000 €	9 382 000 €	17 951 000 €

# Additional revenue streams in the next phases

**On top of the core platform revenue model, a range of significant additional revenue streams will be built. Some of these can be activated immediately at launch, while others will be introduced gradually within the limits allowed by regulation.**

## Key additional revenue streams:

- Device sales: The most significant stream in monetary terms and a strategically important part of the user experience and customer engagement.
- Monthly subscription / Priority lane: Patients gain guaranteed fast access to care and the ability to integrate data from Omply diagnostic devices into the app. Physicians review the data monthly with AI assistance.
- Remote diagnostic stations for workplaces: A solution for employers who want to improve employee healthcare access and reduce sick leave.
- Physician advertising: Doctors can purchase visibility, build their own patient base, act as personal physicians, and promote wellness packages.
- Webinars and training for physicians: Enhancing physician skills and engagement by helping them leverage all available revenue models.
- Monthly physician account fee: A mechanism to balance the supply of doctors and patients depending on market conditions.

The strength of in-app add-ons and services lies in their nearly 100% gross margin. In practice, almost all revenue scales without significant additional costs, as both the technology and distribution channels are already in place. Furthermore, the anonymized data generated through platform use will become a major source of value creation in the future. The exact way of utilizing this data will depend on regulation and market development, but its value for clinical quality, research, and new service development is indisputable.

As many of these revenue streams require specific regulatory pathways and positioning, we will progress step by step: first the core functionalities, then selected additional streams. This way, we are building a platform that not only scales sustainably but also serves as a growth engine for new innovations and services across the healthcare ecosystem.

# User-level economics: ARPU, LTV and customer acquisition efficiency

Below are Omply platform's user-level financial metrics for 2026–2029. The figures are based on the platform's core revenue driver: a €48 consultation fee, of which Omply retains approximately €24–27 per consultation.

This forms the basis for ARPU calculations. Customer lifetime value (LTV) is derived from EBITDA margin and an assumed 24-month customer lifetime. Customer acquisition cost (CAC) is calculated based on the estimated conversion rate relative to the marketing budget. The LTV/CAC ratio indicates customer-level profitability and the return on marketing investments.

In 2026, platform usage will still be in the build-up phase, resulting in a relatively low LTV/CAC ratio (~1.3). From 2027 onward, unit economics improve significantly as scalability and margins increase. By 2028, the ratio approaches 10 and remains at an excellent level (8.6) in 2029, reflecting a healthy, high-margin, and growth-capable business model.

Omply	2026	2027	2028	2029
Appointments/month	5 200	20 500	47 000	110 000
ARPU (€)	24,3	24,6	27,3	20,3
LTV (€)	66,9	284,1	399,2	326,4
LTV / CAC	1,3	6,3	9,9	8,6

# Omply's growth potential

Omply is building a new standard for healthcare delivery. The telehealth market is growing rapidly, and device-assisted diagnostics are still in their early stages, leaving plenty of room for new solutions. While the industry is still shaping itself, the direction is clear: from video and in-person appointments toward technology-supported care. At this stage, pioneers have the opportunity to define how the new care model will become established. Omply does not need to capture the entire market – securing a position as one of the leading players is enough to build a significant global business.

The potential outlined below can be realized with the next funding round (H2/2026–H1/2027). This funding will enable broad international market entry, positioning Omply as a front-runner in the adoption of device-assisted telehealth and digital care models.

Omply as a platform	2027	2028	2029	2030
Revenue	24 444 000 €	80 544 000 €	178 733 000 €	286 963 000 €
Expenses	20 076 000 €	50 427 000 €	105 987 000 €	164 788 000 €
EBITDA	4 368 000 €	30 117 000 €	72 746 000 €	122 175 000 €
Market share of the total telehealth appointment potential	0,007 %	0,02 %	0,05 %	0,08 %

# Regulation: technology platform, not a healthcare provider

From the outset, Omply's operating model has been designed to meet even the strictest regulatory requirements – without triggering heavy licensing processes.

Omply is not a healthcare provider nor an electronic health record (EHR) system, but a scalable and secure technology platform with clearly defined and documented responsibilities. This enables faster market entry and reduced regulatory risk.

Sub-area	Omply's role	Benefit for the investor
Responsibility for care	No treatment, no diagnosis	No service provider liability
Patient information	Does not create or store patient records	No information systems certification
Matchmaking	Targets the service technically, does not make clinical decisions	Enables widespread use without additional requirements
Identification	Strong authentication (eIDAS), not a data controller	GDPR compliant, secure
Kela compensations	Doctor billing, Omply technical intermediary	No Soteri registration, clear payment transactions



## Protected competitive advantage

**Omly's business is built on a unique combination: a consumer-designed mobile application, medical-grade devices, real-time remote examinations by physicians and a technology-driven interaction process. Protecting this integrated solution is a key part of the company's competitive advantage, market position and value creation.**

Omly currently holds a 'patent pending' status. The first patent application has been filed, covering six key technological components that ensure the scalability of the system and strengthen our competitive edge. The protected elements include:

- Multisource integration and analysis of health data from different devices and symptoms
- Long-term monitoring and alert system based on individual thresholds
- Functionality without a centralized EHR - including offline and distributed environments
- Algorithmic doctor-patient matchmaking based on clinical benefit and availability
- Disease-specific use cases, such as NCD monitoring and pediatric ear infections
- Consumer-oriented mobile implementation for iOS, Android, and HarmonyOS platforms

The company has an active IPR strategy with the following objectives:

- Protect the core functionalities and applications of the system
- Build a clear competitive advantage and barrier to imitation
- Create a foundation for licensing business and international scaling
- Strengthen the company's value in financing and corporate transactions

In addition, the company has prepared design protection (EU design protection) for the visual structure of the device kit as well as for key visual elements of the user interface. The Omply name, logo, and visual identity are trademark protected, with international registration processes underway.

According to research and market analyses, IPR is a decisive competitive factor in health technology. For example, EY's Pulse of the Industry 2022 report highlights that patents and other forms of IPR were the most common factor differentiating the valuation of medtech companies – particularly in regulated markets and platform-based business models.

The same report notes that patent protection in digital health technologies significantly influences venture capitalists' assessment of a company's maturity and scalability. IPR is seen as one of the key prerequisites for a successful exit or the creation of a licensing-based business model for a technology company.

The World Intellectual Property Organization (WIPO) has emphasized the particular need to protect innovations in hybrid healthcare models (device + software + data) on multiple levels. Omply's strategy is fully aligned with these recommendations: technical protection, design protection of the user interface and trademark protection of brand elements together form a multidimensional IPR framework.

Unlike players relying solely on volume or platform technology, Omply is building technology-driven, protected, and sustainable value. This makes the company exceptionally attractive for licensing and partnership models – especially in international healthcare markets.

**Unlike players relying solely on volume or platform technology, Omply is building technology-driven, protected and sustainable value**

# Valuation

**Pre-money valuation:** €18M, based on a strong business foundation, scalable model and validated market demand.

**Traction:** Operational remote diagnostics technology and supply chain. Proven quality with technology and devices (93% patient satisfaction, 97% physician satisfaction, >6,000 diagnoses/month).

**Differentiation:** True clinical remote diagnostics – far beyond simple video consultations.

**Market potential:** Telehealth growing >20% annually, with device-assisted diagnostics and home monitoring as key drivers.

**Scalable business model:** Revenue from device sales, consultation fees, value-added services and data. High margins and low variable costs.

**Team & experience:** International expertise in scaling remote diagnostics globally, with learnings embedded in the model.

**Comparable transactions:** Multiple similar companies have proven demand and achieved high valuations.

**Next round outlook:** Following successful launch and market entry, the next funding round valuation is expected to be around €250M – representing a rapid >13x return on the current investment. Long-term target: multi-billion valuation on international markets.

Company	Operating model	Valuation level	Considerations that support Omply
TytoCare	Device + platform, B2B and B2C	>500 MUSD	Device-assisted diagnostics quickly scaled to over 150 partners
GET / Livi	Telemedicine service, public cooperation	>2 mrd USD	Successful large-scale scaling in Europe
Hims & Hers	D2C telehealth, subscription model	>3 mrd USD	Consumer-driven model can grow to billions
Forward	Technology-driven primary health care	>1 mrd USD	Technology and customer experience at the center, even though the cost structure was heavier
Omply	Device + Platform + Open Marketplace	18 M€ pre-money	Combines clinical diagnostics, a scalable model and global potential

# Funding requirement

**We are raising €4 million to enable simultaneous expansion across multiple markets.**

The majority of the funding, approximately 35%, will be allocated to executing the Go-to-Market strategy and international launches. This includes market entry activities, building partnership networks, establishing local sales and customer support teams and targeted marketing campaigns for both consumers and healthcare professionals.

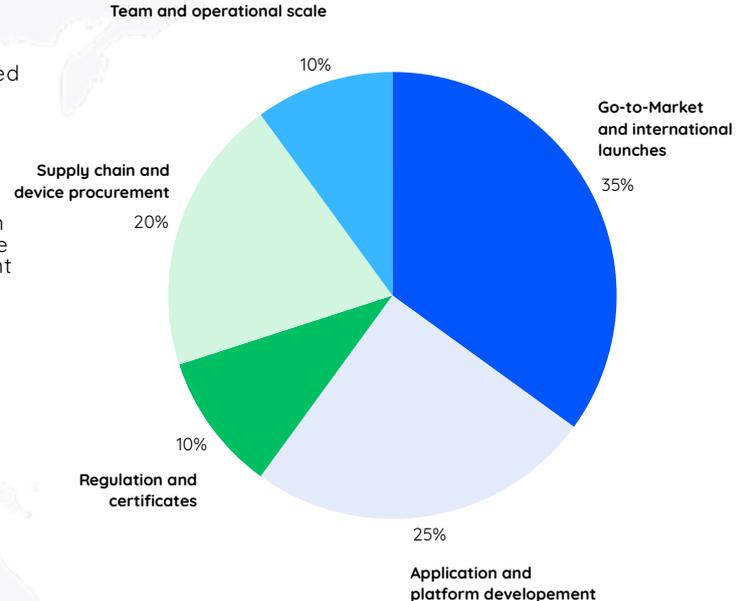
Around 25% will be used for continued application and platform development. This covers the strategic acquisition of the mobile application and related IPR rights as well as future development work.

Regulatory processes will account for approximately 10%.

Strengthening the supply chain and device procurement will be allocated around 20%.

The remaining 10% will be used for team expansion and operational scaling to support rapid international growth.

With this funding, Omply will be able to initiate simultaneous launches in multiple markets, achieve significant user adoption and create a repeatable growth model - paving the way for a substantial value uplift in the next funding round.



# Competitive landscape and market map

## Market map (segmentation by use case)

Service type	Examples of performers	Method of Use	Weaknesses
Video appointment services	Kry, Mehiläinen Digital Clinic, Teladoc	Chat or video consultation	No clinical research; a significant proportion culminates to an in-person appointment.
Mental health and wellness applications	Mindler, Cerebral, Babylon	Video usage restricted to specific areas	Absence of physical data, restricted applicability
Prescription services and remote refills	121doc, NetDoctor, Livi	Symptom assessment and prescription	No examination; applicable solely to straightforward cases.
Remote health examination technology	TytoCare, HiGo, 73Health, Omply	Remote health examination utilizing diagnostic devices	TytoCare and HiGo restrict their device deliveries to B2B applications and do not function as an open platform for physicians. 73Health operates under a nurse-assisted B2B model.
Open remote health examination platform	Omply	Self-service with direct access to an open database of physicians, allowing patient to select preferred service provider.	Not widely recognized – as of now

The field of teleconsultations has evolved rapidly over the past decade, accelerated by the pandemic. Dozens of digital solutions have entered the market, but the majority focus on video consultations or symptom-based screening – not on clinical examinations performed by physicians. Omply positions itself differently: delivering examination-based medical services directly into the hands of consumers.

### **What makes Omply new and different?**

Clinical examination – not just conversation

- Unlike video services, Omply provides physicians with measurement data, images, sounds, and physiological values. This enables true diagnosis without a physical visit.

Consumer-driven self-service model

- For example, TytoCare primarily operates in the B2B sector (schools, employers, insurers). Omply brings the technology directly to households and individual users, supporting rapid mass-market scaling.

Open platform for physicians

- Most players deliver services through their own physicians (closed model). Omply is an open marketplace where any licensed doctor can join and offer their services.

Global Scalability

- Omply has been designed from the ground up for international expansion – devices, software and user experience are standardized without major localization costs.

User-owned devices + rapid distribution

- Devices can be owned by the user or delivered quickly (e.g. via Wolt or other distribution partners). This enables immediate access to the service whenever the need arises – with no delay.

What market gap does Omply address?

- Omply does not compete directly with video clinics or prescription services – it creates a new segment where clinical examinations are performed remotely, without compromising on quality. Omply challenges the traditional visit-based structure and delivers greater accessibility to all consumers – especially those who struggle to access care: the elderly, families with children, travelers, mobile professionals, and residents of rural areas.

Operator	Clinical examination (1-5)	Consumer-friendliness (1-5)	Description
Teladoc Health	2	4	Broad video-based service, no clinical examination
Amwell	2	4	Remote advice and care, no diagnostic data
Doxy.me	1	4	Video only, no device integration
Doctor on Demand	2	4	General and mental health services via video
MDLive	2	3	Prescriptions and basic consultation
MeMD	2	3	Symptom-based advice and prescriptions
PlushCare	2	4	User-friendly, but no clinical examination
Sesame Care	2	4	Direct-to-consumer priced care, no examination
Zava	2	3	European prescription service and consultation
121doc	1	3	Symptoms and prescription only, no doctor contact
Livi	2	4	Video consultation and basic advice in Europe
TytoCare	4	2	Device-based diagnostics, sold to B2B markets

Operator	Clinical examination (1-5)	Consumer-friendliness (1-5)	Description
Mindler	1	5	Mental health services, no clinical examination
Cerebral	1	5	Mental health treatment and prescriptions
Babylon Health	2	4	Broad video consultation, limited diagnostics
Altibbi	1	4	Popular in the MENA region, consultation without measurements
Ping An Good Doctor	3	4	Largest platform in China, partial diagnostics included
Amazon Clinic	2	5	Very easy-to-use interface, but no examinations
One Medical	3	4	Combines teleconsultation with physical clinics
CVS Virtual Care	2	4	Integrated prescription service and consultation
Walgreens Virtual Care	2	4	Large pharmacy chain offering basic advice
HealthTap	2	3	Video consultations with symptom checker
Carbon Health	3	3	Hybrid between physical and digital care
Omply	5	5	Self-service + physician examination, consumer-focused

A close-up photograph of a person's hand using a pulse oximeter. The device is white and blue, with a small sensor on the tip of the index finger. A semi-transparent blue box with rounded corners is overlaid on the image, containing the text 'Pulse 76 bpm' in a light blue font. The background is a blurred grey fabric.

Pulse  
76 bpm

# The strong team powering Omply

## We are a world-class team, building and securing Omply's success story.

In a platform business, a large workforce is not required relative to the scale of operations – and this is one of our key advantages.

The role of our core team in building Omply is crucial to our success story. Behind Omply stands a skilled, committed, and complementary team. We are knowledgeable, energetic, and united by mutual trust in our ability to solve challenges together. Our team is not just a group of professionals but a dynamic whole, where collaboration, open communication, and a shared vision make possible what would not be achievable alone.

The importance of our team becomes even more evident as we pursue ambitious international growth. When goals are bold, we need people who share the vision and can adapt quickly to changing circumstances. A strong team enables faster decision-making, braver innovation, and a higher-quality customer experience.

### **Tatu Lintukangas**

Co-founder & CEO – former EdTech company CEO and professional board member.

### **Erika Svenns-Yang**

Marketing Manager – over 10 years of experience in digital brands and creative marketing.

### **Petri Leinonen**

Senior Programmer – lead developer of the core system with deep expertise in remote diagnostics technologies.

### **Kimmo Nikkanen**

MD, PhD - Kliinisen työn asiantuntija, joka tuo tieteellisen ajattelun hoitoprosessien kehittämiseen.

### **Juuso Juuri**

MD, PhD – clinical practice expert bringing scientific thinking into the development of care processes.

### **Samuel Nikkanen**

Co-founder & Product Manager – a hands-on product leader responsible for the seamless integration of devices and software at the core of the user experience.

### **Santeri Surma-Aho**

Co-founder & Project Manager – leads product development and ensures continuous technology evolution based on user needs.

# Omply's Board of Directors



**Christina Brinch Clark**

Has successfully brought over 25 healthcare companies to the U.S. market and holds strong expertise in brand building, market entry, and the development of healthcare platforms.



**Anne Ermose**

A solution-oriented lawyer with over a decade of experience at Microsoft in cloud services, data management, cybersecurity, AI, and international contract law.



**Hanna Puhakka**

A strategic and hands-on business leader with over 15 years of experience in driving growth, transformation, and innovation at the intersection of healthcare, technology, and service business.



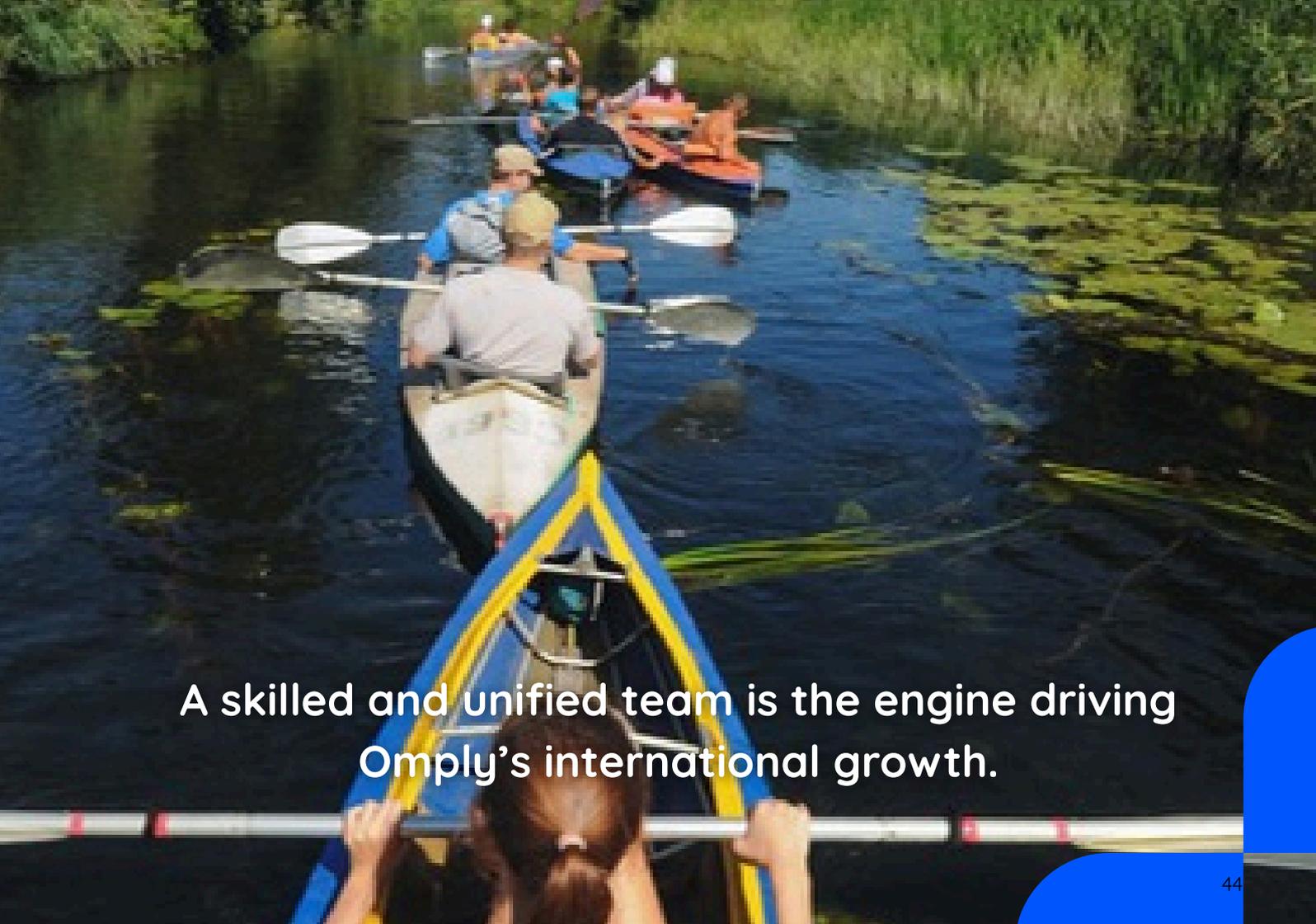
**Tuula Nikkanen**

A physician and clinical practice expert who brings the board practical insight into everyday care and the patient experience. Strong expertise in healthcare processes and clinical quality.



**Johannes Nikkanen**

An expert in health technology markets and consumer devices, with experience in developing and commercializing B2B2C telehealth products.



**A skilled and unified team is the engine driving  
Omply's international growth.**



## Risk factors

**This memorandum provides information about Omply Health Oy (the “Company”) and its shares (the “Shares”) to investors who are interested in the Company as an investment opportunity and are considering the acquisition of the Company’s shares.**

This memorandum has not been approved by any authority, and it is not subject to the EU Prospectus Regulation, national prospectus requirements, crowdfunding regulation, or the rules applicable to key information documents. The information presented in this memorandum regarding the Shares, the Company, and the market is based on data compiled or otherwise published by the Company, as well as partly on publicly available sources.

The Shares are not subject to the continuous disclosure obligations under the Securities Markets Act. Accordingly, when making investment decisions, each investor should base their decision on their own research and assessment of the factors affecting the value of the investment and the risks associated with the investment decision, the most significant of which are presented in this document.

The information provided in this memorandum does not take into account the investment objectives, financial situation, investment experience, or particular needs of any individual investor. Nothing contained in this memorandum should be construed as a recommendation to engage in investment activity. Each investor is solely responsible for making their own investment decisions and for the financial results thereof.

It is important to note that past performance is not a guarantee of future results. Similarly, any assessment of future development involves a number of significant uncertainties, and the realization or non-realization of forecasts may be affected by many such uncertainties.

The Company's business results, operational performance, and achievements may differ significantly from the projected future development or from historical performance. In addition, the Company's business environment may change unfavorably in ways that could not be foreseen at the time the forecasts were prepared.

**More information on our website:  
[omply.health/en/investor-info](https://omply.health/en/investor-info)**



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