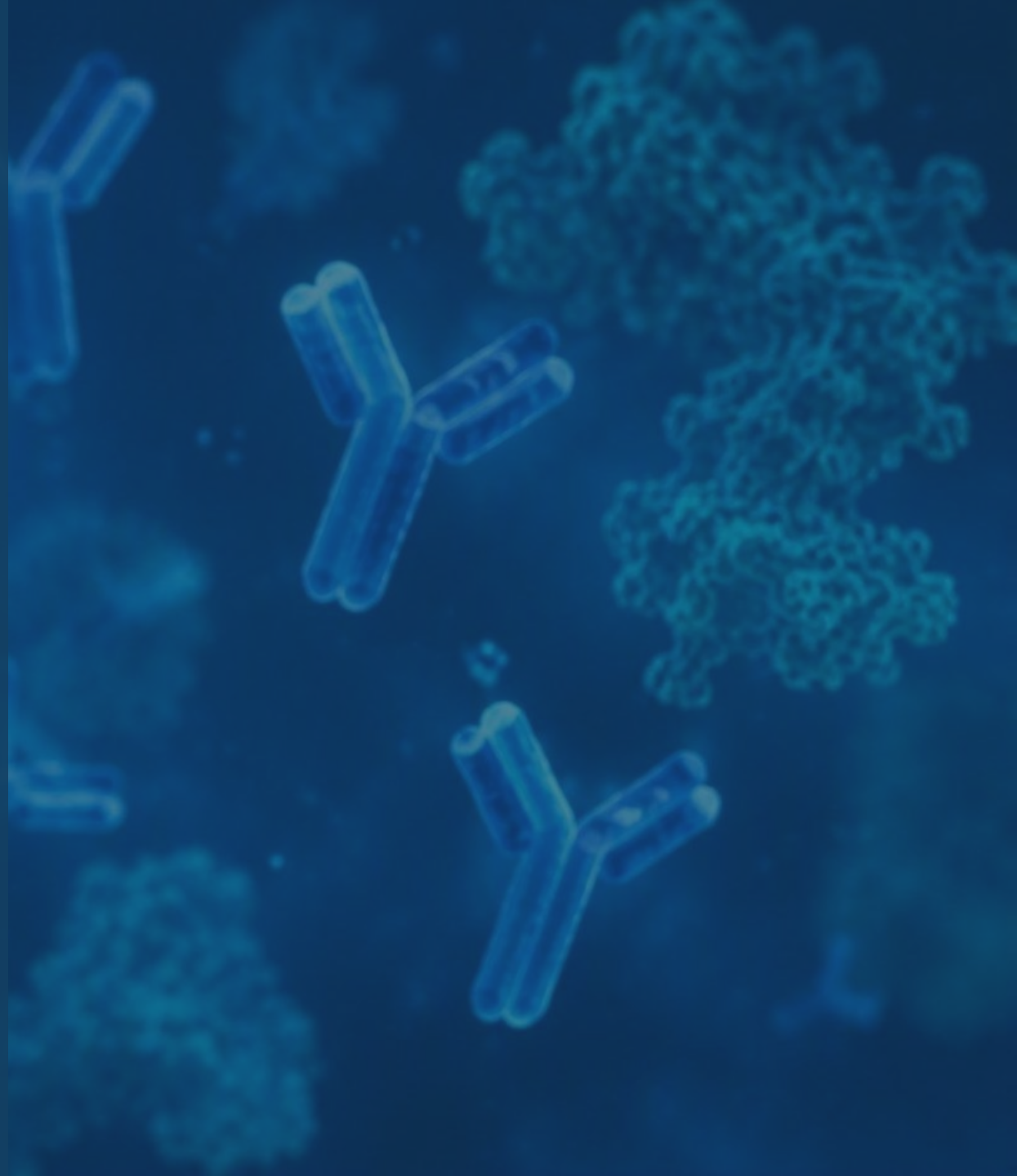
2020 BIOLABS

Investor Update

AI-powered blood tests for the early detection of cancer and the prevention of chronic disease — affordable, accurate, actionable, and at-home.

For Investors & Commercial Partners | November 2026



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A diagnostics company addressing the most exciting and urgent healthcare opportunities

Formerly 2020 GeneSystems • CAP-accredited, CLIA-licensed laboratory

Protein tumor-marker science

FDA-approved IVD biomarker kits run in our own CLIA lab — proven analytics, not an unvalidated novel assay, with strong, growing base of repeat consumers. Strong blinded performance in NCI studies.

AI on real-world longitudinal data

Machine-learning models trained on tens of thousands of people tested months to years before diagnosis. biomarker approach supported by MD Anderson and other academic centers. Patented approach now sought by major labs

Longevity Platform

At home biomarker tracking powered by proprietary algorithms from world leaders in inflammation, diet and health. Expected to improve responses to therapies for most chronic diseases.

OneTest™ for Cancer: a patented protein MCED

Likelihood of being diagnosed with cancer in the coming 12 months compared to others in your age group

OneTest™ Premium reports risk across eight cancer types — lung, liver, colon, stomach, pancreatic, prostate, breast and ovarian — representing ~93% of US cancer diagnoses.

11 biomarkers

AFP, CEA, CA 19-9, CA 125, CA 15-3, PSA, CYFRA 21-1 plus five inflammation markers

From $199

Consumer-accessible pricing; Premium panel at $345

Annual trending

Year-over-year biomarker movement, not a one-time snapshot

At-home collection

Painless upper-arm capillary device — no phlebotomy required

Congress created a Medicare MCED pathway

On Feb. 3, 2026 the Multi-Cancer Early Detection Screening Coverage Act passed Congress and was signed into law

THE LAW

First statutory pathway for Medicare coverage of MCED blood tests

CMS gains authority to reimburse MCEDs beginning in 2028 for FDA-approved tests deemed clinically appropriate, with initial rollout to older Medicare cohorts.

THE MARKET

~67 million Medicare beneficiaries in the United States today

Coverage should accelerate private payer and Medicare Advantage adoption, moving MCEDs from employer and self-pay funding into routine preventive care.

OUR POSITION

OneTest may be well-positioned for reimbursement under the pathway

Subject to obtaining FDA authorization and satisfying CMS clinical-appropriateness criteria — supported by a totality-of-evidence strategy already underway.

A rising tide for the category — and a reimbursement path for a test already priced and designed for population-scale screening.

Medicare coverage transformed Cologuard

The closest precedent for what national coverage does to a screening test

FDA approval

Aug 11, 2014 — first stool DNA test approved

Medicare NCD issued

Oct 9, 2014 — coverage for 50M+ beneficiaries

Revenue explosion

$2M → $266M within three years of coverage

133x

revenue growth, 2014–2017

following the Medicare national coverage determination

Exact Sciences' historical revenue growth is presented for contextual purposes only. OneTest is at a fundamentally different stage of development, and past performance of another company's product is not indicative of future results. There can be no assurance that OneTest will achieve similar regulatory outcomes, market adoption, or revenue growth.

Projected revenue post Medicare Coverage

Modeled at a 20% premium to Exact Sciences' post-coverage ramp

20% premium

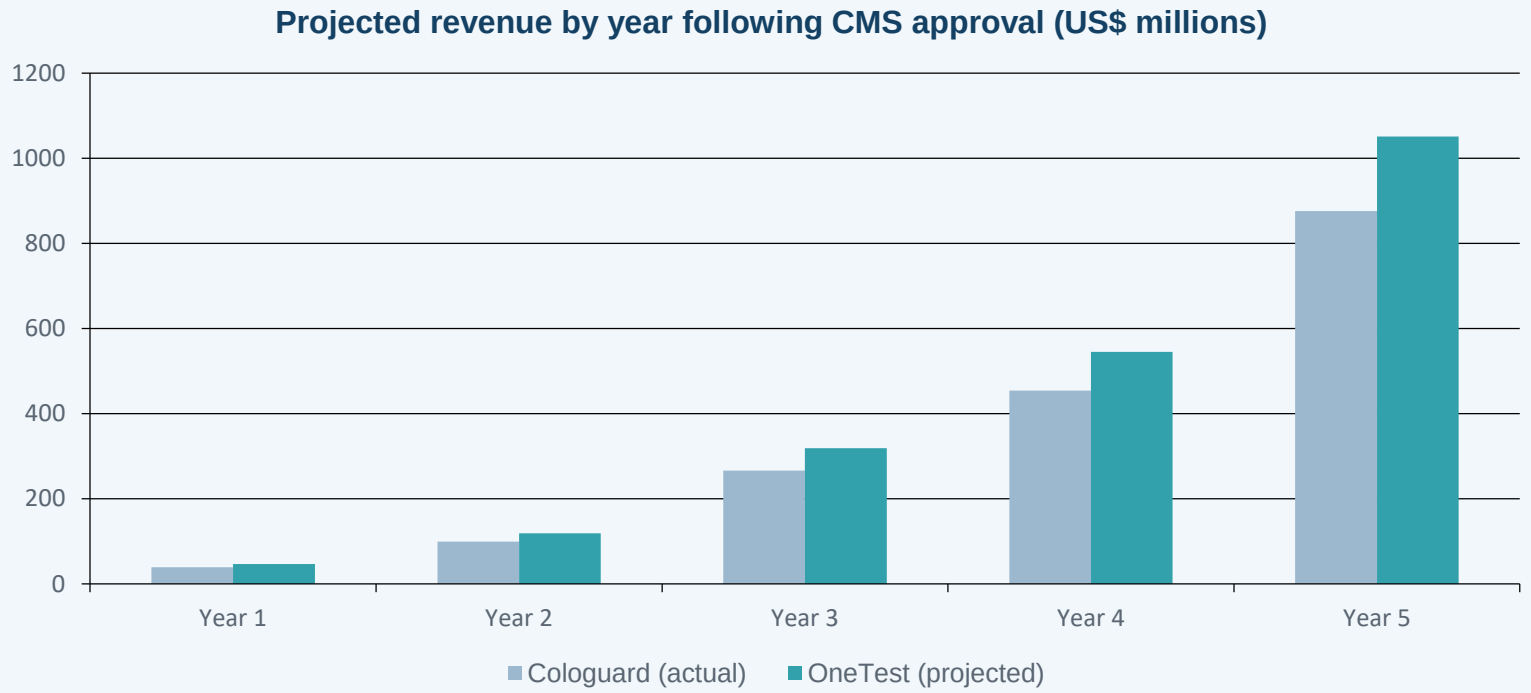
Projections benchmarked to Cologuard's post-coverage revenue curve.

Marketing Costs Shared

Cooperative advertising with franchisees reduces capital expenditures and burn rate.

Two revenue streams

Direct sales plus royalties from franchise partners.



These projections assume that 1) the Company obtains FDA approval, 2) the Company obtains CMS reimbursement, and 3) a successful franchise model. Revenues combine those from sales by 20/20 and franchisees. We cannot provide assurance that these conditions will be met.

A franchise model for vertical expansion

Partner laboratories build the channel; 20/20 BioLabs keeps the science

EXCLUSIVE MARKET SEGMENTS

Limited verticals per franchisee

Each partner laboratory receives exclusive rights to a one more defined verticals, removing channel conflict and giving each a reason to invest in building its own market.

ILLUSTRATIVE VERTICALS

Where the model extends next

Occupational cohorts beyond fire and police (20/20's domain) including, medical specialties, longevity and concierge clinics, and employer benefits programs — shown as examples, not committed segments.

WHAT WE RETAIN

The platform stays with us

The machine-learning models, the patented method, and the longitudinal data asset remain wholly owned by 20/20 BioLabs all useful to provide evidence for Medicare reimbursement

Why it matters: franchisees fund vertical-specific customer acquisition, so the channel scales without 20/20 BioLabs building a national sales force.

A number of regional laboratories have expressed early, non-binding interest in the franchise model. No definitive agreements have been executed, and no assurance can be given that any such arrangement will be entered into or, if entered into, will generate revenue. Verticals shown are illustrative only.

What changed since our last update

Three commercial developments over the past 30 days extending our reach this quarter

FIREFIGHTER PROGRAM

Vermont Firefighter Cancer Screening Contract signed

Vermont is now under contract, and we anticipate an expansion of the Maryland program.

NEW MARKET

Moving into the Police market

Police are an adjacent vertical to firefighters, extending our screening programs into a new market.

ROLL-UP STRATEGY

Many good meetings advancing our roll-up strategy

Discussions are ongoing; there is no assurance they will result in definitive agreements.

Growing our footprint in first-responder screening while advancing our roll-up strategy.

Vermont Firefighter Screening Contract

Contract executed October 9, 2026; program now expected to begin in Q4

THE CONTRACT	**Executed Oct. 9, 2026**	Vermont DPS Contract #DPSAG00033 with National Diagnostic Services (NDS), the primary contractor. 20/20 supplies OneTest as subcontractor.
THE SCOPE	**Up to 4,500 firefighters statewide**	OneTest blood testing paired with NDS ultrasound screening, medical oversight and clinical coordination.
ECONOMICS & TIMING	**~$500K opportunity, Q4 start**	Revenue is anticipated, not guaranteed. Start slipped from Q3 after delays; the State may renew for up to two 12-month periods.

Vermont is the second state to fund large-scale OneTest screening for its firefighters.

OneTest for COPS: Cardiometabolic, Oncologic, Proteomic, Series

RECENT STUDIES

Higher cardiac risk in police

Heart disease was a leading cause of death in a 2025 study of 15,000+ U.S. officer deaths. 2025 NIOSH BCOPS data show adverse cardiovascular profiles more common than in many other occupations.

CANCER IN POLICE

Possible elevated cancer risk

Cancer was a leading cause of death among 15,384 U.S. officers (2025). A 2013 review found possible excess cancers.

ONETEST FOR POLICE

OneTest screens for both risks

OneTest combines protein tumor and inflammatory biomarkers to screen officers for cancers and inflammation in a single test.

Police are an adjacent vertical to firefighters, with elevated occupational health risks.

Fmr. NYC Mayor Eric Adams w/ 20/20 CEO 11/14/26

Maryland's Proposed Firefighter Screening Fund

Legislation described at **protectmdfirefighters.org**, targeted for the 2027 General Assembly session

Funds targeted

$5 million

Per year

Number Tested

15,000

Career and Volunteer Firefighters (active and retired)

THE FUNDING SOURCE

0.35%

Surcharge on fire-insurance premiums. Only $4–$6 a year for a typical homeowner.

A new policy goal of the program is to help Maryland MCED providers (like 20/20 Biolabs) develop data to advance Medicare coverage thereby eventually benefiting all citizens of Maryland

MD Governor Wes Moore w/ 20/20 CEO 11/29/26

More Information about 20/20 BioLabs

Affordable, accurate, actionable, at-home — the only MCED built for annual, population-scale screening, now paired with a longevity test that makes chronic-disease therapy measurable.

Nasdaq: AIDX

Investors@2020biolabs.com

Discount Code:
Web20

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