

INTERNATIONAL BANKING FOR MEDICAL AND DENTAL TOURISM TRANSACTIONS

How cash transfer controls impede
sector growth & development™

AskMariaTodd™



Partnering for Event Success

Any event planner knows that providing quality content is critical to a successful event and is also crucial for receiving a positive audience response. Many organizations rely on external speakers to complement local expertise and add credibility, substance, depth of knowledge and value to events. There are several reasons why hiring a professional speaker for your event can be advantageous. Professional Speakers can provide:

1. **Knowledge** – a speaker with specific subject matter expertise can provide essential insights on industry trends and best practices to your audience
2. **Inspiration** – a speaker can offer a high-energy, thought-provoking or motivational speech to encourage your audience to adopt new concepts or conquer new challenges
3. **Visibility** – a recognized speaker can be an asset to your agenda, increase event attendance and attract media interest

Appendix A to PROFESSIONAL SPEAKER ENGAGEMENT AGREEMENT

TITLE OF SESSION:

International Banking for Medical and Dental Tourism Transactions:
How cash transfer controls impede sector growth and development™

Session Format: Interactive Workshop - 4 hours in English		Participants should bring a laptop computer for use during the class.
Session Start:	Session End:	Anticipated Number of Attendees: (Minimum: 5 Participants)
Session Date:		
Registration fee charged to attendees of this session:		
Event organizer will supply soft copy course materials on a USB drive and a printed Certificate of Attendance to participants included in the price of registration.		<input checked="" type="checkbox"/> YES <input type="checkbox"/> NO
Professional interpreter will be engaged for session at Client's expense:		<input type="checkbox"/> YES <input type="checkbox"/> NO

ATTENDEE PROFILE:

Bankers, Regulators, Physicians, Surgeons, Dentists, Health Facilities and Clinics Managers, Case managers, Care coordinators, Regulatory authorities, investors, marketers and promoters of health tourism services, health facilities and clinic internal coordinators, and health tourism cluster leadership and managers.

Most countries require a declaration for the import and export of sums over €10,000 /USD \$10,000 (in any currency) or other instruments (a debit card tied to a bank account with that much available to spend). Most international packages for medical tourism patients and insurers or employers cost more than \$10,000. Therein lies the first hurdle of growing medical tourism services as an export. Maria covers this topic from a practical and economic development perspective.

LEARNING OBJECTIVES OR KEY POINTS TO BE COVERED:

- Transactions in medical tourism - cash transfer controls that impede sector growth and development
- International Medical Tourism as an export service
- Guiding patients and health schemes on how to pay you
- How the current financial laws facilitate tax evasion and gray market activities and growth
- Commercial rates of exchange vs Tourist rates for medical tourism packages and surgeries
- Making it easier to do business with your providers and other stakeholders
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ROOM SPECIFICATIONS:

- Projector and replacement bulb
- Minimum Screen Size: 120" (305cm); LxW: (65" x 104") (165cm x 264cm)
- Remote Control for Slide Presentation
- Audio System (PA)
- Wireless Lavalier Microphone
- Speaker Podium or Table
- Bottled Water
- Raised Stage with steps or stairs and handrail
- Chairs and tables for attendees with pads and pens, table mints and water for attendees
- Power for attendee laptops
- Wi-Fi service in room for Speaker and Attendees

CLIENT INITIALS INDICATING ALL WILL BE PROVIDED: _____

I. As consideration for services to be rendered by Speaker under this Agreement, Client shall provide the Speaker:

1. Complimentary Event registration and participation at all event meals and other registered participant activities.
2. Hotel accommodations (room, taxes, resort fees, Wi-Fi access) for _____ nights (arranged and paid by Client).
3. In the event the Speaker must stay at the hotel for additional nights due to travel delays through no fault of Speaker, Client shall pay all hotel accommodation costs for such additional night(s). Client shall also pay for any transient nights due to air itinerary layovers in excess of 5h 59m.
4. Travel Expenses: Client shall arrange and pre-pay for business-class, round trip airline tickets from the Speaker's airport, SGU, to the venue's airport for the Speaker; (economy seats may be used for flight legs 2 hours or less); ground transportation for the Speaker between the venue's airport and the Speaker's hotel; Confirmed e-tickets are due to the Speaker's designated email inbox not later than midnight local time, 31 days prior to departure to the event. If the event date is reserved for Client with fewer than 30 days notice, Speaker shall provide the preferred itinerary to Client and Client shall have two options:
 - A. Reserve and pay for the specified itinerary same day and forward e-ticket details via email; or
 - B. Wire funds to cover the cost of estimated travel within 24-hours of event booking together with all speaker fees and date hold deposits due, in full.
5. Travel meals and incidentals for Speaker for which receipts are provided; and all other reasonable, documented expenses necessary to the Speaker's conduct of the presentation during the time period of the event and en route to and from the event. Alcohol expense, dry cleaning, gift shop purchases shall be the responsibility of the Speaker, as applicable. Speaker shall be expected to partake of event meals for all registrants. Meal expense reimbursement submitted for alternative meals available during the event shall not be approved for reimbursement.

Speaker shall submit receipts and an itemized invoice for authorized and related incidental expenses to the Client within twenty-one (21) days of the event's conclusion. The Client shall reimburse the Speaker with ten (ten) days of receiving receipts and invoice by electronic wire transfer to Speaker's designated account as indicated on the invoice.
6. Speaker Fee of **USD \$3500**. (USD\$1500 Date Hold Deposit; Balance due 31 days prior to Speaker Departure to Event by wire transfer.)

II. As consideration for services to be rendered by Speaker under this Agreement, Speaker shall provide the Client:

A. Assistance with event promotion.

1. **Assistance with Event Brand Amplification.** Not later than _____, 20____ Speaker agrees to share Client-supplied press releases, and Speaker-approved graphics, illustrations, flyers, memes, images, and professionally-prepared advertisements and social media content (hereinafter, "Materials") on Speaker's website(s) (*AskMariaTodd.com* and *MedicalTourismStrategy.com*) and social media platforms where Speaker is a medical tourism industry influencer.
2. **Promotional Materials Quality.** Promotional Materials shall be of the quality and content consistent with the professional brand and reputation of the Speaker in Speaker's sole and absolute discretion. The Parties agree that promotion across social media platforms shall be distributed at no additional cost to the Client and included as a part of the Speaker's quoted professional fees.
3. **Promotional Materials Copyright.** Client represents and warrants that all artwork and other collateral supplied to Speaker by Client is owned and authorized for use by designer. Client indemnifies and holds Speaker harmless for any copyright infringement associated with distribution of Client-supplied Materials. ***This indemnification provision shall survive the termination of this Agreement.***
4. **Content Creation.** Not later than _____, 20____ Speaker agrees to author a brief (300-500 words) article for Client's eNewsletters, and targeted e-communication to targeted prospective attendees and sponsors via print and electronic media outlets to raise awareness of and draw attention to Speaker's presentation(s) at the forthcoming event. The content shall be one that is previously un-published. The Parties agree that said content creation shall be at no additional cost to the Client and included as a part of the Speaker's quoted professional fees. Copyright for the created content shall not transfer to the Client and is not to be construed as a "Work for Hire".
5. **Speaker's Session Description, Brief Biosketch, Photo.** For each presentation scheduled, Speaker shall provide a written session description which includes learning objectives supplied by the Client, session highlights, indications as to who should attend (by role and title), any prerequisites, or other pertinent information for publication in the event brochure, website, posters, etc. Speaker shall also provide a brief biosketch in lieu of a lengthy Curriculum Vitae to ensure that pertinent details are included for use in Speaker introductions and faculty

profiles. Speaker shall supply the head and shoulders photograph to be used in all promotional materials. The Speaker authorizes the Client to use his/her name, likeness, photograph, and biographical data in event marketing materials.

6. **Media Interviews.** Prior to and during the event, Speaker shall grant media interviews and appear at press conferences arranged by Client upon advance written notice at mutually agreed times and places to promote the event. The Parties agree that said participation in media interviews and press conferences shall be at no additional cost to the Client and included as a part of the Speaker's quoted professional fees.
7. **Delegate Invitations.** At no additional cost to the Client, Speaker shall promote the event and encourage fully-hosted attendance to vetted facilitators, travel agents, insurers and group-health purchasers, investors, insurance brokers and agents, tour operators, case managers and others in North America, LATAM, Europe, MENA, Asia, Africa, the Caribbean (hereinafter "Delegates"), and other regions designated by the Client. The Parties agree that said promotion to Delegates shall be performed at no additional cost to the Client and included as a part of the Speaker's quoted professional fees.
 - a. **Proposed Delegate Qualifications.** Candidates shall be well-known to the Speaker as active and established in Medical Tourism services coordination and related activities.
 - b. **Subsequent Communications.** Speaker shall direct interested persons to Client's communications designee to further qualify them and coordinate approved delegate travel logistics to receive formal invitation(s) to attend the event, fam tours, and other event-related activities at the sole and absolute discretion and expense of the Client and/or its Event Sponsors.
 - c. **Indemnification for Delegate Expenses or other Liabilities.** Speaker shall not be required to coordinate, facilitate or mediate communications, logistics or have further involvement beyond initial contact and introduction to the Client's communications designee. Speaker shall be indemnified and held harmless for any liability whatsoever related to any expenses, conduct or attendance of invited delegates.

B. Presentation Content Slides, Handouts and Related Materials.

1. **Educational Value.** Speaker's presentation is intended to bring tremendous value to the attendees, sponsors and the Client.
2. **Creation of Presentation Slides, Handouts and Related Materials.** The Parties agree that said content creation involves time for research, organization, content authorship, various software licenses necessary to produce the handouts, licenses and royalty fees to use certain graphic elements and images, fonts, and other resources. The materials preparation time and creative assets can run hundreds of dollars for each presentation and require not less than four (4) hours of preparation per running hour of presentation time. Materials creation and preparation shall be at no additional cost to the Client and included as a part of the Speaker's quoted professional fees.
3. **Ownership of Presentation Slides, Handouts and Related Materials.** Copyright for the created content shall not transfer to the Client and is not to be construed as a "Work for Hire".
4. **Original Work.** The Speaker warrants and represents to the best of its knowledge that the Presentation slides, handouts, and related materials are factually accurate and contain no matter libelous or otherwise unlawful. The Speaker further warrants that such presentation, handouts, and related materials are either:
 - a. the Speaker's own original work or,
 - b. available for use without permission because they are in a public domain, or
 - c. when materials utilized in the presentation are not the Speaker's own original work or in a public domain, they are either:
 - i. presented with the permission of the originator/owner of the material, or
 - ii. are believed to be within the "fair use" exemption of copyright law which includes use for purposes of criticism, news reporting, commentary, teaching, and research.
5. **Presentation Materials Distribution.** The Speaker hereby grants permission to Client to photo copy and print or duplicate on a CD or USB drive and distribute the presentation including handouts and any related materials immediately prior to or during the Presentation.
6. **Re-sale or unlawful distribution.** Materials may not be recorded or re-sold or re-distributed by any means including publication on a website without a written Royalties Agreement Addendum. Violation of this permission to distribute Presentation handouts and related materials in accordance with this section B.6 shall be subject to strict liability and subject to Stipulated Damages in the amount of not less than USD \$15,000 per presentation for handouts and related materials unlawfully distributed. Further, Client shall be responsible for all costs of prosecution and collection necessary to protect Speaker's copyright in accordance with this Section B.6 in any appropriate jurisdiction.
7. **Non-exclusive use.** The Speaker understands that permissions granted to Client under this agreement do not

prohibit the Speaker from using the Presentation including handouts or other materials utilized in the Presentation for Client in the future in the Speaker's professional or personal work.

C. Discounts.

- 1. Additional Programs.** Clients benefit from added value of cross promotion of additional scheduled sessions under Section A of this Agreement while containing expenses to only one speaker airfare and hotel expense when more than one Presentation is booked. Subject to Speaker availability, Speaker shall extend a 15% discount to all additional workshops, presentations, Master Classes, scheduled on same or adjacent dates of Speaker's Presentation. Book signing sessions are included at no additional charge.
- 2. Non-profit association.** Event organizers that offer training and skills development events are typically non-profit associations. Pricing has already been adjusted to reflect concessions for non-profit associations. To derive even great value from the Speaker's participation at your event, consider booking additional sessions by the same speaker.
- 3. Sponsorship Arrangements.** Many event sponsors are willing to sponsor a specific program by a world-renowned speaker or author. Discuss this option with your sponsors to see if you can defray the financial risk or impact of Professional Speaker fees and expenses associated with your event. Regardless of any arrangements with Sponsors, including airline sponsors, Speaker shall look only to Client to fulfill the obligations of this Agreement.

D. Alternative Fee Arrangements

- 1. Revenue Sharing:** In professional event planning, "revenue sharing" commonly refers to the distribution of proceeds generated by ticket sales to a given event, the amount of money distributed to the Speaker can significantly impact an event organizer's total revenue, which in turn affects the organizer's ability to attract (and pay for) talent and resources. The formulas are complicated
 - At events where anticipated registration will exceed 100 paid registrants for the Speaker's Presentation(s), Speaker is open discussion of revenue sharing arrangement proposals. A minimum fee to the Speaker must be guaranteed, plus travel and accommodation expenses, as detailed above.
 - The date hold deposit and travel expense arrangement comes from the Client's side is not waived and must be paid prior to marketing the Presentation according to the aforementioned fee schedule.
 - The Speaker shall indemnified and held harmless from downside risk, refunds, cancellation fees and penalties and credit card chargebacks.
 - Revenue sharing risk formulas, audit rights, and sharing of registrant contact details and all other requirements of a revenue sharing arrangement are detailed in a separate Revenue Sharing Arrangement attachment.

E. Applicable Law

This contract shall be governed by the laws of the County of Washington in the State of Utah, in the United States of America and any applicable U.S. Federal Commercial Codes and Copyright Laws.

In witness of their agreement to the terms above, the parties or their authorized agents hereby affix their signatures:

(Printed Name of Client or agent)

(Printed Name of Provider or agent)

(Signature of Client or agent) (Date)

(Signature of Provider or agent) (Date)