

THE PURCHASE OF THE TOKENS CARRY A RISK OF LOSS. SEE "RISK FACTORS" FOR A DISCUSSION OF CERTAIN FACTORS THAT SHOULD BE CONSIDERED PRIOR TO PURCHASING THE TOKENS. THE TOKENS MAY BE SUBJECT TO RESTRICTIONS ON TRANSFER AND RESALE. THERE IS NO ACTIVE MARKETS FOR THE EXCHANGE OF THE TOKENS INTO ANY CURRENCY, AND THERE IS NO ASSURANCE THAT ANY SUCH MARKET WILL DEVELOP. MOREOVER, THERE CAN BE NO ASSURANCE THAT THE TOKENS CAN BE PLEDGED, HYPOTHECATED OR OTHERWISE ASSIGNED. AND, THEREFORE, PROSPECTIVE PURCHASERS MUST BE ABLE TO BEAR THE COST OF ANY PURCHASE OF THE TOKENS. IN MAKING A PURCHASE DECISION, PROSPECTIVE PURCHASER MUST RELY ON THEIR OWN EXAMINATION OF THE COMPANY, THE TOKEN AND THE TERMS OF THE PROPOSED SALE, INCLUDING THE MERITS AND RISKS INVOLVED. THE PURCHASER OF THE TOKENS MAY BE REQUIRED TO BEAR THE FINANCIAL RISKS OF THE PURCHASE FOR AN INDEFINITE PERIOD OF TIME. THE PRICE AT WHICH THE COMPANY INTENDS TO OFFER THE TOKENS IN THE PROPOSED SALE WAS DETERMINED BY COMPANY MANGEMENT IN AN ARBITRARY MANNER AND DOES NOT NECESSARILY BEAR ANY RELATIONSHIP TO THE ASSETS, BOOK VALUE OR POTENTIAL EARNINGS OF THE COMPANY OR ANY OTHER RECOGNIZED CRITERIA OF VALUE.

**ETHWSS "WEALTH SHARING SYTSTEM" TOKEN
TOKEN PURCHASE AND LIMITED LICENSE
AGREEMENT**

Purchase Amount:	\$ _____
Purchaser Name:	
Purchaser Address:	

1. THIS HEREBY CERTIFIES THAT in exchange for the payment by the undersigned purchaser (the "**Purchaser**") of the Purchase Amount (as defined herein) on or about _____, 2019, to **Wealth Sharing Systems**, an entity organized under the laws of Costa Rica (the "**Company**" or "**ETHWSS**"), the Company agrees to convey, sell and transfer the right to receive a certain number of the Company's "Wealth Sharing System" or "ETHWSS" tokens (the "**Tokens**") (the "**Transaction**"), subject to the terms and conditions of this Token Purchase Agreement (this "**Agreement**") set forth below.

2. **Payment and Delivery.**

(a) Procedures for Payment. The Company will accept payment for the Transaction (i) by personal or certified check payable in U.S. Dollars to the Company, (ii) by wire transfer of U.S. Dollars in immediately available funds pursuant to the wiring instructions set forth on Schedule C attached hereto, or (iii) by transfer of Bitcoin or Ether (with Bitcoin and Ether, litecoin respectively, valued as reasonably determined by the Company), in each case in accordance with the Company's instructions.

(b) Network Launch. If there is a Network Launch before the expiration or termination of this Agreement, in the TGE, the Company will sell and issue, or will cause the Token Issuer to sell and issue, to the Purchaser a number of Tokens equal to (x) the Purchase Amount divided by (y) the Purchase Price multiplied by the Discount Rate, if any. In connection with, as a condition to, and prior to the sale and issuance of Tokens by the Company or the Token Issuer to the Purchaser pursuant to this Section 1(b), upon notice by the Company to the Purchaser of the forthcoming TGE:

(i) The Purchaser will execute and deliver to the Company any and all other transaction documents related to the Transaction and the completion of the Token issuance as are reasonably requested by the Company, including, without limitation, verification of accredited investor status or non-U.S. person status under the applicable securities Laws, agreement to any standard terms and conditions and other policies governing the Tokens, and agreement to any other documentation required of participants in the sale of Tokens in connection with the Network Launch (notwithstanding the Purchaser's prior or contemporaneous execution of this Agreement); and

(ii) The Purchaser will provide to the Company a network address to which the Purchaser's Tokens will be sent after the Network Launch; provided, that if the Purchaser fails to provide the network address to which the tokens should be issued, or provides an incorrect network address, the Purchaser will bear the sole responsibility and liability for any loss arising from such failure and will not be able to receive the Tokens, and the Company and the Token Issuer shall have no further obligation to the Purchaser or any other person, whether to sell or deliver the Tokens or to provide refund to the Purchaser, as a result of such failure.

(c) The Purchaser's Right of Rejection. The Purchaser shall have the right to review, inspect and evaluate the Tokens for substantial conformity with the requirements and criteria set forth in Schedule A. If the Purchaser identifies one or more material nonconformities with the requirements and criteria set forth in Schedule A, the Purchaser may, within five (5) business days after the issuance of its Tokens by the Company (the "**Rejection Period**"), reject all (but not less than all) of such Tokens by delivery to the Company (with a copy to the Token Issuer) of written notice of such rejection (a "**Rejection Notice**") setting forth in reasonable detail the material nonconformities. After receipt of a Rejection Notice and following the Company's confirmation in writing to the Purchaser that such material nonconformities exist (the date of such confirmation, the "**Confirmation Date**"), the Company will (x) at its sole option, elect to deactivate such Tokens or provide to the Purchaser a network address for the Company to which the Purchaser must send all such Tokens, and (y) following confirmation in writing by the Company of such deactivation or receipt by the Company of all of the Purchaser's Tokens, as applicable, pay to the Purchaser an amount equal in value (as reasonably calculated by the Company on the date of such payment by the Company to Purchaser) to the amount paid by the Purchaser to the Company on the date hereof pursuant to this Agreement in consideration for such Tokens; provided, that in the event that, as of the Confirmation Date, the Tokens are traded on one or more Exchanges, the Company will instead pay to the Purchaser an amount equal in value (as reasonably calculated by Company) to (i) the number of Tokens purchased by the Purchaser under this Agreement multiplied by (ii) the average price per Token (as calculated by the Company) for a particular calendar day selected by the Company (in its sole discretion; provided, that the trading volume for the Tokens on such Exchange on such selected date shall be not less than the average trading volume for the Tokens on such Exchange for the period beginning five (5) calendar days prior to such selected date) on an Exchange specified by the Company on which the Tokens then are traded (as reasonably determined by Company); provided, further, that any such payment made by the Company to the Purchaser pursuant to this Section 1(c) may be made by the Company in the form of U.S. Dollars or digital assets (as determined by the Company in its sole discretion). All determinations and calculations made by the Company pursuant to this Section 1(c) will be deemed conclusive, absent manifest error. For the avoidance of doubt, the Tokens may have rights, terms, features or other qualities in addition to or different from those set forth on Schedule A, but such qualities shall not be a basis for rejection by the Purchaser unless such rights, terms, features or other qualities of the Token also result in material nonconformities

with the requirements and criteria set forth on Schedule A.

(d) Executory Agreement. Notwithstanding anything in this Agreement to the contrary, the parties acknowledge that this Agreement constitutes an executory contract to sell Tokens in the future rather than a binding contract for the sale of Tokens as of the date hereof.

(e) Limited License. As further consideration for the Purchase Amount, the Company hereby grants to the Purchaser a limited license to access and use the Wealth Sharing System Network. Provided, however, that such license shall be evidenced only by the continued ownership of the Tokens, and shall terminate immediately as to Purchaser upon assignment, conveyance, sale or transfer of the Tokens. Nothing herein shall grant a specific contractual right independent of the Tokens.

2. **Definitions**. As used in this Agreement, the following terms have the meanings set forth below in this Section 2:

“Affiliate” means any Person which, directly or indirectly, controls, is controlled by or is under common control with another Person. For purposes of the foregoing, “control,” “controlled by” and “under common control with” with respect to any Person shall mean the possession, directly or indirectly, of the power (i) to vote 10% or more of the securities having ordinary voting power of the election of directors of such Person, or (ii) to direct or cause the direction of the management and policies of such Person, whether through the ownership of voting securities or by contract or otherwise.

“Agreement” has the meaning specified in the preamble.

“Wealth Sharing System Network” means a platform limited to Members, which is expected to be created within an application that is expected to enable Members to use Tokens to access such platform for the purposes of depositing, purchasing and selling cryptocurrency.

“Company” has the meaning specified in the preamble.

“Confirmation Date” has the meaning specified in Section 1(c).

“Deadline Date” has the meaning specified in Section 5(c).

“Debtor Relief Laws” means the Bankruptcy Code of the United States of America, and all other liquidation, conservatorship, bankruptcy, assignment for the benefit of creditors, moratorium, rearrangement, receivership, insolvency, reorganization, or similar debtor relief laws of the United States or other applicable jurisdictions from time to time in effect.

“Discount Rate” means the percentage by which the Purchase Price offered by the Token Issuer to purchasers in the TGE is discounted at any given time.

“Dissolution Event” means (i) a voluntary termination of operations of the Company, (ii) a general assignment for the benefit of the Company’s creditors or (iii) any other liquidation, dissolution or winding up of the Company, whether voluntary or involuntary.

“Dissolving Purchasers” has the meaning specified in Section 5(b).

“Exchange” means any exchange, trading or similar platform on which a greater than *de minimis* amount of the Tokens (as determined by the Company in its sole discretion) are traded on a daily basis.

“FPO” has the meaning specified in Section 4(h).

“Governmental Authority” means any nation or government, any state or other political subdivision thereof, any entity exercising legislative, judicial or administrative functions of or pertaining to government, including, without limitation, any government authority, agency, department, board, commission or instrumentality, and any court, tribunal or arbitrator(s) of competent jurisdiction, and any self-regulatory organization.

“JAMS” has the meaning specified in Section 7(f).

“Laws” means laws, statutes, ordinances, rules, regulations, judgments, injunctions, orders and decrees.

“Member” means any Person who completes a profile on the Wealth Sharing System Network and deposits a Token to activate a smart contract on the platform.

“Network Launch” the bona fide public release of a public Wealth Sharing System client that conforms to the specifications for the Wealth Sharing System Network, as determined in good faith by the Company.

“Person” means natural person or legal entity or person, including, without limitation, a government or political subdivision or an agency or instrumentality thereof.

“Purchase Price” means the price per Token offered by the Token Issuer to purchasers in the TGE in connection with the Network Launch (or, in the event of a variable price, the minimum price offered to such purchasers, excluding, for the avoidance of doubt, for these purchases any discounted prices offered in connection with other agreements to sell Tokens in the future (“**Similar Transactions**”)).

“Purchaser” has the meaning specified in the preamble.

“Rejection Notice” has the meaning specified in Section 1(c).

“Rejection Period” has the meaning specified in Section 1(c).

“Returned Purchase Amount” has the meaning specified in Section 5(b).

“Securities Act” has the meaning specified in Section 4(h).

“TGE” means the event at which the Tokens are generated and sold and issued by the Token Issuer in connection with the Network Launch, i.e., the token generation event.

“Token Issuer” means the Company or, in the event a Person other than the Company is the issuer of the Tokens at the time of the TGE, such other Person.

“Use Restriction” has the meaning specified in the preamble.

3. **Company Representations.**

(a) The Company is a corporation duly established, validly existing and in good standing under the laws of Costa Rica and has the power and authority to own, lease and operate its properties and carry on its business as now conducted.

(b) The execution, delivery and performance by the Company of this Agreement is, to the Company’s knowledge, within the power of the Company and, other than with respect to the actions to be taken when Tokens are to be issued to the Purchaser, has been duly authorized by all necessary actions on

the part of the Company. This instrument constitutes a legal, valid and binding obligation of the Company, enforceable against the Company in accordance with its terms, except as limited by bankruptcy, insolvency or other Laws of general application relating to or affecting the enforcement of creditors' rights generally and general principles of equity. To the knowledge of the Company, it is not in violation of (i) its current certificate of incorporation or bylaws or (ii) any material indenture or contract to which the Company is a party or by which it is bound, where, in each case, such violation, individually, or together with all such violations, could reasonably be expected to have a material adverse effect on the Company.

(c) To the knowledge of the Company, the performance and consummation of the transactions contemplated by this Agreement do not and will not: (i) violate any material judgment, statute, rule or regulation applicable to the Company as currently in effect; (ii) result in the acceleration of any material indenture or contract to which the Company is a party or by which it is bound; or (iii) result in the creation or imposition of any lien upon any property, asset or revenue of the Company or the suspension, forfeiture, or nonrenewal of any material permit, license or authorization applicable to the Company, its business or operations.

(d) To the knowledge of the Company, No consent, approval, order or authorization of, or designation, registration, declaration or filing with, any federal, state, local or other governmental authority on the part of Company is required in connection with the valid execution and delivery of this Agreement and the Tokens.

(d) THE COMPANY MAKES NO WARRANTY WHATSOEVER WITH RESPECT TO THE TOKENS OR THE WEALTH SHARING SYSTEM NETWORK, INCLUDING, WITHOUT LIMITATION, ANY (i) WARRANTY OF MERCHANTABILITY; (ii) WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE; (c) WARRANTY OF TITLE; OR (iii) WARRANTY AGAINST INFRINGEMENT OF INTELLECTUAL PROPERTY RIGHTS OF A THIRD PARTY; WHETHER ARISING BY LAW, COURSE OF DEALING, COURSE OF PERFORMANCE, USAGE OF TRADE, OR OTHERWISE. EXCEPT AS EXPRESSLY SET FORTH HEREIN, PURCHASER ACKNOWLEDGES THAT IT HAS NOT RELIED UPON ANY REPRESENTATION OR WARRANTY MADE BY THE COMPANY, OR ANY OTHER PERSON ON THE COMPANY'S BEHALF.

(e) THE COMPANY, IN ITS INDEPENDENT ANALYSIS, AND IN CONJUNCTION WITH ITS LEGAL ADVISORS, HAS A GOOD FAITH BELIEF THAT THE PROPOSED SALE DOES NOT CONSTITUTE AN OFFERING OF "SECURITIES" UNDER PREVAILING LAW. ACCORDINGLY, THE TOKENS BEING TO BE SOLD IN THE PROPOSED SALE HAVE NOT BEEN REGISTERED UNDER THE SECURITIES LAWS OF ANY NATION. THE LAWS OF NATIONS IN WHICH THE PROPOSED SALE IS BEING MADE GENERALLY PROVIDE THAT PURCHASERS OF SECURITIES MAY NOT SELL, TRANSFER OR DISPOSE OF UNREGISTERED SECURITIES UNLESS A VALID EXEMPTION FROM REGISTRATION APPLIES. NOTHING HEREIN SHALL BE DEEMED TO BE AN AFFIRMATION OR LEGAL DETERMINATION OF SUCH BELIEF AND ACCORDINGLY NO SUCH REPRESENTATIONS ARE MADE TO THE PURCHASER.

(f) THE COMPANY, IN ITS INDEPENDENT ANALYSIS, AND IN CONJUNCTION WITH ITS LEGAL ADVISORS, HAS A GOOD FAITH BELIEF THAT THE TOKENS CONSTITUTE A "COMMODITY" AS DEFINED IN THE COMMODITIES EXCHANGE ACT. ACCORDINGLY, THE COMPANY HAS NOT SOUGHT TO REGISTER AS A COMMODITY FUTURES MERCHANT OR COMMODITY POOL OPERATOR WITH THE COMMODITIES FUTURES TRADING COMMISSION. NOTHING HEREIN SHALL BE DEEMED TO BE AN AFFIRMATION OR LEGAL DETERMINATION OF SUCH BELIEF AND ACCORDINGLY NO SUCH REPRESENTATIONS ARE MADE TO THE PURCHASER.

(g) The valid execution and delivery of this Agreement and the Tokens has not been

recommended by any federal or state regulatory authority. These authorities have not confirmed the accuracy or determined the accuracy of the terms and conditions of this Agreement.

4. ***Purchaser Representations.*** The Purchaser hereby irrevocably represents and warrants to the Company the following:

(a) The Purchaser has full legal capacity, power and authority to execute and deliver this Agreement and to perform its obligations hereunder. This instrument constitutes a valid and binding obligation of the Purchaser, enforceable against the Purchaser in accordance with its terms, except as limited by bankruptcy, insolvency or other Laws of general application relating to or affecting the enforcement of creditors' rights generally and general principles of equity.

(b) THE PURCHASER AGREES AND CERTIFIES THAT THE PURCHASER IS ACQUIRING THE TOKENS FOR ITS OWN PERSONAL USE AND UTILITY, TO PARTICIPATE IN THE WEALTH SHARING SYSTEM NETWORK, AND NOT FOR INVESTMENT OR FINANCIAL PURPOSES. The Purchaser has been advised that notwithstanding the foregoing, this Agreement may be a security under the Laws of certain jurisdictions and, when issued, the Tokens issuable hereunder may be securities under the Laws of certain jurisdictions, and that the offers and sales pursuant to this Agreement and of the Tokens have not been registered under any country's securities Laws and, therefore, may not be able to be resold except in compliance with each applicable country's Laws. Except as specifically stated herein, no other person has a direct or indirect beneficial interest in the Tokens. The Purchaser has relied upon its own investigation, legal and other advisors to determine that the Tokens which I am purchasing are not defined as "securities" in accordance with applicable law.

(c) The Purchaser therefore further agrees and certifies that it is entering into this Agreement and this Transaction for its own account, not as a nominee or agent, and not with a view to, or for resale in connection with, the distribution or assignment of this Agreement or the Tokens, and the Purchaser has no present intention of selling, granting any participation in, or otherwise distributing or assigning the same. By signing this Agreement, the Purchaser further represents that the Purchaser does not presently have any contract, undertaking, agreement or arrangement with any person to sell, transfer or grant participations to such person or to any third person, with respect to this Agreement or any of the Tokens. The Purchaser has not been formed for the specific purpose of entering into this Agreement and acquiring any of the Tokens.

(d) The Purchaser understands and acknowledges that no public market now exists for the Tokens, and that the Company has made no assurances that a public market will ever exist for the Tokens. The Purchaser has such knowledge and experience in financial and business matters that the Purchaser is capable of evaluating the merits and risks of entry into this Agreement and acquiring the Tokens, is able to incur a complete loss of the Purchase Amount without impairing the Purchaser's financial condition and is able to bear the economic risk of not receiving the Tokens or any return of the Purchase Amount for an indefinite period of time. The Purchaser agrees to complete the and submit to the Company the Purchaser Information Form attached hereto as Exhibit A.

(e) Because the Tokens are not registered, the Purchaser is aware that should the Tokens be hereinafter determined to be a "security" I may be compelled to hold the Tokens indefinitely unless they are registered under the Act and any applicable state securities laws or I must obtain exemptions from such registration. The Purchaser acknowledges that the Company has no obligation to register or qualify this Agreement or the Tokens for resale

(f) The Purchaser hereby confirms it is familiar with the technology, business environment, regulatory environment and other factors related to and affecting blockchain-based projects and innovations, smart contracts and the issuance and sale of blockchain tokens. The Purchaser hereby further confirms that it has sufficient knowledge and experience in business and financial matters to be able to evaluate the risks

and merits of entry into this Agreement and acquiring the Tokens and is able to bear the risks thereof. The Purchaser is aware of the Company's business affairs and financial condition and has acquired sufficient information about the Company to reach an informed and knowledgeable decision to enter into this Agreement and acquire the Tokens. The Purchaser understands that entering into this Agreement and acquiring the Tokens involve risks, all of which the Purchaser fully and completely assumes, including, but not limited to, the risk that (i) the Tokens will not conform to the description set forth on Schedule A, (ii) the technology associated with the Wealth Sharing SystemNetwork will not function as intended; (iii) the Wealth Sharing SystemNetwork and Network Launch will not be completed; (iv) the Wealth Sharing SystemNetwork will fail to attract sufficient interest from key stakeholders; and (v) the Company and/or the Wealth Sharing SystemNetwork may be subject to investigation and punitive actions from Governmental Authorities. The Purchaser understands and expressly accepts that the Tokens will be created and delivered to the Purchaser at the sole risk of the Purchaser on an "AS IS" and "UNDER DEVELOPMENT" basis, except only to the extent the Purchaser may be entitled to exercise rejection rights under Section 1(b) hereof. WITHOUT LIMITING THE GENERALITY OF THE FOREGOING, THE PURCHASER ASSUMES ALL RISK AND LIABILITY FOR THE RESULTS OBTAINED BY THE USE OF ANY TOKENS AND REGARDLESS OF ANY ORAL OR WRITTEN STATEMENTS MADE BY THE COMPANY, BY WAY OF TECHNICAL ADVICE OR OTHERWISE, RELATED TO THE USE OF THE TOKENS.

(g) THE PURCHASER UNDERSTANDS THAT THE TOKENS, BLOCKCHAIN TECHNOLOGY, THE ETHEREUM PROTOCOL AND ETHER ARE NEW AND UNTESTED TECHNOLOGIES AND THAT FACTORS OUTSIDE THE COMPANY'S CONTROL AND ADVERSE CHANGES IN MARKET AND LEGAL CONDITIONS OR TECHNOLOGY WILL EXCUSE THE COMPANY'S DELIVERY OF TOKENS, SUBJECT ONLY TO PURCHASER'S RIGHTS UNDER SECTION 1(C) AND SECTION 5(B), AS APPLICABLE. THE PURCHASER FURTHER ACKNOWLEDGES THAT IT HAS READ AND UNDERSTANDS THE RISKS INHERENT IN THE TRANSACTION, INCLUDING, WITHOUT LIMITATION, THOSE SET FORTH ON SCHEDULE B. FOR THE AVOIDANCE OF DOUBT, EXCEPT AS OTHERWISE EXPRESSLY PROVIDED IN THIS AGREEMENT IN CONNECTION WITH THE PURCHASER'S RIGHTS UNDER SECTION 1(C), SECTION 5(B) AND SECTION 5(C), THE COMPANY SHALL NOT BE LIABLE FOR ANY DELAY OR FAILURE TO LAUNCH THE WEALTH SHARING SYSTEMNETWORK OR CONSUMMATE THE NETWORK LAUNCH.

(h) The Purchaser understands that Purchaser bears sole responsibility for any taxes as a result of the matters and transactions the subject of this instrument, and any future acquisition, ownership, use, sale or other disposition of Tokens held by the Purchaser. To the extent permitted by law, the Purchaser agrees to indemnify, defend and hold the Company or any of its affiliates, employees or agents (including developers, auditors, contractors or founders) harmless for any claim, liability, assessment or penalty with respect to any taxes (other than any net income taxes of the Company that result from the issuance of Tokens to the Purchaser pursuant to Section 1(a) of the instrument) associated with or arising from the Purchaser's purchase of Tokens hereunder, or the use or ownership of Tokens.

(i) The Purchaser affirms that no notice is required to be given to any person, court, or government or any agency thereof by it in connection with the valid execution and delivery of this Agreement and the Tokens. Moreover, there are no actions, suits, proceedings or investigations, at law or in equity or by or before any court, government, administrative agency or arbitrator of any nature, that might have an effect on the consummation of the transactions contemplated by this Agreement and that are pending or threatened against, involving, or affecting it.

(j) The Purchaser understands and expressly accepts that the Purchaser has not relied on any representations or warranties made by the Company or any other Person outside of this Agreement, including, but not limited to, conversations of any kind, whether through oral or electronic communication, or any presentation, technical paper, white paper, social media content or

website posting.

(k) The Tokens do not entitle, and the Purchaser has no expectation whatsoever of the Tokens providing to, the Purchaser or any Member any voting or economic interests (including, without limitation, rights to profits or distributions at any time or from time to time) or any other rights or interests whatsoever except those that are expressly specified on Schedule A.

(l) This Agreement does not entitle, and the Purchaser has no expectation whatsoever of this Agreement providing to, the Purchaser or any other Person any voting or economic interests (including, without limitation, rights to profits or distributions at any time or from time to time) or any other rights or interests whatsoever, except those that are expressly specified in this Agreement.

(m) The Purchaser has read, understands and acknowledges the following Notices:

NOTICE TO RESIDENTS OF CANADA

UNLESS PERMITTED UNDER SECURITIES LEGISLATION, THE HOLDER OF THIS WEALTH SHARING SYSTEM TOKEN PURCHASE AND LIMITED LICENCE AGREEMENT (THE “**AGREEMENT**”) MUST NOT TRADE THIS AGREEMENT OR THE TOKENS BEFORE THE DATE THAT THE ISSUER BECOMES A REPORTING ISSUER IN ANY PROVINCE OR TERRITORY.

NOTICE TO RESIDENTS OF THE CAYMAN ISLANDS

THIS WEALTH SHARING SYSTEM TOKEN PURCHASE AND LIMITED LICENCE AGREEMENT DOES NOT CONSTITUTE AN OFFER TO SUBSCRIBE FOR TOKENS TO THE PUBLIC IN THE CAYMAN ISLANDS.

NOTICE TO RESIDENTS OF CHINA

THIS WEALTH SHARING SYSTEM TOKEN PURCHASE AND LIMITED LICENCE AGREEMENT MAY NOT BE EXECUTED, AND THE TOKENS ARE NOT BEING OFFERED OR SOLD AND MAY NOT BE OFFERED OR SOLD, DIRECTLY OR INDIRECTLY, WITHIN THE PEOPLE’S REPUBLIC OF CHINA (FOR SUCH PURPOSES, NOT INCLUDING THE HONG KONG AND MACAU SPECIAL ADMINISTRATIVE REGIONS OR TAIWAN), EXCEPT AS PERMITTED BY THE SECURITIES AND OTHER LAWS AND REGULATIONS OF THE PEOPLE’S REPUBLIC OF CHINA.

NOTICE TO RESIDENTS OF THE UNITED KINGDOM

IN THE UNITED KINGDOM, THIS DOCUMENT IS BEING DISTRIBUTED ONLY TO, AND IS DIRECTED ONLY AT (AND ANY INVESTMENT ACTIVITY TO WHICH IT RELATES WILL BE ENGAGED ONLY WITH): (i) INVESTMENT PROFESSIONALS (WITHIN THE MEANING OF ARTICLE 19(5) OF THE FINANCIAL SERVICES AND MARKETS ACT 2000 (FINANCIAL PROMOTION) ORDER 2005 AS AMENDED (THE “**FPO**”)); (ii) PERSONS OR ENTITIES OF A KIND DESCRIBED IN ARTICLE 49 OF THE FPO; (iii) CERTIFIED SOPHISTICATED INVESTORS (WITHIN THE MEANING OF ARTICLE 50(1) OF THE FPO); AND (iv) OTHER PERSONS TO WHOM IT MAY OTHERWISE LAWFULLY BE COMMUNICATED (ALL SUCH PERSONS TOGETHER BEING

REFERRED TO AS “RELEVANT PERSONS”).

THIS DOCUMENT HAS NOT BEEN APPROVED BY AN AUTHORISED PERSON. ANY TRANSACTION OR INVESTMENT TO WHICH THIS DOCUMENT RELATES IS AVAILABLE ONLY TO (AND ANY INVESTMENT ACTIVITY TO WHICH IT RELATES WILL BE ENGAGED ONLY WITH) RELEVANT PERSONS. THIS DOCUMENT IS DIRECTED ONLY AT RELEVANT PERSONS AND PERSONS WHO ARE NOT RELEVANT PERSONS SHOULD NOT TAKE ANY ACTION BASED UPON THIS DOCUMENT AND SHOULD NOT RELY ON IT. IT IS A CONDITION OF YOU RECEIVING AND RETAINING THIS DOCUMENT THAT YOU WARRANT TO THE COMPANY, ITS DIRECTORS, AND ITS OFFICERS THAT YOU ARE A RELEVANT PERSON.

NOTICE TO RESIDENTS OF THE UNITED STATES

THIS WEALTH SHARING SYSTEM TOKEN PURCHASE AND LIMITED LICENCE AGREEMENT DOES NOT CONSTITUTE AN OFFER TO SUBSCRIBE FOR TOKENS TO THE PUBLIC IN THE CAYMAN ISLANDS.

5. *Covenants.*

(a) Use of Proceeds. The Company agrees that proceeds from the Transaction pursuant to this Agreement shall be used for completion of development of the Wealth Sharing System Network, conducting the Network Launch and the TGE, and for general corporate and working capital purposes. The Company shall not use proceeds of the Transaction to pay any dividend or make any distribution of any kind on the Company’s capital stock, or purchase, redeem or otherwise acquire, directly or indirectly, any capital stock of the Company, any options or other rights to acquire capital stock of the Company, except for the repurchase of such securities from former employees of or consultants to the Company at the original issue price paid therefor pursuant to contractual rights of the Company upon the termination of such employees’ or consultants’ employment by or provision of service to the Company.

(b) Dissolution Event. If there is a Dissolution Event before this Agreement expires or terminates, the Company will pay an amount equal to the Purchase Amount (the “**Returned Purchase Amount**”), due and payable to the Purchaser immediately prior to, or concurrent with, the consummation of the Dissolution Event, to the extent funds are available and prior to paying any amounts to any equity holders of the Company. If immediately prior to the consummation of the Dissolution Event, the assets of the Company that remain legally available for distribution to the Purchaser and all holders of all other Agreements (the “**Dissolving Purchasers**”), as determined in good faith by the Company’s board of directors, are insufficient to permit the payment to the Dissolving Purchasers of their respective Returned Purchase Amounts, then the remaining assets of the Company legally available for distribution will be distributed with equal priority and pro rata among the Dissolving Purchasers in proportion to the Returned Purchase Amounts they would otherwise be entitled to receive pursuant to this Section 5(b). All distributed amounts (if any) shall be in U.S. Dollars.

(c) Termination. This Agreement will expire and terminate upon the earlier of (i) the expiration of the Rejection Period, if Tokens have been issued to the Purchaser pursuant to Section 1(c); (ii) the payment, or setting aside for payment, of amounts then due and payable to the Purchaser pursuant to Section 5(b); or (iii) December 31, 2019 (the “**Deadline Date**”), if the Network Launch has not occurred as of such date; provided, that the Company shall have the right to extend the Deadline Date by sixty (60) days, in its sole discretion; provided, further, that in the case of clause (i) where the Purchaser has validly exercised Rejection Rights and in the case of clause (iii) (subject to any extension of the Deadline Date), the Company shall have the obligation to repay to the Purchaser the Purchase Amount.

(d) No Shareholder Rights. The Purchaser is not entitled, as a holder of this Agreement, to vote or receive dividends or be deemed a shareholder of the Company for any purpose, nor will anything contained herein be construed to confer on the Purchaser, as such, any of the rights of a shareholder of the Company or any right to vote for the election of directors or upon any matter submitted to shareholders at any meeting thereof, or to give or withhold consent to any corporate action or to receive notice of meetings, or to receive subscription rights or otherwise.

(e) Rights. By entering into this Agreement and purchasing the Tokens, the Purchaser shall not gain any proprietary or contractual or any other rights or interests in any computer hardware or software used by the Company or its affiliates, except for the rights provided for in the terms and conditions applicable to the Tokens and any other agreements entered into or applicable pursuant to Section 1(b)(i). The Company retains all right, title and interest in all of its intellectual property, including, without limitation, inventions, discoveries, processes, marks, methods, compositions, formulae, techniques, information, data and ideas, whether or not patentable, copyrightable or protectable in trademark, and any trademarks, copyrights or patents based thereon. The Purchaser shall not use any of the Company’s intellectual property for any reason, except with the Company’s express, prior written consent.

For the avoidance of any doubt, the Purchase Amount paid by the Purchaser to the Company under this Agreement is the Company’s consideration for the agreement to sell Tokens to the Purchaser and upon payment, belongs wholly to the Company and is not in any way held in trust for the Purchaser, nor shall the Purchaser have any further rights to the Purchase Amount. The Company does not manage the Purchase Amount or any equivalent amount for the Purchaser, whether to generate any profit or income or otherwise. The Company may or may not pool the Purchase Amount together with any other sums received by the Company in return for the sale of Tokens. The Purchaser will also not have any right, interest, or benefit in such pool should such pooling occur or any profits, income, payment or returns derived therefrom or from any Purchase Amounts paid to the Company, or in any sums paid out from the forgoing.

(f) Tax Matters. The Purchaser agrees to treat this Agreement as an executory contract to sell Tokens in the future for tax purposes, and will not take any position on any tax return, report, statement or other tax document that is inconsistent with such treatment unless required by applicable law, a closing agreement with an applicable tax authority or a final non-appealable judgment of a court of competent jurisdiction. The Purchaser acknowledges and understands that significant aspects of the tax treatment of the matters and transactions pursuant to this Agreement are uncertain and the applicable tax authority could assert a different tax treatment than described above. The Purchaser understands and acknowledges that the Company has not sought a ruling from any tax authority, nor has the Company obtained an opinion of counsel, with respect to any tax issues relating to the matters and transactions under this Agreement. Because of this uncertainty, the Purchaser represents that it has consulted with its own tax advisor about its own tax situation. The Purchaser understands that the Purchaser bears sole responsibility for any taxes as a result of the matters and transactions that are the subject of this Agreement, and any future acquisition, ownership, use, sale or other disposition of Tokens held by the Purchaser. To the extent permitted by law, the Purchaser agrees to indemnify, defend and hold the Company or any of its affiliates, employees or agents (including developers, auditors, contractors or founders) harmless for any claim, liability, assessment or penalty with respect to any taxes (other than any net income taxes of the Company that result from the

issuance of Tokens to the Purchaser pursuant to Section 1(b) of this Agreement) associated with or arising from the Purchaser's purchase of Tokens hereunder, or the use or ownership of Tokens.

(g) **Confidentiality.** Except as required by law, the Purchaser shall not, and shall cause its officers, directors, employees and their representatives and affiliates not to, discuss the terms of this Agreement or the Tokens with any third party other than the Purchaser's accountants, tax advisors or attorneys who are subject to confidentiality obligations no less comprehensive than those included in this Agreement. In addition, the Purchaser shall not use the name or marks of the Company or any of its affiliates in any manner, context or format (including, without limitation, reference on or links to websites, press releases, etc.) without the prior written approval of the Company. Notwithstanding the foregoing, each party may disclose to any and all persons, without limitation of any kind, the tax treatment and tax structure of the matters and transactions under this Agreement and all materials of any kind (including opinions or other tax analyses, if any) that are provided to the other party relating to such tax treatment and tax structure. For this purpose, "tax structure" means any facts relevant to the U.S. federal income tax treatment of any transaction under this Agreement.

(h) **KYC Documentation.** The Purchaser acknowledges that pursuant to any applicable anti-money laundering, anti-terrorist financing, government sanction and "know your client" laws, whether within Costa Rica or elsewhere (collectively, including any guidelines or orders thereunder, the "**AML Legislation**"), the Company may be required to obtain, verify and record information regarding the Purchaser, its directors, partners, authorized signing officers, direct or indirect shareholders or other persons in control of such Purchaser, and the transactions contemplated by this Agreement. Each Purchaser agrees to promptly provide, or cause to be provided, all such information, including supporting documentation and other evidence, as may be reasonably requested by the Company, in order to comply with any applicable AML Legislation, whether now or hereafter in existence.

6. **Miscellaneous.**

(a) This Agreement sets forth the entire agreement and understanding of the parties hereto relating to the subject matter herein and supersedes all prior or contemporaneous disclosures, discussions, understandings and agreements, whether oral or written, between them. This Agreement is one of a series of similar agreements entered into by the Company from time to time to sell Tokens in the future. Any provision of this Agreement, including, without limitation, Schedule A, may be amended, waived or modified upon the written consent of the Company and the Purchaser. Any provision of this Agreement, including, without limitation, Schedule A, may also be amended, waived or modified upon the written consent of the Company and the holders of a majority, in the aggregate, of all amounts paid to the Company with respect to all Similar Transactions of the Tokens outstanding at the time of such amendment, waiver or modification, provided, however, that the consent of the Purchaser shall also be required for any amendment, waiver or modification that treats the Purchaser different from any other Persons pursuant to Similar Transactions or changes the Bonus Rate or Restricted Period.

(b) Any notice required or permitted by this Agreement will be deemed sufficient when sent by email to the relevant address listed on the signature page, as subsequently modified by written notice received by the appropriate party; provided, however, that to the extent a Token Issuer (other than the Company) issues the Tokens, the Company will provide notice to the Purchaser of such Token Issuer's address.

(c) Neither this Agreement nor any of the rights contained herein may be assigned, delegated or sublicensed, by operation of law or otherwise, by either party without the prior written consent of the other; and provided, however, that the Company may assign this Agreement in whole, without the consent of the Purchaser, (i) in connection with a reincorporation to change the Company's domicile, (ii) to the Token Issuer, and (iii) in connection with a change in control or sale of substantially all of the assets of the

Company. Any purported assignment, delegation or sublicense in violation of this Section 6(c) will be deemed null and void, ab initio, and of no force or effect.

(d) In the event any one or more of the provisions of this Agreement is for any reason held to be invalid, illegal or unenforceable, in whole or in part or in any respect, or in the event that any one or more of the provisions of this Agreement operate or would prospectively operate to invalidate this Agreement, then and in any such event, such provision(s) only will be deemed null and void and of no force and effect and will not affect any other provision of this Agreement, and the remaining provisions of this Agreement will remain operative and in full force and effect and will not be affected, prejudiced, or disturbed thereby.

(e) The Purchaser agrees that the Purchaser has no right against the Company or any other Person except in the event of the Company's material breach of this Agreement or intentional fraud. THE COMPANY'S AGGREGATE LIABILITY ARISING OUT OF, OR RELATED TO, THIS AGREEMENT, WHETHER ARISING OUT OF OR RELATED TO BREACH OF CONTRACT, TORT OR OTHERWISE, SHALL NOT EXCEED THE TOTAL OF THE AMOUNTS PAID TO THE COMPANY BY THE PURCHASER ON THE DATE HEREOF PURSUANT TO THIS AGREEMENT. NEITHER THE COMPANY NOR ITS REPRESENTATIVES SHALL BE LIABLE FOR CONSEQUENTIAL, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE OR ENHANCED DAMAGES, LOST PROFITS OR REVENUES OR DIMINUTION IN VALUE, ARISING OUT OF OR RELATING TO ANY BREACH OF THIS AGREEMENT.

(f) This Agreement shall be governed by and interpreted in accordance with the substantive laws of Costa Rica without regard to its or any other jurisdiction's choice of law or conflicts of law rules that would result in the application of the laws of any other jurisdiction. Any and all disputes arising out of, concerning, or related to this Agreement, or to the interpretation, performance, breach or termination thereof shall be referred to and resolved by arbitration administered in Costa Rica, in accordance with the then current Comprehensive Arbitration Rules and Procedures of the Judicial Arbitration and Mediation Services, Inc. ("**JAMS**"), or its successor, and judgment upon the award rendered may be entered in any court having jurisdiction thereof. Such arbitration shall be conducted by a single arbitrator appointed by JAMS in accordance with its rules. The decision of the arbitrator as to any claim or dispute shall be final, binding, and conclusive upon the parties hereto. Such decision shall be written and shall be supported by written findings of fact and conclusions which shall set forth the award, judgment, decree or order awarded by the arbitrator. In the event that recourse to the courts shall be necessary for the purpose of determining any question of law required to be determined for arbitration or for interim or conservatory relief, including, without limitation, a temporary restriction order or preliminary injunction (as necessary), the parties hereto hereby submit to the exclusive jurisdiction of the courts of Costa Rica, agree not to commence any suit, action or proceeding relating thereto except in such courts, and waive, to the fullest extent permitted by law, the right to move to dismiss or transfer any action brought in such courts on the basis of any objection to personal jurisdiction or venue. If, for the purposes of obtaining or enforcing any judgment hereunder, it is necessary to convert a sum due hereunder in U.S. Dollars into another currency, the parties hereto agree, to the fullest extent permitted by law, that the rate of exchange used shall be that at which, in accordance with normal banking procedures, the Company could purchase U.S. Dollars with such other currency at the buying spot rate of exchange in the New York foreign exchange market on the business day immediately preceding that on which any such judgment, or any relevant part thereof, is given. EACH PARTY HEREBY KNOWINGLY AND IRREVOCABLY WAIVES ITS RIGHTS TO A JURY TRIAL OF ANY CLAIM OR CAUSE OF ACTION BASED UPON OR ARISING OUT OF THIS AGREEMENT, THE OTHER TRANSACTION DOCUMENTS, THE TOKENS OR THE SUBJECT MATTER HEREOF OR THEREOF. THE SCOPE OF THIS WAIVER IS INTENDED TO BE ALL-ENCOMPASSING OF ANY AND ALL DISPUTES THAT MAY BE FILED IN ANY COURT AND THAT RELATE TO THE SUBJECT MATTER OF THIS TRANSACTION, INCLUDING, WITHOUT LIMITATION, CONTRACT CLAIMS, TORT CLAIMS (INCLUDING, WITHOUT LIMITATION, NEGLIGENCE), BREACH OF DUTY CLAIMS, AND ALL OTHER COMMON LAW AND STATUTORY CLAIMS. THIS SECTION HAS BEEN FULLY DISCUSSED BY EACH OF THE PARTIES HERETO AND THESE PROVISIONS WILL NOT BE SUBJECT TO ANY EXCEPTIONS. EACH PARTY HERETO HEREBY FURTHER WARRANTS AND REPRESENTS THAT SUCH PARTY HAS REVIEWED THIS WAIVER WITH ITS LEGAL COUNSEL, AND THAT SUCH PARTY KNOWINGLY AND VOLUNTARILY WAIVES ITS JURY TRIAL RIGHTS FOLLOWING CONSULTATION WITH LEGAL COUNSEL.

(g) The Purchaser shall, and shall cause its affiliates to, execute and deliver such additional documents, instruments, conveyances and assurances and take such further actions as may be reasonably requested by Company to carry out the provisions of this Agreement and give effect to the transactions contemplated by this Agreement, including, without limitation, to enable the Company or the transactions contemplated by this Agreement to comply with applicable Laws.

(h) The Company shall not be liable or responsible to the Purchaser, nor be deemed to have defaulted under or breached this Agreement, for any failure or delay in fulfilling or performing any term of this Agreement, including without limitation, launching the Wealth Sharing SystemNetwork or consummating the Network Launch, when and to the extent such failure or delay is caused by or results from acts beyond the affected party's reasonable control, including, without limitation: (i) acts of God; (ii) flood, fire, earthquake or explosion; (iii) war, invasion, hostilities (whether war is declared or not), terrorist threats or acts, or other civil unrest; (iv) Laws; or (v) action by any Governmental Authority.

(i) To the extent that any payment by or on behalf of the Purchaser is made to the Company,

and such payment is subsequently invalidated, declared to be fraudulent or preferential, set aside or required (including, without limitation, pursuant to any settlement entered into by the Company in its discretion) to be repaid to a trustee, receiver or any other party, in connection with any proceeding under any Debtor Relief Law or otherwise, then the obligation or part thereof originally intended to be satisfied shall be revived and continued in full force and effect as if such payment had not been made.

(j) The title of, and section headings in, this Agreement are intended solely for convenience of reference and shall be given no effect in the construction or interpretation of this Agreement.

(k) All notices and other communications provided for hereunder shall be in writing, electronic communication (including email) or by facsimile and addressed, delivered or transmitted to the appropriate party hereto at the address, email address or facsimile number of such party set forth on the signature page to this Agreement or at such other address, email address or facsimile number as may be designated in writing by such party in a notice to each of the other parties hereto, in each case with a copy to an Person specified on such signature page or other designation in writing. Subject to the requirements of the immediately preceding sentence, any notice or other communication (i) if mailed and properly addressed with postage prepaid or if properly addressed and sent by pre-paid courier service, shall be deemed given when received, (ii) if transmitted by email, shall be deemed given upon the sender's receipt of a written acknowledgment sent by the intended recipient (including by return email) and (iii) if transmitted by facsimile, shall be deemed given when transmitted and electronically confirmed.

(Signature page follows)

IN WITNESS WHEREOF, the undersigned have caused this Token Purchase and Limited License Agreement to be duly executed and delivered.

Wealth Sharing Systems

PURCHASER: _____

By: _____
Name: Adriaan Du Plessis
Title: President

By: _____
Name: _____
Title (if entity): _____

Address for notices:

[_____] _____
[_____] _____
[_____] _____

Address for notices:

Attn: _____

Email: _____

Exhibit A – Purchaser Information Form

THIS PURCHASER INFORMATION FORM IS DIVIDED INTO THREE PARTS.

- **ALL PURCHASERS ARE REQUIRED TO COMPLETE PART I.**
- **PURCHASERS WHO ARE NATURAL PERSONS OR GRANTOR TRUSTS MUST COMPLETE PART II.**
- **ALL OTHER PURCHASERS MUST COMPLETE PART III.**

**PART I
PURCHASER INFORMATION**

TO BE COMPLETED BY ALL PURCHASERS

Identity of Purchaser

Name(s):	
Address:	
E-mail:	
Fax:	
Tax ID Number/ SSN:	
Jurisdiction under the laws of which state Purchaser is organized and existing:	
Please check <i>all</i> of the boxes that describe the beneficial owner(s) for whose account the interest is being acquired.	

- | | |
|--|---|
| <input type="checkbox"/> Individual | <input type="checkbox"/> Tax-exempt endowment |
| <input type="checkbox"/> Joint (spouses) | <input type="checkbox"/> Other tax-exempt organization |
| <input type="checkbox"/> Joint (other) | <input type="checkbox"/> Employee benefit plan (self-directed) |
| <input type="checkbox"/> Personal trust (taxable to grantor) | <input type="checkbox"/> Employee benefit plan (trustee directed) |
| <input type="checkbox"/> Personal trust (other) | <input type="checkbox"/> Fund of funds |
| <input type="checkbox"/> Individual retirement account | <input type="checkbox"/> Family partnership, partnership or LLC |
| <input type="checkbox"/> Charitable trust | <input type="checkbox"/> Corporation |
| <input type="checkbox"/> Private tax-exempt foundation | <input type="checkbox"/> Business entity (other) |

For each taxable entity checked above, is the entity treated under U.S. federal income tax purposes as: a C corp, an S corp, a partnership, or a disregarded entity.

Authorization and Contact Information

Authorized Persons: Please provide the titles and names of the individuals who are authorized to give orders and instructions with respect to the investment.	
Name:	
Mailing Address:	
Telephone:	
Fax:	
E-mail:	

Primary Contact for Notices, Communications and Capital Account Transaction Confirmations	
Name:	
Mailing Address:	
Telephone:	
Fax:	
E-mail:	

Secondary Contact for Notices and Communications (optional)	
Name:	
Mailing Address:	
Telephone:	
Fax:	
E-mail:	

Send copy of Financial Statements and Tax Information Returns to (optional)	
Name:	
Mailing Address:	
Telephone:	
Fax:	
E-mail:	

Electronic Delivery of Reports and Other Communications

With your consent, the Company may make reports and other communications available in an electronic format, such as e-mail or by posting on a web site (with notification of the posting by e-mail). Any e-mail notification regarding posting on a web site will indicate instructions for accessing the website and the duration for which the materials will remain available.

Do you consent to receive deliveries of reports and other communications, from the Company (including annual and other updates of our consumer privacy policies and procedures) exclusively in electronic form without separate mailing of paper copies?

Yes No

Information regarding Actual Ownership of the Tokens

Is the Purchaser subscribing for the Tokens with the intent to sell, distribute or transfer the Tokens to any other person or persons?

Yes No

Is the Purchaser subscribing for the Tokens as agent, nominee, trustee, partner or otherwise on behalf of, for the account of or jointly with any other person or entity?

Yes No

Will any other person or persons have a beneficial interest in the Tokens acquired (other than as a shareholder, partner or other beneficial owner of equity interests in the Purchaser)?

Yes No

Does the Purchaser control, or is the Purchaser controlled by or under common control with, any other existing or prospective investor in the Company?

Yes No

Note: If any of the above questions were answered "Yes," please provide identifying information or contact the Company:

Private Investment Fund Experience

Has the Purchaser previously made an investment in a private investment fund in which the manager is entitled to compensation based on the fund's investment performance?

Yes No

Net Worth

Is the Purchaser's net worth more than 10 times the amount of the commitment?

Yes No

Qualified Client

The Purchaser (or the grantor, in the case of a grantor trust) is a natural person or an entity who, at the time of subscription (a) has a net worth¹ (together, in the case of a natural person, with assets held jointly with that person's

¹ In calculating net worth for this purpose, do not include the person's primary residence as an asset. Additionally, do not include as a liability any indebtedness that is secured by that residence that meets the following two conditions: (i) it does not exceed the estimated fair market value of that residence, and (ii) it has either been outstanding for 60 days or was incurred as a result of the acquisition of the residence.

spouse), in excess of \$2,100,000 or (b) has no less than \$1,000,000 in aggregate under management in the Company

Yes No

Does the Purchaser meet either of the following wealth classifications?

- The Purchaser is a *natural person* whose individual net worth², or joint net worth with that person's spouse, at the time of purchase, exceeds \$1,000,000.

- The Purchaser is a *natural person* with individual income (without including any income of the Purchaser's spouse) in excess of \$200,000 or joint income with that person's spouse of \$300,000, in each of the two most recent years and who reasonably expects to reach the same income level in the current year.

² In calculating net worth for this purpose, do not include the person's primary residence as an asset. Additionally, do not include as a liability any indebtedness that is secured by that residence that meets the following two conditions: (i) it does not exceed the estimated fair market value of that residence, and (ii) it has either been outstanding for 60 days or was incurred as a result of the acquisition of the residence.

DEFINITION OF “INVESTMENTS”Investments:

Securities, other than securities of an issuer that controls, is controlled by, or is under common control with, the Purchaser that owns such securities, unless the issuer of such securities is:

1. An investment company or a company that would be an investment company but for the exclusions or exemptions provided by the Investment Company Act, or a commodity pool;
2. A Public Company (as defined below); or
3. A company with shareholders' equity of not less than \$50 million (determined in accordance with generally accepted accounting principles) as reflected on the company's most recent financial statements; provided, that such financial statements present the information as of a date within 16 months preceding the date on which the Purchaser acquires the Tokens;

Real estate held for investment purposes;

Commodity Interests (as defined below) held for investment purposes;

Physical Commodities (as defined below) held for investment purposes;

To the extent not securities, Financial Contracts (as defined below) entered into for investment purposes;

In the case of a Purchaser that is a company that would be an investment company but for the exclusions provided by Section 3(c)(1) or 3(c)(7) of the Investment Company Act, or a commodity pool, any amounts payable to such Purchaser pursuant to a firm agreement or similar binding commitment pursuant to which a person has agreed to acquire an interest in, or make capital contributions to, the Purchaser upon the demand of the Purchaser; and

Cash and cash equivalents (including non-U.S. currencies) held for investment purposes.

Real estate that is used by the owner or a Related Person (as defined below) of the owner for personal purposes, or as a place of business, or in connection with the conduct of the trade or business of such owner or a Related Person of the owner, will NOT be considered real estate held for investment purposes; *provided*, that real estate owned by an Purchaser who is engaged primarily in the business of investing, trading or developing real estate in connection with such business may be deemed to be held for investment purposes. However, residential real estate will not be deemed to be used for personal purposes if deductions with respect to such real estate are not disallowed by Section 280A of the Code.

A Commodity Interest or Physical Commodity owned, or a Financial Contract entered into, by the Purchaser who is engaged primarily in the business of investing, reinvesting, or trading in Commodity Interests, Physical Commodities or Financial Contracts in connection with such business may be deemed to be held for investment purposes.

Commodity Interests: commodity futures contracts, options on commodity futures contracts, and options on physical commodities traded on or subject to the rules of:

- (a) A company with shareholders' equity of not less than \$50 million (determined in accordance with generally accepted accounting principles) as reflected on the company's most recent financial statements; provided, that such financial statements present the information as of a date within 16 months preceding the date on which the Purchaser acquires the Tokens;

- (b) Any contract market designated for trading such transactions under the Commodity Exchange Act and the rules thereunder; or
- (c) Any board of trade or exchange outside the United States, as contemplated in Part 30 of the rules under the Commodity Exchange Act.

Financial Contract: any arrangement that:

- (a) takes the form of an individually negotiated contract, agreement, or option to buy, sell, lend, swap, or repurchase, or other similar individually negotiated transaction commonly entered into by participants in the financial markets;
- (b) is in respect of securities, commodities, currencies, interest or other rates, other measures of value, or any other financial or economic interest similar in purpose or function to any of the foregoing; and
- (c) is entered into in response to a request from a counter party for a quotation, or is otherwise entered into and structured to accommodate the objectives of the counterparty to such arrangement.

Physical Commodities: any physical commodity with respect to which a Commodity Interest is traded on a market specified in the definition of Commodity Interests above.

Public Company: a company that:

- (d) files reports pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934, as amended; or
- (e) has a class of securities that are listed on a Designated Offshore Securities Market, as defined by Regulation S of the Securities Act.

Related Person: a person who is related to the Purchaser as a sibling, spouse or former spouse, or is a direct lineal descendant or ancestor by birth or adoption of the Purchaser, or is a spouse of such descendant or ancestor; *provided*, that, in the case of a Family Company, a Related Person includes any owner of the Family Company and any person who is a Related Person of such an owner. “Family Company” means a company, partnership or trust that owns not less than \$5,000,000 in investments and that is owned directly or indirectly by or for two or more natural persons who are related as siblings or spouse (including former spouses), or direct lineal descendants by birth or adoption, spouses of such persons, the estates of such persons, or foundations, charitable organizations or trusts established for the benefit of such persons.

For purposes of determining the amount of investments owned by a company, there may be included investments owned by majority-owned subsidiaries of the company and investments owned by a company (“Parent Company”) of which the company is a majority-owned subsidiary, or by a majority-owned subsidiary of the company and other majority-owned subsidiaries of the Parent Company.

In determining whether a natural person is a qualified purchaser, there may be included in the amount of such person’s investments any investment held jointly with such person’s spouse, or investments in which such person shares with such person’s spouse a community property or similar shared ownership interest. In determining whether spouses who are making a joint investment in the Tokens are qualified purchasers, there may be included in the amount of each spouse’s investments any investments owned by the other spouse (whether or not such investments are held jointly). There shall be deducted from the amount of any such investments any amounts specified by paragraph 2(a) in the Valuation of Investments section herein incurred by such spouse.

In determining whether a natural person is a qualified purchaser, there may be included in the amount of such person’s investments any investments held in an individual retirement account or similar account the investments of which are directed by and held for the benefit of such person.

VALUATION OF INVESTMENTS

The general rule for determining the value of investments in order to ascertain whether a person is a qualified purchaser is that the value of the aggregate amount of investments owned and invested on a discretionary basis by such person shall be their fair market value on the most recent practicable date or their cost. This general rule is subject to the following provisos:

1. In the case of Commodity Interests, the amount of investments shall be the value of the initial margin or option premium deposited in connection with such Commodity Interests; and

2. In each case, there shall be deducted from the amount of investments owned by such person the following amounts:

- (a) The amount of any outstanding indebtedness incurred to acquire or for the purpose of acquiring the investments owned by such person;
- (b) A Family Company, in addition to the amounts specified in paragraph (a) above, shall have deducted from the value of such Family Company's investments any outstanding indebtedness incurred by an owner of the Family Company to acquire such investments.

Schedule A –Token Description

Capitalized terms used and not defined in this Schedule A have the respective meanings assigned to such terms in the Agreement to which this Schedule A is attached.

Following the Network Launch, the Token is expected to be used within an application by persons as payment for such persons to register as a Member (after completion by such persons of an application process to be determined by the Company in its sole discretion) that may access the Wealth Sharing System Network.

Following the Network Launch and after a Member has registered as a Member and accessed the Wealth Sharing System Network, the Token is expected to be used within an application by a Member as payment for such Member to access the Wealth Sharing System Network to deposit, buy, and sell cryptocurrencies on and under terms and conditions to be determined by the Company in its sole discretion.

Wealth Sharing System Network anticipates the Token will be an ERC-20 token unless another Ethereum token protocol becomes the industry standard.

Schedule B –Risk Factors

Capitalized terms used and not defined in this Schedule B have the respective meanings assigned to such terms in the Agreement to which this Schedule B is attached.

Risks Associated with the Company

We are a developmental stage company and expect to incur significant operating losses for the foreseeable future.

We have limited operating history. We have not generated any significant revenues as of the date of this circular. The likelihood of the Company obtaining sufficient market share so as to become profitable must be considered in light of the expenses, difficulties, complications and delays encountered with starting a venture of this kind. Specifically, we are faced with significant competition and barriers to entry from established, highly capitalized competitors. Accordingly, we expect to incur significant losses in the foreseeable future. We recognize that if we are unable to generate funding, we will not be able to earn profits or continue operations. There exists no history upon which to base any reasonable assumption as to the likelihood that we will generate revenues or ever achieve profitable operations. We expect to continue to generate operating losses and experience negative cash flow and it is uncertain whether we will achieve future profitability. We expect to continue to incur operating losses until such time, if ever, as we are able to achieve sufficient levels of revenue from operations. Our ability to commence revenue operations and achieve profitability will depend on our products functioning as intended, the market acceptance of our technology and our capacity to develop, introduce and bring additional products to market. There can be no assurance that we will ever generate sales or achieve profitability. Accordingly, the extent of future losses and the time required to achieve profitability, if ever, cannot be predicted at this point.

Additional Financing.

We may need to raise additional capital beyond the amounts sought in the Proposed Sale. There is no assurance that the Company will be able to obtain additional financing. In the absence of additional financing, the Company may not be able to continue to develop its technology at a commercially reasonable rate. If that is the case, the Company may become uncompetitive within the marketplace and be unable to fully execute its business plan.

We have broad discretion in the application of proceeds.

We intend to use the net proceeds of this Token sale primarily fund operations. Due to the number and variability of factors that will be analyzed before we determine how to use such net proceeds, we will have broad discretion in allocating a significant portion of the net proceeds from this Token sale without any action or approval of our stockholders. Specifically, as we have not engaged in significant efforts to market our product, upon doing so, our management, in its sole and absolute discretion, may determine that the net proceeds of this Token sale are best applied to, for instance, employee wages and commissions as opposed to direct marketing efforts. Management shall endeavor to apply the net proceeds of this Token sale in any such manner which it deems to be most appropriate and necessary for the Company to reach profitability, however, it does not guarantee that the application of funds will result in profitability. Prospective purchasers will not have the opportunity to evaluate the economic, financial and other relevant information which will be considered by us in determining the application of such net proceeds.

Net Worth of the Company.

The Company has no material net worth.

Reliance on Company Management.

Prospective purchasers assessing the risks and rewards of this investment should appreciate that they will, in large part, be relying on the good faith and expertise of the management of the Company. The Bylaws of the Company does not provide a mechanism for the removal of management. It is likely that an act of fraud or gross negligence or the failure to meet the performance standard would only be recognized by the Company if it were a decision made by a court of law. It may therefore be difficult, time-consuming and expensive to remove the management of the Company.

General Economic and Market Conditions.

Segments of our industry have experienced significant economic downturns characterized by decreased product demand, price erosion, work slowdowns and layoffs. The Company's operations may in the future experience substantial fluctuations from period to period as a consequence of general economic conditions affecting the timing of orders from major customers and other factors affecting capital spending. Therefore, any economic downturns in general would have a material adverse effect on the Company's business, operating results and financial condition.

Our Business is Dependent on New Laws Pertaining to Cryptocurrency

Continued development of the cryptocurrency industry may be impacted by future legislation regarding the use of cryptocurrency. Any number of factors outside of our control could slow or product development and marketing efforts. New legislation that restricts the use of cryptocurrency may have a material adverse impact on our business prospects.

Risks Associated with Operations

The processing, storage, use and disclosure of personal data could give rise to liabilities as a result of governmental regulation, conflicting legal requirements or differing views of personal privacy rights.

We receive, transmit and store a large volume of personal information and other user data (including credit card data) in connection with the processing of search queries, the provision of online products and services, transactions with users and customers and advertising on our mobile application. The sharing, use, disclosure and protection of this information are determined by the respective privacy and data security policies of our various businesses. These policies are, in turn, subject to federal, state and foreign laws and regulations, as well as evolving industry standards and practices, regarding privacy and the storing, sharing, use, disclosure and protection of personal information and user data (for example, various state regulations concerning minimum data security standards, industry self-regulating principles that become standard practice and more stringent contractual protections regarding privacy and data security (and related compliance obligations)).

In addition, if an online service provider fails to comply with its privacy policy, it could become subject to an investigation and proceeding for unfair or deceptive practices brought by government regulators as well as a private lawsuits in multiple jurisdictions. In general, personal information is increasingly subject to legislation and regulation in numerous jurisdictions around the world, the intent of which is to protect the privacy of personal information that is collected, processed and transmitted in or from the governing jurisdiction.

Governments may also enact new laws and regulations regarding privacy and data security. In addition, existing privacy laws that were intended for brick-and-mortar businesses could be interpreted in a manner that would extend their reach to our businesses. New laws and regulations (or new interpretations of existing laws) in this area may make it more costly to operate our businesses and/or limit our ability to engage in certain types of activities, such as targeted advertising, which could adversely affect our business, financial condition and results of operations.

As privacy and data protection have become more sensitive issues, we may also become exposed to potential liabilities as a result of differing views on the privacy of consumer and other user data collected by our businesses. Also, we cannot guarantee that our security measures will prevent security breaches. Moreover, any such breach could decrease consumer confidence in the case of the business that experienced the breach or our businesses generally, which would decrease traffic to (and in turn, usage and transactions on) the relevant website and/or our mobile application and which in turn, could adversely affect our business, financial condition and results of operations. The failure of any of our businesses, or their various third party vendors and service providers, to comply with applicable privacy policies, federal, state or foreign privacy laws and regulations and/or the unauthorized release of personal information or other user data for any reason could adversely affect our business, financial condition and results of operation

Our products and services may contain undetected software errors, which could harm our business and operating results.

Our products and services incorporate complex software and we encourage employees to quickly develop and help us launch new and innovative features. Our software has contained, and may now or in the future contain, errors, bugs or vulnerabilities. Some errors in our software code may only be discovered after the product or service has been released. Any errors, bugs or vulnerabilities discovered in our code after release could result in damage to our reputation, loss of users, loss of platform partners, loss of advertisers or advertising revenue or liability for damages, any of which could adversely affect our business and operating results.

We rely in part on application marketplaces and Internet search engines to drive traffic to our products and services, and if we fail to appear high up in the search results or rankings, traffic to our platform could decline and our business and operating results could be adversely affected.

We rely on application marketplaces, such as Apple's App Store and Google's Play, to drive downloads of our mobile applications. In the future, Apple, Google or other operators of application marketplaces may make changes to their marketplaces which make access to our products and services more difficult. We also depend in part on Internet search engines, such as Google, Bing and Yahoo!, to drive traffic to our website. For example, when a user types an inquiry into a search engine, we rely on a high organic search result ranking of our webpages in these search results to refer the user to our website. However, our ability to maintain high organic search result rankings is not within our control. Our competitors' search engine optimization, or SEO, efforts may result in their websites receiving a higher search result page ranking than ours, or Internet search engines could revise their methodologies in a way that would adversely affect our search result rankings. For example, Google has integrated its social networking offerings, including Google+, with certain of its products, including search, which has negatively impacted the organic search ranking of our webpages. If Internet search engines modify their search algorithms in ways that are detrimental to us, or if our competitors' SEO efforts are more successful than ours, the growth in our user base could slow. Our website has experienced fluctuations in search result rankings in the past, and we anticipate similar fluctuations in the future. Any reduction in the number of users directed to our mobile applications or websites through application marketplaces and search engines could harm our business and operating results.

Our business is subject to the risks of earthquakes, fire, power outages, floods and other catastrophic events, and to interruption by man-made problems such as terrorism.

A significant natural disaster, such as an earthquake, fire, flood or significant power outage could have a material adverse impact on our business, operating results, and financial condition. Our headquarters are located in a region known for seismic activity. Despite any precautions we may take, the occurrence of a natural disaster or other unanticipated problems at our data centers could result in lengthy interruptions in our services. In addition, acts of terrorism and other geo-political unrest could cause disruptions in our business. All of the aforementioned risks may be further increased if our disaster recovery plans prove to be inadequate.

We do not carry business interruption insurance sufficient to compensate us for the potentially significant losses, including the potential harm to our business that may result from interruptions in our ability to provide our products and services.

Mobile communications technology is changing rapidly, and we may not be successful in working with these new technologies.

Mobile networking and mobile handset technologies are undergoing rapid innovation. New hand held devices with more advanced processors and supporting advanced programming languages continue to be introduced. We have no control over the demand for, or success of, these products or technologies. The development of new, technologically advanced applications to match the advancements in hand held technology is a complex process requiring significant research and development expense, as well as the accurate anticipation of technological and market trends. If we fail to anticipate and adapt to these and other technological changes, the available channels for our application may be limited

and our market share and our operating results may suffer. Our future success will depend on our ability to adapt to rapidly changing technologies, develop mobile applications to accommodate evolving industry standards and improve the performance and reliability of our application. In addition, the widespread adoption of networking or telecommunications technologies or other technological changes could require substantial expenditures to modify or adapt our mobile application.

Technology changes in our industry require us to anticipate, sometimes years in advance, which technologies we must implement and take advantage of in order to make our mobile application competitive in the market. We may not be able to achieve these goals, or our competition may be able to achieve them more quickly and effectively than we can. In either case, our products may be technologically inferior to those of our competitors, less appealing to end users or both. If we cannot achieve our technology goals within the original development schedule of our products, then we may delay their release until these technology goals can be achieved, which may delay or reduce our revenues, increase our development expenses and harm our reputation. Alternatively, we may increase the resources employed in research and development in an attempt either to preserve our product launch schedule or to keep up with our competition, which would increase our development expenses. In either case, our business, operating results and financial condition could be materially harmed. We are uncertain of our ability to protect our proprietary technology and information. In addition to seeking patent protection, we rely on trade secrets, know-how and continuing technological advancement to achieve and thereafter maintain a competitive advantage. Although we have entered into or intend to enter into confidentiality and invention agreements with our employees, consultants, certain potential customers and advisors, no assurance can be given that such agreements will be honored or that we will be able to effectively protect our rights to our unpatented trade secrets and know-how. Moreover, no assurance can be given that others will not independently develop substantially equivalent proprietary information and techniques or otherwise gain access to our trade secrets and know-how.

Risk Related to the Wealth Sharing System Network

If the Company fails to successfully develop its business, you may lose the entire amount you have paid under this Agreement.

The Company intends to use the proceeds from the investment in future Tokens to fund development of the Wealth Sharing SystemNetwork, conduct the Network Launch, and for general corporate and working capital purposes. The Company needs to hire and retain additional skilled technical and managerial personnel, further develop its technology, secure additional commercial relationships and may also need to obtain additional capital in addition to amounts invested in future Tokens in order to successfully complete the Network Launch and other Company objectives. There can be no assurance that the Company will be able to accomplish any of its objectives or to continue in business. It is possible that, due to any number of reasons, including, without limitation, development issues with the Wealth Sharing SystemNetwork, the failure of business relationships, unfavorable customer reaction to the Company's products or product or service offerings from Company competitors, inadequate capitalization or inability to raise additional capital, competing intellectual property claims, the Company's business may fail. In such event, if this occurs, you will not receive Tokens and you may receive no repayment of any of the amounts you have paid under this Agreement.

If the Wealth Sharing System Network does not launch, you will not receive Wealth Sharing System Tokens.

As of the date of this Agreement, the Network Launch has not occurred, and the Wealth Sharing SystemNetwork has not launched. If the Network Launch does not occur, and the Wealth Sharing SystemNetwork does not launch, prior to the expiration of the period specified in Section 5(c) of this Agreement, your rights and remedies are limited to those under this Agreement and subject to the terms and conditions set forth therein.

If the Wealth Sharing System Network does launch but its functionality does not meet users' expectations, the value of the Tokens may be adversely affected.

As of the date of this Agreement, the Network Launch has not occurred, and the Wealth Sharing SystemNetwork has not launched and has not been fully developed. Any or all expectations or assumptions regarding the form and functionality of the Wealth Sharing SystemNetwork or the Tokens (including, without limitation, user or Member behavior), including, without limitation, any or all expectations or assumptions that you may have, may not be met upon release, for any number of reasons, including, without limitation, mistaken assumptions or analysis, a change in

the design and implementation plans, and execution of the Wealth Sharing SystemNetwork or client applications. If the Wealth Sharing SystemNetwork launches, but the functionality and usefulness of the Wealth Sharing SystemNetwork does not meet users' or Members' expectations, the value of the Tokens may be negatively impacted, and such impact may be material and could result in the Token having little or no value whatsoever.

The Company's plans for the Wealth Sharing SystemNetwork or the Tokens may change prior to the Network Launch, which may adversely affect the Network Launch and the value of the Tokens.

As of the date of this Agreement, the specifications for the Wealth Sharing SystemNetwork and the Tokens are still under development. The Company may, subject to the conditions set forth in the Agreement, change the characteristics of the Wealth Sharing SystemNetwork or the Tokens, which may cause them not to meet any or all expectations or assumptions regarding the form and functionality of the Wealth Sharing SystemNetwork or the Tokens, including, without limitation, any or all expectations or assumptions that you may have. If the Wealth Sharing SystemNetwork launches, but the functionality and usefulness of the Wealth Sharing SystemNetwork does not meet users' or Members' expectations, the value of the Tokens may be negatively impacted, and such impact may be material and could result in the Token having little or no value whatsoever.

Risks Associated with Blockchain Technologies and Digital Currency

The regulatory regime governing the blockchain technologies, cryptocurrencies, tokens and token sales such as the Tokens is uncertain, and new regulations or policies may materially adversely affect the development of the Company's intellectual property and the utility of the Tokens.

Regulation of tokens token sales such as this, cryptocurrencies, blockchain technologies, and cryptocurrency exchanges currently is undeveloped and likely to rapidly evolve, varies significantly among international, federal, state and local jurisdictions and is subject to significant uncertainty. Various legislative and executive bodies may in the future, adopt laws, regulations, guidance, or other actions, which may severely impact the development, growth, adoption and utility of the Tokens. Failure by the Company or certain holders of the Tokens to comply with any laws, rules and regulations, some of which may not exist yet or are subject to interpretation and may be subject to change, could result in a variety of adverse consequences, including civil penalties and fines.

Until recently, little or no regulatory attention has been directed toward cryptocurrency by state governments, foreign governments and self-regulatory agencies. As cryptocurrencies have grown in popularity and in market size, various governments have begun to examine the operations of the cryptocurrency issuers, users and cryptocurrency exchanges.

Currently, the few government agencies have formally asserted regulatory authority over cryptocurrency, or cryptocurrency trading and ownership. Although some securities regulators have opined on the legal characterization of cryptocurrency as a security. The United States Securities and Exchange Commission has taken various actions against persons or entities misusing cryptocurrency in connection with fraudulent schemes (i.e., Ponzi scheme), inaccurate and inadequate publicly disseminated information, and the offering of unregistered securities. Similarly, the United States Commodities Futures Trading Commission, in the *Coinflip* order found that the respondents (i) conducted activity related to commodity options transactions without complying with the provisions of the U.S. Commodity Exchange Act, and (ii) operated a facility for the trading of swaps without registering the facility as a SEF or DCM.

Cryptocurrency currently faces an uncertain regulatory landscape in not only the United States but also in many foreign jurisdictions such as the European Union, China and Russia. While certain governments such as Germany, where the Ministry of Finance has declared cryptocurrency to be "*Rechnungseinheiten*" (a form of private money that is recognized as a unit of account, but not recognized in the same manner as fiat currency), have issued guidance as to how to treat cryptocurrency, most regulatory bodies have not yet issued official statements regarding intention to regulate or determinations on regulation of cryptocurrency, the Cryptocurrency Network and Cryptocurrency users.

New or changing laws and regulations or interpretations of existing laws and regulations, in the United States and other jurisdictions, may materially and adversely impact the value of the currency in which the Tokens may be exchanged, the value of the distributions that may be made, and the liquidity of the Tokens, the ability to access marketplaces or exchanges on which to trade the Tokens, and the structure, rights and transferability of Tokens.

If regulatory changes or interpretations of the Company’s activities require the registration of the Company as a money service business, the Company may be required to register and comply with such regulations. If regulatory changes or interpretations of the Company’s activities require the licensing or other registration of the Company as a money transmitter (or equivalent designation) the Company may be required to seek licensure or otherwise register and comply with such state law.

To the extent that the activities of the Company cause it to be deemed a “money service business,” the Company may be required to comply with various regulations, including those that would mandate the Company to implement anti-money laundering and know-your-customer programs, make certain reports and maintain certain records.

To the extent that the activities of the Company cause it to be deemed a “money transmitter” (or equivalent designation) under the laws of any nation in which the Company operates, the Company may be required to seek a license or otherwise register with a regulator and comply with regulations that may including the implementation of anti-money laundering and know-your-customer programs, maintenance of certain records and other operational requirements.

Such additional regulatory obligations may cause the Company to incur extraordinary expenses, possibly affecting its operations, as well as the utility and value of the Tokens in a material and adverse manner. Furthermore, the Company and its service providers may not be capable of complying with certain regulatory obligations applicable to money service businesses or money transmitters. There can be no guarantee that if such registration or licensure become required that the Company would be able to comply with such requirements. If it were unable to, it may force the Company to cease operations.

Stress on the blockchain on which the Network is built can slow down transactions and/or increase costs associated with the transactions on the network which may negatively impact Network’s operations.

As with any blockchain networks, a large transaction volume can put a strain on the network, slowing down the transaction time and/or increasing costs for the transactions. For example, in the case of Ethereum blockchain, the Network is not the only decentralized application that will be built on Ethereum. Increasing saturation of applications on the Ethereum network and high volume of transactions on the Ethereum network from other participants on the network can slow down the transactions happening through the Network.

The Sale of the Tokens may Constitute the Sale of a “Security” for purposes of Securities Laws and may subject to sale and exchange of the Tokens to Regulation.

The Tokens to be sold in the Proposed Sale are, in fact, a “coin” insomuch that the purchase of a Token does not entitle the purchaser to an interest in a collective enterprise. Moreover, the Token is a “utility” token that carries no intrinsic value outside of the Network and promises no expectation of profit. As such, it is the good faith opinion of the Company that the Tokens do not constitute “securities” under the any securities laws in which the Tokens are being offered for sale in the Proposed Sale.

Notwithstanding the foregoing, on July 25, 2017, the United States Securities and Exchange Commission issued a Report of Investigation under Section 21(a) of the Securities Exchange Act of 1934 describing an SEC investigation of The DAO, a virtual organization, and its use of distributed ledger or blockchain technology to facilitate the offer and sale of DAO Tokens to raise capital. The Commission applied existing U.S. federal securities laws to this new paradigm, determining that DAO Tokens were securities. While the report does not constitute binding precedent, the Commission stressed that those who offer and sell securities in the U.S. are required to comply with federal securities laws, regardless of whether those securities are purchased with virtual currencies or distributed with blockchain technology. Following the United States’ lead, many other nations have

subsequently sought to opine as to the applicability of prevailing securities laws.

The Company has reviewed prevailing securities laws conferred with legal counsel and concludes that the Tokens should not be considered a “security” under law. Should further interpretation of existing securities laws, or amendments to existing law lead us to conclude that our Tokens are in fact securities, we would first have either register our Tokens for resale with the securities regulator of any nation in which we operate, or otherwise find an exemption from registration. In either event, we believe that such processes would be time consuming, costly and ultimately limit our ability to sell our Tokens, which would have a materially adverse impact on our operations.

It may be illegal now, or in the future, to acquire, own, hold, sell or use cryptocurrencies in one or more countries, and ownership of, holding or trading in the Tokens may also be considered illegal and subject to sanction.

Although currently cryptocurrencies are not regulated or is lightly regulated in most countries, one or more countries such as China, Iceland, Viet Nam and Russia may take regulatory actions in the future that severely restricts the right to acquire, own, hold, sell or use cryptocurrency or to exchange cryptocurrency for fiat currency. Such an action may also result in the restriction of ownership, holding or trading in the Tokens. Such a restriction could result in a materially adverse impact on the utility and value of the Tokens.

Risks Associated with the Tokens

The Tokens may not be widely adopted and may have limited users.

It is possible that the Tokens will not be used by a large number of individuals, companies and other entities or that there will be limited public interest in the stated utility of the Tokens. Where there exists such a lack of interest in the Tokens a market for the Tokens may never materialize. A lack of widespread adoption of the Tokens may impair the value of the Tokens.

Competing tokens may be developed that offer similar utility.

It is possible that new tokens may be developed that offer similar or greater utility than our Tokens. Should public interest for these competing tokens meet or exceed the interest for our Tokens, there may be decreased demand for the Tokens. In such event, the Tokens may decrease in value due to lower rates of adoption. The Tokens are built upon an open source platforms and thus readily available to the public at large.

The Company, its website and the Tokens have limited history.

The Company, its website and the technology platform upon which it is built and the Tokens have limited operational history. The Company’s expectations concerning the future performance of its business as well as the ongoing utility and value of the Tokens may not prove accurate, resulting in a loss in value of the Tokens.

If the Company is unable to satisfy data protection, security, privacy, and other government- and industry-specific requirements, its growth could be harmed.

There are a number of data protection, security, privacy and other government- and industry-specific requirements, including those that require companies to notify individuals of data security incidents involving certain types of personal data. Security compromises could harm the Company’s reputation, erode user confidence in the effectiveness of its security measures, negatively impact its ability to attract new users, or cause existing users to stop utilizing the Tokens.

The prices of blockchain assets are extremely volatile. Fluctuations in the price of digital assets could materially and adversely affect our business, and the Tokens may also be subject to significant price volatility.

The prices of cryptocurrency have historically been subject to dramatic fluctuations and are highly volatile, and the market price of our Tokens may also be highly volatile. Several factors may influence the market price of the Tokens, including, but not limited to:

- Global blockchain assets supply;

- Global blockchain asset demand, which can be influenced by the growth of retail merchants' and commercial businesses' acceptance of blockchain assets like cryptocurrencies as payment for goods and services, the security of online blockchain asset exchanges and digital wallets that hold blockchain assets, the perception that the use and holding of blockchain assets is safe and secure, and the regulatory restrictions on their use;
- Purchaser's expectations with respect to the rate of inflation;
- Changes in the software, software requirements or hardware requirements underlying the Tokens
- Changes in the rights, obligations, incentives, or rewards for the various participants in the Tokens
- Interest rates;
- Currency exchange rates, including the rates at which digital assets may be exchanged for fiat currencies;
- Fiat currency withdrawal and deposit policies of blockchain asset exchanges on which the Tokens may be traded and liquidity on such exchanges;
- Interruptions in service from or failures of major blockchain asset exchanges on which the Tokens may be traded;
- Investment and trading activities of large investors, including private and registered funds, that may directly or indirectly invest in cryptocurrencies;
- Monetary policies of governments, trade restrictions, currency devaluations and revaluations;
- Regulatory measures, if any, that affect the use of blockchain assets such as the Tokens;
- Global or regional political, economic or financial events and situations; or

A decrease in the price of a single cryptocurrency may cause volatility in the entire blockchain asset industry and may affect other blockchain assets including the Tokens. For example, a security breach that affects Token holders or user confidence in any one cryptocurrency may affect the industry as a whole and may also cause the price of the Tokens and other blockchain assets to fluctuate.

The further development and acceptance of cryptocurrencies are subject to a variety of factors that are difficult to evaluate. The slowing or stopping of the development or acceptance of blockchain networks and blockchain assets would have an adverse material effect on the successful development of our technology and the Tokens.

The growth of the blockchain industry in general, as well as the blockchain networks with which the Tokens will rely and interact, is subject to a high degree of uncertainty. The factors affecting the further development of the cryptocurrency industry, as well as blockchain networks, include, without limitation:

- Worldwide growth in the adoption and use of Cryptocurrency, and other blockchain technologies;

- Government and quasi-government regulation of Cryptocurrency, and other blockchain assets and their use, or restrictions on or regulation of access to and operation of blockchain networks or similar systems;
- The maintenance and development of the open-source software protocol of the Cryptocurrency networks;
- Changes in consumer demographics and public tastes and preferences;
- The availability and popularity of other forms or methods of buying and selling goods and services, or trading assets including new means of using fiat currencies or existing networks;
- General economic conditions and the regulatory environment relating to cryptocurrencies; or
- A decline in the popularity or acceptance of Cryptocurrency or other blockchain-based tokens would adversely affect our results of operations.

The slowing or stopping of the development, general acceptance and adoption and usage of blockchain networks and blockchain assets may deter or delay the acceptance and adoption of our technology and the Tokens.

Once the Network Launch has occurred, the Tokens may not be listed on an exchange and, even if listed on an exchange, may be thinly traded or de-listed.

Following the Network Launch, the Tokens may be listed on one or more exchanges. For various reasons, including, without limitation, regulatory developments and a lack of purchaser interest, the Tokens may be thinly traded or may be removed from listing on such exchanges. This could impact your ability to sell the Tokens and may negatively impact the value of the Tokens. Any such impact could be negative and material and could result in the Token having little or no value whatsoever.

Schedule C–Wiring Instructions

International wire instructions:

Please wire funds to:

US Domestic Wire instructions:

Please wire funds to: