iOWN GROUP

THE INVESTMENT PLATFORM OF THE FUTURE



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IMPORTANT NOTICES

PLEASE READ THIS SECTION (AND THIS WHITE PAPER GENERALLY) CAREFULLY. YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, AND OTHER PROFESSIONAL ADVISOR(S) BEFORE TAKING ANY ACTION IN CONNECTION WITH THIS WHITE PAPER.

This whitepaper is intended to present relevant information to potential purchasers (the "Purchasers" and each a "Purchaser") in connection with the proposed offering for sale ("Token Sale") by iOWN, an exempted company incorporated in the Cayman Islands with limited liability ("the Company"), of cryptographic ERC-20 standard tokens named 'iOWN Tokens' (the "iOWN Tokens") on the Ethereum blockchain. The Company is a subsidiary of iOWN Group Limited, an exempted company incorporated with limited liability in the Cayman Islands ("iOWN Group").

This whitepaper also provides information regarding the online crowdfunding platform and app (the "iOWN Platform"). The iOWN Platform is expected to be operated and maintained by a separate legal entity, which entity shall, for the purposes of this whitepaper, be referred to as "iOWN Operations". iOWN Operations is proposed to be a subsidiary of iOWN Group. The development of the iOWN Platform by the Company (or its affiliates or delegates) will be funded by the proceeds of the sale of the iOWN Tokens in the Token Sale (the "Sale Proceeds").

If you decide to participate in the Token Sale as a form of investment, the Company expressly warns you that such an investment carries a high degree of risk including but not limited to risks relating to the Company, the iOWN Platform, the iOWN Tokens, the decentralized blockchain. For a description of the associated risks, see the chapter "RISK FACTORS."

FORWARD LOOKING STATEMENTS

All statements, estimates and financial information contained in this Whitepaper, made in any press releases or in any place accessible by the public and oral statements that may be made by the Company or any Associated Party that are not statements of historical fact, constitute "forward-looking statements". In this Whitepaper, "Associated Party" shall mean and include iOWN Group, iOWN or any Subsidiaries thereof.

Forward-looking statements are based on analyses or forecasts of future results and estimates of amounts not yet determinable or foreseeable. Such forward-looking statements are identified by the use of terms and phrases such as "anticipate", "believe", "could", "estimate", "expect", "intend", "plan", "predict", "project", "will" and similar terms, including references and assumptions. Nothing contained in this Whitepaper is or may be relied upon as a promise, representation or undertaking as to the future performance or policies of the Company. Further, the Company disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events or circumstances, even if new information becomes available or other events occur in the future.

LEGAL DISCLAIMER

No regulatory authority has examined or approved any of the information set out in this Whitepaper. Nothing in this Whitepaper shall be deemed to constitute a prospectus of any sort, a solicitation for investment or investment advice nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

This Whitepaper does not constitute an offer of the Tokens to the members of the Public in the Cayman Islands. "Public" for these purposes does not include a sophisticated person, a high net worth person, a company, partnership or trust of which the shareholders, unit holders or limited partners are each a sophisticated person, a high net worth person any exempted or ordinary non-resident company registered under the Companies Law (2018 Revision) or a foreign company

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registered pursuant to Part IX of the Companies Law (2018 Revision) or any such company acting as general partner of a partnership registered pursuant to the provisions of the Exempted Limited Partnership Law (2018 Revision) or any director or officer of the same acting in such capacity or the Trustee of any trust registered or capable of registering pursuant to the provisions of the Trusts Law (as Revised).

The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws, regulatory requirements and rules of any jurisdiction. In the case where any restriction applies, the Purchaser is required to inform himself about, and to observe, any restrictions which are applicable to the Purchaser's possession of this Whitepaper or such part thereof (as the case may be) at Purchaser's own expense and without liability to the Company or the Associated Parties. Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any third party.

Any person or entity, including anyone acting on its behalf, being based, being a citizen or resident, domiciled, located or incorporated where applicable laws prohibit or restrict distribution or dissemination of the Company's materials, acquiring iOWN Tokens or accessing the iOWN Platform including, but not limited to any country that prohibits the sale of cryptographic tokens shall not use the IOWN Platform or acquire Tokens, otherwise such person assumes all the responsibility arising from the continued use of the iOWN Platform and/or iOWN Tokens. Specifically, the Company has included a Chapter on **'NOTICE FOR PARTICULAR PURCHASERS'** and **"REPRESENTATIONS AND WARRANTIES BY PURCHASER"** and we recommend that the Purchaser read through such section.

In this Whitepaper, all terms and phrases that have been specifically defined shall have the meaning ascribed thereto. If a term is not defined, then such terms shall have the standard industry meanings or usage. In this Whitepaper, words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations. References to any law or regulation shall include references to any statutory modification or re-enactment thereof.

Disclosures regarding this White Paper

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information. Neither the Company nor any of the Associated Parties has conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither the Company nor its directors, executive officers and employees acting on its behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

No person has been or is authorized to give any information or representation not contained in this White Paper in connection with the Company and its business and operations, the iOWN Tokens, the iOWN Token Sale, iOWN Platform and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of the Company. The information contained herein is as available on the date of this Whitepaper and there may be a change in the affairs, conditions and prospects of the Company, iOWN Platform or in any statement of fact or information contained in this White Paper since the date hereof.

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INTRODUCTION

Blockchain technology and crowdfunding, two terms that have changed the economy of the world as we know it. On the one hand, we have Blockchain technology, which has enabled the creation of decentralized financial infrastructures that provide more privacy, security, transparency, and efficiency than any other traditional financial system. On the other hand, the phenomenon of crowdfunding has enabled small, promising ideas to turn into great projects and businesses by providing easier means of funds to those who are leading the world in terms of innovation.

At iOWN, we have witnessed these changes and we believe they represent a rapidly-expanding and positive influence. iOWN is seeking to combine the benefits of both Blockchain technology and the crowdfunding concept to create a new Blockchain powered, crowdfunding platform that will connect investors with innovators.

iOWN will address the shortages and drawbacks in the way investments occur and are handled in the current financial systems. Business owners who intend to expand their companies often require loans to fund their plans, however, they almost always encounter strict procedures, financial implications and constraints that hinder them from realizing their goals. iOWN targets people with access to adequate capital who are seeking chances to invest it in profitable and trustworthy projects but who lack either the experience and knowledge, or the time to make such investments. iOWN is a Blockchain technology platform launched to serve as a remedy to such situations and to pave the way for both business owners and investors to meet in the digital market and increase their chances of securing funds and making smart investments, respectively.

iOWN aims at providing easy access for people to be part of running business (or promising startups) with minimum effort and maximum value. We aim at converting smart ideas to real businesses; we aim at providing digital support to business owners to enhance, expand and market their businesses enabling them to generate more funds and to share their success with everyone.

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iOWN CONCEPT

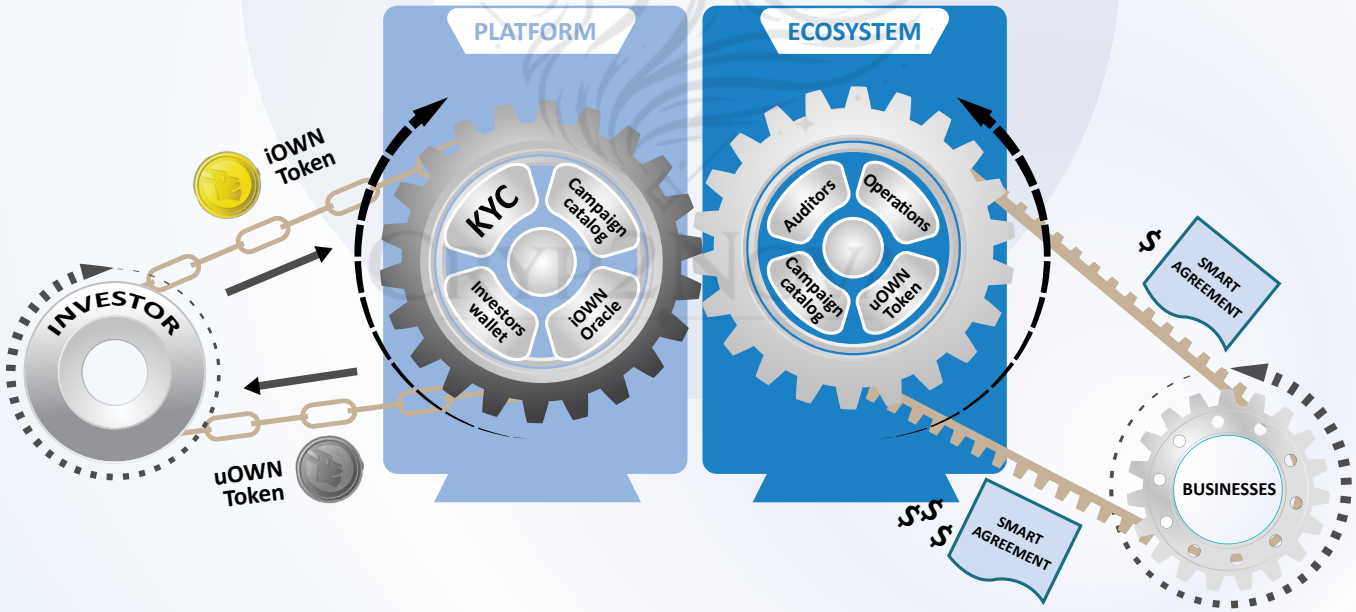
iOWN tackles the problem in a two-pronged fashion: a digital Blockchain-powered Platform and a comprehensive Ecosystem. The twin concept will modernize and simplify investment opportunities through a decentralized marketplace accessible by all kinds of users (from trading beginners to experts) and business owners all over the world. To that end, we have classified the process of execution to the following parts:

iOWN Platform – the core system and central place for business campaigns, fundraising and governance. The platform fund will be raised through a global funding campaign, and as

a reward to iOWN Platform funders, all participants will have the opportunity to use their purchased tokens to benefit from Platform services after its release.

iOWN Ecosystem – the Ecosystem will address the execution of iOWN Platform services. Users can access the platform and select the service (s) they are interested in. iOWN Ecosystem will then digitally and physically execute the transactions and deliver the service outcomes to users in the form of uOWN Tokens and Smart Agreement. The uOWN Token is passive, non-transferable, unlimited supply Token that does not have tradable API keys. It is issued by the iOWN Ecosystem and represents the rights to receive the revenue from a Business campaign.

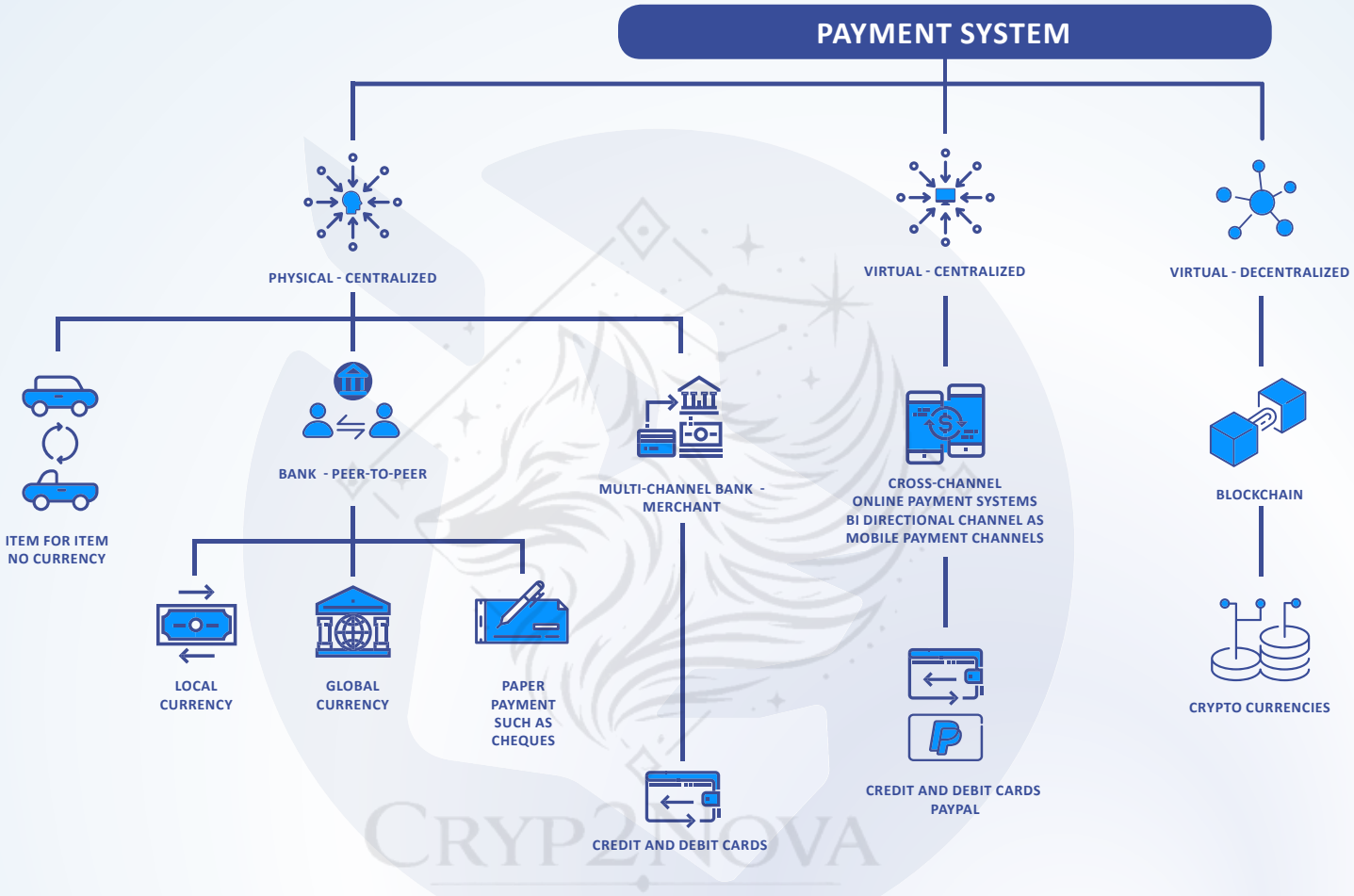
iOWN Concept



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INTRODUCTION TO THE MARKET

The field of investment is not new, but the way in which Businesses and Investments are conducted has been evolving ever since. From the early 2000s, we believe the world has been part of a digital transformation. Consider the following chart of payment systems' evolution:



The payment system is evolving and transforming to adapt to rapid market requirements and to simplify the process for users.

But, what follows? How can we fulfil future demand for the expansion of the most modern, decentralized payment system to the investment domain? The answer: a futuristic, Blockchain-based, decentralized, investment platform accessible by everyone.

In the following sections, we will highlight the common terms used in the business and investment domains that will be covered in our project.

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FUNDAMENTAL FINANCIAL SERVICES

Crowdfunding is a financing form that involves funding a project with relatively modest contributions from a large group of individuals. The funding campaigns and transactions are typically conducted online. Crowdfunding usually takes several forms: Equity Crowdfunding, Lending Crowdfunding, Rewards Crowdfunding and Donation Crowdfunding.

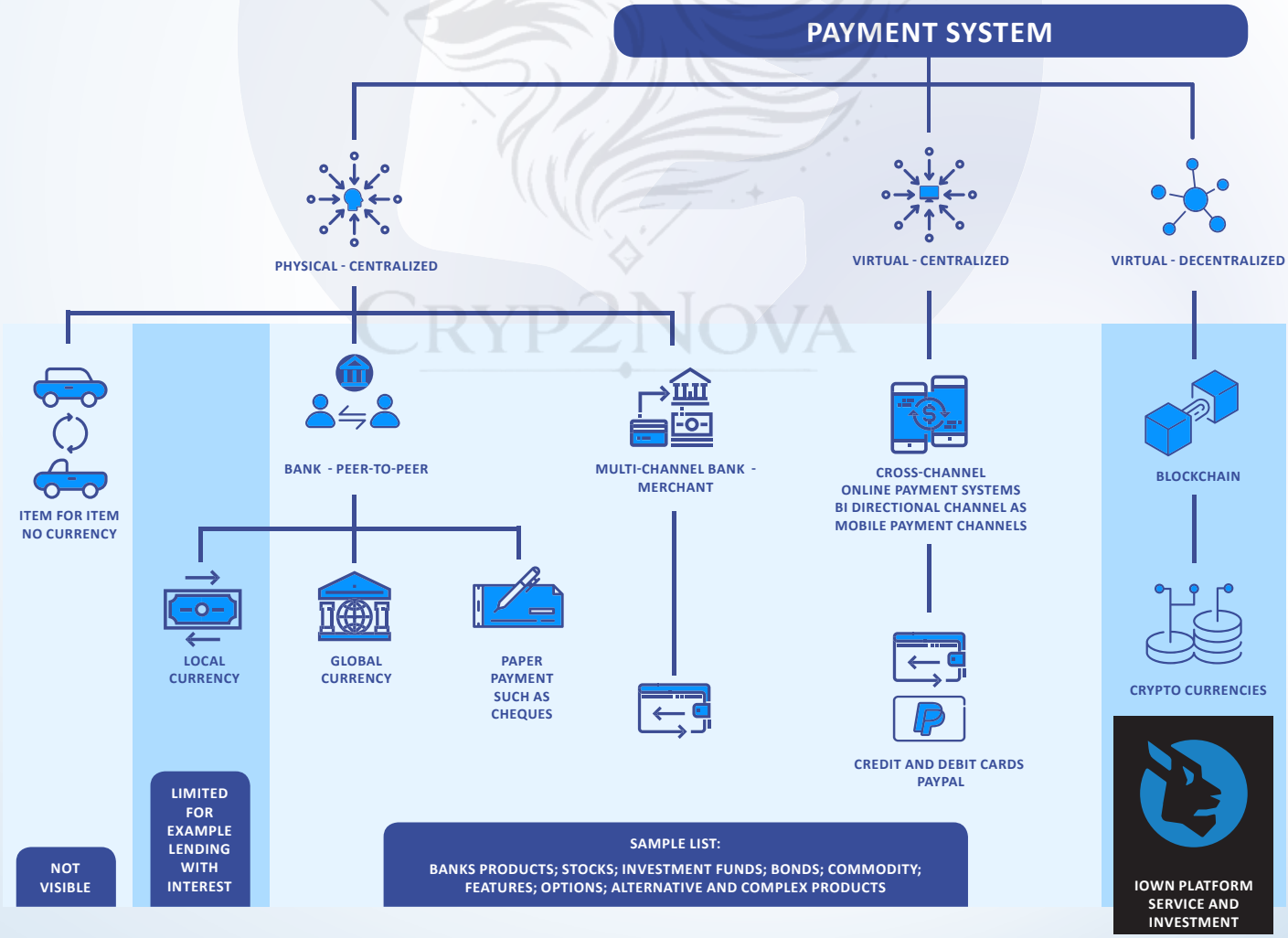
According to recent studies and statistics, the global crowdfunding market was at $43.46B in 2017, and is seen growing at a Compound Annual Growth Rate (CAGR) of 17% through 2022. The year over year growth rate for 2018 is estimated at 30.89%.

Americas held the largest share of the global crowdfunding market, accounting for over 50% share, followed by the EMEA and APAC respectively.

Peer-to-peer finance – P2P: Peer-to-peer lending allows people to borrow and lend money without using an official financial institution as an intermediary. The P2P market is estimated to be $20+B USD. Personal Lending, transferring money globally for private investment purposes, is estimated at $250+B USD in 2018.

To summarize, crowdfunding and personal lending tip the global scales at $380B USD. The funds were raised and invested without any involvement by traditional financial systems.

If we add the investment options to the payment systems, the results appear in the below table:



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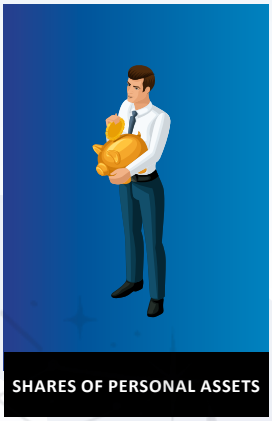
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iOWN PLATFORM INVESTMENT SERVICES:

The iOWN Platform is a marketplace where users can choose from the various investment options listed, and use iOWN Tokens to access the services offered after reviewing relevant information and scoring the Platform presents, allowing them to make easy and well-grounded decisions.





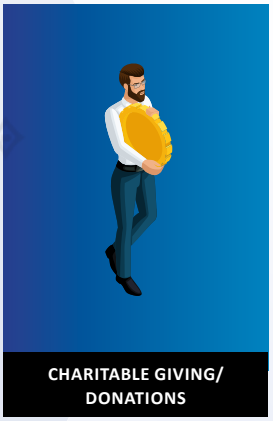












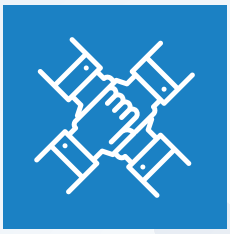
The users would find that they have an option to choose from different types of investments including but not limited to:

- **Information Technology:** SMB and similar enterprises.
- **Real Estate Consumer Discretionary goods** including durable goods, apparel, entertainment and leisure, and automobiles.
- **Consumer Staples:** essential products, such as food, beverages, tobacco and household items.
- **Health Care:** medical services, manufacturing of medical equipment or drugs, medical insurance, and provisioning of healthcare to patients.
- **Financials:** this sector includes banks, investment funds, and insurance companies.
- **Energy:** the Energy Sector includes companies involved in the exploration and development of oil or gas reserves, oil and gas drilling and refining or integrated power utility companies – including renewable energy and coal.
- **Industrials:** the goods-producing segment of an economy, including agriculture, construction, fisheries, forestry and manufacturing.

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It may be stressed that iOWN or the iOWN Platform does not endorse or promote any of the businesses or investment options which may be listed.

iOWN will not manage or administer any business. The responsibility for execution remains with the business owners. iOWN's role is to assist in connecting investors with businesses and to facilitate presenting any information or reports made by licensed experts relating to the credibility and profitability of the business to the investors. Such reports are provided by the licensed practitioners may cover the following information:



Qualifying the business body and team / providing a Team Trust Score



Measuring the trust level of the business to provide a Business Trust Score



Measuring the risk level of the project to provide a Risk Indication Score



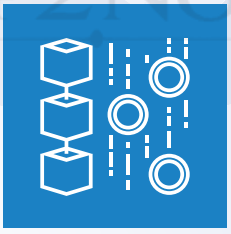
Validating financial reports to provide a Profit and ROI Indication Score



Using reputable auditors to track and continuously monitor the business value, revenue and profit.



Sharing the profit with investors on monthly, quarterly and annual basis as per the campaign terms and conditions



Facilitating the overall process and transferring the ownership proofs between businesses and investors using trusted and transparent methods built on Blockchain

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PROBLEMS AND SOLUTIONS

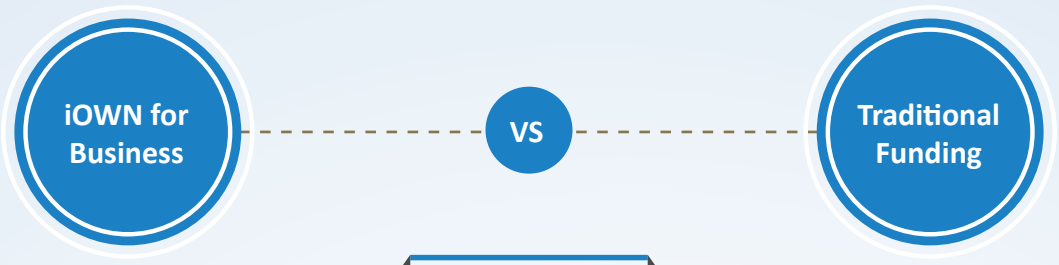
iOWN provides trusted, fast and reliable services to address and resolve the challenges businesses and investors face in the traditional funding. The following table compares traditional funding services and iOWN.

iOWN FOR BUSINESS VS. TRADITIONAL FUNDING

iOWN for Business		Traditional Funding
iOWN services allows everyone to raise funds to start a new business (or to expand a current one) from a vast array of investors all over the world in efficient, secure and fast way	DEFINITION	Business owners raise funds through loans from banks, financial institutions, angel investors, venture capitalists, etc.
Easy and fast	FINDING INVESTORS	Difficult and slow
Validated from industry expert, trusted auditors	VALIDATION	No validation
Automated, centralized, defined process	INITIATING THE CAMPAIGN	Manual – complicated process
Short (could be as little as 15 days)	PROCESS TIME	Lengthy (might take months)
Fixed (lower than traditional funding)	PROCESS FEES	Not fixed (varies based on the source)
Quick access to a wide range of investors	NETWORK COVERAGE	Limited number of potential investors
Investors from all over the world	COVERAGE	Very limited
Yes. Opportunity to introduce the product to countless potential investors.	POPULARITY AND MARKETING	No. Very limited to single or multiple investors
Covered	MARKETING THE BUSINESS	Not covered
All kinds of modern investors for short/long-term businesses and innovative ideas	INVESTORS TYPE	Traditional investors driven by revenue generation and profit potential
Business owners still control the businesses (audited and monitored)	BUSINESS CONTROL	Business owners must share the control with new investors
Provided	RESEARCH AND STATISTICS	Not provided

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iOWN FOR INVESTORS VS. TRADITIONAL FUNDING



iOWN for Business		Traditional Funding
Easy	FINDING OPPORTUNITIES	Difficult
Globally	LOCATION	Limited to a few countries
Most sectors	BUSINESS SECTORS	Few sectors
Very minimal. iOWN will qualify, audit, register, and distribute profit	EFFORTS	Very high. User must qualify, audit, register, and collect profit
Decided by the user	INVESTMENT AMOUNT	Decided by business owners
Validated by experts	BUSINESS VALIDATION	Responsibility of investors
Very high. The business plan is accepted by wide range of people	BUSINESS TRUST AND VALIDATION	The business plan accepted by single source
Measured by expert	RISK	Measured by investor
Considered. Public and transparent	BUSINESS REPUTATION	Not considered. Failures can be hidden
Public. shared for better trust	BUSINESS DATA	Private. Lack of visibility
Provided	BUSINESS HISTORY	Not provided
Simple. Use iOWN platform	TRADE SHARES	Complicated
Provided	BUSINESS OWNERS RATING	Not provided. Responsibility of investor
Very easy. User can track hundreds of investments on a single platform	MONITORING INVESTMENTS	Complicated. It becomes harder to track multiple investments
Provided	RESEARCH AND STATISTICS	Not provided
No. hidden agents	HIDDEN AGENTS AND MIDDLE MAN	Yes, in most of the cases
Anytime, anywhere	ACCESSIBILITY	Limited

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WHY iOWN

The following table illustrates the primary differentiators for iOWN:

	iOWN	Traditional Crowdfunding	Traditional Crowdfunding (accepting cryptocurrency)	Traditional P2P Lending	Other Blockchain-based Platforms		
Blockchain Based	Yes	No	No	No	Yes	Yes	Yes
Cryptocurrency Acceptance	Yes	No	Partially	No	Yes	Yes	Yes
Ecosystem to support the Platform	Yes	Partially	Partially	Partially	No	No	No
Single Asset Token	Yes	N/A	No	N/A	No	No	No
Profit Distribution based on Blockchain	Yes	No	No	No	No	No	No
3rd Party Audit for Businesses	Yes	Yes	Yes	Partially	No	No	No
Crowdfunding	Yes	Yes	Yes	No	Yes	Yes	Yes
Transparent P2P Lending, Blockchain Based	Yes	No	No	No	No	No	No
Plans and Budget for Targeted Users	Yes	Partially	Partially	Partially	No	No	No
Multi-Country Regulation	Yes	Partially	Partially	Partially	No	No	No
Crypto-Wallet inside the App	Yes	No	No	No	No	No	No
Announced Fixed Fee Rate	Yes	N/A	N/A	N/A	No	Yes	No
Token Classification	Utility	N/A	N/A	N/A	Not Clear	Security	Security

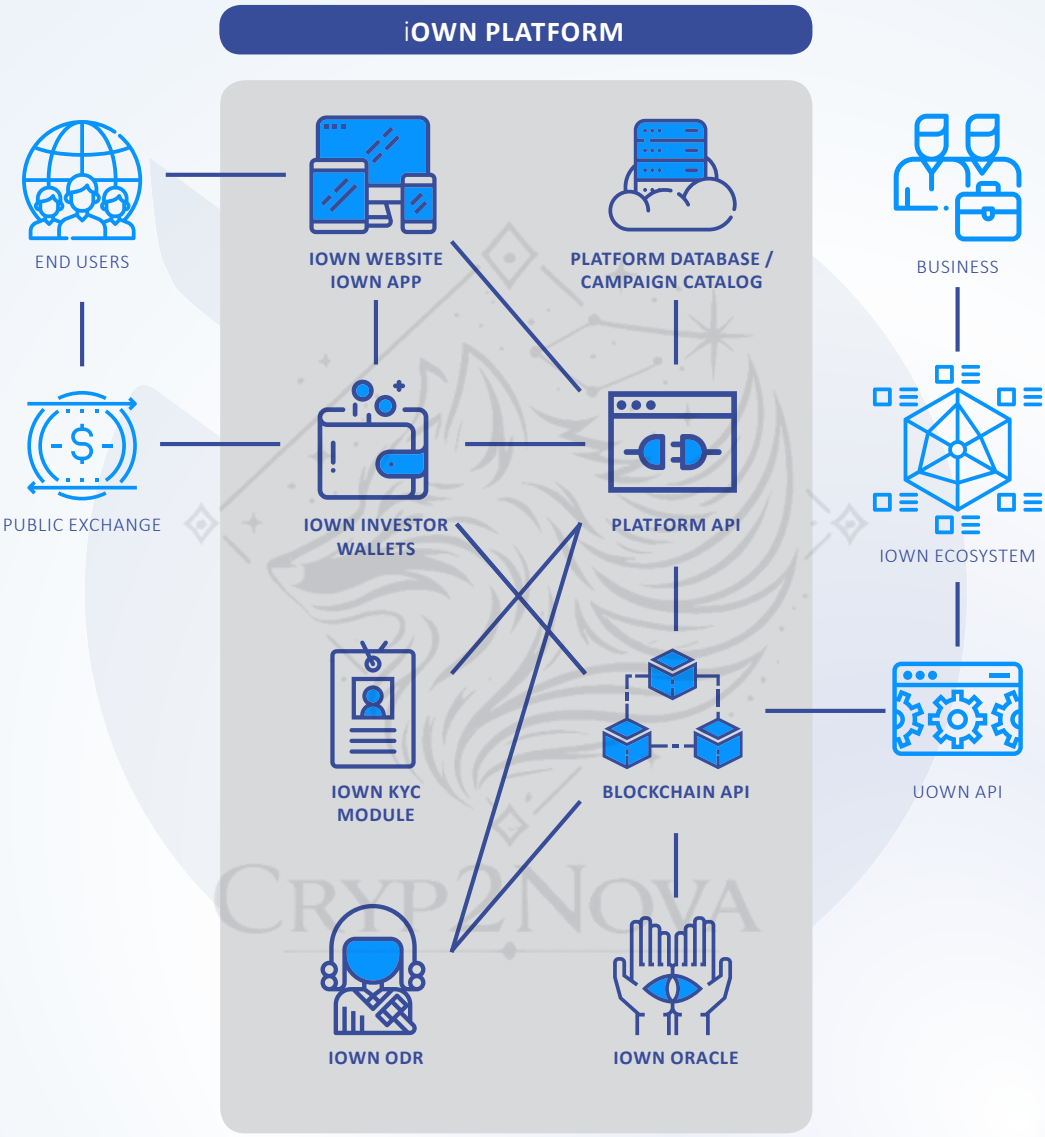
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THE PRODUCT

THE PRODUCT REALIZATION

The following diagram outlines the main modules inside the Product further described below:



The platform employs the following modules:

» **iOWN** Website/Mobile App: The main user interface modules of the iOWN platform allows reviewing of the campaign catalog, participation, and access to Blockchain data in a user-friendly way.

» **iOWN** Wallets: The Investor wallets store users' tokens (iOWN and uOWN). This is mainly a part of the iOWN mobile app but may also be on a third-party exchange in case of wallet partnerships. It allows users to purchase iOWNs from the public exchange and to use them to participate in iOWN platform campaigns.

» **Platform Database/Campaign Catalog**: Private database of the iOWN platform hosting all user data, KYC information, campaign information and/or any confidential data.

» **Public Exchange Communication API:** Allows for the platform to communicate with the public exchange and therefore present the investors' iOWN balances from the Public Exchange inside iOWN Mobile App/Website and issue transactions on their behalf on the exchange hosted crypto wallet.

» **Platform API:** A specialized, permissioned Application Programing Interface which controls communication between different modules: allowing for the "Separation of Duties" between different modules; where each technical module of the platform becomes self-contained and communicates with other modules through this API.

» **Blockchain API:** A specialized Application Programing Interface allowing interactions with the public Blockchain (this is where the blocks of the Blockchain are added).

» **iOWN Oracle:** A specialized control module for iOWN, responsible for co-signing transactions on behalf of the iOWN Platform, moderating operations on wallets, and interacting with Blockchain smart contracts in general.

» **iOWN KYC:** A specialized module for defining KYC requirements and storing KYC information, where applicable, this modules serves as a communication module with external KYC provider if such is available and necessary.

» **iOWN ODR:** Represents the ICO part of the Platform. This module will host the ICO reserve tokens and will be responsible for the conditional release of tokens to particular investors when the public exchange supply is deemed insufficient.

iOWN ECOSYSTEM COMPONENTS:

» **iOWN Operations:** A specialized team for handling operations the Ecosystem, which is responsible to locally transfer business ownership to iOWN Ecosystem by completing the business and legal requirement. Including delivery and claim of fiat currencies from/to business. The team is also responsible for updating the status of the campaign on the platform website in order to show the progress.

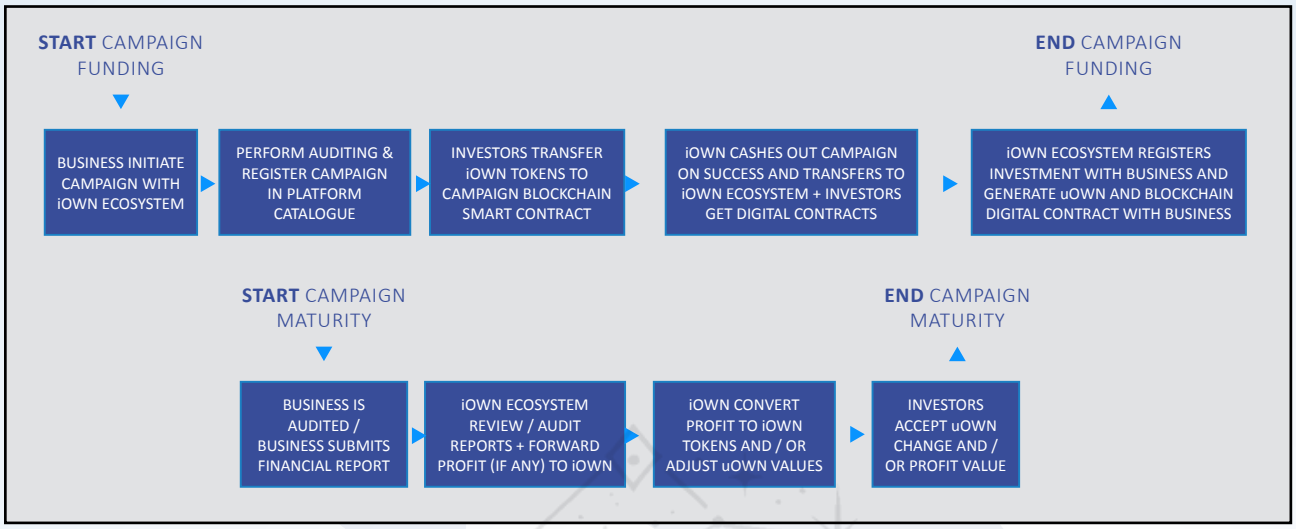
» **iOWN Auditors/Accountants:** A specialized external authorized party fulfilling auditing/accounting functionality for the Ecosystem as necessary, iOWN Group is set to partner with well-known Auditing/Accounting Firms in geographical areas of operation to fulfill those requirements and provide an extra level of trust to investors and businesses.

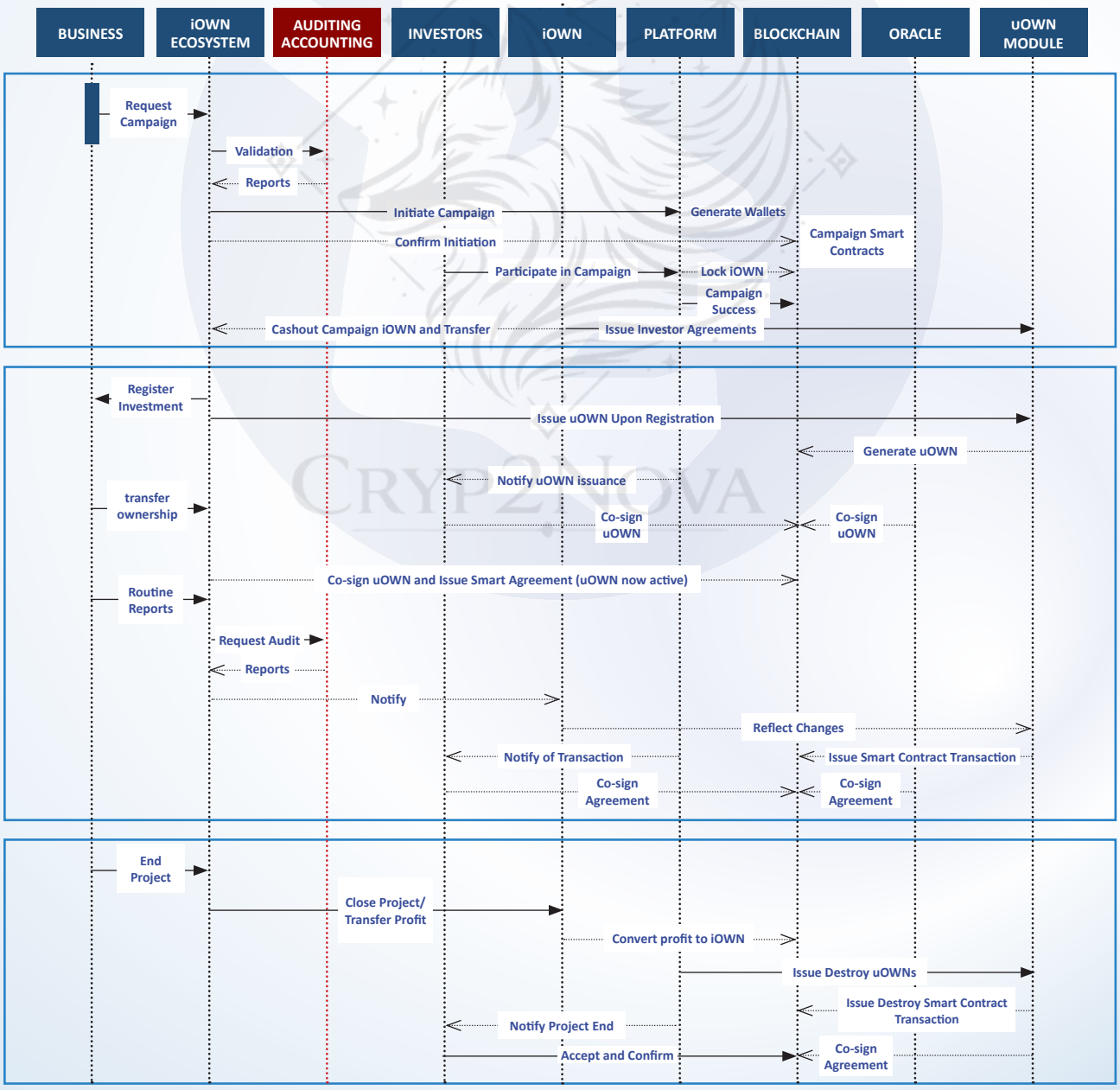
» **Smart Agreements:** Where it is applicable and necessary, iOWN Ecosystem generates a digital form of "agreement" documents which are signed by various parties (Businesses/iOWN Local Holding Company/iOWN Crowdfunding (Oracle)/ Investors) on the Blockchain, to reflect the agreement of those parties on the terms of the campaigns and to reflect their state on Blockchain: (for example when a business receives the "funding" from iOWN Operations it digitally signs the agreement to represent that on Blockchain).

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iOWN OPERATION FLOWCHARTS

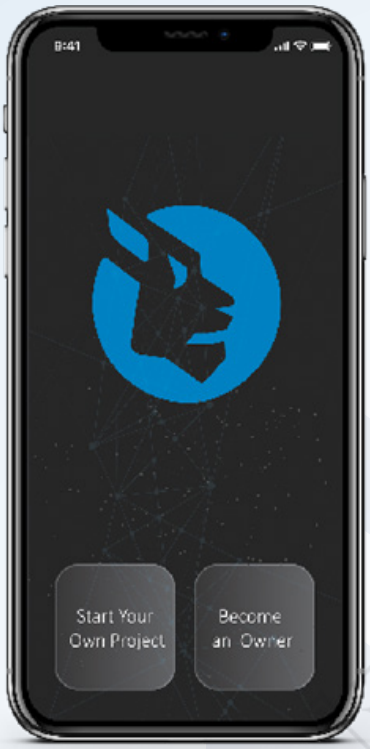
The following flowcharts outline the operation of the Platform along with the Ecosystem:

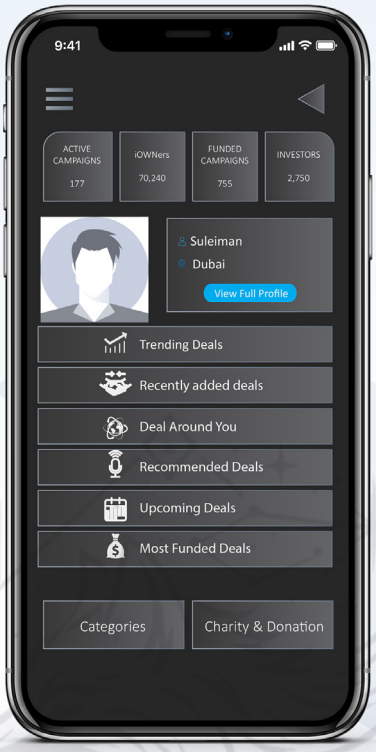


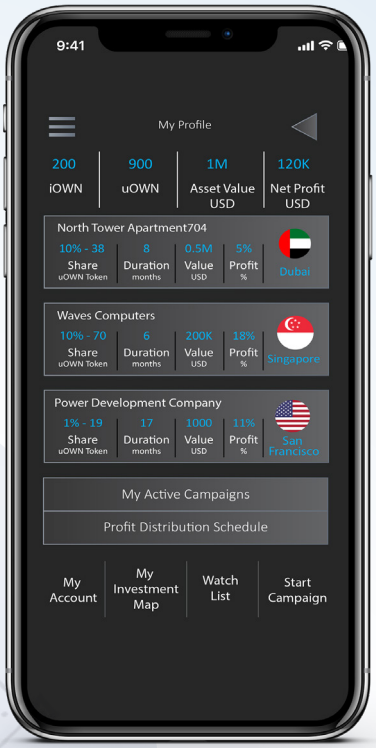


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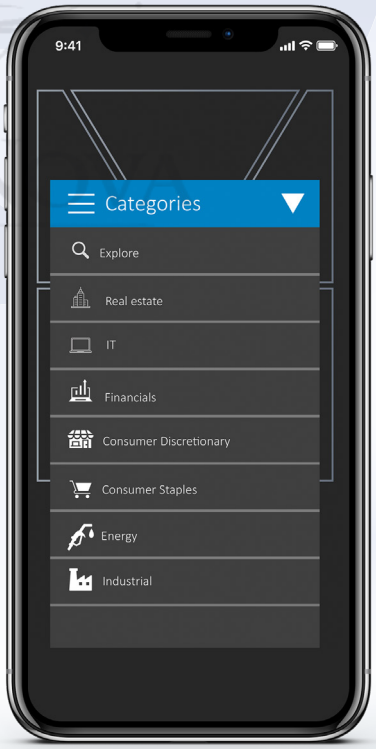
iOWN PLATFORM











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THE TECHNOLOGY

Technology realization for the Blockchain API part consists mainly of:

» **The Smart Contracts**: Smart Contracts are pieces of code executed inside the Blockchain network which mimic the logic and conditions in normal contracts/agreements on a machine level. They are one of the main advantages of modern Blockchains since the introduction of the Ethereum Blockchain. Smart Contracts offer the intelligence of representing ownerships of assets (Asset Tokenization) and impose advanced conditions on the entities represented on the Blockchain. For example, implementation of a Business Escrow wallets, time constrains, conditions for investing, and external control (locking tokens, user agreements, etc.).

» **Multi-Sig Smart Contracts**: another basic building block of the iOWN Platform and Ecosystem, allowing for transactions to occur only if multiple parties unanimously agree upon actions or transactions.

» **Oracles**: an oracle in the Blockchain context is an external trusted entity entitled to overwrite data in Smart Contracts based on previous conditions. In the iOWN platform, the Oracle will be a consigner who controls all transactions of the Ecosystem, thus preventing malicious activity and also confirming external actions (like audit reports and delivery of payments by iOWN operations to the business).

MULTI SIGNATURE SMART CONTRACTS

Multi-sig in the iOWN context is a way to control campaign entities. A Smart Contract will be used in the following cases:

» **Investment agreements:** Used by the Company to show agreement to investors' participation in a campaign – Investor(s) and the Platform Oracle cosign the agreement using their private, crypto keys.

» **uOWN Tokens:** uOWN Tokens will be accessible through a Multi-sig wallet allowing supervision from iOWN Platform and confirmations from the Business when necessary, thus users cannot transfer their tokens to other investors who haven't completed KYC, AML and other processes which make them eligible to the to participate in the campaigns.

» The uOWN Token Smart Contract goes through different phases (generation, activation, maturity and termination) representing different parts of the lifecycle, and are co-signed as needed:

- Generation: iOWN Ecosystem and iOWN Platform sign agreement on the conditions and success of the campaign.
- Activation: iOWN Platform transfers money to iOWN Ecosystem, which handles registering with the business and processing payment. The business receives the fund.

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- Maturity: Business is evaluated up/down; profit is distributed, etc. – investors confirm changes to the amount in uOWN Tokens as business posture or audit assessment changes.
- Termination: The final phases of projects and their terminations – allows investors to confirm final profit. Capital is returned in iOWN Platform (initiated by iOWN Ecosystem, cosigned by the Oracle and the Investors).
- **Confirmations of investors for audit reports.** When an audit report is released for a business on the iOWN Platform, and it is documented in the form of a Smart Contract, the investors can show their consent and acceptance of the report by cosigning the Smart Contract.

MULTI SIGNATURE TRANSACTIONS

These refer to any change in the state of the Smart Contract, which requires confirmation/ agreement from multiple parties. The delegation of a "Cosigner" from one stakeholder to another represents a transfer of full rights from the former to the latter.

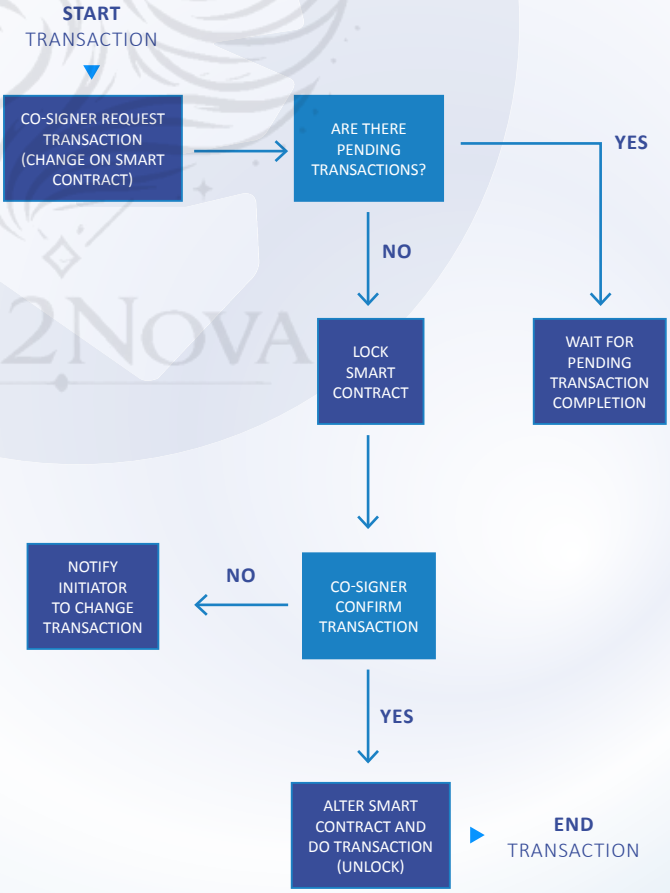
When an investor sells his equity in a business/project, it is reflected on any MultiSig Smart Contract by requesting the change of the "Cosigner" from seller to buyer and cosigning by the Platform Oracle. Subsequently, the seller no longer has any right to the MultiSig Contract, and the buyer has all the rights previously held by the seller.

Process is subject to buyer completing KYC and AML policies and procedures and legal requirements as may be applicable to the transfer of equity where the business is based.

The following flow represents transactions in a MultiSig Smart Contract:

The initiator of the transaction can be any cosigner (Investor, Oracle, Business represented by iOWN Local…etc.) but the confirmation must be by a different entity allowed to accept the change.

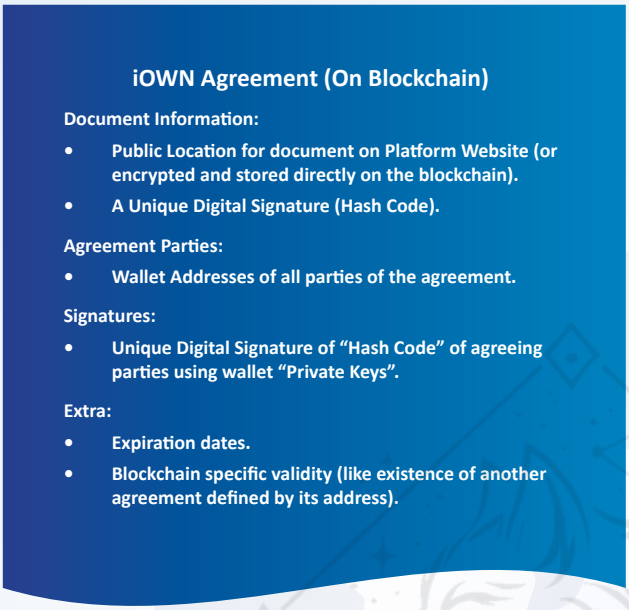
There can be multiple level of confirmations: i.e. another level can be iOWN Ecosystem, the Business itself… etc. which is reflected by multiple confirmations before the actual Smart Contract value is changed.



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SMART AGREEMENTS

The iOWN Platform also defines representation of agreements between different entities on the Blockchain as follows:



iOWN Agreements:

To agree to the stated terms, a user "digitally signs" the document's "hash." (e.g. "I, ***owner of a unique private key,*** accept the terms as specified in the hash code.")

Agreement can be verified by checking the "signature" against the "Public Key" of the signing party wallet.

Since the agreement is in fact a Smart Contract, further conditions for validity can be set – timeframe, existence of another agreement, etc.

The iOWN Platform and Ecosystem both generate such agreements to represent executed actions between parties:

The iOWN Platform generates agreements indicating receipt of iOWN Tokens from investors and further guaranteeing their rights.

The iOWN Ecosystem generates agreements with businesses when a service is registered after a successful campaign.

Agreements can be used to state: Campaign "C" is awarded to User "X" by iOWN Ecosystem "E" on behalf of Business "B" with iOWN Oracle "O" and uOWN Token "u" after which the address of this agreement can be used to activate the uOWN Tokens thus giving access to the User Business service(s).

Though the certain parts of every transaction may be reflected through Smart Contracts, it may be highlighted that to the extent necessary to give effect to the validity of a transaction and having regard to the legal requirements, separate agreements may be entered into physically. The Smart Contracts may further strengthen the operation of such agreement within the iOWN Platform.

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iOWN EXCHANGE INTEGRATIONS

iOWN is considering wallet partnerships with public top cryptocurrency exchanges, offering public Application Programmed Interfaces (APIs) to allow the users to access their iOWN balances (otherwise available on the public exchange) through the iOWN mobile application. Users have a consolidated point of interaction with the iOWN Platform (removing the need to install one app for the wallet hosting iOWN, and another for the private uOWN tokens).

The deciding factors of the partnerships include:

1. Transaction Fees;
2. Support for different Altcoins;
3. Worldwide operation;
4. Comprehensiveness of the API offered;
5. Regulation type.

CoinAPI carries particularly promising prospects due to its unique take on the matter; they combine 90 different exchange platforms into a single API and offer the option for the end user (investor) to decide on the public exchange (as long as it is supported by CoinAPI) where they can make their purchases of iOWNs. CoinAPI will provide the necessary data for iOWN mobile app.

**Exchange partnership will be officially announced during the implementation phase.*

iOWN SECURITY MEASURES

At this stage, iOWN has identified several different security risks and is prepared to tackle the ones in the following list (and others):

- Blockchain is public, therefore the code and smart contracts are as well. Attackers constantly search for security holes. Securing private keys poses a challenge. The theft of a private key stolen is equivalent to giving someone else full access to your bank account.
- Protecting confidentiality, user information and the information on the private platform data store is a must.
- Securing the mobile application is crucial, since it contains access to confidential user information (the private keys).
- Security of the smart contracts: preventing duplicate transactions, creating denial of service attacks, and failures to execute due to insufficient Blockchain resources (namely Gas), and with any other “coding” related risks.
- Blockchain technical risks: those resulting from the way Smart Contracts are executed (Race conditions), particularly re-entrant code, fallback methods and front-running.

Our current design offers inherent security:

- MultiSig wallets: offer security aside from its functionality. A compromised crypto key will not have the capacity to perform transactions on the Blockchain without consent from platform/ business/oracle, etc. Transactions verification and co-signing.

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» Security of the Blockchain itself: usage of the Blockchain depends its own non-repudiation, immutability, and security of hashing algorithms and the public-private key infrastructure.

iOWN implements the following security measures*:

» Securing the keys, through encryption, the use of MultiSig wallets, and multi-factor authentication to access the keys (example: PIN/password + hardware token).

» Securing the platform itself: routinely undergoing both internal and external third- party penetration testing and vulnerability assessment and implementing state-of-the-art security measures for the entire platform.

» Securing the coding process: implementation of code security assessment tools like Manticore, Mythril, Oyente and SmartCheck to uncover vulnerabilities during the coding process itself, as well as undergoing thorough testing for both Blockchain and non-Blockchain modules.

» Code auditing: particularly for Smart Contracts. Third- party auditing will occur to ensure further levels of security and trust.

** Final security measure will remain confidential (as a further level of security and will be determined at the time of implementation.*

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iOWN TOKEN SALE

iOWN will allow all participants to invest in the project by buying iOWN Tokens. Instructions for participation will be announced closer to the date of public sales.

Based on our extensive business and financial plan, we have decided to release a limited supply of

450,000,000 iOWN Tokens – price will be $0.01

Symbol:	iOWN	Hard Cap:	$3,000,000
Technical Specification:	ERC20 Token	Soft Cap:	$1,200,000
Max Potential Supply:	450,000,000 iOWN	Token for Sale:	300,000,000
Private Token Sale Date:	01/04/2019	Public Token Sale Date:	25/06/2019
Token Sale End Date:	30/09/2019	Token Price:	$0.01

HARD CAP

The iOWN Project Hard Cap is set at $3,000,000 USD. We have set the value of Hard Cap based on three major aspects:

- A desire to achieve the best quality of developed iOWN products and services within the anticipated time frame. Quality means a stable, scalable and secure platform delivered on time.
- A determination to implement our comprehensive plans including business expansion, sales and marketing strategy and lowering the operational risks to acceptable levels by allocating reasonable funds to local/international legal and regulatory requirements. We intend to fulfil our contributors' expectations on time.
- Expand platform Scope to include the following:
  - In house KYC module adjustable to support various businesses requirement in geographical operating countries
  - Interactive digital assets map to locate and track investment.

Investment Allocation	Amount in USD ($)
Platform	650,000
Legal and Compliance	1,200,000
Exchange listing	300,000
Marketing	350,000
Liquidity	375,000
R&D	125,000
Total Hard Cap	USD 3,000,000

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Once iOWN achieves the Hard Cap, the maximum supply of 450,000,000 iOWN Tokens will be sold and unlocked to participants. This will offer the opportunity to choose from various services and investments on the platform in the future. No more tokens will be generated.

SOFT CAP

The iOWN Project Soft Cap is 1,200,000 USD. We have set the value of Soft Cap based on minimum capital required to achieve the best quality of developed iOWN products and services within time frame. We will implement our Comprehensive Business Plans within the available budget without compromising the quality of services we are planning to offer.

Investment Allocation	Amount in USD ($)
Platform	260,000
Legal and Compliance	480,000
Exchange listing	120,000
Marketing	140,000
Liquidity	150,000
R&D	50,000
Total Soft Cap	1,200,000

Once iOWN achieves the Soft Cap, 40% of the maximum supply (equal to 120,000,000) iOWN Tokens will be unlocked and sold to participants. The remaining 60% will be stored and locked. To address the remaining unsold iOWN Tokens, we are proposing a unique On-Demand Token Unlocking System.

ON-DEMAND TOKEN UNLOCKING

As part of our commitment to transparency, we have invented On-Demand Token Unlocking to support the Token price after the official release.

On-Demand Token unlocking plan activation:

If the Token Sale reaches the Hard Cap of USD 3,000,000, the maximum supply of Tokens will be unlocked and released on the market. The On-Demand Token Unlocking will be activated only if the Company receives proceeds from the Token Sale in excess of the Soft Cap but below the Hard Cap. The remaining unsold iOWN Tokens will be transferred to On-Demand Token Unlocking Program.

HOW ON-DEMAND UNLOCKING WORKS

We aims to support the iOWN Token market value during the operational phase by limiting the supply of the unsold Tokens to match the market demand.

The unsold iOWN Tokens will be locked and stored. in the event of a shortage of iOWN Tokens

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available on exchanges*, iOWN will unlock the Tokens and transfer them to the new users so they can use our platform services. The Unlocking Program discontinues once we unlock all locked tokens.

On - Demand Unlocking advantages

- Supports iOWN Token prices and avoids flooding the market
- Balances the supply and demand
- Allows us to serve new investors
- Gives clear transparency to all Token holders
- Maintains the investors' good perception about the Token
- Limits the impact of market dilution

Shortage of exchanges defined as limited supply of Tokens at average market price.

** The new unlocked Tokens will be transferred to new application users to use the services and not for trading purposes, guaranteed by a MultiSig Smart Contract with fixed timeframe and approved (co-signed) only by Platform Oracle.

BURNING OF **iOWN** TOKENS

iOWN will burn the on-Demand supply of iOWN Tokens once they have been used or utilized for iOWN platform services and we will continue burning iOWN Tokens through the last, on-demand unsold ones. If we reach the Soft Cap but not the Hard Cap, iOWN will unlock the iOWN Tokens to be used in the iOWN Platform, then burn them without storing them as per the smart contract part of our transparency plan.

TOKEN SALES DATE AND BONUS

iOWN Private Token Sales

The iOWN Private Token Sales date is planned on the 1st of April 2019 until the 25th of June 2019. Private Token sales Bonus is set to 10%-25% as per the program terms and conditions.

iOWN Public Token Sales

The iOWN Public Token Sales date is planned on the 25th of June 2019 until the 30th of September. Public Token Sales will include upto 4 rounds of Initial Exchange Offerings (IEO), with bonus upto 20%.

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BUSINESS MODEL

INTRODUCTION

iOWN business strategy is built to service society by creating a modern distributed platform with an integrated operational Ecosystem. Most ICO products focus on releasing the first version (Beta version) and the promised solution only. The iOWN will go “above and beyond” by building a comprehensive business plan validated and executable to address the following points:

» **The use of iOWN Tokens after official release**
The system will aim at increasing the use of Tokens not only by marketing campaigns but also with focused business global development in selected countries covering sales and marketing operations, license verification, joint ventures and a detailed execution plan.

» **iOWN price support**
Our iOWN Token economy system clearly supports our iOWN Token price in the operational phases. By launching new services (deals or campaigns) periodically as part of our Ecosystem execution plan, we can estimate the volume of demand for new iOWN Tokens by new iOWN Platform users. Hence, we can increase the demand on iOWN Tokens and fix the supply, which gives us the ability to support the iOWN Token price.

» **Offer a trusted solution**
We believe the success of any project depends on three elements; Technology, Process and People. Almost anyone can deliver on the technology, but not everyone follows through on the last two, essential elements.

- People are resistant to change. If there are no strategy or defined process (sales and marketing) to address the issue, the platform will not be used.
- Trust. Simply creating an advanced system does not ensure trust. Unless we provide very clear solutions to protect our users’ Rights, Privacy, Security and Legal concerns, we will be forgotten very quickly.
- Market approach. Our plan to market the products and services is comprehensive and addresses all kinds of people. Many projects mistakenly assume that customers, once “on board” will remain. Our plan never takes anyone for granted. We will target marketing campaigns and business resources to overcome any barriers and to solve every issue.

» **Lack of sustained messaging**
Most projects focus on the first wave of believers (project seeders) and forget about second wave of consumers (new users). If there is no clear approach to address the fact that the project believers might exit the project and must be replaced by new users, the enterprise is doomed to fail. Successful projects must have sustained messages and business development plans to support onboarding new users all the time.

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iOWN BUSINESS PLAN

iOWN revenue consists of revenue sources from fees for services offered by the iOWN Platform and charged to business owners (not consumers), market trading and management fee and transaction fees for businesses. The business revenue model is built to collect fees from the iOWN Platform users. We only charge the actual transaction, trading and contractual fees. Please refer the chart below for fees, revenue and an ROI study.

SERVICE FEES SCHEDULE

The below table describes the services fees for iOWN Platform and iOWN Ecosystem:

Service Fees	One-time Fees	Description
Campaign Registration / Approval	2.50%	Fixed
Fees on Successful Campaigns	3%	Fixed
Investors' Contracts (Smart Contracts)	Up to 0.1%	Actual
Investors' Other Form of Contracts	Up to 1% + 3rd Party fees	Actual
Investors' Transaction Fees (if applicable)	Up to 0.50%	Actual
Auditor's Fees for Successful Campaign	Based on the audit fees	Actual and charged to the campaign
Business Profit Distribution Fees	2%	Fixed

Any unlisted service fees will be decided per request (if applicable).

BUSINESS GOALS

iOWN considers business goals as key achievable milestones in both the short and long terms. iOWN as such will build a comprehensive business plan encompassing all aspects such as operations, expansion, legalization and risk. The plan is not based on assumptions nor dependent on market growth expectations.

iOWN PLATFORM AND ECOSYSTEM FINANCIAL DETAILS

BUSINESS FORECAST

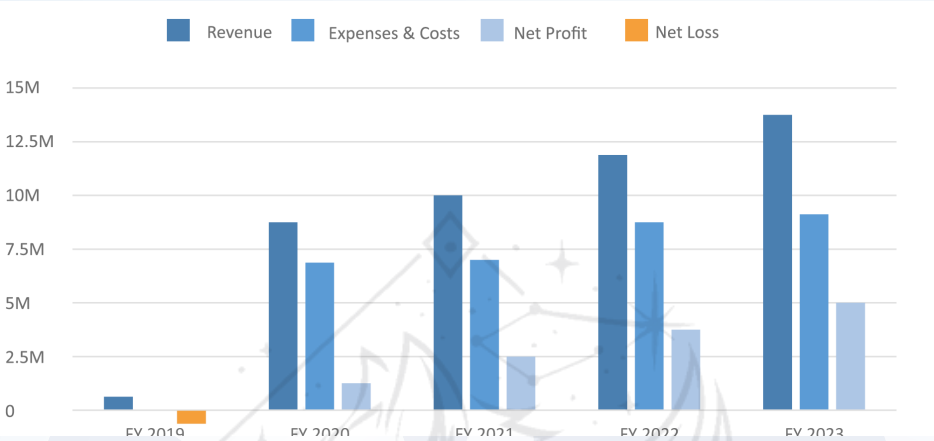
Key assumptions

We are projecting 1,700 Business campaigns to be registered on our platform across 3 countries to raise fund equal to $850M which represents less than 0.4% of current global crowdfunding market.

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Anticipating 50% of campaigns to reach their funds targets, we are projecting revenue of $6.87M with 20% growth year over year.

We are building the iOWN Platform and iOWN Ecosystem to handle thousands of transactions on daily basis and to serve 20 customers seeking funds per day.



iOWN Token Revenue Streams:

1 - Registration fees: USD 4,250,000
(2.5% service fees X 1,700 campaigns X 100K Average campaign size).

2 - Charges on funded campaigns: USD 2,550,000
(3% X 850 Campaigns X 100k Average campaign size).

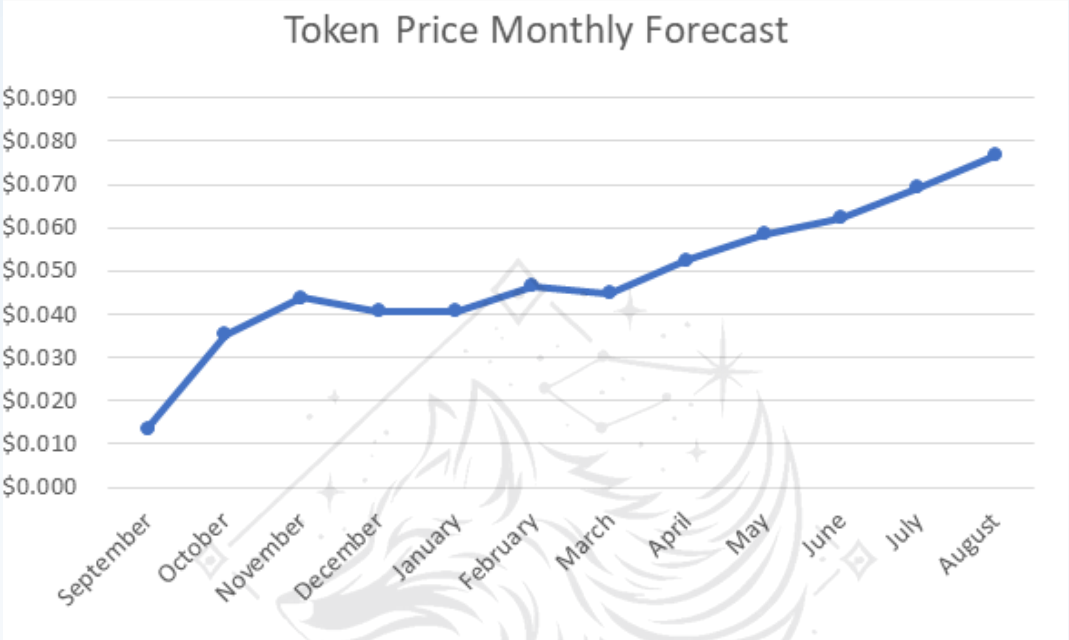
3 - Profit Distribution 2% for annual profit of funded businesses
(not measured in forecast).

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iOWN TOKEN PRICE

iOWN Token price calculated based on Business Plan (Supply and Demand)

iOWN PRICE FORECAST for first 12 Month



iOWN Supply and Demand Forecast based on Three years Business Plan

iOWN PRICE FORECAST for first 3 years



SAMPLE OF BUSINESS GOALS

Forecast Year One revenue is USD $ 6,800,000 based on the Business Plan goals of:

Campaign Avg Price	$100,000
Targeted # of Campaign/Year	1,700
Targeted Successful Campaign	850

	One-time Fees	Fees Value	Revenue/ Registration	Revenue / Transaction	Total Revenue
Campaign Registration	2.50%	$2,500	$4,250,000	-	$4,250,000
Successful Campaigns	3%	$3,000	-	$2,550,000	$2,550,000
Total					**$6,800,000**
Transaction Value	$85,000,000	|	Token Demand	8,500,000,000 iOWN Token	

SAMPLE BUSINESS EXECUTION PLAN TO SUPPORT TOKEN CIRCULATING SUPPLY

Our iOWN Ecosystem is covering three main countries for first year with 20% year-on-year growth

Campaign Type	Country One	Country Two	Country Three
Running Business – Equity	150	150	50
Startup	50	25	0
Personal Assets	200	200	50
Commercial Assets	200	200	50
Franchise	0	25	0
Business Projects	150	150	50
Total Campaigns Year One	**750**	**750**	**200**

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iOWN TEAM



ALEXANDER SAYEGH

Technology Director

A Blockchain enthusiast and IT professional recognized for building complex systems in a challenging environment with variety of modern technologies strong analytical and innovation-oriented skilled professional... worked in an ever-changing environment where there is continuous space for growth and improvement motivated where hard-work and brilliance are rewarded and appreciated... technical skills from a diverse set of leading-edge disciplines. Accountable for managing an international team and its tasks/deliverables, designing technology, and reviewing new technologies and how they fit certain requirements, & reporting skills.



SULEIMAN DAWOUD

Operations Director

Expert in Project Management with many years of experience handling multi-billion dollars projects in different regions around the world, specially in Africa, South East Asia, Eastern Europe and the GCC. Taking a practical approach to problem solving and a drive to see things through to completion, Sulaiman has a proven track record in managing teams and developing the company's growth.



ASHRAF ALQUDAH

Blockchain Forefront and Technology Expert

A visionary entrepreneur...Blockchain forefront and technology expert in the Middle East passionate about using new technologies to serve the societies Founding Partner and CEO of TjDeed Technology, Board Member of ShortPoint, AdsLoom, Influencer and entrepreneurship coach.



MOHAMAD SRAIDY

Business Development Director

A Blockchain enthusiast and supply chain expert with extensive commercial and operations experience in the freight business worked with MNCs and gained international experience eager to learn new things... willingness to accept new challenges and excited to be part of a promising project in the world of next technology revolution wants to help create the investment platform of the future that connects investors with businesses utilizing Blockchain technology.

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ABDELRAHMAN MASOUD

Quality Assurance Director

Enterprising, technically skilled finance professional certified as a project management professional (PMP) led many projects across the area...experienced management consult, coach and trainer in project management domain and planning and controlling software...author of book on Primavera P6, project management professional training material designed for students preparing to sit for the PMP exam designed and developed many project management and financial systems interested in linking technology with investment and financial sector through Blockchain.



ZINA ASHOUR

Marketing Director

A leading Marketing Strategist who is passionate about spreading the right brand messages and corporates values...an Entrepreneur who develops long and short-term strategies and tactics for business growth, creative strategy and innovative public relations specialties experienced in handling corporate events and activities.



EMAD MURRAR

Finance Director

Experienced financial controller with a demonstrated history of working experience...skilled in business planning, cost management, variance analysis, financial analysis strong finance professional with a CMA ® certification, financial strategy, including risk minimization plans implementer and opportunity forecasting initiator develops financial reviews and provides investment advice



HASAN HAMAD

Social Media Specialist

A social media specialist and a digital marketing enthusiast with a background in Electrical Engineering. Chosen by the International Telecommunication Union (ITU) as one of 150 young social entrepreneurs from all over the world who are using technology to meet developmental challenges and improve lives.

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JAY P. GALGO "JPG"
Creative Director

More than 22 years of experience in the region and in the field of advertising, Jay led major re-branding projects, including creating a new brand identity for companies and designing websites by offering creative solutions.

Conceived and implemented visual marketing programs that range from print media to digital presentations. Always thinking out of the box, Jay is extremely driven, and continuously seeking more challenges every day.



FAISAL SHALASH
Senior Marketing Executive

Automotive Marketing Guru who worked for several multinational brands such as Nissan, Audi and Renault... an early believer in Crypto and runs a Boutique Advertising Agency for over 6 years in Dubai.



PAULA INNA D. RAFA
Admin Executive

Managing the day-to-day operations of the office, organizing and maintaining files and records, planning and scheduling meetings and appointments, managing projects and conducting research, preparing and editing correspondence, creating reports and presentations, making travel and guest arrangements, and providing quality customer service.



LARA TLASS
Marketing Executive

A Marketing expert with over 4 years of experience offering proven track record in developing and executing marketing campaigns.

With the ability to provide creative and enthusiastic forward-thinking in a team environment, Lara is always striking to do the best she can at her work.

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HANEEN AL AKHRAS

Sales Analyst

Sales analyst and strategic thinker, Haneen is experienced in IT business sector and Sales alliance; she has very good skills in sales channels coordination and business development. She is always focused on identifying and targeting new challenges by analyzing enterprise markets in order to achieve business profitability.



AHMAD ALI

Sales & Marketing Assistant

New graduate sales support, Ahmad is eager to learn with high social ingenuity. He is energetic and passionate about developing his sales skills and techniques.

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iOWN ADVISORS



NARESH PHANFAT
Business Advisor

Naresh is a Certified Global CFO from Wharton USA and an FCA with 20+ years of glorious international career encompassing wide range of professional services including, Corporate Finance, Valuation, Transaction Services, M&A, Due Diligence, Feasibility Study, Business Combination, Intellectual Property Rights, Intangible Asset Valuation, Purchase Price Allocations, IPO Valuation, Private Placement, Financial Modeling, Trading Update, Stock Exchange, Ministry of Oil & Gas Special Assignment, Ministry of Finance & National Economy' Project.



KOKILA ALAGH
Legal Advisor

Kokila is the founding partner of Karm Legal with over 15 years of experience as a corporate, commercial, media and tech lawyer in UAE. A holder of Masters in Law, in Digital Economy from the Monash University in Melbourne, With clients including major corporations, government and semi government bodies, high net-worth individuals and more, Kokila has been constantly advising on corporate, real-estate, media and technology laws. An ardent Fintech/Technology Lawyer, with strong entrepreneurial skills and formidable experience in the region, Kokila and KARM Legal are catering to the niche area of the organic blend of state of the art technologies and corporate commercial laws and regulations.



SANTOSH DESHPANDE
Risk & Compliance advisor

Expert in the field of IT Governance, Risk and Compliance with nearly 11 Years of dedicated experience in the role of Security Leadership, Audit and Advisory. Instrumental in numerous successful ventures of establishing Information Security Governance, Security Technology Optimization, Security Strategy, Management Systems, Implementation, Auditing and Compliance. Security thought leader with outstanding Program/Project Management skills, with the ability to coordinate and direct all phases of program, projects while managing, motivating, and guiding geographically distributed teams.



MARK HAMAD
Business Advisor

A self-taught business man with decades of business experience and acumen with a focus on money management and account relations and retention. Led multiple startups to become thriving enterprises with a BBB rating of A+. Leadership qualities, customer relations, and marketing experience that can be integrated into any type of business arena

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UMAIR MEHMOUD

Investment Advisor

Umair Mehmood is Cognitive Neuroscientist and a renowned expert on human behavior. His interests involve nanoscale economic growth, precognitive defense & internal security and social inclusion imperatives. He continues to serve as rector of behavioral sciences research center and presides a Dubai based private equity syndicate. He also sits on the board of a British investment group (Carlton James Group) and a UK based realty FinTech initiative known as Realtybundles. Mr. Mehmood advises public sector GREs & corporates on strategic agility, risk climate, public perception maneuverability, behavior modification and youth empowerment.



ARMEN KOCHARYAN

Technology Advisor

Dr Armen Kocharyan is an experienced IT leader with deep technical expertise and a proven record of accomplishment of delivering consistent and quality business solutions. He specialises in providing visionary capabilities that lead his clients through thought leadership, technology integration initiatives with a strong focus on defining IT strategies and implementing software solutions that deliver desired business value.

Armen operated as Vice President, Executive Director, and Chief Technology Officer at Infosys Technologies Australia. Led the company's overall technology strategy as well as coordination and oversight of all technology...



BASHAR M. SADI

Technology Advisor

Bashar is a leading expert in the Enterprise Architecture and Integration with over 30 years of Business and Technology consulting experience. He architedted, designed and helped in successfully developing several well-integrated enterprise-wide technologies-based solutions, and was a key contributor to the offerings of several software houses in the region.

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DISCLAIMER AND RISK STATEMENT

This Whitepaper is intended to present relevant information to potential purchasers (the "Purchasers" and each a "Purchaser") in connection with the proposed issuance (the "Token ("iOWN", "we" or "us") of iOWN Tokens (the "Tokens") and the launch of the decentralized platform described herein (the "iOWN Platform").

IMPORTANT NOTICE

Purchasers should carefully consider the risks involved prior to purchasing the tokens, certain of which are summarized below. The Company reserves the right to update this list of risk factors and disclosures from time to time. This Section on risk factors is not and does not purport to be a complete enumeration or explanation of the risks involved with the purchase of iOWN tokens. There may be additional material risks that the Company do not currently consider to be material or of which the Company is unaware.

The information contained in this Whitepaper is not exhaustive. The statements included in this Whitepaper are not intended to create a contractual relationship. While we make every effort to ensure that any material in this Whitepaper is accurate and up to date, we do not guarantee the accuracy, reliability, currency, or completeness of any material contained in this Whitepaper. By merely receiving this Whitepaper, no person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of Tokens.

To the extent permitted by applicable law, each of the Company and its directors and shareholders (collectively, the **"Related Parties"** and each a **"Related Party"**) expressly disclaim any liability and all responsibility for any direct or any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with: (i) the Purchaser's acceptance of or reliance on any information contained in this Whitepaper, (ii) any error, omission, incompleteness or inaccuracy in any such information, or (iii) any action resulting therefrom.

This Whitepaper is not an advice or an opinion to purchase, sell, or otherwise transact with Tokens and the fact of presentation of this Whitepaper shall not form the basis of, or be relied upon in connection with, any contract or investment decision. We strongly recommend that the Purchasers consult with your Legal, Financial, Tax or other Professional Advisors before taking any action in connection with this Whitepaper.

The sale of the Tokens referred to this Whitepaper, will be subject to and governed by any terms and conditions of purchase of such Tokens. Subject to the Purchaser fulfilling the anti-money laundering ("AML") and "know your customer" ("KYC") procedures and making necessary payments in cryptographic tokens or fiat currency, the Tokens will be delivered to the Purchaser under the terms and conditions of purchase. Where there is any inconsistency between such terms and conditions of purchase and this Whitepaper, the terms and conditions of purchase shall prevail and govern.

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IMPORTANT NOTICES ABOUT THE TOKENS

Except as explicitly set out in this Whitepaper, Tokens do not provide the Purchaser with any other rights, uses, purpose, attributes, functionalities or features, express or implied nor does the Company guarantee any such rights, uses, purposes, attributes, functionalities or features. Without limiting the generality of the foregoing, it is expressly clarified that the acquisition of Tokens does not entitle the Purchaser to any guaranteed form of dividend or other revenue right. Holders of Tokens are only entitled to the use of the iOWN Platform and certain other rights within the iOWN Platform in accordance with the terms set out herein.

The Tokens are not intended to constitute securities in any jurisdiction. This Whitepaper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer to buy securities or a solicitation for investment or investment advice in any jurisdiction.

A high degree of technical expertise is needed to understand the Tokens, the iOWN Platform and the token launch. A Purchaser should not proceed with a purchase of the Tokens unless they fully understand the technical aspects involved.

Other than instances described in this Whitepaper, the Company is not obliged to provide Token holders with a refund for any reason and Token holders will not receive money or other compensation in lieu of a refund. The Tokens are also not redeemable at the option of the Purchaser.

The Tokens are provided on an "as is" basis. The Company and its Related Parties make no representations or warranties of any kind, whether express, implied, statutory or otherwise regarding the Tokens, including any warranty that the Tokens and the iOWN Platform will be uninterrupted, error-free or free of harmful components, secure or not otherwise lost or damaged. The Company and the Related Parties disclaim all warranties, including any implied warranties of merchantability, satisfactory quality, fitness for a particular purpose, non-infringement, or quiet enjoyment, and any warranties arising out of any course of dealings, usage or trade.

The Tokens may have no value and there is no guarantee or representation of liquidity for Tokens. Statements set out in this White paper are merely expressions of the Company's objectives and desired work plan to achieve those objectives. and no promises of future performance or price are or will be made in respect to Tokens, including no promise of inherent value, and no guarantee that Tokens will hold any particular value. The Company is not and shall not be responsible for or liable for the market value of the Tokens, the transferability and/or liquidity of the Tokens and/or the availability of any market for Tokens through third parties or otherwise.

There are no warranties that Tokens will be listed or made available for exchange for other cryptocurrency and/or fiat money. It shall be explicitly cautioned that if Tokens are made available on an exchange, such exchange, if any, may not be subject to regulatory oversight, and the Company does not give any warranties in relation to any exchange services providers. A user seeking to enter the iOWN Platform following the launch of the Tokens ("Token Launch") will have to buy the Tokens on such exchanges. Token holders may not be able to dispose of Tokens easily and where no secondary market develops, a Token holder may not be able to liquidate at all. Proposed transfers of the Tokens may be blocked by the Company in circumstances where the proposed transferee has not already completed the Company's KYC and AML procedures (including, without limitation, verification of identity and source of funds) to the Company's satisfaction. Purchasers should be aware of the restrictions on their subsequent sale.

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The valuation of cryptocurrency in a secondary market is usually not transparent, and highly speculative. The Tokens do not hold any ownership rights to the Company's assets and, therefore, are not backed by any tangible asset. The value of Tokens in the secondary market, if any, may fluctuate greatly within a short period of time. There is a high risk that a Purchaser could lose its entire contribution amount. In the worst-case scenario, Tokens could be rendered worthless.

The Token Launch and the performance of the Company's activities set out in this Whitepaper and the development roadmap may be interrupted, suspended or delayed due to force majeure circumstances. For the purposes of this white paper, "force majeure" shall mean extraordinary events and circumstances which could not be prevented by the Company and shall include: changes in market forces or the technology, acts of nature, wars, armed conflicts, mass civil disorders, industrial actions, epidemics, lockouts, slowdowns, prolonged shortage or other failures of energy supplies or communication service, acts of municipal, state or federal governmental agencies, other circumstances beyond the Company's control, which were not in existence at the time of Token Launch.

Unlike bank accounts or accounts at financial institutions, Tokens are uninsured unless you specifically obtain private insurance to insure them. Thus, in the event of loss or loss of utility value, there is no public insurer or private insurance arranged by the Company to offer recourse to a Purchaser.

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IMPORTANT NOTICES ABOUT THE APPLICABLE LAWS

The Company is not regulated as a mutual fund for the purposes of the Mutual Funds Law (2015 Revision) of the Cayman Islands ("MFL") on the basis that Tokens are not shares and the Company is therefore not a registrable mutual fund. In addition, the Tokens are not redeemable at the option of the Purchaser and so the Tokens and the Company are considered 'closed-ended'. Accordingly, neither a copy of this Whitepaper nor details about the Company have been filed with the Cayman Islands Monetary Authority ("CIMA"). Because the Company is not a regulated mutual fund, the Company is not subject to the supervision of CIMA and the Company is not required to have its accounts audited nor submit such accounts to CIMA.accounts audited nor submit such accounts to CIMA.

This Whitepaper does not constitute an offer of the Tokens to the members of the Public in the Cayman Islands. "Public" for these purposes does not include a sophisticated person, a high net worth person, a company, partnership or trust of which the shareholders, unit holders or limited

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partners are each a sophisticated person, a high net worth person any exempted or ordinary non-resident company registered under the Companies Law (2016 Revision) or a foreign company registered pursuant to Part IX of the Companies Law (2016 Revision) or any such company acting as general partner of a partnership registered pursuant to the provisions of the Exempted Limited Partnership Law, 2014 or any director or officer of the same acting in such capacity or the Trustee of any trust registered or capable of registering pursuant to the provisions of the Trusts Law (as Revised).

The regulatory status of cryptographic tokens, digital assets, and blockchain technology is undeveloped, varies significantly among jurisdictions and is subject to significant uncertainty. It is possible that certain jurisdictions may adopt laws, regulations, policies or rules directly or indirectly affecting or restricting the right to acquire, own, hold, sell, convert, trade, or use Tokens. The Cayman Islands Government has not yet proposed or passed any legislation expressly regulating crypto currencies, cryptographic tokens, initial coin offerings or token generating events. Each Purchaser should be aware that any new laws imposed in the Cayman Islands (or amendments to the existing laws of the Cayman Islands) could prohibit sale or purchase of the Tokens, make the holding of such Tokens illegal or affect the nature or valuation of such Tokens.

There is a risk that Tokens might be considered a security in certain jurisdictions, or that they might be considered to be a security in the future. The Company does not provide any warranty or guarantee as to whether the Tokens will be a security in the jurisdiction of the Purchaser. Each Purchaser will bear all consequences of Tokens being considered a security in their respective jurisdiction. Every Purchaser is responsible to confirm if the acquisition and/or disposal of the Tokens is legal in its relevant jurisdiction, and each Purchaser undertakes not to use Tokens in any jurisdiction where doing so would be unlawful. If a Purchaser establishes that the purchase or use of Tokens is not legal in its jurisdiction (or would only be legal only if the Company takes additional steps such as registration or licensing), the Purchaser should not acquire Tokens and immediately stop using or possessing Tokens.

The legal ability of the Company to provide or support Tokens in some jurisdictions may be eliminated by future regulation or legal actions. In the event that the Company determines that the purchase or usage of Tokens is illegal in a certain jurisdiction, the Company may cease operations in that jurisdiction, or adjust Tokens in a way to comply with applicable law.

OTHER GENERAL DISCLOSURES

The Company disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reject future developments, events or circumstances, even if new information becomes available or other events occur in the future.

The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws, regulatory requirements and rules of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to the Company or the Related Parties.

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RISK FACTORS

Token generation events and initial coin offerings are often targeted by hackers and bad actors. Hackers may attempt to interfere with the Purchaser's digital wallet, (the "Purchaser's Wallet") or the availability of Tokens in any number of ways, including without limitation denial of service attacks, Sybil attacks, spoofing, smurfing, malware attacks, or consensus-based attacks. Any such attack may result in theft of a Purchaser's Tokens.

Tokens purchased by a Purchaser may be held by a Purchaser in the Purchaser's Wallet or vault, which requires a private key, or a combination of private keys, for access. Accordingly, loss of requisite private key(s) associated with Purchaser's Wallet or vault storing the Tokens will result in loss of such Tokens. Moreover, any third party that gains access to such private key(s), including by gaining access to login credentials of a hosted wallet or vault service Purchaser uses, may be able to misappropriate Purchaser's Tokens. The Company is not responsible for and shall be held harmless in respect of any such losses.

The token smart contract concept, the underlying software application and software platform (i.e. the Ethereum, Bitcoin blockchains) are still unproven. There are no representations and warranties that the process for creating the Tokens will be uninterrupted or error-free. There is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of the Tokens.

There are risks associated with using Tokens including, but not limited to, the failure of hardware, software, and internet connections. The Company shall not be responsible for any communication failures, disruptions, errors, distortions or delays you may experience when using the iOWN Platform and Tokens, howsoever caused. Transactions in cryptocurrency may be irreversible, and, accordingly, losses due to fraudulent or accidental transactions may not be recoverable. Cryptocurrency transactions are deemed to be made when recorded on a public ledger, which is not necessarily the date or time when the transaction is initiated.

IOWN PLATFORM DISCLOSURES

No guarantee that the iOWN Platform or the Ecosystem will be developed

This Whitepaper is for information purposes only. The Company does not guarantee that the iOWN Platform and the Ecosystem will be developed by the Company or that the Platform or the Ecosystem that is developed will work in the manner mentioned in this Whitepaper. Furthermore, the Company does not represent or warrant that the Token will ever be launched in accordance with the descriptions stated in this Whitepaper. The Company does not guarantee that the Tokens initially generated upon the Token Launch will have the functionality or rights on the Platform or the Ecosystem. Initially generated upon the Token Launch will have the functionality or rights on the Platform or the Ecosystem.

Risks associated with the iOWN Platform and associated software and/or infrastructure

The Company is not responsible for any malfunction, unintended function or unexpected functioning of the underlying protocol and would like to notify the Purchaser that these factors may cause the Tokens and/or the Platform to malfunction or function in an unexpected or unintended manner.

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In the event of such a software bug or weakness, there may be no remedy and Token holders are not guaranteed any remedy, refund or compensation.

On the most blockchains used for cryptocurrencies' transactions (e.g., Ethereum, Bitcoin blockchains), timing of block production is determined by proof of work, so block production can occur at random times. For example, tokens or coins transferred to the Company's recipient digital wallet address in the final seconds of a distribution period may not get included for that period. Accordingly, the Purchaser may not receive the Tokens on the same day the Purchaser sends payment.

The most blockchains used for cryptocurrencies' transactions (e.g., Ethereum, Bitcoin blockchains) is prone to periodic congestion during which transactions can be delayed or lost. Individuals may also intentionally spam the network in an attempt to gain an advantage in purchasing cryptographic tokens. The Company warns the Purchaser that the above mentioned factors may lead to a case where the block producers may not include the Purchaser's transaction when the Purchaser wants or the Purchaser's transaction may not be included at all.

Risks associated with the Company's Business.

The iOWN Platform's success depends on its continued innovation to provide new, and improve upon existing, products and services that make the iOWN Platform useful for users. As a result, the Company must continually invest significant resources in research and development to improve the attractiveness and comprehensiveness of its products and services and effectively incorporate new mobile, internet, blockchain and other technologies into them. If the Company is unable to continue offering high-quality, innovative products and services, it may be unable to attract additional users or retain current users, which could harm its business, results of operations and financial condition.

In addition, the Company's success depends on its ability to continue to attract users to the iOWN Platform and enhance their engagement with its products and services. The iOWN Platform's existing and potential competitors include, but are not limited to, companies that operate, or could develop similar mobile applications and websites. These companies could devote greater technical and other resources than the Company has available, have a more accelerated timeframe for deployment and leverage their existing user bases and proprietary technologies to provide products and services that users might view as superior to the iOWN Platform's offerings. Any of iOWN Platform's future or existing competitors may introduce different solutions that attract users or provide solutions similar to the iOWN Platform's but with better branding or marketing resources. If the Company is unable to continue to attract users to the iOWN Platform, its business, results of operations and financial condition would be harmed.

The content creators and consumers that are the potential users of the iOWN Platform are affected by local, regional, national and international economic conditions and other events and occurrences that affect the use of the iOWN Platform.

Irreversible nature of blockchain transactions

Transactions involving Tokens that have been verified, and thus recorded as a block on the blockchain, generally cannot be undone. Even if the transaction turns out to have been in error, or due to theft of a user's Tokens, the transaction is not reversible. Further, at this time, there is no governmental, regulatory, investigative, or prosecutorial authority or mechanism through which

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to bring an action or complaint regarding missing or stolen cryptocurrencies and digital tokens. Consequently, the Company may be unable to replace missing Tokens or seek reimbursement for any erroneous transfer or theft of Tokens.

Amendments to protocol

The development team and administrators of the source code for the blockchain or the iOWN Platform could propose amendments to such network's protocols and software that, if accepted and authorized, or not accepted, by the network community, could adversely affect the supply, security, value, or market share of Tokens.

Risk of mining attacks

As with other decentralized cryptocurrencies, the Tokens and the underlying blockchain technology are susceptible to mining attacks, including but not limited to double-spend attacks, majority mining power attacks, "selfish-mining" attacks, and race condition attacks.

Risks related to reliance on third parties

Even if completed, the iOWN Platform will rely, in whole or in part, on third-parties to adopt and implement it and to continue to develop, supply, and otherwise support it. There is no assurance or guarantee that those third-parties will complete their work, properly carry out their obligations, or otherwise meet anyone's needs, any of which might have a material adverse effect on the iOWN Platform and the value of the Tokens.

Insufficient interest in the iOWN Platform and the Tokens

It is possible that the iOWN Platform or Tokens will not be used by a large number of individuals, businesses and organizations and that there will be limited public interest in the creation and development of its functionalities. Such a lack of interest could impact the development of the iOWN Platform and the value of the Tokens.

iOWN Platform development risks

The development of the iOWN Platform may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects, or departure of key personnel.

Changes to the iOWN Platform

The iOWN Platform is still under development and may undergo significant changes over time. Although Related Parties intend for the iOWN Platform to have the features and specifications set forth in this Whitepaper, changes to such features and specifications may be made for any number of reasons, any of which may mean that the iOWN Platform does not meet the expectations of the Purchaser.

Other projects

The iOWN Platform may give rise to other, alternative projects, promoted by parties that are affiliated or unaffiliated with the Related Parties, and such projects may or may more provide benefit to the iOWN Platform.

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COMPANY & RELATED PARTIES DISCLOSURES

The Company is an exempted company incorporated in the Cayman Islands pursuant to the Companies Law (Revised) of the Cayman Islands with a separate legal personality and existence. The Company is organized in accordance with the provisions of its Memorandum of Association and the Articles of Association (the "Constitutional Documents"). The Company is managed by a board of directors. As a Token holder, you are not a party to the Constitutional Documents and are not entitled to any right or interest in or to shares of the Company and have no rights to appoint or remove the board of directors of the Company.

Because Tokens confer no governance rights of any kind with respect to the iOWN Platform or the Company, all decisions involving the Company's products or services and the developments and improvements of the iOWN Platform will be made by the Company and its management. These decisions could adversely affect the iOWN Platform and the value and/or utility of any Token you own. Furthermore, the loss or diminution in the services of members of senior management team or an inability to attract, retain and maintain additional senior management personnel could have a material adverse effect on the iOWN Platform and the value of the Tokens.

Disclosures relating to conflicts of interest

Any of the Related Parties may be engaged in transactions with related parties and conflicts of interest may arise, potentially resulting in the conclusion of transactions on terms not determined by market forces.

OTHER NOTICES

AML AND KYC

Measures aimed at the prevention of money laundering and terrorist financing will require a Purchaser to verify their identity and/or the source of funds to the Company. This procedure may apply on all or any of (i) the initial purchase of the Tokens, (ii) the use of the iOWN Platform; (iii) the transfer of the Tokens; (iv) the receipt of any Tokens via the iOWN Platform; or (v) as the Company deems necessary or desirable in connection with its AML and KYC policies and procedures.

Tax Information Exchange Obligations

The Company may be subject to certain obligations under various taxation laws and regulations in different jurisdictions. The Company shall require the Purchaser to execute properly and provide to the Company in a timely manner any documentation or other information that the Company or its agents may request in writing from time to time in connection with the compliances and disclosures required under the taxation laws.

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