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White Paper

Sologenic Ecosystem

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Sologenic Ecosystem

Tokenize, Trade, Earn & Spend

Built on the XRP Ledger

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Disclaimer

This document does not constitute nor implies a prospectus of any sort. No wording contained herein should be construed as a solicitation for investment. Accordingly, this White Paper does not pertain in any way to an offering of securities in any jurisdiction worldwide whatsoever. Rather, this White Paper constitutes a technical description of the functionality of the Sologenic ecosystem and its various sub-components. Please review the legal section at the end of this White Paper. White Paper version 2.0 and last updated on April 27th, 2020.

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Sologenic Ecosystem

Tokenize, Trade, Earn & Spend

Sologenic is introducing a sophisticated ecosystem that facilitates users with investing, trading, and on-demand tokenization of assets such as stocks, ETFs, and fiat on top of the XRP Ledger. A tokenized stablecoin of TSLA stock or USD fiat is presented as TSLA₂ or USD₂, respectively. These stablecoins are tradable and redeemable against XRP and SOLO on both CoinField exchange & XRPL DEX.

There are two types of tokens available within the Sologenic ecosystem:

- **SOLO Coin:** A utility Token which is listed on global crypto exchanges.
- **Tokenized Assets:** Securities Stablecoins backed by Fiat or Stocks which are only available to trade on Sologenic due to required securities brokerage licenses.

Key Business

On-demand Tokenization ◆ Trade Non-Blockchain Assets

Staking Rewards ◆ Cryptocurrency Cards ◆ Community Participation

Abstract

Since its launch in April 2018, CoinField Exchange has been growing daily and has expanded its operations rapidly across all continents around the globe.

In this paper, CoinField reveals full details of the Sologenic ecosystem that strives to build a modern, fast, and secure platform to enable billions of people to tokenize different non-blockchain based assets such as stocks and ETFs from over 25 different global stock exchanges and trade them against cryptocurrencies in a straightforward platform.

Sologenic deploys SOLO coins for market-making and liquidity providing. SOLO coins and subsequent stablecoins are issued on the XRP Ledger allowing liquidity to be moved almost instantly. This creates a dynamic bridge between crypto assets and non-blockchain-based assets by being paired directly with fiat as a collateral to settle with third-party brokerage firms.

SOLO coins are available for trading on the XRPL DEX and other major global crypto exchanges. SOLO holders can take advantage of the SOLO Cards to convert their assets

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towards purchases of goods/services globally and are eligible for Liquidity Provider Reward Program (LPRP) run within the Sologenic ecosystem.

Sologenic is the most ambitious project ever built on top of XRP Ledger supporting the mass adoption of XRP blockchain globally.

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Sologenic Ecosystem

Redefining Asset Trading

The Blockchain and its related technologies are paving the foundation for our self-sovereign digital lives. With the advent of these technologies and the development of some of its prominent protocols such as the XRP Ledger, traditional financial markets and their transactions will soon become obsolete.

One of the most profound and bold use cases in the Blockchain space is the financial technology (FinTech) industry. By utilizing Blockchain technology, financial transactions become fast, secure, and transparent. Blockchain technology provides an immutable ledger for storing these transactions, thereby preventing any manipulation or tampering of financial records.

The growing mainstream adoption and popularity of cryptocurrencies have garnered investor interest. Institutional, as well as retail investors, are exhibiting more significant interest in cryptocurrencies, who consider them to be a new asset class.

Sologenic is a sophisticated ecosystem that facilitates the process of on-demand, secure and low-cost tokenization of non-Blockchain based assets on the XRP Ledger. The Sologenic ecosystem essentially acts as a bridge between Blockchain and other asset classes such as stocks and ETFs.

Tokenized assets are tradable against Sologenic's native coin, SOLO and XRP. SOLO coins can be traded against cryptocurrencies as the tokens act as a market maker and liquidity provider.

Sologenic intends to offer discounts on trading fees, along with the Liquidity Provider Reward Program (LPRP) for SOLO holders. Additionally, Sologenic users receive a FREE crypto card for everyday purchases and transactions around the globe.

The ecosystem aims to eliminate entry barriers for individual and institutional crypto investors, allowing them to trade non-blockchain asset classes with one single cryptocurrency - SOLO.

Sologenic reduces the cost, friction, and complexity of traditional trading and transferring of assets by creating a simple, fast, and secure infrastructure tailored for the modern era.

Users receive exceptional benefits such as trading discounts, crypto cards, and our Liquidity Provider Reward Program (LPRP).

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CoinField

About CoinField

Established in 2018, CoinField is a preeminent fiat-to-crypto trading platform. It is one of the most advanced fiat-to-crypto trading platforms, offering a wide range of digital assets along with 6 fiat currencies such as USD ($), GBP (£), EUR (€), JPY (¥), CAD, and AED. The exchange added 30 XRP based trading pairs in November 2018.

CoinField has one goal in mind: to make cryptocurrency accessible worldwide. Our mission is to take the crypto ecosystem to the next level, by enabling everyone around the world to participate in cryptocurrency markets in a fully regulated, efficient, and accessible manner.

As of today, CoinField is operational in more than 100 countries, providing an exchange service to individual and institutional investors. The exchange infrastructure was developed by an in-house team of experts who cumulatively have 120+ years of experience under their belts, ranging from blockchain to high-frequency trading software implementation.

Cutting-edge technologies, robust security, and intuitive user experience are the core elements of our development philosophy. The advanced platform is built for global cryptocurrency traders, providing a hassle-free trading experience; let it be eliminating long verification times, or facilitating seamless fund transfers.

The company is fully regulated by FIU and has obtained both fiat-to-crypto exchange and virtual wallet licenses under license numbers FVR001049 and FRK000941.

Track Record

- Established in 2018
- Daily trading volume of approximately: $20M USD
- Number of users: 200,000+
- Fully Regulated by FIU under license numbers FVR001049 & FRK000941
- Strong Banking Relationships
- An experienced development team including Senior blockchain developers, Security analysts, Backend and Frontend developers
- An experienced team of advisors including top well-known figures in the Cryptocurrency industry
- Supported by the XRP community
- Operating an XRP ledger validator, published on the Ripple official UNL

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CoinField Existing Products

Centralized Exchange

CoinField operates one of the fastest-growing centralized fiat-to-crypto and crypto-to-crypto exchanges in the world.

The exchange maintains the highest level of security to protect its users from ongoing attacks on crypto exchanges and prides itself on offering a wide selection of pairs available to traders globally. The enterprise-grade matching engine utilizes low-latency algorithms to handle up to 20 million transactions per second (TPS).

One of the prerequisites of providing the same footing to the cryptocurrency trading industry as that of the traditional markets is to develop a robust underlying infrastructure. CoinField exchange is built to offer advanced trading options to cryptocurrency traders and investors.

Fiat & Crypto Wallet

CoinField provides a state-of-the-art wallet management system to enable a secure and efficient interaction of user accounts and corresponding blockchains. The robust wallet system was built on top of CoinField's proprietary infrastructure and conducted Atomic, Consistent, Isolated, and Durable (ACID) transactions to prevent multiple transactions from interfering with one another.

The wallets connected to the Blockchain through nodes are fully synchronized with the corresponding chains and hosted on CoinField's private servers. In addition to hosting nodes at CoinField, the system uses third-party custodian services such as BitGo Enterprise to manage wallets with higher transaction volumes.

CoinField's wallet management system uses multi-signature authentication to ensure the legitimacy and accuracy of transactions.

As a part of its multi-layer security approach, CoinField stores the majority of the digital assets in cold-storage wallets, securing ourselves from cyber-attacks and security breaches. Fiat wallets utilize the same technology and security to allow users to safeguard their balances.

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iOS & Android App

While other players focus solely on "Web" or "App" versions of crypto exchange services, CoinField provides an on-the-go solution for participating in cryptocurrency markets through its intuitive Android & iOS apps, along with its state-of-the-art web-based exchange for advanced trading strategies.

CoinField web and mobile apps pull data from API, which provides accurate and consistent market data regardless of what platform you are using. The primary focus - to provide real-time data, allowing the exchange users to trade with confidence.

The application is easy-to-use and intuitive, yet it provides advanced and powerful features to enable on-the-go trading for users. The mobile apps support all features provided on the web version of CoinField and maintain the same level of security.

Novice users can trade cryptocurrencies with ease, while more experienced traders can leverage advanced features like trading charts, price alerts, depth charts, and limit orders.

OTC Desk

Institutions and high-net-worth individuals can take advantage of CoinField's OTC desk with 24/7 service. OTC trading desk offers a personable approach such as liquidity sourcing, favorable pricing, and custodial services.

White Label Exchange Solution

CoinField offers a turnkey solution for running a digital asset exchange. CoinField's White Label Exchange Package comes with an intuitive dashboard for operators and feature-rich trading panel for users.

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Mission, Vision, Core Values & Competencies

Mission

Our mission is to become the most influential blockchain-based company in the world. We aim to modernize traditional functions of financial markets, by enabling cryptocurrency to be used in any way imaginable.

Vision

Our vision is to facilitate the growth of mass adoption of cryptocurrency globally by enabling people to tokenize the economy on XRP's blockchain.

Core Values

- ***Transparency*** – providing a Proof-of-Solvency (PoS) mechanism to allow users to audit assets at any given time.
- ***Asset Security*** – complying with proven cybersecurity standards to safeguard user and exchange funds.
- ***Regulatory Compliance*** – adhering to government regulations and international AML laws.
- ***Dynamic*** – enabling integrated trading environment for global user base.
- ***Community*** – cultivating an active community of crypto enthusiasts and investors for encouraging mass adoption and development of blockchain projects.

Competencies

Our core team excels in software engineering, research and development (R&D), regulatory compliance, and banking relationships.

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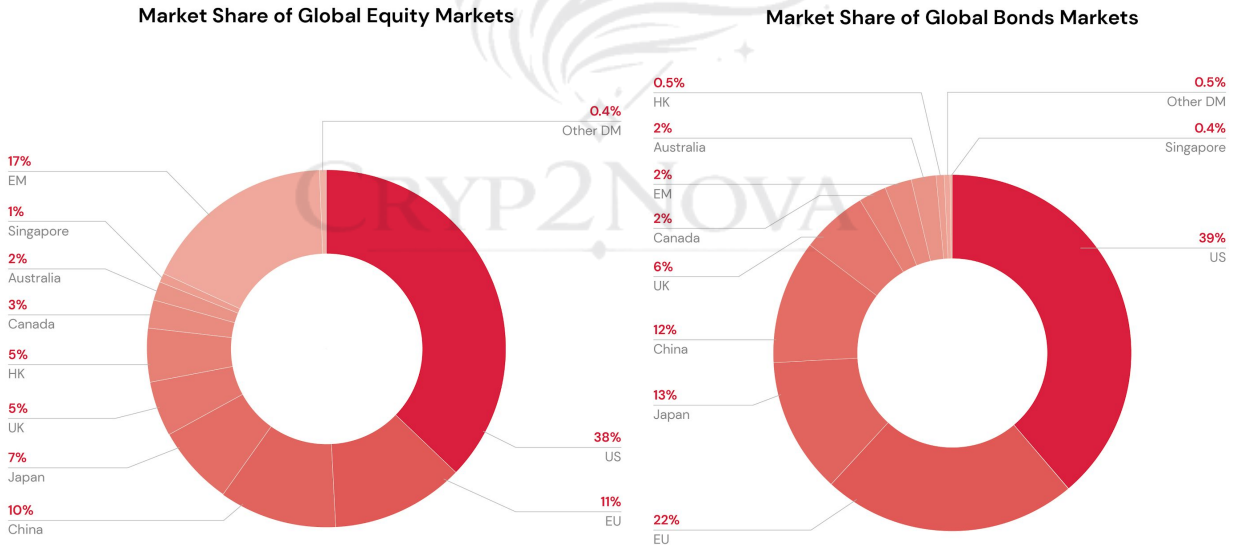
Market Consideration

State of the Industry

Diversification is one of the critical strategies investors employ to minimize investment risks. Retail and institutional investors strive to diversify their portfolio by spreading the capital among various asset classes. Traditionally, investors considered stocks and bonds as the most liquid financial instruments and the go-to choice for building a diversified portfolio with an optimal risk profile. Although these asset classes are substantial vehicles for building wealth and economic opportunities for the society, they can be unattainable for people residing in emerging economies, where capital markets are not sufficiently developed, regulated, or efficient.

For example, if Tesla Inc. (TSLA) stock is not traded on overseas marketplaces, such as Shanghai Stock Exchange (SSE) or Tokyo Stock Exchange (TSE), it becomes nearly impossible for people living in those regions to purchase this asset.

The traditional trading systems indirectly prevent billions of people from participating in global capital markets and slow down the economic growth in emerging economies.
The world's financial infrastructures are highly advanced, but some regions are extremely saturated like North America and Western Europe. To illustrate this point, Securities Industry and Financial Markets Association (SIFMA) has estimated the US accounts for 38% and 39% of global equities and bond markets, respectively [1].



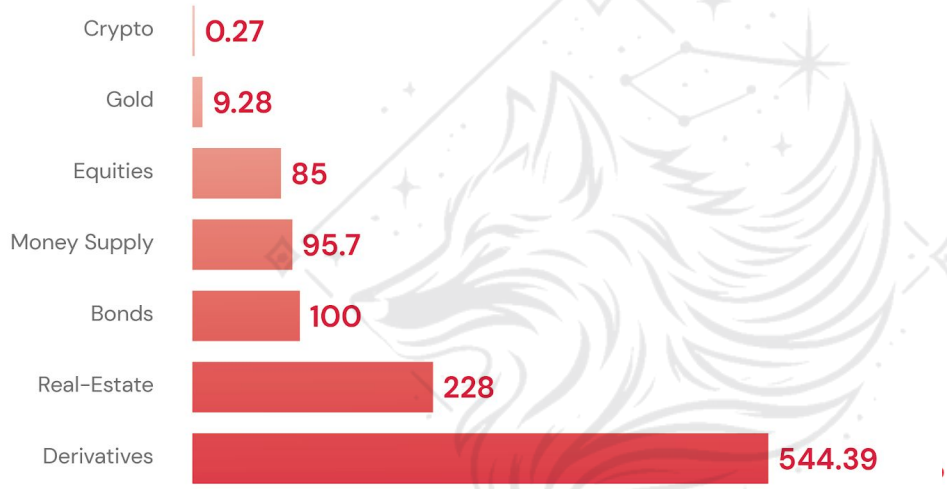
Source: World Federation of Exchanges, Bank for International Settlements (as of FY 2017)
Note: EM = Emerging Markets; HK = Hong Kong; DM = Developed Markets

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Asset Classes

There is a wide range of asset classes that investors can choose from to achieve a desired rate of return.

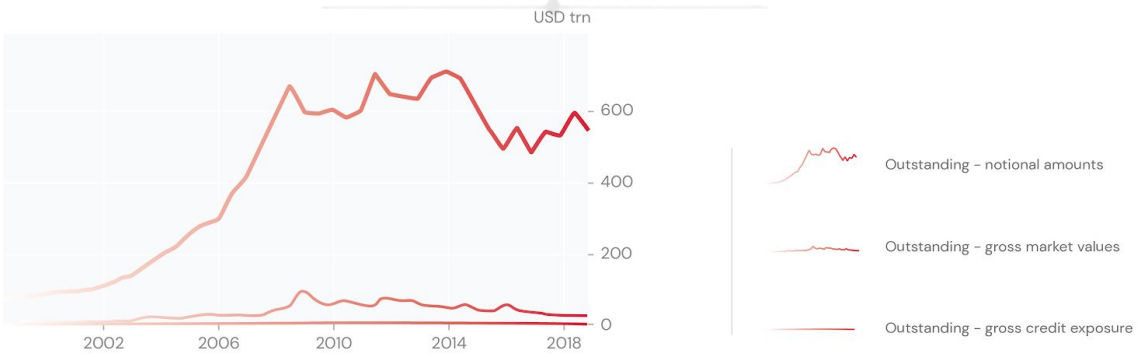
The common perception among investors is to rely on real-estate, stocks, and bond investments to increase their standard of living and provide economic security. Interestingly enough, these conventional asset classes interlinked together through the unregulated housing market, mortgage-backed securities, and REIT funds, which brought the entire financial system to the brink of failure.
The financial crisis of 2008 suggests that investing is not so simple, and systemic risks may occur. Certain economic events can wipe out as much as 50% of the portfolio value within a year, bringing panic and chaos into the economy.



Sources:

Money Supply	[8]
Gold	[9]
Crypto	[10]
Derivatives	[2]
Equities & Bonds	[1]
Real-Estate	[11]

The global derivatives market has increased dramatically over the last 20 years; beginning with just under $100 trillion in 1999 and now reaching an almost $545 trillion market value [2].



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Each financial asset has its unique characteristics. The trading, risk profile, and mode of acquisition of individual assets vary from other financial instruments. For instance, the nature and behavior of fiat currencies are different from real estate or traditional financial markets. When an individual wants to add stocks to his portfolio, he must exchange his fiat money with the desired shares from another seller. This entire process must go through a third-party broker that mediates and oversees this transaction. The broker is responsible for verifying the authenticity of the transaction and the legitimacy of the traded assets. In short, both the parties must trust this mediator or broker to process the transaction.

While cryptocurrencies represent a class of assets that hold a specific value in their respective markets, converting fiat to cryptocurrencies requires a third-party service similar to the conventional brokerage. Unlike traditional asset transactions, cryptocurrency trading does not require a trusted third-party as blockchain transactions are executed using cryptographic functions and subject to the on-chain rules. For example, a user can sell bitcoin (BTC) to buy ethereum (ETH) by simply connecting to the decentralized exchange that facilitates the transaction flow on a blockchain.

A Shift in Institutional Portfolios

Financial institutions like banks, pension funds, and insurance companies with massive stakes in capital markets, are gradually adjusting their positions. It appears that during 2018, ETFs funds grew by $238.4 billion to a total market value of $3.4 trillion while mutual funds shrank by $91.3 billion, and now account for a total market value of $16.3 trillion [3]. In comparison to retail investors, institutional fund managers have large positions in derivatives markets for the purposes of risk-management and speculation. Financial institutions also have greater exposure to residential and commercial real estate markets.

According to the 2019 report from Black Rock, the figures suggest that institutional money moved away from stocks into more stable assets, such as bonds and real estate [4]. Also, the collective sentiment indicates that corporate players increased portfolio exposure to private equity (+37%), real estate assets (+50%), and cash (+4%) amid a slowdown in economic growth. According to this trend, it appears that institutional investors plan on diversifying by increasing stakes in other asset classes.

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Challenges in the Traditional Asset Trading Industry

Regional Economic Markets

Despite the technological development in the US, Canada, the UK, the EU, or Asia - the existing economic infrastructures do not support value exchange on a cross-border scale. An investor in Canada must go through multiple brokerages to invest in a particular stock in China or Japan. Furthermore, to make direct investments in a foreign market, the investor must be accredited or invest a certain amount of capital in qualifying for direct access to certain assets. The regional nature of economic markets prevents small investors from acquiring global assets.

Limited Access to Global Assets

Billions of people in emerging economies cannot access essential financial services to participate in capital markets or engage in global commerce. Geopolitical uncertainty, financial literacy, low levels of income, high-cost of intermediary, and lack of trust in financial institutions are the major factors contributing to this outcome.

Traditional firms are not economically motivated to offer services in countries that have low levels of disposable income. For instance, large investment banks are not interested in serving the underdeveloped markets since populations can hardly afford to absorb the monthly fees for keeping a small chequing account.

No Technology for Cross-Asset Trading

One of the primary reasons behind the slow adoption of crypto assets among regular investors is the lack of underlying financial infrastructure. The existing trading systems are limited to a specific set of assets, such as stocks and ETFs. These trading platforms lack the technology necessary for facilitating cross-asset trading. A trader is unable to exchange cryptocurrencies to other traditional financial instruments. Additionally, the development of the crypto infrastructure has focused on particular regions, with very few global venues for international investors.

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Tokenization

The conventional securitization process gets transformed through the use of blockchain technology, which maintains the benefits while addressing the core issues associated with the lack of transparency and the risk of defaults. Central issuers can act as custodians of the assets and issue digital tokens that are designed to replicate market behavior of stocks, bonds, currencies, and commodities.

By employing tokenization, investments can be made using alternative assets. Examples include commercial real-estate, antique art, cryptocurrency baskets, and business projects to the general public. Under such a system, each digital token represents an ownership stake in the underlying asset and provides direct control to the end-user. In short, each token holder has the liberty to access and trade digital tokens on global markets that operate 24/7 throughout the year in a decentralized exchange setting.

In combination with smart-contract technology, Blockchain can provide transparency over the entire tokenization process. Removing third-parties that are responsible for buying, securitizing, and selling assets to the public.

Investors can tokenize or burn any assets on-demand and trade them with other assets without additional overhead and points-of-failure within a system.

Tokenization helps:

- Unlock the economic value of assets
- Create a global market for assets
- Remove multiple intermediaries
- Fast and secure transfer of assets

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Sologenic Ecosystem

Introduction

The Sologenic ecosystem and it's SOLO coin provides a one-stop solution to tokenizing assets. Assets such as stocks and ETFs can be traded on over 25 different global stock exchanges against cryptocurrencies.

The Sologenic ecosystem aims to make it effortless for crypto investors to exchange assets and invest in different types of traditional financial instruments. These financial operations require a robust underlying infrastructure that operates in real-time and provides fast, secure, and transparent transactions.

Current financial gateways such as VISA have been striving to make it faster for users to transact with an average of 65,000 transactions per second [5]. The changing business landscape and financial requirements of investors demand a swift, global financial infrastructure.

With the invention of Bitcoin, other decentralized protocols for exchanging value came into existence such as the Ethereum network and XRP Ledger. These blockchain protocols have been around since the early days of Bitcoin and dedicated significant time and resources to building a more scalable blockchain infrastructure. Although each blockchain protocol differs from the other and designed for specific use cases, they effectively address different problems.

Building on top of an existing blockchain is desirable as it allows the development team to focus on the functionalities of the ecosystem rather than underlying technology such as the consensus mechanism, immutability, and mining.

XRP Ledger (XRPL)

The XRP Ledger is a decentralized cryptographic ledger powered by a network of peer-to-peer servers [6]. The company behind the core development of the XRPL is "Ripple", which also integrates XRP as a native token in their ecosystem. Ripple believes in making "a world in which money moves the way information does today. [7]"

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Why the XRP ledger (XRPL)

Today, many Blockchain technologies exist, offering niches and uniqueness in many different aspects. When we created the technical requirements of this project, it became self-evident that XRP Ledger is, in fact, is the most scalable blockchain that offers the technologies and tools required to build the Sologenic ecosystem. After all, we think XRP is built to cater to this exact system for the following reasons:.

- **Censorship-Resistant Transaction Processing**
  No single party decides which XRP transactions succeed or fail, and no one can "rollback" a transaction after it completes. As long as those who choose to participate in the network keep it healthy, they can send and receive XRP in seconds.

- **Fast & Efficient Consensus Algorithm**
  The XRP Ledger's consensus algorithm settles transactions in 4 to 5 seconds, processing at a throughput of up to 1,500 transactions per second.

- **Responsible Software Governance**
  A team of full-time, world-class developers at Ripple maintains and continually improves the XRP Ledger's underlying software. Ripple acts as a steward for the technology and an advocate for its interests and builds constructive relationships with governments and financial institutions worldwide.

- **Secure, Adaptable Cryptography**
  The XRP Ledger relies on industry-standard digital signature systems like ECDSA (the same scheme used by Bitcoin) but also supports modern, efficient algorithms like Ed25519. The extensible nature of the XRP Ledger's software makes it possible to add and disable algorithms as state of the art in cryptography advances.

- **Modern Features for Smart Contracts**
  Features like Escrow, Checks, and Payment Channels support cutting-edge financial applications, including the Interledger Protocol. This toolbox of advanced features comes with safety features like a process for amending the network and separate checks against invariant constraints.

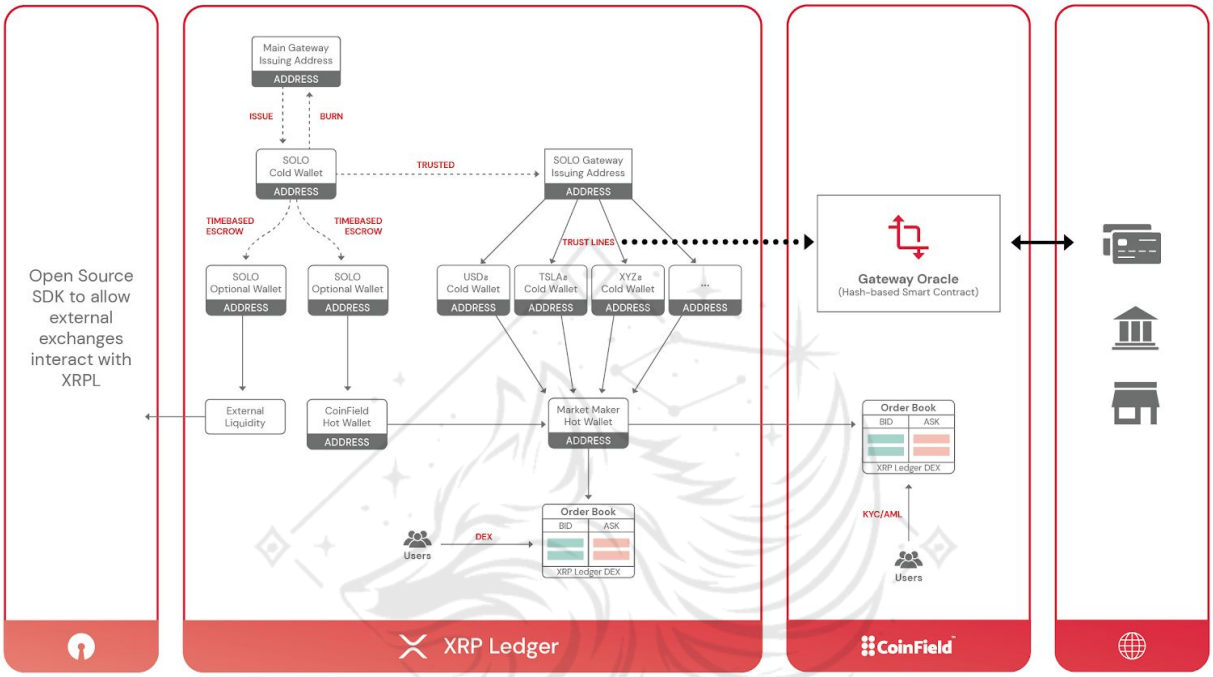
- **On-Ledger Decentralized Exchange**
  The XRP Ledger also has a fully-functional accounting system for tracking and trading obligations denominated in any way users want, and an exchange built into the protocol. The XRP Ledger can settle long, cross-currency payment paths and exchanges of multiple currencies in atomic transactions, bridging gaps of trust with XRP.

It is crucial to understand that Ripple is working with more than 200 financial institutions from 40 different countries, which is a clear indicator of its growing prowess in the payments industry. Some of the leading global financial institutions, such as American Express, PNC, SBI (SBI Remit), and Moneygram, are using Ripple's payment network, RippleNet, for international transactions.

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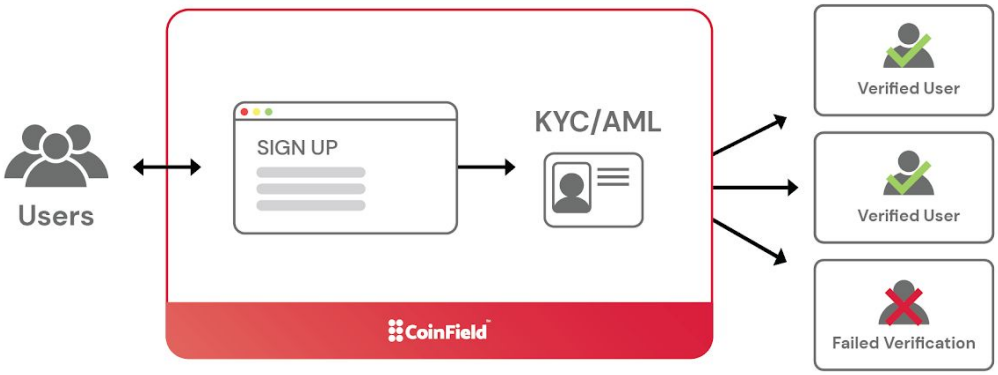
Architecture

Sologenic ecosystem consists of five main components that together facilitate the process of on-demand tokenization of non-blockchain based assets and trading against cryptocurrencies. These components are CoinField Platform, Brokerage Gateway, XRPL Native DEX, XRP Ledger, and the Open SDK suite.



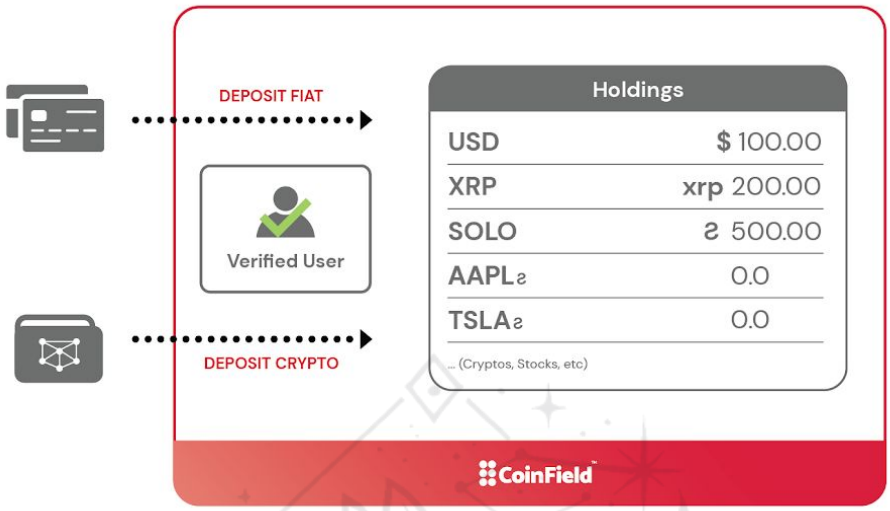
CoinField Role

The CoinField platform is used to connect all components. The first step for users is to create accounts and undergo KYC/AML verifications.



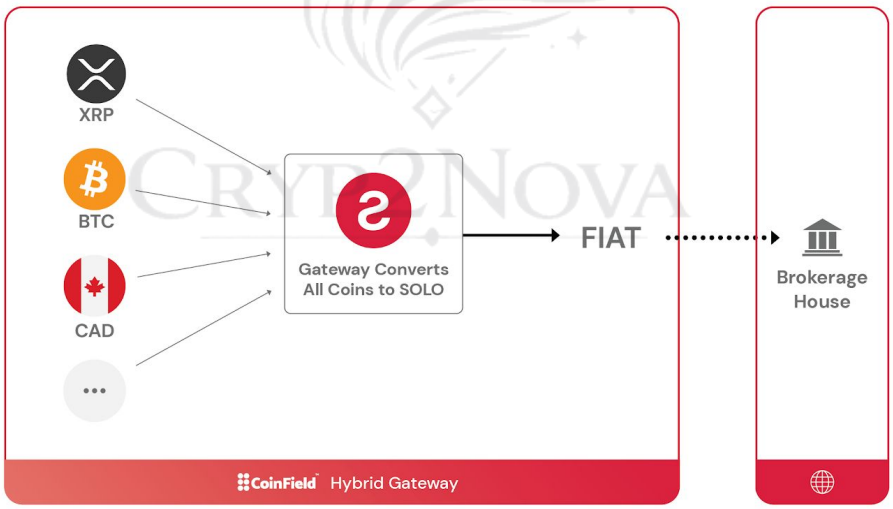
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Once approved, users can make either fiat deposits or crypto deposits into their newly created wallets hosted on CoinField's secure infrastructure. Users can deposit funds from a wide range of fiat or crypto options.



When funds are deposited, users can convert these assets directly to SOLO coins. SOLO is the only coin able to be converted to tokenized non-blockchain based assets.

The process of buying these assets happens at the CoinField's proprietary gateway where the user's SOLO is liquidated to fiat in real-time, to be used as liquidity to settle with the stock brokerage firms.



Conversion automatically takes place at one of CoinField's existing markets where the user's asset paired with SOLO coin e.g., SOLO/USD.

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Using SOLO as the sole liquidity to settle with the brokerage house has many advantages, such as:

- Unifying the liquidity pool to be used for settlements
- Allowing SOLO holders to participate in the liquidity pool and take benefits through Liquidity Provider Reward Program (LPRP).
- An increased trade volume of SOLO across different markets.

Sologenic uses external brokerage companies to buy and sell different types of assets, such as Stocks.

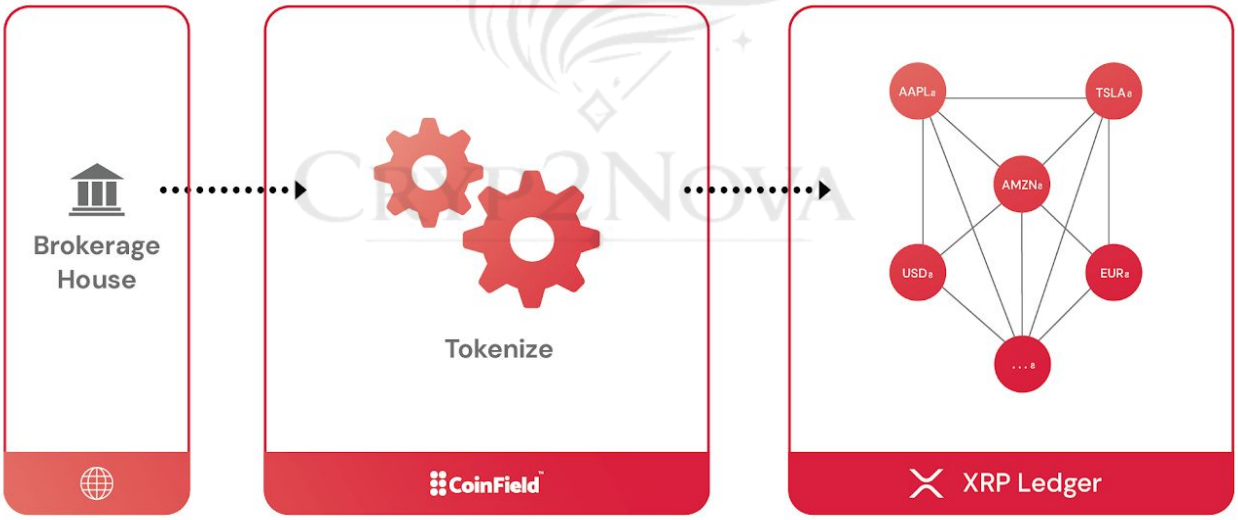
Brokerage Gateway

Sologenic works with top brokerage firms to facilitate the process of buying and selling different stocks from over 25 global stock exchanges.

By using third-party FIX APIs provided by the brokerage firm, it ensures that tokenization or burning on the XRP Ledger can happen immediately after the trade is complete.

Tokenization & the XRP Ledger

CoinField's Gateway connects to the XRP Ledger via existing rippled nodes in place on the platform. Each corresponding tokenized asset has an XRP address on the XRP Ledger that has an established TrustLine to the main SOLO issuing Gateway on the XRPL.



Upon successful callback from the third-party API, the system issues the corresponding currency from the main SOLO gateway to the XRP address that belongs to the issued asset.

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Sample pseudo-transaction to be sent on the XRP ledger:


```
{
    "TransactionType": "TrustSet",
    "Account": "ra5nK24KXen9AHvsdFTKHSANinZseWnPcX",
    "Fee": "12",
    "LimitAmount": {
      "currency": "534f4c4f54534c4100000000000000000000000",
      "issuer": "rsoLo2S1kiGeCcn6hCUXVrCpGMWLrRrLZz",
      "value": "100"
    }
}
```


Asset-backed token's XRP addresses are in HEX format and are made public for users to view and confirm the transactions. A mapping of HEX addresses to their corresponding currencies are also publish via a feed.

Once tokenized, the asset issued on the XRP Ledger is denominated with the suffix of "2" (e.g. AAPL2, TSLA2, USD2). In the meantime, CoinField's internal ledger is connected to a rippled node to scan the recent transactions and adjust the user balances accordingly.

At this point, the user can hold their assets on CoinField or withdraw to another exchange that has integrated their system with Sologenic's proposed SDK to allow for deposits and withdrawals to take place or to XRP Ledger's native decentralized exchange.

Stablecoin Assets

Tokenized assets are Stablecoins in nature and pegged to the real value of the non-blockchain based assets. They are redeemable via CoinField's centralized platform or traded on Sologenic's XRPL Decentralized Exchange against XRP and SOLO. This means tokenized asset holders are free to independently redeem their assets for XRP and SOLO in the Decentralized Exchange regardless of the status of the Brokerage Gateway.

The value stabilized tokens remain by the real value of the assets due to arbitrage opportunities for market makers and the fact that CoinField's Gateway always redeems at the current market prices outside of the Blockchain network.

The Gateway follows the rules of external markets to make sure transactions always go through and without devaluation or inflation.

When a stock is being tokenized or burned, the Gateway only accepts the transaction during the hours of operation of the specific stock exchange.

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An example of trading assets and tokenization could be for TSLA shares, where trading can only happen during the market hours of 9:30 AM to 4:30 PM EST Monday through Friday).

Integration and Open SDK suite

As part of mass adoption strategies with Sologenic and integration with other exchanges including DEX, Sologenic plans to release a suite of open-source software development toolkits that makes it possible to seamlessly integrate the process of transferring tokenized assets and SOLO coins to and from XRP addresses. Users are free to withdraw their tokenized assets and trade them on Sologenic's decentralized exchange, XRP's native DEX. Sologenic highly encourages the developer community to contribute to developing these toolkits.

Sologenic is open to community recommendations/involvement for the development of SDKs and APIs and decentralization of these services through projects such as Codius and Interledger by providing the necessary tools and sandboxes to create such systems. Besides community efforts, the core developers of Sologenic are researching and developing these systems on an ongoing basis.

Sologenic strongly supports the community and businesses to use the Interledger protocol to run connector nodes to act as an intermediary for transfers of micropayments across wallets and exchanges.

Custody & Proof of Solvency

As the world of blockchain permeates our financial institutions, it becomes critical to verify the legitimacy of relationships, such as confirming the relationship of a tokenized asset to a real-world asset held in a trust. To be transparent, Sologenic exposes an endpoint that allows for the public to view the inventory of real-world assets fetched via the third-party APIs and their corresponding digitized asset on the XRP Ledger.

In addition to providing a public section to view assets and liabilities via the platform, Sologenic plans to conduct third party audits that would certify the authenticity of the assets.

Transactions

All transactions, including issuing, burning, and transfers, are executed on the XRP Ledger, and the current XRP transaction fees applies.
CoinField uses the same Open SDK that is developed to handle transactions on the XRPL.

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Products in Development

Sologenic Decentralized Exchange

One of the major products to be added into the Sologenic ecosystem is Decentralized Exchange, built on top of XRP Ledger's fully-functional decentralized exchange where users can trade issued tokenized assets for SOLO or XRP. Sologenic is building a simple, intuitive, and powerful UI with the same development standards as used within CoinField Centralized Exchange.

Features of Sologenic Decentralized Exchange include:

- **Sologenic DEX users will host private keys:**
  The users of Sologdnic's DEX holds the private keys of their wallets, providing them complete ownership/authority over their crypto assets. It facilitates swift transactions, quick settlements, and improved security of a user's cryptocurrencies.

- **Major platform for SOLO trading:**
  Sologenic DEX is a significant platform for the trading of SOLO coins & tokenized non-blockchain assets. CoinField's centralized exchange plays a crucial role in market making for SOLO coins and provides sufficient liquidity to third-party exchanges facilitating the trading of SOLO coins.

- **Development and market-making of Sologenic DEX:**
  CoinField uses its real experience in running a successful cryptocurrency exchange for the development of Sologenic DEX.

The transaction fees and trading charges generated from the financial activity on Sologenic DEX is used to reward liquidity pool providers.

- **Eliminating a single point of failure:**
  One of the primary challenges in front of the crypto trading community and investors is safeguarding assets. Cryptocurrencies are designed with built-in protection, through encryption and consensus protocols, from cyberattacks or malicious transactions. The distributed nature of blockchain, the underlying technology of crypto assets, prevents any single point of failure within its network. However, since centralized exchanges store user data, trading activity, and transactions on traditional servers, they're vulnerable to cyber attacks.

Sologenic's decentralized exchange uses the XRPL distributed ledger, protecting any exploitation. The distributed nature of the exchange and the presence of multiple validator nodes, including the ones run by CoinField, ensures regular operation even if a handful of nodes are compromised.

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- **Ownership of private keys:**
  Sologenic's decentralized exchange is committed to providing the ownership of crypto assets to its holders through the ownership of private keys. It is critical to understand that a crypto investor or owner has complete ownership of his/her cryptocurrencies only if he/she controls the private keys. It ensures that in case of a shutdown of the exchange, the investor still owns/controls his cryptocurrencies. Additionally, it prevents any impact of exchange-level security breaches on crypto owners.

Tokenized Assets Trading

The world of finance is ripe for technological transformation. Through tokenization, the industry can achieve interconnected markets and global 24/7 liquidity. SOLO holders have access to a wide range of stocks from over 25 global stock exchanges. This infrastructure connects the legacy financial systems with blockchain-based assets and enables new markets, allowing cryptocurrency trading for the other asset classes.

SOLO Credit Card

SOLO holders can be eligible to obtain a FREE Crypto Card to spend their cryptos instantly anywhere in the world. SOLO holders have various benefits on the Crypto cards, such as Monthly Rebate Cash Back, Airport Lounge Access, Discount on Select Hotels and Private events.

Tier	SOLO Holdings	SOLO Card Type	Monthly Rebate Cashback	Card Setup Fee
1	500 < 10,000	SOLO Black	-	FREE
2	< 100,000	SOLO Black Metal	0.5%	FREE
3	< 400,000	SOLO Black Prestige	1%	FREE
4	> 400,000	SOLO Black Whale	2%	FREE

SOLO cardholders have to maintain the minimum balance in the wallets for their respective tiers for the card to remain activated.

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Coinomics

Coin Information

Total Max Supply: 400,000,000 SOLO
IEO Value: 1 SOLO = 0.25 USDT

TOKEN SYMBOL	SOLO
TOKEN SIGN	ꙅ
TOKENIZED ASSET SUFFIX	ꙅ (.i.e TSLAꙅ, AAPLꙅ, and ..) **character** ꙅ ꙅ **character encoding** decimal hex decimal hex **Unicode** 423 01A7 424 01A8 **UTF-8** 198 167 C6 A7 198 168 C6 A8 **Numeric reference** Ƨ Ƨ ƨ ƨ
MAX SUPPLY	400,000,000 ꙅ (No additional tokens will ever be created)
TrustLine Address	r**soLo**2S1kiGeCcn6hCUXVrCpGMWLrRrLZz
Decimals	15 decimal digits of precision
160-bit (40-character) hexadecimal	534f4c4f0000000000000000000000000000000000

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Burn Mechanism

100% of the transaction fees generated through transfers and decentralized trading will be burned instantly by being sent to the gateway's issuing address (Black hole). The system practices this deflationary mechanism to bring down the total supply of SOLO coins which in turn makes remaining SOLO coins more valuable. This practice makes an equilibrium that in the long term makes it impossible for the SOLO coins to deplete due to higher valuation of coins and lower supply.

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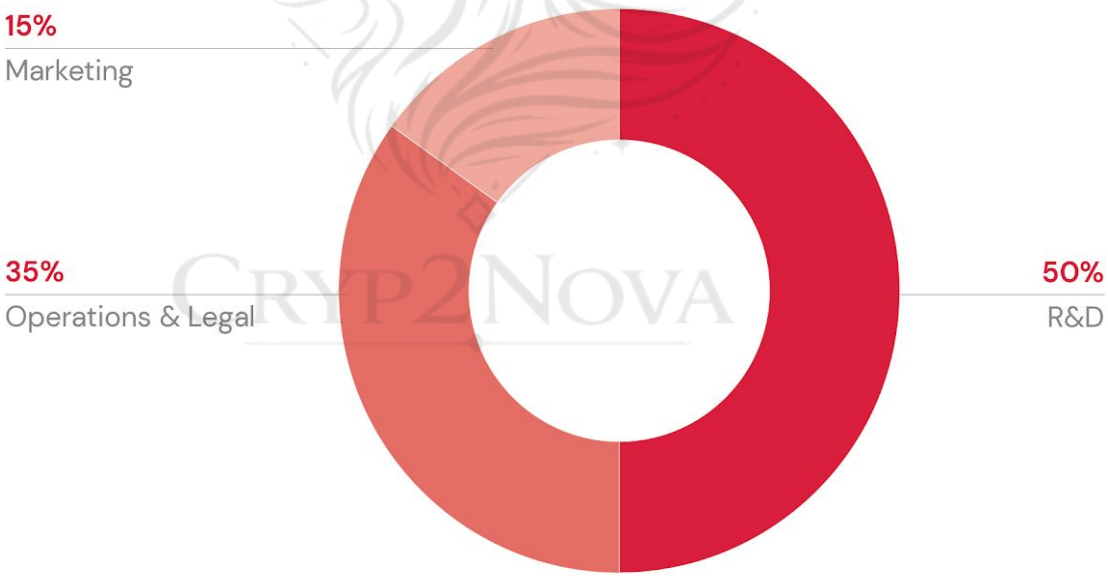
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Token Distribution

Allocation	Proportion	Vesting Period
Team	35%	36 Month Lockup Schedule
Public	15%	No Lockup
SOLO Liquidity & Operation	15%	No Lockup
SOLO Community Fund “SCF”	20%	No Lockup
SOLO Expansion Fund “SEF”	15%	No Lockup

Use of Proceeds

Issued SOLO coins are to be sold and distributed through one or more rounds of sales conducted by the Sologenic team via CoinField and third party platforms. Token sales and distributions are dedicated to Initial Investors, VIP private sale, and IEO. Funds raised in all rounds of token sales are used primarily for R&D, product development, marketing, legal, licensing, and strategic partnerships. Additionally any portion of allocated VIP Pre-Sale or IEO tokens which are not sold will be added to SOLO Liquidity & Operation Fund.



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Team Vesting Schedule

Holding Period	Percentage
Within 3 months	15%
After 12 months	15%
After 18 months	20%
After 24 months	20%
After 36 months	30%

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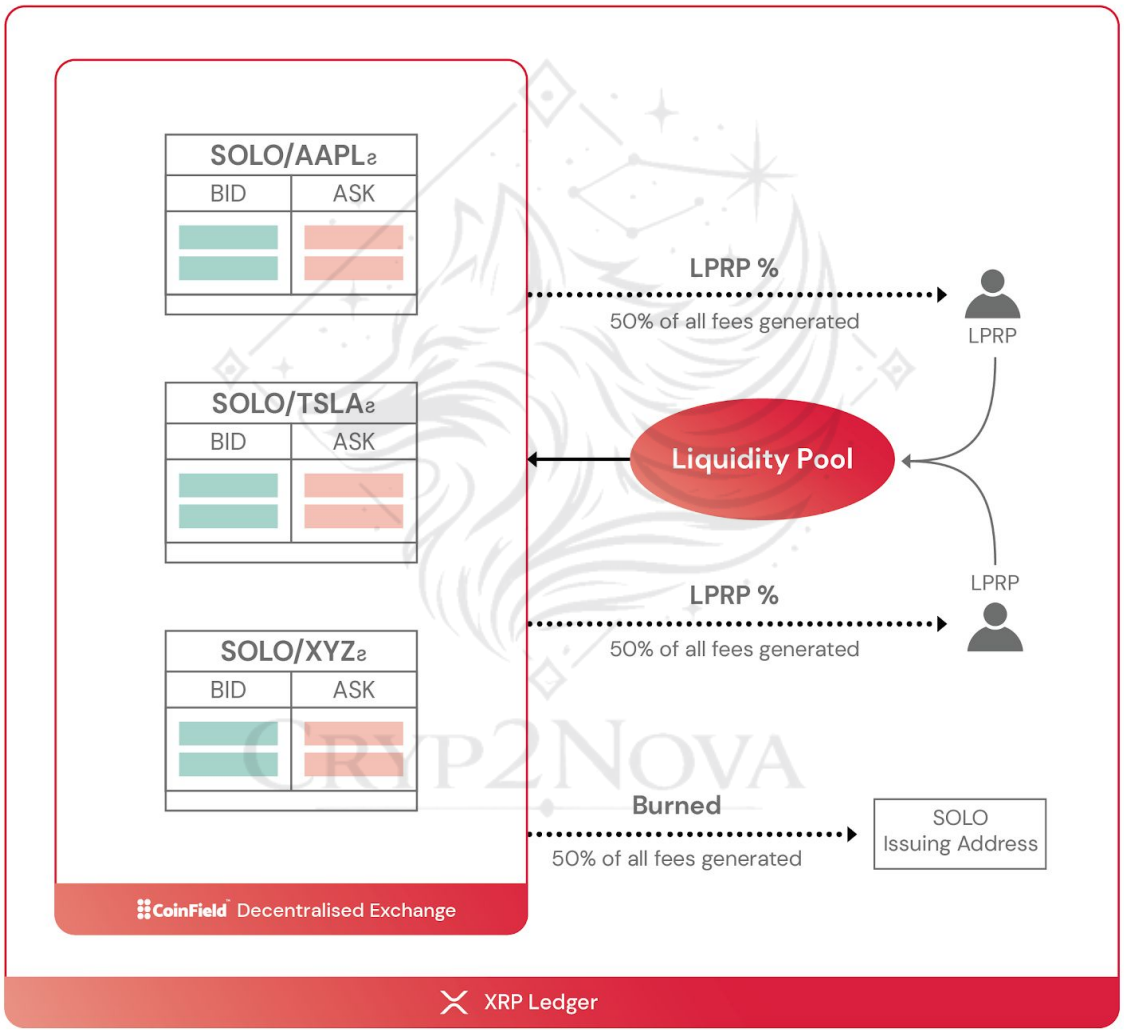
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Incentives & Benefits for Platform Users

Sologenic Users:

The Liquidity Provider Reward Program (LPRP)

The Sologenic ecosystem rewards its users for their participation in providing liquidity for transactions. The ecosystem provides multiple participation avenues for its users, including the Sologenic liquidity pool, CoinField DEX, and CoinField centralized exchange.



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Transfer and Transaction Fees on DEX

Transferring SOLO in and out of XRP wallets incur a transaction fee in XRP Drops (network fees differ depending on the network load and other factors, but currently is at 10 drops) and a burn amount of 0.01% charged to the sender of the transaction. The system practices this deflationary burn mechanism to bring down the total supply of SOLO coins which in turn makes remaining SOLO coins more valuable.

The sender of any payment is debited an extra 0.01% based on the size of the transaction. The recipient of the payment receives a credit for the intended amount.

This process also applies to trades on the DEX where the seller is charged an extra fee of 0.01% while the buyer receives the amount disclosed on the original order volume meaning the seller/sender of the transaction must take into account the extra fee for the payment/order to go through.

This burn mechanism makes an equilibrium that in the long term makes it impossible for the SOLO coins to deplete due to higher valuation of coins and lower supply.

Liquidity Provider Reward Program (LPRP) on CoinField Centralized Exchange

SOLO holders can voluntarily participate in the Liquidity Provider Reward Program (LPRP), receive rewards of up to **20% annually**. CoinField launch multiple time-based programs, with both weekly or monthly participation models. Some of these programs come with flexible withdrawal terms, whereas others come with a fixed time-based deposit model. CoinField implements a daily reward payout mechanism for flexible programs and time-based payouts for fixed-term reward programs.

Note: CoinField source the financial resources for these reward programs through the trading fees generated on CoinField's centralized exchange.

Example Of Program:

Program Name	Lock-up period	Gain
E.g. Starter	1 Month	%12 (annually, paid daily)
E.g. Pro	3 Months	%20 (annually, paid daily)
E.g. Flexible	No Lock-up	%8 (annually, paid daily)

Please note that there can be more than one program that has a lock-up period of 1 or any other time with different gain percentages depending on the promotion.

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Monthly Rebate

SOLO holders are entitled to a FREE Crypto Card for spending their SOLO coins instantly anywhere in the world. The primary intent behind releasing a crypto card is to promote the use of cryptocurrencies in daily transactions. Sologenic reward SOLO cardholders depending on the total amount spent via these cards. Cashback is paid to holders in SOLO coins on the 1st of each month.

Solo cards have no lock-up time. The users must maintain the minimum SOLO amount in their wallets to qualify for the rewards for individuals tiers.

If you do not maintain the minimum balance required on account for 30 consecutive days, Sologenic reserves the right to cancel your card.
Here is the schedule for cashback payments and different types of cards provided by Sologenic.

Card Tier	SOLO Black	SOLO Black Metal	SOLO Black Prestige	SOLO Black Whale
Card Material	Plastic	Metal	Metal	Carbon Fiber
Card Limit[1]	$1,000	$2,000	$5,000	$10,000
Transaction Fee	1.39%	0.99%	0.85%	0.85%
Max Transaction[2]	$500	$750	$1000	$10,000
Monthly Cashback[3]	-	0.25%	1%	2%
Collateral Load Up	**FREE**	**FREE**	**FREE**	**FREE**
Manual Load Up	1%	1%	1%	1%
Min SOLO Holdings[4]	500	2,000	100,000	400,000
Locked Amount[5]	200 SOLO	600 SOLO	1,000 SOLO	2,000 SOLO
Spotify (Logo)[6]	25% Rebate[7]	50% Rebate[7]	100% Rebate[7]	100% Rebate[7]
Netflix (Logo)[6]	25% Rebate[7]	50% Rebate[7]	100% Rebate[7]	100% Rebate[7]
PlayStation Plus (Logo)[6]	25% Rebate[7]	50% Rebate[7]	100% Rebate[7]	100% Rebate[7]

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Amazon Prime (Logo)[6]	25% Rebate[7]	50% Rebate[7]	100% Rebate[7]	100% Rebate[7]
Airport Lounge Access[8]	-	**FREE**	**FREE**	**FREE**
SOLO Merchandise Store Credit	-	$50 USD	$75 USD	$100 USD

1. The card limit shown is in USD or equivalent in EUR and GBP.
2. Max amount per each transaction.
3. Cashback for the current month is paid in SOLO on the first day of each next month.
4. Minimum amount of SOLO required to be qualified for the card level at the time of card issuance.
5. This amount is locked for 12 months. If the minimum amount of SOLO holdings goes below 50% of the minimum SOLO holdings requirement, the locked amount will be deducted from your account to cover the cost of the card. The locked amount will be required per each year.
6. This benefit is being offered directly by Sologenic independently without any partnership with these merchants. Sologenic reserves the right to amend or discontinue this offer at any time without prior notice. Rebate is only available for one service in a month. The maximum rebate per month is $10 USD.
7. The rebates are paid in SOLO on the first day of each next month.
8. Airport Lounge Access is coming soon.

*** SOLO Cards are being offered in a partnership with coinfield.com**

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Exclusive VIP Perks

SOLO holders have various benefits on the SOLO Crypto cards, such as Monthly Rebate Cash Back, Airport Lounge Access, Discount on Select Hotels and Private events.

CoinField Users:

Trading Fee Discounts on CoinField Centralized Exchange

Sologenic offers up to 50% discount on the trading fee for traders who use SOLO coins to pay the fees. The discount on trading fees depends on the balance of SOLO in users' wallets. Sologenic uses the real-time balance of the wallet at the time of execution of trade for calculating discounts.

Tier	SOLO Holdings	Trading Incentive
1	< 1,000 ƨ	5%
2	< 50,000 ƨ	10%
3	< 100,000 ƨ	20%
4	< 400,000 ƨ	25%
5	> 400,000 ƨ	50%

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Value Proposition for Sologenic Community

SOLO Community Fund (SCF)

The purpose of the Sologenic Community Fund "SCF" is to help the blockchain & cryptocurrency ecosystem grow globally by supporting various projects from the community. Sologenic is committed to building the infrastructure required for the large-scale adoption of cryptocurrencies. SCF is used for funding decentralized community-based projects, community events and emergency situations.

Community Participation Program

Sologenic deploys a specific algorithm to analyze the community feedback in different events such as SCF, allowing SOLO holders to participate in the selection process. The selected projects receive funding and guidance in the development and management from the Sologenic team and the community.

The community participation weight of a SOLO holder depends on the number of SOLO coins they hold. For example, community participation from a user with 100 SOLO coins is considered as 100 points in an event, whereas community participation from a user with 1 SOLO coin considered with the weight of 1 towards the calculation.

Community participation takes place on CoinField's platform, and results are public for anyone to audit, which prevents the users' private information from being obfuscated in the results section.

SOLO Holdings	Community Participation Weight
1 ƨ	1x
1000 ƨ	1000x

SOLO Expansion Fund (SEF)

The purpose of the SOLO Expansion Fund "SEF" is to "directly" grow the Sologenic ecosystem, increase its global reach, and help to increase the value of the SOLO coin in the long term to protect all the initial investors and backers. This fund goes towards the marketing and promotional activities for the Sologenic ecosystem, such as listing fees for SOLO on global exchanges, summits, gatherings, and worldwide marketing campaigns explicitly promoting the Sologenic ecosystem and SOLO coins as well as community Airdrops.

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Global Exchange Listings

The CoinField exchange has built many great relationships with global exchanges through either partnerships or via the community. In addition to this existing relationship, Sologenic's advisors play a vital role in the listing of SOLO coins with other major global exchanges.

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Value Proposition for Sologenic Users

Access to global assets

Sologenic aims to provide access to the top global stock exchanges to the users. Instead of being limited only to the stocks available in their respective regions, Sologenic users can trade a wide range of stocks from over 25 global stock exchanges using cryptocurrencies.

Complete ownership of crypto assets

Sologenic aims to create a decentralized trading environment where users have complete ownership of their crypto assets. Sologenic users will keep their own private keys, allowing them to transfer or trade their crypto assets without any third-party involvement.

Hassle-free trading with no middlemen

Sologenic eliminates the need for intermediaries in international investments. The users can purchase tokenized asset classes in a single platform without having to deal with multiple brokers.

Ability to use SOLO for daily financial needs

Sologenic intends to launch a crypto card for SOLO holders allowing them to use their crypto assets for daily expenditures, ATM withdrawals, shopping, and utility bill payments. The primary intent behind launching the SOLO crypto card is to promote the use of cryptocurrencies in daily lives.

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Roadmap

Milestones

Milestone	Date	Status
Sologenic Decentralized Wallet App	January 2020	Done
Filling the Application for MiFID II Investment Firm License	April 2020	In progress
Sologenic Securities Tokenizing Engine	August 2020	In development
Sologenic Securities Trading Platform	August 2020	In development
Launch of Sologenic Simulator Securities Trading Platform (Simulator Platform for users' demonstration and practice with NO real money)	August 2020	Scheduled
Launch of Sologenic Live Securities Trading Platform	(Upon successful issuance of MiFID License by FSA)	Pending
Launch of Marketing Plan	(Upon successful issuance of MiFID License by FSA)	Pending

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Team



Sologenic employs a vibrant mix of 30+ experts from a wide range of backgrounds, and a variety of different skill sets. We are an energetic young and professional team aiming to shape the world's new financial future through digital assets. We are continuously looking for ways to facilitate a seamless and more secure system that makes trading feel effortless.

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Leadership & Advisors



Bob Ras
CEO & Founder

Bob has established several ventures within the manufacturing, tech, and marketing industries. His manufacturing businesses have over a hundred distribution outlets in 62 countries worldwide. In 2018, Bob switched his focus to Cryptocurrency & Blockchain technology with one goal in mind : **To create a new financial ecosystem for the new era.**



Reza Bashash
CTO & Founder

Reza is an experienced engineer with a demonstrated history of working in Artificial Intelligence and Fintech sectors over the past ten years. Reza has founded several successful tech companies throughout his career and has proven to be a solid entrepreneur with a proven track record. He is an influential Blockchain advocate.



Mike Stephens
Securities Legal Advisor

Mike is a leading information technology & blockchain law Partner at **Fasken Martineau**. A recognized leader in technology ecosystem and a dedicated advocate for clients. An experienced M&A and securities lawyer, he also counsels emerging growth companies from their foundation all the way to IPO or an exit event.



Virgi Nael
EU Securities Legal Advisor

Virgi Nael is a Senior Associate at **NJORD** in the fields of Securities Market Law and Banking, Finance, Business & Contract Law. She has also worked 3 years at Bigbank as Head of Legal which gave her a great understanding of the lending and banking business.

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Dmitri Litvinovich
CPO

Dmitri's background includes more than ten years of C-Level role in some of the most successful securities & derivatives trading platforms in the EU. His financial product development expertise brings a significant value to the team.



Eman Pulis
Marketing & Media Advisor

Eman is the CEO of **Malta AI & Blockchain Summit** and SiGMA. His summit has grown into one of the world's largest dedicated Blockchain events.



Yaroslav Konoplov
Core Blockchain Integration Development

Yaroslav is amongst some of the top programmers and best talents in the software world. He is an experienced software architect with a demonstrated history of working in the Blockchain and ultra-fast optimized exchange systems.



Roberto Valdes
Chief Compliance Officer (AML)

Roberto has more than 13 years of extensive experience in the Forex markets and Banking industries such as **HSBC**. He is extremely Goal-oriented, achiever and always fighting against money laundering and terrorist financing.

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Darren Amner
Marketing Head

Darren possesses a wealth of international marketing experience. During his time in the UK, he managed complex product portfolios for several global academic publishers working in print and digital media. Darren is also a qualified Journalist who has been published both in print and online — working as a film journalist led him to attend film festivals in London, Venice, and Berlin.

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Legal

Important Legal Disclaimer

1. This White Paper shall not and cannot be considered as an invitation to enter into an investment. SOLO tokens do not constitute or relate in any way nor should SOLO tokens be considered as an offering of securities in any jurisdiction. The White Paper do not include or contain any information or indication that might be considered as a recommendation or that might be used to base any investment decision. This document does not constitute an offer or an invitation to sell shares, securities or rights belonging to the Company.
2. Any information in the White Paper is given for general information purposes only and the Company does not provide any warranty as to the accuracy and completeness of this information.
3. The offering of SOLO token is done in order to allow the utilization of software services and not for speculative purposes.
4. Regulatory authorities are carefully scrutinizing businesses and operations associated with cryptocurrencies in the world. In that respect, regulatory measures, investigations or actions may affect Company's business and even limit or prevent it from developing its operations in the future.
5. Any person undertaking to acquire SOLO token must be aware that the Company business model and the White Paper may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such case, any person undertaking to acquire SOLO token acknowledge and understand that the Company shall not be held liable for any direct or indirect loss or damages caused by such changes.
6. Acquiring SOLO token shall not grant any right or influence over Company's organization and governance to the buyers.

KYC/AML

Compliance program requirements are drafted and applied in accordance with the Estonian Money Laundering and Terrorist Financing Prevention Act (MLTFPA).

In accordance with the prescribed legislative requirements, CoinField has certain recordkeeping, identification and reporting requirements. Our compliance program includes:

- Compliance officer: The appointment of a chief anti-money laundering officer to supervise the AML/KYC team.
- Compliance policies and procedures including AML/Compliance policy, Executing Know Your Customer ("KYC") procedures, Ongoing monitoring and business. relationship, Recordkeeping requirements.
- Risk assessment to evaluate all risks related to money laundering and terrorist financing.
- Ongoing compliance training program for our AML/KYC Compliance team.
- Reporting Procedure of suspicious as unusual transactions.

For more information on our AML/KYC policy, please send an email to compliance@coinfield.com

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KYC Policy

Individual Accounts Verification
We verify the identity of all users through one of the following methods:

Automated Verification (In partnership with Jumio)
We have partnered up with Jumio to verify the identity of each user automatically in order to save time. To be verified, the details in which the client has entered must match with the documentation provided by the individual client. Jumio also has face recognition technology to verify the client with the documentation. If any of the information does not match, the verification process has to be done manually by one of our KYC officers.

Manual Verification (By our KYC team)
If the automated verification fails, the file will be sent to our compliance team to be reviewed carefully. As part of the account sign up process, all our clients are asked to upload to our site their government-issued photo ID, Selfie photo with a signature (If you use the app to sign up you only need a Selfie with no note or signature). Our compliance team may ask for any additional documents such as proof of address or a second ID (with an expiration date). All documents must appear to be valid and unaltered in order to be acceptable. If any information has been redacted, it is not acceptable.

Corporate Account Verification
For Institutional clients, we are obligated to confirm the existence of the entity, and the entity's beneficial ownership.

Corporations
In order to confirm the existence of a corporation as well as the corporation's name and address, we require the following documents:

- Original Certificate of Incorporation and Business Registration
  Memorandum and Articles of Association, aka Operating Agreement, Constitution, By-laws (which defines company structure and management policy)
- An official Company Report which was issued within the last year, including a list of current directors (until natural person), a list of ultimate beneficial owners (until natural person), their nationalities/jurisdictions, their passport number, and their percentage of holdings, etc.
- A URL of Government website containing your company details that verify the authenticity of registration
- Completed the CoinField signup application form.

We will also ask some questions about your business such as:

- How did you accumulate these funds?
- Your estimated monthly volume?
- Is your business cash-intensive?
- Are there any nominee shareholders owning over 25%?
- Please state if any of the mentioned above are PEP's? (*PEPs in the financial world means, "**P**olitically **E**xposed **P**erson)*

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Licenses

a. CoinField intends to operate in full compliance with applicable laws and regulations and obtain the necessary licenses and approvals. Regulatory licenses and/or approvals are likely to be required in several jurisdictions in which SOLO token sale may take place. It is not possible to guarantee, and no person makes any assurances that any such licenses or approvals will be obtained within a particular timeframe or at all.
b. CoinField is supervised by the FIU and has obtained both fiat-to-crypto exchange and virtual licenses under license numbers FVR001049 and FRK000941.
c. CoinField intends to obtain required licenses to be able to offer stocks and ETFs before enabling the trading of stocks and ETFs. The Company will apply the licenses upon the IEO is launched and funds are raised.

Jurisdictions

CoinField does not offer SOLO token in all jurisdictions such as but not limited to the United States of America and countries which are listed on UN & EU imposed sanctions. You may view a current list of all jurisdictions in which SOLO sale is prohibited at the Website of the Company under "CoinField Restricted Locations".

By participating in the SOLO token sale, the user must agree to the Terms & Conditions and in particular, they represent and warrant that they:

a) Are not a U.S. citizen, resident or entity (a "U.S. Person") nor are they purchasing SOLO token or signing on behalf of a U.S. Person;
b) Are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted or subject to additional conditions of any kind;
c) Are not acting for the purpose of speculative investment;
d) Live in a jurisdiction which allows the Company to sell the SOLO through an IEO without requiring any local authorization;
e) Do not live in a jurisdiction which is qualifying token issued through an IEO sale as securities;
f) Will not use the SOLO token sale for any illegal activity, including but not limited to money laundering and the financing of terrorism;
g) Are solely responsible for determining whether the acquisition of SOLO token is appropriate for them.

Restricted transmission

This White Paper must not be taken or transmitted to any jurisdiction where distribution or dissemination of this White Paper is prohibited or restricted.

User's Eligibility, Representation and Warranties

You are at least 18 years of age or, if the age of majority in the jurisdiction in which you reside is greater than 18 years of age, you are at least that age. You are otherwise fully competent and have the active legal capacity to enter into and be bound by these Terms and to perform your obligations as herein set out.

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a) Understand the risks associated with the SOLO token sale and understand the use of cryptocurrencies and its associated risks.
b) You will not hack into, interfere with, disrupt, disable, overburden, modify, publish, reverse engineer, participate in the transfer or sale of, create derivative works, or otherwise impair the Website, platform and SOLO token. Company shall have the right to implement necessary measures to monitor compliance of this Section.
c) You acknowledge and agree that if the SOLO tokens are purchased during the VIP sale or before the IEO launch, SOLO tokens are not tradable until the IEO is finished.
d) If the purchase the SOLO tokens during the VIP sale or before the IEO launched, there will not be able to trade tokens until the trading is enabled.
e) You agree that the Company has the right to amend IEO milestones and timeline as set in the SOLO White Paper.
f) You agree and acknowledge that the Company does not currently holds the licenses to enable trading of stocks and ETFs.
g) You acknowledge and agree that the Company's team (including employees and management) can sell the shares of SOLO token based on the vesting time period indicated on this White Paper.

No representations

No representations or warranties have been made to the recipient or its advisers as to the accuracy or completeness of the information, statements, opinions or matters (express or implied) arising out of, contained in or derived from this White Paper or any omission from this document or of any other written or oral information or opinions provided now or in the future to any interested party or their advisers. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects and nothing in this document is or should be relied upon as a promise or representation as to the future. To the fullest extent possible, all liability for any loss or damage of whatsoever kind (whether foreseeable or not) which may arise from any person acting on any information and opinions contained in this White Paper or any information which is made available in connection with any further enquiries, notwithstanding any negligence, default or lack of care, is disclaimed.

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Third party references

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Graphics

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