

Solomonstouch

Whitepaper V3.5



 **Millennial: A digital token enabling non-profit organizations to fundraise and donate**

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Abstract

The blockchain now plays a large role in how corporations fundraise. Corporations are able to leverage the blockchain to raise money via the use of Initial Coin Offerings (ICO) and Simple Agreement for Future Tokens (SAFT). These blockchain funding mechanisms have not impacted the churches and mission project donations spaces. This paper describes the Millennial Token (MIL), a new decentralized platform that enables nonprofit organizations to capture and process donations without the overhead associated with today's current donation mechanisms. The Millennial token will be an NEP-5 asset registered on the NEO blockchain that enables church and mission project donation organizations to process donation via a utility token within desktop, mobile, and web applications. To fund developments and future expansion into related services, MIL will issue 50 billion tokens that will function as a utility token in the SolomonsTouch platform.

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Introduction

Outreach. Purpose. Freedom. These are the words that embody the SolomonsTouch vision. This platform is designed to provide next level innovations and result driven solutions for rising humanitarian emergencies across the globe. We aim to create a scalable crowd-funding platform for all humanitarians-based projects and provide technical and strategic solutions in crisis. By becoming one of the first nonprofit humanitarian blockchain platforms we can assume sovereignty of the introduction of nonprofits and churches into the world of digital currency.

Using the digital currency, the Millennial, SolomonsTouch introduces next level applications in the realm of innovation and outreach. The platform allows members to send and receive funds to and from any nonprofit organization or individual across the globe. Nonprofit organizations can now use our smart contracts to aid the support of ongoing fundraising projects.



Problem

#1 Overhead

Many nonprofits spend millions of dollars on the overhead cost of running the organization. In 2016, it was estimated that 35% of donations received by nonprofits are spent on overhead and employee cost. In a roughly 400 billion dollar a year industry, this total to approximately 140 billion dollars of donations that is spent on company overhead and payroll. Administrative expenses, which include investments in an organization's infrastructure and operations, are also costly. For example, staff dedicated to accounting and human resource activities, the applicable portion of information technologies devoted to these functions, governing board expenses, the production of an annual report and management systems are typically classified as administrative expenses. Fundraising expenses include any costs incurred in the process of or with the intent of asking potential donors to contribute funds, materials, or time. Examples include staff time dedicated to donor development, direct mail expenses, maintenance of donor mailing lists, holding fundraising events, and more. Fundraising expenses, while also crucial to most nonprofit organizations, are more complicated. While there is no doubt that it takes money to raise money, there may be times in which the fundraising costs per dollar raised reach proportions that are beyond a donor's comfort range.

#2 Donation Crash of 2008

Before 2008, churches thrived financially from receiving both donations from the community, and tithes and offerings on a weekly to semi-monthly basis. However, following the market crash in 2008 the amount of donations churches received annually plummeted to about 0.2% of total church income. Such economic crises create uncertainty, which leads to a staggering declination in charitable donations. This place a subsequent level of financial stress on church organization leaders as now they are forced to supply overhead resources solely from tithes and offering donations.

Today, many religious nonprofit leaders struggle to urge their members to donate without seeming money-hungry just to have enough to manage upkeep and thrive as a nonprofit. It used to be that many members donated to their house of worship to receive a prominent pew or extra blessings. Grandparents and parents of which always attended church, synagogue, or mosque often morally incentivize later generations to continue the tradition. However, times are indeed changing. Religious institutions are still the single biggest recipients of overall charity



donations. According to the 2015 survey by the Giving USA Foundation, about 32 percent (\$119.3 billion) — of a total of \$373.25 billion dollars Americans gave to charities went to churches, synagogues, mosques and temples. But that is down from about 50 percent since 1990, according to Rick Dunham, vice chairman of Giving USA, “The giving percentage has been in steady decline for some time.” The religion category in the survey refers solely to religious institutions, not religious charities such as the Salvation Army, he said

#3 Outdated Donation Methods

“After America ended state support of churches in the early 19th century, the collection of “tithes and offerings” became a standard feature of Sunday morning worship.” – Mark Rogers (scholar in nonprofit resources)

As instrumentalists play or a soloist sings, as ushers file slowly down the aisles, congregants give money as an act of worship and to support the ministry of the church. If the people don't give, then the pastor goes unpaid, the building never gets built, and the missionaries stay home. When Christians go to church, most expect the collection of an offering as much as they expect preaching, singing, and prayer. Unlike preaching, singing, and prayer, however, the weekly offering did not become a fixture in American worship services until the late 19th century. Colonial American churches did not depend on voluntary, weekly giving from their members. Instead, as had been the case in Europe, the government established churches, sanctioning certain congregations and supporting them financially. Most New England colonies established Congregational churches, while the Southern colonies along with New York, New Jersey, and Maryland established the Anglican Church. Most of the colonies could not imagine a state without an established church. A prosperous society depended on having citizens of good character, and the people expected churches to create virtuous citizens. Since churches served the public good, it made sense to fund them through public taxes and fees—such as poll and property taxes—rather than voluntary offerings. Many churches today still use traditional donation receiving methods. Passing a collection plate or bucket has appeared sufficient over the past 100 years. However, studies show that nonprofit organizations that offer members the option to pay online or via mobile app experience 80% increase in donations. Providing members with the utility of being able to manage donations, keep records of where donations go, and peer-to-peer donations appears increasingly vital to the donation ecosystem.

#4 World banking crisis

According to the World Bank's data, more than 20% of unbanked adults receive wages or government transfers in cash and many people in developing countries pay bills and school fees in cash. A 2015 working paper said governments and private companies have a “pivotal role” to play in reducing the number of people who are unbanked. Digitizing payments, it said, would also help empower women



and encourage their economic participation. Financial inclusion has been key for reducing poverty: bank accounts have an important part to play in the founding and expanding of businesses, making transactions more efficient, secure and transparent and managing savings. However, savings and accounts do not necessarily reduce inequality within a country, and some of the richest countries in the world have the widest gaps between the rich and the poor. Today, approximately 1.5 billion people do not have bank accounts. Homeless people, lower-income individuals and third world countries account for a large part of this number. With no bank accounts, there is little to minimal ways for the people who need it most to receive financial aid. Where do they turn when they need help?

The mobile money market is expanding in developing countries annually. While only 2% of adults worldwide have a mobile money account, 12% of adults in Sub Saharan Africa have one, half of whom have no other account. The countries with the highest percentages of people using a mobile phone to receive money also tend to have a relative scarcity of commercial bank branches, suggesting technology is helping counter physical barriers.

Humanitarian Focus

Solomonstouch is a humanitarian donation platform that merges blockchain technology with nonprofit and outreach and aims to provide real use solutions in the nonprofit ecosystem to henceforth underdeveloped regions throughout the world.

80% of All proceeds from this platform go directly toward outreach mission projects who currently have a direct impact in changing the economic status of those in need. We partner will mission project all over the world who specialize in providing resources like, food, water, education, wireless internet to people who need them most.

We've worked with poverty specialist and economic lobbyist to develop a tri phase system that our data shows can greatly henceforth impoverished areas. We aim to start out focusing on the 4 primal resources needed to progress an impoverished region: Food, water, banking, and wireless internet.

Global Internet Crisis

By the end of 2016, almost half of the world's population will be using the internet as mobile networks grow and prices fall, but their numbers will remain concentrated in the developed world, a United Nations agency has stated. The report also demonstrated that 53% of the global population does not have access to the internet. Moreover, currently, only 47% are using the internet.

The UN's International Telecommunications Union_(ITU) said that 3.9 billion people do not have home or mobile internet access and that the problem was most acute



among the world's "female, elderly, less educated, lower income and rural populations." One problem is the cost of fixed-broadband access, which has fallen globally over the last decade but remained clearly unaffordable in many of the world's poorest countries, the ITU said.

Solution: The Solomonstouch Platform

The Solomonstouch humanitarian crowd-funding platform is being built with a simple task in mind: Allow globalization and decentralization of donations to churches and humanitarian causes.

Solomon Touch's breakthrough token-driven DApp allows for the transfer of NEP-5 assets to solve many of the issues plaguing these non-profit organizations, churches, and humanitarian causes. The solution to the challenges that many of these institutions face is to eliminate the overhead mechanisms, which eat so much of the non-profits industry budget, by allowing users to freely exchange NEP-5 assets on their own terms in a decentralized process.

We've worked with poverty and economic experts to develop a 3-step system that our data shows can greatly henceforth impoverished areas.

Step one: Operation Donation is about organizing financial resources to push our cause; therefore, we created the SoloTouch mobile donation (STDA) app fueled by the Net10 Millennial coin. STDA makes it easy and efficient to send donations to any individual or nonprofit organization registered on the Solotouch platform.

Step 2 Call to action: Here we take the financial gains from increasing millennial coin value and implement the financial resources by applying funds directly to the outreach teams and organizations who supply resources in poverty-stricken areas.



Step 3 Elysium: This final step involves creating an incentive protocols that keeps the giving going by rewarding donors for healthy consistent giving habits. This way we create positive reinforcement for giving to others. Therefore, we created the Soloscore, a rating metric we created that provides each donor with a rating score based on giving habits. Each time a user sends a donation to an organization we confirm it using the blockchain ledger. Once your donation is verified the score increases. As the score gradually increases users receive discounts at businesses and services that accept the Millennial coin. The best part of this for business owners? By supplying discounts to its members businesses can now write off charitable discounts on taxes. We believe this system will help in the aid of progression giving through charitable acts and help shift the tide of the war on poverty.

Why NEO?

NEO is an established blockchain platform that has support for smart contracts. NEO's consensus mechanism makes use of the Delegated Byzantine Fault Tolerance (DBFT) instead of the Proof of Work (PoW) or Proof of Stake (PoS). This consensus mechanism eliminates the need for SolomonsTouch to mine to have our transactions written to the NEO blockchain. By leveraging the DBFT mechanism, NEO should theoretically be able to process 10,000 transactions per second.

NEO's goal is to power the smart economy. Powering the smart economy is a nebulous term. The reality is that for NEO to power business on their blockchain, they will have to introduce identity into their blockchain. Businesses will need to know exactly who they are transacting business with. NEO has stated that they intend for businesses to be able to ascertain who other businesses are using the PKI X.509 standard that is currently leveraged by TLS/SSL on the Internet. NEO plans on introducing this certificate mechanism into their core ecosystem. No other blockchain has pledged to do this.

The Smart Contract

The smart contract will be developed for the NEO blockchain. It will be NEP-5 compliant. The Millennial token will function as a ledger for these non-profit organizations. Each donation made to an institution will be written to the Blockchain as a transfer with the sum being registered in the smart contract.

The Decentralized Cloud

The decentralized cloud will be the backend for the humanitarian crowd-funding platform where organizations will register and create projects to accept funds. When an organization registers, they will provide their KYC information to



SolomonsTouch. When SolomonsTouch approves the entity as a legitimate non-profit corporation, the SolomonsTouch platform will create a user of type fundraiser in the system. This fundraiser user will have a virtual wallet generated on the NEO Blockchain, which will be NEP-6 compliant. The fundraiser user will can receive Millennial Coins from their donors.

The decentralized cloud will expose an API for the clients (mobile and web) that will enable the end users to view projects, make donations to non-profit institutions, view their transactions, and generate the appropriate tax forms.

Other features for this component will be standard crowd funding platform features such as:

- Security (login, password encryption, remember me, user management)
- Project Management (view funds, transfer funds, create, edit)
- Social Media (share, comments) and reporting.

Mobile and web clients

SolomonsTouch will enable their users to use open source mobile and web applications to make contributions to their non-profit institutions of choice. The mobile application will enable end users to find projects and institutions based upon locations. Calculations for organizations nearby will be done automatically by parsing the address for the non-profit into geo-location coordinates and then having the clients send their geo-location coordinates. If no geo-location coordinate is sent because the clients haven't authorized it, then we'll parse the IP into a city and get the location using IP tables.

These applications will allow users to view projects nearby, donate to them, comment on the projects, share them and view the history of their donations.

To donate, the mobile client will act as a mobile wallet, opening the wallet input by the user and then talking to the smart contract on the blockchain to transfer the funds. This communication will be made through the decentralized cloud API and will be secured by encrypting the information in transit using SSL. Other features on the mobile client will include features standard to crowd-funding platforms such as:

- Geo-location of projects nearby, using the GPS location of the device
- Social features (sharing capabilities, comments, likes)
- History of user donations
- Security.
- Project management for project creators



How the Millennial Coin Will Leverage the NEO Blockchain

The Millennial Coin will register its digital token, MIL, as an NEP-5 asset on the NEO Blockchain. The MIL Token will be a utility token used for donations on the SolomonsTouch platform.

When a new parish or church signs up for the SolomonsTouch platform, the platform will create a new church entity with a church administrator; this church admin will also have a NEP-6 compliant wallet associated with the church entity. The church administrator will be able to fund their churches wallet by buying MIL funds directly from an exchange. The church administrator will be able to distribute the Millennial Coin as they see fit to patrons of their church.

When patrons of the church download the SolomonsTouch mobile wallet, they will be able to purchase MIL tokens on an exchange or associate an existing public key address for a NEO account with their existing wallet. The patrons of the church will be able to donate to their church or organization by performing a NEP-5 asset transfer of the Millennial coin to the church's wallet.

Token Sale

Millennial Coin (MIL) represents a new breed of digital asset that will be utilized by the SolomonsTouch platform.

Why the name Millennial Coin? With the era of digital currency being introduced in the millennial generation, millennials themselves play a pivotal role in the progression of positive outreach and the mass adoption of blockchain technology as a whole. We believe that with the unique traits that this generation possesses such as social networking, innovative creativity, and unprecedented resilience, millennials will leave a mark on this world that shall always be remembered.

Millennial Initial Coin Offering

The initial supply of Millennial tokens is 50,000,000,000. We decided on this number based on select variables. First is the target market. the nonprofit industry receives 380 billion dollars a year. we believe with our platform we can exponentially grow that number with our new donation strategies, tapping into new markets, and organizing donations through our user friendly Solotouch app(STA). Secondly, we took into consideration the potential rapid price increase. We do not want the price to increase to prices so high to which it appears to users we are more about profit rather than mission and outreach. With the coin supply at 50 billion it will also ensure those who purchase tokens as investment assets will never be able to control the volatility of our market.

that Millennial ICO pre-sale will begin on 3/1/2018. Early contributors, advisors, and owners have been allotted tokens. The countdown to the official ICO is scheduled for April 1, 2018. Deposits can be made with NEO, BTC and ETH directly



at solomonstouch.org. The ICO goal is \$34.5M USD or NEO/BTC/ETH equivalent. There will be 25.6 billion MIL tokens for sale available through the ICO, and pre-sale plus bonus tokens available through purchase and referral program.

Allotment Breakdown

- 33% Sold ICO
- 16% Sold Pre-Sale
- 11% Advisors
- 30% Organization
- 10% Founders

Pricing Structure & Timeline

Millennial Token price will be determined 24 hours prior to launch date based on NEO's current 10-day moving average. Moving averages are determined using the SMA method derived from coinmarketcap.com data.

- Pre-ICO Opens March 1, 2018 (Private Offering)
- ICO starts April 1, 2018 - ICO Ends April 30, 2018

Exchanges

The Millennial Coin will work with many public Exchanges starting with Poloniex and Binance to ensure a timely listing of the tokens on secondary markets. Other exchanges may be added in the future.

Benefits to ICO holders

Users will be given a corresponding amount of Millennial at the initial exchange rate of 1 NEO, BTC, and ETH. Since the total volume of Millennials are fixed, token exchanges among the growing population of nonprofit organizations and donors imply a general growth model for the Millennial's value. Furthermore, as more nonprofits and donors join the platform, quantity and quality of activity data contributed to the ledger will gradually improve. Similarly, as more churches and other organizations join, the number of Millennials required for an equivalent service will gradually decrease, corresponding to a Millennial Coin value increase. Overall, we minimize costs of operating as a Donation and fundraising service and expect the Millennial coin market value to stabilize based on an implied provider and minimum incentive for participation.

Use of funds

- 65% Mass Adoption Marketing Campaign
- 15% Dapp Development
- 10% Operations
- 10% R&D



Roadmap

<i>March 1st - 8th 2018</i> First token presale (.0025)	
	<i>March 8th - March 15th, 2018</i> Second token presale 50% (.005)
<i>March 15th –22nd 2018</i> Third token presale (.0075)	
	<i>Apr 1st - April 30th</i> Initial coin offering (1 cent)
<i>May 17th, 2018</i> Completion of mobile application and end entry level implementation	
	<i>June 2018</i> Launch beta testing implementation



Marketing Strategy

We plan on gaining momentum within the religious world by setting up one-on-one meetings with various religious leaders to explain our platform and purpose. Another aspect of our marketing will be with online video conference calls. With this we will be able to cross national and international borders while explaining a deeply technological, yet profoundly simple new way to give and receive valuable resources. Additionally we will be able to leverage email-marketing and postal-marketing to religious institutions. These forms of marketing are still alive and well within the religious sector. Furthermore effectively utilizing SEO within, Bing, Google, Yahoo and other search engine platforms will be a priority to gain exposure with religious institutions. We also will target business owners within congregations and incentivize them to accept our cryptocurrency within their business.

Team and Advisors



Darryl Garth- Founder

Darryl has been working on the back end of nonprofit organizations for going on 7 years. When he returned from the Airforce His hunger for serving others was more than ever. His passion for mission and outreach has led him to create the Solomonstouch nonprofit organization 1 year ago. Ever since, he has devoted is time and resources to developing Solomonstouch as a platform that actively provides long needed solutions for the nonprofit ecosystem.



Solomonstouch Staff



Matt Fracek- Director of Marketing – Matt Fracek is a professional marketing specialist that has partnered with the Solomonstouch team to help broadcast the message. His unique giftings have allowed him to become a very vital aspect of our team. He currently works as co partner in a social apparel label called Naturebacks; a project devoted towards helping people find the true beauty of life through nature.



Boulton Thomas - Director of Operations

Bo Thomas is a philanthropist at heart. After receiving his bachelor's degree in environmental science, He began working with vast nonprofit missions nation-wide He's a highly motivated catalyst for change. With a passion for seeing the world become a better place. He will be running our operations department.





Nick Taliaferro- National Outreach Consultant

Nick Taliaferro has a sensational passion for the nonprofit industry. He has worked closely with nonprofit organizations on ground in Haiti after they experienced their devastating earthquake. Furthermore, he invested a year into a nonprofit boarding school for adolescents with life-controlling problems. With his firsthand experience with crisis emergencies, Nick works with Solomonstouch to ensure crisis resolution at maximum efficiency.



Austin Peppers- Director of Business Operations

Austin pepper has a natural passion for growing business relations. Since receiving his degree in Business Development, He has assumed large roles in leadership and consulting for large companies. He now is a part of Solomonstouch and works to grow the Solomonstouch network resources and business relationships.





Joel Garcia- Blockchain Advisor

Joel Garcia - Innovative, hands-on executive with a proven record of designing and developing Blockchain, Big Data, Software-as-a-Service (SaaS), Mobile, and Desktop Application that must drive revenue. Experience ranges from building teams for a startup that became the top IPO of the year to product delivery at a large, mature software company.



Paul McNeal Public Relation and Blockchain Advisor

Paul McNeal, is a Connector, Speaker, Brand Evangelist, and Technologist at The Sturgeon Group, LLC and owns The Crypto Curator. Being exposed to Bitcoin since 2011, he has amassed a great deal of knowledge and wealth. He keeps his finger on the pulse of this industry by curating information daily





Thomas Heffron- Blockchain Advisor



Michael Stein- Marketing Advisor





Alex Lee & Gary Savelle- Spiritual Advisors

Alex Lee and Gary Savelle are spiritual advisors with a love and passion for serving others. They both have an extensive background in church and the nonprofit world. They're guidance has been extremely valuable and influential. Gary



Nikhil Mohan- Product and Investor Relations Advisor

Nikhil Mohan has advanced his career in product management, advising blockchain companies, providing full scale Saas product development and Go-to-Marketing expertise for cutting edge technology companies that target consumers. Nikhil has built a reputation for effective and detailed planning, staff and technology partners, coordinating all phases of development, release manager and new product launches.





Andres Jaramillo Senior Blockchain Developer

Conclusion

By using the SolomonsTouch platform and working within a blockchain system, tackling these issues will now take on a new identity. This identity will be of transparency of connectivity and unlimited donation potential. Through our mobile app, individuals, churches and/or organizations will be able to seamlessly create projects to reach the needy. Being on a blockchain, all transactions will be transparent, and donors will be able to follow their money throughout, all the way to the specific individual who needs it. By connecting the unbankable with the giving, we are entering a new age of philanthropic giving.

With new projects periodically being added to the platform along with the innovative technology and resources, SolomonsTouch will become a flagship in nonprofit blockchain technology. We intend to bring together all nonprofits, serving as a central point of support and financial resources. We envision a world where everyone who has access to a smartphone may stand a fighting chance to receive as much support that is needed. Communities all over the world will be using our currency to help the homeless people along the side of the road. Give help to the South African villages that are in dire need of financial support and resources. Provide solitude for people who are affected by natural disasters and catastrophic mishaps.



SolomonsTouch will also be there for the high school kid looking to raise money to start their very own business. We will give hope to kids during holidays by providing resources to families less fortunate. We will be there to help the family who needs to raise money for an expensive surgery for a loved one.

By providing a need in almost every market we will maximize scalability by having the Millennial utilized on every level of humanitarian support possible.

SolomonsTouch ICO is Launching
April 1, 2018

Subscribe @ www.solomonstouch.org

Questions?
Email: team@solomontstouch.org

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This white paper does not constitute an offer or solicitation to sell securities or shares and is for informational purposes only. The Millennial Token is considered a utility solution built on blockchain technology. The Millennial Token (MIL) offering does not represent a stock or sale of securities. The Millennial Token does not grant equity or voting rights. The Millennial Token does not grant ownership rights directly or indirectly to the Millennial Token company. The Millennial Token does not grant a debt security and is not an instrument of debt. The Millennial Token does not pay a distribution, disbursement or interest payment to token holders. If any future offers are made available, they will be made through confidential and appropriate channels and follow all necessary legal requirements.

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Ineligible to Participate

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Millennial Tokens may not be marketed, offered or sold directly or indirectly to the public in china and neither this document nor the offering memorandum, which has not been submitted to the Chinese Securities and Regulatory Commission, nor any offering material or information contained herein relating to Millennial Tokens, may be supplied to the public in China or used in connection with any offer for the



subscription or sale of MIL tokens to the public in China. The information contained in this website and the offering memorandum will not constitute an offer to sell or an invitation, advertisement or solicitation of an offer to buy any Millennial Tokens within the People's Republic of China.

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This website and the offering memorandum has not been registered as a prospectus with the monetary authority of Singapore under the securities and futures act, chapter 289 of Singapore ("sfa"). Accordingly, this website and the offering memorandum and any other document or material in connection with the offer or sale, or invitation for subscription or purchase of the MIL tokens may not be circulated or distributed, nor may the MIL tokens be offered or sold, or be made the subject of an invitation for subscription or purchase, whether directly or indirectly, to persons in Singapore.

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