CRYPTO KEY CUSTODY AND DIGITAL ASSET STORAGE BY

Goldilock™

NOT HOT STORAGE.
NOT COLD STORAGE.
JUST THE RIGHT STORAGE.

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Q3 2018
WHITE PAPER

ABSTRACT

In the Wild West of cryptocurrencies, the burden of keeping wallets secure falls squarely on the shoulders of the individual investor. Passwords and private keys are often protected with awkward, outdated, and inefficient security measures.

In fact, key custody is one of the primary reasons why many institutions have been sluggish in their adoption of crypto investments. While Blockchain is inherently designed to be more secure than traditional ledger technology, the reality is that cryptocurrencies are susceptible to the same attack vectors as other digital assets.

Goldilock is revolutionizing the way data is stored on the Internet by building an ecosystem to secure cryptocurrencies and digital assets for individuals and institutions. With a functioning platform launched in Q2 of 2018 that provides a remote physical disconnection of data from the internet, the Goldilock Security Suite leverages multi-factor authentication, biometrics, regressive technology triggers, and cryptography to shift the burden of keeping wallets secure away from the individual investor and on to our physically-segregated platform.

Within the traditional banking model, security of your fiat currency is a crucial component of the bank's product offering. When you store valuable physical assets in a bank, they are typically protected in a safety deposit box in a secure, inaccessible vault.

Why aren't the same measures taken to secure your cryptocurrency and other valuable personal data in a disconnected, offline environment? "Accessibility" has been the traditional answer.

With Goldilock, the security of offline data has been combined with the convenience of online accessibility. Goldilock is online when you need it, offline when you don't, and available anytime from anywhere.

The backbone of the Goldilock Security Suite is a patent-pending, user-controlled, remotely activated airgap security solution for cryptocurrency key custody and storage of sensitive digital assets.

The Goldilock Security Suite includes:

The Goldilock Wallet - For cryptocurrency investors

Integrations via the Goldilock API - For institutions who need to leverage remotely-operated airgap technology to store sensitive information, including private crypto keys and critical digital assets

Colocations - Physical vaults in Data Centers dedicated to Goldilock, for lease by institutions who need direct control over their servers

On-Premises Deployment Option - Physical Devices that enable remotely-operated airgap security for institutional or personal home use

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The applications of Goldilock technology to Blockchain are nearly infinite, as private key custody is essential to all decentralized transactions. Across traditional internet environments, this significant physical layer of data security will be applied to storage of personal credit information, bank account information, health records, and other vulnerable digital assets.

Secure offline storage of digital assets combined with the convenience of securely accessing your assets at anytime from anywhere form the bedrock of this unique, patent-pending Goldilock solution.

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THE PROBLEM

Cryptocurrency investors and managers of sensitive digital assets are currently forced to choose between personally-held hardware cold storage solutions, which can be stolen, hacked, misplaced, destroyed or confiscated; and online hot wallets, which are vulnerable to hacking, denial of service, and custodial company collapse. Without a viable, scalable, and secure crypto key custody solution, both institutions and individuals continue to be plagued by frequent financial losses due to the mishandling of their keys.

Traditional cold storage solutions are not the answer to providing investors with a suitable key management solution for their cryptocurrency. Paper and USB keys can lost, stolen, or damaged. The encrypted cold storage solutions offered by groups like Xapo or Coinbase have extremely limited accessibility which does not address most institutional custodial needs. Storing an encrypted key in an inaccessible bank vault may be viable security for an individual or institution who do not want to trade, but obtaining access to the USB takes days, which is not practical for active asset handling.

Hot storage solutions also prove ill-suited when it comes to key custody. Simply put: anything connected to the Internet can be hacked. Considering the 4 billion records breached impacting email providers, banks, and credit card accounts over the last two years, and given that over $1.2billion in Cryptocurrency has been stolen in that same period, it's clear that the traditional digital asset storage industry is compromised.

THE GOLDILOCK SOLUTION

Goldilock is built on three core premises:

I

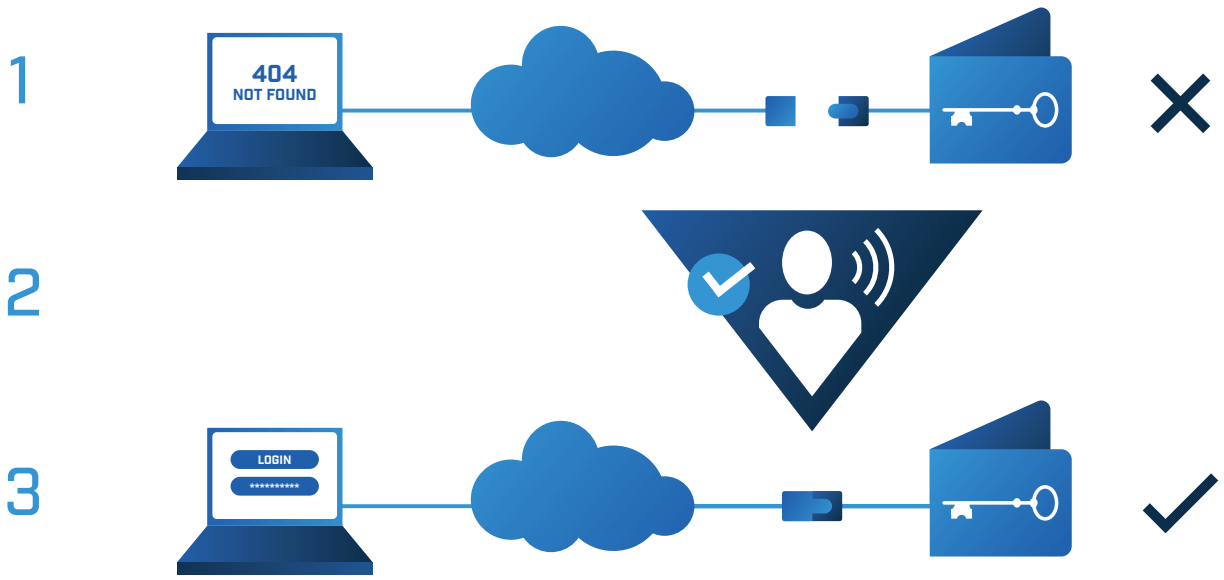
USERS NEED ACCESS TO THEIR PERSONAL DATA QUICKLY, BUT ONLY OCCASIONALLY AND FOR SHORT PERIODS OF TIME. OTHERWISE, ONLINE DATA IS MORE USEFUL TO HACKERS THAN RIGHTFUL OWNERS.

II

PERSONAL DATA (INCLUDING PRIVATE KEYS) MUST BE ISOLATED, SECURED FROM PHYSICAL CONTACT AND RELATED HUMAN ERROR, AND FULLY BACKED-UP.

III

PERSONAL DATA AND PRIVATE KEYS MUST BE QUICKLY ACCESSIBLE WHEN NEEDED.



1. Wallet is stored offline through a physical airgap mechanism, and is not accessible from the internet.
2. Using a non-IP mechanism, the user activates their wallet making it accessible over the internet.
3. User can securely access their wallet over an encrypted connection using a dedicated URL and access credentials.

Goldilock's patent-pending technology treats these premises as requirements to make private key custody and personal data storage more secure without sacrificing accessibility. Relying on a framework of proven technologies and innovative processes, Goldilock delivers a unique key custody and data storage solution, including:

- Physical airgap disconnection from electronic networks
- Dedicated per-user hardware for processing storage of encrypted data
- Regressive connectivity and signal processing
- Biometric gateways
- Device recognition
- Personal generated codes
- Scalable physically-segregated connectivity solutions
- Two-Factor Authentication
- Optional multi-signature security
- Secured physical vaults
- Multisite encrypted data backup
- Secure dashboards and live reporting on access and usage
- Fully-insured third-party guarantees for the extraction and delivery of data to owners on demand or in the case of business disruption

GOLDILOCK USE CASES

Goldilock is positioned to provide services both direct to consumer and to institutions which require significantly enhanced security for the digital assets under their stewardship.

Goldilock provides an essential solution for:

- Consumers and institutions seeking greater security solutions for their private cryptocurrency keys than currently available from third-party hot wallets and cloud-based data storage providers

- Consumers who require more security, flexibility, and global availability of private key custody than offered by physical hardware crypto wallets

- Institutions seeking significant security upgrades for their users' most sensitive digital assets by taking them fully offline when not in use, but who need to provide access to those assets at a moment's notice.

The system can be leveraged to store private cryptocurrency keys, banking and credit information, personal identity, health data, digital media, and signature or approval keys.

Through standard cryptocurrency wallet functionality, funds can be associated with a consumer's Public Key Address without requiring their Goldilock Wallet to be online. The individual Goldilock Wallet only needs to be online to perform withdrawals or outbound transfers.

SOLUTIONS FOR CONSUMERS

Private Key Custody

For individual consumers, Goldilock will be comprised of an encrypted storage device, which is stored in a vault within a secure data center. The device is always offline and physically disconnected from the Internet until the client chooses to access it. Through an authorized non-IP command by the consumer over the Public Switch Telephony Network (PSTN), the storage device will be remotely mounted and become accessible online through a secure web login. Clients can then instantly access their data using encrypted channels to complete transactions. After the client finishes any and all desired transactions, the device which securely manages the private keys is physically disconnected from the Internet. Goldilock has no access to keys or data stored on the client's encrypted storage device.

SOLUTIONS FOR INSTITUTIONS

Cryptocurrency Exchanges

Public centralized cryptocurrency exchanges often also act as key custodians. In the last year alone, their reliance on contemporary security methods has resulted in billions of dollars in stolen cryptocurrency.

Instead of storing client keys in online hot wallets or leaving them disconnected and inaccessible in deep cold storage, Goldilock enables cryptocurrency exchanges to rely on our online-on-demand environment, reducing transaction processing times and enabling better handling of peak traffic periods during the inevitable market runs.

Our goal is to become an essential option both for exchanges who are currently offering custody and for those who wish to enhance their offering by extending into custody for their clients.

Online/Hot Wallet Operators

Goldilock will allow hot wallet operators and custodial service providers to leverage our remotely-automated airgap custody solution. Operators may opt for either an in-house proprietary license or an outsourced service model. In either case, Goldilock will have no access to client data, relying on encrypted information flows to route requests via individual Goldilock user devices.

Hardware/Cold Wallet Operators

Cold Wallet operators can leverage Goldilock to enhance their existing technologies. A cold wallet solution can be integrated into the Goldilock system, allowing operators to offer a more readily accessible, yet secure and remote solution.

Data Storage and Digital Asset Security

Health, financial, and legal records are essential to a client's personal and legal well-being. Goldilock is an ideal form of on-demand accessible storage for this type of information. Goldilock, in partnership with banks, credit agencies, insurers, document storage, and data warehousing operators, will offer solutions to address these markets.

With the ability to support both Platform-as-a-Service and on-premises deployment models, Goldilock enables operators of Data Centers, Warehouses and Document Storage, or even Government entities to establish a Goldilock instance for users.

ESTABLISHMENT OF A SECURITY STANDARD

Governments worldwide are adapting to the sensitivity of data, and many jurisdictions now have strict regulations requiring highly advanced data protection security.

For example, the European Union's General Data Protection Regulation (GDPR) threatens fines of over €20 million for failure to protect consumer data. GDPR represents a massive opportunity for Goldilock, as many technology providers do not have a solution to sufficiently protect consumer data.

From a simple commercial perspective, security at the highest level makes sense. Recent and persistent hacks of cryptocurrency exchanges, key theft, and misuse have cost billions of dollars. In comparison to these numbers, expenditures on security seem like inexpensive insurance. Institutions who rely on digital storage of personal information are required by law to implement the most advanced security solutions or face massive fines.

An example of this requirement was seen with the Coincheck hacking case in late 2017. Coincheck said its NEM coins were stored in a hot wallet instead of a more secure cold wallet. Due to the insufficiency of their security measures, they lost hundreds of millions of dollars, which they were forced to return to their clients. They blamed technical difficulties and staff shortages. Security has a price, but when compared to losses of this size, the Goldilock solution is indispensable at almost any price.

We understand that certain security protocols will evolve into standard precedents for the future licensing of crypto exchanges, digital custodial services, and other processors of personal data. These standards will become requirements from governments and insurance companies. Goldilock will endeavor to position itself as an integral solution to achieving compliance with these directives.

APPLICATION LAYER

Overview

Goldilock provides numerous opportunities to build the next generation of consumer and institutional applications optimized for trust and security.

Goldilock Wallet for Cryptocurrency

The Goldilock Wallet will be developed by the Goldilock Core Development team with the initial purpose of storing and transacting NEO, GAS, and NEP-5 tokens; making NEO the most secure cryptocurrency on the market.

The Goldilock Wallet will run inside a web browser authenticated over SSL. Other features will include:

- The keys for each wallet will reside on a unique, segmented, and encrypted hardware wallet device that is disconnected from the Internet.

- The wallet will be brought online via a non-IP command and PIN/voice verification over the non-IP Public Switch Telephony Network (PSTN).

- Upon closing the wallet, the unique hardware wallet device will be disconnected from the Internet.

- Each wallet will maintain a unique personal assigned URL.

- Each signed transaction will require Two-Factor Authentication.

Goldilock API Services

The Goldilock API Services will be developed after the Goldilock Wallet by the Goldilock Core Development team. The main purpose of the API services will be to enable institutions that already have wallet solutions to make use of our patent-pending solution for their solutions that require improved security.

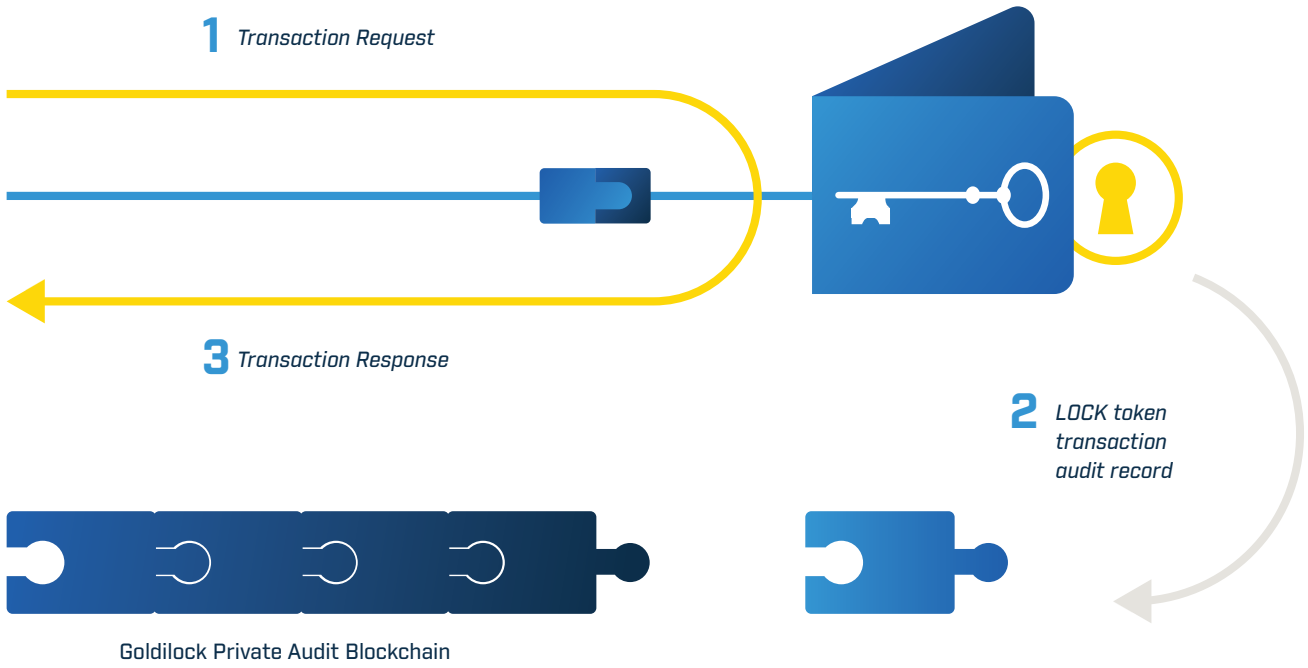
The Goldilock API Services will run on-premise, in our colocation facilities, and in the Cloud. These services will make it easy for enterprises and partners to create privacy-focused, consent driven applications. The APIs can be embedded within non-decentralized applications or into stand-alone dApps.

Because of the way Goldilock is architected, after initial wallet deployment to users focused on NEO we will be in position to service other major cryptocurrencies in a matter of weeks.

LOCK™ TOKEN

Goldilock will register its digital token “LOCK” as an NEP-5 asset on the NEO Blockchain.

Users will purchase LOCK tokens which, when coupled with Goldilock’s proprietary smart contract logic, will allow for the storage of private keys for cryptocurrencies and other digital assets, as well as provide an immutable auditing mechanism for each individual node using Default Byzantine Fault Tolerance (a type of PoS).



The LOCK token is required to access the Goldilock Wallet. When the user logs into the Goldilock Wallet, the Wallet will query the NEO public Blockchain to confirm the user’s public key address owns a LOCK token. If the user’s public key address owns a LOCK token, then the Goldilock Wallet will launch in the user’s browser. When the user is granted access, the Wallet will write audit information to our own Private Audit Blockchain. These audit entries will ensure that every time your private key is brought online, this access is written to immutable storage that can be queried from the Goldilock Wallet.

LOCK token allows Goldilock to provide users with a record of their node activity, while keeping user-owned data encrypted and locked away even from everyone including the Goldilock team. In addition, LOCK is to be the accepted method of subscription payment for individual users on the Goldilock Security Suite.

It is our intention to initially support NEO, GAS, and NEP-5 tokens in an effort to transform NEO into the most secure cryptocurrency available today. This step will be the precursor to platform expansion with the inclusion of other mainstream and alternative cryptocurrencies.

More information about our token economics can be found at www.goldilock.com

WHY THE NEO SMART ECONOMY?

NEO is a non-profit, community-based blockchain project that utilizes blockchain technology and digital identity to:

Digitize assets
Automate the management of digital assets using smart contracts
Realize a “smart economy” with a distributed network

In combining digital assets, digital identity, and smart contracts, NEO plans to build a secure blockchain that is recognized by enterprises and governments, which is core to Goldilock’s guiding premises.

NEO is the first platform to offer a feature set focused on enabling a regulatory compliant smart economy. NEO is different from other blockchain smart contract competitors as it provides the following features:

Aims for Regulatory Compliance - For large companies and governments to operate on the blockchain, these institutions will require the ability to audit digital assets and transactions. Digital identities will need to be known and verifiable. NEO is committed to making use of the Public Key Infrastructure (PKI) X.509 standard for identity, which means that NEO will have the ability to issue and confirm digital identities. NEO is building this digital identify mechanism into their ecosystem.

Utilizes a Superior Consensus Mechanism - NEO uses an improvement to the Proof of Work (e.g. Bitcoin) and Proof of Stake (e.g. NXT) consensus mechanisms entitled “Delegated Byzantine Fault Tolerance” (dBFT). The dBFT is a modification of the Proof of Stake protocol in which holders of NEO tokens vote for delegates, and the delegates must reach a consensus on acceptable transactions.

Processes Transactions Faster - NEO’s use of dBFT means that its architecture does not require thousands of machines mining to complete a resource-expensive algorithm to verify transactions. NEO’s consensus mechanism enables the blockchain to process in excess of 10,000 transactions a second without transaction costs.

These attributes, regulatory compliance, consensus mechanism, and the speed at which transactions can be made, make NEO the ideal platform for a secure wallet utility token. These features are in alignment with Goldilock’s mission to ensure that consumers are transacting business on the blockchain in the most secure and efficient way possible.

SALE BEGINNING IN Q2 2018

Goldilock will hold a token sale in Q2 2018. We plan to sell 670 million tokens to the public out of a total pool of 1 billion. We will announce more details for the sale during Q2 2018.

We are working with the Monetary Authority of Singapore (MAS) to be compliant with regulators.

TECHNOLOGY

In Q2/2018, we implemented a functional minimum viable product of the Goldilock Wallet for Cryptocurrency described in this paper, and users will be able to use the technology upon registration and successful purchase of Lock Token. See our Github account for updates and information:
https://www.github.com/Goldilockteam

PATENT-PENDING

Goldilock holds U.S. patent-pending protection on the implementation of technology which relies on an air gap toggled by non-IP triggers. Due to the protection this filing offers, no future competitors may come to market with this technology and any custody service providers would need to contract with Goldilock if they wish to employ this technology.

ROADMAP

We propose the following preliminary release schedule:

2017

- ✓ November: Goldilock patent filed

2018

- ✓ Q1: Technical Proof-of-Concept Delivered
- ✓ Q2: Closed First Institutional Client Agreements
- ✓ Q2 2018: Release of Goldilock Wallet for NEO and NEP-5 Cryptocurrency to presale participants
- ✓ July 2018: Lock Token Sale
- Q3 2018: Release of Goldilock Wallet for Cryptocurrency to all token holders
- Q4 2018: Launch of Goldilock for Digital Assets
- Q1 2019: Release of Goldilock API Services

2019

- Q1 2019: Release of Goldilock API Services
- Q1 2019: Launch of institutional services
- Q2 2019: Direct Device manufacturing kickoff for cost and size reduction

LEADERSHIP TEAM

Tony Hasek

CO-FOUNDER

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An experienced company builder with a history of predicting market changes, envisioning needs, and building solutions to address them or pivoting companies to survive them. In his career Tony has raised over $15m in capital for various ventures from leading VC firms. Tony founded, scaled and exited one of the largest Apple Dealerships in Europe and opened the first Authorized Apple Store East of Germany, founding software, app development and e-services companies along the way. He went on to build an award-winning OTT/VOD solution and secure clients worldwide. In 2016, he began working with Blockchain projects and was tasked with educating leading Financial institutions about leveraging gold and distributed ledger on behalf of Goldmoney Inc (TSX:XAU).

Brett Miller

CHIEF TECHNOLOGY OFFICER

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Brett has held senior leadership positions in industries focusing on security, scale, and reliability. At EMC, a leading cloud storage technology company now part of DELL, Brett lead a global team of software and systems engineers in delivering storage products and solutions. Brett also boasts robust expertise in robotics, having led the engineering team for iRobot's Government and Industrial division (now operating as Endeavor Robotics), providing military-grade robots to US Department of Defense and several foreign Ministries of Defense. Brett was most recently Senior Vice President of Engineering at HighRoads, a SaaS service offering that caters to Healthcare Insurance IT to modernize benefit product and plan management.

Jarrod Epps

CO-FOUNDER & CEO

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A successful serial entrepreneur, Jarrod has raised over $40 million for projects in technology and real estate and has engineered multiple exits in his career. After the successful sell-off of his corporate services firm, Jarrod partnered to build Connect2 Development, launching and growing a software development and IT outsourcing capability across Central Europe, which built a SAAS-based recruitment system later acquired from them by DHL. He has since launched and exited ventures in regulated gaming and eSports. Jarrod has been investing in cryptocurrencies since 2016 and has been active in blockchain communities since that time.

Juraj Vitko

SENIOR ARCHITECT

https://github.com/youurayy

Juraj has been a passionate and dedicated full-stack developer for over 20 years. He most recently worked for Crypto Facilities, where he architected and implemented a Cryptocurrency Financial Index computation. While working for cryptography group Vault12, Juraj developed an Ops Engine where algorithms are specified in highly reusable operational instructions. Prior to this work, he built a web engine to facilitate payment processing in Bitcoin, Litecoin, Dogecoin, and Ripple for Snapcard, a blockchain and ledger pioneer.

Matty Ayers

ART DIRECTOR

http://www.avitalfew.com

https://www.instagram.com/avitalfew/

Matty - the founder of A Vital Few - is an art director that questions every piece of the puzzle and tries to whittle it down to no rational alternative. As an agency owner, VC backed product studio lead, and national brand Digital Director, Matty has worked with many international brands including Audi, Southern Living, Time Inc, Chevy, NFL, Sherwin-Williams, BMW and Walmart.

Nat Carruthers

USER DESIGN DIRECTOR

http://www.avitalfew.com

https://www.instagram.com/avitalfew/

Nat - Partner in A Vital Few - is an industrial designer that focuses on human centered design and user interactions distilling each concept to its simplest form. Nat has lead multi-discplinary teams to launch some of the most innovative human centered data and product platforms today. Having done industrial, user journey product development and manufacturing for 9 of Top Fortune 100 in the last year.

Mike (Carlos) Alvarez

BLOCKCHAIN DEVELOPER

https://github.com/mike-maws

Mike is a Senior Full Stack Engineer who has been working on a number of projects for a veritable cornucopia of companies over the last 10 years. Mike has spent the last two years leading Blockchain development projects. Mike also excels in design, development, and brings his enthusiasm to delivery of large scale projects.and smart contracts deployed on the Ethereum and NEO blockchain. He has a Bachelor's degree in Software Engineering and a passion for innovative technology that pushes solutions implementation to the next level.

Joel Garcia

BLOCKCHAIN EXPERT

https://www.linkedin.com/in/joelgarcia/

Joel has taken part in a number of ICO and Post-ICO projects including Aphelion, Coupit, and the Pareto Network. He's an innovative, hands-on executive with a proven record of designing and developing Blockchain, ICOs, Big Data, Software-as-a-Service (SaaS), Mobile, and Desktop Application that must drive revenue. His 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. Joel holds a BA in Mathematics from Carleton College.

Andres Jaramillo

SENIOR BLOCKCHAIN DEVELOPER

https://github.com/jandresjc

Andres has lead a number of ICOs including Aphelion, Coupit and NurseToken. As a Software & Blockchain Engineer, Andres brings over 12 years of experience in building enterprise platforms and two years in Blockchain products. Andres currently focuses on middleware and smart contracts deployed on the Ethereum and NEO blockchain. He has a Bachelor's degree in Software Engineering and a passion for innovative technology that pushes solutions implementation to the next level.

ADVISORS

David Pasek

https://www.linkedin.com/in/cdave/

David is one of the world's foremost virtualization and hardware infrastructure
engineers. Having owned and operated his own successful software development and consultancy company, and then holding senior engineering positions at Cisco and Dell, David is currently one of only a handful of VMWare TAM certified engineers worldwide.

Don Olechowski

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With degrees from Royal Military College and MIT, Don is one of the most senior engineering managers at Tesla having built and run the engineering and support teams doing the low and high voltage electrical harnesses for all of Tesla's vehicles. Don is a seasoned executive with broad-based understanding of automotive and aerospace engineering and engineered materials manufacturing. He is an expert in setting and managing customer-focused expectations and building value in companies ranging in size from 50 people commercializing product to 250 people in a turnaround or new acquisition situation.

Paul Wallis

SENIOR VICE PRESIDENT
DELUXE MEDIA CLOUD

https://www.linkedin.com/in/wallispaul/

A Business Development and Sales Director with significant strategic management experience and creative business leadership and 20+ years continuous career progression within the Broadcast, and Display and Cloud Media Delivery Segments (including 18 years with Sony). Paul has extensive experience of leading operations in Europe, Eastern Europe, the Middle East and South America at Country Manager and Regional Head levels. Paul successfully identifies new market opportunities and engineers relationship to achieve profitable outcomes; at all times combining high levels of commercial acumen with advanced technical understanding of customer needs.

IMPORTANT INFORMATION ON INITIAL COIN OFFERINGS

Recently, smart contracts have been used for ICOs, more commonly known as token sales. These tokens usually conform to a standard (e.g. ERC20/ERC223, NEP-5), which allows them to be offered for sale and traded on a variety of online platforms. The global adoption of ICO fundraising structures has led to an explosion of new capital formation, which has outpaced both the seed and venture capital investment markets. ICOs have raised $3.7 billion (USD) to date; in 2017 alone, ICO funding surpassed $1.2 billion (USD). Unfortunately, some ICOs have provided inaccurate, and in some cases fraudulent, claims while attempting to raise funds. Naturally, this has attracted the attention of regulators in many countries around the world.

There are two kinds of tokens sold in an ICO: utility tokens and security tokens.

Utility tokens are used to access services or assets, which are themselves often based on smart contract technology. Purchasing a utility token is akin to purchasing the rights to use a software or a product. These tokens are like in-game currencies or pay-per-use Software-As-A-Service (SaaS) offerings.

As a general rule, tokens representing the sale of products are exempt from the Securities Act in the United States, provided they do not constitute an “investment contract” as defined by the Howey Test:

"In other words, an investment contract for purposes of the Securities Act means a contract, transaction, or scheme whereby a person invests his money in a common enterprise and is led to expect profits solely from the efforts of the promoter or a third party, it being immaterial whether the shares in the enterprise are evidenced by formal certificates or by nominal interests in the physical assets employed in the enterprise." (SEC v. W. J. Howey Co. n.d.)

If the resultant token is deemed to be a securities offering, token issuers need to ensure that sales comply with all applicable securities laws or run the risk of severe penalties. In contrast to traditional securities offerings, the general public still does not have a good grasp on the products and technology underlying ICOs. Security regulators are still developing rules for this space, and regulatory bodies have temporarily resorted to issuing warnings.

ICO investors are cautioned about the investment and enforcement risks of ICOs, as well as issuers, who are still subject to securities laws. Regulators are applying increasing legal scrutiny towards token sales to ensure compliance. Due to lingering enforcement to stay within compliance of securities laws, some ICOs have canceled their offerings after discussions with regulators, while others face the risk and follow through with their ICOs.

DISCLAIMER

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This document includes forward-looking statements and projections into the future. These forward-looking statements are typically subject to the influences of one or more risk factors that may or may not be identified in this document. Every potential investor should be aware that actual results may vary significantly from the statements made. Moreover, the Company does not assume responsibility for the accuracy and completeness of such forward-looking statements; nor is the Company obligated to update any such statements for any reason, even if new information becomes available or other events occur in the future. It is important to note that the Company's actual results or activities or actual events or conditions could differ materially from those projected by the Company in such forward-looking statements. The plans, strategies, and intentions of management with respect to the business that the Company intends to conduct may change based on increased experience with the Company's business model, changes in the regulatory environment, technological changes, market acceptance of the Company’s service offerings, competition (direct and indirect), general economic trends, or other unanticipated risks or other developments. Projections concerning the Company's future results of operations are based on a number of assumptions and estimates made by management concerning (among other things) the timely availability of capital on acceptable terms, the results of product development and testing, marketing and sales efforts, the Company's ability to develop marketable services in a timely and cost-efficient matter, the ability to employ and train suitably skilled employees, the costs and expenses involved in executing a business plan, and other future events and conditions. To the extent that actual events differ materially from management's assumptions and estimates, actual results will differ from those projected.

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