

A Token Driven System to Decentralize the Business Information Market

Presented by Trust Exchange®
A B2B Social Network.



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Abstract

The Business Information industry is an \$800 billion industry. Companies of all sizes and industries use Business Information for marketing, sales, compliance, and many other strategic business functions. Historically, collecting this information was outsourced to the large credit and information bureaus who acted as central trusted third parties and stewards of all business information. The information they collected is financial focused, not current and doesn't represent critical operational performance. Today, there are a select number of large companies (Dun and Bradstreet, Experian, Equifax etc.) that control most business information. These centralized organizations control the information they don't produce, disincentivize higher quality information and the information they provide is limited in scope and depth.

Currently, Trust Exchange is an information network that enables organizations to connect, collaborate and exchange mission critical information largely used in highly regulated industries such as banking, pharma and government. However, we envision enhancing the Trust Exchange network with a blockchain agnostic protocol and token used to incentivize a multi-sided marketplace between organizations, information creators, information validators and data consumers.

This new platform would enable organizations to create their own collaborative network, establish monitoring procedures and policies and incentivize the creation and validation of various forms of information utilizing a token and sealing these transactions into an immutable blockchain layer. The new Trust Exchange platform would have a wide variety of applications across industries and would be the first network effect platform of its kind. Currently, Trust Exchange serves banks, local governments and pharmaceutical companies but envision the new network being utilized by more industries and functions. By implementing the token driven system outlined here, organizations can create a decentralized, crowd-powered system that is infinitely more effective, lower cost and more flexible.

NOTE: This whitepaper is a work in progress and because of our iterative development process the information herein may be different from current implementations. However, we will attempt to keep this whitepaper up to date and accurate.

Introduction

Globally, we are moving rapidly towards a decentralized, platform-based world that leverages the efficiency of collaboration via peer-to-peer interactions. For example, platforms such as Uber, Waze and Airbnb have been massively adopted by consumers and have disrupted their respective industries. They have changed the value distribution dynamics in each industry and reshaped them forever. However, enterprises have lagged consumers in adopting these technologies and we think this about to change.

The Trust Exchange network is a customizable peer-to-peer collaboration platform where participants can form their own custom network, connect, collaborate and exchange mission critical information. The platform proposed here integrates an existing SAAS application and robust Web3 technologies. It is blockchain agnostic and includes a protocol token that powers and incentivizes the creation and exchange of information. Data Requestors can create custom rules (data types and frequencies) and utilize the token to incentivize Data Creators and Data Validators to participate in their network. Data Creators and Data Validators earn tokens for creating new information and validating existing information.

1.1 Key Components

Trust Exchange operates utilizing the following key components:

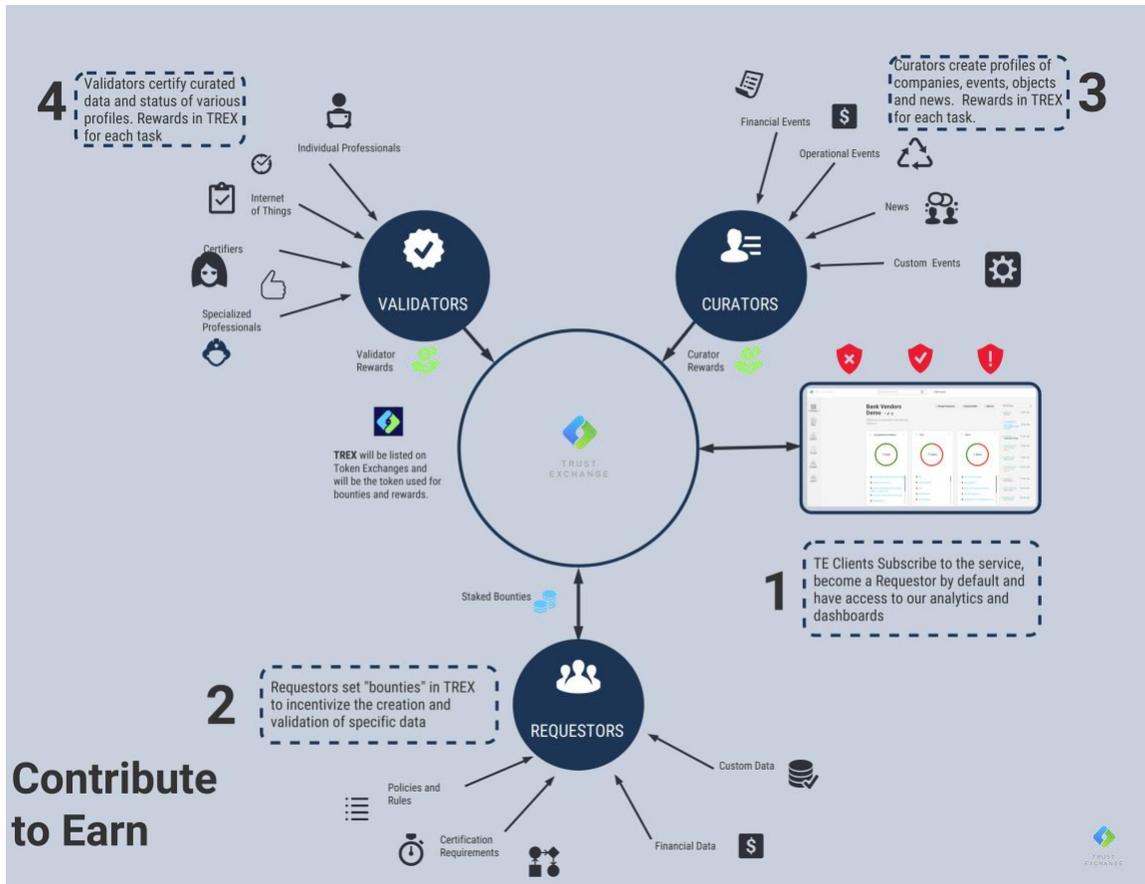
Platform: Trust Exchange is a cloud-based, SAAS platform that enables organizations to create their own custom peer-to-peer information network where they can create rules, collaborate and exchange business information of almost any type. Organizations can create multi-sided collaboration networks to request information and enable participants to create and validate the information based on rules and policies. The Platform includes Dashboards, Policies, Profiles, Events and Reports. The Platform is blockchain agnostic and includes a fungible token and non-fungible tokens.

CCCN: We present a decentralized customizable collaborative compliance network (CCCN) that provides a means for organizations to securely exchange information between organizations or things. The CCCN provides multiple independent Data Creators and Data Validators a means to post and validate data. Data Requestors pay the CCCN to create networks, subnetworks and entity profiles. Data Creators are rewarded with tokens for posting information on profiles and Data Validators are rewarded with tokens for validating and verifying information.

Proof-of-Curation: We present a method enabling Data Creators to prove they are creating new profiles or events on profiles.

Proof-of-Validation: We present a method enabling Data Validators to prove that they are verifying the accuracy of specific event types on a profile of a given entity or thing.

1.2 System Overview



- The Trust Exchange network is a crowd-powered, decentralized business information network built around the Trust Exchange platform, a proof-of-stake blockchain, a fungible token and a series of non-fungible tokens.
- The User Interface consists of dashboards, profiles, policies, events and reports
- The main types of users on the platform are Data Requestors, Data Creators and Data Validators. Data Requestors create the collaboration network, create the types of data to be requested and the rules or policies for the usage and validation of the data. Data Creators are simply the source of each data type and can add data to entity profiles or claim profiles directly. Data Validators of various types are vetted and qualified users who can verify the specific data based on the rules

created by the Data Requestors. Data Creators and Data Validators will pay a small fee to be verified and vetted by either Trust Exchange, Data Requestors or Partners.

- Data Creators and Data Validators earn tokens by providing new information or validating existing information on entity profiles
- Data Requestors can create custom peer-to-peer CCCNs via the Trust Exchange Platform
- Data Requestors can specify the price they are willing to pay for specific data types and volumes by staking bounties for data creation
- Data Requestors can specify the price they are willing to pay for specific types of data validation by staking bounties for data validation
- Data Creators join the network by either claiming a profile or joining as a creator
- Data Creators are rewarded staked rewards by creating data on entity profiles or claiming and maintaining their own entity profile
- Data Creators earn curation rewards from the Trust Exchange reward pools
- Data Validators join the network directly or by invitation from one or many Data Requestors.
- Data Validators are endowed with specific Validation Authority via the Trust Exchange Platform by either Trust Exchange or Data Requestors
- Data Validators earn rewards by validating data and earning staked rewards from Data Requestors or from Trust Exchange reward pools.
- Users manage their private and public keys in their individual wallets

2. The Trust Exchange Customizable Collaborative Compliance Network

The core components of the CCCN.

2.1 Participants

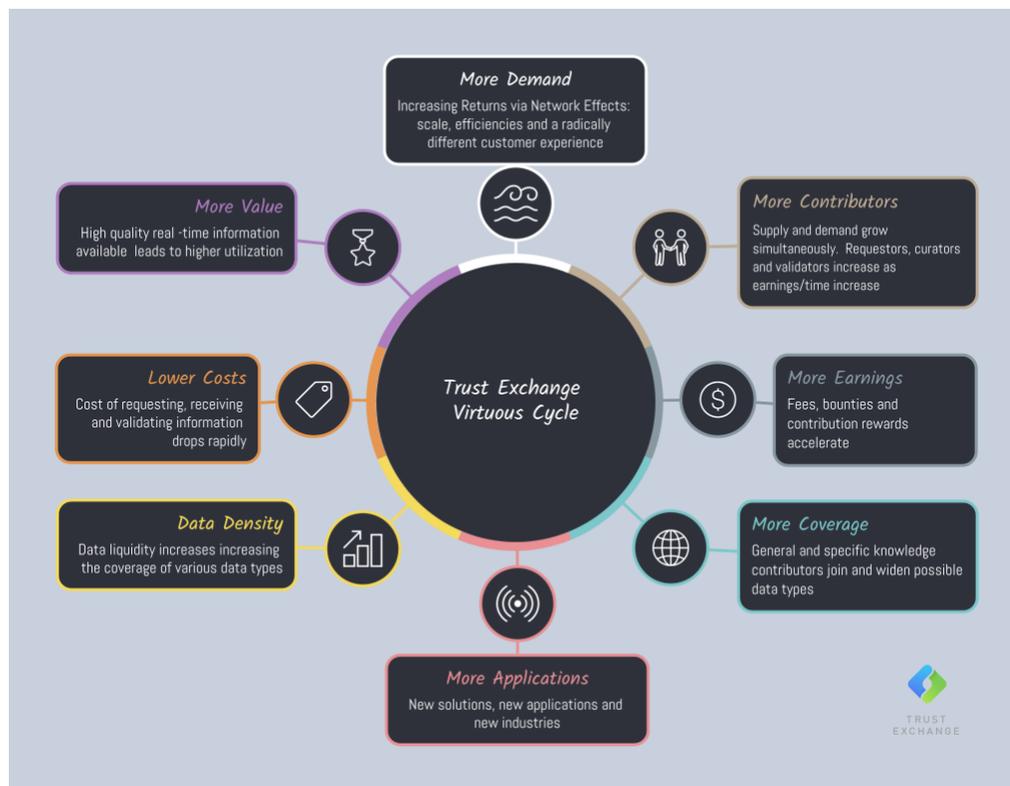
There are three types of participants in the Trust Exchange network: Data Requestors, Data Creators and Data Validators.

Data Requestors: Data Requestors create the collaboration network, create the types of data to be requested and the rules or policies for the usage and validation of the data.

Data Creators: Data Creators are simply the source of each data type and can add new data or curate existing data to entity profiles or claim profiles directly.

Data Validators: Data Validators of various types are vetted and qualified users who can verify the specific data based on the rules created by the Data Requestors.

As the number of participants increase, we expect that a critical mass of users and data will begin to accelerate and create a mutually beneficial cycle of value for all participants.



Example Use Case: Banking Vendor Compliance

- **Data Requestor: Bank**
- **Data Creator: Vendor**
- **Data Validator: Auditor, Certifying Body or Bank themselves**

Example Use Case: Local Government Fire Safety

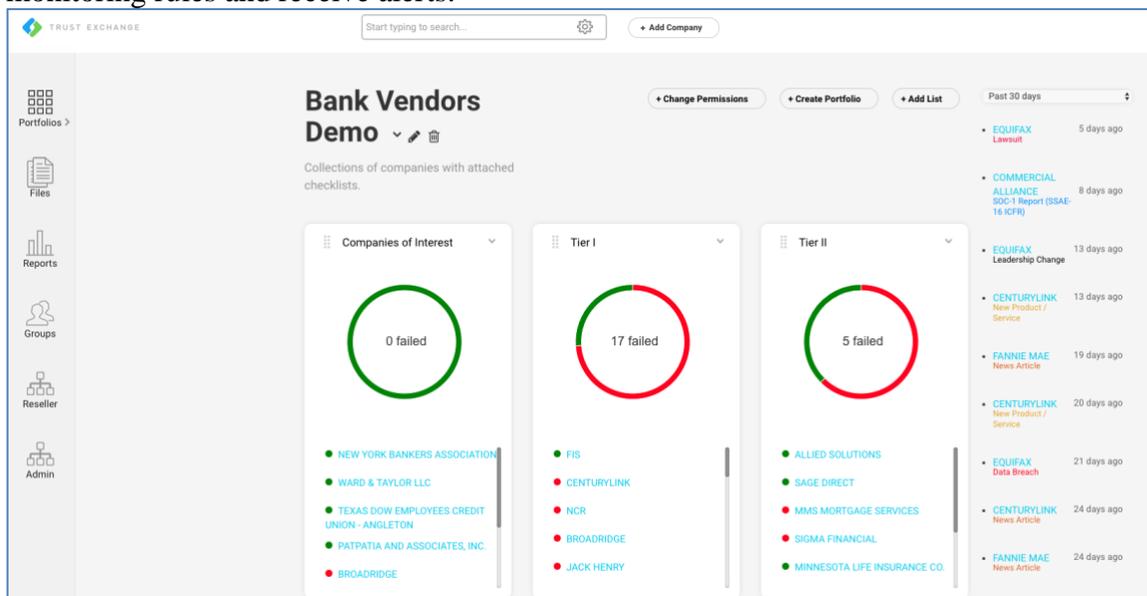
- **Data Requestor: Local Government**
- **Data Creator: Property Owner/Manager**
- **Validator: 3rd Party Fire Inspectors, Property Owners or Local Government themselves**

2.2 Trust Exchange Platform

The Trust Exchange platform consists of users, entity profiles, business events, rules engine and dashboards. Users consist of business professionals who can create, validate or monitor events on an entity's profile timeline. As of this date, we have over 20,000 contributors that have created, maintained and validated entity profiles and events.

Dashboards

Dashboards are created by users or companies to monitor the events that occur on other entities or groups of entities. Dashboards can be customized to monitor for the occurrence or recurrence of specific business events such as audits, certifications or ratings. The dashboards provide an easy way to organize entities, create custom monitoring rules and receive alerts.



Profiles

Profiles consist of basic information (name, URL, contact information, location etc.) and a timeline of events. The profiles can be managed freely or claimed by a company administrator.

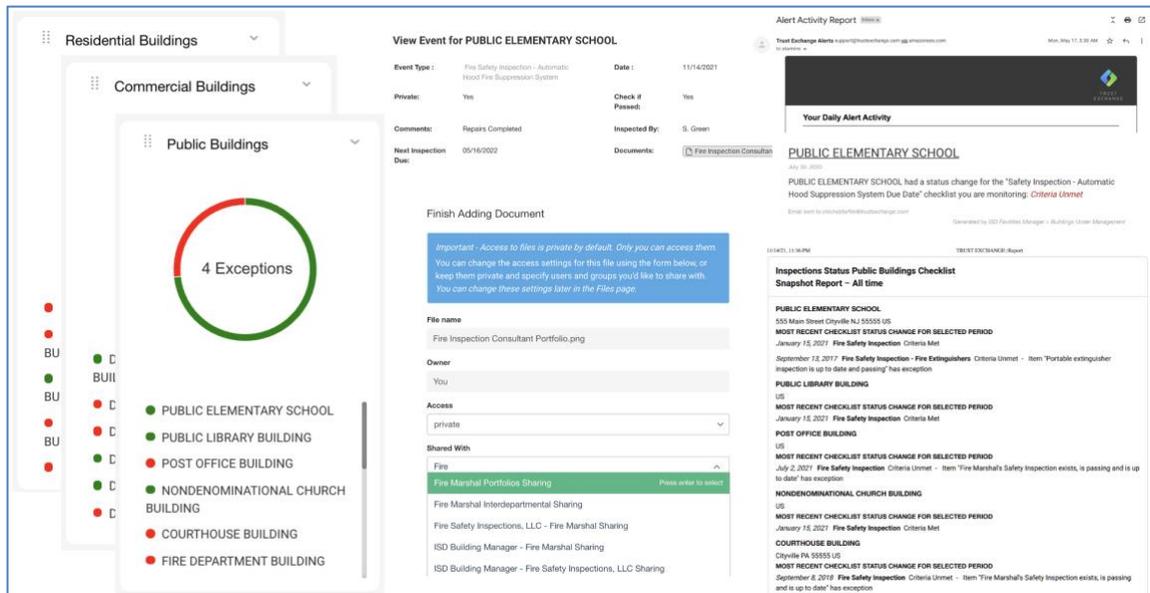
The screenshot displays a vendor profile for 'BEST ELECTRICIAN'. The profile includes contact information: 5267 Lamar Blvd, Austin, TX, 78701, US; phone 1-512-322-5122; email info@bestelectrician.com; and website http://www.bestelectrician.com. A search bar at the top left contains the text 'Start typing to search...'. On the left side, there are sections for 'Account', 'My Groups', and 'My Companies', each with a list of items and red 'X' icons. Below these are 'Prospective Vendors Monitoring' (with an 'On' toggle), 'Criteria Unmet' (listing 'New Application'), and 'Criteria Met' (listing 'General Liability Insurance' and 'Certified SBE Business'). The 'SBA DISADVANTAGED BUSINESS CERTIFICATION' section shows details for Nov 02, 2020, including DUNS Number A12345 and NAICS Codes A12345. The 'VENDOR SERVICES DESCRIPTION' section shows details for Nov 02, 2020, including NAICS Code 238210 and a description of services. The main content area features an 'Event Timeline' for November 2020, with events such as 'Media - News Article' (Sun Nov 9 2020), 'ESG - Sustainability Policy' (Sun Nov 9 2020), 'Business Documents - Corporate Papers' (Tue Nov 3 2020), 'Business Activity - Certification / Award Earned' (Sun Nov 8 2020), 'Business Research' (Tue Nov 3 2020), and 'SBA Disadvantaged Business Certification' (Mon Nov 2 2020). On the right side, there are 'Monitoring Checklists' for 'Business Integrity Indicators', 'General Insurance or Bonding Policy', 'Certified SBE Business', 'Secretary of State Review', 'Basic Vendor Due Diligence', and 'General Vendor Diligence (Level 8)', each with a list of items and checkboxes.

Events

Events are the key occurrences and milestones in the timeline of an entity or “thing.” Events can be general, custom or common such as creation, customer announcements or payment history or industry specific. Events are created or imported to an entity’s profile by users, profile administrators, public or private sources. To date, we have over 1 million events created by our user community.

Rules and Policies

Rules and policies can be created by Data Requestors or Network Administrators. They are embedded in the Dashboard for the Custom Network, can be customized based on requirements, easily modified and have token bounties associated with them for the Creation and Validation of Events.



2.3 Blockchain

The Trust Exchange Network is blockchain agnostic but is designed to provide a cost-effective way to operate a collaborative compliance network, store data and provide a means for transactions. The current design is based on the Hive blockchain and ecosystem. Hive is a distributed proof-of-stake blockchain that is fast, scalable and reliable.

No Transaction Fees. The Hive blockchain has no transaction fees which enables users to transact in true microtransactions.

Readable Account Names. Readable account names make Hive much more user friendly to humans enabling wallet interactions to occur by utilizing @name only.

3-Second Block Time. Hive was designed to store a large amount of data and be very responsive

World Class Security. Beyond its historical stability and established reputation, the Hive platform offers a comprehensive set of security protections to safeguard its rapidly expanding user base. From its decentralized governance for software development to its use of a Delegated Proof-of-Stake (DPoS) mechanism for protocol updates, Hive is revolutionizing blockchain technology.

On its blockchain, Hive additionally makes use of stake-weighted voting and majority block validators. On top of this, it utilizes a tiered key system that provides built-in protection for its accounts, wallet staking, and time-sensitive account recovery processes for its wallet, to mention a few other features.

Existing Community. Hive has a very large community with over 10 million wallets currently

3.0 Transactions

Transactions in the Trust Exchange network provide functionality to enable peer-to-peer transfers of reward tokens.

3.1 Microtransaction Requirement

Existing e-commerce systems do not provide the capability to execute micro and nano transactions profitably or at scale. This network marketplace will need the capability to instantaneously transmit transactions at a high frequency but with very small values.

Earn for Contribution. The goal of the Trust Exchange network is to provide a means to exchange mission critical information more effectively between peers. Participants earn for each data contribution or validation they provide. The value of various types of information may vary by orders of magnitude and in some cases rewards or fees associated with these types of data may be very small and prohibitively expensive to transfer associated fees or rewards via existing ecommerce networks.

All Transactions Occur On-Chain. The Trust Exchange network is built to provide a means to cost effectively exchange mission critical information. In many cases this information needs to have longevity and be examinable by many parties including the network participants, third party stake holders or regulators. To accomplish this, the cost of transactions must be low and process frequently.

3.2 Limitations of Existing Solutions

The existing solutions for managing high frequency micropayments on and off blockchain are less than adequate.

Transaction Fees. Existing ecommerce solutions charge fees consisting of a minimum transaction fee and a percentage of the total transaction (ex: $\$fee = \$0.25 + 0.025 * \text{transaction amount}$). This fee structure makes it impossible to transfer amounts less than the minimum fee.

Transaction Settlement Times. In most modern banking networks, settlement times can vary from hours to weeks depending on the size of the transaction, business hours or holidays. In crypto, while settlement times are much faster than banks, they can still take

as long as 30 to 60 minutes. Due to the size and volume of transactions, these times are not practical for this application.

One-Way Transactions. Most ecommerce platforms today are designed around one-way transactions: merchants pull funds from the buyer, and don't allow peer-to-peer transactions to occur.

3.3 Types of Transactions in Trust Exchange

Curation Rewards

Curation rewards are rewards airdropped in tokens to Data Creators. These reward pools will be created by Trust Exchange to incentivize the build out of the Business Information content. To receive Curation Reward Airdrops, Curators must hold the appropriate Curation NFT in their wallet.

Curation Bounties

Curation Bounties are token rewards which are established by Data Requestors to incentivize the creation and curation of specific information. To receive the airdropped Curation Bounties, the various Users must hold the appropriate Curation NFT created specifically by the Data Requestor.

Validation Rewards

Validation Rewards are rewards airdropped in tokens to Data Validators. These reward pools will be created by Trust Exchange to incentivize the validation and verification of specific events. To receive Validation Reward Airdrops, Validators must hold the appropriate Validation NFT in their wallet.

Validation Bounties

Validation Bounties are token rewards which are established by Data Requestors to incentivize the validation and verification of specific information or events. To receive the airdropped Validation Bounties, Validators must hold the appropriate Validation NFT created specifically by the Data Requestor.

System Rewards

System Rewards are rewards airdropped in tokens to all users for participating, contributing by performing tasks or holding assets in the Trust Exchange Network. These reward pools will be created by Trust Exchange to incentivize participation in the network. Rewards will be dropped based on various factors including time, frequency and volume of participation.

System Bounties

System Bounties are token rewards which are established by Trust Exchange to incentivize the creation, validation, curation or other behaviors in the network.

Note: depending on the activity of the individual user, rewards for a specific activity may be stacked. For example, it would be possible to earn a System Reward, Curation Reward and Curation Bounty by performing one activity in the Trust Exchange Platform.

4.0 Trust Exchange Tokens

4.1 Introducing the TREX Token

The economic model for Business Information is broken. Creators of business data pay the information bureaus to create, and the consumers pay them to consume. The potential amount of information created is so vast, the information middlemen are forced to focus on a very narrow slice: either financial information or business generated news. While each of these is important, they are not sufficient to gain an understanding of the operational value of another business. This is critical especially in highly regulated industries such as banking, insurance, healthcare and government.

Often the data is not correlated to the performance of the business nor is it accurate. The business information bureaus act as sole collector, arbitrator and validator of accuracy but are limited to disclosed financial information. Validators of business information play a key role but are left out of the ecosystem. The professional certification of a business is equally as critical to business interactions as viability but there is no easy way to find out if a given business certification is valid or up to date. (Ex: women owned business, minority owned, ESG, etc.)

To improve this inefficient ecosystem requires a new platform and unit of exchange. The first step, already completed in the form of Trust Exchange, is the creation of a platform where business users can request, create and validate business information. Additionally, the platform will monitor and measure the creation of data to accurately award the creators. The next step will be the introduction of a token (TREX), which will be the unit of value for the decentralized information exchange. The final step will be an incentive system where users can set token bounties for data creation or validation tasks.



TREX will become the means of exchanging value in this new business information economy.

4.2 Contributor Incentives

Users will be rewarded incentive tokens in the form of TREX by Trust Exchange for performing the following actions:

- Creating an account
- Promoting the service
- Referring professionals
- Creating entity profiles

- Curating existing profiles
- Creating editorial content
- Claiming entity profiles

Each rewarded action will receive a fixed number of points. The number of points earned is a function of the user's account type (free, basic, professional or enterprise). At the end of each 24-hr period the accrued points will be exchanged into TREX at the daily exchange rate. The exchange rate between points and TREX will be determined by the number of rewarded actions and daily TREX token budget. At the end of the exchange tokens will be credited to each user's wallet and the user will be able to redeem them for services on the platform or to create incentive bounties as described below.

4.3 Incentive Bounties

Basic, professional or enterprise users will be able to create incentive bounties for other users as incentive to create or curate events or profiles. The Bounty rewards will be set by users in TREX and rewarded to users who complete the Bounty tasks. The amount of the Bounty will be debited from the Bounty creator's wallet and credited to the user who performed the Bounty task.

4.4 Validation Bounties

Trust Exchange administrators and Enterprise users will be able to create validation bounties for professional users. Professional users are verified professionals and can only validate Business Events specific to their field. (Insurance, Accounting, Industry specific etc.) Trust Exchange will act as a matchmaking platform between Enterprise users and industry specific Professional users. The amount of the Validation Bounty will be set by the Enterprise user and rewarded to the specific Professional user matched to the task. The amount of the Validation Bounty will be debited from the Enterprise User's wallet and credited to the Professional user who performed the Validation Bounty task.

4.5 Non-Fungible Tokens (NFTs)

The Trust Exchange platform will utilize NFT's to manage various level of user entitlement. NFT's will be issued by Trust Exchange and by Data Requestors enabling them to set participation rules for Data Curators and Data Validators in their individual CCCN.

For example, Trust Exchange may issue the following NFT's

Data Creators and Validators:

- Trust Exchange 2022 Silver Curator
- Trust Exchange 2022 Gold Curator
- Trust Exchange 2022 Gold Validator

Each NFT holder would need to be verified by Trust Exchange and purchase the NFT as a sort of membership. The Validators may have a requirement to submit and validate their active credentials (CPA, Fire Inspector, Employee etc.)

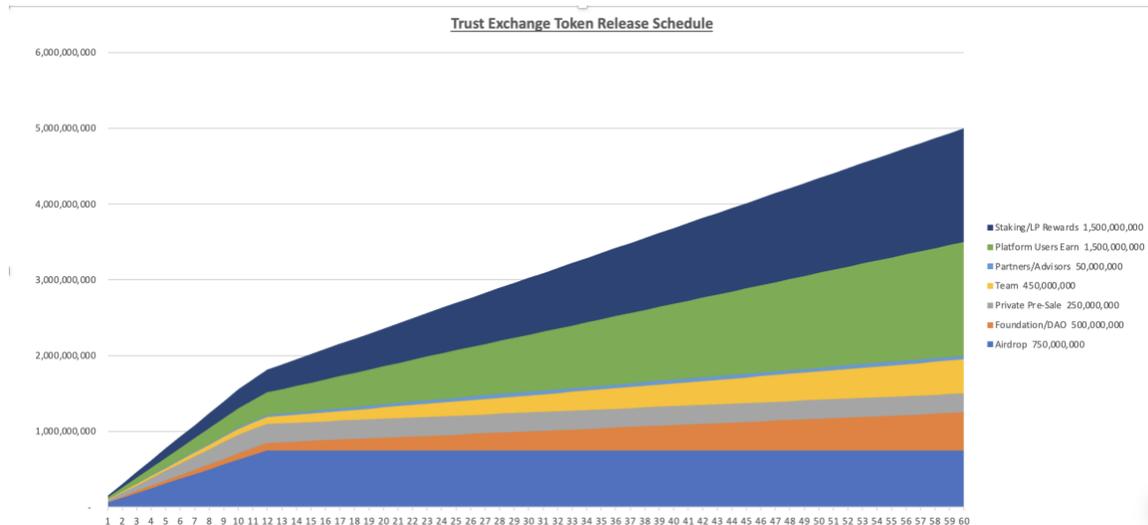
We will also enable Data Requestors to mint their own NFT's and issue them as they see fit.

4.6 Smart Contracts

Trust Exchange will utilize smart contracts to automate the management and payment in the Incentive Bounty and Reward systems. Once the Incentive or Validation Bounties are created, the terms will be written into a Smart Contract and the Token will be placed in escrow.

5.0 Token Distribution (work in progress)

TREX Tokens will be issued in a pre-determined schedule which will last approximately 60 months from the date the token is first released.



The maximum total supply of tokens will not exceed 5,000,000,000 which are planned to be allocated as follows:

Source	Tokens	% Of Total	Release Schedule
Airdrop	750,000,000	15%	First 12 months
Foundation/DAO	500,000,000	10%	Issued over 60 months
Private Pre-Sales	250,000,000	5%	Unlocked over 10 months
Team	450,000,000	9%	Unlocked over 60 months
Partners/Advisors	50,000,000	1%	Unlocked over 24 months
Platform Users Earn	1,500,000,000	30%	Issued over 60 months
Staking/LP Rewards	1,500,000,000	30%	Issued over 60 months

The primary goal of the token is to reward Trust Exchange participants and asset holders, which is why 15% of the total token supply is going towards an airdrop which will be conducted over a 12-month period to holders and participants.

Next, 10% of the total token supply will be added into a foundation which will be controlled exclusively by the DAO. 50,000,000 of the foundation tokens will be issued on day one and the remainder will be released in even increments over the remaining 59 months. This means that token holders will be able to submit proposals and vote on how/if those funds should be used. For more information, please see the Foundation / DAO Funds section of this document.

5% will be offered directly in a private sale to a select group of advisors and influencers who will help promote both the token and the Trust Exchange product to their audiences and networks and generally help ensure that the project is successful. Tokens purchased as part of the private sale will be subject to a vesting period with 10% of the tokens vesting and becoming liquid every month for a total of 10 months. All proceeds from the sale will go towards the development, promotion, and ongoing maintenance of the token and ecosystem.

9% of the total token supply will be reserved for the Trust Exchange team. 50,000,000 of these tokens will be issued on day one and the remainder will be released in even increments over the remaining 59 months. Trust Exchange will use this pool to help incentivize and retain our valuable team members and partner organizations.

1% of the token supply will be reserved for partners and advisors to the project who will work with the token development team and assist and/or provide advice on all areas of the project as well as help to market and promote the project. These tokens will be unlocked in 12 monthly increments starting one year from the launch of the token.

Finally, the remaining 60% of the total token supply will go towards rewarding participants, holders, liquidity providers, and oracles. These tokens will be released on a fixed schedule over the 60-month period and go into separate pools for the various different areas to be rewarded.

6.0 Participate to Earn and Reward Pools

New tokens will initially be added to the various reward pools at a rate of 25,000,000 tokens per month and will decrease uniformly across all reward pools at a rate of 1% per month, meaning that after one year the monthly contribution rate to the reward pools will drop to 33,239,400 and after 5 years it will have dropped to 20,518,400 Tokens per month. These rewards will end after 65 months and at that point no more tokens will be created.

The planned reward pools and the amount of the initial 25,000,000 monthly total rewards allocated to each can be found in the table below. Details about how to earn tokens from each reward pool can be found in the following subsections of this document.

Please keep in mind that once released, all of these details including, but not limited to, the number of tokens added to the reward pools each month and how the rewards are distributed may be changed by a vote of staked token holders. All information contained herein describes only how the system is planned to be set up at the initial launch, and it will be up to the token holders to decide whether to keep it or change it.

Reward Pool	Initial Tokens/Month
Data Creation	7,500,000
Curation	7,500,000
Validation	7,500,000
LP Incentives	7,500,000
Bounty Rewards	

7.0 Release Schedule

It is expected that the smart contracts for the envisioned systems will take a considerable amount of time to build, test and subject to a third-party audit. Therefore, rather than waiting for this to be completed the Trust Exchange team is planning to release the token and begin the airdrop while that is being finalized. The remaining in-platform mechanics are being developed in parallel with the smart contracts and will be released in phases as they are completed.

A DRAFT timeline for the planned releases is presented below:

Feature	Estimated Launch
Token Release and Airdrop Start	Q2 2023
Bridges between Trust Exchange and external chains	Q3 2023
LP Incentives	Q3 2023
Contribute to Earn Reward System V.1	Q2/2023
Contribute to Earn Reward System V.2	Q2 2023
Bounty System for Data Requestors V.1	Q3 2023
System Reward System V.1	Q4 2022

8.0 Definitions and Legal Disclaimer

8.1 Definitions

“Decentralized Autonomous Organization (DAO)” – an organization represented by a series of smart contracts which, if launched, will be controlled by users of the Trust Exchange Platform.

“Trust Exchange” – G2Link, LLC d/b/a Trust Exchange, a Commonwealth of Pennsylvania Limited Liability Corporation.

“Trust Exchange Platform” – the software platform designed and developed by the Trust Exchange team.

“User” – any individual or entity using the Trust Exchange platform.

8.2 Legal Disclaimer

This Token Whitepaper is for general information purposes only. It does not constitute investment advice, recommendations, or any form of solicitation. Any information provided is always subject to change by the sole discretion of Trust Exchange.

Trust Exchange is creating the Token to function within the Trust Exchange ecosystem to provide increasing levels of decision-making ability and control over the product to the user-base, on-platform participants, and other stakeholders. No Token will represent any economic interest in Trust Exchange at any time, and Trust Exchange developed Token for the purpose of use within the Trust Exchange Platform.

Through the development of the Token, Trust Exchange does not grant any rights, express or implied, other than the right to use the Token on the Trust Exchange Platform or within the DAO. Trust Exchange expressly denies any ability of the Token to represent or confer any ownership right or stake, share, security, or equivalent rights, or any right to receive future revenue shares, intellectual property rights or any other form of participation in or relating to any Trust Exchange product and/or Trust Exchange and/or any of its corporate affiliates.

Trust Exchange reserves the right to reject any usage of tokens on the Trust Exchange Platform. Trust Exchange rejects any responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information provided, (ii) any error, omission or inaccuracy in any such information; or (iii) any action resulting from such information.

To the fullest extent permitted by applicable law and except as otherwise specified in writing by Trust Exchange: (i) the Tokens are provided on an “as is” and “as available” basis without warranties of any kind, and Trust Exchange expressly disclaims all implied warranties as to the tokens, including, without limitation, implied warranties of

merchantability, fitness for a particular purpose, title and non-infringement; (ii) Trust Exchange does not represent or warrant that the tokens are reliable, current or error-free, or that technical defects in the tokens will be corrected; and (iii) Trust Exchange cannot and does not represent or warrant that the tokens or the delivery mechanism for the tokens are free of viruses or other harmful components.

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To the fullest extent permitted by the applicable laws, regulations and rules, Trust Exchange, its founders, team members and any third party involved in the project shall not be liable for any direct, indirect, special, incidental, consequential or other losses of any kind, in tort, contract or otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on the information in this Whitepaper, or any part thereof and/or information provided on the Trust Exchange web page.

To the fullest extent permitted by applicable law: (i) in no event will Trust Exchange or any of the company parties be liable for any indirect, special, incidental, consequential, or exemplary damages of any kind (including, but not limited to, where related to loss of revenue, income or profits, loss of use or data, or damages for business interruption) arising out of or in any way related to the distribution or use of the Tokens, regardless of the form of action, whether based in contract, tort (including, but not limited to, simple negligence, whether active, passive or imputed), or any other legal or equitable theory (even if the party has been advised of the possibility of such damages and regardless of whether such damages were foreseeable); and (ii) in no event will the aggregate liability of Trust Exchange and affiliate parties (jointly), whether in contract, warranty, tort (including negligence, whether active, passive or imputed), or other theory, arising out of or relating to the Tokens or the use of or inability to use the Tokens.

All statements contained in this Whitepaper, webpage, statements made in press releases or in any place accessible by the public and oral statements that may be made by Trust Exchange, its founders, team members and any third party involved in the project and acting on behalf of Trust Exchange, that are not statements of historical fact constitute “forward-looking statements”. No information in this Whitepaper should be considered to be business, legal, financial or advice regarding contribution or participation to the

development of the Trust Exchange Network and any of its projects. Trust Exchange does not make or intends to make, and hereby disclaims, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy, and completeness of any of the information set out in this Whitepaper.

All Token recipients are responsible for implementing reasonable measures for securing their own wallet, vault or other storage mechanism used to receive and hold the Tokens, including any requisite private key(s) or other credentials necessary to access such storage mechanism(s). If any private key(s) or other access credentials are lost, the holder may lose access to their Tokens. Trust Exchange is not responsible for any losses, costs or expenses relating to lost access credentials. Trust Exchange shall have no obligations in any form or whatsoever to you in respect of tokens. It is the token holder's entire responsibility to withhold, collect, report and remit the correct taxes to the appropriate tax authorities regarding any received tokens.

Prior to the DAO launch, Trust Exchange will maintain control over the protocol. Upon launch of the DAO, Trust Exchange will no longer maintain any control over the protocol, which will be completely dictated by the DAO. Trust Exchange expressly denies any and all responsibility for any transactions occurring via the smart chain or through any third party. Trust Exchange also maintains the sole discretion to launch the Token on a different blockchain.