



Delivering a truly stable currency is possible with a liquidity-providing fund, which also finances venture-scale returns for early owners in a prudent, sustainable business model.

### Product Summary

The FreeMark® is a new protocol digital currency with venture-scale upside potential and better inflation & deflation protection than traditional fiat currencies.

Government currencies like the USD can vary in price 7% in a month, or 2% in a day. This imposes risks on the many international business users and investors in our global economy.

The FreeMark achieves:

- ✓ Outstanding, medium-term venture-scale returns for early holders by rewarding them with more FreeMarks (requiring only a small fraction of the money supply to achieve)
- ✓ Inflation/deflation protection achieved based on the 12-month moving average of 20 commodities, locking currency values to the prices of raw materials in goods

### Technology

As a protocol digital currency, using more elegant Nodechain® technology, the FreeMark is:

- ✓ More secure, private than the blockchain
- ✓ The FreeMark is fully insurable
- ✓ Infinitely scalable as each user can choose to become a transaction verifier, earning transaction fees
- ✓ Magnitudes faster and more memory efficient than the common blockchain

### Team

- ✓ Kevin Kirchman, CEO, 2<sup>nd</sup> generation software entrepreneur, Fintech/AI background
- ✓ 8 Leading Industry and VC Advisors
- ✓ 3 Talented developers

### Wallet App

- ✓ Release of 1.2 version within 90 days
- ✓ Allows frictionless peer-to-peer payments and direct trading between a range of asset classes
- ✓ Fast, enterprise level of security now

### Sales / Marketing Strategy

Designed to appeal to both main money and investor use cases, extending the total addressable market beyond crypto users to:

- ✓ Counter-trade currency—facilitates more rational base to invest from than volatile cryptos or fiats
- ✓ Investment and purchasing power protection, preserving wealth
- ✓ Better medium of exchange for cross-border trade with lower risk
- ✓ Investors/speculators seeking high risk-adjusted returns

### Benefits for Early Investors

We expect venture-level returns for early \$fm users to kickstart viral adoption. Returns, tied to money supply growth in an automated, patent-pending manner, will provide:

- ✓ Potentially unconstrained IRR
- ✓ Equity upside (particularly via own exchange listing)
- ✓ Incentives for viral adoption
- ✓ Asset-backed FreeMark where **the value is the money**

### Business Model

Micropayments are unique to digital currencies, replacing fiat currencies with **better** forms of money. Transaction fees for sustainable ROIs for endowment fund paying \$fm users and investors.

### Customers

International traders, exporters, travellers, and lenders—in time buying and selling of all goods

### Company Profile

Year Founded: 2017 (pivot from natural language reasoning AI)

Current Funding: \$370k

Target Raise: \$5m prior to \$25m planned ICO, with PwC as auditors.

### Competitors

Tether, Gemini, Maker Dao, other “stablecoins”, which are tied to fiats and other, unstable assets

### Competitive Advantages

Fiats are volatile, stunting economic activity with greater risk and cost

Technical: Nodechain is superior technology