THE ADVERTISING CURRENCY



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Executive Summary

The plan is to create an advertising based cryptocurrency token called The Advertising Currency (TAC). This plan is very different from other cryptocurrencies in the marketing and advertising arena. First one has to realize the end goal is to utilize cryptocurrency for its intended purpose - to help leverage the playing field and take some control back from global powers that control our lives and money.

Google is one such form of that control. Google currently owns more than 60% of all advertising done in the entire world and is one of the top media companies on top of that. This means more than 60% of all advertising you see in the world is controlled by the rules made up from one company that 25 years ago didn't exist.

The problems that arise from this are vast and ones we see disrupting the very way we live daily. It is roughly 10 major corporations that control 85% of the marketing and advertising industry. They control what products you see, the way you think, the media publications you learn about, the websites you learn about, the companies, the news, and almost everything else in the world.

Marketing is a huge force behind all economies globally, and currently, it's not the people who utilize the advertising, nor is it the people who provide the service of displaying ads that gets the bulk of this money. Instead, it is the companies who control the search results and social media sites you use daily. They make the rules, they make the profits, they control what you see and buy, they get others to display the ads for them, and they simply provide platforms.

The question is "Can cryptocurrency do anything to take some of that control back?" Our belief is yes, and our solution is listed below.

1.1 Goals and objectives

- Create an advertising industry cryptocurrency that allows marketers, advertisers, and business owners
 to regain control over the respective industries. This will allow an overall reduction in marketing costs
 as well as grant the ability to make guidelines to those affected by such industries.
- Obtain corporate advertising contracts granting the ability to create a marketplace of products. These
 products would include public bench and public transportation advertising slots, billboard advertising
 slots, airport advertising slots, radio advertising slots, and television advertising slots.
- Create an advertising platform similar to the combination of Google Adwords and Google Adsense.
 This platform will be based on TAC and will allow publishers to earn TAC as a reward for displaying ads that increase with each advertising sale instead of on a per click basis as is currently the industry standard.
- Create and release an ongoing series of marketing applications and membership website scripts that
 are integrated with TAC to encourage new marketers and website owners coming into the advertising
 and marketing industry to use this currency.

1.2 Project Mission

The cryptocurrency industry is currently flooded with advertisers and marketers that are attempting to make some quick money in an ever growing industry. Our mission is to be different. We want to change the industry by creating an advertising based cryptocurrency that actually has a chance for success.

Other platforms are simply trying to recreate Google advertising platform using cryptocurrency. Some are even having some level of success in doing so. We don't, however, believe they have a real shot at disrupting the marketplace or shifting that control to the public at large. Most are just security based tokens whose tokens have no value outside of their own project.

We are aiming to be very different. Our belief is that by focusing on the product of advertising through obtaining advertising contracts before any other focus, we can create an all encompassing marketplace of products that no one else seems to be looking at.

We believe as these advertising contracts and products all come together in a marketplace that also acts as an internet based advertising platform we can enter both the marketing industries of offline and online marketing in a way no one has ever attempted before.

Our overall end goal is always to help reduce the costs of advertising which are far too high due to the corporate influence of the marketplace, while also leveling the playing field in the marketing and advertising industries by taking some level of control back from the corporations that currently have a vast hold over the market and giving that control to the public at large.

1.3 Keys of Success

- Advertising Contracts This is one of the cornerstone pieces for this project. Corporate level
 advertising contracts are not cheap but the belief is that by entering into such contracts, we can take
 control of a large piece of advertising that is often overlooked. These advertising spots will be resold
 via an internet based store using TAC as a currency. These advertising spots will also be used to
 further the reach of our project, our currency, and the publisher platform we create.
- Advertising Platform Equally important and another cornerstone piece for this project is the creation
 of an advertising platform. This platform must have the ability to match paid advertisements with that of
 publisher websites. This platform must pay publishers with TAC, and this platform must allow a
 publisher to convert TAC earnings to fiat currencies.
- TAC Scripts A key element to any currency is the usefulness of it within the marketplace. That is why creating a series of marketing and advertising based scripts that all incorporate TAC as a payment processor within the scripts is of utmost importance to the project. Scripts that are both open source and free as well as paid and professional scripts, apps, and plugins need to be created that all utilize TAC as their forms of payment.

TAC Summary

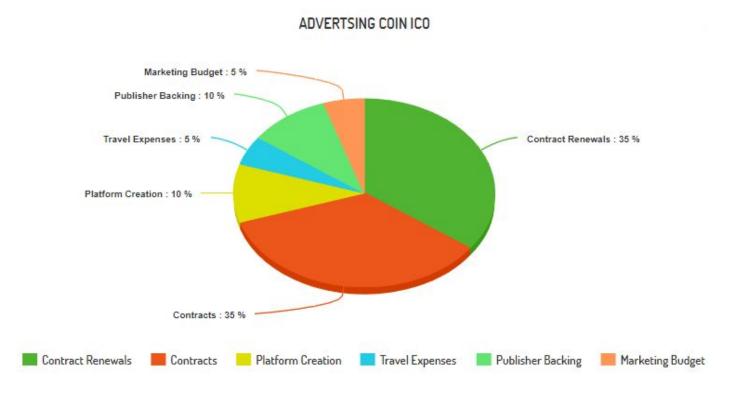
The plan we have for TAC tokens is a three-part plan. The first part involves contractual based advertising to create a marketplace of offline physical advertising products. The second part involves creating an advertising platform that pays publishers to advertise in a fair way based on industry involvement. The third and final part is about spreading TAC to other advertising markets through scripts creation and distribution.

2.1 ICO Financial Summary

Joining in the TAC initial coin offering grants you the rights to TAC Tokens based on the purchase amounts described in this document. It also grants you the rights to any bonus tokens as explained.

One can also reasonably expect the plans detailed in this document will be carried out in an attempt to increase the value of the currency, increase its usefulness, and increase its desirability.

Funds obtained via our initial offering will be used solely as described within this document for the specific reasons explained. All figures numbers, times, and values are perspective based and actual values may need to be altered during project to achieve goals.



2.1-a Travel Expenses:

5% of overall raised funds will be set aside for travel expenses. Travel expenses are needed to travel and meet with advertising corporations to discuss terms of contracts and to enter into negotiations. Travel expenses include maintaining household bills during travels, food expenses, hotels and reservations, as well as expenses for automobiles, plane tickets, train tickets, and similar types of expenses.

2.1-b Marketing Budget:

5% of overall raise funds will be set aside for marketing. Specifically, up to \$100,000 will be used to pay one of the team members who will have the task of maintaining social accounts, blogs, press releases and media based publications.

2.1-c Platform Creation:

10% of overall raised funds up to \$250,000 will be used to pay our programmers for platform development and those directly involved with the creation of our currency and currency tools. Funds will be released in 4 phases. First releases of funds will be to the currency creation team members upon end of ICO and beginning of project. Second will be to the platform development team. The platform development team will have 3 phases of fund releasing - first upon completion of the sales platform, second upon completion of the advertisers login, and final upon completion of publishers login.

2.1-d Publisher Backing:

10% of all raised funds up to \$250,000 will be used as an initial backing for publishers. Having a stored value allows publishers to convert directly to fiat currency without having to use any marketplace to make the sale. This will allow a far greater number of people to join this type of a program as they do not need to understand cryptocurrency at all. They can simply convert it to fiat currency without ever needing to learn exchanges, wallets, keys or any other cryptocurrency practices.

2.1-e Excess Funds:

Any excess funds from the above 30% will be used as a form of payment to the project creator and core team of people who make this project possible. Funds will be split between the team in a manner according to their level of involvement, responsibilities, and tasks performed.

2.1-f Contractual Budget:

35% of all raise funds will be used to secure advertising contracts. There have already been connections made with representatives at Lamar Advertising, Billboards Inc., and both US and UK representatives at Iheartmedia - formerly Clear Channel Outdoor Broadcasting. Contracts will cost anywhere from several hundred thousand US dollars to several million US dollars to secure.

2.1-g Contractual Renewal Budget:

35% of all raised funds will be used to renew contracts. This project heavily relies on the use of securing advertising contracts to gain a corner of the marketplace most others online and in the cryptocurrency space are not utilizing.

To ensure that our project has a healthy chance of success we will be setting aside an equal amount based on the cost of a contract - each time we enter into a contract. This will allow us to ensure we have the funds to renew every contract we enter into at least one time. As the project grows and expands, our hope is this renewal reserve will be less needed until it becomes obsolete.

Minimum Funding Needed: \$1,000,000 USD Maximum Funding Needed: \$40,000,000 USD

2.2 ICO Location and Laws

The project team for The Advertising Currency is a global team. The founder and team creator is based out the Colorado/Kansas region of the United States. As the founder is based out of the United States and the currency will be distributed from and within the United States, all relevant laws as put forth from the Security Exchanges Commission will be followed to the fullest of our understanding. As this project does not fall under the legal definition of a Security, we do not believe there are any specific laws or regulations that must be adhered to, however in an ever changing industry that is being defined and redefined daily, we will do our best to ensure we continue to always stay within the laws.

2.3 ICO Team

Our ICO is comprised of 5 members. Each member has proven experience in their respective industry for the position they are holding within this project. This project is not a company and as such does not have directors, boards, or titled positions. Instead each person on the team is "tasked with" specific responsibilities that ensure the success of this project. Please view the mini-bios we have for each team member on our website at tactoken.io

Bruce Bates - project creator, tasked with contractual partnerships.

Profiles, Reviews and Recommendations:

http://www.apsense.com/user/viraladmin/recommendation http://www.linkedin.com/in/brucebates https://plus.google.com/+BruceBates

Amy lannone - auditor, tasked with bookkeeping, record keeping, and making publicly available documents.

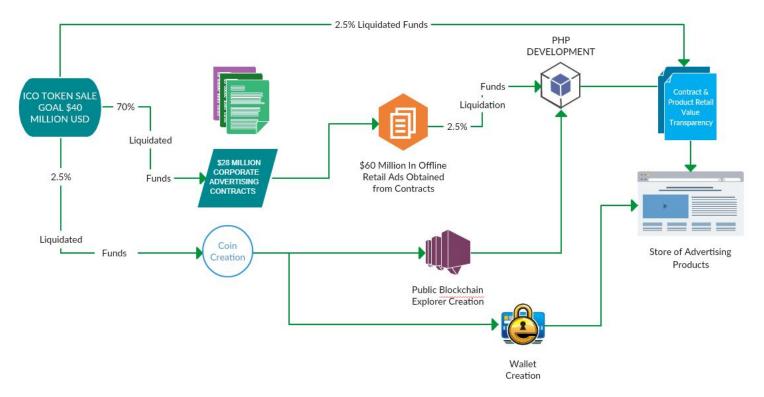
Profiles, Reviews and Recommendations:

https://www.linkedin.com/in/ameliaiannone https://www.facebook.com/amy.jo.iannone

Jay Carey - php developer, tasked with platform creation.

Profiles, Reviews and Recommendations:

https://www.linkedin.com/in/downliner http://facebook.com/downliner http://www.twitter.com/The_Downliner



Phase 1 & 2 Plan Diagram

Contracts

As already stated, securing contracts is a cornerstone for the success of this project, and it is one of the key pieces that will set this project apart from others in the marketing and advertising industry. It is also one of the key pieces as to why it will be successful where other marketing based cryptocurrency projects are seemingly failing.

3.1 Contractual Evaluations

Entering into a contractual purchase is very different from other types of purchases. A contractual purchase is generally a contract where one party agrees to setup an account with the other party and purchase products on an as needed basis from that account.

Since with these types of contracts one is pre-funding an account and making a promise of certain number of purchases, the products come at a very large discount. The exact discount varies based on the contract as well as the size of account funding. A contract also has a time limit that is based on a "use it or lose it" principle.

Contracts, because of the reasons just explained, have two values. First, the actual value is based on the cost of the contract. The second is the value of potential merchandise one has access to - in this case advertising slots.

3.2 <u>Limited Contractual Transparency</u>

As explained in Section 3.1, contracts have two different values. We believe as a team it is best to only make one value transparent as only one value is needed to give buying power to TAC. For that reason, we will make all details of all contracts public, we will make all available merchandise obtained from the contracts public, and we will make the estimated retail value of the products available in US dollar format.

3.3 TAC Store

The TAC store is a programming task to completed, This will be a TAC based store of all contracted products. This store will be mobile friendly. The store will only accept TAC as a form of payment.

The TAC value for each product will be derived from the total TAC distributed to enter into each specific contract. For example, if a contract costs \$100,000 and gives us \$500,000 worth of advertising merchandise, the value of the murchase in TAC would be based off 10,000 TAC Tokens and the prices set accordingly.

Advertising-Publisher Platform

Currently, the most popular of advertising platforms is owned by Google. That is a platform that works in two parts.

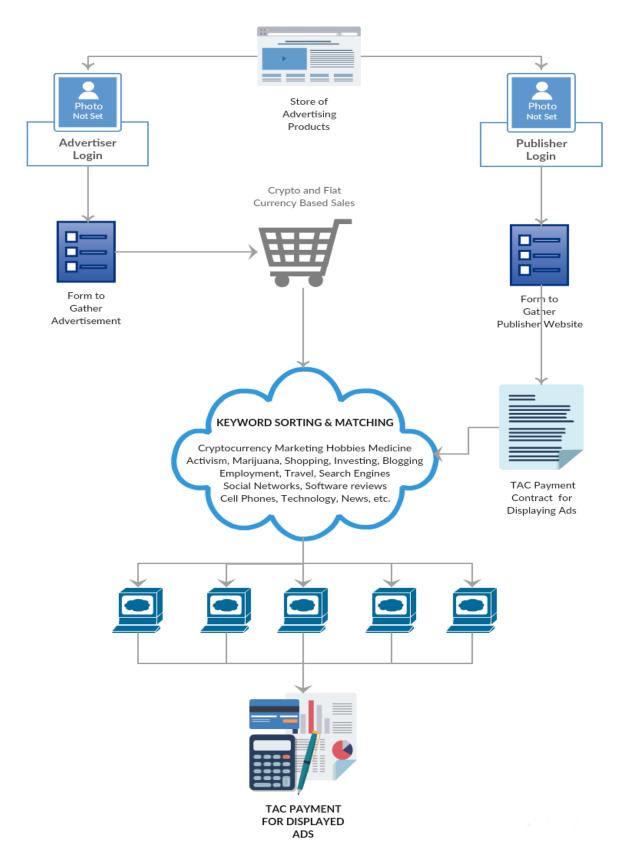
First is a part for advertisers called Adwords. This is where businesses buy advertising. They purchase advertising by bidding on keywords. The more they are willing to pay for a particular keyword, the more their ad will show up versus someone else's website or in the Google search results.

The majority of these ads are not delivered through Google search as most people would expect. Instead they are displayed on third party sites that Google has selected as a target audience based on keywords matched from the site to the ad.

The second part of this advertising platform is called Adsense. This is where publishers, also called website owners and blog owners, come to earn money. These publishers signup and are given a code to put on their website. This code displays ads based on Google's matching selection.

The advertiser gets paid each time an ad is clicked. They get paid a small percentage based on the advertiser bid per click for the specific keyword used to display the ad.

This method is riddled with flaws, least of all it means that unless someone can get millions and millions of website hits in a day, they can't make money showing ads, and by the time they can - most have found more profitable methods.



Phase 3 Plan Diagram

4.1 TAC Publishing Platform

The TAC advertising-publishing platform sets to solve the problems of traditional pay per click marketing - which is what the method is called that Google uses in their advertising platform. We want a method that is more fair to both advertiser and publisher.

We believe the system we create will be launched from a modified version of the Open Source Marketing Platform (http://marketers.coop).

4.2 Advertising Platform

The advertising platform will be the only part the entire project outside of contracts that allows payments in currencies other than TAC. We believe limiting the advertising platform to only TAC will cause those not fluent or interested in cryptocurrency to avoid it. Instead, we will offer payment options in the way of paypal as well as all cryptocurrencies offered through the coinpayments.net platform. Payments collected from advertising will be set aside to ensure publishers can always convert TAC to fiat currency as well as to secure more advertising contracts in the future.

- 1. Advertisers will be able to buy text ads, banner ads, and video ads.
- 2. Advertisements will be sorted and categorized by tags with a mechanism that regularly scans pages to ensure tags remain relevant.

4.3 Publishing Platform

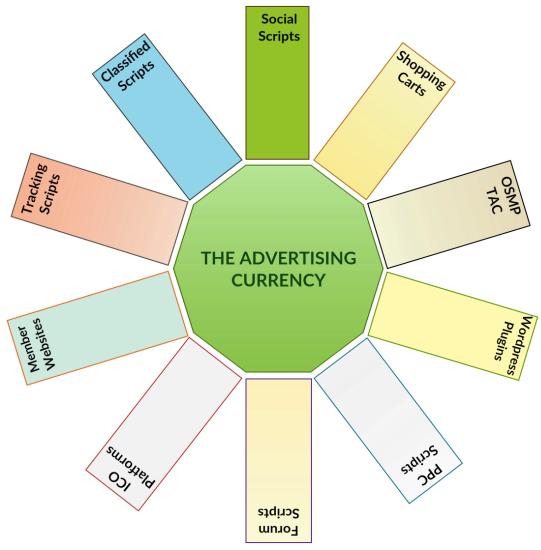
There will be 3 contracts created for publishers. Each contract will correspond to an advertising location area on a publisher's website. Publishers will be required to agree to these contracts to take part in the advertising-publishing platform. Contracts will relate to various payments based on location. One price will be set for advertising considered part of a website header, another price for sidebar and/or content based ads, and a final price for footer based advertising spaces.

- 1. Publishers will be able to run advertising on their websites.
- 2. Publisher websites will be categorized by tags.
- 3. Publisher website tags will be matched to advertisement tags for displaying.
- 4. Publishers will be required to sign a contract. The contract will require that publishers run ads for a 30 day period.
- 5. Ads displayed in top header area of publisher site will receive .5 TAC per month.
- 6. Ads displayed in sidebars of publisher site will receive .3 TAC per month.
- 7. Ads displayed in footers of publisher site will receive .1 TAC per month.

- 8. Contracts will require publishers display ads prior to receiving TAC payment.
- 9. Publishers will be able to sell back TAC based on the value of the reserved publisher backing as explained below.
- 10. Publishers will only be able to sell back the exact number of TAC earned through publishing recorded and stored by the platform. TAC obtained from outside sources will not be eligible for buyback.

TAC Web Scripts and Membership Scripts

The final piece of our project is one of the single most important aspects and that is to saturate the marketing and advertising industry with web based scripts. These scripts will be created to integrate with TAC as a payment processor. By creating and launching an array of web scripts that integrate with TAC, we begin to spread TAC naturally to other new and upcoming marketers as they find and utilize those scripts.



Phase 4 Plan Diagram

5.1 OSMP - TAC

The first of the scripts that we release will be our modified version of the Open Source Marketing Platform that we will call OSMP-TAC. This will be released as both a free open source script and as a paid script that comes with support as well as a bundle of TAC that can be used within the platform. Out version of the OSMP platform will strip the core parts of OSMP and will use the platform solely as a shell with our integrated shopping plugins and out advertising-publisher platform.

5.2 TAC Marketing Scripts

The second series of scripts that will be created are marketing scripts. Marketing scripts include scripts such as classified ads scripts, tracking website scripts, affiliate marketing scripts, and similar scripts that are considered standard use scripts for marketers and marketing websites. We will also create basic Wordpress plugins such as donation based plugins that work with TAC and similar simple plugin based scripts.

5.3 TAC Membership Scripts

The third and final series of scripts that will be created are membership scripts. Membership scripts can range from simple sites to sell ebooks to email based membership sites to traffic exchange scripts. The types of membership sites that exist are far to vast to explain, but our plan is to continue to publish script after script. There will be both paid scripts as well as free open source scripts.

Market Research and Analysis

6.1 Advertising Contract Research

As the product of advertising is a global based product, there is not specifically a target market based on location for this project. However, because we are also aiming at offline contracts, each contract will be based on a target market. For example we may enter into several contracts with iHeartMedia based on the various countries they are in. Our goal when securing contracts will be to get the maximum coverage of advertising spots that are possible in a combination of mainstream cities as well as smaller town locations.

We would like to create a market coverage area of offline advertising that encompasses the US, Canada, the UK, in the European Nations. Our primary target will be an English speaking audience but this may be expanded as need and abilities arrive.

As we plan to make a series of contracts with a series of companies, we don't specifically have to worry about competition in this area, as we are working with the competition so to speak.

There will be many rules to the contracts that define what types of ads can be displayed, what types of businesses can and cannot be displayed, and what types of products can and cannot be advertised. These rules may be location based, Details and limitations will be explained with each contract.

6.2 Advertising-Publisher Platform Research

Advertising-publisher platforms are considered to be the only true source of paid advertising online. They are targeted based on keyword matching algorithms, and they can be used for both media based advertisements as well as textual based advertisements.

Currently, there are vast amounts of publisher platforms but few that ever reach any level of success in claiming a share of the marketplace. We believe the reason is the majority of these platforms are just trying to recreate the Google platforms to grab some piece of the success.

Because our plan integrates the ever popular cryptocurrency technology into its plan, it offers the added benefit of publishers earning a currency that can grow exponentially in value. Also because we intend to do this based on publisher contracts instead of a pay per click style model, it allows any marketer no matter the level of experience to engage in the possibility of earning through advertising on their websites.

Marketing Plan

7.1 Marketing Strategy

Our marketing plan comes from years of practice and experience within the marketing world by all of our team members. It begins with keeping and maintaining a social presence as well as maintaining a constant flow of news and media publications in mainstream sources relevant to our projects and missions. We have a team member devoted to our public and media relations specific for this task, and as already discussed up to 10% of funds may be used to pay this member of our team.

Outside of media presence, we will be using between 5% and 10% of advertising obtained through contractual purchases to further advertise our sales platform as well as our advertising-publisher platform. Utilizing an area of marketing that other online media outlets such as Google are not even considering allows us a huge advantage in spreading the initial release of our platforms.

We also have plans to spend several thousand dollars in paying bloggers to continuously write about our project and achievements within their blogs. Our plan is to seek out random bloggers on sites such as Linkedin and Steemit and offer between \$5 and \$10 per blog post.

7.2 Marketing Growth

Although our initial advertising and marketing plan is a great start, we must have a plan for future growth for the success of our currency. It is our belief that the best way to achieve this future growth is through community development. Community development begin with simple practices of maintain social presence and of creating groups on Linkedin, Facebook, Skype, and similar platforms.

Community development involves attending startup business events, marketing events, and similar offline events as well as creating events of our own through services such as meetup.

Overall, the development of a community is ongoing, and as more and more people become part of that

community, we hope to encourage others to get involved by creating their own meetings, groups, and events around the currency.

Initial TAC Offering

The Initial Offering for TAC is very simple. There will be a total of 5,000,000 TAC Tokens created. A sale of 4,000,000 tokens will take place before the project begins. This pre-project offering will take place as discussed in the timeline below. Each token will be sold at an initial value of \$10 US dollars.

8.1 Open Day of Sales

Anyone who purchases TAC on the opening day of the sale will receive an added purchase bonus. The amount of the purchase bonus will be based on the amount of TAC purchased. The purchase bonus value will be 1 TAC Token for every 10 TAC Tokens purchased.

A second high volume bonus for anyone who purchases an amount equal to or greater than \$5000 US Dollars in TAC Tokens on the opening day will also be added.

This means if someone spent \$5000 on opening day, they would get an initial amount of 500 TAC Tokens, a purchase bonus of 50 TAC Tokens, and an additional high volume bonus of 250 TAC Tokens.

8.2 Opening Week of Sales

Anyone, who has made a pledge from our pre-sales information page and fulfills the maximum value of that pledge within the first week, will receive a bonus amount of TAC. A bonus of 100 TAC Tokens up to 1000 TAC Tokens will be granted to each user who completes this pledge with the opening week.

8.3 Bloggers Bonus

Anyone who owns a blog that joins our coin offering will be able to collect bonus TAC Tokens. If the user's blog is over 2 years old, and they make a post outlining the TAC project, they will receive a bonus of 1 TAC Token for each 5 they purchase. For users with a blog older than 6 months but less than 2 years, they will receive the same bonus but instead of it being 1 TAC Token for each 5, it will be 1 for each 10 purchased.

8.4 End of Coin Offering

Most cryptocurrency seems to have a start and an end date for their projects. That's not exactly how things work with this project. The project will officially begin upon reaching the \$1,000,000 sales goal of TAC tokens. The funding will continue until all of the 4,000,000 TAC Tokens that have not been reserved for project use have been sold.

The token sale will be evaluated every 28 days, exactly 4 weeks. Any period which has raised an amount of \$1,000,000 or more in token sales will have the tokens for that sale released. This means that if \$1,000,000 worth of TAC Tokens are sold in in first 3 weeks of December, at the end of the fourth week 100,000 TAC Token would be released to those who purchased them.

All TAC Token sales will be listed publicly on our sales website.

The remaining 1,000,000 tokens will be used for bonuses, project usage, and project payment outside of the initial funds raised selling TAC.

Early Termination

9.1 Member Based Refunds

Anyone who wishes to terminate and remove funds from the project prior to launching will be able to do so with an early termination of fee of 25% of funded account. All evaluation of account funds will be done in US Dollars - not in cryptocurrency.

Our plan is to liquidate all funds received for project usage. As corporate advertising contracts cannot be entered into with cryptocurrency payments and a bulk of our project revolving around such contracts, this makes sense.

This means if an account is funded with 1 Bitcoin, we take the US dollar value of that Bitcoin at the time of account funding as the evaluation number, and we refund 75% of that value.

Early termination requests must be submitted from the same email as is associated with your account. Refunds will be made within 7 to 14 days of receiving refunds request by email.

Early termination cannot be done after Tokens have been distributed. At that point, one must sell either privately or on any open market listing the TAC Tokens.

9.2 <u>Legal Based Refunds</u>

As mentioned previously, we have done our best to ensure we are legal to the fullest extent that the US law allows. However this is an ever changing industry in terms of legal understanding and in terms of law creation. As such, if the law changes, we will do our best to adhere to any new laws as they become made available.

This may include applying as a 501 (C) Nonprofit Organization or Cooperative and attempting to get exempt from SEC filings, or it may mean registering with the SEC.

If these options are not made available we will refund each member to the fullest extent as the law will allow at that time based on the dollar value of each person in the ICO explained above.

In such an event, each member will be contacted based on the account information we have on file to obtain a refund address. Refunds will be made in bitcoin only, unless the law requires we do so using another method.

9.3 Unreached Goal Refunds

Although we intend to continue our sale until all TAC Tokens are sold, we also have to be realistic if the time comes to call it quits. For that reason, we have a minimum fundraising goal of \$1,000,000 US dollars that must be met within 8 weeks of launch. If this goal has not been reached, everyone will be refunded their investment amounts.

If unreach fundraising refunds take place, an announcement will be made that we are closing the offering. Within 7 days of that time, we will begin issuing refunds. Refunds will be issued starting with the maximum funded accounts working down. Refunds may take up to 4 weeks to complete based on the number of people who have entered into the offering.

TAC Timeline:

The entire TAC project has 4 initial phases. Overall the project never ends; however, these first 4 phases are the first cycle of the project. After the initial phases, it becomes a practice of continuing to do them over and over in a cycle of enter contracts, list products, create scripts and grow the community.

10.1 Phase 1: TAC Token Sales

The first phase is the sale of TAC Tokens. The TAC Token sale will continue for 56 days - 8 weeks. At that time, all TAC Tokens sold will be released and sent to the respective owners wallets along with any bonuses to be received. Issuing all tokens may take up to three weeks based on the number of people who have purchased tokens.

Specific requirements of wallets, submitting wallet addresses, and all other details relating to collecting TAC Tokens will be made available inside the TAC initial sales site members area.

10.2 Phase 2: Contracts and Sales Platform

The second phase will begin directly upon the end of the initial 56 day sales period. The first 2 contracts are expected to be secured within 6 months of that time, possibly as soon as 3 months. We have already begun speaking to well known corporate advertising companies and believe securing the contracts will come guickly.

At the same time our programmer will begin development of the sales platform. This will include developing an area of the platform to list and display contract inventory and details. We believe both the first 2 contracts and the platform should come together within the first 6 months after the initial sales period.

10.3 Phase 3: Contracts and Advertising-Publishing Platform

The third phase will begin upon completion of the second phase. This phase will continue in securing advertising contracts. The development of the advertising-publishing platform should begin during this phase. This phase is projected to last another 6 months.

This means the first two phases of contract making and development are expected to take approximately 12 months. We also believe an additional 6 months in platform debugging will be needed after launching, as is typically the case with any type of platform.

10.4 Phase 4: Contracts and TAC Scripts

The final stage is expected to begin approximately 18 months after the start of the project. As will all stages, this stage will continue in securing and making contractual purchasing deals. This phase will also be the creation of the first of many scripts. We will attempt to put out at least 1 new script every 3 months and when possible even more. We hope to be able to hire more programmers by this time and perhaps utilize them to put put out several scripts at the same time.

At the end of the fourth phase, basically we just start at the beginning again. There is constant debugging and updating of platforms with a project such as this. Our hope, however, is by this point the currency has taken on a life of its own and our specific project and plans become less important to the overall success than that of what others in the marketing and advertising industry are doing with it.