

# Compcoin – Token For A.I. Financial Trading



**COMPCOIN**

[www.compcoin.com](http://www.compcoin.com)

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# 01

## Industry overview

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**Crypto-currencies, tokens, digital coins and other digital assets based upon blockchain technology are a mega trend that directly connect the finances of billions of people around the globe via the financial superhighway.**

The financial superhighway brings together billions of individuals across borders to directly trade products and services with one another anywhere over the Internet. Using blockchain technologies, the value of such financial products and services – and the transactions themselves – are stored in a system that cannot be diluted by politics, over-supply or altered in any way by third parties. The use of blockchain will significantly impact the future of financial interactions, rendering the traditional model of a centralized financial system – where individuals respond to posted numbers on a centralized computer – inadequate for the extremely large number of complex transactions that will be executed daily on the financial superhighway.

There are more than 1,000 digital assets currently available, with more being created every day. Each one has a different focus or purpose, such as Dash, which facilitates anonymous transactions; Ripple, which is used for cross-border and peer-to-peer payments; or Potcoin, which bypasses federal banking restrictions imposed on the legalized cannabis industry. Some, such as the Iceland-based Auroracoin, or Dubai-based OneGram, cater primarily to users in a specific geography.

Without a doubt, the most popular and highly valued are Bitcoin, Ethereum and Ripple which represent 80 percent of the total market. Bitcoin has more than 16.3 million coins in circulation, contained in nearly 11.5 million bitcoin wallets, which perform more than 321,000 transactions per day. The number two crypto-coin, Ethereum, only launched in July 2015, but it already has a market capitalization of nearly \$30 billion, and the SEC has been reviewing a Bitcoin and Ether-based ETF.

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**Overall the market for digital assets is booming, with digital coins already demonstrating a strong track record of financial growth.**

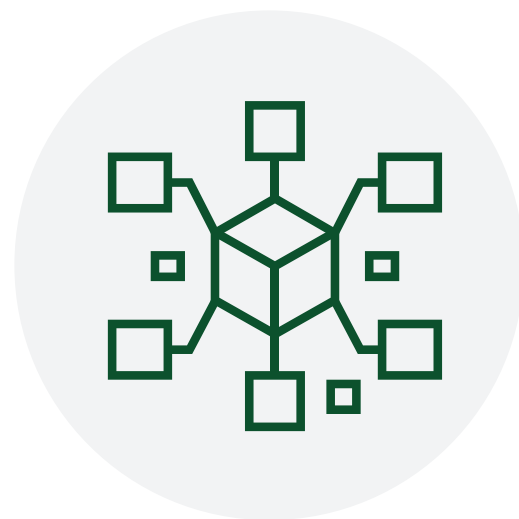
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In 2016, the overall valuation of the digital currency market increased by more than 250% from \$6.5 billion to nearly \$ 17 billion. So far in 2017, both Bitcoin and Ethereum have hit all-time price highs with record trading volumes. Experts predict the digital currency market could be worth \$3 trillion in seven years.

# 02

## Compcoin Overview

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Capitalizing on this growth trend, Compcoin has unveiled a unique and innovative, US-based digital asset that focuses on investing and increasing earnings growth, instead of spending or other transactional purposes.

Compcoin is designed to be a financial asset superior in its ability to store long-term value. Its use provides the capacity for a growing base of capital beyond the price of purchase, as with all other digital coins.

Investors may buy Compcoin to leverage it as an alternative investment vehicle – similar to the way investors buy, hold and sell other asset classes (e.g., equities, bonds, commodities, precious metals, etc.). However, the primary function of Compcoin is to grant investors access to ART – a proprietary, automated, algorithmic foreign currency exchange (forex) trading platform developed by Fintech Investment Group.

Using sophisticated “Big Data” and artificial intelligence (A.I.) technologies, such as machine learning and predictive analytics, ART analyzes historical, back-tested forex trading data to predict the potential outcomes of future US Dollar-to-Euro (USD/EUR) currency trades, and automatically executes those trades on behalf of investors. After more than eight years of testing the software – in both a lab environment and later with private investors, ART models demonstrate that it can

predict USD/EUR trades, and it is likely to deliver a return on investment (ROI). As such, Compcoin's founders felt the technology was ready for release on the open market.

ART's high success rate at predicting USD/EUR forex trades, coupled with the high rate of return from these trades, will stimulate demand among investors and forex traders to purchase and use Compcoin – specifically to gain access to ART. The more Compcoin an investor owns, the more money the investor can leverage for forex trades with ART. And since the supply of Compcoin will be limited, this demand will increase the value of Compcoin for long-term investors, forex traders and speculators alike on the open market.

Compcoin can be transferred directly between users without the need of an intermediary. Once Compcoin becomes a publically available, open, convertible coin (estimated mid-2017), Compcoin will be available for trade with Bitcoin, Ether or other digital coins on one or more electronic exchanges.

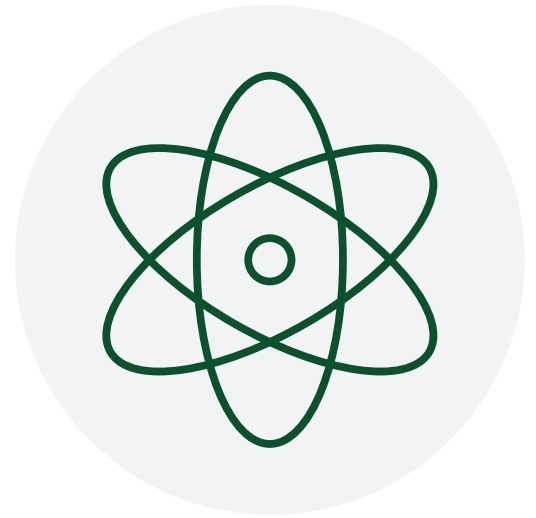
As of June 5th, 2017, more than 4.6 million Compcoin have been minted since its introduction in 2014 – an average of 35 new coins minted every 10 minutes. The maximum number of Compcoin that will be minted is 10 million, or however many coins have been mined by January 2020 -- whichever milestone is reached sooner.

### A word about crypto-currencies...

Although Compcoin shares similar properties to both currencies and crypto-currencies such as Bitcoin, it is not a currency and cannot be used to make purchases or other financial transactions outside of its original intent. Currencies are issued by central governments and have three primary attributes: a unit of measure, an accessible payment system and a mechanism of stored value. Compcoin has incorporated this third attribute as part of its value proposition.

We prefer the term 'digital asset' to the misnomer of "crypto-currency." Compcoin owners will be privy to an asset that can be reused perpetually, and can never be destroyed. The whole of its value is not only calculated by the number of coins being used, but to what degree the users have a need for or benefit from its use.

# 03



## Mission Statement and Core Values

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Compcoin seeks to be a trusted alternative investment vehicle for serious individual investors and a platform for financial growth. Compcoin affords the individual true autonomy in investing. The ability to customize investment style, risk tolerance, and a continual access to his/her own capital is unparalleled in the investing world.

### To achieve this, the company relies heavily on its core values:

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- ★ **Technology:** Leveling the playing field by granting everyday investors access to highly-advanced trading technologies that previously were only available to large banks, hedge funds and elite investors.
  - ★ **Transparency:** Providing investors with 100% visibility into their Compcoin investments, including all trades and transactions, as well as their interactions with the company, its representatives and officers.
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✳ **Security:** Leveraging blockchain technology to record and protect all Compcoin transactions (e.g., purchases and sales of Compcoin, but also forex trades) and provide immutable records that cannot be altered by third parties.

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✳ **Compliance:** Obeying all U.S. regulations to showcase good faith to all investors and regulatory bodies, and demonstrate trustworthiness of Compcoin as an investment.

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✳ **Financial Control:** Investors who seek to leverage ART as part of their investment strategy will maintain 100% control over their finances by creating and funding a forex trading account with the broker of their choosing and linking it to ART. Any profits from successful forex trades are deposited directly into the investor's account.

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# 04



## Current Challenges in the Market

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**The forex market is the largest, most liquid market in the world, with average traded values of more than \$5 trillion USD per day – larger than all the world’s stock markets combined.**

As such, forex is one of the most enticing asset classes for retail investors, and a necessity for financial institutions and multinational corporations, but one of the most volatile in its ability to generate both tremendous profits and staggering losses. For instance, in January 2015 when the Swiss National Bank suddenly announced that it would no longer hold the Swiss Franc (CHF) at a fixed exchange rate with the Euro, the news resulted in a 20% movement in the EUR/CHF currency pair, the collapse of the Swiss stock market and millions of dollars in losses. Similarly, when the U.K. announced its exit from the European Union (i.e., Brexit), the British Pound lost 10% of its value, hitting a 31-year low.

With such volatility, it is no wonder that the majority of forex traders are large, well-capitalized, well-diversified banks, hedge funds, pension funds and insurers. Despite the volatility, it is estimated that there are 4 million “retail” forex traders in the world, with approximately 150,000 in the US. However, less than 30% of them are profitable, and the average annual ROI is less than 10%.

The reason is that unlike equities, bonds or commodities, there is no central forex marketplace – all currency trades are conducted ‘over the counter,’ which can make keeping track of pricing difficult. Currency trades are typically completed over a two-day period, although some trades may be completed sooner based on the type of trade (i.e., spot trades) or geographical proximity (i.e., trades between the U.S. and Canadian Dollars are completed in one business day).

Compounding these matters, forex trading is conducted 24-hours a day, five days a week (except for holidays), all around the world but centered around major financial centers such as New York, London, Paris, Zürich, Frankfurt, Tokyo, Hong Kong, Singapore and Sydney. As such, the forex market is extremely active any time of the day, with prices changing constantly.

To keep track of currency fluctuations, most banks and some hedge funds have turned to automated, algorithmic platforms to conduct their forex trades. According to a 2014 Aite Group report, 76% of currency trades will be done electronically by 2018. Many retail forex brokers offer trading tools, historical data and analysis to help investors make decision or schedule trades, but they cannot match the depth of data, institutional knowledge and technical sophistication of these non-retail platforms.

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## Other major challenges impacting both novice and expert retail forex traders are emotion and leverage.

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Regardless of one’s experience, human emotions of greed, panic, elation, doubt, pride, fear and others can influence trading decisions – leading traders to make excessive trades, over-commit, ignore data or trends, etc., which could have a negative outcome. When one factors in the concept of leverage – i.e., the multiple by which forex brokers allow investors to extend their trades beyond the amount in their trading account (for instance, 50x in the U.S.; 200x in the EU) – even a small downward shift in currency prices could be magnified into a devastating loss.

# 05

## Why Investors Need Compcoin

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As you can see, trading is not for the faint-hearted. Well-capitalized and diversified banks, hedge funds, insurance companies and other institutions are better equipped to profit from shifting currencies and better insulated from any losses than retail investors.

Compcoin's proprietary, automated, algorithmic forex trading platform (ART) levels the playing field by putting advanced trading technologies that were once reserved for large banks and elite investors into the hands of everyday investors. Using intelligent, A.I.-enhanced algorithms, ART analyzes historical, back-tested trading data to predict the possible outcome of future USD/EUR trades – the most heavily-traded currency pair – with outsized accuracy\*.

The technology then automatically executes USD/EUR trades on behalf of Compcoin owners – obviating the need for them to closely monitor this currency pair 24-hours a day to react to market-moving news or trends. The technology relies exclusively on historical data and predictive analytics, and is not prone to human emotions or errors made by both novice and experienced traders alike. In eight years of controlled lab testing, Compcoin delivered an average 10%\* quarterly return

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\* NOTE: Preliminary performance results were primarily achieved in a controlled environment using historical trading data measured against actual forex trading results. It is important to note that past results are not an indicator of future performance.

on investment (ROI) – much higher than the ROI of most retail and institutional forex traders.

Finally, as referenced above, the amount of funds that can be “leveraged” above and beyond what in the investor’s account is limited by the amount of Compcoin that investor owns. The more Compcoin an investor owns, the more funds they can leverage for algorithmic trading. This mechanism serves as both an incentive to acquire Compcoin, as well as a barrier preventing investors from over-leveraging their brokerage accounts.

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## With Compcoin, investors have complete control over their funds at all times.

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Instead of forcing investors to create and fund a separate account with Compcoin to access its algorithmic trading platform, Compcoin links to many of the top forex brokerage platforms, enabling investors to use their brokerage of choice. All profits from trades are immediately deposited into investors’ brokerage accounts.



# 06

## Market Opportunity

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**There are numerous factors in the marketplace that are converging to create a favorable environment for Compcoin's ICO.**

First, U.S. banks are contributing to the devaluation of the U.S. Dollar. The U.S. money supply has increased greatly over the last decade, which leads to inflation, interest rate hikes and falling bond prices and more. Part of the reason for the increased money supply is the increase in bank loans, for which banks are incentivized to write. While bank lending declined initially after the 2008 collapse of the U.S. housing market, it has grown steadily since then, expanding by six percent a year since 2013 (Source: US Federal Reserve data). Given President Trump's stance on repealing Dodd-Frank legislation, which placed various restrictions on banks, we can expect banks to increase lending using capital that had previously been earmarked for reserves, covering deposit accounts, etc.

While a weaker dollar can have a broad, negative economic impact on everything from the price of goods and services to interest rates to bond sales, a weaker USD does not preclude forex traders from cashing in on the fluctuating currency.

Second, despite the stock market recently experiencing record-breaking highs, companies have not generated as much wealth on the public market as they used

to. For example, while old-world tech giants, such as Apple, Oracle and Amazon have all delivered triple- or even quadruple-digit returns for early investors – a prospect that is barred to most ordinary investors, many ‘new world’ technology companies such as Facebook, Twitter or Google have fared much better on the private market, which caters to VCs, hedge funds, etc. (Fig. 1).

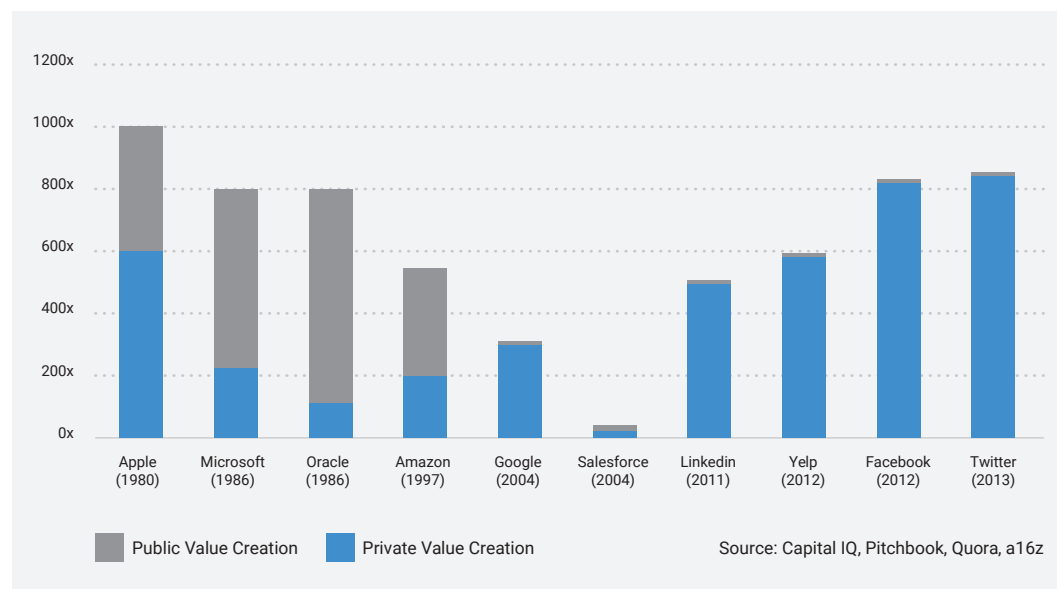


Figure 1

### Private Versus Public Market Return Multiples for Select Public US Tech Companies

With Compcoin, everyday investors have the opportunity to get in on the ground floor of a new digital asset, whose value and growth is tied to the demand for and financial performance of its algorithmic forex trading platform, as opposed to a company’s financial performance or future demand for a specific commodity. With forex trading, the risks and ROI are directly dependent on how much the investor invests and the multiple that the investor chooses to leverage.

Third, the digital coin market is surging due to investor demand and enthusiasm for digital assets as an alternative investment vehicle. In 2016, the overall valuation of the digital currency market increased by more than 250% from \$6.5 billion to nearly \$18 billion. Experts predict the digital asset market could be worth \$3 trillion in seven years.

Given the above factors, we believe that Compcoin, as a new digital asset class, will have tremendous appeal for:

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- ✱ **Long-term investors** – who wish to buy and hold Compcoin for its future value

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- ✱ **Current Forex traders** – who wish to access Compcoin's A.I.-enhanced algorithmic trading platform to improve their ROI (there are more than 4 million retail forex accounts in the world, including 150,000 in the U.S.)

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- ✱ **Potential/future Forex traders** – everyday investors who have been hesitant about forex trading in the past; or more experienced traders looking to diversify their portfolio

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- ✱ **Digital coin speculators** – looking to acquire Compcoin and other digital assets, coins, etc., and sell them to other investors/speculators to generate short-term gains/wealth

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# 07

## How Compcoin Works

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To access Compcoin's proprietary, automated, algorithmic forex trading platform (ART), investors must first set up an account with Compcoin and download the cloud-based software application to their computer.

Next, investors must purchase Compcoin, which grants them access to the proprietary trading platform. Investors may purchase Compcoin either directly, through existing Compcoin owners via the Compcoin network, they can be acquired on the open market by trading Bitcoin or Ether for Compcoin on an exchange. Compcoin will announce partnerships with several coin exchanges soon.

Once purchased, Compcoin are stored in a secure digital wallet, or an encrypted computer stick. The minimum number of Compcoin needed to access ART is 25 coins, which authorizes a minimum investment of \$2,500.

Next, investors need to set up and fund a forex trading account with the broker of their choice, and connect the account to the Compcoin platform. Compcoin provides a list of all compatible brokers at [www.compcoin.com](http://www.compcoin.com) and will continuously add new brokerages to this list.



To begin trading, investors use the Compcoin software to indicate how much of their forex brokerage account they would like to leverage for trading and “deposit” the appropriate number of Compcoin into ART. A few times a week, ART automatically forwards its USD/EUR predictions – based on algorithmic trading models that have been rigorously back-tested using historical data and predictive analytics – to the investor’s broker in the form of an order for automatic execution. Investors will have complete transparency over all transactions, and can increase or decrease the investment amount at any time.

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## ART allows investors to trade together – similar to a central fund but without combining or pooling funds together.

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At the end of the quarter, ART returns the deposited Compcoin\* to the investor’s digital wallet. All profits/losses are realized in the investor’s account in real time. A 20% performance fee will be realized quarterly by the managing CTA.

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\* NOTE: Compcoins are transferable and divisible, and exhaust when used to activate the ART trading technology at a rate of 0.5% each quarter. Once a coin is exhausted, it may no longer be used or traded and new Compcoin must be acquired.



# 08

## Governance

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Because Compcoin is based in the U.S., all Compcoin investor purchases, trades, company interactions and other activities are governed by U.S. regulations.

While many other crypto-currencies and digital coins attempt to circumvent U.S. regulations by hosting their offerings in other countries (e.g., Ether, which is based in Switzerland), Compcoin founders consciously chose to base Compcoin in the U.S. to demonstrate their commitment to transparency, regulatory oversight and a level of governance expected by institutional and individual investors.

### Compcoin Pricing and Release Schedule

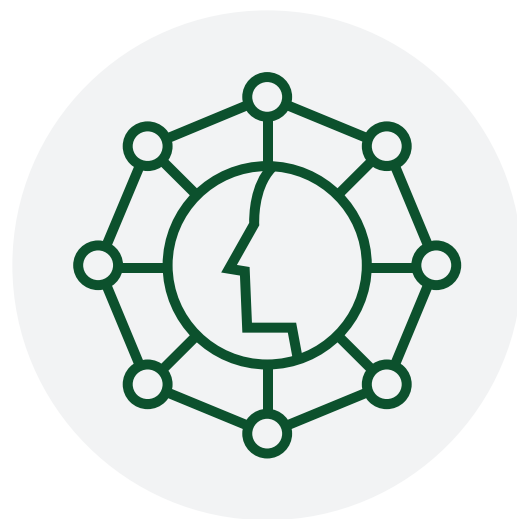
Compcoin will be holding its ICO (Initial Coin Offering) on June 14, 2017. There will be a total of 3,000,000 coins available for \$15 USD each at the offering. Compcoin believes in rewarding investors/users for early adoption, and has set up the following bonus structure to reward those who choose to invest early.

- 1** The first 700,000 coins will be sold with a 20% bonus in coins (Making the effective cost \$12 per coin)
- 2** The second lot of 700,000 will be sold with a 15% bonus (Making the effective cost \$12.75 per coin)
- 3** The last 700,000 of the bonus pool will receive a 10% bonus ( Making the effective rate \$13.50 per coin)

# 09

## About the Compcoin Team

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### Chief Executives

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**Alan Friedland** founded Compcoin. Mr. Friedland has been developing artificial intelligence for financial trading systems since 1993, and has been developing predictive intelligence systems to perform trades on the forex market since 2010.

Mr. Friedland also founded Edge Securities, member N.A.S.D. and Edge Investment Group, associate member American Stock Exchange. These firms were among the first proprietary leveraged securities trading firms for professional licensed traders.

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**Mike McDonald** is CEO of Compcoin. McDonald has over 24 years experience in fintech and financial trading.

Before Compcoin, McDonald was Senior Financial Advisor at Aegis Capital Corp where he lead the investment strategy for high profile clients. McDonald is a licensed securities broker and has advised over 1,000 clients with investable assets ranging from \$250k to \$20 million. He also has been a branch manager for N.Y.S.E and Nasdaq firms.

**Josh Dettman** is President of Institutional Trading at Compcoin. Mr. Dettman has more than 20 years of experience in financial trading and financial technology.

Dettman is the lead securities trader at Aegis in Florida, a New York based investment management company. He trades \$1.5 billion in assets, and prior to that, was a Director of Global Assets at Wescap, a private fund management company. In these positions Dettman counseled institutional clients (hedge funds, funds of funds, banks, insurance companies, pension programs) on investment strategies including sector rotation, momentum trading, and ETF executions. His counsel and investment strategies at Wescap grew the firm from a million dollar fund to over \$50 million. During his time at Wescap, the firm generated over \$20 million in annual profit.

**Dr. Elena Avraham** is the Chief Technology Officer at Compcoin. Dr. Avraham is a holder of many degrees and citations, chief of which is her PhD in Wave Motion In Fluids and Solid Bodies from Kuban State University in Israel.

Elena has been the architect of many trading and financial programs, and is currently writing new code that will allow Compcoin holders access to some of the most cutting edge trading solutions on the planet. She is currently the principal software engineer at Altredo where she works on predictive trading software, and signal based algorithmic behavior.



# 10

## Disclosures

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Compcoin is a digital good and commodity that is used to run an investment/trading application. Compcoin digital coin does not act as a substitute for currency. Compcoin's value is equivalent to its member's best financial estimation as to the value of financial trading technology, the licensed rights to the use its encoded financial trading software, and to the degree it allows its members to profit from its technology. The predictive intelligence information is in the form of statistical data that constitutes an objective report of facts on a non-selective basis directly from the output of a software program.

Past performance is neither indicative nor a guarantee of future performance. Trading futures involves substantial risk of loss and is not for everyone. Dollar and percent gains listed include commission charged by the broker, real-time quote fees and any monthly platform fees that might exist. Monthly drawdowns posted are measured on a closing month – to – closing month basis. Percent gains/loss are measured using a normalized account balance (our per unit trade size) in order to closer reflect what our average customers might have seen. They do not include the one-time licensing fee Compcoin charges for the use of its algorithms. Group management fees include 20% of profits, and Compcoin technology access costs that will vary based upon the current purchase price of the Compcoin digital token. Compcoin digital tokens are used to access auto forex trading services.

These live returns are provided so that our clients can make an informed and educated decision regarding the use of our algorithms. Refer to our license agreement for full risk disclosure. Compcoin is not a registered or licensed investment advisor or CTA. We claim the self-executing exclusion from registration granted by the CFTC , rule 4.14(a) (10). Use of Compcoin for investing will be done through a broker of the investor's choice. Past returns have not been audited by any government agencies and therefore should be considered user and early adopter testimonials only. These results may not be representative of the experience of other clients. Compcoin financial trading network operates under the control of an incorruptible set of business rules executed by automatic computer algorithms. The purpose and utility of a Compcoin token in this category is a "membership" in a decentralized investment fund where investors trade privately but share access to investment technology and trade together. Compcoin members are not dependent on effort of any kind by third parties, in their business using software and services that the Compcoin grants access. Using Compcoin encoded financial trading software is based solely on the various artificial intelligence programs.

There are two financial incentives that are attached to this membership. First, the speculation that Compcoin tokens and membership will grow in value as the use of Compcoin grows. Second, the member's ability to use and potentially profit from the developed and tested trading technology. Compcoin buyers are purchasing the membership represented by a blockchain digital token of value.

**Common Enterprise:** Money raised from Compcoin sales is for payment of virtual goods and services, and access to financial applications. Each investor's funds are held privately with a regulated and licensed investment firm. Investor's trading and investment funds are not pooled and there is no common enterprise between Compcoin holders and the miner of Compcoin. There is no common enterprise, horizontal or vertical commonality.

**Reasonable Expectation of Profit:** Purchasers of tokens of this type may purchase in expectation of profit. In the case of Compcoin the miner has total control over fund utilization from token sales. Compcoin holders have enough control to fundamentally impact the value of their tokens or the enterprise.

# 11



## Software license associated with Compcoin token

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The owners of Compcoin have the right to access trading applications available on Compcoin financial trading network. Compcoins are not to be considered as securities. They do not represent any interest in Compcoin LLC., nor do they provide the right to any gains or profits of Compcoin. Running Compcoin trading technology feature to trade forex is your own enterprise. You will have to know how to follow instructions, have an existing or open forex account of a size you deem appropriate. The date you turn on and off the program will in large part determine your profitability. You will determine the size of orders entered into your account by the number of tokens you send to the trading platform. All funds used to purchase newly issued Compcoins are for the exchange of value of the membership and the uses and rights to software licenses collectively shared by its members.

All development of Compcoin financial trading software and its embedded AI algorithms are delivered by Compcoin, complete in form and function. No funds from Compcoin sales will be for further software work or adjustments made to the algorithm or the trading technology. Compcoin agrees to maintain the usability and security of the free Compcoin wallet software. Members maintenance and security upgrades are provided at no cost by members for other members. Compcoins are transferable, divisible and exhaust when used at a rate of 0.5% each quarter.

Tokens are consumed when sent to activate trading technology at a rate of 0.5% each quarter.

Recent publication of Legal framework for Blockchain token issuance and trading has been published by Harvard and MIT business and legal experts. Compcoin by its original design follows this framework to ensure that Compcoins are not in any respect deemed a security or convertible virtual currency.

**Compcoin does not meet the definition of securities in any respect due to the fact that:**

- 1** Compcoins are exhausted as they are used to activate encoded financial trading software.
  - 2** Compcoin financial trading technology is complete in form and function.
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No further efforts for development by Compcoin are in effect. All sales are final for the licensed use of the completed financial trading technology. Through their own efforts they turn on or off their broker's trading software in a private, segregated forex account that they fund. All profits and losses from this activity are determined by the coin holders individually and not collectively. Individual Compcoin holders determine the size of trading in their account by the number of Compcoins they activate. Members promote Compcoin to others as it will be by their own efforts by which they can resell at a profit or loss if they desire to do so. The success of the individual who buys Compcoin does depend solely upon them and not in any way upon Compcoin's issuer success as a whole. Individual Compcoin holders do not share a common enterprise in any respect with the seller. Compcoin membership purchased by electronic tokens is not a security but rather a membership with rights of use. Potential profits by members are in all respects separate and distinct from profits of Compcoin issuer.

Your efforts will be required to resell your Compcoin. Your profits are solely from results of using Compcoin financial trading software technology successfully in your own forex account. Compcoin makes no representations on your ability to transfer Compcoin to any other party at a profit or loss although we expect to be listed upon an exchange and will make efforts to promote the liquidity of Compcoin.



The success of Compcoin software sales does not correlate with individual Compcoin holder's profits or losses from using the financial trading software. Compcoin can sell as many tokens as are available based upon the programmed mining schedule. The proceeds of the new Compcoin sales will go directly to the issuer of Compcoin minus a sales commission and other promotional expenses paid to referring Compcoin members. You can make profits or sustain losses independent of the fortunes of others. Compcoin purchasers must take an active part in managing their financial trading business. You have the control over Compcoins you have purchased.

# The Future

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Our team sincerely believes that we have a truly innovative product that provides numerous value propositions with the potential for wealth accumulation. Compcoin is not only the onramp to the financial superhighway, it will be the vehicle by which all others will be measured. **We invite you to join us as we transition from the world that is, to the future.**

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[www.compcoin.com](http://www.compcoin.com)