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Summary

To solve the triple threats of obesity, physical inactivity, and loneliness, technology must start bringing people together in real life, which means that we need to look at social networks in an entirely different way. Digital social networks that focus on *digital* interaction have been shown to exacerbate these problems, while in-person, fitness-focused interaction is demonstrably the single healthiest thing that a person can do. The key to using technology to foster healthy social connections is using it as a tool to find *real* conduits to *real* human interaction; this is also the key to developing and maintaining healthy habits.

TeamMate's gamified, data-centric fitness-oriented social network encourages people to do healthy activities together In Real Life (IRL), rewards and encourages that behavior, showcases it in the digital space, and connects people to the health & fitness industry.

The market for this is huge, and growing rapidly. The mobile health and fitness industry is still in its early stages, and will continue to grow by 20-30% over the next five years. 2016 was a landmark year for this category, as mobile health and fitness app downloads topped 3.2 billion, creating lakes of mostly untapped and underutilized data. TeamMate can easily scale to meet the demands of a serviceable addressable market that includes one fifth of the population of the United States.

TeamMate will optimize this category and solve a billion-dollar problem by creating an e-commerce ecosystem that plugs into the mobile health and fitness landscape of the future - all while providing meaningful improvement in the quality of human life. This ecosystem is built on incentive and verification systems that utilize three powerful mechanisms to achieve transparency and athletic evolution: gamification via TeamMate Tokens, consensus algorithms via smart contracts, and human verification via social athletic activity. This gamified digital universe allows TeamMate to generate, collect, organize and share data in such a way as to maximize its utility to both the users who provide the data, and the health and fitness industry players that depend on it to make business decisions.



Human Problems

Category optimization is a lofty goal, but it is our second priority; our first priority is saving lives. There is a “*terrible trifecta*” killing Americans in record numbers. These three deadly yet entirely preventable pathologies are obesity, physical inactivity, and loneliness. Once we understand the lethality and profound human and economic costs associated with these problems, we realize that solving them is more than a tremendous business opportunity - it is a response to a clear and present danger.



Physical inactivity is a leading modifiable cause of death and disease worldwide and causes as many deaths as smoking. Just 30 minutes a day of moderate-intensity physical activity reduces the risk of many leading causes of morbidity and mortality, such as cardiovascular disease, Type 2 Diabetes, and obesity, while also reducing the risk of various cancers, depression, and anxiety.



Obesity and poor weight management have been described as a ‘growing and disturbing global health crisis’ affecting over two billion people around the world. 30 minutes of exercise per day can significantly curtail obesity, but the majority of sufferers do not exercise on a regular basis at all. Obesity is a major pathway to metabolic syndrome, and is a leading avoidable cause of premature death worldwide.



Loneliness is a growing health epidemic that places our body in a chronic stress state. Today, over 40% of adults in America report feeling lonely. Loneliness and weak social connections are associated with a reduction in lifespan similar to that caused by smoking 15 cigarettes a day, even greater than that associated with obesity, and is associated with reduced engagement and productivity in the workplace.

This ‘terrible trifecta’ has not always been so prominent in our lives. The advancement and proliferation of technology has increasingly displaced human-human activity, encouraging and often rewarding us for plugging into the internet, diving into our screens, staying indoors, and turning our backs to each other in the real world. The range of what we do online has expanded greatly, and now includes many things that we used to do in public settings, such as shopping, chatting, and competing with each other. Our phones can now do wondrous things, but they have also become TVs, and bring all of the negative side effects of TVs - including isolation, lethargy, and inactivity - into our pockets. Technology is solving very real problems at an astonishing rate, but we must also be clear-eyed about the negative side effects that come with it. This awareness will allow us to make better use of its power.



Business Problems

The mobile health category that TeamMate is built to address exists at the intersection of two large, converging, high-growth markets: the \$50B Total App Market, and the \$81B Total Fitness Industry Market. Fitness-related apps are growing 87% faster than other apps & the fitness industry is going digital. About one-fifth of all smartphone users already have at least one health-related app on their phones, and fitness, activity, and sports trackers currently make up over half of the global wearables market with 61M users valued at \$3.28B. By 2020, these numbers are projected to triple. Yet this high growth category still faces significant problems.



Fragmentation plagues the mobile health and fitness category. As large fitness brands attempt to bring unity to the space by acquiring fitness apps, the result is merely continued fragmentation, as users are then intentionally walled off from competing brands. There is no neutral third party “ecosystem-network” that functions as a virtual town square, in which all third parties have access and can communicate with both brand-committed and brand-uncommitted users at scale.



Kinks in Data Flow also plague the fragmented mobile health sector. There are currently hundreds of different devices and thousands of apps for collecting health and fitness data, but most of these apps and devices do not ‘talk,’ which results in inefficient use of extremely high quality data. This makes it extremely difficult to optimize one’s fitness journey. A simple, elegant and intuitive user interface that integrates with all third party applications and technologies, therefore unifying health and fitness data and putting that power in the hands of the user, is the missing piece of this puzzle.



Digital Business Development is still in its infancy in the mobile health & fitness category. The problems highlighted above are further complicated by the inconsistencies in the health and fitness industry’s ability to successfully reinforce business requirements and optimize member experience utilizing technology-based solutions. There are lead generation tools, facility-client communication tools, and all sorts of decentralized technology-based solutions for empowering fitness professionals and their clubs.

The technology alone is not the problem; it's the lack of synergy. The status quo is inefficient and disconnected, and the result is often poor user experience and failure to reach health and fitness goals. Consumers deserve a more connected and intelligent health and fitness industry.



Solutions

TeamMate is a digital reflection of users' athletic lives, a conduit of communication to the health and fitness industry, and a smart social discovery tool that learns how to identify and match optimal training partners according to each user's preferences, progress, and athletic evolution. The TeamMate Network reorients the fitness industry within a new decentralized peer-to-peer focused, open ecosystem.

Convening Technology

TeamMate is a *convening technology*, which means it uses technology to enable individuals to meet face-to-face to enjoy healthy activities together. The key to getting people to be active and social is to understand the barriers that keep sedentary and solitary people from living active, social lifestyles. Technology has been replacing human-human attention; but although helpful in a quantitative sense, technology lacks the contextual ability necessary to provide true, comprehensive value. Human superiority vis-a-vis technology will hold for at least the next decade; there is no substitute for a human workout partner to laugh with and inspire us, no software solution comparable to a coach who combines technology with intuition, expertise and contextual awareness. The TeamMate platform is designed to support and reward behaviors virtually, but in order for user experiences to be truly positive, TeamMate leverages the human superiority of training partners and fitness professionals by using technology to facilitate and gamify fitness-oriented human-human interaction.

A Frictionless Ecosystem

The solution to the fragmentation problem, kinks in data flow, and the lack of a comprehensive technology-based business-development platform, is a decentralized ecosystem that is both a) open to all interested parties, and b) facilitates their business development. The TeamMate Network is this ecosystem; brands will be able to connect directly with consumers and other synergistic entities, and free data flow monetized by users using a custom built utility token will bring these disparate areas all to one frictionless, deconflicted and neutral digital space. The TeamMate Network will allow users to reward companies that are able to build efficiencies and solve real world health and fitness problems. Because the TeamMate Network is an open API project, new companies and ideas will be able to compete with market leaders, and TeamMate can facilitate the synchronization and more efficient use of user data. By empowering users with the ability to choose when and how this data is shared, and gamifying that process, TeamMate also encourage user participation and stickiness. The TeamMate app and Network provide the connected and intelligent architecture that the health and fitness industry needs.



Vision

TeamMate uses the power of human collaboration and cutting edge technology to create and evolve athletes. We help users map out their fitness journeys alongside others who want to do the same. Together, we will achieve a happier and healthier tomorrow.

Human Connection: The Ultimate Supplement

The human connection is not only the key to unlocking the power that technology offers the world; it is also the secret to unlocking an athlete's full potential. **Athletic performance doubles when an athlete works out with a workout partner, and these higher intensity workouts result in much higher fitness gains realized over time.** Working out with a partner has also been demonstrated to increase social skills, overall mood, health, life expectancy, exercise consistency, and enjoyment of athletic activities. The TeamMate platform is designed to generate social touchpoints in every athletic domain possible, thereby increasing and diversifying users' social groups, and gamifying athletic evolution and social capital by using fitness communities as both a catalyst for diversified exercises and as a reward system. Athletes own their data, are rewarded for providing it, and gain influence in their fitness communities through providing and sharing it. Through blockchain and smart contract technology, athletes at any level can work their way up to becoming the CEOs of their fitness lives.

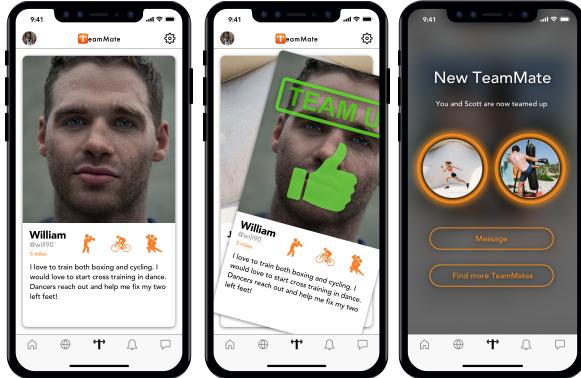
Empowered Users

Data is the digital representation of the self. There is a deep significance to building a technology that empowers users to take control of the development, evolution and maintenance of the self. Treating the self as a project to be worked on reflexively and deliberately is consistent with the “self-as-CEO” wave that is already transforming our societies as technological progress continues and accelerates. We define this self-CEO as the individual who utilizes technology “to conduct his or her life... as a kind of enterprise, seeking to enhance or capitalize on existence itself through calculated acts and investments” (Rose 1999). The modern “self-as-CEO” is the ultimate manifestation of decentralized economics, free data flow, and individual responsibility for self optimization.

By building a mechanism for users to access the tremendous power of their fitness data, TeamMate provides them with a key to a currently locked door of data-centric self awareness. TeamMate's gamified experience turns self-care into a game, and in that game, the blockchain / smart-contract / human interaction system provides both social and economic rewards. Data flow acts as both the lifeblood of this game and as a tool for the user to pursue athletic improvement without third party interference.

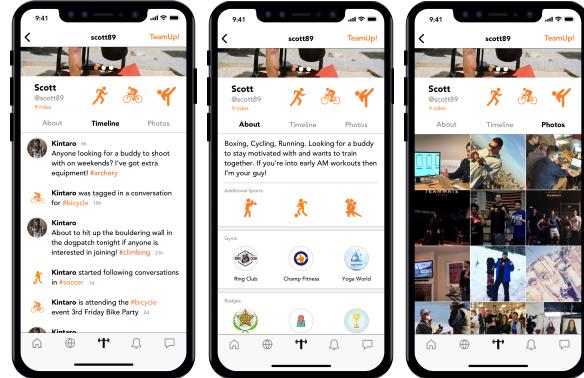


App Preview



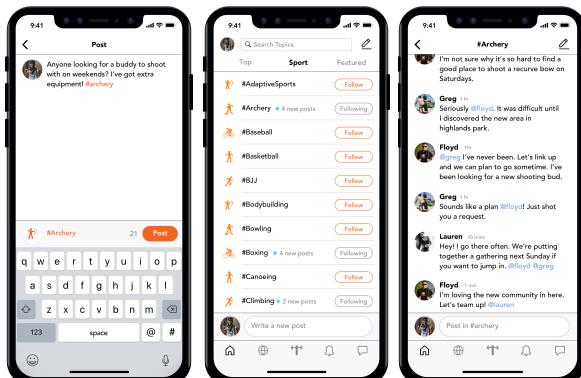
Discover

Find and match with new workout partners, fitness professionals, and new friends in your area



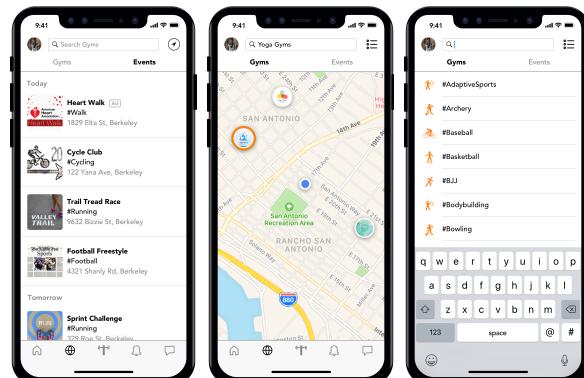
Share

TeamMate's extended bios are virtual gamified 'baseball cards'. Let the world know who you are - and share in your victories



Discuss

Localized, sport specific channels help you find out what's going on, and get into the conversation



Explore

Find out what fitness facilities, athletic events, and regional activity centers are in your area, and learn more about them

To preview additional TeamMate features, please request the TeamMate Business Plan or reach out to TeamMate's Business Development Team on the TeamMate Telegram Community.



Fitness Data as a Vital Sign

There is another prevailing trend that creates a unique opportunity for TeamMate: the emergence of fitness related data as a vital sign in the health and wellness space. Fitness-related data is not subject to the same rigorous scrutiny that more traditional health data is subject to, but the fitness data that TeamMate collects is arguably more closely correlated with true health and wellness. These two types of data have a combined utility that is the key to true, comprehensive health and wellness. This fusion of data in an era of recursive self-improving technology has many exciting use cases; indeed, the vanishing distinction between fitness data and health data, and their eventual merger, is what will allow TeamMate to slowly and deliberately enter the robust global healthcare ecosystem.

Emerging Standards

The American Heart Association (AHA) made its position clear in Q4 2016:

Mounting evidence has firmly established that low levels of cardiorespiratory fitness (CRF) are associated with a high risk of cardiovascular disease, all-cause mortality, and mortality rates attributable to various cancers. A growing body of epidemiological and clinical evidence demonstrates not only that CRF is a potentially stronger predictor of mortality than established risk factors such as smoking, hypertension, high cholesterol, and type 2 diabetes mellitus, but that the addition of CRF to traditional risk factors significantly improves the reclassification of risk for adverse outcomes.

The current state of medical treatment is dysfunctional due to its reactive nature; we have sick care, not health care. A system built on treating a problem after it has already occurred is non-optimal and will not remain undisturbed in an age of technology driven disruption. Health and fitness data will make inefficiencies in the current healthcare system **identifiable, quantifiable** and **categorizable** - and therefore easy targets. The market will reward companies that prosecute easy targets and disrupt non-optimal systems. We are headed into a future in which medical experts such as Kaiser physician Robert Sallis, a leading advocate for fitness as a vital sign and co-author for this new AHA position, will be considered early adopters for what will have become the new standard. The health care insurance industry will follow suit. Health care plans that are able to **identify, quantify** and **categorize** the definable health effects of fitness routines on their clients will outperform health care plans that pay hefty premiums to providers for overpriced procedures, prescriptions, and the monitoring of medicines. Compensation or reimbursement for behavioral health counseling and regular fitness routines becomes an obvious incentive to customers in this future environment, and the result can be a renaissance in the health and fitness space. Regardless of the moral implications of this, the mechanisms are in place and the wheels are turning. The emerging standards thus far imply a healthier and happier tomorrow.



Mobile Health & Fitness Data: Opportunities and Shortfalls

The world's most valuable global resource is no longer oil, but data. The five most valuable listed companies in the world are all data companies, and as technology continues to expand into every facet of our lives, data will continue to dominate. Mobile health and fitness data is of particular value, as societies increasingly focus on health, fitness and general wellbeing. For the 500 million users of mobile health and fitness applications, this type of data is being generated automatically. The companies that are collecting this data are using and monetizing it as they see fit; there is no comprehensive mechanism in place for the user of that technology to take ownership of his data, and use it in such a way as to maximize its economic and health benefit to him. Users are generating data - but they do not own it.

Another result of this short-sighted approach is that the data is siloed. This in particular is crushing the revolutionary potential of big data in the health and wellness space. "Healthcare interoperability refers to the interactions of a system or collection of systems in uniform orchestration, to offer an integrated patient experience." In an age of big data and artificial intelligence, healthcare interoperability is key to the evolution of healthcare technology and patient outcomes. Why? Because data-driven solutions require aggregation. To make real use of data in the mobile health and fitness space, the following 5 conditions must be met:

- 1) Date is owned by, accessible to, and usable to the owner
- 2) Data is tied to owner via unique identifier
- 3) Data is accessible to professionals at each Point of Care (POC) echelon
- 4) Data is collaborative and verifiable in nature
- 5) Data is secure and encrypted

The status-quo fails to meet these requirements, and therefore will not hold. The World Economic Forum determined in 2011 that data should be considered an asset class, and the laws of individual nations are evolving in accordance with this declaration. In most places, health related data is one of the most valued data asset classes. Ownership of this data is a tricky subject; health data presents unique and serious challenges to technology companies because a patient's data is subject to strict and ever evolving privacy and security laws and regulations. Fortunately, the tides are turning; powerful economic

and human health incentives, combined with profound technological innovation, are slowly moving the health and wellness space towards collaborative healthcare interoperability. This is the future.

Healthcare Interoperability

TeamMate is positioning itself inside the greatest healthcare ecosystem in the world. This ecosystem is powered by ever advancing technology. The healthcare landscape of the future will focus on an integrated patient experience built on the foundation of collaborative consumption. The new economy is already here; singular ownership, siloed information and resources, and isolated systems are being replaced by a sharing economy, redistribution markets, and collaborative systems. TeamMate is a fitness-focused social-discovery tool first and foremost, and is therefore perfectly positioned to thrive in an interoperable healthcare ecosystem. It is also a prime source of fitness data. The blockchain technology built into TeamMate could eventually provide conditional access to medical records and other health information. The TeamMate Network will allow users and / or their healthcare professionals to find and connect with individuals with similar health and fitness conditions, leveraging the combined power of health and fitness big data analytics. By bringing communities together and learning from their interactions, better health and fitness outcomes become predictable and prescribable.

HL7 FHIR

HL7 can play a role in this endeavor. The TeamMate Blockchain Solution (TBS) will operate within the Health Level Seven (HL7) Fast Healthcare Interoperability Resources (FHIR) standards. HL7 FHIR compliant APIs can participate in a growing digital international health community; FHIR allows secure information exchange and is a specification whose framework can interoperate with the TeamMate app, other mobile health and fitness applications, social media applications, payment systems, data enrichment services, health analytics innovations, and TBS. Integration is simple and straightforward, the framework is flexible, and TBS-FHIR interoperability can enhance the utility of the TeamMate Token. Access to HL7 FHIR framework is free; the specification is licensed without restriction or royalty. In order to scale the adoption of the FHIR standard, the Argonaut Project was born, and TeamMate will work closely with the Argonaut Project to maximize TBS interoperability.

The Argonaut Project: Open API for Health Care Records

The Argonaut Project exists to advance the cause of modern, open interoperability standards across the healthcare industry. The goal of this ambitious HL7-led private sector initiative is a world in which a patient is able to aggregate all of their records on their device, and use it as a secure vehicle for sharing.

Notable participants in this project include some of the industry's top vendors and providers: Accenture, Cerner, Epic, McKesson, Meditech, Surescripts, The Advisory Board Company, Beth Israel Deaconess Medical Center, Partners HealthCare, and most recently, Apple. The addition of Apple to this list is a game changer, and may be the catalyst to opening up health information sharing at scale. Apple is committing to an open API for its health care records, which will allow for the iPhone to become a powerful tool of healthcare interoperability. TeamMate is a natural augmentation to allow for this system to tap into the power of fitness data, especially as fitness data becomes a form of health data.

Blockchain & Micro-Identities

Identity. Security. Cryptography. Blockchain technology paired with a social network makes provider to provider data transfers within a trustless ecosystem possible. The current HL7 FHIR server system has gaps that blockchain solutions will solve, such as obtaining entity trust, accurately identifying individuals in a trustless environment, and requesting user information at the next point of care (POC). The TeamMate platform requires users to have unique User IDs tied to unique blockchain wallets with their own encryption keys for each transaction, thus ensuring acquisition of the correct data in a secure manner. This system allows for not only identity verification, but also the sharing of fitness and health "event transactions" between entities. This multi-layered verification apparatus achieves trust while preserving anonymity, and leverages a robust suite of soft multi-factor authentication tools.

Security

The TeamMate Network and TeamMate Blockchain Solution (TBS) is a system in which truth and integrity are measurable and verifiable. The same cannot be said for traditional health and fitness data solutions.

The Identity Theft Resources Center reported 572 data breaches, exposing 13,491,597 records as of August 2, 2016. Across banking, education, government and healthcare, healthcare was attributed to 206 of the breaches or 36.8 percent of all breaches in the first half of 2016. These healthcare breaches resulted in the loss of 4,962,136 health-related records. With almost 50 billion new devices scheduled for connectivity to the internet by 2020, this problem will amplify. At some point, virtually every health system will be compromised.

The TeamMate Blockchain Solution allows for both the owner as well as the health and fitness professionals to prove that their client's data has not been compromised. This new level of system integrity is possible thanks to the blockchain's ability to establish data authenticity, and due to the chain of custody ledger built into the blockchain.



Data Science Solutions

TeamMate will utilize a robust suite of data science solutions to achieve optimal user experience and data management. TeamMate's R&D team is currently pursuing patents in this field, and is in the process of prototyping these solutions. For more detailed information, please refer to the TeamMate yellowpaper or reach out to our R&D team via the TeamMate Telegram Community.

TeamMate Virtual Assistant Coach (VAC)

An experienced coach or trainer is an invaluable asset to an athlete. TeamMate VAC does not replace a human, but instead gives both the trainer and trainee more and better insight into the athlete's performance. TeamMate VAC will employ a proprietary recommendation engine based on contextual information to ensure that athletes are challenging themselves even when the athlete is not with the coach. This is important to both bolster motivation and to break through performance plateaus. TeamMate VAC makes use of a collection of AI techniques including CNN, deep learning and signal analysis and prediction to produce superior recommendations for who to match with, which trainer might be the most effective based on the "phase" of the athlete's athletic journey, which new sport or event to try next, etc. This is done with a proprietary patent-pending algorithm developed in-house by leveraging years of experience in AI, data mining and machine learning.

TeamMate AI Gamification Solutions

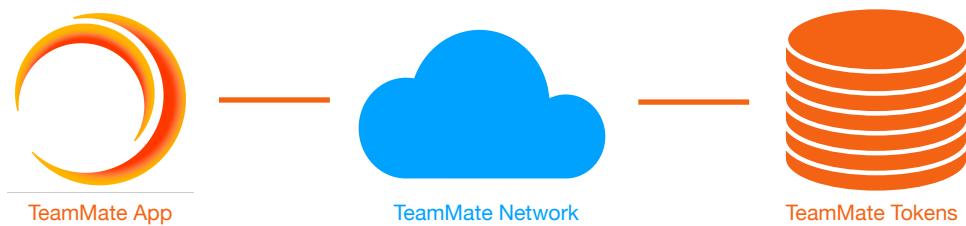
If TeamMate VAC is the assistant coach, then the "TeamMate Game" is the lifelong interaction with TeamMate that rewards users for healthy activity in a myriad of ways. TeamMate AI's ability to establish well-defined contexts allows for cutting-edge gamification techniques to be applied to the app, resulting in more app-use by the user. Images, workout routines, and other data collected through gamification will be transformed into datasets that can be accessed with a zero-knowledge or limited-knowledge proof approach. This access is managed, protected and monetized via the TeamMate Blockchain Solution, enabling the health and fitness industry to make data-driven micro-decisions about services and products. This virtually eliminates the need for traditional advertising and transforms the relationship with buyers into welcomed and informed recommendations. This entire process is gamified; users are rewarded with cryptocurrency for the enhanced enrichment (and increased value) of the data that they generate. Users gain social proof through badges, highlight reels and reviews. Ultimately, TeamMate will leverage AI and blockchain tech to introduce a universal objective ledger that will gamify every aspect of a user's athletic life.

TeamMate Blockchain Solution

As blockchain solutions proliferate, established brands in the fitness technology space will have a unique and surprising disadvantage: the power of their brands. Established name-brand companies can only appeal to their existing bases, since their bases are for the most part tribalized and “dug in”. Limit of appeal to a specific segment of the category prevents the kind of widespread adoption necessary for a comprehensive cryptocurrency and ecosystem to become the neutral standard across the category. These established brands are better off focusing on becoming *connected companies*, plugged in to a neutral third party ecosystem that optimizes how they interact with both their tribalized bases and new potential customers.

TeamMate is the neutral party - the *connector company* - for the fitness technology space.

The TeamMate Network is an ecosystem that integrates into TeamMate’s gamified, data-centric fitness-oriented social platform. Its goal is to maximize the utility of the TeamMate app, as well as all integrated technologies within the network.



Decentralized Third Party Solutions

TeamMate welcomes API integration and decentralized third party applications, and will offer a searchable registry and a predictive engine to promote fitness technology solutions that empower athletes and aspiring athletes. TeamMate will also be able to act as an exchange for other fitness technology cryptocurrencies and a hub for fitness-oriented blockchain-based projects.

Rise of the Bots

Easy to build organic and third party bots will populate the TeamMate Network en masse. Bots will be able to transact Token exchanges, automate conversations on behalf of integrated fitness

industry partners, initiate smart contracts on behalf of users, find workout partners, curate content on behalf of content creators, and more. Bots will be the worker bees of the TeamMate Network.

Regional Channels

TeamMate's regional channel feature creates virtual spaces tied to real geographic locations where specific sports or athletic topics can be discussed. These channels can be monetized in a decentralized way using the TeamMate Network's ad exchange, in which interested parties can promote their projects within desired channels, and pay for the advertising space with TeamMate Tokens via transaction bots. A similar process can be executed on b2b user profile cards, which are advertisements that are intermingled with user profiles in specific regions.

Marketplace

The TeamMate Network is at its core a vast and decentralized marketplace that integrates with TeamMate's social network. TeamMate users will regularly generate a high volume of quality content, and they can monetize that content in various ways, such as subscription services or brand ambassadorship. Fitness events accessed through the EventFinder portal in the TeamMate app, personal training sessions or group classes, and professional athletic competitions will all be able to integrate with the TeamMate Network to process payments. Fitness related goods will also be purchasable through virtual storefronts set up on b2b partners' user profiles, managed by bots on the TeamMate Network. Data flow is also monetized throughout the Network.

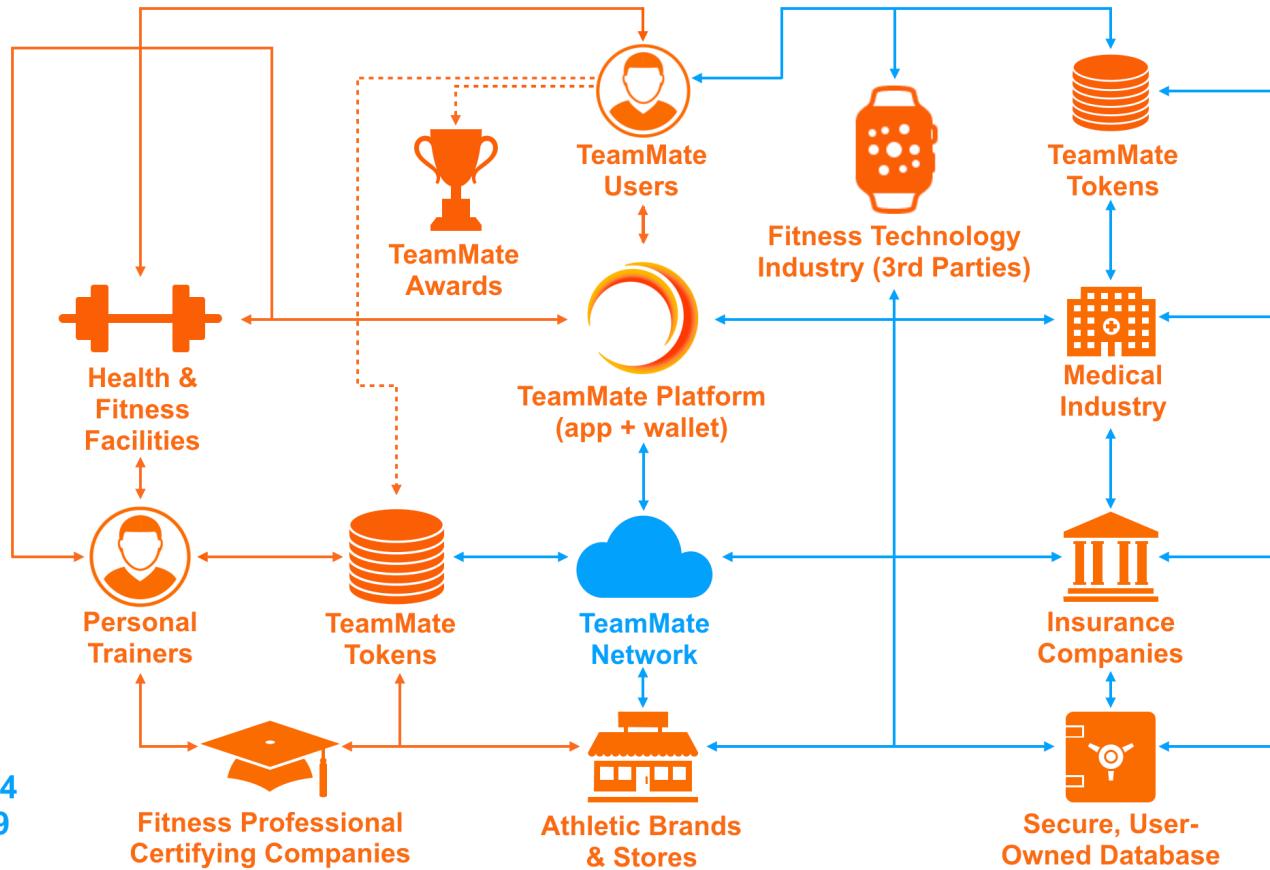
Building a Tokenized Economy

TeamMate, TeamMate Token and the TeamMate Network will come online according to a four stage schedule. During each phase of the operation, rigorous testing and an agile approach will ensure that milestones are being met and that the technology continues to evolve in accordance with end-user and market needs.





TeamMate Network



In Phases 1 and 2, TeamMate, TeamMate PLUS and TeamMate PRO will come online, introducing mechanisms for TeamMate Tokens to pay for PLUS, PRO, personal training sessions, and other fitness professional services. In Phase 3 TeamMate will also begin to initiate early touchpoints between both athletic brands and third party mobile health applications, and TeamMate's own databases, in order to pave the way for the more robust relationships that will soon follow.

By the time the stable TeamMate Network is deployed in Q3 2019, TeamMate expects to have over 2 million users. Updates to the TeamMate app in Phase 4 will incorporate a built-in lightweight TeamMate Token wallet, instantly opening up the TeamMate Network to all users of the app as soon as it comes online. Value flow within the TeamMate Network ecosystem will be seamless and automated by virtue of the Token, and TeamMate's smart contracts will manage the system's gamification.



App-Network Integration

The key to the successful deployment and adoption of the TeamMate Network and the TeamMate Token is App-Network integration. The TeamMate app encourages users to do healthy activities together In Real Life, and rewards that behavior by both social proof and financial award in the form of TeamMate Tokens. These Tokens are stored in the digital wallet that is built into the TeamMate app, and can be used in TeamMate's in-app economy to purchase a wide range of goods and services, from new sneakers and gym memberships to virtual training sessions hosted by TeamMate PROs.

Light Wallet

The TeamMate Network is accessed via light clients installed on mobile devices. The clients do not consume significant resources, and will be built into iterations of the TeamMate app beginning in Q3 2019. TeamMate users will therefore be default wallet owners and the holders of their encryption keys, and will be able to store funds (in the form of TeamMate Tokens) in the wallet. The client will also give all TeamMate users access the TeamMate Network to transfer and receive funds securely via TeamMate Tokens, as well as interacting with TeamMate Network smart contracts, applications, and third party integrated technologies. The client will be designed in such a way as to streamline and simplify interfaces for all types of interactions on the TeamMate Network.

Secure Identification

Users of the lightweight wallet client are all TeamMate users; it is therefore possible for TeamMate to establish a secure identification system to streamline user engagement within the TeamMate ecosystem. After passing TeamMate's KYC (know your customer) and AML (anti-money laundering) onboarding, TeamMate users will receive a secure virtual identification which will allow instant access to all processes within the TeamMate Network that require user verification. This will massively simplify the value flow and data flow within the comprehensive TeamMate ecosystem.

This private data will be stored end-to-end encrypted with a key belonging to the owners. TeamMate will limit itself to access to this information, although third parties may require additional verification before making specific purchases or value exchanges. It is TeamMate's goal to limit personal verification data access as much as reasonably possible.

Gamification

Users' profile cards have extended versions that emulate baseball cards. These extended profiles allow users to display more information about themselves and their athletic accomplishments. The cards are inherently gamified, as they reflect users' real athletic lives. To improve their profiles, users must do health-positive social activities in real life.

Because TeamMate is an open system, users' accomplishments from third party health and fitness apps and trackers can be posted directly to their feed - and shared with their TeamMates - via API integration. The extended profile has an Awards tab that displays awards for specific activities. Users can win virtual badges and trophies for consistently showing up to workout with other users, for trying the most sports, etc. As the platform matures, users will also win awards for more complex activities in the app; these awards will also integrate third party partners. Gamification also occurs via TeamMate Tokens. Specific in-app behaviors generate value (to insurance companies, to fitness companies, etc.) and this monetized activity creates a very real incentive for users to progress in their athletic evolution.

Human Verification

Because TeamMate is a geo-specific app that relies on knowing users' precise location, users must enable GPS access upon onboarding. This enables TeamMate's proof of presence and near field communication systems to authenticate two matched workout partners actually together in real life. This is the heart of our Human Verification System. Upon meeting up for a workout, matched users each log into TeamMate and acknowledge the meet up through the user interface of the app. TeamMate then logs the location, initiates a smart contract with an end user (insurance company, fitness apparel company, etc), and creates relevant data for user monetization. By Q3 2019 when TeamMate Network Phase 4 comes online, bots within the TeamMate Network will be able to automate the data / token flow in accordance with the relative value of each user. All users are not created equal; while some users will benefit from the workout more than their partner in terms of individual sport proficiency, the reward may be skewed to the more valuable athlete in the relationship (by Q3 2019 TeamMate AI and TeamMate's data repository will be mature enough to start determining these values - see page 12).

The Human Verification System is a reliable method for authenticating actions that have real economic consequences in relation to partners within the TeamMate Network, as well as being a reliable system to verify non-monetary incentives and awards in the TeamMate gamified environment.



Smart Contracts

Right here it would be good to include a brief introductory paragraph about our philosophy in regards to smart contracts, both for the token sale and for the fictionality of the TeamMate ecosystem.

ERC223 Token Standard

The TeamMate Token will operate as an ERC223 token. ERC223 tokens are backwards compliant and best illustrated by projects such as Expery and Axpire. ERC223 is a superset of the [ERC20](#) token standard. The ERC20 token standard suffers [critical problems](#) (most notably the lack of event handling mechanisms) which have resulted in losses of approximately \$4,500,000 to date. ERC223 corrects the major shortfalls of ERC20, removing the possibility of accidentally losing tokens inside contracts that are not designed to work with sent tokens. ERC223 also allows users to send their tokens anywhere with one function, which will expedite the crowdsale process by removing the requirement for new users to have to learn how the TeamMate Token contract works in order to send tokens. Additionally, this standard allows contract developers to handle incoming token transactions. This is a safer standard, as it doesn't allow token transfers to contracts that don't support token receiving and handling.

Consensus Mechanisms

The TeamMate Token will operate on a Proof of Stake (PoS) basis. We will be following the progression of Ethereum's [Casper update](#) very closely and plan on using this groundwork for our transition from Proof of Work (PoW) to Proof of Stake. Unlike Proof of Work, where the algorithm rewards miners who solve mathematical problems with the goal of validating transactions and creating new blocks, with Proof of Stake, the creator of a new block is chosen in a deterministic way, depending on wealth - also defined as "stake". Once shifted, TeamMate will be able to reward validators with a percentage of the transaction fees on the network. Those who hold more TeamMate Tokens will be rewarded with a larger portion of the transaction fees as they are effectively securing more of the network. TeamMate Toke [will be able to be mined](#) using the same equipment that is currently used to mine Ethereum.

There is no specific scheduled release date for Casper. The tentative release date is October 2018, but our team is very conscious of being proactive in incentivizing early participants on our platform. During this interim timeframe, we will explore how to use the TeamMate Growth Escrow Pool to act as a tentative staking pool. TeamMate will host random airdrop programs and will provide users with the option to vest their tokens from the crowdsale in exchange for a calculated airdrop based on the number

of tokens vested. With this strategy, we hope to encourage strong long-term support for the sale from the beginning. Whereas all private sale investors will be required to participate in the vesting period, crowdsale investors and early adopters on exchanges will be eligible to participate in monthly, quarterly, semi-annual, and annual airdrop programs.

Participants of the vesting periods will help to secure the network during the remainder of PoS while simultaneously increasing their position on our project. Beyond the technical logistics, TeamMate will also be hosting monthly AMAs to determine any possible upgrades or improvements to the token economy. As the blockchain space continues to develop, we are proactively conscious of popular consensus mechanisms such as Delegated Proof of Stake, Proof of Authority, and Byzantine Delegated Fault Tolerance, and we plan on exploring different options to help switch to a staked system once new platform projects have displayed their ability to support new DApps within their ecosystem.

Smart Contract Functionality in TeamMate Network

	<p>Comprehensive Health & Wellness Approach</p> <p>Users will be able to bring together healthcare providers and fitness professionals to create a comprehensive health and fitness plan. Doctors, personal trainers, nutritionists and anyone else that users want to include, can be connected. Connected parties receive information deemed pertinent as authorized by user. Connected parties can provide input, guidance and feedback, as well as customizable datasets based on activity. TeamMate AI can assist connected parties with making use of these datasets. User can adjust health and fitness plan, as well as connected party access, at any time.</p>
	<p>Sharing of Hospital Records</p> <p>As fitness becomes considered a vital sign, TeamMate Smart Contracts will become valuable vehicles for Medical Record sharing. Example: a user enters Hospital 1. Hospital 1 requests medical records (including fitness data). User receives and approves the request. User's regular hospital (Hospital 2) receives patient-approved request, and completes a smart contract that allows Hospital 1 to access medical records. When needed, comprehensive fitness data can also be shared in this manner. Loneliness can also be tracked and treated in this manner, due to TeamMate AI's ability to track social exercise. This system allows a user's medical record to remain complete. Access can also be given in a limited-knowledge or zero-knowledge manner.</p>

<p>The diagram illustrates the Ambassador Campaign Management process. It starts with a company (represented by a building icon) sending a request (1) to the TeamMate Smart Contract. The user (represented by a person icon) receives the request (2) and approves it (3). The user then performs an action (4) using company-branded material and posts it (5) as a Highlight or post. The company confirms the action (6) and makes payment via TeamMate Token.</p>	<h3>Ambassador Campaign Management</h3> <p>Fitness, health or wellness company wants to run an ad campaign using user-created organic content. Company requests model characteristics and offers compensation.</p> <p>TeamMate user matches criteria and sees request.</p> <p>User reviews request and approves.</p> <p>User does requested action using company's branded material, and posts as a Highlight, a post in Conversations, or a profile image.</p> <p>Action confirmed by company and payment made to user via TeamMate Token. This entire process can be automated from company's side with a bot in the TeamMate Network.</p>
<p>The diagram illustrates the Decentralized Access to Marketing Data process. It starts with a company (represented by a building icon) sending market data (1) to the TeamMate Smart Contract. The user (represented by a person icon) receives the data (2) and reviews discounts (3). The user then purchases merchandise at a discount (4) through a virtual storefront connected to the TeamMate Network.</p>	<h3>Decentralized Access to Marketing Data</h3> <p>Fitness, health and wellness companies use market data to make informed business decisions. The TeamMate Network generates large amounts of valuable data. Companies must purchase this data from the users that generate it.</p> <p>In exchange for access to data, companies can elect to offer discounts on merchandise bought via TeamMate Token through their TeamMate Network-connected virtual storefront.</p> <p>Users can review discounts and offers, and decide to participate. User participates, is provided with discounts to virtual storefront, and makes a purchase at a discount.</p> <p>Company can now incentivize the "sharing" of this merchandise via ambassador campaign management example above. This entire process can also be automated via bot.</p>
<p>The diagram illustrates the Know Your Customer (KYC) process. It starts with a company (represented by a building icon) and a user (represented by a person icon) sending identity verification requests (1) to the TeamMate Smart Contract. The TeamMate Smart Contract then interacts with governing bodies and institutions (2) to verify identities (3). The verified identities (4) are linked to each entity and can only be altered through the same process which created the identity.</p>	<h3>Know Your Customer (KYC)</h3> <p>Protection of user data is paramount. The entire TeamMate Network will be operated on a trustless basis.</p> <p>To gain access to the Network, all entities will verify their identity.</p> <p>Identities will be verified with governing bodies and institutions.</p> <p>Identity will be linked to each entity and can only be altered through the same process which created the identity.</p> <p>Identity and entity type will be visible with all requests and interactions. Entities can have multiple identity types (i.e. a doctor can also be a patient).</p>

The table above is merely a snapshot of some of the TeamMate Blockchain Solution use cases. To see additional use cases, refer to the Use Cases document on the TeamMate ICO website (teammate.ai).



Utility Token Use Cases

TeamMate Tokens will be integrated into the mobile app in Q2 2018. Between Q2 2018 and Q3 2019, utility functions of the token will be implemented, including:

- Tipping within the app and sponsoring content through the Conversations feature
- Compensation for user-created sponsored content, purchased by health, fitness and wellness companies
- Compensation for user-generated data, purchased by health, fitness and wellness companies
- Used as hyper-efficient currency to purchase goods and services on the TeamMate Network
- TeamMate PROs can stake tokens as a bonus incentive to clients
- Health insurance companies can incentivize a regular fitness routine as preventative care with TeamMate Token discounts or givebacks
- B2B partner fitness facilities can incentivize new memberships with TeamMate Token discounts or givebacks
- Used as currency to pay TeamMate PROs for custom content / services
- Communities will be able to stake their TeamMate Tokens to crowdsource funds for sponsoring fitness events and intramural sports leagues, or even starting their own gyms
- TeamMate Tokens can be staked as prizes for sponsored sporting events or competitions
- TeamMate Tokens will be used to pay for in-app purchasable upgrades (PLUS & PRO), and also for personal training sessions and other fitness professional services through TeamMate PRO.



Governance & Security

In order to protect the TeamMate Network, users will have the option to either generate a unique private key upon installation of the app, or import their keys from an existing Ethereum wallet. All public keys on the TeamMate Network will be non-custodial in order to prevent losses in the event of a DDoS attack. All

data generated on the TeamMate platform will be securely stored on the IPFS Decentralized Server. TeamMate will strongly recommend the usage of two-factor authentication with an alternative option to access the app through a passcode.

A precautionary notice: no member of the TeamMate team will ever ask for funds directly. Any indication to send ETH or any currency to a direct address is an obvious phishing attempt and should be reported immediately to support@teammate.ai Users who report fraudulent activity will be rewarded with TeamMate Tokens directly from the Bounty Pool.

Upon launch of the TeamMate pre-sale and crowdsale, the official contribution address will only be shared in the TeamMate announcement channel and will be confirmed with a picture of our CEO holding up the contact address along with the current block height. Only verified whitelist addresses will have the ability to contribute to the crowdsale and our ERC223 standards will prevent spammers from clogging the network. Additionally, these standards will allow us to deny income funds sent from exchanges to prevent loss of funds due to negligence.

Users who opt-in to vesting periods will have their tokens locked via a Multi-Signature wallet to ensure that no outside party has the ability to access and modify these funds. Tokens will be programmed into the smart contract to be unlocked and returned to the virgin wallet upon completion of the listed vesting period. In this sense, these tokens are effectively being used to validate the network without direct input from the users themselves. This will prevent malicious behavior as over 51% of all TeamMate Tokens will be held in reserve by the team and respected vesting participants.

The choice to operate as an Ethereum-based token was made in part due to companies such as Consensus and the Enterprise Ethereum Alliance who are keeping a close eye on the Ethereum network to prevent bad actors from impacting the overall ecosystem. Core Ethereum developers are currently working on building out a sharding system in which bad actors are punished for trying to double-spend or manipulate the network. TeamMate plans to integrate this sharding system into the TeamMate Network once live on mainnet.

With a keen focus on continually improving our platform, TeamMate will regularly encourage developers to identify any bugs on the platform or within the contract via technical bounties. TeamMate smart contracts will be vetted on a monthly basis by _____ to ensure a smooth integration within the app. These results will always be shared publicly as we welcome any and all support and criticism from participants on our network.

Token Distribution

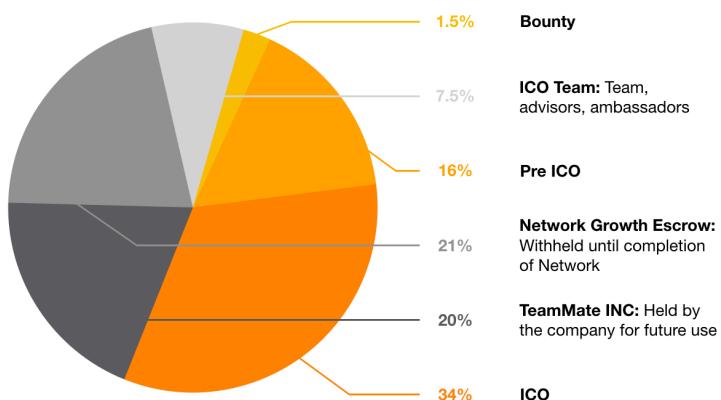
The TeamMate Token (\$TMT) will act as the primary utility when transacting within the TeamMate Network. TeamMate will open a crowdsale to public purchasers in April 2018. TeamMate aims to raise 15,000 ETH or roughly \$15,000,000 USD as a fundamental runway for our first 18 months of operation. The base conversion rate for \$TMT is 1 ETH = 16000 TMT (\$0.053 per token as of 03/04). Please note that all US participants must be registered as accredited investors and all Chinese mainland citizens are prohibited from participating in the crowdsale.

Whitelist Date: March 20th

Pre-Sale Date: April 10th

ICO Date: May 15th

Our whitelist will operate on a tiered basis in which participants with the highest amount of referrals will be eligible for the highest personal contribution caps. Additionally, top whitelist participants will be granted bonuses from the Bounty Token Pool in descending order.



	Token Available	Stage	Price (TMT / ETH)	Discount
Pre ICO	162,000,000	Flash Sale (1st 24 hours)	26,000	62.5%
		Stage 2	24,000	50%
ICO	338,000,000	Week 1	19,200	20%
		Week 2	18,400	15%
		Week 3	17,600	10%
		Week 4	16,800	5%
		Week 5 until sale end	16,000	0%

- 20 percent (200,000,000) of the Token Pool will be retained for growth and enhancement of the TeamMate Blockchain Solution. Transferable
- 7.5 percent (75,000,000) of the Token Pool will be distributed to the TeamMate ICO Team as reward for labor. These tokens will vest over 2 years and be transferable 1 year after vesting.
- 16 percent (160,000,000) of the Token Pool will be sold in the Pre-ICO token sale.
- 21 percent (210,000,000) of the Token Pool will be withheld until completion of TeamMate Network. These tokens will then be slowly released into the Network via third party partnerships.
- 1.5 percent (15,000,000) will be used to incentivize TeamMate Token ambassadors.
- 34 percent (340,000,000) of the Token Pool will be sold in the ICO token sale.



Use of Funds

Funds from the token sale will be used for the continued development and enhancement of the TeamMate app and the TeamMate Network. The comprehensive TeamMate ecosystem will serve as a launchpad for TeamMate Tokens and will promote the tokens as the blockchain solution for the health and fitness industry. As the ecosystem matures, TeamMate will assume a smaller role in token management, as further growth and provides for a fully realized decentralized user experience. TeamMate will work with all relevant third parties that wish to offer services on the TeamMate Network, or that wish to integrate TeamMate Tokens into their application, system, or website in order to facilitate the use of those entities by TeamMate users. The TeamMate Network is to be an open platform that prioritizes free data flow at the discretion of the user.

Track Record

In 2017, TeamMate spent ~80% of it's budget on equipment, bandwidth, and development. The other 20% was spent on personnel and user acquisition. As TeamMate seeks to ramp up growth, this allocation will shift with a proposed spend of 40% on customer acquisition in 2018 and 60% in 2019 which should facilitate the growth of the TeamMate ecosystem to 2 million monthly active users by Q2 2019. The funds from the Token Sale will provide enough runway to continue to operate TeamMate for 18 months without accounting for revenue streams or future investments.

Cap & Vesting

TeamMate is very conscious of speculative whale manipulation. In order to prevent mass centralization, an individual cap of 1000 ETH will be established during the pre-sale with a required vesting on any purchase of over 100 ETH. This is to encourage equal participation and fair play on exchange listings. All private-sale investors will be subject to a minimum 12 month vesting period with participants purchasing more than 500 ETH subject to an 18 month vesting period.

Engineering, Research and Development: 32.5%

These funds will cover all necessary costs associated with launching the TeamMates app and integrating the token into the platform. This will include developer salaries, technical on-boarding, and multi-language conversion

Partnerships and Incentives: 20%

Funds will be used to incentivize new partnerships within our ecosystem. This will include all travel expenses as well as roadshow, hackathons, and fitness oriented events. Additionally, this pool will be used to onboard early participants as it relates to trainers, gyms, and intramural sports leagues.

Marketing & Community Development: 20%

TeamMates will be launching a full marketing campaign upon completion of our pre-sale. Funding will be allocated towards social media campaigns, onboarding of Chief Marketing Officers and Marketing Agencies to ensure a successful crowdsale and an interest in our product. We will actively be looking to run campaigns within our partner's ecosystems including onboarding of gyms. ***Connect with Kris***

Operations: 17.5%

Funding will be used to pay for the core TeamMates salaries along with the first TeamMates offices. This pool will fund our 18th month runway and allow for the onboarding of new developers, human resources, customer support, and a top-tier sales team. TeamMates plans to open its first office in the San Francisco Bay Area by Q1 of 2019*

Advising: 7%

Every project can attribute its success to a strong advisory board. At TeamMates we are conscious of the role all-star advisors play in generating hype around a project. We plan to use these funds both to increase awareness about the crowdsale and additionally seek insight from experienced individuals with a history in the fitness industry. We plan on onboarding at least 2 blockchain advisors and 2 fitness industry experts to help vet our overall business structure.

Legal & Compliance: 2%

Funding will be used to ensure that TeamMate is acting within full legal compliance standards. Please contact the TeamMate team via our Telegram Community or via email at info@teammate.ai.

Bounty Programs: 1%

Bounty Programs will be used to incentivize freelance developers to identify bugs within our platform. Social media campaigns will be launched to grow our community and early adopters will have an opportunity to opt-in to TeamMate-sponsored campaigns and suggest platform improvements.







Roadmap

Completed

Q4 2015	●	Idea generated
Q1 2016	●	TeamMate Business Plan i1 completed
Q2 2016	●	TeamMate prototype complete
Q1 2017	●	Incorporated in Delaware
Q1 2017	●	TeamMate Business Plan i10 completed
Q2 2017	●	TeamMate beta launched in App Store
Q3 2017	●	Media partnership with Chivalric Pictures
Q3 2017	●	Featured at Silicon Valley Innovation and Entrepreneurship Forum
Q4 2017	●	TeamMate R&D Department established

In Progress

Q1 2018	●	TeamMate Business Plan i20 completed
Q1 2018	●	Start of the development of TeamMate Token
Q1 2018	●	Whitepaper published
Q1 2018	●	TeamMate Token Pre-ICO

To Do

Q2 2018	●	TeamMate ICO
Q2 2018	●	TeamMate v2 launched in App Store
Q3 2018	●	TeamMate PLUS & PRO launched in App Store
Q3 2018	●	Launch of TeamMate Alexa integration
Q4 2018	●	GymFormed integrated into TeamMate PRO
Q1 2019	●	Launch Minimum Viable Test Network of TeamMate Network
Q1 2019	●	Activation of TeamMate AI
Q2 2019	●	Open API for third party solutions
Q2 2019	●	Deployment of stable version of TeamMate Network
Q3 2019	●	Launch of TeamMate Wallet
Q3 2019	●	Creation of TeamMate economy in TeamMate ecosystem
Q3 2019	●	Start monetizing TeamMate Tokens partnering with employers
Q4 2019	●	Start monetizing TeamMate Tokens partnering with health insurances
Q1 2020	●	Launch of two sided data marketplace
Q2 2020	●	Launch of TeamMate Services & TeamMate Storage



This document does not constitute a prospectus of any sort; it is not a solicitation for investment and does not in any way pertain to an offering of securities in the United States, and United States residents are expressly excluded from contributing in exchange for any TeamMate Tokens in the public contribution offering. This document constitutes a description of the TeamMate platform and the functionality of TeamMate Tokens. It is for informational purposes only and may change as the TeamMate app, Network, and Token technology develops over time.

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Any communications or inquiries relating to this Whitepaper should be referred to TeamMate INC as follows: TeamMate INC, 400 Derby Avenue, Suite 18, Oakland, CA, 94601 ATTN: Kristopher J. Floyd, CEO. Phone: 1 (210) 701-9695. Email: floyd@teammate.ai.

GOAL: Published by Wednesday night.

CHANGES TO DRAFT 3.2:

Version data added to cover page

Smart Contract Use Cases modified

Utility Token Use Cases section added

Token Distribution section updated

CHANGES TO DRAFT 3.3

Reworded many parts of the whitepaper

TeamMate Network diagram updated to show medical industry and orange / blue lines to denote TeamMate organic app environment vs TeamMate Network

Reworded second paragraph of Data Science section

Hardcap set at 15M

AREAS THAT NEED WORK:

Data Science - Needs to be reviewed by Andrea and Joseph.

Team - To be Completed by Kristopher NLT Monday COB.

Advisors - To be Completed by Kristopher NLT Monday COB.

Roadmap - To be completed by Kristopher, Cooper and Ryan NLT Tuesday night.

Citations - To be completed by Kristopher NLT Wednesday COB.

Coverpage - Logo with new font to be redone by Sumi NLT Tuesday night.

Flowcharts to be redesigned by Les Res.

Graphic Work / Whitepaper Redesign - To be delivered to Les Res by Wednesday night.

**

NLT = No Later Than

COB = Close of Business