

WHITE PAPER

TEAMMATE





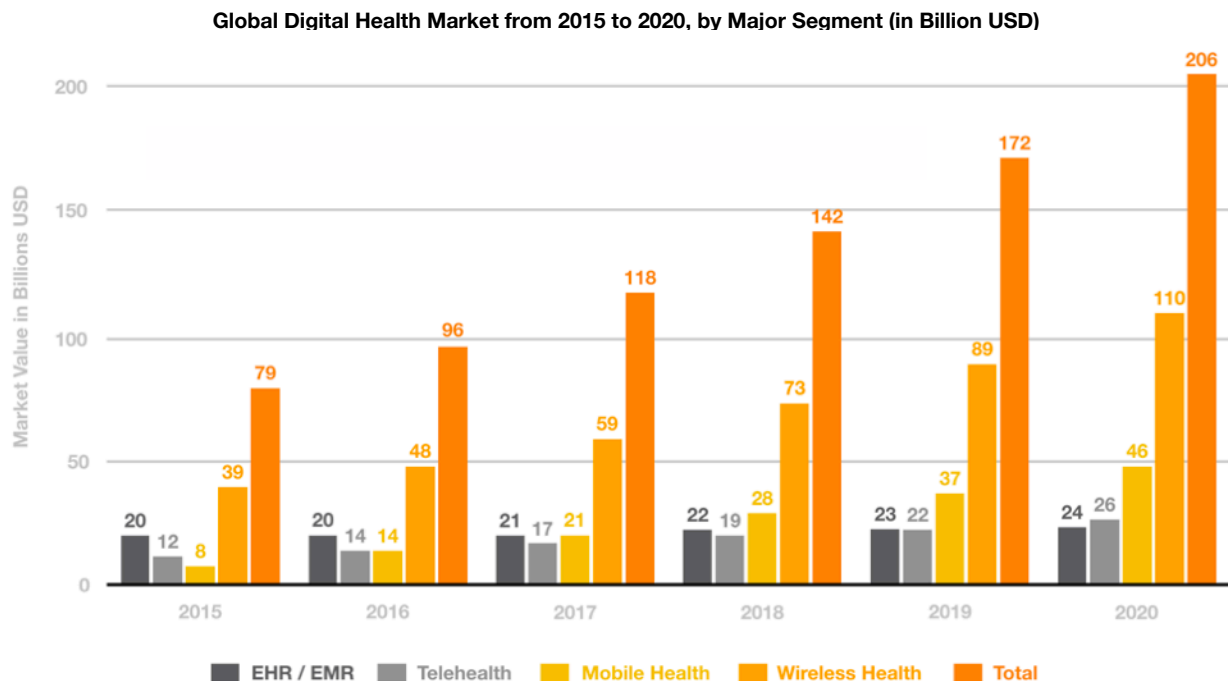
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Summary

We are witnessing an evolution in healthcare: the emergence of fitness-related data as a vital sign. This is a natural evolution, as fitness-related data is more closely correlated with true health and wellness than traditional health data. Combine these two types of data, and new utilities emerge that are key to effective, comprehensive care. All of this data is generated in the Global Digital Health Market, which is still in its early, formative stages and projected to double over the next five years. Already, 2017 was a landmark year for this market, as mobile health & fitness app downloads topped 3.7 billion^[1], creating 118 billion USD in value^[2]. The Global Digital Health Market is creating lakes of untapped and underutilized data that can be used to save lives.



TeamMate will optimize this market category by creating an e-commerce ecosystem that plugs into the mobile health & fitness landscape of the future - 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 a health & fitness industry that depends on it to make informed business decisions. **This is the TeamMate Blockchain Solution.**

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 human beings in record numbers. These three deadly yet preventable pathologies are **obesity**, **physical inactivity**, and **loneliness**. Once we understand the 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. ^[3]



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. ^[4]

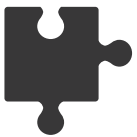


Loneliness is a growing health epidemic that places our body in a chronic stress state. It is estimated that over 40% of adults in industrialized nations feel lonely.^[5] Loneliness and weak social connections are associated with a reduction in lifespan similar to that caused by smoking 15 cigarettes a day, even greater than that associated with obesity, and is associated with reduced engagement and productivity in the workplace. ^[5]

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 ~\$90B Total App Market^[6], and the ~\$83B Total Fitness Industry Market^[7]. Fitness-related apps are growing 87% faster than other apps & the fitness industry is going digital^[8]. About half of all smartphone users already have at least one health-related app on their phones^[9], and fitness, activity, and sports trackers currently make up over half of the global wearables market with 61M users valued at \$3.28B.^[10] By 2020, these numbers are projected to triple.^[11] Yet this high growth category still faces significant problems.



Fragmentation plagues the mobile health & 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 specialized, 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 & fitness sector. There are currently hundreds of different devices and thousands of apps for collecting health & 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 difficult to optimize one’s comprehensive fitness journey. A simple, elegant and intuitive user-interface that integrates with all third party applications and technologies, thereby unifying health & fitness data for 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 & 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 & fitness goals. Consumers deserve a more connected and intelligent health & fitness industry.



Solutions

TeamMate is a digital reflection of users' athletic lives, a conduit of communication to the health & 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. Social technology has been replacing human-human interaction. Social networks have been masquerading as convening technologies, but in reality, they fall far short. Why? Although technology is helpful in a quantitative sense, it lacks the complexity, breadth, and contextual ability necessary to provide true companionship. We are ultimately left unsatisfied when relying on virtual social interaction for interpersonal relationships. True convening technologies connect humans in real life, instead of seeking to replace them or reduce them to digital avatars. The TeamMate platform is designed to connect people to each other in real life, support real behaviors, and then reward users for those behaviors both virtually and economically.

A Frictionless Ecosystem

Friction is bad for business. 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 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 efficiently solve real-world health & 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 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 encourages user-participation and stickiness. The TeamMate app and Network provide the connected and intelligent architecture that the health & fitness industry needs.



TeamMate uses the power of human collaboration and cutting-edge technology to create and evolve athletes by helping users map out their fitness journeys alongside others who want to do the same.

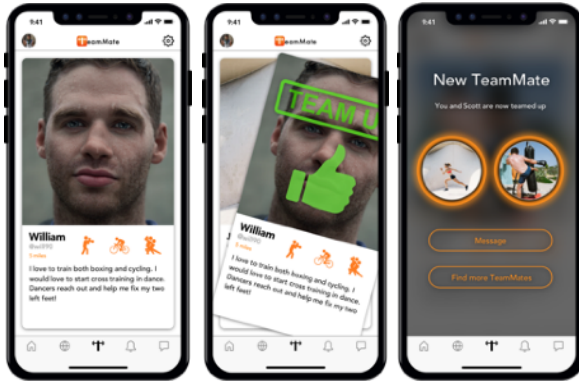
Human Connection: The Ultimate Supplement

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 can double when an athlete works out with a workout partner, and these higher intensity workouts result in much higher fitness gains realized over time.**^[12] 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.^[13] The TeamMate platform is designed to generate social touchpoints in every athletic domain, thereby increasing and diversifying users' social groups.

Empowered Users

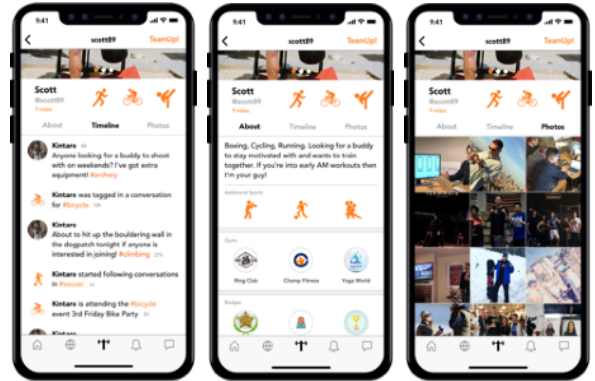
TeamMate gamifies athletic evolution via social capital and social diversification, using fitness communities as both a motivator for exercise and as a reward system. Athletes own their data, are rewarded for providing it, and gain influence in their fitness communities through providing and sharing it. By putting the economics of this system onto a decentralized ledger, the rules of this game become clear. Athletes at any level can work their way up to becoming the CEOs of their fitness lives, using each other to get to the next level. 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 continuously improved is high-level gamification and empowerment, consistent with the "self-as-CEO" wave that is already transforming our societies as technological progress continues. 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".^[14] 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.

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

The emergence of fitness-related data as a vital sign in the health & wellness space is a welcomed trend for human health & wellness. 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 & wellness. These two types of data have a combined utility that is key to a comprehensive wellness approach, and this fusion of data in an era of recursive self-improving technology has many exciting use cases. There is a vanishing distinction between fitness data & health data. Their eventual merger is what will allow TeamMate to slowly and deliberately enter the robust global healthcare ecosystem.

Emerging Standards

The tides are changing. 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.^[15]

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 & 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 & wellness 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,^[16] and as technology continues to expand into every facet of our lives, data will continue to dominate. Mobile health & fitness data is of particular value, as societies increasingly focus on health, fitness and general wellbeing. For the 500 million users of mobile health & fitness applications,^[17] 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 users of that technology to take ownership of their data, and use it in such a way as to maximize its economic and health benefit to them. Users are generating data - but they do not own it. The Cambridge Analytica Facebook scandal has recently brought this unsettling reality into public view.

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."^[18] 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 & fitness space, the following 5 conditions must be met:

- 1) Data 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.^[19] 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 & fitness conditions, leveraging the combined power of health & fitness big data analytics. By bringing communities together and learning from their interactions, better health & 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 & 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.^[20] 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.^[21] 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.^[22] 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-Identifies

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).^[23] 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 & 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 & 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.^[24]

The TeamMate Blockchain Solution allows for both the owner as well as the health & 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 + AI + Gamification

With artificial intelligence, cognition is specialized. Over the course of the next two decades, different “species” of artificial intelligence will be designed to perform domain-specific specialized tasks that are beyond what we can do ourselves. The TeamMate Virtual Assistant Coach (VAC) is an artificial intelligence that reinforces human ability by providing specialized cognition in the health & fitness domain. The TeamMate ecosystem will create a large-scale network of users whose every in-system action trains the TeamMate VAC to be the optimal AI companion for athletes. The optimal AI companion does not replace a human coach, but instead augments the athlete (and the coach) by providing better insight into athletic performance, and smart tools to increase that performance.

TeamMate VAC will employ a network of synced recommendation engines that use contextual information to ensure that athletes are challenging themselves. 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 to work with, which new sport 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.

The interaction between the user and the TeamMate VAC is called the “TeamMate Game”. This is a lifelong interaction that gamifies health & fitness using the reinforcing loop of social engagement, real-world physical achievement and reward, and subsequent positive social reinforcement. This approach mirrors strategies of some of the most engaging games and apps on the market in 2018.^[25] As this game is played, users are rewarded with cryptocurrency for the enhanced enrichment (and increased value) of the data that they generate. TeamMate VAC will become more intelligent, and more effective, the more that it interacts with users.

What TeamMate AI can evolve into from that point is impossible to forecast now. But in 2018, the training mechanisms for this class of domain-specific artificial experts has already been codified into a series of formulas; the “TeamMate Game” follows these formals, doubling perfectly as an AI training program. Adding strong AI to a human domain will result in something that we call the quantum mirror, which is a reflection of who we really are (in that domain) when augmented by nearly infinite data and intelligence. A shareable, encrypted, networked and viewable reflection of a users’ real-world health & fitness persona will be something that users will be motivated to improve. **Data Science + AI + Gamification = Retention.**



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

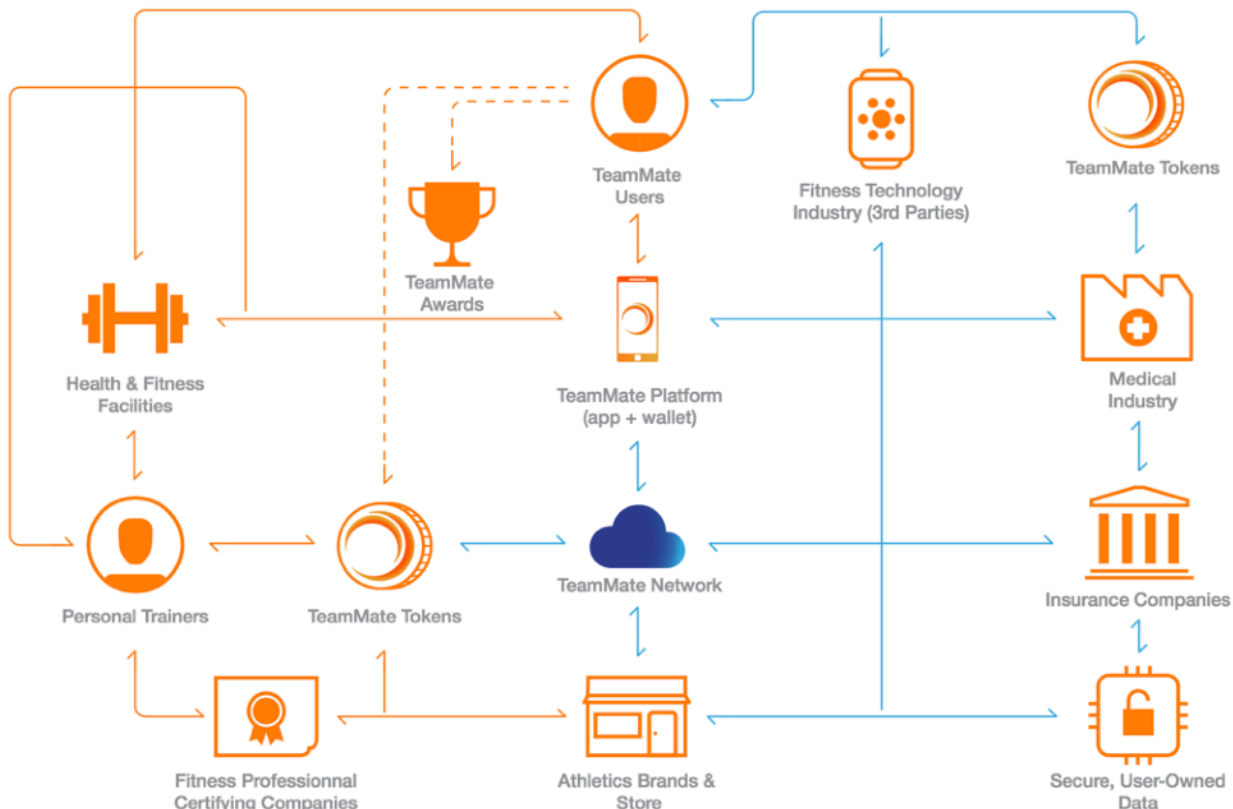
The TeamMate Network is at its core a decentralized marketplace that integrates with TeamMate's social network. TeamMate users will regularly generate a high volume of quality content, and they can monetize that content in various ways, such as subscription services or brand ambassadorship. Fitness events accessed through the 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, rewarding users with TeamMate Tokens in exchange for the data that they generate.

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 Q1 2019, TeamMate’s target is to have over 1 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 Q1 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. App-Network integration allows the gamification built into TeamMate to leverage the data, tools, and cryptocurrency of the TeamMate Blockchain Solution.

Because this connected TeamMate ecosystem is an open system, users' accomplishments from third party health & fitness apps and trackers can be posted directly to their feed - and shared with their TeamMates - via API integration. As the platform matures, users will win awards for more complex activities in the app; these awards will also integrate third-party partners. Specific in-app behaviors generate value (to insurance companies, to fitness companies, etc.) and this monetized activity (via TeamMate Token) 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 together in the real world. 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 Q1 2019 when TeamMate Network 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 Q1 2019 TeamMate AI and TeamMate's data repository will be mature enough to start determining these values).

The Human Verification System is a reliable method for authenticating actions that have real economic consequences due to smart contracts built on the TeamMate Network. It is also a reliable system to verify non-monetary incentives and awards in the TeamMate gamified environment.



Smart Contracts

TeamMate smart contracts are crypto-contracts that directly control the transfer of TeamMate Tokens, data value, and other specified information between parties under certain conditions in a trustless environment. As Network adoption increases, a multitude of smart contracts will be implemented in order to widen the use case for \$TMT.

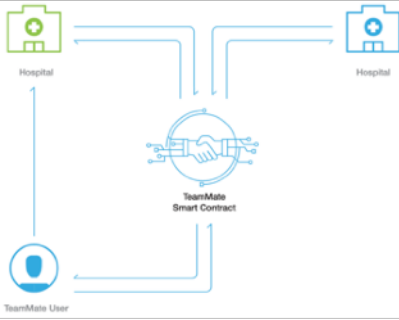
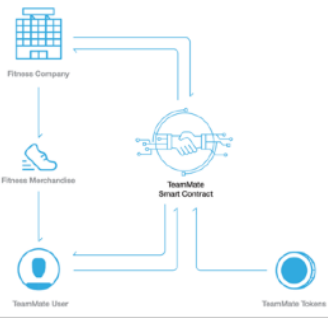
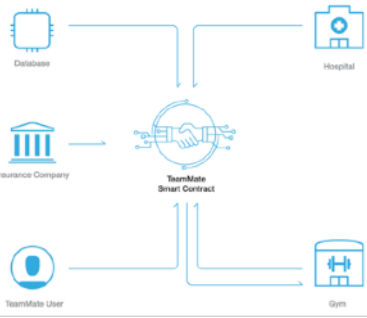
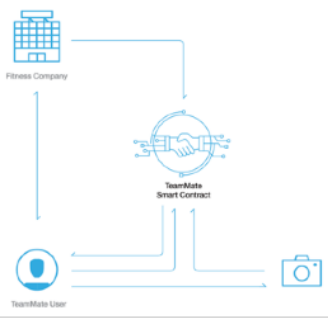
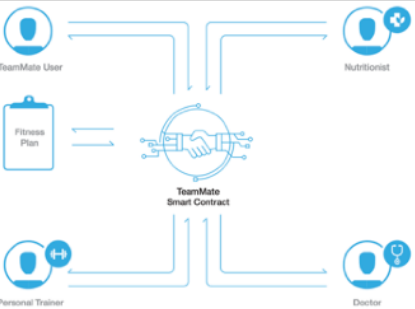
ERC223 Token Standard

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 ^[26] (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.

Growth Escrow Pool

The TeamMate Growth Escrow Pool will act as a tentative staking pool. TeamMate will host airdrop programs and will provide users with the option to stake their tokens from the crowdsale in exchange for a calculated airdrop based on the number of tokens staked. With this strategy, we encourage strong long-term support for the sale from the beginning. Whereas all private sale participants will be required to participate in a mandatory vesting period, early adopters will be eligible to participate in monthly, quarterly, semi-annual, and annual airdrop programs. Participants of the Token Release Contract will help to secure the network while simultaneously increasing their \$TMT stake. 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 will monitor 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 Use Cases

	<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>
	<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>
	<h3>Sharing of Hospital Records</h3> <p>As fitness becomes considered a vital sign, TeamMate Smart Contracts will become valuable vehicles for Medical Record sharing.</p> <p>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.</p> <p>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>
	<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>
	<h3>Comprehensive Health & Wellness Approach</h3> <p>Users will be able to bring together healthcare providers and fitness professionals to create a comprehensive health and fitness plan.</p> <p>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.</p> <p>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.</p> <p>User can adjust health and fitness plan, as well as connected party access, at any time.</p>

The table above is merely a snapshot of some of the TeamMate Smart Contract 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 Q1 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 the Token Release Contract 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 release contract. 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 release 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.^[27] 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 the TeamMate Blockchain Foundation 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

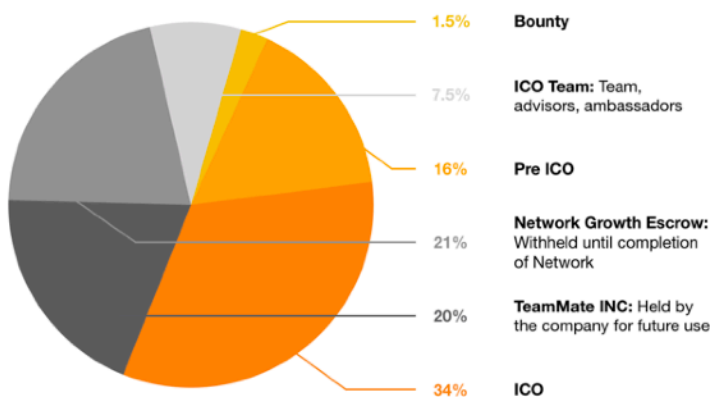
The TeamMate Token (\$TMT) will act as the primary utility when transacting within the TeamMate Network. TeamMate will open a crowdsale to public purchasers in April 2018. TeamMate aims to raise roughly \$15,000,000 USD as a fundamental runway for our first 24 months of operation. The base conversion rate for \$TMT is 1 USD = 24 TMT. Please note that all US participants must be registered as accredited investors and all Chinese mainland citizens are prohibited from participating in the crowdsale. All whitelisted US residents will be required to submit proof of income before being eligible to participate in the sale.

Whitelist Date: April 1st

Pre-Sale Date: May 15th

ICO Date: June 10th

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 / USD)	Discount
Pre ICO	162,000,000	Flash Sale (1st 24 hours)	39	63%
		Stage 2	36	50%
ICO	338,000,000	Week 1	30	25%
		Week 2	28.5	19%
		Week 3	27	13%
		Week 4	25.5	6%
		Week 5 until sale end	24	0%

- 20 percent (200,000,000) of the Token Pool will be retained for growth and enhancement of the TeamMate Blockchain Solution.
- 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 be subject to a 2 year lockup with half becoming transferable after 1 year.
- 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.



Token Release Contract

In order to demonstrate the benefits of an ERC-223 standard, TeamMate is following the example of Aion's TRS program and implementing a Token Release Contract that will reward early purchasers and project adopters. This staked reward pool is completely voluntary. Participants who contribute to the reward pool will receive a portion of the released tokens every month. The team will allocate 50% of the Growth Escrow along with a portion of unsold ICO tokens to be distributed as a bonus to contributors over the course of 12 months. With the implementation of an ERC-223 standard, users can be confident that TeamMate developers will always have the ability to secure and retrieve staked tokens at any time.

The goal of this program is to fuse the long term interests of TeamMate supporters with the long term interests of our team; we want to build a strong core network of individuals who hold the same passion for the project as we do, and want to see it grow to its full potential. The TeamMate Network will not be built overnight, and the Token Release staking pool creates a long-term incentive for community members to follow and engage with the project throughout its development. This program will only be offered to ICO purchasers who purchase \$TMT off decentralized exchanges prior to any major exchange listings.

Participants who opt-in to this program will be subject to a minimum 12 month release period relative to their stake. All initially staked tokens will be returned to their original wallets evenly over the course of the 12 month reward period. The monthly bonus is determined by the total amount of tokens allocated to the reward contract. At a minimum this will include 50% of the Growth Escrow (100,000,000 Tokens). A portion of unsold tokens will also be added to this pool following the completion of the crowdsale. Final percentages will be calculated and announced once the sale has been completed. If 100% of tokens are sold and allocated to the reward contract, contributors will receive a ~22% additional bonus on their tokens; if fewer tokens are allocated to the contract, contributors will receive a higher bonus.

	Percentage	Tokens	Example Scenario	
ICO Sold Tokens	100%	500,000,000	Individual Initial Contribution	10,000
Unsold Tokens	0%			
Estimated Contribution		500,000,000	Monthly Reward	166.67
			Contribution Dispersement per Month	833.33
			Total Monthly Distribution	1,000
Contract Token Pool	100,000,000		Annual Token Distribution	12,000
Reward Period	12 Months		Annualized % Reward	20%



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 & fitness industry. TeamMate and the TeamMate Blockchain Foundation will coordinate with TeamMate early on, and as the ecosystem matures, TeamMate will assume a smaller role in token strategy, as further growth 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 its 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.

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, multi-language conversion, and other costs associated with technical scaling.

Partnerships and Incentives: 20%

Funds will be used to incentivize new partnerships within the TeamMate 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 that relate to trainers, gyms, and intramural sports leagues.

Marketing & Community Development: 20%

TeamMate and the TeamMate Blockchain Foundation will be launching full marketing campaigns upon completion of the pre-sale. Funding will be allocated towards social media campaigns, onboarding of marketing professionals, and working with public relations agencies to ensure that awareness is generated about the project.

Operations: 17.5%

Funding will be used to pay for salaries. This pool will fund our 24 month runway and allow for the onboarding of new developers, human resources personnel, customer support, and a top-tier sales team. TeamMate 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. We are conscious of the role all-star advisors play in generating hype around a project. We plan to use 7% of our funds to increase awareness about the crowdsale by leveraging the experience and insight from experienced individuals in the crypto-space, and in the mobile-health space. We plan on onboarding more blockchain advisors and more fitness industry experts to help vet our overall business structure.

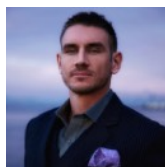
Legal & Compliance: 2%

Funding will be used to ensure that TeamMate is acting within full legal compliance standards. For more information, please contact the TeamMate team via our Telegram Community or via email at support@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.

TeamMate AI



Kristopher Floyd
Chief Executive Officer

- Captain, United States Marine Corps; infantry company executive officer
- Former high-level fitness professional
- Experience in multiple startups



Ryan Hennessey
Chief Operations Officer

- Captain, United States Marine Corps; experience as company commander
- 3+ years experience in information security
- Specializes in formulating data-driven solutions



Andrea Mariotti
Director of Research and Development

- 19 years could-computing, 9 years R&D
- Patent-holder in distributed systems, machine learning, document management and mobile technology
- Responsible for continuously pushing the envelope of what is possible



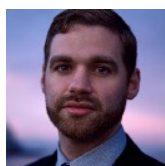
Rick Lemberg
VP of Sales

- 25+ years enterprise-level sales experience in Silicon Valley
- 17 years experience at SVP level
- Responsible for designing and scaling TeamMate sales strategy



Joseph Miguel
Data Scientist

- MS Data Science
- 10+ years in tech and big data
- Currently building TeamMate's central convolutional neural networks



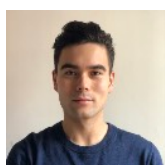
Will Prescott
Head of Media

- 7 years experience in film production
- 21M views on YouTube
- Responsible for design and production of all TeamMate media projects



Inventaweb
App Development

- 35 years of programming experience
- 13 years full-stack development
- Responsible for building, maintaining and scaling full-stack mobile application



Sean Kushi
Director of User Experience

- 8 years experience in fine art and design
- Experience working in Agile atmosphere
- Designed and executed all UX and UI concepts for the TeamMate mobile application



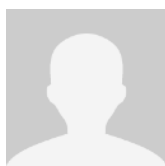
Bryant Green
Director of Gamification

- 11+ years leading flagship games, apps and interactive web experiences for top game publishers and startups
- 13+ years leading full-scale localization for entertainment products in 25+ geos / 17+ languages
- Responsible for gamifying entire TeamMate ecosystem



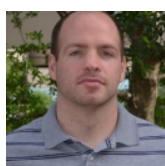
Sumi Shan
Creative Director

- 10+ years in photography & high-end retouching
- 5+ years of Creative Direction, advertising and branding experience
- Responsible for TeamMate imagery, ad campaigns and visuals



[STEALTH]
Beta Coordinator

- In-depth beta program experience from top fitness-technology company
- 7 years customer support experience in startup and fitness-technology companies
- Responsible for building and maintaining beta program



Robert Prescott
Scrum Master

- SCRUM coach / SCRUM master
- Experience in Silicon Valley agile tech environments
- Responsible for TeamMate app project management and SCRUM processes

Partners



Chivalric Pictures **Video Production Company**

- Media creation and production partnership
- Previous clients include Samsung, Henessey, Universal
- Responsible for constant output of high-quality video content to support TeamMate marketing campaigns



Les Recidivistes **Design and Animation Studio**

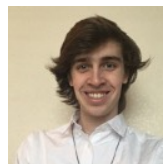
- Design and animation partnership
- Experience creating branding campaigns, high-level design, and high-level animations
- Responsible for design and animation projects as directed



PR Hacker **Public Relations Firm**

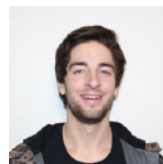
- Top 50 PR Firm
- Previous clients include Budweiser, CrowdMed
- PR firm on standby to execute robust PR campaigns in support of TeamMate user-acquisition

TeamMate Blockchain Foundation



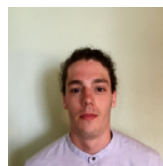
Cooper Turley **ICO Director**

- Veteran ICO Analyst (analyzed over 300 successful ICOs)
- Responsible for ERC223 adoption
- Detailed analysis of token distribution, fund allocation, and additional crypto-structures



Cooper Kernan **Crypto Project Manager**

- Computer Science undergraduate
- CU Blockchain Founder
- 4+ years experience in cryptocurrency and tokenomics



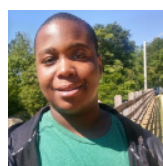
Lucas Campbell **Smart Contract Project Manager**

- 1+ year working with blockchain consensus protocols, distributed ledgers and tokenized ecosystems
- Strong understanding of token velocity and general crypto-economics theories
- Lead design for Contributor Reward Program



Mason **Crypto Growth Hacker**

- 1+ year analyzing ICOs & blockchain projects
- CU Blockchain Member
- Experience in social media management



Isaiah **Crypto Developer**

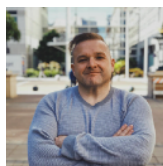
- Experienced smart contract developer, designer and cryptographer
- Responsible for ERC223 adoption
- Detailed analysis of token distribution, fund allocation, and additional crypto-structures

Advisors



Phil Schlein
Growth Strategy Advisor

- 11 year CEO of Macy's
- 40+ years of experience in venture capital, retail, and technology
- Former Board of Directors at Apple, former advisor to Steve Jobs



Michael Clark
Technical Advisor

- VP of Engineering at VSCO
- 20+ years experience as CTO, founder, mentor, partner
- Provides guidance and review of TeamMate mobile application front-end development and UX



[STEALTH]
ICO Advisor

- CEO at large tech company that recently completed successful ICO
- Experience in cryptospace, business development, ICO and IPO
- Provides general guidance about ICO process



George Parrish
Business Development Advisor

- Executive Director of business and technology incubator, Entrepreneur's Lab
- Extensive experience in Silicon Valley startup ecosystem, founder of Society3
- Provides general business development guidance



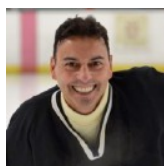
Slaton Carter
Digital Marketing Advisor

- Director of Digital Marketing at TheRealReal
- Experience as director of digital marketing, senior marketing manager, and global marketing manager
- Specializes in e-commerce environments and data-driven behavioral marketing



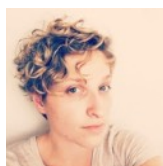
Eric Miliken
Legal Advisor

- Attorney at Sutter Law in San Francisco
- Deep experience in Silicon Valley startup ecosystem
- Provides general legal guidance and specialized guidance as needed



Rick Saletta
Marketing Advisor

- 10+ years sales and marketing experience at the executive level
- Executed successful marketing campaigns for data science, AI, SaaS, and fitness tech companies
- Provides general guidance about marketing strategy



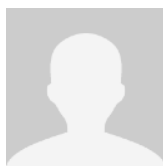
Julie Monniot-Gaillis
Localization Advisor

- Former MyFitnessPal localization coordinator
- Deep experience bringing a fitness-technology mobile application to foreign markets
- Assistance with localization strategy planning and execution



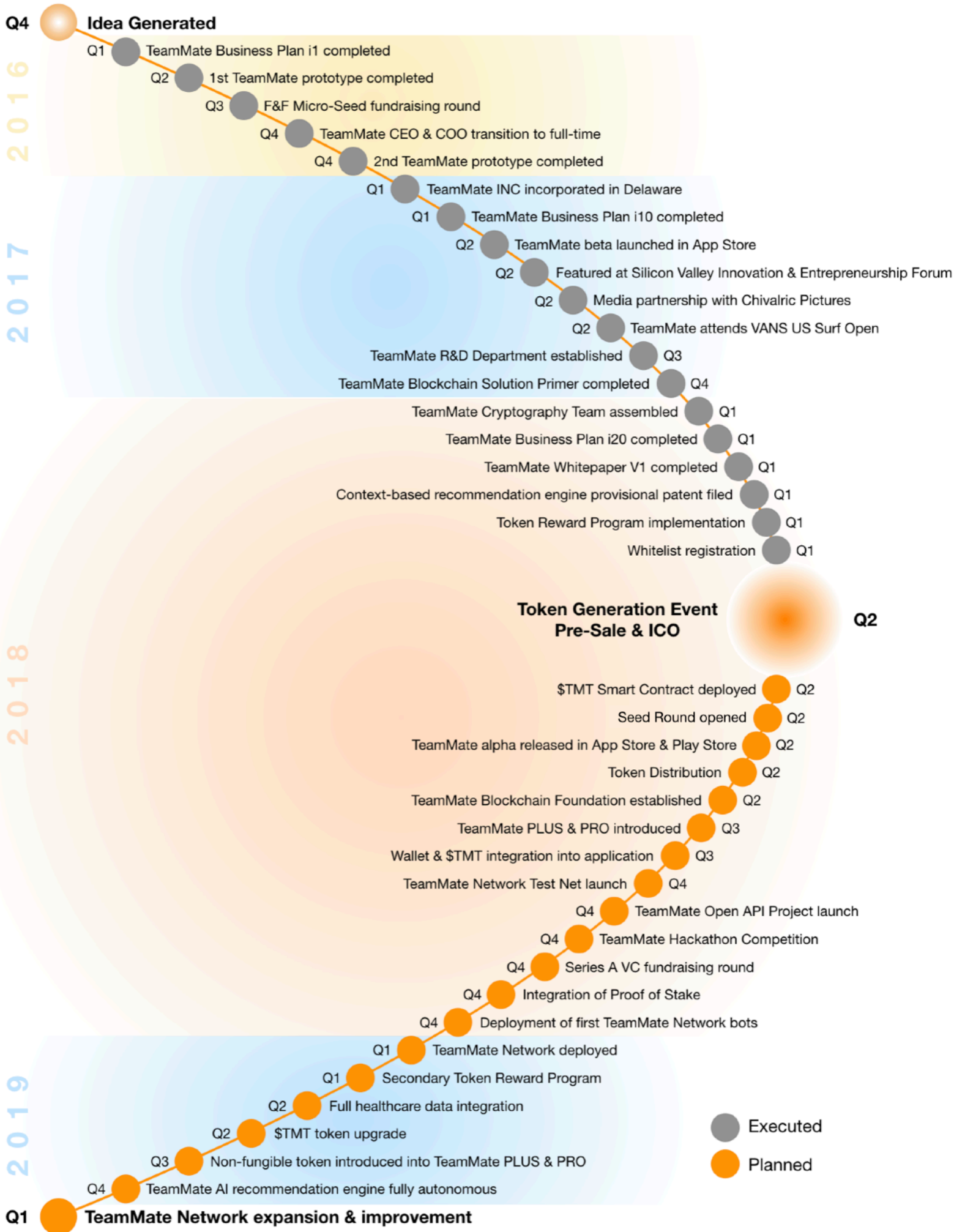
[STEALTH]
Product Advisor

- Co-founder of social-focused fitness-oriented mobile application
- Experience as CEO, founder, mentor, fitness director
- Using insight from previous experiences to guide and advise product development and execution



[STEALTH]
Compliance Advisor

- Experience building and optimizing KYC/CDD/AML programs
- Former SEC compliance examiner
- Provides general guidance about regulator compliance, KYC, AML, and CDD





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