



Invacio

INV | ICO

A Complex of Solutions Grounded
in Multi-Agent System Artificial
Intelligence

White Paper

Version 1.1

English





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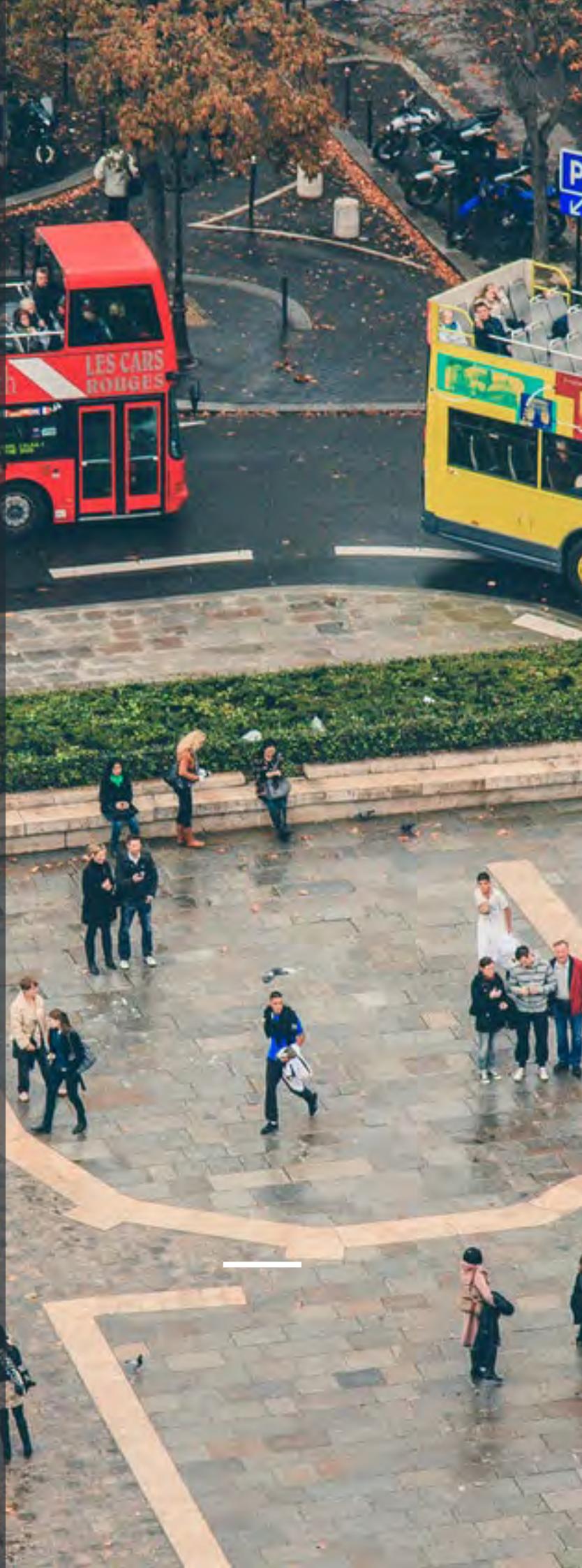
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A Personal Introduction



Thank you very much for taking the time to look into Invacio. My name is William James Dalrymple West, Invacio's founder and CEO. I'd like to break with convention slightly by adding a few words to the top of this paper, in order to place the ICO in the much larger context of Invacio's evolution over its five years of development, and where it stands relative to the world of tech and the current state of the crypto-economy.

I fully appreciate how overwhelming the company can appear at first glance. Standing back to survey what's been accomplished after so many years the effect even on me is startling. Invacio's development has been an enormous project that's required not only years but significant financial investment, which because I have believed in the project so fiercely I have always funded myself. At its peak, our development team included more than 70 developers working under my direct supervision; and even today, with the company relatively quiet before we begin to scale our systems, we retain 18 core full-time developers and 14 operations staff. It is no exaggeration to say Invacio has from its conception been not just the centre and circumference of my life, but its very meaning.

Over the course of its development Invacio has become a truly remarkable complex of integrated systems and products that cover a whole range of the world's most exciting industries. Jean (Invacio's AI), and the many technologies and solutions her capabilities are expressed by, are groundbreaking achievements. As you'll come to understand, all of these offerings have undergone (and continuously undergo) rigorous testing so that

they can be refined and eventually perfected. Both because we are fully confident in Invacio's technologies, and because we are a company founded on and committed to transparency, we frequently run open tests of this kind for the public record.

Some aspects of Invacio have been good to go for a while already (our Zero-Knowledge end-to-end encrypted communications systems for example, and our AI-driven social network) but we've held off because of the growing importance of the entire architecture to their functioning. Over time, because of the integrative character of the technologies involved, they have each become more interesting and effective to run as a group. Why this is so is discussed in the white paper itself, but by way of illustration let's consider Jean. Jean is Invacio's nucleus, and just like any nucleus she is not self-sustaining but depends on other things for growth and activity. She's continually informed by Invacio Data, which she has depended on — not only the way a brain depends on blood and nutrients and oxygen, but even more the way a child depends on the world for experience.



Her eyes and ears open to it always, when our systems are fully powered up she receives real time feeds from live CCTV networks worldwide, interprets images, listens in on audio broadcasts, processes shipping news, tracks aircraft, cars, sea-vessels, knows the weather, is very interested in market-data of course (especially this); she also surveys the masses of data we receive from NASA, from live satellite feeds, and takes in data even from Hubble. The amount and disparateness of this data is of course astounding, but far more so what she does with it. Although Invacio Data's original purpose had been to serve as Jean's learning data, it now works quite as much the other way. Her analyses enrich our data resources continually, so that more and more the available data is proprietary, and to be found nowhere else in the world. The constant flow of this real time data, and Jean's analysis of it, are no small part of what makes it possible for her to comprehend and react even to systems as famously difficult as stocks and the foreign exchange market. Exactly this sort of creative interdependence of technologies can be seen in every other area of Invacio's activity.

It was only recently that we determined to pursue an ICO, having originally intended to pursue a more conventional course. Yet as we came to understand how completely an ICO accords with the values that lay at the heart of the company—with our concern for privacy, security, innovation, and inclusiveness—it quickly became obvious that an ICO was far the most appropriate route for the company to take. In some ways, because of how we've structured this ICO and the measures we're taking to ensure our coin becomes a significant player in the cryptocurrency markets, it now feels as if it had always been central to our plans. Invacio's complex

of technologies have not only allowed us to adapt to compensate for this new development, but have situated it in such a way that the existence of Invacio Coin has directly given rise to numerous other important solutions—such as our card and banking system Tamius of course, which you'll read about below—but also in other ways, also touched upon, that will have tremendous implications for the long-term. Truly our reaching into cryptocurrency and blockchain has been something of a capstone.

The future strength and growth of Invacio post-launch is hardly in question. As you'll see, we've done everything we can to make sure our launch and continued development are equal to the company's promise; so in conclusion I'd like to highlight yet another of the significant differences between this ICO and others. I will offer every qualifying participant in the (INV) ICO coin sale an allocation of some of my personal stock. I hope this gift will enable those who might otherwise never get a chance to take stock in a tech company to do so, and allow all coin holders a second way to grow with Invacio through the years.

Invacio is the result of years of research and development by a team whose conceptual and practical ingenuity is advancing original solutions not only to the world's most obstinate financial and intellectual interests, but also in fields as diverse as communications and social media, online privacy, and security. I ask that you forgive us therefore if this paper has no simple problem-statement-solution structure. Quite frankly we're solving problems all over the place, and I would have it no other way...

William James D West
Founder, CEO
Invacio



Executive Summary

After five years in development, Invacio reaches ICO having evolved eleven distinct company divisions, each an expression of the capabilities of our core multi-agent system Artificial Intelligence.

No mere white paper or prototype, Invacio's achievement has already shown outstanding performance in live tests that have run the whole range of our products and services, from our 'Zero-Knowledge' end-to-end encrypted communications, groundbreaking data repository and financial offerings, to TAMIUS, the revolutionary decentralized blockchain banking system that underlies our cryptocurrency. Several of these tests have been conducted live. Here for example, you can follow the progress of Invacio's current open experiment designed to test and refine the interaction of certain of our financial-AI's most basic features.

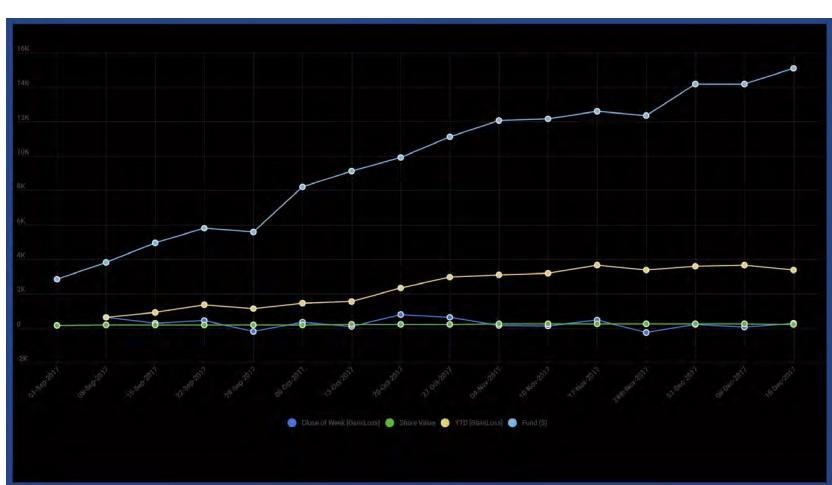
In the main body of this white paper you will find these and other of our solutions and research areas described in some detail, both to introduce the array of services your Invacio Coin will open for you and to demonstrate how — by covering key interrelated areas including big data, research and development, online security, social networking, Zero-Knowledge communications, blockchain technology, intelligence, and with our banking, fintech and hedge fund divisions, finance, all grounded in our cutting edge artificial intelligence technologies — Invacio's business model is both rich and incredibly resilient.

As will be seen, this resilience is in no small part due to Jean. Our core AI, Jean is not only a locally adaptive technology.

Should any combination of Invacio's elements not be performing as we'd like, Jean has of course been designed to evaluate and refashion them so that they do; yet because the successes and failures of those elements occur always within a machine-learning context, those successes and failures immediately contribute also to the enhancement of Invacio as a whole. In consequence of this, Invacio is characterised by an astounding plasticity. Even now as we reach from data and fintech into banking and cryptocurrency, a greater part of our evolution is a matter of Jean's ever more perfect and subtle adaptation to what secures Invacio's advancement.

By taking part in this coin sale you are involving yourself with a company composed of forex traders, coders, data security specialists, "white hat" hackers, engineers, statisticians, thinkers, and entrepreneurs. Our team is innovative and curious and because fully encouraging of new ideas and approaches, we continue to make very sudden and often unpredicted advances in many fields. We therefore invite you to spend your time coming to know us and the work we're doing by reading this paper, exploring our pages, and listening to the informational audio and video we have made available. Should you have questions not answered somewhere in this paper or on the site, you can contact us directly at hello@invacio.com.

For press inquiries, please contact press@invacio.com.



[Fig 1: Archimedes experiment : Note Last update to chart mid Dec. Live Chart on site above.]



In early November 2017, Invacio addressed the United Nations (ESCAP) on the uses of our multi-agent system AI for the ethical generation of wealth and the administration of disaster situations.

This honour has allowed Invacio to begin forging ties with several national governments, and has opened the door for discussions regarding putting our technologies to work in the international arena. Invacio therefore comes to this ICO in the unusual position of having already aroused international governmental interest, and, with fully conceived plans for the further development of several of our divisions (including the incorporation of blockchain technologies into our distributed AI and transactional services, and the refinement of the ways our core-AI surveys, analyses and reacts to Invacio's enormous data resources), a clear ethical mandate. Our roadmap below (see section 5) outlines how we plan to deploy our technology as quickly and as effectively as possible.

Our ICO is also unusual in at least two further regards, both extensions of this ethical mandate. First, as detailed in section 1.3, (INV) ICO offers an opportunity to obtain shares in a company that stands to become a dominant force in the worlds

of applied-AI, big data, communications, and finance. Gifted by Invacio's founder and CEO, William James Dalrymple West, these shares will allow those who might otherwise never have had the chance to involve themselves in a promising tech startup pre-launch, usually a preserve of venture capitalism, to do so. Second, Invacio pledges to establish or launch a fund in its hedge fund Aquila, the returns from which will be devoted exclusively to philanthropic use. This fund will receive regular contributions from the company profits, and is to be distributed according to Effective Altruistic criteria. For more information about Effective Altruism, and the evaluative techniques necessary to ensure charitable donations are put only to effective use, please see the links in the relevant addenda of this white paper.



Due to the immediate utility of Invacio Coin, all areas of Invacio's development are directly relevant to its value.

In the context of this ICO however, we encourage you to pay special attention to TAMIUS and its associated financial products and solutions. Tamius and its offerings function to unite crypto- and fiat currencies in a single secure, user-friendly multi-channel platform that offers all of the expected conventional banking services in addition to a number of very important innovations.

In the relevant sections below (see 3.1) you will find a range of original crypto-banking facilities described, such as:

1

A free cryptocurrency-management highspeed app that holds both fiat and crypto-currencies. This app will have the ability to exchange an exhaustive range of currencies eventually, and offers INTERBANK RATES of exchange between fiat currencies.

2

The Tamius Card, which has all the functionality expected of conventional fiat-based banking facilities, such as card services, bank transfers, direct debit, current/ sorting and savings accounts, IBAN, etc., with the added functionality of automatic currency conversions at interbank rates of exchange between all supported fiat and crypto-currencies. The Tamius card will allow instant access to funds in multiple currencies at ATMs worldwide. Transparent price points and fees are also calculated at interbank rates.

3

An Invacio Application wallet (INV Wallet) that will allow the user several holding accounts across multiple currencies (both fiat and crypto-currencies), each with a unique account ID. A solution that simplifies the previously complicated management of assets across all currency platforms.

A trial 'INV-account freeze' capability that will

4

allow you to freeze the value of your Invacio Coin for up to a week at a time.

5

Supported by Aquila, Invacio's AI-driven Hedge Fund, Tamius will offer credit services at market-beating rates.

6

With a minimum cap of 2% regardless of fund performance, Tamius will offer interest rates that track the profitability of Invacio's products and company revenue growth, allowing customers to benefit from Invacio's success directly.

7

Tamius will offer a long-term, hard storage facility.

8

Zero-Knowledge end-to-end encrypted communications services, for your security.



Because Tamius's capabilities are grounded on our already developed and tested AI, data, financial and Zero-Knowledge communications technologies, the time from the completion of this ICO until Tamius's full operation can be expected to be greatly reduced. It is intended that the first of Tamius's services will be launched immediately, with all remaining services to come as soon as the appropriate full operational licensing has been granted. For the projected timetable of Tamius's launch, please see the Tamius section of this paper (3.1).

A complex of solutions grounded in mass data analysis and multi-agent system artificial intelligence, Invacio stands to revolutionize every industry it touches. Along with the numerous developed technologies described in this white paper, we have plans in place for the staged release of several other services that for tactical reasons we've been unable to describe here. A further expression of our existing capabilities, these will work to make secure cross-border exchange easier than ever before, in ways of especial use to developing economies but of universal interest, and will further integrate traditional fiat and crypto-currencies. Announcements about these applications and services will be made in due course. Invacio will also proceed with its research into blockchain technologies, incorporating them into our distributed systems as appropriate. (INV) ICO is intended to permit us to launch and scale our resource-hungry systems independently, without making recourse to VC investment, and so to continue to develop according to our vision.



Who or What is Jean?

'Jean' is the name we have given to the full operational capacity of our multi-agent system artificial intelligence, a convenient way to express the capabilities that emerge from our complex of collaborative autonomous learning nodes, machine learning systems and artificial neural networks.

Jean is the 'perfectly parallel' autonomous architecture at Invacio's core enabling us to gather data intelligently from the entire web (including the deep web) and which allows our fintech, for example, to project and act upon the movements of the various markets. Jean's activity is essential to what has had Invacio's fintech able to make such impressive returns on capital.



When we talk of Jean as Invacio's core-AI, we must be understood to be describing this entire decentralized and autonomous community of collaborating intelligent agents and not to be positing some monolithic central computational architecture. This is important not only because to imply a structural centre to a distributed system is to misconstrue its character but also because the great advantage and promise of Multi Agent System AI relative to monolithic AI architectures is very well established. Whether in terms of real-time object, pattern or natural language recognition, or the gathering, cataloguing and mass analysis of data, or in terms of self-directed learning and emergent properties, M.A.S. is at the cutting edge of AI research.

M.A.S. technology is able to solve problems at remarkable speeds, and due to Jean's enormous live and historical data repositories, her ability to monitor and comprehend natural language and streaming media in real time, in addition to the

over 100,000 satellite and CCTV networks she is fed by, feeds resulting from the help of and agreements with institutions such as NASA, she is always invigilating and improving her real world performance. She is an intelligence so sensitive to the world and its changes she is able both to enact strategies by weighing these historical and live data, and to react to the world if the world fails to coincide with her expectations.

You can hear an audio walk-through of how Invacio Labs' Applied AI and Internal Research divisions work to help augment Jean's performance here. You can read more about Invacio Labs in the section devoted to Labs below.



Jean is names after Jean West, grandmother to the founder William



An ICO unlike any other before

Invacio Coin (INV) is a utility token that not only allows you to access the range of Invacio's market-ready systems, from our Zero-Knowledge end-to-end encrypted communications to our groundbreaking data repository and financial offerings, but also comprises the doorway to TAMIUS, Invacio's decentralized blockchain banking system.

This array of interdependent AI, Data, Investment and Financial technologies is an important part of what makes Invacio Coin such a special token. Invacio Coin is a new, secure, user-friendly cryptocurrency of immediate utility, and which will be available for exchange as soon as possible after the ICO.

An aim of this ICO is to work cryptocurrency fully into the mainstream, with e-commerce in the short term and elegant and intuitive cryptocurrency solutions to all real-world commercial transactions thereafter. It will do this in several ways, via the innovations of our Tamius Card, which will operate at interbank rates, and the many other fintech-backed offerings described below in the Tamius section of this white paper. These solutions are original crypto-banking offerings with all the conventional fiat banking facilities consumers are already familiar with, including current accounts, savings accounts, business accounts, hedge fund and merchant services. Invacio's cryptocurrency and banking innovations will become as necessary as any major credit card or payment system is today.

Recognizing early that with the inevitable coming regulatory pressure on tokens, as an asset class, may well come a very great pressure on the

Ethereum network generally, as its grounding technology, we are working to put in place measures to ensure Invacio Coin has the greatest possible chance to become a dominant token, whatever the future brings. We have already ensured the utility of Invacio Coin — the access it will give you to the markets via Invacio's fintech, is almost a key to wealth management, making Invacio Coin (with careful equity strategy) a kind of Aesop's hen — but we also are looking very far ahead.

Watchful for the character of any potential regulatory changes, and sensitive to the potential global ramifications of the recent adoption of cryptocurrency by certain countries and banks, we are developing our own blockchain — built for speed, privacy, stability, and security — to suit our future plans. To this end we have teams in place looking at the applications of blockchain to distributed-AI, and also at work testing ways that we can establish a blockchain able to work off-grid (an interesting aspect of which can be seen in the appendix of this white paper). Just as our current fintech tests have been, all research after a certain point in development will be conducted with the greatest practicable transparency.



The launch of INVACIO COIN will serve several purposes, raising the capital required to begin launching our many solutions to market, quickly and robustly.

At the time of (INV) ICO, Invacio Coin is a token developed to ERC20 standards. These standards ensure that interactions, exchanges, smart contracts and wallet storage are seamless, secure, swift and straightforward, across all token platforms. ERC20 is the current gold standard of blockchain technology used by fortune 500 companies, with more than half of all cryptocurrency transactions conducted across the network. This standard is stable, strong, and has been widely adopted. Additionally, in September 2017 ERC20 was formally and permanently defined, and as such is no longer subject to major change.

The widespread adoption of the ERC20 framework across multiple token platforms also means that any tokens built to the ERC20 standard can be easily and instantly listed across multiple exchanges with nothing more than the token contract address. The same applies to the listing of any and all ERC20 compliant tokens in one wallet, providing a centralized point of access for all your cryptocurrencies. Due to its widespread use in token creation and distribution at this time, therefore, as well as for the other conveniences outlined in the paragraphs above, we have felt ERC20 far the most appropriate solution for Invacio Coin. Our development team are however paying particular attention to the development of the ERC223 protocols, which are currently evolving, and should ERC223 be shown to be a definitive improvement it will be adopted.

The launch of INVACIO COIN will serve several purposes, raising the capital required to begin launching our many solutions to market, quickly and robustly. All platforms and services outlined in this White Paper are either ready or close to ready for market release and can be read about in their dedicated sections below, as

well as on their webpages. There are also a number of very helpful audio walkthroughs of our developed solutions to be found on the landing page of the main site, alongside an audio recording of the presentation Invacio made to the United Nations (ESCAP) in early September this year on the use of our multi-agent system AI for the ethical generation of wealth and the administration of disaster situations.

Invacio's AI technologies are extremely resource hungry, and our biggest overhead currently is the expense of running the powerful servers that support our system (Jean) and her infrastructure. As we scale out this will become an increasingly pressing issue. How the funds resulting from this coin-sale will be put to use — including the scaling of the company's infrastructure, the recruitment of appropriate staff, server upgrades, data centres created, and stringent systems testing to ensure performance — is detailed clearly in the company forecast sections.

Invacio's founder and CEO, William James Dalrymple West, has chosen to offer to qualifying participants a gift of shares in the company as part of this coin sale. From the outset he has insisted on inclusiveness as a value essential to his vision of the company. We have therefore taken great care in our calculations to allow those who might otherwise never have had the chance to obtain shares in a tech start-up, to do just that. Three percent of the company equity has been set aside for this purpose, to be distributed manually via British Companies House, Invacio's Seychelles division, and our legal team, following the completion of the ICO, to those who choose to accept this offer. The details and process of William's gifting from his personal stock allocation are listed on the next page.



Equity gifting and Bonus Structure

Total C-Class Stock units to be offered as a gift during Pre-sale and ICO: 44,900,000

The total C-Stock will be allocated proportionally over the ICO's six stages:

STAGE 1:

7,483,333

shares at 6 INV per share

STAGE 2, 3, 4, 5, 6:

44,900,000

at 1 share per 3 NIV

The following EIGHT points should be noted:

- To safeguard Invacio, a minimum of 334 Coins must be purchased on the account to qualify for equity gifting.
- No Bonus Coin will be counted when calculating the gifted equity.
- Should you choose to accept equity in the course of this ICO, you may be liable for taxation. It is your responsibility to determine and adhere to all applicable tax regulations.
- Invacio Shares are registered and managed by British Governments Companies House and Invacio Holdings (UK) Ltd and can be publicly viewed.
- Terms of Equity can be viewed at Companies House UK under "Invacio C Stock."
- Gifted Equity cannot be sold or transferred for 2 Years after allocation, unless for reason of a strategic sale of Invacio, a merger, or in the event of an IPO. After these two years have elapsed, transfers must be requested in writing at the following address: Invacio, Kemp House, City Road, London, England, EC1V 2NX. Special circumstances will be considered and should be discussed via support@invacio.com.
- Gifted Equity is on a nearest share basis. This will mean allocation is to be rounded to the nearest whole share.
- Invacio have diluted our class C shareholdings in order to supply enough equity to gift to our purchasers.

With 450,000,000 INV coins created, Invacio enter ICO pre-sale offering a total of 140,000,000 INV Coins at an initial market value of 0.30 USD per Coin. The terms and provision of INV Token Sale will be outlined in the Terms & Conditions provided here,

it should be noted 10,000,000 INV Coins have been sold in a private Friend & Family pre-pre-sale from the available 150,000,000 INV Coins.

Details of Token Sale

START DATE:

31st January 2018

DURATION OF TOKEN SALE:

ICO (Pre-sale) = 30 days;
ICO (main sale) = 56+ days.

- Token prices will be as follows:

Stage One:

\$0.30

Stage Two:

\$1.00

Stage Three:

\$1.00

Stage Four:

\$1.00

Stage Five:

\$1.00

Stage Six:

\$1.00

- Option for early termination : Yes, upon reaching 100m USD (hardcap).
- Further token issues : No. A single token issue within the ICO.
- Secured methods of token purchase (fiat indicated in blue, crypto- in red):
- Block.io uses MultiSig addresses that require two signatures for every transaction, the sender's and block.io's. In some cases this can cause issues with payments sent directly from exchanges. For this reason Invacio cannot accept payments from exchanges. Please make all cryptocurrency payments from wallet addresses only.
- In order to correctly allocate gifted equity, INV Coin can only be purchased in whole units.



Launching to Exchanges

INV Coin will be launched to exchanges as soon as possible following ICO. We aim to be on at least one larger and four smaller exchanges in the short term, each exchange covering a geographical region. Unfortunately, due to securities regulations we have been advised not to comment on exchange listings here, in order to stay compliant.



ICO Payment Options

Fiat based

- Credit/Debit card (VISA, Mastercard, AMEX, etc.) (USD)*
- PayPal (USD)*
- AliPay (GBP)* - Postponed Technical Issues
- BanContact (Euro)*
- Giropay (Euro)*
- iDEAL (Euro)*
- SOFORT (Euro)*
- Przelewy24 (Euro)*
- International (inc Interbank-Rate Bank) Transfer (28 currencies).

Crypto based

- Bitcoin (BTC)
- Ethereum (ETH)
- Litecoin (LTC)
- Blackcoin (BLK)
- Bitcoin Cash (BCH)
- Dash (DASH)
- Ripple (XRP)
- Dogecoin (DOGE)
- Shapeshift (Altcoins Built in)

*Excluding US, US Territories (AM, UM, MN, GU, PR, VI), Singapore, Thailand Citizens. Credit/Debit Card and Paypal as SEC rules are ever changing.

Points to note:

- Available payment options are determined on a country by country basis, as per regulations.
- Fiat currency options are restricted to the equivalent of 200 USD across all options.
- Specific countries have currency options restricted due to uncertain regulations.
- Fiat payment options will include a transaction fee. Transaction fees are variable and are determined by the volume of coins purchased and the external merchant used.
- Token distribution supported no later than : Completion of ICO | Pre-Launch on Exchanges.
- Token activation date : Completion of ICO | Pre-launch on Exchanges.
- Tokens Purchased and Bonus Tokens become active if purchased via fiat methods on the completion of the ICO, and in Batch releases to Purchasers wallets subject to fiat transactions being confirmed via the Transaction Confirmation popup.
- International Interbank-Rate Bank Transfer is restricted to a minimum \$100,000



Planned Escrow and Coin Burn

Invacio will escrow rather than distribute a small portion of the coins initially created, for release over the next few years. This release will be conducted by Invacio's legal and auditory chosen corporation HBL International and accounts for (i) rewards based on team performance and commitment, and (ii) an instance of our Effective Altruism commitments.

10,000,000 INV Coins

Team Reward Distribution*

Subject to hard cap being hit or auto reduces in relation to sold coins.

1,500,000 INV Coins

Invacio's Effective Altruism commitments

20,000,000 INV Coins

Invacio's operations*

3,500,000 INV Coins

Invacio's Investors from Seed-to-ICO

All remaining coins post ICO will be burned or permanently escrowed in a publicly viewable wallet with HBL International.

*Please note that Invacio's Team Reward Distribution allocation will not come from the 150,000,000 appointed for sale during (INV) ICO. Our first 10,000,000 Invacio Coins were made available for our team to purchase, and likewise the friends and family of William James Dalrymple West. Further, should the operations allocation not be used, coins allotted for this purpose shall be burnt. Promotional activities related to INV ICO are also covered by operations.



Bonus Coin Allocation

Stage Bonuses on Purchases

- 50% of purchase amount
- 40% of purchase amount
- 30% of purchase amount
- 20% of purchase amount
- 10% of purchase amount
- 0% of purchase amount

Referral Bonus

5%

A referrer will receive a bonus allocation equivalent to 5% of the number of Invacio Coins purchased by each referred party.

Identification Bonuses*

- 5 Coins for Personal Information
- 10 Coins for Identity Docs

*Subject to the completion of one order, essential for Fiat orders.

Country Based Promoters

Invacio completes these on a validated case by case basis and specific to Asia-Pacific, Africa and Latin America, whereas credibility is taken into account amongst other elements, please contact our Operations Director Daniel via email at: daniel.brace@invacio.com



Minimum Purchase Amount

34 Coins per order



Personal Information

In certain cases, Invacio may request personal information when you make your INV Coin purchase. This is to allow us to perform due diligence where necessary, in accordance with regional regulatory authorities. Additionally, larger coin purchases will be offered a gift of C-stock in Invacio: should the purchaser choose to accept, personal information will be needed to be able to process the allocation.



Holding Bonus Coins*

Invacio will offer coin purchasers rewards for holding Invacio Coins over the course of the first 12 Months as our operations are brought online. Run quarterly, with the first bonus allocations rolling out 3 months from INV Coin's initial exchange listing, each user that holds their INV Coin each quarter will receive an additional 15 INV Coin sent to their wallet from the Invacio Hold escrow. Invacio will also draw three winners per quarter in an automated draw.

The following prizes will be allocated*:

**1st prize:
INV1500**

**2nd Prize:
INV700**

**3rd Prize:
INV350**

*Please note:

- Coins spent on Invacio products and services WILL NOT disqualify the holder from this promotion.
- Coins exchanged or spent in live markets WILL disqualify the holder from this promotion
- Registration required.



Invacio's Offices/ Addresses/Sites

**Due to the range of solutions
Invacio offers and our global
reach, we have sites in several
regions specific to purpose.**

These sites are necessary for reason of law, taxation, accountancy, property-development, and infrastructure. After INV ICO these registered sites will increase in number by a further 7 or 8 we estimate, in order to install servers for our own networks and to enable Jean and our services to come online.

Some of these registered locations are privately owned by members of the Invacio team, and in a number of cases operate in other industries, such as logistics, fisheries, finance, or accountancy for example. Invacio to-date has utilized these locations in some instances as server rooms, with a logistics compound in the heart of Bangkok. In the case of the West Quay of the family owned RC enterprise, ownership dates back some 300 years.



Invacio™ is the trading name of Invacio Holdings (UK) Ltd , all of it's holding companies, or subsidiaries regardless of region, country or governing jurisdiction.

Invacio Holdings (UK) Ltd

Kemp House
City Road
London
EC1V 2NX
UK

Invacio Holdings (UK) Ltd is a limited company registered in the United Kingdom (UK), Company Number 08928794

- Accountancy basis.

Invacio Holdings (UK) Ltd | (Kent Site)

Unit 11
West Quay
Whitstable Harbour
Whitstable
Kent
CT5 1AB
UK

- Servers, Office, etc
- Whitstable Harbour West Quay is a place of business/ operations for other concerns related to family of William.

Invacio (INR) Backend- Support Development

Samruddhi Bhavan,
Opp. Bombay Petrol Pump,
Gondal Road, Rajkot
Gujarat,
India

- Backend Dev/Support Team been part of Invacio since 2014 under direction of Arvind (please see team section).

Note Thai Company will be established under the following method post ICO.

UK Corp owns Delaware LLC, Delaware LLC owns Thai LTD this then officiates and allows to operate officially under Invacio (THAI) Co, Ltd with 100% ownership rights via BOI as currently properties are donated for use of Invacio from either William or Ben.

Invacio (HKT) Servers

123,
Village No .6 - Road,
Kathu Sub District,
Kathu District,
Phuket Province
83100

- Purely Servers, gateway to SPG



Subsidiaries / Holding Companies for Invacio Divisions.

Invacio (AAP) Holdings Ltd

Global Gateway 8,
Rue de la Perle,
Providence,
Mahe,
Seychelles

Invacio (AAP) Holdings Ltd [Company Number : 200506] is a subsidiary company of Invacio Holdings (UK) Ltd 100% owned and operated by Invacio Holdings (UK) Ltd, as a vehicle for Invacio's ICO, and roll out of Invacio's products and services.

Invacio Ltd (HK)

2512 Langham Place Office Tower
8 Argyle Street,
Mongkok
Hong Kong
100738

Invacio Ltd (HK) is a Hong Kong registered, subsidiary limited company of Invacio Holdings (UK) Ltd for future roll out of Aquila and its derivatives.



OFFICIAL INVACIO MEDIUMS



(Since 2013)
<https://www.facebook.com/InvacioNetwork/>



(Since 2014)
<https://twitter.com/Invacio>



(Since 2014)
<https://www.linkedin.com/company/3639596/>



(Since 2018)
<https://t.me/InvacioICO>



Tamius

Summary:

Tamius is Invacio's complex of AI-driven integrated crypto-banking solutions.

COMPLETION:

70%

PROJECTED ROLLOUT:

Q2-3, 2018

Tamius is Invacio's decentralized blockchain banking system.

ts transactional solutions effectively integrate crypto- and traditional fiat currencies, making cross-currency and cross-border transactions simple and intuitive for all users. The following is a breakdown of Tamius:

What Tamius Will Achieve?

Tamius and its offerings function to unite crypto- and fiat currencies in a single secure, user-friendly multi-channel platform that offers all of the expected conventional banking services in addition to a number of very important innovations.



Currency Management Application

A free cryptocurrency-management highspeed app that holds both fiat and cryptocurrencies. This app will have the ability to exchange an exhaustive range of currencies, and will offer interbank rates of exchange. This to our knowledge is the first offering of its kind to come to market.



Ease of Use

Our Invacio Coin banking platform allows all necessary exchange and conversion calculations to be performed instantaneously, which means that at long last the currency holder can make cryptocurrency transactions without having to transfer exact currency amounts to a vendor, making the process as simple and effective as traditional fiat card transactions.



Desktop UI Application

A simple and intuitive desktop and online user interface that will allow fast and secure exchange and transfer of cryptocurrencies and traditional fiat currencies.



Short-Term Fund freezing capability

A trial short-term 'INV-account freeze' capability that will allow you to freeze the value of your Invacio Coin for up to a week at a time. One of the reasons that cryptocurrency has enabled so many people to make so much money has been its historic volatility. In consequence of this volatility traders and holders have seen significant increases in the value of their holdings, all within relatively short timeframes. As with any asset however, cryptocurrency values can decrease as well as increase, meaning the ideal crypto investor will follow and account for market movements at all times in order to maximise gains and minimise losses. In daily life, however, this is often impossible. Invacio's crypto account (INV Account) has therefore been designed to allow you to freeze the current exchange value of your Invacio Coin holdings. In effect this means that if you can't monitor your wallet, or if you wish to lock in gains that you have made, without exchanging your cryptocurrency, then you can do just that, for up to 30 days.



Integrated Functionality of Services

Tamius has all the functionality expected of conventional fiat-based banking facilities, such as card services, bank transfers, direct debit, current/sorting and savings accounts, IBAN, etc., with the added functionality of automatic currency conversions at interbank rates of exchange between all supported fiat and crypto-currencies.



Tamius Card

The Tamius Card will finally allow you to take your cryptocurrency out into the world. Because the card is directly connected to your INV digital wallet, transactions can be made virtually and at point of sale (POS). The Tamius Card is international and provides holders with instant access to funds at ATMs worldwide. Transparent price points and fees calculated at interbank rates make the Tamius Card the ideal

medium for using digital currency to make real world purchases. Your cryptocurrencies can be accessed whenever and wherever you need them.



One Wallet/ Application For Everything

Tamius's wallet Application (INV Wallet) allows the user several holding accounts across multiple currencies (both fiat and crypto), each with a unique account ID. A solution that simplifies the previously complicated management of assets across all currency platforms. The INV Wallet will launch with the following:

- INV
- BTC
- LTC
- ETH
- USD
- GBP
- EUR
- Fiat Exotics
- Crypto Altcoins

The wallet will release in stages according to licensing, legal and capability requirements, and will comply with Anti Money Laundering / Know Your Customer rules and regulations where required.

Credit, Loans, Savings, Bonds, Investments and Trading Services

Supported by Aquila, Tamius will offer credit services at market-beating rates. Aquila is likewise an important part of the power behind Invacio's savings, bonds, investments and fintech services. With a minimum interest cap of 2% regardless of fund performance, Tamius will offer rates that track the profitability of Invacio's products and company revenue growth, allowing customers to be able to benefit directly from Invacio's success.



Long Term Funds Securing Option

Invacio will offer a long-term, hard storage facility. This will be a secured vault, protected from both the elements and external connectivity. This facility will allow us to pull funds offline and freeze them at your request, offering you also the ability to deposit funds into a highly secure, 24/7 guarded site. We will secure these funds in the same fashion as any other regulated bank. Invacio Labs is currently working on a similar mechanism to be rolled out for our crypto-banking offerings, to give our users peace of mind that their funds are fully secure. Just as with our loans, investments, savings and credit solutions, secured funds will receive exceptional capped-minimum rates of interest that track and benefit from Invacio's performance.



Off-grid Secure Transactions

In consequence of the research done by the Applied Tech division at Invacio Labs, Tamius is able to offer a military grade, secure and free to operate online communications framework that will allow transactions to be conducted even in the remotest and densest of environments. WeNet (for details about the development of WeNet, please see the appendix) does not require the internet infrastructure, nor does it require a cellular network. Instead it uses ingenious methods to create a stable and portable internet gateway, in areas with zero internet connectivity. WeNet offers completely secure, stable, independent end-to-end encrypted communications systems for voice, video, financial and data communications in areas where this would be otherwise impossible.



Unhackable Communications Channels

The ultimate in communications security, Invacio's Zero-Knowledge end-to-end encrypted communication systems are the framework upon which all of Invacio's technologies are built. We have developed our systems to give you complete peace of mind when communicating even the most sensitive information. Whether by email, messenger, voice, or video call, no content (not even any metadata) can be intercepted or hacked. Everything sent is client-side encrypted so that not even Invacio can access it without the appropriate permissions. Such communications security is offered automatically by Invacio.



Real World Benefits from Invacio's Transactional Technologies

- Instant and user friendly UI accessible from any compatible device
- Ability to use your Invacio Coin funds to make real world purchases
- Invacio Coin availability on multiple exchanges
- Tamius Card makes funds accessible from ATMs worldwide
- Tamius Card offers transactions at both e-commerce outlets and real world POS
- Market beating interest rates on credit, loans and savings driven by our Aquila investment division
- Send or receive INV Coin to contacts effortlessly
- Convert into alternative cryptocurrencies or fiat at interbank rates
- Ability to “freeze” exchange rates to lock in favourable terms for up to a week at a time.
- Secure long term offline funds storage
- Utilising of INV against Invacio Products, Solutions or future Developments

Data

Summary:

Invacio Data is a massive resource of streaming, historic and proprietary data ceaselessly enriched by our AI's dedicated and exploratory analytic work.

COMPLETION:

95%

PROJECTED ROLLOUT:

Q4-1, 2018/2019



Developed in consultation with experts from institutions including NASA and Facebook HHVM, as well as world-experts in IT and security, predictive analytics, statistics, and trading, Invacio Data is a truly groundbreaking achievement.

Already far in excess of two billion data sets and ever growing, Invacio Data is the richest resource of organized real time and historical data of its kind.

Because our AI is constantly at work seeking out, gathering and organizing all the available data it can, reaching through and harvesting from database and non-database sources all over the web — including even the deep web — as well as mining from data-rich objects, such as the more than 100,000 satellite links and CCTV networks Invacio Data is fed by, with natural language comprehension and sentiment analytic capabilities so that the content of live news and media can be continually monitored and

comprehended in real time, Invacio ingeniously transforms noise from the diversest possible range of material into valuable and actionable information. In addition to the movements of the exchange markets or other industry specific information, Data tracks and registers the movement of the oceans, of the weather, of shipping and air-traffic control data, fishing routes, the orbits of satellites, tracks floods and crop yields, population distributions, electricity consumption, and so much more, even extending far beyond the Earth's boundaries, being fed data-streams by NASA. Indeed, Invacio's AI is able to see so much data at once that it can track the whole world through its changes, registering growths and diminishments and correlations that open the incredible complexity of the interactions and routes these objects and events weave and are woven into. For the first time we are perhaps beginning to glimpse certain deep constitutive relations that might otherwise have remained completely unknown, but which known are exploitable. These datasets and streams comprise also the vast pool of training data essential for Jean's development. Nourishing and honing herself on this data, they are an important reason she has become

such an accurate and formidable a technology. In turn, the results of Jean's continuous analytic work on this mass of data directly supply Invacio Data, so that the available data is increasingly proprietary, and is to be found nowhere else.

Invacio Data provides companies and individuals with all manner of data in any conceivable area or discipline. No matter whether what's desired are data on finance, manufacture, research, is statistical or logistical, pertains to business, or governance, to geopolitical relations and anthropogeographic distributions, to climatology, meteorology, industry, mining, agriculture, to the travel and hospitality sectors, consumer-habits, or health — and however that data is to be related and analyzed — if there is a database on it somewhere Invacio should have it, and where a database does not exist Invacio's AI will attempt to determine and generate it.

Whatever the client's experience in data analysis our team can help find a way to establish the correlations and predictions by analysis that matter for them, whatever their industry or purpose. Invacio data is Invacio's engine room, opened up for you to fuel your own innovations by...



■ DATA BY INVACIO

■ DATA ALLOWS THE USER ACCESS TO A WEALTH OF DATABANKS

To learn more about Invacio Data, please visit:
<https://data.invacio.com/>
 Note roll-out of APIs (inc Billing) will be post ICO.

Invacio API

Summary:

API offers users access to certain of Invacio's AI-driven analytic and functional components.



Invacio API (Application Programmer's Interface) is the result of our having isolated certain key functional components from the machinery of Invacio's solutions, and making these components available for your own use.

Several are essential utilities such as our media analysis API, which provides access to raw and analyzed media-content, and among other things is able to recognize objects, establish identities (to put names to faces), approximate biometrics such as height and weight, specify gender, and can even evaluate and track emotional states.

We have also made available APIs able

to identify, interpret and extract written language, which can then be subjected to sentiment-analysis; being able to appreciate the tone of phrase, even when the language use is sarcastic or ironic, this is an invaluable capability in a world where a single tweet can so vehemently and drastically affect the markets. Additionally, there are APIs for Landmark Detection, identifying natural and man-made structures within media, and therefore able to locate the picture or video.

Using machine-learning technology, Invacio's media API enables users to moderate offensive visual, audio and written content. It also uses the power of Invacio Spider AI to find topical entities like Public Figures, logos, and products, which combined with our comparative visual-similarity detector can locate and retrieve similar images from the web at large. There is also Optical Character Recognition (OCR), and Voice Recognition, enabling you

to detect text and the spoken word within media, and to collect and run sophisticated sentiment analysis on them as a group.

These APIs have been described by way of example and are few among the enormous range of APIs Invacio offers...

To learn more about Invacio API, please visit: <https://api.invacio.com/>

Note will come online post ICO as roadmap states, currently static.



Archimedes

Summary:

The Archimedes Experiment is a live test of certain features of our fintech. After a successful test period, its tech will be incorporated by Aquila.

Archimedes

by invacio

Begun in late August 2017 the Archimedes fund is an experiment intended to test and help refine the interaction of certain features of Invacio's financial technology.

Though originally intended to be only a reactive trading-bot, designed to listen in on the written and spoken news — and to social networks such as Twitter, and Facebook — since conception Archimedes has undergone several enhancements and the experiment broadened to incorporate other elements of Invacio's fintech, such as that responsible for anticipating movement in the exchange markets. In consequence of this it is now able to project into the future, and also react to current global and financial events. This means Archimedes has become a trading intelligence so sensitive to the

world and its changes that it is now able both to enact trading strategy by weighing the historical and live technical data...and also to react to the world if that world fails to coincide with its expectations.

The kinds of analysis Archimedes conducts can be found sketched in the non-linear flow diagram on the Archimedes webpage, along with a little of the Archimedes code that we have chosen to make open source. The flow diagram shows how the data streams enter the system and are first processed so that any inconsistencies in the data are resolved and then analyzed and evaluated so that Archimedes knows whether to open new trades, or to keep or close on existing positions.

Archimedes has been designed always to push an advantage so that gains are maximized; yet there are also rules of equity management in place to ensure that drawdowns are

kept to a minimum. As the Archimedes fund has grown the experiment has further broadened to apply longer-term trading strategies. Though only a tiny part of Invacio's fintech division, Archimedes has become a formidable technology, and a successful test will result in its being fully incorporated into our combined trading division, Aquila.

At this time Archimedes remains a private Friends/Family/Developer test-fund, and is not open to the public. The Archimedes page is updated soon after market close each week.

To follow the progress of the Archimedes Experiment, please visit: <https://archimedes.invacio.com/>



Agnes

Summary:

Agnes is an AI-driven fintech solution providing market intelligence and entry signals.

COMPLETION:

100%

PROJECTED ROLLOUT:

Q2-3, 2018



Powered by Invacio's live and historic data resources, and by Jean, Invacio's groundbreaking Multi-Agent System Artificial Intelligence, Agnes is a flagship product of Invacio's fintech division offering analysis and projections for every major currency pair and equity.

Agnes collects and tracks companies from all the world's main stock exchanges — including NYSE, Euronext, Nikkei, and NASDAQ — and presents the results of its analyses and projections by way of an easy to use online console, via SMS, or by CSV file. Featuring market sentiment scores, probability indicators, and

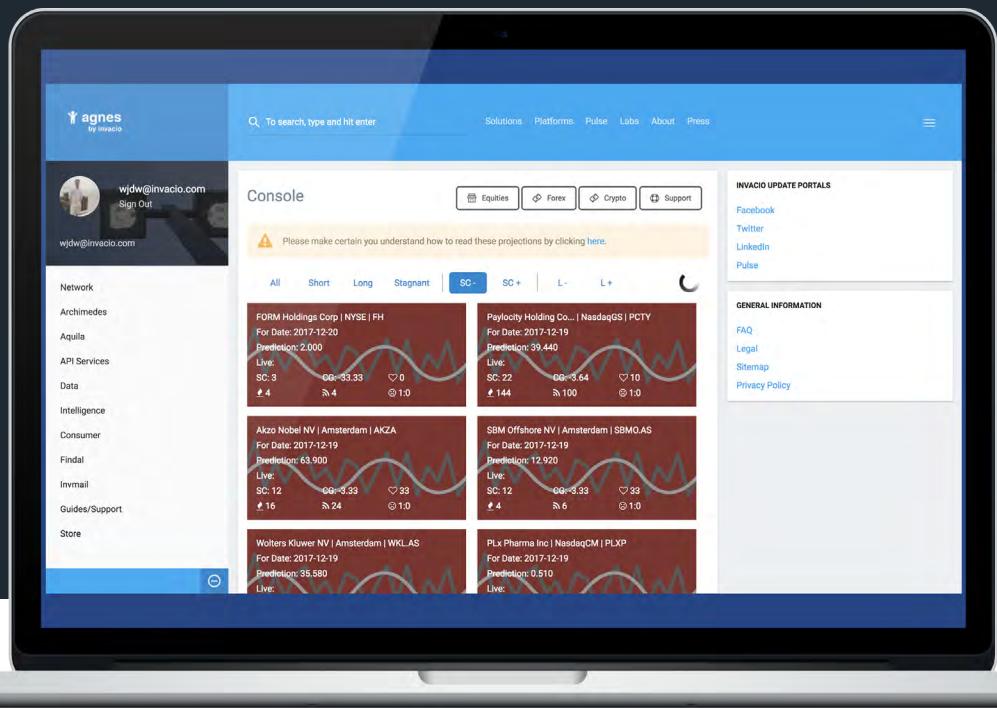
predicted End of Period prices, among many other features, Agnes gives clear market intelligence and entry signals enabling users to quickly identify the day's best trading options and preempt market movements, regardless of the market being targeted.

In addition to exploiting the vastness of Invacio's data repository for its projections, Agnes works with historical and real-time information on every company and currency, tracking news, analyst coverage, social media mentions, financials, industry-specific trends, as well as surveying satellite feeds, weather reports, and evaluating, for example, regional conflicts and natural disasters. In consequence of this it is able to react to changes in sentiment to anticipate market movements.

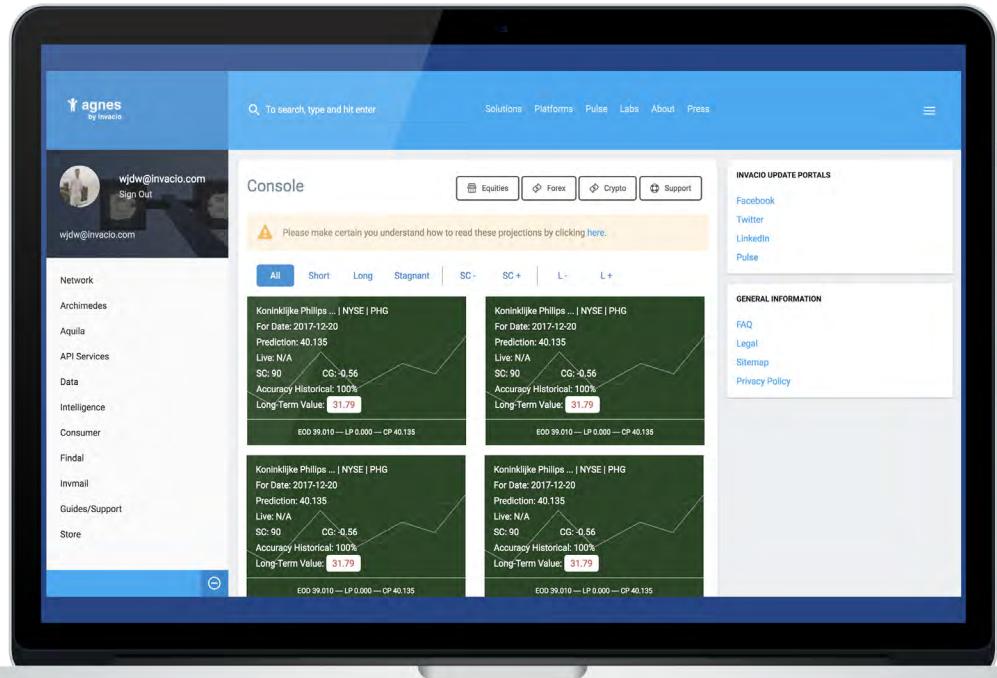
In October 2017 Invacio Labs extended Agnes's range to offer analysis and projections also for each of the major Forex currency pairs, and intra-day

projections for the major equities, and will soon further extend into cryptocurrencies. Agnes's projections will cover intraday, end of quarter, and end of year values.

Because it is an expression of Jean's autonomous machine learning systems, the accuracy of Agnes's forecasts, currently around 80%, is showing steady improvement. This means that with careful equity management Agnes can offer a significant edge to the experienced and novice trader alike.



■ AGNES IS AN INTUITIVE UI WHICH ALLOWS OUR USERS TO CONNECT WITH THE MARKETS IN NEW AND USEFUL WAYS



■ AGNES' SIMPLE COLOR CODING MAKES TRADING ON THE MARKETS STRAIGHTFORWARD AND ACCESSIBLE

For more about Agnes: <https://agnes.invacio.com/>



Aquila

Summary:

Aquila is a hedge fund governed by human equity management and employing the full power of Invacio's multi-agent system AI, Invacio Data and fintech divisions.

COMPLETION:

100%

PROJECTED ROLLOUT:

Q2-3, 2018

CURRENCY ACCEPTED:

INV & fiat, other
cryptos (min 500k)



Hedge funds allow investors to increase holdings in both up and down markets, and are the secret behind the largest fortunes made and kept growing in the investment world.

Unlike traditional investments which buy an asset or instrument and hold it for a certain period of time in the expectation its value will increase, hedge funds not only buy-and-hold assets but routinely go short, selling an asset or instrument they do not own with the expectation that the asset or instrument will be worth less at a future time. This means that whereas a market downturn is a serious threat to a Buy and Hold Fund, for a hedge fund it is an important opportunity. Anyone who held traditional investments through the 2008 crash, the earlier Dotcom Bubble in 2000, or the many other periodic market crashes, will know the sinking feeling of opening

up balance statements during those treacherous times. Those invested in a hedge fund however would have been waiting expectantly for their balance statements. And when the market is booming and making higher highs? Hedge funds also trade in Buy & Hold mode, so either way a market is going, a correctly managed hedge fund is going along with it.

Aquila is a hedge fund led by experienced hedge fund managers, senior executives from Wall Street, Canary Wharf, and the private wealth management sectors. Aquila applies the full power of Invacio's fintech, which working with enormous resources of organized historic and real-time data and responsive technologies has already showed such outstanding results in testing. Because Invacio's multi-agent system AI is constantly educating and testing itself, and utilizing natural-language comprehensive and sentiment-analytic technologies is scanning always for the best opportunities in any kind of market, the opportunities it identifies and the swiftness of its reaction to

changes in market behavior promise to situate Aquila at the very pinnacle of the investment world. Due to this — in addition to its team of industry professionals able to monitor, interpret and evaluate the investments, and to impose proven equity management controls — Aquila has a very real edge on the investment market.

In late August 2017, Invacio Labs began a live test of certain elements of its financial technology.

You can follow the Archimedes Experiment at <https://archimedes.invacio.com/>

To learn more about Aquila, please visit: <https://aquila.invacio.com>



TOMAHAWK

Summary:

TOMAHAWK is a service offered by Invacio's hedge fund Aquila that trades options in a way that maximizes profits and limits risks. It is given only as an example of service.



In 2012, Dennis A. Chen and Mark Sebastian published a landmark book titled *The Option Trader's Hedge Fund – A Business Framework for Trading Equity and Index Options*. TOMIC is an acronym coined in the book that stands for The One Man Insurance Company.

The book lays out a practical model for trading options: buying and selling them while limiting the risk involved, to generate steady profits from the operation, as well as allowing good exposure to Black Swan events. Black Swan events are extreme shifts in the market, such as the 2008 market crash. While these events are rare, they do happen frequently enough to allow for extreme profits where a portfolio is

properly structured.

Tomahawk is Invacio Aquila's implementation of the TOMIC framework, combining its strength with our proprietary stock and index analysis for selecting trades, and our equity management protocols. Tomahawk relies on 5 components to select trades with the highest likelihood of profit, all handled by our AI:

- Market Selection
- Market Direction
- Timing
- Volatility
- Pricing

Managing these 5 components across all markets that trade options allows Tomahawk to select the best trades for any given week or month. And since this is being done by our AI, there is no sleeping at the wheel. Everything is being looked at constantly and no good opportunities are missed.

Once a trade has been identified as meeting the conditions, risk management kicks in. Every trade is assessed to determine the right

position size (number of contracts) and the strategy to be used (buying, selling, both) to allow for the desired profit and keep the possible loss within the guidelines.

The combination of all the above elements constitutes Tomahawk's Trading Plan, a proprietary strategy that allows us to increase the assets under management as safely as is possible in market trading. We are obviously looking for profits beyond what can be had through "safe" instruments such as CDs, Municipal Bonds, T-Bonds, and the like, that offer tiny but guaranteed returns and almost no risk of capital loss. TOMAHAWK looks for faster growth and accepts a higher risk profile in order to gain it.



Invmail

COMPLETION:

90%

PROJECTED ROLLOUT:

Q2-3, 2018

Summary:

Invmail is a Zero-Knowledge, end-to-end encrypted email service. One example of our Zero-Knowledge communications.

The screenshot shows the Invmail web application interface. On the left is a sidebar with navigation links: Social, Discussions, Groups, InvPulse, City Guide, Local Services, Trip Planner, Meet Me, and Signout. The main area has a header with a search bar and user info. Below is a "Post Feed" section featuring a photo of people at a beachside cafe. To the right are three panels: "Post Ticker" showing recent posts from "William James D West"; "World Markets" showing stock indices like Shanghai, S&P 500, Nikkei 225, Hang Seng Index, TSEC, EURO STOXX 50, and CAC 40 with their current values and percentage changes; and "Currency Markets" showing exchange rates for GBP/USD, GBP/EUR, GBP/JPY, GBP/HKD, GBP/CNY, and GBP/AUD. A "Trending News" sidebar on the far right lists global news items.

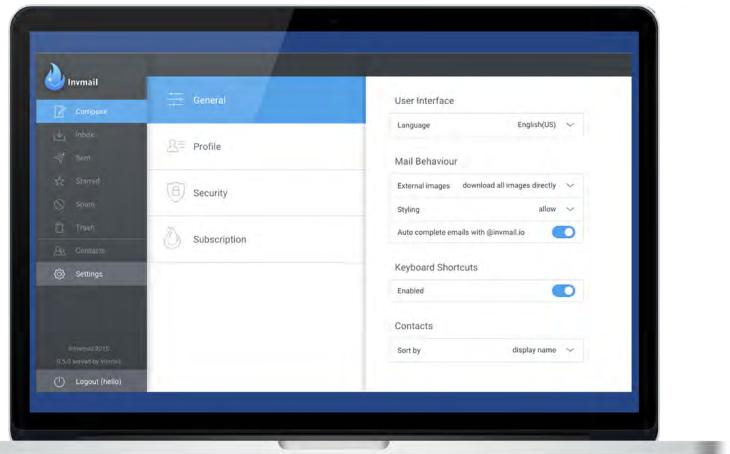
Zero-Knowledge and a commitment to privacy sit at the very heart of Invacio's design. But what does Zero-Knowledge mean?

Zero-Knowledge was originally a cryptographic concept relating to the ability to prove a statement true while disclosing no information about the content of that statement. For Invacio's email-service Invmail however, Zero-Knowledge means we've not only zero information about the content of any file you send but we have zero information about any related content or metadata either. Everything sent is client-side encrypted — becoming before we receive it merely a chaos of data blocks, of ones and zeros — we can't even tell the type or the size of the file sent — and what is sent can be decrypted only by a recipient with the appropriate key.

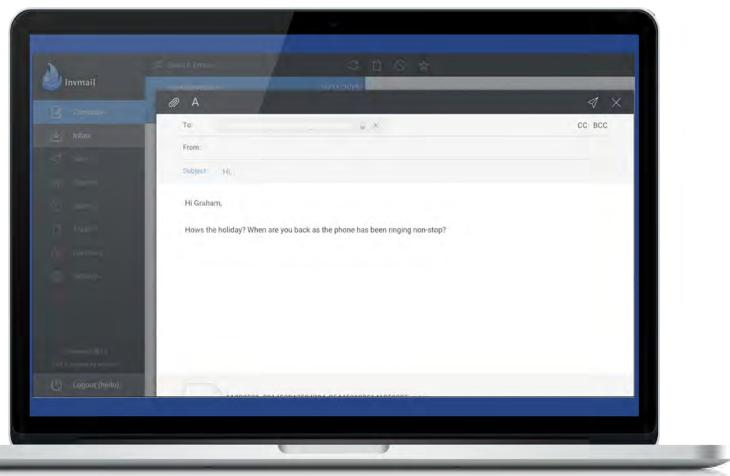
This matters for privacy because it means however many subpoenas are issued, however many servers confiscated, however much money is offered or however many threats are made, there is nothing we can do to hand over the content of any file, nor any information about the content of a file. No one can intercept and read that content or access it through us, because not even we can access your data. There is simply no possible way to do so. This is a solution that allows all content to be instantly secured and securely transmitted through a notoriously insecure medium. So regardless of which of our services you are using — and we have extended our Zero-Knowledge technology to cover all of Invacio's communications services, including messenger service, video and audio calls and — you can do so in complete confidence.

Moreover, should your communications no longer be needed or wanted, Invmail comes with 'burn functionality.' This means messages can be instantly

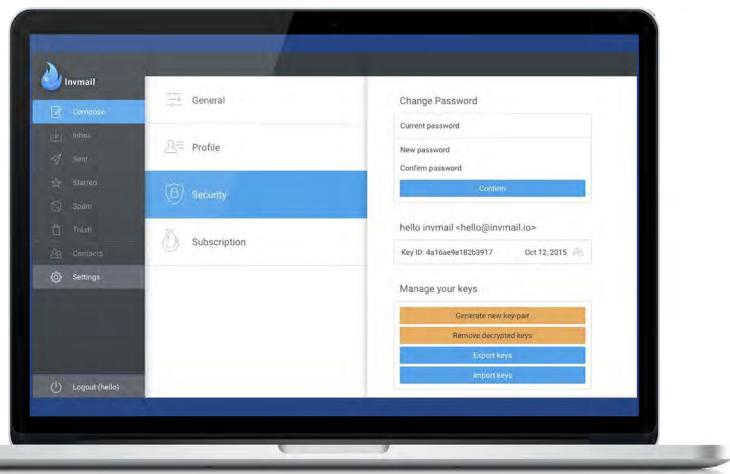
destroyed, irretrievably, and even the pathways used for their storage repeatedly overwritten, obliterating every trace of the exchange. After choosing to burn, the systems these communications are channeled by retain no record of the information that has passed through them. This is one of the ways Invacio is redefining online privacy, providing secure portals through which sensitive, confidential information can be sent, and allowing users the peace of mind that comes from knowing that their Invacio-mediated correspondence cannot be subject to keyword tracking ...indeed cannot be subjected to tracking or hacking of any kind.

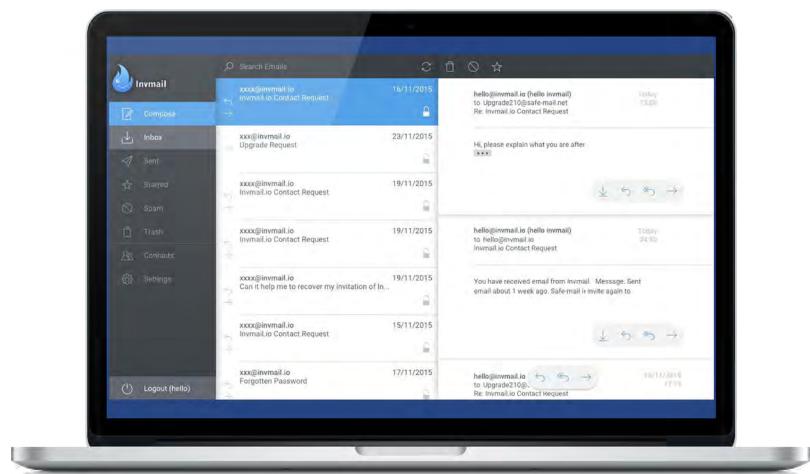
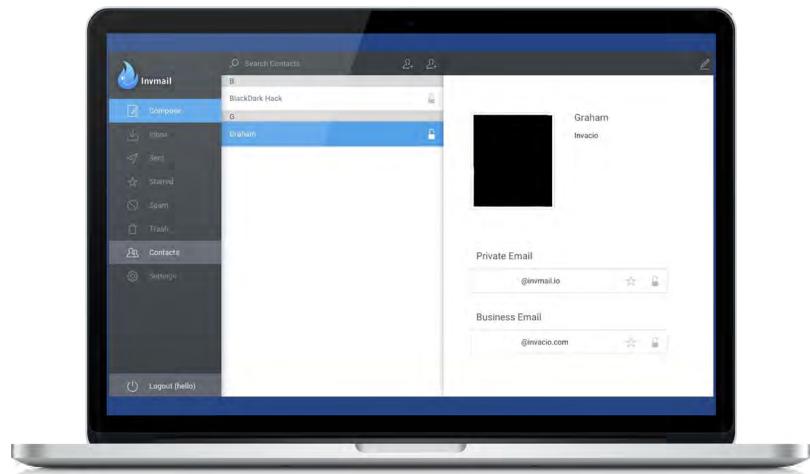
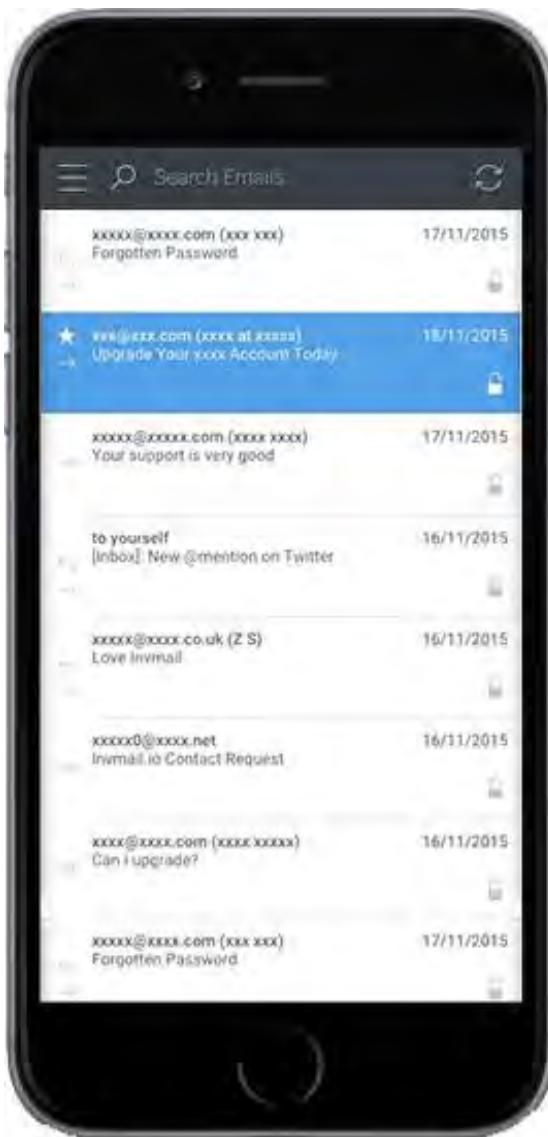


■ INVMAIL USES END TO END ENCRYPTION TECHNOLOGY
WITHIN AN INTUITIVE UI



■ INVMAIL IS PRESENTED IN A CLEAN, CRISP AND EASY
TO USE FORMAT





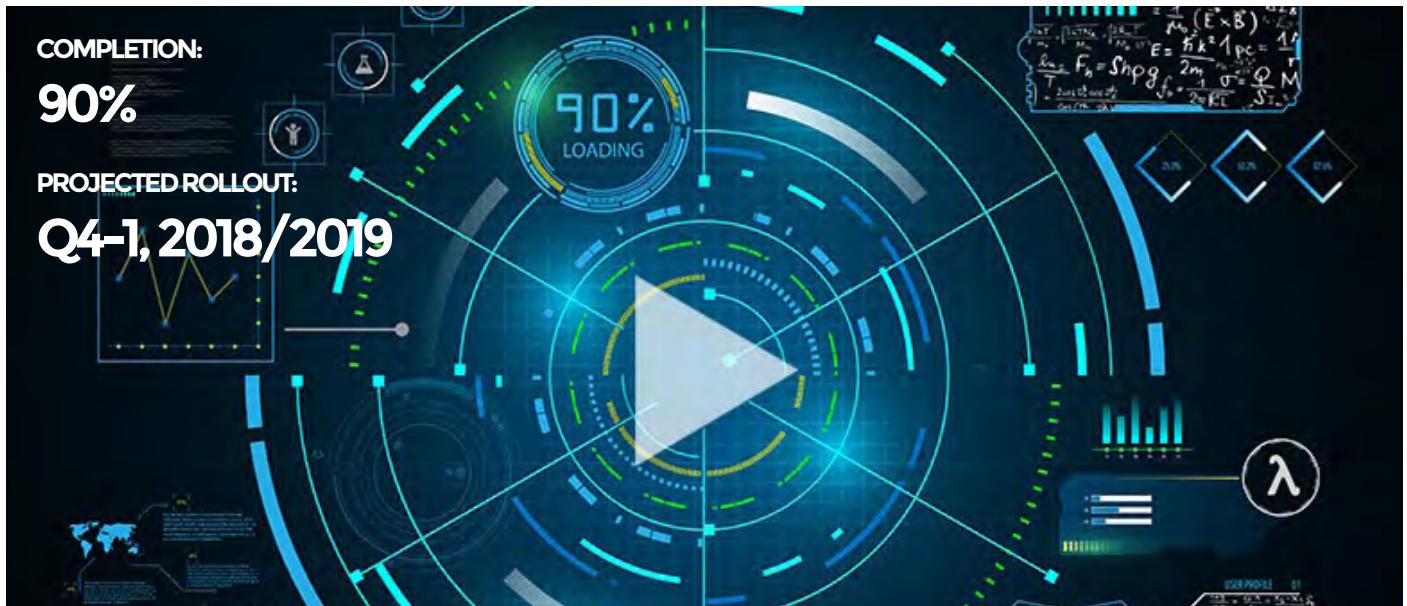
To learn more about Invmail, please visit: <https://invmail.io/> [1]



Invacio Network

Summary:

An AI-powered social-network, web desktop and relevancy technology that provides all the features of a social network you have come to expect, in addition to Zero-Knowledge encrypted communications and an array of AI and data-driven instruments, indicators and services.



Invacio is a complex of integrated systems woven around secure communications, the groundbreaking live and historic data resource of Invacio Data, and the power of multi-agent system artificial intelligence.

At its nucleus sits Invacio Network, an autonomous social hub and web desktop, which drawing on all of Invacio's resources adapts itself to your online behaviour to anticipate and provide the answers and services you need, even before you know you've need of them.

Invacio Network is a relevancy driven technology, that adapts itself to your behaviour to arrange and make available all information relevant to your purposes, whatever they may be; no matter whether that is real time

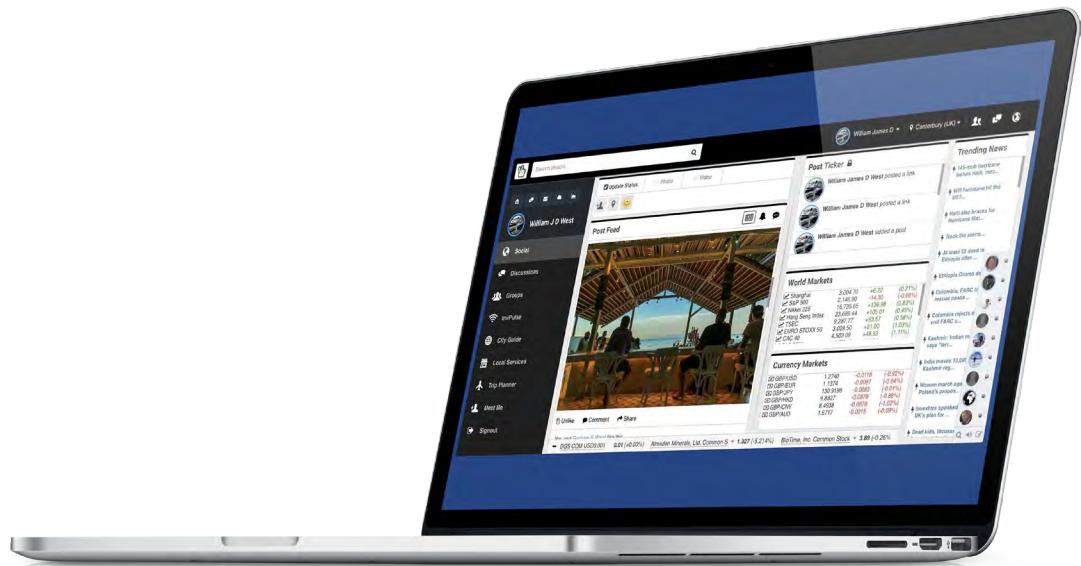
exchange market information, or that of our always up to the minute City Guides for your trips — which Invacio Network is also able to help you investigate and plan.

Should you desire information about specific events or companies, from the Network console you have direct access not only to the whole Invacio database, but Jean's spiders can explore the entire web at command, including the deep and dark webs, to retrieve that data, interpreting and presenting it for you, elegantly and very easily.

In addition to its encrypted Zero-Knowledge communications systems, such as audio and video calls, messenger service, and Invmail, Invacio Network can stream live news and media, offers live financial charting, and has all of Invacio's advanced financial technology internal to it. This means that our fintech offerings such Agnes and Nostradamus for example can be followed and utilised without ever having to leave the Network terminal.

Prioritizing the privacy of your intellectual and business endeavours, Invacio Network provides Zero-Knowledge communication, and also 'burn functionality' — allowing you, should you wish, to delete your account and all the information it contains without trace, for good.

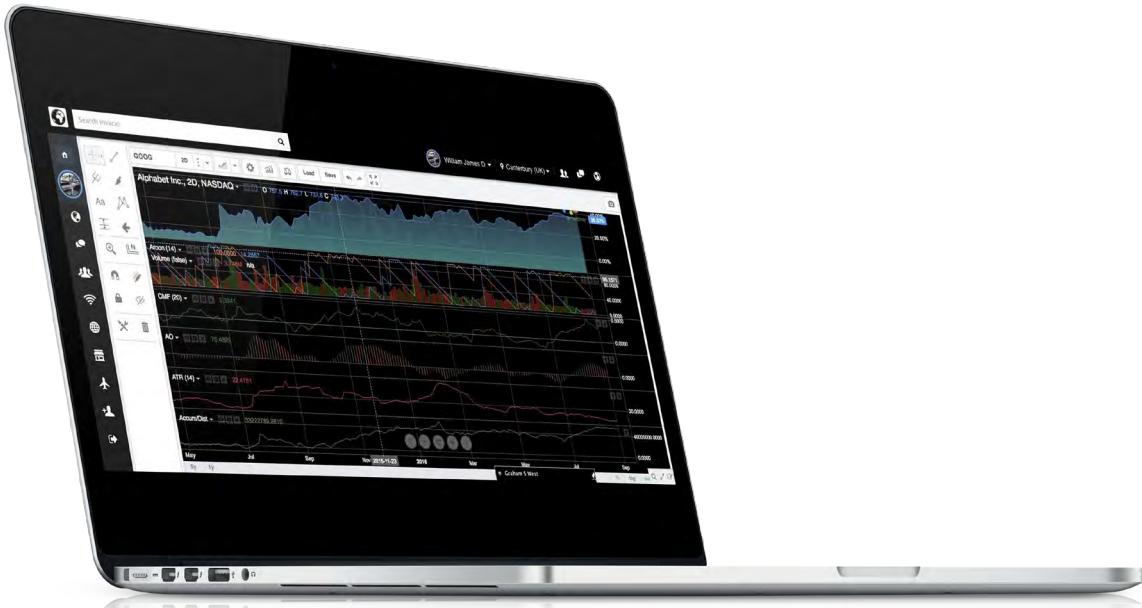
Invacio has cultivated a technology that teaches itself to solve problems at remarkable speeds and which is so watchful and sensitive to the world and its changes it stands to revolutionize every industry it touches... and our intuitive web desktop, combining all the features you have come to expect of a social network, but incorporating also an incredible array of AI and data driven instruments, indicators and services useful to your areas of interest or profession, has been built with the aim of transforming networking into a habit that aids rather than clutters everyday life.



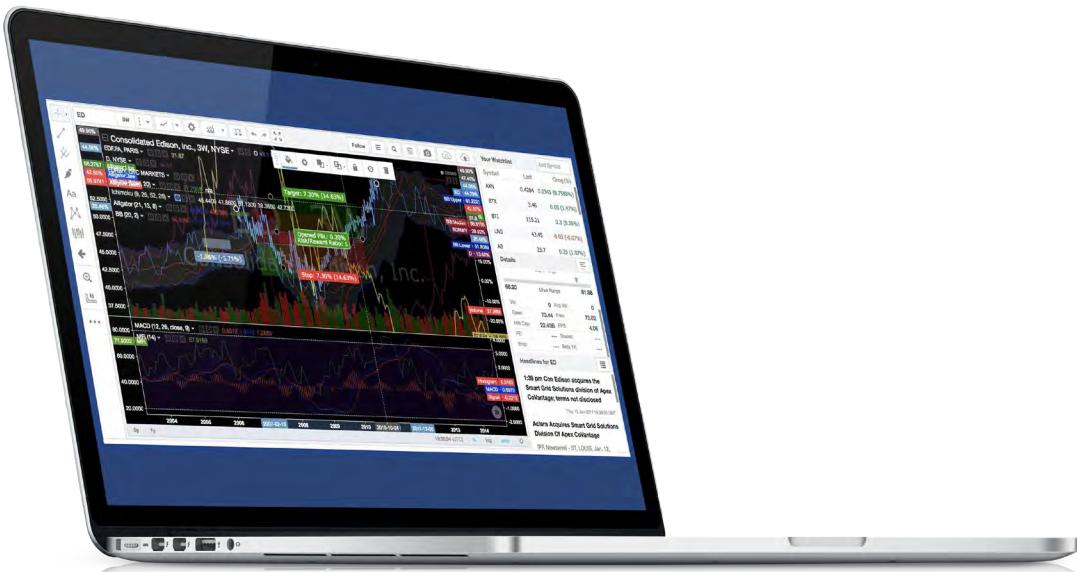
■ INVACIO'S NETWORK FRONT END DISPLAYS A WEALTH OF PERSONALIZED AND UP TO THE MINUTE DATA



■ NETWORK ALLOWS THE USER TO FOLLOW THE REAL TIME MARKET PERFORMANCE OF ANY TRADED COMPANY



■ NETWORK OFFERS A REAL TIME COMPARISON AND ANALYSIS OF MARKET KPI'S



■ NETWORK GIVES THE USER ACCESS TO VAST AMOUNTS OF ACTIONABLE MARKET DATA



■ NETWORK IS A TRULY ENCOMPASSING PROFESSIONALS NETWORK, ABOVE ARE JUST A SNAPSHOT OF IT'S OFFERINGS,

To learn more about Network, please visit:
<https://www.invacio.com/network>



Alise

COMPLETION:

90%

PROJECTED ROLLOUT:

Q2-3, 2018

Summary:

Alise pulls in and analyzes all data relevant to your target organization or product.



How does the market view you? Your product? Your company? Your competition? What does the world think?

Assisted by Jean's spiders (bots which trawl the webs) and Invacio Data, Alise pulls in and analyzes all data relevant to a targeted organization or product and returns the results to you clearly, via dynamic charts and reports. This enables detection of problems or opportunities far in advance of what would otherwise be possible. Alise will tell how an organization or products stands in public opinion, allowing reputations and brands to be finessed and the actual market position to be determined. It similarly allows the evaluation of the performance and standing of competition.

Through the noise and chatter of the internet Alise is able to make

sense of the complex interactions which are having or will have an impact on a business, and Alise is where Invacio's great strength in sentiment analysis and real time natural language comprehension is seen at its most immediately effective. Able to recognize changes in market conditions, to read, sentiment analyze and respond to the written and spoken word, with historical and real-time data on every company and product, able to track news, analyst coverage, social media mentions, financials, industry-specific trends, and extending its reach into even the darkest corners of the internet to retrieve all data relevant to a company or product. With Alise you will know what is being said as it is being said, and whether the market climate is positive or negative.

There is a real, very significant advantage given by understanding where your own or a competitor's strengths and weaknesses lay; and

because Alise's work is relevant both immediately as well as in long term, it is of value also to investors and traders interested to know how a company is performing or is likely to perform.

Our AI's ability to conduct these kinds of targeted and exploratory searches mean that Alise is a technology without competition that will very soon be found indispensable to a company's everyday operations, whatever its market or industry.

To learn more about Alise, please visit: <https://intelligence.invacio.com/>



CONSUMER

Summary:

CONSUMER allows customers to have our AI gather in and analyze all the data it can find about all products and services targeted.

COMPLETION:

90%

PROJECTED ROLLOUT:

Q4-1, 2018/2019

CURRENCY ACCEPTED:

INV Coin



The corollary of Invacio's Alise, Invacio Consumer does for the customer about companies and products what for companies and products Alise does with the consumer opinion.

Consumer is a free service from Invacio that allows you to enter the names of products and services and have our AI gather and analyze all the data it can find pertinent to your search.

To the intelligent consumer research and information on a product is

essential and Invacio Consumer not only enables you to compare market reports, compare prices, reviews and even to compare, evaluate and rank alternatives, but due to our groundbreaking natural language comprehension and sentiment analytic technologies you will even know what is being said as it is being said, how these distributed reports compare, and what the general climate of opinion is.

As with Alise, Invacio consumer is able to read, sentiment analyze and respond to the written and spoken word; in fact it analyzes the entire cloud, including comments, posts, blogs and discussions, and with historical and real time data on all companies

and products, tracking news, online analysis, social media, financials, industry trends, and extending its reach through even the deep web to retrieve all data relevant to a product, you will know everything there is to be known about that product, the result of this work being returned elegantly and very clearly, via dynamic charts and reports.

SECURITY

Summary:

A selection of Invacio's M.A.S. AI cyber-security and intelligence solutions.



Led by a number of security specialists — experts in areas such as “white hat” hacking, cryptography, automated threat intelligence, penetration testing, threat analysis, and vulnerability management — and growing directly from the research done at Invacio Labs.

Invacio Security works to combine and apply the whole power of its artificial intelligence, machine learning and data-analytic technologies to create original intelligence and cyber-security solutions.

Using visual, auditory, and natural language recognition on streaming media, and the over 100,000 live satellite and CCTV networks Invacio is fed by — networks that span the

entire globe, including public places such as airports, car parks, shopping malls, and entertainment and industrial complexes — Invacio is able to keep autonomous, inexhaustible, and intelligent watch for notable and wanted figures. The system is not only able to be trained to recognize, locate and track these figures in real-time, but because constantly seeking out, gathering, analyzing and marshalling all the data it can from every available source — reaching through and harvesting directly from database and non-database sources all over the web, including the deep web — this enormous wealth of data is associated and clustered to reveal relations and patterns which might otherwise never come to light — allowing comprehensive pictures of movements and associations to be drawn.

Such technologies in combination with Invacio's APIs — allow identities and locations to be established, biometrics such as height and weight approximated, gender specified, key facial attributes and decorations determined, emotional states evaluated

and tracked, and allow even the written and spoken word to be picked out from media in real time, comprehended and sentiment analyzed. Invacio ingeniously transforms noise from the most diverse possible range of mediums into information invaluable for intelligence, defence, and security.

Invacio Security has created a technology so sensitive to and observant of the world and its changes it is able to keep pace with security and intelligence threats, however quickly they evolve.

The above are only a small number of the ways in which Invacio's data, API and AI-technologies might be applied, and given by way of example. Our development teams and Invacio Labs welcome approaches and queries from interested parties about the creation of custom solutions to intelligence and security needs.



Labs

Summary:

Labs is Invacio's think tank and research and development division.

Invacio Labs is an independent research and development institute and think tank, whose work will have important implications for applied-AI, applied-tech, politics and business. Labs falls into several departments:

APPLIED AI DIVISION

Led by William James Dalrymple West, Invacio's Applied AI division looks to the performance of our multi-agent system Artificial Intelligence and associated technologies, and is responsible also for the private and public experiments and tests we conduct ...such as our current experiment examining aspects of our fintech, which you can follow at Archimedes.invacio.com. Whether investigating applications of blockchain technology, creating new API or developing the technical, statistical and analytical tools used elsewhere by Invacio, the Applied division is the engine rooms of Invacio's Research division, which has both Internal and External departments...

INVACIO RESEARCH DIVISION

(i) Internal Research

As impressive as any artificial intelligence and data store might be, there are always gaps and limitations of some kind in ability and resources. Original research never conducted before — so where there simply is no data of relevance available — is one such an area. Recognising this, Internal Research works to find ways to help the AI overcome any expressive limitations by conducting precisely the research that is lacking, finding and introducing novel perspectives and avenues for investigation, and working out what information would be most useful and relevant to have Jean recognize a need to revise her assumptions. Internal Research therefore attempts to formulate and study vital questions which have never been asked.

(ii) External Research

Invacio's External Research department operates almost as a think-tank — this 'almost' is important, because the way it works is in certain respects very different, being hardly top down at all. With no favourite theories and theoretic structures that determine the results of our work, and certainly not the work of any AI we utilize, the

COMPLETION:

50%

PROJECTED ROLLOUT:

**Q2-4, 2018 (Applied AI)
Q4-1, 2018/19 (Internal);
Q1 2019 (External)**

only informative prejudicial structures are those which have to do with the nature of scientific practice itself. In contradistinction to other think tanks, at Invacio Labs the world has the last say always, however much one might prefer the world were otherwise. We check and recheck our data and analyses as carefully and rigorously as possible, to make certain it's right. This, in short, just is the meaning of the scientific method. No matter how much one desires the world to conform to some favoured model, there's only one way to find out whether it does, and that's by prioritizing the world itself — and so our analyses and data utilizes the work of our core-AI, which we have developed and sensitized so that it's able to feel its own way into the world, and modify itself accordingly. Because of this bottom up approach, from information to interpretation and solution, the world itself always being the tribunal — because we test our ideas and data — our External Research division is better able to advise agencies and governments and companies on effective policy than think tanks and research institutes which are ideologically structured, and which grow ideas and strategies from that ideological base. The AI-driven natural language and statistical technology we use for example, being not only sensitive to public sentiment but being capable of anticipating and projecting shifts of public opinion, will be an extraordinarily powerful instrument for determining governmental and economic policies and solutions. Invacio Labs is also a resource extremely valuable to anyone looking for new perspectives and intelligence, whether to enable them to improve profits or hit certain targets, or to generate new ideas for ways to develop and refine and perfect their own practices...

APPLIED TECH DIVISION

Development in Labs pursues also practical tech solutions. For an example of the many ways in which Invacio Labs has already explored real world solutions, please see section three in the Appendix.



Roadmap

Quarter	Roll-out	Division
Q2-Q3	Product Launches Begin Listing INV Coin Exchanges TAMIUS launch begins. Starting with our apps and desktop UI Agnes assisted trading application launches Aquila Fund launches publically Tomahawk long range trading advisor application launch Invmail end-to-end client side encrypted Zero-Knowledge Communication System launches	Invacio Corporation Tamius Division TAMIUS Division AQUILA Division AQUILA Division AQUILA Division NETWORK Division
Q2-Q4	Labs Applied AI division receives funding injections.	LABS Division
Q3-Q4	ALISE data aggregation and analysis tool launched	ALISE Division
Q4-Q1, 2019	NETWORK integrated social and fin-business desktop launches CONSUMER launch begins, ALISE (security) Launch begins API Systems launch DATA Systems come online allowing our customers to view/api call our data either cleaned/raw or ai derived. TAMIUS personal Fiat & Crypto Accounts Launch LABS internal research division receives funding injection LABS external research division receives funding injection	Network Division ALISE Division DATA Division DATA Division TAMIUS Division LABS Division LABS Division
Q1, 2019	Into 2019 and beyond Invacio will have launched our full suite of current products and will be constantly refining, and developing our offerings whilst beginning to focus on a new set of goals including revenue maximization, product distribution deals, and planning for a potential future IPO	Invacio Corporate

Note, these are projected launch dates and may be subject to change.

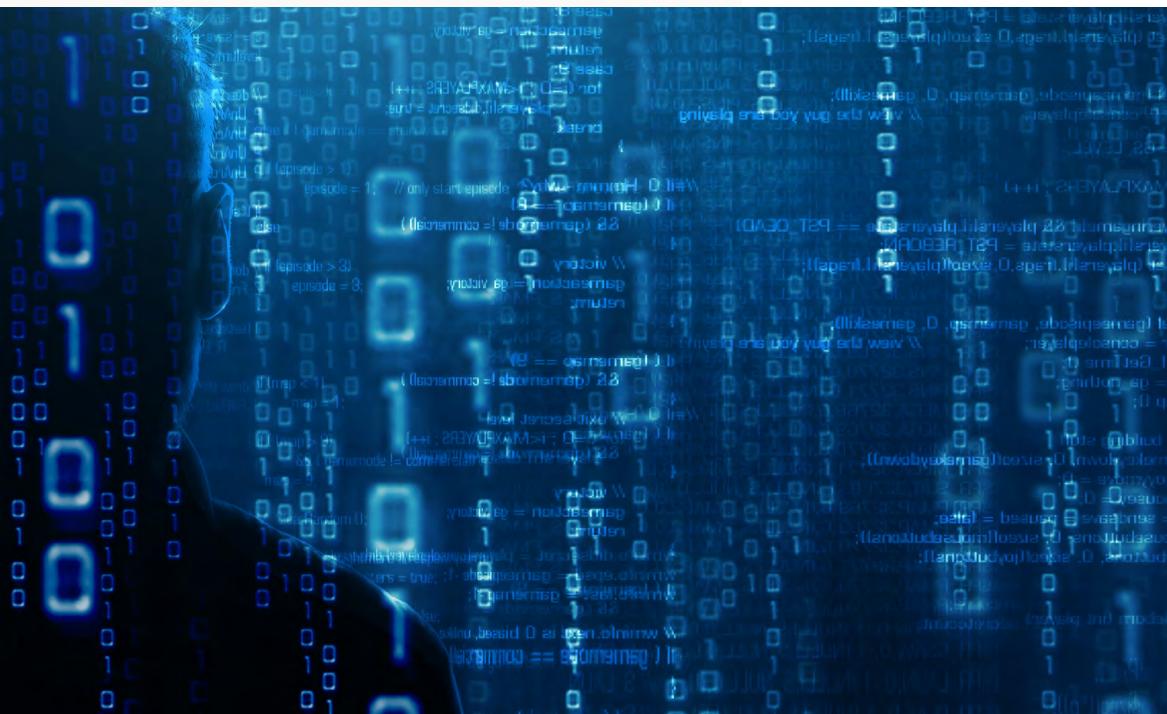


System Security

Invacio's systems have been built from the ground up with security as a priority. We use proxy servers for our front-end interfaces because they allow us to utilize global frameworks to deliver our sites and products to the end user with little or no downtime. Importantly this also protects Invacio from DDoS attacks.

In the heart of our team you will find James Smith, the crypto and security specialist who guided the development of Invmail, our Zero-Knowledge communication system. Due to his guidance and our development team's tenacity, we are able deliver a functional system that builds on the theory of Security through Obscurity (STO).

The concept of security through or by obscurity relies on non-disclosure of information related to the structure, the functioning and implementation of the object/data or of the considered process/flow in order to protect its security. This applies to the sensitive fields of computing, cryptology, weapons, etc. - please visit here for more information

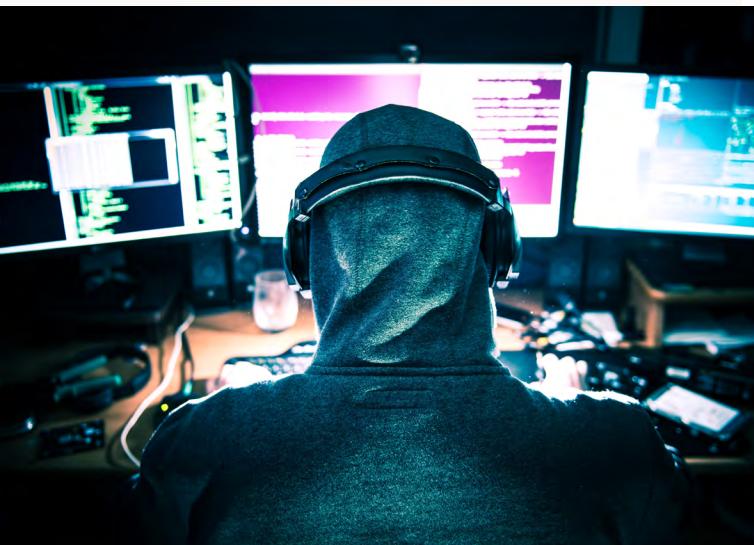




DNS Reflection Attacks

In the case of an DNS Reflection Attack, an attacker gathers resources such as botnets or unsecured DNS recursion, and imitates the target IP address. The resources then send a flood of replies to the target knocking it offline.

Invacio's client identification and registration systems are rigorously protected against hijacking. Domain hijacking can occur at the registrar level if an attacker compromises a registrar account and changes the name server or other registration information associated with a domain. The registrar, believing that the changes originated from an authorized registrant, sends the new information to the registry. Recently several ICO's have been subjected to these types of attacks, costing them millions of dollars. Invacio takes security extremely seriously. We use every available means to protect you, your personal information and your money.



System Development Executive, Ben Rengsomboon had this to say about our financial security precautions:

"In a nutshell the computers holding the keys will be kept offline, in a secure location, constructed from reinforced concrete so nobody can break into the vault to physically steal the computers containing the keys. This would be further protected by a Faraday Cage so that no wireless signals can actually penetrate the room where the computers will be located.

There will be a rolling amount of liquidity available live which customers will use but the bulk of the currency will be kept offline or in cold storage and backed up so it's physically impossible for any hacker to steal any major amount from Invacio.

Then there will be a computer which transacts with that computer which will also be offline but connected to another computer which will be several layers behind our firewall, making it more difficult to make off with anything of major value.

The firewall will be cutting edge, a number of computers and the main storage computer will be kept in a vault which only communicates with one other computer and the vast majority of the time will be kept offline. Then another computer buried a few layers in behind a firewall which will have the daily purse for cash flow. Basically, it's totally safe."

This security capability has been fully audited by a third party security consultancy and will be subject to regular upgrades and ongoing threat analysis.



Strategic Vision Post ICO

Our finance specialist, Andres Pedraza describes his vision for Invacio's future in the following words:

"My passion lies in the financial markets, and trading specifically, but the markets are influenced by everything else. At this point, Operations encompass guiding the development of each of the areas that Jean is focused on, and making sure that the initial direction is the proper one. Jean will quickly surpass the capacity of its creators to teach her new things, and is already applying herself to build new rules and data relationships. But a guiding hand is key at this stage."

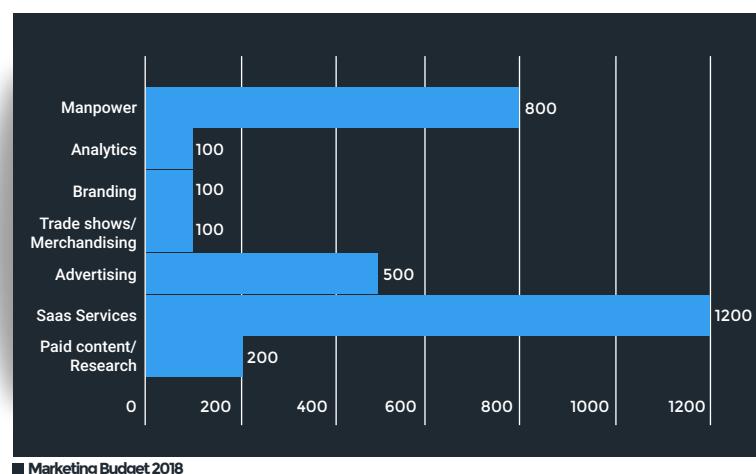
As you have seen, Invacio is a unique start-up with an astounding complex of products built around multi-agent system AI and mass data stores gathered by and derived from Jean's exploratory and dedicated analysis, and our research at Labs.

By her very nature, Jean always works to seek out and process all the data she can, adapting her methods to further refine and generate new capabilities. In consequence of her activity, she continually pushes into the diversest areas of activity.

It is essential, especially given the global nature of Invacio's operations, that Invacio ensures all regulatory aspects of the business are adhered to. In a global marketplace this is no small task. As almost our first act following the acquisition of adequate funding, Invacio

will employ the services of a panel of international regulatory consultants whose duty it will be to ensure these requirements are fully met.

In order to promote our services successfully, Invacio will launch with a marketing budget of approximately 3 million USD. Chief Marketing Officer Oded Ilan has analysed the necessary requirements for bringing Invacio to global public attention and has made the following budget recommendations:



Invacio's team already has a network of contacts, clients and suppliers that spans the globe. Moreover, In November 2017 Invacio was extended an invitation to address the United Nations (ESCAP). This honour allowed us to explain how countries might use their access to Invacio's Data/encryption/security offerings to enable them to attract tech investors, to use that data to

create "co-operative tech Hubs" or "A.I. Zones," and allow them even to skip foreign investment all together, and access our trading technologies and strategies to generate their own profits through our AI-driven Hedge Fund. One of Invacio's central strengths is the remarkable variety of integrated solutions it has to offer.



John Marshall, Chief of Strategy and Director of Studies at Labs External Research has this to say:

"Our company strategy has long been in place, and the question is not a matter of how that strategy will evolve so much as how we have made certain the company is such that it can evolve... Among the most impressive and interesting of Invacio's qualities is its plasticity, due in large part to a multi-agent system AI much of whose work is autonomous and generalizable. This means Invacio is not just locally adaptive — i.e., should any combination of Invacio's divisions not be performing as we'd like, Jean will already have begun to evaluate and refashion them so they do perform — but also that the success or failure of any one activity by the AI occurs in a machine-learning context, and so contributes to the enhancement of Invacio as a whole. Even now as we reach from fintech into banking and cryptocurrency, our evolution is only a matter of an ever more perfect and subtle adaptation to what secures Invacio's advancement."

He goes on to say:

"Covering key areas as diverse as big data, research and development, online security, social networking, natural language and media analysis, Zero-Knowledge communications, blockchain technology, intelligence and finance, the fronts we have opened have been chosen quite deliberately. They not only ensure a rich and incredibly resilient business model but also that the business — precisely because guided by our AI — develops almost with the cunning of a fluid. There is no false rigidity of purpose or willful insistence on company direction, to operate which way would be to deprive us of our

greatest advantage. We know both what we want for the company, and that whatever comes we are ready for it."

Over and above our technology, a richness we greatly prize is the variety and depth of experience that our team members — including the several institutes and numerous advisors we continue to lean on for counsel — bring to the project. Invacio has been outstandingly fortunate during its development in this regard. This wealth of experience comes from areas as disparate even as high-end luxury fashion, mountain resort technologies, finance, trading, science, mathematics, online security, finance, international taxation law, AI technologies, heavy engineering, academia, and literature... Invacio's spirit has always been one of collaboration and discovery, and as a team we are excited to begin scaling our infrastructure and manpower, so that we can put the resources we have created to work and realize the many benefits these technologies make possible.

Immediately after the launch of the services and technologies in place for Q1-2, Invacio has in mind a number of communications and financial offerings which for various tactical reasons we have decided not to include. The technology for these is already in place and announcements will follow after the ICO, as soon as their development has advanced near enough to launch. Our research into innovative blockchain and distributed AI technologies will continue to be a priority, as will our preparation for an Initial Public Offering (IPO) in the near future.



Financial Forecasts 2018

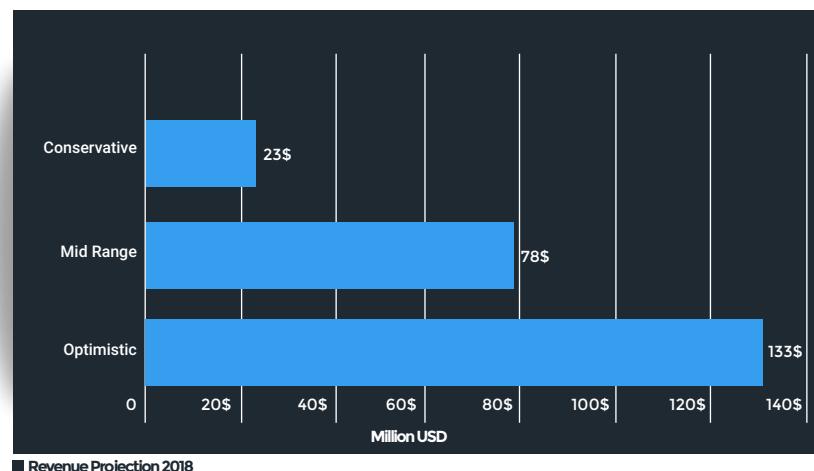


Based on the data available to us, including valuations of our tech offerings, estimated customer base and other variables Invacio have calculated revenue projections for the business in 2018.

There is a wide spread between our conservative forecast and optimistic forecast because initial revenue forecasts for any new business are always tough to

accurately predict. For this reason Invacio have overall been very conservative in order to safeguard us from the risk of operational costs outstripping revenues.

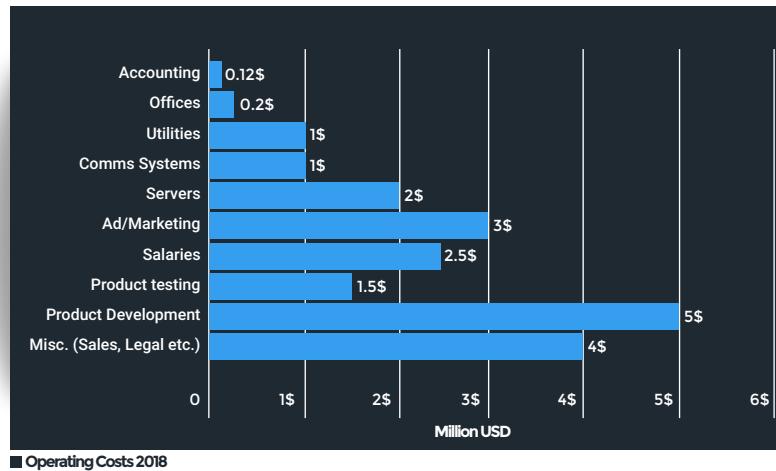
These have been extrapolated from the following information;





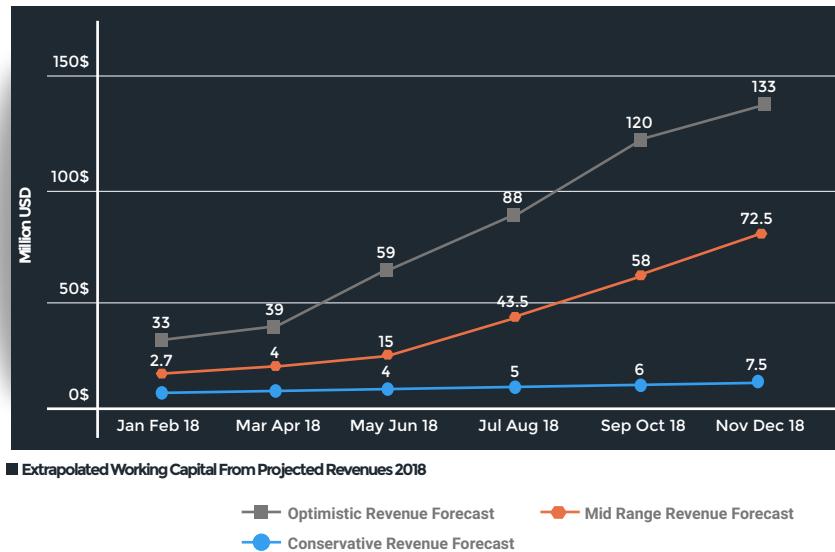
Invacio have also calculated the following projected baseline operating costs, in line with our most conservative revenue forecast for 2018. These overheads will allow Invacio to become operational and liquid immediately that the ICO closes in all working capital scenarios. Should more than

our baseline revenue projections be raised, Invacio will be able to increase spending, particularly in areas such as R&D, M.A.S. AI-infrastructure, and product testing.



From these figures, Invacio have also estimated the expected working capital for 2018, which will be allocated according to the needs of the business, which are likely to be dominated by product development, testing, and launch.

The following chart gives an overview of our projected capital resources for each of our three revenue forecasts





The Invacio Team



William JD West

William is Invacio's founder and CEO, and heads the AI development teams at Labs Internal Research responsible for the dynamic neural networks, big data, and autonomous AI central to Invacio's architecture. In addition to his expertise in coding and AI technologies, his professional and investment experience includes the development of the underpinning software systems for Hemisphere Crew Solutions and Kata Rocks, the building of property portfolios that span the globe, and senior executive positions at both IBM and BT. In the past he has led coding teams of up to 70 members within Invacio's Labs division and currently leads a dedicated team of around 30 staff at Invacio. In addition to his professional experience, William is a philanthropist and advocate of effective altruism.



James Smith

Having developed the automated Threat Intelligence Platform codenamed Night-Vision, and specializing in Penetration Testing, Threat Analysis, Vulnerability Management, Zero Day Exploit Discovery & Development, UNIX/Linux Systems Security and Administration, James is Invacio's computer security specialist. He gained substantial public recognition a few years ago as an extremely gifted "white hat" hacker and appeared in the national press. He is one of the experts to have helped Invacio develop and refine its cryptography, Zero-Knowledge and security systems. In addition to his central role in Invacio's research, development and security he has been the founder, director and Offensive Security & Threat Intel at Code-Eye Solutions, the Information Systems Security Consultant of Bulletproof's Professional Services, HTE Threat Analyst & Canada Desk Chief at Project VIGILANT LLC. James has the following certifications;

OSCP, Offensive Security
EC-Council
Certified Ethical Hacker, EC-Council



Daniel Brace

Invacio's Operations Director, Daniel is a gifted entrepreneur. He went into business in 2011 and founded a successful contracting company with minimal investment. In his role as Business Development Director he oversaw the process of connecting, networking and meeting with clients to maximise opportunities and turn those opportunities into contracts. A hands-on manager of people and long time friend and confidant of CEO William, he knows an organisation functions most effectively when everybody really cares about the business and what it achieves.



John Marshall

John is Invacio's Director, Chief of Strategy, and Head of Studies at Labs External Research. He read philosophy at Cambridge from 2000 to 2005, since which time he has devoted his life to writing and research, attending several institutions to write and speak on subjects including philosophy, mathematics, political science, ethics, music, and modern literature. Arguably the most cerebral member of the team, we're usually both eager and terrified when presented with his latest strategic ideas. Equally interested in humanities and science John brings to Invacio not only utterly original perspectives but a prodigious ability to articulate them. He also has an outstanding record of trading in the foreign exchange market.



Scott Soutter

Global Offering Manager at IBM Corporation's Cognitive Systems organization, responsible for IBM's deep learning and applied artificial intelligence platform, PowerAI, Scott Soutter has long been a prominent and inspirational figure in the world of applied AI research, and is a spokesperson for the future of AI innovation. Over the course of his career, Scott has held a variety of roles as a sales leader, worldwide technical architect manager, business development executive, high performance computing sales manager, and solutions architect. He and his family reside in beautiful Portland, Oregon. In his spare time he enjoys fly fishing, recreational swimming, photography, and exploring the outdoors. Scott's vast experience in the AI industry and research will be invaluable as Invacio begins to scale its infrastructure and the work done at Labs.



Alma Katrina Francis

Alma-Katrina Francis, Group Chief Executive of Ayelow LLC since 2009, has a proven record of achieving demonstrable benchmarks. She combines in-depth knowledge and understanding of business & strategic development frameworks with great commercial acumen and a strong desire to drive transformational change. With established business relationships across several continents and commercial activities within the United States and sub-Saharan Africa, she provides sustainable strategic and tactical solutions to prepare analyses of fault lines, improve competitive performance and drive profitability across a number of different sectors. She joins the Invacio Team in the position of Government Liaison for Commercial Development in the regions of Africa & the Caribbean. Alma-Katrina also has a passionate active interest in philanthropy and in empowering the lives of disadvantaged peoples in innovative, measurable and sustainable ways.



Oded Ilan

An accomplished marketing and sales executive with over 20 years of experience in management, international sales, marketing and business development, Oded has held director-level positions in several high-tech companies and is an important part of Israel's high tech industry. His previous roles include CEO and Co-Founder of Comobile (LBS Software), VP Business Development at Credics (card processing industry) and VP Business Development at NeoVSP and at Videocells. He built Iridize from grass-roots into a multi-million dollar operation that serves a high profile and discerning customer base. With expertise in fields including social media, cyber security, communications, user engagement and intelligent products, he is a sought after speaker and thought-leader and is frequently invited to sit on panels and contribute articles for publication.



Michael J Aumock

Michael is a member of the United Nations Task Force on Digital Economy and represented Invacio at the United Nations (ESCAP) in November 2017. In a career spanning 30 years, Michael has launched and run a number of highly successful businesses, including start-ups spanning several continents and multiple industries. Michael has enormous industry-specific experience, including the creation and management of wholesale distribution networks for cutting edge technologies across Asia.



Richard Cohen

An outstanding figure in the financial world, Richard Cohen spent more than twenty years in Asia and the US as a hedge fund manager and institutional stock broker. He and his firms were consistently ranked at the top of their industry. He has been quoted widely in the media including The Wall Street Journal, The Far Eastern Economic Review, Bloomberg, Reuters, and local magazines and newspapers. For the past three years he has worked in fintech as a consultant to a UK capacity exchange, a Finnish digital e-commerce platform, and an African NGO. In addition to his consulting work, Richard is the Chairman of a small Hong Kong-based energy efficiency company. Holding also a Master's in Pacific International Affairs from UCSD's school of Global Policy and Strategy, a Bachelor's in Economics from UCSB, and having studied at Tokyo University of Foreign Studies for 18 months on a Japanese Government Scholarship, Richard's expertise is a great asset to Invacio as we move forward.



Nathan L Smith

Nathan is the CEO and Founder of Cly & Co Limited. Cly & Co emerged from roles working with large domestic and international retail and commercial banks, private banks, and also his establishment of a multi-family office dealing with both HNW and UHNW clients from a range of cultural and geographical backgrounds including Hong Kong, China, Taiwan, Japan, UK, Singapore, South Korea, Russia, France, Switzerland, South Africa, India, Italy, Germany and Australia.

Deemed "Extremely gifted and talented" and offered membership into a global IQ society at 10 years of age, Nathan's experience covers a broad range of areas including 26 years spent in personal & corporate accounting, 20 years in financial advisory & wealth management, 11 years constructing and running private bespoke investment portfolios (all of which have outperformed indices, professional institutional fund managers and peers) and 17 years working with HNW/ UHNW individuals and families. Several of these individuals have themselves been listed on both Forbes and Hurun Rich Lists as well as many who prefer to remain off such lists. Cly and Co is founded out of Hong Kong, managed primarily from Australia but with a truly global reach.



Madhav Vadgama

Invacio's resident Maker, Madhav holds degrees in biochemistry, finance, and computing, and has had an incredibly rich career that has ranged high-end jewellery, fashion design, product creation, business development, aftermarket services, extreme sports management, scientific research, and advanced exploratory AI technologies. Madhav is part of the research division at Labs, where he spends his time crunching numbers, developing solutions to internet connectivity, working with Will as part of the Vadgama blockchain development team, and advocating the Feynman technique.



Ashvin Muchhadiya

Ashvin is a developer at Invacio and backend Gen Team Lead. He has more than 10 Years of experience in the industry including positions such as lead programmer and senior developer. Ashvin's skills include his mastery of an array of backend/front end programming languages.



David Lesperance

Inspired by his work as a border official while attending law school in Canada, David Lesperance JD has specialized in tax and immigration issues since being called to the Ontario Bar in 1990, where he was an active member for 26 years prior to establishing his consultancy firm, Global Citizenship Group. After his first US citizen expatriation client in 1990, David has been particularly focused on the integration of tax, immigration and citizenship for American-based clients. Since then he has assisted several hundred US clients to legally and permanently leave the US tax system. In addition, by working with their existing trusted advisors, he has assisted many other American clients to establish their personal and family "Backup Plans". Along with the option of being able to leave the US tax system, these Backup Plans provide clients with the tools to proactively deal with any possible negative events that may occur in their lives. Since the beginning of his career, Mr. Lesperance has also travelled extensively, including throughout the Middle and Far East, where he has assisted many clients to establish Backup Plans that address issues unique to their regions. His "Global & Local" approach to planning is reflected in the fact he has twice executed Backup Plans for himself and his family. David's legal and taxational expertise will serve to ensure the company's stability as Invacio scale.



Benjamin Rengsomboon

Benjamin is our hardware and database management champion. Having studied finance & economics at Imperial College London, in addition to programming (multiple languages), electronics & communications, he is without question the most absurdly overqualified grunt in history. Despite his extremely valuable experience in global sales and marketing, and his skills as a Forex trader, he spends his time playing with cables and tearing insulating tape with his teeth. He also spends time:

Constructing our backbone GPU server racks
Overseeing and managing very-large-databases (VLDBs)
Keeping most of Southeast Asia in essential produce with his two transportation companies

Ben manages Invacio's data retrieval and storage facilities.



Arvind Patel

Arvind has worked as Invacio's developer for five years. His formidable skill set includes his mastery of an array of backend/front end programming languages. He is co-founder of NLite Web Solutions, is Front End UX Team Lead, and has worked as Senior PHP Developer and Senior Website Developer at I-Quall Infotech and Om Web Solutions. He attended Saurashtra University in Rajkot, Gujarat, India and is an Invacio architect with a wealth of programming, coding PHP development and website development experience. Arvind also just completed residency in Canada, where Invacio will base him.



Peter Nguyen

An accomplished coder with a formidable skill set which encompasses SQL, XML, jQuery, PHP, Java, HTML, and CSS as well as a wealth of experience in IT project management, Peter works with Invacio as a consultant and advisor to the business with particular focus on our InvMail E2E encrypted email system. His contribution to the UI design and back-end coding of InvMail has been invaluable. Educated at the University of Gothenburg, and a talented troubleshooter and "Bug Buster", Peter has been Chief Technical Officer (CTO) at Likipe AB for the past eight years.



Anand Vemula

Invacio's self-titled Blockchain Evangelist, Anand is a digital transformation dynamo with almost 20 years of experience in technical engineering. Anand is a successful IT project manager and blockchain specialist with a rare wealth of experience in the relatively new sector of ICO's. His skills include, AML, KYC integration and cross-border payments, proficiency in Ethereum Solidity, ICO, Cryptocurrency, Microsoft Blockchain as a service, IBM Blockchain on Bluemix, Hyperledger, and most recently with his central involvement in several Blockchain projects, including a smart card for crypto-coin integration service, identity services using IOT and payment gateway integrations using Hyperledger, Anand is a blockchain and digital & cyber security transformation evangelist. He has a mastery of Node JS, NET, JAVA, Ethereum, Hyperledger, Couch DB, IPFS, Hadoop, among many other languages.



Arnaud C.M.C. Verstraete

Arnaud has joined the team as an advisor on Invacio's charitable commitments. A well known public figure, philanthropist, and proponent of effective altruism, Arnaud has worked for much of his life as a Rotary Club member and chaired the Rotary Foundation Committee from 2005 until 2010. His family are owners of Europe's oldest established private bank and this proximity to high level business networking has been a great aid to his charitable pursuits. His connections made, and experience gained as a lifelong altruist will be crucial in allowing Invacio to effectively allocate money and support to charitable causes.



Linleeye West

The Invacio team spans five continents, and with certain of us more usefully thought of as entropy-generators than human beings, Linleeya's ability to violate the second law of thermodynamics is extremely convenient. She is to Project Management what Maxwell's Demon is to Brownian motion. She is Invacio's very own entropy pump. And she is a vital part of what has held us together as we launch. Linleeya holds degrees in education and in hospitality management, and as we develop she will take responsibility for the management of our international events and public appearances.



Jen Buakaew

A cryptocurrency angel investor & ICO Expert, Jen is also a leading personality, public speaker and voice of progress to the cryptocurrency community and emerging markets. She is passionate about leveraging Crypto and Blockchain driven solutions to make a global impact and empower individuals to live life to the fullest. Jen obtained a Master of Business Administration International from Griffith University, Australia. Winner of the prestigious Australian-Asian UMAP Scholarship, Jen's passion is to share the world's wealth & abundance through blockchain technology. Born in Thailand, currently based in Bangkok, Jen also has extensive experience in International Marketing, Foreign Direct Investment and Brand Strategic Management from various industries including Government Sector, Mining and Oil & Gas/Natural resource. Jen is obsessed with Blockchain Technology, FinTech and Crypto Currencies. She believes they are the key ingredients for our world to transform. Jen will represent Invacio's press and media interests in Southeast Asia and Australasia.



Asif Majid

Asif Majid is the creative force behind YU Spaces and Partners, and leads its global strategy and development initiatives. Prior to establishing YU Spaces, Asif spent 15 years working in international sports management and development, for some of the biggest sports brands in football and F1. Through his extensive travelling and marketing expertise in brand development, he identified a niche in contemporary design within the UK market, after which he set about forming partnerships globally with some of the leading lights in the industry, and thus YU Spaces and Partners was born. Today the company has five regional offices worldwide and has carried out many design and build projects in over a dozen countries. YU Spaces and Asif have won numerous awards globally for their accomplishments, with Asif most recently winning London Asian Businessman of the Year in 2017. In addition to running YU Spaces, he works as advisor to high end brands and services, and after being featured in Sports World Magazine, has been asked to contribute as a guest writer on design and to interview celebrities from the world of sports and entertainment. In his spare time he works on charitable projects, loves to travel, learn languages and works as a motivational speaker. Asif joins Invacio to advise on corporate branding and to help guide the company as it scales.



Patricia De La Mota

Patricia de la Mota is Founder and Chief Strategist of Cre8factory LLC, an operations, marketing, and technology UX consulting firm based in the US. Her expertise in organizational and human relations keeps her asking subtle but crucial questions pivotal to a company's successful expansion. She has driven progress at startups, SMBs, and enterprise level businesses across the gamut of industry including aerospace, apparel, biotech, entertainment, legal, technology, wellness, and intelligence. Patricia is our Tech Startup Advisor.



Lisa Chau

Lisa Chau is a digital strategist, with experience in global marketing and public relations. A prolific contributor to Forbes, US News & World Report, the Huffington Post and other leading business publications, Lisa is also involved with education, having taught courses and led conferences on social media, professional networking, and entrepreneurship at MIT, Columbia University and Smith College; and lectures undergraduates and MBA candidates at The New School and The Zicklin School of Business at Baruch College. Also an author, entrepreneur, and sought after public speaker, Lisa will represent Invacio's press and media interests in the US.



**Yulia Korchagina
(Юлия Корчагина)**

Yulia Korchagina is a Russian journalist, author, ethnographer and researcher at the Media Innovations Foundation. A former Journalist at Russian Planet (Русская планета) and the Russian Reporter (Русский Репортер), she is also a promoter and media agent with expertise in anthropological, historical and ethnographic topics, and a special interest in question of national memory. She has participated in studies organized by the Friedrich Naumann Foundation and the Robert Bosch Foundation, Projects of the Growing House for Social Technologies, the Liberal Mission, the School for Civil Leadership, the Heinrich Boell Foundation (Russia), and the CEFER Centre. She was educated at the Institute of Journalism and Literature (ИЖЛТ) in Moscow, and at the College & University in Cherepovets. Yulia is Invacio's agent for Russian media relations.

***Further positions to be announced**



Terms and Conditions

The following Agreement is split into two elements: (i) a "Subscription Agreement" relating to the sale of Invacio Tokens (Blockchain Tokens), referred to as 'Coins' or 'Invacio Coins', and (ii), a second element relating to the 'Gifting' of Invacio Holdings (UK) Ltd C-Class Stock ("Class C Shares", "Class C" or "C shares") allocations via their current Offshore Holding Corporation Invacio (AAP) Holdings Ltd, The Share Gifting is Equity in the the Main UK Limited Company, by William J D West, CEO of Invacio, thus it's holding companies and subsidiaries, Enterprises or Ventures are included in the Gifting as full assets of Invacio Holdings (UK) Ltd.

Invacio Holdings (UK) Ltd and its subsidiaries Invacio (AAP) Holdings Ltd and Invacio Holdings (HK) Ltd , or any Offshore Holding Company, Subsidiary or Enterprise that will be utilised to administered and to allow funds as well as coins to be collected and distributed in full accordance with the regulations of all relevant jurisdictions

Part One : Invacio (AAP) Holdings LTD | ICO.

INVACIO (AAP) HOLDINGS LTD. SUBSCRIPTION AGREEMENT

Last Updated: November 3, 2017

This Subscription Agreement (the "Agreement") is made between Invacio (AAP) Holdings Ltd (the "Issuer") and the undersigned subscriber (the "Undersigned" or "you"). Pursuant to this Agreement, and subject to its terms and conditions, the Issuer agrees to sell to the Undersigned, and the Undersigned agrees to purchase, that certain number allocated to the Undersigned by the Issuer, in its absolute discretion, of Invacio (AAP) Holdings Ltd digital tokens (the "Tokens") designed to reflect an indirect fractional non-voting economic interest in the Issuer's sole asset, the sole limited partnership interest in Invacio (AAP) Holdings Ltd or that of Invacio Holdings (UK) Ltd or Invacio Holdings (HK) Ltd or any Subsidiary, Holding Company or Enterprise will be commonly referred to in this contract as ("Invacio"). The purchase price of such a Token starting at \$0.30, and shall rise by increments to the value of \$1.40 per Token.

IMPORTANT INFORMATION: PLEASE READ THIS AGREEMENT CAREFULLY AND IN ITS ENTIRETY. YOU MAY LOSE ALL AMOUNTS PAID FOR THE TOKENS AND THE TOKENS MAY HAVE NO VALUE. THE ISSUER RESERVES THE RIGHT TO REFUSE OR CANCEL TOKEN PURCHASE REQUESTS AT ANY TIME IN ITS SOLE DISCRETION. PURCHASERS WHO PURCHASED TOKENS EARLIER THAN YOU MAY HAVE PURCHASED TOKENS AT A LOWER PRICE THAN THE PRICE OFFERED TO YOU. THE ISSUER DOES NOT MAKE AND EXPRESSLY DISCLAIMS ALL REPRESENTATIONS AND WARRANTIES, EXPRESS, IMPLIED OR STATUTORY. WITH RESPECT TO THE SMART CONTRACT (AS DEFINED BELOW) AND THE TOKENS. THE ISSUER SPECIFICALLY DOES NOT REPRESENT OR WARRANT AND EXPRESSLY DISCLAIMS ANY REPRESENTATION OR WARRANTY, EXPRESS, IMPLIED OR STATUTORY, INCLUDING WITHOUT LIMITATION, ANY REPRESENTATIONS OR WARRANTIES OF TITLE, NON-INFRINGEMENT, MERCHANTABILITY, USAGE, SUITABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE, OR AS TO THE WORKMANSHIP OR TECHNICAL CODING THEREOF, OR THE ABSENCE OF ANY DEFECTS THEREIN, WHETHER LATENT OR PATENT. THE UNDERSIGNED DISCLAIMS ANY RIGHT OR CAUSE OF ACTION AGAINST THE ISSUER OF ANY KIND IN ANY JURISDICTION THAT WOULD GIVE RISE TO ANY DAMAGES OR LIABILITY WHATSOEVER ON THE PART OF THE ISSUER. NONE OF THE ISSUER, INVACIO LTD NOR THEIR RESPECTIVE AFFILIATES SHALL BE LIABLE TO THE UNDERSIGNED FOR ANY TYPE OF DAMAGES, WHETHER DIRECT, INDIRECT, INCIDENTAL, SPECIAL, PUNITIVE, CONSEQUENTIAL OR EXEMPLARY (INCLUDING DAMAGES FOR LOST PROFITS, GOODWILL, USE OR DATA) EVEN IF AND NOTWITHSTANDING THE EXTENT TO WHICH THE ISSUER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. THE UNDERSIGNED AGREES NOT TO SEEK ANY REFUND, COMPENSATION OR REIMBURSEMENT FROM THE ISSUER OR INVACIO LTD OR THEIR RESPECTIVE AFFILIATES, REGARDLESS OF REASON, AND REGARDLESS OF WHETHER THE REASON IS IDENTIFIED IN THIS AGREEMENT.

The Undersigned represents and warrants to the Issuer as follows:

- The Undersigned has previously specified and acknowledged to the Issuer, in completing the Undersigned's entries for the Undersigned's anticipated investment through the website <https://invest.invacio.com/account/> the aggregate purchase price that the Undersigned is paying for the Tokens, the Undersigned's contact information and in certain circumstances the Undersigned's identification information.
- The Undersigned has reviewed and understands the Offering Memorandum pursuant to which the Tokens have been offered (the "Offering Memorandum"), including the risks described therein, located at <https://invest.invacio.com> and <https://www.invacio.com/>, and has reviewed and understands all other information that the Undersigned considers necessary to have reviewed before making an investment decision.



- The Tokens represent an indirect fractional non-voting economic interest in the Issuer's sole asset, a sole limited partnership interest in all current companies, organisations, enterprises, assets of Invacio Ltd and the Tokens are issued electronically in the smart contract consisting of software code, existing on the Ethereum Blockchain ("Smart Contract") at the address that is to be published during or on close of the Pre-Sale. The software code of this Smart Contract is open sourced and will be published thus can be verified at the address <https://github.com/Invacio/InvacioToken>. The Undersigned expressly agrees to all of the terms and conditions set forth on the Smart Contract, which are incorporated by reference herein and which may be amended or supplemented from time to time. The Undersigned further confirms to have carefully reviewed the Smart Contract and its functions, and that the Undersigned has a sophisticated and deep understanding of the functionality, usage, storage, transmission mechanisms and intricacies associated with cryptographic tokens, like Bitcoin (BTC), Ether (ETH), and other cryptographic tokens based, for instance, on the Ethereum ERC-20. The Undersigned further confirms that they fully understand the risks of purchasing the Tokens and is able to bear the risks thereof, including the loss of all amounts paid, loss of Tokens, and liability to the Issuer and others for its acts and omissions, including without limitation those constituting breach of this Agreement, fraud or willful misconduct. The Undersigned has obtained sufficient information in order to make an informed decision to purchase the Tokens. To the extent the terms contained herein or the terms set forth in the Offering Memorandum or any other document or communication are inconsistent with or contradict the terms set forth in the Smart Contract, the terms of the Smart Contract shall prevail.
- At substantially the same time as the Undersigned is executing this Agreement, the Undersigned is paying the aggregate purchase price for the Tokens in compliance with the payment instructions on <https://invest.invacio.com> or <https://www.invacio.com>.
- The Undersigned understands that the Issuer reserves the right to, in its sole discretion, accept or reject this subscription, in whole or in part, for any reason whatsoever, and to the extent funds are transmitted by the Undersigned but not applied by the Issuer to the Undersigned's purchase of Tokens, a return of such unused funds (a) if USD will be promptly returned by the Payment Agent (as defined in the Offering Memorandum) net of the outgoing wire fees charged by the Payment Agent's banking institution and (b) if INV, DODG, BTC, ETH or LTC, return will be made without deduction or interest, initiated by email to the address given by the Undersigned on <https://invest.invacio.com> and will contain a request to the Undersigned to provide the instructions where the returned funds should be sent to. If the Undersigned does not respond for a period of 60 days following an email requesting instructions for a refund of INV, DODG, BTC, ETC or LTC, the funds shall be deemed to become the property of the Issuer.
- The Undersigned confirms that it is eligible and allowed to purchase Tokens under applicable laws and confirms that it has read the legal restrictions on purchasing Tokens in the Offering Memorandum and its purchase of Tokens complies with those restrictions. The Undersigned further understands and acknowledges that, as described in more detail in the Offering Memorandum, if the status of the Undersigned as a holder of Tokens may cause regulatory concern for the Issuer and/or Invacio Ltd (as determined by the Issuer), as applicable, the Issuer in its discretion may at any time redeem some or all of the Tokens held by the Undersigned.
- The Undersigned, has all requisite power and authority to execute and deliver this Agreement, to use the Smart Contract and purchase Tokens, and to carry out and perform its obligations under this Agreement. If an individual, the Undersigned is over 18 years of age and of sufficient legal age and capacity to purchase Tokens. If a legal person, the Undersigned is duly organized, validly existing and in good standing under the laws of its domiciliary jurisdiction and each jurisdiction where it conducts business.
- The User is aware of the merits, risks and any restrictions associated with digital tokens, cryptocurrencies and Blockchain-technologies, including but not limited to: (i) Risk of Losing Access to Tokens Due to Loss of Private Key(s), (ii) Risks Associated with the Ethereum Platform Protocol, (iii) Risk of Hacking and Security Weaknesses, (iv) Risk of Uninsured Losses, (v) Risks Associated with Uncertain Regulations and Enforcement Actions.

Based on the famous Howey test the Invacio digital tokens should not be deemed as securities or a collective investment scheme:

1. the Invacio digital tokens do not grant to the User any voting or ownership rights;
2. the Invacio digital tokens do not grant to the User any return on investment;
3. the Invacio digital tokens do not grant to the User any profit and passive income from the ownership of the Invacio digital tokens.

Therefore, the Invacio digital tokens are not securities and are not registered with any government entity as a security, and shall not be considered as such.

The User may purchase the Invacio digital token through the Initial Coin offering (hereinafter 'ICO') during the period of the ICO from the start of the Pre-Sale ICO to the end of the Pre-Sale ICO (hereinafter 'ICO Period') in accordance with this Invacio Token Sale Agreement.



By purchasing the Invacio digital tokens the User expressly acknowledge and assume these risks. If you have any questions regarding this information or regarding this Invacio Token Sale Agreement, please contact us at support@invacio.com.

1. The Undersigned is not, and is not acting as, an agent, representative, intermediary or nominee for any person identified on the list of blocked persons maintained by as an example the Office of Foreign Assets Control of the U.S. Treasury Department; and the Undersigned has complied with all applicable U.S. laws, regulations, directives and executive orders relating to anti-money laundering and counter-terrorism financing, of any state or country.
2. All payments by the Undersigned under this Agreement will be made only in the Undersigned's name, from a digital wallet or bank account not located in a country or territory that has been designated as a "non-cooperative country or territory" by the Financial Action Task Force, and is not a "foreign shell bank" within the example meaning of the U.S. Bank Secrecy Act (31 U.S.C. § 5311 et seq.), as amended, and the regulations promulgated thereunder by the Financial Crimes Enforcement Network, as such regulations may be amended from time to time of any state or country.
3. The Undersigned is not subject to any of the disqualifying events as an example listed in Rule 506(d)(1) of Regulation D under the U.S. Securities Act of 1933 (a "Disqualifying Event"), and there is no proceeding or investigation pending or, to the knowledge of the Undersigned, threatened by any governmental authority, that would reasonably be expected to become the basis for a Disqualifying Event.
4. The purchase and receipt of Tokens may have tax consequences for the Undersigned and the Undersigned is solely responsible for the Undersigned's compliance with the Undersigned's tax obligations. The Issuer bears no liability or responsibility with respect to any tax consequences to the Undersigned.

The Undersigned may not use any of Invacio's intellectual property for any reason without Invacio Ltd's express prior written consent. The Undersigned understands and acknowledges that Invacio Ltd retains all right, title and interest in all of its intellectual property, including, without limitation, inventions, ideas, concepts, code, discoveries, processes, mark's, methods, software, compositions, formulae, techniques, information and data, whether or not patentable, copyrightable or protectable in trademark, and any trademarks, copyright or patents based thereon.

The Undersigned acknowledges and accepts that:

1. your interest in the Issuer, Invacio or the Tokens has not in any way been induced by the Issuer or Invacio or any person acting on their behalf;
2. you have approached the Invacio and requested information about the Tokens and have shown interest in acquiring the Tokens at your own initiative;
3. you initiated any discussions about the Issuer or Invacio or its subsidiaries and that neither the Issuer or Invacio nor anyone acting on their behalf has marketed the Tokens to you;
4. in acquiring the Tokens, you will voluntarily waive the benefit of investor protections provided in the AIFMD (as implemented in your local EEA jurisdiction) and the Alternative Investment Fund Managers Regulation ((EU) No. 231/2013).

This Agreement is the valid and binding obligation of the Undersigned.

1. The execution, delivery and performance of this Agreement will not result in any violation of, be in conflict with, or constitute a material default under, with or without the passage of time or the giving of notice: (a) any provision of the Undersigned's organizational documents, if applicable; (b) any provision of any judgment, decree or order to which the Undersigned is a party, by which it is bound, or to which any of its material assets are subject; (c) any material agreement, obligation, duty or commitment to which the Undersigned is a party or by which it is bound; or (d) any laws, rules or regulations applicable to the Undersigned. The execution and delivery of, and performance under, this Agreement require no approval or other action from any governmental authority or person other than the Undersigned.
2. The Undersigned expressly acknowledges, understands and agrees that the Undersigned is using the Smart Contract and purchasing the Tokens at the Undersigned's sole risk and that the Smart Contract and the Tokens are each provided, used and acquired on an "AS IS" and on an "AS AVAILABLE" basis without representations, warranties, promises or guarantees whatsoever of any kind by the Issuer and the Undersigned shall rely on its own examination and investigation thereof.
3. The failure by the Issuer to exercise or enforce any right or provision of this Agreement will not constitute a present or future waiver of such right or provision nor limit the Issuer's right to enforce such right or provision at a later time. All waivers by the Issuer must be unequivocal and in writing to be effective.
4. Nothing in this Agreement and no action taken by the Undersigned or the Issuer shall constitute, or be deemed to constitute, a partnership, association, joint venture or other cooperative entity between the Undersigned and the Issuer. Nothing in this Agreement and no action taken by the Undersigned or the Issuer shall constitute, or be deemed to constitute, either party to be the agent of the other party for any purpose and neither party has, pursuant to this Agreement any authority or power to bind or to contract in the name of the other party. This Agreement does not create any third party beneficiary rights in any person.
5. Nothing in this Agreement acknowledges, understands or agrees that the User has the right to receive profits, income, or other payments or returns arising from the acquisition, holding, management or disposal of, the exercise of, the redemption of, or the expiry of, any right, interest, title or benefit in Invacio Ltd, Invacio Ltd's Subsidiaries, or any part thereof.



6. By making the foregoing representations and warranties, the Undersigned does not waive any right of action under any Hong Kong, Seychelles, British, European Based or United States regional or national country securities laws. However, the Issuer may assert your representations and warranties on its own behalf in any proceeding or other dispute with any party. This Agreement shall be governed by, and interpreted in accordance with, the laws of the Seychelles and UK and HK, without giving effect to any principles of conflict of laws.
7. By registration on the website <https://invest.invacio.com> the User receives a Login and Password to access the Invacio ICO Console.
8. By using the Login and Password the User confirms the formation of his or her User's Electronic signature, and the information in electronic form, signed by the User using the Electronic signature (using his or her Login and Password), shall be accepted by the User and the Invacio Account to be an electronic document equal to a paper document signed by a handwritten signature.
9. All actions carried out with the use of Login and Password of the user (Electronic signature), considered to be executed by the User.

User's account registration constitutes an acknowledgement that User is able to electronically receive, download, and print the Invacio Token Sale Agreement and any amendments.

- Invacio shall grant to the User an opportunity to use the Invacio digital tokens to launch ICOs, pre-ICOs, and crowdfunding campaigns through the Invacio Console, purchase various support services related to the launching of ICOs, pre-ICOs, and crowdfunding campaigns, make various internal payments through the Invacio Console

All agreements, notices, disclosures and other communications that the Issuer provides to the Undersigned pursuant to this Agreement or in connection with or related to the Undersigned's purchase of Tokens, including this Agreement, may be provided by the Issuer, in its sole discretion, to the Undersigned, in electronic form.

The Issuer may modify this Agreement at any time by posting a revised version on <https://invest.invacio.com>. The modified terms will become effective upon posting. It is the Undersigned's responsibility to check <https://invest.invacio.com/> regularly for modifications to this Agreement. This Agreement was last modified on the date indicated at the beginning of this Agreement.

Accepted and agreed as of the date recorded by Invacio Ltd.

Part Two : Invacio Holdings (UK) Ltd Gifted Equity Terms.

Total Number of Class C Shares:

30,000,000. The remaining 24,900,000 Class C Shares, will be obtained on completion of the Pre-Sale ICO by conversion of a percentage of William J D West's Class A or B Shares, bringing the total number of Class C shares to 54,900,000, equivalent to 3% of the companies equity.

Par Value:

Each Invacio Class C Share has a par value of £0.01, for a total Class C Share par value of £549,000.

Total Class C Share Representation in General Invacio Share Structure:

54,900,000 Class C Shares currently represent 3% of Invacio's total value, with the remainder represented by Ordinary and B Class A Shares, whose number, par value, and ownership of record can be viewed at Companies House, UK. Invacio's Board of Directors may increase the number and/or structure of shares at any future time, in accordance with UK Law.

Convertibility of Shares:

Invacio Class C Shares are not convertible or exchangeable for any other Class of Invacio Shares at this time. This may be amended by the Board of Directors at any future time.

Voting Privileges:

Class C Shares do not have voting privileges at shareholder meetings nor in any elections.

Dividend Allocation:

Class C Shares will participate in dividend distributions as approved by the Board of Directors.

Transfer of Ownership:

Class C Shareholders may transfer, sell, deed, or otherwise relinquish ownership of their shares under the regulations that govern shares under UK Law.

Alienation of Ownership Rights of Class C Shareholders:

Owners of Invacio Class C Shares shall not forcibly be made to relinquish ownership except as allowed by UK Law, however in extenuating circumstances where the board has decided to take an action in the best interest of Invacio and that of the shareholders, such as a acquisition of Invacio Ltd with a premium set by the board to compensate holders of Invacio C Class Stock.

Residual Value in case of Liquidation:

In case of Invacio's liquidation, Class C Shareholders will have the right to residual value of any remaining assets after all other obligations and debts have been satisfied, including but not limited to Ordinary and B Class A shareholders.

Acceptance of Terms and Conditions:

This document shall accompany all assignment(s) of Invacio Class C Shares. Acceptance of the Class C Shares by the shareholder implies acceptance of the conditions as stated herein.



Disclaimer of Liability

The purpose of this White Paper is to present Invacio and INV Coin to potential coin holders in connection with Invacio's coin sale. The information set forth does not claim not be exhaustive, does not itself imply a contractual relationship, and does not guarantee that Invacio will not undergo changes during the course of the sale and afterwards. In the context of (INV) ICO, its sole purpose is to provide relevant and reasonable information to potential token holders in order to assist them as they exercise due diligence and undertake a thorough analysis of the company.

Nothing in this White Paper shall be deemed to constitute a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction, which are designed to protect investors. INV Coin is a utility token. This product is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act, the securities laws of any state of the United States or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident. INV Coin cannot be used for any purposes other than those provided in the White Paper, including but not limited to, any investment, speculative or other financial purposes. INV Coin is not intended for sale or use in any jurisdiction where sale or use of digital tokens may be prohibited. INV Coin confers no rights in any form, including but not limited to any ownership, distribution (including but not limited to profit), redemption, liquidation, proprietary (including all forms of intellectual property), or other financial or legal rights, other than those specifically described in this White Paper.

Payments made by bank transfer or sent to wallet addresses are made at the customer's own risk. Invacio do not accept responsibility for errors made by the customer including but not limited to; incorrect wallet address entered, incorrect account details entered, incorrect payment received, third party technical issues or any other issues arising from circumstances beyond Invacio's control. INV Coin purchases are non-refundable. Do not send funds from coin exchanges. Invacio accepts no responsibility for funds lost or delayed at or by coin exchanges.

Certain statements, estimates and financial information contained in this White Paper constitute forward-looking statements or information. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements. This White Paper can be modified to provide more detailed information.

This English language White Paper is the primary official source of information about the INV Coin. The information contained herein may from time to time be translated into other languages or used in the course of written or verbal communications with existing and prospective customers, partners etc. In the course of such translation or communication some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations and communications and this official English language White Paper, the provisions of this English language original document shall prevail.



Effective Altruism

EFFECTIVE ALTRUISM

Effective altruism is about answering one simple question: how can we use our resources to help others the most?

Rather than just doing what feels right, we use evidence and careful analysis to find the very best causes to work on.

But it's no use answering the question unless you act on it. Effective altruism is about following through. It's about being generous with your time and your money to do the most good you can.

For more information about Effective Altruism and effective altruistic criteria, please see the following sites:

<https://www.effectivealtruism.org/>

<https://www.centreforeffectivealtruism.org/>



Invacio's PLEXCOIN COMPENSATION

<https://www.prlog.org/12680897-ininvacio-ico-offers-consolation-to-cheated-plx-token-holders.html>

In light of the recent charges filed against PlexCoin by the SEC and the freezing of all PlexCoin assets, fintech startup Invacio has pledged to compensate the investors burned by the fraudulent ICO.

One of many thousands who invested and lost money in PlexCoin's ICO, Invacio founder and CEO William West has generously offered replacement tokens to all those caught up in the PlexCoin scam.

500,000 INV have been set aside for distribution to those wishing to exchange their now valueless PLX for Invacio's own token, which will become available at the launch of the Invacio ICO. Every PlexCoin customer will be eligible for a maximum of 100 tokens. No financial exchange will be necessary to claim the INV tokens. (By Set Date).

According to Invacio's vision statement, the company has worked more than five years on a technology that applies their ground-breaking machine learning, artificial neural network and multi-agent system AI to the world's most comprehensive catalogue of up to the minute and historical data of its kind:

"Our company will also greatly benefit from this offer of compensation as it's an opportunity for us to gather valuable feedback on our signup systems from people who are already familiar with cryptocurrency investments. The process will enable us to enter pre-sale having conducted the best possible live test of our systems. It's very unfair how people lost money to PlexCoin, and the least Invacio can do is give a little back: to do so is in the spirit of our company's founding principles."



Appendix

WeNet and VADGAMA BLOCKCHAIN

Invacio's Labs is constantly imagining and developing an array of technical solutions. WeNet is just one example which we will take the time to go into some detail to allow us to convey some sense of the scope of Invacio's research and development branch.

WeNet is a military grade, secure and free to operate communications network framework. It does not require the internet infrastructure, nor does it require a cellular network. Instead it uses the ingenious Vadgama Blockchain, which relies on any available radio link (or any device capable of transmitting audio to create a stable and portable internet gateway in areas with zero internet connectivity; we have even made a working prototype which employs light and laser transmissions.) WeNet was conceived to provide secure private communication in remote and dense surroundings. This is achieved by making use of the availability of low-cost modern radio devices. Invacio used this as a starting point to develop new ways in which people can free themselves from expensive, commercial, government controlled and heavily surveilled infrastructures with the aim of building this functionality into our own end to end encrypted communications systems for voice, video and data communications. Proof of concept was achieved and testing carried out in the mountains of South Asia, in the Indian Ocean, and in the jungles of West Papua. It is a simple and elegant solution with boundless applications.

WeNet has endless real world applications such as:

- Medical teams working in remote areas and under difficult conditions who wish to build basic communications infrastructure in order to coordinate efforts such as the delivery of medication and food reliably and securely.
- Disaster response, rescue and medical teams who are working in devastated zones without the availability of standard telecommunications infrastructure.
- Ships who wish to obtain news updates from some approaching coastlines or from another ship which has internet access. This may be a simple exchange of information about news, weather conditions, provisions etc or crucial data transmissions that cannot be easily relayed via traditional methods. This capability is once again particularly relevant to disaster response efforts.
- Expedition basecamps who need a simple solution to build a common gateway for establishing radio communication and messaging service links with camps, remotely located basecamps and/or rescue teams to coordinate tasks such as logistics, rescue efforts, routes and schedules.
- Military applications allowing secure connectivity anywhere in the world.

Many ideas have been posited as we developed this secure communication system.. We have experimented with broadcasting UDP packets within mesh network solutions. We have experimented with using patched wireless network card drivers to inject crafted Wi-Fi management frames. We have also considered crafting TDMA packets via cell phone's inbuilt RF hardware. We considered custom firmware with patched drivers. We also thought about a Wi-Fi interconnected cellphone net approach, but found the coverage range to be inadequate. We saw others working on different mesh related projects and we thought concluded that one solution shouldn't necessarily discard another but rather try to complement it. We found huge potential benefits during this period of development, but what we also uncovered was just how locked down and over-regulated our communication devices are.



As a result of these hurdles, we decided to start thinking even further outside of the box. Initially WeNet used code from 'minimodem' and then from 'soundmodem' sources but after suggestions from ham radio experts involved in ARES, we decided to separate it and to make it modular using Fldigi software, a broadly deployed solution for use with ham radios, the premise of this being that workstation, connected to radio is controlled by means of XML-RPC calls which can be made even between remote systems.

This led to the development of WeNetPacket, a simple protocol packet. This contains information to verify that there was no corruption during the transmission and a randomly generated code to pseudo-identify the packet. We define the addresses of network nodes by their ability to decrypt a given packet. Addresses are derived from the hashes of asymmetric encryption keys. Every radio node defines its own address by the pair of keys it has generated for itself and the addresses change if users choose to regenerate their keys. Each node only cares for what is being received. No hardware identification, no transmitter identification, only packets matter. Transmissions are anonymous. Whenever an address is needed to reply to a packet, it is encrypted inside the packet. Packets targeting specific addresses are encrypted and must be decrypted by the private key that only the target possesses. Anyone trying to spoof an address will be unable to decrypt the packet. Symmetrical encrypted packets are also available, and can be used as an extra layer too. General non-encrypted packets are available by default for general broadcasting and community discussion as well as for those users in countries where laws forbid encryption on certain radio frequencies.

The current release remit focuses on messaging and can be used as a simplistic message board within a LAN network, and to relay communications between radio nodes. It has inbuilt internet gateway capabilities which can offer access to social networking, news and other media. The gateway can be used whenever a WeNet running station gains a working internet connection and chooses to share it and its traffic can be anonymized via the Tor network and by using its inbuilt proxy support.

Initial release will be a minimal set of useful functions, however now that the framework is in place it can easily be built upon. For instance we have already played interactive chess games with people 10,000 miles away from a yacht in the Indian Ocean, shared pictures, and established encrypted low bandwidth digital voice chats and video chats. We have 3D printed over distances of 1000 miles and transmitted medical orders at distances in excess of 500 miles. All without phones or internet access.

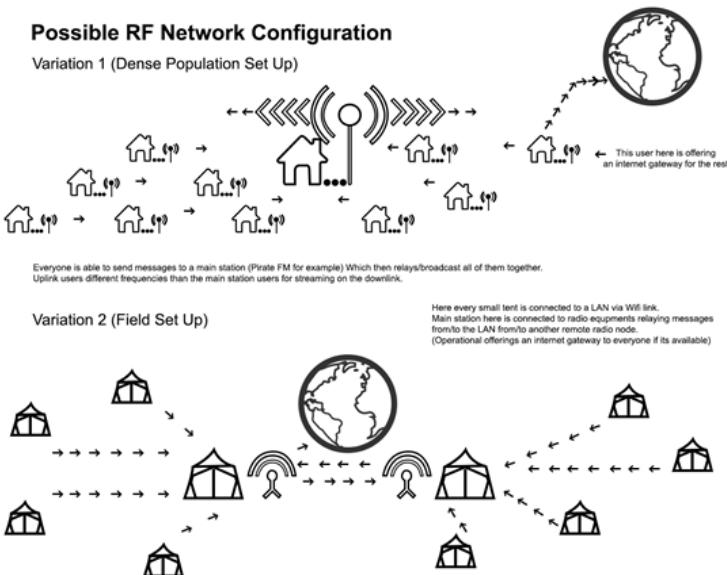


WeNet

Hardware Setup

Radio transceivers come with many different interfaces. Each brand deploys different connectors even within their own range of models and sadly there is usually no standard which they follow.

We understand that some people have experience using more expensive radio equipment and will know how to link those transceivers to their computers and as such we focused on supporting the cheapest and most accessible models which are able to offer the worldwide democratization of this solution, in even the poorest and most remote regions.



We have experimented with cheap vhf/uhf fm handheld transceivers available worldwide for as little as \$40. These devices come with a Kenwood 2-pin connector composed of a 2.5mm and 3.5mm jack. The 2.5mm jack transports the speaker signal whilst the 3.5mm jack serves as the microphone input. We kept things very simple by using the VOX function on the transceiver to avoid more complex PTT setups.

Of course although this goes into some depth about WeNet it still remains merely an outline of the offering as it stands, but still it serves as a fascinating window into Invacio's development operations.

ICO Console Security/Verification Run-through/Guide

Please visit this link to view the latest updated PDF walkthrough of the INV console guide.

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