
WHITE PAPER

By
The 4th Pillar Ltd.

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The 4th Pillar project is partly privately and partly public sale funded employee database and personal savings blockchain solution platform for individuals and business organizations. Based on the Ethereum main blockchain, it utilizes smart contracts and wallets that solving day-to-day challenges of individuals and their employers.

THE MAIN PROJECT APPLICATIONS ARE:

- Utilization of employee history blockchain ledger with automatic evaluation system.
- Solution to expensive cross-border payment processes and bonus transfers.
- Solution for modern blockchain & IPFS distribution of work-related documentation.

The public sale will be executed as a part of the utility token creation event. As we are living in a digital world, we are forced to use online platforms, where we leave a small piece of our identity every day. The 4th Pillar project is making one of the first steps towards digital work identity control, more specifically the 4th Pillar platform will enable the first blockchain employee identity ledger, providing a way to enter work-related information, and therefore providing the employers and future employers an indispensable tool in recruitment process.

THE PAPER EXPLAINS:

- The core of the service: people and organization problem solving platform,
- The implementation of the blockchain technology, the FOURTH PILLAR UTILITY (FOUR) tokens and mass public adoption.

Thank you for your support

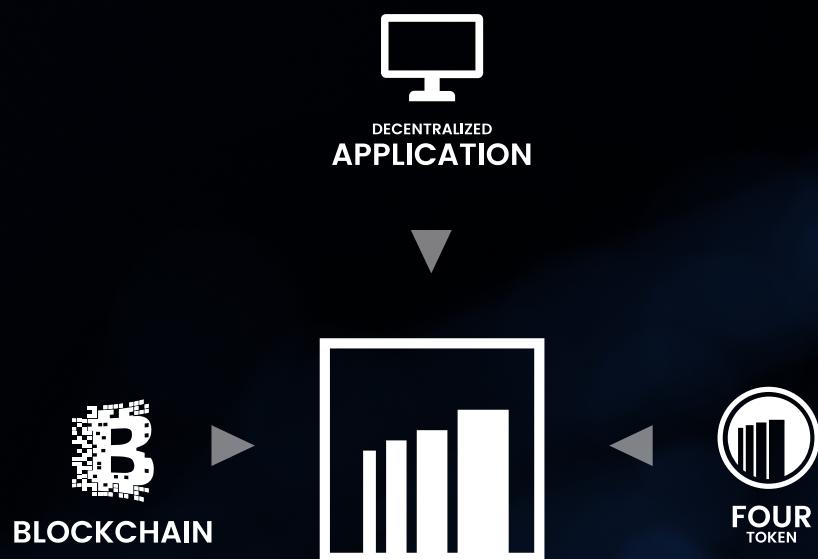
Dear friends, future partners and supporters, it's never too late to venture to a new business adventure. As any new exciting project develops, a special sensation emerges, a new positive force that takes you whole, that's the feeling that we are after. The 4th Pillar is that exciting project and it's ready to be realized. Many of you already know us personally, eight friends, eight business partners Dusan Lazar, Roman Dobrina, Tali Rezun, Jaka Gornik, Miha Bozic, Anton Dobrina, Dejan Rugel and Nikola Bubanj. And we invite you to join us as we venture forward!

“Great vision
without great
people is
irrelevant.”

Jim Collins, Good to Great



Blockchain-based, decentralized, employee identity
and financial database with automated evaluation system,
available to individuals and organizations



Slovenia - Europe
January 2018

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The disruption

- The global employment and recruitment industry annual sales revenue reached €450.4 billion dollars, with an annual increase of 8.6%.
- According to ILO modelled 2017 estimates, out of the 7.6 billion world population, approximately 3.3 billion people were employed.
- Out of the European Union population of 540 million, there were 215 million active employees. It is impossible to even imagine the volume of printing paper used for payroll slips, CVs, etc. It is difficult to fathom the value of commissions paid to banks for all the transactions linked with the employee salaries!
- One of the key trends in the HR industry will be the digitalization of processes. Already 38% of all companies are thinking about digital HR, and only 9% of them believe that they are fully ready for it.

Here comes the 4th Pillar platform, embarking on a mission to help you solve all these problems and save you from wasting your precious resources!

The blockchain

Blockchain provides a decentralized and secure shared digital ledger which gives participating parties a way of validating the information related to a transaction. In doing so, it speeds up the process and cuts out any intermediaries and costs. Blockchain is made out of a trail of validated facts. These facts can be anything from money to information. As part of this digital system of record keeping, each transaction and its details are validated and then recorded across a network of computers. Everyone who has access to the distributed ledger receives this information, and the parties agree on the accuracy before the block is replicated, shared and synchronized among the entities. A blockchain is virtually impossible to tamper with since each block of information references the block before it. In an age when trust is both elusive and held at a high premium, blockchain presents a way to confirm, validate and authenticate both values and events. Smart contracts are basically a code, rules written into a digital program, which determine what happens when digital assets come in, or when certain conditions are met.

The 4th Pillar is a blockchain work identity ledger where individuals can control their professional identity and save their earned FOUR tokens. The system will provide an automatic verified and non-discriminatory professional identity evaluation, based on imported measurable data, making recruitment easier and more transparent. As validated automatic evaluation is not based on any discriminatory characteristics (e.g. gender, age race, religion, sick leaves, parental leave information or other parental care rights) it will enable employers and recruiters to act in line with terms and conditions of employment on non-discriminatory basis (education, additional courses, additional professional knowledge, linguistic knowledge, years of service, work commitment and work performance).

**We are using
smart contracts,
IPFS and blockchain
technology to
solve the several
main issues:**

- Individual control and received digital assets management
- Blockchain personal ledger identity database with automatic non-discriminatory professional identity evaluation
- Work-related document through peer-to-peer distribution

Three significant challenges of individuals and organizations

CHALLENGE 1 – FINANCIAL SECURITY AND DECENTRALISED SAVINGS

There are different financial security pillars in the world and they all share the same problems. First problem is centralization, while our money is being held by centralized organizations for a substantial fee and we don't know what will happen with this organization in the future.



"Now, we have bitcoin. We have a decentralized trust platform that can do settlement of transactions on a global basis without intermediaries. But we're still living in the old system. Today, we have to use exchanges tied to traditional bank accounts, or use IBAN transfers, or credit cards. Today, we're riding the automobile along the muddy roads of banking. The bitcoin supercar, the Formula One of finance, is riding along on the muddy roads of 1970s mainframe-based banking, and it's a bumpy road."

Andreas M. Antonopoulos: "The Internet of Money."



The second problem is control, which we also entrusted in the same institutions. Those control our savings on their terms. Thirdly all of our savings are held in FIAT currency, which is losing value over time, due to the unstoppable inflation. Therefore, our solution to those problems is the 4th Pillar decentralized blockchain system, where every holder is in control over their own crypto savings, rewards and earnings. We are proposing a system which enables employers to reward or transfer FOUR tokens directly to their employees without any intermediaries (e.g. banks), to save time and costs. It gives workers a possibility to save part of the salary, yearly bonus or other income in their own personal savings fond wallet. The challenge is to build a self-managed 4th Pillar decentralised personal savings fund, which is funded by the individual's work organization.

“

For centuries, social institutions were organized around hierarchical organizations: institutions, democracy, banking, education. All of our social interactions were organized by appeal to authority in these hierarchies, these bureaucracies of people.

Andreas M. Antonopoulos: “The Internet of Money.”

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CHALLENGE 2 – DIGITAL EMPLOYEE PROFESSIONAL IDENTITY DATABASE WITH AUTOMATED EVALUATION SYSTEM

We are living in a digital world. Most of us are using more and more online platforms that are becoming a huge part of our lives. The problem is, that we are sharing our digital identity daily, but do not have control over it. The 4th Pillar project is therefore making one of the first steps towards control over your professional digital identity. More specifically, the 4th Pillar platform will be enabling the first blockchain professional individual identity database with validated automatic non-discriminatory evaluation system.

“

In the early days of the Internet, Tom Peters wrote: You are your projects. He meant, that our corporate affiliations and job titles no longer define us. What is equally true now: You are your data. Trouble is, Moreira said, “That identity is now yours, but the data that comes from its interaction in the world is owned by someone else.” That’s how most corporations and institutions view you, by your data contrail across the Internet. They aggregate your data into a virtual representation of you, and they provide this “virtual you” with extraordinary new benefits beyond your parents’ happiest dreams. But convenience comes with a price: privacy. Those who say “privacy is dead—get over it” are wrong. Privacy is the foundation of free societies.

Don Tapscott: “Blockchain Revolution.”

”

CHALLENGE 3 – PEER-TO-PEER DOCUMENTATION DISTRIBUTION

Small, medium and large organizations are all experiencing similar problems regarding private documentation distribution, such as employment contracts, payroll slips, work annexes, CVs, medical reports, performance reports and work history reports. Some of listed documents are usually delivered to employees once a week or once a month in a closed envelope. We plan to use Blockchain and IPFS (interplanetary file system), which offers a more elegant possibility to securely send valuable documents such as payroll slips over its network directly from employer to worker, giving the personal information control back to the individual.

The 4th Pillar concept

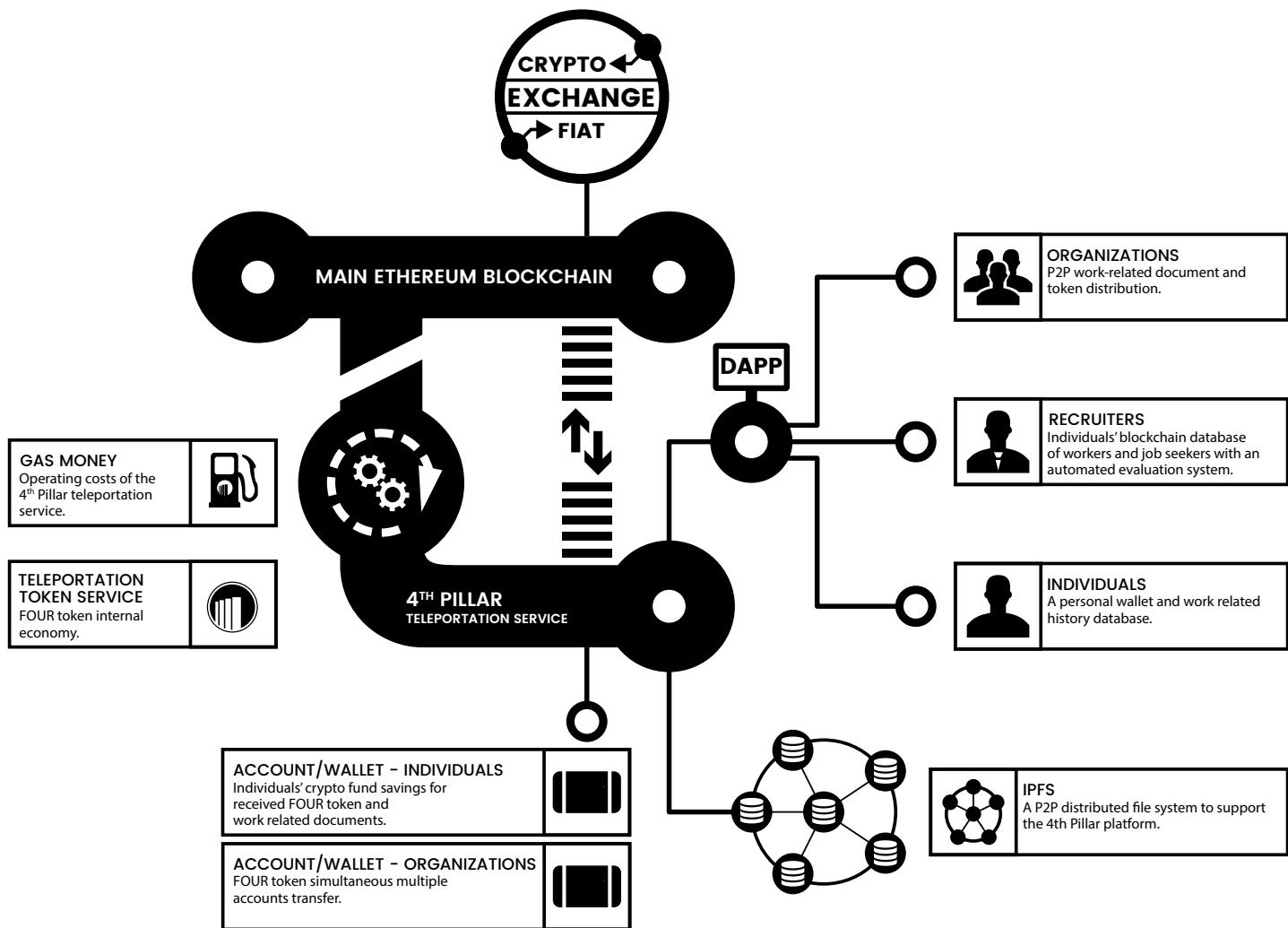
The 4th Pillar is a platform concept that gives back free choice and full control over financial crypto savings to the people, bypassing the costs of intermediaries. But at the same time solving the worker's digital identity problem and private documentation distribution (i.e. employment contracts, payroll slips, annexes, CVs, medical reports, performance reports, work history reports). The 4th Pillar platform will enable organizations to transfer digital value directly, cutting costs of middle men. It will provide the world's first truly automated and validated employee evaluation system, perfect also for all recruiters, in a discrete manner.

Our goal is to provide a new generation platform servicing people, organizations and recruiters, establishing a 4th Pillar service, ensuring a secure and decentralized:

- Individual control and received digital assets management
- Blockchain personal ledger identity database with automatic non-discriminatory professional identity evaluation
- Work-related document through peer-to-peer distribution

DIFIDAES blockchain model

(i.e. 4th Pillar decentralized professional Identity and financial database with validated automated evaluation system):



The 4th Pillar advantages

- Due to its decentralised blockchain technology and cryptography, the 4th Pillar ecosystem is impervious to attacks, it is designed to resist the influence of inflation.
- The 4th Pillar concept offers the individuals a total control over their private information and received FOUR tokens.
- The 4th Pillar validated automatic evaluation system is designed to be non-discriminatory.
- The 4th Pillar ecosystem enables significant cost savings for organizations, as they can instantly send pure net payments and paper work-related documentation to any part of the world for a micro cost – directly to the employee's personal wallet!
- For the first time in the world's history, organizations have a possibility to sign up employees to the partly blockchain-based database, where losing data is not an option.

FOUR token

- The 4th Pillar (FOUR) tokens will be atomic units and internal currency of the 4th Pillar application
- All 4th Pillar transactions, gas fees and personal fond token transfers can be paid in 4th Pillar utility (FOUR) token.

To successfully construct the 4th Pillar platform several components are needed:

- DAPP (decentralised application) – Front-end html gateway to the blockchain database – www.the4thpillar.com
- ERC-20 FOUR token
- Ethereum blockchain
- Smart contracts
- Smart contract teleportation token service
- IPFS distributed web, peer-to-peer hypermedia protocol
- HTML5 project public sale webpage – www.the4thpillar.io

Acquiring the token

CONTRIBUTORS – FOUR Tokens will be received for the following actions:

- **EARLY CONTRIBUTION** (check early contribution bonus table)
- **PRE-SALE** (check pre-sale contribution bonus table)
- **CROWDSALE**

INDIVIDUALS – FOUR Tokens will be received for the following actions:

- Referral and reward program
- Registration to our service
- Registration to our service pro account
- Receiving tokens from their employers (payroll, bonus or reward)

ORGANIZATIONS – FOUR Tokens are received for the following actions:

- Participating in early implementation and compete for 1 million euro token reward
- Buying tokens from the 4th Pillar organization for platform usage (e.g. database utilization, blockchain transactions, gas, token transfer)
- Registration to our service or pro account

Features and technical platform description

DAPP (4th Pillar platform) main features:

- Transfer and management of FOUR tokens
- Blockchain professional identity employee decentralised database with validated automated non-discriminatory evaluation system
- IPFS peer to peer transfer of pay slips and work-related documents

Transfer and management of FOUR tokens:

Our simple but effective token transfer feature will enable organizations to reward or transfer FOUR tokens directly to their employees without any intermediaries (e.g. banks), therefore saving time and costs. It gives the individuals a possibility to save some part of the salary, yearly bonus or other income in their own personal savings font wallet. The challenge is to build a self-managed 4th Pillar decentralised personal savings pension fund, which is funded by the organization for which the individual is working for. Individual will have an option of building its own 4th Pillar personal savings or pension fund under his or her total control.

Blockchain professional identity employee decentralized database with validated automated non-discriminatory evaluation system:

The heart of the project lies in database of individuals with secure digital blockchain ID, which is a long-term solution equivalent to a current passport. It enables individuals to store their work history securely for long periods of time, to provide them in the future, when switching jobs. External users of the 4th Pillar platform will also have the possibility to browse through the 4th Pillar ecosystem and anonymously discover individuals based on their location, work expertise, years of experience and current employment status. The system will provide an automatic verified and non-discriminatory professional identity evaluation, based on imported measurable data, making recruitment easier and more transparent. As systems validated automatic evaluation is not based on any discriminatory characteristics (e.g. gender, age, race, religion, sick leaves, parental leave information or other parental care rights, age) it will enable employers and recruiters to act with respect to terms and conditions of employment on non-discriminatory basis, such as education, additional courses, additional professional knowledge, linguistic knowledge, years of service, work commitment and work performance. Individuals will have a possibility to choose and regulate their platform exposure.

Peer to peer transfer of pay slips and work-related documents:

Regular old fashion paper transfer of pay slips and other work-related documents can be very expensive for the organizations. In some countries, the organization is obliged to send pay slips to their employees in a closed envelope (for security reasons as payroll data is highly confidential) and the employees are obliged to confirm the receipt of such envelope, usually by signing it.

On the organization's side, it is also wise to keep all pay slips for the future, for example as an evidence for calculating their pension. 4th Pillar platform will enable sending such highly confidential documents in a much cheaper and safer way, meeting all the legal standards. This will be enabled using IPFS (interplanetary file system) in combination of cryptography (4th Pillar browser add-on and later mobile application), Ethereum blockchain and 4th Pillar platform.

IPFS is a peer-to-peer distributed file system that seeks to connect all computing devices with the same system of files. In some ways, IPFS is similar to the World Wide Web, but IPFS could be seen as a single Bit Torrent swarm, exchanging objects within one Git repository. In other words, IPFS provides a high-throughput, content-addressed block storage model, with content-addressed hyperlinks. This accomplishes two functions: authentication, where the public key verifies a holder of the paired private key sent the message, and encryption, where only the paired private key holder can decrypt the message encrypted with the public key. In a public key encryption system, any person can encrypt a message using the receiver's public key. In this case: payroll data. That encrypted message can only be decrypted with the receiver's private key. To be practical, the generation of a public and private key -pair must be computationally economical. The strength of a public key cryptography system relies on the computational effort (work factor in cryptography) required to find the private key from its paired public key. If so, effective security only requires keeping the private key private; the public key can be openly distributed without compromising security. In other words, the information about the sent payslip and its receiver is public, but only the recipient is able to view its content. Besides, additional encrypted backup for the employers and employees will be enabled, as the documentation is stored on both sides. The encrypted backup is accessible only by the payslip owner – the individual.

Platform login:

Platform will offer three login options: login for individuals, organizations and recruiters. When users will sign up for the DAPP (i.e. decentralized application) platform, they will have to complete KYC process, in order for their digital ID to be established. Firstly customized browser Chrome and Firefox add-on will be developed and later on also a mobile app. The add-on will create user's key / wallet, public key for encryption / decryption and access to work-related documents. Once registered, a unique user's address will be provided within the 4th Pillar network, meant for storing, sending, receiving FOUR tokens and accessing work-related documents. The platform will use Ethereum blockchain and token teleportation service (TTS) with combination of 4th Pillar scalable cloud servers. 4th Pillar complete token economy will use FOUR tokens as its main value and gas. TTS interface provides Ethereum accounts with the ability to transfer the ERC20 tokens without having to pay for the Ethereum network transaction fees in ethers (ETH). Instead, the account pays for the token transfer fees in the token being transferred. The gas fees in FOUR tokens for using 4th Pillar blockchain will be minimal.

Individual wallet / account:

Individuals will have the access to their wallet/account with a unique private key, generated by the system browser add-on or mobile app, where FOUR tokens, work related documentation and their digital ID will be stored. Digital assets FOUR tokens will be in individuals' control to manage, sell or exchange. Digital professional identity ID will also be in individuals' control with possibility to be updated during years by the employer's side. Individuals will be able to directly deposit tokens to their address or receive them from their employer from the bonus rewarding system.

Organization wallet / account:

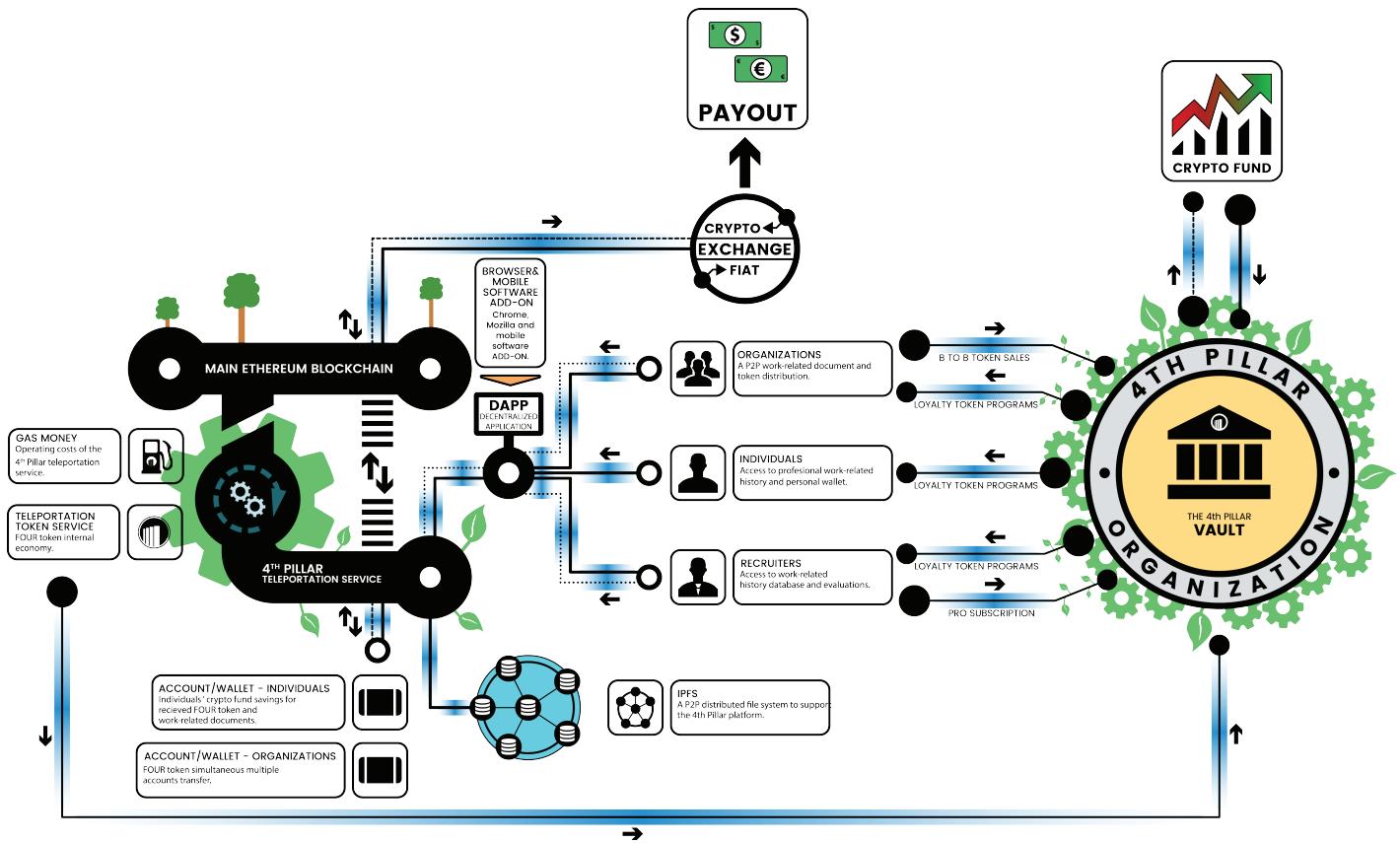
Organizations will have their own platform access, accessible with browser add-on with their employee's ledger of account/wallet addresses, where FOUR tokens and pay slips can be transferred simultaneously on multiple level and with minimal cost.

Business concept, token value and token flow

The 4th Pillar revenue model:

The 4th Pillar business concept is founded on the following revenue channels:

- 4th Pillar organization earns gas fees from the FOUR token blockchain transactions
- 4th Pillar organization sells FOUR tokens to organizations for their employee rewards and gas money
- 4th Pillar organization sells platform subscriptions to organizations, recruiters and Human Resources agencies



Long-term token value

The 4th Pillar is a unique concept, constructed to provide a safe environment for personal data management and savings. FOUR (4th Pillar utility token) will be created with a price of 0.1€. The total amount of issued FOUR tokens will be set in the created smart contract and cannot be changed, therefore inflation cannot happen. FOUR token is a significant part of the platform. As the platform will scale and develop, the token utility will become more and more essential; (1) when making any platform transactions, FOUR token is needed for gas money; (2) when transferring tokens to employees, and; (3) when charging pro subscription to recruiters FOUR token is needed.

The 4th Pillar bank

The 4th Pillar bank will receive 152.000.000 FOUR tokens while token creation event will take place. The 4th Pillar bank will be a part of the 4th Pillar ecosystem, valuable and needed for system operation, capable to execute local or international crypto payments.

Banks main functions are:

- Valuable and needed for system operation, capable to execute local or international crypto payments, regulating and balancing FOUR tokens economy.
- B to B FOUR token sales (market price). As our clients will be mostly regular companies not knowledgeable and active in crypto world, there is essential that we have a possibility sell those FOUR tokens directly in EURO, naturally at market price.
- FOUR token global B&C community loyalty stimulation program management.
- FOUR token global B&C community new users program management.
- 4th Pillar backup cryptocurrency fond management.
- To provide cheaper loans with FOUR tokens in the future.
- To provide financing for the organization if needed.

4th Pillar bank specification:

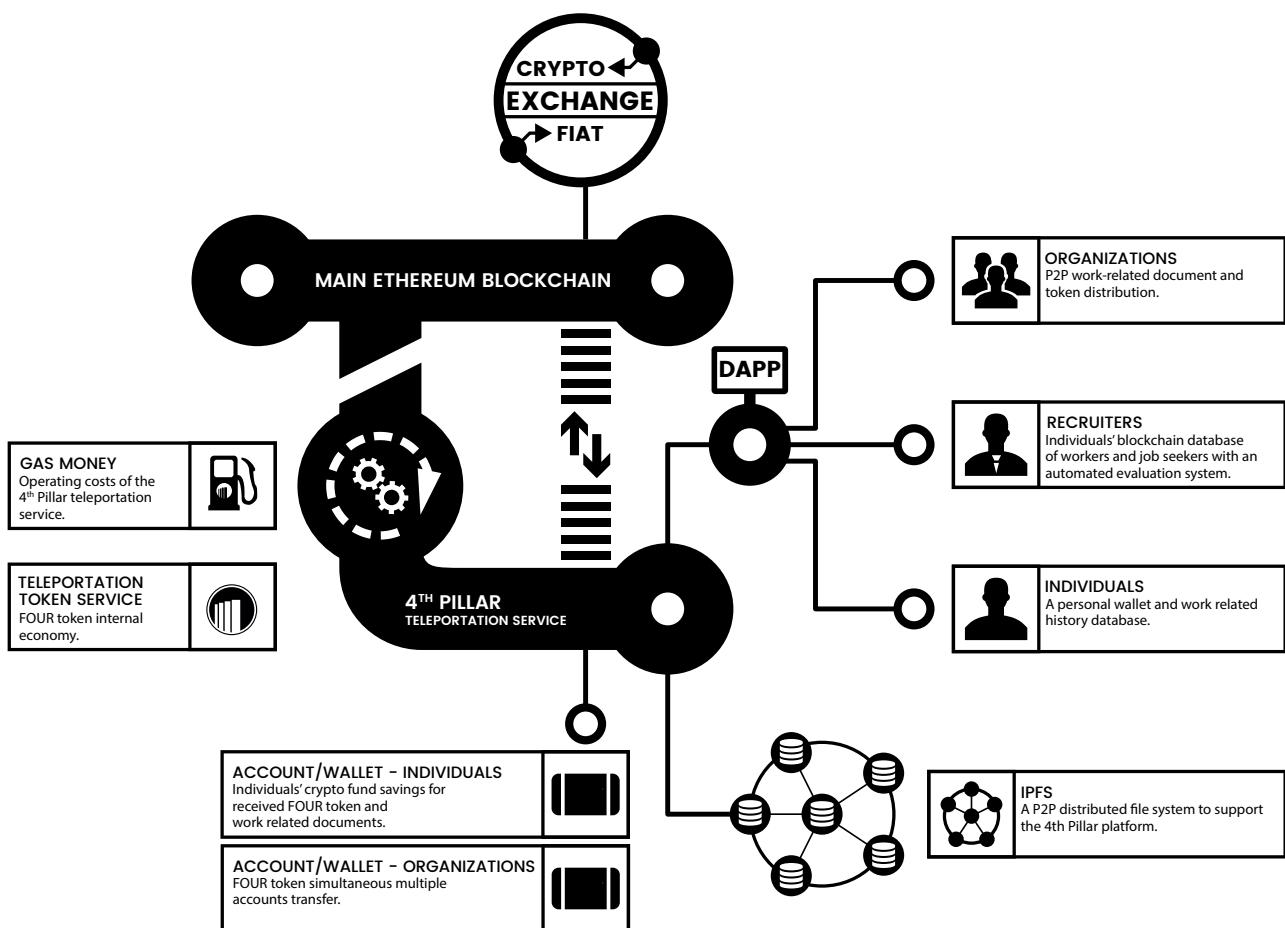
- Capital: 152.000.000 FOUR
- Region: International
- Legal entity: The 4th Pillar Ltd
- Management: bank CEO and management board will be selected after TGE process

Cryptocurrency backup fond

The 4th Pillar cryptocurrency backup fond will be one of the safety and revenue mechanism of the 4th Pillar Company, controlled and created by the 4th Pillar bank. According to breakingbitcoin.com rough estimates, cryptocurrency funds represent 5-10% of the \$200B of the total invested in cryptocurrencies. The fund will hold the “blue chips” cryptocurrencies such as Bitcoin, Ethereum, OmiseGO, NEO, Litecoin etc., which have stable and less volatile growth.

DIFIDAES token flow

The DIFIDAES stands for the Decentralized Identity and Financial Database with Automated Evaluation System. It's a blockchain business model, first of its kind. The model describes FOUR token flow in relations between individuals, organizations and recruiters, all connected with latest internet and blockchain systems.



The benefits for the individuals are:

- Fast, secure, cross border reward and savings payment system.
- Total control over their FOUR funds, wallets and professional identity.
- Decentralised long-term saving possibilities.
- Trading possibilities.
- Save storage and control for work-related documents such as pay slips, education and training certificates.
- Possibility to be recruited or headhunted by HR agencies or other future employers due to proven work performance on non-discriminatory basis.

The benefits for the organizations are:

- Fast, secure and equal reward and fourth pillar savings system for the employees.
- Significant cost reduction when it comes to cross-border funds transfer.
- Automatic verified non-discriminatory evaluation system with possibility to check the performance of the employees over the years, which becomes a key tool for the Management (base for yearly bonus rewards).
- Employee recruitment.

The benefits for the recruiters are:

- The access (pre-approved with signature by individuals) to huge database of mathematically calculated individual evaluations, which is an excellent tool for head-hunters to find suitable workforce.
- The database allows a search for employees based on their geolocation.

Development phases

The 4th Pillar business concept is divided into phases, business time development sections (as described in the roadmap).

Phase 1: CONCEPT DEVELOPMENT

The year 2017 was dedicated to the 4th Pillar business, legal and tax research.

Phase 2: THE TGE AND CONTRIBUTION:

Crowdfunding is needed to rise the contributions to expand the 4th Pillar project.

We have budgeted every detail of this operation, as we are used to transparent and clear budget allocation. (Check further budgeting details in the business plan section)

Phase 3: PLATFORM DEVELOPMENT

Several key systems will be developed, such as; (1) 4th Pillar DAPP; (2) 4th Pillar smart contracts; (3) FOUR token teleportation service; (4) 4th Pillar end wallet, and (4) IPFS distributed web, peer-to-peer hypermedia protocol integration.

Phase 4: EMPLOYMENT

To implement the 4th Pillar plan, a new organization is needed, which will handle development, implementation, sales and support. To implement full transparency over the business a CEO, CFO and Sales Director will be recruited.

Phase 5: SE EUROPE

As we are already operating in SE Europe, this is where we will start. Sales Teams will be developed to cover the regions of (1) Slovenia; (2) Croatia; (3) Serbia; (4) Macedonia, and (5) Bulgaria.

Phase 6: EUROPE

With the implemented and fully adapted 4th Pillar platform, we can now move to Europe and start the wide scale adoption. To achieve that a European marketing campaign will have to be done and additional Sales Representatives will have to be hired.

To achieve full European coverage, additional sales and support teams will be established and new offices will have to be opened.

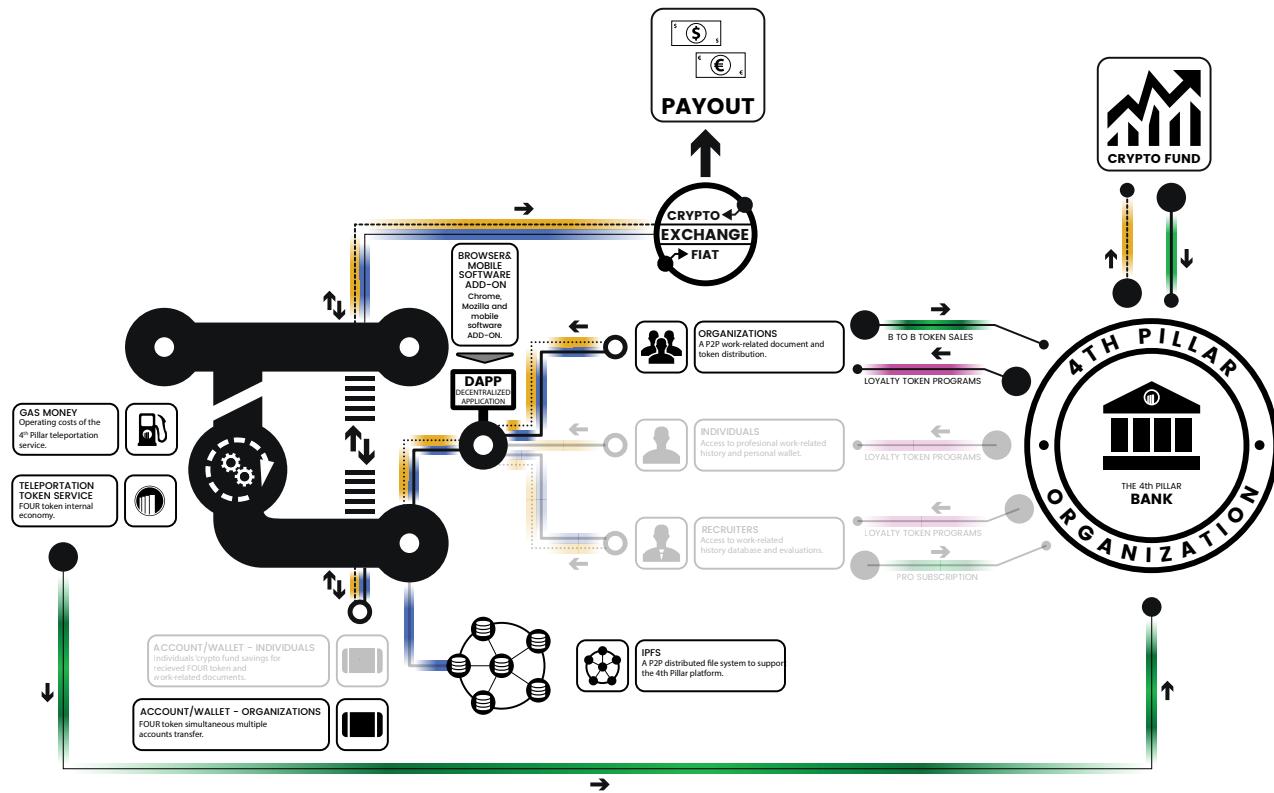
Marketing

During the years we have experienced a huge lack of workforce in Europe. Issues that are still concerning current workforce and recruitment industry are also:

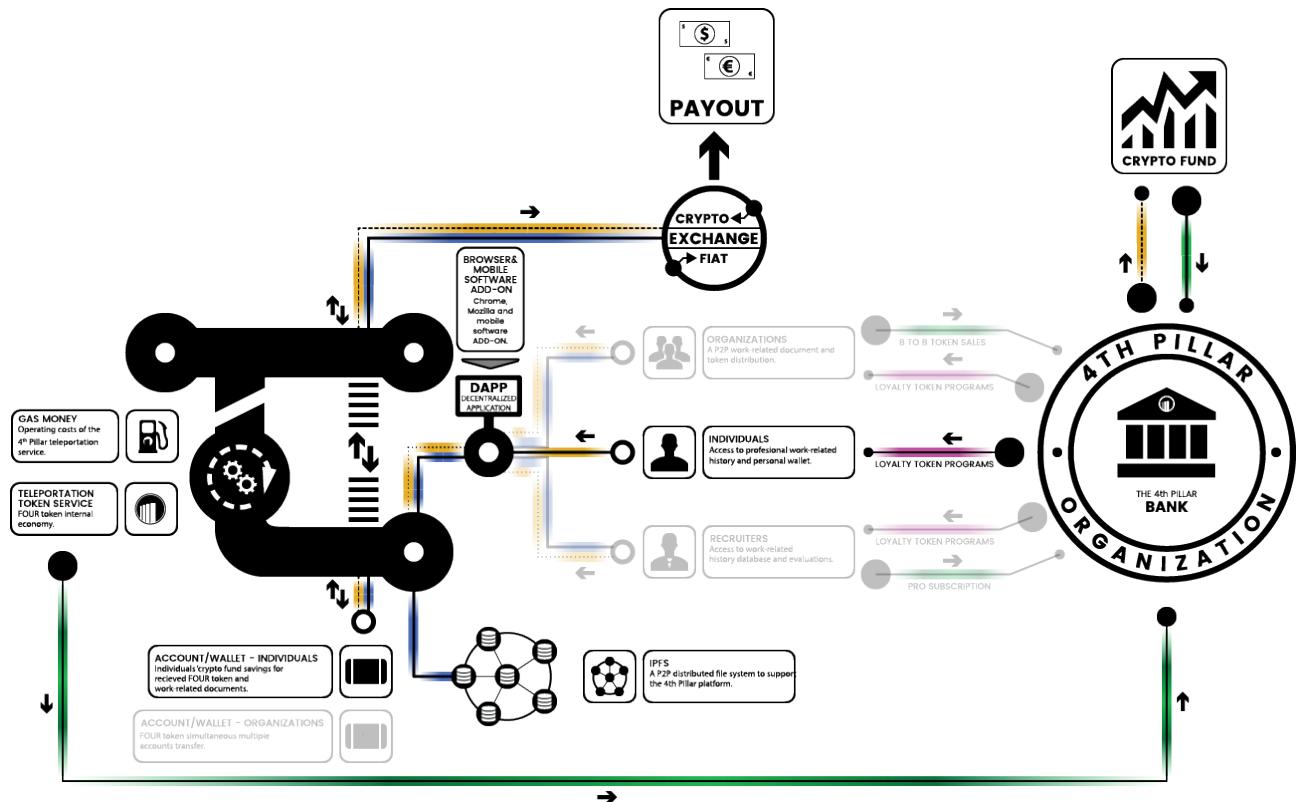
- Attracting potential applicant's attention (noise).
- Finding enough qualified candidates.
- High Cost of Employee Acquisition and Non-transparent employee history (including the data in the existing CV).
- Hard to define incentive schemes to help move people across borders and make switch jobs decisions.

4th Pillar will help solve the above issues with a decentralized mobile application/platform.

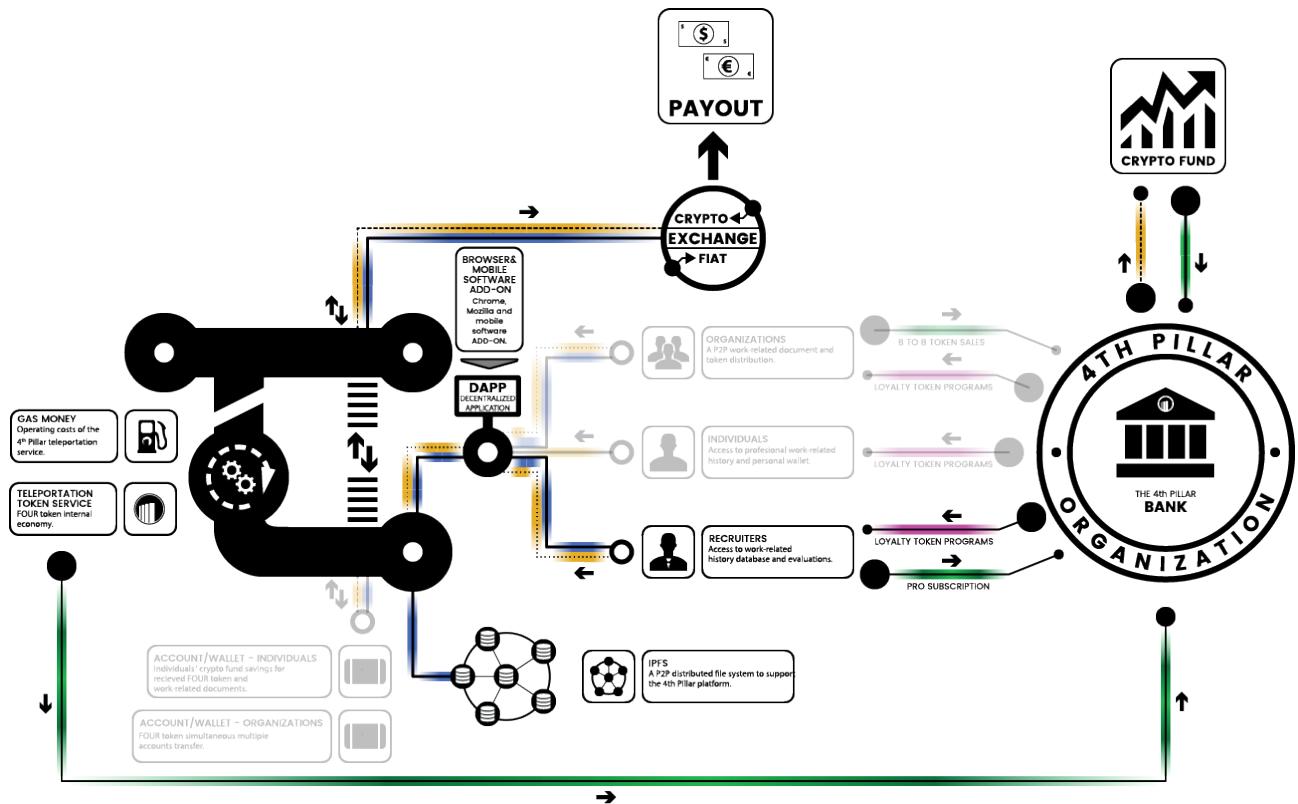
Infographic – Organizations



Infographic – Individuals



Infographic – Recruiters



Using decentralized model, we want to dramatically disrupt the workforce employment recruitment industry and take considerable market share very quickly as cryptocurrency and blockchain technology will become mainstream in the next few years. In a nascent space, far more must be done than whitepaper creation followed by social media blasts. A good mix of thought leadership, credibility, community, channel creation and research are making the 4th Pillar project stable and delivered on its promise. That is why we have focused our marketing efforts on the absolute quickest 4 pillars.

Research and Strategy

Measure everything, try new things, and learn what works. We want to show community and audience our value differentiation, strength of our team, and to ultimately understand the demographics and the key messages we will convey and how will they resonate.

Owned Media Channel Creation

It is never about how many channels we own, but their strength. From our website to our blog, social channels, newsletters, reviews or community board presences. We have strategized each and every single touch point.

Outreach

Combined with reflective owned media. In the early phase, we plan to market the platform and its benefits to organizations, recruitment industry and individuals/general public via traditional media (online and offline), PR, trade shows and webinars. To raise awareness among broader public communication will be held mainly through TV advertisement and communication to HR managers in large organizations or recruiters through various digital advertising channels. We want to put together the community that shares the same interests such as transparency in terms of personal data and better employment opportunities. That is why we have created special marketing and PR materials that speak to all sides of the spectrum from thought leadership to social media, crypto community and more traditional PR tools in order to support our experiences and interests. Current unique marketing tactics that we use have proven to bring an incredible value to our clients. Detailed explanation of our services is clear – what you get, what you should expect and how much does it cost. Our mission is to deliver total transparency to HR industry with the utmost quality. We want to help employees, employers, organizations and recruitment industry to have a better, faster, instant, location based and transparent recruiting and employment experience. Organizations and recruiters can connect with candidates anywhere, anytime to outperform their competitors when it comes to attracting, incentivizing and recruiting talented workforce. Besides all measures are supported with analytics.

We are already building a social media network surrounding the 4th Pillar TGE and to build FOUR Community. Due to our decentralized nature we want to have extremely strong and active communities from all spectrum, supporting our project and giving it an added value with their own contributions. That includes active forum, slack, and telegram group managed by our team. There, community members will be able to ask questions about the upcoming ICO and share relevant news articles and information with each other. Apart from using telegram as one of our preferred channel of communications with potential contributors, we have also addressed the common problem of questions being overlooked. That is why we are planning to implement the FOUR Crypto automated chatbot.

Using our Four FB chatbot is one way how we will provide the right information to attract new contributors in our project.

Four FB chatbot will allow us to:

- Segment high ticket contributors expressing interest in the 4THPillar.
- Show contributors our vision and potential reason to invest in our platform or a way to track our progress on a daily base.
- Allow us to start conversations with contributors, while maintaining consistent communication with our audience.

And last but not least, communication and education is as important as it is to build a quality service. We believe the FOUR token will be the viral component. The more organizations and individuals integrate their services and use our token, the more it becomes a standard platform for people that will want to use it. As stated in our plan, we want to dedicate serious resources to education, marketing, and communications for the 4th Pillar to become ubiquitous. That is why we will have a partnership (1million € program) to help companies, developers and others integrate our platform into their organization and life.

Marketing activities will be supported in a 4 years period with robust marketing budgets throughout all Caps – numbers in EURos:

Cap-Year	2018	2019	2020	2021	Total
Hard Cap	400.000	500.000	300.000	300.000	1.500.000
Mid Cap	300.000	400.000	200.000	100.000	1.000.000
Soft Cap	300.000	300.000	100.000	100.000	800.000

Regulatory compliance

Regulatory and legal compliance for European region will be prepared by our project's law firm Jadek & Pensa, based in Ljubljana (Slovenia). We are cooperating with their blockchain legal experts, which is an innovative and forward looking highly respected law firm. They provide comprehensive and straightforward legal advice that is essential for a field as dynamic as blockchain.

Legal audit is also going to be performed by Jadek & Pensa, where all of the 4th Pillar platform's features are being covered. If some of the platform's functions would not comply with the EU labour legislation, those functions would be regionally adopted or excluded. Terms and Conditions as well as Privacy Policy prepared by Jadek & Pensa will be published on our webpage according to the timeline and current phase (early contributors, pre-sale, and crowdsale). When establishing 4th Pillar we have duly considered all legal guidelines, international and domestic. As blockchain is currently not a subject of blockchain-dedicated legal acts, we act according to the best knowledge of our lawyers, taking into consideration not only the domestic or international acts, which are already established and may be applicable in our case, but also those which are yet to be published.

Personal data protection

We are firmly committed to protect collected and processed personal data and designing our platform incompliance of individual's personal data privacy, which will be protected at the highest level. We will make sure that all processes of individual's personal data will be audited and acquire certifications of our conducts, processes and security measures regarding personal data by respective certification authorities under the EU General data protection regulation.

The individuals will be able to choose a level of privacy, according to their needs and desires on the 4th Pillarplatform. They will also be able to unpublished their personal data.

KYC policy

KYC (Know Your Customer) is the process of a business identification and client's identity verification. KYC includes procedures of primary identification of customers from financial institutions and companies acting as cryptocurrency exchanges. Strict compliance with the KYC policy protects the customers and us from criminal elements such as money laundering or terrorism financing. As security transaction is our main priority we keep a high standard of customer identification and provided information verification. If we have a reasonable assumption, that our customer might be involved in any kind of criminal activity, we reserve the right to refuse cooperation and reject their funds without any additional explanation. Only contributors which have successfully identified themselves in the KYC procedure will be eligible to participate in the 4th Pillar token public sale. The carried-out KYC will be based on the current market standards and will comply with the applicable laws. We guarantee that the best efforts will be made in order to keep information and transferred personal details confidential.

Anti-Money Laundering policy

The 4th Pillar Ltd. recognizes the importance of preventing money laundering and terrorism financing and commits to the highest standards of Anti-Money Laundering and Combating Terrorist Financing ('AML/CTF'). The 4th Pillar Ltd., headquartered in Slovenia, is subject to applicable legislation designed to prevent AML/CTF.

To fulfil this commitment, the 4th Pillar Ltd. establishes internal policies and procedures.

Customer Due Diligence

To prevent AML/CTF, the 4th Pillar Ltd. will implement processes and procedures to conduct appropriate customer due diligence, customer identification and customer's identity verification on the basis of the following "Know Your Customer" principles:

- Customer provided documentation (Verification Checking).
- Customer information obtained from reliable and independent sources (Ownership Checking).

Unusual activity during the customer due diligence process or customer engagement should be immediately reported to the designated Money Laundering Reporting Officer ('MLRO') or the Deputy Money Laundering Reporting Officer ('Deputy MLRO').

Risk-Based Approach

For The 4th Pillar Ltd. the threat of being involved in money laundering and terrorist financing activities depends directly on the type of customers business or on the country where they are located.

During the business processes and procedures the 4th Pillar Ltd. will classify its customers based on a level of risk. Identifying the potential risk will help to effectively manage these risks and implementing controls to mitigate the identified risk, if any.

High Risk Customers

The 4th Pillar Ltd. will not do business with the following risky customers:

- Individuals included in any official lists of sanctions.
- Individuals indicating possible involvement in criminal activities, based on available information about them.
- Individuals with businesses of which activity or source of funds legitimacy can't be reasonably verified.
- Individuals refusing to provide the required information or documentation.
- Entities whose shareholder/control structure cannot be determined.

Record Keeping

Customer documentation can either be submitted in physical or electronic form. An appropriate record of received documentation, copies or reference to the customer's documentation will be kept.

Records will be kept for as long as the relationship endures with the customer and for at least five years after the relationship ends. In countries where this period exceeds the established period of time, the legally established time period will be considered to comply with local law.

Trademark

4th Pillar trademark is listed to be registered under number 017683285 with the EUIPO – European Union Intellectual Property Office.



Oddelek za operativne dejavnosti

L101F (e-filing)

Alicante, 15/01/2018

Četrti Steber
Cesta 24. junija 25
SI-1231 Ljubljana-Črnuče
SLOVENIJA

Prejem prijave za Blagovna znamka Evropske unije in obvestilo o določitvi začasnega datuma vložitve prijave, (člen 30(2), člen 32 in člen 41 Uredbe o blagovni znamki EU)

Številka zahteve:	017683285
Vaša referenca:	
Znamka:	4th PILLAR
Vrsta znamke:	Figurativna znamka, ki vključuje besedne znake
Prijavitev:	Četrti Steber Cesta 24. junija 25 1231 Ljubljana-Črnuče SLOVENIJA



Z veseljem vas obveščamo, da bo vaša prijava preskušana po hitrem postopku **Fast Track**.

Trenutno veljavne standarde v zvezi s pogoji in roki za hitri postopek Fast Track najdete na [http://eipo.europa.eu/
fasttrack](http://eipo.europa.eu/fasttrack)

Financial forecasts and budgets

We have created 3 financial forecasts depending on fund raising ability. All financial forecasts are prepared for 4 year period year and are based on organization development in terms of Headcount (Full Time Equivalent). In all forecasts 4th Pillar Organization is sales driven, selling services and tokens of the HR Blockchain Platform.

Hard Cap - 12M capital will be raised through the TGE process. Most realistic forecast.

Mid Cap - 5M capital will be raised through the TGE process. Modest forecast.

Soft Cap - 2M capital will be raised through the TGE process. Pessimistic and conservative forecast.

Hard Cap

In Hard Cap forecast 12M capital will be raised through the TGE process in 3 month period.

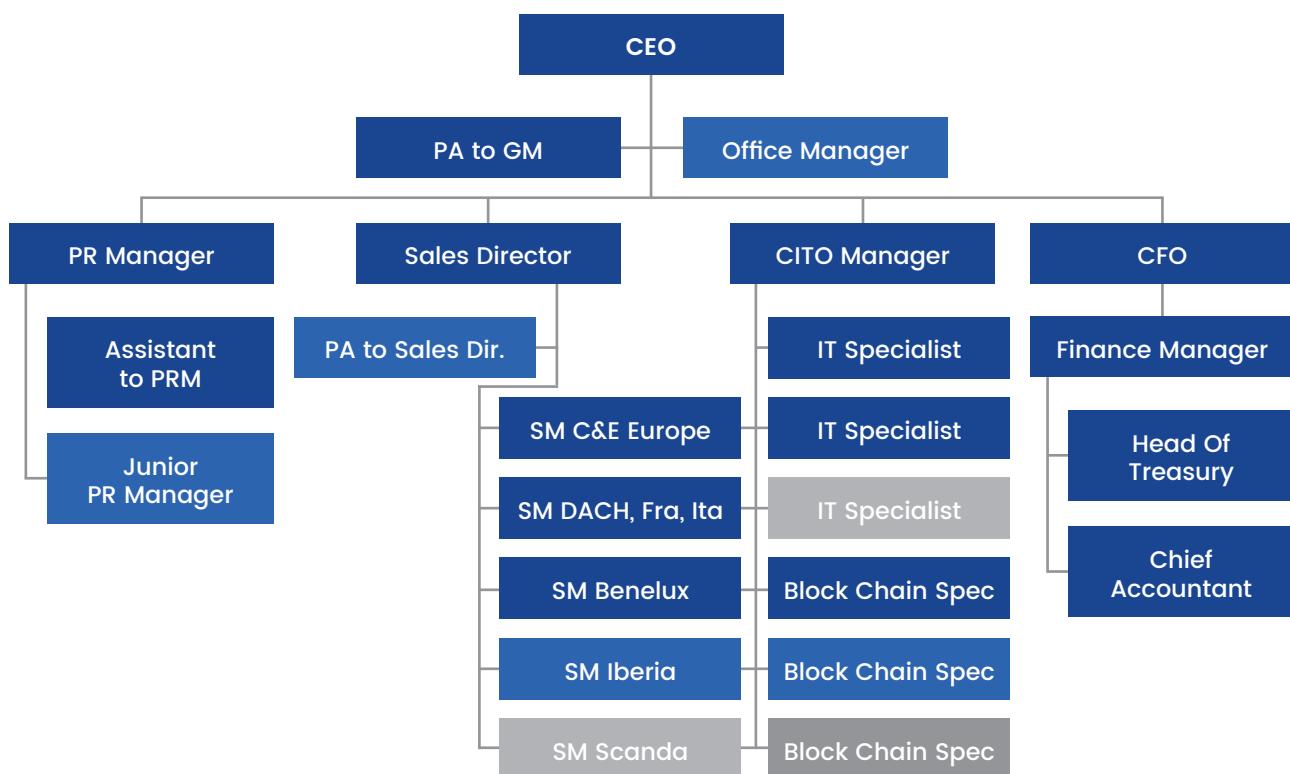
Organizational structure will be built very fast and will reach:

16 people in 2018

21 people in 2019

23 people in 2020

24 people in 2021



Hard Cap Income statement forecast in EUR for period 2018–2021

	Sales structure	2018	2019	2020	2021
Hard Cap capital raised	TGE raised sales booked	3.000.000	3.000.000	3.000.000	3.000.000
	Platform sales B2B	550.000	1.800.000	2.500.000	3.500.000
	10.000.000	300.000	600.000	700.000	800.000
	Total Sales EUR	3.850.000	5.400.000	6.200.000	7.300.000
Investment	IT & Block chain development	1.100.000	1.200.000	1.200.000	1.000.000
	Marketing	1.300.000	1.200.000	1.200.000	1.000.000
	Operating expenses	1.326.000	1.766.000	1.896.000	2.061.000
	Total Investment	3.726.000	4.166.000	4.296.000	4.061.000
	EBIT	124.000	1.234.000	1.904.000	3.239.000
	Headcount FTE	16	21	24	24

Organization will be profitable from the beginning and break-even will be reached already in year 2018:

- TGE sales are booked through all 4 years period.
- Sales driven organization is reaching over 3M EUR platform services sales in the 4th year.
- High level of investment to IT and blockchain.
- High level of marketing investments.

Mid Cap

In Mid Cap forecast 5M EUR capital will be raised through the TGE process in 3 month period.

Organizational structure will be built moderately and will reach:

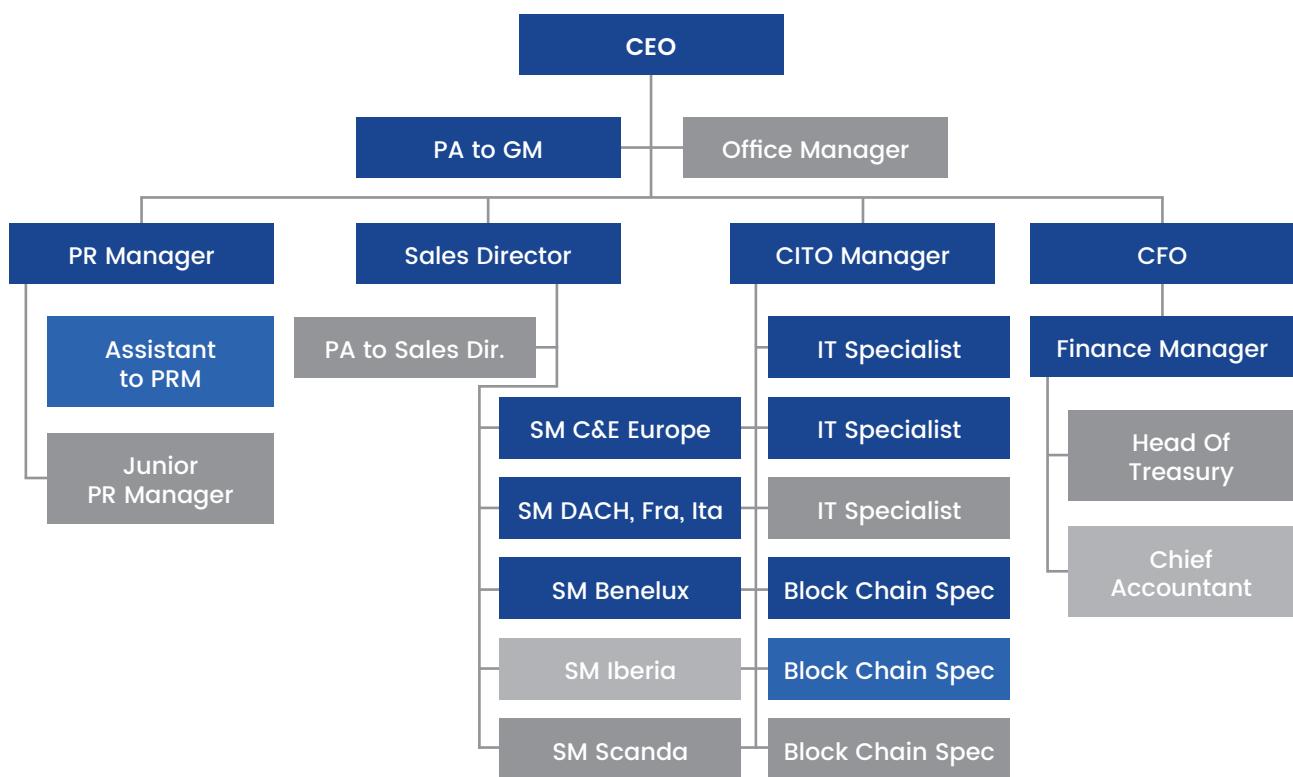
12 people in 2018

15 people in 2019

17 people in 2020

24 people in 2021

Full headcount of 24 is engaged in the 4th year (2021).



Mid Cap Income statement forecast in EUR for period 2018–2021

	Sales structure	2018	2019	2020	2021
Mid Cap	TGE raised sales booked	2.600.000	1.700.000	600.000	100.000
capital raised	Platform sales B2B	550.000	1.200.000	2.000.000	3.000.000
5.000.000	Additional Income (bank)	300.000	400.000	500.000	600.000
	Total Sales EUR	3.450.000	3.300.000	3.100.000	3.700.000
Investment	IT & Block chain development	1.100.000	900.000	500.000	500.000
	Marketing	1.000.000	700.000	700.000	700.000
	Operating expenses	1.260.000	1.556.000	1.715.000	2.061.000
	Total Investment	3.360.000	3.156.000	2.915.000	3.261.000
EBIT		90.000	144.000	185.000	439.000
Headcount FTE		12	15	17	24

Organization will be profitable from the beginning and break-even will be reached already in year 2018:

- TGE sales are booked through all 4 years period with 4,3M EUR booked in years 2018 and 2019.
- Sales driven organization is reaching 3M EUR platform services sales in the 4th year.
- High level of investment to IT and blockchain.
- High level of marketing investments.
- Organization is profitable with EBIT growing faster than sales already in the 4th year (2021).

Soft Cap

In Soft Cap forecast 2M EUR capital will be raised through the TGE process in a 3 month period.

Organizational structure will be built very slowly and conservatively, it will reach:

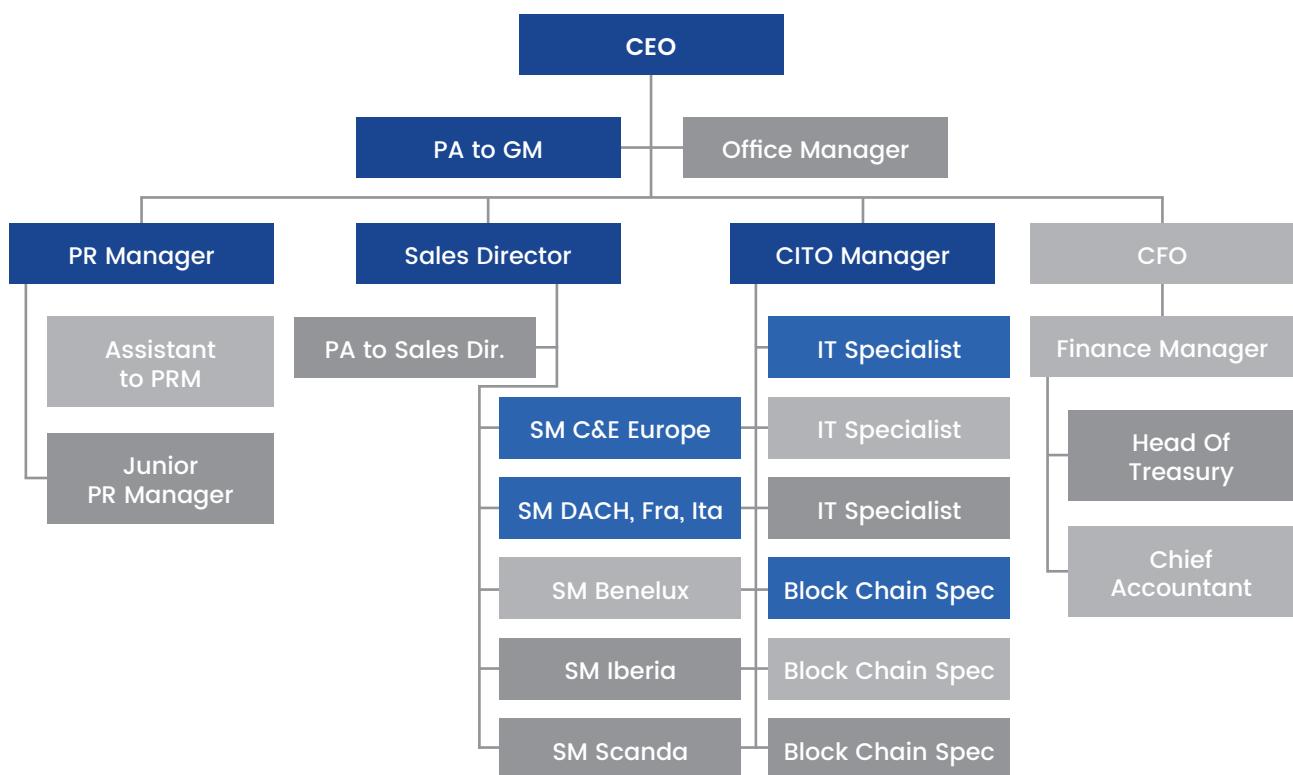
5 people in 2018

9 people in 2019

15 people in 2020

24 people in 2021

Full headcount of 24 is engaged in the 4th year (2021).



Soft Cap Income statement forecast in EUR for period 2018–2021

Sales structure		2018	2019	2020	2021
Soft Cap capital raised 2.000.000	TGE raised sales booked	1.500.000	500.000		0
	Platform sales B2B	550.000	1.100.000	1.800.000	2.500.000
	Additional Income (bank)	300.000	400.000	500.000	600.000
Total Sales EUR		2.350.000	2.000.000	2.300.000	3.100.000
Investment	IT & Block chain development	1.000.000	600.000	500.000	500.000
	Marketing	700.000	550.000	500.000	500.000
	Operating expenses	826.000	1.133.000	1.275.000	1.797.000
Total Investment		2.526.000	2.283.000	2.275.000	2.797.000
EBIT		-176.000	-283.000	25.000	303.000
Headcount FTE		5	9	15	24

Organization is profitable from the 4th year (2018) mainly due to high investments in IT and blockchain and marketing (linked with the listings on crypto exchange platforms):

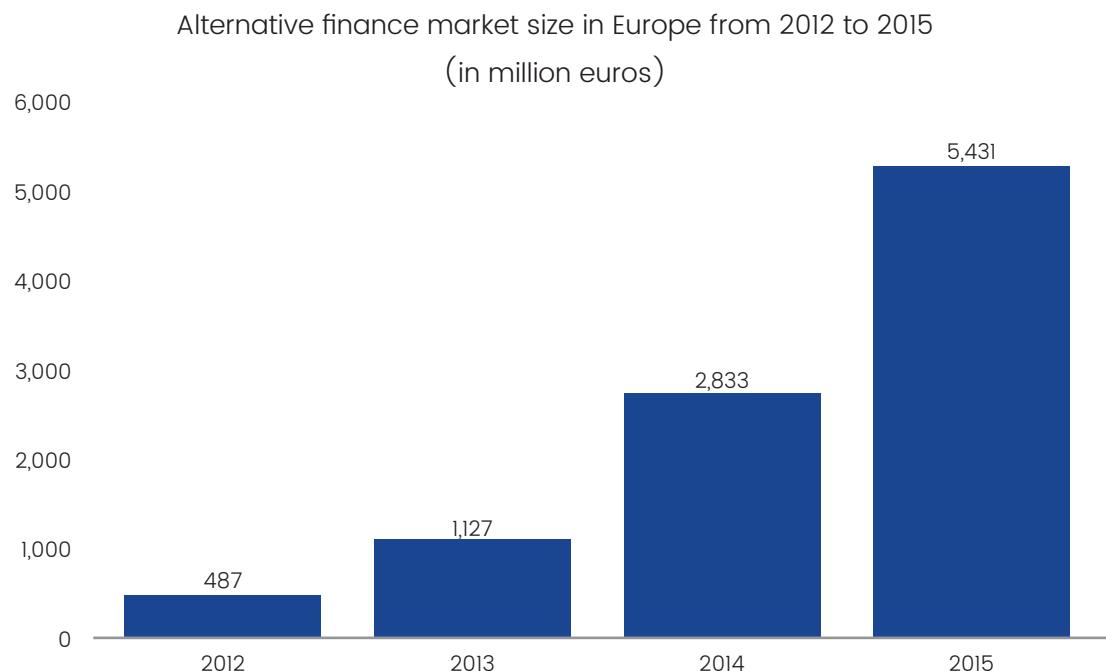
- TGE sales are booked in 2 years period.
- Sales driven organization is reaching 2,5M EUR platform services sales in the 4th year.
- High level of investment to IT and blockchain.
- High level of marketing investments.
- Organization is profitable with EBIT reaching 10% of sales in year 2021.

Market overview

Cryptocurrency global total market capitalization has increased dramatically in the last three years. The total market cap of the year 2014 was barely 10 billion dollars, increasing to 190 billion in November 2017 and reached over 600 billion at the end of 2017. (Coinmarketcap.com)



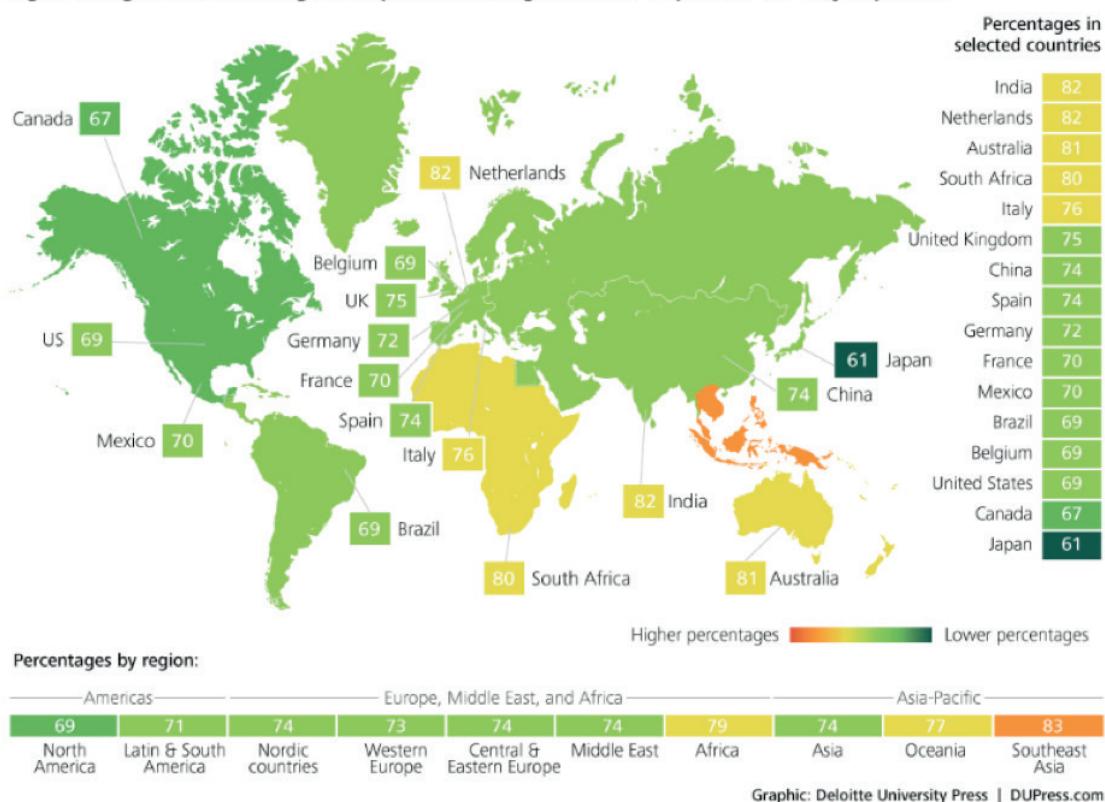
According to Statista, statistics show the growth in value of the European alternative finance market (i.e. cryptocurrency markets) from 2012 to 2015. The market grew year-on-year, from the level of 487 million € in 2012 to more than 5.4 billion € as of 2015. It is expected that 10% of global GDP will be generated on blockchain by 2025.



Source
Cambridge Judge Business School; EY
© Statista 2017

Additional Information:
Europe; Cambridge Judge Business School; EY; 2012 to 2015;
367 Respondents; online alternative finance intermediaries

The global employment and recruitment industry continues to show solid growth, increasing both the depth and scope of its HR solutions and supporting around 72 million people worldwide to access work each year. According to the Ciett's 2016 Economic Report global annual sales revenue reached 450.4 billion €, an annually increase of 8.6%. The global recruitment process outsourcing market is forecast to grow at a compound annual growth rate of 17.66% from 2017 to 2021, according to the recent reports (Technavio - Infiniti Research Ltd., (2016) Global Recruitment Process Outsourcing Market 2017-2021). The potential of growth is enormous, since there were around 3.3 billion employees in 2017 according to ILO modelled estimates. One of the key trends in HR industry will be process digitalisation. 38% of companies are thinking about digital HR and only 9% of them believes they are fully ready for it. 72% of organizations believe digital HR is an important priority and 32% claims it is very important (Source: Deloitte University Press).

Figure 1. Digital HR: Percentage of respondents rating this trend "important" or "very important"

Taking all that in consideration, the blockchain technology, cryptocurrencies, peer-to-peer business models and tokenization models will be interesting products for the HR industry in the near future. Despite of use of current digital recruiting employees recruitment possibilities, according to Forbes employers still spend approximately 4,000 \$ per candidate for interviewing, scheduling and assessment of choosing the right candidate. Besides, Forbes states that the entire recruitment market is worth over 200 billion \$ worldwide and nearly every employer is a participant. The use of the 4th Pillar employee database and personal savings blockchain solution platform for individuals and business organizations will therefore result in saving great amount of time and money.

The introduction of blockchain technology and peer-to-peer business models will also stimulate employees to create their own pension schemes. Fact is that both state and private pension funds are in permanent search of additional sources of investments and on the other hand there are generations of millennials which have lack of trust in traditional pension funds and insurance companies. Global institutional pension fund assets in 22 major markets grew to USD 36,4 trillion at year end 2016, representing an increase of 4.3% since the end of 2015.

Timeline

We strongly believe in transparency and will devote all of our strength to deliver the product according to the roadmap (as described in the business plan section) without any setbacks.

2017 (PHASE 1 - CONCEPT)

- Regulatory and legal compliance research and project adaptation

2018 and Q2 (PHASE 2 - CONTRIBUTION)

- 20th of January, start of the EARLY CONTRIBUTION
- March, FOUR token PRE-SALE
- **2nd of April, the 4th Pillar platform BETA**
- April, FOUR token CROWDSALE and TGE
- The end of June EXCHANGE LISTING

2018 Q3 (PHASE 3 - PLATFORM)

- 4th Pillar DAPP platform testing
- 4th Pillar smart contract testing
- 4th Pillar Ethereum blockchain token wallets testing

2018 Q4 (PHASE 4 - EMPLOYMENT)

- CEO and CFO recruitment
- Sales Director recruitment
- The establishment of the organization
- P2P IPFS work-related document distribution – platform update

2019 & 2020 Q1 and Q2 (PHASE 5 – SE EUROPE)

- The 4th Pillar mobile app launch
- SE Europe regional marketing
- SE Europe sales and 4th Pillar system integration
- 2018 Financial audit report
- Recruiter DAPP module
- Synch DAPP module
- 2019 Financial audit report
- Blockchain database & evaluation platform update

2019 Q3 + (PHASE 6 – EUROPE)

- European marketing project campaign
- European sales expansion
- European sales and 4th Pillar system integration
- European technical and sales support development
- Further project development

Token public sale & TGE

We strongly believe that the project should raise only what's needed to accomplish the goal, that's why this is a capped TGE (i.e. token generation event) with a SOFT CAP of 2 million € (i.e. if the SOFT CAP is reached, the complete plan will be executed on the SE European market) and a maximum cap of 12 million € (i.e. if the HARD CAP is reached, the complete plan will be executed on the European market). The development of this project is fully funded and supported by the founders, fresh contributed capital will be budgeted and spend for project scaling and global business integration. Every contributor is welcome to participate in any phase of the public sale. The contributors must pass the KYC based on the current market standards and in accordance with the applicable laws to participate in WHITELISTING process.

TOKEN DETAILS:

- TGE event: CROWDSALE start day
- Token name: FOURTH PILLAR UTILITY TOKEN
- Token symbol: FOUR
- Blockchain: Ethereum
- Maximum number of FOUR tokens issued: 400.000.000 (100%)
- FOUR tokens distributed in public sale: 152.000.000 (38%)
- Decimals: 18
- Initial value: 0.10 €
- Token standard: ERC-20

PUBLIC SALE DETAILS:

- EARLY CONTRIBUTION start date 20.1.2018 (minimum contribution per KYC 20 ETH, maximum contribution per KYC 100 ETH) – whitelist approach with 50% bonus.
- PRE-SALE contribution start date March 2018 (minimum contribution per KYC 5 ETH, maximum contribution per KYC 100 ETH) – whitelist approach with 30% bonus.
- CROWDSALE event April 2018 whitelist approach
- Token distribution: start on CROWDSALE April 2018 and continuously during CROWDSALE phase.
- ETH/EUR exchange rate will be locked as per crowdsale start day at 14:00 (UTC+1).
- Preferred wallet and ETH address: My Ether Wallet.
- SOFT CAP: 2.000.000 € (If SOFT or higher CAP is reached, complete plan will be executed on the SE European market).
- HARD CAP: 12.000.000 € (If HARD CAP is reached, complete plan will be executed on the European market).

CONTRIBUTORS:

Every contributor is welcome to participate in any phase of the public sale. The contributors must pass the KYC based on the current market standards and in accordance with the applicable laws to participate in WHITELISTING process.

Funding by phases

PHASE 1 – FUNDING (2017): The project was funded by the founders, approximately 1 million € was spent for idea development, legal audit, blockchain audit, tax audit, team establishment, marketing, TGE process, development of DAPP concept and BETA platform.

PHASE 2.1 – FUNDING (20. JAN – MAR 2018): The project will be gathering EARLY CONTRIBUTOR capital in ETH, early contributors will be rewarded with 50% token bonus. Minimum contributions in the EARLY CONTRIBUTION phase is 20 ETH.

PHASE 2.2 – FUNDING (MAR – APR 2018): The project will be entering PRE-SALE. The contributors will be rewarded with 30% token bonus. Minimum contribution in the PRE-SALE phase is 5 ETH.

PHASE 2.3 – FUNDING (APR 2018): Start of the project CROWDSALE. There is no minimum contribution cap in the CROWDSALE phase.

FOUR Token distribution, total: 400.000.000 (100%)

- 152.000.000 (38%) FOUR tokens are intended for the public sale.
- 152.000.000 (38%) FOUR tokens will construct a 4th Pillar bank.
- 50.000.000 (12.5%) FOUR tokens are held by the founders and the team but VESTED for the period of 12 months and gradually released monthly according to the 12 months cliff plan.
- 29.000.000 (7.25%) FOUR tokens are intended for the advisors.
- 10.000.000 (2.5%) FOUR tokens go to the contributors, who helped with the project.
- 7.000.000 (1.75%) FOUR tokens are reserved for the bounty. Bounty tokens will be distributed for community building and sales incentive for pre-sale contributors.

Not just an idea

One of the fundamental values in business and personal relationships is trust. We are not a start-up, but an expert team of 30+ people. Our first activities started back in 1995, when we obtained a first concession from the Ministry of Labour. One of our company's Naton HR was virtually a pioneering company in the field of Human Resources services in Slovenia, that's why we know the problems first hand!

- We have funded, developed and tested a working 4th Pillar platform
- We are part of the Work Service Group, the third largest staffing agency in the world, which gives us the opportunity to field test the 4th Pillar project
- We have more than 25 years of experience in various branches of industry
- In Slovenia alone we currently employ over 1.200 people in various fields of industry and we have more than 10.000 satisfied current and former employees
- We represent traditionally established business with the valid problem-solving idea on how to migrate to the blockchain.

Supporting partners

Naton HR & Work Service

Third biggest HR and employment agency in Slovenia, part of the Work Service Group – the largest employment agency in Eastern and Central Europe, third biggest employment agency in the world, present in 21 countries.

Tehnika TEMP

HR consulting agency, which specializes in Slovenian, Bosnian and Macedonian markets.

FM

Successful Slovenian marketing agency – creating experiences and trademarks.

Grey

Grey ranks among the world's top advertising and marketing organizations, serving one-fifth of the FORTUNE 500, in 96 countries.

Cotrugli

Leading business school in Southeast Europe, with more than 20.000 satisfied clients.

Blockchain Adria

Blockchain experts – who created the 1st educational program dedicated to Blockchain for developers and managers.

BDO

BDO is an international network of public accounting, tax, consulting and business advisory firms which perform professional services under the name of BDO.

Jadek & Pensa

Law firm recognized as one of the market leaders in Slovenia, with a focus on commercial and corporate law and transactions, providing services to major and mid-size domestic and multinational companies, financial institutions, governments and state-owned entities.

A team of dedicated blockchain legal experts cooperate with experts from other legal fields in order to provide modern and business orientated advice to its customers. The comprehensive and innovative legal advice is essential for a field which is as dynamic as blockchain.

Team and advisors

TEAM

TALI REZUN, co-founder, CEO

Tali started his entrepreneur career in the year 1998, specializing in various fields from investment, human resources, online marketing etc. Currently he is finishing his doctorate specializing in online brand development, SEO and Social Media Marketing. Overwhelmed with Bitcoin and blockchain, he brought the idea behind the 4th Pillar to light.

DUŠAN LAZAR, co-founder, CEO

Dušan has over 25 years of experience in various businesses as a CFO, CEO and HR recruiter. He has successfully created, helped, consulted and led many start-ups as well as corporations. For the past 10 years, he has been the co-founder and CEO of Naton HR and WS – one of the largest HR agencies in Europe.

ROMAN DOBRINA, co-founder, CFO

Roman started his professional career in 1995 as a finance manager at a capital fund. Since then, he has been working in the pharmaceutical industry and has amassed broad experience in the fields of sales, marketing, finance, and general management. Currently he is a shareholder in a healthcare company and owns an HR Agency.

JAKA GORNIK, co-founder, CMO

Jaka began his professional career in marketing 25 years ago. During that time, he was responsible for out-of-the-box solutions for many international corporations' active in the Adriatic region. His passion has brought him to the crossroads where he can confront his marketing skills with blockchain solutions.

ANTON DOBRINA, co-founder, Pension Insurance Law Specialist

Anton has more than 15 years of experience in the field of both national and international pension insurance law. He also has exceptional experience and practical skills in media communication and other forms of communication with various audiences.

DENIS JAZBEC, CITO

Denis is a web developer with more than 10 years of experience and a computer science degree. He is highly proficient in PHP, JS, MySQL. His focus remains set on quality and secure, fast final products.

MARTA PILCH, CCO

Marta holds a double MA degree in law and international relations and has international experience in the fields of finance and HR. She used to be a Management Board assistant and has a well-rounded skill set, which is why she is currently coordinating the 4th Pillar project.

MIHA BOŽIČ, CSO

Miha is economy graduate who started his cryptocurrency involvement by allowing people to use cryptocurrency's as a payment method in his furniture business five years ago. From that time on, he has always been keen on finding out everything about possible crypto developments and is one of the pioneers of blockchain investments in the Adriatic region.

JANEZ SKOBE, CREATIVE DIRECTOR

Janez is a multimedia art director and photographer. With a full range of skills he is skilled in leading photography, video and sound media production as well as design.

ALJAŽ JADEK, JADEK & PENSA – LEGAL

Aljaž is the head of the blockchain legal experts at the Jadek & Pensa law firm, which is an innovative and forward-looking top law firm. As a dedicated blockchain legal expert, Aljaž will cooperate with other law firms' experts.

MITJA PODPEČAN, JADEK & PENSA – LEGAL

Mitja is an attorney-at-law with over 12 years of experience in advising within the IT industry and a recognized expert on data protection compliance. Privately active in the field of computer and internet technology, he gain interest and started practicing law regarding blockchain as well. His multidisciplinary approach allows him to provide in-depth legal analyses and find suitable solutions to any legal issues.

DAMJAN KOŠEC, MEDIA & PR

Damjan has worked as a journalist, managing news editor and producer at the largest Slovenian commercial television station for more than 20 years. He is very well-acquainted with media organizations in Slovenia and abroad. Working in media, he has gained an abundance of skills in the areas of public relations, human resource management, team organization and coordination.

GREGORD MEDVED, DIGITAL MARKETING

A result-driven sports enthusiast with more than 15 years of experience in marketing and communications. His constant search for new and non-traditional marketing solutions and developing market demands led him to the social media/digital marketing field. Today he is working as a digital marketing consultant, focusing mainly on international projects.

MATIC KOGOVŠEK, DIGITAL MARKETING

Matic crossed paths with digital marketing 10 years ago and has been upgrading his skills ever since. He is a CEO in a digital marketing agency called Epic, which is a Google Premier Partner. With his knowledge and experience, he has helped many brands – both national and international – to develop innovative and successful marketing campaigns.

MIŠA PODPEČAN, DIGITAL MARKETING

Miša started her marketing journey by studying Marketing Communications and Public Relations as a member of the Marketing Association of Slovenia where she worked mostly in the fields of event management and digital PR. Later she pursued her digital marketing enthusiasm as a community manager and display specialist at various advertising agencies. Now she is focusing on social media management and advertising through business consulting and is running global advertising campaigns.

NATAŠA KUTLAČA, BLOCKCHAIN COPYWRITER

Nataša is a marketing enthusiast. Her career started in market research and moved into creative marketing. She is the founder of Boutique Story, a marketing agency solving tourism issues. Recently she combined her marketing expertise with blockchain and began working as a copywriter for innovative ICO projects.

SILVO FORTUNA, SUPPORT TEAM

Silvo has been present in the cryptocurrency and blockchain world from the very start. His regional popularity as a musician has led to a strong social media presence that will be fully utilized in the 4th pillar ICO marketing process.

ADVISORS

NIKOLA BUBANJ, MARKETING & COMMUNICATIONS ADVISOR

Nikola is an entrepreneurial and result-driven executive with a proven track record of accelerated growth in an integrated range of communication services to national and multinational clients across CEE. With his 20+ years' experience working in various countries for the largest global communications company - WPP Plc.

DEJAN RUGEL, BUSINESS & INVESTMENT ADVISOR

Dejan is a business entrepreneur with over 20 years' experience on the market. He has successfully conducted innovative marketing campaigns for his optician store, Real Estate Company and other business investments.

TADEJ MAJHEN, FINANCE ADVISOR

Tadej has worked in the finance sector since 2000. He specializes in mediation between financial institutions and private companies, often dealing with crisis management and team restructuring.

DRAŽEN KAPUSTA, EMBA, BLOCKCHAIN & BUSINESS ADVISOR

Dražen is the Principal of COTRUGLI Business School specialized in strategy, entrepreneurship, leadership, and blockchain. He is also the founder of the biggest blockchain conference in the region, Blockchain Adria, covering Slovenia, Croatia, Serbia and Bulgaria.

JAKA MEDEN, CRYPTO ANALYTICS ADVISOR

A tech guy supporting different marketing activities throughout the region, Jaka began to pursue his blockchain analytics passion 4 years ago, when he started mining different cryptocurrencies. This fast moving industry led him understand crypto market movements and predicting future trends.

BRANE PARAZAJDA, HUMAN RESOURCES ADVISOR

Brane started his professional journey in banking, where he led major projects such as implementing internet banking, pay now / pay later cards and later also led the retail division. He was subsequently named the CEO of the human resource agency Naton Work service. Today, he is managing his team of 1.500 employees in Slovenia, Croatia and Serbia. As agency work is gaining more recognition and is expanding throughout all markets, Brane is convinced that a blockchain solution is the next step in terms of bringing better solutions to employers and employees alike.

MITJA ČERNE, BDO – TAX ADVISOR

Mitja joined the world of taxes in 2004. For the last 8 years, he has been a partner and head of the tax at BDO Slovenia. He is leading a team of 9 fully-fledged tax advisors specialized in different tax areas. Mitja's area of expertise is corporate income tax, international tax and transfer pricing. Recently, due to his clients' needs, Mitja expanded his tax knowledge and adopted the specifics of blockchain and now acts as a blockchain tax expert.

Recommendations and other documents

1. **Mitja Černe, BDO** – recommendation letter from tax auditor
2. **Brane Parazajda, Naton HR & Work Service** – recommendation letter
3. **Trademark 4th Pillar application**

Ljubljana, January 19th 2018

STATEMENT

The 4th pillar project is unique. It is unique from a perspective that most of the people might know even now is there. But it is. And knowing that before it is too late is truly important.

The project intents to be fully transparent and fully tax domiciled (resident) in Slovenia and therefore a pioneer in that area. All that brings in certain issues but drags away important risks. Being truly transparent is never easy (nor cheap) but is to my belief the only way for being successful on a long term.

The final product 4th pillar team is working on is unique also. It is something corporate world truly needs. Being able to know your existing or newly hired personnel well is worth... a lot. Getting that information from a reliable and up to date source is again, worth... a lot. And there is more thing that should not be neglected: design of the project gives it opportunity to spread on... things. A lot of them.

Looking forward to the project and its final outcome,

M. Sc. Mitja Černe
BDO Svetovanje d.o.o.
Partner, Tax





Recommendation letter

My name is Brane Parazajda, I am the regional director of the human resource agency Naton & Work Service. We currently employ more than 1.500 people in Slovenia, Serbia and Croatia.

I represent one of the oldest employment agencies on the market and in the Balkan area. When I heard about the 4th Pillar, I became very interested in this project, as I see a big opportunity for our agency to grow with the help of the 4th Pillar. This project will offer indispensable tools for recruiters all over the world. Now we can fully rely on factors, which are free from human mistakes, such as recruiters' personal skills, CV's and data provided by people, psychological tests and so on. They are seldom 100% accurate as there is always a chance for manipulation or human error.

The 4th Pillar is proposing a platform, which will make the recruitment process more transparent, easier, faster and more fair. A non-discriminatory evaluation system and database, where just one click separates us from finding a perfect employee. Seems like a dream come true. Moreover, they promise to develop a platform enabling fast and secure documentation transfer as well as digital professional identity account for each employee – making the work of HR recruiters and administration much easier. I truly believe, that the 4th Pillar project with its platform, is an incredible tool for all HR recruiters out there. I simply can't wait to start using it!

Brane Parazajda

Naton & Work Service CEO

Slovenia, Croatia, Serbia

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Alicante, 15/01/2018

Četrti Steber
Cesta 24. junija 25
SI-1231 Ljubljana-Črnuče
SLOVENIJA

**Prejem prijave za Blagovna znamka Evropske unije in obvestilo o
določitvi začasnega datuma vložitve prijave,
(člen 30(2), člen 32 in člen 41 Uredbe o blagovni znamki EU)**

Številka zahteve:	017683285
Vaša referenca:	
Znamka:	4th PILLAR
Vrsta znamke:	Figurativna znamka, ki vključuje besedne znake
Prijavitev:	Četrti Steber Cesta 24. junija 25 1231 Ljubljana-Črnuče SLOVENIJA

	Z veseljem vas obveščamo, da bo vaša prijava preskušana po hitrem postopku Fast Track . Trenutno veljavne standarde v zvezi s pogoji in roki za hitri postopek Fast Track najdete na http://euipo.europa.eu/fasttrack
---	---

Urad je prejel vašo elektronsko prijavo dne **15/01/2018** in ji dodelil gornjo številko. Pri vseh prihodnjih stikih ali dopisovanju z Uradom v zvezi s to prijavo mora biti ta številka navedena.

Če so zahteve iz člena 32 Uredbe o blagovni znamki EU izpolnjene, bo datum vložitve **15/01/2018**.

Urad mora prejeti plačilo osnovne pristojbine v višini **EUR 850** v roku enega meseca od datuma vložitve prijave. Če želite, da se vaša prijava obravnava po hitrem postopku Fast Track, morate plačilo izvesti takoj.

Če prijavljate več kot en razred blaga in storitev, morate plačati dodatno pristojbino za vsak razred. Pristojbina za prvi dodatni razred znaša **50 EUR** in **150 EUR** za vsak nadaljnji dodatni razred.

Če ste zahtevali nacionalna poročila o poizvedbi, boste morali plačati ustrezno pristojbino v višini **EUR 72**. Prijava ne bo objavljena dokler vam ne bodo posredovana vsa poročila o poizvedbi.

Prosimo, upoštevajte, da EUIPO ne pošilja originalnih računov.

Oddelek za operativne dejavnosti

Zahvaljujemo se vam za spletno prijavo - je 150 EUR cenejša od prijave v papirni oblikih.

Z izbiro postopka Fast Track lahko **pospešite objavo** svojih znamk.

BANK TRANSFER INSTRUCTIONS

You may complete this template with your name, bank account and selected destination bank (BBVA or CaixaBank) and submit it to your bank.

From	NAME: Bank account (IBAN):
To Bank*	<input type="checkbox"/> BBVA BBVA Explanada de España, 11 E-03002 Alicante SPAIN BBVAESMMXXX ES8801825596900092222222
	<input type="checkbox"/> CaixaBank  Calle Capitán Segarra, 6 E-03004 Alicante SPAIN CAIXESBBXXX ES0321002353010700000888
Amount	850 € (excluding bank charges)
Reference / Concept**	184NKGV1 / EUTM 017683285 / Owner ID 881794 /

*Nekateri računalniški programi ne sprejemajo zadnjih treh znakov XXX BIC/SWIFT kode. V takem primeru morajo uporabniki navesti BBVAESMM ali CAIXESBB.

**You may use a different document to instruct your bank however it is mandatory to use the exact reference/concept as indicated in this document.

Prijava blagovne znamke Evropske unije

Datum potrdila o prejemu (DD/MM/YYYY) 15/01/2018	Število strani (vključno s to stranjo) 5																																													
Jezik Prvi jezik: slovenščina Drugi jezik: angleščina																																														
Vsa sporočila želim prejemati v drugem jeziku: <input type="checkbox"/> Zagotovil(-a) bom prevod opisa blagovne znamke, če je ustrezeno, in seznama blaga in storitev v drug jezik. <input type="checkbox"/>																																														
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Pristojbina	
Plačilo z:	Bančno nakazilo
Osnovna pristojbina:	850,00
Pristojbina za poizvedbo	
Pristojbina za dodatni razred	
Skupaj:	850,00
Podpis	
Ime in priimek	Funkcija podpisnika
Marta Božena Pilch	Predstavnik zaposlenih

Priloge

Priloga 1



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