



L.A.B.S.



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The Problem, The Opportunity and Company Mission

LABS' Mission

LABS' mission is to democratize wealth in a hybrid mix of Decentralization and Centralization putting the power of the investors decision making back into their hands. We do this by solving the liquidity issues forever plaguing the real estate market giving more access to the traditional investment world that previously only the elite had access to.

Digitizing Assets are the key to the future of traditional assets as we approach a more online centric world. With the onset of covid access to the internet has been more prevalent than ever with people from all types of job backgrounds having to work from home.

LABS wants to provide real estate investment opportunities in a compliant manner through the digitization of assets as well as crowdfunding. No longer are we limiting investments to "Wall Street" we can now bring them to "Main Street".

The LABS ecosystem will bring a new way for retail and accredited investors to access borderless investment worldwide with a higher potential liquidity through the secondary markets.

We are the first End to End Real Estate tokenization ecosystem built from top to bottom that supports investors, developers and the secondary market.

The Pain Points and Solutions

The Pain Points

High Entry Costs and Exit Costs

The average ticket price to invest in properties are high, especially in the main cities and desired locations. For example, it would take 10 years of annual wage to buy a property

in Canada. Exit costs are high due to agency and middleman costs, not to mention the time and effort required to find a buyer.

REITS

REITs are the closest thing to allowing multiple investors to invest in a group of real estates. Even REITs are not a perfect model due to the high entry and exit costs. The financial restrictions and limitations only allow the ultra wealthy access to REITs funds.

Difficult Access to a Global Portfolio

The process of buying foreign property is not a simple process. For example, It is difficult for a US person to buy a property in Hong Kong or Japan, given the local regulations and imposed restrictions, and the local market knowledge.

Liquidity Issues

For traditional property and REIT investments you can only sell to local markets. Given their size of investment, it's not easy to find liquidity. Tokenizing solves the liquidity problem by allowing fractional ownership by lowering the investment minimum giving more investors access to the investment. By being on the blockchain, investors are given the ability to trade on digital exchanges that operate globally 24 hours a day 7 days a week.

Complex Process of Buying Real Estate Overseas

The legal challenges, the cross-border transactional rules and costs, the local market knowhow, the engagement of foreign agencies, the resulting taxes and maintenance costs and the forever changing regulations and restrictions all combined to make foreign ownership big challenges for many.

High Fees

High fees are incurred in the traditional real estate market that causes market inefficiencies. These can be regional taxes, transactional fees and agent fees. These are fees most buyers and sellers are used to incurring. These fees also slow down the process of completing a transaction.

The LABS Solution

The LABS platform is agnostic in what types of real estate investments that are allowed on. Each project will do their own due diligence and legal structuring along with the help of the expert resources at LABS. Our team consists of many industry experts that can handle any situation that the project or investor needs.

Real Estate Digitization and Blockchain Solutions

Tokenizing real estate assets on the blockchain provides the ability for secondary trading on digital exchanges, which helps facilitate a cross border open market for 24 / 7 trading of real estate security tokens. Fractional ownership reduces barriers to entry and lowers costs. Allowing more retail investors to participate in real estate markets that were previously closed to non-accredited or UHNW individuals.

LABS securities exchange built on blockchain, allows for a secondary market to offer higher liquidity for project investors that allow for near instantaneous transfer of assets through the blockchain. The blockchain offers safe, secure and transparent transactions that are controlled by smart contracts and not by human hands.

Cater to Consumer Risk Appetites and Preferences

LABS solutions on real estate portfolios means that investors can pick their own portfolio in terms of type of real estate (residential, industrial, commercial or hybrid), region, risk versus return profiles and exit timing. LABS puts the power back into the investors hands.

Global Portfolio and Storage of Value

LABS already has a pipeline of confirmed projects and deal flows, it will continue to collaborate with real estate developers to digitize their projects. Investors would be able to take less risk by spreading their investments into a global portfolio of real estate that may not have been accessible in the past. Real estate investment has traditionally been a good store of value and provides opportunity to increase your return on equity. Digitization of real estate assets through security tokens, adds an extra edge compared to traditional real estate investments.

Crowdfunding

LABS helps to fractionalize real estate to make it more accessible to the general market. This allows access for everyone to invest in real estate without over leveraging their own

cash holdings. This allows for small investments across a broad portfolio of real estate which reduces the risk of losing capital.

Decentralized Finance and Governance (DeFi)

LABS puts the investment power back in the investors hands. Not only are you providing liquidity in the secondary market, we will be allowing a semi decentralized form of governance that allows you as the LABS token holder to make decisions as a collective instead of being controlled by a central organization. Holding LABS Tokens will give investors the right to stake tokens for a percentage of profit generated by the LABS platform, which will be paid in digital currency. By simply holding the LABS token in your wallet you will be given incentives and access to exclusive real estate deals and the earliest price. LABS will work with partners to provide collateralized loans from physical real estate assets on the LABS platform.

Real Estate Securities Exchange

LABS will operate a fully licensed real estate focused securities exchange for secondary market liquidity. This will allow us to create more liquidity for investors and allow projects to raise capital through retail on the secondary market directly. The license allows for LABS to complete the full ecosystem allowing investors and projects to live within the ecosystem of LABS products.

The Exchange will also be able to help certain projects that meet criteria to raise funds directly through a Security Token Exchange Offering (STEO). STEO will allow project owners to sell equity directly on the exchange.

Faster Daily Dividend Payouts

Traditionally real estate investments dividend or rental payouts are anywhere from monthly to yearly. LABS will offer daily dividend payout to its investors that back certain projects. We have struck deals with real estate developers that allow us to guarantee rental returns for 1-3 year in which we will pay directly to the investors.

Lower Fees and Faster Transactions

By processing transactions through the blockchain LABS Group will help investors and clients reduce fees drastically while increasing efficiencies of the transactions process. We reduce fees by removing middle men and selling real estate directly to users of the platform. Our transaction

process takes minutes versus days and months which reduces costs to developers and investors alike.

Evolution of Real Estate

The real estate market is ripe for disruption. Backed by potential cash flow generating assets in real estate markets, with a history of high appreciation, LABS can transform the way real estate transactions are bundled and sold.

Not since the advent of REITs and securitization has there been a major innovation in the way people can and trade shares in real estate. Thanks to the blockchain and the emergence of the digital currency market, we can create more efficient, decentralized real estate transactions.

Real Estate Market and Crowdfunding

According to the Global Real Estate report by HSBC, the total value of global real estate is worth over \$228 Trillion in 2016 and is growing at a 5% rate annually. The biggest contributor of global real estate investment is North America, followed by the EMEA and APAC regions. There are increasingly cross border investment activities across these regions, With APAC investment of \$20 bil into EMEA and \$33bil into North America in 2016. Whereas North America invested \$16bil into APAC and \$40bil into EMEA, and EMEA only invested \$4bil into APAC and \$18bil into North America in 2016. This suggests a great demand for European real estate opportunities internationally.

Traditionally, Real estate investments to develop commercial assets have been dominated by institutional investors. Individual investors are typically limited to residential properties. Crowdfunding of real estate largely started after the 2008 financial crisis, and has grown at a pace of 18.5% annually to a size of \$6.5bil in 2018 according to the 2019 Real Estate Crowdfunding report by Ernst and Young. 44% of the value are funding in North America, 37% in APAC and 19% in EMEA. The development of fintech largely enabled the ability to operate crowdfunding, and crowdfunding platforms enabled both individual and institution investors to gain access to various assets at a much more accessible entrance. Some of the bigger players include CrowdStreet, DiversyFund, EquityMultiple, Fundrise, PeerStreet and RealtyMogul.

With the development of blockchain and digital currency with the increased adoption of blockchain technology and digital currency by banks and investors, distributed ledger technology has been disrupting the real estate crowdfunding market. The current big players are still operating on traditional structure and fiat currency. Going forward,

blockchain and digital currency technologies can further innovate the real estate crowdfunding market by providing more global accessibility, transaction transparency, and data security. The challenge will be adapting the quickly-growing technology to regional regulations, but there is definitely a demand for more investment as well as access to liquidity to fund development.

L.A.B.S. differs from REITs in four significant ways:

1. REITs are listed on the Stock Exchange, which is limited to business hours trading window. Once the assets tokens are listed on a security token exchange, it becomes tradable 24 hours a day 7 days a week.
2. REITs are designed around single investment types (e.g., commercial, residential). With LABS digitized asset tokens, you get a more diversified real estate portfolio.
3. REITs typically come with many expenses that are passed along to individual investors. With digitized asset tokens, we anticipate lower expenses, which would mean more profit for the token holders.
4. REITs have many limitations and restrictions, such as who can and cannot invest. The decisions are left in the hands of investment managers which dictate what happens to your investment. Effectively taking control away from you as the investor.

The LABS solution will increase liquidity in real estate markets and reduce transaction costs associated with REIT's and securitized debt structures.

Comparisons of LABS versus other traditional structures of investments in the real estate market.

	L.A.B.S. Crowd Funding	Direct Investment	REIT	Real Estate Funds	Private Equity Funds
Low Fees	✓		○	○	○
Governance	✓				
Small Investment Size	✓			✓	
Liquidity	✓			○	
Ownership	✓	✓	✓		○
Tradeable	✓				
Fast Transactions	✓		○	○	○
Staking for Profit	✓				

Fractionalization through Crowdfunding

Fractionalization allows investments to become more accessible. Eliminating the barrier of a high minimum investment. The average retail investor can access real estate investment products previously offered to qualified institutional buyers and accredited investors. Individual investors can invest in real estate fund products that reduce risk by adding diversification of both residential and commercial real estate holdings. Your investment is managed by a professional fund team to help maximize your returns.

The pool of investors has now significantly increased because we have opened a much wider market. The LABS team will be able to offer you new investors and multiple real estate projects to invest in.

We can use Hong Kong as a hypothetical example. Hong Kong has been for years the most expensive real estate market in the world. Even though it's the most expensive real estate market the residents of Hong Kong all dream of buying a home. The average home in Hong Kong is 2,000 USD per square foot making a 500 sq foot apartment 1,000,000 USD. With the average salary in Hong Kong set at around \$2,500 USD a month this makes it impossible for a normal salary worker to earn enough to buy a home. This is where fractionalization can come into play. We can allow for the average person to invest whatever they are comfortable with which can be \$500 USD. This opens a

brand new investment opportunity for them to invest into a dream and build their returns faster in order to allow them to own their own home one day.

With crowdfunding ownership costing significantly less than the asset itself, the average person is able to make good real estate investments without any additional financing.

Liquidity

Tokenization

One of the aspects of the LABS platform is our ability to help tokenize assets as well. This was created to give projects and investors the option to have an asset backed token that is issued on the blockchain to allow trading on secondary market trading, property swap market and Over the Counter (OTC).

LABS Securities Exchange - Secondary Market

LABS will be able to handle this with our own fully licensed securities exchange. Tokenization of shares allows each individual investor to hold a tradeable asset on a securities exchange. This provides at 24/7 instant settlement of exchange assets either to other assets or to fiat cash. This significantly reduces the time of exit for investments compared to the traditional markets. The average time for a traditional exchange of real estate assets is about 30 days. In the case of digitization settlement can be done within seconds.

Real Estate Swap Marketplace

At a later phase LABS will allow in platform property swaps. The intention is to allow investors to reallocate some of their assets to help facilitate diversification of their portfolios. Using the property swap marketplace will allow two asset owners to exchange assets directly instantly while swapping pre approved KYC effectively making them the owners of the assets that are being swapped.

Over the Counter (OTC)

Sometimes Asset owners want a more hands on whiteglove service. LABS will help to facilitate an asset swap between investors when necessary and will eventually automate the process through the property swap marketplace.

Lending

LABS will allow investors of LABS security tokens and Labs stable token USDL to bond their tokens to allow for collateralized lending up to 75% of their total pooled tokens. This solves one of the major issues of liquidity and allows investors to further leverage into more property investments. Leverage is still one of the best ways to invest in real estate. With our lending product, holders of LABS security and stable tokens will be able to leverage their values into other products such as other real estate projects in the LABS ecosystem.

LABS Token Economics

Decentralized Finance and Governance

Decentralized Finance

Decentralized Finance or DeFi has been the latest development in blockchain. We have seen massive growth in the DeFi market in 2020. LABS is taking it one step further by combining aspects of DeFi with real estate transactions. This allows users to make transactions peer to peer or directly from their wallet without any centralized body holding onto their assets. DeFi is built into the heart of the LABS platform to drive token utility and value.

LABS Utility Token (\$LABS)

G.A.I.N.S. Model

Governance

For the first time decentralized governance will come to a real estate digitization and crowdfunding platform. LABS will democratize certain aspects of the platform, which will give LABS token holders voting rights, to determine how the platform is run and the types of investment opportunities available. A vote is put up when the LABS has made some votable items which will be put up to a community vote. Examples are given below on how this will work.

- Voting on the rights to what investment is released
- Voting on new additions to add to the LABS platform
- Vote on staking pools

- The right to put up new real estate projects of interest

Access

Holding LABS tokens in your wallet will give you priority access to real estate investments. Instead of having to fight for the earliest round at the largest discount we will put you first in line to receive this before traditional investors have access.

Incentives

As a holder of LABS tokens you will receive incentives such as a discount on real estate investments based on how much LABS tokens you hold in your wallet. All you need to do is connect your wallet to the LABS platform complete registration and KYC and you will be allowed to invest in real estate projects

Nominate

Holders of LABS Tokens will be able to nominate projects to the platform for investments.

Staking for Rewards

Users can join a rewards pool of LABS corporate net profits in which we pay 80% of our net profits the first year back to stakers of LABS tokens directly from their wallets and can withdraw their LABS tokens as well as any of the shared pool of USDT profits anytime.

The percentage will be determined by the governance vote and the community will determine how large the reward pool percentage will be. The voting mechanism will be a simple majority of greater than 50% of all votes tallied.

In order to make staking fair for everyone we will tally the amount of time each wallet has staked and will distribute the dividends evenly across the wallets. We do this to prevent bad actors that come in at the last minute with large sums of \$LABS and try to take the whole pool. At the time of distribution of rewards the \$LABS tokens must be staked.

This significantly reduces the risk of stakeholders while giving all the upside benefits of earning. KYC and AML will be adhered to strictly for this portion because it is a rewards generating tool based on real assets. But at all times you will be in full control of your wallet as we never ask you to transfer your tokens to us to hold.

USD Stable Token (\$USDL)

The platform will use the Security Tokens as collateral to issue the very first real estate collateralized stable token pegged 1:1 with USD. The token will be called USDL. USDL will eventually be the stable token of choice when we issue dividends and payments that require a stable USD token.

USDL will be made tradeable on the LABS Security Exchange. USDL can be used on the exchange to liquidate asset tokens into stable tokens that in turn can be liquidated into fiat currency. USDL will also be used to offset transaction costs on our securities exchange. You will get the benefits of discounted fees when transacting with USDL.

Security Tokens (ST)

Security Tokens will be the token that holds ownership in the assets as digital shares. Dividends from the investments will automatically be distributed in USDT and/or USDL. If participating in a qualified project, investors will also receive the benefit of double dividends. Not only will you receive your dividends from the property itself, you will also receive rewards with the same percentage in LABS Utility Tokens.

This gives a much higher upside than traditional real estate investments. For example you invest in a property that pays you 8% per year return in USDT. What the company will do is match it dollar for dollar with a \$LABS utility ecosystem token which can be sold or further used as incentives in our real estate ecosystem. These \$LABS utility ecosystem tokens will be automatically locked for 1 year and released daily after the 1 year has matured.

You can then restake the LABS utility ecosystem token which will also have the rights to the rewards staking pool that will pay out according to community governance. This can be as high as 80%.

These tokens can be traded on the LABS securities exchange and will allow for liquidity that the traditional real estate investment market cannot provide. Liquidity is one of the most important aspects of what LABS is doing. We allow for higher liquidity which in turn allows for investors to leverage into more real estate investments.

LABS ecosystem will also allow the security tokens to be bonded on the ecosystem to allow investors to leverage their current assets into new ones by borrowing against their own real estate security token investments through decentralized finance.

NFT's to Represent Physical Assets

LABS will use Non Fungible Tokens (NFT's) to represent the physical assets. NFT's can represent anything from a real estate fund, commercial building, single asset like a home all the way down to rooms in a hotel property. LABS chose to issue NFT's based on the fact the underlying technology for NFT's are based on rare collectibles. Since each real estate asset is unique we thought NFT's would be the best representation of each asset we are working with. NFT's can also represent shares of the underlying asset or it can be turned into a tradable security by issuing a token under the underlying NFT and make it tradeable on the secondary market depending on the needs of each project owner.

Buyers participate in the traditional real estate economy already, and owners are continuously looking for ways to amplify loyalty, engagement, sales and financing opportunities.

The LABS Ecosystem is designed to create perpetual value for buyers and investors through DeFI and by offering stakeholders of the LABS Economy ways to maximize their gains and show their loyalty without overcomplicating the process.

For each trade, purchase of an NFT, the specific Property will retain a percentage of the value created - value would be in the form of LABS or other cryptocurrency variations (such as ETH).

Since each property has its own set or sets of NFTs this enables a larger potential for the creation of a significant ecosystem marketplace and a much larger potential for gains.

The types of NFTs:

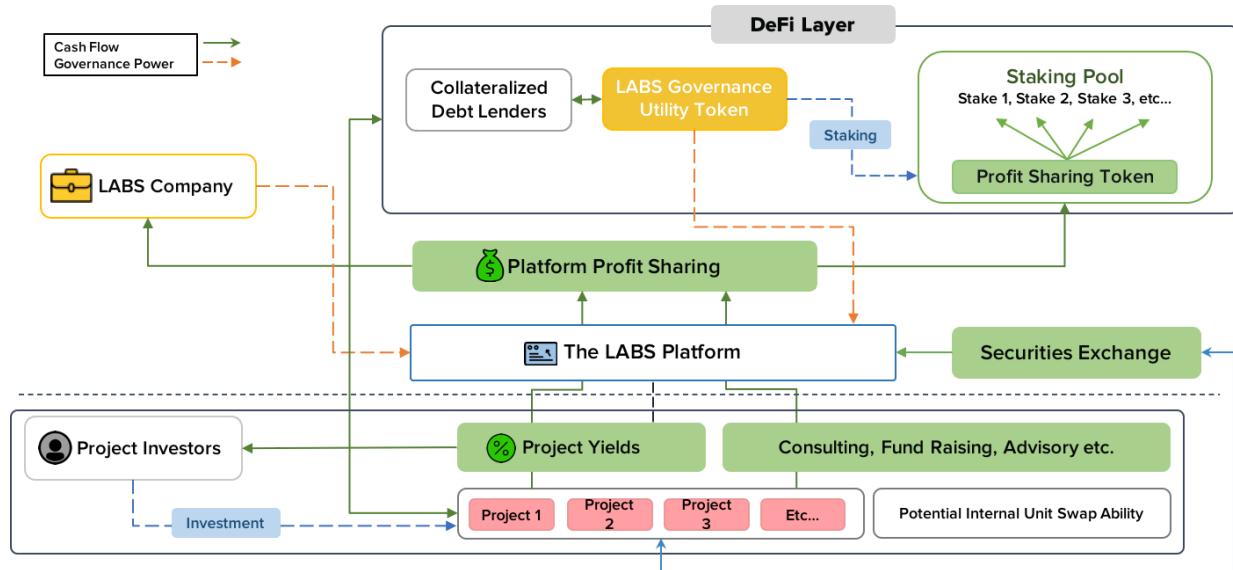
1. Properties: single homes or other types relating to real estate, hotel rooms, etc
2. Funds: Specific to the fund, possibly variations or discounts access to specific fund portfolio, etc

Clients can then create a legal structure to allow for the tokenization of the NFT's to allow for liquidity in the secondary market.

\$LABS Token Utility Flow and Revenue Model

This is the token utility and revenue model. Everything starts with the underlying real estate projects that come onto our platform. They are the revenue drivers that power the LABS Platform as a business. Revenue from the Real Estate projects get driven into our platform in the form of fees we take from various services we perform for the project

owners. This can come in the form of issuance fees, Platform fees, consultation fees, fundraising etc. A portion of LABS corporate profits will be put into the profit sharing pool which gets distributed to the stakers of the LABS tokens. LABS plans to reinvest the remaining percent of profits into the business to create additional profits for LABS token stakers. A governance vote will take place every 6 months to determine the amount of profits that will go into the staking pool.



Revenues

LABS profits will be driven by the revenues earned from project clients and transaction fees created within the platform. As investors in the ecosystem interact, fees will be generated by transactions on the LABS platform. Below are some of the fee structures that LABS charges to their clients of which 80% of net profit goes into the rewards staking pool in the first year.

Fee Structure

- Digitization of property - putting property shares on LABS digital ledger.
- Token Issuance - Issue tradable security token.
- Management fee - yearly percentage.
- Advisory - a la carte, could include things like decks, roadshows, tokenomics, etc.
- Fundraising - a percentage of the fundraise of a project will come back to LABS.
- Legal - Our lawyers provide services around the legalities of our project offers
- Structuring - help to set up special vehicles for investments around digital assets.
- Transaction fee - any transaction will incur a fee within the LABS platform and real estate asset exchange. This can come by way of moving a security token either

by selling or trading.

- Swap fee - fees will be charged when real estate assets get swapped for one another.
- OTC - help investors trade cryptocurrency issued dividends to Fiat with the help of our OTC partners.
- Referral fees - users that refer projects and investors will receive a reward.
- Listing Fees on LABS Security Exchange
- Transaction fees on LABS Security Exchange

The Ecosystem

LABS Ecosystem is a true end to end solution for investors and real estate projects. The ecosystem was designed to allow for projects and investors to continue to thrive even after the real estate development is complete and paying dividends. Crowdfunding is possible for real estate assets that are looking for investments and investors looking for real estate assets to invest into.

LABS can launch a project today and create a digitized asset that can be issued an NFT token for trade on the secondary market. The ecosystem is connected to the LABS Security Token Exchange which allows the KYC and AML to be automatically updated every time a token changes hands to keep in compliance with securities laws.

We can then continue to allow for liquidity through a lending market which will be driven by multiple liquidity partners that will allow investors to further leverage into more investment opportunities.

Crowdfunding

LABS aims to be the one of the largest real estate crowdfunding ecosystems that is propelled by blockchain along with its adoption of decentralized finance. Our goal is to build an entire ecosystem of real estate tools that will allow users to buy and sell real estate directly in our ecosystem. LABS has on-boarded Family office investors and will build out the retail investor pools as we grow. We will be able to list thousands of real estate projects which any investor can buy fractional shares. This will help them derisk their investment by allowing them to purchase different kinds of real estate assets to place in their portfolios.

LABS' goal is to allow for the access to real estate investment for anybody and not just for the ultra wealthy.

Digitizing Ledgers of Real Estate Assets and Investors

LABS believes a fundamental component of real estate is being able to digitize the

shareholder records and automating the dividends. We want to do away with paper contracts and allow users to buy and sell through the blockchain in seconds versus months.

Digitizing records on the blockchain guarantees transparency and keeps everyone honest. Blockchain can show immutable records of sale with transaction cost set in place so marking up investments by sketchy middlemen do not happen. Unfortunately this kind of fraudulent activity happens a lot in the traditional real estate market. Hence digitization of assets on the blockchain is the way to go.

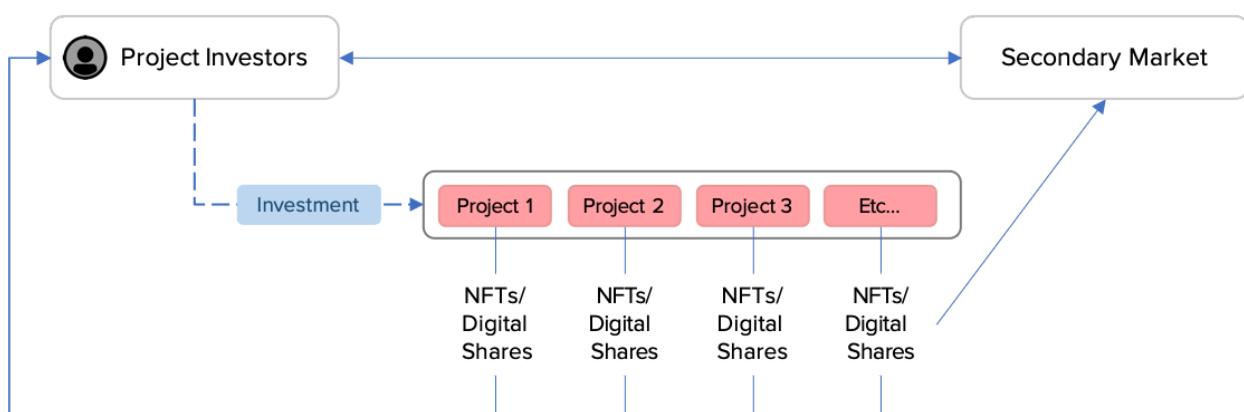
Digitizing real estate also helps free up operational expenses by helping the company run more efficiently by having all transactions done online mostly automated through the blockchain. Speed and efficiency is key to real estate transactions.

NFT's and Security Token Issuance

Real Estate projects that get onboarded in the LABS issuance platform will have the right to issue an NFT. LABS can then tokenize that as a tradeable security token. Traditionally NFT's have represented rare collectibles that were sold on open markets such as trading cards and in game collectibles. Why not use NFT's to represent real estate.

Real estate is no different than a collectible. It is one of a kind and holds value. We can issue NFT's for each real estate asset we work with. NFT's can represent real estate funds, commercial buildings, floors in a building, units on a floor, entire hotel properties, rooms in a hotel and single asset properties just to name a few.

The below diagram shows how the investment would work.



Automated Payments Through Smart Contracts

Through blockchain technology, investors' dividends can be automatically distributed into their wallets instantly. These help to avoid unnecessary fees with the banks

Collateralized Lending

Buyers participate in the traditional real estate economy, and owners are continuously looking for ways to amplify loyalty, engagement, sales and financing opportunities. The LABS Ecosystem is designed to create perpetual value for buyers and investors by offering stakeholders of the LABS Economy ways to maximize their gains and show their loyalty without overcomplicating the process.

The LABS ecosystem allows investors to collateralize their digital assets to back DeFi loans. This will allow the continuity of the real estate investments by giving investors more options for liquidity to allow for leverage into new investments.

The loans will be run on smart contracts with automated interest payment schedules. Once Security Tokens are bonded you will be able to loan from the lending pool. Total loans value will not exceed 75% of the value of each asset pledged. If the loan is not repaid in a timely manner, a liquidation event occurs and the assets are then passed to the lender with a percentage being retained by the LABS Trust.

Security Token Exchange

LABS will operate one of the first real estate focused licensed security token exchanges in the world. The exchange will allow investors to liquidate their assets directly on the exchange allowing for instant liquidity. The exchange will allow for retail investors to buy assets on the secondary market that they may not otherwise have access to.

Investment offerings can be made directly on the exchange for real estate owners that want to sell a completed development that can guarantee rental yields. This offers developers a way to quickly sell a portion or all of its project directly on the secondary market. This allows LABS ecosystem investors to purchase shares within seconds of the offering which will pay dividends daily with higher liquidity. \$LABS utility token can be used to offset trading fees with discounts. Both \$LABS and \$USDL will be tradeable within the LABS Security Token Exchange.

Social Realting

LABS will create Social Realting. The concept behind this is that this will allow the users in the ecosystem various ways of earning by joining several products that will be made for investors to earn more.

Global VIP Club

Joining the LABS VIP Club by holding \$LABS and LABS Security tokens will allow you added extra benefits within LABS.

- Early access to new investments
- Timeshares
- Enhanced dividends

Affiliate Program

LABS will create an automated affiliate program which will allow the users to invite friends to receive commissions on completed investments. By inviting their friends to invest, users receive additional \$LABS tokens and discounted interest rates on their loans. LABS ecosystem is built around incentives to drive more investments and usage of the \$LABS utility token.

The commission structure will work within a 3 tier affiliate structure allowing you and your friends to earn more together. Affiliate program commissions will vary depending on which project gets investment.

As an example, if a project is paying 5% commission on any new investors that invest in their project. You will receive the commissions by tiers.

- Direct Sales 100% of 1% of total success fee
- Level 1 - 20% of 1% of total success fee
- Level 2 - 20% of 1% of total success fee

Legal Structure of Investment Projects

LABS is an agnostic software as a service (SAAS) platform with a license for security token trading. that upon review and acceptance will list projects up for investment. The legal structure for each project is done by the project itself which can be aided by LABS as a consultant. Each project will place their investment in the jurisdiction that best suits their projects such as the Cayman Islands, Estonia, Singapore, etc. Sales contracts will also be written by the project team themselves and distributed to investors via the LABS

platform.

Real Use Cases in the LABS Ecosystem

LABS has been doing business since early 2019. Since then we have been working with multiple clients in a variety of ways. We have removed the names as we are bound by NDA with every project we run. Here are a few real use cases that have worked with LABS. Blockchain and cryptocurrency investors are a new tier of investors that did not exist in the traditional investment world up until 3 years ago.

Use case #1 - Integrated Resort in Laos

The Laos integrated resort being run by one of the top 3 ex. Las Vegas integrated resort President was looking for fundraising help on a 200M USD in. Since Laos is a 3rd tier country it is generally hard to find investors that are interested in a country they do not understand. They understood that blockchain technology would make their fundraising much cheaper than going to a traditional investment bank that may or may not help them. They wanted to also tap into cryptocurrency wealth that they knew was there but did not know how to access.

We helped to consult on structure, digitization of their assets and fundraising. The resort is expected to finish in 2021. This is one of the prime examples of how LABS is able to fill a gap in the traditional investment world.

Use case #2 - New Zealand Real Estate Fund

LABS will work with a major New Zealand Real Estate fund to digitize a traditional GP/LP fund structure and help to raise funds to acquire multiple commercial properties in New Zealand. The fund has a 30+ years of no loss track record for their investors and is looking for new means of attracting new investors to build their business. We will JV with them on this where LABS will help them to structure, market and raise the required amount to take it to market.

Use case #3 - Laos Smart City

Located in the capital city of Vientiane 1KM from the Thai-Laos border crossing. The Laos smart city is considered one of the most strategic locations in South East Asia. This project is part of the one belt one road initiative created by China and the last stop on the China-Laos bullet train. The train will stop directly next to the Laos smart city before continuing its journey into Thailand and ultimately ending in Singapore. The retail and

commercial zone will open up to clients that are from Thailand and China looking for a place to shop, relax, and have medical work done. The Laos smart city will raise money through LABS which will help to fund its smart city tech and infrastructure.

Use case #4 - Thailand Resort Property

LABS is working with a Thailand resort that will tokenize fractional pieces of their individual hotel rooms which will allow retail buyers to buy an investment that they previously could not buy. Situated along the beachfront, the property is operating and sold out daily in bookings. The property offers guaranteed rental returns which will be paid to the investors as part of their daily dividends.

This property will qualify for Duo Bonus which will pay an equivalent amount of dividends in \$LABS tokens.

Go To Market Strategy

LABS go to market strategy will be to onboard projects we are working with already. Along with the security exchange we will be able to sell shares to the retail market. LABS will use a mixture of offline and online marketing strategies to drive fractionalized sales of property in the LABS ecosystem.

The LABS team is a mixture of traditional business minds that will be able to tap into high net worth, accredited investors to onboard them to invest into large investment deals such as REITs and Real Estate funds. We will hold offline sales events like the traditional market to bring in retail investors on the ground. We will market into Asian markets first where we are strongest and have strategic developers to sell their properties.

We will use online marketing to advertise the LABS ecosystem as a place to invest into fractional real estate. We will use traditional online marketing techniques to drive traffic into the LABS ecosystem which will allow new investors to invest in real estate products they never had access to.

Tiered commission methods can be given to sales agents that will work with us to sell the real estate projects that onboard with LABS. These commissions can be fairly sizable with some of the development projects we deal with. For example, Some real estate funds LABS will be working on can be in the range of \$20-100M USD

Our goal is to disrupt the real estate investment markets while still using traditional market techniques that work.

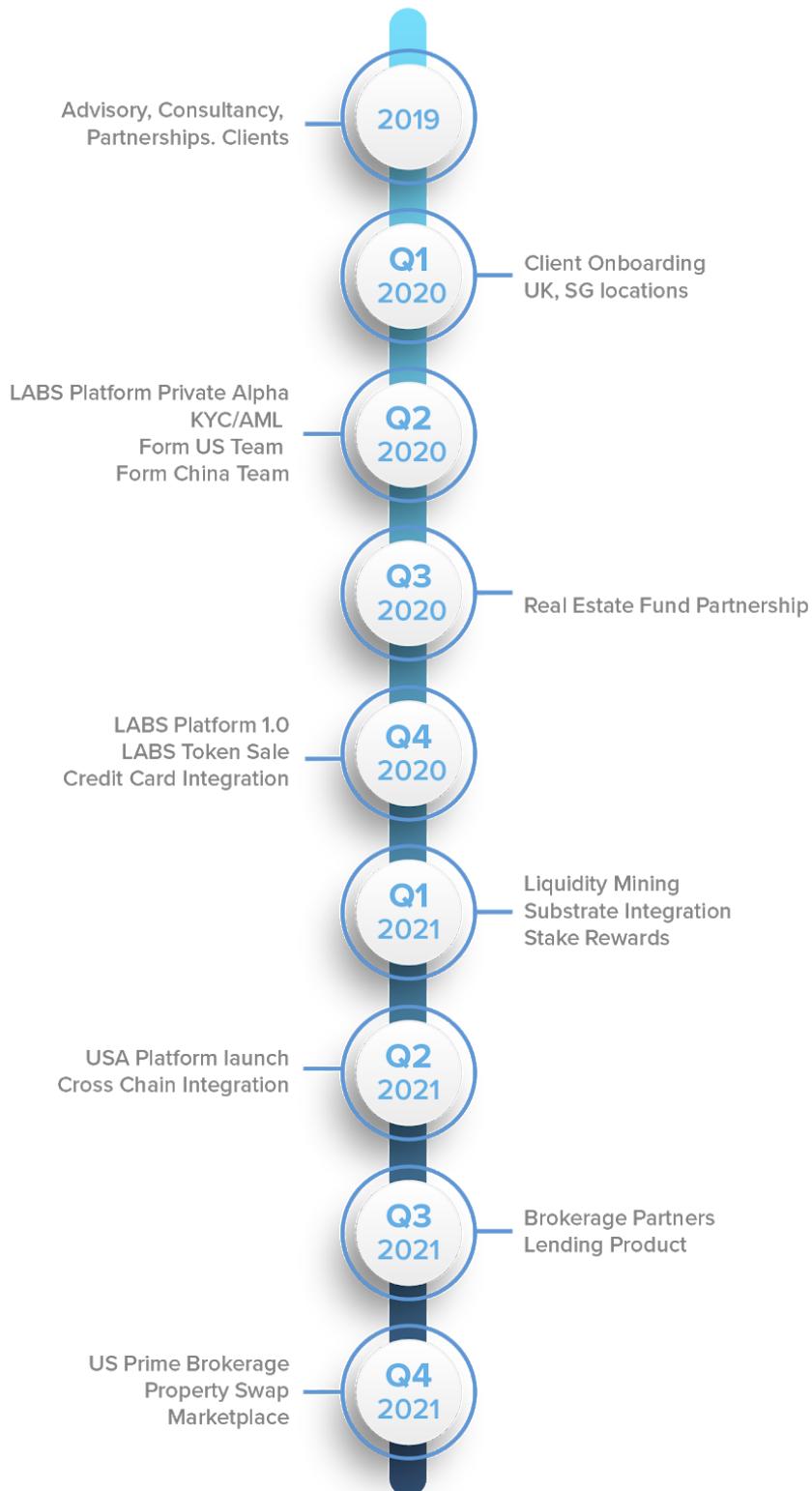
Blockchain Technology built on RioChain a Polkadot's Substrate

LABS will be built as a parachain on Rio Chain (www.riodefi.com) a Polkadot Substrate. Substrate is built for DeFi and cross chain to add the ultimate add value service of being able to interact with the popular public chains in the market such as Ethereum's ERC-20.

Parachain will allow us to move on from the problems that we have seen on ethereum from high gas fees to slow transactions. All inefficiencies will go away once we build on substrate. The cross chain will allow us to move in and out of non polkadot network tokens into our ecosystem seamlessly with little transaction cost at lightning fast speeds. This helps us to eliminate the poor user experience of having to wait for transactions to happen.

Imagine an investor tries to invest in a real estate asset. During the transaction process his erc-20 got stuck for hours because of high gas fees. They may panic and not understand what to do. This is very damaging to the reputation of a company like LABS that is in the business of dealing with traditional assets in the real estate market.

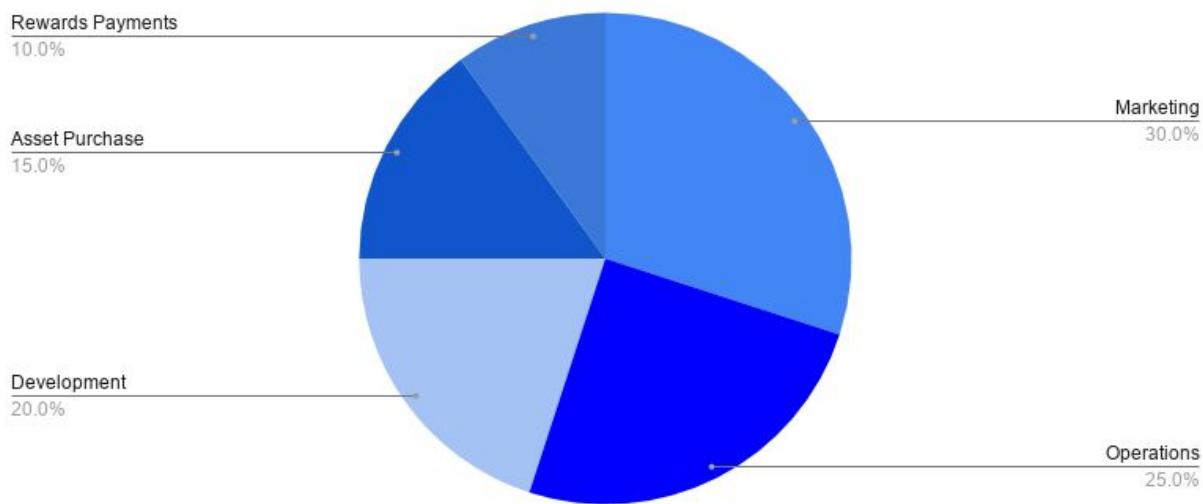
Roadmap



Use of Funds

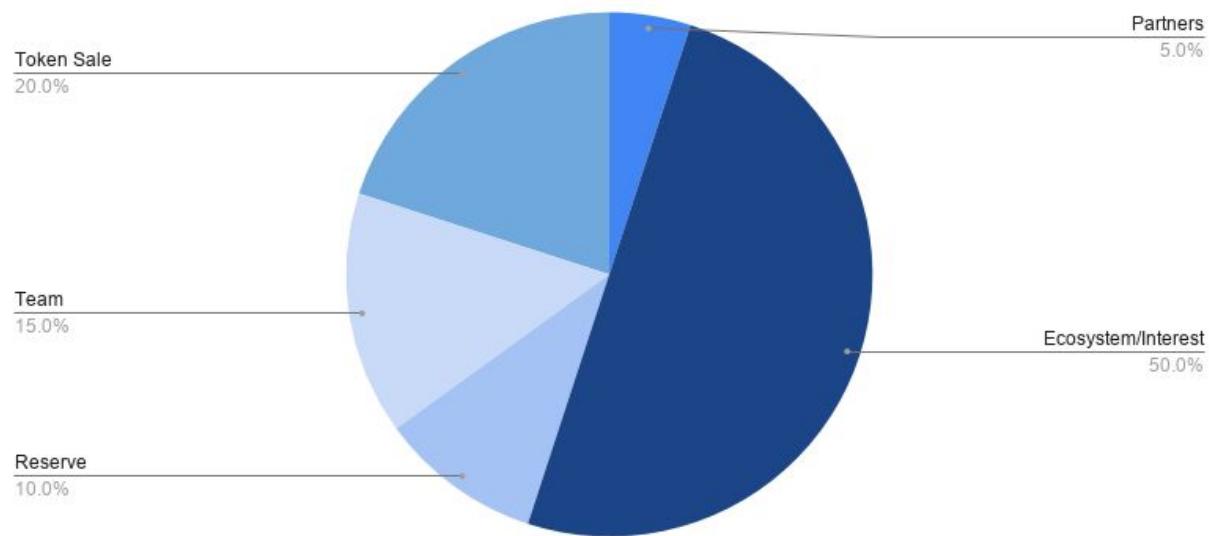
\$10M USD Raise

Use of Proceeds



- **Marketing** - 30% will be used for marketing expenditures such as but not limited to offline/online events. Advertising and PR used to drive business from an investor and project view
- **Software Development** - 20% will go into developing and continuing maintenance of the LABS ecosystem
- **Operations** - 25% will be used to run LABS day to day activities. This includes but not limited to salaries, office rent, utilities, hosting and software we will use.
- **Asset Purchase** - 15% will go into strategic purchases of real estate assets that will be held and maintained by LABS which will benefit the token holders as we sell these assets and send the rewards into the staking pool
- **Rewards** - 10% for a reserve rewards pool so that we may use them to offer \$LABS utility token holders extra bonus rewards when we deem fit

Token Allocation and Use



Total Tokens (LABS): 10,000,000,000 Supply

- **Investors** - 20% will be sold to private and public investors with different lockups.
- **Team and Advisors** - 15% will go to the team and advisors which will be on a 24 month lockup with the first release at 6 months then each month after that.
- **Partners** - 5% will be reserved for various partnerships that may need to include the \$LABS token for ecosystem building purposes.
- **Ecosystem/Interest Fund** - 50% This will go towards various needs of LABS. For instance some partners we work with, we may allocate a certain amount of LABS tokens for partnership purposes which may be used to incentivize new investors and project signups for the LABS ecosystem. Other uses may be for ecosystem incentives for our users as well as using LABS tokens to pay for services depending on business situations.
- **Reserve** - 10% reserve will be held by LABS as an emergency fund for our business. We do not anticipate using these funds but if something arises we reserve the right to use these funds to potentially fund the business.

Team

The LABS team and advisors consist of a perfect combination of traditional business and blockchain experts. Our team and advisors come from prominent HK families, real estate funds, hotels, publicly listed companies, lawyers, venture capital, blockchain and board members from multiple fortune 500 companies.

Core Members



Mahesh Harilela - Chairman

Mahesh is from the Harilela family which is one of the most prominent families in Hong Kong. His family owns 19 hotels properties around the world including a few in Hong Kong through the Harilela Group. Mahesh has an entrepreneurial spirit.

He has been involved in creating developing companies in Trading, BrandDevelopment, Renewable Energy Infrastructure, Agriculture, and Education. He currently sits as Chairman on the Boardof Directors & is CEO of M. Harilela Global Investments Ltd., and Asia CBD Pte. Ltd., Board of Director of Disruptive Thermodynamics Pte Ltd., Commercial Liaison for Honorary Vice Consul for The Republic of Maldives in Hong Kong and lastly, Chairman for King George V School's Strategic Development Committee.

Over the course of the last thirty years, Mahesh created, from start-ups for branded watches to branded electronics, thus venturing into supply and chain management for Sojitz Corporation in Japan. Over the last five years, he has focused on Sports development, Education, Environmental, and Social, sustainable investments that enabled him to travel around Asia, North America and Europe to understand and develop sustainable business activities.



Yuen Wong - Chief Executive Officer

Yuen is an entrepreneur who takes special interest and dedication in blockchain. He got involved in real estate when he started to learn from professionals and experts in this field, especially that in Hong Kong people are obsessed with this largest asset class.

Yuen is a thinker who analysed the model and potential of decentralised finance and immediately realised that this could be incorporated into the LABS real estate crowdfunding platform on blockchain, and disrupt the way people invest in this field.

Yuen is both a managing partner in [Bitmart.com](#) (Digital Asset Trading Platform) as well as Ayana Properties (Dubai and London property group). This unique combination makes him a perfect candidate to lead this Property + Blockchain project. He is widely connected in both blockchain and property networks.

Yuen holds a Marketing degree from RMIT University (Australia) and MBA in Corporate Entrepreneurship from University of Louisville (USA).



Patrick Tang - Managing Partner

Patrick Tang is based in Hong Kong and has over 20 years of experience in technology, venture building and Hong Kong family office investments into technology companies globally. He started working with blockchain technology in 2016 and has built a wide network of diverse resources and worked on and built his own blockchain projects. He is currently involved as a founder of both a Real Estate investment platform as well as a blockchain gaming platform. Patrick is also advising several blockchain projects. Patrick is also a partner at Ayana Properties of Dubai as the China/Hong Kong extension.

He is from San Francisco, California where he honed his experience in technology startups while working in Silicon Valley. Later moved to Hong Kong where you continued to work with new technologies and as well as investments.



Calvin Ng - President

Calvin is involved in several real estate developments in South East Asia and brings a huge network of resources in the real estate development arena.

In addition to his involvement in Rio, Calvin is also managing Director at PlutusVC , a \$200 Million fund focused on internet companies.



Daniel Billig - Managing Partner

Daniel is a seasoned real estate veteran working with JLL (Jones Lang LaSalle) on various projects as senior management. His current role and past experiences in real estate add great value to LABS.



Boris Chan - Chief Strategy Officer

Boris has 9 yrs as Chief Wealth Management Advisor in the Financial Services industry in Hong Kong; Award recipients of SCMP/IFPHK Financial Planner Awards 2013 and 8th HKIB Outstanding Financial Management Planner Awards.

10+ years of experience consulting businesses and entrepreneurs internationally on business planning and fundraising, as well as experience in financing large scale development projects including real estate and public-private partnerships.

He has an MBA in Finance and Strategic Management and Hon.BSc in Astrophysics & Astronomy and Physics; Skilled in relating business' technical and business aspects from various industries.



Leonidha Zhezha - Chief Technology Officer

Leo has 7+ years of experience in Technical Manager. He has managed multiple development projects with multiple corporate divisions. His technical excellence across all software disciplines, including: Iterative Process Planning, Project Organization and Responsibilities, Software Engineering Process Authority, Project Organizations, Software Management Team, Software Architecture Team and Software Development Team.

He has built and retained high-performance teams developing, and motivating over 50 skilled professionals. Leo graduated with a B.S. in Computer Science from University of East London, and earned his M.S. in Computer Science from Bridgeport University.



Eileen Xie - Head of China

Graduated from Shanghai International Studies University and Cheung Kong Graduate School of Business EMBA, holder of a first-level Japanese translation certificate.

Eileen has 10 years of marketing experience having leading positions in the East China region, including head of Apple's independent subsidiary FileMaker, head of a crypto exchange in Hong Kong, InterValue CMO for Asia and other project consultants. BitMart VP, Hashplus Co-Founder



Joshua Peng - Chief Blockchain Architect

Graduated from the University of Missouri with a PhD in structural engineering. He is a veteran researcher of cryptocurrencies. Worked as a senior engineer at Gilsanz Murray Steficek. Since then, Joshua has participated in the design of several blockchain projects and is well-versed in the industry. In 2016, he began working on a project to address financial, efficiency, and trust in the housing industry.



Francis Berwa - Head of America

Francis has a decade of experience managing startups and medium size companies; He has advised, and scaled companies in the Biotech and Vice sectors by helping them build management solutions. Prior to LABS he was the COO of Blockchain at Chainhaus, a development and advisory company that specializes in blockchain and AI in NYC. He is currently Head of America of LABS and Partner at an early stage VC in NYC, that Invests in A.I and Blockchain startups.



Jeff Reed - Head of Capital Markets

Capital markets expert with experience in trading, digital currency, security token offerings, operations, origination, and blockchain technology. Deep knowledge of market structure, lending, settlement, and business development.

Established strong relationships with broker dealers, crypto focused hedge funds, investment managers, digital asset exchanges, and venture capital. Passionate about digital currency and development of blockchain infrastructure to increase adoption.

Advisors



Shane Crawford - General Partner - KC Securities

Shane holds a Bachelor of Commerce degree in Finance and Management from the University of Auckland and obtained his license with the SFC HK for dealing and advising on securities.

Shane previously worked in a number of investment management and advisory capacities with Hong Kong based asset managers. Shane is a director and shareholder of KC Management Ltd.



KK IP - Chairman - GCA Professional Services Group

K.K. Ip is one of the founding partners of the GCA Professional Services Group. He is currently responsible for leading the Group in strategic and global development, not to mention regions along Belt and Road.

He brought success to every company that he had served or is serving in terms of various aspects including record breaking of revenue/profit, successful establishment in the new field of businesses, bringing up to the leading position in the respective field of businesses. In particular, he has successfully engineered his own company Greater China Professional Services Limited listed (8193.HK) on the HKEx. It is the first ever similar type of company being listed on the HKEx.

K.K. has successfully assisted plenty of enterprises in listing on Hong Kong Stock Exchange (HKEx) including the first 'Red Chip' property developer company, the first 'Red Chip' infrastructure (toll road) company, the first 'H Share' logistics company, the first 'H Share' property developer company, the first 'H Share' infrastructure (toll road) company, the first 'H Share' nonferrous metals company, the first 'H Share' non-metals material company, the first Chinese private property developer company, the first comprehensive infrastructure company of Hong Kong, the first forest resource management and timber products processor and producer of Malaysia. In addition, K.K. Ip as a portfolio advisor,

helped GZI Real Estate Investment Trust, the first ever China real estate REITs, successfully listed on the HKEx.



Dr. Paul Lin - Venture Partner - Andra Capital

Ph.D. in Physics, University of National Chung Hsing University. Having a good relationship with qualified investors to invest into VC/PE funds. Deep vertical knowledge in Biotech and Physic to support investment. He was a managing director at Apex Medical India for medical devices.

Dr. Lin had served at Andra Capital for fund raising 200 M USD. Dr. Lin was also sourcing investment deal flow and providing evaluation of the deal. Dr. Lin is now in charge of a \$1B USD Oil fund for security token offering on Nasdaq.



Simon Choi - Head of International Law - Ling Ma Law Firm

LABS Legal Advisor

Professor Choi is an accomplished and well-respected blockchain lawyer experienced in ICO legalities. He is the founder of Acme Ardent and was the Head of Global Legal Centre at TCL Multimedia. Simon joined the Subbit project as a Legal Advisor and ICO strategist at the start of 2018.

Simon is a renowned thought leader, speaker and authority in the Blockchain community. He has advised on dozens of ICO projects and token sales that have successfully funded. He has a substantial following and network in Hong Kong and beyond. Simon has developed a rare set of skills that range from investigating cyber and internet law, cross border commerce, and overseeing successful ICOs to advising on corporate compliance and assisting with patent management.

Simon has a comprehensive background in law acquired whilst assuming the role of a university lecturer teaching at various universities around the world. He has amassed over twenty years of teaching experience. Simon has shared his belief that Subbit can really impact worldwide commerce, stating



Dr. Dennis Mui - Smart City Consultant - PCCW

Dennis is a generalized specialist with over 40 years of experience in professional engineering, project management and facilities management handling project developments at various stages of their life cycle through various senior positions in international consultants, developers and statutory bodies. He has been advocating sustainability and applying the related technologies in building development and smart city projects since the completion of his dissertations on solar energy applications in the early 1980s.

He has been contributing professional knowledge to the administration on environmental policies consultation papers and to the community via serving the various committees of Southern District Council and Area Committee, and presenting papers in reputable journals/international conferences on sustainability and specialized technical issues.

He holds a BSc(Eng) (1st Honour) degree, MSc(Eng) (Distinction) degree, a MBA degree in technology management and a research based Doctor of Business Administration with a workplace related thesis on project management for sustainable urban renewal.

He is also a Registered Professional Engineer, Professional Surveyor, Chartered Engineer, Chartered Project Management and Facilities Management Surveyor, Fellow of HKIE, RICS and CIBSE, Member of HKIS, Registered Energy Assessor, BEAM Professionals (ND, NB, EB & BI), HKGBC Green Building Faculty Member (EU & IEQ, 2015-2021), possession of Estate Agents Licence and is currently tendering his professional expertise to Alpine Capital Ltd.



Michael Gu (Boxmining) - Key Opinion Leader - Blockchain Analyst

Most people know him from his YouTube Channel, with over 250,000 subscribers and 12 Million views. His channel started off as a passion project, chatting every day about various news and technological developments in the blockchain space. With the help of the international community, he forged a stronger

understanding of the underlying technology and started to understand the socio-economic reasons why Bitcoin is necessary for the future – it is the only currency that offers true asset protection beyond control of any government or institution.

He also provides detailed guides, reviews and analysis on his website. These cover a wide range of topics not covered or supplemental to the info on his YouTube channel.

Catering for those who are starting out with cryptocurrencies or just want to touch up their understanding, Jeff Kirdeikis of Uptrennd and Michael created the course "Bitcademy: Learn, Invest & Trade in Under and Hour"



Sally Poon - Director - Alpine Capital

Sally has over 15 years of experience in real estate investment, fundraising and project management with a wide range of industry stakeholders in numerous countries. Her career has been established through her contribution in a Hong Kong stock exchange listed developer, a fund house as well as various real estate investment consultancy firms.

She has been leading proactive business analysis and financial modeling, as well as developing and executing business plans. Through her extensive work with investors, financial institutions, government agencies and consultants, she possesses strong tactical tools for project implementation and a comprehensive understanding of how to achieve the best returns for investors.



Chichi Hong - Investment Manager - Ausvic Capital VC

Chichi works at Ausvic Capital which focuses solely on AI/big data and blockchain related investment opportunities. Her work in the fund includes: sourcing deals and utilizing her personal network to generate deal flow and opportunities for the fund, managing previous investments and supporting portfolio companies, managing the technical aspects of token sale participation, managing Ausvic Capital social media accounts, helping host events, and building relationship with exchanges, marketing service companies, advisory companies, and other funds.

Chichi's participation in over 50 blockchain related conferences and many other social events, allowed her to expand her professional and social networks within the blockchain communities around the world.

Chichi was the investment lead in notable projects including Sharespost, OpenFinance Network and Coinsuper.



Dr. John Wong - Chairman - EGN Executive Network

As the founder of EGN Hong Kong and China, He feels fortunate to be part of this international network that strives to add value to business lives and shares the ambition of making each other better every day.

He is a Doctor of Business Administration (DBA), from the University of South Australia where my thesis supervisor was a Harvard PhD. He obtained my MBA and BSc from Dalhousie University – the best university in Canada's Eastern Maritime Provinces. He spent over ten years as a visiting lecturer at various universities to transfer my knowledge and skill to various levels of executives and professionals in the Asia-Pacific Region.

He started his career as a management consultant with KMG-Byrne, thereafter, He served as executive director and general manager in various MNCs and publicly listed companies covering functions such as corporate strategy and finance, sales & marketing, retailing, and general management. Previously as the GM of Rolls-Royce China and HK, his achievements include the establishment of the successful dealerships in Beijing, Guangzhou, Hong Kong and Shanghai as well as the setting up of a representative network in many key cities and regions. Professionally, He is a Certified Professional Marketer (CPM) of the Asia Pacific Region and in the early 90's.



Dr. Cheney Tsoi - President - Asia Blockchain Association

Dr. Cheney Tsoi is the founding president of the Asia Blockchain Society, a visiting (guest) professor at the World Blockchain Business School, president of Hong Kong Blockchain Asset Management Co., and a tutor at Tencent Holding's startup

incubator in Shanghai.

Dr. Tsoi is widely recognized in the blockchain sector as a pioneer and he has taken part in countless debates and studies on blockchain technologies at globally renowned universities (University of Cambridge in the UK, University of Toronto, California Institute of Technology, University of Hong Kong, and Tsinghua University). In 2014, he published 'Bitcoin Is Changing the World,' Asia's first book on bitcoins, and in 2017 he brought out 'Decoding Wealth Inheritance,' the world's first book to look at the inheritance of digital assets.



Brian Elders - Partner - Black Manta Capital

With a long track record as a leader in international financial services & professional services based in Ireland, Poland, Hungary, Singapore and Hong Kong. He has a degree in Business and Law and has qualifications in accounting, treasury & quant finance.

He is a great believer in innovation & He is passionate about the impact that blockchain / digital assets can have in global finance.

Outside work Brian has a great little family & if there is any time left in the day he indulges in watching and playing all sorts of sports as diverse as soccer, darts, skiing and marathons.

Brian sits on the board of Fortune 500 companies and is currently working with LABS to help support their clients in Europe.



James Anderson - CEO - Rio Chain

James Anderson is a Blockchain advocate and serial entrepreneur whose involvement in Blockchain goes back to early 2013.

Upon contributing to the Ethereum ICO, James embarked on a journey into social entrepreneurship. Most notably, James co-founded Social Evolution, a non-profit organization whose aim is to raise awareness about the potential of digital currencies and the benefits of decentralized finance.



Stephane Laurent Villedieu - CMO - Rio Chain

Stephane is a full-stack marketer whose career spans 12 years and a broad array of corporations, agencies and startups. An expert of China digital landscape, Stephane has helped dozens of Blockchain projects set foot in Asia, assisting them with fundraising, content creation and community building.

Disclaimers

LABS Group Limited does not make, and hereby disclaims, any representation or warranty with respect to LABS Group or LABS (such as merchantability or fitness for particular purposes), except those expressly specified in this White Paper. Each purchaser's decision to participate in the LABS token sale and purchase any LABS shall be made based on his/her own knowledge of LABS Group and LABS and the information disclosed in this White Paper. Without prejudice to the generality of the foregoing, each purchaser will, upon the launch of LABS, accept LABS on an "as is" basis, irrespective of the technical specifications, parameters, performance or function thereof.

LABS Group Limited hereby expressly disclaims its liability and refuse to be liable for the following liabilities:

any person's purchase of LABS in violation of any anti-money laundering, counter-terrorism financing or other regulatory requirements that are imposed in any jurisdiction;

(1) any person's purchase of LABS in violation of any anti-money laundering, counter-terrorism financing or other regulatory requirements that are imposed in any jurisdiction;

(2) any person's purchase of LABS in violation of any representation, warranty, obligation, covenant or other provision under this White Paper, which results in the failure of paying and withdrawing LABS;

(3) termination of the LABS crowd sale for any reason;

(4) failure or termination of the LABS development which results in the failure to deliver LABS;

(5) delay or rescheduling of the LABS Group development and resulting failure to

meet any published schedules;

- (6) any errors, flaws, defects or other issues in the source code of LABS Group;
- (7) any malfunction, breakdown, collapse, rollback or hard forking of the original public chain that LABS Group relies on;
- (8) failure of LABS Group to meet any specific purpose or its unfitness for any specific use;
- (9) utilization of the proceeds raised through the LABS crowd sale;
- (10) failure to promptly and completely disclose any information relating to the development of LABS Group;
- (11) any purchaser's divulgence, loss or destruction of the private key to his/her wallet for cryptocurrency or cryptographic (in particular the private key to the LABS wallet);
- (12) any default, breach, infringement, breakdown, collapse, service suspension or interruption, fraud, mishandling, misconduct, malpractice, negligence, bankruptcy, insolvency, dissolution or winding-up of any third-party crowdfunding platform or exchange for LABS;
- (13) any difference, conflict or contradiction between this White Paper and the agreement between any purchaser and any third-party crowdfunding portal;
- (14) trading or speculation of LABS by any person;
- (15) listing or delisting of LABS on or from any exchange;
- (16) LABS being classified or treated by any government, quasi-government, authority or public body as a type of currency, securities, commercial paper, negotiable instrument, investment instrument or otherwise that results in it being banned, regulated or subject to certain legal restrictions;
- (17) any damage, loss, claim, liability, punishment, cost or other adverse impact that is caused by, associated with, in connection with, incidental to or relevant to the risk factors disclosed in this White Paper.

NOTICE TO RESIDENTS of the United States

The offer and sale of LABS has not been registered under the U.S. Securities Act of 1933, as amended (the "Securities Act"), or under the laws of certain states as this token should not be taken as securities. LABS may not be offered, sold or otherwise transferred, pledged or hypothecated except as permitted under the act and

applicable state laws pursuant to an effective registration statement or an exemption therefrom.

NOTICE TO RESIDENTS OF CHINA

LABS are not being offered or sold and may not be offered or sold, directly or indirectly, within the People's Republic of China (for such purposes, not including the Hong Kong and Macau Special Administrative Regions or Taiwan), except as permitted by the laws and regulations of the People's Republic of China.

NOTICE TO RESIDENTS OF COUNTRIES WHICH WAS PREVIOUSLY SANCTIONED BY THE UNITED NATION

LABS are not being offered or sold and may not be offered or sold, directly or indirectly, to residents of countries who have previously been sanctioned by the United Nation (up to the date of this White Paper), which includes Afghanistan, Central Africa Republic, Democratic Republic of the Congo, Democratic People's Republic of Korea, Eritrea, Guinea-Bissau, Iran, Iraq, Libya, Somalia, South Sudan, Sudan, Syria and Yemen.

NOTICE TO RESIDENTS OF COUNTRIES FROM HIGH-RISKS AND OTHER MONITORED JURISDICTIONS AS ISSUED BY THE FINANCIAL ACTION TASK FORCE

LABS are not being offered or sold and may not be offered or sold, directly or indirectly, to residents of countries who have been listed as high-risk and being monitored by the Financial Action Task Force as of November 2017, especially those who have been listed as particularly weak in its anti-money laundering regimes. In particular, this includes Bosnia and Herzegovina, Democratic People's Republic of Korea, Ethiopia, Iran, Iraq, Sri Lanka, Syria, Trinidad, Tobago, Tunisia, Vanuatu and Yemen.

NOTICE TO RESIDENTS OF OTHER COUNTRIES EXCEPT THOSE MENTIONED ABOVE

This instrument may only be offered or sold, directly or indirectly, within the applicable jurisdiction of the purchasers, if the securities and other laws and regulations of such jurisdictions allow and permit. The purchaser should refer to any applicable laws, legislation and regulations, including but not limited to the securities law and legislation, of the applicable jurisdictions or consult a legal advisor. The purchaser has the obligations to ensure they and the purchase of the instrument meet the securities and other laws, legislation and regulations. Labs Group Limited reserves the final right to reject any purchasers from any other jurisdictions at any moment without any reasons or notifications in Labs Group Limited sole discretion.

This document has not been approved by an authorised person. Any information to

which this document relates is available only to a relevant person. This document is only for relevant persons and non-relevant persons shall not take any action based on this document nor should he/she/they rely on it. It is a condition of you receiving and retaining this document that you warrant to the LABS Group Limited, its directors, and its officers that you are a relevant person.

Labs Group Limited's social media and email platform are places where we encourage interaction, discussion, organization and participation between users of the community, in fact anyone interested in the product of Labs Group Limited.

Whilst we make reasonable efforts to monitor participation to ensure that discussions are related to LABS, there may be situations where we are not in a position to monitor all statements, comments and views made by every user. We ask that you're respectful in your comments. We reserve the right to remove anything we deem to be abusive or personal attacks, material that is unlawful, obscene, defamatory, threatening, harassing, abusive, slanderous, hateful or embarrassing to any other entity or persons, third-party advertising, chain letters or 'spams'. Please be aware that anything posted may potentially be read by thousands (or hundreds of thousands) even years from now. Therefore, users should exercise cautions when posting on any of our social media sites.

We also reserve the right to terminate involvement by users who post such content.

The views and opinions expressed on any social media sites of ours do not necessarily represent those of LABS Group Limited. Therefore, we cannot be held responsible for the accuracy or reliability of information posted by external parties. Any information posted on any of our social media platforms should not be considered as financial, legal, accounting or other professional advice.

For your safety, never include your phone number, email, address or other personal information in a post. Your comments are visible to all.

Certain information set forth in our website and other documents may contain "forward looking information", including "future oriented financial information" and "financial outlook", under any applicable laws and regulations (collectively referred to herein as forward-looking statements). Except for statements of historical fact, information contained herein constitutes forward-looking statements and includes, but is not limited to, the (i) projected financial performance of LABS; (ii) completion of, and the use of proceeds from, the sale of LABS being offered during the token sale; (iii) the expected development of the business, projects and joint ventures; (iv) execution of LABS Group Limited's vision and growth strategy, including with respect to future M&A activity and global growth; (v) sources and availability of third-party financing for LABS Group Limited's projects; (vi) completion of LABS Estonia Limited's projects that are currently underway, in development or otherwise

under consideration; (vii) renewal of LABS Group Limited's current customer, supplier and other material agreements; and (viii) future liquidity, working capital, and capital requirements. Forward-looking statements are provided to allow potential purchasers the opportunity to understand management's beliefs and opinions in respect of the future so that they may use such beliefs and opinions as one factor in evaluating an investment.

These statements are not guarantees of future performance and undue reliance should not be placed on them. Such forward-looking statements necessarily involve known and unknown risks and uncertainties, which may cause actual performance and financial results in future periods to differ materially from any projections of future performance or result expressed or implied by such forward-looking statements. For further explanation of the risk involved in the LABS community please consult the documents as issued by LABS Group Limited.

Although forward-looking statements contained in this presentation are based upon what management of LABS Group Limited believes are reasonable assumptions, there can be no assurance that forward-looking statements will prove to be accurate, as actual results and future events could differ materially from those anticipated in such statements. LABS Group Limited undertakes no obligation to update forward-looking statements if circumstances or management's estimates or opinions should change except as required by applicable securities laws. The reader is cautioned not to place undue reliance on forward-looking statements.