



TOKEN SALE DECK

www.animalconcerts.com

EXECUTIVE SUMMARY

WORLDWIDE CONCERT STREAMING

We host large scale concerts for top artists, in stadiums and streaming to audiences of millions around the world. Our cryptocurrency, marketplace and NFT platform will change the shape of the music industry enabling new revenues and markets, rewarding artists and fans.

We are open to discussions for seed capital investment at levels at or above \$2.5m within the next 14 days as part of our B round.

EXPERIENCED TEAM

We are a team of passionate, seasoned executive leaders with a wealth of experience in blockchain technology, building successful ventures for crypto markets. Delivery specialists with expertise in music, sales, marketing, technology, product, finance and platform development supported by a number of high value industry specialists and advisors.

We have teamed up with many A list celebrities to help promote our events leveraging their 20m+ fans and social presence.

THE OPPORTUNITY

There's unprecedented levels of interest in crypto and blockchain technology amongst GenZ and millennials. Fans are looking for new and better living room and live immersive experiences with opportunities to interact with their favourite artists and bands through streaming, augmented and virtual reality, games and metaverses.

Millions of tech and crypto GenZ's spend a significant proportion (c.65%) of their disposable income on NFTs, unique digital content and coins including online world currencies.

TOKEN PURCHASE

Token Sale	
Soft Cap	\$25m
Supply Available	5% (vests every 3m spanning 12m)
Successful TGEs (duration 1w per)	
Exclusive Presale	\$0.001 : \$6.25m raise
CoinList Sale	\$0.002 : \$12.5m raise

VISION

Animal Concerts will be THE household name for live, streamed events and immersive experiences. Creating a marketplace for concerts, events and experiences targeting both mainstream audiences and crypto communities.

- Benefits to artists: enhancing fan loyalty, more effective and continuous exposure to grow their base, we are positively impacting their direct compensation and reward
- Real value to fans and users: we are the best experiences marketplace available, better quality, innovative events at lower prices. THE marketplace for collectables, limited edition merchandise, artists content, releases and other unique materials and digital goods

THE PROBLEM AND SOLUTION

THE PROBLEM

Artists' revenues are in decline from skewed and broken compensation structures within the music industry.

Events are moving online with audiences deciding how they want to experience the show, whether that's in person live or an alternative medium.

Armies of fans crave for more engagement with their favourite bands. They seeking new experiences and new ways to interact through streaming, augmented and virtual reality, games and metaverses.

Transactions and revenues in the entertainment industry are often opaque, complex and slow to compensate. Value back to the artist is limited. The resulting experience to ticket buyers and concert revellers lacks creativity, innovation and is one dimensional.

Use of blockchain technology establishes and promotes direct and transparent exchanges of value between artist and fan. New multi dimensional revenue and generation opportunities are created across the entire value chain.

THE SOLUTION

We host concerts with big name artists and sell tickets to a virtually unlimited audience online. Big artists often sell 100,000+ tickets for a venue in just one city over many nights. We will sell over 1 Million tickets per event to a global online audience. This model has been proven already by the Belgian festival [TomorrowLand](#).

- Creating new opportunities for musicians to interact with and generate new revenues from their most passionate followers
- A-List artists promote our concerts to their followers, exposing millions to our platform, marketplace and token
- Concerts will stream on metaverses from our partners such as Second Life, Decentraland, Cryptovoxels, Sandbox & Somnium Space
- 360° cameras on stage coupled with a VR headset gives fans an immersive experience like never before from the comfort of their own home
- All round a richer, innovative and higher value experience for fans

REVENUE AND TOKEN UTILITY

REVENUE

- Targeting tickets sales generated from over 200 events in our first year - equates to millions of fans consuming experiences and content
- Partner with artists creating marketplace focussed on merchandise, NFTs (unique content) sales
- Partnerships & Promotions
- Advertising & Event Sponsorships
- Marketing Survey Data from millions of loyal fans
- 2% charge on each transaction throughout the platform and ecosystem

The Animal Token will be the digital currency for tickets, merchandising NFTs as well as with our business with our partners, creating real token utility.

REAL TOKEN UTILITY

Fans, artists and partners alike benefit from the Animal Token and its extensive use:

- VIP members get exclusive access to limited run tickets, limited edition merchandise, content and artists music, releases and other unique materials and collectibles
- Discounts for fans purchasing tickets with our Animal token
- The more fans participate in the ANIMAL ecosystem the more tokens fans earn
- Collectable NFT's: Each ticket will be an NFT, collectables will be NFTs, high value NFTs will be exclusive to our platform
- Most loyal, active fans earn bigger discounts

Users will be able to easily and freely convert FIAT currency and stablecoins to Animal Tokens as well as the reverse.

WHY ANIMAL ENTERTAINMENT

In addition to LIVE events, Animal Concerts is the distributed and decentralised streaming service for concerts, our music network and technology partnerships and agreements will accelerate our capacity and capability to deliver one of a kind experiences.

- Unrivalled user experience, offering A list experiences of a lifetime
- The marque platform with the best revenue generation opportunities for artists
- Our partners are incentivised with tokens to deliver the best quality streaming
- Wealth of leadership, execution and scaling experience within our team
- Over 50 years of blockchain, platform and commerce delivery expertise
- Exponential growth in crypto, streaming and associated technologies
- We are ready to capture the unprecedented demand for events, video streaming and unique immersive experiences including metaverses

WHY NOW

The experience economy as an industry is worth over \$100 billion a year.
Our industry is growing at a rate faster than the global economy¹

Over \$1tn has entered cryptocurrency in the last six months from newcomers and institutions. Our partners have fully formed powerful ecosystems with loyal users >100+ million

NFTs have grown to \$300m weekly volume. Blockchain and tokenisation has given rise to the digitalisation of assets whether that's an NFT of the worlds most expensive Gibson guitar through Sothebys. Tokenisation and crypto ecosystems generates new revenues and markets for artists and content creators²

¹ 2020 Eventbrite survey: UK based 18-34 year olds are driving the “experience economy”.

66% of respondents said they felt: “more fulfilled by live experiences than purchasing an item of the same value.”

62% planned to increase the amount of money they spend on experiences, not possessions, over the next 12 months.

² Aphex Twin, Belaive, Beyoncé, Cher, Clarian, Deadmau5, Grimes, Kings of Leon, Ja Rule, Jay-Z, Justin Timberlake, Lil Pump, MF Dooms, Missy Elliot, Rihanna, Shawn Mendes, Timbaland, will.i.am have all sold content in NFT marketplaces netting millions.

STRATEGY

ARTIST FUELLED GROWTH

We benefit from significantly lowered CAC, artists are contracted to promote the Animal platform and their own events. Influencers have been keen to get involved promoting Animal Concerts on social media growing our loyal following by 100 x and counting

Leveraging artists' fanbase ensures high and sticky LTVs per consumer

TARGETS

- Take online streaming concerts to the next level
- Book 200+ top tier artists for concerts in stadiums and have them promote our brand and platform
- Establish our core ticket based revenue stream with additional seamless ventures into Art, AR, VR, Games, Metaverses & NFT's
- Multiple celebrities and endorsements
- Propelled by these celebs we will achieve the largest engaged community fanbase and social media following of any cryptocurrency
- Purchase of A list artist, publishing and music rights (IP)

MARKETPLACE & PLATFORM

- Marketplace for tickets, merchandise and NFTs
- Prior to our own streaming network, streaming platforms purchase Animal tokens to embed our video delivery protocol into their infrastructure, rewards are available for the best quality services and bandwidth. Tokens are also the primary payment medium to the foundation, platform, artists, content creators and fans
- We plan to extend the protocol to reward 4 and 8K edge nodes responsible for providing premium high bandwidth video delivery services
- The future platform is easy to onboard, a premium CX to navigate interact and purchase. We will be compatible with many popular standards and protocols. Our mantra for fans is 'no tech knowledge required'!

OPEN ANIMAL TOKEN TO METAVERSES / ALT. PROTOCOLS

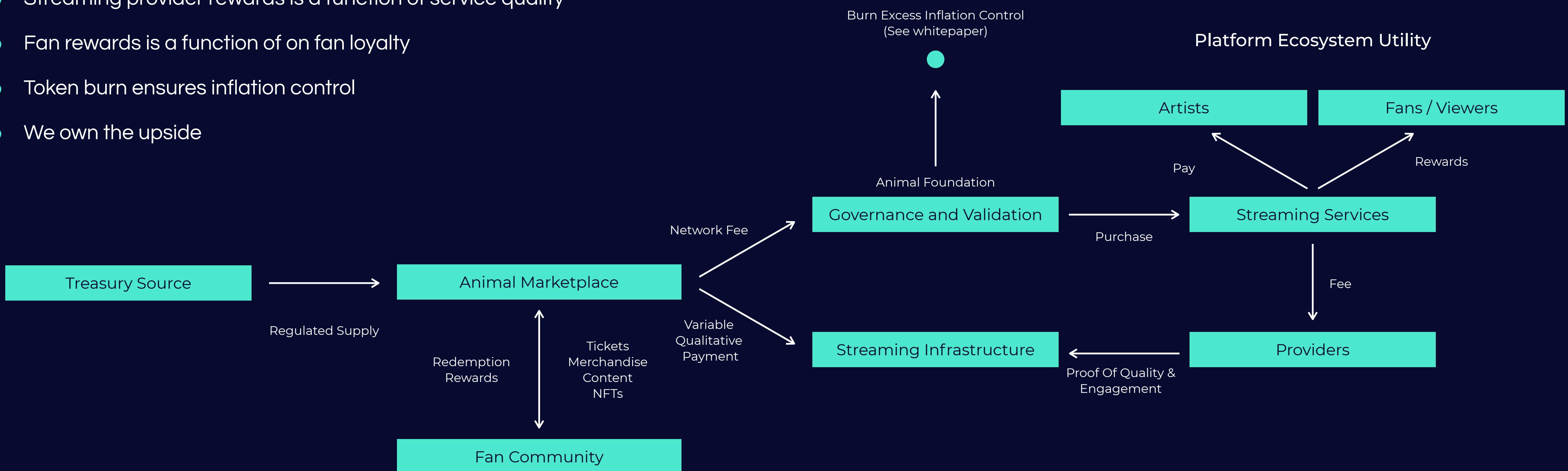
MULTI CHAIN FUTURE	COMING SOON	Polkadot.	SOLANA	A elrond	ethereum

ANIMAL TOKEN



ECOSYSTEM: PURCHASES AND REWARDS

- Minor proportion of fees distributed to marketplace and streaming service providers as well as minor percentage back to Animal R&D
- Artist rewards is a function of event popularity and promotions
- Streaming provider rewards is a function of service quality
- Fan rewards is a function of on fan loyalty
- Token burn ensures inflation control
- We own the upside



TEAM

We have assembled a strong team of executives with diverse backgrounds to transform our vision into a reality
 Leaders across banking, Hedge Funds, Technology, Music, Media, Retail and Blockchain

We have a highly successful and ambitious team bringing innovation and blockchain to the music & entertainment industry



COLIN FITZPATRICK

FOUNDER AND CHIEF EXECUTIVE OFFICER

Colin is a 20 year veteran of the tech industry having a distinguished career with companies such as Oracle, Salesforce, HubSpot and Dell, spanning Sales, Marketing, Programs & Management. He has a real passion for people, leading teams and working with high growth businesses.



MITCH HAMILTON

FOUNDER AND CHIEF PRODUCT OFFICER

Mitch has almost a decade of research in crypto and relationships in blockchain to establish our product suite and vision. Two time winner of Australian Long Tan Leadership Award, Mitch started a successful crypto coaching and consulting business and is plugged in to all aspects of the Crypto markets.



JOE DEOBALD

DIRECTOR OF BLOCKCHAIN SOLUTIONS

Winner of the "40 under 40 " prize from Business in Vancouver, regular Forbes Contributor, and Blockchain veteran, Joe is an experienced entrepreneur with two successful exit's under his belt and has also worked with TedX . Joe has consulted for dozens of successful blockchain projects and has been running his own very successful creative agency.



NEIL BACHELOR

CHIEF OPERATING OFFICER

Neil is a unique talent, a strategic, self-aware and commercially oriented leader and technology pioneer during his 20 years in capital markets, an early crypto adopter with a focus on digital assets and blockchain based ventures since 2013.



KEVIN HUGH DONNERY

DIRECTOR OF PLATFORM AND PARTNERSHIPS

Kevin has over 20 years experience in the financial sector starting with JP Morgan before working as a trader in London for various banks. More recently he has been working with Blockchain and Crypto start ups ranging from exchanges to payment companies.



ALEE ABBASI

CHIEF TECHNOLOGY OFFICER

Alee has over 7 years experience dedicated to protocol and contracts development. Achieving a host of successful projects in the blockchain space, specialising in Tokenisation, DeFi and the Dapps market.



GEORGE VARGHESE

CHIEF COMPLIANCE OFFICER

George brings years of experience in Compliance, Risk Management, Process Mining, Data Analytics, Blockchain and machine learning. He has led multi-million dollar deals with government agencies, large financial, insurance companies and telcos world-wide.

ROADMAP



PARTNERS



DEVELOPMENT



DEVELOPMENT



GAMING / METAVERSE



CUSTODY



PAYMENTS



INSURANCE



INVESTMENT



ADVISORY



DEVELOPMENT

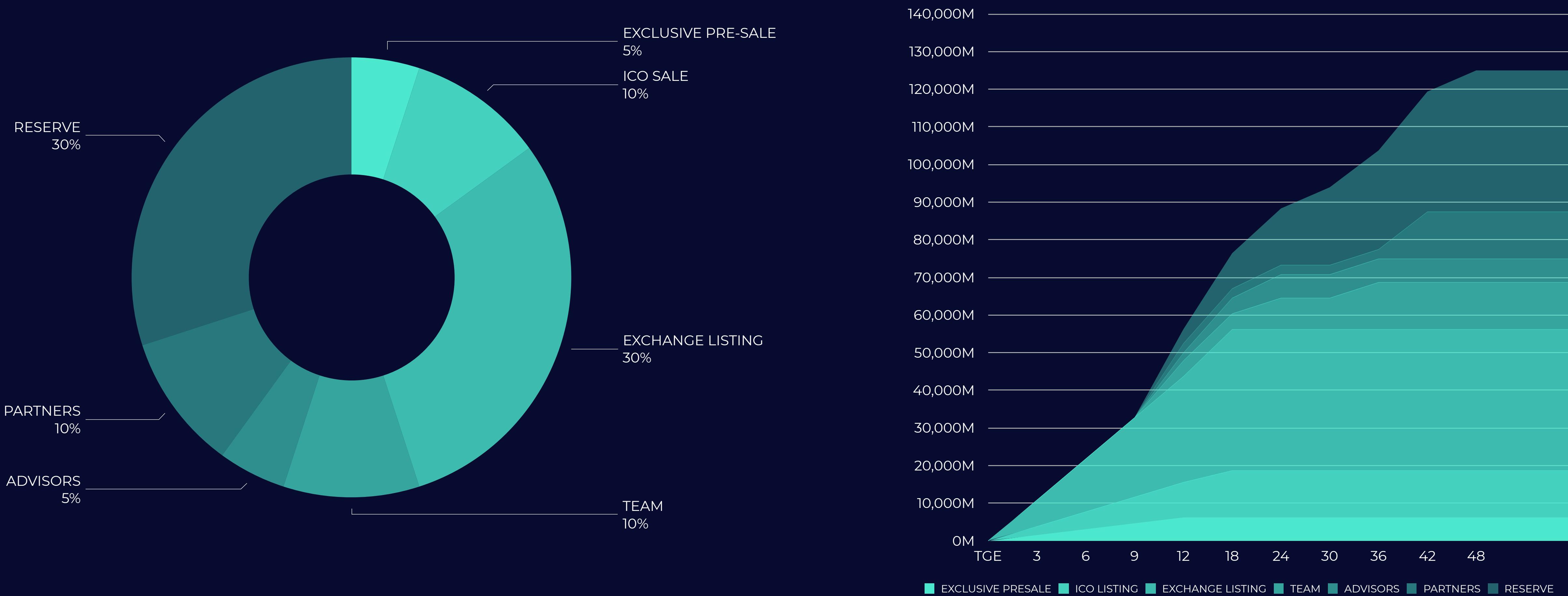
TOKEN GENERATION EVENT SCHEDULE

Animal Token is the primary means of exchange for data, content or services utilised and purchased

Animal Token is a governance token, whereby token holders vote on proposals to change the network and service features

	EXCLUSIVE PRIVATE SALE	ICO SALE	EXCHANGE LISTING	PARTNERS	ADVISORS	TEAM	RESERVE	TOTAL
Token Allocation	6,250,000,000	12,500,000,000	37,500,000,000	12,500,000,000	6,250,000,000	12,500,000,000	37,500,000,000	125,000,000,000
% Total Supply	5%	10%	30%	10%	5%	10%	30%	100%
Discount	75%	50%	-	-	-	-	-	-
Token Price (\$)	0.001	0.002	0.004	-	-	-	-	-
Amount Raised (\$)	6,250,000	25,000,000	150,000,000	-	-	-	-	181,250,000
Total Valuation at Each Round	125,000,000	250,000,000	500,000,000	-	-	-	-	875,000,000
Vesting (months)	12	18	24	36	36	max 48	-	-
Cliff (months)	3	6	12	12	0-6			-
Terms	25% released after 3 months, 25% released after 6 months, 25% at 9 months and 25% at 12 months	25% released after 6 months, 25% released after 12 months, 25% at 15 months and 25% at 18 months	Vests between month 12 and 24	Vests between month 12 and 24	36 month vest; Earned every 12 months in equal parts over 36 months			5% released at TGE, 5% at 3 months, 5% at 6 months and 5% at 9 months...and 5% every 3 months thereafter through to exhausting reserves. Discretionary subject to ecosystem governance and voting. Designed for funding new projects and to attract new service providers

TOKEN GENERATION RELEASE SCHEDULE



INITIAL USE OF FUNDS

'000 \$USD

15,000

Booking bands, artists and events, creating unique experiences and events for fans to remember forever. The best artists cost millions!

7,500

Tier 1 exchange launch fees. Simultaneous launch on multiple exchanges with Wintermute

5,750

Platform development and implementation, new products and services and perform upgrades to the system. Scaling the team and growing partnerships, funding integrations

3,000

Operational expenditure including marketing, promotions, advertising and education of our platform, (protocol and blockchain innovations)
Grow Animal brand loyalty with bands, artists, fans and Buyers, attracting THE BEST artists to the platform

REVENUE GENERATION

Realistic scaled model based on our combined experiences of previous event sales, terms and conditions

Significant additional revenue streams: advertising, merchandise, VIP exclusive experiences and NFTs

	INTIMATE VENUE	STREAMING	COMBINED
Typical Capacity	2,500	250,000	252,500
Average Ticket Price \$	US\$ 65 (US\$35 to US\$150 Range)	US\$ 10 (US\$5 to US\$15 Range)	
Total Cost (Complete Event)	US\$ 65,000	US\$ 125,000	US\$ 190,000
VAT & PRS	US\$ 32,771	US\$ 504,167	US\$ 536,938
Ticket Revenue	US\$ 162,500	US\$ 2,500,000	US\$ 2,662,500
Premium Artist Base Fee		US\$ 300,000	
Premium Artist Fee Cap		US\$ 1,000,000	US\$ 1,000,000
Net Event Revenue Less Costs	US\$ 64,729	US\$ 1,870,833	US\$ 1,935,563
Tickets Pre-Tax Profit Per Event	US\$ 64,729	US\$ 870,833	US\$ 935,562
Minimum Additional Revenues Per Event (NFTs, meets, VIP backstage passes, sound checks, merchandising, advertising and promotions)		US\$ 2,500,000	US\$ 2,500,000
Target Events (Year 1)	200	200	200
Pre-Tax Profit	US\$ 12,945,833	US\$ 674,166,667	US\$ 687,112,500
Conditions	Premium location and venue Top 10 Artist: Artist Fee + 50% NFT revenue share Streaming revenue potential not included in revenue share Our NFT sales estimate is a conservative minimum level	NFT sales: August forecast by Opensea to exceed \$1.5bn / mth Artist Contract includes: > 30 Social media cross platform posts 20-50 minimum NFTs per artist pre event	Premium Artist Fee Capped \$1m (any artists) Included: 50% NFT Revenue Share with Artist

RISK DISCLAIMER



PLEASE READ THIS DISCLAIMER SECTION CAREFULLY.

YOU SHOULD CONSULT YOUR OWN ADVISORS CONCERNING THE LEGAL, TAX, ECONOMIC, FINANCIAL AND OTHER ASPECTS ASSOCIATED WITH THE ANIMAL TOKEN, ANIMAL NETWORK, PROTOCOL, PLATFORM AND ALL RELATED LEGAL ENTITIES

Capitalised terms used in this Risk Disclosure Statement that are not otherwise defined shall have the meanings given to those terms in the main body of the attached Client Services Agreement.

This Risk Disclosure Statement is presented to you when you enter into a Client Services Agreement with Infinity Conglomerate Group and you must acknowledge having received, read and understood this Risk Disclosure Statement in order to engage Infinity Conglomerate Group under the terms of the Agreement. Please read this Risk Disclosure Statement in its entirety.

The Risk Disclosure Statement does not disclose all of the risks or relevant considerations associated with a decision to engage in trading of crypto currencies or the decision to engage Infinity Conglomerate Group under the Agreement.

Trading in crypto currencies may not be suitable for certain members of the public. You should carefully consider whether trading in crypto currencies is appropriate for you in light of your knowledge, experience, financial objectives, financial resources and other relevant circumstances.

INFINITY CONGLOMERATE GROUP IS NOT REGISTERED IN ANY CAPACITY WITH ANY CANADIAN OR FOREIGN SECURITIES REGULATORY AUTHORITY. NO INVESTMENT ADVICE OR RECOMMENDATION WILL BE PROVIDED BY INFINITY CONGLOMERATE GROUP OR ANY REPRESENTATIVES OF INFINITY CONGLOMERATE GROUP REGARDING THE PURCHASE OR SALE OF ANY SECURITIES OR DERIVATIVES.

Introduction

Infinity Conglomerate Group believes that you should be aware of the risks involved in the purchase, sale and custody of crypto currencies. Crypto currency trading may not be appropriate for you, particularly if you use funds drawn from retirement savings, student loans, mortgages, emergency funds, or funds set aside for other purposes. The volatility and unpredictability of the price of crypto currencies relative to fiat currency may result in significant loss over a short period of time.

The following is a brief non-exhaustive summary of certain more significant factors and special risks you should take into account when deciding whether to trade crypto currencies.

What are crypto currencies?

In this Agreement, including this Schedule, the term "crypto currencies" refers exclusively to bitcoin, ether and such other crypto currencies as the Client and Infinity Conglomerate Group may agree to and authorise in writing.

Crypto currencies (such as bitcoin and ether) are digital representations of value that function as a medium of exchange, a unit of account, or a store of value, but do not have legal tender status.

Crypto currencies are sometimes exchanged for currencies, but they are not generally backed or supported by any government or central bank. Their value is derived by market forces of supply and demand, and they are traditionally more volatile than fiat currencies. The value of Crypto currencies may be derived from the continued willingness of market participants to exchange fiat currency for crypto currencies, which may result in the potential for permanent and total loss of value of a particular crypto currency should the market for a crypto currency disappear entirely. Federal, provincial, territorial or foreign governments may restrict the use and exchange of crypto currencies, and regulation in North America is still developing.

Crypto currencies differ in their functions, structures, governance and rights. Infinity Conglomerate Group will only trade in well established crypto currencies that function as a form of payment or means of exchange on a decentralised network, such as bitcoin and ether. These crypto currencies have certain features that are analogous to existing commodities, such as currencies and precious metals, but are also different in many key respects, as described in this disclosure statement.

Risks in trading crypto currencies

The following is a brief summary of some of the risks connected with trading crypto currencies.

(1) Short history risk

As a relatively new open source technology, it is expected that there will continue to be technical developments in blockchain technology, which could impact the value of a crypto currency. Due to this short history, it is not certain whether the economic value, governance or functional elements of crypto currencies will persist over time. The crypto currency community has successfully navigated a considerable number of technical and political challenges since the genesis of the bitcoin blockchain, which Infinity Conglomerate Group believes is a strong indicator that it will continue to engineer its way around future challenges. That said, the continuation of a vibrant crypto currency community is not guaranteed, and insufficient software development, contribution rates, community disputes regarding the development of the network and scaling options, or any other unforeseen challenges that the community is not able to navigate could have an adverse impact on the price of a crypto currency.

Open source developers of blockchain technology have signalled that they will continue to make efforts to improve the scalability and security of public blockchains like bitcoin and ethereum. For example, in respect of the ethereum blockchain, developers are planning to replace the current hash-based mining consensus mechanism of proof-of-work with a proof-of-stake mechanism. Changes may also occur to the bitcoin blockchain, for example with the continued development of scalability protocols like the Lightning Network, which operate on top of the bitcoin blockchain. The expected timing and impacts of this change are uncertain.

(2) Volatility in the price of crypto currency and loss of liquidity

The crypto currency markets are sensitive to new developments, and since volumes are still maturing, any significant changes in market sentiment (by way of sensationalism in the media or otherwise) can induce large swings in volume and subsequent price changes. crypto currency prices on trading platforms have been volatile and subject to influence by many factors, including the levels of liquidity, public speculation on future appreciation in value, swings in investor confidence and the future growth of alternative crypto currencies that may gain market share. In certain circumstances, it may become difficult or impossible to assess the value of your crypto currencies.

The trading of crypto currencies on public trading platforms has a limited history. The prices available on those platforms have, in some cases, been more volatile and subject to influence by additional factors not specific to the value of crypto currencies, including liquidity levels and operational interruptions. Operational interruptions can limit the liquidity of crypto currencies on the trading platform, which could result in volatile prices and reduced confidence in the crypto currencies traded on those platforms.

(3) Potential decrease in global demand for crypto currencies

Crypto currencies represent a new form of digital value that is still being digested by society. Their underlying value is driven by their utility as a store of value, means of exchange, or unit of account. Just as oil is priced by the supply and demand of global markets, as a function of its utility to, for instance, power machines and create plastics, so too is a crypto currency priced by the supply and demand of global markets for its own utility within remittances, B2B payments, time-stamping, etc. Speculators and Buyers using crypto currency as a store of value then layer on top of means of exchange users, creating further demand. If consumers stop using crypto currencies as a means of exchange, or their adoption slows, then the price may suffer. Buyers should be aware that there is no assurance that crypto currencies will maintain their long-term value in terms of purchasing power in the future or that the acceptance of crypto currencies for payments by mainstream retail merchants and commercial businesses will continue to grow.

While the value of bitcoin may be derived primarily from its capitalisation and position as first mover, the value of ether relies far more on its underlying blockchain technology. The ethereum blockchain is intended to allow people to operate decentralised applications using blockchain technology that do not rely on the actions of a centralised intermediary. Ether, which is the primary currency of the ethereum blockchain, can then be used to compensate for the effort of others to power these decentralised applications and ensure that any transactions that occur on these applications are recorded in the blockchain. Accordingly, the long term value of ether may be tied to the success or failure of the blockchain technology and the decentralised applications built upon the ethereum blockchain.

(4) The blockchains on which crypto currencies operate may temporarily or permanently fork

Both the bitcoin and ethereum blockchain networks are powered by open source software. When a modification to that software is released by developers, and a substantial majority of miners consent to the modification, a change is implemented and the blockchain network continues uninterrupted. However, if a change were to be introduced with less than a substantial majority consenting to the proposed modification, and the modification is not compatible with the software in operation prior to its modification, the consequence would be what is known as a "fork" (i.e. a split) of the blockchain. One blockchain would be maintained by the premodification software and the other by the post-modification software. The effect is that both blockchains would operate in parallel, but independently. There are examples of such forks occurring in the past on both the bitcoin and ethereum blockchain networks. In the future, such a fork could occur again, and affect the viability or value of a crypto currency. Your Trading Platform may choose not to support any future fork of the underlying blockchain of the crypto currencies available on that platform, in which case you may not have any rights to the new crypto assets that may be created as a result of that fork.

(5) Issues with the cryptography underlying the crypto-networks

In the past, flaws in the source code for digital assets have been exposed and exploited, including flaws that disabled some functionality for users, exposed users' personal information and/or resulted in the theft of users' digital assets. Although the bitcoin and ethereum blockchains have demonstrated resiliency and integrity over time, the cryptography underlying either one could, in the future, prove to be flawed or ineffective. For example, developments in mathematics and/or technology, including advances in digital computing, algebraic geometry and quantum computing, could result in the cryptography of the blockchain network being vulnerable to attack. This could negatively affect the value of crypto currencies traded in your Client Account.

(6) Uncertainty in regulation and future financial institution support

The regulation of crypto currencies continues to evolve in Canada and in foreign jurisdictions, which may restrict the use of crypto currencies or otherwise impact the demand for crypto currencies. There may be limitations on the ability of a securities regulator in Canada to enforce Canadian laws on foreign entities, and foreign rules that apply to crypto currency activities which occur in other jurisdictions may not necessarily be enforced in that jurisdiction. Furthermore, banks and other financial institutions may refuse to process funds for crypto currency transactions, process wire transfers to or from crypto currency trading platforms, crypto currency-related companies or service providers, or maintain accounts for persons or entities transacting in crypto currencies.

(7) Concentration risks

Certain addresses on the bitcoin and ethereum blockchain networks hold a significant amount of the currently outstanding bitcoin and ether, respectively. If one of these addresses were to exit their bitcoin or ether positions, it could cause volatility that may adversely affect the price.

Further, if anyone gains control over 51% of the computing power (hash rate) used by the blockchain network, they could use their majority share to double spend their crypto currencies. If such a "51% attack" were to be successful, this would significantly erode trust in public blockchain networks like bitcoin and ethereum to store value and serve as a means of exchange, which may significantly decrease the value of crypto currencies.

(8) Electronic trading and dependence on the internet

There are risks associated with using an internet-based trade execution software application including, but not limited to, the failure of hardware and software. Infinity Conglomerate Group does not control signal power, reception, or routing via the internet. Under certain market conditions, we may find it difficult or impossible to liquidate a position quickly at a reasonable price. This can occur, for example, when the market for a particular crypto currency suddenly drops, or if trading is halted due to recent news events, unusual trading activity, or changes in the underlying crypto currency system. The greater the volatility of a particular crypto currency, the greater the likelihood that problems may be encountered in executing a transaction. In addition to normal market risks, you may experience losses due to one or more of the following: system failures, hardware failures, software failures, network connectivity disruptions, and data corruption.

(9) Cyber security risk

The nature of crypto currencies may lead to an increased risk of fraud or cyber attack. A breach in cyber security refers to both intentional and unintentional events that may cause Infinity Conglomerate Group or one of the Trading Platforms to lose proprietary information or other information subject to privacy laws, suffer data corruption, or lose operational capacity. This in turn could cause Infinity Conglomerate Group or the Trading Platforms to incur regulatory penalties, reputational damage, additional compliance costs associated with corrective measures and/or financial loss. Cyber security breaches may involve unauthorised access to Infinity Conglomerate Group's or one of the Trading Platform's digital information systems (e.g. through "hacking" or malicious software coding), but may also result from outside attacks such as denial-of-service attacks (i.e. efforts to make network services unavailable to intended users). Cyber security breaches of Infinity Conglomerate Group's third-party service providers (e.g. the Trading Platforms, and other service providers) can also give rise to many of the same risks associated with direct cyber security breaches.

(10) Lack of investor protection insurance

Investments in crypto currencies are not protected by the Canadian Investor Protection Fund, the Canadian Deposit Insurance Corporation or any other investor protection insurance scheme.

(11) Commission and other charges

There may be costs associated with the use of Trading Platforms, which are subject to change. Any fees associated with the use of your authorised Trading Platforms will be paid directly out of your Client Account.