ITi TRIPLEONE

Concept V2.2
SEPTEMBER 17, 2021

This document was written to explain the concept behind TripleOne. The concept is not "final" and is being updated as we grow. Although we have strived to be accurate, this high-level summary document is provided 'as is' and may contain inadvertent errors. This document is not contractual, does not form the basis of a contract, does not contain offers and does not modify, replace or add to contractual terms that you may separately accept when dealing with TripleOne companies. This document should not be relied on when deciding to contract. If you feel like something is missing and should be added to this document, feel free to contact us at feedback@tripleone.com
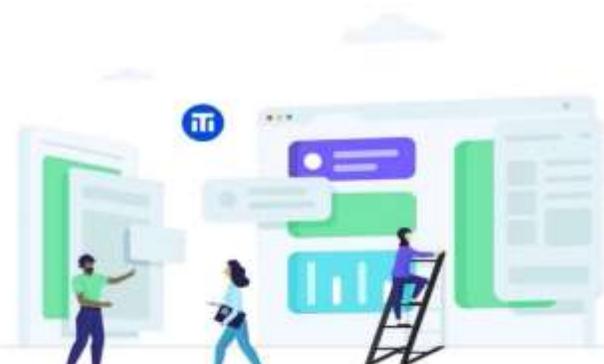
> In this document, "licensed user/users" refer to individuals and firms that have the right to pursue activities with respect to advising financial products such as stocks and everything else in relation to financial instruments.

This document is divided into multiple parts to make it easier for readers to understand the concept of TripleOne.

An interactive web-based version of this document is available at www.tripleone.com/concept

Once you feel comfortable with the concept and fully understand what TripleOne is, you may create an account by visiting www.tripleone.com

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INTRODUCTION

TripleOne is a "decentralized" business where users work together to help build its projects and support the overall operation of the business.

A user can vote on other users' ideas, suggest new ideas and projects or complete certain tasks.

Users are rewarded for their activity at the end of each month. The concept is divided into different parts and is fully disclosed in this document.

TripleOne is 100% owner of all technologies and companies listed on the assets page. Because of that, the concept of decentralization is easily enforced throughout our subsidiaries.

TripleOne uses its proprietary technologies to facilitate its operations and offer unique services. For example, our websites are using "Nervex", an intelligent high-performance web server that fully supports C++. The DNS server runs "NsTable", a programmable DNS server that allows us to customize and program our DNS records. Both technologies make our website swiftly accessible from all around the world. You can view our list of technologies and assets by visiting www.tripleone.com/assets

TripleOne uses a credit and rewards system to determine eligibility and calculate cash rewards for users who are active.

TripleOne Segments are credited to user accounts who register on our website and support the overall operation of the business. TripleOne Segments are "permanent". By "permanent", it means that they can never disappear from a user account unless the account is cancelled or closed, or as provided in the applicable user terms. Project Segments are also credited to user accounts who have had their projects portfolio selected through the community-based selection process after a project investment session.

At the start of each month, collections are made from the eligible TripleOne companies and collected amounts enter the available budget for the rewards calculation (refer to the list of budgets to understand that calculation).

The amount of cash rewarded to an eligible user from the TripleOne Segments available budget depends on how many TripleOne Segments have been credited to that user account. For example, if the total available budget collected for the rewards calculation is $1,000 for all TripleOne companies and a user account was credited with 100,000,000 TripleOne Segments (with a total of 1,000,000,000 TripleOne Segments credited in total to all user accounts), it means that the user linked to that account will receive 10% of $1,000, resulting in a payment of $100.

The amount of cash rewarded to an eligible user from Project Segments is based on the available project budget collected from eligible projects and a corresponding rewards calculation formula. Project Segments are credited to user accounts that are active in the development of a specific project by helping improve its performance through suggestions, voting, etc. Project Segments are inflationary and credited to user accounts based on their activity. For example, if the total available budget collected for rewards calculation is $1,000 for an eligible project and a user account was credited with 10,000 Project Segments (with a total of 100,000 Project Segments credited to all user accounts for that project), it means that the user linked to that account will receive 10% of $1,000, resulting in a payment of $100.

New TripleOne Segments are "created" at a rate of 0.5% of all TripleOne Segments in circulation on a monthly basis. The new TripleOne Segments are credited to user accounts based on how many TripleOne Points were credited to that user account in the last month.

TripleOne Points are credited to user accounts who support the overall operation of the business. TripleOne Points are "temporary" and removed from all user accounts at the end of each month.
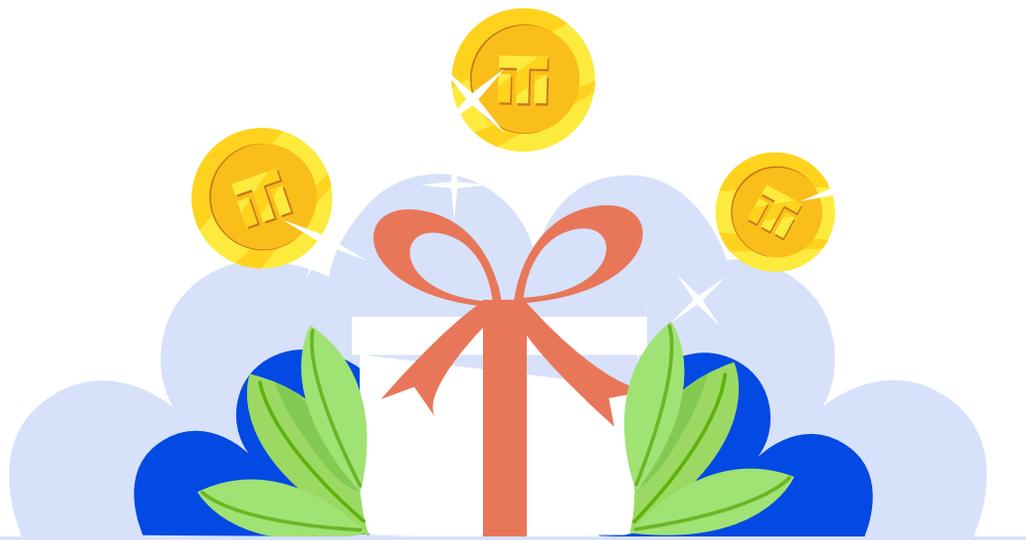
At the start of each month, collections are made from our eligible TripleOne companies and collected amounts enter the available budget for the rewards calculation (refer to the list of budgets to understand that calculation).

The amount of cash that is rewarded to an eligible user from the TripleOne Points available budget depends on how many TripleOne Points have been credited to that user account and how many TripleOne Points have been credited to all user accounts.

For example, if the total available budget collected for the rewards calculation is $1,000 for all TripleOne Points where User A's account is credited with 200 TripleOne Points, and User B's account is credited with 200 TripleOne Points. This brings the total amount of credited TripleOne Points to 400. This means that User A and User B will each be rewarded with 50% of the available budget for the rewards calculation, resulting in a payment of $500 to each user linked to those two accounts.

User accounts credited with TripleOne Points are also credited with FDX and Ranking Points. User accounts are credited with **0.001** FDX and **1** Ranking Point per one TripleOne Point.

User accounts will be credited with TripleOne Points when they are active in the development of the company by voting on other users input, sharing ideas and completing tasks.
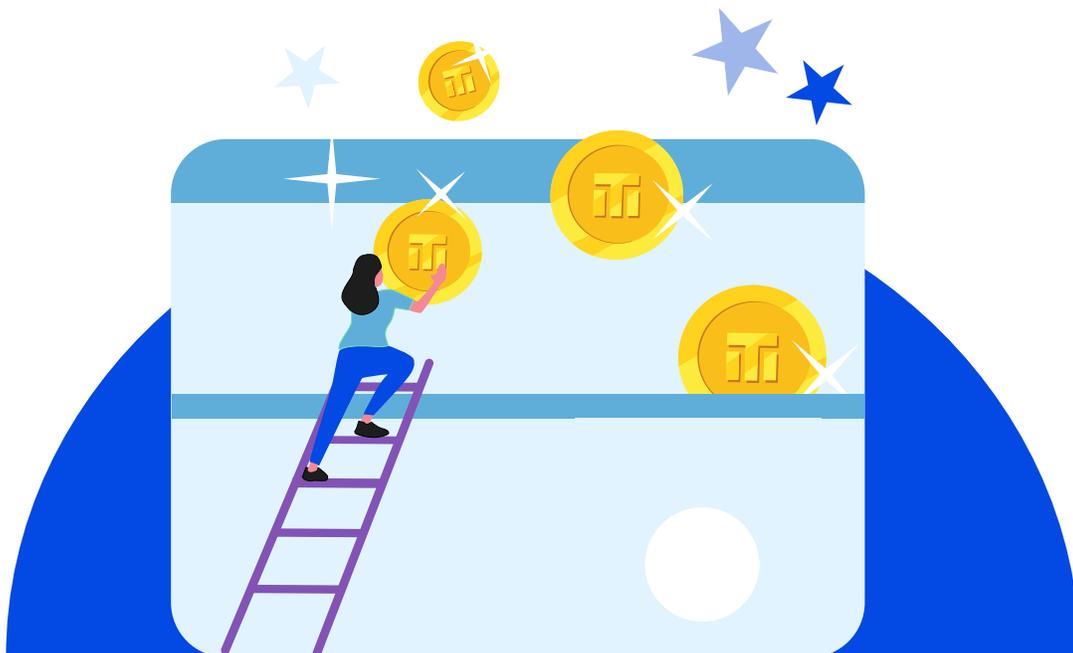
CARDS

TripleOne cards are reserved (free of charge) for those who have purchased at least one service or product from an eligible TripleOne company. A TripleOne card can be used to collect points, save money on purchases, access membership services at eligible TripleOne companies and more.

Multiple cards can be linked to your account and do not expire unless the account is cancelled or closed, or as per the applicable terms. A card can only be linked to one account at a time.

You may contact the TripleOne support team to report the loss or theft of your missing card. There is a small fee for requesting a new card.

TripleOne uses a voting system to enhance decentralization by allowing user opinion about what is "good" or "bad" for the company.

There are two types of votes: Normal Votes (also called "Voting Points") and Special Votes. Both can be either Positive or Negative. Normal Votes are credited to users at the beginning of each month.

The number of Normal Votes that are credited to a user depends on its rank. On the other hand, Special Votes are credited to users who vote on something that was considered "bad" by other users but ended up being "good". TripleOne Points are also credited to users who gain Special Votes. For example, if a user positively votes that a certain stock should be deemed investable, and its opinion was not considered by other users, the system keeps track of that stock meaning that if it ends up performing well in the future, users who voted "positively" for that stock are credited with Special Votes.

Special Votes do not expire unless the account is cancelled or closed or under the applicable terms, unlike Normal Votes. Normal Votes are removed from user accounts at the beginning of each month. Users are limited to how many times they can vote during a period of one month based on their Rank.

Users can cast votes without using their monthly "Voting Points" only on eligible subjects.

A user can vote positively or negatively on different things such as project ideas suggested by other users, stock investment opinions, comments made by other users, job applications and everything that surrounds the TripleOne business activity.

> **Notes:**
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> *Both, Normal Votes and Special Votes have the same "impact" on the survey. The only difference is that Special Votes are credited to users that have made good decisions and do not expire, as indicated above, while Normal Votes are credited to users based on their rank and expire every start of the month.*
>
> *The results of the survey system are communicated to the officers and directors of TripleOne as an integral part of their decisional process. These survey results are not a substitute for expert advice that*

Users can call "voting sessions" to suggest changes for eligible TripleOne companies, products and a large variety of projects inside TripleOne. A voting session can either be public or private. A public voting session is made available for all user accounts while a private voting session is only made available to a small group of user accounts based on the targeting.

A voting session is automatically created when a company-related "news" receives a lot of negative feedback, providing users a chance to be surveyed for a possible rollback of certain decisions made by officers and directors of eligible TripleOne companies.

RANKS

The ranking system was created to enhance stability in the user community and ultimately in the eligible TripleOne companies. The rank of a user is displayed publicly on their profile the user's "credibility factor". A higher rank does not necessarily mean that the user is more "credible", but it helps other users determine activity level.

A user's rank can be increased with Ranking Points. Users receive 1 Ranking Point for every TripleOne Point that they earn. The maximum rank is **100**.

Ranks can provide different benefits to users. These benefits include access to private products and services offers around the world, all sorts of discounts, hidden parts in our website and a lot more.

BADGES

The badge system was created for users to publicly display their achievements. Similarly to ranks, badges can also provide benefits to users.

Badges can be earned by user accounts who "achieve things".

For example, the "500 TripleOne Points" badge can be earned when a user gets 500 TripleOne Points before the end of the month. The "Project Starter Badge" is earned when a user receives at least 10 votes on its project suggestion.

There are hundreds of badges to earn. Only **3** badges can be displayed on your profile. As you rank higher, more badges can be displayed on your profile.

PROJECTS

The project suggestion system was created to allow users to give impulse and influence the future of the business.

Users can suggest new projects of any kind: local business, online business, investment opportunity, real estate, etc. Only a few restrictions are imposed on project portfolios. Restrictions are disclosed in the "Project Portfolio Builder" updated as needed.

When a project is completed, a new project suggestion session starts, and users can upload their project portfolio to present it to other users. Users can vote on these portfolios. The portfolio that receives the most votes "wins" and is now TripleOne's decision whether to start on that project. Jobs may be created, and users can apply to work on that project. The decentralized jobs system is explained below.

Project Segments are credited to users who've had their projects portfolio selected by the community during a project investment session.
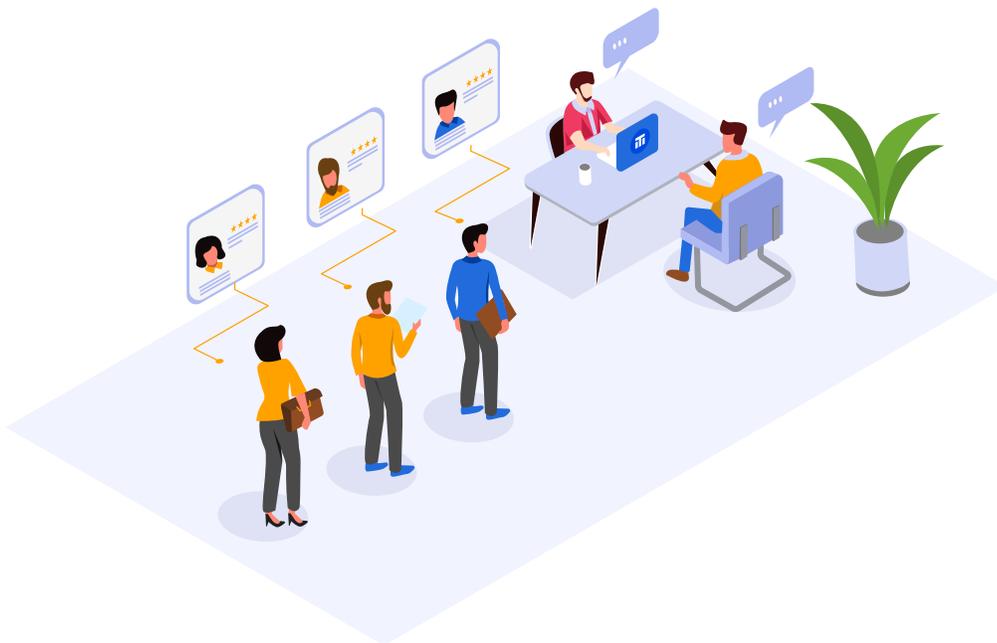
JOBS

The decentralized job system exists to let users suggest who is suitable for a particular job. Not only that, users can also suggest creating new jobs for a project.

Users can apply for a job recommendation anonymously without displaying their name, gender, picture or Country to make sure that suggestions made by other users are solely based on skills and nothing else (this may be adjusted as per individual project necessities). The user who gets the most "positive" votes is elected and is recommended for the job.

Elected users are recommended for interview to the company. If an elected user is refused, the refusal rate of that company increases. A refusal rate is publicly displayed next to each company's profile. Companies with a high decentralized job refusal rate may be penalized for not respecting the decentralized concept.

Only eligible and verified users can apply for job recommendations.

INVESTMENT

The TripleOne investment survey system is divided into multiple parts. Investment sessions, stock portfolios, voting sessions, investment processing and sale declarations.
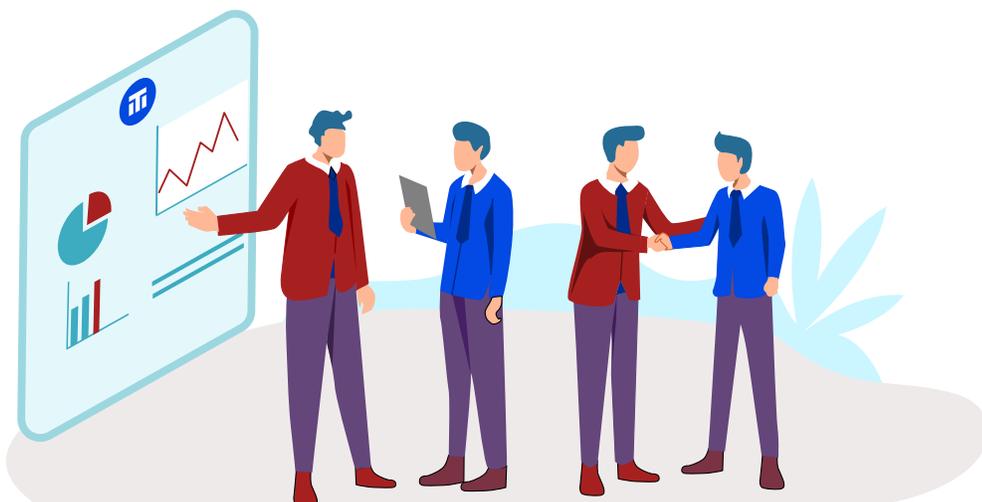
Investment Survey Sessions:

An Investment survey session is started on the first day of each month. When an investment survey session starts, a percentage of TripleOne cash balance is set aside (in a TripleOne company account or other vehicle as then relevant, and subject to local regulation). The amount set aside may be used to purchase the stocks for the TripleOne company when a portfolio is recommended. Licensed users can upload their stock portfolio to the session allowing other users to vote for it. The portfolio with the most votes "wins". Finally, stocks that end up being purchased are purchased by the applicable TripleOne company, and for the company.

The duration of an investment survey session is seven days. One day is dedicated for uploading stock portfolios to the session. Three days are dedicated for voting on these portfolios. One day is dedicated for votes processing by our systems. Subject to company officers and directors' decision, one day is dedicated to purchasing the stock (which may be delayed or suspended in the discretion of the TripleOne Company). Finally, the last day is dedicated to publicly discuss the "winning" stock (subject to local regulation).

Stock Portfolios:

Licensed users can create customized stock portfolios for investment survey sessions. Portfolios can be edited in simple or advanced mode. Advanced mode allows the user to use our proprietary programming language (MDK) to build a dynamic portfolio and extensively customize content for it.

Voting Sessions:

Licensed users can vote on other licensed user's stock portfolios and discuss their opinion on the comments section of the portfolios (subject to local regulation).

The portfolio that gets the most votes is sent for processing. Licensed users are only allowed to vote twice on a portfolio unless they use Special Votes. A limit of ten Special Votes can be used on a single portfolio.

Investment Processing:

During processing of an investment, the winning portfolio is selected, and shares are bought in the discretion of the TripleOne company. One day after an investment is processed, detailed information about the investment, including the amount of shares the company owns, is publicly disclosed in the Assets page located on our website.

Sale Declarations Surveys:

A sale declaration survey is made when a licensed user feels like it is time for the company to cash out a certain amount or all the shares for a stock. It can happen for different reasons, such as if the licensed user feels like the stock did well, or simply because the stock is underperforming.

A licensed user can only declare one sale survey per year. When a sale survey is declared, the stock goes into a voting session where licensed users can vote whether it is the right thing to do, or not.

If the voting session receives more than 65% of "positive" votes, the sale recommendation is processed, and shares may be sold at the discretion of the applicable company.

FDX is credited to user accounts who have gained TripleOne Points.

1 TripleOne Point = **0.001** FDX.

A user can send FDX to other user accounts on our website. When FDX is sent, a communication message box is created to allow communication between the receiver and the sender.

FDX uses "blockchain" technology to allow full decentralization. Anyone can run an FDX node. FDX are credited to an account without the need of a centralized platform. TripleOne points data are publicly accessible and FDX coins are minted based on that public data. More information can be found by visiting https://www.tripleone.com/fdx

CUSTOMER SUPPORT

Part of TripleOne customer support system is decentralized. Its functions allow for 24/7 customer support and a 5 to 10 min response time for our customers.

When a selected email is sent to our company, or for any affiliated or participating companies, a user can "accept the task" to reply to that email. The response made by the user is sent to a voting session and must receive two positive votes to get approved for sending to the customer.

- If it receives one negative vote, the email is discarded.

- If it is reported, a TripleOne staff will investigate. If the report is valid, the user is banned from answering emails for an undetermined period.

- If the response is approved, it is sent to the customer.

When the customer replies, it goes through the same process to allow for a very low response time, but this time, with the email history. If the email cannot be answered by users, for example, if it is related to a specific order, the user can select "Send to the TripleOne Support Team" so that the email gets sent to a TripleOne staff.

VERIFICATION

Users must verify their phone number to create an account on our website. A verified phone number allows users access to most of TripleOne's website functions (subject to local regulation).

Verification codes are sent by SMS or Voice Calls. Failing to submit the correct code multiple times will result in a short-term suspension from creating new accounts.

If your phone number is already in use, you can use it to verify a new account. The account using your phone number will go in "inactive" state. "Inactive", cancelled or closed accounts cannot receive points, Segments, FDX or be credited in any other way.

Certain functions require an account to be verified with a government issued identification document.

TripleOne is accessible from many Countries. If you cannot access TripleOne and its services from your Country, feel free to send a message to feedback@tripleone.com explaining your interest in seeing TripleOne available for your Country.

Many parts and features on TripleOne are only available for certain countries, to allow for a stable growth throughout our companies. Soon, TripleOne will expand its availability so that anyone around the World can participate in the concept, subject to applicable law.

Collected Available Budgets are cash containers that are filled on a monthly basis. The following table shows how available budgets are filled:

Budget	For	Percentage (%)
TripleOne Segments	Users who have TripleOne Segments	21.00%
TripleOne Points	Users who have gained TripleOne Points throughout the month	18.00%
Board of Directors	Board Members at TripleOne	3.50%
Agents, Senior Agents & Executive Agents	High-ranking officials at TripleOne	3.50%
Backup	Security and critical events purposes	2.25%
Cash Reserve	Cash flow of the company	10.50%
Stock Investments Survey	Stock investment survey sessions	14.25%
Project Investments	Project investment sessions	24.25%
Bonus	International meetings and events	0.65%
Project Segments	Each project has its own project budget. This budget is for users who have project segments for a specific project.	2.10%

TripleOne Segments	Permanent "points" that are credited to user accounts who have gained TripleOne Points.
Project Segments	Permanent "project points" that are credited to user accounts who are helping improve the performance of a project.
TripleOne Points	"Points" that are credited to user accounts who are active in the overall operation of the business.
Ranking Points	Ranking "points" that are credited to user accounts who have gained TripleOne Points. Ranking points allow users to gain ranks so that they can receive benefits and discounts from eligible TripleOne companies.
Voting Points	Equivalent to "Normal Votes".
Badges	Badges that are earned by users who have completed challenges. Badges allow users to receive benefits and discounts from participating companies.
FDX	Cryptocurrencies that are credited to user accounts who have gained TripleOne Points. An FDX transaction opens a private message box to allow communication between the sender and receiver.
Available Budgets	Cash reserves that are analytically filled on a monthly basis. In most cases, budgets are higher when companies perform well.

www.tripleone.com

feedback@tripleone.com