



**IMPROVING HEALTHCARE,  
REDUCING COSTS & SAVING LIVES™**

**CURATOKEN™ TOKEN SALE  
WHITE PAPER**

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# Drug Non-Adherence – A Global Problem

Medicines are our most cost-effective health intervention and represent the first line of defense against chronic and long-term conditions. Hundreds of millions of people take them every day. However, medicines are only effective if used correctly. Whether it's insulin to treat diabetes, a beta blocker to treat hypertension or levothyroxine to treat thyroid disease, medicines help improve our quality of life, save money, and in many cases, keep us alive.

Unfortunately, far too many people fail to take their medications properly (also called drug non-adherence) and the resulting personal and financial costs are staggering. The World Health Organization stated, **“increasing the effectiveness of adherence interventions may have a far greater impact on the health of the population than any improvement in specific medical treatments.”**

Despite a worldwide recognition of the seriousness of the issue, and global efforts to improve medication adherence, there has been no significant change for the last 30 years.

A few statistics:

- According to a report published by the World Health Organization, only about 50% of people in developed countries take their medications properly<sup>1</sup>;
- Drug non-adherence accounts for over 50% of visits to a doctor, 40% of long term care admissions and more than 50% of hospital readmissions<sup>2</sup>;
- Worldwide drug non-adherence results in approximately \$700 billion in additional healthcare costs<sup>3</sup>;
- The cost of treating a patient with low adherence is twice that of patient with high adherence<sup>4</sup>;
- Healthcare costs for non-adherent patients can be as much as \$2,000 per patient per year in additional doctor visits alone<sup>5</sup>.

Ageing populations, rapid increases in diseases such as diabetes, heart disease and cancer, combined with increased costs of pharmaceutical research and development, are all contributing to this almost unsustainable financial burden. Chronic disease and long-term illness account for 86% of total healthcare spending and seven of the top 10 causes of deaths<sup>6</sup>. It is estimated that half of all adults are now on some kind of long-term medication. Drug non-adherence is the largest cause of waste within healthcare today.

**For every 100  
prescriptions  
written**

**50 - 70 go to a  
pharmacy**

**48 - 66 come out  
of the pharmacy**

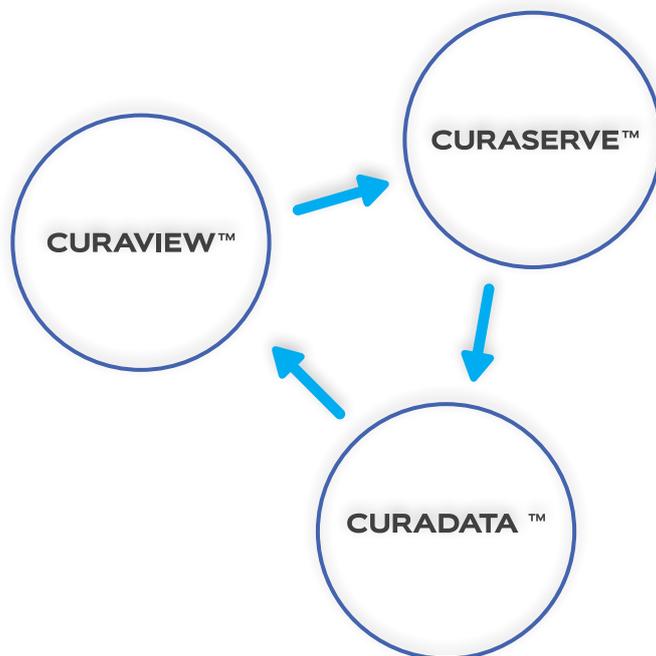
**25 - 30 are  
taken properly**

**15 - 20 are refilled  
as prescribed**



# Curaizon™

Curaizon™ is the only company that offers a complete healthcare ecosystem that supports patients by reducing drug non-adherence. The ecosystem include CuraServe™, CuraData™ and CuraView™ and helps to lower healthcare costs and advance medical research.



## Curaserve™

- Communicates with patients using non-intrusive reminders.
- Enables family members to support patients. Supports healthcare providers with a real-time view into patient behavior.

## Curaview™

- Integrates with health services legacy systems.
- Ensures that all patient data is current.
- Provides real-time feedback to electronic medical record.

## Curadata™

- Collects unique and valuable data.
- Holds only demographic and adherence data. Patient identifiers held by health service.
- Available through CuraToken™

## CuraData™ - Big Data For Healthcare

The enormous amount of unique and valuable data we collect through CuraServe™ finds a home in CuraData™. Our system merges the data we collect through our real-time compliance technologies with the patient's own data. This data is stored off-chain onto an AES 256 encrypted cloud in an appropriate geographic domain with the blockchain storing pointers and rules on access and usage all of which becomes part of the CuraData™. It can be accessed regardless of the health service or EMR used

Healthcare providers benefit from Big Data if they take a more holistic, patient-centered approach to value; one that focuses equally on health-care spending and treatment outcomes. This is made possible through the data and analytics of Curaizon's™ data. By overlaying the adherence data CuraServe™ produces, we are able to quantify efficacy and sustainability of each drug a patient takes on an individual basis. This information can be used to create an optimum drug regimen and dramatically improve patient outcomes while also saving health services tens of billions of dollars.

Researchers, academics and pharmaceutical companies access the information as big data in a fully anonymized form. CuraData's™ unique architecture allows fast and unmatched access while securing anonymity of the user data through blockchain technology combined with AES 256 encryption and cloud services. This brings enhanced transparency and reliability in medical data exchange at every level, from devices to healthcare provider to unprecedented opportunities for anonymized Big Data sharing. The protocol enables connections between patients, healthcare providers, and medical researchers located anywhere in the world, regardless of systems used.

While we track and record patient adherence data and overall demographics, the information that would identify a specific patient, such as name and address, remain anonymous.

CuraData™ plays a primary role in increasing our token's utility. In addition to the data created through CuraServe™ we also allow those who benefit from the data to enrich it by augmenting it with their own. As patients and health services engage with our technology, our data grows in both functionality and utility. The more actively stakeholders transact and collaborate, the greater utility they create for themselves as token holders and the more attractive the environment becomes; and the demand and utility of the tokens grow. As data scientists, academics and pharmaceutical researchers overlay their own data with ours (based upon a reward system) our ecosystem grows and the token's utility and value increases.

## Why Is Our Medical Data So Valuable?

The total number of potential users of our platform include all of the patients covered by national health services across the world. This is a total of 1.4 Billion patients and growing.<sup>7</sup> Because we collect multiple data points on each patient every day, we rapidly build an overall picture of not only a patient's adherence, but also their behavior. By storing the various data points, including: additional visits to a doctor, hospitalizations, biometrics and other healthcare provider interactions, we can model behavior using our AI and machine learning systems. Curaizon™ further enhance this data by allowing our partners to add their own as part of our reward program, which will enrich the utility and value of our data tools. Our offering allows healthcare professionals and family members to know not only a patient's current well-being, but also a view into their likely future performance. With this information, healthcare providers can employ early interventions and proactive responses to medical events that could become unsafe or even deadly to the patient.

The reason that our data is so valuable is that it simply doesn't exist anywhere else. Today, there is no accurate, real-time adherence or behavioral data for patients taking medications. There are examples of people selling personal data for as much as \$100 per month. However, basic health records can be purchased for between \$7-\$25. These, however, have no capacity to predict future behaviour, or inform best practice or optimize drug prescribing protocols.

Through our advanced data and machine learning analytics, Curaizon™ will deliver technologies that will help speed up drug trials and development; provide information that will dramatically improve patient outcomes while reducing the avoidable waste that occurs as a result of low adherence to medications.

The societal benefits of our data and technologies is unmatched and will lead to significant demand from pharmaceutical companies and biotech researchers as well as healthcare services and will lead to patients better understanding their own health.

# Real World Examples

## Patient

John visits his doctor because he has recently lost weight, despite feeling hungry and thirsty. After having a blood test, he learns that he has type-2 diabetes and needs to take insulin on a regular basis. As part of his treatment, John is enrolled in CuraServe™.

Shortly after John leaves, he is sent a notification from CuraServe™ welcoming him to the service. John will now receive a series of reminders to ensure he takes his medicines and he is also monitored to check on how often he takes the medicines as prescribed.

CuraServe™ has a built-in safety net and can notify John's partner, or another designated person if he fails to take his medication. Each time John takes his medications as intended, we make a small donation to a charity of John's choosing. This is an incentive for John to engage with the service and stay healthy. This adherence data is shared with John's healthcare provider who is able to see his adherence rates in real-time, to intervene before John's adherence levels become unsafe. This immediate feedback mechanism to the provider allows continued adjustments to John's care to help him stay in optimum health. In addition, John's partner and family are happy that he is supported by CuraServe™ because it enhances their efforts toward his well-being and improves the chances he will remain healthy and out of the hospital.

The data we collect from John, along with data from hundreds of thousands of others just like him, is analyzed by our Artificial Intelligence (AI) and neural network systems. We use these tools to build behavioral modeling and early intervention tools that can be used by those engaged in John's care. By modeling this data, we are also able to build first-of-its-kind advanced analytics of patient lifecycles. Anyone from academia and healthcare providers to pharmaceutical companies can benefit from this rich data.

By democratizing these data streams, we inform and inspire the next generation of medicines and healthcare; made possible by our data. As we allow collaborators to engage with our data, they are able to augment their own with ours for a tokenized reward, thus reducing costs for them, while enhancing and adding value to the overall data set, which also serves to reward token holders through increased prices.

## Researcher

Nicole is an MD/PhD researcher studying the effects of an existing medication and how helpful it is when prescribed to a specific group of patients. She needs data that can tell her how many patients take the medication, how often they take it as prescribed, and how it affects their short and long-term health.

After evaluating different data options, she learns that Curaizon™, through CuraData™, is the only source for the data she needs. Nicole is pleased to find out that she doesn't have to rely on "old" data, but instead can evaluate how patients are responding in real-time. She contacts Curaizon™ and learns that she can make queries into our database using CuraTokens™.

Nicole's request is handled by one of our sale associates who guides her through the data interrogation price algorithm. Nicole decides upon a model of interrogation and is directed to the relevant platform to purchase the requisite number of tokens. Nicole 'redeems' her tokens in return for the pre-agreed data access. Once Nicole has completed her examination and analysis of our data, she is able to complete her research project.

The findings and data output from this study are highly insightful and would be a valuable addition to the CuraData™ repository, so we agree to “buy” her newly compiled data in return for an agreed number of tokens, which can be used for a future project requiring access to our ever-growing data sets.

CuraData™ then makes a donation to the charities chosen by the patients whose records have been used in Nicole’s research.

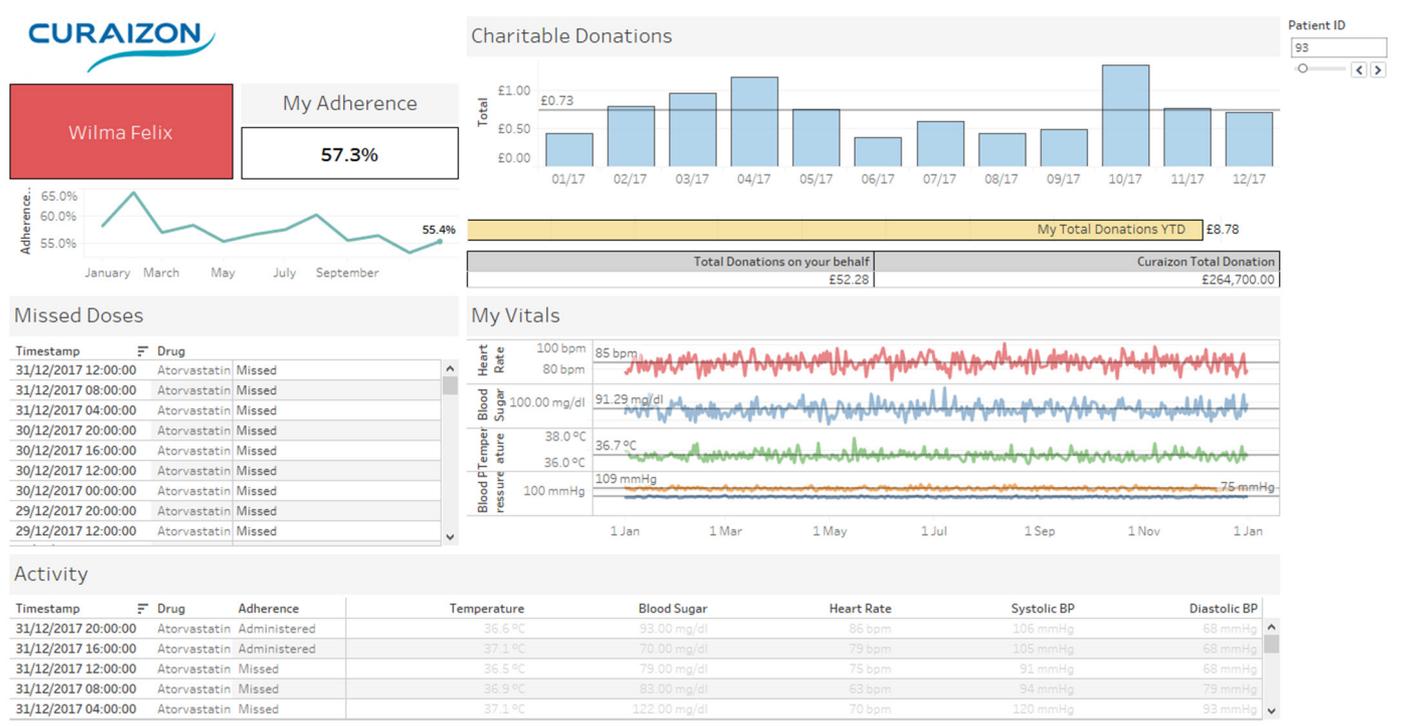
## **Healthcare**

As we probe billions of data points and build our deep learning analysis tools, Curaizon™ is able to better inform concepts such as prescribing practices, treatment optimization, multi-morbidity efficiencies and red-flag issues that exist within drug groupings, demographics and other specific problems within the value-chain of care. This data and information will drive major efficiencies within healthcare, improving the quality of care and drastically improving patient outcomes while reducing waste. By providing healthcare services with effective tools, Curaizon™ can help deliver the kind of services patients and healthcare providers want and need.

## Five Ways Big Data Is Reducing Healthcare Costs Today

- 1. Faster time to treatment** – With today’s huge patient caseloads, treating patients sooner saves both lives and healthcare costs. For healthcare providers, delivering a fast and accurate diagnosis and treatment requires them to make informed decisions quickly. Curaizon’s™ big data analytics tools expedite the process by factoring in unique circumstances, such as adherence, lifestyle choices and demographics, along with the patient’s symptoms to help providers make more accurate diagnoses and to formulate the best treatment regimen in real-time.
- 2. Reduced hospitalizations and readmissions** – One of the best ways to curb healthcare costs is to keep patients from entering the hospital system in the first place. Curaizon’s™ data analytics tools send automatic alerts to healthcare providers when patients are about to fall into a pre-frailty state (the state under which a patient is likely to require additional intervention; usually hospitalization). These alerts can literally reduce hospitalizations through immediate preventative care. Additionally, when CuraServe’s™ technology is used by patients at home and on the go, it delivers constant streams of data that can be monitored and analyzed in real-time to help them avoid hospitalization by self-managing their conditions. For hospitalized patients, physicians can use our predictive analytics to optimize outcomes and reduce readmissions.
- 3. Improve doctor performance** – The ability to capture and analyse a patient’s adherence data, where a correlation exists between quality of care and adherence levels, means we are able to highlight poor performance, but also identify best-practices across patient groups. This data is having a major impact in optimizing patient outcomes while reducing healthcare costs.
- 4. Risk stratification** – Our data analytics tools helps track and identify the sickest and most at-risk--and often the costliest--patients in a proactive way. In addition, this predictive tool analyzes other patient risk factors, such as drug efficacy and poor blood sugar control, in addition to drug adherence. When these potentially costly patients are flagged and categorized or “stratified” as to risk, doctors can target higher-risk patients and intervene early on to prevent more drastic and costly hospitalizations and treatments down the road.
- 5. Improved medication therapy management (MTM)** – Adverse drug events plague today’s healthcare system to the tune of thousands of patient deaths and hundreds of billions of dollars in expense. Much of the problem stem from doctors being largely unable to evaluate or implement optimal drug therapies as they simply do not have the necessary data to make the necessary clinical decision. Clinical pharmacists, whose role it is to monitor and manage drug therapies, are also burdened as more and more patients are taking multiple medications. Fortunately, Curaizon’s™ big data analytics help clinicians and clinical pharmacists better co-manage drug therapies by identifying drug interactions, adverse side effects and additive toxicities, all in real-time. While playing a vital role in reducing patient deaths, better MTM reduces healthcare costs through fewer doctor and emergency room visits, hospitalizations, and readmissions.

# Patient Dashboard



Within our technology it is possible for patients to login to their own dashboards/accounts, via the App or Web, and immediately see their progress and status. They are able to monitor and benchmark themselves against others within their peer group. This adds a level of gamification that increases engagement and builds understanding, trust and transparency. It also provides the option for patients to add reminders for medications that were procured over-the-counter. Such examples might be a birth control pill or vitamin supplements. In addition, the patient is able to change the destination or vary charitable donations that are made on their behalf. We put patients in control and make them a stakeholder in their own care.

# Provider Dashboard



Willie Thorne

Average Patient Adherence

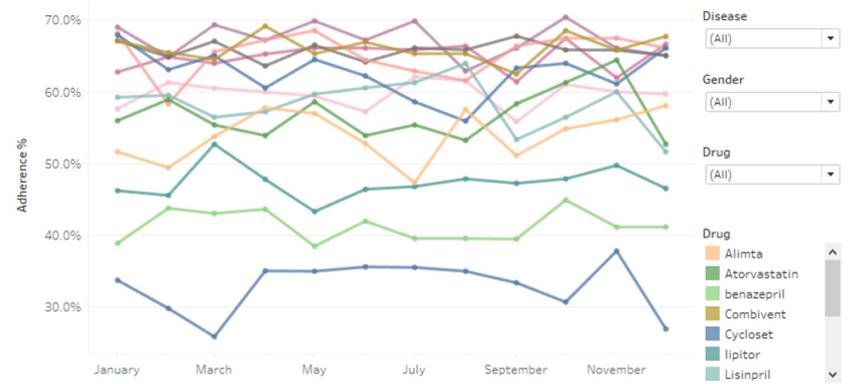
58.4%

Doctor Full Name  
Willie Thor...

## At Risk Patients

Full Name	Disease	Missed Doses	Drug
Anne Church	cancer	12	Alimta
Bobby Mulligan	COPD	10	Pulmicort
Charlie Conner	cancer	7	Rituximab
Clark Hitch	hyperlipidemia	9	lipitor
Gina Bright	schizophrenia	12	Zyprexa
Homer Vazquez	hyperlipidemia	10	Atorvastatin
John Esparza	Hypertension	7	Lisinpril
Karen Keating	Diabetes (type-1)	8	pramlintide

## Doctor Drug Adherence Trend



## Patient Adherence %

Full Name	Disease	Drug	Adherence %
Gina Bright	schizophrenia	Zyprexa	32.8%
Monica Ford	Heart disease	benazepril	33.2%
Margaret Howard	hyperlipidemia	lipitor	37.8%
King Walkup	Heart disease	benazepril	49.3%
Charlie Conner	cancer	Rituximab	51.2%
Anne Church	cancer	Alimta	54.0%

## All Patient Activity

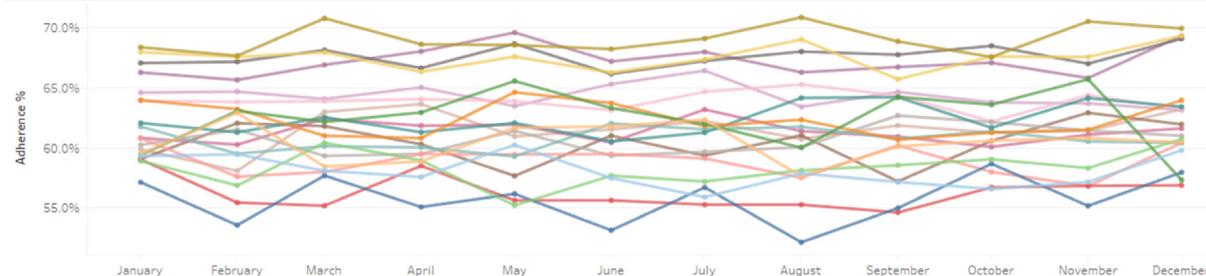
Full Name	Timestamp	Drug	Adherence	Temperature	Blood Sugar	Heart Rate	Systolic BP	Diastolic BP
Anne Church	31/12/2017 20:00:00	Alimta	Administered	36.9 °C	97.00 mg/dl	63 bpm	115 mmHg	77 mmHg
	31/12/2017 16:00:00	Alimta	Missed	36.6 °C	97.00 mg/dl	70 bpm	105 mmHg	75 mmHg
	31/12/2017 12:00:00	Alimta	Administered	36.5 °C	81.00 mg/dl	60 bpm	106 mmHg	78 mmHg
	31/12/2017 08:00:00	Alimta	Missed	37.1 °C	96.00 mg/dl	85 bpm	114 mmHg	85 mmHg
	31/12/2017 04:00:00	Alimta	Missed	36.5 °C	123.00 mg/dl	76 bpm	96 mmHg	73 mmHg
	31/12/2017 00:00:00	Alimta	Administered	36.6 °C	98.00 mg/dl	101 bpm	109 mmHg	80 mmHg
Bobby ...	31/12/2017 20:00:00	Pulmicort	Missed	36.5 °C	118.00 mg/dl	99 bpm	113 mmHg	69 mmHg

Healthcare providers are able to view their patient's adherence and well-being in real-time via the CuraServe™ dashboard. The information provided allows them to see their most at-risk patients and decide upon the best course of action based upon actual data. This puts healthcare providers all over the world in control and gives them the ability to be proactive, rather than simply reactive, for the first time. The provider can further interrogate the data to discover a host of potential optimization opportunities.

# Healthcare Dashboard



Drug Adherence Trend



Age  
19 91

Kilograms  
46.00 115.80

Disease  
(All)

Blood Type  
(All)

Gender  
male

Doctor Full Name  
(All)

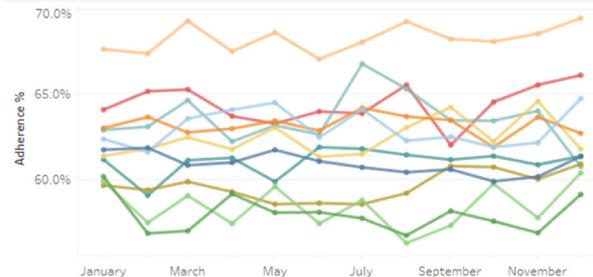
Disease/Drug adherence

Disease	Drug	Adherence %
Asthma	Symbicort	64.4%
Asthma	Advair	59.1%
bipolar disorder	Seroquel	57.3%
bipolar disorder	Risperdal	60.5%
cancer	Rituximab	63.9%
COPD	Alimta	60.4%
COPD	Combivent	59.1%
COPD	Pulmicort	67.7%
Diabetes (type-1)	pramlintide	58.9%
Diabetes (type-1)	Metformin	56.3%
Diabetes (type-2)	Levemir	62.4%
Diabetes (type-2)	Cycloset	55.7%
Heart disease	quinapril	60.7%
Heart disease	benazepril	58.4%
hyperlipidemia	Atorvastatin	62.4%
hyperlipidemia	lipitor	62.4%
Hypertension	Zestril	61.5%
Hypertension	Lisinpril	60.8%
schizophrenia	Risperdal	63.6%
Thyroid disease	Zyprexa	57.6%
Thyroid disease	Levothroid	66.7%
Thyroid disease	Synthroid	60.4%

Doctor Adherence

Doctor Full Name	Adherence %
John Allen	57.0%
Joseph Gerry	58.3%
Justin Morgan	59.8%
Linda Jones	60.5%
Tracie Phillips	60.7%
Tammy Mershon	60.7%
Willie Thorne	61.3%
Ethan Tabor	61.4%
Weston Bradley	62.5%
Dot Jenkins	62.9%
Sara King	62.9%
Robert Furness	63.0%
Douglas Jacobson	64.6%
Helen Baker	65.0%
Debra Holahan	65.1%
Lora Phillips	66.7%
Kathryn Cyr	72.0%

Disease Adherence Trend



CuraView™ is our high-level reporting and informatics platform for health services. This service offers a view into every patient on an individual basis but can generate powerful reports that identify problems across a range of patient segments. From drugs to disease, and demographics to multi-morbidity, we are able to give the health service an in-depth overview of the successes and failures that lay within the system. Furthermore, it is able to identify best and worst practice across the network of doctors, highlighting issues that can be resolved with the correct application of resources that would otherwise be unknowable.

# Social Benefit

## Better Lives

Curaizon's™ primary focus is on saving lives while reducing costs and improving patient outcomes. Our CuraServe™ solution will result in an immediate and measurable improvement in patient lives. By driving higher adherence rates, we reduce episodes of acute illness, hospitalization and more serious complications such as disability and death. By doing this, we help reduce hospital readmissions by up to 50%, and reduce overall costs and eases the financial burden of healthcare providers.

Keeping patients healthy and families together is at the core of why we do what we do.

## Better Research

The healthcare analytics market is expected to reach \$24.55 billion by 2021 from \$7.39 billion in 2016, representing an annual growth rate of 27.1%<sup>8</sup>. The next generation of big data and analysis tools that power Smart Health innovation will not necessarily be about more research, but better research data. CuraData™ is at the forefront of this paradigm and, through the democratization of our data, we can deliver benefits for every stakeholder. From patient to healthcare provider, analyst to token holders, improved societal outcomes are our primary objectives.

Our data solutions will support better prescription guidelines, speed up drug development, allow for early intervention by doctors, help develop better treatments for chronic and long-term diseases, identify best and worst practices and enable efficiency by matching the right drug to the right patient based upon actual results

## Better Healthcare

Curaizon™ can reduce waste and keep patients healthy and out of the hospital. We do this by engaging them as a stakeholder in their own care. As technology plays an ever-greater role in healthcare, patient outcomes, quality of care, efficiency and life expectancy will all improve. Every time that we help a patient take their medication, we lower overall healthcare costs and allow patients to lead happier and healthier lives. Curaizon™ will be a driving force in this mission.

## Money Saved

Reducing waste and lowering healthcare costs is of paramount importance to countries around the world. Relieving pressure on payers and allowing those precious resources to be deployed where it is most needed is an extremely effective way to serve society.

# Who We Are

## Curaizon™

Curaizon™ is a UK-based company that has developed CuraServe™, a solution to improve drug adherence and bring game-changing benefits to patients and healthcare providers. Our solution works with patients, their families and healthcare providers to ensure that patients take their medications as prescribed through a series of outreach tools, supported by predictive modeling tools and behavioral analysis, to increase the rate of drug adherence. As our CuraServe™ solution helps patients, it's also generating a vast amount of patient data which is then anonymized and made available through our CuraData™ platform. Companies, academics and non-profits can access this data by purchasing our CuraTokens™.

Curaizon™ is unique because our CuraServe™ solution generates the information that drives the value of our CuraData™ platform. We're not simply offering another way of storing, sharing or mining data. Our data is the first-of-its-kind insight into real-time patient behaviour and adherence. Through our collaborations with research institutions, national health services and biotech companies, we shall create one of the most powerful and valuable data sources in healthcare. We will become a centre for excellence within the community of healthcare and pharmaceutical industries. Our data and analytics will finally give the health and pharmaceutical industries the tools they have been looking for to bring about the change patients need. Our value-based approach to a simple, accessible, yet valuable exchange of data and analysis will revolutionise the healthcare landscape. Leveraging our contracts with healthcare providers, we can quickly build an ecosystem of mutually beneficial stakeholders within the value chain.

Healthcare is changing forever and Curaizon™ stands at the cutting edge of this transformation.

# Curaizon™ Development Timeline

## January 2016

### Curaizon™ begins development of drug-adherence technologies

Development of CuraServe™ begins in collaboration with Gateway Technolabs

## January 2017

### UK Demonstration

CuraServe™ demonstrated to National Health Service

## June 2017

### CuraServe™ Testing

Internal testing & Review

## October 2017

### CuraServe™ Dashboard Creation

For patients, providers and health services

## November 2017

### Token Offering Preparation

Offering preparation begins

## February 2018

### Launch CuraData™ Alpha

First phase of CuraData™ available

## August 1st 2018

### Token Pre-Sale

50% of tokens go on sale with bonus

## August 31st 2018

### Public token sale

Remaining tokens are sold in public sale

## November 2018

### Launch CuraData™ Beta

Live integration with Curaizons™ data

## February 2019

### CuraData™ official release

Commercialisation of platform offering full access to our big data and advanced analytics

## March 2019

### Curaizon™ completes clinical trials and launches CuraServe™

Curaizon's adherence technology, CuraServe™, is made available to national health services

## April 2019

### Roll out to key EU, ME & Commonwealth markets

Curaizon™ rolls out its adherence technologies to target markets, gaining traction creating mass data

## July 2019

### CuraData™ platform experiences huge growth

As the user-base increases, our data dramatically expands and matures, providing significant growth in value

## 2020

### CuraData™ 2.0

Fully integrated and full feature data trading and collaboration platform with patient numbers estimated 90+ million

Curaizon™ was formed in 2015 and, since 2016, we have been developing technological solutions within healthcare for the purposes of reducing non-adherence in patients suffering from long-term and chronic illness. During the first half of 2018, we will complete our Token Sale and finalize development of our CuraServe™ and CuraData™ technologies. The alpha version of CuraData™ is operational, so tokens can be used immediately after distribution. Within 3 months of completion of our Token Sale we will showcase a beta version of our Data technologies. Within 6 months we aim to have a fully working and integrated version of our predictive analytics and data systems that supports patient adherence and predictive analytics. We shall continue working towards our full-feature data trading platform, which will be unveiled in 2019. All the while we shall be working to rollout our adherence technology CuraServe™, across the world. As our patient numbers grow so too will the value of our data and token utility. By 2020 we aim to be the global leader of drug adherence and patient behavioral analytics.

## **Philosophy**

At Curaizon™, we believe that our adherence tools, data and analytics will drive the evolution of Smart Health solutions within the health and pharmaceutical industries. pharmaceutical research, for example, would be transformed from a time consuming, laborious process into a streamlined, data driven, and efficient one. Primary care has been slow to adopt new technologies but is now embracing the enormous benefits of this revolution. We believe that patients want to be more involved in their care and that by utilizing their data they can drive the next generation of healthcare for the benefit of everyone.

In addition, we donate 10% of our profits and token sale revenues to charities selected by the patient which gives them an even greater reason to engage with our technology. This incentive-based approach has proven to be very effective. By giving back in this way we are able to engage the patient population and help fund research into new treatments and cures.

Data shows that the overwhelming majority of patients (up to 98%) are comfortable sharing their data when they know it will be used for research purposes and where their data can directly benefit themselves and others through better treatments, innovation and understanding.

We sit in the centre of this research and development domain and will seek to work with academic and biotech partners who, with our help, will drive the future of medicine and healthcare.

Healthcare is changing forever and Curaizon™ stands at the cutting edge of this transformation.

# Utility Tokens

## Overview

CuraToken™ (“CTKN”) is an EIP-20 Ethereum-based utility token which can be used to access medical adherence data via Curaizon’s™ CuraData™ platform. This data is of interest to research institutions, national health services and biotech companies. Blockchain technology will be used to store the patient permissions and ensure transparency and anonymity. Through the smart contracts and embedded API calls, access is given to the underlying big data. Through this technology, CuraToken™ (CTKN) will become a unique solution to build a win-win-win situation for token holders, patients and medical institutions. The data grows over time and constantly increases in utility and consequently value. Our reward program encourages data collaboration, thus increasing the overall value and attractiveness of our data. Our CuraCharity™ platform donates to worthy causes that are leading the way in research and better treatment in the healthcare sector.

## Value Of The Solution

Our unique data will be able to lower the direct cost of drug non-adherence which is estimated to be more than \$700 billion per year.<sup>9</sup> In addition, pharmaceutical companies lose more than \$630 billion in revenue annually to patient non-adherence and the amount lost is increasing by 13% per year.<sup>10</sup> Our data will be indispensable in helping drug companies improve revenues by ensuring patients are taking the drugs they are supposed to. This represents a win-win as higher adherence rates equal higher revenues for pharmaceutical companies, better outcomes for patients and considerable savings for healthcare providers.

Our technologies will play a key role in achieving both these savings.

## How?

Every time a patient takes a medication, or a medical event occurs we gather more data. The longer a patient is using our technology, the more data Curaizon™ collects. As we add these patient events to the system, the depth and breadth of the data increases. The underlying data therefore grows in value as it becomes more useful in helping solve a significant and costly problem.

Curaizon’s™ utility token represents future access to either anonymized raw structured patient data or data that has been subject to our deep neural networks, AI and machine learning systems. From this, medical professionals can derive unique insight and analysis into real-time patient behavior and adherence.

## Our Utility Token Will Be The Only Way To Access This Information

We will use the blockchain to manage properties related to contract structures and access permissions to individual records to ensure that full control always remains with the patient. Please see the Architecture section for more information.

It is expected that once our technology is adopted across the main healthcare services of Europe that the other countries will follow. We’ve already seen similar behaviour, for example, with the Commonwealth countries emulating the UK’s National Health Service in structure and function.

## Data Augmentation

In addition, as our partnerships with medical and pharmaceutical organizations develop we will encourage them to augment their specialized data with our own through a token reward system linked to the value of the information shared. This will offer a growing network effect of enhanced data from which our machine learning algorithms will be able to investigate even larger data sets creating greater value for customers who wish to access even broader data related to their own research interest. Again, as the data increases, it grows in value because it is more useful in helping advance medical research and optimize healthcare delivery.

## Platform Value

The total number of potential users of our platform include all of the patients covered by national health services across the world. This is a total of 1.4 billion patients and growing.

The reason that this data is so valuable is that it simply doesn't exist anywhere else. There is no accurate, real-time adherence data for patients taking medications today. There are examples of people selling personal data for as much as \$100 per month, however, basic health records can be purchased for between \$7-\$25. These, however, have no capacity to predict future behaviour, or inform best practice or optimize drug prescribing protocols.

## Our Systems Can!

- Statically, half of the 1.4 billion patients are taking some kind of long-term medication. Our expectation is that we will penetrate up to 30% of this market.
- As an example, when looking at type-2 diabetes in the UK, our technology delivers a cost-benefit ratio in the order of >500 times. This means that every dollar a health services spends with us, we can save them more than \$500. Combine this with the incredibly valuable data we generate from our reminder and monitoring technologies, where we typically capture 4 data points for each patient daily, and you can quickly see how this real-time data and analytics will become an invaluable dataset for the healthcare sector worldwide.
- Our patient data will continue to increase in size and, with the adherence technology, it will constantly increase in utility and consequently value.
- Non-adherent patients cost twice as much to treat as those who take their medications as prescribed<sup>11</sup>.
- As a result, it is imperative that health services engage with our technology to realize the potential reductions in waste and become more efficient. Reducing premature and unnecessary death is also a primary function of what we do and how we help solve the wider societal impacts of drug non-adherence.
- All of this saving is enabled through our utility token which accesses the research and analytics tools of CuraData™ to provide real time analysis on patient behavior and adherence.

## Cost Model

Because CuraData™ is expected to grow and contain more valuable data over time, we anticipate that the cost to access the data will be periodically adjusted based on its value in the market. The price for data access will be set in fiat currency (USD). The value will be a function of the number of patients using the system, the time period they have been using the system, and the complexity of our AI & machine learning neural networks (which will dictate the quality and quantity of analytics).

There are several levels of access to the underlying data. The more information a token holder requires, the greater cost and therefore number of tokens that will be necessary to access that data.

### Our 2 + 1 Cost Model

**On a use by use basis** - The more complex the data requirement, in terms of number of records and complexity of search query (age, gender, drug, etc.), the greater the number of Curaizon's™ utility token are needed to provide access and analyze that data.

**By time** - We provide unlimited queries to our underlying information for a fixed period time for a pre-arranged number of tokens.

**Including Partner Data** - Access to Curaizon's™ data will be enhanced by augmented data provided by additional partners. This will be an additional cost option that will be available for both a "use by use" and "by time" basis.

For example. A pharmaceutical researcher completes a shallow sweep through our data to look for epidemiological trends and correlations. They then enhance their research to include our partner's data. On identifying a significant trend of interest, they would then pay for a fixed amount of time to complete a full in-depth data set sweep (including partners) as part of a new drug discovery or validation (by time).

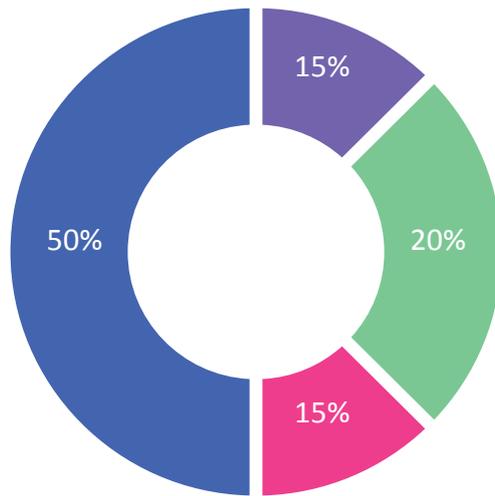
## Charitable Donations

As per our philosophy 10% of our profits will be paid in fiat currency to CuraCharity™ and given to the charities chosen by the patients whose records Curaizon's™ platform has utilized. This gives patients even greater reason to engage with the technology. Research indicates that people are far more likely to engage with a company where there is a charitable element present.

## Token Properties

- NO new tokens will be created after the token sale ends
- 50% of tokens will be available for sale to reach our hard-cap of \$25 million during our Token Sale.

## Token Distribution



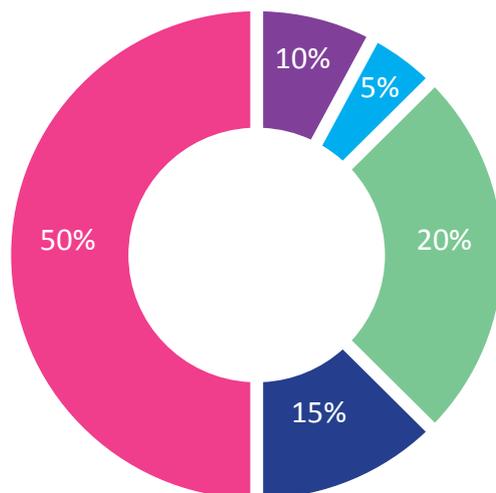
- 50% Sale
- 15% Partner & Project
- 20% Reward program, bounty & advisors (divesting restricted for up to 6-months)
- 15% Team (divesting restricted for up to 12-months)

Tokens will be received by token holders upon completion of token sale with the distribution as follows:

Initial CuraToken rate	<b>0.20 USD - 0.20 USD</b> Depending on time of purchase Time is set in UTC zone	
<b>Stage 1</b> August 01, 2018, 12PM August 31, 2018, 11PM	<b>0.20 USD</b> Min purchase - 2500 CuraToken tokens (500.00 USD)	<b>5% bonus</b>
<b>Stage 2</b> August 31, 2018, 11PM Q4, 2018	<b>0.20 USD</b> Min purchase - 2500 CuraToken tokens (500.00 USD)	<b>5% bonus</b>

## What Are The Use Of Funds?

Curaizon™ anticipates that we will allocate our resources as shown below.



- 50% Technology Development
- 15% Marketing
- 10% Operations
- 20% Business Development
- 5% Administration

The funds will be used to promote and continue development of Curaizon's™ core technologies, CuraData™, CuraView™ and CuraServe™, as well as drive our strategic roll-out into existing and new territories. By delivering our CuraServe™ solution to healthcare providers across the globe, we will drive rapid growth in our underlying data. A proportion of the funds will be used to integrate with external data streams and other data collaborators that will serve to further enhance CuraData™. Our sales efforts will focus on building on relationships with national health services, academia, pharmaceutical and biotech companies to create an ecosystem of users and beneficiaries of our technologies and data analytics solutions.

## What Is The Development Roadmap?

### Patient data access

Status: **Complete**

#### Milestones:

- Build API access interface for HCP
- Create backend API for NHS data call
- Build structured data portfolio

## Functional & Technical Specifications

Status: **Complete**

Planned Completion: **Q4 2018**

Milestones:

Wireframing, Functional & Technical specification for:

- CuraServe™ Notification Engine
- CuraServe™ Data Interface
- CuraView™ Reporting Dashboard
- CuraServe™ Patient Dashboard
- CuraServe™ Doctor Dashboard

## Token Reward System

Status: **Complete**

Planned Completion: **Q2 2018**

Milestones:

- Development of criteria-based value model.
- Work with academic and healthcare partners to quantify data values.
- Create data value algorithm for use by data collaborators.
- Launch system with ongoing optimization of pricing models.
- Engage with existing data sources for data accumulation.
- Create awareness of augmentation possibilities with biotech, pharmaceutical and academic partners.

## Data Augmentation

Status: **Underway**

Planned Completion: **Q3 2018**

Milestones:

- Develop smart contract interface, API's and syncing algorithms to augment strategic partner information with underlying patient data based on required selection criteria (metrics like age, gender, ailment).
- Amend functional requirements and user interface design (IOS, Android and website) for the reporting dashboard for health partners to use this augmented data.
- Link with token reward.
- Beta launch with agreed strategic partners.
- Canvas feedback and review design and functional components as needed.
- Full launch.

## CuraServe™

Status: **Underway**

Planned Completion: **Q4 2018**

### Milestones:

- Complete functional requirements and user interface design for IOS, Android and website dashboard.
- Develop the Message Distribution Engine using our patent pending technology to remind patients to take their medication.
- Define escalation algorithms for when patients fail to take their medication (including family, social and medical escalation paths).
- Allow patients to benchmark themselves against others within their peer group.
- Integrate charitable donation engine with agreed charities to automatically donate on patient compliance.
- Beta launch.
- Canvas feedback and review design and functional components as needed.
- Full launch.

## Patient Dashboard

Status: **Underway**

Planned Completion: **Q4 2018**

### Milestones:

- Integrate Tableau® reporting visualizations to patient record center.
- Enable filter and search functionality for patients to benchmark against peer group.
- Create ability for additional reminders to be set.
- Enable charity module allowing patients to decide donations destination.
- Gamification of adherence module.

## Patient & Medical Condition Data Blockchain

Status: **Underway**

Planned Completion: **Q1 2019**

### Milestones:

- Define criteria for underlying patient information (ailment, demographics, age, gender etc.).
- Develop Ethereum blockchain with pointers to AES 256 encrypted patient data located in cloud services in test national domain for patient access.
- Develop smart contracts to enable patients to amend access permissions to their anonymised data via defined criteria (ailment, demographics, age, gender etc.).

## Real-Time Adherence Rating Engine

Status: **Underway**

Planned Completion: **Q1 2019**

Milestones:

- Categorize a range of alert levels against identified criteria (age, gender, drug, disease etc.).
- Create an alert engine to notify health professionals if adherence rates of individual patients drop to an unsafe level in relation to the above.
- Develop a cost evaluation engine that can monitor real-time compliance.
- Develop a dashboard to view cost evaluation engine information.
- Develop a pre-frailty detection module, which is a key indication that a patient cannot take care of themselves usually resulting in hospitalization.
- Develop an alert mechanism related to pre-frailty module and combined with escalation paths.

## Big Data Reporting

Status: **Underway**

Planned Completion: **Q1 2019**

Milestones:

- Create a platform providing structured reports from fully anonymised data.
- Complete functional requirements and user interface design (IOS, Android and website) for the reporting dashboard. This will allow health partners to define, interrogate and run reports based on their interests.
- Define API to harvest anonymized patient data driven through smart contracts aligned to reporting interest, including required metrics like how often they take as prescribed, and how it affects their long and short-term health.
- Start the data population with pre-identified strategic partners.
- Beta launch with strategic partners and limited dataset.
- Canvas feedback and review design and functional components as needed
- Full launch.

## Predictive Behavioral Analysis Tools

Status: **Underway**

Planned Completion: **Q1 2019**

Milestones:

- Complete requirements and user interface design for IOS, Android and website dashboard
- Define data points and deep learning analysis tools related to most recent research dependent on disease and drug criteria.
- Develop smart contract interface to link to drug and partner prescribing practices, treatment optimization, multi-morbidity efficiencies and red-flag issues that exist within drug groupings, demographics and other specific problems.
- Beta launch with agreed strategic partners and limited dataset.
- Canvas feedback and review design and functional components as needed.
- Full launch.

# Architecture & Data Privacy

The blockchain is a decentralized ledger that underpins bitcoin and other cryptocurrencies and provides a robust process to access and retrieve the underlying patient data secured through cryptographic hash functions and smart contracts. Blockchain technology has been touted as the “magic bullet” to solve the healthcare industry’s data interoperability and security issues and will usher in a new era of personalized medicine and scientific research.

## Data Privacy

We will use blockchain technology to manage authentication, confidentiality and accountability through allowing individuals to be back in control of their data, providing protection, security and compliance with all upcoming and required regulations, including GDPR (General Data Protection Regulation).

Using a decentralized blockchain approach means all raw patient data will belong and be private to the patient in exactly the way that bitcoin belongs to the purchaser. To guarantee data integrity and prevent tampering the blockchain will hold a cryptographic hash of the patient record.

Patients will be able to choose which specific anonymized data to share and in what situation (for example drug studies, research projects or specific API requests).

We are sensitive to jurisdictional differences and seek to align our practices with those of the regions or countries in which we operate. The data itself will be AES 256 encrypted and located in cloud services in the appropriate national domain.

To avoid scaling and processing speed limits, we will use the blockchain as a storage of pointers to relevant encrypted data in a secure data storage cloud consisting of a patient index blockchain.

## Smart Contracts

Smart contracts are code that are stored, verified and executed on a blockchain and will enable us:

- To manage properties related to contract structures and relationships between records;
- To manage access permissions to individual records whose full control remains with the patient (patients will be allowed to indicate the fields they wish to share).

Specifically, smart contracts will automate and track certain state transitions such as

- A change in viewership rights to certain parts of patient data linked to an encrypted secured ‘off chain’ database;
- Signals triggered by an identified medical event;
- The creation or amendment of records associated with a particular patient by a provider (either by ailment or another event).

In all cases automated notifications could be added to verify or reject the proposed state change. This keeps participants informed and engaged in the evolution of their records.

A syncing algorithm will handle data exchange between the encrypted patient database and a provider database. This occurs only after accessing a relevant smart contract to confirm permissions.

In addition, smart contracts will provide access to multiple patient records (where permission has been granted) by relevant identified criteria (ailment/demographics etc.).

This request for information is converted into a smart contract which includes the metrics needed (age, gender, ailment), the API needed and a cryptographic hash of the patients whose data should be included. These contracts will form the basis for access to a 'Big Data' view of a subset of data within multiple patient records. Equally this approach can provide the information needed to apply machine learning algorithms to the same equivalent data. Each query string will be affixed with the hash of this data subset in order to guarantee that data has not been altered at the source.

## **Benefits Of Blockchain**

### **Immutability**

Since multiple copies of a blockchain are kept and managed by consensus across a peer-to-peer network, no one peer can alter past transactions.

### **Security**

It is a fundamental cryptological law that it is relatively easy to set a problem that is very, very difficult to solve. What is relatively easy for a network of computers to do is, in practice, impossible even for much larger networks to undo.

### **Verifiability**

The combination of transparency and immutability also allows us to satisfy full public verifiability: anyone in the world can check for themselves that the rules of the system - in the case of digital currencies, that coins should be spent only once - are being followed. While information cannot be manipulated, it can be easily verified thanks to the size and power of the network.

### **Resilience**

The distributed nature of the ledger makes it resilient. Even if many peers go offline, the information is still accessible.

### **Transparency**

The fact that all transactions are broadcast to all peers also makes the ledger transparent. However, the encrypted nature of the transactions means that privacy is also assured.

### **Permissions**

Permission-based controls empower patients to make decisions and control their data. We act as a data escrow agency in this context.

# Curaizon™ Token Allocation (CTKN)

## **Pre-Sale – Up to 50% of Tokens**

Bonus tokens available for major purchasers

## **Public Main Sale – All Remaining Tokens**

### **Reward Program, Bounty Program & Advisors - 20% of Tokens**

This reward program is set up to encourage academics and researchers within the biotech and medical spheres to work in parallel with our own data analysts to bring together the most valuable datasets that will help drive wider medical and pharmaceutical research projects. By merging their data, these scientists are able to monetize their own research while contributing to the Smart Health revolution that will be powered by Big Data.

### **Partner & Project - 15% of Tokens**

The company will hold up to 15% of the available tokens in order to drive development and innovation growth across the technological frameworks of both CuraServe™ and CuraData™.

### **Team Fund - 15% of Tokens**

Vesting tokens to the team is an important strategy in securing loyalty and continued commitment, which forms a major part of the future growth and success of the company. Tokens will be issued to team members based upon achieving preset goals and milestones during the development of our technologies and traction across our target markets in the coming years. We employ an internal fiduciary policy that ensures responsible divestment over time.

# Team

## Leadership



**Nicholas James Rumble – Chief Executive Officer**

Nicholas has a background in mathematics and economics and spent much of his working life inside investment banking. Most recently he was responsible for Saxo Bank's Asia Pacific and Australasian operations. He was heavily engaged in both retail and institutional client relationships and was instrumental in pioneering new trading technologies. He brings more than 20 years of business experience and knows how to bring great teams of people together and execute high-level plans; especially where technology plays a key role.



**Chris Matey – Chief Operating Officer**

Chris has an MBA in finance as well as a JD. He has experience as a financial analyst, director and executive as well as experience across startup and technology companies as well as an entrepreneur. In his roles at OrderTrust™ and CyberCash™ he developed high-volume payment related products deployed around the world. In his work as a consultant he has worked with a wide variety of companies around the world providing strategic analysis and fundraising support.



**Mark Nathan – Chief Financial Officer**

Mark is a chartered accountant has been working with Curaizon since 2015. He has high-level experience in business operations across multiple sectors. His systems for comparing performance and costs against budget/forecast and extracting volume/mix variances in relation to the model's revenues to assess 'top-line' profitability has been deployed multiple times. Mark's focus has been to assist in the steady growth and development of the company, with a slant being on the control of costs across the business, through the annual budgeting process, and a quarterly re-forecasting program.



**Darran Trute – Chief Technology Officer (CTO)**

Darran has delivered a range of IT solutions for clients ranging from blue chip companies to not for profits. He currently specializes in blockchain related projects providing technical expertise to address real world issues. Darran also has extensive experience in pioneering health sector redesign to meet the considerable demands of an aging population with multiple, complex health needs.



**Luke Lerdal – Chief Data Officer (CDO)**

Luke has an extensive background in data modeling and systems. He has led complex data analysis projects with an emphasis on big data. His responsibilities include overseeing the data integration and data structure of CuraServe™ and CuraData™.

## **Business Development**



**Andrey Verbitsky – Tokenomics Expert**

Andrey has designed more than 80 tokens and is widely considered a leading expert in token economics and crypto-currencies. He has consulted across a range of industries, advising on ICO's and blockchain application strategies to drive business impact and bring value to investors, founders, and end users.

He brings enormous experience and expertise in technology, economics and behavioral science with over 20 years' experience in telecommunications, product management and consulting, working with multiple Tier 1 clients across the globe.



### Pencho Gavazov – Director of Business Development

Pencho has a background in Innovation and entrepreneurship. His experience as a marketing manager and business development consultant had positioned him well within the international business environment. A substantial amount of his work experience is within the healthcare sector where he has been successful in market acquisition activities by expanding sales across four continents. One of his top achievements is within strategic development where he successfully established co-branding partnership with Tracoe, world's leading manufacturer of medical devices within the field of tracheotomy. Pencho has been working with Curaizon™ since it started in 2015.



### Kristaps Kuhliskis – Creative Director

Kristaps has a masters in both international business and innovation and entrepreneurship as well as advanced degrees in multimedia design & communication. He has work experience in global branding, marketing and communication strategy and execution, project management, multimedia development and human resources. His experience includes working at a leading global market research firm, industrial manufacturing, technology start-ups and his own creative agency. Kristaps creative mindset, coupled with his ability to work in diverse country and cultural environments, are a great asset for the team.

## Technology



### IcoBox – ICO Campaign Partner

ICOBox is the first and the biggest new generation Blockchain Growth Promoter and Business Facilitator for companies seeking to sell their products via ICO crowdsales.



### Gateway Technolabs – Software Development

A global information technology services, solutions and product engineering company with a team of brilliant and dedicated professionals serving our customers across 30 countries in 5 continents.



### Innohead – Big Data & Predictive Analytics

A Big Data and Predictive Analytics company focused on data mining and customer analytics.



### Timengo – IoT, Cloud and security experts

Timengo are IoT, Cloud and security experts with a wealth of knowledge and experience within the healthcare sector. They drive our internal and external technology applications and help us to deliver secure API infrastructure with external databases.



### CLX – Tier-1 CPaaS provider

CLX are the only tier-1 CPaaS provider trusted to carry over 25 billion transactions per year and are our notification partner.

## Advisors



**Rory McCrea – MB BS, MSc, MRCP**

Rory has been described by the UK's Financial Times as a "Health Entrepreneur". He gained this reputation for his farsighted innovation as Chairman of ChilversMcCrea Healthcare, co-founding and overseeing, from startup in 2001 through to successful transfer in 2010 to a Trade Partner, a network of over 40 NHS General Practices and Urgent Care services across England and Wales. Rory has also been highly influential in the public sector having been a Medical Director with NHS West Essex for over a decade before becoming Director of Clinical Transformation with The West Essex Clinical Commissioning Group. Rory will be a driving force behind the adoption of Curaizon's™ technology across multiple national healthcare services. Rory has been an advisory board member of Curaizon's™ since 2015.



**Sarah Chilvers – BSc, RGN, RHV, MBA, DProf**

Sarah has spent her life working in, and with, the UK's National Health Service. First as a registered nurse and a health visitor and then in NHS management. Sarah went on to complete her Professional Doctorate at The Middlesex University in 2004, specializing in new ways of delivering healthcare and has been working to drive innovation and clinical excellence for more than 25 years. Winner of the Laing and Buisson Independent Healthcare Award in 2008 for Entrepreneurial Achievement, Sarah has a perfect mix of clinical and business experience that has proven invaluable in her advisory role at Curaizon™ since 2015. She is responsible for integrating our clinical trials and the adoption of our technologies across multiple national health services.



PAREXEL®

**Parexel – Biopharmaceutical service provider**

Parexel International is a global provider of biopharmaceutical services. It conducts clinical trials on behalf of its clients to expedite the approval process. It is the second largest clinical research organization in the world and has helped develop approximately 95% of the 200 top-selling biopharmaceuticals on the market today. Parexel are our clinical trial partners in the UK and will deliver bridging studies for entry into each new territory.

# Locations

## United Kingdom

Curaizon™ is headquartered in London. Our offices are located near the UK's National Health Service ("NHS"), our single largest customer. We work with various departments within the NHS and will complete our clinical trials through one of their primary care centers. The UK's NHS is leading the way in technological development within healthcare.

## Denmark

As an organization, we also need to be close to our technical partners. By having an office in Copenhagen, Denmark, not only are we able to achieve the important collaborative proximity, but we are also able to leverage our position with some of the most forward-thinking health services in Europe. The Nordic region, like so many countries, look to the UK's NHS as a benchmark and are working hard to implement innovation that benefits their societies. We are already speaking to the key decision makers in these countries to roll-out our services.

## Beyond...

Our initial target market is the European Union, Commonwealth countries and some countries within North America and the Middle East. Beyond these markets, it is likely that we will engage in white label partnerships with other regions.

## Risk factors

The purchase of CuraToken™ (“CTKN”) tokens (hereinafter referred to as the “Token” or “Tokens”) may be associated with a high degree of risk. To protect the interests of Token’s potential purchasers, the Curaizon™ team conducted an analysis of such potential risks and outlined the result of this analysis in this chapter of the White Paper. **IMPORTANT: THE LIST OF RISK FACTORS DESCRIBED BELOW IS NOT EXHAUSTIVE. IN ADDITION TO THE RISKS DISCLOSED IN THIS WHITE PAPER, THERE MAY BE EXISTING OTHER RISKS WHICH CURAIZON™ TEAM AT PRESENT CANNOT REASONABLY FORECAST.** These risks can materialize in other forms of risk than those specified here. Prior to acquiring Tokens, each potential Token purchaser is advised to carefully review all the information and assess the risks of such purchase, including but not limited to, the risks set forth in this White Paper and to decide upon purchase of Tokens based on such assessment.

### **Technical and technological risks.**

**Risks of the blockchain.** Tokens are released on Ethereum blockchain. In this regard, any malfunction of the Ethereum protocol may lead to a restriction in the use of Tokens, and / or to the fact that Tokens or the platform will function in an unforeseen manner.

**Risk of hacker attacks on the platform, smart contracts, or Tokens.** Tokens can be expropriated and/or stolen, by hacking Tokens, or otherwise. Hackers or other groups or organizations may attempt to intervene in a smart contract or Tokens in various ways, including, but not limited to, virus attacks, DDOS attacks, concerted attacks, network attacks, and denial of service attacks, and others. In addition, since the Ethereum platform is based on open source software, there is a risk that Ethereum smart contracts may contain intentional or unintentional errors or shortcomings that could adversely affect Tokens or lead to loss of Tokens, or loss of access or control Tokens. In the event of such an error or weakness of the software, there can be no remedy, and tokens owners are not guaranteed any compensation or compensation.

**Risk of hacker attack on the computer of token holder, or loss of passwords / of private keys.** Purchased Tokens can be stored by the token holder in her\his\its digital wallet or safe, for which a password, a digital key or a combination of digital keys is required. Accordingly, the loss of the necessary keys associated with such digital wallet or safe, can lead to loss of access to Tokens. In addition, any third party that gets access to such passwords and / or private keys (by way of getting (through hacking, or negligence of token holder) access to login credentials of token holders’ hosting-wallet, or otherwise), will be able to use Tokens of the token holder. Curaizon™ assumes no liability for such losses.

**Risk of using new technologies, and changes in technology in the future.** Tokens and blockchain are fairly new and relatively untested technologies. Although at the moment they have largely proven their efficiency, reliability and security, there is no guarantee that in future these technologies do not fail in any way. Further, as technological progress develops, flaws can be found in these technologies, which flaws will prevent their functioning in the way that they function at the moment. Finally, there is no guarantee that these technologies will be compatible with any new technologies invented in future. In the event of such incompatibility, use of Tokens and blockchain can be found unreasonable and stopped.

**Risk of incompatibility of the cryptowallet service.** An electronic cryptowallet or wallet service provider that token holder has chosen \ will choose for obtaining and storing Tokens, must be technically compatible with Tokens. Failure to comply with this condition may lead to the fact that the token holder will not be able to get access to her\his\its Tokens. Token holders must independently determine the fact of the compatibility of the cryptowallet she\he\it registered, with the Tokens. Curaizon™ assumes no responsibility for any errors related to wrong determination of the above fact.

## **Regulatory risks.**

**Risk of regulatory uncertainty.** Regulatory status of cryptographic tokens, digital assets and blockchain technology, is unclear or not defined in many jurisdictions. It cannot be excluded that such technologies, and, in particular, Tokens, will in future become subject to one or more (adopted or new) interpretations of laws (or other regulations), court judgments, or actions by various regulatory bodies around the world, including, but not limited to, the imposition of restrictions on the use or possession of digital tokens, such as Tokens. Such changes can adversely affect Tokens in various ways, including, for example, by determining that Tokens are regulated financial instruments that require registration or compliance with other legal requirements and procedures. Curaizon™ may stop distributing Tokens, developing a platform or terminating operations in a particular jurisdiction if the actions of regulatory authorities of the relevant jurisdiction make it illegal or not commercially viable to proceed.

**Risk of inability to obtain, maintain or renew licenses and permits.** As of the date of Tokens sale, there are no statutory requirements requiring Curaizon™ to obtain any licenses and permits necessary for the sale of the Tokens, but the risk that such legislative requirements may be enacted in the future cannot be ruled out. In this event, possibility of sale and further use of Tokens will depend on the procedure of issuing such licenses and permits, and on compliance with their terms. We cannot exclude that requirements of the law will be technically or economically unachievable for Curaizon™. Curaizon™ may stop distribution of Tokens, develop a platform or terminate operations in a particular jurisdiction in the event of economic, technological or other inability to obtain the required licenses or permits under such jurisdiction.

**Risk of governmental action.** The industry of blocking and reversing tokens is new, and simply by virtue of novelty can be subject to increased supervision and regulatory control, including investigations or enforcement actions. There can be no guarantee that the government will not study the activities of the parties. All this can be investigated, which in turn can have a significant negative impact on Tokens and / or platform development.

## **Business risks.**

**Risk of failure in development.** It cannot be excluded that for various reasons, including but not limited to, for reasons of insolvency of business or technological strategies or business arrangements, technological problems, emergence of new technologies, etc., that the model that Curaizon™ developed and described in this White Paper, will not achieve the desired functionality, be inoperative, or work in a way different from what developers designed it for. Also, we cannot exclude the risk that for these or different reasons, development and implementation of the model can take longer than Curaizon™ predicts at the moment, and

when the model is ready, it will appear to be outdated and/or irrelevant.

**Risk of insufficient implementation.** It cannot be excluded that, for various reasons, including, but not limited to, for reasons of insolvency of marketing strategies, external constraints, or competitors' actions, the model developed by Curaizon™ and described in this White Paper model may appear to be unpopular and/or unclaimed, lacking use and application.

**Risk of dependence on third parties.** Even after the launch, the model developed by Curaizon™ and described in this White Paper will rely, wholly or partially, on third parties, for adoption and implementation of certain functions, as well as for continuing its development, maintenance and support. Though above-mentioned third parties are carefully selected by Curaizon™ team, there is no insurance or guarantee that these third parties will do their job properly, or otherwise meet users' needs, and this can have a significant adverse impact on the platform.

**Risk of loss of cash.** The project described in this White Paper, the model developed by Curaizon™, the platform being created, as well as any funds collected within the framework of the Token Sale described, are not insured. In case of failure of the project for any reason, loss of functionality of the Token or platform, there is no private or public insurance representative to whom token holders can apply for reimbursement.

**Risk of force majeure.** In the future, there may be extraordinary circumstances that Curaizon™ cannot reasonably anticipate or prevent and that may be subject to restrictions or impediments to the operation of Curaizon™ or Token platform.

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