



BAO ONE PAGER

■ BAOcoin Metrics:

- o 8 billion coins. €0.06 price in the first Tranche.
- o No further coins will be made.
- o Minimal air drops.
- o Around 30% of the coins will be sold over the 4 tranches.
- o Aiming to be amongst the top 10 cryptocurrencies within 5 years.

■ BAO Value Propositions

- o A simpler, faster process.
 - Online access
 - Application automation
 - Claims automation
 - Dynamic premium adjustments
- o Cost reductions via:
 - Blockchain
 - Smart, Deep, Big Data analysis
- o Market Opportunity.
 - Life insurance is underinsured across the globe
 - The size of the life insurance market is over \$2.5 trillion annually
 - Life insurance is a legacy industry

■ One Token Launch, 4 Tranches

- o Step-wise to create value for early purchasers and to show progress to the market over the tranches;
- o BAOcoin prices:
 - 1st Tranche - €0.06 EUR
 - 2nd Tranche - €0.15 EUR
 - 3rd Tranche - €0.30 EUR
 - 4th Tranche - €0.50 EUR

■ Exchange listing following 4th Tranche

■ Use of Funds:

- o Finalise Platform Development;
- o Strategic Positioning to acquire Smart and Big Data;
- o Further Hires;
- o Global Jurisdictional Due Diligence;
- o Marketing Fund;
- o Claims Fund.

■ Opt-In

- o BAOcoin holders will be able to provide processing power and storage to manage the BAO Insurance network.
- o Those who opt-in will receive a fee based on premiums received, their weighted contribution and how many BAOcoins they hold.

■ Coin Use

- o Operate Insurance Network;
- o Policy Identification;
- o Discounts on Policy Premiums;
- o Internal Policy Transactions;
- o Opt-in to supply computing power to the network;
- o Earn extra coins in testing phases.

■ How the Value of BAOcoin may increase

- o Crypto prominence and may be seen as a store of value;
- o As progress is made with BAO Insurance;
- o As opt-in payments begin and grow;
- o From price pressure through policy purchases.

■ Coin Distribution Approximates

- o 30% of BAOcoins will be sold over the 4 Tranches;
- o 15% will go to the team and Advisors, Consultants and Service Providers;
- o 10% will be retained for the Marketing & Growth Fund;
- o 10% will be retained to operate the BAO Insurance Network;
- o 35% will be retained for future Claims Fund needs.

■ Insurance Business

- o The opportunities for life insurance both in the Advanced and the Developing World are massive.
- o BAO will initially focus on Life Insurance and will then expand into other insurances over time.
- o Smart, Deep and Big Data will be used to tailor policies, reduce premiums and automate both the application and claims processes as much as possible.
- o The fast, hassle free application process will contrast greatly with the lengthy and difficult processes current insurers use.
- o **Life Insurance premiums generate \$2.5+ Trillion EUR in revenue yearly.**

■ Strengths

- o Product Development: Strong
- o Team: Strong
- o Market Share Opportunity: Strong
- o Competition Comparison: Strong

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Purchase of BAOcoins is only for wealthy individuals who can assess the risks and benefits of the purchase of high-risk, alternative assets and who can afford the loss of all or part of the purchase funds.

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