

White Paper – Pro-Active Mining by Unity Investment



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1 ABSTRACT

**“In the context of crypto currencies and blockchains,
mining is what makes the world go round“.**

Crypto Currencies and the Blockchain are the technologies of this generation. They are the building blocks that will revolutionize, disrupt and change the way the digital and real-world works.

Just like the internet paved the way for new and innovative technologies, platforms, business ventures and segments, crypto is already well on its way.

Twenty-five years ago, the internet began to become mainstream. The first “internet-companies” were founded and had successful IPOs. This was a time where only 3% of the world’s population had access to the web.

Today, only 3% of the population have crypto wallets and have made a transaction in the crypto-space. We are now at this moment in time where creativity, innovation and an immense desire and passion to change the world is at its peak. Crypto is the technology of this generation. In the future to come, decentralized currency will reveal great things in yet unknown but amazing ways.

**The internet was the democratization of information – crypto is the
democratization of value, wealth and truth.**

Everyone in the world should have the chance to be a part of the crypto revolution in any way they want. The crypto-space is already opening possibilities and new horizons for society, communities, small and large businesses, governments, and NGOs. Blockchain enables social networks, banking, e-commerce, insurance, and many other services to run in countless, safe, more efficient, and decentralized ways – without the need for a central operator or other intermediary.

In the real-world, geolocation, country-specific laws and costs are factors that can make it hard or even impossible to take part in the mining-revolution. Anyone, regardless of their location, financial situation and technical skillset should have access to the crypto mining movement – this is what Unity profoundly believes in.

Our mission is to dramatically ease access to the mining market by providing our platform and years of expertise as a gateway to new ventures.



2 UNITY INVESTMENT AG – COMPANY INTRODUCTION

Unity Investment AG [CHE-107.839.524] was founded in Switzerland in late 2017 by a team of established businessmen, cyber security specialists, financial sector experts and crypto currency miners.

Unity, based in Schindellegi/SZ, is an IT services company with the expertise in delivering high-performance crypto-mining infrastructures and solutions to customers and clients while completely taking care of the maintenance of the required hardware and software infrastructure for mining cryptographic currencies based on blockchain technology.

To this end, exclusive contracts were signed with long-standing and experienced IT partner companies, auditors and regulating entities to uphold the highest standards, efficiency, performance and trust.

We offer customers and clients multiple custom-tailored ways to become part of the crypto-mining movement by handling the technical details, configurations, IT, logistics and other critical subjects required to efficiently and profitably mine crypto currencies.

Compared to direct investments in individual crypto currencies with full risk exposure, mining is in itself a protection against volatile price fluctuations. Essentially, mining is a diversified mid-to-long-term oriented investment strategy. By mining crypto currencies, transactions are validated to ensure correct, secure and un-forgable transfers of crypto-assets from one wallet to another. The miner is rewarded with new crypto-coins [such as Bitcoins] for the work done for every transaction validated in the blockchain.

Unity Investment AG is building the next generation crypto currency mine in central Switzerland and will promote and launch the UNITY Security Token of a one of a kind "mining-coin" with weekly rewards paid out in various established and trusted crypto currencies such as BTC, BCH, ETC and LTC. Mining is conducted in different proof types and models to diversify assets, resources and hash-rate.

3 UNIQUE OPPORTUNITY

The crypto space is a complex and new field for many – bridging the gap between business, finance and information technology. New market participants, especially those coming from a business or finance background, often feel overwhelmed with the technical aspects of crypto currencies, blockchain technology and the market dynamics.

Many may have heard of the aforementioned technologies, but only very few understand what drives them. And that is, on a fundamental and technical level – crypto mining.

At its most basic form, mining means setting up, configuring and managing mining hardware and letting the machines do their thing. This attracts startups and new unexperienced business venturists to want to become a part of the crypto-mining movement.

But when scalability and market dynamics become involved, so do challenges and costs:

- electricity installation, power costs and stability
- physical location security is crucial
- facility and floor space costs must be kept at a minimum
- country specific regulatory risks and taxes

Unity Investment elegantly solves these issues by leveraging our years of experience, diversified skillset, a trusted and experienced network of employees and partners, and location in Switzerland to offer anyone the chance to be a part of the crypto-revolution.

Unity has set a track record of being able to scale mining operations to enterprise sizes, while consistently minimizing costs and optimizing ROI with optimizations such as smart hash rate allocations or big whole-sale hardware purchase orders.

Through Unity, people from all around the world can purchase Crypto Mining Tokens, regardless of their location, power costs or stability issues, regulatory uncertainty or overwhelmed technical skillset.

4 SOLUTION: UNITY PRO-ACTIVE MINING

In the first 12 months of operation, we grew our investment Capital to a staggering CHF 3'000'000.00.

Diversification is important. By investing in different mining hardware platforms that can mine and validate different coins at the same time, Unity delivers the most efficient and profitable mining experience possible to our clients. We have developed our own proprietary system to evaluate every crypto-asset in the blockchain space and automatically switch to mining the most profitable coin in real-time. We call our proprietary hash rate allocation algorithm "Pro-Active Mining".

We have a clear advantage and proven performance-based track-record over other mining operations:

- The IT experts of Unity Investment AG and its IT partner companies have several years of experience in mining and building large-scale data centers. The infrastructure has been operating successfully for several years.
- Optimized revenue through automated software that continuously analyzes the crypto market and rapidly reconfigures the miners to mine the highest yielding crypto currency in real-time.
- The facilities of Unity Investment AG are located in the vicinity of the Swiss Crypto Valley (central Switzerland) and are operated at the best and most efficient infrastructure and electricity costs in all of Europe.
- Full Transparency: The customer has the right to visit the Unity Facilities and have a look at his mining units (by appointment) and receives full access to his personal web-based dashboard to monitor his miners and daily returns in BTC / BCH and the current exchange rate in USD.

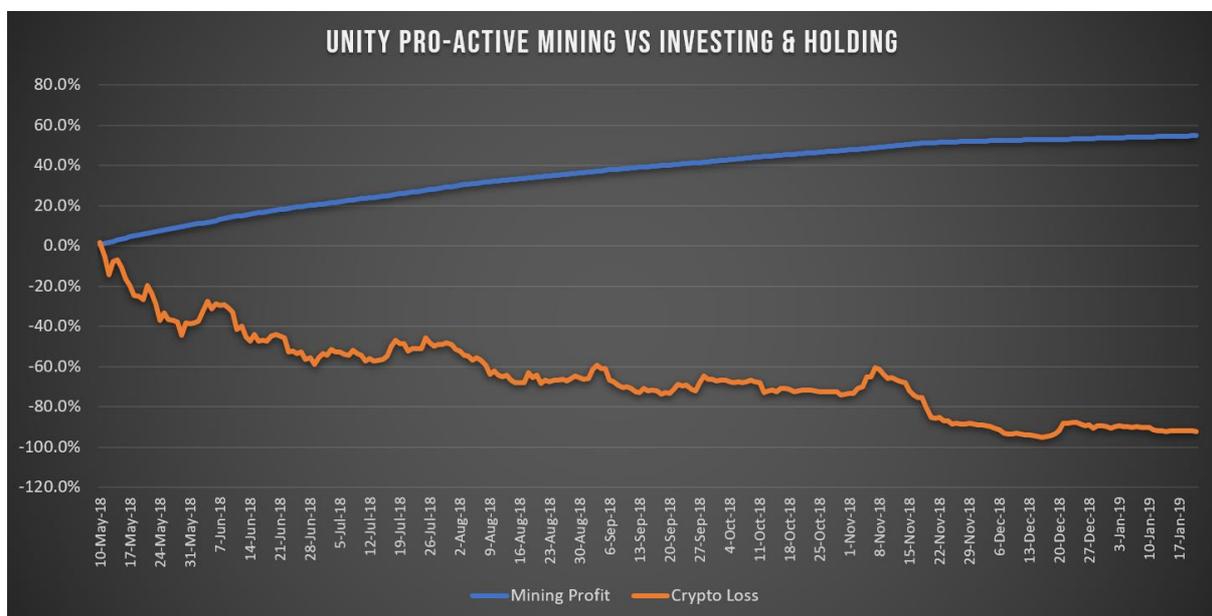
Unity Investment AG retains its exclusive club character and is only accessible to a limited number of premium clients, customers and shareholders; The personal exchange and the individual consultation with face-to-face training in the security, selection and installation of wallets and trading platforms or exchanges are guaranteed within the framework of this Swiss quality service.

4.1 Pro-Active Mining Payoff Diagram

Looking at the payoff diagram of the Pro-Active Mining solution versus traditional investing (buying and holding) show a dramatic difference in the returns on investment.

Considering the sharp price drop in the period of May 2018 to February 2019 it's evident that traditional investing isn't the way to go in terms of stable returns.

The chart below shows the difference of a fixed investment amount and what the performance was for an investor profiting from the Unity Pro-Active Mining Solution with the same amount invested:



While the investment in to the Pro-Active Mining Solution has reliably returned a relatively stable income for the investor, the direct crypto investment has produced an immense loss.

The diagram also shows how mining revenues relate to traditional investments in to the crypto-space:

- Mining Investments are non-correlated and relatively stable
- Exposure is spread among different crypto currencies, versus direct investments being fully exposed to price movements.
- Mining automatically adjusts the amount of coins mined based on the difficulty factor, meaning that when the underlying price drops, more coins are being mined, further attributing to the relatively steady income stream of fresh new crypto-currency coins.

4.2 Mining Methods Comparison

It's important to understand the different types of mining offered in the crypto space and market. In comparison to Unity's Pro-Active Mining service offering where funds are directly invested in to infrastructure and the resulting rewards of the actual machines is paid out on a weekly basis, competitor solutions often do not provide a long-term solution or strategy to uphold their mining solution:

- Mining Virtually / Cloud Mining

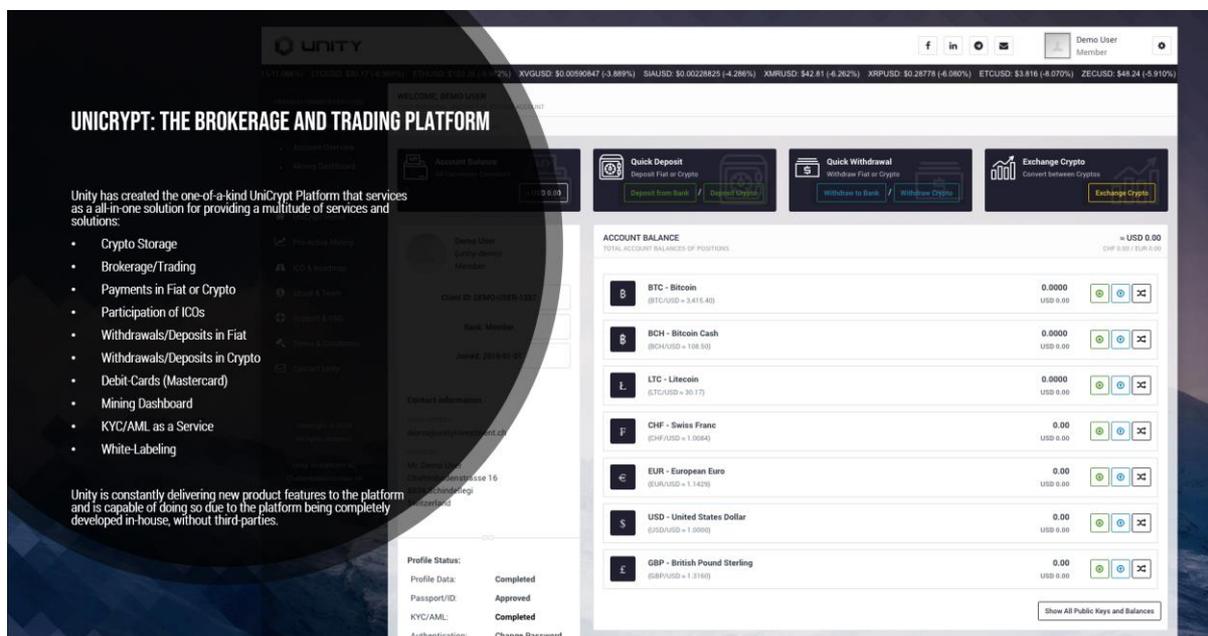
Cloud mining offers a mechanism to mine a cryptocurrency without having to install any of the hardware or the related infrastructure. Clients of virtual/cloud mining operators often buy hash power for a predefined period of time. The pricing of these offerings are in the majority not in favor of the investor.

- Mining at Small Scale

Mining at a small scale has the disadvantage of not being large enough to profit from economics of scale. Small scale mining is dependent on retail pricing of electricity and therefore putting the mining activity to a huge disadvantage.

5 UNICRYPT PLATFORM

The Mining Dashboard on the UniCrypt Platform is the main information system, showing hash power, mining activity as well as investment amount and profits earned. Additionally, the Dashboard will be used for clients to manage their preferred payout currency. The UniCrypt Platform functions as the core interface between the user and the mining farm while featuring additional crypto storage and safekeeping, as well as trading and payment functionality. Its open framework will allow for further development to add more advanced features and applications to be integrated internally and by 3rd parties.



5.1 Platform Description

- Fully integrated KYC/AML Process that is compliant with all Swiss regulatory guidelines.
- Linked to the UniCrypt Platform, VIP Members can choose to have customized Debit Cards [titanium or carbon] with features such as:
 - Unlimited Withdrawals
 - Directly linked to IBAN Numbers of individual users
 - Auto-Exchange of Crypto-Currencies
 - Chargeable within minutes
 - Controllable via the UniCrypt Platform or mobile App
 - All Insurances of a Platinum Card
- Extend our already very open and transparent UniCrypt Dashboard to become the leading crypto-education platform for anyone and everyone



- Upload high-quality video workshops and study materials that can be purchased or subscribed to (via holding UNTY Tokens or payment in other crypto currencies).
- Create a community driven open space for contributors and advice-seekers to find each other and discuss deeper and complex subjects within the crypto-space.
- Create a brand of quality and competence and a common body of knowledge to host workshops, meetups and conferences all around Switzerland and other key crypto-friendly locations world-wide.
- Create an own open crypto pool that pays fair and transparently to those miners seeking to attach their own hardware to our platform.
- Source own miners that fit the Swiss quality, performance and efficiency envelope we demand. Besides quantitative numbers, there are several optimizations that can be made to customize ASICs Miners that are already in the prototyping phase.

Multiple ICOs have been launched on the UniCrypt Platform so far. Details are available in Section 8: "UniCrypt Platform Features & Launched ICOs".

6 THE CRYPTO & MINING MARKET

In the crypto currency space, a blockchain is a technology that can be compared to a public ledger (decentralized register) of every transaction that has been carried out within a particular crypto currency.

Miners bundle these transactions into what are called "blocks". These are then cryptographically verified to ensure the bundled transactions are valid, legitimate and processed correctly. Once this has been approved by the decentralized network of miners, the next sequential transaction block is connected to it. Once a block has been validated and accepted, added to the blockchain, it is immutable and cannot ever be altered, modified or deleted.

For completing this encryption-based verification and validation process, mining machines are rewarded with the accrued transaction fees and new coins of the mined crypto currency.

6.1 Mining Hardware

Miners come in different variations, forms, sizes, and are sometimes specifically made for certain crypto currencies. In the initial years of Bitcoin's launch, mining could easily – and most importantly, profitably – be done with virtually any home computer's CPU that had average processing power and memory. With time the need, speed and technology changed, resulting in a competitive race that ousted most of the casual miners. As of today, one can still mine using older methods, but there won't be any significant profitability, if any at all.

There was a time when home desktops were more than enough for Bitcoin Mining for a profit. With time people switched from CPUs to GPUs for more hash-rate. Even the most performant desktop PC's became obsolete for mining – as of now we have specially designed hardware available for Mining known as ASIC chips. ASICs are special purpose chips that are fabricated to do just one thing, mine crypto currencies.

ASICs are designed to use the least energy possible, while performing the most hashing operations per second possible. Some coin algorithms are somewhat ASIC resistant and can be mined using CPU/GPU's only.

We solely use ASIC Miners in our Mining Centers, as they are industrial grade purpose-built machines that provide the necessary power optimizations, stability and maturity to bring consistent hashing performance to the blockchain and therefore to our customers. Software is developed in-house for optimal control of quality, security, flexibility and costs.

6.2 Mining vs Trading

Crypto Mining has a very different pay-off model compared to traditional investments. The following highlights the advantage of mining versus directly investing and holding crypto:

- When investing in crypto (directly buying Bitcoins for instance), the market price must increase for the investor to gain a profit. When investing in mining hardware on the other hand, the investor receives new crypto-coins every day as a quasi-dividend or reward for having their miners validate transactions. If the price of crypto drops, the miners begin to make more crypto for the same amount of hash rate (the difficulty drops, as it chases the price, resulting in more crypto to be paid out per day). Once the price moves up, the investor reaps the profits of the price gains on the already mined crypto.
- Mining provides a stable stream of crypto coming in to a portfolio. There is no day-trading necessary to make gains on market movements, the mining machines take care of this time-consuming and risk-related activity. This results in a relatively low-risk and steady high-yield income stream.
- Since the first major global bitcoin-awareness break-out in Summer 2010, Bitcoin mining has always been profitable and returned a profit to the respective miner. The same cannot be said for every trader. While production costs based on electricity and mining hardware have increased with the network's difficulty, so has the underlying price of Bitcoin itself.

6.3 Marketing

Using today's state of the art of marketing, we will be pushing our key features and USPs to various open channels:

- Wholesalers / Family Offices / Investment Firms
- Crypto Broker, Institutional Clients
- Direct: Internet, Sales Team
- Social Media
- Advertising / News Outlets / Linear Media
- Direct ICO Marketing Firms

A key marketing advantage of ours is that we have deep ties to ICO Communities that not only trust us through our reputation and performance but are looking to market a profitable ICO via their own distribution channels, while being rewarded through an affiliate multi-level bonus system. The implementation of such an ABS is trivial in context to complexity and costs, and we are foreseeing this angle to drive most of our pre-ICO token sales.

6.4 Location

Switzerland is our first choice because of various key factors that greatly benefit the growth of Unity and the crypto space:

- Switzerland is extremely crypto friendly: for years already, anyone can purchase Bitcoins at any train station ticket vending machine or found a company with Bitcoins as collateral.
- Regulatory Stability: The Federal Council wants Switzerland to become a "Crypto Nation" as much as a Banking Country.
- Tax efficiency, as Switzerland is known to be a tax-haven.
- Security [in context of politics, finance and infrastructure]

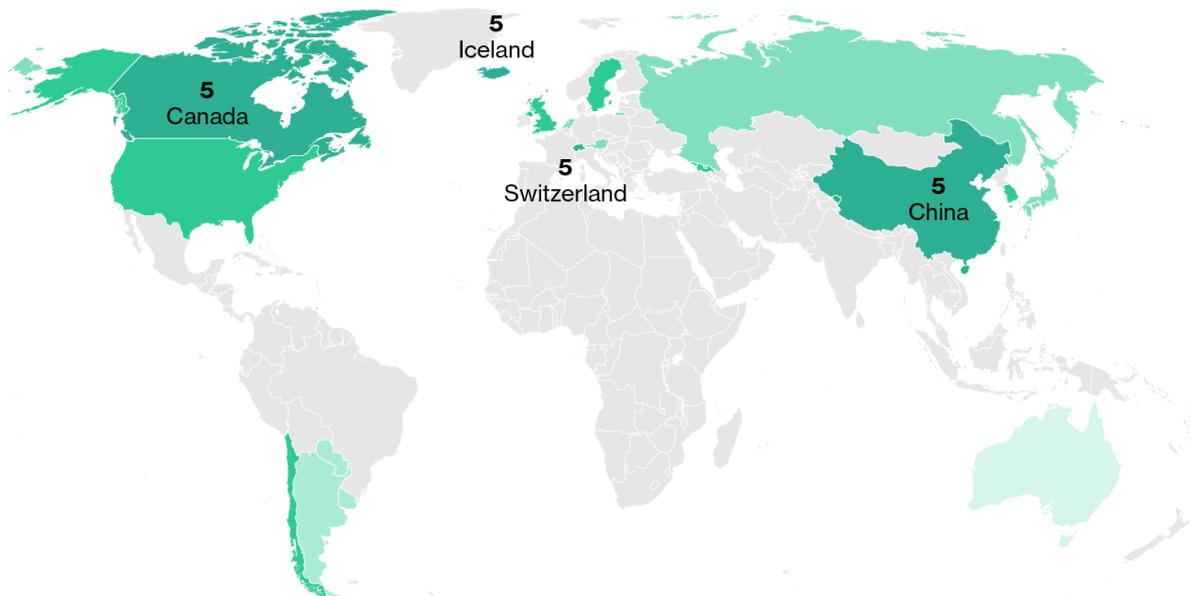
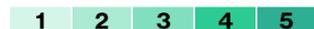
6.5 Power Costs

Power costs in Switzerland are among the most competitive worldwide. A study conducted by Bloomberg shows that Switzerland ranks at the same level with China, Canada and Iceland as possessing the most favorable condition for mining.

A Greening of Cryptocurrencies

Number of favorable mining conditions vs world averages

Number of metrics that are more favourable than the global average



Source: Bloomberg New Energy Finance

Bloomberg

The following table also underlines the competitiveness of mining in Switzerland:

By the Numbers

Countries that have **more** or **less** favorable conditions than the global average

	Average Power Price/MWh	Renewable Capacity Penetration	Average Internet Speed Mbps	Ease of Doing Business	Average Temp in Celsius
Argentina	\$93.5	34%	16	117	15.4
Austria	\$149.0	74%	30	22	8.5
Australia	\$129.0	29%	26	15	22.5
Canada	\$61.30	70%	70	18	-4.9
Chile	\$99.70	41%	35	55	8.6
China	\$89.47	34%	64	78	7.6
Georgia	\$47.41	75%	20	9	7.3
Iceland	\$35.50	100%	146	23	3.7
Japan	\$170.6	27%	78	34	11.9
Netherlands	\$126.0	26%	81	32	11.6
Paraguay	\$55.70	99%	7	108	24.3
Russia	\$47.47	18%	37	35	-3.7
South Korea	\$109.1	6%	133	4	12.5
Sweden	\$121.5	65%	87	10	4.1
Switzerland	\$43.70	82%	79	33	7.5
U.K.	\$164.8	36%	52	7	10
U.S.	\$107.8	20%	77	6	9.3
Uruguay	\$195.3	44%	22	94	18.4

Source: Bloomberg New Energy Finance

Bloomberg

7 UNTY-TOKEN – INITIAL COIN OFFERING

Unity Investment will hold an Initial Coin Offering (ICO) in early 2019, to launch the UniCrypt Platform, a one of a kind opportunity for virtually anyone to participate in the mining movement under Swiss regulation, transparency and financial safety.

7.1 Description

The UNTY Token will be based on the widely recognized and accepted ERC20 standard and will provide direct weekly rewards in crypto currencies of choice (for instance, Bitcoin, Bitcoin Cash, Ethereum, Litecoin, etc.). UNTY holders will also benefit from price reductions on our educational materials and videos, as well as be able to use advanced platform features, exclusive to UniCrypt customers.

The first UniCrypt mining centers have already been built and deployed early 2017 with the new major center having been completed in central Switzerland in July 2018. Its main focus is on mining Bitcoin, Bitcoin Cash, Litecoin and other profitable ASICs based crypto currencies and will be the ready and running functional location for expanding the mining operations without delay post-ICO.

7.2 UniCrypt Crowd-Sale

For all UNTY Tokens issued during the crowd sale, which starts January 2019 and lasts until May 2019, the same rules apply to create its intrinsic and fair value pricing for all token holders alike:

- 100% of all funds raised via the ICO will be allocated to whole-sale priced crypto-mining hardware, its infrastructure and facilities. The mining hardware will be added to the diversified and success proven UniCrypt Pro-Active Mining hashing pool to further optimize mining profitability. Management and administrative tasks are already financially covered by the current mining infrastructure.
- 70% of all mined crypto currencies are paid back to the token holders every Friday of every week as a reward for their commitment to the UniCrypt Platform.
- 30% of all mined crypto is poured back in to the infrastructure as a reinvestment to expand the mining operation and the overall hash rate. This helps protect from any crypto-difficulty increases and creates a powerful and highly profitable compound-interest effect for all token holders.
- 100% of all newly purchased and installed mining hardware from reinvestments are added to the UniCrypt Hashing Pool to further enhance the rewards of every token holder equally.
- The payout currencies can be set or changed by the holder at any time. Via the Mining Dashboard on the UniCrypt Platform, the token holder can choose to receive their weekly rewards in either Bitcoin (BTC), Bitcoin Cash (BCH), Litecoin (LTC) or Ether (ETH), to any wallet of their own choosing, including Fiat Currencies such as CHF, USD and EUR.
- The verification of token ownership is handled via the UNTY ERC20 smart contract's "verification" function, along with other validation and verification methods in place.

7.3 ICO Metrics

Of all UNTY Tokens that will be issued, eighty (80) percent will be distributed and made available to the public. The remaining twenty (20) percent are allocated to the emitting company in the following way:

- Founding (Management) Team and shareholders (20 percent). Thus, contributors, advisors, and management are all part of the UniCrypt Community and share an interest in the success of UniCrypt.

Of the publicly emitted Tokens a small fraction is distributed the following way:

- The ICO Bounty (Referral) Program (7 percent),
- Airdrops (3 percent),

Further important ICO metrics include:

- Min-Cap of CHF 8'000'000.00
- Soft-Cap of CHF 20'000'000.00
- Hard Cap of CHF 25'000'000.00
- All coins will be issued at a price of CHF 1.00 (minimum investment of just CHF 100.00), meaning the total supply of tokens is unknown until the last second during the ICO Phase, where the total sum of investments is calculated and converted in to the appropriate coin-supply.
- Conservative reward estimates are around 40-50% annually (approx. 1% per week), driving the coin demand and price on any exchange upwards.
- Coins can be purchased and sold at any time after the token generating event (Post-ICO), the price is driven by standard supply/demand market dynamics.

7.4 Buying/Selling UNTY Tokens

To buy UNTY tokens, investors will need to sign-up on the UniCrypt Platform (<https://unicrypt.com>) and go through a standardized KYC/AML identification process. The process foresees the following steps:

1. Go to <https://unicrypt.com>
2. Click the Register button and make an account with an email and password (confirmation email will be sent)
3. After clicking the confirmation link sent via email, sign in to the site
4. Fill out the (Know Your Customer) form: Name, DOB, Passport #, Nationality, Address, Zip Code.

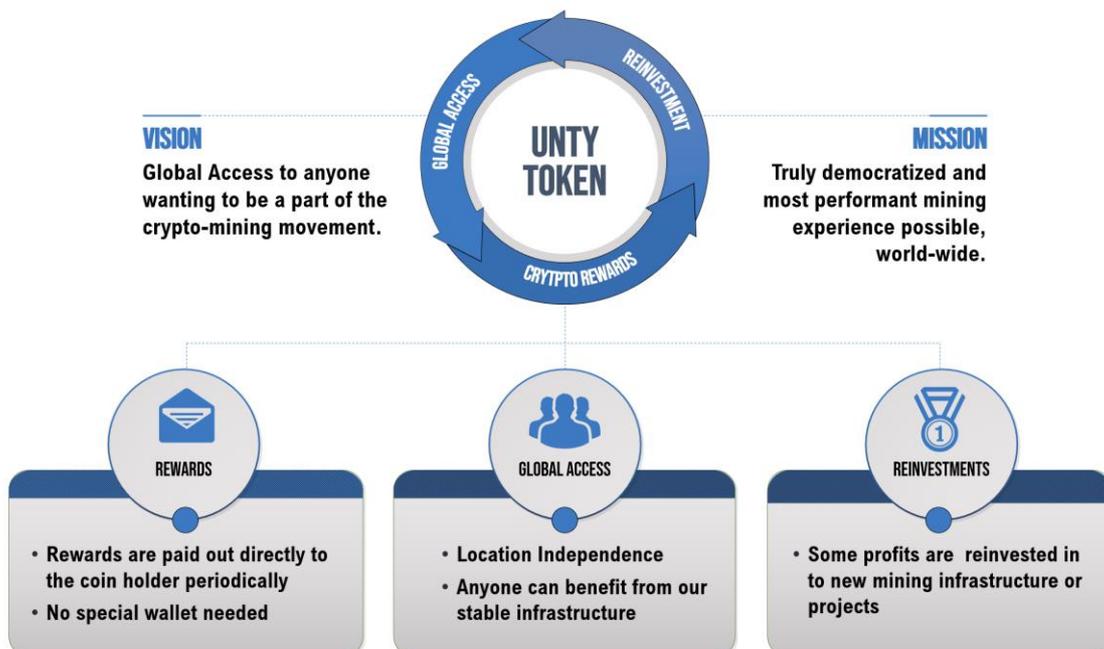
After everything has been submitted, you'll receive an email that says you've been verified (after you pass the KYC); then you'll be able to participate in the pre-sale.

5. You may now transfer funds (Crypto and/or Fiat) and place your ICO purchase.

- Other functionality such as payment systems, etc. are available depending on the level of verification a user has gone through.

Selling UNITY Tokens can take place on the UniCrypt Platform as well as on decentralized exchanges that support the ERC20 standard. When selling UNITY Tokens all rights (especially to rewards) and other benefits, obligations, responsibilities and liabilities and are transferred to the receiving party.

Should an investor decide to sell their holding of UNITY tokens, the new token-buyer will have to register and complete the onboarding process to receive rewards. Only by registering on the UniCrypt Platform, will the new token-owner, upon completion and approval of the KYC procedure, receive access to the trading and reward functionality of the UNY Tokens.



8 UNICRYPT PLATFORM FEATURES & LAUNCHED ICOS

8.1 The Unity Aurix Gold Coin

The Unity Aurix Gold Coin allows private individuals, companies and governments to convert their wealth (fiat and crypto) in a seamless fashion into a truly time-tested real asset: physical gold. Additionally, Aurix helps diversify a portfolio of crypto currencies and/or Fiat currencies.

As Aurix is completely linked to physical gold in storage, the volatility of Aurix will expectedly match the stability of gold's price.

With Unity being a completely regulated and audited Swiss entity, all gold deposits are verified and secured by external auditors and vaults.

Customers seeking to convert their physical gold to crypto currencies (and vice versa) can do this in a standardized process as a service provided by Unity (import/export, including certified refinery to standard 999.9 ‰ gold).

8.1.1 How Aurix works:

- Converting Physical Gold to Aurix Gold Coins:
 - After onboarding the client, physical gold is delivered to the secured vaults of Unity and processed (verified & tested, refined if needed, certified).
 - After verification the client receives the Aurix Gold Coins in his wallet on the UniCrypt Platform. Every Aurix represents a single troy ounce of pure (999.9 ‰) gold.
 - The customer can now enjoy payments, trade finance, trading against other crypto currencies with the Aurix Gold Coins.
- Converting Aurix Gold Coins to Physical Gold or other Crypto Currencies:
 - Any customer with a verified account on the UniCrypt Platform can exchange their Aurix Gold Coins for physical gold delivery.
 - Coins are sent back to the reserve-wallets of Unity, the client informs Unity of the delivery form (physical – but can also be in fiat for the 1:1 price of a troy ounce of pure (999.9 ‰) gold).
 - The resulting gold, fiat or crypto is delivered to the client's physical or digital address.
 - In any case, physical gold, Aurix Gold Coins and other crypto currencies, such as Bitcoin, etc. are now completely interchangeable in a secured, verified and trusted way.

Individuals, companies and governments seeking the most liberating way to transact with others now have the possibility to harvest the power of the block-chain's decentralization along with gold's non-volatile price stability.



8.2 The Unity ExaCoins

The Unity ExaCoins are fiat-backed tokens that interoperate with the Swift Payment System and the blockchain simultaneously.

Private individuals, companies and governments who are not conveniently connected to the first-world banking system (Swift) can now benefit from Unity's fiat-backed, verified and audited Unity ExaCoins as a trusted liquidity solution.

ExaCoins are 100% backed by either USD, EUR, CHF or GBP, and are standardized ERC-20 Tokens for compatibility and greater decentralization.

ExaCoins can be purchased by verified members via the UniCrypt Platform with standard SWIFT/IBAN transfers. They function transparently to their underlying technology, meaning they can be transferred via SWIFT or the Ethereum Block-Chain.

A total of 1 Quintillion ExaCoins (10^{18}) were generated and put in to reserve per base fiat currency (ExaUSD, ExaEUR, ExaCHF, ExaGBP).

8.2.1 How ExaCoins work & key benefits:

- Every verified and authorized client on the UniCrypt Platform has their own individual IBAN Bank Account number as a segregated account under the Unity Exchange AG company.
- Accounts can be funded with standard bank to bank transfers using the SWIFT Payment System with the client's own IBAN Number in their own name.
- After funding the client's account, the corresponding ExaCoins are deposited accordingly.
- The ExaCoins can now be used to trade against crypto currencies, make transactions or pay bills.
- Leveraging the UniCrypt Eco-Sphere and payment services, the ExaCoins can now be used to trade against crypto currencies, make transactions or pay bills.
- Payments made out of the UniCrypt Platform are transparent to the recipient, meaning companies can make payments on their own behalf and without the recipient seeing Unity involved as a payment the processor.
- ExaCoins can be sent to any ERC-20 compatible wallet and, as they are asset backed, allow the external users to verify their account balance for audit purposes giving more trust than any bank can currently provide.

Individuals, companies and governments seeking to accept fiat on their systems or platforms can leverage the regulatory safety of Switzerland through Unity and provide transparent, verifiable and safe payment solutions no matter where they're located geographically or legally.

9 IMPORTANT DISCLAIMER

Nothing in this Whitepaper shall be deemed to constitute a prospectus of any sort of a solicitation for investment, nor does it, in any way, pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. The document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction which are designed to protect investors.

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