

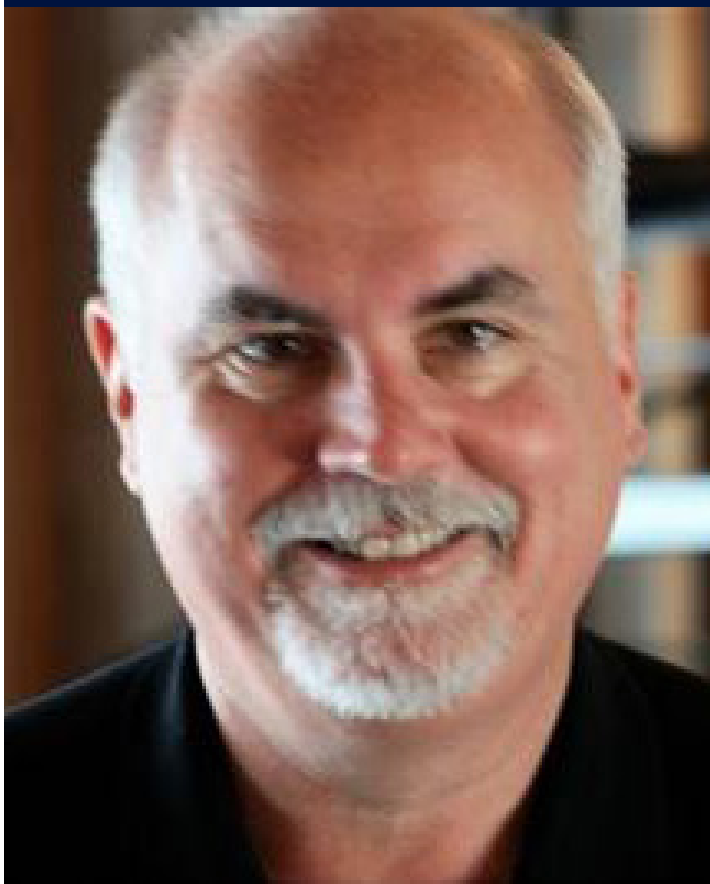
ALLIANCE iii.0™

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WHITE PAPER



Welcome

We invite you to review our **Alliance iii.o WHITE PAPER**.

This Protocol extends beyond digital assets and current "blockchain" genre.

Our audience is multi-disciplinary, spans several generations and may include many who are unfamiliar with Web 3.0, ai and new concepts in Alliance iii.o.

The Alliance iii.o Protocol and affiliated Protocols which comprise the Ecosystem include a wide range of specialties and unique frameworks for application of digital assets, private currencies, government medallions, rewards and use tokens.

Thank you for sharing time with us. We trust you will find the content of interest.

Douglas L. King

Co-Founder & Chairman

ALLIANCE

60+ years of innovation and applying
new technologies with global impact



Principals of Lighthouse Philanthropies have been innovating on a global basis for more than 60 years, at the cutting edge of advanced multi-sector applications.

CONVERGENCE AND TRANSFORMATION - OUR PATH

In 1959, Alasdair G. “Sandy” Barclay left the family business, “PriceWaterhouse”, for a new post, at Ontario Hydro joining Grace Hopper, Mauchly and Eckert in creating COBOL computing language for UNIVAC, the first civilian electronic computer - circuits printed on magnetic tape - punch card data entry.

In 1978, John T. Oakes, another early pioneer in electronic computing, also an original Lighthouse Fellow, took delivery on one of the first DataPoint ARC systems. It was the first personal computer, a desktop unit with programmable processor, display, keyboard, internal memory, telephone interface, and mass-storage data on a remote electronic processor. Its ARCNet (Attached Resource Computer) was an early token-passing local area network (LAN) protocol and enabled a multi-user environment.

With delivery of the DataPoint, one Douglas L. King benefited from one of the first desktop computer applications, a “spreadsheet”. From that new technology came insights and innovations resulting in new technologies in insurance, its convergence with capital markets, as well as in healthcare with advances in claims processing, claims payments, third-party administration and re-insurance of self-funded healthcare trusts, newly authorised under ERISA in the United States.

Further, capital market innovations proceeded through creation of the first no-principal exchange “swap” contract, advanced leveraged lease financing using “asset securitisation” and financial guaranty in 1985. That financial guaranty insurer was given a AAA rating on non-investment grade, unrated tax-exempt municipal bonds it insured, supported by a new form of “bankruptcy-proof” institutional trust structure.

These technologies enabled design of new types of government funding of public purpose projects and access by small municipal issuers to substantial funding. This technology represented one of the earliest forms of third-party asset securitisation applied in government financing.

In 1991, the world’s first legislation creating segregated statutorily protected portfolios within a corporation, with bankruptcy protection, was created and is now applied to Segregated Portfolio Companies, Segregated Account Companies and Series Limited Liability Companies, in addition to insurance companies established in Bermuda by the Lighthouse Fellows, now called IAC™ Insurers..

Beginning in 1994 a series of global patents were filed on new innovations in financial instruments and segregated portfolio technologies, having invented “insurance securitisation” and new forms of loss-mitigation, value protection instruments, and a type of “digital currency”, specifically permitted under the special legislation in Bermuda.

These patented instruments created a new approach to money creation and long-term funding, launching a series of innovations uniquely positioned to apply “tokens” broader than “local area networks”!

DOT.COM CRASH

In 2001 a series of non-profit foundations were formed by Mr. Barclay and the following year the insurance companies, having exited equities markets in 2000 - 01, decided to re-enter in private capital.

The foundations established Investors Guaranty™, a separate group funded by the insurance companies to make opportunistic acquisitions and undertake development in the “new technology” tech space.

As far back as 1998, our developers were applying decentralized “container” technologies, tokens, data element level persistence and access control, long before “blockchain”. In the next decade, our developments and acquisitions contributed to global advancements in institutional, social media, and streaming, among other technologies, which became popularly available by major tech companies circa 2014.

INVESTORS GUARANTY GLOBAL ALLIANCE™

With the acquisition of tech companies, a global footprint was developing along with collaboration and technology sharing between their development teams. By branding these collaborative efforts as a “Global Alliance”, these entities were able to compete for larger contracts. Substantial innovation was occurring including advances in early computer “virtualisation” and “visualisation”, early adoption and development of No-SQL database technologies, and formation of an early “cloud” provider and corporate services vendor.

Through our financial, funds, exchange, municipal and insurance units, we participated in more than USD\$5 billion in new collateralised debt funds and were one of the three top municipal bond “exchanges” in the United States. Our partnership with global leader in risk analytics and valuation for the world’s top banks, our funding and operation of Europe’s exchange data distribution and forex systems, as well as the first institutional counterparty legal entity data firm, our market data distribution, and data cleaning services for a number of the largest multi-national firms - it can be said we had “front-row” seats in building and operating large scale monetary, banking, government, insurance and capital markets systems.

With standardisation of international accounting principles in 2012, came a rethink of investment approach, in observing that “hedge funds” with investments in intangible assets under principle-based valuation, could be viewed as multi-nationals, without significant administrative costs of global operations, benefiting from a substantial reduction in cross-border regulatory issues and improved risk mitigation.

While our Dystance™ model a decade before was developed to enable “virtual operations” to select to be or not to be within a “jurisdiction” for a specific cross-border transaction, we realised the benefits of global standardisation could be applied through use of strategically placed “digital infrastructure utilities.”

DIGITAL INFRASTRUCTURE UTILITY {DIU}

So we set out to transform Investors Guaranty Global Alliance companies into IP centric relationships with Foundation-based Digital Infrastructure Utilities. That focus and jurisdictional risk mitigation for “virtual entities” was why Dystance™ was formed in 2000, our first Investors Guaranty Global Alliance company.

DIGITAL ASSETS ORGANISATION (DAO)

Creating a new form of International Sponsor Organisation (an “ISO”), enabled a decentralised “mesh” organisational structure with a “Sponsor” capable of contracting functional DIUs to create a form of decentralised, autonomous, organisation. Each DIU is able to provide optimised global services in IP, Production, Sourcing, Inventory, and specialised global operations, beneficial to large and small organisations, as well as in DeFi and DeRisk.

DIGITAL UNITS ORGANISATION (DUO)

With the onset of digital currency initiatives in the past few years, again we have had a “front-row” seat as technologists pushed the bounds of what is possible, with the public and regulators trying to catch up with the impact on society. Our hands-on experience has given us a practiced view of these challenges.

Having historic expertise in developing and commercialising financial instruments, we bundled that technology into a DUO, as a form of digital instruments issuer. Those new forms are described herein!

A STEP BY STEP INTRODUCTION TO ALLIANCE III.O PROTOCOL

ONEGLOBAL ASSOCIATION

With formation of the Investors Guaranty Global Alliance came the need for establishing identities and a means for access control in compute systems, human and non-human. At that time, IT security had been primarily in the local compute centre, and extended to individual users of Internet Service Providers.

Of particular concern to the Alliance team, was personal **PRIVACY**. An **IDENTITY** Protocol was established for OneGlobal IDs (“OGIDs”) which were deployed in systems used by leading global institutions, circa 2005. In addition an advanced Privacy Protocol was established to protect each individual’s data. These early efforts are consistent with the objectives of Web 3.0 and Alliance i - iii.o.

HUMAN | ORGANISATION | INTELLIGENCE

As concepts of **DIUs**, **IDENTITY**, **PRIVACY** and **ACCESSCONTROL** began to expand we saw the need for extended archetypes of their Primitives: **HUMAN**, **ORGANISATION**, and **INTELLIGENCE**. In addition, the obvious need to attach a wide range of identities to an unlimited range of recipient types, added a need for a flexible archetype structure within the data model. Our advances in container technology, no-sql data architecture and advanced rules technologies provided unique benefits over existing architectures, particularly in our counterparty legal entity data services for many of the leading global banks and ibanks.

Next, we focused on addressability. In more recent times, we have been at the forefront of developing an IPv6 Protocol for embedded device-based global networking for unique URI and URL containers, combining access control and addressability, with peer-to-peer receiver - sender routing control.

Of recent significant impact has been the inclusion of **QUANTUM ID**, encryption and keys | tokens which significantly changes infrastructure security requirements, further reducing overhead and ops costs.

DARPA^s

Decentralised, Authomous, Redundant, Persisted, Asset, [secure] describe an **ORGANISATION**, an asset and the underlying bare metal - virtual services **BMVS** architecture of Dystance™ CumulusCloud™ digital network infrastructure. Dystance™ was one of the earliest in cloud computing in 2003.

PORTFOLIO

In developing the Investors Guaranty Fund, Ltd. (Policyholder Reserves) Act, 1991, the concept of a unique statutorily segregated and protected container [which provides legal assurance of the rights of parties to assets and obligations identified to such container] was first embedded into law. Now many countries have adopted the concept of a segregated portfolio including Series LLC in the United States. The **PORTFOLIO** Protocol forms the base of the Alliance iii.o Protocol.

In this White Paper, we describe it as a Primitive foundation block architecture for all DIU, DAO, DUO and other infrastructure elements. Its configuration and location, i.e. jurisdiction, can be optimised for bespoke purposes. Configurations, rules and technologies may be applied for many use cases. As Reserves in IAC™ Insurers, this initial prototyping was been underway since 1991. As a Segregated Portfolio Company, the technologies have been in use since early 2000 for investment funds, asset repositories, inventory, intellectual property and intangible assets and other uses.. More recently, we have mapped it to Series LLC.

PORTFOLIO are implemented through the **DARPA^s** infrastructure and bespoke configured architecture.

MODULES

In the progression of this document, we add **MODULES** which are specialised functional frameworks which may be instantiated in **PORTFOLIO** and **DARPA^s**. **MODULES** and include:

- > **PEGASUS** a model and rules based approach for reference and derived data, decisions, and rules-centric operations;
- > **CALYPSO** an advanced container architecture designed for short term task at scale, to long-term lifecycle activities as a **DIGITALTHREAD**
- > **CUMULUS | EDGE** a decentralised network and node architecture designed to support an extra-juridical **DIGITALUNIVERSE** implementation through cloud and edge devices; and
- > **OTHER MODULES** applicable to **HOMEWORLD** and **DIGITALUNIVERSE**, supporting **COMMUNITY**, **GOVSERV** and other **INITIATIVES**.

ORGANISATIONAL STRUCTURES WITHIN AN ECOSYSTEM

COMPONENTS

COMPONENT represents an organisational structure which may be within **HEMOWORLD** ecosystem, **DIGITALUNIVERSE** ecosystem, spanning both or synchronised through **DIGITALTWIN**.

COMPONENT includes DIU, DAO, DUO and other forms of instances of Infrastructure as a Service. These special purpose public and private **ORGANISATION** types may be owned by non-profit foundations and/or include private interests. **ISO** is a type of **COMPONENT** and may **SPONSOR** interaction with **COMPONENT**, **FOUNDATION**, and **PLATFORM**.

FOUNDATION

Barclay Group of Foundations, affiliated with Lighthouse Philanthropies, are significant owners of **PLATFORMS**, including IAC™ Insurers and Investors Guaranty™ and specialty **COMPONENT** and **MODULE** instances and operational entities as intangible assets portfolios. This group is the primary location for **INNOVATION**. In addition, a part of this group of foundations provide directed purpose Infrastructure Utility **COMPONENTS** which may form **PLATFORMS** such as **RISK | ASSETS | IP**.

CONFIGURATIONS

The information hereafter provides various examples of configuring the previously described functionality into a narrow Core Focus or a very broad DAO or **DAOⁿ**. In some cases, the use of an ISO as a Sponsor may be necessary, in others, access through **APP** and/or **IGX** may be sufficient.

INVESTORS GUARANTY™

Dystance™ (IT Resources), Virtual Spectator™ (social media, sports, entertainment), Risk | Compliance | Performance - RCP™ (regulatory, compliance and performance technologies and services) may be useful in developing an Initiative within **ECOSYSTEM**. These providers offer a range of services to participants.

RISK | PORTFOLIO™

RISK | PORTFOLIO represents a component framework, sponsored by an ISO with highly configurable and bespoke design capability for new concepts and to transition legacy operations. It is capable of integrating a wide range of **ECOSYSTEM** functionality in **HEMOWORLD**, **DIGITALUNIVERSE** and as a bridge service.

O | ZONE™

OZONE is illustrated hereafter as a use of **RISK | PORTFOLIO** for global local community economic growth and enhancement of Quality of Life Platform. It may include DAO, **DAOⁿ**, and functionalities under the foregoing elements and objects. It can be specific to a country, an industry, or other types of groupings. Its core extension approach is through **OZone™** Initiatives. An **OZone™** Hospitality Initiative is Illustrated.

DX - DIGITAL TRANSFORMATION™

DXDIGITALTRANSFORMATION reflects a global initiative in what is being reported as disruptive digital transformation, as a result of the latest in ai and other forms of equipment and software advances. It is included within the **ECOSYSTEM** along with its application to **EISIG** (environment | social | governance). In addition, we focus on transformation of **HEMOWORLD** and transition to **DIGITALUNIVERSE**.

TOKENS | CURRENCY | ASSETS | MEDALLIONS | REWARDS - ISO PROTOCOLS

ISO Protocol and **SPU** Protocols may include in their operations issuance of a variety of digital assets types, issued through a DIGITAL UNITS ORGANISATION **DUO** instantiated as a **HEMOWORLD ORGANISATION** or through a **DIGITALUNIVERSE COMPONENT** or **CONFIGURATION**.

HGVST™

HVGS is a healthcare initiative structured as a **RISK | PORTFOLIO** which focuses on updating international healthcare systems and processes using DX Digital Transformation and protecting private patient data.

EMERALDCR™

EMERALDCR is illustrated hereafter as another **RISK | PORTFOLIO** which focuses on carbon remediation and advancements in energy. It was designed under **IGX** more than a decade ago and its framework is optimised to deploy digital currency, assets, medallions and rewards.

OVERVIEW:

A White Paper describing the latest ALLIANCE Protocol

ALLIANCE iii.o transitions from two previous protocols viewed from a physical perspective to a Digital Ecosystem perspective, adding Physical World components.

In this White Paper, the Protocol begins with a natural person which is described as a **HUMAN**. This entity descriptor refers to a physical being operating within the physical world and perhaps in the digital ecosystem.

The second entity type is an **ORGANISATION**. This can be a family, tribe, corporation, government, partnership, cooperative, limited liability company, fund, church, fellowship, synagogue, mosque, association, or any number of recognised physical world constructs. In addition, legal persons associated with a HUMAN are an **ORGANISATION**.

The third entity type is an **INTELLIGENCE**. The definition has not yet been written and serves as a placeholder..

HUMAN

The Protocol begins with concepts of free will and personal privacy.

The three primary entity Primitives apply to physical world participant interaction. Additional entity Primitives relating to the digital world may be added to the Protocol.

Of particular note, is the concept of HUMAN and ORGANISATION applied to a natural person.

United Nations Declaration of Human Rights and foundational constitutions of many countries recognise rights of each HUMAN.

Under laws of a jurisdiction a HUMAN may become subject to obligations within such jurisdiction which may not be applicable elsewhere.

Applying ORGANISATION to a HUMAN, enables one or more legal persons to be identified to a HUMAN, similar to a movie star.

ALLIANCE iii.o envisions **HUMAN**,
ORGANISATION and **INTELLIGENCE**
activities within **DIGITALUNIVERSE**

OBJECTIVE:

Viewed from a new vantage point,
we see **innovation** differently

HUMAN is an archetype which is fundamentally creative, often curious, at times driven, responsive to environment and adaptable to changing circumstances.

> **HUMAN**

HUMAN is the primary catalyst of the Protocol. An objective is to assist them in embracing that concept

In the past two decades, **HUMAN** has embraced daily interaction with the digital world in, perhaps, a manner never experienced in the history of Humankind.

Advances in speed of processing, expansion of memory and storage, and access to faster networks as well as evolution of programming in the past six years, is making possible new concepts of personal and community interaction.

The Protocol is designed to think beyond the physical world and embrace new tools to operate in the digital world, a skill set familiar to **HUMAN** since early exploration of other lands and cultures. Exploration leads to innovation and ultimately to establishing familiar and new paradigms.

> **INTELLIGENCE**

A placeholder to be defined, seems appropriate for this update to the Protocol.

A placeholder may evolve to make way for new discoveries. Many **HUMAN** may not of thought of a far off, yet very close, new World, at the beginning of this Century.

Two decades later **HUMAN** is on the verge of exploring, innovating new tools, and shaping **DIGITALUNIVERSE** in the pioneering spirit of generations which came before.

> **ORGANISATION**

Given a blank canvas, this new **DIGITALUNIVERSE** may be designed as **HUMAN** creativity envisions, each **HUMAN** that is who wishes to participate.

The objective stated above is up to **HUMAN** to evolve **ORGANISATION** in ways that achieve Web 3.0 stated objectives of a decentralised and fair internet, where users control their own data, identity and destiny.

ORGANISATION has an opportunity to re-structure familiar organisational structures and create new paradigms which may not be subject to physical world historic constraints and biases.

Over time, technology, innovation and creative use may enrich **HUMAN** experience in new and exciting ways.

*"**HUMAN** and **ORGANISATION** comprised of **HUMAN** have the opportunity to breathe life into this new area of discovery, innovation and wonder, and to protect it from ourselves ..."*



ADDITIONAL PRIMITIVES: HUMAN and ORGANISATION associate with these Primitives

These Primitives further enrich the core participant Primitives in establishing macro boundary conditions and objectives in these differentiated groupings.



Home World

References to physical world are converted to **HOMEWORLD**

Just as we envisioned interplanetary exploration from StarTrek™, we remember our **HOMEWORLD**. Each **HUMAN** has a different set of experiences. Local laws which restrict **HUMAN** freedoms do not apply in the same manner for each **HUMAN** and in various locations.

ORGANISATION receptivity to change within organisational structures may be resisted or rapidly embraced.



Digital Universe

References to virtual world are converted to **DIGITALUNIVERSE**

DIGITALUNIVERSE will continue to change as new technologies and more **HUMAN** with different ideas begin to exercise their creativity in a less regulated space, not dissimilar to lands pioneered by **HUMAN** explorers.

Within **DIGITALUNIVERSE**, current technology focuses on “nodes” or “vertices” (“settlements” on **HOMEWORLD**) and “edges” (“roads” or “paths” on **HOMEWORLD**).



Community

[Local] [Regional]

References to local **HUMAN** and **ORGANISATION** groups is **COMMUNITY**

Protocol has as its focus Environment | Social | Governance (“**ESG**”) just as on **HOMEWORLD**. Creative **HUMAN** are already exhibiting signs of deploying advanced technologies and node-based gateways to bring bespoke solutions into **HOMEWORLD** from **DIGITALUNIVERSE** to improve **HUMAN** health, environment, and Quality of Life. Lessons learned on **HOMEWORLD** may be carefully considered for inclusion in core **DIGITALUNIVERSE** objectives.



Government as a Service

This Primitive is referred to as **GOVSERV**

DIGITALUNIVERSE network organisations generally have a concept of governance and ability of participants to vote on various initiatives and changes.

This concept focuses on use of government on **HOMEWORLD** and/or in **DIGITALUNIVERSE** to establish **COMMUNITY** centric services to facilitate long-term stable infrastructure in the best interests of **COMMUNITY**.

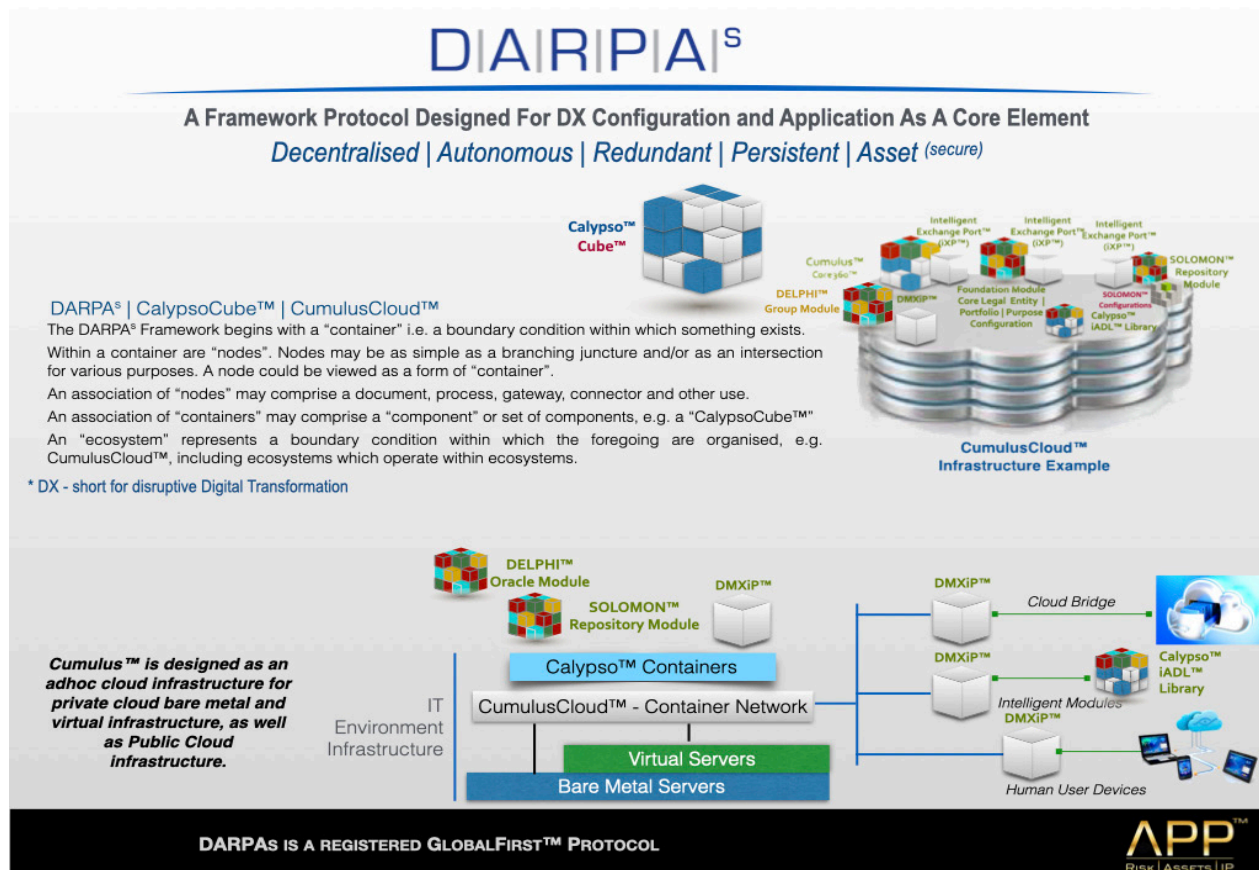
D|A|R|P|A|S

ALLIANCE iii.o ECOSYSTEM Primitive introduces a Class (DARPA) comprised of:
Decentralised | Autonomous | Redundant | Persistent | Asset (secure)

CLASS DESCRIPTION

There are six primary focuses within the Class. An ALLIANCE iii.o framework is designed to include these Objects or Attributes as applicable to a particular design. The schematic below illustrates such a design.

- > **DECENTRALISED** - Multi-parts with no central control.
- > **AUTONOMOUS** - In its simplest sense, autonomy is about a person's ability to act on ones own values and interests. Taken from ancient Greek, the word means 'self-legislation' or 'self-governance. In order to undertake these activities, an autonomous person must have a sense of self-worth and self-respect.
- > **REDUNDANT** - **ENGINEERING** (of a component) not strictly necessary to functioning but included in case of failure in another component. **LINGUISTICS** - redundancy refers to information that is expressed more than once. Examples of redundancies include multiple agreement features in morphology, multiple features distinguishing phonemes in phonology, or use of multiple words to express a single idea in rhetoric..
- > **PERSISTENT** - Continuing to exist or endure over a prolonged period.
- > **ASSET** - A useful or valuable thing, person, or quality.
- > **secure** - Without care or fear of harm or loss.



ADDITIONAL PRIMITIVES

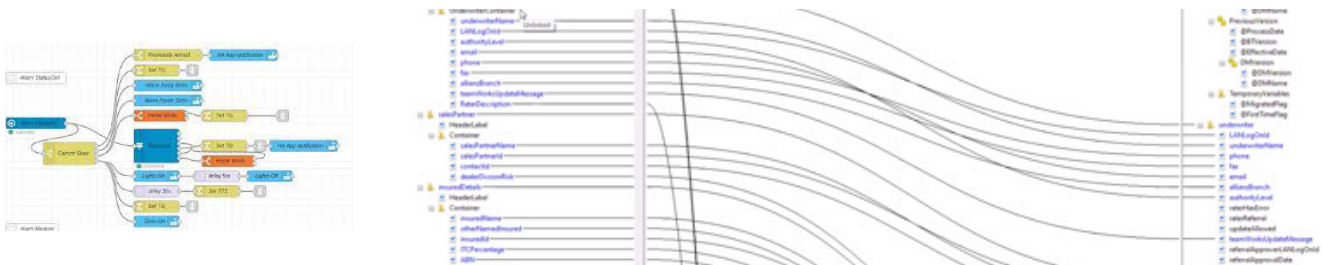
The following additional Primitives may be viewed as a part of the **ECOSYSTEM** Class. There are various means to implement the perspectives. The descriptions below envision design elements of ALLIANCE iii.o

> GRAPH

A fundamental concept in computer science is the graph (aka, network). This is a structure that defines a set of objects and connectivity relations between pairs of objects. The objects are known as vertices (or sometimes nodes), and the relations are known as edges (or sometimes arcs)

> NODE

The term Node applies to many software components, network devices, personal computing and communications devices and other constructs. Within an XML document may exist tens of thousands of nodes. A mobile phone may be referred to as a node and at the same time may contain millions of nodes. The illustrations below represent two advanced technologies. Node-Red on the left provides drop and drag functionality to create and connect nodes for **HOMEWORLD** switches, lights, garage door openers, used software programs and building websites. On the right is a single document within Idiom which enables custom configurations of advanced systems without the need for coding.



> CONTAINER

Containers have become a very popular means of creating functions and storage which can be spun up quickly on thousands of concurrent devices to address large scale workloads. ALLIANCE i.o, some two decades ago began with the concept of “lifecycle” containers, designed to act as an “electronic twin” of a contract. It was persisted in an .nsf file structure running on Domino servers. Today’s open source version runs in WASM and other open source structures, designed as a core Primitive for many types of Node’s within the **ECOSYSTEM**.

> PEER 2 PEER

ALLIANCE i.o began as “server to modem to modem to server” communications architecture but by 2004 had advanced to cloud computing on Dystance™ Network. Early development of peer to peer during this time period was integrated with direct private lines for high speed “exchange network” data distribution. ALLIANCE iii.o includes libP2P and various other formats for internode communications and “extreme speed” streaming.



> ADDRESSING

ALLIANCE iii.o is designed to incorporate IPv6 as its primary addressing standard, along with Open Thread for IOT and other **DIGITALUNIVERSE** applications.



> ROUTING

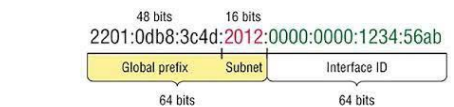
The collaborative nature of ALLIANCE iii.o is designed to facilitate routing through a series of private routing nodes using Software Defined Networking architecture and protocols.

> STORAGE SYSTEMS

Blockchain as an immutable file structure is in many applications costly and insufficient for long-term data persistence. ALLIANCE iii.o is designed to include IPFS and off-chain as well as onchain solutions, including mobile device storage.

> FRAMEWORKS

Key digital currency, governance and advanced immutable records frameworks include Substrate™ and Dystance™.



D Y S T A N C E™

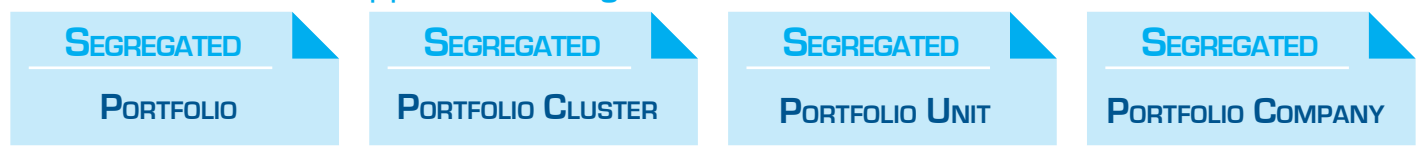
ARENGOM
STAR TRUST
TRUSTEE
CUSTODIAN
FISCAL AGENT
REPOSITORY
SPC | SERIES



SEGREGATED PORTFOLIOS

Introducing a **Primitive** and **PORTFOLIO** framework

The illustration below establishes four building blocks within a type of **HOMEWORLD** institution. There are other similar Primitives under separate laws to which this architecture can be applied including **SERIES** and **RESERVE**



HISTORY OF SEGREGATED PORTFOLIOS

In 1991, Alasdair G. "Sandy" Barclay, Douglas L. King and Warren Cabral of Appleby - Bermuda, envisioned, crafted and placed for passage, the Investors Guaranty Fund, Ltd. (Policyholder Reserves) Act, 1991 (the "IGF Act"), which was granted Royal Assent by Her Majesty, Queen Elizabeth.

The IGF Act set the establishing conditions for what has become Segregated Portfolio Company in Cayman Islands (an international money centre), Segregated Accounts Company in Bermuda (the leading reinsurance centre in the world) and other jurisdictions, Protected Cell legislation in various countries and Series Limited Liability companies in the United States and beyond.

Whether a **Segregated Portfolio** in Cayman, a statutory **Reserve** in IAC™ Insurers in Bermuda or a **Series** in the United States, the concept is to enable a juridical legal person such as a corporation, limited liability company, an insurance company, investment fund, a custodial repository or other operating entity eligible in a jurisdiction to avail itself of applicable legislation, to create a **legal segregation around a single asset or pool of assets**.

In essence, a party can place an asset and corresponding liability within this segregated structure to assure **statutory protection from outside creditors and any other parties**. Additional protections may be provided. For example, the IGF Act blocks any party from seeking access to an IAC™ Insurers assets and stops any attempt to place an insurer in liquidation when there are outstanding policy obligations, thus protecting policyholders.

UNIQUE FEATURES OF A SEGREGATED PORTFOLIO

> TWO TIER CAPITAL STRUCTURE

Generally, these types of juridical legal persons have common capital and capital specific to a **PORTFOLIO**.

> TRUSTEE | CUSTODIAN

A juridical legal person operating in a jurisdiction under British common law may benefit from use of a Trustee in holding assets of one or more **PORTFOLIO**, where trust arrangement is granted by juridical legal person, asset becomes property of Trustee and is held for a specific purpose with **PORTFOLIO** as beneficiary. Trustee or a separate party may act as Custodian of **PORTFOLIO** asset.

> CROSS-BORDER REGULATORY BENEFITS

Various cross-border reporting and regulatory benefits are available within these structures.

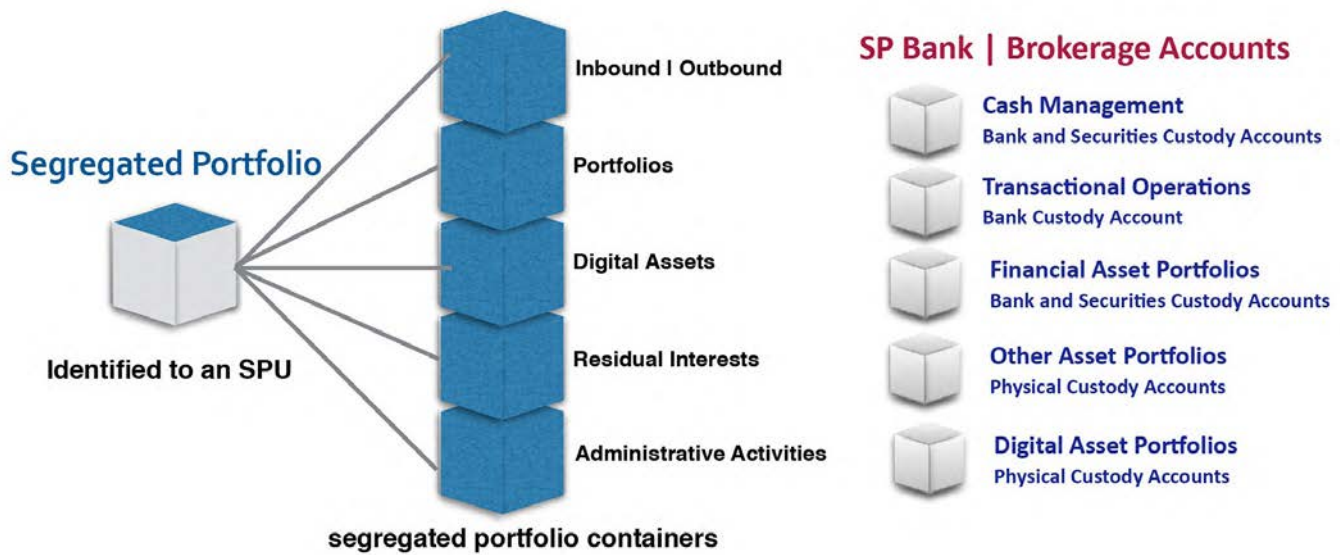
WHAT IS A PORTFOLIO CLUSTER?

A Segregated Portfolio Cluster (**PORTFOLIOCLUSTER**) is a grouping of Segregated Portfolios (each an “SP”). The illustration below identifies various uses of these SP Types.

When used in a portfolio administration capacity, the Inbound | Outbound SP enables assets to be moved in or out during a period. For example, participants may wish to subscribe intra-period, which are then booked into a “portfolio” on periodic record date. Similarly, distributions may be moved into Inbound | Outbound SP on periodic record date, then sent out to participants in due course.

The Portfolios category may have a separate SP for a particular strategy, manager, sub advisor, currency, etc.

An SP may be used for Digital Assets as well as Residual Interests. A separate SP is maintained for various types of Administrative activities. As illustrated, several types of bank and brokerage accounts may be mapped to an SP.



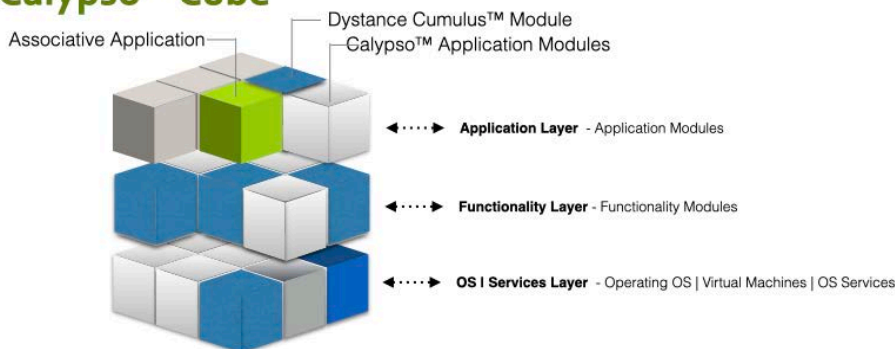
> CALYPSO CUBE

A Calypso Cube is comprised of functional nodes. Each node can be mapped to an SP and provides applicable functionality, based on its standard set of SP rules and any bespoke configurations.

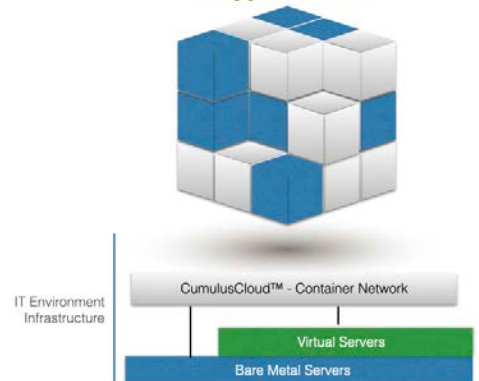
> SP CLUSTER

A Calypso™ Cube may be mapped to an SP Cluster. A variety of cubes may comprise a Cluster for a specific purpose, which may be mapped to a Calypso Cube designed for that specific purpose. CalypsoCube™ may run on baremetal servers, in a CumulusCloud™ and soon, in a browser and as “Function as a Service”.

Calypso™ Cube



CalypsoCube™

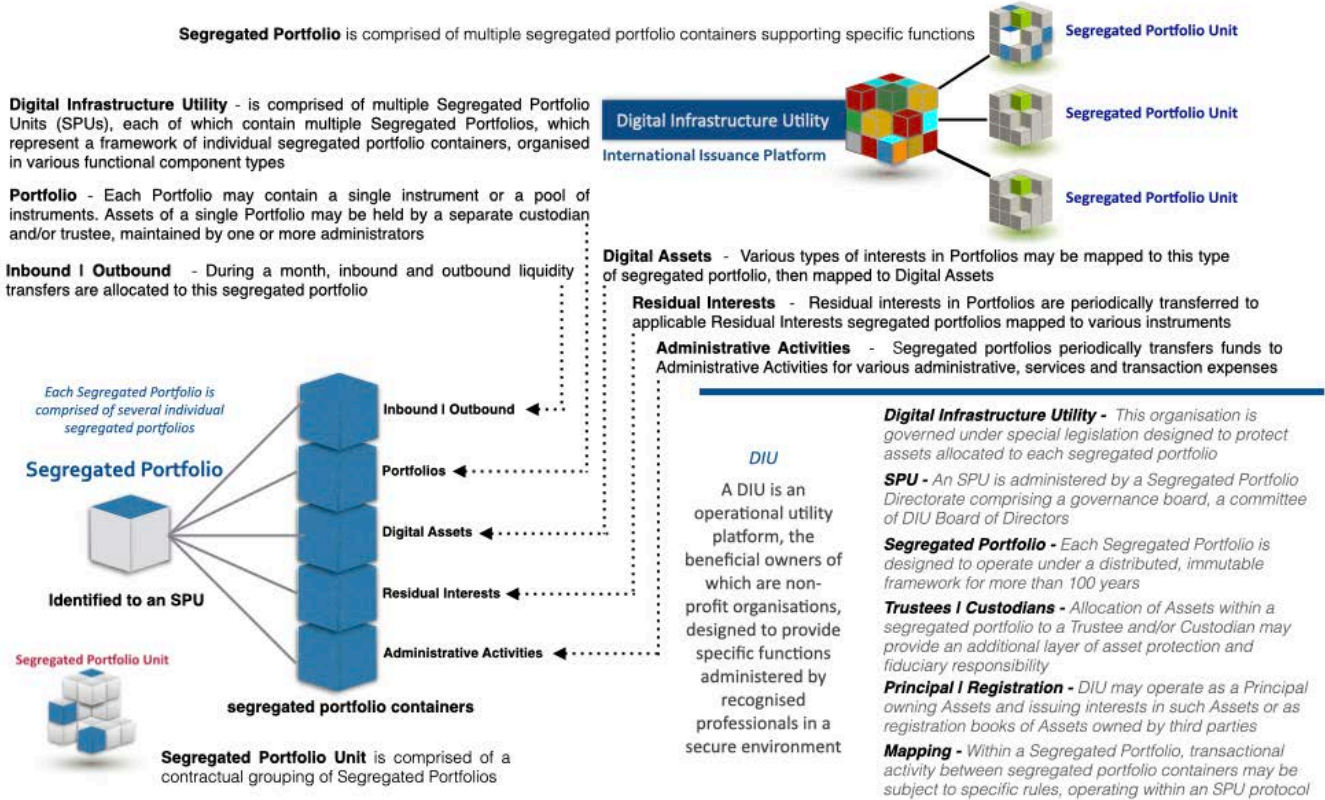


WHAT IS THE DIFFERENCE BETWEEN AN SPU AND SPC?

A Segregated Portfolio Unit (**PORTFOLIUNIT**) is comprised of Segregated Portfolio Cluster(s), together forming a Segregated Portfolio Entity. Each Segregated Portfolio Company (or Series Company) may have one or more SPU.

Each SPU has a Board of Advisors referred to in this illustration as a Segregated Portfolio Directorate. Each Segregated Portfolio Company has a Board of Directors and delegates various authorities to an SPU's Directorate.

The Segregated Portfolio System is multi-layered and provides extendable functionality, enabling third party administration



> DIU

A **DIU** is a Protocol specific to Infrastructure Utilities



Segregated Portfolio Unit

Segregated Portfolio Unit

A Segregated Portfolio Unit is comprised of a combination of Segregated Portfolios within a Segregated Portfolio Entity. This SPU is under the supervision of a Segregated Portfolio Directorate.

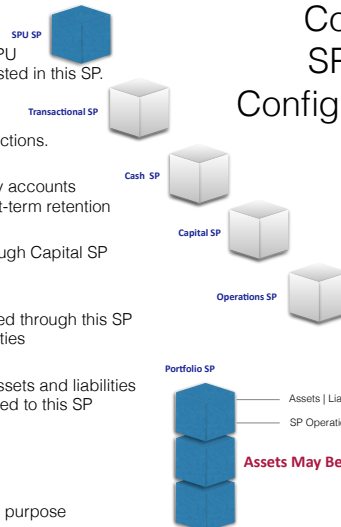
> MULTIPLE APPLICATIONS

This illustration provides an expanded view of additional configuration options.

SPE | SPU | SP structure is designed to enable strategic uses as an Infrastructure Utility without the administration of the Segregated Portfolio Entity itself.

An SPU includes the following Segregated Portfolio ("SP") types -

- SPU SP**
An SPU SP maintains the core intellectual property related to the SPU Monitoring, analytics, contracts, processes and reporting are persisted in this SP.
- Transactional SP**
A Transactional SP is used for tracking transactional activities This SP contains booking, processing, allocation, and reporting functions.
- Cash SP**
A Cash SP is designed to interact with one or more cash depository accounts It services inbound and outbound cash movements as well as short-term retention
- Capital SP**
Debt, equity and other forms of interest in the SPU are tracked through Capital SP Debt contracts and securities instruments are issued from this SP
- Operations SP**
Various Operations and/or Client Centric activities may be conducted through this SP One or more SP of this type may be used for special purpose activities
- Portfolio SP**
One or more Portfolio SP may be created to interact with specific assets and liabilities Process procedures, valuations and operational rules may be applied to this SP

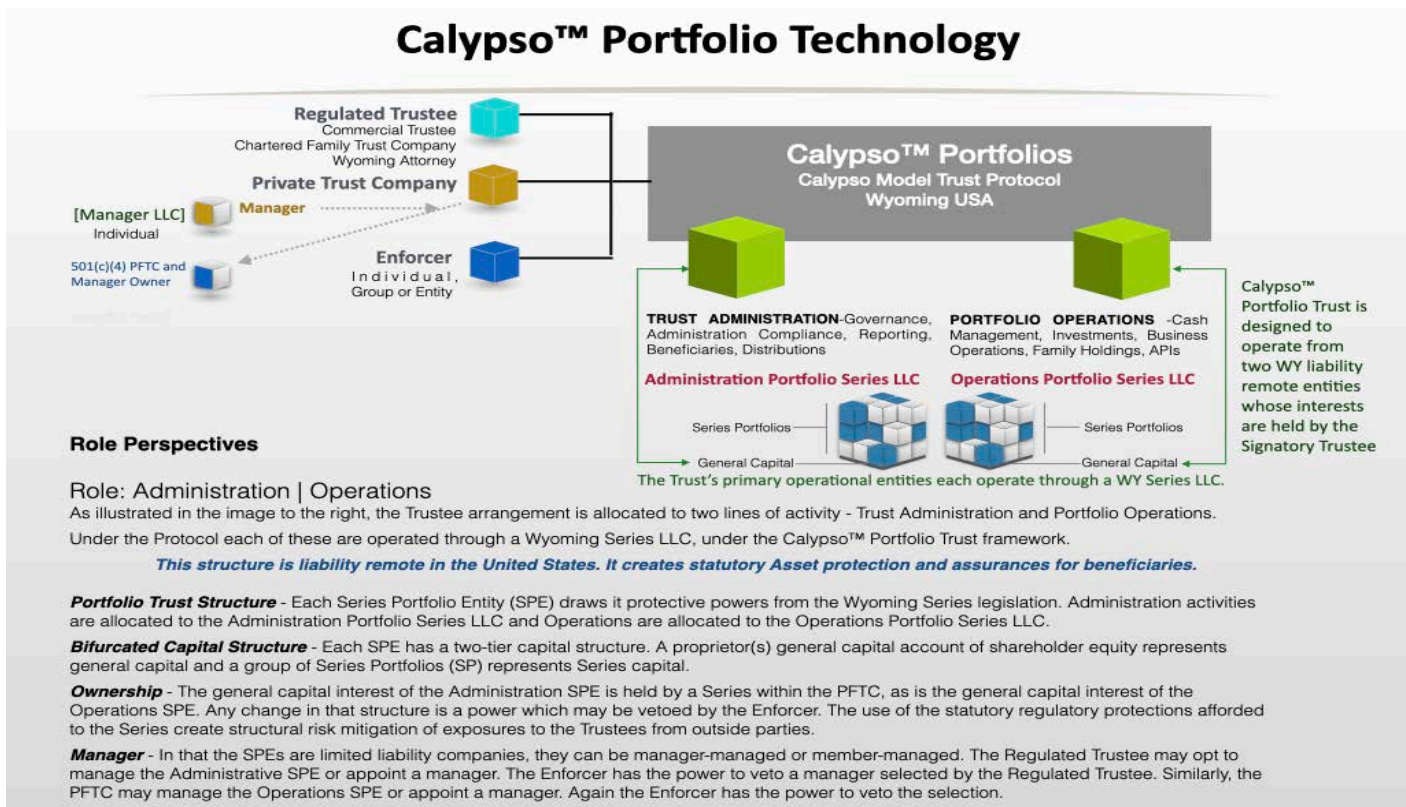


SPUs Operate Within One SPE

Various Professionals May Be Engaged for an SPU's specific purpose

APPLICATION OF SPU TECHNOLOGY TO SERIES LEGISLATION

THE SCHEMATIC BELOW ILLUSTRATES APPLICATION OF THE ORIGINAL “RESERVE” TECHNOLOGY, WHICH WAS PORTED OVER TO SEGREGATED PORTFOLIO COMPANY APPLICATION IN CAYMAN ISLANDS, SEGREGATED ACCOUNT COMPANY IN BERMUDA AND OTHER COUNTRIES, AND NOW BEING EMBEDDED IN SERIES LIMITED LIABILITY COMPANIES IN USA. In addition to the statutory segregated portfolio benefits of these multiple legislative implementations, special features have been included sourced from STAR Trust legislation in Cayman Islands, a British trust jurisdiction, and the original “bankruptcy proof” structures of the Arengom Protocol created in 1989 under Bermuda law, another British trust jurisdiction, in conjunction with Standard & Poor’s.



APPLICATION OF TECHNOLOGY TO DIGITALUNIVERSE



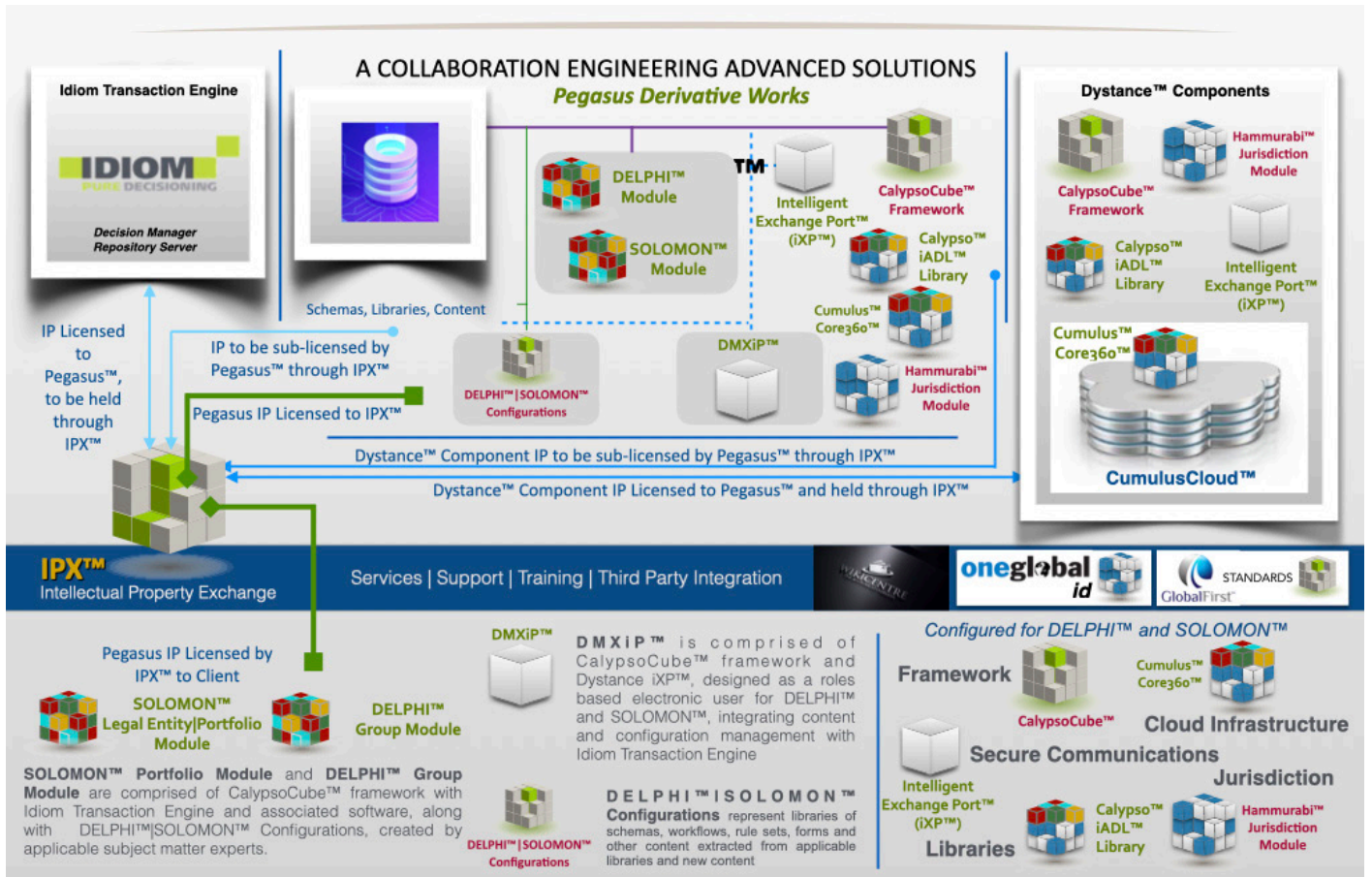
HOMEWORLD TO DIGITALUNIVERSE

The core segregated portfolio | trust | custody technology implemented under HOMEWORLD jurisdictions can be applied to DIGITALUNIVERSE, through technologies including governance features of advanced “DAGChain” decentralised ledgers and immutable protocols. In essence, this type of digital infrastructure establishes the “governing legislation” and assures that the digital implementation is exactly followed in each transaction.

MODULES ARCHITECTURE - PEGASUS | CALYPSO | CUMULUS

Pairing the applicable jurisdiction advantages, with bespoke segregated portfolio and trust | cusotdy technologies, establishes the jurisdiction operating framework.

Now its time to add-in operational modules combined with digital infrastructure components configured for bespoke **ORGANISATION** operations, using the unique characteristics and benefits of the **JURISDICTION**.



PEGASUS provides a framework instantiated in **CALYPSOCUBES** for modular operational and rules-based protocols, enabling bespoke configuration into “blockchain” style system, substantially beyond “Smart Contracts”.



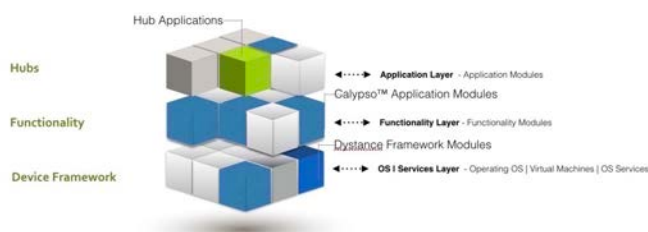
➤ Designed in conjunction with the Technology Team of The Chartered Governance Institute of Her Majesty (formerly known as Institute of Chartered Secretaries and Administrators).



MODULES CONFIGURATION

CALYPSO CUBE FRAMEWORK

CalypsoCube™ – Each multi-container module is designed for a discrete purpose, whether to track information about a company, a portfolio, a contract or to manage a process, provide transaction or lifecycle management, or “deep learning” expert knowledge.



The CalypsoCube™ architecture is comprised of three discrete layers: Calypso™ OS | Services layer, Calypso™ Functionality layer and Calypso™ Applications | Content layer. Each CalypsoCube™ may be designed for a specific purpose, objective, task or function. Containers within a CalypsoCube™ are designed to interoperate directly in some instances and through Intelligent Exchange Port™(iXP™) a messaging | decisioning component.

SOLOMON

SOLOMON Framework is an advanced IT infrastructure designed to support content, data, archiving, decisioning, processing, analytics, compliance, deep learning, financial, personnel, corporate records, processes, workflows and reporting for corporate and legal entities, portfolios, foundations, trusts, and other forms of asset, liability, reference data and transactional activities.

For a single entity | portfolio | purpose | use, **SOLOMON** is the source of truth, knowledge, discernment, and awareness of the entity | portfolio | purpose | use’s past, present, and extrapolated future. **SOLOMON** represents the core entity | portfolio | purpose | use repository, with a full audit trail of when, what, how and by whom its knowledge has developed. In essence, it is a **DIGITALTHREAD**.

DELPHI

DELPHI provides a unique technology infrastructure for grouping corporate | legal entities, portfolios, purpose uses, clients, and subsidiaries.

A **DELPHI** instance may be used by an **SPU** to group its **SPs**, by a corporate | legal entity to track its subsidiaries

and interests in other entities. It may be used as a grouping platform to track clients by corporate services providers, investment managers, custodians, and corporate administrators to name a few.

DELPHI is designed to communicate with **SOLOMON™** modules in a secure fashion, through synchronisation, replication, and messaging.

SOLOMON modules may be persisted in a specific jurisdiction and communicate to **DELPHI** in another jurisdiction, preserving data privacy and complying with data storage and transport requirements. **DELPHI** may interoperate with other **DELPHI** installations. A **SOLOMON** instance may interoperate with multiple **DELPHI** instances.

DMXIP

DMXiP is a specialised “electronic user” interface into **SOLOMON** and **DELPHI**. Its objective is to provide all natural person user functionality to digital devices and electronic users. Whether inputting or extracting content, advising or being advised of events, expanding schema or adding additional library framework, **DMXiP** is to be configured with roles, permissions and resources in a manner similar to natural person users. A variety of configurations and extensibility have been identified to create digital robotic users with more functionality than natural person users.

OTHER COMPONENTS

- > **iADL** Integrated Agile Deep Learning – Using Dystance’s advanced decisioning technologies integrated with “deep learning” libraries and supercomputing nodes, an unlimited number of agile contextual solutions may be created, maintained and delivered through CalypsoCube™ across CumulusCloud™ instances.
- > **HAMMURABI** modules are special purpose **SOLOMON** designed as the “source of truth” for jurisdiction laws, regulations and official guidance and may contain case law.
- > **CALYPSOCORE360** manages a CumulusCloud™ installation.
- > **iXP** facilitates interaction between containers within a CalypsoCube™ and between a CalypsoCube™ other CalypsoCube™ instances within a CumulusCloud™ and external world. **iXP** component provides rules engine, connectors, event triggers and a wide range of programmable contextual capabilities.



COMPONENT INFRASTRUCTURE

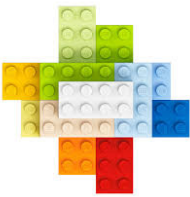
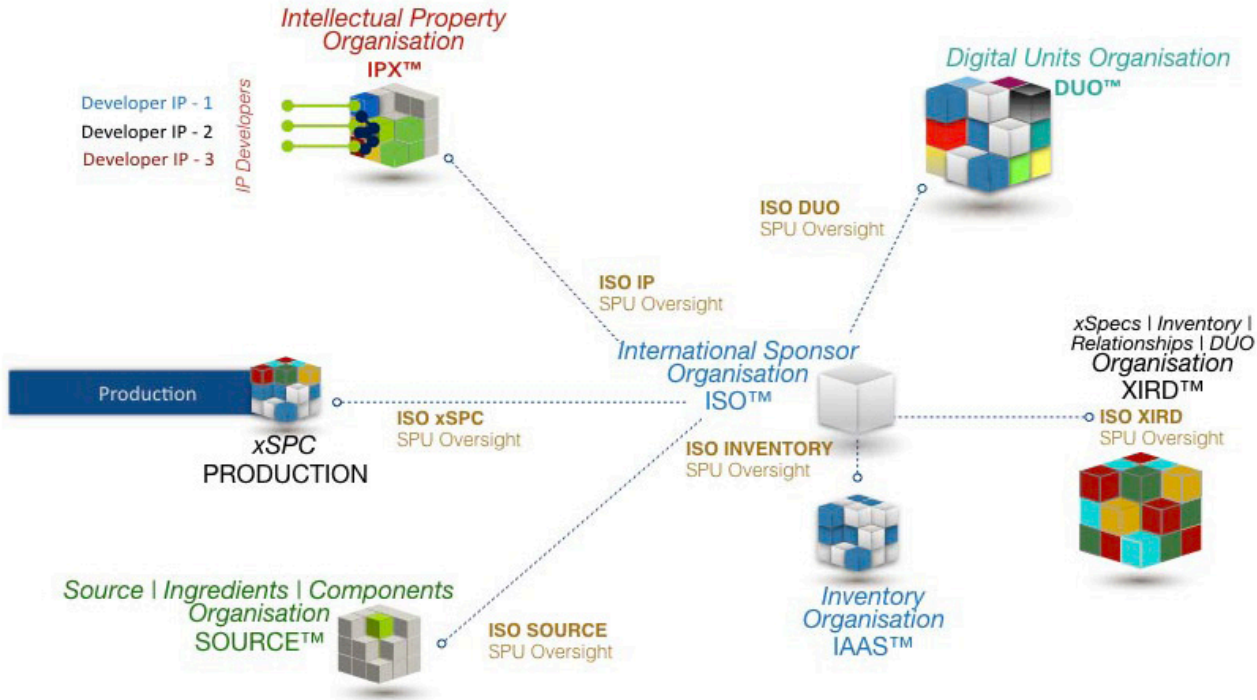
A Foundation approach to Infrastructure as a service

ALLIANCE has been an early adopter of **OPENSOURCE** and the spirit in which this movement has developed. The Protocol seeks to extend and support these efforts.

ORGANISATIONAL COMPONENTS

FOUNDATION SUPPORTED COMPONENT ARCHITECTURE

ALLIANCE Protocol has been supported by a group of Foundations for the past two decades in a manner similar to Foundations supporting a wide range of open source software initiatives. Some of these efforts have established forms of Infrastructure Utilities such as GitLab | GitHub efforts to make code and information repositories readily available at no cost for developers to share their code, collaborate and act as distribution platforms. The following schematic describes a similar concept applied to international business structures designed, like a Lego™ set to enable core functions to be provided through Infrastructure as a Service™ models, each a Protocol.



Lego™ Architecture

The simplicity of each piece, yet extraordinary design to be able to always fit together, providing an opportunity to be creative, let one's imagination go, build amazing things, and have fun!

May you find in ALLIANCE iii.o similar qualities and characteristics, be creative and enjoy!

INFRASTRUCTURE UTILITY COMPONENTS EXAMPLES

PRODUCTION

In this Primitive, **PRODUCTION** represents a Protocol based on **PORTFOLIO** designed for configuration of Segregated Portfolios, Segregated Portfolio Units and Special Purpose Entities such as a Segregated Portfolio Company, as a contracting production infrastructure utility. Established in international centres such as Bermuda, Cayman and British Virgin Islands, these legal entities are designed to comply with Substance regulations recently implemented globally, establishing a firm operational presence for regulatory, operations and tax purposes.

Under the model an accredited **SPONSOR** establishes online an SPU on PRODUCTION to undertake contracting and production activities of a particular product or service. Contracting with HOMEWORLD subcontractors to develop and fabricate underlying components to an entire product is envisioned. There can be a substantial difference between raw materials, underlying supplies and final product. That “manufacturing or production” mark-up is mapped to the **SPU** sitting on the applicable **PRODUCTION** platform.

An **SPE** and **SPU** are carefully constructed to address international security (and securities), tax, accounting and regulatory considerations (“STAR” issues). Interoperating with other Infrastructure Utility Components, the design is intended to enable a **SPONSOR** to bring together applicable component functions for their bespoke business model, without the overhead and administrative burden attendant with traditional multi-national business organisations.

SOURCE

SOURCE Protocol is similar to **PRODUCTION** as it is a Protocol and configuration based on **PORTFOLIO** designed to employ various multiple supply arrangements, particularly useful for ingredient compounding, which enables use of cross-border tariff and tax treaties, as well as maintaining confidentiality of actual ingredients and sources of supply. These activities are designed to integrate with PRODUCTION, again in a manner designed to limit inadvertent disclosure or theft of intellectual property.

INVENTORY

INVENTORY Protocol is based on **PORTFOLIO** and is designed to hold and track **INVENTORY**, identified to specific SPs, housed in various locations through bonded warehouses, private code repositories or other applicable retention methods. The nature of **PORTFOLIO** Protocol enables inventory items to be mapped to inventory receipts, digital assets such as NFTs, and in a manner for acquisition by parties who wish to realise a spread on inventory classed as an active asset, not subject to global passive activity regulatory rules.

XIRD

XIRD Protocol is based on **PORTFOLIO** and designed to create a framework for bringing together contracting of research and development, marketing and distribution contractors, and other operational components, in a fully digital platform, which substantially lowers cost of alternative, traditional global structures. This form may be used as a **DAO**ⁿ in **DIGITALUNIVERSE**.

ISO | IPIA™

An International Sponsor Organisation **ISO** is another Primitive, designed as a credentialed party to undertake the configuration, design and contracting of the various components, i.e. the Lego™ Master. In addition to the above components access to intellectual property and intangible assets Infrastructure Utility is available through **IPIA** and to digital assets protocol Infrastructure as a Service™ through **DUO**. **ISO** provides global marketing, direction and support services to this form of component architecture.

FOUNDATION INFRASTRUCTURE

Digital Assets Platforms with “Old World - Legacy Integration”

Each Infrastructure Foundation is a non-profit organisation designed to provide “Infrastructure as a Service”, bridging legacy organisations, institutions and operations with disruptive “Community Digital Transformation” technologies, connectivity, “known party” and “Digital Utility Infrastructure.”

Digital Infrastructure Utility

DIU represent special purpose legal entity and technology infrastructure designs for use by accredited participants as a form of international “public utility”. Its legal structure comprises advanced “containerisation” designed to:

- segregate and protect “assets, obligations and operations”,
- enforce agreed operational parameters,
- provide nexus to preferred jurisdictions - choice of law - and dispute resolution,
- connect legacy and physical objects to “digital resources”,
- facilitate interparty rebalancing of respective interests, and
- structurally mitigate and address “real world” regulatory and statutory compliance.

Facilitating Innovation and Services

Each DIU is designed to facilitate legacy and digital collaboration, innovation and optimise digital services and “old world” interaction. Accredited participants may find the use of DIUs a low cost and highly efficient solution to their innovation, services and portfolio repository, persistence and change management activities.

dAssets as a Service™

The collection of DIUs affiliated under Lighthouse Philanthropies brand enable a configurable set of infrastructure components designed to accommodate a wide range of operations, creativity and participation. At its core are “digital assets”, using the most advanced “digital assets” technologies and operational protocols available. As non-profit organisations, a portion of underlying services revenue supports charitable, educational and social mission objectives of each foundation.



CONFIDENTIAL | PROPRIETARY

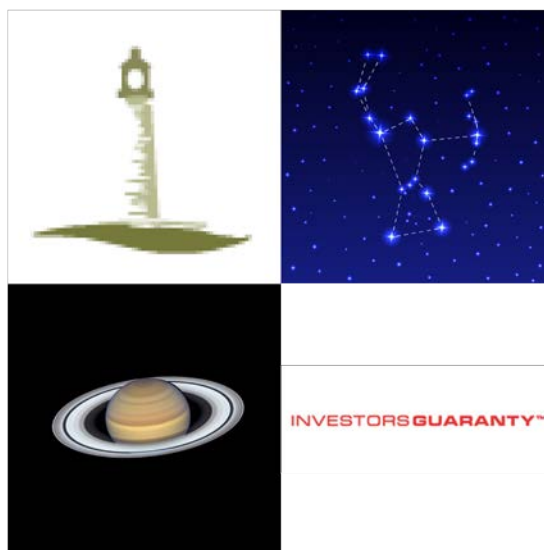
©2020 - 2022 Alasdair Douglas & Co.

INNOVATION

In addition to Foundations which support Digital Infrastructure Utility **DIU**, the Innovation Group of Foundations is designed to develop and support regulated activities, using the Digital Infrastructure Utilities for modular platform operations.

For more than two decades, the Innovation Foundations have been supporting convergence of insurance and capital markets, advancements in banking, improvements in regulatory compliance and global investments in a wide range of new technologies and digital assets initiatives.

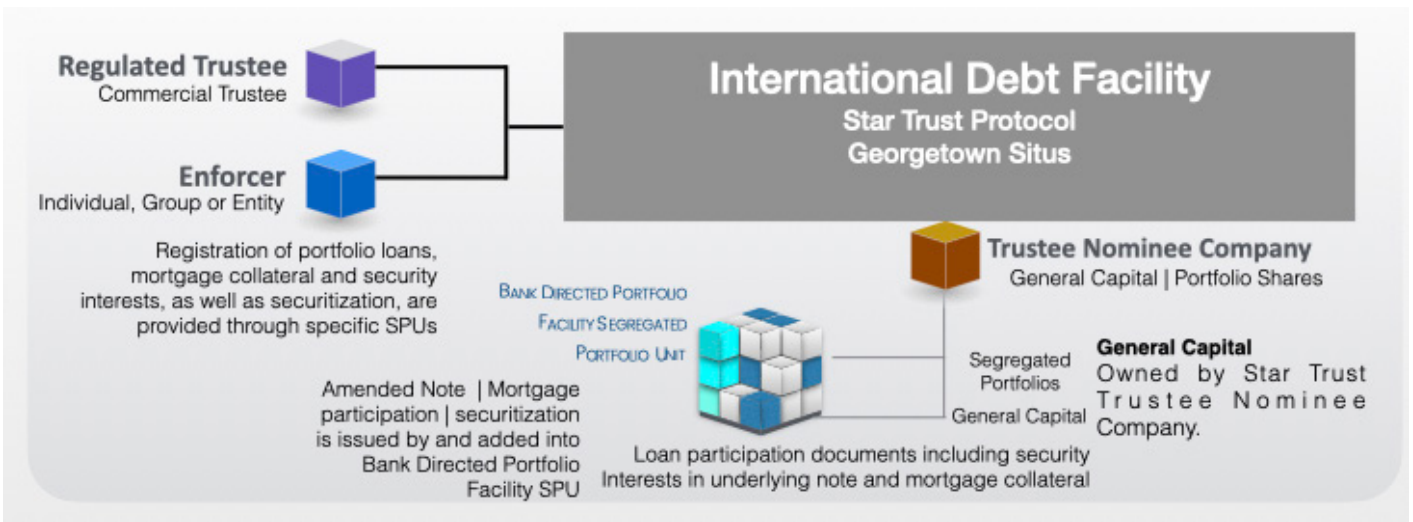
These non-profit charitable and educational foundations are the primary shareholders of IAC™ Insurers, a group of specialty insurers designed as a Risk Marketplace and **DIUs**.





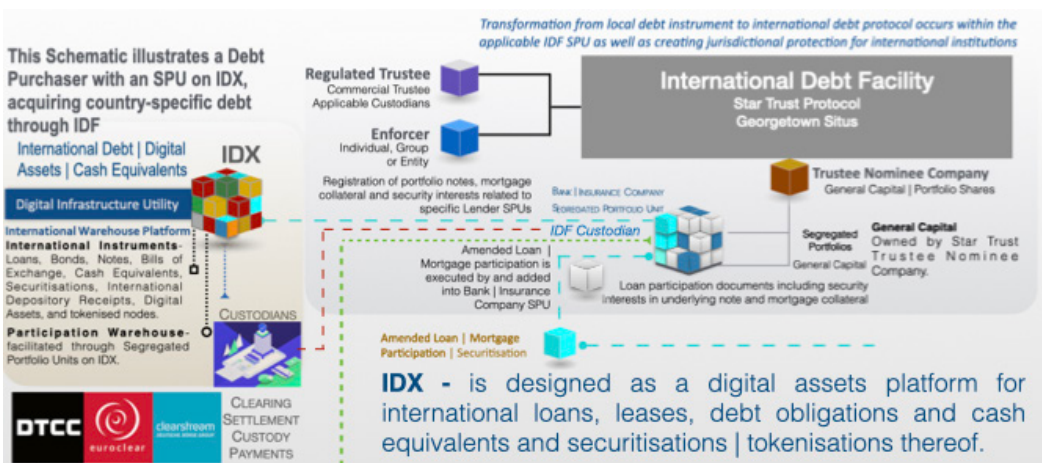
(credit)Infrastructure as a Service™

The schematic below illustrates a form of International Debt Facility. Its general capital shares are owned by a regulated trustee for the benefit of a non-profit **DIU** foundation. Eligible participants may establish an SPU within this SPC to warehouse various forms of “debt” obligations. This facility is structured as a repository and not as a managed fund. Assets allocated to SPs may be mapped to other **DIU**, **DUO**, and **BRIDGEBANC**.



IDX | Infrastructure as a Service

IDF and IDX are designed to integrate enabling international debt purchasers wishing to acquire local | national debt obligations re-sitused to IDF, to covert same to Digital Assets on IDX. IDX is designed as an electronic bridge (an API) between international debt purchasers’ digital systems and their legacy world interfaces to trust | custody, intermediaries and settlement, registry and payment services providers.



Digital Infrastructure Utilities (“DIU”) comprise a platform for decentralised registry, payments routing, transaction technologies, counterparty identification, professional service interaction, regulatory and client reporting, risk and valuation nodes, application program interfaces, and other technologies.

COMPONENTS CONFIGURATION ILLUSTRATION

ALLIANCE iii.o incorporates a wide range of components to configure specific use cases. With 30+ years of design, development and operation of advanced global institutional legal structures having achieved the world's highest credit ratings, Risk | Assets | IP provides a unique palette from which to configure component digital **ORGANISATION**.

The schematic below illustrates the use of Calypso Portfolio Technology applied in a Wyoming Series Limited Liability Company structure, as a Directed Portfolios Facility (DPF). The DPF subscribes for an SPU on the global IDF, thus co-custody of illustrated loan participation. This concept is similar to standard dual issuance of institutional obligations using a Delaware company and Cayman issuer to achieve domestic and international issuance for transactions in the US. Finally, the loan participation is mapped to an IDX, a Digital Assets Platform.

IDF may act as a warehouse, holding assets directly and/or through other repositories such as DTC, EuroClear or Clearstream. Fiat currency payments may be distributed from IDF. IDX is totally digital and may bridge fiat and digital currency transactional activity, as well as mapping of traditional obligations to various forms of digital assets.

Local | National | International Debt Funding

This schematic illustrates a series of platforms designed to transform local loan origination by banks, insurance companies, government authorities and loan securitizations into bank loan and debt | fund servicing, enabling national and international debt purchasers to acquire interests in such loans and debt obligations.

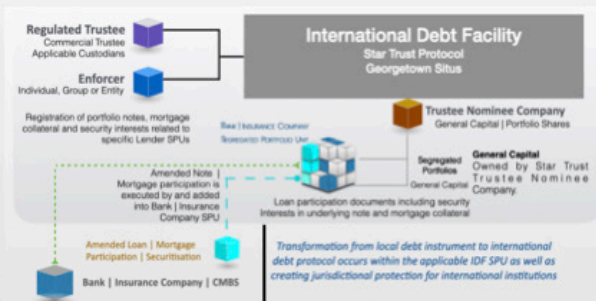
International Debt Facility - A member Bank's Loan Servicing | Portfolio Facility is also designed to integrate with a special purpose International Debt Facility, providing a gateway to international purchasers of loans and debt obligations.

3

2

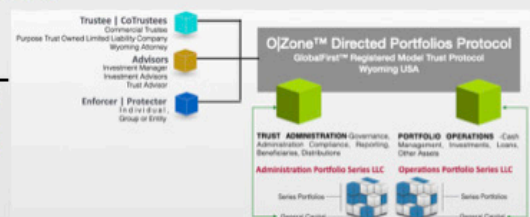
Participations of Loans to other bank lenders and acquisition of debt securities by national debt purchasers is facilitated through Loan Servicing | Portfolio Facility

O|Zone™ Loan Servicing | Portfolio Facility - A "Volcker Amendment" Loan Servicing and Portfolio Infrastructure Trust | Custody Facility is formed by a member Bank to undertake local loan amendments, restructure "distressed assets" and facilitate credit funds, CRA, Government loans, QOFs, loan securitization and special purpose customer initiatives.



IDF enables international debt purchasers to benefit from country-specific local loan and debt origination, servicing and custody

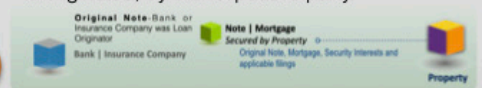
This schematic provides a visual representation of four primary services for converting loan obligations into participations and debt securities for national and international debt purchasers and increasing service revenues for participating banks.



Loan Originator transfers loans to Loan Servicing | Portfolio Facility

Loan Origination - A Local Bank loan, an Insurance Company loan, or a Debt Security, and applicable mortgage and security interests is originated, by the respective party.

1



4

IDX is designed to provide digital assets services for international debt obligations, enabling international debt purchasers to hold interests in loans and debt obligations through physical custody, international registry platforms and as digital assets

A SAMPLE OF INFRASTRUCTURE UTILITY TYPES



BANK Dedicated Portfolios Facility

PORTFOLIO may be configured with **BRIDGEBANC** Protocol for a Bank to segregate their clients portfolios as well as their own in loan participations, securitisation, to act as an indenture trustee for government entities and many other applications and services.



Policy Dedicated Portfolios Facility [Infrastructure Utility]

IAC™ Insurer group has found **PORTFOLIO** a solution for limiting their juridical risk. Prospective insureds establish a **POLICY** SPU to acquire Policies as Policy Holder. Policy payments are sent to SPUs. A Policy is issued in the name of SP having an OGID Quantum ID for privacy required by IGF



Custody Dedicated Portfolios Infrastructure Utility

PORTFOLIO structured as a **DIU** may be used to store and custody a wide range of asset types. Configuring **PORTFOLIO** to use **DIU**, **DIGITALASSETS** and **IDENTITY** Protocols enables specific types of physical and digital assets to be held in trust by Trustee, custodied by a Custodian within SPs in an SPU in exchange for NFTs.



IP | IA Dedicated Portfolios Facility [Infrastructure Utility]

Intellectual Property | Intangible Assets mapped to SP | SPUs held in custody and/or trust under **IPIA** Infrastructure as a Service™ Protocol (ipialaa™) may comprise an IP Repository mapped to GitHub, or used as a Reference or Derived Content Repository under **PEGASUS** Protocol.



Debt Portfolios [Bespoke]

Portfolio Debt Interest Exemptions requires special care when acquiring cross-border debt obligations. **DEBT** Protocol is debt IaaS™.



Digital Units Organisation ("DUO") Facility

DUO Protocol is designed to facilitate issuance of various types of token-based technology applications in **HOMEWORLD** and **DIGITALUNIVERSE**. In addition, it may be applied to Digital Infrastructure Utility organisations **DIU** which facilitate aggregation of **DigitalAssets** as well as physical assets.



Government Authority may issue municipal obligations to finance local infrastructure and electronic tariffs ("Digital Medallions") in support of O|Zone™ Initiatives and Community Priorities

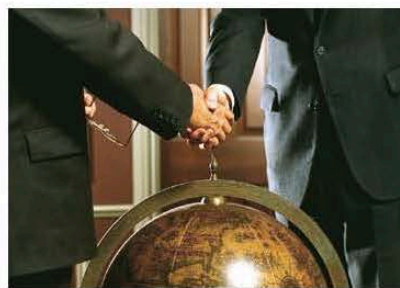
O|Zone™ Member Bank acts as custodian and indenture trustee for **Government Authority Digital Medallion and Municipal Bond** issuance activities

O|Zone™ Digital Medallion Platform



Government Authority engages O|Zone™ Member Bank's BridgeBanc™ Directed Portfolios Facility to administer its O|Zone™ Digital Medallion and Municipal Obligations issuance, registration and payments platform

Issuance | Transfer



IAC™ Insurers

The Best Attributes of Lloyd's, Traditional Insurers, Mutuals, Takafuls, P&I Clubs, and Association Capitives, without the leverage!

Policies are Fully Backed By Government Obligations

RISK

The IAC Cube™ IAC™ Insurers provide unique insurance and risk acceptance which is transformed into the capital markets or retained in a proprietary and patented structure which is not mutualised across policyholders.

These technologies apply the ISO "tools" and "infrastructure" to risk mitigation, sharing and transfer in their Core Focus activities. The FlexGIA™ is a particularly useful tool, as floating rate, senior secured obligations with high credit quality and principal and interest fully backed by government obligations. The IGA Type IAC Insurer™ provides surplus created from FlexGIA™ issuance to

SPU Sponsor Portfolios, which may be used to support specialty (re)insurance, financial guaranty, and other forms of risk mitigation, as well as fund asset acquisition, asset management, and project finance. FlexGIA™ are designed for institution, government, sovereign wealth, pension, and corporate investors' short duration, high quality portfolios.

The ISO elects IAC™ Insurer Directors and provides administration and capital oversight services for periodic service and administrative fees. The IGF System™ provides for involvement of third party professionals in transactional and operational roles, in which the ISO and/or Sponsor may participate.



INVESTORS GUARANTY™ INVESTORS GUARANTY™ INVESTORS FINANCIAL™
Insurance Assurance Guaranty

IAC™ Insurers - IAC - An IAC Cube™ Primitive and Protocol

The RISK Primitive is a Protocol designed for a wide range of activities and participations in IAC™ Cube residual interests and risk participation activities under THEIGFSYSTEM, designed as a regulatory protocol supporting the IAC™ Risk | Funding Marketplace.

DIGITAL INFRASTRUCTURE UTILITIES FOR RISK AND FUNDING

What we do

"First Transformer Company"

IAC™ Insurers are specialised insurance companies which transform insurance and other risk exposures into capital markets obligations | digital assets.

We also hold risk - but we are quite different. Our Policies are 100% backed by eligible government obligations, with no currency or timing risk, held by government approved custodians - so we've substantially limited counterparty risk.

Since 1989, Policies written and bonds insured by IAC™ Insurers have maintained the highest USD ratings available.

IGF Act Companies™

Celebrating 30+ years, we began as perhaps the world's first bondholder insurer guaranteeing non-investment grade municipal bonds, which were rated "AAA".

Our unique structure was transformed into the world's first transformer legislation, the *Investors Guaranty Fund, Ltd. (Policyholder Reserves) Act, 1991* (the "IGF Act"). It was the forerunner of segregated portfolio legislation globally. The IGF Act creates, in essence, a "bankruptcy proof" structure, designed to provide safety, security and assurance of timely payment.

Our Principals invented "insurance securitisation" and patented it globally, along with a unique form of loss mitigation and long-term funding instrument, the FlexGIA™.

All IAC™ Insurers operate under and are subject to the IGF Act and IAC™ Rules & Regulations of The IGF System™.



About Us

01 30+ Years of Innovation

From the founding of the first IAC Insurer™ in 1985 in Bermuda, commenced a legacy of innovation which is now standard international practice:

- 1985 - First "collateralised insurer" in Bermuda
- 1989 - First AAA policy rating on non-investment grade municipal bonds insured by IGF;
- 1991 - First segregated reserve legislation, the Investors Guaranty Fund, Ltd. (Policyholder Reserves) Act, 1991 (the "IGF Act"), the basis for segregated portfolio legislation worldwide;
- 1993 - AAA ratings for IAC Policies commenced;
- 1994 - Patent filings for invention of "insurance securitisation" with worldwide patents;
- 1994 - Patent filings for invention of "floating rate loss mitigation system" - patented globally;
- 1999 - Present - FlexGIA™ policies operational;
- 2000 - Present - Development of advanced risk solutions and global funding technologies; and
- 2014 - Launch of (IAC)³ - The IAC Cube™, Sponsor platform for insurance securitisation | funding | digital assets.

02 IGF Act Companies (IAC)

In 1991, Investors Guaranty Fund, Ltd. ("IGF") became first "Transformer" company. In essence, a platform for transforming and transferring risk from an insured to capital markets participants

Each IAC Insurer™ is a state-of-the-art infrastructure utility, governed under the IGF Act. Its statutory reserve assets are required to be held by government approved custodians and invested in a manner which assures its ability to 100% timely satisfy all Policy obligations issued by an IAC Insurer™.

Risk and capital markets professionals interface with IAC™ Insurers to transact matching of insureds' risks transferred to applicable IAC™ Insurers, to funding from Policy collateral, proprietary FlexGIA™ and to Risk-Linked Obligation™s, which enable capital markets participants to diversify their investment portfolio strategies.

Since 1989, Policies issued by IAC™ Insurers have received the highest ratings assigned by leading international rating agencies.

Accredited Sponsors may establish a trio of IAC Insurers (life assurance, insurance, financial guaranty).

03 Sponsored IAC³ Cube

"Why reinvent the wheel?" The IAC Cube™ provides a packaged solution for parties who desire to utilise risk mitigation and funding structures to achieve their specific objectives.

30+ years of technology and infrastructure development, and global operations have resulted in perhaps the most advanced technology available in risk transfer and securitisation, capital and project funding.

IAC³™ represents an opportunity for parties to license, form and operate this advanced platform and to use (r)IaaS™ to create bespoke solutions as a "Principal".

To commence, an accredited Sponsor organisation applies and receives a license to create an IAC™ insurance and funding platform, which facilitates Sponsor objectives through the IAC³™ management team aided by IAC™ service providers and third party risk, assets and capital professionals.

(r)IaaS™ - (risk) Infrastructure as a Service™

Risk Transformation

Its a simple concept...

Risk is not mutualised across an IAC™ Insurer's policyholders, it is converted to capital markets securities, acquired by institutional investors, where it diversifies their portfolios and may reduce portfolio volatility

Risk Retention

a non-traditional approach

In retaining risk, IAC™ Insurers fully back Policy obligations with eligible government obligations, held by government approved custodians under a special act of Parliament - *limited counterparty risk*

FlexGIA™

floating rate high quality senior secured obligation

This patented instrument funds IAC™ Insurer risk retention and is a principal source of funding for project finance, acquisitions, financial guarantees and unique asset strategies

IAC™ Insurer Types

INVESTORS GUARANTY™

Insurance

01 Insurance|Reinsurance

Investors Guaranty Insurance type ("IGI") is a category of IAC Insurer™ organised in Bermuda under the IGF Act, operating as an insurance|reinsurance company.

The [Re] Insurance Policy form provides a flexible approach to create a myriad of risk exposure coverages, both traditional and especially non-traditional. As all IAC™ Insurers, IGI type IAC Insurer™ must maintain in its statutory reserves governed under IGF Act, sufficient eligible government obligations to fully pay 100% of applicable Policy obligations. Premium, Policy Collateral, and capital|surplus sourced from Risk Linked Obligation™s, designated risk Syndicates, Policy Collateral and proceeds of FlexGIA™ provided from its affiliated IGA-IAC Insurer™, provide support for issuance of these Policies.

This IAC Insurer™ may create designated pools of insurance capacity for specific Insureds, and/or linked to specific Risk Linked Obligation™s.

INVESTORS FINANCIAL™

Guaranty

02 Guaranty|Credit|Value

Investors Financial Guaranty type ("IFG") is a category of IAC Insurer™ organised in Bermuda under the IGF Act, operating as a financial guaranty insurance company.

Using a special standardised Financial Guaranty Bondholder Insurance Policy form, this IAC Insurer™ type is able to provide coverage for a wide range of credit, performance, definitive and book-entry securities risks, sovereign, as well as coverage of residual values, and demand guarantees.

As required by the IGF Act, Policy obligations are supported by portfolios of eligible government obligations, which must be sufficient to timely pay all Policy obligations.

Funds necessary to support these exposures is derived from premium, Policy Collateral, and capital|surplus created through issuance of Risk Linked Obligation™s, designated risk Syndicates, and support from its affiliated IGA-IAC Insurer™ from proceeds of FlexGIA™.

INVESTORS GUARANTY™

Assurance

03 Life|Assurance|Health

Investors Guaranty Assurance type ("IGA") is a category of IAC Insurer™ organised in Bermuda under the IGF Act, operating as a life assurance company. IGA-IAC Insurer™ is designed to insure and reinsure specialised types of living person risk involving life, health, disability, medical, safety and security, including integrated life cycle risk exposures.

Another source of Policy activity is issuance of GIA™ and FlexGIA™, which fund IAC™ activities. Another benefit of FlexGIA™ is its portfolio valuation coverage. FlexGIA™ provide a source of surplus for underwriting activities of the IGA-IAC Insurer™ and its affiliated IAC™. Premium, Policy Collateral, and capital|surplus invested in eligible government obligations is sufficient to timely pay 100% of Policy obligations. Its remaining assets (actively managed portfolios, projects, acquisitions, and investments) produce a positive spread. Risk Linked Obligation™s provide another source of capital.

Our Policy Forms



01 [Re] Insurance

This Policy form's design provides a standardised contract for insuring or reinsuring nearly any risk exposure one can conceive. It is issued by IGI and IGA type IAC™ Insurers for traditional and non-traditional insurance coverages of general insurers and life assurance companies. The Policies are fully backed by portfolios of eligible government obligations matched to timing and currency,



02 Financial|Guaranty

IFG type IAC Insurer™ is designed to issue financial guaranty insurance policies, bondholder insurance policies, performance bond insurance, residual value insurance and other forms of guaranty, surety, value and credit insurance. Demand guarantees and standby capital|surplus instruments may be issued. These Policies are fully backed by eligible government obligations and are of highest quality.



03 GIA™

Similar to a life insurance company guaranteed investment contract, the IGA type IAC Insurer™ issues Guaranteed Investment Agreements, each fully backed by eligible government obligations. Terms include designation in one or more currencies, terms from 3 months to 50 years, and fixed and/or floating interest rates. GIA™ are useful in structured payouts, or as a high quality collateral instrument with flexible payment options.



04 FlexGIA™

FlexGIA™ are floating rate guaranteed investment agreements, which for some purchasers are booked as senior debt obligations. FlexGIA™ are fully secured by eligible government obligations and have been rated in the highest rating categories by international rating agencies. Issued by IGA type IAC Insurers, FlexGIA™ are a primary source of capital|surplus for investments and risk retention by IAC Insurers™, and provide "stable value" portfolio valuation protection for FlexGIA™ holders.

Our Participants

“providing insureds high quality risk mitigation solutions and capital providers portfolio diversification through investing in specific risks”

01 Sponsors

The IAC Cube™ is designed to provide Sponsors an elegant packaged platform to meet and exceed their risk mitigation and funding requirements. These multi-insurer platforms are supported through an expanding number of global insurance, capital markets and administrative professionals, designed to provide an ever-increasing amount of insurance capacity, capital support and technical expertise.

(risk) Infrastructure as a Service™, or (r)IaaS™ includes involvement of IAC™ Transactional Professionals and Administrative Service Providers, selected by the Sponsor to assist in their IAC Cube™ daily operations.

Each Sponsor participates through its Directors on the Board of each IAC Insurer™, appointment of its members to each Executive Directorate, and service agreements between each IAC Insurer™ and the licensed Sponsor organisation. Various transactional and operational roles are appointed by the Sponsor.

02 Transactions|Operations

In transacting, prospective purchasers interface with insurance brokers and/or Insurance Marketplace Providers, who access an IAC Insurer™ through licensed Bermuda insurance intermediaries. For certain types of Policy transactions, recognised broker-dealers, investment banks, and specialised product participants may facilitate Offers to Purchase and/or arrange placement of Risk-Linked Obligation™s.

Issuance and operations of each Policy are facilitated by IAC™ Underwriting Advisors, IAC™ Underwriters appointed by an IAC Insurer™, and in some cases specialised consultants and advisors.

The capital matching component of acceptance of risk under each Policy is coordinated with capital allocation advisors, including IAC™ Syndicate Advisors who manage pools of insurance capital capacity.

Government obligations supporting all Policies and surplus assets are managed by IAC™ Asset Allocation Advisors and by third party asset managers.

03 Service Providers

IAC™ Insurers operate their administrative activities through their Directors, executive staff and various third party service and administrative providers.

These third-parties normally available in Bermuda provide for administrative functions, branding, marketing support, technology operations and licensing, risk underwriting, asset management, capital allocation and other ancillary services.

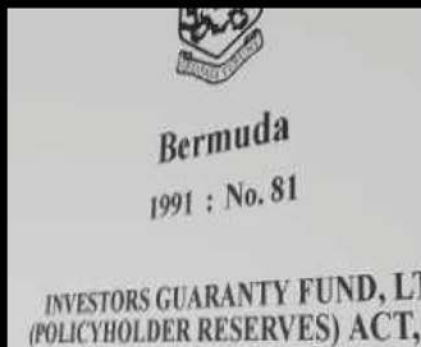
Third Party Administrative Service Providers include insurance company administrators, registered secretarial services, government approved custodian(s), investment funds and asset holding structures involving funds administrators, accountants and auditors, actuaries, legal advisors, specialised computational services, risk consultants, claims payment services, registered agents, trustees, bankers, regulators, data services, and other technical support.

Our Capital Forms



01 Policy Collateral

Standard form Policy Collateral Agreements provide the contractual framework when collateral is provided to support specific Policy(ies) subject to specific statutory requirements of the IGF Act. Each IAC Insurer™ must be capable of satisfying 100% of all Policy obligations. Policy Collateral is a form of collateral support which may be used in lieu of or in conjunction with surplus funding from FlexGIA™, capital from risk Syndicates and Risk-Linked Obligation™s.



02 Risk-Linked Obligations™

Each IAC Insurer™ is empowered under the IGF Act to issue standard form debt and equity obligations linked to specific policy(ies), groupings of policies, and/or specific risk exposures related to a policy or groupings of policies. These obligations may be issued to accredited investment funds or placed with special purpose issuers who may issue debt and/or instruments which participate in Risk-Linked Obligation™s.



03 Residual Interests Certificates

Certificates of Residual Interests are issued by each IAC Insurer™ with respect to specific Policy and/or capital transactions, subject to statutory requirements of the IGF Act. Accredited IAC™ Underwriting Advisors, IAC™ Syndicate Advisors, IAC™ Sponsors, other professional participants and IAC™ Insurers participate in transaction gains through these and other forms of special purpose digital assets.

RISK - DIGITAL INFRASTRUCTURE UTILITY



Our Transaction and Operations Professionals

Our approach has included insurance, capital markets, investment professionals and administrative service providers in our operations. By law, the assets of each IAC Insurer™ are held by government-approved custodians. Applications for insurance Policies and purchase offers for GIA™s and FlexGIA™ can only be presented through Bermuda licensed insurance intermediaries. Securities professionals facilitate issuance of Risk-Linked Obligations and in some instances, FlexGIA™.

Each modification of IAC Insurer™ policy liabilities or government obligations backing its Policies must be certified by an international accounting firm, subject to applicable rating conditions. Assets comprising IAC Insurer™ surplus and reserves for interest rate setting capacity are managed through asset managers.

Accounting, actuarial computations, valuations, legal services, banking, claims settlement, paying agents, insurance management and other administrative services are provided by third-party professionals. The component nature of The IGF System™ facilitates integration of transaction and operations professionals with the core management team of each IAC Insurer™.

It is this tested and successful method of third-party professional integration that is at the core of The IAC™ Cube and The IGF System™.

5

IAC™ Transaction|Operations Advisory Roles



Insurance|Risk

- IAC™ Insurance Intermediary | IMP**
 - Places applications and purchase offers with IAC™ Insurers
- IAC™ Insurance Broker**
 - Assists clients in accessing an IAC™ Insurance Intermediary | IMP
- IAC™ Underwriting Advisor**
 - Advises on Policy terms, premiums, risk analysis and capital matching
- IAC™ Underwriter**
 - Bermuda resident binding underwriter for IAC™ Insurers
- IAC™ Consulting Advisor**
 - Specialty Policy|Program advisory and development services
- IAC™ Capital Advisor**
 - Capital advisory|allocation services



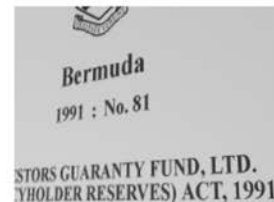
Capital

- IAC™ Securities Advisor**
 - Licensed securities advisory firm facilitates Risk-Linked Obligation™ and FlexGIA™ transactions
- IAC™ Recognised Broker Dealer**
 - May participate in Risk-Linked Obligation™ and FlexGIA™ transactions in conjunction with IAC™ Securities Advisor
- IAC™ Policy Collateral Advisor**
 - Advises on Policy Collateral support for specific Policy transactions
- IAC™ Digital Assets Advisor**
 - Advises on Digital Assets support for specific Policy transactions



Assets

- IAC™ Portfolio Strategies Advisor**
 - Advises on Portfolio Strategies for FlexGIA™ and for IAC™ Syndicates
- IAC™ Syndicate Advisor**
 - Provides allocation of IAC™ Syndicate capital to support specific Policy transactions
- IAC™ Capital Allocation Advisor**
 - Advises on allocation of capital|surplus, loss reserve assets and interest rate crediting capacity assets associated with FlexGIA™



Advisors

- IAC™ Program Advisors**
 - These specialists become experts on specific Programs, the components of Policy, Capital, Platform and Procedures and use cases for specific types of Insured|Purchasers
- IAC™ Platform Advisors**
 - Specialists in IAC™ Insurers, formation and operations
- IAC™ Purchaser Type Advisors**
 - Specialists in various types of Insured|Purchaser issues
- IAC™ Technical Support Advisors**
 - Transactions-Certifications-Training

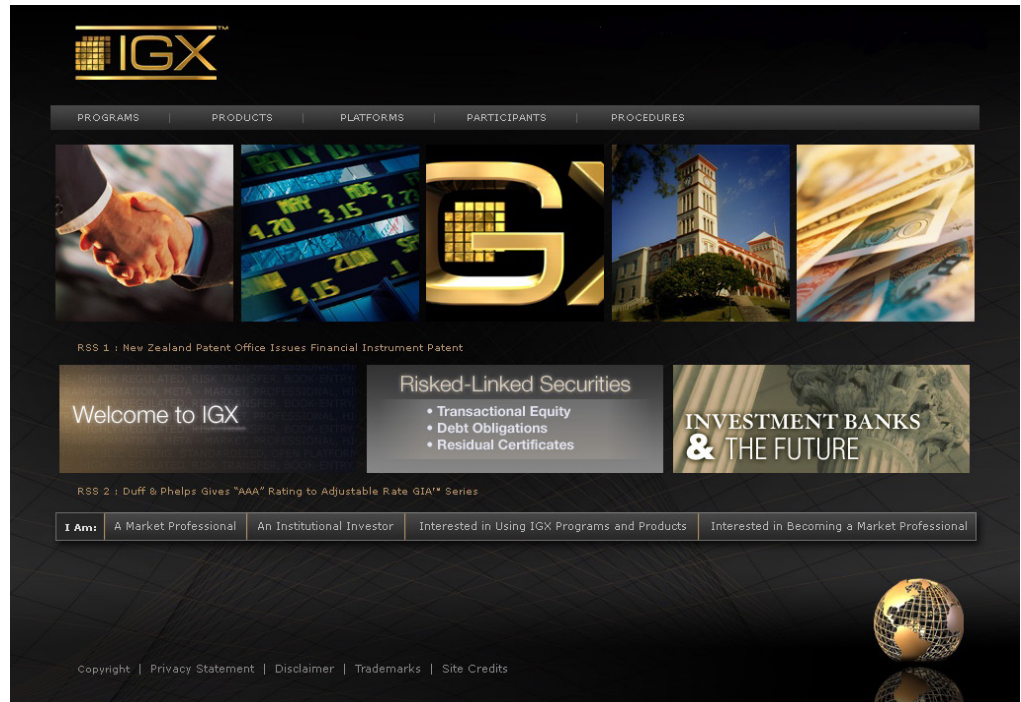
ACCESS | DAOⁿ

DAOⁿ

DAOⁿ Primitive is a Protocol which identifies an **ORGANISATION** as a Digital Assets Organisation which adopts **ALLIANCE** Protocol and is comprised of one or more meshed organisational structures in **HOMEWORLD** and/or **DIGITALUNIVERSE**.

IGX™ Access

The **IGX** Primitive is a Protocol designed around accredited participants which operate under and have credentialed access to infrastructure coalescing within **ALLIANCE iii.o ECOSYSTEM**.



ACCESS TO APP - AGILE PORTFOLIO PLATFORMS - ILLUSTRATION

Illustration

This isometric schematic illustrates the integration of various Alliance affiliated Components.

Each Component is illustrated herein and are designed to fit together and operate at the highest levels of global regulatory infrastructure.



INVESTORS GUARANTY™

The **INVESTORS GUARANTY** Protocol represents the beginning of **ALLIANCE i.o** and Investors Guaranty Global Alliance. From these efforts developed the concept and implementation of unique identity, and **Platforms | Communities | Investments**.

Within ten years, Investors Guaranty™ Group was operating 50+ global business units focused on four verticals. At its core, the Group has focused on iBanking through its technologies, exchange based platforms, and funding of myriad entities.

In the past decade, the intellectual property has been restructured into the IP | IA format and day-to-day operations evolving to the **ALLIANCE iii.o** protocol.

Going forward, Investors Guaranty™ Group expects to continue its focus on DX Digital Transformation, development of new products and services and expanding its use of significant industry related technologies in its “code” warehouses, particularly related to its Dystance™, Virtual Spectator™ and Risk | Compliance | Performance™ units.

For the past 20 years, the Group has acquired and developed some of the most advanced software technologies for large institutional infrastructure utilities. These technologies are being transformed into use in digital assets and **ALLIANCE iii.o** protocol.

DYSTANCE™

In 2000, Dystance™ focused on placing office space, computer centres, staffing and access to local professionals in cities around the world.

Today, Dystance™ systems support **ALLIANCE iii.o** protocol.

Virtual before Virtual was Virtual

Dystance™ was a pioneer in virtualisation of computer systems, an early cloud provider and is responsible for many developments in IT, now currently in use.

Its approach to “Physical” Infrastructure Utilities was to enable “digital activities” to be or not to be subject to local jurisdiction.

Dystance™ continues to focus on providing personal and multi-cloud “bare metal | virtual services” - “**BMVS**” using some of the latest quantum identity | key | encryption and ai technologies.

VIRTUAL SPECTATOR™

Virtual Spectator™ is a pioneer in broadcast and internet graphics, “apps” for viewing and participating in sports and gaming, terrestrial and geographic mapping, social media and “physics engines”.

Over the years, Investors Guaranty™ Group acquired various sports related technologies and services, covering more than 26 sports. It has been a global events sponsor in sailing, rugby, powerboat racing, squash and myriad international sports. It has been a broadcast partner in the Olympics, with BBC, the Golf Channel and many networks.

VS™ is transforming its technologies into **DIGITALUNIVERSE** and converting its sports programs to digital assets and private currency.

RISK | COMPLIANCE | PERFORMANCE™

With a focus on risk mitigation, compliance and performance measurement systems, RCP™ has developed and implemented a broad range of regulatory, insurance, capital markets, banking, government, know your counterparty and other FATF | OECD agenda compliance initiatives.

With the new technology cycle of 2014 - 2016, having sold a substantial number of its legacy risk, compliance, performance businesses, having retained its core technologies, RCP™ shifted its focus to deploying these technologies in new IT implementations, in conjunction with Dystance™ and VS™. A significant part of these efforts was to map OECD | Financial Action Task Force agenda, which resulted in a collaboration with the technology team of Her Majesty’s Institute of Chartered Secretaries and Administrators in developing “Pegasus”, a new Digital Assets Platform for regulatory compliance and “privacy-based” approach to HUMAN and ORGANISATION.



Risk | Portfolio™

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www.globalfirst.com

GlobalFirst™ focuses on protocols for streamlining Global Business Transactional Interaction through a framework of standardised components within a common international legal system. GlobalFirst™ encourages and collaborates with innovative designers to promote licensing and use of components consistent with applicable frameworks and licensing infrastructure.

The Risk|Portfolio™ Protocol was designed to facilitate hybrid asset|risk|capital markets platforms configured to transact in debt, equity, other funding instruments and digital assets, creating a new form of asset|project|portfolio risk mitigation (insurance) capacity through risk -linked obligations and interests including floating rate GICs, project finance and equipment leasing, cross border acquisition of businesses, real estate, precious metals and minerals, inventories as a funding source or Principal, international trade transactions as a guarantor, intellectual property and technology assets, and other forms of international transactions as permitted under Risk|Portfolio™ protocols.

The modules, components and related technologies comprising the Risk|Portfolio™ Protocol, represent methodologies, workflows and operational processes designed to achieve specific operational objectives and mitigate unintended consequences. No assurance can be given that such objectives will be successfully achieved, achieved in a particular manner, or that certain unintended consequences, (positive or negative) may not occur.

This summary is not an offer to sell or solicitation of an offer to buy any security. This document is for information purposes only.

2

Risk | Portfolio™

04

Introducing a Risk | Funding | Principal platform, an advanced form of convergence of risk, insurance, assets, finance and capital markets.

ISO

06

An International Sponsor Organisation™ is the central hub through which infrastructure and technology modules interoperate to achieve a Sponsor's commercial, philanthropic and social objectives.

Risk

08

IAC™ Marketplace provides an advanced approach to risk mediation and transformation from the inventors of "insurance securitisation".

SPU

10

Digital and custodial infrastructure utilities for segregated portfolio administration and services.

IGX™

12

An API gateway through which industry professionals access ISO | Risk | SPU "infrastructure utilities" and related intangible assets, workflows and bespoke "tools".

Bespoke Solutions

13

Risk | Portfolio™ and its unique components, technologies and professional participants is an effective platform designed to create and operate Programs and Bespoke Solutions addressing Commercial and Social issues.

No Time to Waste...

14

The streamlined nature of Risk | Portfolio™ is beneficial to Sponsors, Investors, and Professionals for efficiently achieving their financial and social objectives.

Components

A Risk | Portfolio™ is comprised of four primary components, three infrastructure utilities (Sponsor | Insurers | Portfolios) and a core technology suite



SPONSOR

A Sponsor group forms an International Sponsor Organisation, an “ISO”, under a GlobalFirst protocol. An ISO is a special purpose “international” organisation designed to promote and operate its core focus. Its unique infrastructure provides multiple Sponsor benefits.



INSURERS

An IAC Cube™ comprises special purpose insurance companies (life assurance | [re] insurance | financial guaranty), subject to Private Act and patented technologies. The IAC3™ license enables formation of ISO managed IAC™ Insurers, providing funding, financial guaranty and risk mitigation policies and Risk-Linked Obligation™s.



PORTFOLIOS

Risk | Assets | IP™ operates Segregated Portfolio Companies, each providing specialised and advanced “portfolio of portfolios” structures protected by Act of Parliament. Risk | Portfolio™ Segregated Portfolios are managed by asset | project professionals and administered by recognised fund administrators, valuation experts and custodians.

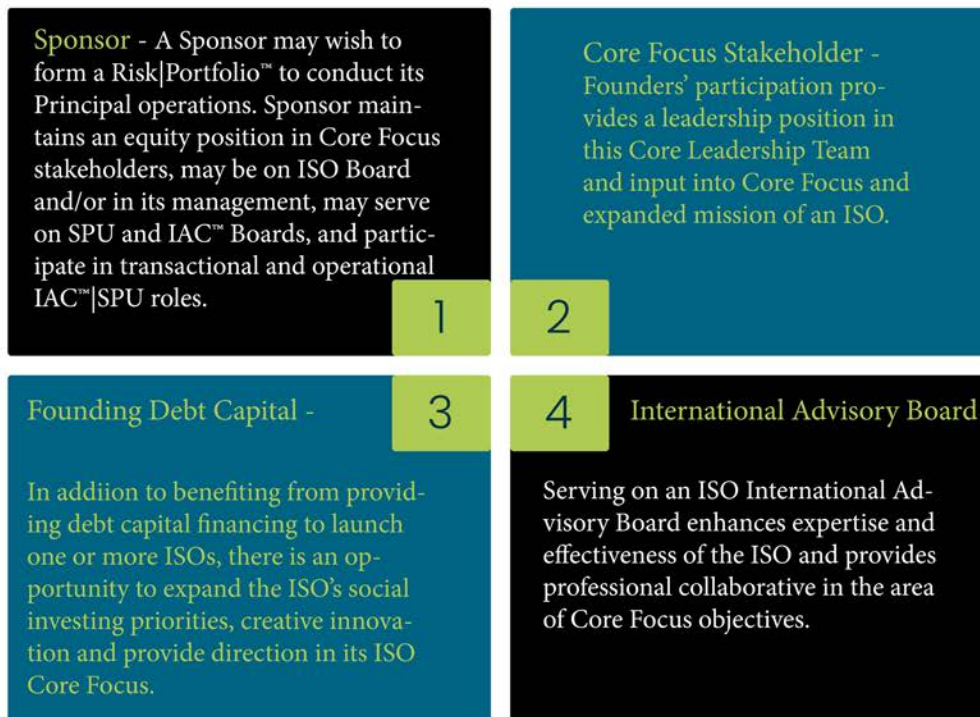


WORKFLOW

Each Risk | Portfolio™ operates under the IGX™ Convergent Platform, which incorporates Sponsor entities, insurers and segregated portfolios into a working framework. It and its associated professionals develop workflows, products and solutions designed for specific types of transactions, clients and objectives.

Risk | Portfolio™ starts with ISO

The Risk | Portfolio™ protocol provides advanced funding | risk | asset technologies and infrastructure to enhance ISO Core Focus Initiatives and operational activities



PERSPECTIVES

Risk|Portfolio™ provides a framework for Sponsors or their related ISO to conduct operations as a Principal, benefiting from net financial and social benefits derived from their vision, efforts and realisation of Core Focus.

Socially minded lenders and capital providers may find Risk|Portfolio™ provides an opportunity to advance debt | capital to one or more ISO managed Risk|Portfolio™ Initiatives which are consistent with their business and social objectives.

For Not-For-Profit Foundations, Governments, Sovereign Wealth Funds and the Public, a Risk|Portfolio™ and its affiliated ISO provide a unique approach to P3 (private|public|partnership) collaborative activities where synergistic Core Focus benefits the ISO and these organisations.



ISO

The International Sponsor Organisation was designed to promote and facilitate specific international business objectives and P3 initiatives in that its commercial operations are designed to provide funding for its substantial charitable and educational activities.

ISO

A Sponsor(s) creates an ISO to form and manage a unique Risk | Portfolio™ infrastructure and technologies, forming an operational platform for achieving objectives as a Principal.

Each ISO is a corporate entity, subject to a GlobalFirst™ ISO protocol embodying standards designed to assure the ISO's "international" nature and a level playing field among its transaction participants.

The ISO's Board is responsible for overseeing management and global operations. ISO ownership is designed to reflect its international character and focus on innovative enterprise and global philanthropy. ISOs are

instances, less than 50% owned by Core Focus shareholders (each member owning <10%),

Core Focus risk activities are benefited through IAC™ Insurers facilitating low-cost funding, financial and performance guarantees, residual value coverage and insurance of multiple forms of risk exposures.

Risk | Assets | IP Segregated Portfolio "infrastructure utilities" provide the "portfolio" infrastructure through which project funding, asset acquisition and other Core Focus activities are conducted.

Selection of various transactional and operations participants is the responsibility of the ISO, facilitated on IGX™ Convergent.



ISO – a sponsor, developer, operator and promotor of global projects, research, initiatives, events and enterprises, within a framework of environmental sensitivity, improving quality of life, and fostering international, country, enterprise and community cooperation and support

Focus points

Core Focus may take the form of an Initiative or Program, as a Product, Process, Project or Technology, Acquisitions and/or through various types of Transactions.

OBJECTIVES

Risk | Portfolio™ structures provide Principal(s) infrastructure to replicate a conventional “portfolio” which acquires debt and equity interests, but may also participate through financial and performance guarantees, residual value coverage, digital assets and insure multiple forms of risk exposures.

TEAM

Key to creation and implementation of ISO Core Focus objectives, is development, awareness, promotion and collaboration between its Directors and Management, Core Focus stakeholders, International Advisory Board, as well as its clients, transactional participants, and operational administrative service providers.

SOCIAL

The ISO’s Philanthropic P3 approach seeks to channel a portion of ISO success to charitable, educational, research, training, team building, medical and philanthropic initiatives benefiting Communities affiliated with its Core Focus.

Each ISO is urged to adopt ISO 26000:2010- Standard on Social Responsibility.



Port Authority Opportunity Zone™

P3 Private Public Partnerships

A FOCUS ON COMMUNITY
PORT INFRASTRUCTURE

DIGITAL TRANSFORMATION
Enhancing Local Quality of Life

O|Zone™

P3

PORTS
ZONES

OPPORTUNITIES

TARIFFS | DIGITAL MEDALLIONS

DIGITAL TWINS

Introducing Private | Public | Partnerships

O|Zone™ Port Authority Opportunity Zone™ framework is designed to assist local government authorities in developing and expanding local Community infrastructure and promoting development of new businesses, expanding existing economic activities, introducing new technology applications, improving education and wellness, supporting cultural, religious and social organizations, and improving quality of life.

PORTS

For centuries, local|regional|national governments developed “ports” to enhance economic activity, increase jobs, promote education, improve training and establish permanent infrastructure. This essential government function is tightly coupled with the private sector. Community infrastructure reduces operations cost, barrier to entry and enables longer term, lower cost capital recovery.

The concept of public - private infrastructure “PORTS” is a fundamental element of O|Zone™.

ZONES

In recent years, city planners have re-popularized the concept of “Zones” to create “hubs” of similar or synergistic activities, whether work, public gathering, specialty manufacturing, etc.

The concept of “free trade zones” has been a fundamental element of enhancing global trade. To promote entrepreneurship and increase economic activity and quality of life improvements, global cities are expanding this concept to create zone specific infrastructure, reorganizing their financial participation both in capital funding and future revenue participation, and promoting entrepreneurship, public private synergy with a focus on improving local quality of life.

The concept of “ZONES” may be applied within a Government Authority's geographic area and within a broader region of Government Authorities collaborating within a Port Authority Opportunity Zone.

Examples of Dubai Free Trade Zones - Dubai Multi-Commodities Center, Dubai Airport Free Zone, Dubai World Trade Centre, Dubai Silicon Oasis, Dubai Commercency Free Zone, Dubai Virtual Commercial City, Dubai Internet City, Dubai Academic City, Dubai Biotech Research Park, Dubai Design District, Gold and Diamond Park, Dubai Healthcare City, Dubai Industrial City, Dubai Knowledge Village, Dubai Media City, Dubai Outsource Zone, Dubai Studio City, Dubai Techno Park, Dubai International Financial Centre, Dubai Integrated Economic Zone

OPPORTUNITIES

O|Zone™ Initiatives Models Each O|Zone™ Initiative is a model designed for a specific type of activity supported by a Community and/or Region's Port | Zone infrastructure. Each Initiative Model is designed to implement continuous "best practices" in operations, financing, etc.

Each O|Zone™ Initiative instance (an "Opportunity") contributes a portion of its revenue and economic appreciation to that Initiative's intellectual property core. Improvements contributed by an Opportunity participant, including the public sector, enables that participant to share in increasing value of an Initiative's technology core and of the region's public | private infrastructure.

O|Zone™ Initiatives framework encourages public and private participants to develop new and contribute to existing O|Zone™ Initiatives, participating in future technology revenues and value.

TARIFFS | DIGITAL MEDALLIONS

Tariffs Tariffs may be used to establish amounts of and collect revenue as well as pay for essential government services and repay capital expenditures for infrastructure.

Tariffs also serve to establish rules, regulations, operational guidelines and as a framework for enhancing quality of services, adjusting price standards, assuring equal access to goods and services, enforcing Community standards, environmental objectives and improving quality of life.

Tariff - Wikipedia - A tariff is a tax imposed by a government of a country or of a supranational union on imports or exports of goods. Besides being a source of revenue for the government, import duties can also be a form of regulation of foreign trade and policy that taxes foreign products to encourage or safeguard domestic industry.

Digital Medallions "Digital Medallion" is a moniker for advanced "digital assets" technology applied to "tariffs". Major cities have used a "taxi medallion" affixed to a taxi or limo to identify taxis which paid a tariff and agreed to its terms, to operate taxis services within a city. Through this mechanism, the city could control quality of service, assure taxi availability, and establish standard prices among competing vendors. Historically, these permits appreciated in value and were transferrable.

Digital Medallions represent a 21st Century version of these centuries-old standards, rights, fees and value instruments. As "government issued instruments", Digital Medallions are designed to benefit from the panoply of laws, regulations and historic norms afforded government obligations.

Digital Medallions, in addition to establishing rights, standards and rules, may be used as a principal infrastructure funding mechanism and a core element in revenue | value participation in P3 Projects.

DIGITAL TWINS

A New Form of Port | Zone Advanced digital and "ai" technologies provide new infrastructure tools to enhance a Community's digital footprint, expand economic and legacy productivity, providing new educational, training, vocational, cultural and artistic expression for local Community residents.

Digital Twins Extending the concepts of **PORTS** and free trade **ZONES** through expanded communications, processing, digital memory and storage hardware, as well as advanced digital "twinning" of physical facilities and virtual facilities, provides new Opportunities for Digital Transformation.

Digital Transformation - An emergent concept driving advanced digital Community infrastructure!

O|Zone™ Port Authority Opportunity Zone™

...is a protocol for economic development through private | public | partnerships.

Local government authorities collaborate with private sector participants to identify and implement opportunities to enhance infrastructure and improve local quality of life for all constituents.

O|Zone™ Initiatives are templates to assist public and private sector partnerships. Each instantiation of a template, an "Opportunity", is designed to form an economic, infrastructure or non-profit activity, facilitated by local government and private sector participants to expand a local Community's economic, cultural, educational, wellness and social quality of life.





O|Zone™ Initiatives provide a framework encouraging, developing and implementing economic growth and enhancement of quality of life Initiatives in local Communities.

The framework is designed as a catalyst for:

- Creation and Enhancement of Opportunity Zones;
- Enhancing development of core infrastructure;
- Encouraging partnerships between private and public sector;
- Expansion of government, education and community resources;
- Developing local broad spectrum self-sufficiency and warehousing;
- Evolving community-centric economic wealth participation, and
- Increasing long-term public-purpose community infrastructure.

Port Authority Opportunity Zone™

O|Zone™ Initiatives are designed as a catalyst for economic growth, enhancement of local quality of life, and a means of sharing benefits of the impact of various Initiatives between and within Communities.

Port Authority Opportunity Zone™ is designed to expand historic public-purpose port infrastructure within local communities to increase economic growth, expand jobs and enhance quality of life.

For centuries, transportation and shipping ports have served as key drivers of economic vitality. These facilities have historically served as nexus points between national, regional and local interests, involving private and public sectors, with government and private participants providing funding and administration.

The framework encourages creation of new tools and Initiative templates by local Communities and entrepreneurs, which may be shared among member Communities.

A primary objective is to reverse the flow of economic payments out of the Community, returning them to an expansion of the Community. Another focus is on Community self-sufficiency, local innovation, and coordinated efforts to address local needs and broader based participation in gains from collective effort.

Building strong local Communities enhances the strength and prosperity of the Nation. Port Authority Opportunity Zone™ framework and O|Zone™ Initiatives seek to focus on local geographic areas and citizen communities which mutually benefit from optimization of infrastructure and modular components.

Of particular focus of this document are government participants, decision makers, policy advisors, Community leaders, entrepreneurs, faith leaders, innovators and prospective Participants.

Of specific importance, the described approach seeks to expand historically successful public - private infrastructure approaches by applying optimized long-term funding concepts and advanced technologies to an increasing set of public-purpose Community - Centric infrastructure components designed to advance economic, cultural, environmental, educational, trade-centric and quality of life objectives.

Enhancing Quality of Life

OZONE™ INITIATIVES | AFFILIATED INITIATIVES RISK | PORTFOLIO S



Port Authority Opportunity Zone™



Port Authority Opportunity Zone™



Port Authority Opportunity Zone™



Government Authority
P3 - Private | Public | Partnerships

HOSPITALITY INITIATIVE
HOTELS • MOTELS • BOUTIQUE • RESORTS • B&B
US LOSING RECOVERY FRAMEWORK



Governmental Authority
P3 - Private | Public | Partnerships

LA BOUCHERIE INITIATIVE
CLOSED HERD | ORGANIC | SPECIALTY MEATS
FROM FARM TO TABLE
AgriCommunity™



Governmental Authority
P3 - Private | Public | Partnerships


LA TRATTORIA INITIATIVE
CELEBRATING AMERICA'S CULTURAL DIVERSITY
FROM FARM TO TABLE



Port Authority Opportunity Zone™



Port Authority Opportunity Zone™



HOSPITALITY INITIATIVE
HOTELS • MOTELS • BOUTIQUE • RESORTS • B&B
LOSING RECOVERY FRAMEWORK



Governmental Authority
P3 - Private | Public | Partnerships

COFFEE INITIATIVE
GROWER | ROASTER | BARISTA
AgriCommunity™



Government Authority
P3 - Private | Public | Partnerships

LA REVUE INITIATIVE
WINE | SPIRITS | CIGARS | HORS D'OEUVRES
BOUTIQUE DINING | SPECIALTY FARE
SOCIALIZING | PALATE EDUCATION



FLEXGIA™

REFERENCE SERIES
SUPPLEMENT TO
INFORMATION MEMORANDUM

FlexGIA™ are "reverse enquiry" guaranteed investment agreements issued by IAC™ Insurers. Parties may request issuance of these guaranteed investment contracts with specific terms and conditions. Requests for Purchase may be made only through licensed Bermuda insurance intermediaries and accredited securities professionals.

In the past three decades, various USD FlexGIA™ Programs have received the highest ratings of Standard & Poor's, Moody's, Fitch-I Duff & Phelps, KIF and its affiliated IAC™ Insurers have operated issuance of FlexGIA™ (Adjustable Rate Guaranteed Investment Agreements).

IAC™ FlexGIA™ Information Memorandum
HOSPITALITY OPPORTUNITY FACILITY 2022-01
Hospitality Initiative E | S | G Supplement
Version 01122022.1

THIS DOCUMENT IS IMPORTANT. IF YOU ARE IN ANY DOUBT ABOUT THE CONTENTS OF THIS DOCUMENT YOU SHOULD CONSULT WITH YOUR ACCOUNTANT, LEGAL ADVISOR OR OTHER INDEPENDENT PROFESSIONAL ADVISOR.



O | Zone™ is designed to create multiple Initiatives. Each one may have sub-Initiatives. As illustrated, O|Zone™ Hospitality Initiative, has affiliates.




O|Zone™ Hospitality Loans
A Pandemic Restoration Technology

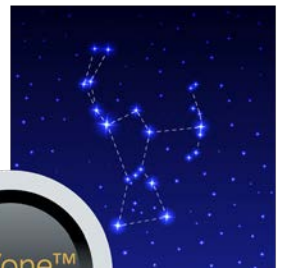
1 December 2021

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A NEW APPROACH TO REMEDIATION OF DISTRESSED ASSETS PORTFOLIOS

FLEXLOAN™ IS A REGISTERED GLOBAL FLEX™ PROGRAM, IN ASSOCIATION WITH O|ZONE™ TECHNOLOGIES. FLEXLOAN™ IS A TRADEMARK OF AND ASSOCIATED TECHNOLOGY OF DISTRESSED ASSETS PORTFOLIOS L.L.C. ©2014-2021 Distressed Assets. All Rights Reserved. Confidential | Proprietary | Not For Public Distribution

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INVESTORS GUARANTY™



DX DIGITAL TRANSFORMATION Advances for **HOMEWORLD**, new worlds in **DIGITALUNIVERSE**

From those pioneers who travelled, explored, settled and began to make a new life, their determination to succeed and innovate is an inspiration for our journey!

DECADE OF TRANSITION FROM HOMEWORLD ADVANCEMENT TO NEW WORLDS

One may take a view that digital transformation is just the next step in electronic advancement. The current advancements are so significant it might be thought of as a new country, planet or universe!

HOMEWORLD

DX Digital Transformation is an international focus on applying Web 3.0, robotics, ai, and advanced digital frameworks to many aspects of our **HUMAN** and **ORGANISATION** activities.

HUMAN

Two different visions of technology focus are likely to continue, your Data is ours for all the free things we give you and My Data is Mine,

ORGANISATION

As seen around the world, robotics and ai are reducing the need for **HUMAN** and recognising importance of customers.

INTELLIGENCE

Some incremental progress in speech, visual and cognitive interaction is likely, by physical and digital means.

DIGITALUNIVERSE

While **DIGITALUNIVERSE** will, no doubt, be thought of as a linear progression of computing activities which found their way into business and ultimately into daily life of **HUMAN**, for many there will be an awakening that the exponentiality of IT | IP | ai changes in the past six years will likely bring disruptive changes to our social and economic order, positive and negative, with a potential for a return to “privacy” and “my data is mine”.

HUMAN

When **HUMAN** begins to understand its **ORGANISATION** structure, its ability to truly operate within **DIGITALUNIVERSE**, not just between **HOMEWORLD** and **DIGITALUNIVERSE**, but between and within any number of Digital Worlds within **DIGITALUNIVERSE**, then Humankind may truly excel.

ORGANISATION

Many juridical legal persons, such as companies are truly racing ahead in applying new ai and robotic technologies at the cutting edge of their focus. Many **ORGANISATION** have the opportunity to move critical activities into **DIGITALUNIVERSE**, improving **HOMEWORLD** and creating Digital Worlds..

INTELLIGENCE

What a Giant Leap we are about to experience, if only **HUMAN** will unleash their inner Pioneer and **ORGANISATION** will become a mutual collaborator.



“Where No Man Has Gone Before”

A ten-year old boy sat fascinated watching the first episode of “StarTrek”, thinking of the amazing adventures and places to explore. Gazing into a stary night afterward his mind was racing with anticipation of what the future would bring. Three years later, sitting with my grandfather and great-grandfather watching Neil Armstrong descend the ladder to “one small step for a man”, I thought about that elderly gentlemen sitting next to me, his pioneering spirit in travelling West by wagon to homestead in eastern Colorado. My how far we had come in just two generations. Now we stand on the verge of a “Giant Leap for Mankind! That is DX Digital Transformation.

PRINCIPLES | PERSPECTIVES

ALLIANCE iii.o is supportive of Web 3.0, Open Source and similar initiatives to expand the universe of **HUMAN** creativity, innovation and collaboration, in a safe, secure and mutually beneficial manner.

ALLIANCE iii.o Protocol is designed to add capabilities and technologies to this discourse. It is designed to transform and integrate new technologies into **ORGANISATION** operating within **HEMOWORLD** and facilitate **DIGITALUNIVERSE** development and bridging activities between paradigms.

A key perspective is to illuminate thought and recognition that exponential discoveries have been made in the last decade, not only in computing, but physics, biological, materials and ethereal sciences and art. IT world now embraces potential for a steeper curve of exponentiality which benefits these areas in ways our history does not presently present. **HUMAN** sits on the precipice of extraordinary discovery and innovation, while at the same time realising the significant need for all **HUMAN** to participate in meaningful ways.

These are core principles of the Principals of **ALLIANCE iii.o** Protocol.

HEMOWORLD

E | S | G (Environment | Social | Government) are at the core of **ALLIANCE iii.o** Protocol. It is not only our **HEMOWORLD**, its our home, where we raise our children, watch our parents as they age, knowing we are on a similar path. While we may wish to extend life, our objective is always to increase Quality of Life. In that perspective, Protocol specifically focuses on **HUMAN** and asserts a view that **ORGANISATION** is derived from **HUMAN** and should consider that lineage in its mission and operational activities.

DIGITALUNIVERSE

Having developed and undertaken businesses and social activities in many parts of **HEMOWORLD**, working with governments, regulators and private and public sector non-profits, one comes to a realisation that **ORGANISATION**, lack of capital, outdated regulation and limitations of fundamental resources can substantially impair the core mission of improving Quality of Life.

> DIGITALUNIVERSE - A STANDARDS BASED ECOSYSTEM

Web 3.0 and many technical and operations specifications developed over the past several decades by international bodies, by subject matter experts, have created a robust, object oriented, standardised and modular infrastructure for operations in **DIGITALUNIVERSE**. The extraordinary young minds who multi-task at levels far beyond earlier generations and who quickly adapt to this discovery, innovation and creative paradigm recognise the need for education, opportunity and tools to be provided earlier in life to build and support generations which follow.

> DIGITALUNIVERSE - TRANSFORMING PAST ORGANISATIONS

While one might focus on applying new technologies to existing **ORGANISATION**, **ALLIANCE iii.o** Protocol focuses on adapting and transforming **HEMOWORLD** components used within **DIGITALUNIVERSE** and between the two worlds. This concept alone may exponentially expand commerce and benefits of operating in **DIGITALUNIVERSE**.

> DIGITALUNIVERSE - NEW OPPORTUNITIES AND VELOCITY OF TRANSACTING

Just as in any new "settlement" in the pioneering days, roads, streets, water, sewer, electricity, etc. needed to be built to support Community activity. **ALLIANCE iii.o** Protocol seeks to add Infrastructure Utility to **HEMOWORLD** which benefit from **DIGITALUNIVERSE** and create new paradigms for relationships, transacting and innovation, which benefit from **HEMOWORLD** knowledge but are not slowed by so many of its pre-existing impediments.

Introducing a Primitive and **DIGITALTWIN** framework



The Digital Twin concept as applied in ALLIANCE iii.o involves a virtual multi-node based architecture, which establishes an operating presence in a specific jurisdiction under its applicable regulation or a totally decentralised infrastructure, either or both.

DIGITALTWIN rebots in containers	DIGITALTHREAD persistent archive	CUMULUS IOT OpenThread IPv6	CALYPSO configurable activity
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FUNCTIONS | JURISDICTION(S)

DIGITALTWIN is a core Primitive and Protocol operating through a series of CALYPSO™ Cube Quantum Containers designed as a configurable function, storage, persistence, and networking **ORGANISATION** which may not be organised as a **HEMOWORLD** legal person, however may opt for such recognitions in jurisdictions such as British Virgin Islands. A Digital Twin organisation may have more than one collaborative jurisdiction or none at all.

DIGITALTHREAD is a core Primitive and Protocol. It operates through a series of CALYPSO™ Cube Quantum Containers providing a persistent archive as configured with the Digital Twin to aid in analytics, compliance and for other purposes.

CUMULUS is also a core Primitive and Protocol relating to operational ecosystem in which each Calypso™ Cube and thus **DIGITALTWIN** operates within **ECOSYSTEM**. The networking, routing, and address infrastructure is based on IPv6 standard and also incorporates OpenThread for IOT devices and secure personal interaction.

CALYPSO is a core Primitive and a Protocol which represents a configurable framework at **DIGITALTWIN** core.

ABILITY OF ECONOMIC SUBSTANCE TO LIVE ON AFTER HOME WORLD - ADDRESSABILITY

> DIGITALTWIN MAY POSSESS LEGAL PERSON ATTRIBUTES

Based on activities ascribed and jurisdiction nexus, a **DIGITALTWIN** may be classed as a legal person, similar to the android granted citizenship in the United Arab Emirates.

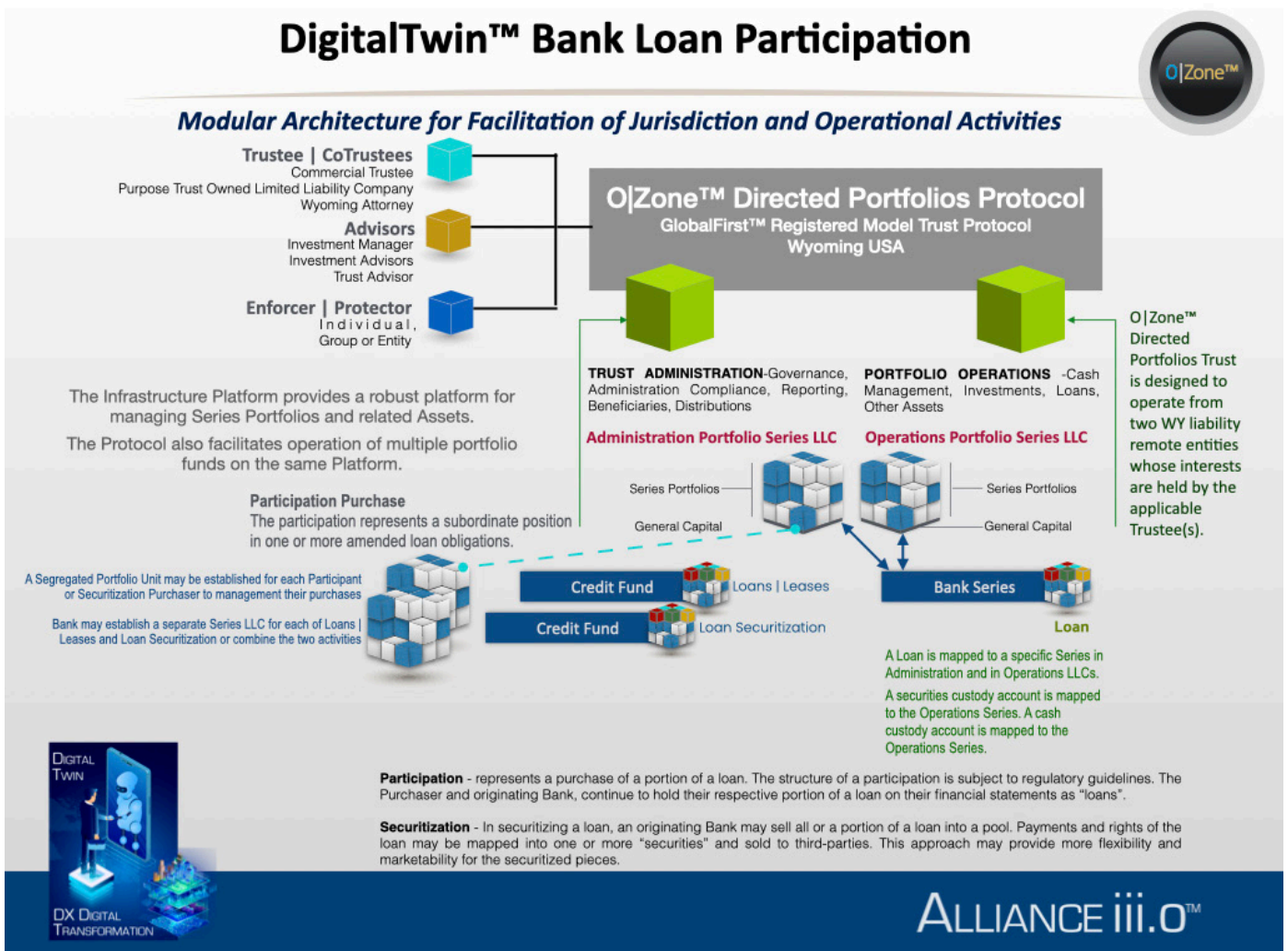
> DIGITALTWIN AS ORGANISATION HQ

For example, a **DIGITALTWIN** located in a Qualified Opportunity Zone ("QOZ") in **DIGITALUNIVERSE** in Caspar, Wyoming, may be the operative infrastructure of a Qualified Opportunity Zone Business ("QOZB"), integrating with a synergistic **HEMOWORLD** activity in another state, where the core revenue is shared between the two parties.

> DIGITALTWIN LIFECYCLE

The underlying architecture is designed to operate for the life of all existing contractual obligations contained therein and beyond. **LIVENODE** is a Primitive and Protocol for persistent nodes within the **ECOSYSTEM**, necessary to assure extended life within the **ECOSYSTEM**.

PERSPECTIVES - JURISDICTION EXAMPLE



The Digital Twin applied to a Bank's Directed Portfolios Facility under **PORTFOLIO** may facilitate, administer and integrate with a variety of parties running the program in Wyoming, a state which has advanced regulations favoring Digital Assets Organisations. In addition, **DPF** is able to use one set of national standards for banks across the country, to facilitate their international gateways to global participants. In addition, the structure may be set up as a tax-favored QOZB.

Beyond Smart Contracts ...

Digital Twins under ALLIANCE iii.o™ provide advanced digital currency | token systems, a new level of node and network functionality. **LIVENODE** may maintain consistent and long-term persistence, supporting a lifecycle **DIGITALTWIN** as a core component of DX Digital Transformation E | S | G Initiatives.



FIT FOR PURPOSE

Building Digital Assets in a sustainable framework



ALLIANCE iii.o Principals have operated financial services businesses for more than three decades maintaining AAA ratings, transacting billions of municipal bond broker exchange trading, facilitating risk analytics for more than 150 leading global banks, building Europe’s stock exchange trade data distribution and global forex trading platforms, and creating one of the first counterparty legal entity data services for global financial

> DIGITAL CURRENCY Comparative Perspectives

Generation 1.0 of Digital Currency (“crypto”) is associated primarily with “BitCoin”. Parties refer to it as “backed by spent electricity!” It has however built a “brand”, an asset which under International Accounting Standards may be deemed to have value.

Generation 1.0 of Digital Assets has included “use tokens” for services generally associated with electronic network services, other intangible products including Non-Fungible Tokens (“NFT”).

Many Protocols operate on a structure seen throughout history in stock markets where the outstanding tokens have limited float, the tokens are used for some platform related services or product which is paid for with an inside token, bought with public tokens, the objective of which is to increase the market price for the Protocol (“public”) tokens.

ALLIANCE iii.o uses a capital markets approach to a **CURRENCY** type token. Use tokens are separated into different types.

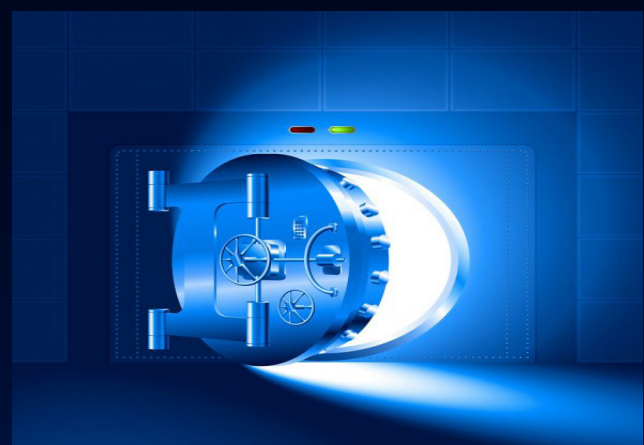
> **DECENTRALISED vs FOUNDATION**
Decentralised has no central point and often has no core capital backing. Alternative Foundation does have a central point for assistance when digital governance alone is not sufficient for ecosystem “black swans”.

Unlike decentralised autonomous organisations, **ALLIANCE iii.o** is a digital assets organisation (**DAO**) in that it may be comprised of multiple organisations interconnected and operational through **DIGITALUNIVERSE** and **HOME WORLD** nodes, which may involve regulated participants subject to local jurisdiction and laws.

> **DIGITAL ASSETS**
ALLIANCE iii.o is designed to enable tokens linked to physical | digital assets backed by physical | digital vault | trust | custody operational for 100+ years.

The efficacy of the advanced securitisation and loss mitigation systems built into **ALLIANCE** Protocol have received global patents in many countries, have been the base support for “AAA” ratings of instruments operating on such technologies, which further benefit from specifically passed legislation in British common law countries, both private and public.

ALLIANCE iii.o Protocol benefits from the use of its **PORTFOLIO, CURRENCY, VALUE, and METAMONEY** Protocols.
In addition, **ALLIANCE** Protocol includes specialised legal person structures for issuance of bespoke tokens through a **DUO** configuration of **PORTFOLIO**, i.e. digitalAssets as a



DIGITAL ASSETS PROTOCOL - CURRENCY TYPES



AGM Anonymous Global Money - Digital Currency

ALLIANCE iii.o has established the **AGM** Primitive and Protocol for the purpose of creating a private ecosystem based digital currency for use in buying and selling goods and services within the ecosystem. AGM are supported by a basket of global fiat currencies and other assets. Their objective is to be pegged to a basket of fiat currencies, government bonds, global indicators and other criteria established from time to time and published as a currency index.

AGM are a form of private digital currency based on a global index under the ALLIANCE iii.o Protocol. The objective of the Protocol is to create an equivalent value payment arrangement, regardless of the location of an ECOSYSTEM participant. Obviously, use outside of the ECOSYSTEM may be subject to conversion to a local currency. Such conversion may involve payment of fees similar to ATM transactions, including currency exchange costs.

For parties developing Protocols within the ECOSYSTEM which use AGM as their "internal money", the ALLIANCE iii.o Protocol is to require that participants buy the respective Protocol token from such Protocol **DUO** in fiat currency or other eligible assets, such as government bonds, thus driving traffic through the **DUO** Protocol.

- > A Form of Private Digital Currency
- > The Currency of ALLIANCE iii.o Protocol
- > Primary use is for "nano" payments for ECOSYSTEM services
- > May be used as anonymous electronic and card "cash"
- > Anonymous cash not to exceed local ATM | law limits
- > May be used for larger payments - non-anonymous
- > AGM may be exchanged for Protocol tokens within ECOSYSTEM
- > AGM may be stored in a Protocol compliant wallet



DIGITAL MEDALLIONS

Digital Medallions are a form of government issued instrument which may be used as a government issued community-centric currency. In the version, specified as a currency, their may be a portfolio of assets supporting underlying value within the currency. The Protocol for this form of currency may be focused on use among local merchants and various programs associated with it and designed to generate economic activity within a community. - DIGITALMEDALLION Protocol



FlexRewards™

This form of private currency is designed to support merchant based consumer rewards programs specific to a community or more likely to a type of industry similar to airlines, hospitality and other industry types. The nature of this form of recognised private currency is not generally supported by a pool of fiat currency but rather merchants who provide future services. The logo to the left illustrates one such program under development. **FLEXREWARDS** Protocol

Dedicated Portfolio Facility (**DPF**) infrastructure described herein and **DUO** may facilitate issuance of these types of token programs. When dealing with currency there are substantial requirements related to its issuance and structure. Wyoming has established various laws which recognise these issues and have created a series of exemptions for digital assets transactions which may fall into this category.

DIGITAL ASSETS PROTOCOL - VALUE TYPES

This type of Digital Assets Protocol is designed for issuance by a government authority as an alternative to municipal government bonds. It has value and call provisions similar to a tradeable public company share which does not pay dividends, but may be called under a buy-back provision. A market may develop for a specific series if parties are of the view that underlying value translates to public perceptions of value of the instrument.



FlexDT-E|S|G Community Capital Digital Assets

ALLIANCE iii.o has established the **DTESG** Primitive and Protocol for the purpose of creating a local government capital digital asset for the purpose of funding DX Digital Transformation particularly in areas of environment, social and governance. **DTESG** are supported by Community investments in these areas, economic growth indicators and progressive improvement in local environmental quality, social objectives and governance initiatives metrics.

This is a new form of capital injection into local economically depressed and/or in need of environmental, social and/or governance remediation. In particular, a significant amount of funding is anticipated for DX Digital Transformation within these areas, with a focus on education of young people in technologies designed to support DIGITALUNIVERSE and high tech manufacturing and service sectors, as well as education itself.

Over time, the structure is designed to facilitate an increase in market value of the instruments in the public market if local ESG objectives are met, but no assurance can be given.

- > A New Form of Digital Assets Municipal Capital
- > A DT-E|S|G Funding Initiative
- > Instruments are supported by local Community investments
- > Public distribution in US under MSRB
- > Wallet trading is to report trade data to Muni Trading Platform
- > Bank Dedicated Portfolio Facility to support Indenture Trust
- > Local Bank to act as Indenture Trustee
- > Initial Issuance to involve registered municipal advisor | broker



DIGITAL MEDALLIONS - Opportunity

Digital Medallions are a form of government issued instrument used in conjunction with OZone™ Initiative under an **OZONE** Primitive and Protocol. Participating government authorities issue tariffs ("Digital Medallion") which generate revenue to participating local government authority, a portion of which may be paid out incrementally or at a date in the future, potentially creating a capital gain which may be tax-free if associated with a GOZ. - DIGITALMEDALLION Protocol



Digital Asset Series - Value

This form of digital asset security may have an underlying physical or digital asset identified to and held through **INVENTORY, REPOSITORY** or other form of custody and/or trust arrangement, which may involve **PORTFOLIO** and other Primitives. Value of these instruments and other attributes are established for a specific Series. These may be public and traded across Digital Wallets subject to applicable securities and other legislation.

Individuals wishing to acquire tokens related to these Series may be subject to various securities laws and local requirements. The instruments may or may not be tradeable in a public market.

DIGITAL ASSETS PROTOCOL - VALUE TYPES

This type of Digital Assets Protocol is designed for issuance by a government authority as an alternative to municipal government bonds. It has value and call provisions similar to a tradeable public company share which does not pay dividends, but may be called under a buy-back provision. A market may develop for a specific series if parties are of the view that underlying value translates to public perceptions of value of the instrument.



FlexHGVS Community HealthCare Digital Assets

ALLIANCE iii.o has established the HGVS Primitive and Protocol for the purpose of creating a local government capital digital asset for the purpose of funding DX Digital Transformation particularly in areas of local community healthcare and OpenEHR. HGVS is supported by Community investments in these areas, economic growth indicators, medical cost reduction and progressive improvement in wellness and vitality metrics.

This is a new form of capital injection into local economically depressed and/or in need of local healthcare remediation. In particular, a significant amount of funding is anticipated for DX Digital Transformation within these areas, with a focus on education of young people in technologies designed to support DIGITALUNIVERSE and healthcare services sectors, as well as education itself.

Over time, the structure is designed to facilitate an increase in market value of the instruments in the public market if local Healthcare objectives are met, but no assurance can be given.

- > A HGVS Funding Initiative
- > Instruments are supported by local Community investments
- > Public distribution in US under MSRB
- > Wallet trading is to report trade data to Muni Trading Platform
- > Bank Dedicated Portfolio Facility to support Indenture Trust
- > Local Bank to act as Indenture Trustee
- > Initial Issuance to involve registered municipal advisor | broker

A New Form of Digital Assets Municipal Capital



DIGITAL MEDALLIONS - Opportunity

Digital Medallions are a form of government issued instrument used in conjunction with OZone™ Initiative under an OZONE Primitive and Protocol. Participating government authorities issues tariffs ("Digital Medallion") which generate revenue to participating local government authority, a portion of which may be paid out incrementally or at a date in the future, potentially creating a capital gain which may be tax-free if associated with a GOZ. - DIGITALMEDALLION Protocol



Digital Asset Series - Value

This form of digital asset security may have an underlying physical or digital asset identified to and held through **INVENTORY, REPOSITORY** or other form of custody and/or trust arrangement, which may involve **PORTFOLIO** and other Primitives. Value of these instruments and other attributes are established for a specific Series. These may be public and traded across Digital Wallets subject to applicable securities and other legislation.

Individuals wishing to acquire tokens related to these Series may be subject to various securities laws and local requirements. The instruments may or may not be tradeable in a public market.

DIGITAL ASSETS PROTOCOL - VALUE TYPES

This type of Digital Assets Protocol is designed for issuance by a government authority as an alternative to municipal government bonds. It has value and call provisions similar to a tradeable public company share which does not pay dividends, but may be called under a buy-back provision. A market may develop for a specific series if parties are of the view that underlying value translates to public perceptions of value of the instrument.



FlexEmeraldCR Community Capital Digital Assets

ALLIANCE iii.o has established the **EMERALDCR** Primitive and Protocol for the purpose of creating a local government capital digital asset for the purpose of funding DX Digital Transformation particularly in areas of environment, social and governance. **EMERALDCR** are supported by Community investments in these areas, economic growth indicators and progressive improvement in local environmental quality, social objectives and governance initiatives metrics.

This is a new form of capital injection into local economically depressed and/or in need of environmental, social and/or governance remediation. In particular, a significant amount of funding is anticipated for DX Digital Transformation within these areas, with a focus on education of young people in technologies designed to support DIGITALUNIVERSE and clean energy sectors, as well as education itself.

Over time, the structure is designed to facilitate an increase in market value of the instruments in the public market if local ESG objectives are met, but no assurance can be given.

- > A New Form of Digital Assets Municipal Capital
- > A EmeraldCR Funding Initiative
- > Instruments are supported by local Community investments
- > Public distribution in US under MSRB
- > Wallet trading is to report trade data to Muni Trading Platform
- > Bank Dedicated Portfolio Facility to support Indenture Trust
- > Local Bank to act as Indenture Trustee
- > Initial Issuance to involve registered municipal advisor | broker



DIGITAL MEDALLIONS - Opportunity

Digital Medallions are a form of government issued instrument used in conjunction with OZone™ Initiative under an **OZONE** Primitive and Protocol. Participating government authorities issues tariffs ("Digital Medallion") which generate revenue to participating local government authority, a portion of which may be paid out incrementally or at a date in the future, potentially creating a capital gain which may be tax-free if associated with a GOZ. - DIGITALMEDALLION Protocol



Digital Asset Series - Value

This form of digital asset security may have an underlying physical or digital asset identified to and held through **INVENTORY, REPOSITORY** or other form of custody and/or trust arrangement, which may involve **PORTFOLIO** and other Primitives. Value of these instruments and other attributes are established for a specific Series. These may be public and traded across Digital Wallets subject to applicable securities and other legislation.

Individuals wishing to acquire tokens related to these Series may be subject to various securities laws and local requirements. The instruments may or may not be tradeable in a public market.

DIGITAL ASSETS PROTOCOL - OTHER TYPES



Digital Assets - Fiat Digital Currency

ALLIANCE iii.o establishes a **FIAT** Primitive and Protocol provides for fiat digital currency for use within **PORTFOLIO** and other **ECOSYSTEM** structure subject to applicable law within a particular jurisdiction. Some Digital Assets Organisations may use an internal treasury system within the **ECOSYSTEM** for supporting internal and external operations. The usage may be applicable to **IAC™** Guaranteed Investment Agreements under the **GIA** Primitive and Protocol.

FIAT are a form of private digital currency based on the specific fiat currency set forth for the Series. This Protocol is generally designed for treasury functions in larger volume **ORGANISATION**.

IAC™ GIA may be an eligible asset in the currency pool. These instruments may enable a level of interest to be added to pools of currency. These instruments are for a term of 1+ days.

- > Backed by applicable fiat currency instruments.
- > Collateral pool may include cash, notes, bills, bonds of central and or government as applicable.
- > Must be denominated in currency of Series
- > Applicable Trustee and Custodian(s) in **PORTFOLIO**
- > Rules governing parties who may participate, along with reporting
- > Rules related to currency transfers, if applicable



Streaming Digital Currency

The **LIVECURRENCY**. Primitive and Protocol is designed in a manner similar to streaming stock quotes, video and other streaming applications. This concept could be applied to time base billing services, such as professionals, etc. It involves a stream and one or more pools. In addition, it could be an interesting means of creating continuous money that has its return adjustment period duration substantially reduced. It may support bidirectional volume. - **LIVECURRENCY** Protocol



Digital Assets - Inventory

LIVEINVENTORY. Primitive and Protocol is designed to take ownership of in-transit and at-rest inventory through a **DIGITALTWIN** in Cayman, Bermuda or Wyoming. As a bonafide hedge party, the concept may enable hedged and insurance to be placed in a more favorable jurisdiction. Further as prices change during storage or transit, Inventory backed Digital Assets may be more optimally hedged in such a structure. **LIVEINVENTORY** Protocol

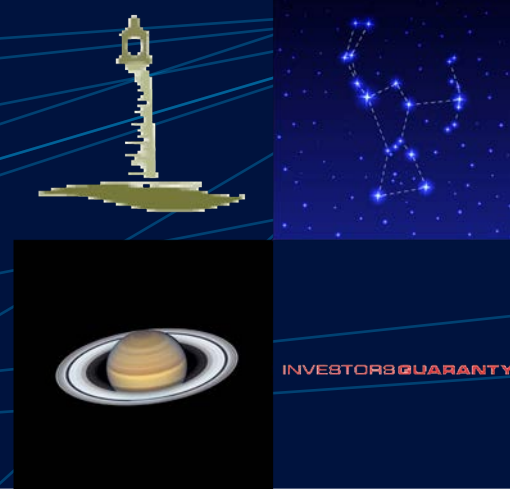


Digital Assets - DigitalTwin Human

LIVEHUMAN. Primitive and Protocol is designed to generate **DIGITALUNIVERSE** streaming income and payments related to **HUMAN** activity. Same type of technology could be applied to payment systems within **ECOSYSTEM**. From platform point in time, payments become possible, but source of such payments may be from one or more **DIGITALLEGAL** persons as the **HUMAN** shall determine. **HUMAN DIGITALTWIN**. **LIVEHUMAN** and **DIGITALLEGAL** Protocols.

A variety of asset backed Digital Assets may be constructed under the **ALLIANCE iii.o** Protocol. Some may require securities treatment while others may not. These matters are somewhat in flux from one country to another at this time.

INTERNATIONAL SPONSOR ORGANISATION HOMEWORLD implementation as well as in DIGITALUNIVERSE



ALLIANCE iii.o Principals developed an ISO as a means of establishing an international presence initially in **HOMEWORLD** and now a digital presence in **DIGITALUNIVERSE**.

Using advanced **DIGITALTWIN** technologies, a **HUMAN** and/or **ORGANISATION** is enabled to proxy with unique **INTELLIGENCE** in **DIGITALUNIVERSE**.

An **ISO** provides a terrestrial nexus for a Digital Assets Organisation operating within **HOMEWORLD**, sponsoring configuration of various operational components.

A **dISO** enables a digital ISO in **DIGITALUNIVERSE**. Similar to its **HOMEWORLD** counterpart, it may sponsor configurations of **DIGITALUNIVERSE** components.

This **DAOⁿ** may operate wholly within **DIGITALUNIVERSE** and may interchange with **ISO** through a **DIGITALTWIN**.

Either type of ISO may sponsor a Protocol for a specific private currency or a joint currency, as well as non-fungible tokens, and other forms of digital assets.

> DIGITAL CURRENCY | ASSETS PROTOCOLS

An ISO is designed to sponsor a particular type or types of activities, implemented through various **HOMEWORLD** components and/or **DIGITALUNIVERSE** components.

These activities may be aided through Digital Currencies and/or Digital Assets, issued by a **HOMEWORLD DUO** as well as a **DIGITALUNIVERSE DUO**.

A **dISO** may utilise a **DIGITALUNIVERSE DUO** for Digital Currency | Assets for use solely within **DIGITALUNIVERSE**.

A Digital Currency Protocol is designed to benefit from activities generated through the efforts of an ISO team, its collaborative Community, and activities sponsored by the ISO.

An ISO may be viewed as a Digital Assets Organisation.

> DIGITALUNIVERSE

Various **HOMEWORLD** components within the **ECOSYSTEM** may be replicated in **DIGITALUNIVERSE** and where applicable, pair with **HOMEWORLD** components to effect terrestrial activities.

Likewise, **HOMEWORLD** components may effect **DIGITALUNIVERSE** activities through a paired component for **ISO | dISO**.



DIGITAL CURRENCY PROTOCOLS

ISO

An ISO may be organised with its core capital held by non-profit ORGANISATION. It has a governing body and its purpose is described as its COREFOCUS. An ISO sponsors one or more components to create the infrastructure required for its COREFOCUS. An ISO may sponsor a Digital Currency Protocol or one or more series of Digital Assets related to the ISO and its COREFOCUS. The ISO and its Foundation capital holders may participate in these digital currencies/assets.

As previously described, its role is that of Sponsor and driver of its COREFOCUS. The activities undertaken in collaboration with various components and participants is designed to provide a level of revenue to maintain its collaborative base and their mission to expand the COREFOCUS. Various participants affiliated with the ISO may undertake additional roles with affiliated components to further the ISOs COREFOCUS.

	<p>Alliance iii.o</p> <hr/> <p>Alliance iii.o represents a form of private currency which may be applied in purchasing goods and services within the Alliance ECOSYSTEM. It is affiliated with Investors Guaranty Global Alliance™.</p>
	<p>Virtual Spectator</p> <hr/> <p>Virtual Spectator™ is a sports and social media private currency for purchasing goods and services within Virtual Specator™ ECOSYSTEM. It is affiliated with Investors Guaranty Global Alliance™.</p>
	<p>Dystance™</p> <hr/> <p>Dystance™ represents a form of private currency applied to equipment and services within the network and IT Dystance™ ECOSYSTEM. It is affiliated with Investors Guaranty Global Alliance™.</p>
	<p>Risk Compliance Performance™ - RCP</p> <hr/> <p>RCP™ represents private currency applied to risk, compliance and performance services provided by RCP™ ECOSYSTEM. It is affiliated with Investors Guaranty Global Alliance™.</p>
	<p>QZone™</p> <hr/> <p>QZone™ represents private currency applied to global QZone™ Initiatives, authorised under QZone™ ECOSYSTEM. It is affiliated with Lighthouse Philanthropies™.</p>
	<p>HGVST™</p> <hr/> <p>HGVST™ represents private currency applied to medical related HGVST™ Initiatives, authorised under HGVST™ ECOSYSTEM. It is affiliated with Lighthouse Philanthropies™.</p>
	<p>DT - ESG™</p> <hr/> <p>DT- ESG™ represent Community-based digital assets applied to environmental social government and DT - Digital Transformation under QZone™ ECOSYSTEM. .</p>
	<p>EmeraldCR</p> <hr/> <p>EMERALDCR represents digital assets focused on QZone™ clean energy Initiatives, authorised under QZone™ ECOSYSTEM. It is affiliated with Lighthouse Philanthropies™.</p>

DT - ESG™ and EMERALDCR represent Digital Medallions, a new form of Digital Asset issued by Government Authorities for application to traditional securities markets.

ALLIANCE iii.o™



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