HUMENA

Blockchain - based system for synchronous meditation, prayers, and entertainment to amplify human performance and promote mental & physical wellness.

White Paper

HERNDON, VA 20148, USA

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HUMENA is for Human Enhancement

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1. HUMENA Executive Summary

The Problem:

Information overload is viewed as destructive for the human mind leading to decompensation on mental, somatic, micro-social, and social levels. Dangerous effects of the information overload are hardly new. Among numerous methods for self-regulation and compulsory regulation developed over the years, meditation and prayer are believed to be the most effective, since they strengthen brain regions necessary to cultivate positive emotions, retain emotional stability, and engage in mindful behavior. The electrical activity of a meditating or praying person's brain has coherent frequency throughout, even during times when the person is not meditating or praying. Positive effects of synchronized brain activity are well documented and range from lower blood pressure and improved blood circulation to greater sense of well-being and happiness to reduced risk of mental dysfunction, depression, and substance abuse. However, for meditation and prayer to be effective significant time and efforts are required. Practice should be frequent, consistent and long-term. Unfortunately, the average person lacks time and will power, not to mention that serious meditation or prayer practice can be intrusive in a person's lifestyle.

The Solution:

What if you were able to exponentially enhance the benefits of meditation and prayer via technological means? You can now have that choice and it is called HUMENA. HUMENA is Not a meditation or prayer system. It is an instrument, an IT tool to increase the effectiveness of any meditation or prayer, to make it more enjoyable, and to amplify positive effects. HUMENA is compatible with any meditation system or prayer practice and can even be used for entertainment such as listening to music or dancing. HUMENA is a technology to induce a Synchronous State of Mind by effortlessly synchronizing a person's brain electrical activity, moods and mental states, attention span and mental attitude. HUMENA also synchronizes such states interpersonally among the members of a group. So, during a HUMENA based meditation or prayer session, we can see a very unusual effect – synchronous brain electric activity and synchronous state of mind for the members of the group. This group, notably, is not limited by size.

HUMENA Technology:

HUMENA technology is unique and proprietary. It combines a registry blockchain, GPS based synchronization and a cryptocurrency transaction portal. The registry blockchain enables every user to know exactly how many other users are online and synchronized worldwide in each moment without the need to use or trust HUMENA messages. The HUMENA synchronization platform is based on the Wave Counter, a cloud base distributed service for HUMENA users. It is connected to GPS atomic clocks in each time zone and thousands of NTP servers worldwide. Wave Counter is achieving interpersonal synchronization with a milliseconds range resolution. Each user's HUMENA smartphone app is connected to the HUMENA payment portal through an onboard secure data exchanger. When a customer provides cryptocurrency payment to HUMENA through the onboard payment terminal, the HUMENA payment portal provides payment to GOOGLE or APPLE, etc. in equal fiat currency exchange rate.

HUMENA Business:

HUMENA technology is owned by the HUMENA Group, founded in 2015 in Herndon, VA, USA. HUMENA is a registered Trademark of HUMENA Group. HUMENA texts and publications are copyrighted. Key components of HUMENA technology are already developed and partly deployed, IP protection is pending in 2017 and 2018. HUMENA group has already developed 12 B2B (Business to Business) apps available on Google play and App Store (Apple) platforms. HUMENA currently has 15 thousand registered users with 23-35 new users added daily. As of April 2018, HUMENA Group is pursuing negotiations with a few large meditation groups with several million customers in total.

The HUMENA business model is based on revenue sharing with B2B partners, who use HUMENA Platform for their particular needs. The Synchronized HUMENA Internet Platform is beneficial for different types of meditative, spiritual and religious practices, as well as for different types of events, athletic activities, dancing, and yoga and movement classes. Addressable market is huge and is estimated at >3 trillion USD. Penetrating 1/10,000 of this market will bring >\$300 million annual revenue.

In the near future, the HUMENA group plans to expand the business in up to 10 addressable market segments, developing up to 10 B2B projects in each segment, for the total of up to 100 projects. Each project's full deployment

cost is estimated anywhere from \$1 million to \$2 million, based on our prior business experience. The amount of capital raised will be distributed between 100 projects for partners in all 10 directions. We have an established model to run the projects in a sequential basis, using agile development to reach multiple market segments each year.

Here is the list of 10 directions (each direction with up to 10 B2B projects):

- Non-religious meditation systems (mindfulness, TM etc.)
- Religious meditation and prayer service systems
- Self improvement meditative systems (self-confidence, Learning, self-esteem)
- Health & Wellness Problem solving (addictions, anxieties, obesity, insomnia, depression, etc.)
- Special Medical needs (augment healing for a wide range of medical conditions)
- New Age mind-body intervention systems (OBE, ESP, RV etc.)
- Entertainment (songs, dancing, parties, flash-mobs, affirmations)
- Recreation (exercise, sports, yoga, tai-chi, fitness dance systems)
- Specialized and customized solutions for enhancing performance (business, military, sports etc.)
- Collaborative Research and Development (ESP, PK, Quantum Physics etc.)

When a project is evaluated and approved, a partnership agreement is signed. The development and deployment process takes several months (roughly one year) and proceeds at no cost to the HUMENA Business Partner. The HUMENA business model is based on revenue sharing with B2B partner. HUMENA develops the IOS and Android Apps to enable members of related organization to use the HUMENA technology. HUMENA also sets up the internet platform, deploys the apps, provides updates and maintenance, at no cost to the project partner. The partner provides content, design advice, marketing and sales for the HUMENA apps and customer support to its members.

HUMENA ICO

To expand business, HUMENA Group will undertake an Initial Coin Offering (ICO) through HUMENA CLUB, a Nevis based entity wholly owned by HUMENA Group (USA). HUMENA CLUB will be granted rights from HUMENA Group to develop up to 100 HUMENA B2B Projects for meditation, prayers, entertainment, sports and all related market segments. Each project cost is estimated anywhere from \$1 million to \$2 million, based on our prior business experience. HUMENA CLUB will issue and distribute 810,000,000 HUMENA Tokens (Astrals or AST) to HUMENA Club

contributors. HUMENA Group will receive equal amount of Astrals in exchange for contributing IP rights for up to 100 projects to HUMENA CLUB. The projects will start sequentially as the ICO progresses and immediately after receiving the necessary funding amount. The start date of each project will be announced on the HUMENA Club website. Each B2B project completion willl take up to 12 months. Every project will accept Astrals as a payment from customers.

Issuer information:

- ISSUER HUMENA CLUB a wholly owned subsidiary of HUMENA Group (USA)
- Jurisdiction of issuance Nevis
- Legal qualification Utility Tokens
- HUMENA Token name Astrals (Abbreviate AST)
- Accepted currency Ethers (ETH)

ICO duration - 360 days

ICO details:

- Date of ICO Start May 31st, 2018
 - First 15 days = 90,000,000 Astrals (6,000,000 tokens per day).
 - Second 15 days = 60,000,000 Astrals (4,000,000 tokens per day).
 - Consecutive 330 days = 660,000,000 Astrals (2,000,000 tokens per day).
 - Token price is set by contributors every day.
 - Minimum amount for contribution is = 0.01ETH
 - Formula for Token distribution and price: Number of Astrals distributed to an authorized purchaser: $p = a * \frac{b}{c}$;

where:

- *a* Total ETH contributed by a certain purchaser during the period.
- b Total number of Astral Tokens available in the period.
- c Total ETH contributed by all purchasers during the period.
- p Number of Astral Tokens dedicated to a purchaser after the period.

For example: Total ETH contributed - 10; Total Astrals available that day - 2,000,000; You contributed 1 ETH. You will get 200,000 Astral Tokens.

• Tokens will be reserved for HUMENA Group in exchange of 100 B2B Projects IP rights - 810,000,000 Tokens.

Thank you for your attention! HUMENA Group April 4th, 2018

2. The Problem

2.1 The Rise of Information Entropy

(Information Entropy is a measure of uncertainty in an information system. This concept was introduced by Claude Shannon in 1948).

Each person's intellect constantly accesses incoming information to modify behavior that will best suit his/her needs. Understandably, the amount of information that one person can efficiently process in a period of time is limited. As information volumes expand, the person can feel tired, stressed, and subsequently demonstrate different forms of psychic decompensation (failure to generate effective psychological coping mechanisms that may result in personality disorders in extreme cases).

We also know that the amount of information around us has been growing exponentially, while each individual's mental capacity to process that information remains the same as thousands of years ago. Under such conditions, the rise of the amount of entropy (chaos) in human social, political and other systems is also increasing.

An overload of information is destructive for the human mind and results in decompensation on mental, somatic, micro-social, and social levels. Such decompensation on mental and somatic levels manifests itself in psychosomatic disorders – neuroses, depressions, addictions – and physiological decompensation.

On the micro-social level, the result is an increase in aggression and conflicts between relatives, neighbors, friends and co-workers, incidents of "road rage", mass shootings of unarmed people, drug and alcohol addiction, sociopathy, perversions, different forms of delinquent behavior as well as criminality, accidents, and suicides.

On the social level the result is an increase in intolerance and destructive tendencies – political, social, and ethnic conflicts as well as religious disagreements and confrontations, terrorism, and wars. Those social and political systems, cultures and organizations are highly synergistic and the destructive process in one of them usually involves the others.

Of course, information entropy is not the only reason for all of the above, but it is one of the fundamental factors in the process of destabilizing the human mind, affecting the individual, his/her immediate surroundings and even the society in general.

2.2 Disadvantages of Traditional Methods

The human brain does not process information in the same way as a computer. Due to the brain's hemispherical asymmetry, everything that the left hemisphere perceives as letter, digit, or thought, the right hemisphere perceives as image, gesture, or feeling. Thus, the information we process includes everything that a person is able to see, hear, or feel as well as everything he/she understands by using secondary signaling systems.

This avalanche of various information inputs that is often critically important for one's well-being and survival, needs to be processed to make decisions. At any moment it can exceed the threshold of tolerance and turn into destructive energy, which will set in motion a "domino effect" from an inflamed brain of an individual to illnesses and crime in society.

The effects of information overload are dangerous but hardly new.

There are methods for self-regulation and compulsory regulation –

meditation, prayer, yoga, health and fitness, psychotherapy and counseling,
psychiatry and neurology, social and government programs, and
unfortunately, also institutionalized treatment and correctional systems
and facilities.

Numerous individual professionals and organizations (representing a sizeable segment of our social infrastructure) are trained and structured to address these issues. Religions take a special significance. They provide for the development and support of relatively healthy people in an aggressive social environment and also guide each person on how to best navigate through the logical and moral infrastructure of social life.

All of the above-mentioned methods seem to be more or less working today, but there is still room for improvement because the problem still exists and appears to be growing. This paper introducing technology and existing business project for raising the personal tolerance level to cope with the overload of incoming information.

3. The Solution

3.1 HUMENA versus Traditional Methods

We can define good methods of mental defense and regulation as those that are effective but not disruptive to a person's life style and behavior. But, frequently, it is quite the opposite; effective methods alter a person's life style and sometimes completely isolate him/her from familiar surroundings, while methods that do not affect a person's life are often ineffective to alleviate mental stress.

We know that meditation is a very popular tool for better mental health and one can download a meditation program to a smartphone and use it when needed to relieve psychological tension. It will provide some relief and will not affect one's lifestyle. However, in most cases, it will also not solve the underlying problem. On the other hand, serious religious practice may change one's worldview and solve his/her problems but it will significantly change the lifestyle. The lifestyle can be changed even more in cases of incarceration, admission to a mental institution, or involvement in a cult. While this may eliminate the problem, it may also eliminate the afflicted person who may withdraw from social life as a result. Not very different from the cemetery. Hardly a satisfactory outcome since we need somebody to work with.

So, what can HUMENA do here? How can it help improve the situation? Well, if we want to build up strong muscles, we assume that we've got to hit the gym and lift some weights. But what if we want to strengthen our brains? Meditation and/or prayer, according to recent studies, are real answers for this.

Let's talk about the meditation. A number of studies on the effects of meditation have documented the following benefits: lower blood pressure; improved blood circulation; lower heart rate; lower perspiration; slower respiratory rate; less anxiety; greater sense of well-being and happiness; stress release; better mental function; improved memory and attention span; more balanced immune system function; better sleep; weight loss; improved metabolism; a sense of overall rejuvenation; reduced risk of mental dysfunction, depression, and substance abuse.

Meditators are strengthening the brain regions necessary to cultivate positive emotions, retain emotional stability, and engage in mindful behavior. All those statements apply to prayer as well.

However, these benefits do not appear consistently among all practitioners. Why is it not always effective? A few things; first – in order for meditation to be effective, significant time and efforts are required; practice should be frequent, consistent and long-term. And yet this is, of course, a voluntary activity. Not every person has enough will power to force himself/herself to stay in the mood for prolonged daily meditation or prayer, because our disruptive surroundings work against that.

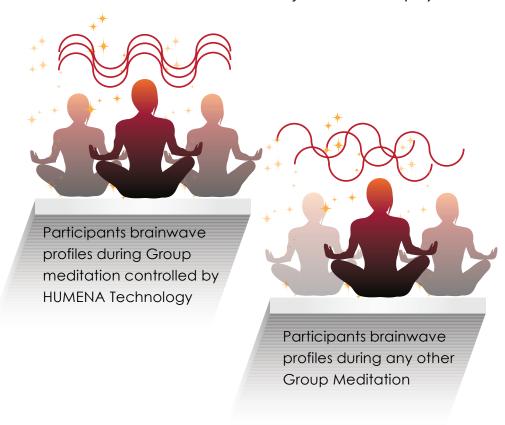
What about HUMENA? Is HUMENA a better version of an existing meditation or prayer practice? No, **HUMENA** is **Not a meditation or prayer system**. It is an instrument, an IT tool to increase the effectiveness of any meditation or prayer, to make it more enjoyable, and to amplify and accelerate its effects. **HUMENA is a new technology for a better way to pray or meditate**. It is compatible with any meditation system or prayer practice and can even be used for entertainment such as listening to music or dancing.

There is an important commonality in every meditation or prayer. The electrical activity of a meditating or praying person's brain has coherent frequency throughout. That brain's electrical activity tends to be coherent even during times when the person is not meditating or praying. Persons who do not practice either meditation or prayer will more likely exhibit less coherent and less balanced electrical activity in the brain. Extreme variations of these imbalances in brain electrical activity are seen in persons with mental health conditions, including depression and substance abuse.

This is why HUMENA can help. HUMENA is a technology to induce a Synchronous State of Mind by effortlessly synchronizing person's brain electrical activity, moods and mental states, attention span and mental attitude. HUMENA also synchronizes such states interpersonally among the members of a group. So, during a HUMENA based meditation or prayer session, we can see a very unusual effect –

synchronous brain electric activity and synchronous state of mind for the members of the group. This group, notably, is not limited by size. The benefits of this group synchronicity are explained in the next paragraph.

HUMENA versus traditional methods of meditation and prayer



3.2 How HUMENA Works

The HUMENA system has FIVE SYNERGISTIC METHODS to induce synchronous states of mind for unlimited groups of people:

First method – Interpersonally synchronous ambient sound signals causing mild sensory deprivation. This is a surrogate for total silence to as to provide some sensory isolation from the environment. The signals are delivered through headphones simultaneously with milliseconds range resolution.

Second method – Interpersonally synchronous brainwave entrainment signals (sound, and/or light, and/or electric and/or magnetic signals). Brainwave entrainment synchronizes users' brainwave frequency and renders it coherent between hemispheres and throughout the entire brain. Signals are delivered to users through headphones and/or specialized headsets simultaneously with milliseconds range resolution.

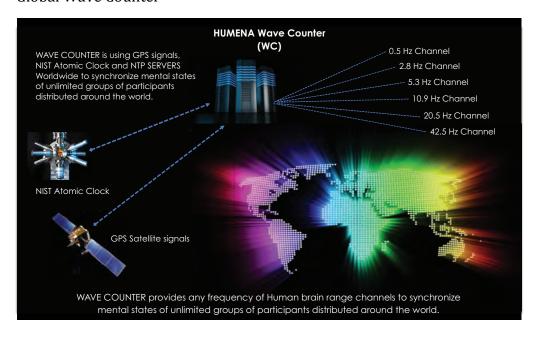
Third method – Interpersonally synchronous main attention driver (Main Driver). This is a specific rhythmic signal (such as a drum etc.) that maintains a user's attention. The signals work in synergy with the ambient signals and brainwave entrainment signals described in methods 1 and 2. The Main Driver is delivered to users through headphones simultaneously with milliseconds range resolution.

Fourth method – Key words or attitude messages. Such messages are effective because in the environment of relative sensory deprivation, synchronized brainwaves' activity and "frozen" attention state it has the power of imperative message. The Attitude Message can be any type according to the requirements – music, songs, pictures or video or even suggestive messages or its combination. Delivered to users through headphones or headset simultaneously with milliseconds range resolution.

Fifth method - Interpersonal synchronization whereby participants can "tune in" to a specific steady frequency HUMENA CHANNEL range and they will have synchronized mental states during the meditation or other activity. This is achievable through the HUMENA Wave Counter – a proprietary worldwide HUMENA frequency channel provider. The Wave Counter provides a wide range of different main frequencies. It is not transmitted but induced without delay or deviation everywhere using Atomic Clocks, GPS, and worldwide NTP servers. The Wave Counter is reachable by smartphones equipped with headphones, headsets or other appropriate wearable equipment in the form of audio, tactile, or visual sensory signals (electric or magnetic impulses or light flashes). For better understanding – if the Wave Counter induced the frequency of everyone's heartbeats, than every heart around the Globe would be beating in unison in milliseconds range resolution (ignoring time zones, optical cables signal delays or Theory of relativity

time/speed deviation). The Wave Counter provides a constant range of enforced frequencies continuous through 24 hours per day and seven days per week; it was initialized on "Day Zero" being December 21, 2012.

Global Wave Counter



3.3 Why Interpersonal Synchronization?

Why would someone need such precise interpersonal synchronization? Here are two reasons:

First reason – it is common knowledge that people like to do many things synchronously and simultaneously – singing, dancing, drumming, marching, playing music, exercising, and so on. Also, we can find the use of rhythm throughout many religious and meditative practices – from the many rituals and songs in Judeo-Christian denominations to the use of the gong and breathing rhythms in meditation and yoga, such as Native Americans drum rituals, Tibetan chanting, India Chrishnaites songs, Sufis rhythmic dances, Christian Gospels and many others. Synchronous activity frequently provides feelings of joy and satisfaction to users. But it is more than only a joyful feeling. Synchronous actions may help a person to achieve a

coherent transcendental state. For example, marching and singing have been used since ancient times as a method for helping people achieve a Combat Trance. Most probably, a single person would be unsure or afraid to go into combat, as it contradicts one's survival instinct. But, marching in line and singing in unison, warriors advance into combat seemingly oblivious to the risk of dying. This is the power of unity awareness. Or unity of consciousness. Or maybe consciousness of unity?

Second reason – a number of independent research studies and observations prove that simultaneous mental activity of groups of people can produce certain changes in the surrounding environment.

- According to the Monroe Institute research, groups of people are capable, by simultaneous collective intention, of influencing the equilibrium of random number generator (which is considered statistically and physically impossible).
- Through what is commonly known as the "Maharishi Effect or TM (Transcedental Meditation)", groups of meditators, by collective intent, have influenced certain events in the surrounding world.
- The Harmonic Convergence of 1987, initiated by José Argüelles, marked the first global synchronized meditation event and was celebrated worldwide by hundreds of thousands, if not millions, of people worldwide. This was the first manifestation of a networked thrust toward a unified moment of collective synchronization. Many people reported significant positive shifts in consciousness and a reorientation in their life patterns.

We are aware of dozens of examples of similar events and research studies conducted by different groups. According to their data, the human mind itself and especially the phenomenon of highly coherent synchronous intent, when produced by large groups of participants, can influence directly the events of the surrounding environment or somehow correlate with that environment. Such researchers as Tom Campbell, Dean Radin, William Tiller, Russel Targ, Rupert Sheldrake, Charles Tart, Robert Monroe, Timothy Leary, John Lilly, Deepak Chopra, Daniel Pinchbeck, Rodger Nelson, the late José Argüelles and many others were involved in the field of collective consciousness. And they are preceded by consciousness researchers such as Emile

Durkheim, Vladimir Bekhterev, Carl Jung, Vladimir Vernadsky, Sigmund Freud, and others.

Here is our private opinion. Possibly, this effect of synchronous intent is a manifestation of certain effects of the quantum world (observer effect) on the macro-world level (macroscopic quantum effects?). Some researchers, especially Hameroff and Penrose, theorize that consciousness arises from the operation of quantum processes within the microtubules of the brain. Of course, our objectives are not to develop theoretical models, but to give these effects practical uses, such as synchronous meditation by unifying the observer groups worldwide. In other words, HUMENA uses the effects of the collective power of intent produced simultaneously and synchronously by large group of participants. Who knows, maybe interpersonal synchronization is the key to the unity of consciousness or even to the consciousness of unity. Can it be possibly considered as unified humanity response to the upcoming artificial super-intelligence? Can it be a pathway to the bio-evolution versus machine civilization? Human Enhanced vs. Super Intelligence? A Biorg vs. Cyborg? A HUMEN after HUMAN?

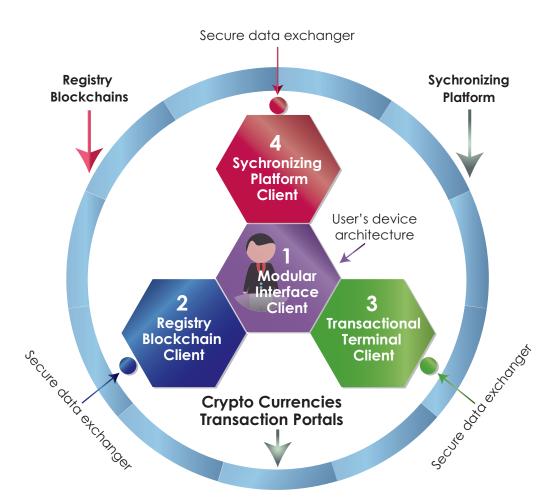


4. HUMENA System Architecture

4.1 HUMENA System Principal Diagram

Subsystems:

- User's device architecture (includes 4 modules modular interface client, registry blockchain client, synchronizing platform client, transaction terminal client, three secure data exchangers),
- Registry blockchain,
- Synchronizing platform,
- Crypto currencies transaction portal.



4.1.1 HUMENA Endpoint Device: Modular Interface with Four Secure Virtual

Containers and Three Secure Data Exchangers

The highly reconfigurable HUMENA endpoint device interface. Contains 4 virtual containers for logically isolated data processing. Contain 3 virtual containers for logically isolated data exchange. Capability for wide spectrum of transformations for different purposes and adjustments.

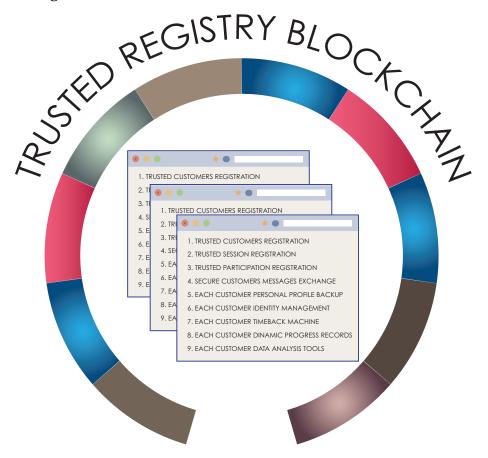


4.1.2 HUMENA Registry Blockchain

(private participation transaction)

HUMENA Registry (Private) Blockchain is dedicated for independent customer registration in many HUMENA service-related cases. It eliminates the need to trust any HUMENA messages about how many customers are online and synchronized in each moment. It has personal encrypted data storage for every customer, including customer settings. Also, customers have control over identity management through a HUMENA's "timeback machine" that allows recall of previous sessions

for comparison and dynamic reflection of status changing. Registry Blockchain provides an exceptional level of trust and security for HUMENA users. Very specific for HUMENA is that Registry Blockchain can definitely tell the customer how many others are in the network when customer is not able to see them at the moment because they all everywhere around the Globe. The HUMENA Registry Blockchain is necessary to create a feeling and understanding of gathering and unity among users.



HUMENA Private Blockchain use: Channels for Humena Service use HUMENA is going to use private blockchain technology. Humena will use

HUMENA is going to use private blockchain technology. Humena will use distributed multi-cloud server nodes and redundant distributed storage technologies.

Example of isolation of clients operations:

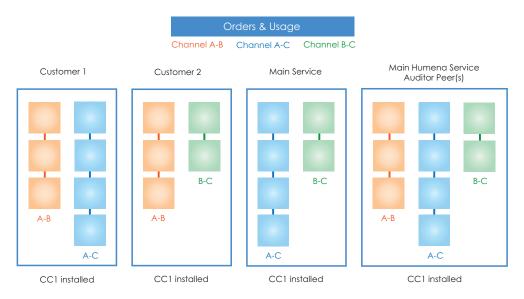
Chaincode1 installed on all 4 peers (Clients).

Chaincode1 instantiated on all 3 channels*

*Different chaincodes could be instantiated on different channels.

*Multiple chaincodes can be instantiated on each channel. One distributed ledger per channel.

Customer I cannot see transactions between Customer II and Main service. Blocks from different channels can be processed in parallel.



The solution provides high privacy and increased throughput

History Index Level DB Block Index Level DB Block Index Level DB Reads[] Writes[] Reads[] Writes[] Reads[] Writes[] Reads[] Writes[] Reads[] Writes[] Reads[] Writes[] Reads[] Writes[]

HUMENA Private Ledger and index databases

www.humena.club

'Index' of the blockchain to track history of a key 'Index' of the blockchain for fast block/tran lookups

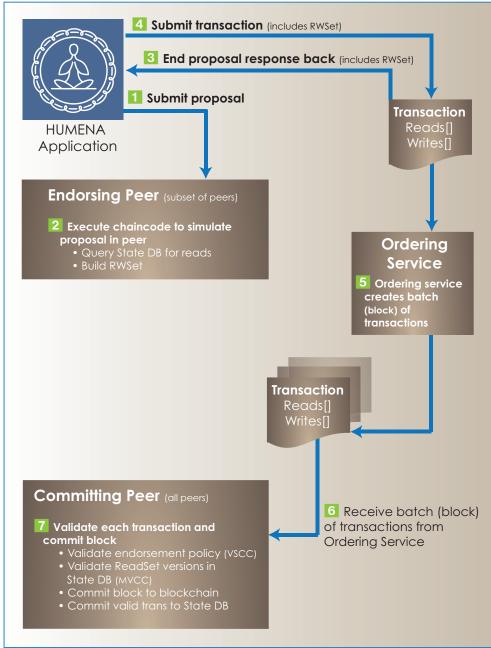
Indexes point to block storage location blockNum à block file + offset www.humenaclub.net 25 blockHash àblock file + offset txId àblock file + offset blockNum:txNum àblock file + offset

Database offers optimized view of the blockchain data, organized by key for efficient queries, supports keyed queries, composite key queries, key range queries, etc.

HUMENA private blockchain technology details:

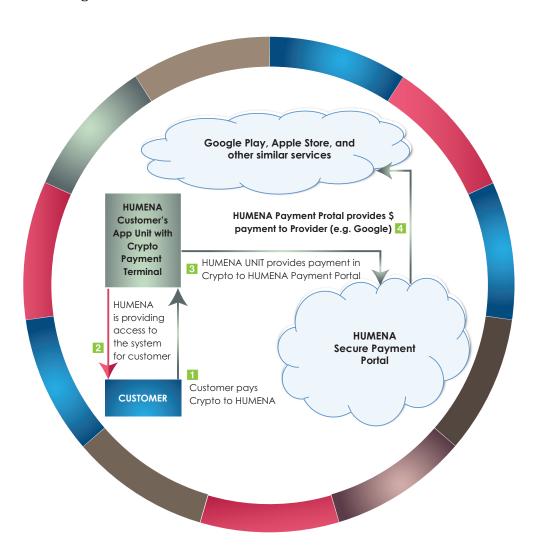
- Blockchain solution uses Hyperletger Fabric endorsement/consensus model - separation of simulation (chaincode execution) and block validation/commit
- Chaincode execution simulated on 'endorsing' peers (subset of 'committing' peers)
- Transaction validated and committed on all 'committing' peers
- Parallel simulation enabled on endorsers for improved concurrency and scalability
- Persist transaction read/write sets on the blockchain
- Immutability, Auditing, Provenance
- Optimize data storage for blockchain use patterns
- New file-based blockchain ledger for immutable transaction log
- LevelDB indexes against file-based ledger for efficient lookups
- LevelDB key/value state database for transaction execution (by default)
- Enrich query capability of data in the blockchain
- Efficient non-key queries
- Historical queries (simple provenance scenarios)
- Support for plugging in external state databases
- External database supports rich data query when modeling chaincode data as JSON

Example of Participation or Registration transaction:



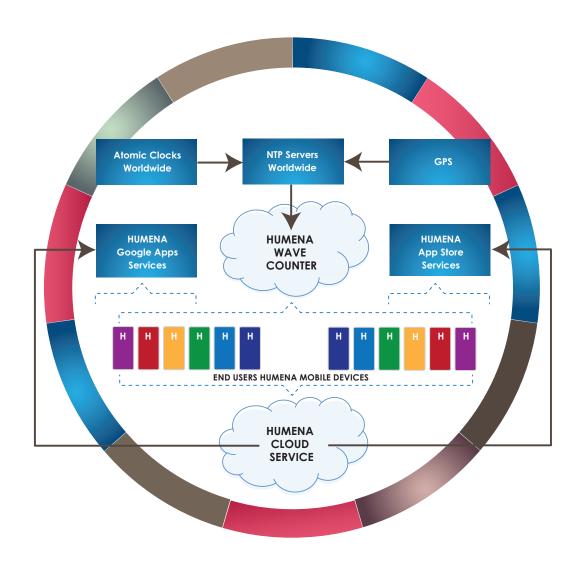
4.1.3 HUMENA Cryptocurrencies Transaction Terminal

HUMENA Transaction Terminal is connected to the HUMENA payment portal through an onboard secure data exchanger. When a customer provides cryptocurrency payment to HUMENA through the onboard payment terminal, the HUMENA payment portal provides payment to GOOGLE or APPLE, etc. in equal fiat currency exchange rate.



4.1.4 HUMENA Synchronizing Platform

The HUMENA Wave Counter is a cloud base distributed service for HUMENA users. It is connected to Atomic Clocks in each time zone and thousands of NTP servers worldwide. Each device onboard the Wave Counter Client contains the following codes: onboard wave logic, calendar compatibility code, chronometer compatibility code, atomic clocks and NTP server communication codes, and self checkup



feedback codes.

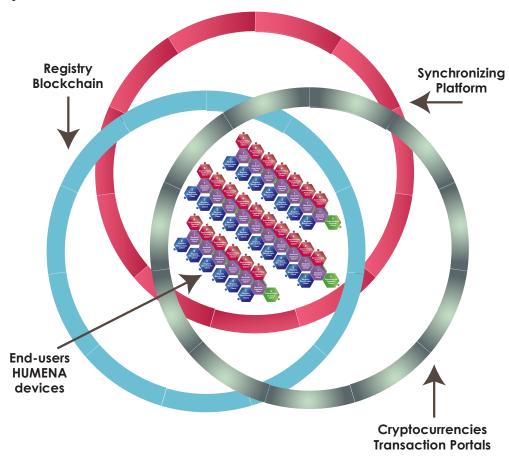
4.2 HUMENA Global Wave Counter Principal Diagram

The Wave Counter provides a wide range of different main frequencies. It is not transmitted but induced without delay or deviation everywhere using Atomic Clock, GPS, and worldwide NTP servers. The Wave Counter is reachable by smartphones equipped with headphones, headsets or other appropriate wearable equipment in the form of audio, tactile, or visual sensory signals (electric or magnetic impulses or light flashes).



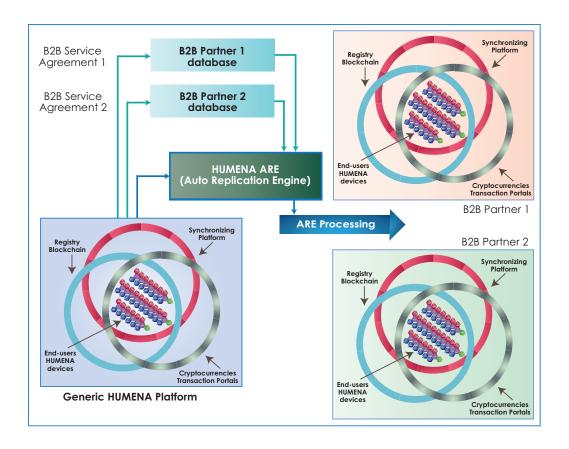
4.3 HUMENA System High-Level Architecture

The entire HUMENA Platform including End-user devices, Registry blockchain, Synchronizing system and Crypto-currency transaction portals



4.4 HUMENA Network B2B Replication

`HUMENA will deliver a completely separate "clone" of HUMENA platform to every B2B customer. The sequence of such deployment is as follows: (a) – HUMENA and potential B2B Partner sign a B2B agreement, (b) – HUMENA and B2B partner establish a mutual understanding about the content, interface and functionality of B2B apps, (c) – HUMENA develops B2B apps for the Partner, (d) – HUMENA conducts in-house testing of B2B apps, (e) – HUMENA separates B2B apps by ARE processing for B2B partner, (f) – HUMENA conducts deployment tests for "cloned" B2B platform, (g) – HUMENA provides technical support for cloned B2B platform on continuous basis.



4.5 HUMENA Modular Interface Options

HUMENA modular interface architecture provides exceptional level of comfort for users of B2B apps. With a modular and universal HUMENA interface, every new app will be user – friendly and familiar to navigate.



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HUMENA Business

5.1 HUMENA Current Status

HUMENA is not a future project. It is an existing company, HUMENA Group, started in 2015. Below is a list of company facts and relevant achievements to date:

- Main business development and business management of HUMENA Group started in 2015 and located in Herndon, VA 20171 USA. Started by a small group of professionals – 6 engineers, 5 managers, and 10 consultants
- Organized IP registering process in 2015
- Deployed first iteration of Registry Blockchain in 2016
- Deployed cloud based Wave Counter service in 2016
- Deployed HUMENA Synchronous Demo application in 2016
- In 2016 the R&D process was mainly completed and HUMENA Internet Platform was deployed
- HUMENA Trademark registered in 2017
- HUMENA texts and publications copyrighted in 2017
- Pending patent applications for HUMENA Technology in 2018

Currently we are in production of different B2B applications based on HUMENA Internet Platform

https://play.google.com/store/apps/details?id=com.inforcegroup.humena&hl=en

Deployed 6 HUMENA Apps on Google play for B2B Partner (meditation focused organization "Law of Time", founded by the late Jose Arguelles). https://play.google.com/store/apps/details?id=com.inforcegroup.onetime&hl=en https://play.google.com/store/apps/details?id=com.inforcegroup.ts2&hl=en https://play.google.com/store/apps/details?id=com.inforcegroup.ts3&hl=en https://play.google.com/store/apps/details?id=com.inforcegroup.ts4&hl=en https://play.google.com/store/apps/details?id=com.inforcegroup.ts5&hl=en https://play.google.com/store/apps/details?id=com.inforcegroup.ts6&hl=en

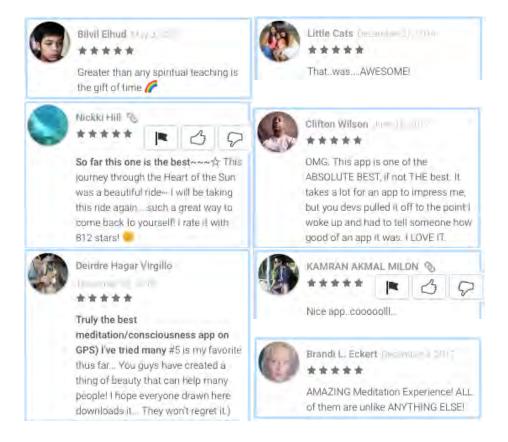
Deployed 6 HUMENA B2B Apps on App Store for B2B partner https://itunes.apple.com/us/app/timespace-one/id1168552240?mt=8 https://itunes.apple.com/us/app/timespace-two/id1274341292?mt=8 https://itunes.apple.com/us/app/timespace-four/id1286164293?mt=8 https://itunes.apple.com/us/app/timespace-five/id1304133942?mt=8 https://itunes.apple.com/us/app/timespace-six/id1304133942?mt=8

Fifteen thousand registered users so far, with 25-35 new users added daily. Two new HUMENA B2B meditation apps are under development and will be delivered before the end of May 2018.

By the end of May we will have a total of about 15 apps online and 20,000 registered users.

As of January 2018, HUMENA Group is pursuing negotiations with several large meditation groups with more than two million customers in total.

5.2 Real examples of HUMENA customers feedback messages





Anna Nagl Mambello, 2017

The experience must be felt! I love the Time Space rides!



Kin 62 It is amazing how seamless this meditation journey is. Almost immediately I find myself in deep meditative state. I look forward to completing the full experience there's more to come.



Mr. E.P.

Conscious? This is an app you MUST install This is a wonderful collaborative technological tool for synchronous global focused meditations for manifesting desired synchronicity in our shared, and cocreated reality!!!



Elke Nikol July 29, 2016

Deep relaxation and regeneration | am able to really relax and chill my body out with this. I like all the options and variety of soundscapes. I am able to go deep in this meditation and feel joy when I am prompted to say hello to the others synchronizing with me. Thank you, In Lakech.



Joey Zordich July 24 2016

Beatiful So thankful such blessings exist in our experience here ^_^



It's #2!!! Whether you enjoyed the first one or not (I certainly did), number two will get you manifesting a better future for all of mankind! Come and be a part of it!!!







TS-2 Take a trip into the dream world,

synchronized with others from around the globe. This meditation cultivates deep body relaxation. Synchronized mediation is proven more effective

than solo meditation for creating real

change in electromagnetic fields of

people and the planet. I have NEVER

of time space one(TS-1), I will be

downloading TS-3 very soon. Start

downloaded an app before the release

conducting your own reality today, and the collective reality of Earth!





I really enjoy meditating to this rides | just want to thank you all for this



Myra Jane Cassell -

Finally! This program is fantastic! Works exactly as described, the instruction works to relax you and is: not distracting! Great Job to all involved!



Candace Bremer-Stedman

Time Space One Wow. Wow. Wow.



Randall Tharp November 2 2010

A community meditation A great guided journey



Hex Contenta 0 ****







Ember Ash January 25 3017

Beautiful



Thank you.

5.3 HUMENA Current Business Model

The Synchronized HUMENA Internet Platform is beneficial for different types of meditative, spiritual and religious practices, as well as for different types of events, athletic activities, dancing, and yoga and movement classes. HUMENA is offering its Platform capacity for Business-to-Business collaboration and development of new projects with new partners.

When a project is jointly approved and a partnership agreement is in place, the development and deployment process takes a several months and proceeds at no cost to the HUMENA Business Partner. The HUMENA business model is based on revenue sharing with B2B partner.

Consider the following B2B revenue distribution model (for illustration only):

HUMENA is going to provide a service to the New Organization (content provider) based on partnership and revenue sharing agreement.

HUMENA will develop Android and iOS Apps with the name of the New Organization, setup the customized Internet platform for the New Organization, deploy Apps online and provide updates and maintenance.

The New Organization will provide content, design advice, marketing and sales components, and customer support to its own clients.

Support & Consulting

General Responsibilities

HUMENA

HUMENA

Support & Consulting

New Org.

B2B Partner

Support & Consulting

Below is an partnership illustration – Collaborative Value Chain.



Finance estimation:

100,000 registered customers at \$10 per-person monthly rate Gross annual revenue = $100,000 \times 10 \times 12 = $12,000,000$. AppStore and GooglePlay services annual charge is 30% - \$3,600,000. HUMENA partner (New Organization) annual revenue is 35% - \$4,200,000.

HUMENA annual revenue is 35% – \$4,200,000.

An important advantage of this B2B model is that every HUMENA business partner controls its own content, customer base, marketing system, sales network and its own customer support. This saves an enormous amount of time and money and, with a B2B Partner, HUMENA is able to fulfill value chain requirements.

As we mentioned before, HUMENA Group is already in the process of negotiation with a few large meditation groups and organizations regarding possible business with Collaborative Value Chain plan in mind. In the nearest future we have a plan to move to the next step and to develop a special WEB based <u>HUMENA App Automatic Design Tool</u> to design and update partnerships apps online together with new partner. Potential partners will register their organizations on our website, provide content, and choose the design "skin." HUMENA Group will in turn produce and deploy a customized App through our ARE (Auto Replication Engine), with our Partner's name, logo, content, etc.

Below is an illustration, of the HUMENA based app design interface for new partner:



5.4 Potential Markets for HUMENA

There are ten categories for HUMENA Group's business projects with B2B Partners:

- 1. Non-religious meditation systems (mindfulness, TM etc.)
- 2. Religious meditation and prayer services
- 3. Self improvement meditative systems (self-confidence, Learning, self-esteem)
- 4. Health & Wellness Problem solving (addictions, anxieties, obesity, insomnia, depression, bad habit etc.)
- 5. Special Medical needs (augment healing for a wide range of medical conditions)
- 6. New Age mind-body intervention systems (OBE, ESP, RV etc.)
- 7. Entertainment (songs, dancing, parties, flash-mobs, affirmations)
- 8. Recreation (exercise, sport, yoga, tai-chi, fitness dance systems)

- 9. Specialized and customized solutions for enhancing performance (business, military, sport etc.)
- 10. Collaborative Research and Development (ESP, PK, Consciousness research, Quantum Physics etc.)

5.5 Estimate Sizes of Markets Related to HUMENA

• **Wellness Meditations:** The market for fitness and mind - body intervention is **US \$542B** /**year** (Global Wellness Institute):

• Problem-Solving Meditations:

- The market for addiction treatment is about US \$35B/year.
 (Substance Abuse and Mental Health Services Administration (SAMHSA))
- The market for global obesity treatment is expected to reach US \$15.6B by 2024 (World Health Organisation) Upward trends in sedentary lifestyles, physical inactivity, and unhealthy food habits are the vital factors responsible for the high prevalence of obesity. According to the Institute of Health Metrics and Evaluation, about 30% of the global population is either obese or overweight.
- The global market for treatment of anxiety and depression treatment was valued at **US \$15.2B** in 2015 and is anticipated to show steady growth due to the increasing prevalence of anxiety and depression worldwide. According to estimates published by the World Health Organization in 2012, depressive disorders affected 350 million people globally, which is expected to increase. Depression is the second-leading cause of disabilities globally, raising the need for development of innovative treatment in the near future.

 Market for "New Age" movement: The booming spirituality and selfhelp industry grosses over US \$16B/year (source www.semcasual.org).

• Market for Lifestyle and entertainment products:

The global EDM (Electronic Dance Music) business was valued at US \$6.9B in 2016, but the new IMS Business Report states the dance music industry is now, in 2017, worth a staggering

- **US \$7.4B (£5.7B)**. The United States and the UK claim a good portion of the market and account for the highest number of EDM streams on music platforms.
- Global music industry market share data in 2016 is US \$15.8B (Wikipedia)
- Global health CLUB industry US \$83.15B (Statista)
- The number of American yoga practitioners has increased to over 36 million in 2016, up from 20.4 million in 2012. 28% of all Americans have participated in a yoga class at some point in their lives. Yoga practitioners report spending over US \$16B on yoga clothing, equipment, classes, and accessories in 2016, up from \$10 billion in 2012.

• Markets related to religious prayer and meditation

- New analysis from Georgetown University that attempts to document the economic value of religion in U.S. society found that the "faith sector" is worth US \$1.2T, more than the combined revenue of the top 10 technology companies in the country, including Apple, Amazon, and Google. The first estimate took into account only the revenues of faith-based organizations, which came to \$378B annually. The second estimate, US \$1.2T, included the fair market value of goods and services provided by religious organizations and included contributions of businesses with religious roots.
- ✓ The Top 5 Wealthiest Religions in the World are:
 - 1. Roman Catholic Church (Unknown value in the trillions);
 - 2. Islam (Valued at US \$1.6T);
 - 3. Judaism (Unknown value in the high billions);
 - The Church of Jesus Christ (Mormons) (Valued at over US \$30B); and
 - 5. The Church of England (Valued at about US \$7B)
- ✓ Globally, the religions with the largest number of practitioners are as follows:
 - 1. Christianity: 31% of the global population = **2.2 billion people**;

- 2. Islam: 23% of the global population = **1.6 billion people**;
- 3. Unaffiliated: 16% of the global population = **1.13 billion people**;
- 4. Hinduism: 15% of the global population = **1.03 billion people**;
- 5. Buddhism: 7% of the global population = **0.5** billion people.
- Special solutions (e.g., meditation for business professionals):
 In 2015, the meditation and mindfulness industry ranked in nearly US \$1B, according to research by IBISWorld, which breaks out the category from the alternative health care sector.

5.6 Estimations for described markets penetration by HUMENA.

Let's assume that synchronous practice focuses only on the improvement of any existing meditation or payer system and such synchronous meditation/prayer systems solutions are going to take just 1/10,000 or 0.01% of global meditations and prayer systems markets:

- 1. Non religious meditation \$542B/10,000 = \$54.2M
- 2. Problem solving meditation
 - a. Substance abuse \$35B/10,000 = \$3.5M
 - b. Obesity \$14B/10,000 = \$1.4M
 - c. Depression and anxiety \$15.2B/10,000 = \$1.52M
- 3. New Age movement market \$16B/10,000 = \$1.6M
- 4. Lifestyle and entertainment market
 - a. Music and dance industry \$15.8B/10,000 = \$1.58M
 - b. Health CLUBs Industry \$83.15B/10,000 = \$8.3M
 - c. Yoga classes industry \$16B/10,000 = **\$1.6M**
- 5. Religious meditation and prayers
 - a. Christianity \$1.2T/10,000 = \$120M
 - b. Islam (\$1.6T/3=530B estimate annual revenue)
 - c. \$530B/10,000 = \$53M
 - d. Hinduism and Buddhism combined = \$53M (matching Islam size)
 - e. Others (combined estimate is \$100B) \$100B/10,000 = \$10M
- 6. Estimation for Special solutions \$1B/10,000 = \$100K

Total combined: ~ \$310M HUMENA annual revenue for 1/10,000 of 10 markets penetration.

5.7 HUMENA Marketing and Public Relations

As we mentioned before, important advantages of the B2B model are that every HUMENA business partner has his/her own content and own customer base, own marketing system, own sales network and own customer support. This represents a significant savings of time and money for HUMENA Group. With this B2B Partner system, HUMENA will be able to continue to fulfill Value Chain requirements. However, even with the product-specific marketing efforts of our B2B partners, HUMENA Group must invest appropriate time and funds in high-level marketing and public relations. For this reason we are going to hire reputable PR agencies. Options would include Edelman, Weber, Burson-Marsteller, Hoffman Group, and other similar agencies with which we already have experience working. With professional advice, we would pursue the following marketing goals:

- Extensive social network participation
- Conferences and shows
- Press conferences
- Press releases
- Interaction with bloggers and media opinion leaders
- Profiled advisory boards
- Mainstream media sources and interview participation

We will also use our current relationship with a few PR agencies such as Cision, The Hoffman Agency and others.

5.8 HUMENA Business Structure

Here are the 6 components of the **Business Value Chain**:



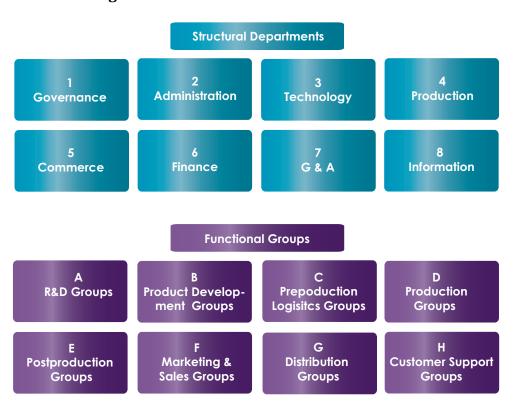
Here are the 6 components of the **Business Supply Chain**:



Here are the 6 components of the **Business Infrastructure**:



Accepting these general business charts, we use the following business organization structure:



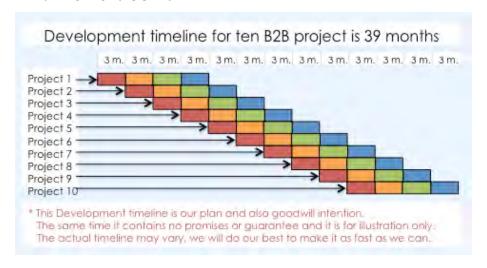
5.9 Project development timelines

HUMENA is going to develop up to 10 B2B projects for each of 10 markets mentioned above – a total $10 \times 10 = 100$ projects. The minimum is 1 project and the maximum is 100 projects. All of the estimates are based on our practical experience with our current projects.

Development timeline for 1 project:



Development timeline for 10 projects. Each next project will start within 3 months shift.



Development timeline for ten B2B project is 39 months



www.humena.club

5.10 Funding requirements

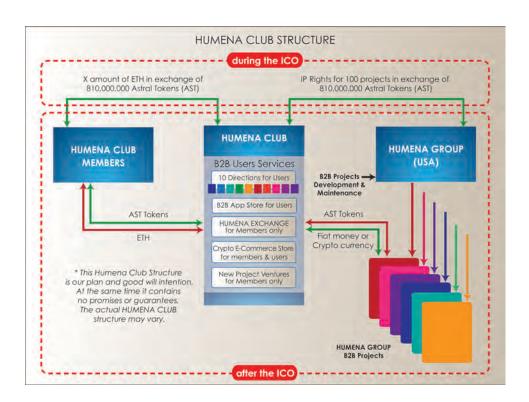
To expand business, HUMENA Group will undertake an Initial Coin Offering (ICO) through HUMENA CLUB, a Nevis based entity wholly owned by HUMENA Group (USA). HUMENA CLUB will be granted rights from HUMENA Group to develop up to 100 HUMENA B2B Projects for meditation, prayers, entertainment, sports and all related market segments. Each project cost is estimated anywhere from \$1 million to \$2 million, based on our prior business experience. HUMENA CLUB will issue and distribute 810,000,000 HUMENA Tokens (Astrals or AST) to HUMENA Club contributors. HUMENA Group will receive equal amount of Astrals in exchange for contributing IP rights for up to 100 projects to HUMENA CLUB. The projects will start sequentially as the ICO progresses and immediately after receiving the necessary funding amount. The start date of each project will be announced on the HUMENA Club website. Each B2B project completion will take up to 12 months. Every project will accept Astrals from clients for payment.

5.11 HUMENA Corporate Structure

HUMENA is a trade name for **HUMENA CLUB**, a Nevis entity owned by our company HUMENA Group (USA). HUMENA CLUB is distributing tokens and maintaining membership relations with tokens owners.

HUMENA CLUB membership: Purchasing a HUMENA Token automatically enrolls Token buyers as HUMENA CLUB members. HUMENA Tokens are utility Tokens and membership units for HUMENA CLUB members.

Voting and ownership rights: There are no voting rights and no voting requirements for the Members in HUMENA CLUB. Also, HUMENA Tokens will provide no ownership rights to the HUMENA CLUB Members. HUMENA CLUB members are not shareholders and not co-owners but rather participants. The only owner of HUMENA CLUB is HUMENA Group.



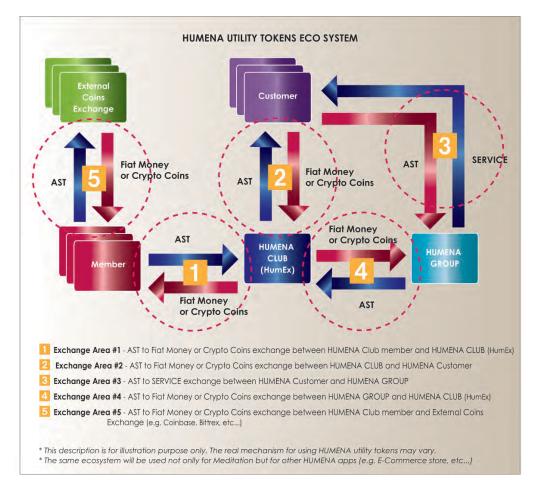
HUMENA CLUB members can sell or exchange HUMENA tokens at any time. Sale of all tokens will result in loss of membership. Any new Token buyer automatically becomes a HUMENA CLUB member.

HUMENA CLUB Services: (a) access to 10 HUMENA directions (b) access to B2B Apps store in each direction page, (c) access to HUMENA Exchange (HumEx), (d) access to Crypto E-Commerce Store in each HUMENA direction page, (e) access to New Projects Venture.

5.12 HUMENA Utility Tokens Ecosystem and Economy

HUMENA Utility Tokens are named Astrals and Abbreviation is AST.

Here is the illustration of Astrals Cycle in HUMENA Environment:



Crowdsale Details

6.1 Main Information

The HUMENA crowdsale and the corresponding token creation process will be issued by HUMENA CLUB, a Cayman Island company, and will be organized around smart contracts running on Ethereum. Participants willing to support the development of the HUMENA Projects can do so by sending Ethers to the designated address. By doing so, they are purchasing HUMENA Tokens (Astrals - AST) at the variable rate of AST per 1 ETH. The crowdsale duration is 360 days.

6.2 Issuer Information — Main Terms

Issuer information:

- ISSUER HUMENA CLUB a wholly owned subsidiary of HUMENA Group (USA)
- Jurisdiction of issuance Nevis
- Legal qualification Utility Tokens
- HUMENA Token name Astrals (Abbreviate AST)
- Accepted currency Ethers (ETH)

ICO duration - 360 days

ICO details:

- Date of ICO Start May 31st, 2018
 - First 15 days = 90,000,000 Astrals (6,000,000 tokens per day).
 - Second 15 days = 60,000,000 Astrals (4,000,000 tokens per day).
 - Consecutive 330 days = 660,000,000 Astrals (2,000,000 tokens per day).
 - Token price is set by contributors every day.
 - Minimum amount for contribution is = 0.01ETH

 Formula for Token distribution and price: Number of Astrals distributed to an authorized purchaser:

$$p = a * \frac{b}{c};$$

where:

- $\it a$ Total ETH contributed by a certain purchaser during the period.
- *b* Total number of Astral Tokens available in the period.
- c Total ETH contributed by all purchasers during the period.
- p Number of Astral Tokens dedicated to a purchaser after the period.

For example: Total ETH contributed - 10; Total Astrals available that day - 2,000,000; You contributed 1 ETH. You will get 200,000 Astral Tokens.

 Tokens will be reserved for HUMENA Group in exchange of 100 B2B Projects IP rights -810,000,000 Tokens.

6.3 Estimated Budget for each HUMENA B2B project:

- 1. Legal 5%
- 2. R&D 5%
- 3. Product development 20%
- 4. Production -5%
- 5. Marketing 20%
- 6. Sales 5%
- 7. Customer tech support 5%
- 8. Management 20%
- 9. G&A 5%
- 10. Advisors 10%

6.4 Legal - General information

The sale of HUMENA tokens is final and non-refundable. HUMENA tokens are not shares and do not give any right to participate in the general meeting of HUMENA CLUB LLC. HUMENA tokens cannot have a performance or a particular value outside the HUMENA business. The purchaser of HUMENA tokens will be informed that national securities laws, which ensure that investors are sold investments that include all the proper disclosures and are subject to regulatory scrutiny for the investors' protection, are not applicable.

Anyone purchasing HUMENA tokens must acknowledge that she/he has carefully reviewed this white paper and fully understands the risks, costs, and benefits associated with the purchase of HUMENA tokens.

6.5 Knowledge required

Each purchaser of HUMENA tokens must undertake that she/he understands and has significant experience with cryptocurrencies as well as blockchain systems and services, and that she/he fully understands the risks associated with the crowdsale as well as the mechanism related to the use of cryptocurrencies (including storage).

HUMENA shall not be responsible for any loss of HUMENA tokens or situations making it impossible to access HUMENA tokens, which may result from any actions or omissions of the user or any person undertaking to acquire HUMENA tokens, as well as in case of hacker attacks.

6.6 Risks

Acquiring HUMENA tokens and storing them involves various risks, in particular the risk that HUMENA may not be able to launch its operations and develop its blockchain and provide the services promised. Therefore, and prior to acquiring HUMENA tokens, any

user should carefully consider the risks, costs, and benefits of acquiring HUMENA tokens in the context of the crowdsale and, if necessary, obtain any independent advice in this regard. Any interested person who is not in the position to accept or to understand the risks associated with the activity (including the risks related to the non-development of the HUMENA platform) or any other risks as indicated in the Terms & Conditions of the crowdsale should not acquire HUMENA tokens.

6.7 Important disclaimer

This white paper shall not and cannot be considered as an invitation to enter into an investment. It does not constitute or relate in any way nor should it be considered as an offering of securities in any jurisdiction. This white paper does not include or contain any information or indication that might be considered as a recommendation or that might be used as a basis for any investment decision. HUMENA tokens are merely participation tokens, which can be used only with the HUMENA platform and projects development and are not intended to be used as an investment. The offering of HUMENA tokens on a trading platform is done in order to allow the use of the HUMENA platform and not for speculative purposes.

The offering of HUMENA tokens on a trading platform does not change the legal qualification of the tokens, which remain a simple means for the use of the HUMENA platform and are not a security.

HUMENA is not to be considered as an advisor in any legal, tax, or financial matters. Any information in the white paper is provided for general information purposes only and HUMENA does not provide any warranty as to the accuracy and completeness of this information.

HUMENA is not a financial intermediary according to United States law and is not required to obtain any authorization. Acquiring HUMENA tokens shall not grant any right or influence over the HUMENA organization and governance to the Purchasers.

Regulatory authorities are carefully scrutinizing businesses and operations associated to crypto currencies in the world. In that respect, regulatory measures, investigations, or actions may impact HUMENA business and even limit or prevent it from developing its operations in the future. Any person undertaking to acquire HUMENA tokens must be aware of the HUMENA business model, and that the white paper or terms and conditions may change or need to be modified because of new regulatory and compliance requirements from any applicable laws in any jurisdictions. In such a case, purchasers and anyone undertaking to acquire HUMENA tokens must acknowledge and understand that neither HUMENA nor any of its affiliates shall be held liable for any direct or indirect loss or damage caused by such changes.

HUMENA will do its utmost to launch its operations and develop the HUMENA platform. Anyone undertaking to acquire HUMENA tokens acknowledges and understands that HUMENA does not provide any guarantee that it will manage to achieve it. They acknowledge and understand therefore that HUMENA (including its bodies and employees) assumes no liability or responsibility for any loss or damage that would result from or relate to the incapacity to use HUMENA tokens, except in case of intentional misconduct or gross negligence.

6.8 Representation and warranties

By participating in the Crowdsale, the purchaser agrees to the above and in particular, they represent and warrant that they:

- have read carefully the terms and conditions attached to the white paper;
- agree to their full contents and accept to be legally bound by them;
- are authorized and have full power to purchase HUMENA tokens according to the laws that apply in their jurisdiction of domicile;
- are neither a US citizen or resident;
- live in a jurisdiction which allows HUMENA to sell HUMENA tokens through a crowdsale without requiring any local authorization;

- are familiar with all related regulations in the specific jurisdiction in which they are based and that purchasing cryptographic tokens in that jurisdiction is not prohibited, restricted, or subject to additional conditions of any kind;
- will not use the crowdsale for any illegal activity, including but not limited to money laundering and the financing of terrorism;
- have sufficient knowledge about the nature of the cryptographic tokens and have significant experience with, and functional understanding of, the usage and intricacies of dealing with cryptographic tokens and currencies and blockchain-based systems and services;
- purchase HUMENA tokens because they wish to participate in the HUMENA Projects development;
- are not purchasing HUMENA tokens for the purpose of speculative investment or usage.

Governing law and arbitration

All disputes or controversy arising from or under the crowdsale shall be settled by mediation, before one mediator, in accordance with the commercial mediation rules of the American Arbitration Association then in effect. The mediator shall be selected in accordance with such commercial mediation rules and have to be approved by all parties. A party is entitled to initiate a mediation proceeding if a dispute cannot be resolved amicably within 90 days after the other party has been notified of the existence of the dispute. The mediator hereby is instructed to interpret and enforce this Document in strict accordance with its terms, and in accordance with Nevis law. All mediation proceedings shall be held in state of Virginia, unless otherwise agreed by the Parties. A mediation procedure can take no more than 90 days. If disputes or controversies will not be settlled by mediator then its shall be finally settled by private arbitration by a single arbitrator selected by agreement of the parties to the dispute or controversy within fifteen (15) days after the controversy has not been resolved by mediation. If the parties cannot agree on a single arbitrator, each shall select an arbitrator within ten (10) days and such arbitrators shall select a third arbitrator who shall be the single arbitrator. The arbitrator shall establish a procedure schedule as determined

by the arbitrator in his or her sole discretion to be appropriate for the matter being arbitrated; provided that each party shall be entitled to no less than one set of Interrogatories and Production of Documents, one set of Admissions and depositions by each party of the other. At the hearing the arbitrator shall allow each party to present his case, evidence, and witnesses, if any, in the presence of the other party, and shall render a written judgment and his award, if any, including a provision for payment of costs and expenses of arbitration to be paid by one or both of the parties hereto, as the arbitrator deems just in his or her sole discretion. The decision of the arbitrator shall be binding on the parties hereto.

7. HUMENA Team

7 HUMENA TeamSee <u>www.humena.club</u>

Thank you for your attention, April 4, 2018 Herndon, VA 20148

