

SERENITY

BLOCKCHAIN. ESCROW. EXCHANGE

Escrow platform for secure trading

serenity-financial.io

White Paper

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1. Introduction

For the past 20 years, the development of Internet-based technologies has made it possible to involve millions of private investors in trading on financial markets around the world. A huge demand for currency trading and large profits have triggered a rapid growth of transaction clearing centers and brokerage companies. Classical regulation has not yet created laws or rules which could protect the interests of traders and companies, and which could have been standardized, transparent and easily applicable to all market participants regardless of jurisdiction. At the present moment, about 90% of brokerage companies have no regulation. All of the above creates conditions for the appearance of scammers, which manipulate the client's funds, and substantial difficulties for the entry of new companies into the market.

Our goal is to create an independent marketplace with a smart contract depository, which records all trading and non-trading transactions in blockchain and is designed to become a single standardized system for monitoring and resolving disputes between the trader and the broker and to eliminate the possibility of misuse of client funds. Blockchain technology guarantees transparency and lack of affiliation. In SERENITY all trading and non-trading operations and transactions between brokers and traders will be processed and recorded in the system, which will eliminate the possibility of retroactive counterfeiting and will allow to have the right of final decision in case of disputes.

2. Problem description

In the meantime, about 6,000 brokers provide online trading services through the MetaTrader 4 and the MetaTrader 5 platforms. According to the statistics, about 4,000,000 traders use their trading accounts in brokerage companies daily. However, only 10% of these brokers hold a license to provide intermediary services on the financial markets. Most of the new brokers choose to not get license which is due to a complicated procedure, harsh requirements and extremely high costs, which start at \$200,000 and may reach several million dollars, and which small companies cannot afford at the initial stage.

Forex industry has acquired an ambiguous reputation due to lack of regulations. New companies face difficulties in attracting customers while customers risk losing their funds due to improper actions of brokers. Since the early 2000s, the trading process has not undergone any significant changes. The system remains closed and non-transparent. Brokers have technical ability to influence trading accounts data: they can freeze funds, recalculate profits, deny payment orders and use client funds for non-intended purposes. In this regard, the non-transparency of the system creates difficulties for serious market participants and favorable conditions for fraud. In addition, it also provides huge opportunities for unfair competition among companies and for manipulating the reputation of competitors.

Furthermore, over the years of the industry's existence, the regulation mechanisms also remain unchanged. The main problem of conventional regulation is in its restriction to a single country, while brokers operate online and attract clients from around the world. It means that, even if the broker is licensed, only the clients within one jurisdiction are protected.

At the same time, speculative trading in exchange rates remains one of the most profitable ways of making money and continuously attracts millions of people. An important aspect is the wide range of investments that exist, especially with respect to innovative investments, like cryptocurrencies (brokers and stock exchanges with margin trading) and binary options trading. These areas are even less protected from the point of view of a private investor. For this reason, the financial industry heavily needs new regulation technologies.

If you want to change the situation, you have to radically change the approach. What everyone needs here is a single transparent regulatory system created on the basis of modern technologies.

3. Project description

3.1. The project mission is to create a safe, transparent and standardized environment for cross-border forex trading.

3.2. Who benefits from SERENITY FINANCIAL

Brokers: all companies, which provide online trading on the currency and cryptocurrency exchanges.

Two categories of brokers will participate in the system:

- Category A Broker—providing repayment guarantees for the full amount of funds invested by the client, taking into account the profits/losses under completed transactions. These guarantees will be implemented by hedging trading risks through an open source and/or through the provided liquidity.
- Category B Broker—guaranteeing the return of clients' own deposited funds.

Traders – private investors, participants of speculative trading on the currency markets who place particular importance on the accuracy of trade execution, speed of transaction processing and an honest and quick withdrawal of funds.

IB – partners of brokerage companies who place importance on the reliability of interaction with the broker, on the accuracy and timeliness of settlements.

3.3. How Serenity Financial works

Client:

- Registers in the Serenity platform and chooses any certified broker from the pool
- Creates an account with the broker and selects Serenity as a funds deposit system
- Serenity will use Ethereum smart contracts for the client's fund safety. The smart contract code is published through Etherscan.
- Smart contracts are designed to ensure transfer of funds only to the broker or the client, requiring approval from at least two parties (Serenity, the broker and the client). Thus, if there's no dispute between the client and the broker, they can withdraw the funds on their own.
- The client's MetaTrader account receives the same amount of funds as is on the smart contract
- For category A brokers, Serenity transfers the funds to the liquidity provider.

- Broker and client install the Serenity plugin to the server-side and the client-side portions of MetaTrader platform. The plugin transmits the data on all the client's trading orders and their processing by the broker to Serenity systems in real time.
- All the trading data is registered in the distributed database, copies of which are simultaneously accessible by the broker and Serenity.
- Every hour a hash (cryptographic signature) of the data from Serenity's server is recorded in Ethereum blockchain via a special smart contract.
- If the clients files a claim against a trade and the hash doesn't match the database, any dispute is resolved in favor of the client.
- Client trades on the account
- For category A brokers (who use the liquidity provided by Serenity), if a client receives profit, Serenity transfers the earned funds to the smart contract. Thus, the possibility of withdrawal of all client's funds, including the received profit, is guaranteed.
- For category B brokers, the amount of funds in the smart contract remains unchanged until the client submits a withdrawal request. Thus, the possibility of withdrawal of the client's initial deposit is guaranteed.
- If a client has any claims against the broker regarding a trade's execution they can appeal to Serenity.
- At the first stage of reviewing the claim, the trades in question are automatically analyzed with "Verify My Trade" system.
- If the broker and/or the client don't agree with the results of the trade's automatic analysis, they may appeal to Financial Commission. It's a paid service. FinaCom experts receive all the data connected to the trade's execution, request additional documents from the client and/or broker if necessary, and announce the final decision. This ruling can not be appealed.
- A complaint can be filed within 1 business day after the trade is closed. This period may be extended in exceptional circumstances.

4. Benefits of buying SERENITY token during the ICO

During the ICO, SERENITY tokens are sold with a large discount (50% during pre-ICO and up to 40% during ICO) compared to their nominal value, while after the launch they will be accepted at the nominal value or at the market value, if it's higher.

Thus, the token is a valuable digital good that provides access to the services offered by the system, as Serenity will accept tokens as a payment for the commission's services. At least 50% of every payment for Serenity services must come in tokens. If a

client doesn't have tokens, they will have to buy them on an exchange. Since there will always be buy orders on the exchange, the quote will grow.

All used tokens will be destroyed, and so the total number of tokens will be constantly decreasing.

You may use SERENITY tokens to pay for transparent brokerage services and potentially may be able to resell them to SERENITY clients after the system's launch.

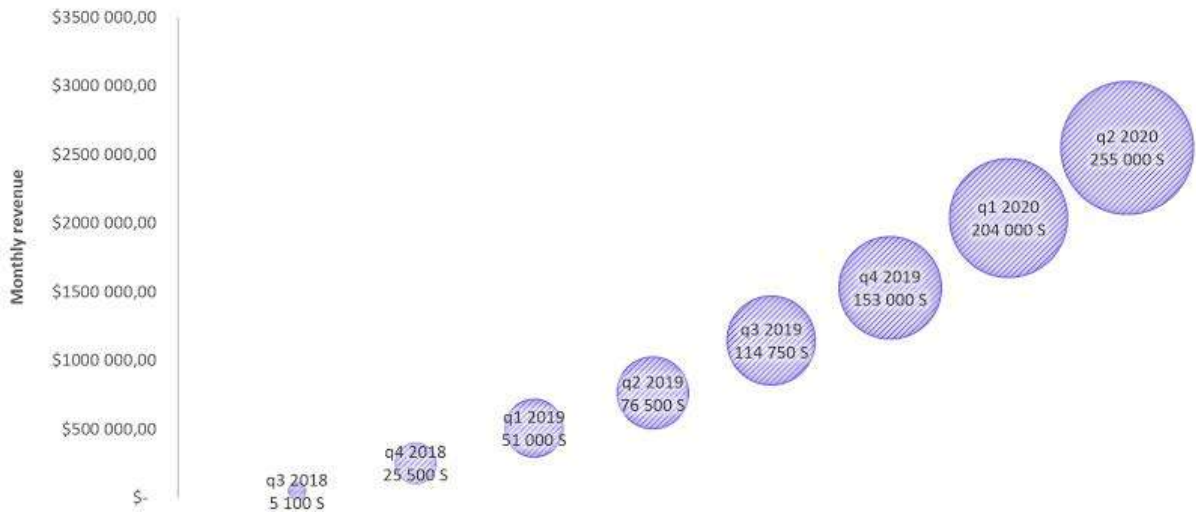
The following sections contain calculations of the token demand in the SERENITY system.

4.1. Tokenomy

Number of connected brokerages	20	100	200	300	450	600	800	1000
SERENITY operations volume (monthly)	\$ 1 000 000,00	\$ 5 000 000,00	\$ 10 000 000,00	\$ 15 000 000,00	\$ 22 500 000,00	\$ 30 000 000,00	\$ 40 000 000,00	\$ 50 000 000,00
SERENITY commission (monthly)	\$ 10 000,00	\$ 50 000,00	\$ 100 000,00	\$ 150 000,00	\$ 225 000,00	\$ 300 000,00	\$ 400 000,00	\$ 500 000,00
SERENITY liquidity fee (monthly)	\$ 40 000,00	\$ 200 000,00	\$ 400 000,00	\$ 600 000,00	\$ 900 000,00	\$ 1 200 000,00	\$ 1 600 000,00	\$ 2 000 000,00
SERENITY manual arbitration cases (monthly)	1	5	10	15	22,5	30	40	50
SERENITY manual arbitration fee (monthly)	\$ 1 000,00	\$ 5 000,00	\$ 10 000,00	\$ 15 000,00	\$ 22 500,00	\$ 30 000,00	\$ 40 000,00	\$ 50 000,00
Total SERENITY revenue	\$ 51 000,00	\$ 255 000,00	\$ 510 000,00	\$ 765 000,00	\$ 1 147 500,00	\$ 1 530 000,00	\$ 2 040 000,00	\$ 2 550 000,00

(monthly)								
SI tokens required (quarterly)	5100	25500	51000	76500	114750	153000	204000	255000

SERENITY TOKEN (\$) DEMAND BY QUARTER



The diagram and the table shows an estimated calculation of the amount of tokens that will be used during the first three years after the ICO, taking into account the system development period.

The calculation is explained in detail in the following section.

4.2. Why Serenity will be a success

SERENITY FINANCIAL will generate income in several ways.

- Commission fees for the issue of internal tokens in the system (or smart contracts linked to Ethereum)
- Subscription fees from category A brokers for a package of services, including technologies and liquidity.
- Commission fees for manual arbitration.

The target audience of the project are brokers providing online trading services through the MetaTrader 4 and the MetaTrader 5 platforms. The total number of such brokers is about 6,000. Of these, only 10% are regulated. That means we have a mutual interest with 90% of the brokers. At the same time, for the remaining 10%, participation in the system is also beneficial for PR purposes. Between all of those

brokers there are about 4,000,000 traders. Average monthly deposits and withdrawals vary in the range of 400,000–600,000 USD in total for each broker.

When there are at least 1000 brokers in the system and 10% of deposits pass through the system, the average monthly turnover of cash will average to \$50 million.

The fee for the creation of a contract and its movement within the network is 1%. This is about the same as payment systems charge for accepting cryptocurrencies, but in our system for the same price brokers will receive all of our services. Earnings from these fees are estimated at 500,000 USD per month.

Some brokers will obtain category A status and additional fees will be generated from the subscriptions and the sale of technology and liquidity. The average monthly turnover is \$2 billion per broker and the usual margin for the sale of liquidity of \$2 for \$1 million traded. If 100 (10%) of SERENITY brokers get category A, the sale of liquidity will generate an additional \$400,000 per month. In addition, with a standard subscription fee of \$2000 per month, this service will bring another \$200,000 monthly.

Overall, the estimated revenue will be \$1,1 million monthly.

SERENITY FINANCIAL will also be attractive to partners of brokerage companies – rebate services and similar. It is extremely important for such types of businesses that mutual settlements take place very transparently and quickly. The project will allow instant payments of partner's rewards.

4.3. Performance targets of the token sale

Serenity will need \$2 million to develop a minimal viable product and cover all the necessary marketing costs. This is the minimal level (soft cap) of the project.

To develop the exchange and the KYC, Serenity will need \$5 million. The exchange will allow deposit/withdrawal of funds in cryptocurrency and fiat money. The exchange will also allow trading real assets using cryptocurrency. On this stage, the KYC (know your client) procedures will also be implemented and integrated with all the brokers.

To enhance the security of the system, Serenity plans to develop its own custom blockchain, holding all the transactions of the clients. It will be possible if the project gets at least \$10 million in funding.

If the project gets at least \$14 million, it will start developing its own supply chain for Forex liquidity, including acquiring licenses in major Forex regulations (EU, UK, USA,

Australia, etc.), developing its own bridge solution for feeding the liquidity to brokerages.

The project Hard Cap is \$19M. Reaching this target will enable us to acquire licenses in all major jurisdictions.

4.4. Fundraising targets in details

1. < 2 million—ICO is considered unsuccessful, money is returned
2. 2 million—minimum level of funding (soft cap)—implementation of the main functionality of the system:
 - a. Settlement system—a system for holding funds between a broker and a client using smart contracts.
 - b. Arbitration system—integration with arbitration services (Verify My Trade)
 - c. The remaining funds are used for sales/marketing
3. 5 million— development of the exchange and the KYC system
 - a. Setting up deposit/withdrawal of funds in cryptocurrency
 - b. Implementing cryptocurrency trading
 - c. Enabling Investments in Crypto Funds performance indices.
 - d. The exchange will offer liquidity option to all the brokers in the system.
 - e. Resolving legal matters regarding clients' data collection
 - f. Setting up collection and verification of the data
 - g. Building legal model allowing to share this data with brokerages
4. 10 million - implementation of the system recording clients' transactions:
 - a. Development of custom blockchain storing transaction data
 - b. Integrating trading platforms with this blockchain
 - c. Development of server-side and client-side plugins for MetaTrader to sign all transactions
5. 14 million - implementation of liquidity supply pool
 - a. Development of a bridge for trading platforms, integrated with our payment solution
 - b. Connecting external liquidity suppliers
 - c. Obtaining the necessary brokerage licenses for working with prime brokers
6. 19M— Launch of the platform in traditional jurisdictions (establishing legal entities, compliance with capital requirements of governmental regulatory bodies, license acquisition)

5. System tokens issued under the framework of ICO

Revenues obtained from the sale of tokens will be used to further develop the platform, promoting it and expanding its reach.

A client will be required to pay with SERENITY tokens at least 50% and up to 100% of the prices for the services. If a client doesn't have SERENITY tokens, they will have to buy them on exchanges. Tokens will be accepted at a cost not lower than their nominal value in USD at the moment of placement, or at a market value, if it's higher. Tokens that are used for paying for the company's services will be withdrawn from circulation and destroyed.

The sale of SERENITY tokens will be conducted in several stages. Each stage will have its own discounts and a specified amount of tokens for sale. In total 3,500,000 tokens will be minted with a nominal value of 0.1 ETH.

1. The Pre-ICO stage will have 50% discount for SERENITY tokens. The number of tokens is limited to 150,000. After this stage there will be a pause to set the marketing plan for the project at the stage of ICO proper.

All participants who applied for participation in Pre-ICO before its start, have the priority right to buy tokens at the beginning of the sales.

If the minimum target amount of funds will not be raised at the ICO stage, the pre-ICO participants are exempt from the refunds.

2. At the ICO stage the discount will be provided regardless of whether the minimum fundraising targets were achieved.

Number of tokens	Discount	Period
250000	40%	7 days
500000	35%	7 days
700000	30%	7 days
1100000	25%	7 days
2100000	20%	7 days
3500000	10%	7 days

3. All unsold tokens will be destroyed.

4. After the end of ICO tokens will be freely traded on exchanges

6. Project implementation stages

More than 30 people are already involved in the implementation of project. The prototype version of the project and legal documents are developed.

January 2017 — SERENITY is founded

May 2017 — Beta release of the Automated Trade Analysis System

June 2017 — Cryptocurrency Exchange MVP launch

October 2017 — The first brokers are being connected to the system

November 2017 —Pre-ICO round

December 2017 — Closed round of sales

January — March 2018 — ICO

March 2018 — Listing of SERENITY tokens on crypto exchanges; introduction of independent mediators for client claims analysis.

April 2018 — Cold wallet system launch

June 2018 — Launch of Serenity cryptocurrency exchange; launch of the custom blockchain for recording client transactions

September 2018 — Release of the live version of Serenity platform

November 2018 — Implementation of the Client Digital Signature for user identification

December 2018 — Implementation of Serenity liquidity aggregator into the platform

January — April 2019 — Serenity receives liquidity from European banks, License acquisition

May — December 2019 — Marketing; introduction of new wallets

2020 — > 1,000 brokers are in the system

7. Disclaimers and Risks

Please note that SERENITY Tokens by themselves will not give you any return on investment. We are not selling a security or a financial instrument. We will not take any actions that may increase the value of SERENITY tokens over time and you will be subject to a restriction of selling the SERENITY tokens on secondary markets. The only reason why you should purchase the SERENITY tokens today is that the supply of the tokens is limited and if you want to access our products at a reasonable cost or at all, your best opportunity is to purchase the necessary amount of SERENITY tokens at the Token Sale.

SIMPLE AGREEMENT FOR FUTURE SERENITY TOKENS

<https://serenity-financial.io/files/SAFT.docx>

TOKEN PURCHASE POLICY

https://serenity-financial.io/files/t_c.docx

PRIVACY POLICY

<https://serenity-financial.io/files/privacy.docx>

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TO A RELEVANT PERSON (AS DEFINED IN SECTION 275(2) OF THE SFA), (2) WHERE SUCH TRANSFER ARISES FROM AN OFFER THAT IS MADE ON TERMS THAT SUCH RIGHTS OR INTEREST ARE ACQUIRED AT A CONSIDERATION OF NOT LESS THAN \$200,000 (OR ITS EQUIVALENT IN A FOREIGN CURRENCY) FOR EACH TRANSACTION (WHETHER SUCH AMOUNT IS TO BE PAID FOR IN CASH OR BY EXCHANGE OF SECURITIES OR OTHER ASSETS), (3) WHERE NO CONSIDERATION IS OR WILL BE GIVEN FOR THE TRANSFER, (4) WHERE THE TRANSFER IS BY OPERATION OF LAW, (5) AS SPECIFIED IN SECTION 276(7) OF THE SFA, OR (6) AS SPECIFIED IN REGULATION 32.

NOTICE TO RESIDENTS OF SOUTH KOREA: THE SAFT AND ANY DOCUMENTS USED IN CONNECTION THEREWITH ARE NOT, AND UNDER NO CIRCUMSTANCES MAY BE CONSTRUED AS, A PUBLIC OFFERING OF SECURITIES IN SOUTH KOREA. NEITHER SERENITY FINANCIAL NOR ANY PLACEMENT AGENT MAY MAKE ANY REPRESENTATION WITH RESPECT TO THE ELIGIBILITY OF ANY PERSON TO ACQUIRE THE SAFT UNDER THE LAWS OF SOUTH KOREA, INCLUDING, WITHOUT LIMITATION, INDIRECT INVESTMENT ASSET MANAGEMENT BUSINESS LAW, THE SECURITIES AND EXCHANGE ACT AND THE FOREIGN EXCHANGE TRANSACTION ACT AND REGULATIONS THEREUNDER. THE SAFT HAS NOT BEEN REGISTERED UNDER THE SECURITIES AND EXCHANGE ACT, SECURITIES INVESTMENT TRUST BUSINESS ACT OR THE SECURITIES INVESTMENT COMPANY ACT OF SOUTH KOREA AND THE SAFT MAY NOT BE OFFERED, SOLD OR DELIVERED, DIRECTLY OR INDIRECTLY, OR OFFERED OR SOLD TO ANY PERSON FOR REOFFERING OR RESALE, DIRECTLY OR INDIRECTLY, IN SOUTH KOREA OR TO ANY RESIDENT OF SOUTH KOREA, EXCEPT PURSUANT TO THE APPLICABLE LAWS AND REGULATIONS OF SOUTH KOREA.

NOTICE TO RESIDENTS OF SWITZERLAND: SAFTS MAY NOT BE PUBLICLY OFFERED IN SWITZERLAND AND WILL NOT BE LISTED ON THE SIX SWISS EXCHANGE (“SIX”) OR ON ANY OTHER STOCK EXCHANGE OR REGULATED TRADING FACILITY IN SWITZERLAND. SAFTS AND ANY RELATED DOCUMENTS HAVE BEEN PREPARED WITHOUT REGARD TO THE DISCLOSURE STANDARDS FOR ISSUANCE PROSPECTUSES UNDER ART. 652A OR ART. 1156 OF THE SWISS CODE OF OBLIGATIONS OR THE DISCLOSURE STANDARDS FOR LISTING PROSPECTUSES UNDER ART. 27 FF. OF THE SIX LISTING RULES OR THE LISTING RULES OF ANY OTHER STOCK EXCHANGE OR REGULATED TRADING FACILITY IN SWITZERLAND. NEITHER SAFTS NOR ANY RELATED MARKETING MATERIAL MAY BE PUBLICLY DISTRIBUTED OR OTHERWISE MADE PUBLICLY AVAILABLE IN SWITZERLAND. SAFTS AND ANY RELATED MARKETING MATERIALS HAVE NOT BEEN AND WILL NOT BE FILED WITH OR APPROVED BY ANY SWISS REGULATORY AUTHORITY, PARTICULARLY INCLUDING THE SWISS FINANCIAL MARKET SUPERVISORY AUTHORITY (“FINMA”), AND IT HAS NOT BEEN AUTHORIZED UNDER THE SWISS

FEDERAL ACT ON COLLECTIVE INVESTMENT SCHEMES (“CISA”). THE PROTECTIONS AFFORDED TO ACQUIRERS OF INTERESTS IN COLLECTIVE INVESTMENT SCHEMES UNDER THE CISA DOES NOT EXTEND TO ACQUIRERS OF SAFTS.

NOTICE TO RESIDENTS OF ISRAEL: SERENITY FINANCIAL DOES NOT INTEND TO OFFER THE SAFT TO THE PUBLIC IN ISRAEL WITHIN THE MEANING OF THE ISRAELI SECURITIES LAW, 1968, OR OFFER SAFTS, WITHIN ANY SPECIFIC YEAR, TO MORE THAN 35 OFFEREEES RESIDENT IN ISRAEL. EACH OFFEREE MUST AND HEREBY DOES WARRANT TO SERENITY FINANCIAL THAT IT IS PURCHASING SAFTS FOR INVESTMENT PURPOSES ONLY AND NOT FOR PURPOSES OF RESALE.

NOTICE TO RESIDENTS OF UKRAINE: THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH DO NOT CONSTITUTE AN OFFER OF THE SAFTS OR SERENITY FINANCIAL TOKENS IN THE UKRAINE. THE SAFTS OR SERENITY FINANCIAL TOKENS HAVE NOT BEEN OFFERED OR SOLD, AND WILL NOT BE OFFERED OR SOLD, DIRECTLY OR INDIRECTLY, IN THE UKRAINE, EXCEPT AS MAY BE PERMITTED BY LAW.

NOTICE TO RESIDENTS OF CAYMAN ISLANDS: THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH DO NOT CONSTITUTE A PUBLIC OFFER OF THE SAFTS OR SERENITY FINANCIAL TOKENS, WHETHER BY WAY OF SALE OR SUBSCRIPTION, IN THE CAYMAN ISLANDS. SERENITY FINANCIAL WILL NOT CARRY ON BUSINESS IN THE CAYMAN ISLANDS. THE SAFTS OR SERENITY FINANCIAL TOKENS HAVE NOT BEEN OFFERED OR SOLD, AND WILL NOT BE OFFERED OR SOLD, DIRECTLY OR INDIRECTLY, IN THE CAYMAN ISLANDS, EXCEPT AS MAY BE PERMITTED BY LAW WITHOUT CREATING AN OBLIGATION FOR SERENITY FINANCIAL TO REGISTER IN THE CAYMAN ISLANDS.

NOTICE TO RESIDENTS OF INDIA: THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH AND ANY RELATED DOCUMENTS DO NOT CONSTITUTE AN OFFER TO SELL TO OR AN OFFER TO BUY INTEREST FROM ANY PERSON OTHER THAN THE PERSON TO WHOM THIS DOCUMENT HAS BEEN SENT BY SERENITY FINANCIAL OR ITS AUTHORIZED AGENTS. THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH SHOULD NOT BE CONSTRUED AS A PROSPECTUS. THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH ARE NOT BEING OFFERED FOR SALE OR SUBSCRIPTION BUT ARE BEING PRIVATELY PLACED WITH A LIMITED NUMBER OF SOPHISTICATED INVESTORS, AND PROSPECTIVE INVESTORS MUST OBTAIN LEGAL ADVICE THAT THEY ARE ENTITLED TO SUBSCRIBE FOR THESE INSTRUMENTS AND MUST COMPLY WITH ALL RELEVANT INDIAN LAWS IN THIS RESPECT.

NOTICE TO RESIDENTS OF AUSTRALIA: NO SAFTS, PLACEMENT DOCUMENT, PROSPECTUS, PRODUCT DISCLOSURE STATEMENT OR OTHER DISCLOSURE DOCUMENT HAS BEEN LODGED WITH THE AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION (ASIC), IN RELATION TO THIS OFFERING. THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH AND ANY RELATED DOCUMENTS DO NOT CONSTITUTE A PROSPECTUS, PRODUCT DISCLOSURE STATEMENT OR OTHER DISCLOSURE DOCUMENT UNDER THE CORPORATIONS ACT 2001 (OR THE CORPORATIONS ACT) AND DO NOT PURPORT TO INCLUDE THE INFORMATION REQUIRED THEREFOR. ANY OFFER IN AUSTRALIA OF THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH MAY ONLY BE MADE TO “SOPHISTICATED INVESTORS” (WITHIN THE MEANING OF SECTION 708(8) OF THE CORPORATIONS ACT), “PROFESSIONAL INVESTORS” (WITHIN THE MEANING OF SECTION 708(11) OF THE CORPORATIONS ACT) OR OTHERWISE PURSUANT TO ONE OR MORE EXEMPTIONS CONTAINED IN SECTION 708 OF THE CORPORATIONS ACT SO THAT IT IS LAWFUL TO OFFER THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH WITHOUT DISCLOSURE TO INVESTORS UNDER CHAPTER 6D OF THE CORPORATIONS ACT. THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH MUST NOT BE OFFERED FOR SALE IN AUSTRALIA IN THE PERIOD OF 12 MONTHS AFTER THE DATE OF ALLOTMENT UNDER THIS OFFERING, EXCEPT IN CIRCUMSTANCES (I) WHERE DISCLOSURE TO PURCHASERS UNDER CHAPTER 6D OF THE CORPORATIONS ACT WOULD NOT BE REQUIRED PURSUANT TO AN EXEMPTION UNDER SECTION 708 OF THE CORPORATIONS ACT OR OTHERWISE OR (II) WHERE THE OFFER IS PURSUANT TO A DISCLOSURE DOCUMENT WHICH COMPLIES WITH CHAPTER 6D OF THE CORPORATIONS ACT. ANY PERSON ACQUIRING THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH MUST OBSERVE SUCH AUSTRALIAN ON-SALE RESTRICTIONS.

NOTICE TO RESIDENTS OF THAILAND : THE SAFTS AND ANY DOCUMENTS USED IN CONNECTION THEREWITH HAVE NOT BE APPROVED BY THE OFFICE OF THE THAI SECURITIES EXCHANGE COMMISSION (“TSEC”), AND NO REGISTRATION STATEMENT AND DRAFT PROSPECTUS HAVE BEEN FILED WITH THE TSEC AND HAVE BECOME EFFECTIVE, IN RELIANCE ON APPLICABLE EXEMPTIONS FROM SUCH REQUIREMENTS, INCLUDING FOR OFFERS TO “INSTITUTIONAL INVESTORS” UNDER THE SECURITIES AND EXCHANGE ACT AND ANY RELATED ACT OR RULES.

NOTICE TO RESIDENTS OF ALL OTHER JURISDICTIONS: NO ACTION HAS BEEN TAKEN TO PERMIT THE OFFER, SALE, POSSESSION OR DISTRIBUTION OF THE SAFT OR ANY RELATED DOCUMENTS IN ANY JURISDICTION WHERE ACTION FOR THAT PURPOSE IS REQUIRED. YOU ARE REQUIRED TO INFORM YOURSELF ABOUT, AND TO OBSERVE ANY RESTRICTIONS RELATING TO, THE SAFT AND ANY RELATED DOCUMENTS IN YOUR JURISDICTION.

IMPORTANT NOTICES TO ALL PURCHASERS

1. THE COMPANY MAKES NO WARRANTY WHATSOEVER WITH RESPECT TO THE TOKENS, INCLUDING ANY (i) WARRANTY OF MERCHANTABILITY; (ii) WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE; (c) WARRANTY OF TITLE; OR (iii) WARRANTY AGAINST INFRINGEMENT OF INTELLECTUAL PROPERTY RIGHTS OF A THIRD PARTY; WHETHER ARISING BY LAW, COURSE OF DEALING, COURSE OF PERFORMANCE, USAGE OF TRADE, OR OTHERWISE. EXCEPT AS EXPRESSLY SET FORTH HEREIN, CONTRIBUTOR ACKNOWLEDGES THAT IT HAS NOT RELIED UPON ANY REPRESENTATION OR WARRANTY MADE BY THE COMPANY, OR ANY OTHER PERSON ON THE COMPANY'S BEHALF.
2. IN SOME JURISDICTIONS PURCHASER ARE REQUIRED TO HAVE SPECIFIC QUALIFICATIONS TO PURCHASE SERENITY TOKENS. FOR EXAMPLE, ONLY PERSONS OF ADEQUATE FINANCIAL MEANS WHO HAVE NO NEED FOR PRESENT LIQUIDITY SHOULD CONSIDER PURCHASING THE PURCHASE RIGHTS SET FORTH IN THE SAFT OFFERED HEREBY BECAUSE:
 - (i) PURCHASING A SAFT INVOLVES A NUMBER OF SIGNIFICANT RISKS (SEE "RISK FACTORS"); AND
 - (ii) NO MARKET EXISTS FOR THE SAFTS OR THE PURCHASE RIGHTS CONTAINED THEREIN, AND NONE IS LIKELY TO DEVELOP IN THE REASONABLY FORESEEABLE FUTURE. THIS OFFERING IS INTENDED TO BE A PRIVATE OFFERING THAT IS EXEMPT FROM REGISTRATION UNDER THE SECURITIES ACT AND APPLICABLE STATE SECURITIES LAWS.
3. IN THE UNITED STATES THERE MAY BE PURCHASER SUITABILITY REQUIREMENTS AS OUTLINED BELOW. IT IS THE RESPONSIBILITY OF EACH PURCHASER TO VERIFY IF ANY OF THOSE REQUIREMENTS APPLY.
 - (i) FOR U.S. PERSONS (AS DEFINED BELOW), THIS OFFERING IS LIMITED SOLELY TO "ACCREDITED INVESTORS" AS DEFINED IN REGULATION D UNDER THE SECURITIES ACT, MEANING ONLY THOSE PERSONS OR ENTITIES COMING WITHIN ANY ONE OR MORE OF THE FOLLOWING CATEGORIES:
 - a. ANY BANK, AS DEFINED IN SECTION 3(A)(2) OF THE SECURITIES ACT, OR ANY SAVINGS AND LOAN ASSOCIATION OR OTHER INSTITUTION DEFINED IN SECTION 3(A)(5)(A) OF THE SECURITIES ACT, WHETHER ACTING IN ITS INDIVIDUAL OR FIDUCIARY CAPACITY; ANY BROKER-DEALER REGISTERED PURSUANT TO SECTION 15 OF THE EXCHANGE ACT; ANY INSURANCE COMPANY, AS DEFINED IN SECTION 2(13) OF THE SECURITIES ACT; ANY INVESTMENT COMPANY REGISTERED UNDER THE INVESTMENT COMPANY ACT OF 1940 OR A BUSINESS DEVELOPMENT COMPANY, AS DEFINED IN SECTION 2(A)(48) OF THAT ACT; ANY SMALL BUSINESS INVESTMENT COMPANY LICENSED BY THE UNITED STATES SMALL BUSINESS ADMINISTRATION UNDER

SECTION 301(C) OR (D) OF THE SMALL BUSINESS INVESTMENT ACT OF 1958; ANY PLAN ESTABLISHED AND MAINTAINED BY A STATE, ITS POLITICAL SUBDIVISIONS OR ANY AGENCY OR INSTRUMENTALITY OF A STATE OR ITS POLITICAL SUBDIVISIONS FOR THE BENEFIT OF ITS EMPLOYEES, IF SUCH PLAN HAS TOTAL ASSETS IN EXCESS OF \$5,000,000; AND ANY EMPLOYEE BENEFIT PLAN WITHIN THE MEANING OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, IF THE INVESTMENT DECISION IS MADE BY A PLAN FIDUCIARY, AS DEFINED IN SECTION 3(21) OF SUCH ACT, THAT IS EITHER A BANK, SAVINGS AND LOAN ASSOCIATION, INSURANCE COMPANY OR REGISTERED INVESTMENT ADVISOR, IF THE EMPLOYEE BENEFIT PLAN HAS TOTAL ASSETS IN EXCESS OF \$5,000,000 OR, IF A SELF-DIRECTED PLAN, WITH INVESTMENT DECISIONS MADE SOLELY BY PERSON(S) THAT ARE ACCREDITED INVESTOR(S);

- b. ANY PRIVATE BUSINESS DEVELOPMENT COMPANY AS DEFINED IN SECTION 202(A)(22) OF THE INVESTMENT ADVISORS ACT OF 1940;
- c. ANY ORGANIZATION DESCRIBED IN SECTION 501(C)(3) OF THE INTERNAL REVENUE CODE OF 1986, AS AMENDED, ANY CORPORATION, MASSACHUSETTS OR SIMILAR BUSINESS TRUST, OR COMPANY, NOT FORMED FOR THE SPECIFIC PURPOSE OF ACQUIRING THE COMMON STOCK, WITH TOTAL ASSETS IN EXCESS OF \$5,000,000;
- d. ANY DIRECTOR OR EXECUTIVE OFFICER OF SERENITY FINANCIAL;
- e. ANY NATURAL PERSON WHOSE INDIVIDUAL NET WORTH, OR JOINT NET WORTH WITH THAT PERSON'S SPOUSE, EXCLUSIVE OF THE VALUE OF THE PERSON'S PRIMARY RESIDENCE NET OF ANY MORTGAGE DEBT AND OTHER LIENS, AT THE TIME OF HIS OR HER PURCHASE EXCEEDS \$1,000,000;
- f. ANY NATURAL PERSON WHO HAD AN INDIVIDUAL INCOME IN EXCESS OF \$200,000, OR JOINT INCOME WITH THAT PERSON'S SPOUSE IN EXCESS OF \$300,000, IN EACH OF THE TWO MOST RECENT YEARS AND WHO REASONABLY EXPECTS TO REACH THE SAME INCOME LEVEL IN THE CURRENT YEAR;
- g. ANY TRUST WITH TOTAL ASSETS IN EXCESS OF \$5,000,000, NOT FORMED FOR THE SPECIFIC PURPOSE OF ACQUIRING THE COMMON STOCK, WHOSE PURCHASE IS DIRECTED BY A SOPHISTICATED PERSON AS DESCRIBED IN RULE 506(B)(2)(II) OF REGULATION D; OR
- h. ANY ENTITY ALL OF WHOSE EQUITY OWNERS ARE ACCREDITED INVESTORS. THE TERM "NET WORTH" MEANS THE EXCESS OF TOTAL ASSETS OVER TOTAL LIABILITIES, EXCLUSIVE OF THE VALUE OF YOUR PRIMARY RESIDENCE NET OF ANY MORTGAGE DEBT AND OTHER LIENS. IN DETERMINING INCOME, YOU SHOULD ADD TO YOUR ADJUSTED GROSS INCOME ANY AMOUNTS ATTRIBUTABLE TO TAX-EXEMPT INCOME RECEIVED, LOSSES CLAIMED AS A LIMITED PARTNER IN ANY LIMITED PARTNERSHIP, DEDUCTIONS CLAIMED FOR DEPRECIATION, CONTRIBUTIONS TO AN IRA OR KEOGH RETIREMENT PLAN, ALIMONY PAYMENTS AND ANY AMOUNT BY WHICH INCOME

FROM LONG-TERM CAPITAL GAINS HAD BEEN REDUCED IN ARRIVING AT ADJUSTED GROSS INCOME. YOU WILL BE REQUIRED TO REPRESENT TO SERENITY FINANCIAL IN WRITING THAT YOU ARE AN ACCREDITED INVESTOR UNDER REGULATION D, AS DESCRIBED ABOVE, AND MAY ALSO BE REQUIRED TO PROVIDE CERTAIN DOCUMENTATION IN SUPPORT OF SUCH REPRESENTATION. IN ADDITION TO THE FOREGOING REQUIREMENT, YOU MUST ALSO REPRESENT IN WRITING THAT YOU ARE ACQUIRING THE SAFT FOR YOUR OWN ACCOUNT AND NOT FOR THE ACCOUNT OF OTHERS AND NOT WITH A VIEW TO RESELL OR DISTRIBUTE SUCH SECURITIES.

- (ii) THE TERM “U.S. PERSON” (AS DEFINED IN REGULATION S UNDER THE SECURITIES ACT) MEANS:
 - a. A NATURAL PERSON RESIDENT IN THE UNITED STATES;
 - b. A PARTNERSHIP OR CORPORATION ORGANIZED OR INCORPORATED UNDER THE LAWS OF THE UNITED STATES;
 - c. AN ESTATE OF WHICH ANY EXECUTOR OR ADMINISTRATOR IS A U.S. PERSON;
 - d. A TRUST OF WHICH ANY TRUSTEE IS A U.S. PERSON;
 - e. AN AGENCY OR BRANCH OF A FOREIGN ENTITY LOCATED IN THE UNITED STATES;
 - f. A NONDISCRETIONARY ACCOUNT OR SIMILAR ACCOUNT (OTHER THAN AN ESTATE OR TRUST) HELD BY A DEALER OR OTHER FIDUCIARY FOR THE BENEFIT OR ACCOUNT OF A U.S. PERSON;
 - g. A DISCRETIONARY ACCOUNT OR SIMILAR ACCOUNT (OTHER THAN AN ESTATE OR TRUST) HELD BY A DEALER OR OTHER FIDUCIARY ORGANIZED, INCORPORATED AND (IF AN INDIVIDUAL) RESIDENT IN THE UNITED STATES; AND
 - h. A CORPORATION OR PARTNERSHIP ORGANIZED UNDER THE LAWS OF ANY FOREIGN JURISDICTION AND FORMED BY A U.S. PERSON PRINCIPALLY FOR THE PURPOSE OF INVESTING IN SECURITIES NOT REGISTERED UNDER THE SECURITIES ACT, UNLESS IT IS ORGANIZED OR INCORPORATED, AND OWNED, BY ACCREDITED INVESTORS (AS DEFINED IN RULE 501(A) UNDER THE SECURITIES ACT) WHO ARE NOT NATURAL PERSONS, ESTATES OR TRUSTS. “UNITED STATES” OR “U.S.” MEANS THE UNITED STATES OF AMERICA, ITS TERRITORIES AND POSSESSIONS, ANY STATE OF THE UNITED STATES, AND THE DISTRICT OF COLUMBIA.

- (iii) NON-U.S. PURCHASER ELIGIBILITY REQUIREMENTS
 - a. EACH PURCHASER WHO IS A NON-U.S. PERSON (AS DEFINED BELOW) MUST REPRESENT IN WRITING THAT HE, SHE, OR IT HAS SATISFIED AND IS IN FULL OBSERVANCE OF THE LAWS OF SUCH PURCHASER’S JURISDICTION IN CONNECTION WITH ANY INVITATION TO PURCHASE A SAFT, INCLUDING (I) THE LEGAL REQUIREMENTS WITHIN SUCH PURCHASER’S JURISDICTION FOR THE PURCHASE OF SAFT AND THE SUBSEQUENT CONVERSION INTO SERENITY FINANCIAL TOKENS, (II)

ANY FOREIGN EXCHANGE RESTRICTIONS APPLICABLE TO SUCH PURCHASE, (III) ANY GOVERNMENTAL OR OTHER CONSENTS THAT MAY NEED TO BE OBTAINED, AND (IV) THE INCOME TAX AND OTHER TAX CONSEQUENCES, IF ANY, THAT MAY BE RELEVANT TO THE PURCHASE, HOLDING, REDEMPTION, SALE OR TRANSFER OF THE SAFT. THE PURCHASER'S SUBSCRIPTION AND PAYMENT FOR, AND THE PURCHASER'S CONTINUED BENEFICIAL OWNERSHIP OF, THE SAFT AND SERENITY FINANCIAL TOKENS WILL NOT VIOLATE ANY APPLICABLE SECURITIES OR OTHER LAWS OF SUCH PURCHASER'S JURISDICTION. THE TERM "NON-U.S. PERSON" (AS DEFINED IN RULE 902(K)(2) OF THE SECURITIES ACT) MEANS:

- i. A DISCRETIONARY ACCOUNT OR SIMILAR ACCOUNT (OTHER THAN AN ESTATE OR TRUST) HELD FOR THE BENEFIT OR ACCOUNT OF A NON-U.S. PERSON BY A DEALER OR OTHER PROFESSIONAL FIDUCIARY ORGANIZED, INCORPORATED, OR (IF AN INDIVIDUAL) RESIDENT IN THE UNITED STATES;
- ii. A ESTATE OF WHICH ANY PROFESSIONAL FIDUCIARY ACTING AS EXECUTOR OR ADMINISTRATOR IS A U.S. PERSON IF:
 - 1. AN EXECUTOR OR ADMINISTRATOR OF THE ESTATE WHO IS NOT A U.S. PERSON HAS SOLE OR SHARED INVESTMENT DISCRETION WITH RESPECT TO THE ASSETS OF THE ESTATE; AND
 - 2. THE ESTATE IS GOVERNED BY FOREIGN LAW;
- iii. ANY TRUST OF WHICH ANY PROFESSIONAL FIDUCIARY ACTING AS TRUSTEE IS A U.S. PERSON, IF A TRUSTEE WHO IS NOT A U.S. PERSON HAS SOLE OR SHARED INVESTMENT DISCRETION WITH RESPECT TO THE TRUST ASSETS, AND NO BENEFICIARY OF THE TRUST (AND NO SETTLOR IF THE TRUST IS REVOCABLE) IS A U.S. PERSON;
- iv. AN EMPLOYEE BENEFIT PLAN ESTABLISHED AND ADMINISTERED IN ACCORDANCE WITH THE LAW OF A COUNTRY OTHER THAN THE UNITED STATES AND CUSTOMARY PRACTICES AND DOCUMENTATION OF SUCH COUNTRY;
- v. AN AGENCY OR BRANCH OF A U.S. PERSON LOCATED OUTSIDE THE UNITED STATES IF:
 - 1. THE AGENCY OR BRANCH OPERATES FOR VALID BUSINESS REASONS; AND
 - 2. THE AGENCY OR BRANCH IS ENGAGED IN THE BUSINESS OF INSURANCE OR BANKING AND IS SUBJECT TO SUBSTANTIVE INSURANCE OR BANKING REGULATION, RESPECTIVELY, IN THE JURISDICTION WHERE LOCATED;
- vi. THE INTERNATIONAL MONETARY FUND, THE INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT, THE INTER-AMERICAN DEVELOPMENT BANK, THE ASIAN DEVELOPMENT BANK, THE AFRICAN DEVELOPMENT BANK, THE UNITED

NATIONS, AND THEIR AGENCIES, AFFILIATES AND PENSION PLANS, AND ANY OTHER SIMILAR INTERNATIONAL ORGANIZATIONS, THEIR AGENCIES, AFFILIATES AND PENSION PLANS.

4. THERE MAY OTHER PURCHASER ELIGIBILITY REQUIREMENTS. IT IS THE RESPONSIBILITY OF EACH PURCHASER TO VERIFY IF ANY OF THOSE REQUIREMENTS APPLY.
5. THE USA PATRIOT ACT MAY APPLY TO DETERMINE THE ELIGIBILITY OF EACH PURCHASER. THE USA PATRIOT ACT IS DESIGNED TO DETECT, DETER AND PUNISH TERRORISTS IN THE UNITED STATES AND ABROAD. THE ACT IMPOSES NEW ANTI-MONEY LAUNDERING REQUIREMENTS ON BROKERAGE FIRMS AND FINANCIAL INSTITUTIONS. SINCE APRIL 24, 2002, ALL UNITED STATES BROKERAGE FIRMS HAVE BEEN REQUIRED TO HAVE COMPREHENSIVE ANTI-MONEY LAUNDERING PROGRAMS IN EFFECT. TO HELP YOU UNDERSTAND THESE EFFORTS, SERENITY FINANCIAL WANTS TO PROVIDE YOU WITH SOME INFORMATION ABOUT MONEY LAUNDERING AND SERENITY FINANCIAL'S EFFORTS TO HELP IMPLEMENT THE USA PATRIOT ACT. MONEY LAUNDERING IS THE PROCESS OF DISGUIISING ILLEGALLY OBTAINED MONEY SO THAT THE FUNDS APPEAR TO COME FROM LEGITIMATE SOURCES OR ACTIVITIES. MONEY LAUNDERING OCCURS IN CONNECTION WITH A WIDE VARIETY OF CRIMES, INCLUDING ILLEGAL ARMS SALES, DRUG TRAFFICKING, ROBBERY, FRAUD, RACKETEERING AND TERRORISM. THE USE OF THE UNITED STATES FINANCIAL SYSTEM BY CRIMINALS TO FACILITATE TERRORISM OR OTHER CRIMES COULD TAINT OUR FINANCIAL MARKETS. ACCORDING TO THE UNITED STATES STATE DEPARTMENT, ONE RECENT ESTIMATE PUTS THE AMOUNT OF WORLDWIDE MONEY LAUNDERING ACTIVITY AT \$1 TRILLION A YEAR.
6. UNDER NEW RULES REQUIRED BY THE USA PATRIOT ACT, SERENITY FINANCIAL'S ANTI-MONEY LAUNDERING PROGRAM WILL DESIGNATE A SPECIAL COMPLIANCE OFFICER, SET UP EMPLOYEE TRAINING, CONDUCT INDEPENDENT AUDITS AND ESTABLISH POLICIES AND PROCEDURES DESIGNED TO DETECT AND REPORT SUSPICIOUS TRANSACTION AND ENSURE COMPLIANCE WITH THE NEW LAWS AND RULES. AS PART OF SERENITY FINANCIAL'S REQUIRED PROGRAM, WE MAY ASK YOU TO PROVIDE VARIOUS IDENTIFICATION DOCUMENTS OR OTHER INFORMATION. UNTIL YOU PROVIDE THE INFORMATION OR DOCUMENTS THAT SERENITY FINANCIAL NEEDS, WE MAY NOT BE ABLE TO EFFECT ANY TRANSACTIONS FOR YOU.
7. YOU SHOULD CHECK THE OFFICE OF FOREIGN ASSETS CONTROL (THE "OFAC") WEBSITE AT [HTTP:// WWW.TREAS.GOV/OFAC](http://www.treas.gov/ofac) BEFORE MAKING THE FOLLOWING REPRESENTATIONS: YOU REPRESENT THAT THE AMOUNTS SPENT BY YOU IN THIS OFFERING WERE NOT AND ARE NOT DIRECTLY OR INDIRECTLY DERIVED FROM ANY ACTIVITIES THAT CONTRAVENE FEDERAL, STATE OR INTERNATIONAL LAWS AND REGULATIONS, INCLUDING ANTIMONY LAUNDERING LAWS AND REGULATIONS. FEDERAL REGULATIONS AND

EXECUTIVE ORDERS ADMINISTERED BY THE OFAC PROHIBIT, AMONG OTHER THINGS, THE ENGAGEMENT IN TRANSACTIONS WITH, AND THE PROVISION OF SERVICES TO, CERTAIN FOREIGN COUNTRIES, TERRITORIES, ENTITIES AND INDIVIDUALS. THE LISTS OF THE OFAC-PROHIBITED COUNTRIES, TERRITORIES, INDIVIDUALS AND ENTITIES CAN BE FOUND ON THE OFAC WEBSITE AT [HTTP://WWW.TREAS.GOV/OFAC](http://www.treas.gov/ofac). IN ADDITION, THE PROGRAMS ADMINISTERED BY THE OFAC (THE “OFAC PROGRAMS”) PROHIBIT DEALING WITH INDIVIDUALS¹ OR ENTITIES IN CERTAIN COUNTRIES, REGARDLESS OF WHETHER SUCH INDIVIDUALS OR ENTITIES APPEAR ON ANY OFAC LIST:

- (i) YOU REPRESENT AND WARRANT THAT NONE OF: (1) YOU; (2) ANY PERSON CONTROLLING OR CONTROLLED BY YOU; (3) IF YOU ARE A PRIVATELY-HELD ENTITY, ANY PERSON HAVING A BENEFICIAL INTEREST IN YOU; OR (4) ANY PERSON FOR WHOM YOU ARE ACTING AS AGENT OR NOMINEE IN CONNECTION WITH PURCHASING A SAFT IS A COUNTRY, TERRITORY, ENTITY OR INDIVIDUAL NAMED ON AN OFAC LIST, OR A PERSON OR ENTITY PROHIBITED UNDER THE OFAC PROGRAMS. PLEASE BE ADVISED THAT SERENITY FINANCIAL MAY NOT ACCEPT ANY SUBSCRIPTION AMOUNTS FROM A PROSPECTIVE PURCHASER IF THE PURCHASER CANNOT MAKE THE REPRESENTATION SET FORTH IN THE PRECEDING SENTENCE. YOU AGREE TO PROMPTLY NOTIFY SERENITY FINANCIAL SHOULD YOU BECOME AWARE OF ANY CHANGE IN THE INFORMATION SET FORTH IN ANY OF THESE REPRESENTATIONS. YOU ARE ADVISED THAT, BY LAW, SERENITY FINANCIAL MAY BE OBLIGATED TO “FREEZE THE ACCOUNT” OF ANY PURCHASER, EITHER BY PROHIBITING ADDITIONAL SUBSCRIPTIONS FROM IT, DECLINING ANY REDEMPTION REQUESTS AND/OR SEGREGATING THE ASSETS IN THE ACCOUNT IN COMPLIANCE WITH GOVERNMENTAL REGULATIONS, AND THAT SERENITY FINANCIAL MAY ALSO BE REQUIRED TO REPORT SUCH ACTION AND TO DISCLOSE SUCH PURCHASER’S IDENTITY TO THE OFAC;
- (ii) YOU REPRESENT AND WARRANT THAT NONE OF: (1) YOU; (2) ANY PERSON CONTROLLING OR CONTROLLED BY YOU; (3) IF YOU ARE A PRIVATELY-HELD ENTITY, ANY PERSON HAVING A BENEFICIAL INTEREST IN YOU; OR (4) ANY PERSON FOR WHOM YOU ARE ACTING AS AGENT OR
 - a. THESE INDIVIDUALS INCLUDE SPECIALLY DESIGNATED NATIONALS, SPECIALLY DESIGNATED NARCOTICS TRAFFICKERS AND OTHER PARTIES SUBJECT TO OFAC SANCTIONS AND EMBARGO PROGRAMS;
 - b. NOMINEE IN CONNECTION WITH THIS OFFERING IS A SENIOR FOREIGN POLITICAL FIGURE (“SENIOR FOREIGN POLITICAL FIGURE ” IS DEFINED AS A SENIOR OFFICIAL IN THE EXECUTIVE, LEGISLATIVE, ADMINISTRATIVE, MILITARY OR JUDICIAL BRANCH OF A FOREIGN GOVERNMENT (WHETHER ELECTED OR NOT), A SENIOR OFFICIAL OF A MAJOR FOREIGN POLITICAL PARTY, OR A SENIOR EXECUTIVE OF A FOREIGN GOVERNMENT-OWNED CORPORATION. IN ADDITION, A “SENIOR FOREIGN POLITICAL FIGURE” INCLUDES ANY CORPORATION, BUSINESS OR OTHER ENTITY THAT HAS BEEN FORMED BY, OR FOR THE BENEFIT OF, A SENIOR FOREIGN POLITICAL FIGURE), OR ANY IMMEDIATE FAMILY MEMBER (“IMMEDIATE FAMILY ” OF A SENIOR

FOREIGN POLITICAL FIGURE TYPICALLY INCLUDES SUCH FIGURE'S PARENTS, SIBLINGS, SPOUSE, CHILDREN AND IN-LAWS) OR CLOSE ASSOCIATE OF A SENIOR FOREIGN POLITICAL FIGURE ("CLOSE ASSOCIATE" OF A SENIOR FOREIGN POLITICAL FIGURE IS A PERSON WHO IS WIDELY AND PUBLICLY KNOWN TO MAINTAIN AN UNUSUALLY CLOSE RELATIONSHIP WITH SUCH SENIOR FOREIGN POLITICAL FIGURE, AND INCLUDES A PERSON WHO IS IN A POSITION TO CONDUCT SUBSTANTIAL DOMESTIC AND INTERNATIONAL FINANCIAL TRANSACTIONS ON BEHALF OF SUCH SENIOR FOREIGN POLITICAL FIGURE); AND

8. IF YOU ARE AFFILIATED WITH A NON-U.S. BANKING INSTITUTION (A "FOREIGN BANK"), OR IF YOU RECEIVE DEPOSITS FROM, MAKE PAYMENTS ON BEHALF OF, OR HANDLE OTHER FINANCIAL TRANSACTIONS RELATED TO A FOREIGN BANK, YOU REPRESENT AND WARRANT TO SERENITY FINANCIAL THAT: (1) THE FOREIGN BANK HAS A FIXED ADDRESS, AND NOT SOLELY AN ELECTRONIC ADDRESS, IN A COUNTRY IN WHICH THE FOREIGN BANK IS AUTHORIZED TO CONDUCT BANKING ACTIVITIES; (2) THE FOREIGN BANK MAINTAINS OPERATING RECORDS RELATED TO ITS BANKING ACTIVITIES; (3) THE FOREIGN BANK IS SUBJECT TO INSPECTION BY THE BANKING AUTHORITY THAT LICENSED THE FOREIGN BANK TO CONDUCT ITS BANKING ACTIVITIES; AND (4) THE FOREIGN BANK DOES NOT PROVIDE BANKING SERVICES TO ANY OTHER FOREIGN BANK THAT DOES NOT HAVE A PHYSICAL PRESENCE IN ANY COUNTRY AND THAT IS NOT A REGULATED AFFILIATE. SERENITY FINANCIAL IS ENTITLED TO RELY UPON THE ACCURACY OF YOUR REPRESENTATIONS TO EACH OF THEM. SERENITY FINANCIAL MAY, BUT UNDER NO CIRCUMSTANCES SHALL IT BE OBLIGATED TO, REQUIRE ADDITIONAL EVIDENCE THAT A PROSPECTIVE PURCHASER MEETS THE STANDARDS SET FORTH ABOVE AT ANY TIME PRIOR TO ITS ACCEPTANCE OF A PROSPECTIVE PURCHASER'S SUBSCRIPTION. YOU ARE NOT OBLIGATED TO SUPPLY ANY INFORMATION SO REQUESTED BY SERENITY FINANCIAL, BUT SERENITY FINANCIAL MAY REJECT A SUBSCRIPTION FROM YOU OR ANY PERSON WHO FAILS TO SUPPLY SUCH INFORMATION.

9. THIS OFFERING HAS NOT BEEN REGISTERED OR QUALIFIED UNDER THE SECURITIES LAWS OF ANY JURISDICTION ANYWHERE IN THE WORLD. IT IS BEING OFFERED AND SOLD ONLY IN JURISDICTIONS WHERE SUCH REGISTRATION OR QUALIFICATION IS NOT REQUIRED, INCLUDING PURSUANT TO APPLICABLE EXEMPTIONS THAT GENERALLY LIMIT THE PURCHASERS WHO ARE ELIGIBLE TO PURCHASE A SAFT AND THAT RESTRICT ITS RESALE. THE SAFTS MAY NOT BE OFFERED, SOLD OR OTHERWISE TRANSFERRED, PLEDGED OR HYPOTHECATED EXCEPT AS PERMITTED UNDER APPLICABLE SECURITIES LAWS.

CAUTIONARY NOTE REGARDING FORWARD-LOOKING STATEMENTS

CERTAIN STATEMENTS IN THIS POLICY CONSTITUTE “FORWARD-LOOKING INFORMATION” UNDER APPLICABLE LAWS. EXCEPT FOR STATEMENTS OF HISTORICAL FACT, INFORMATION CONTAINED HEREIN CONSTITUTES FORWARD-LOOKING STATEMENTS, INCLUDING:

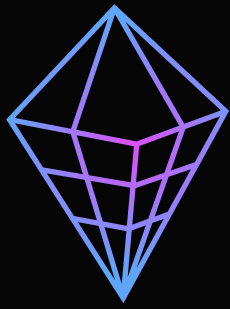
- (i) THE COMPLETION OF, AND THE USE OF PROCEEDS FROM, THE SALE OF THE SAFTS;
- (ii) THE EXPECTED DEVELOPMENT OF SERENITY FINANCIAL BUSINESS, PROJECTS, AND/OR JOINT VENTURES;
- (iii) THE PROJECTED PERFORMANCE OF SERENITY FINANCIAL;
- (iv) THE EXECUTION OF SERENITY FINANCIAL VISION AND STRATEGY, INCLUDING WITH RESPECT TO FUTURE GLOBAL LAUNCH OF BOTS AND SERENITY FINANCIAL PLATFORM;
- (v) THE SOURCES AND AVAILABILITY OF THIRD-PARTY FINANCING FOR SERENITY FINANCIAL’S PROJECTS;
- (vi) THE COMPLETION OF SERENITY FINANCIAL’S PROJECTS THAT ARE CURRENTLY UNDERWAY, IN DEVELOPMENT OR OTHERWISE UNDER CONSIDERATION;
- (vii) SERENITY FINANCIAL’S ABILITY TO LAUNCH A FUNCTIONAL PLATFORM, WHICH INCLUDES THE RELATED CREATION AND ISSUANCE OF SERENITY FINANCIAL TOKENS AND THE ASSOCIATED ECONOMIC VALUE THEREOF;
- (viii) RENEWAL OF SERENITY FINANCIAL’S CURRENT CUSTOMER, SUPPLIER, AND OTHER MATERIAL AGREEMENTS; AND
- (ix) THE FUTURE LIQUIDITY, WORKING CAPITAL, AND CAPITAL REQUIREMENTS.

FORWARD LOOKING STATEMENTS CAN ALSO BE IDENTIFIED BY WORDS SUCH AS “CAN,” “EXPECTED,” “WILL” AND OTHER IDENTIFIERS OF NON-HISTORICAL EVENTS. FORWARD-LOOKING STATEMENTS ARE PROVIDED TO ALLOW POTENTIAL PURCHASERS OF THE SAFTS THE OPPORTUNITY TO UNDERSTAND MANAGEMENT’S BELIEFS AND OPINIONS IN RESPECT OF THE FUTURE.

SERENITY FINANCIAL IS A STARTUP COMPANY WITH A PRODUCT IN DEVELOPMENT, AND A PURCHASE IN SAFTS IS INHERENTLY RISKY AND TO THE BEST KNOWLEDGE OF SERENITY FINANCIAL DOES NOT CONSTITUTE INVESTMENT AND/OR ANY KNOWN AND ACCEPTED FINANCIAL INSTRUMENT, SUCH AS A SECURITY FOR EXAMPLE. ANY REFERENCE TO SAFTS IN TERMS THAT MAY BE INTERPRETED AS AN INVESTMENT AND/OR ANY KNOWN AND ACCEPTED FINANCIAL INSTRUMENT, SUCH AS A SECURITY FOR EXAMPLE, IS INHERENTLY FALSE AND MUST BE VIEWED AS UNTRUTH AND AS MISLEADING.

FORWARD LOOKING STATEMENTS ARE NOT GUARANTEES OF FUTURE PERFORMANCE, AND UNDUE RELIANCE SHOULD NOT BE PLACED ON THEM. SUCH FORWARD-LOOKING STATEMENTS NECESSARILY INVOLVE KNOWN AND UNKNOWN RISKS AND UNCERTAINTIES, WHICH MAY CAUSE ACTUAL

PERFORMANCE ON SERENITY FINANCIAL OBLIGATIONS, MARKET PROJECTIONS AND STARTUP FINANCIAL RESULTS IN FUTURE PERIODS TO DIFFER MATERIALLY FROM ANY PROJECTIONS OF FUTURE PERFORMANCE OR RESULT EXPRESSED OR IMPLIED BY SUCH FORWARD LOOKING STATEMENTS. ALTHOUGH FORWARD-LOOKING STATEMENTS CONTAINED HEREIN ARE BASED UPON WHAT MANAGEMENT BELIEVES MAY BE REASONABLE ASSUMPTIONS, FORWARD-LOOKING STATEMENTS MAY PROVE TO BE INACCURATE, AS ACTUAL RESULTS AND FUTURE EVENTS COULD DIFFER MATERIALLY FROM THOSE ANTICIPATED IN SUCH STATEMENTS. SERENITY FINANCIAL UNDERTAKES NO OBLIGATION TO UPDATE FORWARD-LOOKING STATEMENTS IF CIRCUMSTANCES OR MANAGEMENT'S ESTIMATES OR OPINIONS SHOULD CHANGE, EXCEPT AS REQUIRED BY APPLICABLE LAWS.



SERENITY

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