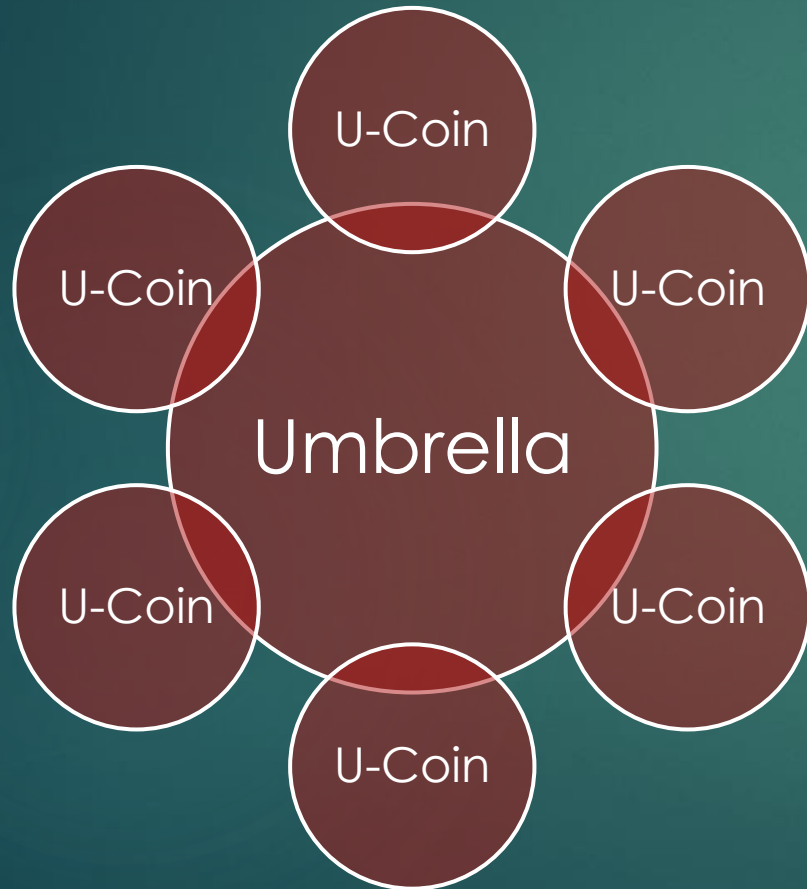




Token Cycle

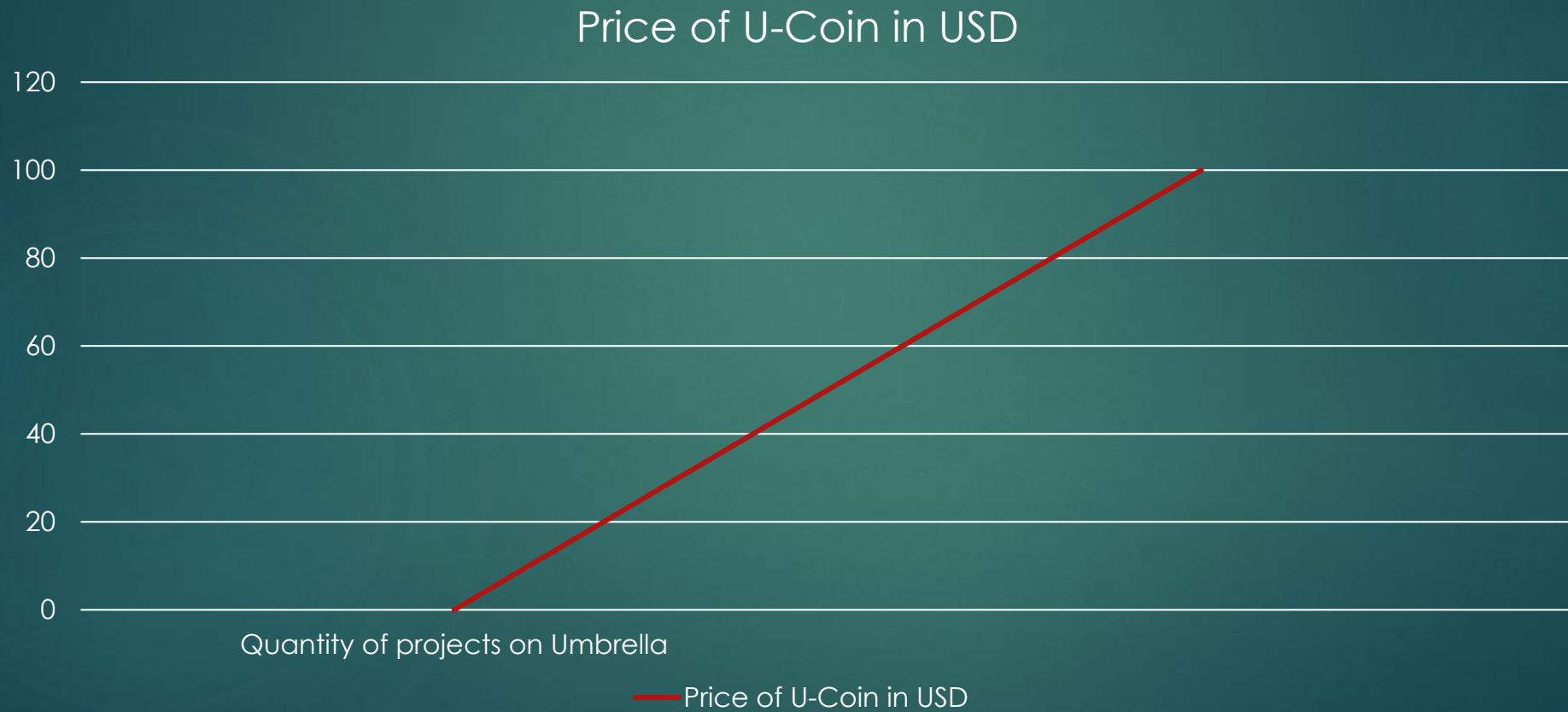
U-COIN, ANCHOIN, PROPERTY TOKEN

U-Coin



U-Coin is NOT AN ASSET, NOR A SECURITY. It is a utility token. U-Coin tokens do not represent or confer any ownership right or stake, share, security, or equivalent rights, or any right to receive dividends, other payments, intellectual property rights, or any other form of participation in or relating to the project described in this white paper and/or in Umbrella platform or any of its affiliates.

Price of U-Coin



Correlation between U-Coin and Umbrella modules

- ▶ U-Property module – where you can sale or rent property which can't be tokenized
- ▶ U-Invest – where you can trade Property Tokens (on secondary market), U-Coins and Anchoins
- ▶ U-Supply – where you can buy construction materials and services
- ▶ U-Manage – where you will get ROI from Management company of your property

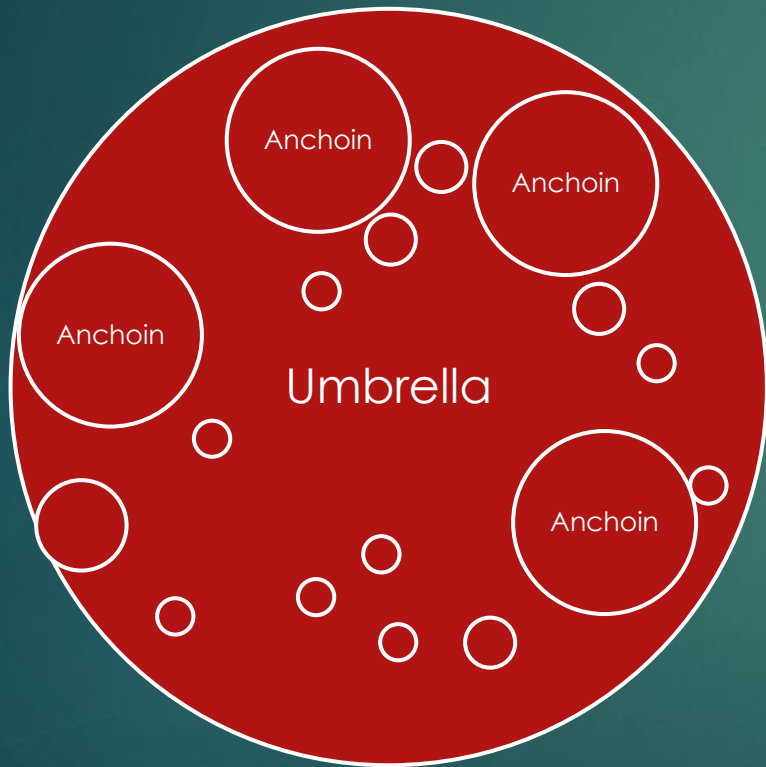
Where you can get U-Coin?

- ▶ During Umbrella ICO
- ▶ Purchase on any Exchange supporting U-Coin
- ▶ Exchange your Property Tokens
- ▶ Exchange your Anchoins
- ▶ Receive ROI from Property Tokens
- ▶ Any other way which can be used for FIAT currency

How you can exit from U-Coin to FIAT currency

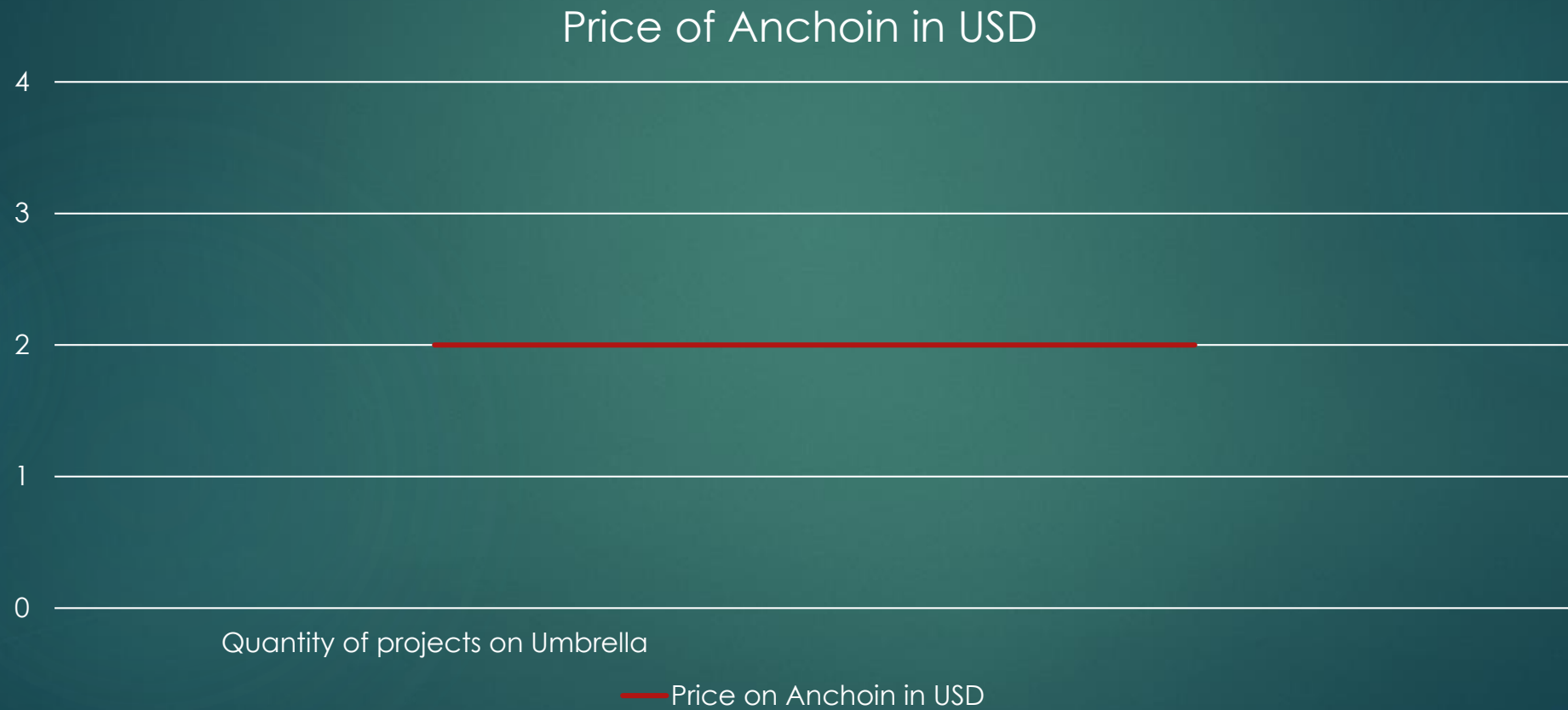
- ▶ In any exchange which is supporting trades with U-Coin

Anchoin



The Anchoin is a USD pegged coin which will have a 1:1 to value. The Anchoin will be circulated uniquely in the umbrella platform and on the umbrella exchange. The user will be able to buy an Anchoin through U-coin but not directly from fiat. The purpose of the Anchoin is to provide a safe, stable store of value for a project life cycle, investor storage etc. It is only a utility token of sorts and will be issued alongside U-coin during the ICO.

Price of Anchoin



Correlation between Anchoin and Umbrella modules

- ▶ U-Invest – where you can trade Property Tokens, U-Coins and Anchoins. Developers will raise funds in Anchoins from investors
- ▶ U-Supply – where you can buy construction materials and services

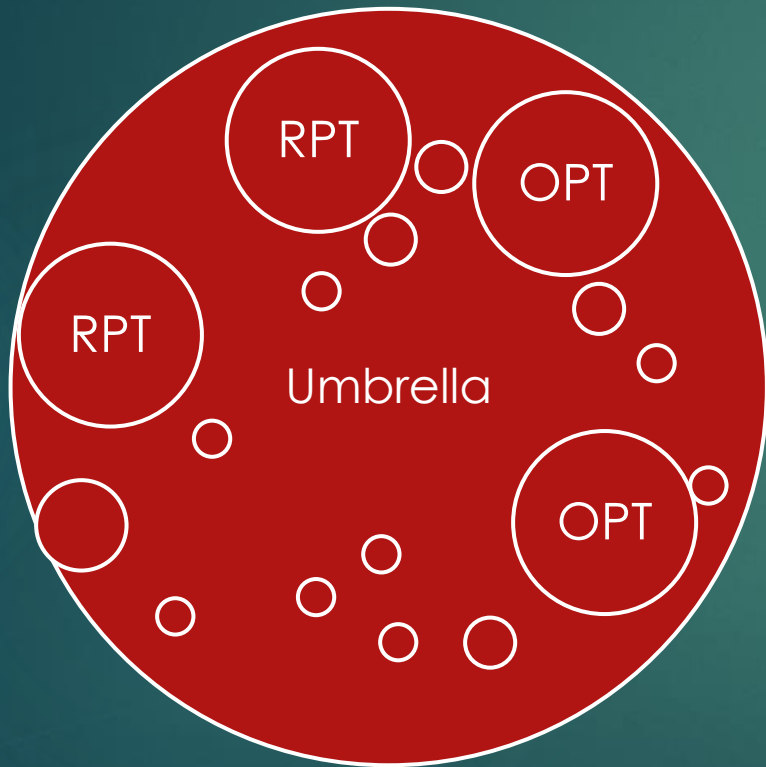
Where you can get Anchoin?

- ▶ During Umbrella ICO
- ▶ Exchange your Property Tokens
- ▶ Exchange your U-Coins

How you can exit from Anchoin to FIAT currency

- ▶ If you are Developer or Supplier you can exit to USD directly from Umbrella platform
- ▶ All other Anchoin holders can exchange Anchoin to U-Coin on Umbrella Exchange and follow exit procedure for U-Coin

Property Token

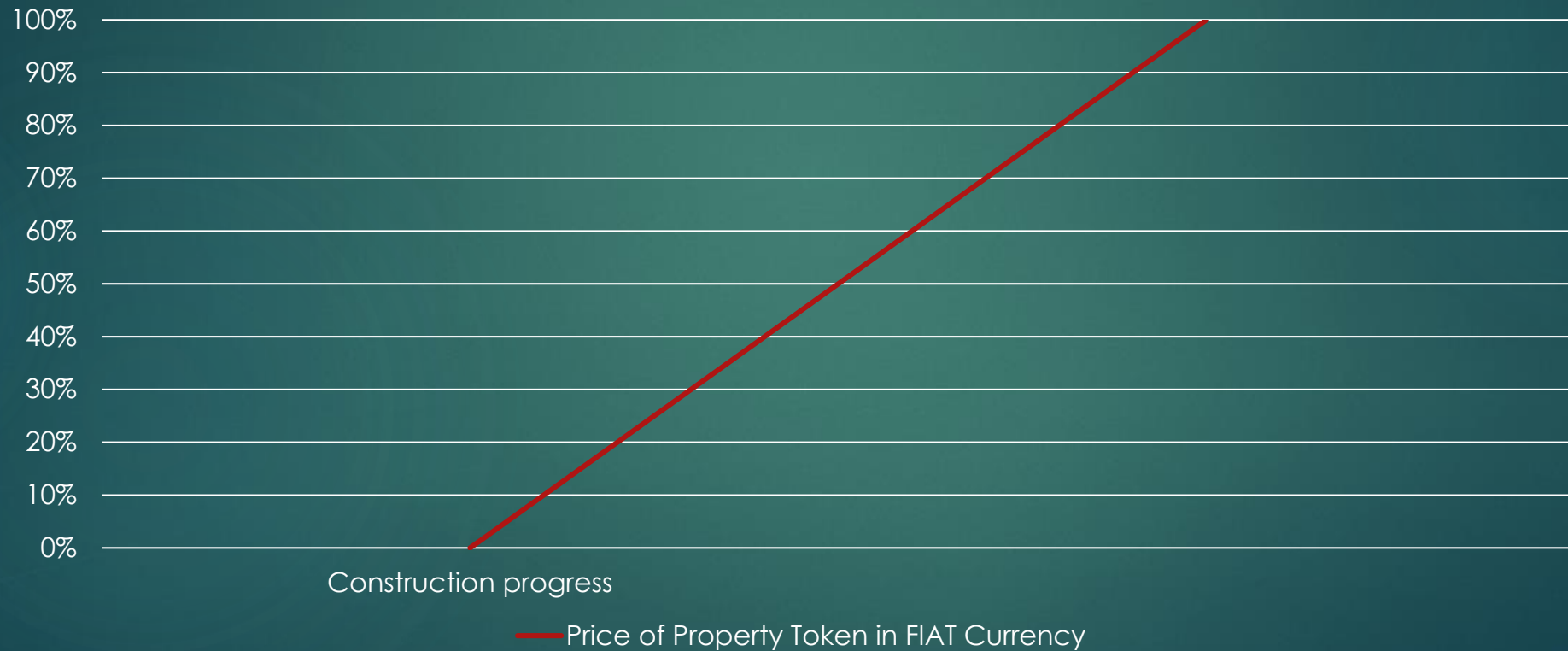


The Property Token is a token that is backed by a square foot of a particular project that has been tokenized. Inside the platform these different tokens can be traded as any asset on the stock exchange. Their value will increase when construction of the projects nears completion. They offer a new digital asset with low market correlation and inflation protection. With low and transparent fees and high liquidity the property tokens are the core of our proposition. At first the property tokens will only be available to purchase through Anchoins. Once the first owner of the token has made his transaction he can find a buyer that will buy out his property token with U-coins. The property token will be divided into two categories, OPT - Off-plan property token and RPT - Ready Property Token, the key difference is that the RPT will provide a return on asset and will be a fixed income asset whereas the OPT will be a capital gain asset only. Holders of OPT will automatically have their OPT converted to RPT when the construction is finished, they will have the option to sell or convert.

Price of Property Token



Price of Property Token in FIAT Currency



Correlation between Property Token and Umbrella modules

- ▶ U-Fund – where project will be tokenized
- ▶ U-Invest – where you can trade Property Tokens, U-Coins and Anchoins. Developers will raise funds in Anchoins from investors
- ▶ U-Manage – where you will get ROI from Management company of your property based on quantity of RPT

Where you can get Property Tokens?

- ▶ Purchase from Developer
- ▶ Exchange your Anchoins
- ▶ Exchange your U-Coins

How you can exit from Property Token to FIAT currency

- ▶ All RPT and OPT holders can exchange Property Tokens to U-Coin on Umbrella Exchange and follow exit procedure for U-Coin
- ▶ All RPT holders can receive ROI in U-Coins and follow exit procedure for U-Coin