

## **IMPORTANT WARNING:**

THE TERMS WILL ONLY BE IN THE ENGLISH LANGUAGE, THIS WILL HELP PREVENT ANY MISUNDERSTANDING OR AMBIGUOUS STATEMENTS LANGUAGE TRANSLATION MAY CAUSE. YOU ARE TO SEEK A PROFESSIONAL TRANSLATION ASSISTANCE, WE CANNOT BE BLAMED FOR ANY MISUNDERSTANDING YOUR TRANSLATION MAY CAUSE.

IF YOUR AGE UNDER YOUR JURISDICTION DOES NOT PERMIT YOU TO PARTAKE IN THE "CROWDFUNDING DONATION CAMPAIGN" YOU ARE REQUIRED TO LEAVE THE WEBSITE, WE CANNOT BE HELD RESPONSIBLE FOR YOUR ACTIONS.

IF YOU HAVE ANY MENTAL ISSUES WHICH IS AFFECTING YOUR THINKING CAPABILITIES, OR UNDER THE INFLUENCE OF ALCOHOL, PSYCHOTROPIC OR NARCOTIC SUBSTANCES, YOU ARE REQUIRED TO LEAVE THE WEBSITE AT ONCE. YOU CANNOT TAKE PART IN THE "CROWDFUNDING DONATION CAMPAIGN".

DO NOT PARTAKE IN THE "CROWDFUNDING DONATION CAMPAIGN" IF YOU ARE IGNORANT IN DEALING WITH CRYPTOGRAPHIC TOKEN AND BLOCKCHAIN BASED APPLICATIONS. CONTRIBUTIONS DURING THE "CROWDFUNDING DONATION CAMPAIGN" ARE NON-REFUNDABLE AND NO ALLOCATION OF TOKEN CAN BE ASSURED OR WARRANTED BY THE COMPANY.

THE "CROWDFUNDING DONATION" CAMPAIGN IS RESTRICTED FROM CITIZENS, RESIDENTS OR REPRESENTATIVES OF LEGAL ENTITY OF ANY COUNTRY WHO RECOGNIZES OUR UTILITY TOKEN AS A SECURITY BOND OR SHARE.

BY PARTAKING IN THE "CROWDFUNDING DONATION CAMPAIGN" AND CONTRIBUTING TO THE COMPANY YOU EXPRESSLY ACKNOWLEDGE AND REPRESENT THAT YOU HAVE CAREFULLY AND ENTIRELY REVIEWED THE TERMS AND FULLY UNDERSTAND THE RISKS, POTENTIAL COSTS, AND BENEFITS OF CONTRIBUTING TO THE COMPANY AND YOU EXPLICITLY AGREE TO BE BOUND BY THESE TERMS.

PLEASE CONSULT YOUR LEGAL, FINANCIAL OR TAX ADVISOR INCASE OF ANY DOUBT TO THE ACTION YOU SHOULD TAKE.

## **1. INTRODUCTION**

These terms and conditions (hereinafter the “Terms”) published on the website transcodium.com forms the legal relationship and agreement between you, a legal entity or individual person, (hereinafter – “you” or the “Donator” individually and “Donators” collectively), and the Transcodium project team (hereinafter - the “Company” or “We”), in respect of your donations (“hereinafter – the Donations”), receiving and holding the Transcodium Tokens (hereinafter – “TNS Token” singular and “TNS Tokens” plural) (as they are described in Paragraph 3 of this Terms), and your use of the Website.

## **2. CROWDFUNDING DONATION CAMPAIGN**

Crowdfunding Donation Campaign (hereinafter “CDC”) is a period where donators donate funds to the company in exchange for the TNS Token at the current exchange rate. The purpose of the CDC is to help raise funds for the development and the long-term running of the Transcodium project as detailed in the whitepaper.

**2.2.** Partaking in the CDC is solely by one's own free will. Nobody will be forced to partake in the CDC or obtain TNS Token, visiting the website, registering on the website or reading of any materials made available by the company or communicating with the company in any manner.

**2.3.** During Signup, the Company will provide you a means to accept the Terms by clicking or checking the "I Accept" button or checkbox. By checking or clicking the "I Accept" button or checkbox, you are, out of your free will, agreeing and accepting that you are partaking in the CDC under the Terms drafted in this document and other materials such as the whitepaper at your own risk.

In case you are participating in the CDC on behalf of an entity or a third party such as a company, you hereby warrant that you have the legal right to bind that entity or third party to these Terms drafted in this document.

## **3. DESCRIPTION OF LEGAL NATURE OF TNS TOKENS**

**3.1.** After a participant's contributing to the CDC campaign, the TNS Tokens are sent to the donator's wallet as a proof of participation. The TNS Token will be calculated using the current exchange rate. The TNS Tokens are cryptographic tokens which are used to obtain services on our platform after development is completed and production starts. The TNS Token is NOT and shall in NO case be understood, deemed, interpreted or construed as:

- (a) any kind of currency or money, whether fiat or not;
- (b) equity interest, voting or nonvoting securities (or its like) in, or claims against, the Company or any other entity in any jurisdiction;
- (c) equity or debt investment of any kind in any venture;
- (d) stocks, bonds or stocks, bonds or any securities/class of securities;
- (e) any form of financial derivatives;

**3.2.** On the whitepaper, website or any material provided by the company including oral speeches, the company might make predictions on the price growth of the TNS Token, This should not be taken as a promise for such growth or a promise of profit or proposal for investment.

#### **4. RISKS OF PARTAKING IN THE CROWDFUNDING DONATION CAMPAIGN**

**4.1.** Participating in the CDC carries significant financial risk. This document is not, under any circumstances, a solicitation for investment and does not pertain in any way to an offering of securities in any jurisdiction.

**4.2.** The Company believes that there are various risks involved in the development, maintenance and running of the TNS Token & Transcodium Platform, many of which are beyond the control of the Company. Each Donator should read thoroughly, understand and consider carefully the risks outlined below including the other information stated herein before deciding to partake in the CDC.

**4.3.** Partaking in the CDC shall be an action based upon crucial decision and will be deemed as the relevant Donator having been fully aware of and accepted to take all the risks Below:

##### **Risk of abandonment/ or lack of success**

The creation and issue of the TNS Tokens and the development of the Transcodium Platform may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects (e.g. caused by competing projects). You therefore understand and accept that there is no warranty or assurance that, even if the Transcodium platform is partially or fully developed and launched, you will receive any benefits through the TNS Tokens that you hold;

##### **Regulatory Measures**

Cryptographic tokens are being, or maybe, overseen by the regulatory authorities of various jurisdictions. The Company may receive queries, notices, warnings, requests, or rulings from one or more regulatory authorities from time to time, or may even be ordered to suspend or discontinue any action in connection with the CDC, the Transcodium platform development or the TNS Tokens.

The development, marketing, promotion or otherwise of the Transcodium platform or the CDC may be seriously affected, hindered or terminated as a result. And since regulatory policies could change from time to time, existing regulatory permission or tolerance on the Transcodium Platform or the CDC in any jurisdiction could be just temporary. TNS Token could be defined from time to time as virtual commodity, digital asset or even securities or currency in various jurisdictions and therefore could be prohibited from being traded or held in certain jurisdictions pursuant to local regulatory requirements;

### **Cryptography and the Blockchain**

Cryptography and the Blockchain are evolving and cannot guarantee full security at all times. Advances in cryptography, such as code cracking, or technical advances such as the development of quantum computers, could present risks to all cryptography-based systems including the TNS Tokens. This could result in the theft, loss, disappearance, destruction or devaluation of the TNS Tokens held by any person. To a reasonable extent, the Company will be prepared to take proactive or remedial steps to update the protocol underlying the TNS Tokens in response to any advances in cryptography and to incorporate additional reasonable security measures where appropriate. The future of cryptography or security innovations is unpredictable while the Company will try its best to accommodate the continuing changes in the domains of cryptography and security;

### **Development Failure or Abortion**

The Transcodium platform is yet to commence development, rather than a finished product ready to launch. Due to the technological complexity of the Transcodium platform, the Company could be faced with unforeseeable and/or insurmountable difficulties from time to time. Accordingly, the development of the Transcodium platform could fail or abort at any time for any cause (including insufficiency of funds). The development failure or abortion would result in non-availability of the purchased TNS Tokens for CDC to any Donator;

### **Theft of Crowdfunding Donation Campaign proceeds**

There may be attempts to steal the CDC proceeds received by the Company (including the fiat currency amount converted therefrom). Such a theft or attempted theft may impact the ability of the Company to fund the development of the Transcodium Platform. While the Company will adopt cutting-edge technical solutions to keep the CDC proceeds safe, certain cyber thefts could be hardly unpreventable;

### **Flaws in Source Code**

Nobody can guarantee the source code of the Transcodium platform to be flaw-free. It may contain certain flaws, errors, defects and bugs, which may disable some

functionality for users, expose users' information or otherwise. Such flaws, if any, would compromise the usability, stability, and/or security of the Transcodium platform and consequently bring adverse impact on the value of TNS Tokens. Open source codes rely on transparency to promote community-sourced identification and solution of problems within the code. The Company will work closely together with the community to keep improving, optimizing and perfecting the source code of the Transcodium platform onwards;

### **Cyber Attacks**

There is a risk for cyber-attacks from time to time. Such attacks will adversely affect, stagnate or paralyze the network of the Transcodium platform or related software systems, which might negatively affect the Transcodium platform and TNS Tokens in an unpredictable way. Each Donator shall take care of the security of his/her registered email and registered account throughout by taking such actions as:

- (i) using a highly secure password;
- (ii) refraining from opening or responding to any scam emails; and
- (iii) keeping strictly confidential all the secret or personal information about himself/herself;

### **Loss or Destruction of the Private Key of TNS Token Wallet**

The loss or destruction of a private key required to access TNS Token Wallet may be irreversible. TNS Tokens are controllable only by possessing both the relevant unique public and private keys through the local or online TNS Token wallet. Each Donator is required to safeguard the private keys contained in his/her own TNS Token wallet(s). Where such private key of a Donator is lost, missing, disclosed, destroyed or otherwise

compromised, neither the Company nor anyone else will be able to help the Donator access or retrieve the related TNS Tokens;

### **The TNS Token's depreciation and inflation**

No one, including the Company, can predict with absolute accuracy where the token rate will go. The possible inflation of TNS Tokens could lead to the drop in market price, and consequently TNS Tokens holders (including the Donators) could suffer economic losses. It is not guaranteed that a Donator or TNS Token holder would be compensated or made good somehow for the TNS Token inflation;

### **Liquidity**

TNS Token is not a currency issued by any individual, entity, central bank or national, supra-national or quasi-national organization, nor is it backed by any hard or physical

assets or other credit. The circulation and trading of TNS Tokens on the market are not what the Company is responsible for or pursues. Trading of TNS Tokens merely depends on the consensus on its value between the relevant market participants.

Nobody is obliged to redeem or purchase any TNS Tokens from any TNS Tokens holder (including the Donator). Nor does anyone guarantee the liquidity or market price of TNS Token to any extent at any time. To divest his/her TNS Token portfolio, a TNS Token holder would have to locate one or more willing buyers to purchase the same at a mutually agreed price, which attempt could be costly and time-consuming and does not necessarily bear fruit. And there could be no cryptocurrency exchange or other marketplace having TNS Token listed thereon for trading;

### **Price Volatility**

Cryptographic tokens, if traded on public markets, usually have extremely volatile prices. Fluctuations in price over short periods of time frequently occur, which price may be denominated in Bitcoin, Ether, US Dollars or any other crypto or fiat currency. Such fluctuations could result from market forces (including speculations), regulatory changes, technical innovations, availability of exchanges and other objective factors and represent changes in the balance of supply and demand. The Company is not responsible for any secondary market trading of TNS Tokens, no matter whether or not there would be such markets for TNS Tokens. Therefore, the Company neither is obliged to tame the price volatility of TNS Tokens nor cares about that. The risks associated with TNS Tokens trading price have to be taken by the TNS Tokens traders themselves;

### **TNS Token is not allowed for exchange before the end of Crowdfunding Donation Campaign;**

In addition to the risk described above, you must be aware that the TNS Token is not allowed for exchange or secondary market trading before the end of the CDC, i.e. this means that you will not have the possibility to exchange or sell the TNS Token until the date set by the company to list the token into exchanges as stated on the roadmap, and if, ignoring this fact, you plan to do this, you should keep in mind that this is impossible;

### **The Use of TNS Tokens in restricted activities by thirdparties**

Programs or websites banned or restricted in certain jurisdictions, such as gambling, betting,

lottery, sweepstake, pornography and otherwise, could accept different crypto-currencies or tokens in their operation. The regulatory authorities of certain jurisdictions could accordingly take administrative or judicial actions against the very

programs or websites or even the developers or users thereof. The Company neither intends nor is able to act as a censor to scrutinize to any extent any program or website that uses TNS Tokens with such goals. Therefore, any punishment, penalty, sanction, crackdown or other regulatory effort made by any governmental authority may more or less frighten or deter existing or potential users away from using and holding the TNS Tokens, and consequently bring material adverse.

**No guarantee of growth of the TNS Token rate;**

The Company might predict the growth of the rate of the TNS Token that could be specified in the Whitepaper, on the Website or other materials provided by the Company, or even orally. However, such predictions could be incorrect, because they are based only on the subjective point of view of Company's specialists and, therefore, the growth of the rate of TNS Token could not be guaranteed in any way. Taking into account that the Company does not issue and propose TNS Tokens as an object for investments or speculative trading, some Donators, on their own discretion, could decide to obtain the TNS Tokens for speculative means orienting on the Company's predictions of growth of the rate of TNS Token. However, it could happen that the rate of TNS Token drops or remains on the same level, that might lead to Donators financial losses.

**5.REPRESENTATIONS AND WARRANTIES OF THE DONATOR**

**5.1.** By participating in the CDC, you further represent and warrant that:

- a) you have a good understanding of the usage and intricacies of cryptographic token based on the ETHEREUM Blockchain (ERC 2.0 based standard), you have familiarised yourself with the smart contract and understand how it works or operates;
- b) you are of legal age, you are not a politically exposed person and are legally permitted to partake in the CDC and have verified that by doing so you are not violating any law in your jurisdiction and you agree and warrant that you are solely responsible if any such law or laws are violated;
- c) you understand the legal nature of TNS Token, described in Paragraph 3 of this Terms;
- d) when giving the Donations, you do this by your own will, you are sane and in full control of your mental powers, you are not under the influence of alcohol, psychotropic or narcotic substances, and nobody has an influence on your mind. You have all

necessary rights, permissions and capacity, and equally all the rights and powers necessary and sufficient for participating the CDC, making Donations or receiving and holding TNS Tokens. You are not under the influence of delusion, deceit, violence, threat, willful arrangement;

e) you fully understand and accept all risks of participation in the CDC, described in Paragraph 4 above, under the text of the Terms or White Paper;

f) if you are a representative of a legal entity, you represent and warrant that you have obtained all necessary permissions of the regulating body of the legal entity and state authorities, if applicable and needed in your jurisdiction for participation in the CDC;

g) you waive your right to participate in a class action lawsuit or a class-wide arbitration against any person or entity involved with the CDC or with the Company;

h) you understand that the participation in the CDC carries significant financial risk, and may carry regulatory and other risks according to your jurisdiction, and that you take sole responsibility for any restrictions and risks associated with the CDC as set forth below;

i) you are not Donating or and will not exchange the TNS Token for the purpose of activities forbidden by local or international laws and regulations (including, but not exclusively – fraud, money laundering, financing of terrorism, etc.), or for any illegal purpose within your jurisdiction;

j) you understand that contributing to the CDC does not involve the purchase of shares or equivalent in any existing or future public or private company, corporation, or other entity in any jurisdiction;

k) you understand that there is no warranty whatsoever on the TNS Token, express or implied, to the extent permitted by law, and that it remains in the Company's discretion to adopt or not to adopt the smart contract proposal and the allocation proposal of TNS Token as deployed by the Company, and that TNS Tokens are on an "as is" basis;

l) you understand that you bear the sole responsibility to determine if your Donation to the Company, the creation, use or ownership of TNS Token, the potential appreciation or depreciation in the value (if any) of the TNS Token over time, the sale and purchase of the TNS Token and/or any other action or transaction related to the Company or the TNS have tax implications for you.

m) You further agree to accept the sole risk of your donation to the CDC. You also recognize and accept that the Transcodium platform is yet to commence development and may undergo significant changes over time subject to Company's decisions.

n) You understand and confirm, that any statements about the growth of the rate of TNS Token are just a predictions of the potential growth, and not a promise of such growth of the rate of TNS Token, not a promise of profit and not a proposal for investment.



o) you have a deep understanding in dealing with cryptographic tokens and blockchain-based software systems;

**5.2.** By using the Website and participating in the CDC, you further represent that, you are:

- a) NOT an individual who is a resident of any country or territory who recognizes our utility token as a security bond or a share;
- b) NOT a corporation, partnership or other legal entity formed under the laws of any country or territory who recognizes our utility token as a security bond or a share;
- c) NOT an agency, branch or office, located in the any country or territory who recognizes our utility token as a security bond or a share;
- d) NOT a trust of which any trustee is described in (a), (b) or (c) above;
- e) NOT a legal entity (i) the shares of which are not publicly traded on a securities exchange, and (ii) more than 45% of the shares of which are owned by or for the benefit of an individual or entity described in (a), (b), (c) or (d) above;
- f) NOT a member of any branch of the military of any country or territory who recognizes our utility token as a security bond or a share;
- g) NOT an agent or a fiduciary acting on behalf or for the benefit of an individual or entity described in (a), (b), (c), (d), (e) or (f) above.

**5.3.** The Company reserves the right in case of violation of present Terms or under the request of respective state authorities to block the IP addresses from any country or territory who recognizes our utility token as a security bond or a share or any other jurisdiction.

## **6.APPLICABLE JURISDICTION AND DISPUTE RESOLUTION PROCEDURE**

**6.1.** These Terms are regulated by the laws of United Kingdom. However, each Donator should pay particular attention to the fact that the Transcodium platform and TNS Tokens lie in cyberspace only without physical presence and hence do not fall within or pertain to any specific jurisdiction. It means that the CDC is initiated and takes place worldwide, is not linked to any specific jurisdiction, and the Donators may be from any jurisdiction in the world (except for territories specified in clause 5.2 above).

**6.2.** All disputes are considered by the parties by sending a written claim in electronic form by E-Mail. If the dispute is not resolved during two months from the date of its initiation parties could apply to the arbitration court according to applicable legislation.

## **7.TAXATION**

**7.1.** The Company makes no representations concerning the tax implications of participating in the CDC, making Donations, or receiving and holding TNS Tokens.

**7.2.** You bear the sole responsibility for determining or assessing the tax implications of your participation in the CDC, Donations or receiving and holding TNS Tokens in all respects and in any relevant jurisdiction.

**7.3.** By participating in the CDC, making Donations, or receiving and holding TNS Tokens, to the extent permitted by applicable law, you agree that no other party (including, without limitation the Company) may be held liable for any loss arising out of, or in any way connected to, any tax liability you may incur in connection with your participation in the CDC, Donations, or receiving and holding TNS Tokens.

## **8.PRIVACY**

**8.1** If otherwise is not required by any legislation that might be applicable, the Company will not publish or disclose any identifying information relating to you without your prior written consent except the cases when such information have to be provided to state authority of any jurisdiction under official request.

**8.2.** Donators may be contacted by the Company regarding the CDC before, during and after the CDC.

**8.3** The Company may request additional information from Donators if such information is required by applicable laws or required to provide any technical support requested by the Donator.

## **9.INTELLECTUALPROPERTY**

**9.1** The content and information on the Website and White Paper are the property of the Company or other parties. You may not download, reproduce, or retransmit any information,

other than for non-commercial individual use. The Website is to be used by the Donators only. You, the Donator, are granted a limited, nontransferable, revocable license to view and copy the information solely for personal use only.

**9.2** All intellectual property rights comprised in the information, text, graphics, logos, images, audio clips, data compilations, scripts, software, technology, sound or any other materials or works found in the Website or White Paper shall vest in and remain the property of the Company. You are permitted to download and print such materials from the Website for personal and noncommercial use provided that you do not breach these Terms.

## **10.ANTI-MONEY LAUNDERING**

**10.1.** The Company reserves the right to conduct “Know your customer” and “Anti-Money Laundering” checks on Donators if it becomes required by the applicable laws.

**10.2.** The Company has the right to refuse the Donations from Donators that, according to the information available to the Company, are suspected in using the CDC with the aim of money laundering, terrorism financing or any other illegal activity. In addition, the Company has the right to use any possible efforts for preventing the money laundering and terrorist financing, such as block of the Donators TNS Token wallet, disclosing any information about such Donator to the state authorities on their request, etc.

## **11.FORCE MAJEURE**

**11.1** The Company is not liable in any way for failure to perform due to any force majeure event, such as fire, floods, earthquake, war, military actions of any kind, blockade, embargo on exports or imports, or other force majeure circumstances as they are designated in any applicable jurisdiction. By participating in the CDC, making Donations, or receiving and holding TNS Tokens, to the extent permitted by applicable law, you agree that no other party (including, without limitation the Company) may be held liable for any loss arising out of, or in any way connected to, any force majeure event.

**11.2.** In the case of force majeure, the time stipulated for the fulfillment of the obligations under the Terms shall be extended for the period equal to that during which such circumstances and their consequences will remain in force.

## **12.COMPLETE AGREEMENT**

**12.1.** These Terms together with the Whitepaper and other documents that might be published from time to time on the Website set out the entire understanding between each Donator and the Company in relation to your participation in the CDC, Donations, or receiving and holding TNS Tokens.

**12.2.** To the extent this document conflicts with the Website or any other document, including but not limited to the White Paper, this document prevails.

**12.3.** To the extent that these Terms, the Whitepaper any terms and conditions that might be published from time to time on the Website conflict with translated copies, the English version prevails.

**12.4.** If any provision of these Terms is found illegal or unenforceable, in whole or in part, such provision shall, as to such jurisdiction, be ineffective solely to the extent of

such determination of invalidity or unenforceability without affecting the validity or enforceability thereof in any other manner or jurisdiction and without affecting the remaining provisions, which shall continue in full force and effect.

**12.5.** These Terms come into force from the moment of the beginning of the CDC.

**12.6.** The Company has the right to change any conditions of this Terms on Company's sole discretion at any time with notification about such changes on the Website.

### **13.NO WAIVER**

**13.1.** The failure of Company to require or enforce strict performance of any provision of these Terms or Company's failure to exercise any right under these Terms shall not be construed as a waiver or relinquishment of Company's right to assert or rely upon any such provision or right (or any other provision and/or right contained this document in its entirety, as the case may be) in that or any other instance. The express waiver by the Company of any provision, condition, or requirement of these Terms shall not constitute a waiver of any future obligation to comply with such provision, condition or requirement. Except as expressly and specifically set out in these Terms, no representations, statements, consents, waivers, or other acts or omissions by the Company shall be deemed a modification of these Terms or be legally binding.

### **14.LIMITATION OF LIABILITY**

**14.1.** Usage and receiving Tokens may carry financial risk. You acknowledge and agree that the Company or its representatives will not be liable (whether in an action in negligence, contract or tort based on a warranty or otherwise) for any financial losses even if the Company or its representatives are advised of the possibility of such losses, howsoever caused as a result, directly or indirectly, of or arising from or in connection with:

- (a) your participation in the CDC, Donations or receiving and holding TNS Tokens;
- (b) any access, the use of, or inability to access or use, the Website;
- (c) your reliance on or use of or inability to use the content and information of the Website or any linked website;
- (d) any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure of the Website or any linked website;
- (e) the cost of procurement of substitute goods and services resulting from any goods, data, information or services purchased or obtained or messages received or transactions entered into through or from the Website;

- (f) unauthorized access to or alteration of your transmissions or data;
- (g) statements or conduct of any third party on the Website; or
- (h) any other matter relating to the Website.

## **15.FORWARD-LOOKING STATEMENTS**

**15.1** This Terms, the Website, the White Paper and any other information provided by the Company or its' representatives in writing or orally may include forward-looking statements. Often, but not always, forward-looking statements can be identified by the use of words such as "believes," "expects," "does not expect," "is expected," "targets," "outlook," "plans," "eta", "scheduled," "estimates," "forecasts," "intends," "anticipates" or "does not anticipate" or variations of such words and phrases or statements in different languages that certain actions, events or results "may," "could," "would," "might" or "will" be taken, occur or be achieved. Forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by the forward-looking statements. Although the Company believes it has a reasonable basis for making these forward-looking statements, you must not place undue reliance on such forward-looking information. By its nature, forward-looking information involves numerous assumptions, inherent risks, and uncertainties, both general and specific, which contribute to the possibility that the predictions, forecasts and other forward-looking statements will not occur.

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