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## Abstract

We are trapped in a broken economic model that threatens our welfare and that of our descendants. We lose control of our destiny due to the significant structural and foundational flaws in the global financial system. We are at the mercy of an unfair system that produces ever-expanding debt loads, all while our currency and purchasing power is devalued. Increasing levels of debt among governments, businesses and individuals contribute to increasing risk factors and vulnerabilities across the economy. The accumulation of risk factors and vulnerabilities reduces resilience and can produce extreme volatility. We are living in a time of constantly increasing economic fragility.

The cost of living increases, yet incomes do not. While people survive they must continue to service their debts. The money-printing and balance sheet measures are Band-Aid approaches. These measures result in most falling further behind. Saving for oneself and family members becomes an uphill battle against a system that is working against them. The result is extreme individualism, where the benefit of one is often at the expense of others - leading to a toxic culture of inequality.

As nations race to the bottom taking strategic measures to debase the value of their currencies, battling it out in "currency wars" and "trade wars," where is the safe haven for the people who are so negatively affected by these wars? Where is the safe haven that is easily accessible, with low barriers to entry? Where is the safe haven that strips away the systemic risks inherent in government-issued currencies by centralized monetary authorities?

Where is an option that can be trusted beyond reproach? An option that provides a secure and stable foundation and can act as a universal unit of measurement of value? An option with a limitation of supply and a monetary policy that offers and preserves a true storage of value while continuously delivering value back to its holders, making it a preferred medium of exchange that can be used globally? Where is there an economic and financial model that offers an all-encompassing ecosystem, with benefits and rewards that will also act as a safe haven in a world of uncertainty?

**AXIA** Coin is the first ever hyper-deflationary asset supported digital currency with a limited supply that reduces based on activity in its expanding ecosystem which can be used as a medium of exchange globally.

**AXIA** is designed to upend traditional financial structures through the adoption and usage of **AXIA** Coin alongside innovative blockchain and smart contract technology. The mission at the heart of **AXIA**: to advance a more equitable, inclusionary, fair and robust economic model for people around the world.

This goal is set in motion through the disruptive design of **AXIA**, which aims to lower participation cost (among other barriers to entry), and increase efficiency and productivity while delivering consistent value to all of its community members.

**AXIA promotes participation, community, inclusion, opportunity and prosperity for all.**



## Welcome To The New Frontier **AXIA Is Here**

## Introducing **AXIA Coin** The New Reserve Currency For The World

# Legal Disclaimer

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**Restricted Persons.** The sale of Tokens are not directed at, and each purchaser of Tokens must represent, among other things, that they are not, and any person on whose behalf they are buying tokens is not: (a) a citizen, resident (tax or otherwise) of, a person located or domiciled in, or any entity, including without limitation, any corporation, partnership, trust or unincorporated entity, created or organized in or under the laws of (i) any jurisdiction listed by the Financial Action Task Force as high-risk or with strategic deficiencies; (ii) Cuba; (iii) the Democratic People's Republic of Korea (North Korea); (iv) Iran; (v) Pakistan; (vi) Syria; (vii) the Crimea region of Ukraine, or (viii) **any jurisdiction for which the sale of Tokens, or any offer or solicitation in respect of the Tokens, would require registration or licensing not obtained by AXIA or otherwise would be unlawful;** (b) any person who is the subject of economic or financial sanctions or trade embargoes administered or enforced from time to time by: (i) the U.S. government, including those administered by OFAC or the U.S. Department of State; (ii) the United Nations Security Council, the European Union or Her Majesty's Treasury of the United Kingdom; or (iii) any other relevant sanctions authority (**Sanctions**) or is organized or resident in a country or territory that is the subject of country-wide or territory-wide Sanctions; or (c) a person under the age of 18 years (any such person falling under (a), (b) or (c) a **Restricted Person**). **Consequently, you must make your own assessment as to your ability to purchase any Tokens pursuant to laws applicable to you and to confirm that you are not a Restricted Person.** No registration or other action has been or will be taken in any jurisdiction that would, or is intended to, permit the sale of Tokens in any country or jurisdiction where registration or other action for that purpose is required and not obtained. No person is hereby making, or has authorized, any representation to any potential purchaser of Tokens as to the legality of a purchase of Tokens by such purchaser under the laws applicable to such purchaser.

**Purchaser Sophistication.** The purchase of Tokens involves a high degree of risk and uncertainty and purchasers could lose their entire purchase amount. The sale of Tokens is aimed solely at persons who have sufficient knowledge and understanding of blockchain and cryptographic tokens and other digital

assets, smart contracts, storage mechanisms (such as digital or token wallets) blockchain-based software systems and blockchain or distributed ledger technology, to be able to evaluate the risks and merits of a purchase of the Tokens and are able to bear the risks thereof, including loss of all amounts paid and loss of the Tokens. Potential purchasers must further make their own independent assessment, after making such investigations as they consider necessary, of the merits of, and their suitability for, purchasing any Tokens. Participants should consult and rely upon their accounting, legal and tax representatives and advisers in order to evaluate the economic, legal and tax consequences of purchasing Tokens.

**Forward-Looking Statements. Certain statements contained in this document constitute forward-looking statements or speak to future events or plans. Such forward-looking statements or information involve known and unknown risks and uncertainties, which may cause actual events to differ materially. No reliance should be placed on any such forward-looking statements or information.**

**Risk Factors.** Purchasing Tokens entails risks and purchasers could lose their entire purchase amount.

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# INTRODUCTION

**AXIA** is being launched into the world at a critical inflection point in human history, establishing a much-needed new system of value and utility.

The name “**AXIA**” comes from the ancient Greek word “*αξία*” which means ‘value’ or ‘worth’.

**AXIA** uses blockchain technology to evolve beyond traditional standards in the economy and conventional forms of money, modernize commerce and change the economic paradigm by producing continuous fundamental value back to its global-user community through its participatory and unique economic monetary model.

**AXIA** Coin (an ERC 20 Token) is a completely new form of digital asset class; One where value and utility will continue to build through the strength of its community, along with the variety of use cases, services, offerings and rewards available in the **AXIA** Ecosystem. The underlying value of the **AXIA** Reserve and the diversified basket of assets combined with a scarcity creating hyper-deflationary token model further serve to set **AXIA** apart.

When **AXIA** Coin is exchanged for items of value, its network value grows and additionally associated transaction fees are burned, constantly reducing the supply of **AXIA** Coin thus compounding the value creation. This is for the benefit of all participants - creating a world of inclusive growth that leaves no individual behind.

**AXIA** is designed with a ready-built and ever expanding ecosystem that forms a positive feedback loop – the more users do for others, the more they get for themselves. The participants are the creators of value for themselves, and all the other members of the community simultaneously. They add value through their activity on the network which thereby creates even more scarcity of the **AXIA** Coin.

**AXIA** places accountability, transparency, utility, stability, value, and most importantly, trust, at the forefront of its paradigm-shifting design.

**AXIA** Coin is truly the evolution of money. Unlike its predecessors, **AXIA** offers an unparalleled value proposition. Each transaction produces a new form of economic reward where the benefits are distributed amongst the holders of **AXIA** Coin.

The merging of the ongoing value creation taking place inside the **AXIA** Ecosystem, with the support of the **AXIA** Reserve and the unique tokenomics, which includes the ongoing generation of more and more scarcity, can lead to **AXIA** Coin becoming a safe haven that is accessible to everyone.

This occurs through the proprietary **AXIA** Transaction Link (ATL), a smart contract superstructure that provides these direct benefits back to all community participants.

The value generated from the ATL combined with the structural balance of the **AXIA** Reserve aims at mitigating volatility, uncorrelated to **AXIA** from the influence of the global market along with monetary systems that promote inflation. These remain as some of the most significant challenges of mainstream digital currency adoption today.

With **AXIA** these combined operations will exist in a decentralized system offering a true free and transparent market.

Additional platform features will reduce participant costs and barriers to entry and – along with the transparency of the **AXIA** blockchain design – will eliminate the structural opacity that has prevented decentralized applications from being fully embraced by the global public-at-large.

With this design, **AXIA** Coin will be positioned to become the preferred global medium of exchange while at the same time establishing a new store of value.

Within **AXIA**, any form of activity by individuals and businesses can directly benefit the participants within a connected ecosystem. Money is a tool, and one that can be used to bring people together, or separate them.

Wealth is becoming more and more concentrated. The hoarding of wealth – and power – is propping up inequalities that modern social movements are fighting to tear down. Though the **AXIA** Project began long before the SARS-CoV-2 pandemic, this global health crisis is shining a light on social inequities that cost lives.

Hoarding does not produce efficiency or value creation.

In the current construct, spending is linear. In most cases when a currency holder spends from their wallet, it will generate value for the counterparty. However, this spending is equivalent to having less, as resources are depleted.

**AXIA** deviates from this by ensuring that there is value generated from each transaction – in other words, it is not simply a transfer of wealth.

We are all interconnected. **AXIA** promotes greater prosperity through productivity. An active ecosystem supports the value of the currency, and discourages hoarding because doing so would be against one's own self-interest.

The pandemic has shone a light on another phenomenon: Business leaders, economic authorities and participants now face the impossible choice of either permanently reduced productivity and slower economic growth, or the mass bankruptcy of a significant percentage of the economy.

**AXIA** champions a shift away from the debt-based economy, and towards a financial system that is more resilient, stable and secure - one where benefits can be shared by all who participate to create new streams of economic growth and increase productivity.

**AXIA** will change our relationship with money; from a tool used for individual benefit, to one built for the collective.

The current norm is that money gives rise to power. The more money you hoard, the more powerful you are.

**AXIA** is a new form of power, power that grows through participation.

The more that people participate in **AXIA**, the more powerful it becomes.

And the more people who join **AXIA**, the stronger it becomes.

Power is not hoarded; it is only circulated.

This new form of power is amplified through decentralized activity.

**AXIA** empowers people to improve their lives and the lives of others by simply conducting commerce as they normally would today, regardless of citizenship, socioeconomic status, race or religion.

In a world where everyone is connected, **AXIA** can build communities and strengthen connections.

From there, **AXIA** can spread to the advantage of everyone, enabling new forms of commerce to emerge, thus shifting the current economic paradigm in a way where its speed and scale of change is unprecedented.

**AXIA** strives to change our relationship with money by establishing a wholly new model for a monetary system: A modern model that builds upon today's free-floating currency foundation, takes elements from the ancient past of barter-and-exchange, incorporates a transparent architecture with a superior economic design, and establishes a new form of money that is efficient, trustworthy and simple to understand.

In doing so, it has the power to grant citizens democratic monetary rights and radically alter an individual's relationship to their economic contributions within a globally connected society.

**AXIA** enables the individual's incentives to be aligned within a free market, without the gaping disparity between the haves and have-nots, unjust monopolies and without crushing value creators with policies that have been and continue to be forced upon us.

At its core, **AXIA** is about delivering positive social impact for as many people as possible, ultimately leveling the global playing field, providing unheard of opportunities and increasing the well-being and welfare for all.

**AXIA** Coin is designed to address the current shortcomings associated with both fiat and crypto currencies. **AXIA** Coin will be tracked on a public blockchain and embedded in distributed business models, applications and networks with both physical and online marketplaces.

Barriers to entry will be removed by allowing all to access the network utilizing the same entry points that exist for all online applications.

Participants in the **AXIA** community - the holders and users of **AXIA** Coin - will be the creators of value and scarcity, simultaneously producing benefits for themselves and others in return for economic activity and/or for providing certain information or services, along with other forms of contribution.

The structure in place enables users of the **AXIA** Coin to spend what they acquire on goods and services for everyday use immediately. **AXIA** is further supported by turnover as fees generated ensure constant removal of **AXIA** Coin from existence, leading to more and more scarcity.

This in turn will contribute to enhanced price stability and provide the means for sustainable increases in value with greater adoption.

**AXIA** will foster a mature ecosystem of businesses, projects, ventures and organizations. Every part of which brings significant and immediate value to **AXIA** Coin.

This type of connected and participatory ecosystem is much more resilient and innovative than anything utilizing a currency that exists within a centralized system.

**AXIA** sets technological innovation in motion to deliver value back to people.

**AXIA** is the next step in the modernization of commerce and the global economy. **AXIA** Coin possesses the ability to democratize money and tear down economic barriers, linking community members to a world of global economic cooperation. It creates a society in which the opportunity for prosperity is available for everyone and the prosperity is more equitably shared by all.

Through their participation and trust, **AXIA** community members will send a clear message that it is time for a new economic order. That the time is now for all global citizens to benefit from a trustworthy, open, transparent and benevolent economic system that delivers real, fundamental value as the economic activity individuals and businesses contribute will reap unprecedented benefits due to its innovative monetary model.

This can be implemented seamlessly, without the need to alter how we currently choose to live our lives.

The participants of **AXIA** have the power to change the world for the better.

They are the creators of value and scarcity, where the economic activity that is initiated can spark benefits around the world that can last for years and generations to come.

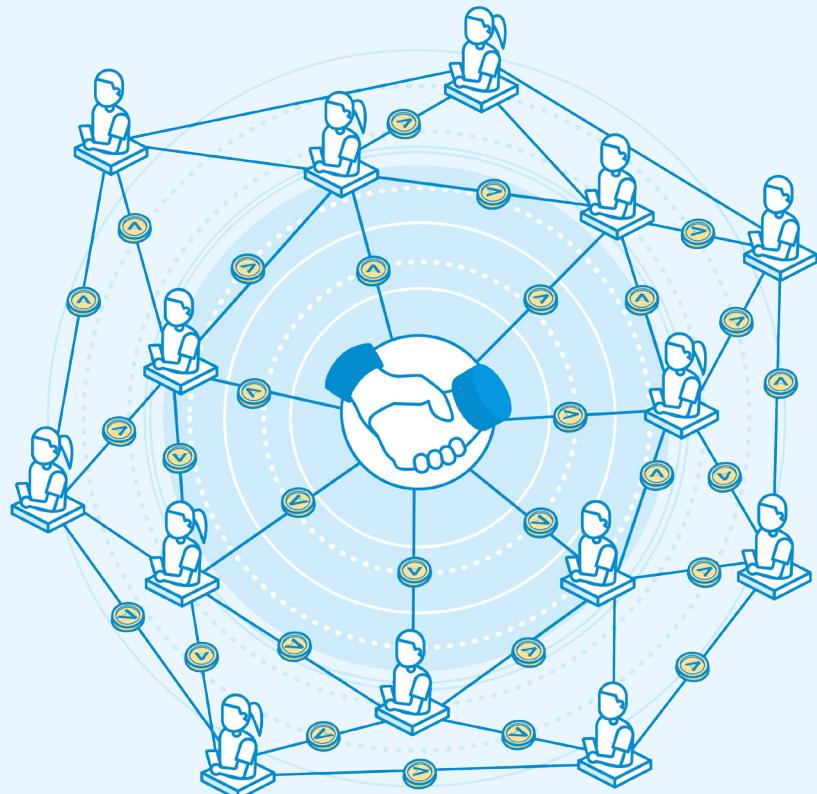
**AXIA** is what binds all of us together to enrich our lives and those around us.

The fact that today, an individual can successfully store and transfer value on electronic devices proved to be a radical technological and sociological achievement.

To completely unlock the additional value that cryptocurrency affords, and realize the full vision of financial freedom for all, digital assets must possess the following four characteristics:

1. **Stability**
2. **Ease of Use**
3. **Global Accessibility**
4. **Utility**

While there have been a few notable attempts to accomplish this, for the most part, the products currently offered have been unable to fulfill all four of these elemental requirements. **AXIA** was specifically designed to address all of these elements for the benefit of people everywhere. **AXIA** Coin is not only poised to be the digital currency that the world needs, but rather, one the broader financial world needs to create an environment centered around value creation, participation, growth and prosperity. Such an environment will result in an economy driven by the true allocation of resources, and distributed in a fairer and more equitable manner. It will also create financial products delivering real value – all functioning within a free market system. **AXIA** is ready to power the digital economy with innovations and unique product offerings, and an unheard of value proposition for the world.





## THE PROBLEM

Around the world rising general economic inequality within countries can be traced back to the 1970's. In 1971 the Nixon administration, burdened by international debt, broke the Bretton Woods commitment to redeem dollars for gold. This gave birth to the modern monetary system.

This monetary system created the greatest wealth transfer in history. At the same time it has also destroyed ninety seven percent (97%) of purchasing power of the US dollar since 1913 - our current reserve currency.

This also brought about an enormous amount of deficits for individuals, companies and governments alike and set the world on a course to complete and total economic devastation.

The break from Bretton Woods brought about the end to any hope of prosperity for all. Though there has always been inequality in the economy since that moment in time it only has gotten worse and worse.

Prior to the 1970's productivity in the economy would lead to growth, increased average wages and savings in the bank. But in the decades since, savings for the average person have disappeared and incomes have stagnated as those running the central banks have destroyed purchasing power year by year.

In addition to their inflationary management of the money supply, central banks have contributed to the destruction of purchasing power through the regular and widespread use of asset purchase programs since 2008. These programs serve to expand the money supply in order to reflate activity, and have supported steep increases in asset prices, including a dizzying rise in the price of real estate globally. As a result the purchasing power of income has further fallen against basics such as shelter, with the growth of real estate prices outpacing the growth of stagnating incomes.

This, slowly over time, almost imperceptibly allowed wealth inequality to grow so much that today the wealthiest one percent (1%) own more than fifteen times that of the bottom fifty percent (50%).

The system works well for those who already have accumulated wealth. But for the rest, the odds are so stacked against success that the whole system feels rigged.

Historically, poverty has been a leading contributor to social unrest. The best way to address poverty is to have policies, structures and programs in place that institute the proper means to not only prevent, but assist those who have fallen into the perils of this hardship.

That simply does not exist today. The numbers speak for themselves. Things are not getting better, they are only getting worse.

Currently people lose purchasing power by leaving money in the bank. So, for those fortunate enough to have disposable funds, the only option is to put those funds into risky speculative investments, where the fundamentals have been thrown out the window long ago instead of a productive growing economy.

And those who control the system have no interest in changing things, because they reap so many benefits. And so, we remain stuck with an inefficient, unfair and unproductive system.

## A. Monetary System

The U.S. dollar has been a global reserve currency since 1920 and has been unrivaled since World War Two. This hegemony gives an incredible privilege to the United States.

The fact that the U.S. dollar is the reference currency that is used for international trade means it will always be in large demand and be that much more liquid than other currencies.

The gold standard proved to be too inconvenient for governments inclined to spend other people's money. The gold standard caps spending based on the total value of gold in reserve. There simply is not enough gold to make up for all the spending that the average politician wants to do. They will quickly run out. They can try to issue debt using gold as collateral, but there is a limit to that as well because eventually the debtor will grow wary of the ability to repay.

Fiat currencies — or currencies by government decree — are extremely convenient for politicians. Fiat currencies can always be inflated. Well, that is until hyperinflation takes over, and there is so much money in circulation that it becomes essentially worthless. But, up until that point, fiat currencies are very useful to politicians, as most of the time it is a way of just kicking the can down the street so the next politician will have to deal with the eventual dire consequences.

When the Federal Reserve increases the money supply it exports inflation out to the rest of the world based on the dominance of the current reserve currency. So the Federal Reserve is affecting the entire global monetary and financial system.

The constant monetary expansion devalues the U.S. dollar reducing purchasing power which acts as a hidden tax to all the citizens of the world.

Gold provided a store of value that protected the purchasing power of the public, but no one can escape the constant depreciation of fiat currency.

This infinite monetary expansion leads to more instability in our societies and in the global economy. It makes the rich even richer, but leaves the rest in ever-more difficult circumstances.

So many of the problems of the world - unfairness, inequality, oppression and misfortune - can be traced back to that fateful day on August 15, 1971 when Nixon announced to the world that the United States was closing the gold window.

Though Nixon is best known for the Watergate scandal, this was the most wide ranging and long-standing impact of his presidency. The effects are still being felt today.

The devastating consequences of the endless printing of fiat money has led to an eruption of debt for individuals, companies and governments alike. Banking crises occur with greater frequency and larger intensity. Volatility in the markets is wider ranging and more violent than ever before. Wealth inequality is at an all time high and getting worse by the day.

Politicians running governments take advantage of the system by borrowing greater and greater amounts of money. The current system is built on the idea that debts will never stop growing. It will never be reduced, it will just keep expanding.

Since the economic crisis of 2008, the situation has only worsened because the central banks have continuously expanded the money supply to gloss over the fundamental problems that lie beneath.

These fundamental problems do not get solved, they just get hidden with temporary distractions from the inevitable collapse.

The pandemic-led economic crisis of 2020 was only a continuation of the 2008 crisis and our reliance on a model of debt fueled economic growth. The significant increase in debt in the 2000's contributed to the Global Financial Crisis in 2008, and within a few years global debt resumed its precipitous climb. Since the end of 2019, the period just prior to the pandemic, global debt has risen by almost 40 percentage points to 360 percent of global GDP. Further debt accumulation to drive growth has only delayed the inevitable consequences we face in the future because of what was never dealt with in the past.

Things are no different in the private sector. Individual and corporate debts have exploded in size across the globe.

As debts increase it fuels overconsumption leading to rising prices of assets. The larger the debt loads become, the more public debt will eventually be when the fall materializes. The concerning issue is that the public debt will not be used for productive things, it is used as a catalyst to try and lift up the economy and prevent it from falling further.

On the surface this sounds positive, but when debt is used for unproductive investments, the result is that debt is unlikely to be repaid. In such cases one of the more frequently employed strategies is to just inflate it away. However,

the more unproductive investments that there are in the economy, the more the debt is needed to curb the next downturn as each dollar of newly issued debt has less impact in creating growth due to loss of purchasing power.

The unlimited expansion of the fiat money supply is at the heart of the problems with the current system. Not only is the Federal Reserve buying U.S. Treasury bonds, allowing the government to increase debt even more, they are expanding their balance sheet, increasing the supply of money to buy all kinds of assets today.

This completely perverts the market, only adding to the volatility, along with creating massive bubbles.

There is no free market anymore. Bailouts are given to businesses favoured by bankers and government, passing over medium, small and micro business. Companies that should have failed long ago are repeatedly thrown lifelines. Those same companies become zombies draining the economy of innovation, productivity and future economic growth.

Free markets are supposed to cleanse the business community of the failed and flawed. Like nature, free markets should purge that which does not adapt from the system. This may seem harsh, but at least it's honest.

What the continuous printing of money has done is exponentially increase debt at all levels, while wealth inequality explodes. The market becomes more risky as bank and economic crises become more frequent. More barriers to entry for the public continue to grow, as people struggle under more difficult conditions along with the escalation of unfairness and injustice for many.

## B. Fractional Banking

"It is well enough that people of the nation do not understand our banking and monetary system, for if they did, I believe there would be a revolution before tomorrow morning." – Henry Ford

Excessive risk taking by banks led to such severe losses in 1982 and 2008 and proved to have extreme and dire long-term consequences where the negative impacts are still being felt by most today. Yet the system remains, as the bankers remain rich. Prior to each cataclysmic loss these bankers stated that there were no signs of any notable outstanding risks. How can we allow for this system that is so fraught with obvious defects to have such a profound influence on our lives?

Central banks exist for one purpose only. Many think that the purpose is the management of the money supply and inflation. However, in actual fact, the reason for central banks is to prevent bank failures.

Banks operate in fractional reserve by extending credit and loaning out more money than they have as deposit. Financial institutions running fractional reserves would increase the expectation of profit through leverage. So, to stay competitive all banks have to follow suit, which means more and more loans are issued. With the increased volume of loans, the quality of the loans gets reduced. And because leverage can swing both ways, it increases the risk significantly for the banks. This is why banks have balance sheet risk at all times.

If there was any sign of instability in a bank system, people would lose trust. The banks would not be able to pay back all the depositors, and would be forced into bankruptcy. This is what is described as a bank run. When that happens, remaining deposits would disappear instantly. But this is based on the assumption of a free market which has not been the case for decades.

So central banks prevent bank runs by acting as the lender of last resort. In practice this amounts to central banks bailing financial institutions out of excessive and misplaced risk taking, creating moral hazard.

Today however, thanks to technological advancements, the possibility exists to digitize or tokenize our assets into entirely new models outside the banking framework. This can be accomplished while still being able to access the same suite of services that are offered by the bank. These services can be provided to the public while reducing both the friction and costs associated with the current financial system, and at the same time can remove the considerable risk that exists within the banking industry. Yet the fractional banking system sustains its dominance on the market.

## C. Inherent Weakness Of Fiat Currency

In order to understand the destabilizing effect that debt accumulation has on a domestic economy, it is first important to understand contemporary money. Fiat currency is a legislatively established and legally enforced form of payment that differs significantly from the historical use of gold and silver as currency. These standards also include previous examples of so-called “private money,” which was a non-government currency that was limited by location, supply and purpose.

Unlike these historical forms of sovereign or private currency, today’s dominant fiat currency order enables governments and their central banks to utilize monetary policy levers for the expansion and contraction of a nation’s money supply. In the modern era, those policy levers exist without any of the previous connections between the increase in money supply and the issuer’s ability in the near or long-term to “back,” or essentially underwrite, these promissory notes. Fiat currency is therefore best understood as debt that is issued by central banks, with the foundational balance of account structure in a state of perpetual negative balance. When fiat currency is printed, debt is issued; when debt is paid off, currency is removed from circulation.

The increase in fiat money supply, also understood as the loosening of credit access restrictions – and the basis upon which banks lend out money to individuals and businesses – can create price inflation of goods and services that devalue the currency itself. Conversely, when fiat money is removed from circulation or access to credit is tightened, this contraction creates deflation. Whether through the expansion or contraction of the money supply and underlying credit system, the world's debts, therefore, can never be fully repaid without the possibility of continued global economic expansion and growth. In such a system, sovereign nations and common currency markets are left to establish the relative value of currencies by comparing the strength of their economies and debt obligations. But this does not happen in a vacuum.

With the interconnected nature of the global economy, the decisions made by the world's leading monetary authorities can have wide-ranging effects on the economies of other nations. Many central banks institute inflation targeting as a monetary policy, where the objective is to have a specific inflation rate. One of the goals is to spur the economy by making people believe that prices will continue to rise so they will buy things now before they cost more. More importantly though, inflation reduces the burden of the existing debt. The real value of debt, or an inflation adjusted debt load, decreases the debt amount in real dollars. With the continued accumulation of debt, central banks and governments are encouraged to avoid deflation at all costs as it will only work to increase the debt burden which, in turn, could lead to increased defaults and bankruptcies by individuals, companies and governments.

However, the obvious result is that inflation then erodes the long-term value of money for savers. It exaggerates normal market cycles and fuels a boom-and-bust economy in which periodic recession and financial instability become the price of growth. Its very existence entails a transfer of wealth from the everyday users of money to those who create and manage it – primarily the commercial banks – because the debts that back it must be repaid with interest.

In a low interest rate environment, savers receive meager benefits as interest earnings cannot even keep up with even low levels of inflation. These low interest rates support excessive risk-taking and leverage, causing far more financial instability, volatility and eventual contraction.

Holders of fiat currency, therefore, lose every which way.

The constant devaluation of money, and its purchasing power, without an easy outlet to hedge the loss of value creates an all-consuming need to collect more and more of this continually depreciating paper. It creates a culture of complete and total self-interest, where people engage in extreme individualism and competition with one another. It pushes us to fight, mistrust and fear each other. Economic activity becomes only about doing for oneself, often to the detriment of others, due to the fear that one will get left further and further behind.

The conditions have been met to produce a zero-sum game of winners and losers where the very few winners at the top have rigged the system against the losers, and then blame the losers for their misfortune. What has become clear over time as these policies have expanded globally is that the removal of an asset-backed safety valve has had significant negative global effects beyond just the financial implications.

One of the outcomes following the shift from gold-backed currencies, and corresponding historic rise in credit expansion and global debt accumulation, are the severe consequences that result from sudden spikes in inflation and blunt central bank attempts at containment policy. In this sense, fiscal and monetary policy are not working in concert and the results can be calamitous.

The value of today's money is entirely dependent on the masses of people who continue to have confidence in the debt-based system, perpetuating the cycle. It is a self-fulfilling system so fragile that even a small crack in confidence (as witnessed today as the world fights a global pandemic and central banks lower interest rates) can bring down an entire bank, economy and/or nation, causing tragic loss of this perceived "wealth" for account holders and citizens. The only way to truly own and protect wealth and to safely store its value is to transfer wealth into something that has intrinsic value and no debt or loan attached.

With the confiscation of money becoming a real possibility, now more than ever before, it is necessary that people safeguard their wealth by placing it into assets which offer a true store of value, where the individual has full control and complete ownership.

## D. Flawed System

Since the creation of the modern central bank, there has been an implicit agreement that governments will regulate the financial system in the best interest of their citizens. But time and time again, this implicit social bargain has broken down, as national governments are either unable or unwilling to design a system that works to the benefit of all.

The modern financial system has evolved to become a house of cards built on an unstable foundation, underwritten by the massive expansion and constant accumulation of debt in the endless pursuit of short-term economic growth. All of this has been at the expense of long-term global economic unity, stability and prosperity.

Even the manner in which economic growth is measured and calculated is flawed. Gross domestic product (GDP), a metric that can be utilized to gage the welfare of the state and its people, simply does not capture an accurate picture of the well-being and livelihood of its citizens. This single macroeconomic indicator does not offer sufficient insight into the health of the economy, nor how income is so unevenly distributed.

Additionally, those in government can too easily fall prey to human instinct of self-interest. In this case, unlike the individual citizen, they have the system on their side, leading to an unfair power structure primed for manipulation and corruption. Furthermore, financial systems are intentionally designed to benefit the elite few and oppress the many. The systems in place have created individualistic cultures at the expense of collective values. People are either born into privilege or oppression, and thanks in part to the unequal distribution of government benefits, disenfranchised individuals everywhere around the world are left with little opportunity to change their own fates.

This, combined with a lack of connection to the important service that banking provides the global public is partly why there have been few, if any, real consequences for the corrupt governments, dictatorships or individuals who have stolen generational wealth and destroyed the livelihoods of millions in order to serve themselves. As things stand, we can leave the governance of the global economic order to the rule of law, but if the foundation of the order is not laid out with a common set of applied and practical rules with clear consequences, there will be no effective change to the system.

So instead we, the citizens of the world, are left on the sidelines to watch as governments and their central banks respond to often self-inflicted monetary and financial crises by literally papering over mistakes of the past, through the injection of what appears to be an infinite amount of constantly-depreciating fiat currency into the global market. In this way, nations around the world have pushed global debt to historic levels, devaluing their currencies, and in doing so, furthering the theft of wealth from citizens. Such a process essentially kicks the can down the street, and ensures that when a crisis does hit, the global economy isn't spared from the destabilizing economic and social consequences that follow when contagion invariably spreads. The elite go unpunished and normal people pay the price, this has not fundamentally changed since the times when kings, queens and emperors reigned supreme.

The unbanked and underbanked are often associated with people living in regions where the access to, or use of, financial services is difficult. But this phenomenon is not limited to those living in areas rife with government corruption or economic instability, where financial institutions cannot be trusted with deposits. In 2019, the U.S. Federal Reserve reported that more than 1 in 5 Americans, or 63 million people, are underbanked or unbanked. Whether it is not having access to a bank, low levels of financial literacy, or relying heavily on payday loans and alternative financial services, the inequitable access to banking has created a situation where people lack the liquidity to make purchases or payments easily and are vulnerable to predatory interest rates on loans.

The monopoly of government-issued money has not only deprived us of good money, but has also deprived us of the only process by which we can find out what would be good money and what that good money could do to better the world.

## E. Inflation / Deflation

The ideas of efficiency and productivity associated with free market capitalism are supposed to promote deflation. Through advancement in technology and other forms of innovation, free market capitalism is supposed to drive prices down while promoting economic growth. But prices keep rising as purchasing power is being stripped away. We have been led to believe that inflation is a good thing and deflation must be avoided at all costs.

The desire for inflation makes no sense, especially if wages are not increasing at an equal or greater rate than inflation. Rising prices only work to lower the standard of living for most, increasing the barrier to entry to better our lives. However, this is the system that has been thrust upon society and the masses have been convinced to believe this is what is best for us.

When the liquidity taps are turned on governments and central banks intervene in the economy by giving out cheap money, bailing out failing institutions and subsidizing risk. Cheap money and ample liquidity then supports demand, which causes both the rate of inflation and the price of assets to go up. This means most of us have to make do with less.

The rise in asset prices associated with liquidity measures is not based on productivity or real income growth. The result is higher asset prices with higher levels of debt, volatility, risk and speculation, leading to increasingly larger bubbles that will one day burst. With no increase in productivity we become prisoners of debt. And the debt does not work for us, we work for it - forever being its servant.

There needs to be a way for people to break free. Where the economy cannot be manipulated by the few, where there are no more zombie companies borrowing from our future to enrich themselves today, where the market is not fueled by speculation, but fundamentals due to increased productivity, where any sign of growing wealth inequality can be stemmed through actual market forces, where real opportunity to advance oneself is available to everyone.

We must strive to live in a world where the economic forces in a free market - a real free market - determine our fate. That is when fairness is really achievable and prosperity can be distributed for all.

Many central banks have a desire for inflation due to the fact that it causes the value of government debt to decrease. But there is a reason why inflation is considered a "hidden tax." By increasing the supply of money it dilutes the currency, devaluing the purchasing power of a unit of currency. This means you get less for your money.

In low interest rate environments policymakers hope to stimulate the economy by essentially reallocating future economic activity into the present. This means we are stealing from our future selves and transferring welfare across generations. So, the impact goes down over time because all the activity has already occurred.

Low interest rates encourage more borrowing, and more worrying low interest rates also disincentivize saving. Central banks incentivize more borrowing and more spending among the masses to boost activity with their policies. Every cycle they rely on this process to a greater degree to trigger greater inflation.

However, the one thing all central banks cannot currently control is what people are willing to spend - yet.

## F. Central Bank Digital Currencies

Should central banks issue their own digital currency, it would be a complete game changer in how markets can be manipulated.

The Central Bank Digital Currency (CBDC) money would sit in a digital wallet. At that point whatever happens would be outside of anyone's control. Individuals would only have the ability to spend or save. However, the goal of central banks is to get individuals to spend and disincentivize savings.

If CBDCs came into existence, inflation could be instituted in real-time. As there is concern over loss of purchasing power at any moment, people would become increasingly likely to spend.

Beyond the fact that all transactions will be more easily tracked, central banks could impose restrictions on what can be purchased, initiate expiry dates on funds, set up limits on savings. Basically your money is no longer your money.

As our freedom is becoming more and more under threat, the potential issuance of CBDCs just provide a greater indication as to why a true alternative is so desperately needed as soon as possible.

## G. Need For Currency Competition

The loss of purchasing power is happening all the time with no way for people to stop the decline. Fiat currency is not backed by anything; it can be created out of thin air in whatever amount. This lowers the purchasing power of money relative to what it can be exchanged for. This is what occurs every time a central bank expands the money supply. Money and credit becomes more easily available leading some assets to appear like they are gaining value. The reality is that it is just the loss of purchasing power.

This loss of purchasing power can easily be measured by simply examining what any item costs today versus one, two, five, ten, fifty years ago. So keeping money in the bank or under the mattress will just lose value over time. This is why fiat currency is not sound money. So keeping traditional money as money is a good way to lose money.

When central banks print more money it is with the inclination to stimulate the economy to often keep it, or bring it out of recession. However, this always comes with the loss of purchasing power in the end. Therefore, currency competition may have a large upside for human welfare. It can provide the means for both a better concept of money, with the development of ideal monetary policies as well as a more practical implementation of monetary systems.

The history of money suggests that there will always be a persistent demand for a non-sovereign issued currency that can act as a counterweight to the propensity for inflation from the fiat-based monetary system. If that demand were to become unrelenting it is highly likely some form of a private and/or decentralized alternative would emerge.

Monopolies affect everyone. Therefore, the introduction of private and decentralized currencies should forego any attempt to have them strictly backed by the US dollar, Euro, Yen or any basket of these currencies. This would allow people to flock to alternatives and to protect their best interests should anything go awry with fiat currency.

Even less reliable private or decentralized currencies in a free market are likely to be more reliable than that of a singular government monopoly currency. This is because private currencies will be under constant scrutiny by the market. The very survival of any private currency, and the issuing organization, will depend on meeting the demands of the market itself. In fact, its very survival hinges on free market factors. Beyond simply having a storage of value and being able to be used as a medium of exchange, a private currency could allow for new methods of efficiency as well as forms of value creation that otherwise are not possible.

Fiat currency works in complete contrast to this, as governments constantly institute policies that devalue their respective currencies. Thus, a competitive free market benefits the people because private currencies would at the very least have to preserve value to not only remain coveted, but trusted by the public. Preferred currencies will take the largest share of the market and less desirable currencies will fade into the background.

By virtue of working within a true, open and transparent free market, the public will have the ability to enact discipline on a private currency, preserving its value. In contrast, the public cannot easily or efficiently discipline a government issued currency due to the fact that the public has no say or control over the policies that continue the endless devaluation. The opportunity for people around the world to easily access the best currency would result in increased economic productivity. Therefore, the privatization and the decentralization of money is in the best interest of everyone.

## H. Need For Change

Central banks have distorted the ability to send clear signals out to markets with their practice of constantly increasing the supply of money. True price discovery does not exist. Any hope for a free self-regulating economy faded long ago.

With a small group of people, with limited diversity in their backgrounds and points of view controlling the money supply, this lends itself to irresponsible actions born out of short-sightedness and self-interest.

Central Banks have allowed financial institutions to lend with impunity and without regard for the long-term risk. This has created moral hazard across financial markets, with markets and financial institutions knowing a bail out will always be waiting if necessary.

Time is running out. With rising levels of wealth concentration, anti-intellectualism, polarization, unfairness and oppression, and civil unrest will only get worse. Societal breakdown is often the result of foundational and distributional problems in an economy.

With society stuck in total immobility, the current monetary and financial system will eventually come to an end. Since the leaders refuse to change it, a fairer solution will eventually emerge from the people sooner or later. Throughout history, a common denominator lies behind mass protests, riots, and wars - the economy and unequal sharing of prosperity. Perhaps the well known phrase "It's the economy, stupid" should instead read "It's the stupid economy".



# BLOCKCHAIN TECHNOLOGY

We now live in a world where the majority of the global population scarcely remembers a time before the existence of the Internet. Similarly, there may soon come a time when people scarcely remember the interconnected digital economic world before blockchain, and the digital currency projects that blockchain and decentralized applications have enabled. A blockchain is a distributed ledger that publicly records all transactions.

The rise of blockchain technology has revolutionized how we think about money. Money can be transferred peer-to-peer through a decentralized network without passing through a central authority.

There are a few radical differences between cryptocurrencies and fiat currencies. For example, cryptocurrency transactions are recorded in an unfalsifiable ledger that relies not on the authority of banks or governments, but on the strength of a public computer network. Blockchain technology can be programmed to give us incorruptible information.

Blockchain enables us to create foolproof, guaranteed records of transactions, entirely without reliance on outside authorities such as banks or governments. Now that the transparent and decentralized power of blockchain technology has been unleashed, there is simply no going back.

Blockchain technology possesses the ability to radically change lives for the betterment of humanity. On a distributed blockchain, no single entity controls the network. Anyone with access to the internet can participate and people from all around the world hold identical copies of transaction ledgers on their computers. These computers are called nodes. Every time a transaction occurs, the node must independently update and verify it from a piece of data called a “block,” which is arranged in a chain that together consists of all the historical records of transactions that have occurred. Each block contains a collection of unconfirmed transactions, transaction time-stamps, and references for the latest transactions in the confirmed ledger. Coupling these blockchain network systems with transparent forms of blockchain-based money or cryptocurrency can deliver a currency that is not susceptible to unplanned inflation or interference by intermediaries. Independent currencies that can operate both inside and outside of the existing monetary system offer users a choice in the ways they can store and transfer value, and an alternative to the zero-sum conceit of debt-based money that must incur costs elsewhere.

There are three dimensions of currency:

1. **Representation:** Money can be represented in virtual form or physical form
2. **Transaction Handling:** Money can be transacted in centralized or decentralized payment systems

**3. Money Creation:** Some monies are created by a monopoly, while others are issued under competition

Cryptocurrency has the potential to disrupt the current payment infrastructure and the financial system. In general, it could affect all businesses and government agencies that are involved in recordkeeping. The special feature of cryptocurrencies is that they combine the transactional advantages of virtual money with the systemic independence of decentralized transaction processing.



# IV.

## BITCOIN – NOT THE ANSWER

People buy gold because of its long storied history as a store of value. This has been sustained for thousands of years. Gold has been used as a unit of account and medium of exchange for so long and is why countries once linked their currencies to it.

Whereas some purchase Bitcoin based on some rationale of it being a store of value and/or hedge against inflation, most people are buying it because the price goes up, which just brings in more buyers.

Bitcoin, however, is not gold. It acts like any other speculative asset. It isn't even a productive one.

When Bitcoin was introduced to the world in 2008 it was described as "a purely peer-to-peer version of electronic cash". It would allow for payments to be made from one party to another without the need to use intermediaries. The payment could be made without the need for a "trusted third party" due to the fact that cryptographic proof was required.

Bitcoin was billed as a currency that could challenge the hegemony of fiat currencies which are issued by governments. It is a form of untraceable money that would allow people to conduct transactions anonymously. Perhaps most importantly, because Bitcoin was designed to have a fixed number of coins people could use without the concern over inflation debasing the value - similar to gold.

The reality is that Bitcoin has never really functioned as a currency. A very small percentage of Bitcoin transactions have been used for actual goods and services. Most Bitcoin transactions have been trades - people buying and selling it. And because so few use it as a medium of exchange it actually has only accelerated the value.

As the price of Bitcoin has risen the number of transactions has only increased a small degree and remains a tiny fraction of a percent of total credit and debit card transactions. Bitcoin is only as valuable to the degree that people believe it has value. People buy it with the hope that someone else will pay more for it in the future - simple supply and demand economics.

Ironically, the biggest problem with Bitcoin acting as a currency may be the very thing that is so attractive about it. It is the limit on supply. Because the supply is limited, it can drive demand, therefore, the price will rise. But if the belief is that the price will rise, then why would anyone use it to transact?

As a result, Bitcoin becomes another tool for hoarding wealth. And the more people hoard it, the more speculative it becomes and the less desirable it becomes to be used as a currency. So, Bitcoin appears a lot more like an asset than a currency.

It is not the solution for what ails the global economy even though the gain in popularity of Bitcoin does at least work as a reminder to those who control the system that currency does not have to be their monopoly. It is a sign that an alternative can emerge against the autocratic tyrannical future.

But what it does not do is address the root problems with our global economy.

It does nothing to solve the problems of inequality around the world.

Eighty seven percent (87%) of all Bitcoin are owned by one percent (1%) of the network. These few individuals have become very wealthy, and all that increase in value is not shared. Although Bitcoin is technically decentralized, a very small number of people do have control over the network. The distribution of Bitcoin sounds just as unequal as the accumulation of wealth that has occurred for the top 1% for all other assets. Bitcoin has evolved into another system of unfairness supporting further inequality.

Bitcoin is also incredibly expensive to mine, limiting access to it to the ultrawealthy or hedge funds. Furthermore Bitcoin is not environmentally sustainable and will contribute to the destruction of the planet. The more popular Bitcoin becomes the more energy intensive mining Bitcoin becomes. According to Cambridge University as of mid-2021 the annual power consumption of the Bitcoin network was estimated to exceed the entire annual power consumption of the Netherlands, a country of over 17 million people and one of the wealthiest on earth.

Bitcoin has other serious flaws due to the fact that it is not a productive asset. Bitcoin is volatile, has minimal utility and has no intrinsic or underlying value, is expensive and slow to transact, offers no service and offers no social consciousness. Finally, the past decade has also shown us that Bitcoin is subject to price manipulation and collusion by individuals with concentrated large holdings (whales). It is latecomers (generally average people) that suffer when markets fall and bubbles burst, these same people who cannot afford to lose. This does not sound like the solution our society, our economy or our planet needs.

While the past decade has seen the global cryptocurrency market grow exponentially as a result of the technical distributed network advancements within the industry, a high level of investor confusion and mainstream concern has arisen because top “digital currencies” are viewed as lacking an easily calculated intrinsic value – if any exists at all. This concern can best be expressed when reviewing the use cases that individual token projects have attempted to tackle, and the absence of a clear value associated with the ownership and utilization of any particular token.

This obvious flaw triggered new forms of cryptocurrencies known as “stablecoins.” However, the current class of fiat currency-tracked stablecoins fall into the same category as fiat currencies themselves. Stablecoins may have theoretically been designed for price “stability,” but will no doubt be devalued against other asset classes over time. They will also be exposed to the same systemic risks of periodic instability of financial systems. There are far too many shortcomings and deficiencies with all of these designs to ever truly become a meaningful force in the market.

The gap between rich and poor continues to widen and this division continues to intensify. People are feeling disenfranchised and left out of the system. There is a complete lack of opportunities to advance themselves. All this while division is amongst us is being exacerbated.

The system is not working.

There is a need for a common purpose. A purpose that can mobilize people to change things for the better. The world needs a common cause that should be towards the greater good.

Humanity cannot significantly progress until the fundamental issues with money are fixed. The good news is that money is changing for the better.

It was just a matter of time.



# THE AXIA SOLUTION

## A. AXIA – Changing The Economic Paradigm For The Benefit Of Us All

**AXIA** paves the way for a new paradigm, and a better economic system.

**AXIA** is designed to deliver not just a digital currency, but a more inclusive, just, fair, productive and prosperous economic structure. The power of **AXIA** lies in its network and community, and not a single authority.

**AXIA** was created to break down centralized systems, and disrupt existing corrupt financial systems. It's new money for the people bringing the power of decentralized finance to the masses.

**AXIA** is a highly effective alternative that will offer the world more equality, a redistribution of wealth and a peer-to-peer cashless system of exchange.

For innovation to be good, it needs to change the lives of ordinary people for the better.

**AXIA** Coin is a true evolution of money, embedded in the movement of decentralization and has the potential to disrupt and transform the economy in a way that will serve us all.

**AXIA** participants will be able to live their lives on their own terms, protecting themselves from the destructive forces of the monetary system.

**AXIA** promotes economic liberation - Liberation from authoritarian power and repression.

**AXIA** is controlled by nobody, powered by everybody.

By participating in **AXIA**, you are choosing the world of the future. A world where the people will have control over their own money and the economy. A world that will be more inclusive, and better for everyone.

Beyond delivering unprecedented benefits to individuals, an economic policy that mandates that an allocation of resources enable a shared benefit for the collective can lead to an overall reduction in wealth inequality. It will also mean that companies compete more fairly for people as well as market share. Mandatory universal share allocation will also support improved diversity in ownership and wealth distribution, and can lead to significant positive changes in other aspects of society. This feature will ultimately improve the way we look at, explain and justify success and failure to ourselves and each other. We will work as a team. We will win and lose as a team.

All can enjoy a rising standard of living, and increase in equality.

The **AXIA** Network moves forward a distribution of benefits, gains, rewards and value that can in the long run, eliminate the extreme inequality that exists today.

The **AXIA** Network offers a system that provides freedom of opportunity for all, where everyone has the chance to advance themselves and live a life on their own terms.

**AXIA** goes well beyond simple supply and demand economics. With **AXIA** Coin, we can now generate more value for ourselves than ever before as a result of the unique combination of a constantly diminishing supply paired with the underlying value of the **AXIA** Reserve. The value of **AXIA** Coin will be measured based on the decline in supply and the activity on the network, along with the expansion of the supporting assets. This will force us to rethink how we calculate value.

Now that **AXIA** is available, there should be no stopping the adoption curve and hence the network effect. Increased adoption will lead to more activity, leading to more value creation. This building of the network in a continuous manner will also generate more and more scarcity of **AXIA** Coin along the way.

**AXIA** is more than just a coin, it is a movement that can bring the global community together to provide a positive impact for all.

## B. The **AXIA** Economy



**AXIA** offers a new monetary paradigm that is guided by the people for the people. There will be no exploiting the system because doing so would be to the detriment of those who would attempt to exploit it. This structure will provide the community with peace of mind.

Doing good in business and doing good for people at the same time is possible with **AXIA**, because **AXIA** is all about participation. While having lots of people involved in any organization adds to the intricacies, the economic model leads to more fair, just and positive outcomes.

**AXIA** represents a transition to an economic model that defines serving the “common good” as a principal goal. It shifts to a system that measures success according to universal values that include fairness, opportunity, dignity, social justice, sustainability, democracy and prosperity for all.

**AXIA** will reward the good actors, and the bad actors will be deterred..

**AXIA** will economically incentivize people to act honestly. So when people are participating for their own good, they are also working for the good of the **AXIA** Network and community. Making honesty worthwhile for every participant removes the motives for corruption and dishonesty. When people participate, they do it for their own good and the good of the collective.

**AXIA** is neither individualistic or collectivist, capitalism, nor socialism. **AXIA** is all about decentralization.

The **AXIA** economy will consist of 4 main elements:

1. The resources in the **AXIA** Ecosystem today and the new resources that will be added in the future
2. The community that manages those resources
3. Provide a store of value with maximum possible utility that becomes more rare from usage
4. The rules the community develops to govern it

We are all interconnected in the economy. But right now few receive equal value for their contributions. With **AXIA** everyone will share from the value creation both belonging to and from the community.

Prior to the development of **AXIA**, true collectives were impossible without individuals making significant sacrifices. Sacrifices that they are willing to make for the good of smaller groups, but not often the state or the globe at large.

For the first time, the **AXIA** Network has built true collective benefit that does not require individual sacrifice. At the same time the **AXIA** Network itself is made up of a collective that offers individuals not less freedom, but more.

The **AXIA** Network operates on an incentive based model, and so each member is free to pursue that which they find the most enriching. Similar to the motivation in capitalism: Each individual works for his or her own gain. However, the network is set up to make sure that the interests of the individual and the work of the individual are in the best interests of the collective as well as for their benefit.

For the first time in history, there is a chance at balance that will encompass both the interest of the individual with the interests of the many.

This is without any form of compromise or sacrifice. There is not a choice between the needs of the many and the needs of the few, or the one. But a balance that includes both.

**AXIA** is using technological innovation for the benefit of the individual and the collective.

It incentivizes the individual to act freely for the good of the individual and the collective all at once. This is social good without taking from oneself but rather giving to oneself and producing positive collective impact at the same time.

**AXIA** will exist as a free market without crushing the poor with unjust monopolies. This is an alignment of incentives that goes well beyond any of the traditional financial systems that have existed prior to today.



A world running on the decentralized structures within the **AXIA** Network will present far better opportunities for those who are currently disadvantaged than those from the current world running on centralization.

When the incentives of the people both as individuals and as a group are aligned both the interest of the individual and the collective can be satisfied.

## C. AXIA Coin – The New Reserve Currency For The World

The future is here. **AXIA** Coin is the evolution of money.

**AXIA** Coin sets a new standard for what a currency is, what a currency can be, and what a currency can do for us. It is the democratization of money, where financial power never trumps democratic power. **AXIA** Coin will function in a true free market where consumers can and will demand both the preservation and creation of value, efficiency and quality in all respects while still offering the ability for exchange.

The primary purpose of **AXIA** is value creation. **AXIA** is giving us better money, allowing the market system to function infinitely better than it has ever done before. By removing the systemic risk associated with fiat currencies or stablecoins, as well as having the hyper-deflationary token economic model combined with the innovative asset-supporting structure to mitigate the price volatility of alternatives, **AXIA** Coin not only offers a true store of value, but establishes a superior store of value.

Moreover, **AXIA** Coin provides an extraordinary value proposition for users. One that is unmatched in the global marketplace, making it a preferred medium of exchange. The purpose of **AXIA** is to deliver real fundamental value to everyone in the community in a completely trustworthy and transparent manner. **AXIA** strives to make a positive social impact around the globe. This is the ethos of **AXIA**.

The participants in the **AXIA** Ecosystem will retain value for themselves and produce value for others thanks to the various forms of utility that will continue to expand over time. **AXIA** is designed to function within a participatory model whereby users can insert their own value into the system through decentralized activity. **AXIA** Coin can modernize commerce and change the economic paradigm by transforming the benefits we receive through barter and trade. The simple act of sending and receiving **AXIA** Coin can impact oneself and others instantaneously, continuously providing an immediate positive feedback. Never before has money had the ability to be so impactful for us all. The economic activity we initiate creates value in a perpetual way where the benefits continue to build over time and deliver value back. Through its hyper-deflationary economic model, the constant burning of **AXIA** Coins from the total maximum available supply as a function

of network activity, value is created through ever growing scarcity. This value creation is even more amplified and protected through the underlying assets in the **AXIA** Reserve strengthening the ecosystem and hence providing the means for network activity to constantly grow.

The more value created translates to a greater amount of value for all.

We need not move away from allowing individuals the freedom to pursue their own self-interests, however **AXIA** dramatically alters the consequences by changing the system itself. The motivation for self-interest can remain, but the hoarding of wealth and power will stagnate and eliminate the growth we desire for ourselves. By participating, cooperating and by circulating wealth and power, we create more value for others and ourselves. It is in our own self-interest to distribute **AXIA** Coin to as many people as possible across the globe as it will only enrich our own lives. Rather than pitting one against the other in intense forms of individualism and competition, **AXIA** can connect people together by creating new forms of financial and social bonds in a way never seen before.



## 1. **AXIA AND AXIA COIN – WITHOUT EQUAL**

One of the most revolutionary features of **AXIA** is the linkage of the hyper-deflationary **AXIA** Coin and a decentralized public blockchain to the accumulation of a diversified basket of publicly real-time reported assets. This, combined with the benefits that arise from a growing participatory ecosystem and the production of economic value being delivered back to members of the **AXIA** community through its global utilization. Growth through creation of value through all forms of economic contribution.

Users will have the opportunity to amplify the value of their currency simply by conducting commerce as they otherwise would. The value held in the **AXIA** Reserve, combined with the utility offered within the **AXIA** Ecosystem and its transparent reduction of the **AXIA** Coin total supply from the generation of fees, creates the conditions for the establishment of **AXIA** Coin as a real and transparent store of value that can be measured against all forms of currency. This is accomplished via a technology mix that was impossible to contemplate back when individuals were trading shells for beads.

The creation of a real store of value can only be achieved by embracing blockchain technology that lays bare the underlying fundamentals of **AXIA** Coin. The conditions for broad public trust and acceptance should be met by bringing transparency to digital currency through publicly reporting a full and complete list of all transactions taking place on the **AXIA** Proprietary Blockchain/Tokenization Platform to the world.

As global debt continues to rise to historic levels for individuals, corporations and sovereign nations, a non-debt-based currency with a maximum supply that is constantly decreasing can provide a calming influence in a turbulent

and uncertain market. The fact that **AXIA** Coin is an asset-supported currency, which can continually build value through its global adoption and utilization, provides the catalyst that will flip the traditional currency paradigm on its head.

Although **AXIA** Coin has been designed to function as a true medium of exchange, it goes well beyond the transparency of most central bank issued currencies. **AXIA** Coin holders will always benefit from unsurpassed clarity on both asset holdings in the **AXIA** Reserve and public **AXIA** Coin transactions and total coin reduction. As the transactions and exchanges associated with **AXIA** Coin usage increase, so too can the accumulation of value in the **AXIA** Reserve, all while the continued burning of **AXIA** Coin from the total supply will provide participants with the ultimate value creation and protection. This makes **AXIA** Coin a safe haven.

Consequently, while the **AXIA** Transaction Link (ATL) rewards the user community with the value associated with their activity through the mechanism in which **AXIA** Coins are consistently burned across the **AXIA** Network, so too will the community stand to benefit from the long-term accumulation of value through an innovative decentralized model. This structure affords the **AXIA** community with unprecedented near and long-term benefits when compared to the value derived from sovereign currencies.

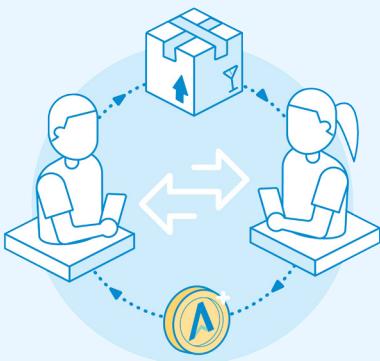
Unlike **AXIA** Coins, the purchasing power of fiat currencies erodes over time, to the disadvantage of its holders. Only a specified and finite amount of **AXIA** Coins will be released which continuously decreases over time as a function of utilization, and will be elements that act as a safeguard along with the support of the underlying asset-base and the ever expanding ecosystem. They protect not only preservation of **AXIA** Coin value, but also counteract any market manipulation, spikes in inflation, devaluation, recession, financial instability, political corruption and turmoil that can negatively influence or damage the value of other forms of currency.

## 2. **AXIA COIN – MEDIUM OF EXCHANGE**

**AXIA** will stand alone as the preferred medium of exchange and become the new reserve currency for the world.

Unlike approaches taken by other digital currencies, **AXIA** breaks the mold of the fundamental functions of money – store of value, unit of account and medium of exchange – by adding a fourth vital function: creation of value.

**AXIA** utilizes an efficient and modern design that re-imagines the world without the U.S. dollar as the global reserve currency. **AXIA** operates in complete contrast to the alternatives in the conventional and non-conventional markets. There is no stripping away value from participants, as the reason for its existence is to deliver value back to users and the community as a whole. **AXIA** Coin is a hyper-deflationary, distributed digital currency designed to power a ready-built and expandable ecosystem.



**AXIA** Coin works in concert with other native and minable network tokens to allow for transactions to be validated and recorded in full view of the public. These functions are built into a distributed public blockchain network that reliably verifies the existence and movement of **AXIA** Coin between participants.

When compared to other digital currency projects, the unique design of **AXIA** stands apart from the rest.

**AXIA** utilizes smart contract enabled network logic to move the industry forward, towards decentralization and monetary transparency. Doing so will seed the development of various new economic models built into its digital asset ecosystem to address the monetary and economic shortcomings of Bitcoin and other digital token projects.

The **AXIA** model establishes a digital currency with **AXIA** Coin that, above all else, is designed to act as the ideal global medium of value exchange while simultaneously establishing the conditions for an entirely new form of money to spread the world over.



### 3. **AXIA COIN – STORE OF VALUE**

**AXIA** is establishing a preferred, stronger and safer store of value with **AXIA** Coin.

Instruments like gold or Bitcoin are considered stores of value because they are viewed as hedges against inflation or currency risk.

Leaving aside the question of whether these instruments should be considered stores of value, they are still exposed to market conditions. The value is determined by whatever the market price is at any given time. No matter what asset is being held it will stand alone and be priced based on market conditions.

In **AXIA**, nothing stands alone. The **AXIA** Network and the boundless ecosystem acts as a connective tissue bringing all things together not only sheltering from risk, but amplifying value.

Whereas certain “assets” may have some appeal as a singular hedge, **AXIA** Coin goes well beyond a singular hedge to provide an extra layer of protection.

Unlike Bitcoin which is considered a deflationary instrument with a singular hedge against loss in purchasing power, **AXIA** Coin, on the other hand, is a double downside hedge monetary instrument. The hyper-deflationary design of **AXIA** Coin incentivizes all participants by constantly increasing supply scarcity, while the asset-support provides additional protection.

All the decentralized activity, whether it be through transaction volume, exchange, or any form of business operations all comes back to accumulate more and more value. This bolsters the network along with fortifying and augmenting the **AXIA** Reserve with the simultaneous reduction in supply adding more strength and support for **AXIA** Coin itself.

This manner in which the system functions does not just protect purchasing power, it can amplify it through the creation of value by **AXIA** community members. **AXIA** Coin can protect and amplify value unlike its predecessors like fiat currency, gold or Bitcoin because it functions within a collective structure along with its unique token economic model.

Moreover, **AXIA** is not just protection against market risk, it is a protection against a debt-based global economy.

**AXIA** is about increasing efficiency and economic growth across the board, not through debt, but through actual productivity for the benefit of all, where that productivity will continue to build for everyone.

We are all interconnected in this global economy, but currently, only the few and the fortunate are able to extract the spoils. **AXIA** is designed to spoil us all.

#### 4. AXIA COIN – CREATOR OF VALUE

In the current economic paradigm, there is a synergy between spending and income. One person's spending is another person's income. When a person goes to a store and spends money, they create income for that store owner. That store owner then spends money elsewhere creating income for another, and so on. The money/currency circulates throughout the economy from these transactions.

Spending for consumption is the reason why most transactions occur. This results in less money available for individuals to spend. So, on top of the currency utilized for these transactions losing value, when there is spending for consumption, if more money is not accumulated by the person who is spending that person can fall even further behind.

Economic growth is extremely dependent on spending. Since average incomes are not increasing at the same rate that money is losing value, the only way to have these transactions and exchanges take place in abundance is for us to exist in a debt-based economy. But this debt just artificially keeps the system afloat - for now.

**AXIA** changes the economic paradigm. With **AXIA** Coin, when an individual executes the exact same form of spending that they would with another medium of exchange, they become a creator of value for themselves and everyone who participates in the **AXIA** Community. Nothing about the transaction has to change. It is simply about using a superior instrument that delivers value in an unrivaled manner compared to traditional mediums of exchange, which generate no value for its holders.

In the current economic structure, and despite the constant volume of transactions in the economy, as currency circulates there are no lasting effects or benefits to the parties that engage in each exchange. When **AXIA** Coin circulates through expenditures and moves from one participant to another,

it produces income. However, it now spawns a constant creation of value felt throughout the entire **AXIA** Network. All this decentralized activity that is completely unrelated to any one individual has the power to create value in an extraordinary way - just from the things we do everyday.

Every participant is providing and receiving value simultaneously as every exchange, transaction and other activities in the ecosystem take place. This occurs whether a participant is a party in that transaction, exchange or activity or not. The participatory model of **AXIA** completely enables the removal of barriers for people all over the world. An **AXIA** participant receives all the value that **AXIA** delivers while immediately having the power to create even more value for themselves and others.

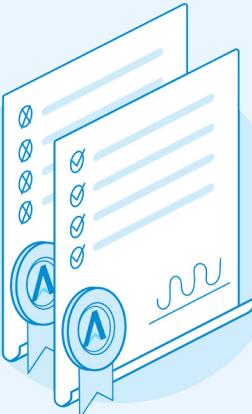
When people, anywhere, participate as part of the **AXIA** community they can potentially provide benefits for millions and millions of people around the world instantly eliciting a positive feedback loop. The generation of value by engaging in activity in the **AXIA** community is tracked over the **AXIA** Blockchain and **AXIA** Network in a completely transparent way. All participation will be visible in an immediate fashion.

This positive feedback loop is not accomplished by changing behavior, but by giving the value back to the people. Giving value back to its community is what **AXIA** is delivering while people are transacting with each other. This mechanism delivers a positive impact on our world in a way that was impossible to realize before today.

This positive impact is the ethos behind the economic design of **AXIA**. **AXIA** introduces an inclusionary model that allows everyone in the world to participate. **AXIA** is not just an opportunity for the wealthy, it is an opportunity for everyone. The more people participate, the more value is created and the more benefit that is delivered for the entire community. The simple act of sending and receiving **AXIA** Coin can prompt a ripple effect, causing the value generated today to trigger benefits and rewards that can be experienced for years to come.

**AXIA** can create new streams of economic growth and new ways to increase productivity, without the accumulation of debt. The **AXIA** Ecosystem is more efficient and fair compared to alternatives and provides never before seen opportunities and ways of generating prosperity.

**AXIA** is built to stand alone as the standard bearer of not just a preferred currency, but as a means to connect all people around the world. It is designed to not only create economic bonds, but social bonds empowering everyone who participates to improve their own life and the lives of others around the globe.



## D. Democratizing Data

**AXIA** does not offer any of its own data for sale. Rather it offers a simple, secure and decentralized way for others to offer their data and in doing so, provide value to the **AXIA** Network and themselves.

Through incentives provided by **AXIA** and blockchain technology, this gives birth to a technological catalyst which will open up numerous markets. The revolutionary decentralized feature that **AXIA** offers is that data will no longer accrue to the aggregator for their own benefit but rather to the individuals and business that are providing, sharing, storing, buying and exchanging the data.

Rather than collecting data sets strictly for corporate interest, **AXIA** allows anyone to not only share and exchange this data, but to build different models using that data, allowing them to amplify the value of the data in an extraordinary way.

Contributors can earn unparalleled rewards as companies use **AXIA** Coin to purchase the datasets and insights, which would in turn add more underlying value to **AXIA**. The result would be more contributors and higher quality datasets as the market sets the going rate for information and compensates participants accordingly relative to their contribution.

All things can be tokenized in the **AXIA** Network. This includes something as simple as time, a commodity like gold, or a business. It is all converted into data, which then can be “monetized” within this unique economic system offered by the Network that is constantly amplifying value. As the tokenization process is done these data points can be exchanged for something of real value - **AXIA** Coin.

The immutability of public blockchains allows network participants to be confident in the fact that the data written to them hasn't been tampered with or changed in any way and that it will be available and accessible far into the future.

Once the data has been tokenized, the data sets can be fractionalized among more than just the two parties engaging in an exchange. This allows a vast amount of exchange for several different reasons that are within the control and at the discretion of the holder of the data set. An individual can convert their own time and attention into phone minutes, groceries and so on. Businesses can be tokenized to receive liquidity in a preferred instrument for payroll requirements, upgrades etc.

The main objectives of data tokenization, sharing and exchange in the **AXIA** Ecosystem are to:

1. **Create a more fair and equitable system** where all parties gain value from any form of contribution or exchange

2. **Have the data be more secure with ownership** going to the contributor of the data
3. **Create greater efficiency**, a higher level of trust and the removal of intermediaries
4. **Fractionalize the data sets to allow for exchange across multiple platforms**, applications and purposes

**AXIA** Coin is what is used to purchase data on the network. Users need to exchange for coins in order to purchase data. Because of the fixed amount of **AXIA** Coins available, the more exchanges that take place, the more the value creation can accelerate and the more the supply of **AXIA** Coins goes down. This mechanism supports the positive feedback loop of the **AXIA** Ecosystem. This will allow for a global decentralized marketplace of exchange traded data to run on simple supply and demand economics.

Nothing will stand alone in the data exchange across the **AXIA** Network. The value that a participant brings through the tokenization process immediately attaches to the entire ecosystem, amplifying the value creation. The continual expansion of the **AXIA** Ecosystem over time means more and more exchanges will naturally take place.

## 1. **AXIA DATA MONETIZATION / TOKENIZATION**

Technology has now given us the ability to transfer tremendous amounts of data in an instant. The data collected and transferred from the time and attention of individuals is one of these sources of data. The new refrain that "data is the new oil" evokes the ideals of power, hoarding, centralization and control that are allowing a few internet titans, and their networks, to profit from the information of the masses. Selected individuals make billions of dollars from your data. They do not want to lose their source of income.

The **AXIA** Project not only offers democratic rights for money - **AXIA** Coin - but also allows participants to take control of their data and can deliver value in a variety of different ways.

So, with **AXIA**, the concentration of gains from data will be no more. **AXIA** aims to return the ownership of data back to its users, and allow them to keep the financial gain connected to their personal data. Whether through viewing ads or the use of applications, participants in the **AXIA** Ecosystem will have access to the monetary benefits of their data. Rather than using these applications that we use every single day knowing all our activity is being tracked for corporate interest in an industry that generates hundreds of billions of dollars a year, **AXIA** instead delivers that value right back to the participants.

**AXIA** participants can take full ownership of the data generated in the ecosystem and utilize it however they want. What people put their time and attention towards can be tokenized in the **AXIA** Ecosystem and therefore monetized for their gain just like any other asset. This “asset” - a person’s time and attention - is currently being taken by stealth secretly for the benefit of corporate interest. With **AXIA**, participants are in complete control of this asset, an asset that many didn’t even know they had.

In addition, **AXIA** offers a decentralized platform connecting the buyers of data directly with the willing sellers. This removes the intermediaries and brings more efficiency to the industry. Rather than using these intermediaries which can only offer low percentage engagement of desired groups, buyers of data can now ensure a 100% success rate due to the fact the seller must meet specific qualifications prior to any exchange taking place. Sellers will have the ability to choose in advance what information they wish to disclose, knowing that any personal information remains private and encrypted. Sellers will also be able to examine in advance the value of engaging in any task causing more efficiency between how buyers and sellers interact.

All this data produces additional utility by being converted into **AXIA** Coins while also amplifying its value. This use case fits perfectly with the economic philosophy and model of **AXIA**.

With participants now receiving these rewards, benefits and earnings it essentially opens up the potential to generate value for themselves in a completely decentralized way. This also generates value for **AXIA** Coin and everyone who is part of the community.

Even with the most utilized applications - Google, Facebook, Instagram, Netflix - there is the opportunity now to earn additional benefits and rewards through a decentralized platform for exchange between data buyers and sellers. These interactions are poised to create a scenario where the exchange between buyer and seller adds even more value to **AXIA** Coin. The total supply of **AXIA** Coins will also continue to diminish with each exchange due to the burning of fees.

So, this opportunity goes far beyond just the **AXIA** applications being offered as part of the **AXIA** Ecosystem to maximize the value for members of the **AXIA** community.

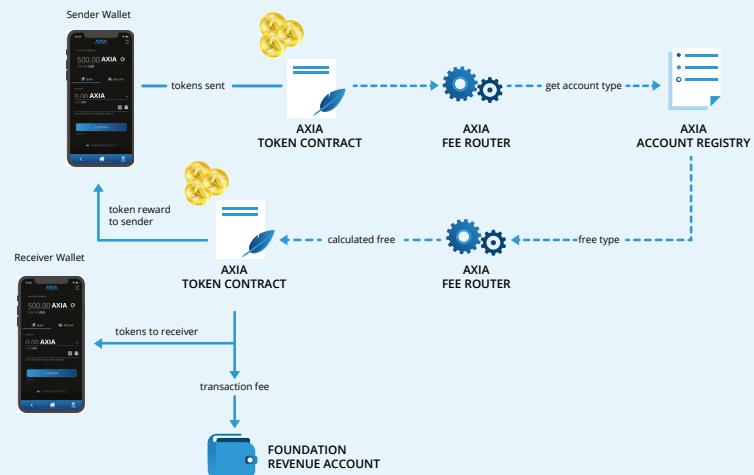
## E. Fees That Create Value

**AXIA** is flipping the idea of what fees are on its head. In **AXIA**, fees are not punitive. In fact, it is the exact opposite. All fees generated in the **AXIA** Ecosystem create greater scarcity of the **AXIA** Coin. This is why the total amount of **AXIA** Coin goes beyond being just finite. The total supply will be constantly diminished through utilization and activity. With a supply that

is consistently decreasing this constantly improves supply and demand economics. The more rare something becomes the more valuable it can become. Constantly increasing scarcity of **AXIA** Coin is activated with continuous decentralized activity within the **AXIA** ecosystem. This means fees actually benefit all **AXIA** community participants on an ongoing basis. The more fees collected, the more the community benefits.

All the fees collected from any application, platform or activity within the **AXIA** Ecosystem will be “burned” by sending the **AXIA** Coins to an **AXIA** Coin Burner smart contract. The smart contract makes certain that any **AXIA** Coins that are burned will be permanently irretrievable. At the contract construction stage, it calls a method from the **AXIA** Coin Token smart contract to ensure the smart contract administrator cannot move **AXIA** Coin under any and all circumstances. The smart contract has no method to support coin withdrawals. Hence, any coin in that smart contract is considered permanently removed from existence or “burned”.

## F. AXIA Transaction Link (ATL)



The **AXIA** Transaction Link (ATL) is one of the defining features of the **AXIA** Project. Excluding peer-to-peer transactions which have no fees, when an **AXIA** Coin transfer occurs, either inside or outside of the **AXIA** Ecosystem, the ATL fee routing service has the power to direct a small percentage of the transaction or exchange value between parties which is sent for removal from circulation in perpetuity – effectively burning the **AXIA** Coins. This onchain transaction process model will recognize **AXIA** Wallet addresses and activate a removal function.

**AXIA** will then utilize the fee accumulated through the velocity of the movement of **AXIA** Coins to generate increased scarcity of supply, which provides even greater structural integrity to **AXIA** Coin and value back to the **AXIA** community. This can provide a direct financial benefit to parties using **AXIA** Coin for the purchase of goods and services.

Rather than value that is traditionally siphoned away as corporate or shareholder profit, the ATL can specify that value to enable its deflationary reduction of circulating supply. This feature can reward community members for their shared participation in the ecosystem. The system is designed to be efficient, transparent and secure, while also reducing volatility and the business risk associated with holding a digital asset.



## G. AXIA Reserve

The purpose of the **AXIA** Reserve is to safeguard and reinforce the value of **AXIA** Coin. The value of **AXIA** Coin is enhanced by the value stemming from the ability to consistently expand the basket of global diversified assets in the Reserve. The assets held in the **AXIA** Reserve are made transparent to the public in real-time, at all times, visible directly on **AXIA** Coin website for all to see. The benefits of the asset-supported model will be shared among the community.

Based on an evaluation of the web dashboard on the **AXIA** Coin website, **AXIA** Coin has established a far more secure form of currency and medium of exchange.

The **AXIA** Reserve will vary in size and volume over time, however the total supply of **AXIA** Coins can only decrease and there will never be minting of more **AXIA** Coins beyond the total supply as the **AXIA** Foundation has permanently removed that ability from the **AXIA** Coin contract. The key objective of the **AXIA** Reserve is to provide balance and stability via a diversified portfolio of assets, as well as the preservation of value of the overall asset-base.

**AXIA** will not accumulate assets as a form of speculative trading or work as a direct-peg model like stablecoins or traditional asset-backed structures. **AXIA** will not attempt to operate as either a synthetic (artificially manipulated) or fiat-like dollar. Instead, **AXIA** will utilize the ever-expanding **AXIA** Ecosystem, along with the **AXIA** Transaction Link, to expand the **AXIA** Reserve while decreasing total supply and providing the **AXIA** community with a trackable and transparent record of all holdings and activity.

The ATL therefore acts as the link between **AXIA** Coin and the **AXIA** Reserve to create additional value, building off the collaborative activities in the community. As a result, **AXIA** will not commit to one specific asset class to support the value of **AXIA** Coin. The **AXIA** Reserve will be a diversified basket of global assets including currencies, commodities, real estate, etc. Anything that is transparent to the market and that can be easily evaluated and valued by external actors (be they auditors, nodes or the market itself) can be used to collateralize the value of **AXIA** Coin. The benefit of this design is that **AXIA** Coin is not correlated to any one currency, commodity, market or economy. This results in there being exposure to a wide variety of assets, producing the most

secure form of currency in the market today, while simultaneously acting as a better store and preserver of value than has been established to date—a true safe haven.

## H. Combining Forces – **AXIA Transaction Link (ATL) & AXIA Reserve**

The ATL and **AXIA** Reserve operate based on a symbiotic relationship. The more activity that takes place within the **AXIA** Ecosystem, the more underlying value will be autonomously augmented for the supporting structure of **AXIA** and the more value and scarcity created for **AXIA** Coin. The ATL will effectively automate the hyper-deflationary model of coin burning and can simultaneously direct consistent value into the **AXIA** Reserve.

The ATL and **AXIA** Reserve effectively utilize the power of blockchain to categorize, store and securely manage tokenized assets listed on the **AXIA** Proprietary Blockchain. The design of the blockchain will allow a variety of third party auditors to act as decentralized participants in the validation of blockchain entries. In doing so, it establishes not only a new storage and vaulting strategy to deliver value back to **AXIA** Coin holders, but will also accomplish this task in a completely open and trustworthy manner.

The ATL will consolidate all activities in the **AXIA** Ecosystem and transaction flows associated with the utilization of the public **AXIA** Coin. These activities and flows will consistently reduce supply and thereby drive value back to **AXIA** Coin holders in a completely transparent way.

Some innovative payment technologies capable of removing elements of volatility have emerged, including those which facilitate real-time merchant acceptance and conversion back into fiat currency. But mainstream retail adoption of cryptographic tokens remains elusive. Although many brick and mortar and online businesses desire to market themselves as innovative segment leaders by adopting new forms of technology, they ultimately provide goods and services with the goal of achieving profit.

The innovation of the **AXIA** hyper-deflationary monetary model, technical design, transparent reporting structure and decreasing supply will stand in clear contrast to the monetary policy of central banks and act as a counterweight to volatile cryptocurrencies by establishing a new market standard. The inherent instability of cryptocurrencies today presents too many scenarios of financial risk that most businesses will continue to avoid if the situation is not significantly altered. This is where the combined forces of the ATL, the **AXIA** Ecosystem and **AXIA** Reserve make **AXIA** Coin so unique and an ideal medium of exchange. The direct acceptance of **AXIA** Coin could remove the need for real-time exchange facilitation and improve a business' efficiency and productivity. It is from this foundation that a new form of value is delivered to the blockchain, digital token and currency markets.

Those seeking to compare **AXIA** Coin to all other cryptocurrencies will recognize the truly disruptive nature it embodies as it shifts market speculation away from opaque perceived value to transparent measurable network value.

## I. AXIA Ecosystem



The **AXIA** Ecosystem is a true representation of the whole being greater than the sum of its parts.

The **AXIA** Ecosystem is the fusion of all the **AXIA** related applications and platforms, as well as services and how they interact with each other using blockchain technology, both within the network and out in the world. The ecosystem goes well beyond just one application. The interrelated applications and services each play a separate, but similarly important role in the overall operation of **AXIA** and **AXIA** Coin itself.

The applications, use cases, businesses and organizations that are connected within the **AXIA** Ecosystem are in place to deliver significant value to **AXIA** community members through decentralized activity and to provide positive social impact upon people around the world. The number of applications, services, functions, operations, activities and other offerings that will both directly and indirectly utilize **AXIA** Coin will continue to increase over time, so as to ensure that participants have no reason to ever leave the **AXIA** ecosystem. And the more applications and platforms that are brought into the **AXIA** Ecosystem the more opportunity to create scarcity will present itself.

There is a linkage to all people who participate in an economy. In the current competitive landscape few receive benefits, even though participation by the many is so crucial. With **AXIA**, the guiding principle for economic competition within the ecosystem can be maintained, but with more distributed benefits there can be greater elements of collaboration.

**AXIA** offers a sustainable and collaborative ecosystem involving users, investors, entrepreneurs, inventors and developers. Ownership, governance and control is distributed amongst those who participate. The value produced by each use case is shared by everyone and the value will continue to accrue to all participants in the community. The ability to introduce natively created, transparent applications that everyone can trust and benefit from will move us away from the cut-throat, competitive, resource constrained, zero-sum mindset towards positive-sum endeavors, where value can be crowded-in for all. There are no constraints on the prosperity, success and abundance that can be achieved by participants.

**AXIA** is an inclusionary model where all are invited to participate, and where mechanisms are in place to support creation and advancement of ideas, designs and innovations. The entire **AXIA** community will reap the rewards from all developments within the ecosystem. The **AXIA** Ecosystem maximizes the value individuals can receive from the things that they do every single day thereby bringing about more value to others. An essential element of the **AXIA** economic design will be that it encourages a collective and enhanced benefit from the success of others, because if others within the **AXIA** Ecosystem succeed, fortunes will grow for everyone. The number of **AXIA** use cases is virtually limitless, and there is a mandate to never stop pursuing new innovations and offerings to the community.

## J. AXIA Applications And Use Case Examples:

Some examples of the applications and use cases that will become available are as follows:

### 1. THE AXIA WALLET

The **AXIA** Wallet will be embedded in all applications in the **AXIA** Ecosystem.

The wallet is a free and secure tool that offers the ability to transact, exchange, buy, sell, hold, store, send and receive **AXIA** Coins. The wallet is also the means through which users of **AXIA** Coin receive unparalleled benefits and rewards just for participating.



Once a person registers for their **AXIA** Wallet, those credentials can be conveniently used for every application in the **AXIA** Ecosystem. Once the profile is created, the wallet is generated. From there, participants will have access to each application. This profile can be synced across all their hardware devices such as a phone, computer or tablet.

**AXIA** is providing greater efficiency and more upside potential along with favorable rewards and benefits for all people who come into the ecosystem who have generated an **AXIA** Wallet.

The **AXIA** Wallet can also be used to empower people to develop income for themselves. An **AXIA** Ecosystem participant can easily utilize the **AXIA** Wallet as a tool to generate additional earnings and rewards from their own followers, subscribers, users, attendees, services and products they offer depending on the application within the **AXIA** Ecosystem. They can leverage any of the apps to their advantage to pursue their own entrepreneurial goals just by maximizing the additional utility offered by having the **AXIA** Wallet embedded in all the applications.

All transactions taking place in the **AXIA** Wallet will be settled instantaneously, and completed in a more cost-efficient manner than if conducted outside the **AXIA** Network. Moreover, there is the simultaneous added advantage that this activity will direct value back to strengthening **AXIA** Coin itself through the mechanism of burning of **AXIA** Coin from fees and the associated reduction in total supply.

## 2. **AXIA SECURE KEY STORAGE AND TOKEN CUSTODY SERVICE**

The self-management and recovery of a user's public and private wallet keys is a clear challenge slowing the widespread adoption of cryptocurrencies. Some of the main concerns of using cryptocurrencies relate to the ease of use of wallet applications, and overall security of funds. If a user's keys are lost, forgotten, or in some cases, stolen, their cryptocurrencies and funds are gone forever.

This is why the **AXIA** Key Storage and Token Custody Service, connected into the "hot" and "cold" wallet application, is invaluable. **AXIA** has implemented a key storage model that incorporates enterprise systems and data encryption to protect a user at all times from potential system attacks that could jeopardize their keys, and stops them from falling into the wrong hands. Additionally, **AXIA** has implemented an account creation mechanism where a user's public and private keys are tied to a self-selected email address and their system password can always be re-generated if needed ensuring they will never lose access to their funds. Now, **AXIA** Coin holders can recover their existing key(s) if lost or forgotten.

Registering within the **AXIA** public blockchain ecosystem offers a user the ability to securely store their **AXIA** Coins in both hot and cold storage wallets. A hot wallet account will allow users to immediately send, transfer, exchange and spend their digital **AXIA** Coins directly out of their wallet, while a "cold" wallet will enable users to securely store their **AXIA** Coins in an offline storage vault, locking **AXIA** Coins away until such time as a user wishes to move it into hot status.

In the current industry environment, enterprise-scale custody services are offered only to digital exchanges, investment funds or other institutional-sized clients who pass along the costs for third party management to the individual users. **AXIA** has specifically integrated this service to allow all **AXIA** participants – irrespective of wealth or status – to utilize this advanced infrastructure seamlessly for free. The **AXIA** Foundation will incur any associated custody costs on behalf of the user directly, while the user is in control of their own spendable or vaulted **AXIA** Coins.

By utilizing cold storage, a user is designating their own **AXIA** Coins to be stored and managed offline in a vault. This vault structure is unhackable. All transfers require coordinated actions with multiple factors of authentication to protect users, even if someone were to steal their phone or compromise their desktop application.

Participants can take advantage of the storage model at the **AXIA** Capital Bank.

### 3. **AXIA** CAPITAL BANK



Currently, the ability to hold a bank account is a privilege. **AXIA** Capital bank can lead the path towards making this a human right. **AXIA** Capital Bank was brought into existence to provide a more inclusionary bank for people around the globe. One of the main objectives of **AXIA** Capital Bank is to bring an end to the unbanked. But the bank goes well beyond that one goal.

**AXIA** Capital Bank is redefining banking. It offers a decentralized portal, providing all required financial services, but with no balance sheet risk. There are no loans against the deposits. Capital held at the bank are not considered capital reserves. **AXIA** Coin held at the bank is in complete and total control of the depositor at all times. The depositor has use of their AXC at all times with complete liquidity.

Furthermore, **AXIA** Capital Bank offers better technical security. A traditional bank is a centralized system, where if their bank is hacked, clients and individual depositors can also get hacked. With the available custodial services, **AXIA** Capital Bank is able to offer free cold storage. So deposits are taken offline and cannot be hacked as they could be on a centralized bank, even if a phone gets stolen or a computer gets hacked. With the **AXIA** cold storage system offered at the **AXIA** Capital Bank, funds are secured in one's own personal vault and in their control at all times. **AXIA** Capital Bank ensures all **AXIA** Coin holders always have visibility, access and control of their custodied coins. With **AXIA** Capital Bank the money is more safe and secure in cold storage, kept offline and always in the complete control of the depositor.

**AXIA** Capital Bank is offering many of the same financial services as traditional banks, but with much more favourable rewards. This includes usage of payment cards along with the ability to earn rewards at two thousand brand

name stores in 150 countries around the world. These are the same name-brand stores that people frequent already, but now they can use **AXIA** Coin to complete their purchases providing benefits for themselves and others who are part of the **AXIA** community through the collective economy and structure offered by **AXIA**.

**AXIA** Capital Bank on launch will offer a 12% annual compound interest on all **AXIA** Coin accounts. The interest is paid out daily and the interest earned is always completely liquid.

At **AXIA** Capital Bank your **AXIA** Coin funds are always in your control. There is also the benefit of no balance sheet risk along with all the technical security features. At the same time, they are provided with a platform for potential upside allowing them to help advance themselves by receiving industry-leading interest rate as well as one of a kind rewards that are not available anywhere else.

#### 4. **AXIA** TOKENIZATION PLATFORM (ATP)

The **AXIA** Tokenization Platform (ATP) is a portal through which individuals and institutions anywhere in the world can easily tokenize, digitize, monetize and fractionalize anything that could be deemed to have value. Whether it is something like gold, cash, cryptocurrency, real estate, a startup, established business, an avatar etc.

The ATP can function as a decentralized portal that offers seamless and efficient transfer and exchange. An individual can apply for exchange through ATP. From there a vetting process would begin. Once the analysis is completed and everything has been validated a value would be established. Anyone who is part of the global **AXIA** community has the ability to cooperate, collaborate and/or transact in a predetermined manner. Whatever is being tokenized is exchanged through ATP.

These exchanges on ATP take place utilizing the proprietary **AXIA** Blockchain. It makes an exchange as easy as buying or selling an item on an e-commerce platform. Physical location is no longer a barrier with the ATP. Any transfer or exchange will be done in a safe, encrypted fashion only after proper validation and authentication by all parties.

The transactions could be for the purpose of various forms of lending, equity, buy/sell, fee for service etc. In the same way anything can be tokenized, the options as to how parties can transact using ATP are virtually limitless. Prior to the transfer of **AXIA** Coin, specific security and verification requirements will be carried out with transparency playing a critical role. This feature underlines why proper recording of data is essential through the **AXIA** Blockchain and why the technology is favourable.

One of the most easily recognizable features of an **AXIA** Blockchain based transfer and exchange on ATP is its record-keeping. The data is immutable

and secure and visible to all parties. The underlying information, such as date and time stamps, payments and all other contractual obligations, is recorded on the **AXIA** Blockchain.

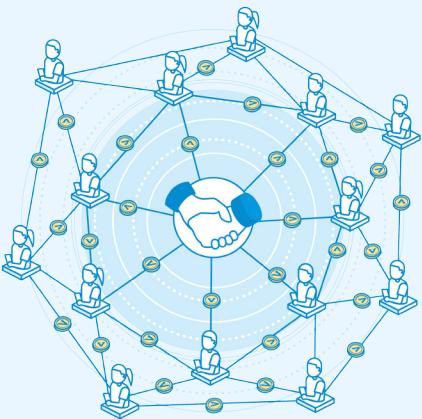
There will be significant reduction in transaction costs through dis-intermediation as well as vastly reduced time to complete a transfer. The ATL smart contract allows for automation of the process. There is improved liquidity with a deep ever expanding marketplace within **AXIA** and all the additional use cases. Furthermore, there is the aspect of more efficient use of capital due to the benefit of the amplification that can occur by being part of the **AXIA** Ecosystem and all the value that is delivered through the unrelated decentralized activity being conducted by others who are part of the **AXIA** community.

As transactions occur on the ATP benefit is continuously accruing to the **AXIA** community and **AXIA** Coin. As the ecosystem continues to expand through these transactions it generates more value on top of whatever has been tokenized, amplifying the additional value as well as the total coin supply being reduced. The purchasing power of **AXIA** Coin is always being protected and amplified by being attached to the **AXIA** Network through the ATP.

## 5. AXELERATOR

AXelerator is one of the key use cases for the **AXIA** Project.

AXelerator was established to connect entrepreneurs to opportunities for investment, incubation, and acceleration. This decentralized platform will provide value to the **AXIA** Ecosystem and the community, and accomplish positive social initiatives. The financing for early stage and mid-stage projects will automatically receive the value delivered by **AXIA**, while simultaneously increasing the global adoption of blockchain technology.



Partnership, financing and/or lending can now be done in a more efficient way. The company has increased the probability for a greater level of success by cooperating in the **AXIA** Ecosystem. And as more businesses take advantage of the AXelrate structure it also enhances the capability for **AXIA** to protect each business against loss. As each business enters into the ecosystem the risk versus reward ratio continues to improve across the board.

AXelerator is a platform that offers a digital marketplace connecting individuals and institutions that have interest in high growth potential and start-ups and companies seeking investments. Start-ups and companies expose themselves to the global user base after a highly-vetted process. For start-ups, the platform provides access to a large number of individuals as well as institutions. Similarly the start-up can sign up and create a detailed company profile that will be shown on the website. The website will also show the details of the funding required like deal terms, funds already raised, days left, etc.

Both blockchain and non-blockchain companies will be able to take advantage of the AXelerator platform. The platform provides the vetted list of start-ups that are available for investment as well as those that have already been funded. An individual or corporation can sign up using their existing **AXIA** login credentials or register, browse and review the start-up pitch to make an informed decision.

The transactions that are executed on the platform will be in the form of **AXIA** Coin. The individual or institution will connect their **AXIA** wallet to process the payment on the platform. All the payments will be collected into the **AXIA** platform cold wallet. Once the funding round closes, depending on the outcome, the funds will be distributed, and an online contract will be signed by the contributor and the start-up.

The overarching goal is to ensure that entrepreneurs with compelling projects and ideas reach their full potential. Assistance will be given to meet capital requirements along with business planning/modeling, management consulting, marketing, legal support and software development, etc. The primary focus of AXelerator is to build strong relationships between the participants of the **AXIA** community and cooperate with entrepreneurs to not only transform their lives, but the lives of people around the world in a positive and meaningful way.

**AXIA** is changing the economic paradigm, for both established entrepreneurs and new entrepreneurs. **AXIA** will accelerate new ventures that have the potential to add to the ecosystem, increase productivity and better the world at large.

## 6. **AXCLUSIVE** - NFT MARKETPLACE

Non-fungible Tokens (NFTs) are a file format that transfers data over a blockchain network utilizing smart contracts. Although NFTs are built using the same kind of programming as cryptocurrencies, they are not cryptocurrencies.

Fiat currency and cryptocurrencies are “fungible”. This means they can be traded or exchanged for one another. These currencies are also equal in value, for example one dollar is always worth another dollar, and one Bitcoin is always equal to another Bitcoin. This fungibility makes cryptocurrencies a trusted means of conducting transactions on the blockchain.

NFTs are different and are unique in nature. Each NFT has a digital signature that makes it impossible for NFTs to be exchanged for or equal to one another. This is why they are considered “non-fungible”. Additionally, an NFT can be stored permanently while also being permissionless.

NFTs created or shared on AXclusive NFT Marketplace are programmable, allowing the seller to set parameters such as royalties and other potential long term revenue streams. AXclusive features fully trustless NFT trading facilitated

by smart contracts on an integrated blockchain. Participants can safely discover, buy or sell any NFTs without worrying about exposing themselves to risk of lost funds. AXclusive also acts as a true NFT explorer, allowing users to browse any type of NFT event such as minting, transfer history, listings, sales, and others.

AXclusive will function in the same mold as the **AXIA** Tokenization Platform with the marketplace being completely open to allow participants to create an NFT that does not fit into one specific category. For example this could include many different forms of art, gifs, videos, music, avatars, collectibles and so on are now able to amplify value by bringing these items into the **AXIA** Ecosystem.

Furthermore, **AXIA** statistical and historical capabilities mean users can view the entire sales history of a particular NFT since it was created. This allows them to view dates and price fluctuations in an honest and transparent manner.

## 7. **AXIA** TELECOM

**AXIA** will offer the **AXIA** encrypted smartphone through **AXIA** Telecom, which will feature all of the **AXIA** applications as well as those of project partners.

The phone has high speed connectivity, e-SIM functionality and near field communication (NFC) capability. Phone users will be able to take advantage of a long battery life with rapid charging capability, a display with ultra-high (and fast) refresh rate, as well as the comfort of knowing the phone is more safe and secure due to its encryption features.

**AXIA** Telecom will also give participants the opportunity to use **AXIA** International SIM cards. These SIM cards can offer significant savings on phone calls, data and SMS for **AXIA** community members. This means, **AXIA** Telecom can provide an all-in-one mobile solution that ensures there is always the best coverage available at the best price.

Roaming charges will either be vastly reduced or eliminated altogether. One will be able to roam with their pre-existing phone number or create a local number. These services will be offered without any contractual obligation. In future, mobile hotspot services and wireless routers will enable internet connection virtually anywhere in the world to ensure the most favorable rates can be offered via the **AXIA** SIM card for the users.

**AXIA** provides the opportunity to distribute mobile phones in less-developed areas; the device acts as a portal to the **AXIA** world, promoting financial literacy and providing users with immediate access to financial services.

**AXIA** Telecom aims to give people better access not only to telecommunications and the internet, but financial services as well. Knowing that the **AXIA** mobile phone has all the **AXIA** applications as default will help

expedite adoption of all the tools that are needed to institute all forms of communication, social and business networking and banking services.

With that in mind, **AXIA** Telecom can position itself as one of the organizations in the **AXIA** Ecosystem to work with governments and humanitarian aid organizations to provide countless opportunities for economic development and growth as well as other opportunities that would never otherwise be available.



## 8. AXIA LOYALTY PROGRAM

Traditional Loyalty Programs function based on a one-to-one relationship between a customer and a business. The value of the “points” never goes up, they are completely static. There are expenses associated with running the program and also the potential of liability on a balance sheet.

The **AXIA** Loyalty Program offers unprecedented incentives that boost customer engagement, spend and business revenue in an innovative and unique manner. It is dynamic, not static. **AXIA** accomplishes this in an entirely new way. Instead of the one-to-one relationship between the customer and business, both benefit from the power of the crowd. The customer benefits not just from all the other shoppers at that store, but all activity across the **AXIA** Ecosystem – activity that is completely unrelated to them. This can generate greater purchasing power for the customer.

The business gains from the crowd even more with the **AXIA** Loyalty Program, because without investing time or additional expense, the business can now gain revenue, improve margins and increase profitability from activity that they have nothing to do with. **AXIA** can also assist with more efficient and cost effective transaction processing.

**AXIA** Loyalty partners are also listed online as a preferred partner and/or adopter of **AXIA**. This can create greater awareness and exposure for the businesses globally.

## 9. AXCHAT

AXchat is a free messaging app that can also be used for global exchange with people all around the world. AXchat makes communicating and transacting cost efficient, simple and secure in this all in one application. Users can send and receive messages, photos, videos, files and voice notes along with their AXC freely, easily and securely. Individuals can also make voice and video calls to people all around the world at no cost. Users can connect one-on-one or create groups. Users can import contacts from their phone, or find people who are already using AXchat automatically. They can sync AXchat across all their devices whether they be a phone, computer or tablet. This allows users to use multiple devices at the same time. Security is of the highest priority, so AXchat supports end-to-end encryption for messaging, voice notes as well as both voice and video calls.

## 10. AXEMBLE

AXemble is a free meeting audio and video app for both personal and professional use. Users have the additional benefit of using AXemble for cost-efficient, simple and secure exchange with all the participants in a given meeting. AXemble offers screen sharing, whiteboarding, instant messaging, file-sharing etc. Users can also record meetings to be saved for later. An individual can sync AXemble across all their devices whether they be a phone, computer or tablet. This allows users to use multiple devices at the same time. Security is of the highest priority, so AXemble supports end-to-end encryption for all activities in a meeting whether they be via message, voice and/or video.

## 11. AXBOX

AXbox allows users to upload, view, rate, share, comment and report on videos. Users can livestream, video blog, or subscribe to other AXbox users. AXbox allows users to also charge for subscription services, and to connect to a live stream via the **AXIA** Wallet. Users can transact in a cost efficient, simple, secure instant manner directly in the app. Unregistered users will be able to watch, but not upload videos. Registered users will be able to upload unlimited content or stream live as well as add comments. An individual can sync AXbox across all their devices whether they be a phone, computer or tablet. This allows users to use multiple devices at the same time. Security is of the highest priority, so AXbox supports end-to-end encryption for all activities in the app.

## 12. AXCONNECT

AXconnect is a free social networking app that can also be used for global exchange with people all around the world. Users can keep up with friends, family and colleagues freely, easily and securely by watching and sharing videos and photos, posting stories and playing interactive games with everyone in their network. People can share videos, photos and posts as 24 hour stories in their profile. Notifications will be received when the people in their network comment on their posts or share their posts with others. Individuals will be able to not only communicate with everyone in their network via instant message, but also transact for free in this simple and secure all-in-one application via the **AXIA** Wallet. People will have full control over their privacy settings. Users will be able to choose what posts they want to see and control what others see of their own activity. An individual can sync AXconnect across all their devices whether they be a phone, computer or tablet. This allows users to use multiple devices at the same time. Security is of the highest priority, so AXconnect supports end-to-end encryption for all activities in the app.

## 13. AXCOVERY

AXcovery is an internet search engine that is all about protecting the privacy of its users. Individuals can use AXcovery with confidence knowing that they are able to avoid personalized results based on usage tracking. Users can now search the web safely, securely and privately, knowing that their search results are not accessible to third parties seeking profit from their internet usage. AXcovery can even block out the trackers from websites they frequent. If a user saves AXcovery as their preferred homepage and searches the web, their results will be known to them and only them unless they choose to opt-in to **AXIA**'s data sharing program, which will allow them to benefit from their own data in a way that today's social media companies do not permit.

## 14. AXMAIL

AXmail is a free encrypted email application that allows users to instantly send and receive emails safely and securely. Users also enjoy the additional benefit of using AXmail as a cost-efficient, simple way to transact with anyone they correspond with via email. Users can easily sort their emails and messages into specific categories so that they can read over the emails they want first. AXmail can also protect against unneeded spam before it even hits their inbox. AXmail provides its users with significant storage space so they do not need to worry about having to copy emails or attachments out of the app on a frequent basis. An individual can sync AXmail across all their devices whether they be a phone, computer or tablet. This allows them to use multiple devices at the same time. Security is of the highest priority, so AXmail offers end-to-end encryption for all of its users.

## 15. AXPERIENCE

AXperience is a free social networking app that allows users to connect with their friends and followers all around the world. People can add photos and videos directly to their feed, send messages and securely transact with this cost efficient, simple multi-functional application. At the same time, users are able to monetize their content in a variety of ways. An individual can sync AXperience across all their devices whether they be a phone, computer or tablet. This allows users to use multiple devices at the same time. Security is of the highest priority, so AXperience supports end-to-end encryption for messaging, as well as both voice and video calls.

## 16. AXSTORE

AXstore makes buying and selling any kind of item all around the world easy and safe. Regardless of whether a business is a sole proprietor or a multinational organization, the AXstore removes barriers to entry and puts everyone on a level playing field. Users can browse daily across the platform searching for special offers and discounts no matter what category they choose from. People can transact with confidence in a simple, cost

efficient, secure manner knowing that all the transactions are done using the **AXIA** Wallet. Businesses also have the ability to opt-in for the innovative and dynamic **AXIA** Loyalty Program giving them the opportunity to not only improve customer retention, but increase revenues across the board. Users can feel free to message directly with a seller or merchant, giving them the opportunity to ask any question they may have prior to purchase. People can rate their experience with a seller on the platform while sellers have the opportunity to leave their feedback on buyers. AXstore offers a truly decentralized ecommerce platform where everything is right at their fingertips.

## 17. **AXPLORER**

AXplorer is a free private and secure online web browser where individuals can confidently surf the Internet without being tracked. AXplorer also makes it easy for users to earn rewards while visiting all of their favourite websites by opting into a benefits program where they are able to monetize their browsing data. Users can decide for themselves whether they want to turn data sharing off and browse in private mode or activate the AXplorer data sharing rewards system, which will result in AXC being deposited directly into their integrated **AXIA** Wallet after hitting certain browsing volumes. Furthermore, users have the potential to earn additional rewards by watching selected videos and ads, visiting suggested websites and responding to short questionnaires. AXplorer has all the same characteristics as the most commonly used browsers and provides the same access to all public websites that users can visit online, but gives them the ability to be in control of their own data. An individual can sync AXplorer across all their devices including phones, computers and tablets.

## 18. **AXPRESS**

AXpress is a free social networking app that allows individuals to communicate with people all over the world easily and efficiently. Users can express themselves through public and private messages or status updates and engage with others worldwide to discuss anything and everything from current events, politics, technology, business or sports - any topic that is important to them. Users can post news from around the world, broadcast their interests, ideas and be rewarded for building a following with the additional ability to transact in a cost efficient, secure, simple manner with this multi-functional application. In this first-of-its-kind app, people can communicate globally while being able to monetize their content in a variety of ways. An individual can sync AXpress across all their devices whether they be a phone, computer or tablet. This allows them to use multiple devices at the same time. Security is of the highest priority, so AXpress supports end-to-end encryption for all users.

## **19. AXSHARE**

AXshare is a free file-sharing platform where individuals can share digital files with one another containing everything from videos to text files and with the possibility of earning rewards for doing so. The majority of actions on AXshare allow users to generate rewards and truly receive value for being an active community member. People can now more easily monetize the content they create or share on this unique multi-functional application. They can also transact in a cost efficient, simple, secure way. An individual can sync AXshare across all their devices whether they be a phone, computer or tablet, allowing them to use multiple devices at the same time. Security is of the highest priority, so, AXshare supports full end-to-end encryption for all users.

## **20. AXHIBIT**

AXhibit is a free social networking app that allows users to share short video clips with friends and followers all over the world while receiving rewards for their participation. They can capture life's adventures and share their own original stories with others, while also earning unparalleled rewards for everything from posting content to gaining new followers. Users can seamlessly transact with this cost efficient, secure, simple multi-functional application. When an individual uses this app, they can communicate globally while being able to monetize their content in a variety of ways all at the same time. Individuals can sync Axhibit across all their devices whether they be a phone, computer or tablet. so that they can use multiple devices at the same time. Security is of the highest priority, so AXhibit supports end-to-end encryption for all users.

## **21. AXREVIEW**

AXreview is a free crowdsourced review app that allows users to monetize the valuable information they share with the public. Users can share their opinion about a local restaurant, a film they have seen, or a car service and, unlike with previous apps, get paid for each action from posting and sharing original reviews to engaging with reviews left by other users. When people use this highly informative and useful platform, they will never again have to leave their planned experiences up to chance, instead relying on the collective word of others to make more educated and informed decisions. Users can sync AXreview across all their devices whether they be a phone, computer or tablet, allowing them to use multiple devices at the same time. Security is of the highest priority, so AXreview supports end-to-end encryption for all users.

## **22. AXDEPOT**

AXdepot is a first-of-its-kind cloud-based file storage app that allows people to save and share large digital files that cannot be stored locally on their computer or mobile device. The innovative participatory model distributes rewards for a number of actions on the platform from uploading and storing

files to sharing them with others through the cloud. This app also allows users to create and edit documents, spreadsheets and more. Individuals can also monetize files, upload and create them using this multi-functional application. Transactions are executed in a cost-efficient, simple and secure manner using the **AXIA** Wallet. Once a person performs actions in the system, they can earn rewards that will be automatically generated and deposited into their Wallet. Plus, individuals can sync AXdepot across all their devices whether they be a phone, computer or tablet. allowing them to use the app on multiple devices at the same time. Security is of the highest priority, so AXdepot supports end-to-end encryption for all its users.

### 23. AXBLOG

AXblog is an innovative free blogging application that allows users to get rewarded for participation on the platform. Users can receive rewards in a variety of ways using AXblog, from interacting with posts to posting original content and more. Users can transact with this cost efficient, simple, secure multi-functional application through their embedded **AXIA** Wallets. Users can now not only take real ownership of their content, but monetize the content they self-publish in a manner in which they are in complete control. An individual can sync AXblog across all their devices whether they be a phone, computer or tablet. This allows them to use multiple devices at the same time. Security is of the highest priority, so AXblog supports end-to-end encryption for all users.

### 24. AXFORUM

AXforum is a free discussion-based and news aggregation app where users can freely share information and engage with one another's posts and content, which can be published in the form of text, links, images, videos, discussion threads, forums, and more. Through the innovative participatory model of AXforum, users can also generate rewards for being a part of the community, getting paid for a wide variety of actions on the platform from posting to commenting... Security is of the highest priority, so AXforum supports end-to-end encryption for all users.

### 25. AXIA CHILD BIRTH BENEFIT

When a child is born, their parent or legal guardian will be able to apply for a free birth benefit on their behalf. This benefit could involve **AXIA** Coin(s) held in a designated wallet registered in the name of the child. This would allow for that child, at a designated age, to assume full access to their **AXIA** Coin(s) as granted through a smart contract structure created by their family. **AXIA** Coin donations would be accepted for this feature, with the potential for corporate sponsorship and partnerships.

## 26. AXIA TIME BANKING

Understanding that time is a limited and precious resource, time banking allows any organization to effectively reward individuals for their contributions to social or organizational good. When **AXIA** Coin is used as remuneration for volunteer work for a charitable organization, it would be usable as currency or could be donated back to charities. **AXIA** Coin can be used as a reward for volunteer work to incentivize people to give back through donating their time and receive a financial benefit for doing so. **AXIA** Time Banking functions as a peer-to-peer platform connecting philanthropists, charities and willing volunteers around the world. **AXIA** Time Banking can assist with increasing adoption and transaction volume by bringing some that may not otherwise be not be in the position to join the community to do so by providing their own time and creating a positive social impact. Similar to the child birth benefit feature, donations for this feature will be accepted, with the potential for corporate sponsorships and partnerships.

## K. Partnerships

In our current economy businesses run in a closed loop system. Corporations are totally and completely dependent on their own productivity, upon which they either succeed or fail. Participating in the **AXIA** ecosystem flips that model on its head, because any business can be immediately exposed to the **AXIA** global user base while being able to utilize a currency that can be used more efficiently with more control. It will also allow them the ability to enhance purchasing power, but will most importantly provide a hedge against business risk.

Should a business become a participant in the **AXIA** Ecosystem, it will no longer exist in a closed loop system. All the value derived from the decentralized activity occurring within the **AXIA** Ecosystem, across the **AXIA** Network as well as the unrelated activity occurring outside of that business can deliver value that goes directly into that business. This can potentially augment enterprise value, while at the same time providing value for **AXIA** Coin, as well as the entire **AXIA** community. Each business will also contribute to the acceleration of the diminishing supply of coins - leading to that much more scarcity for **AXIA** Coin.

A business will move from the current predator versus prey system to a positive feedback loop system that produces more and grows more. Said businesses will no longer need to stand alone in a constant fight for survival as a result. By partnering with **AXIA** and attaching themselves to the entire **AXIA** Ecosystem and all its individuals and companies, all the value that is coming from the decentralized and unrelated activity at any one time acts as a protective layer. The business will not be negatively impacted in the same manner as it previously would have during a lull period because it will

be provided with a safety net by being a member of the **AXIA** Ecosystem. Furthermore when a business is productive, it will also provide additional value to every other individual and enterprise participating with **AXIA**.

## L. Distributed Stakeholders

**AXIA** is designed to be a distributed stakeholder model. Individuals who participate in **AXIA** do not just have the possession of **AXIA** Coin, but a stake in the network and the economy itself. The ecosystem is distributed for individuals and companies anywhere to reap the benefits.

Where so many are shut out in the traditional paradigm, **AXIA** welcomes all to join its community.

The **AXIA** Network offers the gateway to deliver the value to its participants, but it is the participant who creates the value that is delivered.

There is no single person, corporation or government in control of **AXIA**. **AXIA** exists for the people to give people and companies extraordinary opportunities that have never existed before.

**AXIA** is all about participation, inclusion and opportunity for all, as well as bringing about prosperity in unprecedented ways.

The more people participate, the more prosperity is generated.

In **AXIA**, the wealthy are incentivized to help those that are less fortunate, knowing they will only propel the **AXIA** Network forward, and deliver that much more value back to themselves.

As barriers to entry continue to increase, it becomes more difficult for those who are not wealthy to advance. They cannot protect themselves against loss of purchasing power in fiat currency by accumulating financial assets. Those assets are how individuals hedge against loss of value in currency.

It is often an illusion that these assets have greater worth when in reality it may only be due to the fact that the value is measured against a loss of purchasing power. **AXIA** opens the door to bring more people into the system. The exchange between the assets/data sets for **AXIA** Coin is instantly digitized, tokenized and fractionalized and is placed in the ecosystem. Each time this occurs it will only create more demand for **AXIA** Coin against the lowering supply of coins. Therefore, the more exchange taking place, the more the value is amplified for that which has already been exchanged. This only gives rise to more activity, creating more value.

As soon as a user becomes a participant in the **AXIA** Community they become active, and that means more and more value is created for everyone. It goes well beyond a network effect with a built in incentive to promote circulation of coins, and not hoarding. This simultaneously reduces the total number of coins available. As participants create value for others, value is being delivered directly back to themselves in an instantaneous manner.

**AXIA** empowers people to improve their life circumstances, while at the same time improve the lives of others.

The **AXIA** Network is analogous to a perpetual motion machine. It just keeps moving forward, but the pace will continue to accelerate building momentum, increasing velocity and getting more powerful over time. Each participant has a stake; every use case in the ecosystem, every business, every single activity that occurs all deliver ongoing value in which the rewards only continue to grow while simultaneously building more and more foundational strength to **AXIA** Coin. This is all distributed across an open transparent economy for the benefit of everyone.

## M. AXIA Foundation

The **AXIA** Foundation is neither a market, nor a state. It is neither the embodiment of capitalism, nor socialism. It is not trapped by history, mythology or any of the standard paradigms that people reflexively attach to blockchain projects. The mission of the **AXIA** Foundation is to birth and foster the development of the most trusted and secure, ever-expanding ecosystem, and the creation of a digital currency (**AXIA** Coin) that is the preeminent medium of exchange around the world. As such, the **AXIA** Foundation operates as a non-profit organization, with the guiding principle that all activities and operations undertaken by the **AXIA** Foundation are in place to support **AXIA** Coin, the **AXIA** Network, **AXIA** Ecosystem and the community. The core values of the **AXIA** Foundation as follows:

**Transparency** – The **AXIA** Foundation recognizes that its preeminent goal is the establishment of public trust between **AXIA** and the global citizens. It is therefore a necessity that **AXIA** provide complete and total transparency surrounding its operations in order to fulfill its mission of supplanting traditional forms of currency and destructive corporate structures.

**Inclusion** – **AXIA** is for all people everywhere, regardless of socio-economic status, nationality, race, gender, creed, religion, political affiliation or system of beliefs. All activities associated with the usage of **AXIA** Coin will be public to the community.

**Value** – The **AXIA** Foundation will seek to create an operating model that always maintains scarcity of **AXIA** Coin and provides value back to the **AXIA** Ecosystem and community. The Foundation will not seek to build empires

for the sake of power or influence, the power resides in the hands of the community members. Its core decree will be to ensure and uphold trust within the **AXIA** community, while remaining committed to consistently delivering value back to **AXIA** Coin holders and creating positive social impact on the world.

**Partnership** – While the design of **AXIA** Coin is unique within the blockchain industry, the **AXIA** Foundation will not be an isolated island unto itself. It will seek to partner and participate with other projects, corporations, institutions, organizations and individuals that share the same values. The **AXIA** Foundation will continuously seek opportunities to work with global partners to integrate in the **AXIA** Ecosystem and utilize **AXIA** Coin as a preferred medium of exchange, as well as into a wide variety of financial, technological and social applications, to support the **AXIA** community.

The **AXIA** Foundation will work tirelessly to build trust not only in **AXIA** Coin, but in the overall suite of services, offerings and applications within the ecosystem. The **AXIA** Proprietary Blockchain and **AXIA** Wallet application will either directly or indirectly connect all of these services and offerings through decentralized activity now and in the future. All future-state distributed services, offerings and applications will be designed to extend the global reach of **AXIA** and provide value back to a growing and diverse community.

The **AXIA** Foundation is committed to providing complete operational transparency, and will publicly report all network activity and project information in real-time to strengthen trust between **AXIA** and the community. As such, the **AXIA** Foundation has entered into agreements with trusted third parties to meet the following organizational requirements:

1. A public audit and reporting structure is in place for both the operations and holdings of the **AXIA** Reserve
2. Independent third parties are running master nodes on the **AXIA** Blockchain so as to confirm the validity of the transactions taking place therein and that these transactions are publicly disclosed to the **AXIA** community.

The **AXIA** Foundation will act as stewards of the decentralized framework that has been established. It will ensure the transparency, utility and security that **AXIA** Coin holders will desire for their currency and an ecosystem of innovative services, offerings, applications, resources, operations and endeavors that will continue to grow over time. The **AXIA** Foundation has formed – and will continue to establish – connections with leading technology and security experts to ensure the technological architecture of the **AXIA** Network, **AXIA** Ecosystem and **AXIA** Coin evolve as everyday requirements change.

## N. AXIA Project Team

The organizational mission of the **AXIA** Project Team remains clear throughout the project lifecycle. This undertaking has been to build a blockchain with decentralized network capabilities to create a global currency that is trustworthy and has a measurable real value integrated into a broadening interconnected ecosystem, thereby changing the economic paradigm and connecting the citizens of the world. The goal for **AXIA** has always been about providing a better and more equitable path forward in the creation, preservation and transfer of wealth between individuals.

Over the past four years, the founding team has built upon that vision by constructing the organizational and partnership model that has sought to deliver this valuable end-state to the world. The founding team has also made the early decision that they would not draw any form of fiat currency compensation from this project. They, along with other senior members of the project team and advisors, have agreed and preferred to only accept **AXIA** Coins, symbolizing the fact that the value proposition of **AXIA** exceeds that of their native currencies.

Additionally, participants in every development stage of this project have either earned or purchased the rights to **AXIA** Coins in the same manner as any participant who will be acquiring **AXIA** Coins today and from this point forward. The **AXIA** Project Team has continually held the view that each participant be they a project team member, external platform service providers or one of the global participants is fundamentally a partner of the **AXIA** Ecosystem and equally valued as a member of the community.

## O. AXIA Coin Supply And Management

The monetary policy of **AXIA** is controlled by code, not a few people in a boardroom. Unlike fiat currencies, **AXIA** has a limited supply that reduces over time that has already been established. There will never be more **AXIA** Coins issued than the total supply. The movement of **AXIA** Coins between wallets will be confirmed by a network consensus protocol with block rewards being offered in the native network token and fees generated are then burned in order to continually decrease supply.

While **AXIA** is not instituting a direct **AXIA** Coin redemption model, it will be establishing the partnerships and technology platform integrations to allow **AXIA** Coin holders to establish the community linkages that will seed the ground for broad global adoption. In addition to offering a more efficient and cost effective ability to move their **AXIA** Coins from wallet-to-wallet, across the globe, individual community members will be able to exchange their **AXIA** Coins for other global currencies should they wish to do so. In supporting these integration and partnership opportunities, the **AXIA** Foundation

maintains a commitment to actively support a variety of usage and exchange models so that global contacts and connections continue to flourish within the community.

## **AXIA Coin Information** (as of this date of this document):

Digital Currency Name / Market Symbol:	<b>AXC</b>
Total Authorized Supply:	<b>72,451,702,741.00000 AXC</b>
Total Circulating Supply:	<b>106,163,643.09675 AXC</b>
Total Burnt Supply:	<b>2,133,615.90324 AXC</b>
Total Supply:	<b>72,560,000,000.00000 AXC</b>
Early Adopter:	<b>84,371,911.54280 AXC</b>
Asset Initial Reserve Contributors:	<b>9,675,437,129.00000 AXC</b>

Anyone with a connection to the Internet will have a real-time view of **AXIA** Coin Circulating Supply, **AXIA** Coin Authorized supply, Burnt **AXIA** Coin Supply, the net asset value (NAV) of the **AXIA** Reserve, **AXIA** Coin price, along with all network activity, all in real time.

While the authorized supply and circulating supply may vary at any one time, what is unequivocal, indisputable and immutable is that the supply will never go up, only down. There will never be more coins minted than the total supply.

**Based on the Tokenomics of AXIA, the Market Cap is calculated based on the Market Price x Circulating Supply.**

**This calculation is the market standard method of calculating Market Cap.**

**However, AXIA Coin that is currently designated as authorized - but not circulating - supply is not freely tradeable, and therefore not currently able to be sold on the market, it does not contribute to the circulating supply for market cap calculations.**

**An AXIA Coin therefore only moves from authorized supply to circulating supply when an asset of equal value or greater value is exchanged for AXIA Coin. The total AXIA Coin exchanged will be determined based on this calculation:**

**Asset Value/AXIA Coin Market Price = Total AXIA Coin exchange**

**Any asset(s) that are exchanged for AXIA Tokens are then transferred into the AXIA Reserve.**

Individuals will be able to easily assess **AXIA** Coin data relative to alternatives. This is due to the overall transparency of information displayed to the market. It will simplify the capability to make informed decisions in the fraction of the time that it might take to draw conclusions about other projects. The fundamentals will speak for themselves.

**AXIA** aims to remove the speculative nature of cryptocurrencies by releasing clear-cut, real-time based figures to the world.

**AXIA** Early Adopter **AXIA** Coins have been pre-committed to founding team members, strategic advisors and project funding participants prior to the **AXIA** Network Launch. **AXIA** is a project that is supported by a diverse international team that has diverse professional backgrounds such as: application development, blockchain and software engineering, finance, and marketing. **AXIA** is a self-funded project from the contributions of the early adopters. The funds contributed by early participants have been utilized to complete the **AXIA** Proprietary Blockchain/ATP as well as the broader **AXIA** Ecosystem applications and platforms available today and into the future. **AXIA** Coins from this pool will also be used for the upgrades, maintenance, administration and development of existing and new use cases, services and applications along with the implementation of the strategic partnerships and awareness campaigns that will assist to ensure the widespread adoption of **AXIA** Coin. **AXIA** will continue to promote a participatory inclusionary model inviting new participants to assist with new developments and the strategic direction of the overall **AXIA** Network.

The early adopters also ensured that any new participant is entering into a fully built and functioning ecosystem of ready to use applications for the advantage of everyone. Therefore, each new participant entering the **AXIA** Network will immediately work within the decentralized economic model to create value for themselves and others.

The Initial **AXIA** Asset Reserve contributors are valued partners to the **AXIA** project, have a strong belief in the project vision and share the desire to create significant value and provide positive social impact around the world. Knowing the potential **AXIA** Coin can unleash, their motivation from the outset was to make **AXIA** Coin the most secure form of currency that has ever come into existence.

The Initial **AXIA** Asset Reserve Contributors were the first to tokenize assets. This occurred as the **AXIA** community just began to form.

With a deep understanding of the participatory, inclusionary economic model, the individuals involved agreed to proceed with a process of having assets validated not only through a blockchain transaction, but additionally by a third party auditor. The assets were then exchanged for **AXIA** Coins.

This represented a significant milestone towards the **AXIA** Reserve, already an established, verifiable, calculable value that would immediately support the project.

The **AXIA** Project was able to secure and tokenize such a considerable amount of assets at such an early stage because these contributors recognized the innovativeness of how all contributions are not only protected, but can be amplified by taking advantage of all the decentralized activity across the **AXIA** Ecosystem.

This structure further fulfills the collective goal of bringing an even more favorable alternative to the market to encourage people from all over the world to participate, continually building the community and expanding the ecosystem. The more the community builds and its ecosystem expands, the more value stands to be created for everyone.

Although the Initial **AXIA** Asset Reserve Contributors have already made a substantial contribution, there remains a steadfast desire to continue to provide value to **AXIA** Coin and community over time due to the fact that their participation can provide a positive impact around the world in a manner that otherwise would not be as wide ranging or impactful to the same degree. Therefore, **AXIA** Coins that were exchanged for the assets cannot begin to be placed into circulation until the **AXIA** Reserve increases in terms of volume by a minimum of 25% as noted from the date of the project's initial audit, as an additional commitment to the long term success of the project. The benefits that the Initial **AXIA** Reserve Contributors will receive come from the creation of value by community members through decentralized activity across the **AXIA** Network.

# EPILOGUE

## **AXIA – Moving Beyond National Interest**

We cannot let our past dictate our future.

We cannot solve the problems of the world by using the same line of thinking that created them to begin with.

The motivation behind **AXIA** is the recognition that the current monetary, financial and economic systems in place are not working and that neither fiat, nor existing cryptocurrencies, meet the requirements for an ideal and modern form of money or medium of exchange due to the speculative, unpredictable and/or depreciating nature of these instruments. **AXIA** aims to change this by giving the world a brand new unique economic model, a limitless ecosystem and a currency that combines the disruptive, efficient, scalable aspects of blockchain technology with traditional forms of wealth storage. It is a coin with a wide ranging utility that will enable the constant creation of continual value.

Beyond the unheard-of value proposition, innovative token economics, advantages delivered by the **AXIA** Ecosystem, utility within the real economy, non-debt based economic model, consistent diminishment of **AXIA** Coin supply and the ongoing protection and amplification of purchasing power, the use of blockchain technology ensures there is full transparency and trustworthiness offered to the public at all times.

**AXIA** is based on bringing people together. But it will stand alone when compared to the alternatives.

All the tools are in place to fulfill the long-term mission of accelerating the widespread usage and seamless integration of **AXIA** into the global economy to the advantage of everyone.

The world may be more technologically, economically and socially interconnected today than it was when gold and silver were the global standards of economic exchange. But despite the technological advancements we have seen, the lack of a unifying global economy and favorable means of exchange is to blame for the rapid increase of the concentration of wealth among the few, barriers to entry for the many, the sharp rise in global conflict, and the re-emergence of economic and social nationalism that has ushered in a modern wave of populist governments.

The global community as it stands remains too tribal to move beyond national interest and unite behind a form of exchange that has the ability to raise all boats equally. This has led to national interests, or the interests of those in power, being placed above the interests of everyday people in a continued zero-sum game of individual gain.

**AXIA** aims to be the catalyst that revolutionizes the status-quo. **AXIA** is not bound by national borders. Ownership rights of **AXIA** Coin will be granted to anyone. Its ownership is not subject to birthright and its value is not determined by any government.

**AXIA** Coin is not a sovereign currency. It strives to serve as a true global currency—the new reserve currency for the world.

We cannot let ourselves so easily give up control to those guided by their own self-interest and those who are looking to take advantage through oppressive power. We must protect and allow for individual freedom and use our knowledge and abilities to the benefit of ourselves, our neighbours, our society and the world as a whole.

**AXIA** and **AXIA** Coin can not only change our relationship with money, but radically alter the relationships we have with whom we transact and exchange as well as how we connect with others. Thereby, it can completely change our mindset and perspective as to what money is and what it should be and, ultimately, how an ideal economy should function.

**AXIA** is structured to elicit the fundamental values necessary for a healthy social framework. Moreover, the **AXIA** Network has the architecture to ensure that people will positively connect at all times. Therefore, people can not only aspire to fulfill their own happiness, but that of others as well. This can legitimately lead to a peaceful, prosperous, harmonious society.

The **AXIA** movement is about coming together and making sure the future we build is a good one. One that is both free and fair. One that is both collectivist and individualist. It is up to us all, the new decentralized collectives of individuals, to ensure the movement remains on track towards a future of liberty and equity, of opportunity and prosperity for all.

We have an incredible capacity for togetherness and belonging. **AXIA** can harness this spirit of cooperation, and pave the way towards a thriving economy rich in participatory culture which can create a future that includes ample opportunity and prosperity for us all. Ultimately, this can lead to a brand new kind of economy that has the potential to enrich all of our lives and unearth the path forward to a better world. The future is being born at this very moment and through the participation of individuals creating value in **AXIA** we can move together towards a truly free, humane and decentralized world.



**Join the movement.  
Be a creator of  
value today.**

