**Important Notice**

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**Token Sale Summary**

| **Seller** | Stem Cell Innovations Limited ("the Company", "we", "us" or "our")  
A Gibraltar private limited liability company  
Company no. 117387  
Registered address: Suite 7, Hadfield House, Library Street, Gibraltar |
|---|---|
| **Purchase Website & instructions** | www.scia.io ("Website")  
Purchasers must follow the instructions on the Website to purchase SCIA tokens. |
| **Token Sale Terms & Conditions** | To be made available on the Website. Each purchaser of SCIA must ensure that they carefully read the terms and conditions and obtain any necessary legal advice before agreeing to them. |
| **Token Name (to be sold during Public Sale Period)** | SCIA |
| **Token Ticker (of the SCIA tokens to be sold during Public Sale Period)** | SCIA |
| **Project Summary** | The Stem Cell Innovations project has the following elements:  
1.1 The Company is proposing to develop and run on dual blockchain platforms. The first platform will be built on the Ethereum network for token use only, and it will be powered by the ERC20 platform. The second blockchain will be a custom application designed and built by Stem Cell Innovations engineers tailored to fit the healthcare environment with the dual purposes of furthering human longevity and expanding access to stem cell treatments. |
1.2 We have decided to build our own blockchain for storing and processing patient stem cell records. This customized blockchain is known as SCIChain. SCIChain will use the Hyperledger Fabric network, which will be designed to use smart contracts to protect data and ensure only authorized individuals have access to user data.

<table>
<thead>
<tr>
<th>Public Sale Period</th>
<th>21 November 2018 at 08.00 UTC to 17 January 2019 at 23.59 UTC, unless fully sold before the latter date.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Token Supply</td>
<td>800,000,000 SCIA</td>
</tr>
<tr>
<td>Availability: SCIA - during Public Sale Period</td>
<td>240,000,000 SCIA to be sold during private sale and main sale period.</td>
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<tr>
<td>SCIA price</td>
<td>$0.15</td>
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<td>Minimum investment</td>
<td>0.4 ETH</td>
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<tr>
<td>Authorised communication channels</td>
<td>During the Tokens sale 3 Major cryptocurrencies will be accepted via the SCI Token Sale dashboard. These are BTC, ETH and LTC. The Company will never publish any Token Sale address anywhere except on our Website: <a href="http://www.scia.io">www.scia.io</a></td>
</tr>
<tr>
<td>Distribution of purchased SCIA tokens (SCIA)</td>
<td>ETH contributors to receive SCIA instantly via smart contracts. BTC and LTC contributors to receive SCIA within 30 days of the Token Sale having concluded.</td>
</tr>
<tr>
<td>Authorised communication channels</td>
<td>The only communication channels authorised by the Company for the purposes of the Token Sale are: Website: <a href="http://www.scia.io">www.scia.io</a> Email: <a href="mailto:info@scia.io">info@scia.io</a> Twitter: <a href="http://www.twitter.com/stemcellapp">www.twitter.com/stemcellapp</a> Facebook: <a href="http://www.facebook.com/stemcellapp">www.facebook.com/stemcellapp</a> Telegram: t.me/stemcellinnovations Medium: medium.com/@scia Reddit: <a href="http://www.reddit.com/r/SCIA">www.reddit.com/r/SCIA</a> LinkedIn: <a href="http://www.linkedin.com/company/stem-cell-innovations">www.linkedin.com/company/stem-cell-innovations</a></td>
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INTRODUCTION

MISSION STATEMENT

Stem Cell Innovations focuses on research and development in the field of stem cell science, with the dual purposes of furthering human longevity and expanding access to stem cell treatments through cutting-edge technology.

1.1 Stem Cell Innovations Background

Stem Cell Innovations (SCI) is a network of highly motivated researchers, expert medical professionals, dedicated investors, and innovative engineers working together to create a unique platform that brings together two of the most life-changing innovations of the 21st century: stem cell technology and blockchain technology.

Since its initial founding in early 2013 under the name Camden RAD, LLC, SCI has played a crucial role in stem cell research and development around the world, and we has conducted our own domestic and international case studies to further the research in this exciting field. SCI’s activities in the field of stem cell science have directly contributed to advancements in the field, as well as to new stem cell discoveries around the world.

Stem cells are a unique type of multicell found in the body of human beings. It is an undifferentiated collection of cells that are capable of providing countless applications in the development of new cells for use in the treatment of diseases and conditions, recovery and restoration of body parts, and with our research and development, many more applications to come.
To date, SCI’s areas of study have included orthopedic, neurological, and pulmonary conditions, as well as oncological stem cell applications. Although research conducted by SCI has made strides in these areas of medicine, there remains an immediate need for further research and development across a vast nexus of medical conditions that impact millions of people around the world. As a leader in stem cell research, SCI plans to continue to organize and participate in many more case studies to aggregate data that can be used to advance this innovative field.

Based on our research, we’ve been able to identify countless applications for stem cell therapies including treatments for conditions such as bone marrow transplants, strokes, traumatic brain injuries, learning disorders, Alzheimer’s disease, missing teeth, wound healing, spinal cord injury, baldness, blindness, deafness, diabetes, Crohn’s disease, and multiple forms of cancer, as well as numerous other conditions. While advancements have been made in stem cell research previously, the introduction of blockchain technology means that more people can gain access to these potentially life-changing treatments -- effectively changing the face of the medical community forever.

SCI, along with its affiliates, continues to closely monitors the evolution of stem cell therapy in different medical subspecialties around the world. SCI has created an online community that shares important information from stem cell professionals' research and contributions across multiple social platforms so there is congruity amongst key players and those that are most interested in stem cell research and the impact it can make on people’s lives. SCI’s network fosters a community where sharing and teaching is encouraged to grow the stem cell industry. SCI’s online community offers access to videos, blogs, and articles about stem cell research that educate, inform, engage, and aim to increase awareness amongst professionals, patients and investors in the proliferation of the stem cell field.

Having recognized the potential industry-changing link between stem cell research with the secure nature of blockchain technology, SCI moves to bridge the gap between accessing and understanding of stem cell research and development around the world while creating a collaborative and effective network of key players in the industry.
1.2 Stem Cell Innovations Vision

Stem Cell Innovations is steadfast in its international research, development, and implementation of stem cell therapy. We work to expand our network with professionals, labs, clinics, hospitals, and nonprofit organizations around the world to further this research and development. Our ultimate goal is to connect people who need treatment with a dedicated team of professionals who can provide personalized solutions based on patient factors and demographics collected in our dual blockchain-supported platform.

A lack of communication and access continues to plague the medical community in many areas of the world. At SCI, we believe such communication, access, and connections should be convenient and available when needed, just as so many other services are in modern society. With so much information at our fingertips, it was only a matter of time before stem cell research and treatment became mainstream and SCI is ready to take research and treatment to the next level. Can you imagine a world where every person, regardless of location, will be able to connect with a doctor instantly? We did, and we are building the Stem Cell Innovations Application (SCIApplication) in which such transactions can occur. What’s more, the same connection will facilitate determinations of how much information to share, who to share it with, and when based on a patient’s preferences.

Our vision is to provide a safe storage solution for users’ medical data and give those users control over their individual stem cell records. Data related to a user’s stem cell needs will be stored on the SCI blockchain. Such data will be accessible via our secure application. With access to our application, users will have the ability to not only share, but also limit the information doctors and medical organizations can see in an individual medical profile. Users will also have the ability to provide access to network providers to view individually-owned stem cell records for a limited time to facilitate treatment or consultation.

The SCIApplication and website will be in full compliance with the Health Insurance Portability and Accountability Act of 1996 privacy regulations (HIPAA), and will keep user information safe and secure. In case of an emergency, users will be able to provide medical history to emergency responders in seconds via the SCIApplication on the user’s phone.
Information, such as names and dosages of medications, as well as previous surgeries and other medical information can be crucial in an emergency situation. Such information will be stored in the SCIApplication so that emergency care providers can quickly access, understand, and provide needed medical attention based on a user’s profile and accessible information.

In addition to providing secure access to a user’s medical information, the SCIApplication will allow users to seamlessly register for life insurance policies, bone marrow donor registries, and organ donation registries. Furthermore, the SCIApplication will also enable users to access their individualized stem cell profile, which will facilitate access to stem cell therapies and services in a convenient and straightforward manner. Our goal is to bring stem cell therapies into the mainstream medical community while providing harmonious access to medical records for patients and their doctors. It is our vision to empower patients and reduce inefficiency in their access to medical care around the world.

THE SCIAPPLICATION WILL ALSO ENABLE USERS TO ACCESS THEIR INDIVIDUALIZED STEM CELL PROFILE, WHICH WILL FACILITATE ACCESS TO STEM CELL THERAPIES AND SERVICES IN A CONVENIENT AND STRAIGHTFORWARD MANNER.
1.3 Stem Cell Innovations Roadmap

Establishment of Camden RAD, LLC, a company devoted to stem cell research and development. Camden RAD, LLC is rebranded as Stem Cell Innovations, and a new company is established, based on blockchain technology. Advanced research begins to determine market and development opportunities.

Attended ICo20 Summit in Santa Monica, CA. Integration of smart contract technology is established. Company headquarters incorporated in Gibraltar, GB. Strategic efforts toward development begins. Interviews with potential medical participants take place.

Attended Token 2049 conference in Hong Kong. Attended Stem Cell Summit at the University of California in Los Angeles (UCLA). Attended CBC conference in San Francisco, CA.

Whitelist is scheduled to go live. Token Sale starts. Token Sale ends and min max caps are assessed. Distribution of Tokens to participants through ERC20 will commence.

SCI will begin final testing and reporting based on blockchain technology being used. Creation of a non-identical patient identification factor on Passive Blockchain Node will be initialized. Demo testing for SCIApplication v 1.0 will begin.

Release of the SCIApplication v1.1 Enrollment begins for doctors, patients, and stem cell laboratories in the United States.
Release of Market Surveillance strategy for further growth

Release SCIApplication v2.0

Enrollment begins for professionals, patients, and stem cell laboratories in Middle East and across North Africa.

Announcement of first SCI Lab location and franchise expansion plan.

Stem Cell Lab Evaluation report per first year of operation and development.
Release SCI earnings and financials report.
Release results of SCI’s stem research and development to date.

Begin second phase of SCI stem cell research and development.
Release SCIApplication v3.5, including professional-facing component to help practitioners become more involved in the stem cell research space and contribute to the network.

Release SCI earnings and financials report for second year operation and development.
Release public update on SCI stem cell research and development.
Stem Cell Lab Evaluation report for second year.

Announcement of clinical development and research strategy in the stem cell field.

Public announcement regarding SCI achievements to date.

First ever online synthetic stem cell purchase through the SCI Application.

Release SCIApplication v3.0, fully functional platform for professionals and patients.

Expansion of SCI stem cell labs and clinics in China, Japan, South Korea, and India.
Begin charging membership fees (payable in Stem Cell Innovations tokens) for professional-facing portion of SCI application.

Expansion and acquisition of SCI stem cell labs and clinics in Europe.

Release SCIApplication v4.0 including: new platform for medical students, universities, and hospitals to engage with the SCIApplication.
Fully Functional EMR Worldwide Enforcing HIPPA and expanding of synthetic stem cell delivery to Latin America.
STEM CELL INDUSTRY OVERVIEW

2.1 Stem Cell Research

Stem cell therapies are drastically changing today’s available options for surgery, medication, and physical therapy. With more research, access, and consistent communication, more lives can be changed for the better. Medical professionals have a vast array of options at their disposal when it comes to medicine, treatments, and therapies thanks to research and case studies done over the years, but there is still more work to be done. Many experienced medical professionals champion stem cells as the next stage of evolution in medical care, and we couldn't agree more.

Founder and CEO of AVM Biotechnology, Dr. Theresa Deisher, has this to say about stem cell research:

"Every person has stem cells in their own body . . . And while there are exceptions, when we want to treat someone with a disease, we can take their own stem cells and use their own stem cells to induce regeneration and recovery in that patient. That's the value of adult stem cells. They're safe. They work. And they're affordable."1

At SCI, we also believe that at the center of stem cell therapy is the phenomenon of the body healing itself. Whenever possible, regeneration, healing, and improved quality of life can be obtained without invasive procedures, harsh medications, and faulty treatment rates.

Stem cells have been recognized for the potential to impact human lives in a positive way. Those outside the medical community agree. Billionaire and philanthropist Eli Broad said this about stem cells:

“Without a doubt, stem cell research will lead to dramatic improvement in the human condition and will benefit millions of people.”

Many countries have already moved beyond the research phases related to cutting edge stem cell therapies including South Korea, Singapore, China, Mexico, Germany, Israel, Ukraine, Austria, Turkey, Thailand, India, Spain, and Switzerland.

With the discovery of stem cells dating back over 30 years, the uses and benefits of stem cells have proven effective throughout innovative studies and medical trials time and time again.

In 1968, the first bone marrow transplant was performed to treat two siblings with severe combined immunodeficiency successfully. Other key events in stem cell research include the following advancements and discoveries:

- **1978**: Stem cells discovered in human cord blood.
- **1981**: The first in vitro stem cell line developed from mice.
- **1988**: Embryonic stem cell lines created from a hamster.
- **1995**: The first embryonic stem cell line derived from a primate.
- **1997**: A cloned lamb created from stem cells.
- **1997**: The origin of Leukemia was found to be the hematopoietic stem cell, indicating possible proof of cancer stem cells.²

### 2.2 Stem Cell Types

SCI plans to have all stem cell services available for users in a single effortless process, thereby streamlining what is currently a complicated process for accessing stem cell storage and services around the world.

² [www.explorestemcells.co.uk/historystemcellresearch.html](http://www.explorestemcells.co.uk/historystemcellresearch.html)
Stem cells have the ability to regenerate, repair, and replenish other cells, which provides hope for the possibility of replacing diseased cells. The information gained through research and provide us with a deeper understanding of why abnormalities develop in cells in the first place. In addition to helping us understand why diseases occur, research and development in stem cell technology can bring with it new advancements in the drug industry treat conditions without harmful side effects such as those brought about by chemotherapy.

To date, four types of stem cells have been identified as being able to provide stem cell-related treatments and therapies. These types include embryonic stem cells, tissue-specified adult stem cells, mesenchymal synthetic stem cells, and induced pluripotent stem cells.

Of all the four cell types, embryonic stem cells are the purest form of stem cell. They are extracted from embryos and stored until needed. Embryonic stem cells can form into 220 known different cell types, providing the opportunity for a broad range of applications.

Tissue-specified adult stem cells are limited in their application in medical treatments, and more information is needed about potential applications in the future.

Induced pluripotent stem cells can be reprogrammed by scientists to match the tissue of specified adult stem cells which mimic embryonic stem cells. Scientists hope that more research related to induced pluripotent stem cells will allow doctors to treat patients with regenerated stem cells from their own body. There is also a potential for pluripotent stem cells to work to prevent the immune system from rejecting organ transplants following surgery.

Regardless of the type of stem cell, diverse application and possibility remain at the forefront of research. Researchers agree that stem cells may hold the key to human longevity, but certainly hold the key to improved quality of life and they provide a much-improved approach to treating diseases humans face around the globe.
2.3 Stem Cell Key Advantages

Currently, hospitals and organizations in the United States and around the world are conducting stem cell research to further the field. To date, the majority of case studies reveal positive findings. During clinical research outside of the United States, stem cells have been used as a form of treatment successfully. Stem cell treatment and technology continues to be on the cutting edge of medical research and discovery, and we predict that stem cells will become an even more important part of the medical community.

Breakthroughs in stem cell research spans the gamut. The most successful and established stem cell therapies have been conducted with bone marrow transplants, which were first performed over 40 years ago thanks to researchers at Johns Hopkins University and their contributions. Since then, further developments in bone marrow transplants have been made and are well documented in “Half-Matched Transplants,” and “Human Stem Cells at Johns Hopkins: A Forty Year History”.

Prior to advancements in stem cell research, doctors collected bone marrow for transplants from a patient’s own bone marrow, but with the successes in stem cell research, medical professionals can now harvest stem cells from blood for the purposes of bone marrow transplants. The impacts of stem cells on bone marrow transplants means that patients do not have to wait for a donor and painful surgical procedures can be avoided.

Stem cells can provide us with a unique approach to therapy in a variety of conditions. We’re confident that such research and advancement will continue to change the way the medical community views many of the world’s most prevalent diseases.

2.4 Stem Cell Banking

One of the richest sources of stem cells is found on cord blood. Cord blood is found in the umbilical cord and placenta after a baby is delivered. The cells in this type of blood boosts the immunity of both the mother and baby in preparation for labor. Being able to collect and store that blood for future use is a growing trend in medicine. Cord blood banking (also known as stem cell banking) is the process of collecting the cord blood and cryogenically freezing its stem cells.

STEM CELL THERAPIES THAT ARE CURRENTLY ON THE MARKET OR UNDER DEVELOPMENT AROUND THE WORLD INCLUDE:

- Immune System Therapies
- CHO Cell and Hybridomas
- Neural Stem Cell Therapies
- Pluripotent Stem Cell Therapies
- Hematopoietic Stem Cells
- Mesenchymal Stem Cells
- Mammary Epithelial Cell Therapies
- Prostate Epithelial Cell Therapies
- Pulmonary Stem Cell Research
- Intestinal Stem Cell Research
Stem cell banking allows parents to safeguard their children against possible medical issues in the future by ensuring they have access to their own pure stem cells, if needed. However, the complexity and cost of the current stem cell banking options present many barriers to parents who wish to take advantage of this medical technology.

In addition to furthering research, SCI plans to offer stem cell banking through its stem cell application ecosystem. Parents will be able to order a collection kit, schedule courier pickup, and sign up for stem cell storage, all through one secure application. Because SCI will offer a worldwide network of stem cell storage and therapy options to its users, it is uniquely positioned to streamline the process of stem cell banking for parents and lower the costs for collection and storage.

2.5 Stem Cell Synthetic – Custom

Stem cell technologies represent the next generation in health care, yet there are only a few health care providers involved in stem cell treatments around the world. Our goal is to include as many people as possible from the medical industry in stem cells research and use. We envision a world where people have access to the treatments and therapies they need. To achieve this vision, SCI is developing a network of experts to educate and inform about the possibilities - miracles even - of stem cell technologies.

Our network of stem cell labs incorporates secure, convenient, state-of-the-art services for our clients’ stem cell needs. We go above and beyond to provide the utmost quality in our lab, products, and services. Not only will users be able to buy synthetic stem cells directly from our lab, but they will also be able to use a third-party lab in our extensive network.

SCI has developed a unique formula that will allow our users to purchase a unique, custom-made, synthetic stem cell treatment for their medical needs. With the patient’s consent and minimal information such as date of birth, blood type, allergies, diagnostics, and several health-related questions, SCI will run internal, secure lab sequences that are plugged into a proprietary algorithm we have developed. The algorithm results in the ability to structure a custom-designed, synthetic stem cell for an individual in need of specific treatment. SCI is proud of this groundbreaking technology, and even more excited to share it with the world. Advancements in stem cell research and accessibility from SCI will lead the world to outstanding innovations for life.
TECHNICAL SPECIFICATIONS

The functionalities of blockchain technology and smart contracts provide an opportunity in the health care system to reinvent decades-old systems of data sharing, storing, and management supporting stem cell data integrity and security while giving patients control over their own data.

3.1 Stem Cell Innovations’ Unique Identifier

Protecting confidential user information is vital to the success of a system like the one we are proposing. To ensure security and privacy, Stem Cell Innovations will require users signing into the SCIApplication to provide information and generate a unique identifier within the SCI ecosystem. A unique identifier is an alphanumeric string of information that is assigned to a specific piece of data in an electronic database; in this case, the SCI platform and application. Users will be given a unique identifier that will be generated using a proprietary algorithm, which will be used and stored using blockchain technology. The SCI unique identifier will act as users’ keys within the SCI network. Through cryptographic methods, the data used to generate the key will be kept secret and secure, able to be parsed only by the SCI decoder. Unique identifiers enable access to customized stem cell services and therapies offered throughout the expansive SCI network to our users. SCI will provide personalized stem cell solutions to patients using our platform, and as the SCI network and suite of services grow, users who opt into these services will be apprised of advancements and new treatment options as they become available.
3.2 Stem Cell Innovations’ Dual Blockchain

SCI plans to run on dual blockchain platforms. The first platform will be built on an Ethereum base for token use only, and it will be powered by the ERC20 platform. The second blockchain will be a custom application designed and built by SCI engineers tailored to fit the healthcare environment.

SCI has decided to build its own blockchain for storing and processing patient stem cell records. This customized blockchain is known as SCIChain. SCIChain will use the Hyperledger Fabric network, which will be designed to use smart contracts to protect data and ensure only authorized individuals have access to user data. SCI engineers realize that the Hyperledger Fabric blockchain has unique functionalities that differ from other blockchain types that fit with the needs of SCI’s vision and product.

Authorizations on the network are controlled by Hyperledger modeling which allows SCIApplication to save a user’s stem cell record on the blockchain securely. SCIChain and SCIApplication operate vertically while ensuring the integrity and security of the transactions.

SCI believes it can achieve integrity and security of data by using our proprietary unique identifier and control languages. Credentials will also run vertically between the SCIChain and SCIApplication, ensuring high-level authentication for professionals, providers, users, and all members of the SCI network. Currently, SCI engineers are developing more ways to initiate faster, more secure connectivity between SCIChain and SCIApplication, which will be released in subsequent versions. Furthermore, SCI is working on a broader project to create separate blockchains for different stem cell specialties, ensuring further security of data across various fields of study.
3.3 Stem Cell Innovations’ Hyperledger Fabric

Hyperledger Fabric enables SCIApplication to be portable, private, and scalable. Hyperledger Fabric’s unique topology allows SCIChain to interact securely with our network providers’ systems. SCIChain will carry the SCI unique identifier within the blockchain to privatize and authenticate—ensuring the highest level of security within SCIApplication.

Hyperledger Fabric data remains isolated inside the blockchain, which increases security and is more compatible with data shared and stored in the health care environment. The use of a privatized network provides robust security as well as the ability scale the use case on blockchain technology. By using carriers, SCI can easily add providers to and from the SCI network, providing control over the data size. Furthermore, SCI will be able to ensure HIPAA compliance by allowing portability on SCIChain.

Hyperledger Fabric utilizes many key factors that will allow SCI to carry out its plan to collect, store, and share information among certified networks in the stem cell community. The technology allows SCI to perform a variety of tasks that ensure security, consensus, and more.

Hyperledger Fabric models provide the ability to:

- use key-based lookups, or unique identifiers, SCI can query and update data
- perform rich or read-only queries for deeper understanding of data
- perform transactions using a unique identifier in chaincode
- collect and verify unique signatures of data
- perform transactions and deliver a service to peers in the SCI network
- validate transactions and endorse consensus
- verify consistency in data and reduce compromise of data once verified
- collect and store various data from membership or network certificate authorities in the SCI network.

WORKING WITH THE HYPERLEDGER FABRIC MODEL, SCI WILL:

- have the ability to define assets, such as the data to be collected and stored;
- have access to chaincode that enhances security across the networks;
- have the ability to rely on the secure ledger system that audits, verifies and resolves disputes;
- ensure privacy across multiple channels such as those within our network;
- provide transparency in transactions where information can be verified and confirmed by decoders;
- create consensus on how information is collected, stored, and distributed.
3.4 Stem Cell Innovations’ Smart contracts

Smart contracts are a major benefit to utilizing blockchain technology to collect, store, and manage data in today’s health care system. In short, smart contracts are digital protocols that allow authentication of information online without the use of third-party providers. Such contracts are executed automatically within the SCIApplication when a user registers for the service. The SCIApplication will use smart contracts to provide secure business logic for users and enable dynamic settings upon user demand. All users can set up their unique preferences in the SCIApplication. Smart contracts will allow users to define their preferred stem cell providers on the SCIApplication, assigning stem cell records to their preferred list of doctors, labs, or entities. Smart contracts will be stored on the SCICheck (SCI’s secondary customized blockchain). Each block on SCICheck will carry all smart contracts to ensure security, enable speed, and provide assurance.

Managing data and user preferences is easy with smart contracts. When a user decides to grant or restrict permission, the smart contract will be automatically updated, and SCIApplication will comply with user preferences to grant or deny records to health care providers in the network.

Smart contracts are the gatekeepers of the SCIApplication. Users will be free to change their settings at will should their treatments change or preferences change. Using mathematical equations equal to the ERC20 platform, SCI ensures user privacy. The straightforward validation associated with a blockchain environment is a secure process that ensures data integrity. Furthermore, a cryptography public key will be added to the SCICheck and application to promote a higher standard of security. The symmetric-encrypted key used by SCICheck is 2048-bit, which is a supremely secure method of data transformation in today’s technology-based world.
3.5 Stem Cell Innovations' Data Structure

Hyperledger Fabric allows SCI to use multiple languages to communicate with current Electronic Medical Records and Health Electronic Records (EMR/HER) systems. HIPAA regulations need to be considered at all access points where medical data is concerned. SCI uses the highly-encrypted 2048-bit unique identifier to manage those regulations and considerations. The unique identifier string code will have static attributes. The access control language will define the settings for the data to be transmitted, and will grant or restrict transmission on the network.

The SCI system uses double-encryption methodology on a private blockchain designed by SCI. The data are private and not accessible to anyone outside the blockchain or the network curated by SCI.

Information travels to and from blockchain technology based on permissions provided by users for providers to view records, which are activated by triggers via the unique identifier. This index will be stored on each node on the blockchain and will carry an address to the next node in the blockchain, building an unbreakable indexed blockchain. In addition, there will be an auditing trail that will monitor changes on the blockchain and will enable the viewing of the history of stem cell records from creation to a set point in time. Record trails allow SCI to find errors, debug issues, improve the customized blockchain, and report on network functional views to upgrade SCI's blockchain as needed.

SCI will implement the smart contract on the ERC20 platform, which enables secure distribution of currency via public key cryptography. These transactions carry unique, cryptographically-signed agreements to complete the values of the transactions. The smart contract attribute will follow particular instructions and update the entire blockchain to ensure a high level of security and data integrity.
3.6 Decentralization

The ultimate goal of the SCIApplication is to give users control over their own stem cell data while storing and processing that data in a decentralized way to ensure data integrity and security. In this case, decentralization means removing barriers to access for patients in need of stem cell treatment and putting the control of information and access in the hands of those that need it most. Decentralization enables an SCI user to access our network of stem cell services and therapies without having to wait for time-consuming referrals, wait-lists for treatments, and access to their own information. The private nature of the data SCI will handle through its application requires maximum security and care; therefore, SCI has developed a process of approving new nodes on the blockchain network that will ensure the security and integrity of user data remains safe.

At a minimum, creating new nodes on the SCI blockchain will need to meet the following requirements:

- Applying transparent encryption to protect sensitive data at the string or bit level in NoSQL databases (Cassandra, MongoDB, and HBase, etc.) and SQL databases (Microsoft SQL Server, Oracle, IBM DB2, MySQL, PostgreSQL, etc.);
- Defining smart contracts using SCIChain to control who and what can access the data, including database administrators and other privileged users;
- Using SCI unique identification as a key and policy for management and operations, auditing capability on database transactions.

In the health care system, decentralization disrupts the industry that has relied on person-to-person transactions and sharing of information from a centralized place, leaving patients without access to their own information and in many cases, powerless to take ownership of their health and wellness. SCI is changing the way people seek health care and gain access to the services they need around the world.
The Stem Cell Innovations Application can help people manage their own health and wellness, promote healthy living, and gain access to the world of stem cell innovations. Such tools are being adopted almost as quickly as they can be developed. According to the US Food and Drug Administration, “by 2018, 50 percent of the more than 3.4 billion smartphone and tablet users will have downloaded mobile health applications.”

https://www.fda.gov/MedicalDevices/DigitalHealth/MobileMedicalApplications/default.htm
4.1 Stem Cell Innovations Application Functionality

Main Application: Version 1.0

In the first iteration of SCIApplication, several specialized formulas and algorithms will be used to collect data from users for personal and emergency use, and for tracking purposes, determination of health, as well as pregnancy, child growth, and more.

Emergency Patient Information

In this section of the application, users will sign an electronic waiver form allowing stem cell specialists and medical groups full access to their private information via smart contracts within blockchain technology. A predetermined information set will be collected and stored in the application for use during an emergency situation. Users will be able to set guidelines for the use of and access to their personal information.
Non-Emergency Patient Information

Each user will provide personal information including contact information, an email and password, medical insurance carrier, and employer information. Using a customer support application interface, users will be able to provide access to support teams and medical professionals to gain access to their services. In addition, feedback will be collected from users to determine the overall experience of application users and the information will be beneficial to improving user experience.

Patient Tools

Age Determination

Determining patients exact age is possible using an “age by DOB” function that will provide practitioners with age in years, months, and days.

B.M.I Calculator

By using an algorithm to calculate body mass index (BMI) for both males and females, practitioners will have access to information that could determine the condition of a patient’s body. The algorithm for this patient tool is based on the user’s height, weight, age, and gender. BMI provides information related to weight class to aid decision making and treatments. This section of the tool will also provide a notes section and reference guide.

B.M.I Calculator Boys: This is a very specialized calculator for boys (2-20 years). The application is based on sex, age, weight, and height and will provide B.M.I score and Z-score. Practitioners can use this information to determine if a boy is underweight, at a healthy weight, overweight or considered obese. There will also be formulas and references based on pertinent information related to boys aged 2-20 years old.

- Height Percentile Boys: Also designed for boys aged 2-20 years old, this calculator formula will be based on the algorithms used by the Center for Disease Control and Prevention (CDC) providing information related to age in years and height “in centimeters/ inches”. After the calculation, the application will give results displaying a Z-score and a height percentile. It will determine if the boy is of short stature, normal stature, or tall stature. This is crucial in determining the boy’s health for practitioners to make decisions about treatment options.
B.M.I Calculator Girls: This is a separate, very specialized calculator for girls (2-20 years). The application is based on sex, age, weight, and height of a young girl. B.M.I score and Z-score are provided based on the information collected. This application will identify if the girl is underweight, healthy weight, overweight or obese. There will also be formulas and references customized especially for girls.

- Height Percentile Girls: Also based on the algorithms used by the Center for Disease Control and Prevention (CDC), this calculator is for girls ages 2-20 years. This application is based on a girl's age in years and height “in centimeters/ inches”. After the calculation, the application will give results displaying a z-score and a height percentile for the girl. It will determine if the girl is of short stature, normal stature, or tall stature. This is crucial in determining the girl’s health for treatment options available to a practitioner.

Pill Identifier
Ensuring accurate information related to patient medication is vital to understand treatment, stopping and starting treatment, and more. This tool allows patients to identify medications they have to take based on qualities about the pills. Information such as shape, color, form, and scoring will provide pictures of possible medications matching pills in our database.

Pregnancy
Estimated delivery date: This is a very important calculator for expecting mothers. This application estimates the delivery date of birth based on patient information collected in the application. It uses the current date and the first day of last period to determine a patient’s date of delivery based on the timing of patients last menstrual period. The application will provide a gestation age estimating how long the baby has been developing since conception, measured in weeks.

Pregnancy calculator: Pregnancy calculator estimated Date of delivery (EDD). This is a more advanced delivery date calculator. The application estimates the date of delivery based on multiple parameters. The patient can choose the parameter they are more comfortable with or the parameter available to them at the time of calculation. The calculation allows the patient to choose between the current gestational age of the baby, or by adding 40 weeks to the first day of the last menstrual period or gestational age by ultrasound date (US). Users can then compare that information to the current date to give an estimated date of delivery.
**Prenatal Iron Replacement:** This application is for prenatal iron replacement (prenatal dosing). The application will calculate the iron deficiency in pregnant women based on weight “kilograms/pound”, age, height and hemoglobin blood test. The calculator will prescribe the needed dosage of iron. There will be a formula, notes, and references for additional information and record keeping.

**Infant weight percentile:** This application, based on the Center for Disease Control and Prevention “CDC”, uses algorithms for infant weight percentile in reference to infant age (under 36 months). It uses infant sex, age “in months”, weight “in kilograms/pounds”. The application will provide the result of a z-score and a weight-to-age percentile to determine infant health based on weight. This is a specialized formula used only for infants under 36 months.

**Main Application: Version 2.0**

In the second iteration of SCIApplication, more robust features will be added including more advanced medical record collection, settings for favorite providers, preferred pharmacies, insurance and account management preferences.

**Medical Records**

There is a lack of transparency between all parties involved in the current medical systems around the world. Patients have no immediate access to health records written by medical professionals. Medical professionals are only able to share data quickly within their own organization or with other health professionals using the same EHR system; in some cases, transferring data through EHR could be delayed up to 30 days due to the delay of administrative fees and reliance on human collection and preparation of documents. This type of record keeping also means that patients don’t have access to their own records and can’t review them as needed or wanted.

The following features related to medical records will be added to Version 2.0 of the SCIApplication:

- A 24/7 live and interactive “decentralized, cloud-based” document center for patient medical records. Using a comprehensive, secure database, we will be able to gather all possible patients medical information for storage or recall as needed.
A ledger of all patients medical visits that includes past and all future appointments to be made. Information collected will include what happened during medical appointments and outcomes found as a result of testing, etc.

**Labs tests:** Collection of all lab tests requested by different providers, different medical institutes, and different doctors will be captured in the application or Application Program Interface. Patients can grant access to different lab test records to preferred practitioners.

**Favorite provider**

A list of all medical providers, and institutions available to the patient in the SCI network will appear here. The user will be able to pick and choose a favorite provider and or doctor/medical institute; preferences will be the first point of contact in case of emergency or appointment.

**Pharmacies**

Patients will have an opportunity to list their favorite pharmacies based on location and personal preferences available in our network.

**Account Management**

Patients will be able to control practitioner access to his/her records using the account management system, acting as administrator of their own information. A log-in and a user-friendly interactive front end make it easy for the patient to grant or deny levels of access to preferred medical professionals.

**Preferred Payment Method (PPM)**

Patients will add preferred payment methods, which will include insurance card information if applicable. Using our token-based Application Program Interface linked to PPM, patients will be able to utilize coupons and discounts offered by medical providers, medical institutes and pharmaceuticals where patients can enjoy the benefits of being part of our blockchain.

**Link to Insurance Provider**

Patients can connect their insurance provider to our application interface. Patients will have administrator rights to configure and control the use of insurance. Updates to insurance information can be made at any time in this section of the SCIApplication.
Main Application: Version 3.0

With the third iteration of SCIApplication, users will be able to book appointments with a stem cell specialist in our vast network of professionals, gain access to specialists on demand, and use video-consulting technology to engage with medical professionals as needed.

Stem Cell Specialist (SCS) Appointments

An Application Program Interface linked interactively with “medical records, account management, and link to insurance providers” will be established. Users will also be able to set up appointment reminders with an in-app calendar and a road-map linked to an Application Program Interface estimating time and traffic.

Stem Cell Specialist onDemand (SCSoD)

A video consultation software will be added that allows communication between patient and stem cell specialist. Providers in our network will have the same video consultation software via an Application Program Interface linking provider to patient in the main application’s Professional section.

Key features of this on-demand service include:

- Round-the-clock Access: SCSoD will be linked to patient information such as personal information, medical records, insurance provider, and preferred payment options. Patients maintain control of what information is released to providers in this section as well.

- Schedule a live, video appointment or in-person appointment with a provider directly through the application.

Video Consultation Assets

- SCIApplication platform will use three new technologies for the SCSoD
  - User matching Engine (UME)
  - Cross diagnosis Engine (CDE)
  - Smart Routing (SR)
Non-Emergency Medical Transport
This feature will link non-emergency medical transport to patients who need transportation between services. With the ability to choose from a variety of services including door-to-door ambulatory care, wheelchair or gurney/stretcher transportation, users can use preferred payment methods, insurance, or SCI tokens as payment for such services.

4.2 Professional’s Application Program Interface
This section of the SCIApplication is the professional Application Program Interface for specialists, medical practitioners, physicians, and stem cell specialists around the world. The interface allows information to be shared with practitioners based on access granted by users.

Professional Application: Version 3.5
Several benefits of the SCIApplication Professional Platform include:

- Reduction of counterparty risk
- Increase in efficiency and the ability to see more patients in a shorter period of time
- Stem Cell Specialist will advance more accurate diagnosis for their patients
- Stem Cell Specialist can communicate with their patient any time, from anywhere
- Real-time reporting
- Geographic health monitoring (GHM) of population in real time

Medical Journal
The Professional Application Program Interface will provide the latest medical news, studies, and perspectives from stem cell research around the globe. It will deliver information in a blog format, which will be updated on daily bases. It will also include medical headline news from across the globe. In addition, medical education based on the latest in medical research and science will be available to professional users.
**CDC Alerts**

SCIApplication Program Interface will provide live alerts from the “Centers for Disease Control and Prevention”. It will provide the latest articles written by the CDC to keep the professionals in our network up to date with the latest medical emergencies. It will also have a library of previously published articles and an extensive medical reference.

**Health Directory**

The directory will provide practitioners with a list of all contact information related to hospitals, pharmacies and labs based on zip code and keywords entered into the database.

**Pill Identifier**

Similar to the Pill Identifier available in the Main Application, this version will provide doctors with detailed information about medications and pills. Breaking down the pill structure and what the pill does will allow practitioners to identify any pill they have based on visual representations. The application requires information about the pill’s shape, marks, and other details, and provides pictures of the possible pill. Doctors can choose the pill that matches a patient’s medication based on looks and markings.

**Electronics Health Care Records**

Similar to the access patient’s have to their own medical records, the Professional Application will provide Stem Cell Specialists and other health care professional with permission (where granted by patients) to access a patient’s information based on need. Patients and Stem Cell Specialists will share medical records 24/7, 365 days a year. This application will be integrated with an EMR/EHR system, allowing access to labs, test results, x-rays, videos and more.

**Conferencing**

This is the medium in which professionals and patients will interact online. Video conferences also allows professional users to interact with our support team when necessary. Professionals can also interact with each other in this section of the application.

Several important functionalities included in the Conferencing application are:
• **Language:** Professionals from different countries and different nationalities will have a chance to interact with each other via video, or text. Our team will provide translation services. There will be live video translators and/or the text chats that will get translated live, or at a later time via emails for reference and consultation.

• **Collaboration:** After overcoming the language barrier, patient and Stem Cell Specialists will be able to collaborate to fulfill application transactions. Professionals will also be able to collaborate via our decentralized blockchain network instantaneously.

• Collaboration between Stem Cell Specialist professionals, lab team, medical insurers and the government will all be possible via stem cell innovation application with fast, secure and accurate transmission with “almost no human errors”.
STEM CELL INNOVATIONS
TOKEN OVERVIEW

The Stem Cell Innovations token will be implemented as an ERC-20 token over the Ethereum public blockchain. The token will primarily be used within the SCI ecosystem as a method for users to access the full range of SCI products and services. Given the self-contained nature of the ecosystem, a token-based model for product usage will support security and exclusivity of access for SCIApplication token holders, which will, in turn, drive the fundamental value of the token.

5.1 Token Purpose and Usage

Non-exhaustive set of products and services that will be available to patients and Stem Cell specialist using the SCIA token.
Purchase of Products and Services

The primary use case for the token will be the purchase of products and services through the SCI ecosystem. The token will be the exclusive means of purchasing within the ecosystem. As additional applications and services are added to the ecosystem, the token will gain utility as a means to access these new products.

Secure Access

The SCI ecosystem will allow patients to quickly and securely access their medical records from anywhere in the world and provide users with an avenue to purchase SCI’s products within the ecosystem. Additionally, the participation of physicians within the ecosystem will allow patients to access medical care through avenues, such as teleconferencing and video consultations inside the application. Because patients have control over their own medical data within the ecosystem, they can seamlessly consult with relevant physicians who can get up to speed on their case when users provide physicians with direct access to their medical records through the application.

Exclusivity

With years of experience in the stem cell field, SCI is uniquely positioned to act as a curator of quality medical and stem cell services for patients and their physicians. SCI token holders will have exclusive access to the set of products and services within the SCI ecosystem, allowing them to purchase what they need through the SCI Application. Exclusive access to SCI products and services ensures that token holders benefit directly from acquiring SCI tokens, which ensures the continued growth and development of the ecosystem itself.

Use of the SCI token will eliminate payment inefficiencies and allow SCI to provide access to cutting-edge stem cell technology for users within the ecosystem. All purchases and tools can be completed using the token within the ecosystem, allowing for a seamless experience for patients, doctors, and other service providers.

Traditional payment methods for medical services and products are inconvenient and often laborious, while international payments are particularly fraught with difficulties, such as long processing times and hefty transaction fees. Using one token to access everything in the SCI ecosystem breaks down barriers for patients and service providers to gain access to these services, which increases the frequency of use for patients and service providers alike. The use of the token allows for quick and secure
payments, particularly in an international setting when a patient has emergency medical needs while traveling or sees a physician in another country.

It makes sense to create and use one exclusive token within the SCI ecosystem and application. By accepting only SCI tokens for its products and services, SCI further ensures the security of its network and data by reducing the technical risks that accompany accepting multiple forms of payment. Because the SCI Application will be secure and self-contained using blockchain technology, the use of SCI tokens within the application will support the security of patient information.

5.2 Token Distribution of sale proceeds

SCI’s goal is to raise a maximum of $36,000,000 and a minimum of $3,000,000. Some of these numbers may change with ETH/USD exchange rates and volatility throughout the ICO and launch phase of the company’s growth. This document is based on exchange rate estimates at the time of writing. SCI will mint a total of 800 million tokens. Of these, 240 million tokens will be available during the token sale to start on September 17, 2018.

Each token will be sold at $0.15. Should all 240 million tokens be sold, the raised funds will be $36,000,000. Tokens unsold from the 240 million will be burned. The funds raised during the token sale are to be used per the project roadmap above.

Pre-Sale from 17th September 2018 0800 HRS UTC/GMT to 29th October 2018 2359 HRS UTC/GMT.

Main-Sale from 21st November 2018 0800 HRS UTC/GMT to 17th January 2019 2359 HRS UTC/GMT.

The total number of tokens sold during the pre-sale period cannot exceed 60% of the total number of tokens initially put up for sale by the Main-Sale. If the number of requests received during the pre-sale period exceeds, request will be honored in the chronological order in line with the set limit, and excess orders will be returned to clients.

IN SUMMARY, SCI’S LAUNCH OF THE EXCLUSIVE TOKEN ADDRESSES SEVERAL VITAL FACETS THAT MAKE SCI’S PRODUCTS AND SERVICES UNIQUE AND NECESSARY:

- The token as the only method of payment helps ensure the security of payments and further supports the protection of patient data.
- SCI token payments are more efficient than other forms of payment for medical services and will be easy to use in international settings when needed.
- The use of the SCI token as the single form of payment within the ecosystem ensures exclusivity for SCI token holders, allowing them valuable access to SCI products and services.
Our roadmap assumes development of essential features for the SCI platform and includes strong sales and marketing support to accelerate adoption.

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Percentage</th>
<th>Million Tokens</th>
<th>USD Value (Approx. in millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>IT development and R&amp;D</td>
<td>25%</td>
<td>60</td>
<td>$9</td>
</tr>
<tr>
<td>Marketing and sales</td>
<td>20%</td>
<td>48</td>
<td>$7.2</td>
</tr>
<tr>
<td>Legal</td>
<td>5%</td>
<td>12</td>
<td>$1.8</td>
</tr>
<tr>
<td>International expansion and partnership of stem cell labs</td>
<td>15%</td>
<td>36</td>
<td>$5.4</td>
</tr>
<tr>
<td>Infrastructure and project management</td>
<td>10%</td>
<td>24</td>
<td>$3.6</td>
</tr>
<tr>
<td>Lobbying stem cell US FDA</td>
<td>6%</td>
<td>14.4</td>
<td>$2.16</td>
</tr>
<tr>
<td>Team and advisors</td>
<td>19%</td>
<td>45.6</td>
<td>$6.84</td>
</tr>
</tbody>
</table>
IT Development and R&D

Compared to other blockchain technology-based companies, the SCIApplication and ecosystem has tremendous impact on the associated IT hardware and software costs and burdens. The application development work will be funded by 25 percent of token pre-sales and 5 percent from token reserves (potentially a total IT budget of $13.2 million). Appropriate time and resources will be committed to the hardware, software, and R&D deliverables, which will enhance the product and concepts within the platform.

SCI considers the security of sensitive data as the utmost important part of the blockchain technology being used; SCI will utilize appropriate and powerful servers provisioned in a highly secured and encrypted environment on our custom blockchain technology, and in association with the Ethereum blockchain. SCI engineers and software solutions teams will work to ensure rapid delivery of, and security in, all aspects of the project.

Software design is paramount to ensure ease of use by both doctors and patients. The application design and development itself requires a strong team of knowledgeable individuals to design, reshape, and develop the SCI software applications.

Significant research and development is required because of the many new and future-forward elements that SCI is developing to expand the scope of the stem cell field. Internal and external IT professionals will be involved in the innovation of the customized blockchain technology.

Marketing and Sales

Marketing of the SCIApplication will focus on expanding awareness and speeding the adoption and onboarding processes, recruitment of doctors for the stem cell specialist service, and for other products outside the main application.

As part of a targeted marketing campaign, SCI will allocate a number of tokens to individuals who are familiar with our company and want to promote our product to social media audiences around the world. An additional number of tokens will be reserved for bounty reward programs. Bounty tokens will be divided into group bounties and individual bounties, which will help promote the SCI project across platforms.
Legal

The landscape for initial coin offerings, tokens, and all forms of cryptocurrency are in their infancy, with legislation continuing to evolve regularly. This coupled with the complex legal aspects of the medical profession move the SCI team to allocate substantial resources and funding to legal compliance across all aspects of the venture.

International Expansion and Partnership of Stem Labs

SCI will increase its reach over time with a structured international expansion program and by forging partnerships with other professionals, doctors, and merchants worldwide. The roadmap also provides an opportunity for SCI to open and operate stem cell labs and banking networks on a global scale.

Infrastructure and Project Management

Asset management and project management will form a significant part of the ongoing post-sale project. The nature of the platform data and the R&D requires secure and robust management to ensure the continued improvement of the applications. Additionally, domestic and international recruitment will be undertaken to staff new global offices as the company grows.

Lobbying Stem Cell USFDA

As advances in stem cell work are furthered, the allocation of funds will assist in user adoption by creating a movement to directly influence decision makers in the United States to promote and regulate US stem cell use.

Team and Advisors

The team supports the project and expects its advisors to do the same. Regarding their commitment to and confidence in the project, they have instigated a 90 percent vest for 12 months. Additionally, 10 percent of the allocation will vest for one month.
5.3 Token Reserve

SCI will consider the usage of reserve tokens over a period of time both pre- and post-launch. The number of reserve tokens cannot be fixed due to the nature of the sales and bonus offers. SCI may choose to burn tokens or consider distributions at SCI’s discretion under the following headings (non-exhaustive) and initial suggested allocations:

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Percentage</th>
<th>Million Tokens</th>
<th>USD Value (Approx. in millions.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>IT development and R&amp;D</td>
<td>15%</td>
<td>84</td>
<td>$12.6</td>
</tr>
<tr>
<td>Marketing and sales</td>
<td>22%</td>
<td>123.2</td>
<td>$18.48</td>
</tr>
<tr>
<td>Legal</td>
<td>9%</td>
<td>50.4</td>
<td>$7.56</td>
</tr>
<tr>
<td>International expansion and partnership of stem labs</td>
<td>11%</td>
<td>61.6</td>
<td>$9.24</td>
</tr>
<tr>
<td>Infrastructure and project management</td>
<td>18%</td>
<td>100.8</td>
<td>$15.12</td>
</tr>
<tr>
<td>Lobbying stem cell USFDA</td>
<td>2%</td>
<td>11.2</td>
<td>$1.680</td>
</tr>
<tr>
<td>Team and advisors</td>
<td>18%</td>
<td>100.8</td>
<td>$15.12</td>
</tr>
<tr>
<td>Reserve</td>
<td>5%</td>
<td>28</td>
<td>$4.2</td>
</tr>
</tbody>
</table>

*The totals in the table above will vary depending on the outcome of the bonus allocation in the pre-sale. The assumption above is that the 40 percent average bonus allocations is made, and 240 m tokens are sold, leaving 464 m tokens in reserve. Usage of funds is aligned to the same activities as the pre-sale above.
Additional aspects being considered for reserve token allocation include, but are not limited to:

- Stem cell community (doctors and patients) initiatives
- Share cost of stem cord bank storage
- Offering inside-platform SCIApplication user promotions and gifts
- Offering inside-platform SCIApplication users promotions and bonuses at certain milestones
- Buying or selling SCI tokens on the open market

5.4 Token Sale Information

Start date: 00:00 a.m. (GMT) on September 17, 2018
End Date: 00:00 a.m. (GMT) on January 17, 2019
Payment methods accepted: BTC, ETH, LTC, FIAT
Soft cap: $3,000,000
Hard cap: $36,000,000
Token Sale price: $0.15
Total token supply (max): 800,000,000
Min purchase Pre-Sale : $500 USD
Min purchase Main-Sale : 0.4 ETH
Max purchase: 4000 ETH

The exact procedure to buy SCI tokens is available on our website (ico.scia.io) and in our social media channels. SCI may adjust the procedure and payment channels during the sale if required. For up-to-date information, consult the website.

Excluded/restricted jurisdictions include the following: The United States of America, People’s Republic of China (except Hong Kong, Macau, and Taiwan), Cuba, Iran, Democratic People’s Republic of Korea, Syria, Crimea Region.
5.5 Early Bird Bonuses

Pre-Sale Bonuses

Starting 17th September 2018 0800 HRS UTC/GMT to 29th October 2018, 2359 HRS UTC/GMT

<table>
<thead>
<tr>
<th>Day</th>
<th>Bonus Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-7</td>
<td>60%</td>
</tr>
<tr>
<td>8-14</td>
<td>55%</td>
</tr>
<tr>
<td>15-21</td>
<td>50%</td>
</tr>
<tr>
<td>22-28</td>
<td>45%</td>
</tr>
<tr>
<td>29-42</td>
<td>40%</td>
</tr>
</tbody>
</table>

Main-Sale Bonuses

Starting 21st November 2018 0800 HRS UTC/GMT to 17th January 2019, 2359 HRS UTC/GMT

<table>
<thead>
<tr>
<th>Day</th>
<th>Bonus Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>43-54</td>
<td>30%</td>
</tr>
<tr>
<td>55-69</td>
<td>25%</td>
</tr>
<tr>
<td>70-End</td>
<td>15%</td>
</tr>
</tbody>
</table>

** Also, all participants in the pre-sale and main token sale will gain lifetime free access to the app once the sale is live.

***SCI is committed to a transparent token sale process and will notify the public of the total tokens in circulation after the completion of the token sale. SCI will not create any new tokens after the token sale.

5.6 Token Information

Important information related to the exclusive token for SCIApplication:

- The number of tokens distributed and the value of funds raised will depend on the bonus amounts and/or contributors attracted during the sale.

- Tokens are minted as a one-time event. No additional token minting or mining shall take place. Un-issued tokens may, from time to time, be burned at the discretion of SCI.

- Tokens will be transferred 30 days after the sale is complete.

- Tokens purchased during the sale vest for six months from the date of allocation while tokens allocated as early-bird bonus tokens vest for 12 months from the date of allocation.
• Should the soft cap not be achieved, all funds (less transaction fees) will be returned using the same contribution address/account and in the same token or currency.

• Should the hard cap be reached, the sale will end immediately.

• The token’s utility is that it will be used for hassle-free procurement of various services provided through the application including, but not limited to:
  • Buying cord blood services
  • Purchasing medical supplies
  • Acquiring synthetic stem cells (discounted, which could save up to 70 percent of market price)
  • Paying online app annual membership fees for professionals (doctors) and discounted memberships for medical students
  • Contacting stem cell consultant specialists 24/7
  • Conducting DNA ethnicity tests

5.7 Token Vesting Schedule

Vesting schedules are typically used to focus and reward the executives and team for growing the company and platform. Vesting schedules are a reasonable and transparent technique to reward executives, employees, advisors, consultants, and early supporters incrementally. The reserved tokens, when allocated, are subject to the vesting schedules below:

<table>
<thead>
<tr>
<th>Terms of Reserved Vested Tokens</th>
</tr>
</thead>
<tbody>
<tr>
<td>Executives</td>
</tr>
<tr>
<td>SCI Employees</td>
</tr>
<tr>
<td>Advisory Board Members</td>
</tr>
<tr>
<td>Consultants and Partners</td>
</tr>
<tr>
<td>Early Supporters</td>
</tr>
</tbody>
</table>
• The reserved tokens will be allocated at the sole discretion of the SCI governance council.

• The vesting schedule begins from the date of token sale completion.

• Reserve tokens cannot be sold at a discount to issuance price.

• All lock-ups will be controlled by a dedicated smart contract (Vesting Contract)
SCI TEAM AND ADVISORY COMMITTEE

The SCI team and advisory committee is represented by world-class professionals in their fields and together, they bring about the successes of the company and its life-changing work.

The Team

Moe Galal - Chief Executive Officer/ CO-FOUNDER

Moe is a founder of Stem Cell Innovations, and hopes to usher in the next generation of medicine using stem cells and other technological advancements. Moe has more than 20 years' experience as an entrepreneur along with a strong belief in stem cell innovation as the future of medical care. He earned a degree in Political Science at California State University - Northridge.

Prior to becoming a part of the executive team at Stem Cell Innovations, Moe successfully founded California Panther Security Inc., a leading security firm in the state of California, specializing in executive protection and all security services. He worked closely with the development and leadership of the business from the ground up. Moe has also helped many startup businesses by lending his expertise in the field of medical management.

As CEO of Stem Cell Innovations, Moe will bring his many years of leadership experience to growing this company and its network in order to become the premier provider of stem cell services and therapies around the world.
Ben Barel - Chief Operations Officer / CO-FOUNDER

Ben is a seasoned healthcare professional with over 20 years of experience managing and overseeing corporate operations, human resources, and compliance reporting in a variety of settings. As the COO, Ben is a key member of SCI’s leadership team.

Becoming certified in HIPAA training has inspired Ben to be a strong advocate for patient privacy by focusing on Privacy Act regulations that enable patients to access their medical records when needed and limit the information exposed.

Ben has taken on a vital leadership role in the building, implementing, and overseeing all of SCI’s corporate operations, processes, workflows, and procedures. He plays a critical role in helping to shape and guide the future growth and development of the organization.

Ben was a founder of Camden RAD LLC, which initiated research and development of stem cells in the beginning of 2013 and later led to the formation of SCI. Ben co-founded SCI to further the research and development of cord blood and Syntactic Stem Cell Labs, leading toward SCI’s futuristic application that will change the stem cell services landscape.

Ali Alrashidi - Chief Technology Officer / CO-FOUNDER

Ali Alrashidi joined SCI because of his interest in combining blockchain technology and the healthcare systems around the world. He has experience developing his own smart contract platform, and has worked with Solidity programming, Ethereum, Hyperledger and more. He has extensive experience in web development, computer networking, and web design.

Ali has been actively learning and developing cloud computing processes over the last ten years and he focuses on decentralizing networks, such as those found on blockchain platforms. Prior to joining SCI, Ali started PCFinal in 1998, specializing in IT support. Ali has successfully expanded PCFinal over 2 decades by taking his knowledge and experience to help maximize the growth of his company to meet his clients’ technological business needs head on.
With a networking background rich in subnetting, Cisco, Windows servers and active directory, Linux server, linux command line, and advanced ethical hacking and security, Ali is well versed in python, javascript, php, mysql, query, and C#. His web development experience consists of HTML5, CSS3, Bootstrap, and Eclipse IDE.

As CTO, Ali will be a vital team member for Stem Cell Innovations in managing and running our Blockchain platform. Ali’s support in furthering academic research in the field of blockchain will allow SCI to maximize growth and minimize issues in the future.

Matt Galal - Chief of Staff/ CO-FOUNDER

As a C-level executive in charge of putting the team together at SCI, Matt Galal is the very definition of the “American Dream” and now he wants to help the team at SCI achieve their dreams as well. He first founded and grew Master’s Limousine Inc., creating the company with the intention to build a better life for his family. His assertive and practical hands-on approach to managing companies has secured him a place as Chief of Staff at SCI. Having decided to join the team at SCI, he dedicates his years of experience to the goals held by SCI and its team.

Matt has over 15 years of experience as successful entrepreneur. He is driven by success and takes a detail-oriented approach to everything he does. It’s what would make him a great asset to any company’s vision of growth, but in particular, SCI’s vision to improve the stem cell industry by cultivating a team that can ensure success now and in the future.

Kobi Barel - Operations Engineer/ CO-FOUNDER

Kobi Barel is the Operations Engineer at Stem Cell Innovations. With years of experience in the technology sector, Kobi quickly recognized the power of blockchain, radiology, and stem cell technologies could have on one another when used in the right way.

Working for a leading radiology imaging center called Innovate Radiology Imaging, Inc., Kobi has helped pioneer technologies related to stem cell research and is proud to be part of the SCI founding team.
His years of experience and dedicating to making the world a better place through medical innovation have lead to world-class accomplishments in the medical industry. Knowing he is helping to forge the future where three intersection industries collide is an important motivator for him, and SCI will benefit from his ambitions to break down barriers and change the face of medicine around the world.

Dr. Glavinovich - Medical Director

With over 30 years of hospital-related experiences focusing on clinical, operational, and management practices in California, Dr. John Glavinovich can attest to the dire state of the health care system in North America. He has run numerous emergency departments, urgent care clinics and hospital "in-house emergency coverage" for several long-term care facilities.

More recently, Dr. Glavinovich has focused on preventative, proactive, and restorative approaches to medical treatments. He is working with several professionals on a proposed East West Medical facility in Asia inclusive of forms of Stem Cell therapies known as biologic

Allografts. He has significant interest in nutrition, environmental evaluation and detoxification, weight loss, curing diabetes, and autoimmune disease as well as utilizing IV therapy for many benefits. Dr. Glavinovich brings years of experience and insight to the team at SCI and will provide a non-traditional approach to the work being done by the team and executives.

Dr. Philip Glukhovsky - Health Informatics Manager

In 1997, Dr. Philip Glukhovsky graduated with honors from the University of California at Berkeley with a degree in molecular and cell biology with an emphasis in genetics. After graduation, he worked for 6 years at Rheumatology Diagnostics Laboratory, a leading specialty laboratory in Los Angeles, CA, heading up their genotyping division. While at RDL, Dr. Glukhovsky participated in multiple studies in genetic testing and pharmaceutical testing.

Dr. Glukhovsky has been involved in the development of important genetic testing for HIV and Hepatitis and multiple other diseases. In 2003, Dr. Glukhovsky left RDL to attend Cleveland Chiropractic College. He graduated in 2006 with high honors, as the valedictorian of his class.
To date, Dr. Glukhovsky has been in private chiropractic practice since 2007 utilizing his own blend of skills to provide total wellness care with an appreciation for genetic counseling and the most modern and cutting edge treatments for his patients. Dr. Glukhovsky is a key member of the team at SCI and will provide a unique level of understanding and insight related to genetic testing and cellular activity.

Roger Williams - VP Marketing

Roger began his career in Medical Sales in 1980 in Southern California. He sold orthopedic implants for Swiss and American orthopedic implant companies and was a pioneer in introducing many new products to the U.S. market. He sold hip and knee replacement to domestic and international companies, and entered the field of spinal implants in the 1990s.

Roger began selling biologics for the spine and orthopedics in the late 1990s, which were used primarily to augment bone growth. In 2010, Roger began working with stem cell companies and then cord blood stem cells. He now focuses his professional career on the sale and application of these innovative products.

Roger is known for his innovative approach to marketing and the introduction of new products and technologies. He has relationships with doctors and healthcare professionals throughout the U.S. and abroad. Roger has a passion for stem cell therapy because it offers an option to treat certain diseases which may otherwise go untreated. Roger’s extensive marketing experience will greatly benefit SCI as the company expands its network and services in the stem cell industry.

Liz Curlett - VP, PR & Corporate Communications

Liz brings 20 years of project management experience to the team, 10 of which is working with technology start up’s. Liz’s educational background in Chemical Engineering and her varied experience in other sectors, such as enterprise data analytics, software development, and healthcare IT, has given her the ability to cross-translate even the most technical information into engaging and easily-understood narratives that capture the eye and stand out among the best on the market.
Liz spent most of her life abroad but has recently moved back to Calgary, where she was born. After seeing a market for media producers with a technical background, Liz founded her own production company and was later introduced to SCI. What started as a single project grew into something much bigger. Liz is thrilled to support SCI through media production, communication strategy, and will be here to update all SCI stakeholders as the team meets each and every milestone moving forward.

Candice Kouchache - Business Development

Candice provides administrative support to the SCI development team. With over 10 years of experience in business management, Candice's skills and expertise have allowed her to provide support to the founders and the team at SCI, ensuring the success and growth of the organization. Her experiences in client support, client relations, data analysis, public relations, marketing, and executive support allow her to contribute an important perspective in the developmental phase of the SCI vision.

Candice continuously seeks to research and develop internal practices, resources, and overall department management to ensure streamlined administrative support. She contributes her extensive administrative and management experience to ensure that SCI continues to grow and thrive.

Ahmed Elsantawi - VP of International Human Resources

With over 15 years experience in Human Resources, Ahmed has had many opportunities to work with multinational companies in a highly diversified range of fields. He has held HR positions supporting large projects all over the world, improving and implementing HRIS and HR processes, while providing HR solutions for his clients through the use of innovative technology with a people-centric focus on compliance. Ahmed's expertise includes talent management, organizational development, and leadership and management coaching. Ahmed also enjoys consulting with early stage ventures.
Ahmed completed a Master of Business Administration degree with a concentration in Human Resources from the University of Atlanta, USA – Dubai, UAE. He also holds a Bachelor of Commerce degree from Suez Canal University in Egypt. He brings a passion for people to his work and focuses on process improvements to build robust corporate communities. Ahmed’s contribution to SCI allows the company to ensure that the organization grows in a sustainable and efficient way.

**David Marmon - Web Designer**

An experienced and accomplished web designer, David Marmon injects years of experience and creativity into every project he touches. He is a strong believer in collaboration and building a community that shares a vision for the future. David’s contributions to SCI include conceptualizing and building the website, designing vital documentation, and more.

Working with SCI to bring their web presence to life ensures that the company has a key asset that will be the forward facing representation people will turn to for information and insight related to stem cell research and development. While he hasn’t yet surfed the waves of Siargao Island or climbed Mount Everest, he sets his sights high for SCI and the work he will contribute to the company.

**Heather Deveaux - Copywriter**

Heather is an experienced copywriter with an extensive background in adult learning, technology, and management. With superior research skills, Heather is able to draw out the most important aspects of a document and ensure that the information readers want is front and center. Heather contributes to the success of SCI by preparing formal documents such as the Whitepaper, press releases, and articles related to the stem cell industry, research and development, ICO launch, and more.

She holds a degree in English and Communication, a Master of Adult Education degree, and works as a freelance copywriter with clients all over the world. Heather offers a unique voice in her writing that helps readers become more educated, informed, and engaged with content that is meaningful to them and their lives. Focusing on ensuring SCI’s voice is heard in the mass media, Heather works with the team to get the words just right.
Everlecia Taylor - Creative Writer

Everlecia Taylor is a published author (Thriving Tool, 2015) and brings strong writing skills, customer service, and management experience to the SCI team. She plays a pivotal part in digital branding of SCI through engaging content and copy across all of SCI’s media platforms.

With an educational background in journalism, Everlecia has continued to expand on her writing experiences in a variety of professional settings, including a C-level position in her own company. She is thrilled to be working with SCI to develop a strong brand and content creation strategy.

Marina Evglevskaya - Administrative Manager

Marina has worked as a Senior Administrator for almost 10 years and has become quite the expert in scheduling and correspondence. Having held positions in the medical and business fields, she brings an organized approach to the work happening behind the scenes to support SCI’s mandate and research.

Marina’s focus as an Administrative Manager is to ensure that the company’s administrative processes run smoothly. Relying on her many years of experience, she has worked to improve management systems at SCI related to calendar planning, logging activity, and communication within and between departments.

Marina’s organized and communicative approach makes her a strong asset for SCI, and she will continue to increase efficiency and collaboration within the organization as it grows.

Rakel Apodaca - Project Manager

Rakel Apodaca, Founder of Revive A Cell Biotechnology, is a proud United States Air Force Veteran which also donates her time to her Military Foundation named The Warrior Health Foundation. One of Miss Apodaca’s sought after missions are to donate Stem Cell Therapy to injured military personnel and Veterans in need. Rakel’s education background consists of Environmental Biology, a Bachelors of Science in Nursing, RN, and Business Law. Her interest are in creating new advancements in the world of biotechnology for both Domestic and International fields of Medicine; most importantly to create new ways for doctors to treat patients, and for patients to gain access to new treatment options. Rakel donates her teams’ laboratory research and medical technology accessibility to charities in need of treatments and education.
Michelle Chavon - Marketing

Michelle Aragon works as an International Business developer for Revive A Cell Biotechnology. Michelle has been a Medical Manager for surgery centers for over 30 years. Her focus is to bring continual advancements in new biotechnology into surgery centers in support of the biotechnology community and to bring modern international advancements into the hands of doctors nationwide. Michelle’s interests are in local foundations that help bring stem cells treatment to the local communities.

Advisory Committee

Boyan Josic

Boyan is the Founder & CEO of Mogul Media, JOSIC Media, and the leading ICO management platform, ICODashboard.io. Boyan has been involved as an advisor on numerous ICO and blockchain projects including Aeron, SignIX, Velix.ID, Cashbag, Luckbox, BlockTrics, Stem Cell Innovations, BountyMissions, Blockchain Media, BloxKapital, GoFind, CryptoChats and Energy Premier.

Marc X. Ellul

Marc X. Ellul has 25 years’ experience as a Gibraltar lawyer. He is the Managing Partner of Ellul & Co. (www.ellul.gi) and heads the firm’s fintech team. He is Chairman of the Gibraltar Finance Centre Council. Representatives of all of Gibraltar’s financial services industry associations are members of this Council whose objects are to promote the economic interests of Gibraltar by developing the finance center. The Council meets regularly with the Minister for Commerce, Government officials and the FSC and has an important role in shaping finance center policy and legislation. He was also Chairman of the Company Law Reform Committee which updated the Companies Act in 2014 and he formed a part of team which drew up the AML guidance notes for Gibraltar lawyers. He now mainly practices as a corporate, funds, tax and fintech lawyer. He is actively involved in blockchain work in Gibraltar advising on the set-up of regulated cryptocurrency exchanges, token sale (ICOs) and on the establishment of digital asset investment funds.
Dr. Pantea Nakieen

Dr. Pantea Nakieen is an advisor to the Stem Cell Innovations team. She is an experienced Chiropractor with successful history of focusing on patient needs in the medical community. She is skilled in Chiropractic Biophysics (CBP), nutritional counseling, psychology, the beauty industry, rehabilitation, and fitness training.

Dr. Nakieen is a successful healthcare services professional with a doctorate in Chiropractics from Southern California University of Health Sciences. She has joined the advisement team at SCI to help them identify opportunities to grow the company and support the medical industry from a variety of viewpoints, as is evident in her unique experiences and passion for helping people get well again.

Dr. Roger Shortz

Dr. Shortz is a board certified neurosurgeon with decades of experience. He has advanced training and interest in minimally invasive spinal surgery, as well as complicated spinal instrumentation and fusion.

Dr. Shortz utilizes state-of-the-art technology and procedures to provide optimal surgical outcomes and minimize postoperative recovery time. He is a member of the North American Spine Society, American Association of Neurological Surgeons, California Society of Industrial Medicine and Surgery, the California Association of Neurological Surgeons, and a past director of the American Cancer Society and the National Brain Tumor Foundation.

Working with SCI in an advisory role, Dr. Shortz can provide insight into the possible treatments and therapies related to spinal injuries, conditions, and more. A professional and trusted doctor, Roger Shortz will round out the collective experiences of other advisory roles on the SCI team.

Dr. Greg Maddex

Dr. Greg Maddex is an esteemed advisor to the team at SCI. He attended Michigan State University East Lansing, MI earning his B.A. in 1972. In 1978 Dr. Greg Maddex earned his Doctor of Osteopathy degree from Michigan State University, completing his internship rotation at Fifth Avenue Medical Center (formerly Waldo General Hospital) in Seattle WA.
Over the years, Dr. Maddex has run a private medical practice in Vashon Washington and in Diamond Bar, CA. He is the past president of the San Bernardino County Osteopathic Association and past national president of the American Osteopathic Academy of Addiction Medicine. He regularly supervises external rotations for various osteopathic medical schools. He has proudly practiced a variety of holistic measures in his extensive career that have brought him on board with the Stem Cell Innovations team, such as natural hormone replacement, vitamin supplementation including intravenous vitamins (John Mayer Cocktails) in appropriate patients for the last 30 years.

**Shahab Sajadi**

Shahab is a pharmacist and owner of Woodland Hills Rx Pharmacy, where he provides individualized and thorough services to his customers. He is well known for his caring and devoted nature for taking the time to address customer concerns.

As a pharmacist, Shahab understands the struggles of patients navigating today’s health system, and provides invaluable insights into patient needs when it comes to accessing innovative services and therapies such as those that will be offered by SCI. He will be a great asset to the medical, engineering, and executive teams at SCI as the company grows and transforms the stem cell and medical communities around the globe.

**Igor Soshkin**

As the CEO of Shopping Cart Elite, a software and marketing agency, Igor leads over 250+ employees across seven divisions. He is the cofounder of rek9, which recently rolled out bcdbazaar.com for Bitcoin Diamond, the first ecommerce crypto store, and he is the marketing director for Bitcoin Gold leading the btgpay initiative. He has successfully launched and lead over a dozen companies and is an avid investor in innovative ideas and technologies.
DISCLOSURES AND DISCLAIMERS

The purpose of this whitepaper is to communicate who we are and what we are working toward in the software industry, explain our work with stem cell research, and clarify how we integrate features such as Ethereum blockchain storage, cloud CPU processing, and real-time 3D object recognition to power data and services within our platform applications. Included in this whitepaper is our 2018 to 2023 project roadmap, a brief overview of our goals in both the blockchain and medical realms, and a benefits summary outlining the details of what we will deliver to the community and when.

The information outlined in this whitepaper is not exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders to help them determine whether to undertake a thorough analysis of the company with the intent of acquiring SCI tokens. Nothing in this whitepaper shall be deemed to constitute a prospectus of any sort or solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction.

The product token has not been registered under the Securities Act, the securities laws of any state of the United States, or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential token holder is a resident. The SCI token cannot be used for any purpose other than as provided in this whitepaper, including but not limited to any investment or speculative or other financial purposes. Nothing in this whitepaper shall constitute advertising or marketing publication and does not in any way relate to offering or bidding to purchase securities in any jurisdiction.
Although we have made an effort to ensure that all information in this whitepaper is accurate and up-to-date, no information herein is professional advice. We make no representations or warranties regarding accuracy, reliability, relevance, or completeness of any information herein. This whitepaper should not be the only source you consider and rely on when deciding to acquire SCI tokens. Your decision should be based on your own investigation, which you deem necessary and sufficient for your needs.

**Risk Disclosures**

To the fullest extent permitted by applicable law and except as otherwise specified in writing by Stem Cell Innovations Corporation (“SCI”): (A) TOKEN is sold on an “AS IS” and “AS AVAILABLE” basis without warranties of any kind, and SCI expressly disclaims all implied warranties as to TOKEN, including, without limitation, implied warranties of merchantability, fitness for particular purposes, title and non-infringement; (B) SCI does not represent or warrant that TOKEN is reliable, current or error-free, and meets your requirements—or that defects in TOKEN, if such are found, will be corrected; and (C) SCI cannot and does not represent or warrant that TOKEN or the delivery mechanism for TOKEN is free of viruses or other harmful components. SCI will do its best to take all possible measures to avoid any errors and improve them if any are detected.

All information laid out this disclaimer that appears forward-looking is speculative and may change in response to numerous factors including technological innovations, regulatory factors, and/ or currency fluctuations, including but not limited to the market value of cryptocurrencies related to SCI. These forward-looking statements can be identified by such words or phrases as “will,” “seek,” “potential,” or the negative and or the similar terms expressed in the disclaimer.

Furthermore, statements relating to matters outlined in this whitepaper that contain forward-looking statements, associated with SCI’s present plan are related to objectives only and are not a forecast or projection of future results of operations. SCI does not take on any obligation to update any forward-looking statement to reflect events or circumstances after the date of this disclaimer.
Pre-sale and/or initial coin offering (ICO) participation can be considered high-risk trading; purchasing financial instruments via a pre-sale and/or ICO or utilizing services offered on the SCI website may result in significant losses or even in a total loss of all funds invested:

- No information provided on the SCI platform or website should be interpreted as investment advice. It does not constitute an offer or invitation by SCI to any user to buy or sell tokens or make any investment.

- Users guarantee that they are legally capable persons of majority age and comply with the legal rules and applicable laws of the jurisdiction where the users live.

- Users guarantee that the purchase of SCIA tokens does not contravene legislation in their country and/or geographical area pertaining to the purchase, storage, and exchange of digital currency assets including tokens.

- Prospective buyers must agree, fully understand, and accept these potential risks before proceeding in purchasing SCIA tokens.

- During the pre-sale period, all sales are final, and there are NO REFUNDS or cancellations except those that may be required by law or regulation. SCI reserves the right to refuse or cancel token purchase requests at any time in the company’s discretion.

- SCI promises no future value and to make no promises concerning SCI tokens, including no promise of inherent value or continuing payments and no guarantee that SCI tokens will hold any value.
Additional Risk Factors

The following are risk factors you should consider relating to the SCIA token sale, the SCIChain and the projects to be undertaken in this regard.

- The Company may not raise sufficient funds to execute and deliver the SCIChain.
- SCIA may be significantly influenced by digital currency market trends and their value may be seriously depreciated due to events in the digital currency markets not related to the Company’s actions.
- The SCIChain will comprise a complex software platform and its launch may be significantly delayed due to unforeseen development barriers.
- Competition may introduce the same or better solutions to the SCIChain as a whole and may cause SCIA tokens to lose market share and eventually fail to deliver on its business goals and on those of the SCIChain.
- Digital currencies are extremely volatile and SCIA may suffer from such volatility.
- International laws and regulations may render the trading of SCIA impossible.
- The use of SCIA may come under the scrutiny of governmental institutions and regulatory authorities.
- The ownership of SCIA may fall under new and unpredicted taxation laws that may erode their benefits.
- The Company may not succeed in creating the necessary momentum and acceptance for SCIA or the SCIChain which may result in low liquidity and depletion of trades.

Anti-Money Laundering (AML) & Anti-Abuse

1. SCI has zero tolerance toward the use of our services for any illegal purposes. Any such abuse by any purchaser will result in immediate termination of the account and reporting of such activities to concerned regulatory and statutory authorities.
2. SCI will not allow its services, and any future platforms that it might support, to be used for any illegal purpose, including for money laundering or the funding of terrorism or any other criminal activities.

3. SCI shall report all suspicious activities to the concerned authorities to ensure initiation of investigation and prosecution. Purchasers are therefore strongly cautioned against misuse of our services in any manner for illegal activities.

4. Acceptance of the terms herein shall be tantamount to acceptance of the Stem Cell Innovations anti-money laundering ("AML") policy and the terms contained therein. Purchasers are required to read, understand, and affirm the AML policy before clicking the “I Accept” button. SCI may periodically review and revise, modify, or update the AML policy to ensure that it complies with the requisites of applicable law. By accepting the terms herein and by continued use of our services, users/purchasers are deemed to have agreed to such revised terms of the AML policy and shall be bound by the same. Purchasers who do not wish to abide by the same are not permitted to continue use of our services, and the same shall stand terminated upon compliance with the process set out herein.

5. SCI reserves the right to decline or discontinue, as the case may be, any account, at its discretion, with present as well as prospective purchasers/users, at all times. In the event of any suspicious activity being disclosed or users being suspected of abusing its services or platform, SCI has the right but not the obligation to suspend or terminate any account of a user/purchaser, until a reasonable and satisfactory explanation with supporting documents is provided.

6. Where applicable, intimation of such suspension or termination shall be duly sent to the purchaser, and the accumulated monies or tokens in the account of such users will be duly secured and accrue in favor of such users, unless otherwise appropriated by SCI toward dues owed to it or retained pending confirmation from a regulatory or statutory authority or in compliance with an order from a government authority or court. Amounts lying in the accounts of users suspected of illegal activities or of abusing the platform will however not be released in favor of such users until the requisite documents and explanations, as set out above, are furnished or upon receipt of an order permitting the same from an appropriate court or government authority.
Legal Disclosures

Contents of this whitepaper

You must read the contents of this whitepaper carefully before participating in the SCIA token sale. The contents of this whitepaper are not used for financial promotions. No entity other than the Company can engage in issuing SCIA which are intended to operate and function in accordance with the plans described in the whitepaper (subject to development changes).

Sale of SCIA

This whitepaper and any other documents published in association therewith relate to a token offering for the sale of SCIA in respect of the intended development and use of the SCIChain as more particularly set out herein.

No offer of regulated products

This whitepaper does not constitute an offer or solicitation of securities or any other regulated product, nor a promotion, invitation or solicitation for investment purposes. The terms of the purchase of SCIA are not intended to be a financial service offering document or a prospectus.

The sole purpose of SCIA are to access the SCI Blockchain known as SCIChain and the related products and services as described in this whitepaper.

SCIA does not represent equity, shares, units, royalties or rights to capital, profit, returns or income in the platform or software or in the Company or in any other company or intellectual property associated with the SCIChain or any other public or private enterprise, corporation, foundation or other entity in any jurisdiction. SCIA are not intended to represent a security or similar legal interest and are not an investment product

Risk warnings

The purchase of SCIA carry significant risks. You should carefully assess this whitepaper and all risks related thereto before purchasing any SCIA.

Obtain all necessary professional advice

You should consult a lawyer and/or accountant and/or tax professional (as required) before deciding to purchase any SCIA.
This whitepaper describes a future project

This whitepaper contains forward-looking statements which are based on the beliefs of the Company, certain assumptions made by us and information available to us. The projects described in this whitepaper are under development and are constantly being updated, including but not limited to, its technical features. Accordingly, if and when the SCIChain is completed, it may differ significantly from the project set out in this whitepaper. No representation or warranty is given as to the achievement or reasonableness of any plans, future projections or prospects and nothing in this document is or should be relied upon as a promise or representation as to the future.

SCIA relate to the development and use of experimental software and technologies that may not come to fruition or achieve the objectives specified in this whitepaper.

Licences and approvals are not assured in all jurisdictions

The Company intends to operate in full compliance with applicable laws and regulations and obtain the necessary licences and approvals in key markets. Therefore, the development and rollout of all the features of the SCIChain described in this whitepaper are not guaranteed. Regulatory licences and/or approvals are likely to be required in Gibraltar and, potentially, in a number of relevant jurisdictions in which relevant activities may take place. It is not possible to guarantee and we, and no member of its Management Team nor its Advisers, makes any assurances that any such licences or approvals will be obtained within a particular timeframe or at all. It is, therefore possible that some features of the proposed SCIChain may not be available in certain markets, or at all. This could require restructuring of particular aspects of the platform and/or may result in its unavailability in whole or in part.

Views of the Company only

The views and opinions expressed in this whitepaper are those of the Company and do not reflect the official policy or position of any government, quasi-government, authority or public body (including but not limited to any regulatory body of any jurisdiction) in any jurisdiction. Information contained in this whitepaper is based on sources considered reliable by us but there is no assurance as to their accuracy or completeness.
Corporate Governance

Corporate Governance Principles

The Company has adopted a set of six key principles to guide the behaviour of its Management Team. This will assist us in achieving our commercial objectives, those of SCI and in striving to comply with best practice at all times.

Leadership

The Management Team shall lead with the intent of meeting our commercial objectives and those of SCI in the short and the long term.

Ethics, Honesty & Integrity

The Management Team shall ensure that the business of the Company is conducted in an ethical, fair and transparent manner. The Management Team shall act with honesty and integrity in their work and also in their personal lives.

Capability

The Management Team shall have an appropriate combination of knowledge, skills, qualifications and experience to enable them to discharge their duties and responsibilities effectively and to the highest standards.

Sustainability

The Management Team shall guide the business of the Company to create value and allocate it fairly and sustainably to ensure that adequate financial and non-financial resources are maintained.

Accountability

The Management Team shall be accountable and shall communicate to stakeholders at regular intervals, a fair and balanced assessment of how the Company is meeting its business commercial objectives and those of SCI.

Reputation

The Management Team shall ensure that they uphold and protect the interests of the communities in which SCI operates and safeguard the reputation and integrity of Gibraltar and of the global blockchain community.
Internal corporate governance controls, policies & procedures

The above key principles, serve as a good governance guide to the Management Team. In addition, the Company has a range of policies which assist it in adhering to the highest standards. These include:

- **Corporate Governance Policy** – This sets out how we implement internal controls to manage our business in accordance with high corporate governance standards. It includes board and other operating procedures which we will follow and clearly specifies the responsibilities of the board of Directors and also of each other member of the Management Team. Amongst other things, it specifies a reporting methodology (to the Board of Directors), conflicts of interest policy and a whole series of other internal controls.

- **Anti-Financial Crime Policy** – This includes a methodology, in full compliance with Gibraltar law (EU standard) to prevent money laundering, terrorist financing, bribery and corruption and to report suspicious transactions to the Gibraltar authorities.

- **Customer Due Diligence Measures Policy** – This includes a methodology (to EU standards) to risk assess our clients including an approach for individuals and all types of legal entities.

- **Risk Management Policy** – This sets out a methodology for us to identify, assess, manage and mitigate the risks of our business.

- **GDPR-compliant Data Protection Policy** – We take data protection very seriously and have implemented a policy to handle customer data which complies with the EU General Data Protection Regulation which came into effect on 25 May 2018.

- **Policies on the protection of digital assets and ICT/Cybersecurity** – We have thorough policies and procedures in this regard which we have developed with the assistance of specialised professionals.
Acknowledgement

I understand that tokens are not being offered in any jurisdiction or to any person where such offer is not permitted. Nor are they being offered for the account or benefit of any such person. I further understand that the status of tokens under the securities, financial, and other laws of different jurisdictions may be uncertain and subject to change. I represent that I am not a US citizen or resident of the United States of America (including any natural person resident in the United States, a US citizen, Green Card holder, or any other person or entity that would be considered a US person, as defined under Regulation S under the US Securities Act of 1933, as amended, and I am not purchasing the tokens for the account or benefit of any such US person. The tokens have not been and will not be registered under and are not being offered and may not be offered or sold within the United States or to, or for the account or benefit of, any such US person, except in a transaction exempt from the registration requirements of the Securities Act. I agree that I will not offer, sell, or deliver or enter into any hedging transactions regarding the tokens at any time or otherwise until one year after delivery of the tokens, within the United States or to, or for the account or benefit of, US persons, unless exempt from registration and the purchaser agrees to be bound by similar restrictions.