

MEMORANDUM

GENERAL INFORMATION FOR THE SALE OF TOKEN

ISSUER

S4FE OÜ, Tallinn, Kesklinna linnaosa, Roosikrantsi tn 2, 10119, Estonia, as owner of the token offered for sale herein, represented by the Chairman of the Board, confirms that all information contained in this document is correct and that no substantial circumstances have been left out.

Tallinn, January 1, 2020

Diego Mourad
Chairman of the Board

ISSUE VOLUME

A total of 1.000.000.000 Token are issued.

DIVIDENDS

There will be no disbursement of dividends and no such disbursement is intended in the future.

ISSUE PURPOSE

The purpose of this token sale is to raise the necessary capital for implementing the company's strategic business plan for the development and market introduction of a blockchain technology based search network for property items.

RIGHTS AND EQUITY

No beneficiary rights of S4FE OÜ and no voting rights are obtained through the purchase of token offered herein.

TAX MATTERS

It is recommended that each potential subscriber to the token offered herein should inquire in their country of residence concerning the tax implications relative to the purchase of token.

JURISDICTION

The issuing company is subject to the laws of Estonia. The board of directors and officers act in accordance with the company's bylaws and articles of incorporation and declare, that, at present, there are no pending court proceedings that could have an effect on the company's economic situation.

PAYMENTS

All payments for the purchase of token referred to in this memorandum are to be paid by wire transfer to the address of the company.

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DOCUMENT REVIEW

All documents pertaining to this Memorandum can be reviewed at the company's offices at S4FE OÜ, Tallinn, Kesklinna linnaosa, Roosikrantsi tn 2, 10119, Estland or at one of the company's representatives.

THE PROBLEM

Theft, fencing and product piracy are increasing problems worldwide. The reason for this is, besides criminal energy, the fact that the origin and originality of objects cannot always be identified in a practicable way.

Objects, in the sense of luxury goods or valuable objects in general, have a market value. If these objects are stolen or forged, their market value is reduced, but a trade value remains on a secondary market.

This value is the main incentive for theft, fencing and product piracy, as well as for all forms of crime connected with it.

THE SOLUTION

When the ownership and originality of objects become identifiable, stolen and counterfeit objects lose their commercial value completely.

Theft, fencing and product piracy are then no longer lucrative, because the risk of being caught in one of these criminal acts is no longer in proportion to the profit.

The incentive for criminals is thus lost, and this deprives the trade in stolen goods and counterfeit products of its basis. Without a market, there is no theft and no piracy.

ABOUT S4FE

“ S4FE represents a revolution in the fight against global crime. ”

WHAT IS S4FE?

S4FE is the next generation in protecting personal and intellectual property and preventing global crime. It is a global network in the form of a decentralized, block-chain based search engine application for physical objects.



Similar to a search engine on the Internet, users can register and search for entries.

The difference is that in the S4FE network the entries that can be registered and searched are physical objects.

Objects are registered by their individual identification features, e.g. serial or IMEI numbers or other individual characteristics.

These unique features are used to digitally store objects on the block chain, thus connecting the real world with the digital world, with S4FE being the pivot point.

Thus, objects that previously could only be verified in the physical world can now be digitally verified - anywhere and anytime.

What makes the S4FE network unique is that objects are registered in connection with their ownership status, which signals to all network participants the actual ownership status of the object, i.e. whether an object is in legal possession, or whether it has been lost or stolen.

This opens up completely new possibilities of verification that were not available before. By using the S4FE app, users can immediately check in real time whether an object has been lost or stolen, e.g. when they intend to buy an object or find one.

To maximize the efficiency of the network and to reward users for their participation, S4FE encourages all users to actively participate in the network. This is done through the S4FE Reward System that rewards users who discover lost or stolen objects.

If a network user discovers a lost or stolen item, a reward is given for this discovery. If this discovery leads to the recovery of the item, a further reward is given.

ABOUT S4FE

“ S4FE is a deterrent to global product piracy. ”

WHAT ELSE IS S4FE?

In addition to the network, S4FE has developed a system to prevent product piracy, i.e. to ensure the protection of trademarks and intellectual property. However, this system offers an additional benefit as it protects users from buying counterfeit products and enables them to locate their objects.

The system consists of a series of specially developed tracking and positioning devices based on different technologies (GPS / GSM / RFID / NFC). To track and locate objects, an S4FE tracker is attached to or hidden inside an object.

The object can then be located anytime and anywhere using the S4FE app, which displays the position of the object on a map in the app.

Currently S4FE offers 3 different applications:

- S4FE Tracker: portable tracker for multiple applications
- S4FE Pet Tracker: Tracker bracelet for dogs or cats
- S4FE Luggage Tracker: Tracker for personal luggage

Besides tracking and localization, S4FE trackers are also used to protect and verify the authenticity of objects. For this purpose S4FE transceiver chips are built into products and encoded with an encrypted signal that can be scanned or received via the S4FE app.

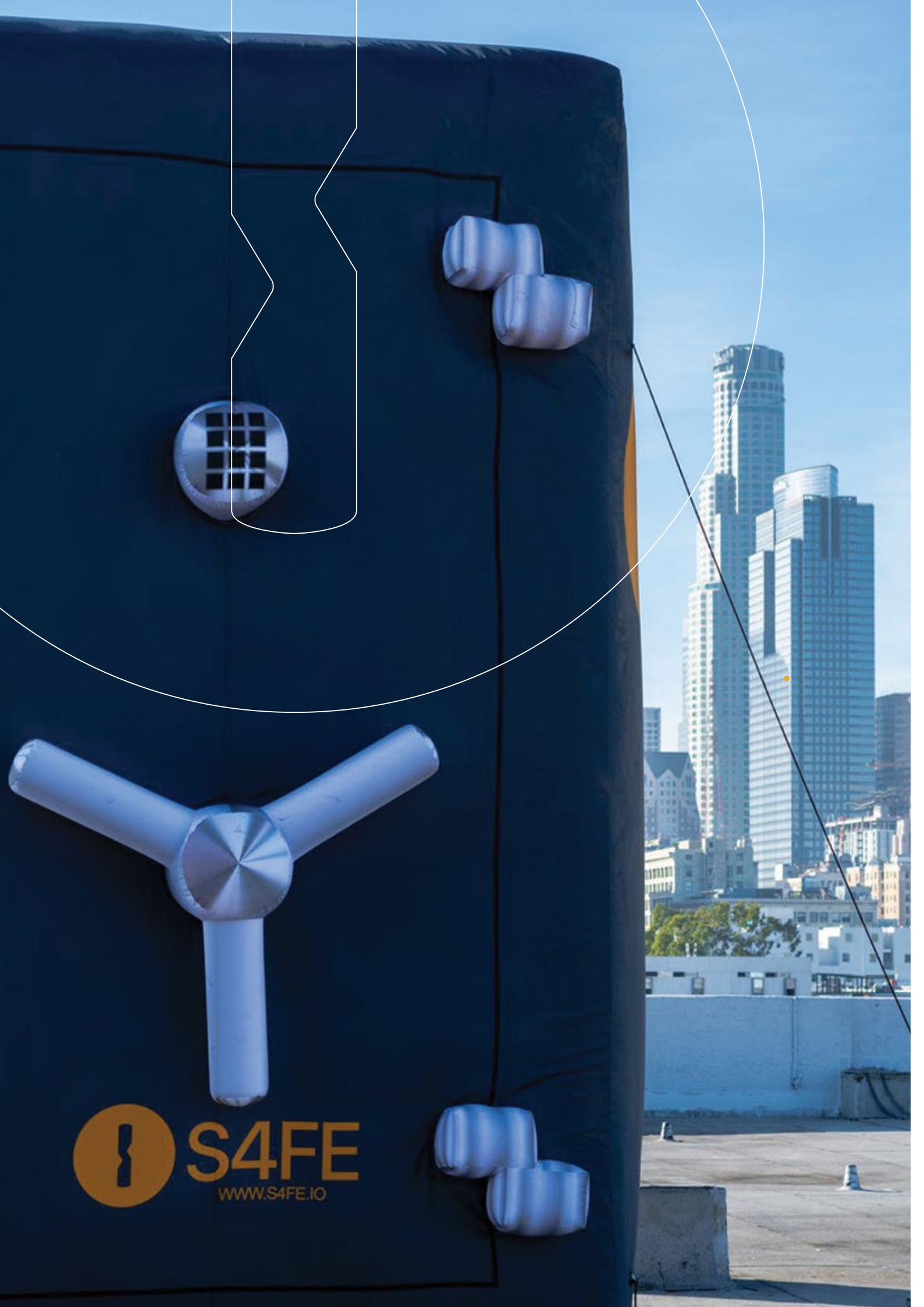
Users can identify counterfeit products by holding their smartphone with the S4FE app against the object to be verified. The app then checks if the object emits a signal and if this signal matches the original manufacturer's signal.

If the app does not receive a signal or the signal does not match the original signal, the app informs the user that the verified object is not authentic.

In addition, S4FE offers the S4FE TOW3R, a stationary scanning device that can verify all objects within a given parameter, e.g. at airports, in shops or at events etc.

The technology was developed by S4FE and is characterized by a specially created encryption code that cannot be copied or modified. Therefore the duplication of S4FE Tracker by counterfeiters can be excluded.





 **S4FE**
WWW.S4FE.IO

ABOUT S4FE

HOW DOES S4FE PREVENT CRIME?

Theft, fencing and counterfeiting are global problems that are enhanced by the fact that the ownership status and authenticity of objects is rarely identifiable or verifiable. Therefore, stolen, lost and counterfeit items cannot be identified as such, which in turn makes them marketable.

In addition, buyers have no way to verify the authenticity of a product and law enforcement agencies lack technologies to check objects in practical ways, e.g. at airports, border crossings or simple traffic checks.

Therefore, the risk of being caught with a stolen or counterfeit item is minimal. This fact will not change as long as this verifiability is not provided.

S4FE provides this verifiability, thus eliminates the marketability of stolen or counterfeit objects: because they are easily identifiable, lose their value and the risk of fencing stolen objects and counterfeit crime itself increases dramatically.

Increased risk on the one hand, and decreased value on the other, make this form of crime unattractive.

FACTS & DATA

LOST OBJECTS (per year): USA: 400 million | Germany: 100 million | World: approx. 1 billion

STOLEN OBJECTS (per year): USA: 80 million | Germany: 20 million | World: approx. 500 million

MARKET VOLUME COUNTERFEITING 2019: about USD 600 billion

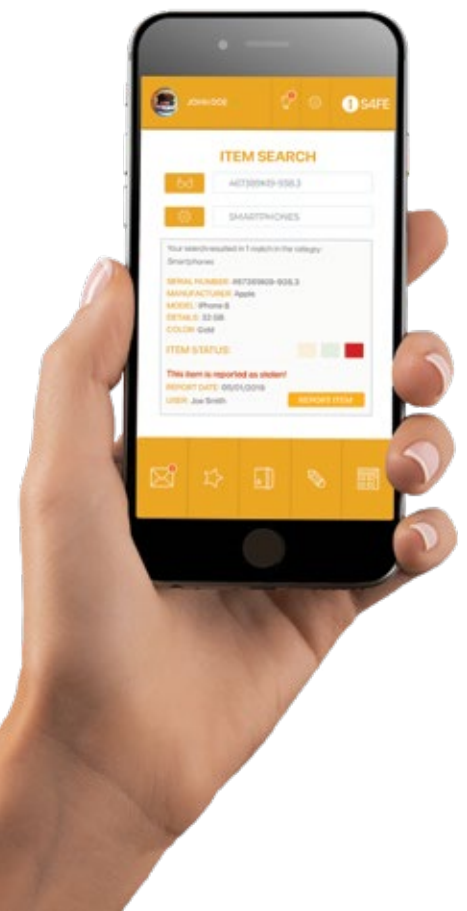
ECONOMIC DAMAGE 2019: approx. USD 890 billion

- 7,1 million vehicles are stolen every year in 150 countries.
- 5,5 million burglaries are committed worldwide each year.
- 26 million pieces of luggage are reported lost worldwide each year.
- 2,9 million bicycles are stolen in the EU every year.
- 12.000 laptops disappear every week from airports in the USA.
- 338 billion euros of stolen goods traded annually.
- 300.000 jobs lost annually in the EU due to counterfeiting.
- 1 in 10 companies are already affected by product piracy.

HOW DOES S4FE FIGHT CRIME?

S4FE is an interface that allows users to

- register property / objects anonymously in the network
- Report theft / loss in real time
- to make forged / lost / stolen objects identifiable
- check objects that are found or offered for sale
- report stolen / lost / counterfeit items
- receive rewards for discovery and return of items



S4FE COOPERATIONS

IMPLEMENTATION OF S4FE WITH PUBLIC AUTHORITIES

S4FE intends to establish long-term cooperations with public or official authorities, organizations and institutions that are connected with the fight against crime in the broadest sense. The background to this is that it is a well-known problem that the networking of international authorities has various weaknesses.

This particularly concerns the free flow of information and cross-border, shared access to data (databases). Incompatible legislation and slow administration aggravate the problems and it is not foreseeable that an amicable solution will be found at international level in the near future.

Nevertheless, even if the majority of authorities involved in investigation and prosecution were to join forces in the shortest possible time, this would not solve the problem of the lack of identifiability of ownership and authenticity of objects.

In addition, the networking of international databases would most likely not include the people actually involved: object owners and manufacturers.

For a system like S4FE to work, users must be able to register and verify objects themselves, as well as report loss, theft, discovered objects and forgeries. However, this possibility does not exist on the part of official authorities: there is no practicable application for it that is globally networked and it can only be assumed how long it would take until all participants of an international project of this magnitude would agree on a system or procedure.

It is also questionable, whether all authorities and institutions in the world could agree to develop a system based on block chain technology to guarantee the anonymity of users. In addition, it is unlikely that the representatives of public authorities would agree on a rewards program similar to the S4FE Rewards Program.

However, this is a fundamental basis for generating network participation and activity, without which such a system is almost inoperable. S4FE is therefore a welcome third party service for public authorities, which is not dependent on the decision making processes of the public authorities, and can therefore quickly implement an effective solution for the known problems.

When cooperating with public authorities, S4FE pursues a clear goal: to provide as many officials, patrolmen, investigators, customs investigators etc. as possible with the S4FE app. Technically this is already possible in many countries, since today almost every official possesses a service mobile phone.

In case of suspicion, this would enable to check the ownership or authenticity of objects carried along with every traffic or personal inspection in real time. A possibility that was not available before.

The use of S4FE will make the investigation and prosecution of theft crime, fencing and product piracy much more efficient, which will increase the detection rates. This in turn is the primary motive of every authority involved in fighting crime: a high detection rate.

Not only do internal processes, such as promotions, depend on this, but in many countries the success rates also determine the amount of funds granted by the state.

S4FE COOPERATIONS

IMPLEMENTATION OF S4FE WITH PUBLIC AUTHORITIES

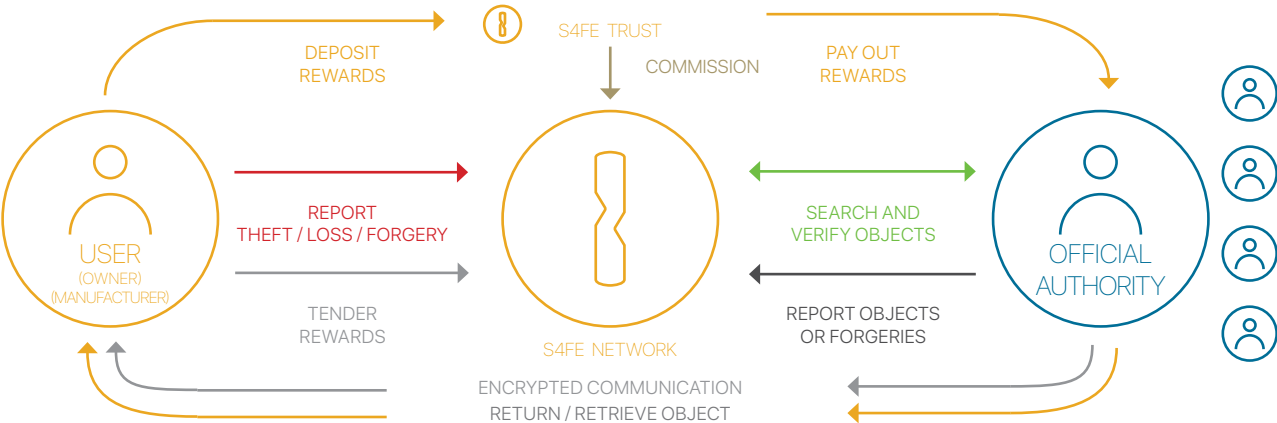
In addition, the use of S4FE could reduce administrative costs and efforts of authorities. This is another argument in favor of the implementation of S4FE.

Apart from that, the spread of S4FE makes it difficult for criminals to move stolen goods and forgeries: the risk of being caught increases dramatically with S4FE. The increasing risk of being caught while acquiring or possessing stolen goods or fakes also affects the willingness of potential buyers, because the risk of being caught while acquiring stolen goods or fakes also increases.

These facts additionally promote the success rates or statistics of the authorities and are another powerful argument for an implementation of S4FE. In order to encourage the participation of authorities in the network, S4FE pursues a two-stage strategy:

1. S4FE incentivizes public authorities through the Rewards Program and the increase of the awareness rates (besides the animation through the above mentioned added values).
2. Authorities encourage their employees to use S4FE through the Rewards Program and the prospect of increasing the reconnaissance rates.

Through this strategy S4FE can provide the authorities with convincing arguments, while at the same time presenting facts that will lead to an actual use of S4FE in the service. However, it is crucial that these arguments are not sales arguments but rather comprehensible facts that will be reflected in reality when S4FE is implemented.



Revenues are also generated in cooperation with public authorities through the S4FE Rewards Program, in which S4FE participates with a commission of 25%. The difference to private users is that public authorities (their employees) will not register their own objects as users, but will use the network to search, check and identify objects.

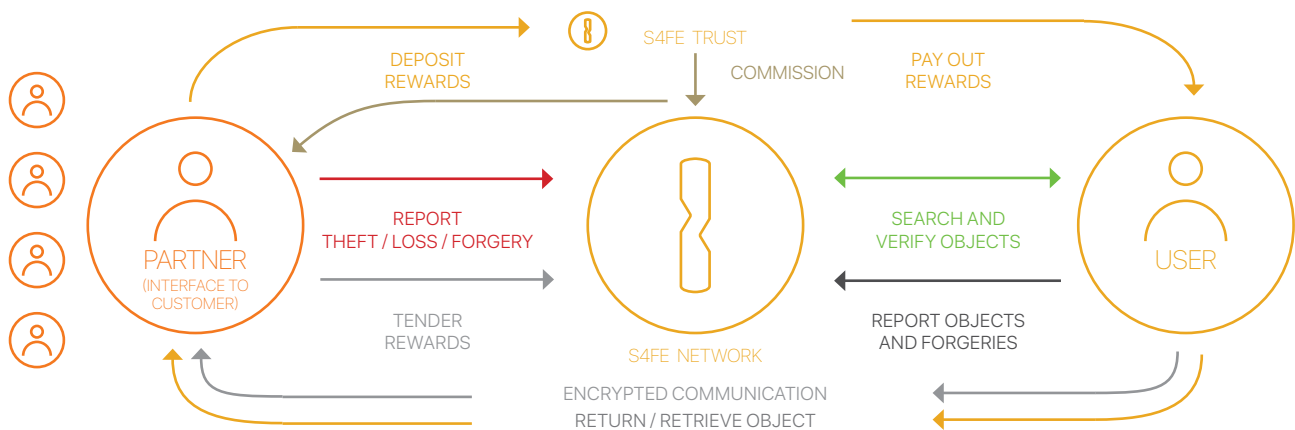
The Rewards Program and the rewards granted can be used by public authorities to create incentives and reward their employees, for example. However, they can only do this if they are permitted to do so. Otherwise, distributed rewards may be donated or used for charitable purposes.

S4FE COOPERATIONS

IMPLEMENTATION OF S4FE WITH COMMERCIAL PARTNERS

Commercial partners will also benefit from an implementation of S4FE, as they will be able to diversify their portfolio of offers and services by connecting to the network, thus offering added value to their customers. In addition, commercial partners benefit from an image transfer through the implementation: offering a service like S4FE creates an image gain.

By using S4FE, manufacturing partners can protect their products along the entire supply chain and beyond: on the one hand against theft, on the other against product piracy. This also applies long after the sale, where these benefits are transferred to the (end) consumers who can check the product for authenticity throughout the entire product life cycle.



An implementation of S4FE for commercial partners is interesting especially from the point of view of cost-benefit or a make or buy analysis: The costs necessary to develop such a system would be much too high compared to the implementation of an existing system. For this reason S4FE has developed a cooperation model where the network can be seamlessly integrated as a white label into the corporate identity of the cooperation partners. This model provides for one-time setup costs for the implementation and the operation of the network is mapped via a subscription, e.g. for product registration with manufacturing companies. In return, S4FE offers a turnkey system that can be integrated at low cost.

An implementation of S4FE is therefore attractive for several reasons:

Portfolio Diversification: Partners can expand their portfolio, thus diversifying their portfolio.

Added Value Customers: Partners offer their customers added value in conjunction with their own products.

Image Gain: Partners benefit from the image gain as innovators.

Make or Buy: Partners bear no development costs and the system can be seamlessly integrated.

Profitability: Partners can generate profits through the reward system.

Product Protection: Partners can protect products throughout the supply chain and product life cycle.

Brand Protection: Partners can protect products against counterfeiting (piracy), thus protect their brand.

Brand Value: Partners can increase their brand value as counterfeits are impossible / detectable.

Customer / Consumer Protection: Product protection is transferred to the customer / consumer through verifiability of the product.

Value Preservation: Product value preservation increases, since authenticity can be verified, i.e. guaranteed, at any time.

Loss Reduction: Partners do not suffer losses due to product piracy.

S4FE COOPERATIONS

IMPLEMENTATION OF S4FE WITH COMMERCIAL PARTNERS

Commercial cooperation partners can be e.g. manufacturers, wholesalers and retailers, companies from the insurance industry, tourism industry, gastronomy, hotel business or any kind of company that trades with goods or is affected by theft, loss and product piracy in the broadest sense.

Since the given framework is not sufficient and the added value generated by an implementation of S4FE can be transferred to other forms of business in a comprehensible way, some advantages of insurance companies and manufacturers as cooperation partners are considered as examples:

Among other things, insurance companies can encourage existing as well as new customers to participate in the network by granting them discounts on policies if they register their property in the network. This creates a recognizable added value for all parties involved:

- existing / new customers can be incentivized / rewarded / recruited with attractive offers.
- all customers benefit from the possibility to secure their property
- the offer / product quality (portfolio quality) of the insurer increases.
- the insurer benefits from an increase in customers or a satisfied customer base.
- the insurer can generate additional profit.
- an image transfer or image gain for the insurer.

In addition to these added values, insurance companies gain another, very decisive added value through an implementation of S4FE: the reduction of internal costs, because the reduction of damage claims also reduces the costs for damage settlements and administrative expenses.

To maximize the effectiveness of the S4FE network, a high number of participants is important. Therefore encourages not only individual and public users but also commercial users or cooperation partners to participate. This is done by a two-stage strategy:

1. S4FE incentivizes commercial users through participation in the Rewards Program (in addition to the animation through the above mentioned added values).
2. Commercial users animate their customers (users) through attractive offers or combinations with their product portfolio.

The combination of this strategy with the aforementioned strategies for animating individual and public users results in an overall strategy that includes almost all social classes. Commercial partners are particularly important for S4FE as they already possess customer bases and can therefore drive the growth of the network in a very short time. The mutual added value of cooperation with commercial partners is an immense advantage when acquiring partners and considering the number of potential partners worldwide, rapid growth seems very realistic.

Commercial cooperation partners are to be considered as individual users, as they will also register objects, unlike official cooperation partners. The difference is that they may register larger amounts of objects, or that several users (customers of the partner) are subordinate to a cooperation partner as users.

This depends on whether they register their own objects, such as inventories or business equipment, or whether they wish to offer the service to their customers.

S4FE COOPERATIONS

IMPLEMENTATION OF S4FE WITH COMMERCIAL PARTNERS

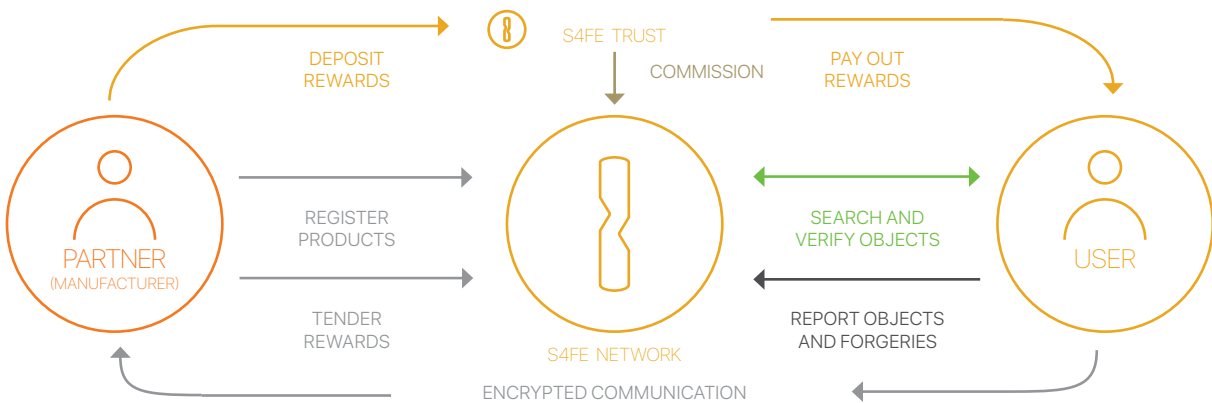
Manufacturers tend not to use S4FE to identify ownership or to localize objects, but rather to identify authenticity. The possibility to provide their products with non-manipulable features represents a great benefit for manufacturers.

On the one hand, this enables them to greatly reduce, if not eliminate, counterfeiting of their products, and on the other hand, they can offer their customers a unique security when purchasing the products. This is an aspect that represents a considerable competitive advantage in today’s proliferation of counterfeit products, as customers are more likely to be inclined to buy products where they can exclude counterfeiting. This is particularly true in the area of high-value luxury brands, where several thousand Euro often have to be paid for the purchase of products. Security in terms of authenticity is a valid buying argument in this case.

In addition, manufacturers protect their brand and their image through S4FE, because more and more (luxury) brands suffer from the association with the term *fake*. Just think of the classic, *fake Rolex watch* or *fake Louis Vuitton bag*, which are now available everywhere without any problems.

In order for manufacturers to benefit from the implementation of the system, it would make sense to provide incentives for users or consumers. This means that users would have to be encouraged to detect counterfeits and report them to the S4FE network.

This is done through the S4FE Rewards Program, through which network users are entitled to a reward for the discovery of objects reported as stolen or lost. However, in the case of the discovery of counterfeit items, users do not receive a two-part reward, but the manufacturers offer flat-rate rewards for the identification of counterfeit products.



For the implementation of the S4FE technology, manufacturers are charged unit costs for individual units as well as for the individually developed system (user interface). These costs naturally depend strongly on the respective scope and effort.

Since the granting of rewards for detected counterfeits is handled through the S4FE Rewards Program, S4FE also receives a commission of 25% of all transactions.

S4FE ROAD MAP

2017

DECEMBER: Development of the concept, first meetings

2018

JANUARY: Technology design, beta-phase programming

MARCH: Usability and feasibility testing, ERC20 implementation in application

APRIL: ICO preparation and team expansion

JUNE: S4FE AG founded in Vaduz for technology development and administration

SEPTEMBER: Establishment of the S4FE Foundation in Grand Cayman for finance and token issuing

OCTOBER - DECEMBER: Private Token Sale

2019

JANUARY: Development of the beta version of S4FE, S4FE Token Listing

JANUARY: Initial marketing campaign, articles in Forbes & Entrepreneur, cooperation with Floyd Mayweather

MARCH: Development of the S4FE beta application

JULY: Release of the S4FE beta application

AUGUST: Full version of the S4FE application

DECEMBER: Preparation of the release of the full version of the S4FE application for IOS and Android

2020

MARCH: Release of the S4FE application

MAY: Sales launch of S4FE products

S4FE GROUP MANAGEMENT

S4FE OÜ



**DIEGO
MOURAD**
Chairman of the Board



S4FE OÜ
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info@s4fe.io | www.s4fe.io

S4FE AG



**ROLF
SEEGER**
Chairman of the Board



**GÜNTHER
FISCHER**
CEO (Chief Executive Officer)



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IMPORTANT NOTICE FOR TOKEN BUYERS _____

GENERAL INFORMATION

The token offered here do not constitute shares, units or participation certificates and have not been registered under the securities laws of any country. The sale of token described in this document has not been reviewed or approved by any Securities and Exchange Commission or other governmental commission or regulatory authority, nor has any of the foregoing authorities confirmed the merits of this offer or the accuracy or adequacy of this Memorandum.

The information contained in this document is confidential and proprietary to the Company. It is intended for prospective token purchasers for their confidential use only and subject to the express agreement that such persons will not disclose this document or the information contained herein without the Company's prior written consent.

discuss or photocopy this Memorandum or use this Memorandum for any purpose other than to evaluate a possible acquisition of token from the Company.

If a prospective token buyer consents to the delivery of this Memorandum, they agree to promptly return this document and any other documents or information obtained in connection therewith if they decide not to participate in the token sale.

This Memorandum does not purport to be complete or to contain all the information that a prospective token buyer may wish to have in order to evaluate the Company. Each token buyer must conduct and rely upon its own evaluation of the Company and the terms and conditions of the Offer, including the merits and risks associated with the purchase of token.

The purchase of token is only suitable for buyers who can bear the economic risk of investing for an indefinite period of time and who do not require any liquid funds from this purchase. Each buyer must determine the tax and legal issues that apply to them.

The token offered here are offered only under the terms and descriptions set forth in this Memorandum, subject to prior sale. You are subject to the Company's right to withdraw or modify this offer without prior notice and to refuse all or part of any token sales in any order or under certain other conditions.

The Company will provide all token buyers and their advisors with the opportunity to ask questions and receive answers regarding the terms and conditions of this token sale and to provide any requested documentation or other information (to the extent that the Company owns or can obtain such information without undue effort or expense) where necessary to confirm the accuracy of the information provided.

This Memorandum contains the summary of, and references to, certain documents and records relating to the Company. These documents and records are either attached as annexes or will be provided by the Company upon request. All references and information contained herein are consistent in all respects with the contents of these documents and records.

This Memorandum does not constitute an offer to sell or the solicitation of an offer to purchase any securities of the Company in any jurisdiction and does not constitute an offer or solicitation to any person to whom it is unlawful to make such an offer or solicitation in any jurisdiction.

This Memorandum does not constitute an offer to sell an advertisement for an offer to purchase securities of the Company in any jurisdiction, or an offer to any person to whom the direction of such offer or advertisement in any jurisdiction would be considered unlawful.

IMPORTANT NOTICE FOR TOKEN BUYERS _____

No one is authorized to disclose information or make representations in connection with this offer other than the persons mentioned in this Memorandum. In the case of such information or representation from any other source, it should not be considered as authorized by the Company.

The token offered here are highly speculative and involve material risks. The sale of token described herein involves significant economic risk and is directed only at persons who understand these risks and can afford to take such risks.

When deciding on the purchase, the token buyer must make his own assessment of the company and its terms of the offer, including the risks and benefits involved. It may be difficult or impossible for token buyers to convert their token into cash at the time they desire.

RISK FACTORS

A purchase of the token offered here involves considerable economic risks and is only suitable for persons who have substantial funds and can afford to bear such risks and do not need to obtain liquidity with this purchase. Each token buyer should carefully consider the risk factors prior to purchasing the token and consult with their own legal, tax and financial advisors regarding these factors. All risks listed below are considered relevant documents by the Company. However, the following explanations are not exhaustive and their order does not reflect their importance. In addition to the other factors contained in this memorandum, token buyers should carefully consider the risks summarized below:

BUSINESS PLAN

The Company's business plan described in this document is a description of an assessment and analysis of the potential market and the opportunities and difficulties facing the Company. This presentation has been prepared to the best of the knowledge of the Board of Directors.

There can be no assurance that the information contained herein accurately represents the possibilities and potential for success of the Company. Competition and the economic forces of distribution, the level and prices of the Company's services make it extremely difficult and unpredictable to forecast sales, revenues and costs.

COMPETITION AND MARKET CONDITIONS

The market is highly fragmented and subject to competition. Competitors could significantly expand their business activities in the market and the Company's ability to conduct its business and growth strategy could be adversely affected.

ABILITY TO MAINTAIN EXPANSION

The Company's ability to execute its strategy for continued growth depends on its ability to expand the size and quality of its distribution base. This requires that the Company be able to aggressively market its services and offer programs that are attractive to buyers and provide a consistent level of service with the quality that ensures the maintenance of satisfactory business relationships.

Unfavorable developments in the economy or in the competitive situation or other events that could lead to the erosion of the Company's current and future sales base may hinder the Company's business activities and impair its ability to achieve continuous expansion.

IMPORTANT NOTICE FOR TOKEN BUYERS _____

RISK FACTORS

DEPENDENCE ON INITIATORS

The Company believes that the development and growth of the Company to date is primarily due to the skills of the current initiators. Although the Company is expanding its management and team in connection with expected growth, the loss of services from the Initiators could have a material adverse effect on the Company's business in the foreseeable future.

NEED FOR ADDITIONAL FINANCING

The Company believes that the capital inflow to be generated by this offering (based on proceeds from the sale of nearly all of the offered token), together with the Company's earnings, will be sufficient to meet the Company's immediate anticipated needs.

The Company may require additional financing in the future. This could result in a change in value of the token of the token buyers participating in this sale.

CONTROL OF THE COMPANY

The current owners control the majority of the voting shares of the company. Therefore, they are, among other things, in a position to elect the Board of Directors and the management of the Company and to manage the business of the Company. If the owners decide to sell shares in the Company, this will mean a reduction in the voting shares of the Company. However, in the event of a sale of shares, the current owners of the Company will only sell enough shares to maintain control of the Company.

DECISION OF THE ADMINISTRATIVE BOARD ON THE USE OF THE PROCEEDS

The net proceeds from the sale of token will be used to implement the Company's business plan outlined in this document. The Company reserves the right to use the proceeds from the sale of token for other purposes not currently contemplated and in the best interests of the Company and its shareholders to adapt to changing circumstances and opportunities.

As a consequence of the foregoing, the success of the Company will be materially dependent upon the decision and judgment of the Board of Directors with respect to the application and distribution of the net proceeds of this Offering.

CORPORATE PLAN

PURPOSE OF THE COMPANY

The main purpose of this document is to provide token buyers with an organized, structured and success-oriented business and market development plan for a 3-year budget that ensures the future development of the company, its products, services and brand names.

In addition, the purpose of this Business and Market Development Plan is to apply professional planning techniques and methodologies to develop meaningful, flexible and dynamic management strategies, the assessment, analysis and evaluation of which will help management to achieve optimal goals in marketing, application, sales, production and financial results.

The purpose of this business and marketing development plan is not only to provide the tactical, timely and financial resources necessary to assess, monitor and manage S4FE's success and its products, brands and product range, but also to develop long-term strategic perspectives for the company's impact on the market.

IMPORTANT NOTICE FOR TOKEN BUYERS _____

RISK FACTORS

MISSION OF THE COMPANY

S4FE's mission is to focus on the design, production, marketing, distribution, sales and expansion of its products. S4FE's long-term mission is the development, production, marketing, sales, licensing and distribution of its products as well as the provision of its services, as detailed in this memorandum.

The final mission is to develop, cultivate and maintain strong, lasting business relationships with users, customers, sales and representation offices, sub-licensees etc. in order to use the marketing of business relationships (i.e. loyalty) as a valuable means to build brand loyalty. The philosophy of this mission, the business relationships, structures, programs and mutual exchange must be developed to promote and implement an unusually high quality standard of products.

OBJECTIVE

S4FE's business and marketing development plans are based on the ability to define the specific quality and qualitative objectives as precisely as possible. Without the definition of responsible and realistic goals, no research, analysis, preparation and documentation of a success-oriented plan is possible.

Detailed planning, analysis and methodical approach are based on the objective. S4FE advocates and believes in detailed strategies, plans, activities, budgets, milestones and people as well as the capital necessary to achieve these goals.

GENERAL STRATEGY

S4FE is a for-profit company that pursues the agreed objectives in marketing, sales, production and business development plan in the short, medium and long term in order to increase the value for the company.

S4FE's overall value creation strategy is to build and develop a market value, user and customer base, distribution system and marketing of relationships.

S4FE owns, manages and holds the Company's trademark rights and establishes business relationships: these include, but are not limited to, joint ventures owned by the Company, companies funded from the Company's share capital, contractual agreements, relationships with sub-licensees, representative offices, etc., which are necessary to market, sell, package, manufacture and distribute the Company's products and services.

S4FE's general business strategy includes the recruitment and employment of highly qualified, professional managers with an entrepreneurial background in marketing, sales, distribution and market promotion. These employees form the basis for future development and expansion.

S4FE's capital development and management strategy is based on the use of private investment to implement short-term developments of the company's start-up phase. This capital investment is used until the positive cash flow from companies or sustained cash flow and earnings are achieved. At this point in time the earnings are then distributed in a (yet to be determined) ratio or reinvested in the development of the company (e.g. capital formation) and/or distributed to the owners of the company.

S4FE's general business strategy plan for marketing and development is based on internally generated profits (after capitalization) as a means to self-financed, long-term growth. S4FE's capitalization strategy may include a wide range of options, including a public tender as a continuous means of financing strategic acquisitions and providing a second opportunity for investment returns.

DISCLAIMER

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Citizens, residents (tax registered or not), green card holders and/or residents of the United States of America and North Korea are not eligible or permitted to purchase S4FE token in the token sale described in this document.

This document and any copies thereof may not be sent or transmitted in any form to countries where the distribution or dissemination of such documents is prohibited by law.

All participants are strongly advised to seek independent legal counsel regarding participation in the token sales process described in this document to verify the validity and applicability of any laws, rules or regulations applicable in your country.

DISCLAIMER

Prospective buyers of S4FE token are strongly advised to carefully evaluate and consider all risks and uncertainties associated with the purchase of S4FE token. In case of an acquisition of S4FE token, it is expressly stated that the acquisition is not exchangeable, refundable or exchangeable.

S4FE expressly points out that there is no assurance that there is any demand for S4FE token in the market or that the issue or sale price is in any way indicative of a future market price that can be achieved on an exchange or trading platform for crypto currencies.

S4FE does not give any assurance for the success of the token sale or for the business venture that still needs to be developed as described in this document.

The value of and demand for the S4FE token is highly dependent on the business results of the company or business project and the continuous commitment of the users.

There is no assurance that the sale of the token will be successful, or that the business venture, which still needs to be developed, will be successful.

S4FE has prepared all information, especially assumptions, estimates and forecasts with the utmost care and has taken extremely realistic key figures into account in all areas considered in the planning. Nevertheless, there is no promise that the crypto-currencies collected through the token sale will be sufficient to implement the company's business model.

In view of the above information and for reasons that are unforeseeable at this point in time, it is pointed out that the development and market launch of the S4FE token as well as the S4FE network, including all functionalities, services and products, may not be completed or implemented and that there is no promise whatsoever that a market launch of the S4FE network will be realized.

It is recommended that independent financial advice be obtained prior to any business venture.

INFORMATION ABOUT THE S4FE TOKEN _____

LEGAL STATUS OF THE S4FE TOKEN

The S4FE Token is a payment token that has been specially developed for use on the S4FE platform to enable users to access the network and the services and functions offered.

- Token buyers are not investors and the token is not an investment.
- The token is a pure payment token within the network.
- The token purchase enables access to the software and the provided data.
- No dividends will be paid out and this is not planned.
- The token is not a bond and no interest or other payments are made to the Token holders.
- The token is in no way intended to generate any profits.
- The circulation of the token is unlimited.
- Users are entitled to buy tokens from third parties and sell them to third parties.
- The first version of the software is available at the time of token sale.

The S4FE Token is issued as a payment token and all payment transactions in the network take place in S4FE Token.

A prerequisite for the purchase of S4FE token is participation in the KYC (Know Your Customer) / AML (Anti Money Laundering) process.

KYC & AML PROCESS

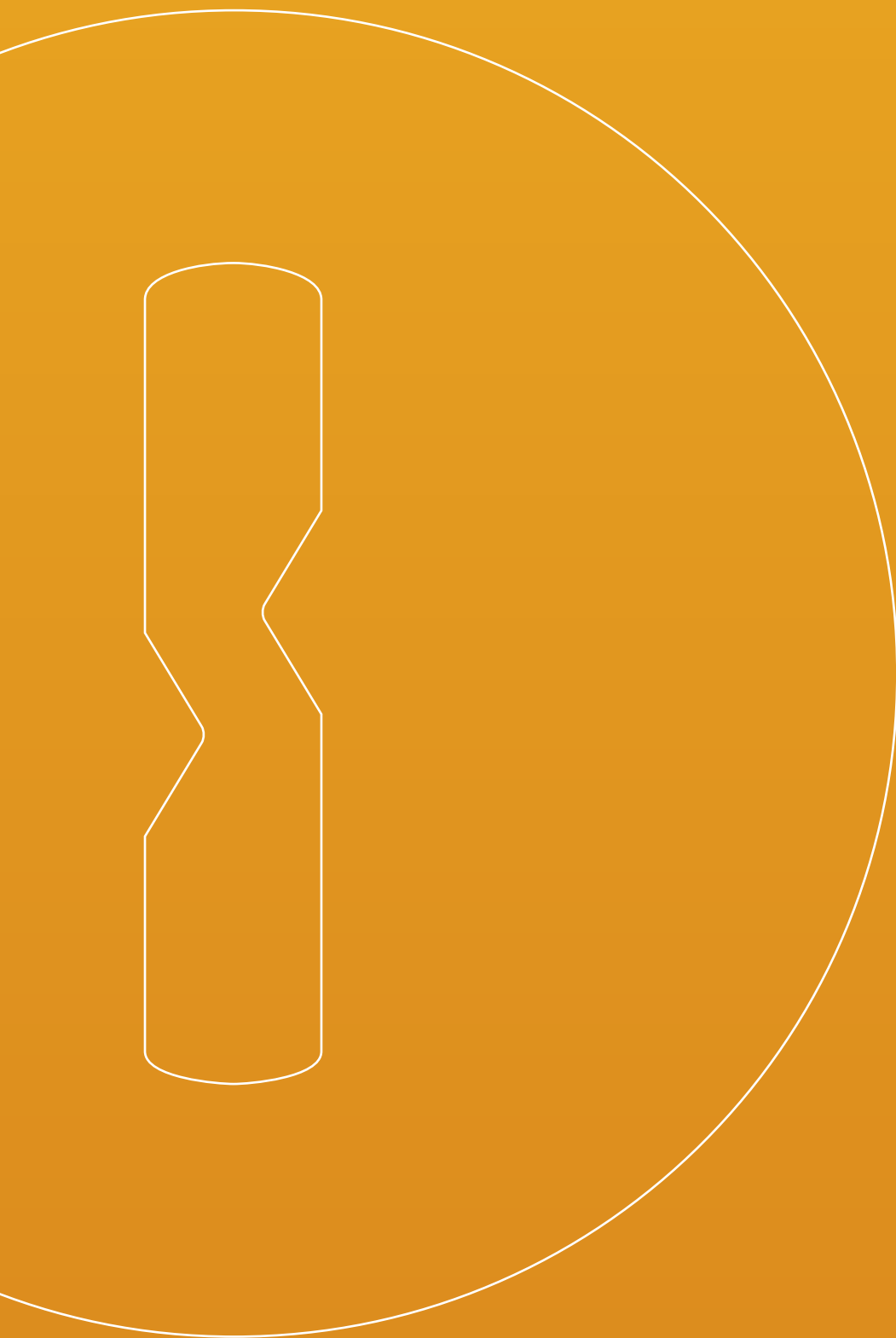
The S4FE Token are sold via trading exchanges for token. These are legally obliged to take measures to prevent organised crime and money laundering.

In order to participate in the sale of token, all participants must therefore go through a process of unique identity verification, for which a video recording (webcam or smartphone camera) or uploading a scan is required:

1. Live video of a valid identity document.
2. Live video of the valid ID document next to the face of the ID holder.
3. Recording of a proof of address (utility bill: electricity, gas or telephone bill) of the participant on tax residence.

Based on this information, an identity check is carried out, taking into account data protection and privacy. The result of this check determines whether the participant is admitted to the token sale.

For further information regarding the token sale, please refer to our website www.s4fe.io or contact us at info@s4fe.io



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