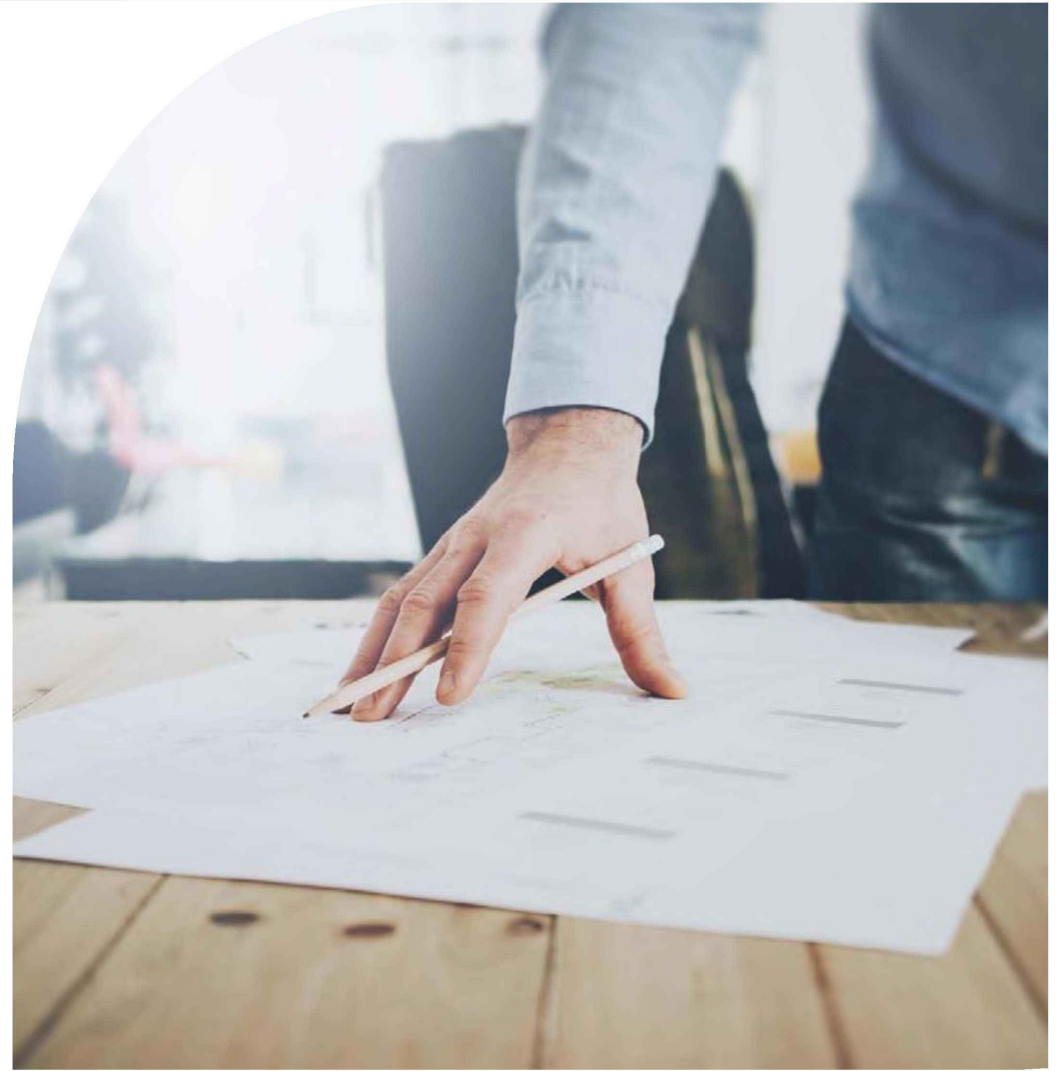
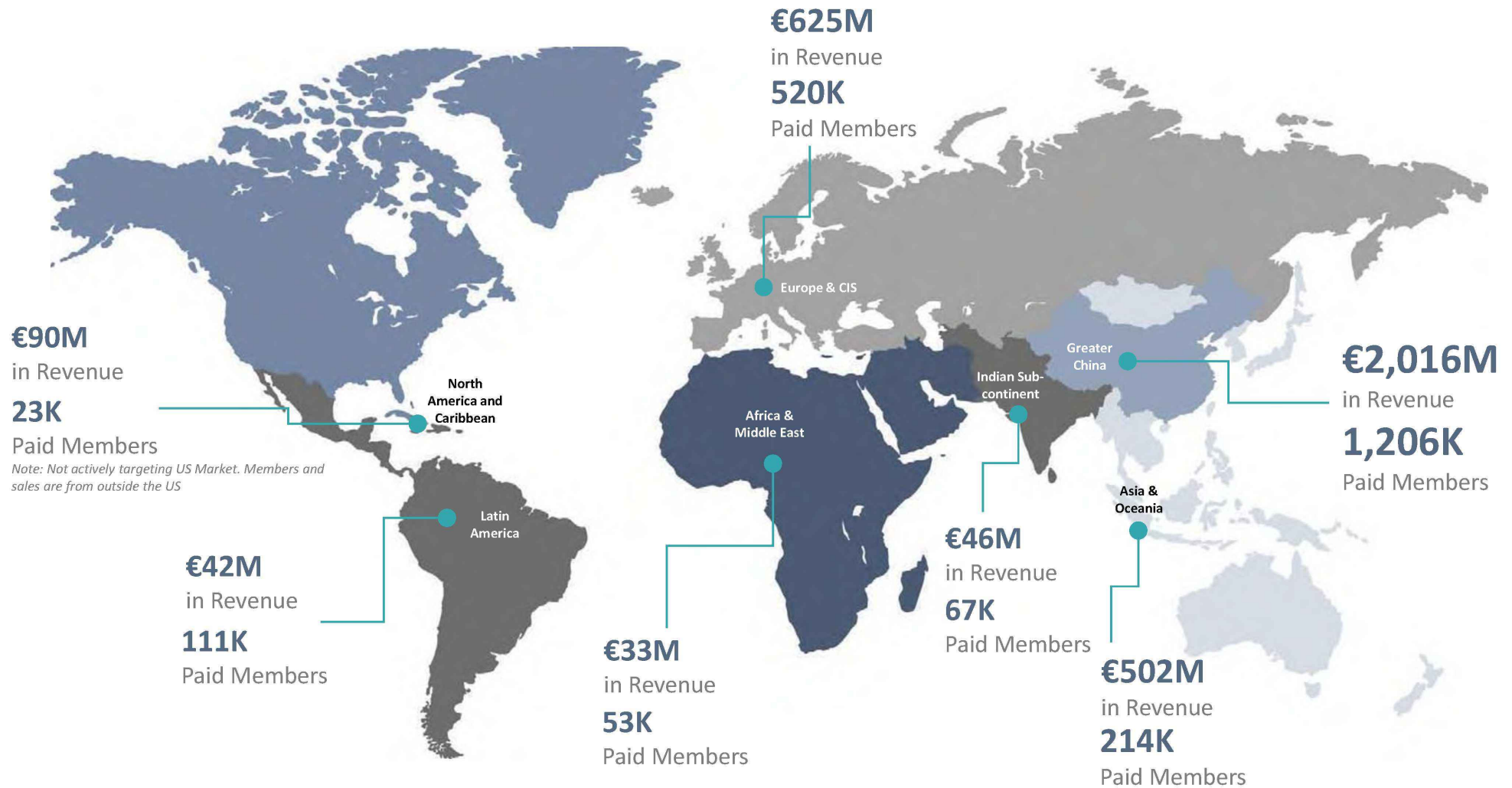


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ONELIFE AT A GLANCE – A GLOBAL NETWORK



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EXECUTIVE SUMMARY



BUSINESS SNAPSHOT

- **High Return Industry:** Network marketing has become a mature, highly profitable industry – sophisticated investors seeking high returns continue to acquire high performers with several private equity transactions over the past few years.
- Founded near the end of 2014, **OneLife Network** began as a collaboration with **OneCoin Ltd.** with the objective of popularizing the concept of cryptocurrency, educating the mass market about financial concepts, and utilizing network marketing to attract users and miners to maximize the value of the OneCoin cryptocurrency.
- OneCoin is a **revolutionary cryptocurrency designed to disrupt the payments industry** and navigate the complex regulations of the modern financial world by utilizing its unique blockchain technology – technology that incorporates **KYC data** of the users, thereby preventing its usage in unsanctioned activities.
- OneLife's **bestselling products are educational packages** that explain the basics of personal development, financial concepts, and cryptocurrencies and contain promotional **tokens** that give members the right to participate in cryptocurrency mining of OneCoin.
- Packages offer different educational content and numbers of tokens. The most popular packages are the high value packages ranging from **€7,500-188,000**.
- **Preferred By Distributors:** Network Marketers are attracted to ONL by the **high earning opportunities**, growing market for ONL's **innovative products**, and the low overhead nature of digital **products**.

PERFORMANCE

- **High Growth:** OneLife has surpassed every prior growth rate in the industry and is the fastest growing network. Global sales since inception are approaching **€4.0B**, with **YOY growth of 77%**, **EBITDA margins over 30%**, and **2.2M paid members** (with a total database of over 11m accounts).
- **New Records:** ONL generated revenues of **€369M in September** alone, and is on track to generate **€2.5B in 2016** and continue with its growth trajectory in its third financial year. EBITDA margins are expected to remain the same or increase slightly due to scale effects and the enhanced operational and team structure.
- **Globally Diversified Network:** ONL started off strongly in Asia and China, and carried that growth over to Europe last year; the next strategic markets will be India, Latin America and Africa.
- **Exceptional Potential:** ONL **can easily double annual sales over the next 2 - 3 years by** increasing penetration in China, where the product is very popular, actively developing the network in additional international markets, and launching new products and services.
- **High member loyalty in a traditionally high churn rate industry:** In the last 12 months **none** of the Top 100 distributors have left the company, with several new ones joining. The products themselves are “sticky” and promote loyalty by incentivizing people to check their accounts often, keeping them active, and offering new attractive income opportunities. **45K ONL leaders** have achieved a “rank” and belong to the industry's top earners
- With over **2.2M paid members** and exceptional loyalty to its culture, business model, and products, it is unlikely that anyone can duplicate ONL's success

INVESTMENT OPPORTUNITY



INVESTMENT RATIONALE

- **High Growth Opportunity:** With an annual growth rate of 77% in 2016, OneLife's revenue has grown at an incredible rate and is poised to continue this growth by tapping into more geographies and products
- **Experienced Management Team:** OneLife is currently led by Pablo Munoz, former Sr. VP of Avon North America and Group President of Americas at Tupperware and counts seasoned members of the banking industry among its senior executive and compliance teams
- **Large Membership Base:** With over 2.2M globally distributed active members, and 11M total members, OneLife is well positioned to expand its direct selling efforts across a variety of products, services, and markets
- **Market Leader in High Growth Geographies:** OneLife has a strong base in high growth markets of China, Eastern Europe, and South-East Asia enabling it to quickly capitalize on new products and services in its portfolio
- **Strong Leadership:** 6 of the top 10 direct selling distributors are OneLife distributors, as measured by industry publications. The top 2 distributors account for more sales than the following 8 distributors combined¹
- **Highly Efficient Cash Generator:** OneLife has maintained very high EBITDA margins on its sales while keeping OPEX and overheads low at less than 2% of revenues. It is set to continue averaging **EBITDA margins upwards of 38%**

PROPOSED TRANSACTION

OneLife Network:

- **Acquisition** of the OneLife Network and assets, or a **merger** with an existing company where synergies can be achieved
- The current owner will provide a long-term contract and non-compete with OneCoin Ltd. to continue providing coins to the network and to prevent any other network/direct selling methods. At current market prices sales of **€20-30B** can be achieved in the near future with the existing structure.
- Long-term contracts with all essential personnel and suppliers at OneLife will be ensured.

OneCoin Future:

- OneCoin Ltd plans a **public listing** in April 2018. Key members of the network will be allowed to participate in the listing alongside strategic investors. There is extremely high interest from existing ONL members and external investors to participate as OneCoin is one the first cryptocurrency companies to take such a step
- The listing is planned in both Frankfurt and Hong Kong, with the potential of a listing in Shanghai through CDRs
- A public listing involving the key leaders in the network will ensure the longevity of the business and further expansion
- A potential acquirer of OneLife will be given the option to acquire a controlling interest in the listed vehicle at a pre-IPO valuation

REVENUE: Exponential Revenue Growth

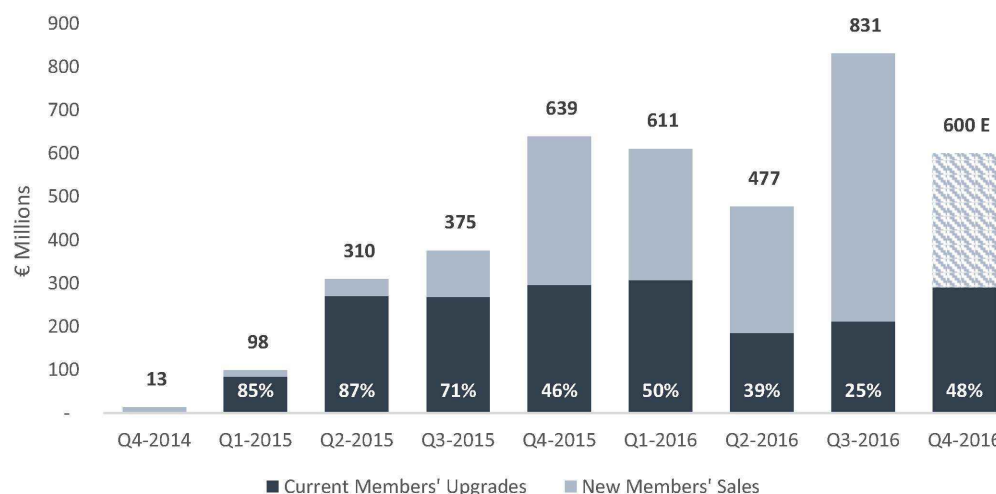
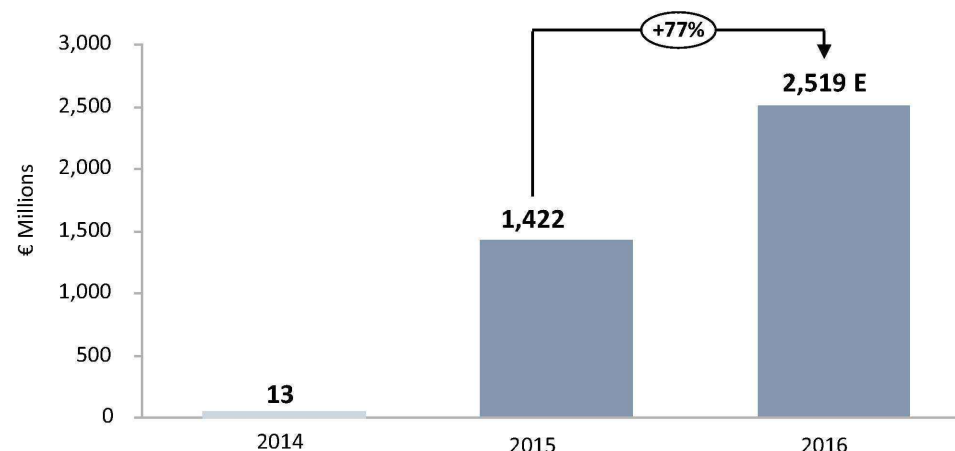
Strong Revenue Growth

- **€3.4B in revenue** in ONL's first 24 months
- **€1.9B in the first 3 quarters of 2016** alone, up from **€1.4B in 2015**; an approx. **77%** annual growth rate
- Significant room for **future expansion** and no slow-down in sight
- Consistent quarter-by-quarter revenue growth achieving 9 digit revenues in its first year of operation, and **doubling** that in the second year
- Performance puts the OneLife Network as one of the most successful and rapidly growing direct selling companies globally

Strong Revenue Growth

- **45k+ ranked leaders** – extremely active and loyal, spread across the globe driving sales and growing the network.
- **Attractive, simple compensation plan** makes OneLife one of the best network marketing opportunities globally, with high income opportunities (ONL members dominate the top earners rankings globally)
- **Digital product** – provides significant advantage over classical network marketing businesses. Explosive demand for **cryptocurrency** and financial education solutions globally
- **Sticky product** – distributors and members are incentivized to stay loyal to the company, with significant revenue generated from **current members** purchasing more products from the network

OneLife's Sales Yearly (*forecast)



REVENUE: Geographically Diversified Revenue at Comprehensive Price Points

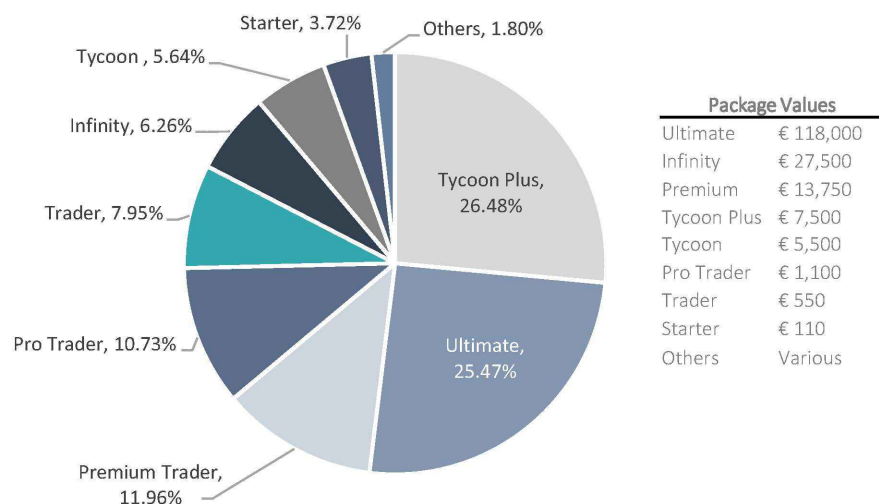
Maximizing Demand Curve

- **Opportunities for Everyone:** OneLife's packages are strategically priced to cover the entire range of the demand curve, maximizing the target market
- The **medium and high-value packages** tend to account for the largest % share of total revenue, indicating strong appetite and confidence in product
- Although the **average ticket size is €1765**, ONL caters to the entire market, from free users to high-value **€120K+** users

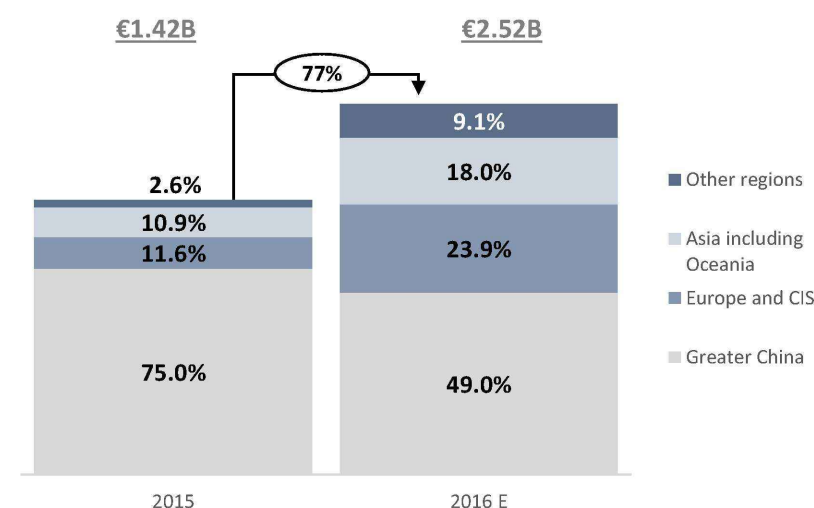
Diversified Revenue Base

- **Global revenue** stream with historically the largest share coming from the Chinese market
- Revenue continues to **diversify** with the initial high concentration in China spreading to Europe and newer regions such as Latin America, India, and Africa
- We expect China growth to derive from our expanding teams, products, and services, and we expect Africa, India, and Latin America to grow as we actively target increasing our membership base in those areas

Net Sales by Product Sept-2016: €369M



Net Sales by Region: Annual split



MEMBERS: 2.2M Paid Members with Continued Rapid Growth

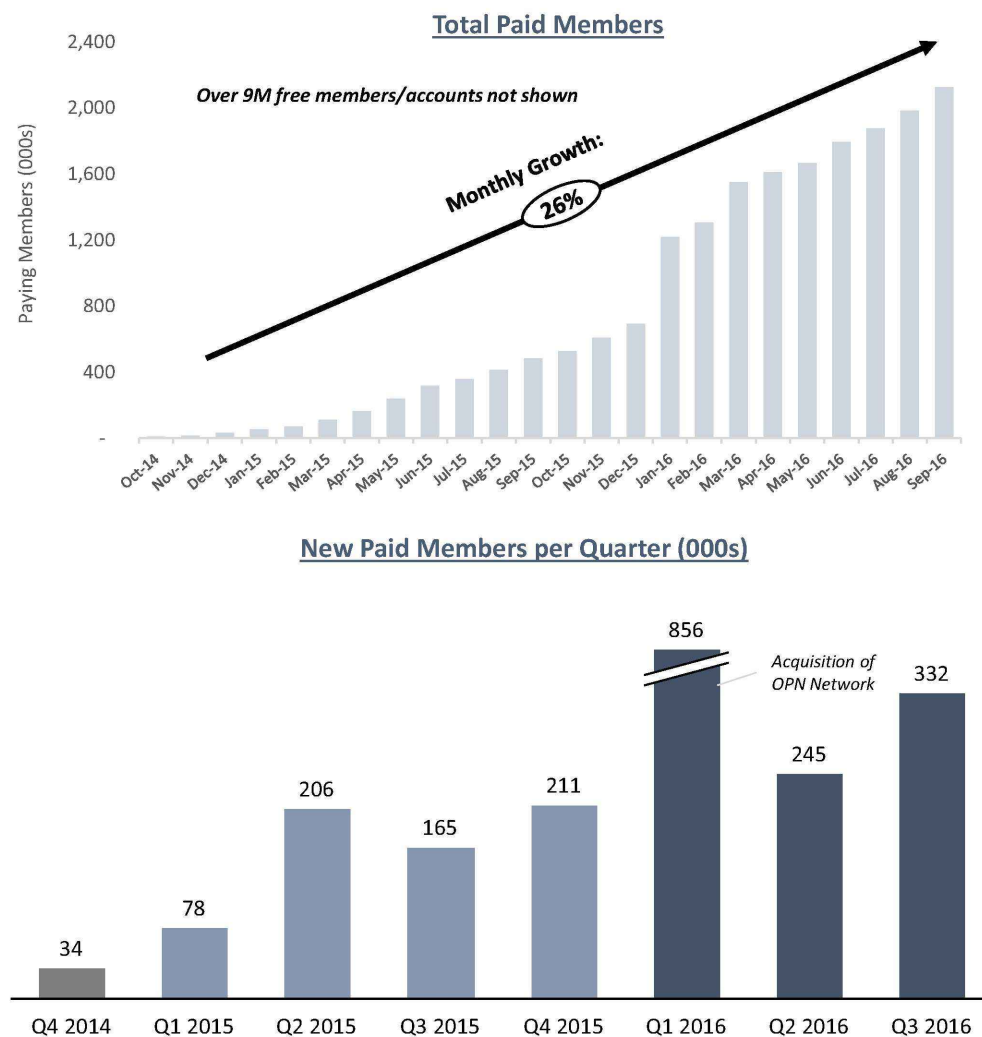


Exponential Member Growth

- Members at OneLife have grown exponentially since inception with a month-on-month **average growth rate of 26%**
- As of September 2016 there are just over **2.2 million members** actively participating in the OneLife ecosystem with **2.5 million expected** by year end
- We expect membership to continue to grow at a rapid pace as we capitalize on under-penetrated regions and attract new network teams to the OneLife brand

Growth Drivers

- High Earning Opportunities:** Distributors prefer the OneLife Network because of the high earning opportunities it offers due to innovative products in high demand and the digital nature of the products that reduce overheads from inventory, exports, and customs duties
- Organic Growth:** Only 32% of our paying members can be attributed to acquisitions with the remaining **68% growing organically** within the network
- Strategic Acquisitions:** The success of current members and the resulting reputation buildup incentivizes other network teams to join the network – most are acquired at **almost no cost**



MEMBERS: Diversified Membership Base Set Up for Future Revenue Growth

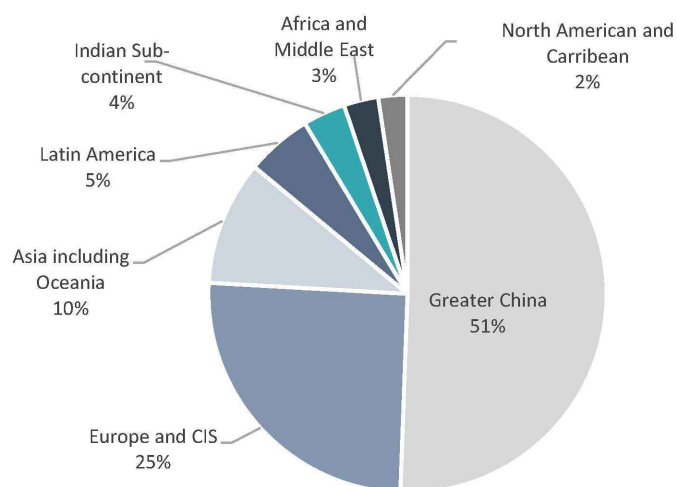
Global Member Reach

- OneLife members are spread globally with a large concentration in China and Europe
- As the geographic split of the membership base leads the geographic split of revenue by several months, OneLife focuses its membership distribution in preparation for future revenue targets in each region
- With continued network growth we expect a more homogenous split, in line with macroeconomic drivers in each region

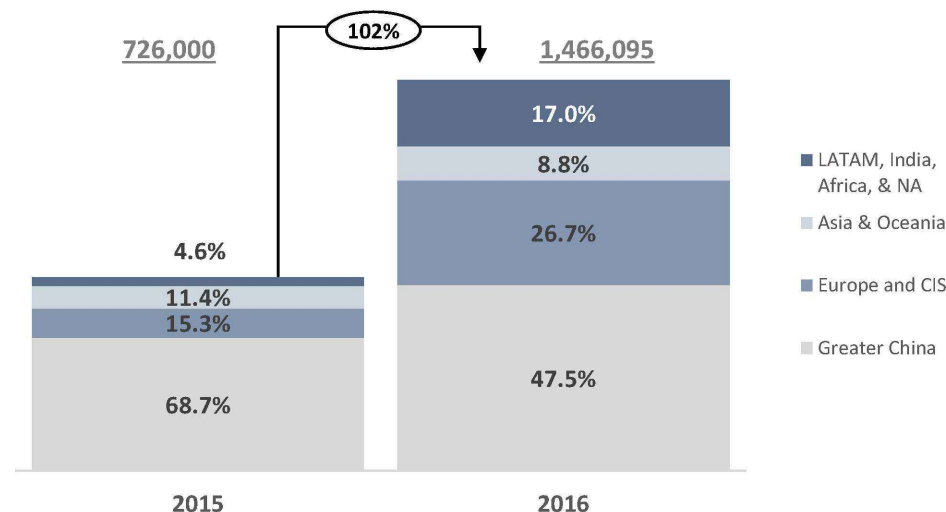
Diversifying Membership Base

- ONL is historically strong in China but has continued to spread to Europe and newer focus regions such as LATAM, India, and Africa
- In 2016, Latin American members have grown on average by **38% per month** and African members by **26% per month**
- Africa, India, and Latin America are underrepresented relative to their population sizes and we expect them to grow more rapidly as we actively target those areas in 2017

Total Active Members by Region: 2.2M (Sep. 2016)



New Paid Members by Region



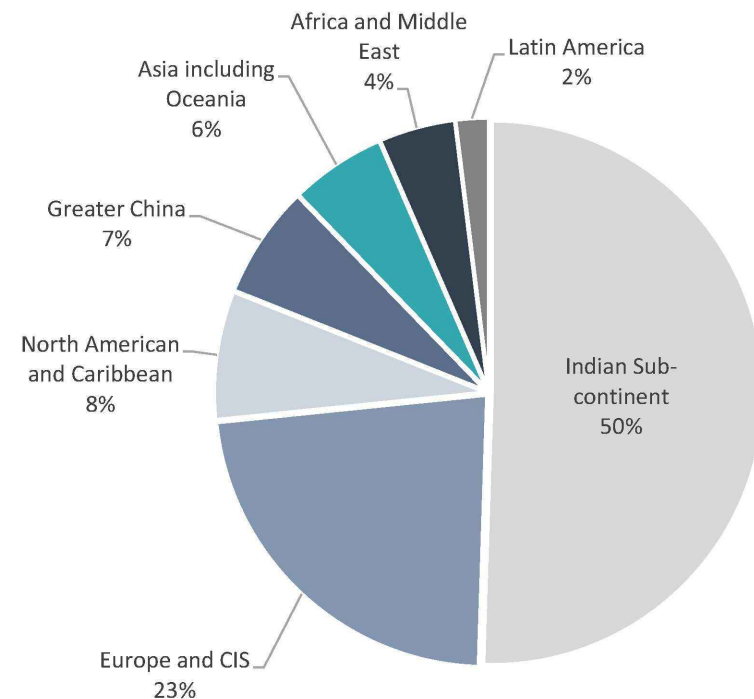
MEMBERS: Diversified Membership Base Set Up for Future Revenue Growth



Opportunity to Further Explore Untapped Leads

- Lead generation is a key element for any direct selling company
- OneLife has amassed a database of a remarkable 9M, still untapped, sales leads
- Different from cold calls or a purchased leads database, OneLife's leads **have already engaged** with the company by registering for a free package
- Nonpaying Members are a valuable consumer database for the development and sale of new educational packages, FX trading platforms, online gaming, or physical goods
- The members are geographically diversified, including a strong presence in India – one of the fastest growing direct selling markets
- Prior engagement with the company (Rookie package registration) ensures that the cost of activating these members will be relatively low

Over 9M Members Available For Future Growth



SALES DRIVERS: Promotions are the Largest Sales Drivers

- We have observed 3 promotional activities that have had a large effect on sales:

TOKEN SPLITS

- Every 4-6 weeks the tokens in the packages are “split” increasing the number of tokens that members have
- Members are advised of the impending split by a “split barometer.” The closer the barometer is to 100%, the closer the split is to occurring, creating a sense of urgency
- As the split barometer approaches 85-100%, sales activity spikes with sales numbers increasing 5-10x
- In order to further motivate members, the split is directly tied to the value of the packages sold:
 - Starter packages split at a rate of 1x
 - Premium packages split at a rate of 3x
 - High-value packages can split at a rate of up to 8x, depending on the package combinations, a factor driving members’ upgrading of their packages
 - Members are given a “split calculator” that enables them to calculate exactly how many tokens they will have following a split event

Split Barometer: 93%



10% EXTRA TOKENS

- This is a simple promotion that increases the number of tokens available in packages for a limited time by 10%

LIMITED EDITIONS

- OneLife often launches limited edition packages (ie. Ultimate, Festival, etc...) that attract new members
- These packages are often at a higher price point than average and include various upgrades to entice new members

FUTURE EXPANSION OPPORTUNITIES

KEY POINTS

- **OneLife has the potential to almost double its annual sales in 2017 without a large change in its product mix or operating model. Main Drivers:**
 - ✓ **China:** Despite OneLife's remarkable success in the Chinese market, there remains an enormous opportunity for future growth there due to the high appetite for cryptocurrency, the acquisition of new teams, and the opportunity for expansion beyond the 3 core cities OneLife is currently strong in
 - ✓ **New Markets:** The rapidly growing markets of South East Asia, India, Africa, and Latin America remain an area of untapped potential with favorable macro conditions, strong appetite for our products, and low market penetration
 - ✓ **New Products & Services:** A large pipeline of strategic new products and services built on the OneCoin/OneLife universe will further augment the current growth across all markets



REGIONAL EXPANSION: Continued Growth in China



OneLife can at least triple its current revenue performance in China over the next 3 - 5 years

Acquisition of a Direct Selling License

- OneLife's impending acquisition of a Direct Selling license from the Ministry of Commerce will enable a significantly less restricted operational structure and allow the network teams to vastly expand their efforts
- It will demonstrate a larger commitment to the Chinese market and enable the network leaders to make a more powerful push into the region

Establishment of a Chinese Operations Center

- OneLife's new Hong Kong operational center will enable a significantly increased focus on Chinese and Asian consumers with more efficient processing of requests, customer support tickets, and KYC data
- Network teams will have a more streamlined planning and event management process as well as easier access to the ONL executive team

Legal Competitive Advantage of OneCoin

- Cryptocurrencies have proven very popular with Chinese consumers, resulting in a panicked push by copycats into the market
- This has resulted in an active effort by the government to curtail such activities and ban companies that defraud their customers
- Inevitably the industry will consolidate and only the large, reputable cryptocurrencies will survive
- OneCoin is strategically positioned to capitalize on these factors with its favorable position and relationship with key decision makers in the process

Acquisition of more China focused teams

- Despite its remarkable performance in China, OneLife remains highly concentrated in three core cities: Shenzhen, Harbin, and Beijing, with relatively low penetration in other locations
- Four main teams are responsible for the majority of this performance
- By increasing the number of teams focused on China, and focusing the new teams on populous, low penetration cities, ONL can significantly increase its current revenue numbers

CONTINENTAL EXPANSION: Penetrating Latin America, Africa, and Indian Subcontinent



Macro Tailwinds in LATAM

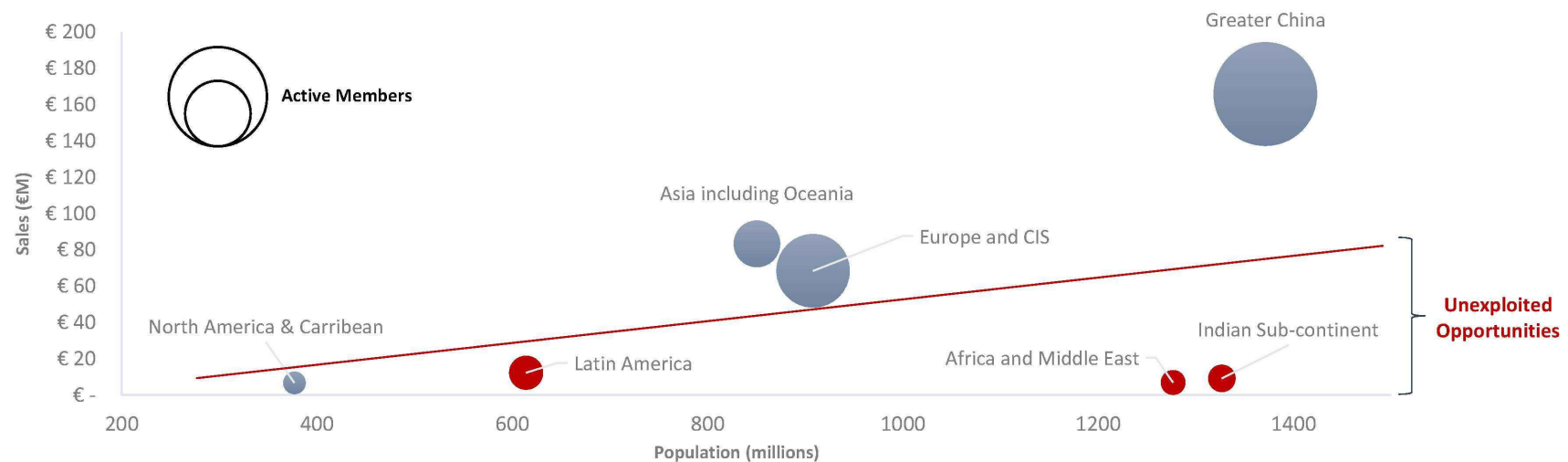
- With a population of over 600M, Latin America is still an untapped market for OneLife, representing just over 1% of revenues
- Latin America's lack of depth in financial services makes OneLife's offers attractive to local customers who view its products as a potential future alternative to fiat currency
- With our new office in the region and our expanded focus on the region we expect to increase our sales to €10M per week in the region by 2017

Capitalizing on African Growth Story

- Despite a population only slightly smaller than China, Africa remains a relatively untouched market for OneLife
- With 6 out of 10 of the world's fastest growing economies, a rapidly rising middle class, and a strong embrace of financial products and mobile payments to serve the unbanked population, Africa is a prime candidate for OneLife's regional expansion
- Through network acquisitions and targeted events, OneLife plans to rapidly increase its membership base in the continent over the next year

Untapped Indian Population

- With a GDP growth rate of 7.2%, India is one of the fastest growing markets globally
- The rise of India's middle class and its hunger for innovative services present an opportunity for OneLife to expand its position within the country. Its strong IT sector has allowed quick adoption of cryptocurrencies by the population
- Establishing new relationships for building new leaders in the region and acquisitions of established networks will be key focus points for OneLife over the next year.



PRODUCT EXPANSION:

ONL has the Potential to add Several New Products & Services to its Members

MERCHANT APP BUILDER

- ✓ The app builder is software focused on allowing merchants to quickly build ecommerce apps that their customers can shop through
- ✓ It gives them full access to the OneLife ecosystem of members and greatly increases their marketing capabilities

ONEPAY CARDS

- ✓ With a large merchant base built up, we will expand into payment processing for these merchants
- ✓ The prime focus will be on enabling the use of OneCoins as a medium of exchange and we will also offer prepaid card processing services for customers without coins

DEALS PLATFORM

- ✓ With payment processing and a large merchant base in place, we will begin offering OneDeals – a Groupon like product that rewards users utilizing our system
- ✓ Merchants will be compensated via a mix of OneCoins and fiat currency, further strengthening the overall ecosystem

FOREX PLATFORM

- ✓ Another product in Financial Services is to offer a high-end Forex platform to OneLife's members
- ✓ OneForex can maximize its potential by integrating members' Cash Accounts to fund their trades, and by also using OnePay as a payment method

GAMING

- ✓ As OneCoin becomes an accepted exchange medium, OneLife will expand into complimentary products that can utilize both the vast network and the coins themselves
- ✓ Products such as Online Gaming are the primary targets

OFC (IPO PACKAGES)

- ✓ Floating OneCoin Ltd at the Hong Kong stock exchange is part of the group strategy in the near future
- ✓ Members can have the option to participate in the process through Options for Future Contracts (OFC) through OneLife's network

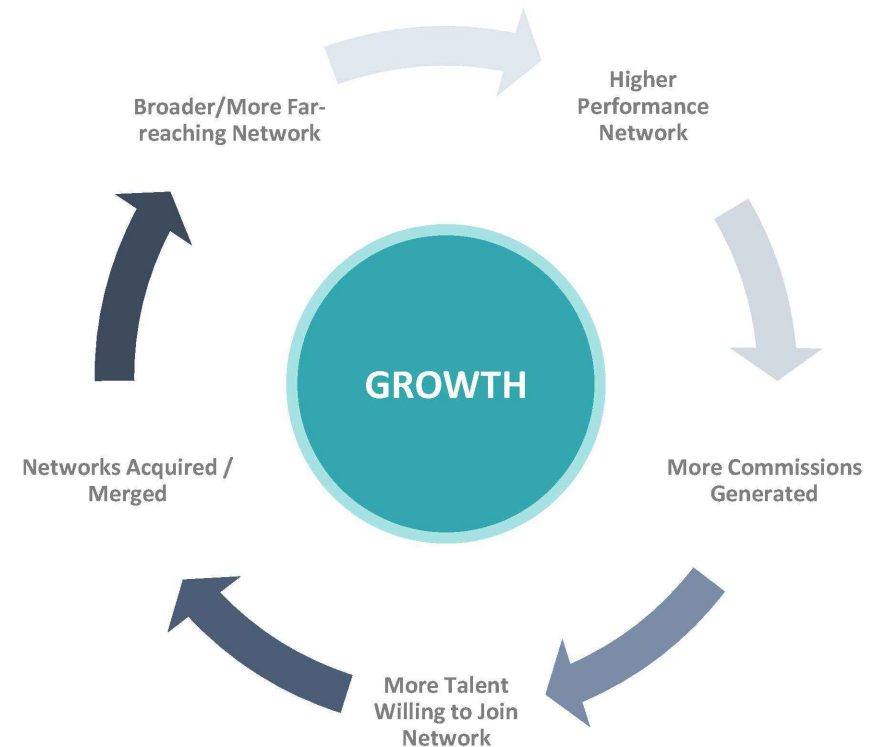
All products are designed to easily be part of the OneLife/OneCoin ecosystem and tailored to the culture and demands of our members who have continuously proven their desire to purchase more products from the network

STRATEGIC ACQUISITIONS:

Growth Cycle for Continued Growth

STRATEGIC GROWTH CYCLE

- OneLife's strategic growth cycle philosophy has ensured rapid network growth and a continuously growing revenue base
 - A broader network ensures a network that outperforms its peers
 - This higher performance leads to more commissions generated by network members
 - The higher commissions ensure that talented distributors are eager to join the network from their current networks
 - This leads to more network merger/acquisition opportunities
 - These mergers results in a broader network
- ONL has a dedicated and experienced team that can negotiate and integrate new networks within 2-4 weeks



To date, over €382M in sales has been generated and several new markets accessed by acquired teams

STRATEGIC ACQUISITIONS:

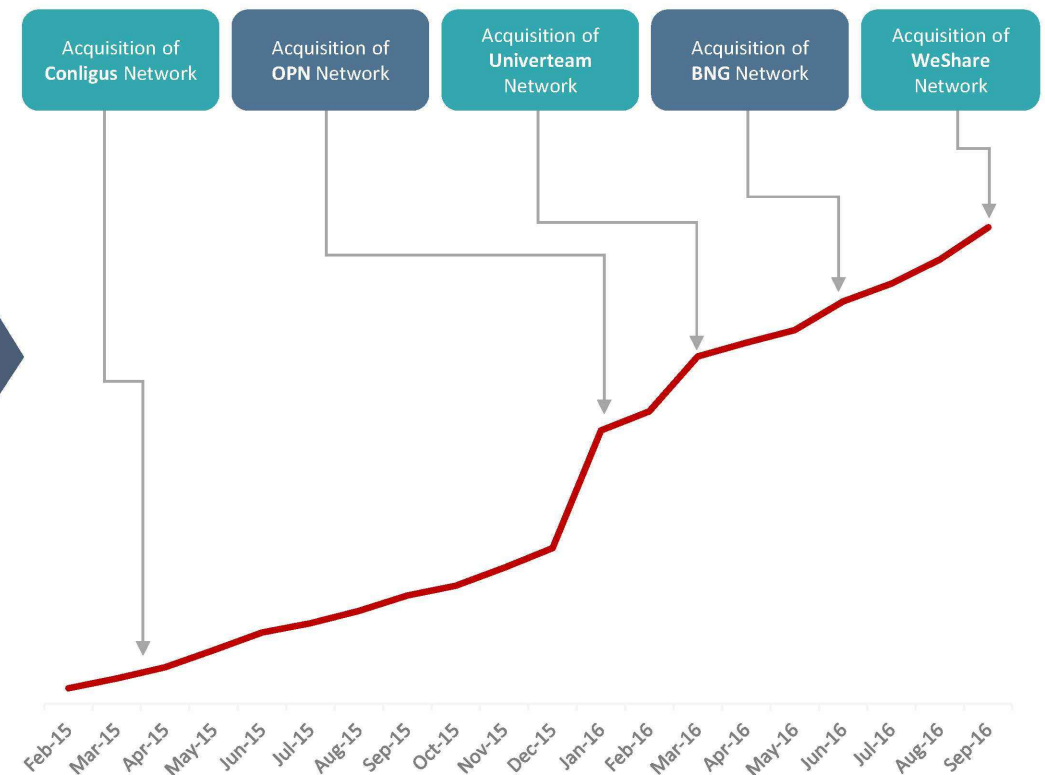
Structured Integration of Other Networks to Drive Growth



HISTORICAL ACQUISITIONS

- OneLife has grown both organically through word-of-mouth and direct marketing efforts as well as through strategic acquisitions of select networks:
 - Conligus:** March 2015, 100,000 Members focused on Europe and Latin America
 - OPN Network:** January 2016, 480,000 Members focused on Eastern Europe and Africa
 - Univerteam:** March 2016, 116,000 Members focused on Brazil
 - BNG:** June 2016, 38,000 Members focused on Europe and Latin America
 - weShare:** September 2016, 76,000 Members focused on Korea and South East Asia
- OneLife's structured integration process enables full absorption of new networks within 2-4 weeks, ensuring that the network is able to capitalize on the new members quickly without a significant sales cycle lag

New Teams' Acquisition Timeline



OPERATIONS

- ✔ **OneLife runs an efficient and scalable operational base capable of absorbing expected growth and expanding to accommodate new products**
- ✔ **The platform is designed with growth in mind with an efficient, rapid member sign-up process and a pro-active customer support team – ensuring member trust and retention**
- ✔ **Rigorous compliance and KYC procedures reduce legal risks and help alleviate long-term reputational issues**

OPERATIONS: Diversified Operational Bases



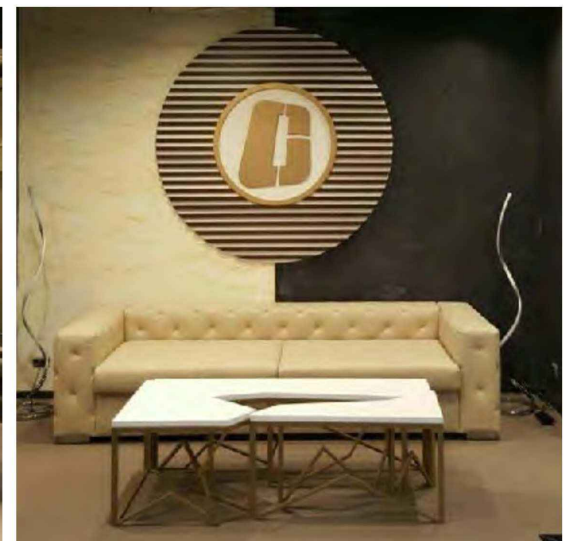
Sofia is currently the OneLife base of operations, with over 100 employees. The new office with 1000 square meters was officially opened in April 2016 to accommodate the needs of the rapidly expanding company. The state-of-the-art office is located in a building which has received numerous awards and is revered as an architectural masterpiece.

The latest addition to it was the OneCoin Cryptocenter – a showroom, and experience center, which allows all Members to receive all the information they require about the OneCoin cryptocurrency, the OneLife Network, the OneAcademy, and any future products.



OPERATIONS: Diversified Operational Bases

THE CRYPTOCENTER, SOFIA



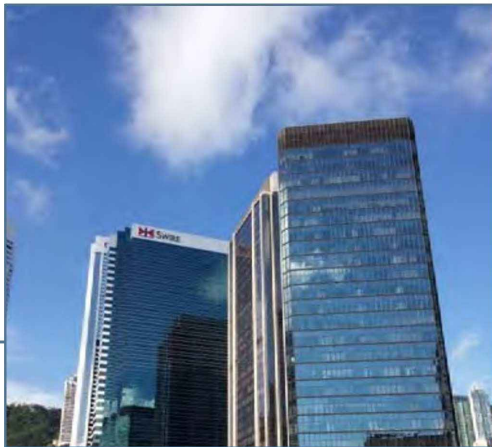
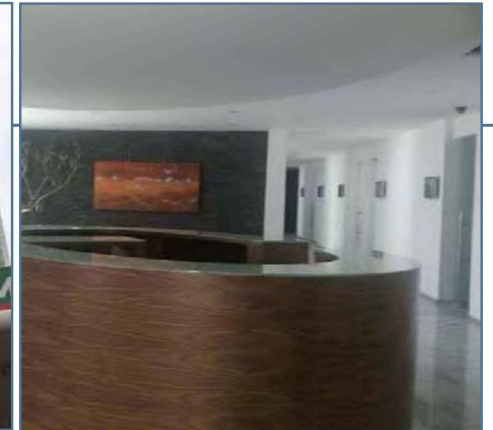
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OPERATIONS: Diversified Operational Bases



HONG KONG

ONL has been present in Hong Kong since 2014. In July 2016 OneLife officially opened a new operations center in Hong Kong. Its main function is to coordinate Support and Payment processes in the Southeast Asia region and to provide operational support in both Cantonese and Mandarin. The office also provides a large conference hall, where meetings are held during which Members can receive relevant information regarding the OneCoin cryptocurrency and the OneLife Network products and services.

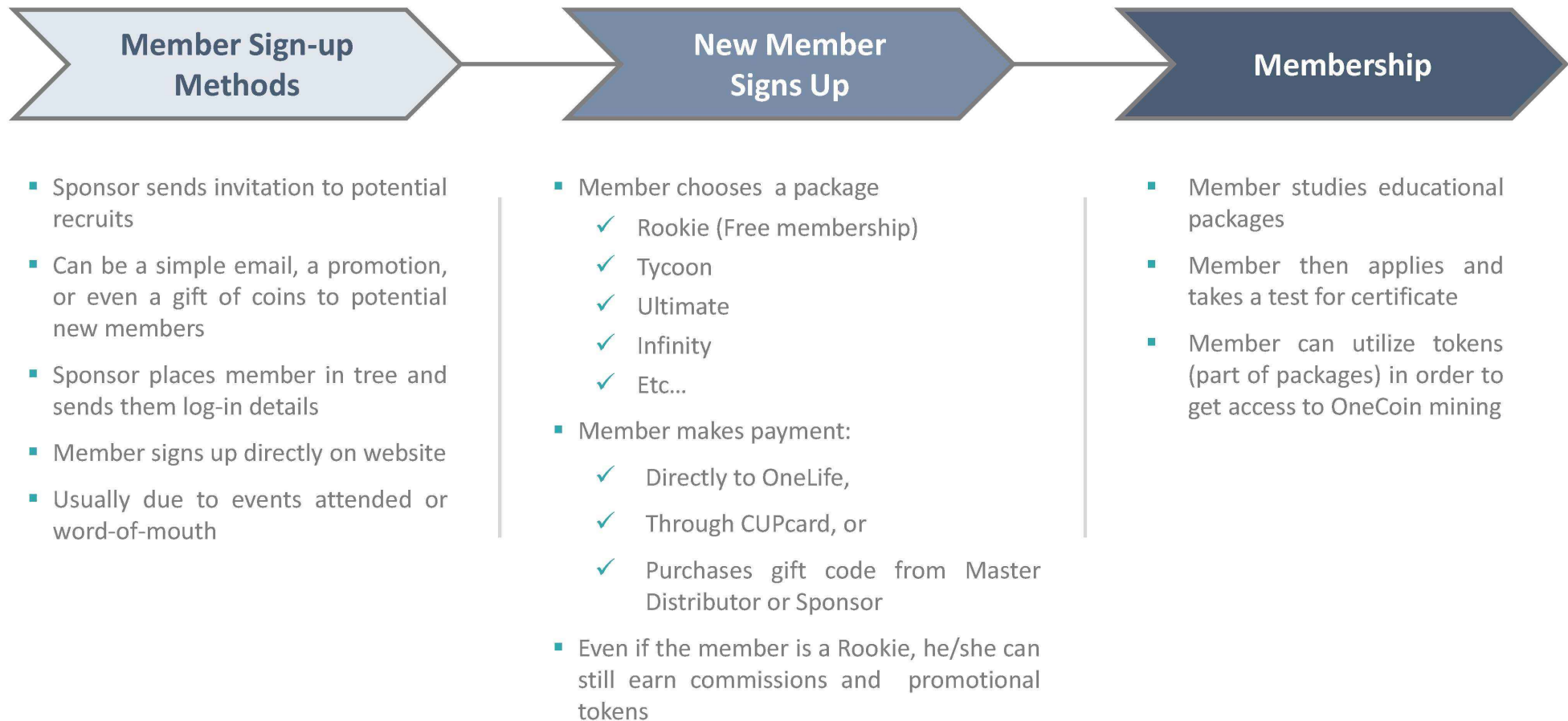


MEXICO CITY

In September 2016 OneLife opened its offices in Mexico City, a strategic location to increase the velocity of Latin American expansion. Located in the heart of the city, the new office will serve as base for members from Mexico and other regions in Latin America, and will be a focal point for holding meetings and training leaders in the region.

OPERATIONS:

New Member Sign-up Process



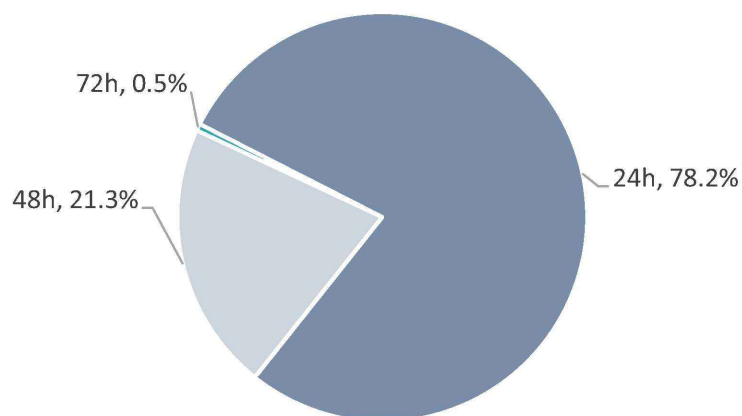
OPERATIONS: Efficient Global Customer Support Reinforces Trust with Members



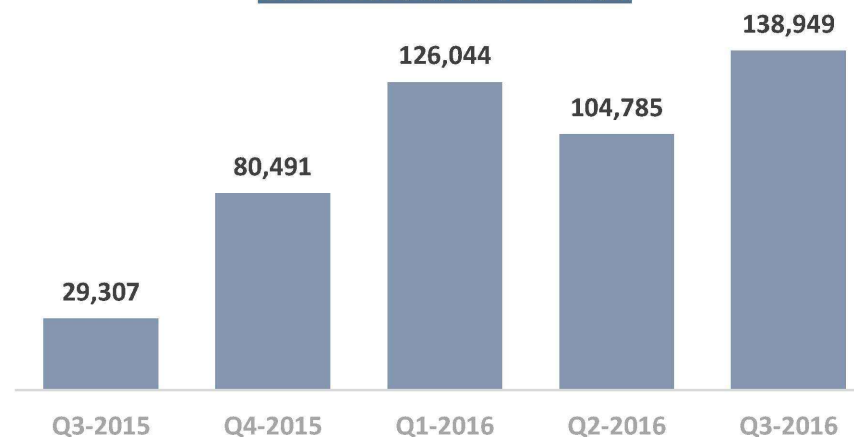
Efficient And Accessible Customer Care

- OneLife members count on OneLife's Global Customer Support to get their enquiries resolved in a timely manner
- Customer support is offered purely as an after-sales service and does not attempt to directly increase sales
- Over 78% of customer support tickets are resolved within 24 hours with very few taking longer than 72h to be resolved
- Customer Support operates in 6 languages: English, Chinese, German, Spanish, Portuguese and Russian

Enquiries Responded to by Time(Sept-16)



Customer Support Tickets #



Supported Languages (% of Enquiries in Sept-16)



OPERATIONS: OneLife strives to Enable a Safe and Transparent Environment



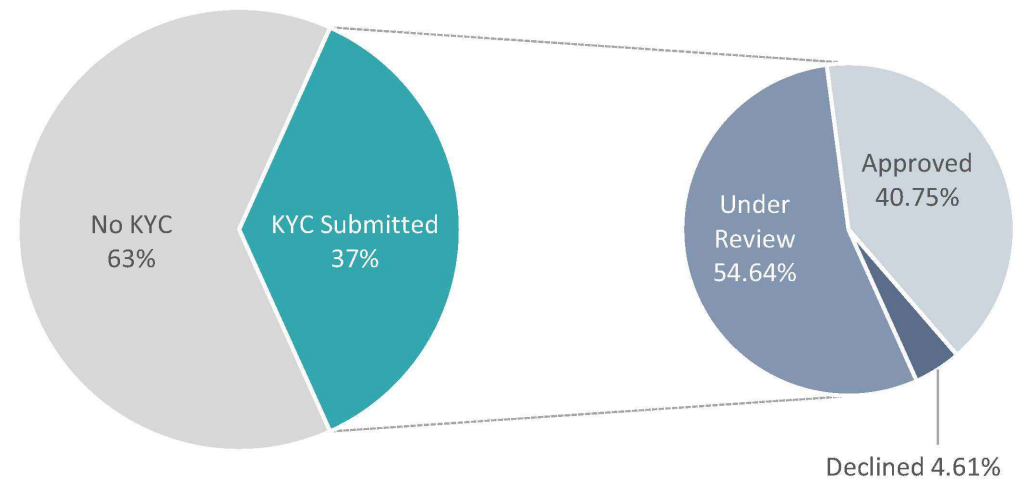
Effective KYC Ensures Compliance

- No KYC documentation is needed to purchase packages and be part of OneLife's network
- For any cash transactions such as withdrawing commission customers must comply with KYC procedures to ensure the proceedings will flow safely and transparently
- This ensures that obscure transactions involving illicit trade – a trademark other cryptocurrencies are known for – are never part of the ONL ecosystem

KYC Procedures for the Network

- OneLife member's are obliged to comply with KYC when:
 - ✓ Withdrawing money from a cash account to a member's bank account using the OnePay payment system
 - ✓ Applying for a China Union Pay Card / Mastercard
 - ✓ Sending/receiving money from/to cash accounts between members
 - ✓ Trading coins within the network via OneCoin internal exchange
- **KYC Requirements:**
 - ✓ Proof of ID (Passport or National ID Card, translated)
 - ✓ Proof of address (Utility bills)
 - ✓ Bank account reference (for withdrawals)

Current 2.2M members KYC stats

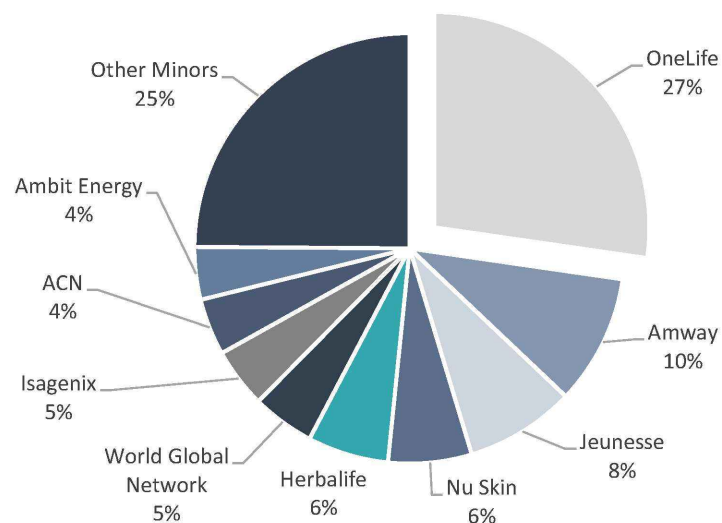


LEADERSHIP NETWORK: Strongest Performers in the Industry

Peer Comparison

- According to industry publications 6 out of the top 10 highest earning direct selling distributors worldwide are OneLife distributors¹
- The top 2 distributors (both OneLife) account for more sales than the other 8 combined in the ranking
- OneLife distributors account for 74% of the total commissions of the top 10 distributors and for 38% of the total commissions of the top 100
- We assume to have even more top earners as **several top ONL distributors** do not publish their earnings

OneLife Distributors Performance (% of Total Commissions of top 200 Distributors)¹



¹Business for Home, 2016

Continuous Progression

- OneLife's leadership has consistently outperformed the industry
- Members actively compete for these ranks, in some cases more-so for the recognition than for the compensation
- The ranks have inspired several competitions and rewards by the members themselves and have served as a platform promoting loyalty and member retention within the network

Lead Distributors (by rank)

Monthly Requirements

		Total Sales	Sales per Leg	Direct Sponsors	Member per each leg
Sapphire:	32,528	€ 7,000	-	2 DS	N/A
Ruby :	7,824	€ 40,000	€ 10,000	3 DS	1 Sapphire
Emerald:	1,331	€ 80,000	€ 40,000	4 DS	1 Ruby
Diamond:	359	€ 200,000	€ 80,000	4 DS	1 Emerald
Blue Diamond:	68	€ 500,000	€ 200,000	6 DS	2 Diamond
Black Diamond:	16	€ 1,500,000	€ 500,000	7 DS	2 Blue Diamond
Crown Diamond:	4	€ 8,000,000	€ 1,500,000	9 DS	3 Black Diamond

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LEADERSHIP NETWORK: Strong Track Record of Members Consistently Maxing Out

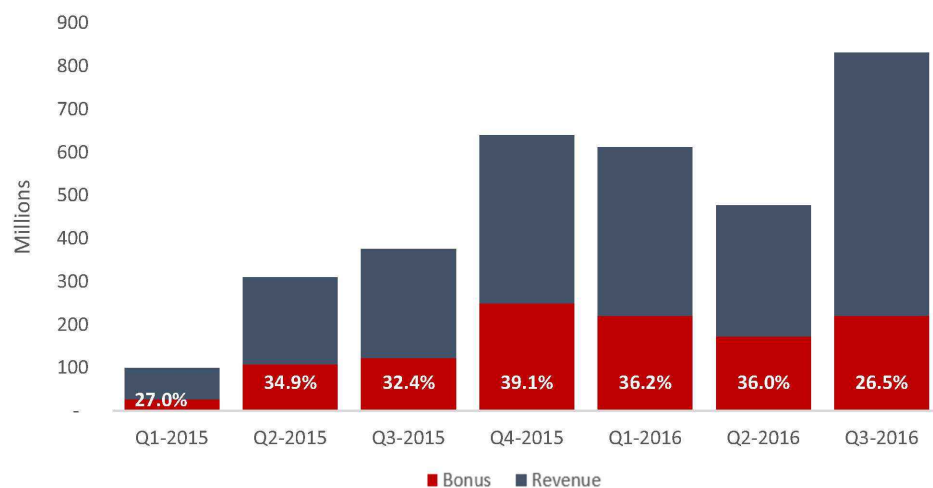
Attractive Compensation Plan Without Overpaying

- The simple compensation plan is a key part of OneLife's tremendous success and growth, offering attractive remuneration for those interested in selling ONL products
- The plan has been designed to maximize the earning opportunities of distributors while maintaining a healthy, solid, and sustainable financial structure for ONL
- Because commissions are capped, higher revenues reduce bonuses as a % of revenue and increase ONL's margins

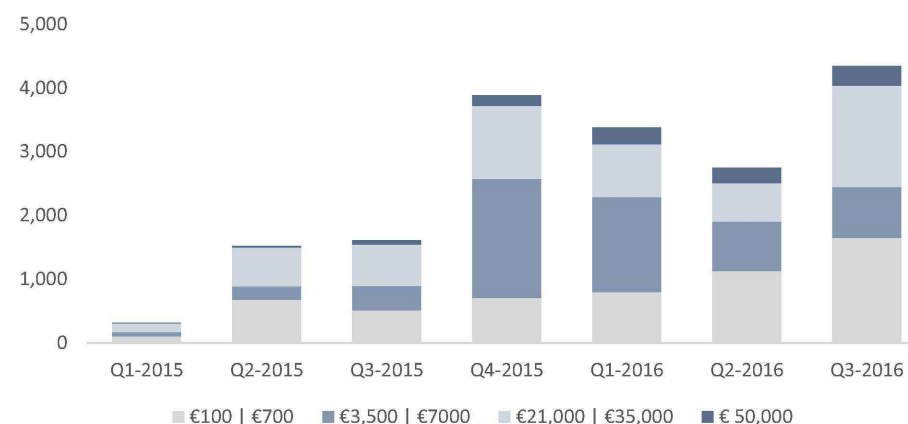
Compensation Is Capped By Package

- The compensation plan is capped at a value in relation to the package acquired by the distributor
- Tycoon Trader and higher packages pay out up to €35k weekly
- We expect the number of MaxOuts to increase as larger packages get more traction among members and distributors reach their cap faster
- Members often can max out more than one position to achieve higher income

Commissions / Sales Ratio – Quarterly View



MaxOuts by Package – Quarterly View



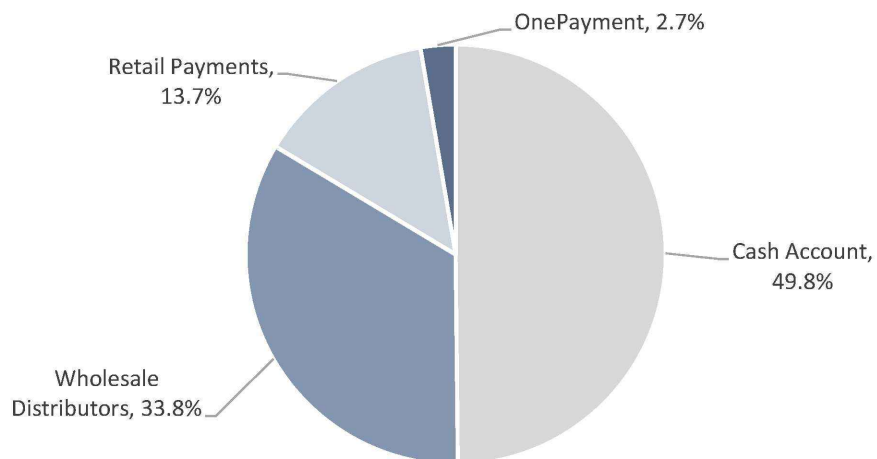
LEADERSHIP NETWORK: Loyal Membership Base Ensures Long-Term Viability of Network



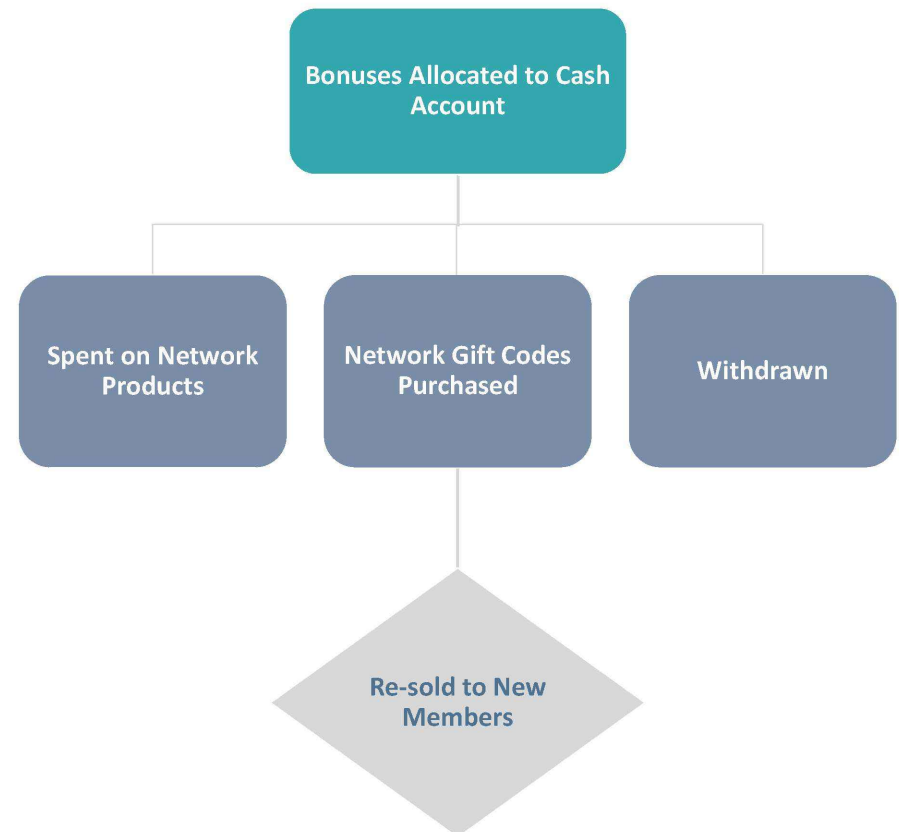
Cash Accounts hold membership commissions

- Cash accounts hold commissions earned by members and can be withdrawn at any time
- Members choose to either withdraw this money or to spend it on network products and resell them
- **Nearly 50% of sales are paid for using cash accounts** by members reusing their commissions to purchase more products
- **Credit Lines** is an overdraft facility offered to a highly-selected leadership base for a period of 7-10 days.

Payment Methods - Average



Cash Account Recycling



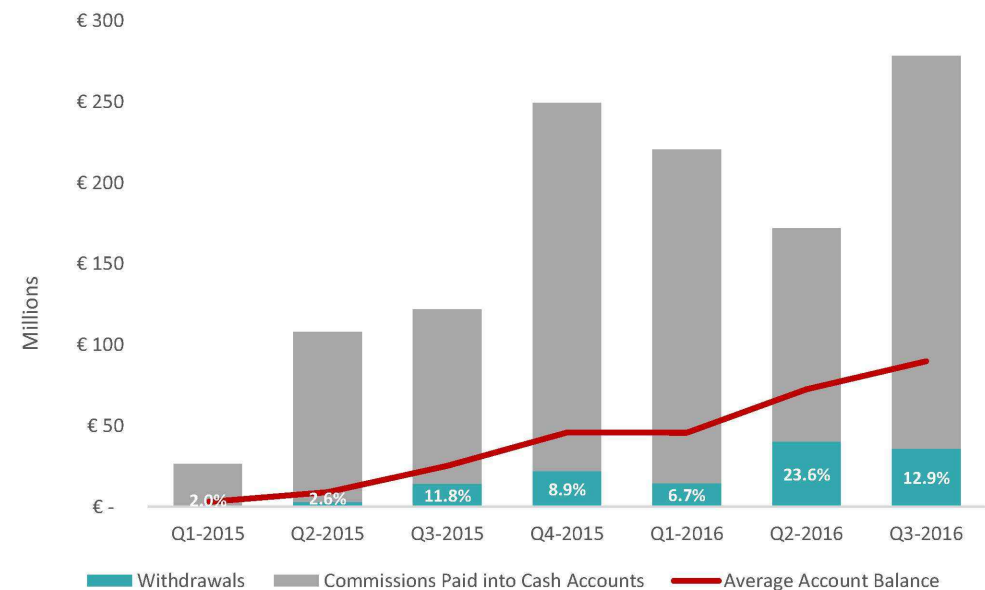
LEADERSHIP NETWORK: Loyal Membership Base Ensures Long-Term Viability of Network



Low Withdrawal Ratio Indicate Strong Loyalty from Members

- Since the early days of OneLife members have demonstrated confidence in the company's products. Approximately 30-40% of sales figures come from product upgrades from members
- Low withdrawals of bonuses has been the norm in OneLife, which gives a strong sign of members' confidence in the viability and long-term nature of the network
- The withdrawals ratio has never reached over 24% of cash account balances (Q2-2016) and the most recent figure sits at 12.2% (Q3-2016)
- Currently OneLife holds more than €100M for its members in their cash accounts

OneLife's Commissions vs. Withdrawals



FINANCIALS

KEY POINTS

- ✓ Efficient operating structure, financial discipline, and low-cost products enable industry-high EBITDA margins
- ✓ Future growth expected to increase margins further as has effect on largest cost driver - commissions. As revenues grow more members maxout their commissions, reducing overall burden
- ✓ Post acquisition/merger overhead costs expected to reduce with more efficient corporate structure



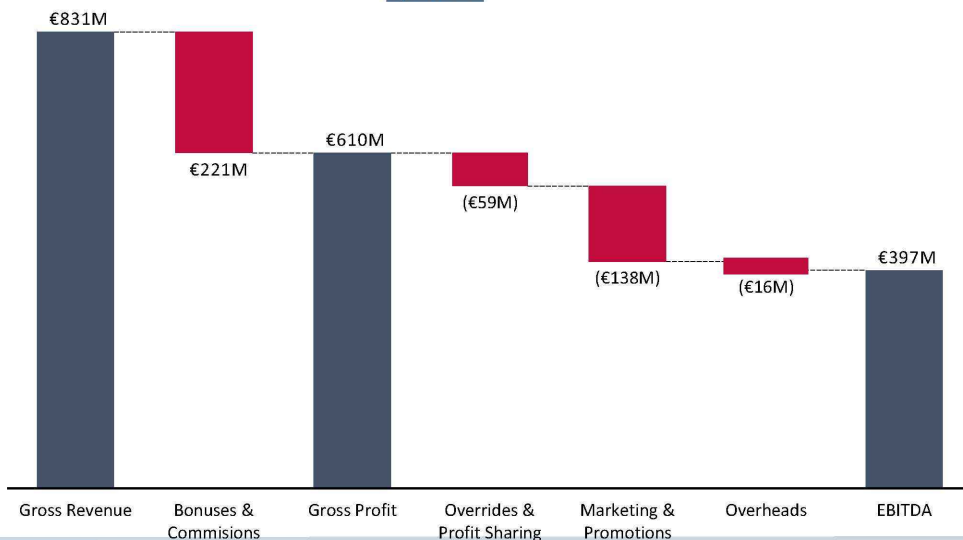
FINANCIALS: Efficient Operating Structure and Financial Discipline Driving High Margins



Current Performance

- Commissions paid to members are OneLife's largest cost factor, accounting for an average of **34% of revenues**. This has two major benefits:
 - ✓ Ensuring a loyal, motivated network
 - ✓ The leadership network is incentivized enough that they take care of several costs (events, marketing, etc.) that would otherwise be borne by OneLife
- Higher sales increase EBITDA margins as more members maxout their bonus structure
- A **low OPEX** and distributor-borne marketing cost business model ensures high operating and EBITDA margins

Q3 2016

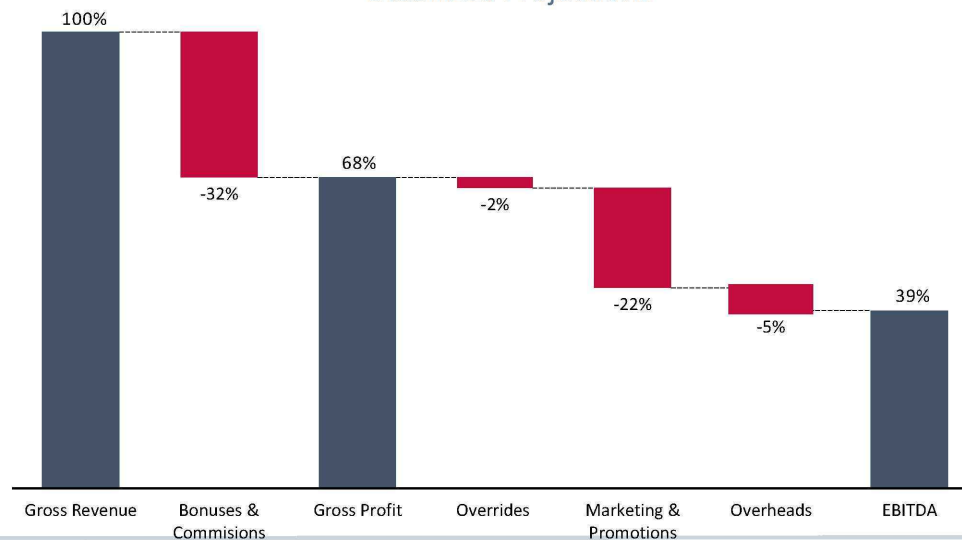


Stabilized Projections

As the business continues its trajectory we expect the following:

- Overrides are bonuses given to the top leaders in the network
 - ✓ Overrides will reduce to 2.2% due to restructured agreements with some leaders that were using Overrides as a profit sharing method and who will be compensated instead through any ONL liquidity event
- Marketing & Promotional activities will average around 22% of revenues
- Overheads will increase slightly as we expand our global offices
- Our EBITDA margin will stabilize in the 38-40% range

Stabilized Projections



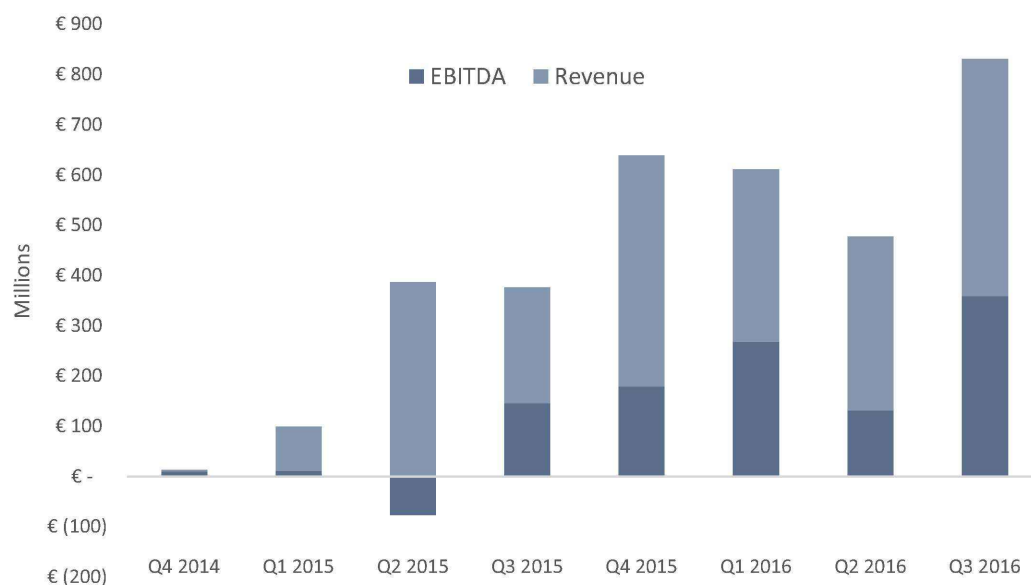
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FINANCIALS: Industry-High Margins



- OneLife has generated a lifetime average **EBITDA Margin of 30.5%** since inception compared with a peer median of 13.9%
- These margins have **grown to 42%** in 2016 due to increased efficiency and collection efforts
- EBITDA margins are expected to stabilize at **38-40%** as revenues grow. This is due to scale effects from both SG&A and Commissions increasing average margins. (See Maxouts Slide)

Quarterly EBITDA



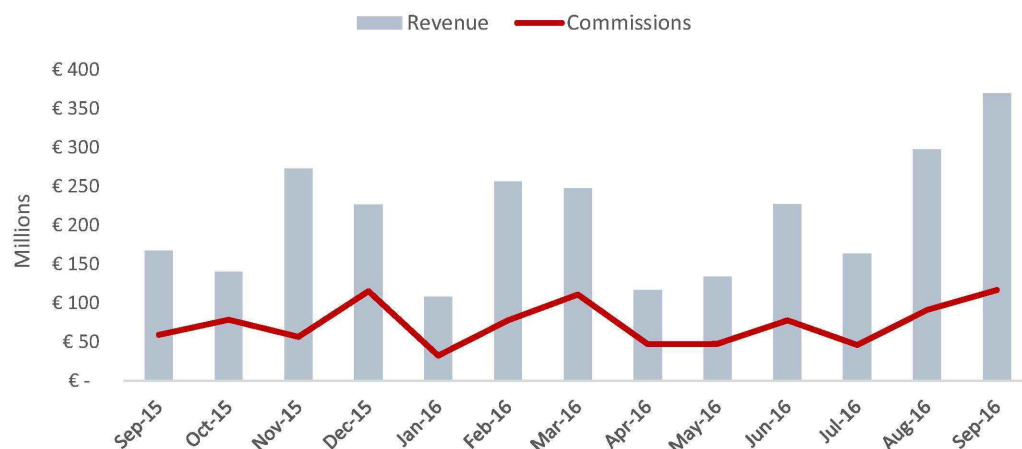
Peer Comparison

Company Name	Market Cap (US\$m)	EBITDA Margins (%)
Herbalife	\$ 5,875	15.6%
Natura Cosmeticos S.A.	\$ 4,447	18.1%
Nu Skin	\$ 3,666	14.0%
Tupperware Brands	\$ 3,302	16.0%
Avon Products	\$ 2,692	7.1%
Primerica, Inc.	\$ 2,579	24.2%
USANA Health Science	\$ 1,785	16.5%
Telecom Plus PLC	\$ 1,218	6.9%
Medifast	\$ 460	13.9%
Natural Health Trends Corp.	\$ 317	18.2%
Nature's Sunshine Products, Inc.	\$ 307	6.7%
LifeVantage	\$ 135	8.5%
Mannatech	\$ 48	7.7%
High		24.2%
Mean		13.3%
Median		14.0%
Low		6.7%

FINANCIALS: Commissions

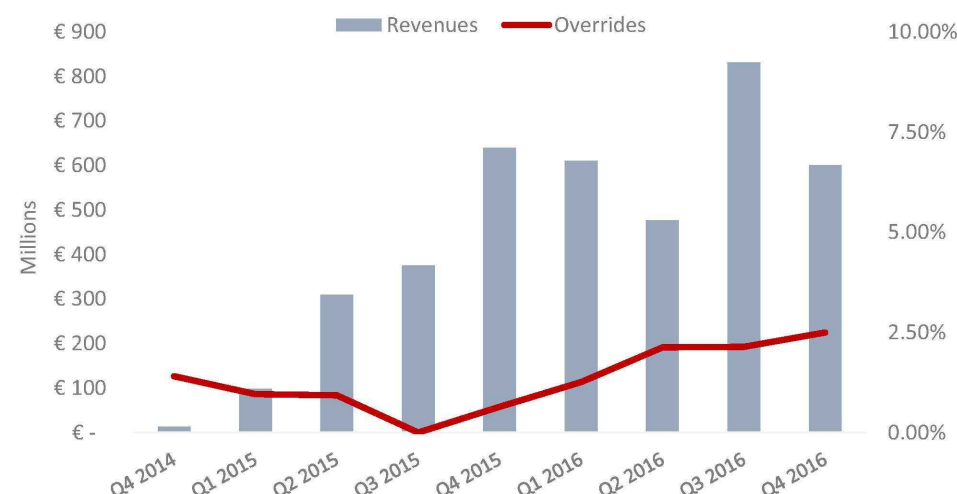
Commissions

- Commissions have averaged at **34% of revenues** historically
- In Q3 2016, they were reduced to **30% of revenues** – in line with the general trend of commissions going down as a percent of sales
- This is primarily due to MaxOuts, where commissions are capped in each binary tree position. This encourages members to open new positions (thereby generating more members) while also limiting OneLife's commission expenses
- We expect this trend to continue with commissions as a % of revenue reducing further



Overrides & Profit Sharing

- Overrides represent non-standardized agreements with some of the top distributors in the network
- In certain cases they were used as an alternative to issuing shares in ONL
- They are ad-hoc in nature and are re-negotiable, however even here OneLife is on the lower end compared to peers
- Overrides currently average at **2.5% of revenue** with additional profit sharing agreements at 5% of revenue
- Post any liquidity event, we expect to renegotiate the agreements and only incur **2-3% of revenues** as override expenses and not continue with any profit sharing agreements

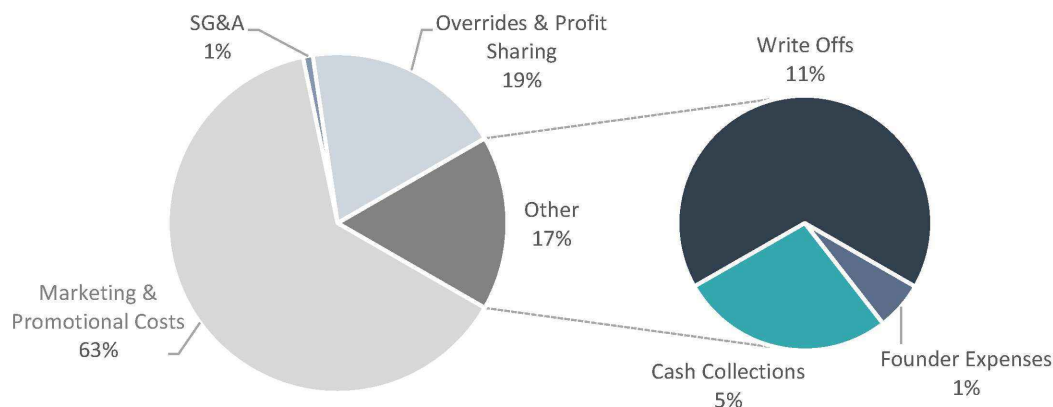


FINANCIALS: Operating Costs Expected to Improve Further Going Forward

Status Quo

- Operating costs are primarily driven by marketing & promotional activities used to drive sales. These represent activities such as:
 - Discounts
 - Advertising & Events
 - Promotions
- OneCoin specific costs
- Overrides & Profit Sharing are our second highest operating cost
- Historically we have also incurred write-off costs related to distributor defaults in the earlier days of the business. This has been ameliorated with rigorous compliance standards and checks. We have incurred **zero write-offs in 2016**
- Cash collections are our final major cost, averaging **1.5% of revenue**

Current Operating Costs Distribution (% of Total)

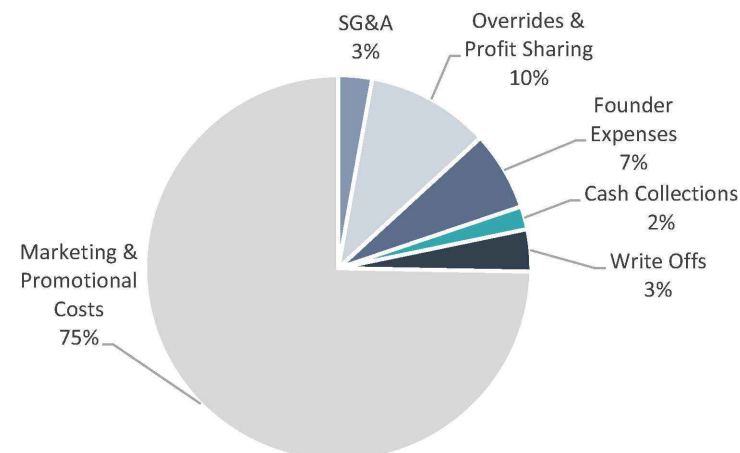


Note: Historical performance throughout entire history of OneLife

Future Projections

- Post any liquidity event, we expect several changes to occur to our cost structure:
 - Write Offs:** While we do not expect to incur any significant write offs, we have prudently allocated 1% of revenues
 - SG&A:** SG&A expenses will likely double going forward as we significantly expand our Hong Kong and Mexico offices to better cater to the markets in those regions
 - Founder Expenses:** Founder expenses will depend on the terms of any liquidity event and the role required of the founder; we have currently allocated 2% of revenues
 - Overrides** will reduce as per previous slide
 - Marketing & Promotional Costs** will remain at similar levels

Future Operating Costs Distribution (% of Total)



Note: Figures shown as % of total Operating Cost Structure

FINANCIALS: P&L Projections



€ Millions	Actual		Projections	
	Year 1	Year 2	Year 3	Year 4
Revenues	796.28	2,557.47	3,562.54	5,634.89
COGS	(258.08)	(862.80)	(1,140.01)	(1,803.17)
Gross Profit	538.20	1,694.67	2,422.52	3,831.73
Gross Margin	68%	66%	68%	68%
SG&A	(427.35)	(684.26)	(1,079.67)	(1,605.54)
Overrides & Profit Sharing	(43.82)	(167.58)	(149.10)	(120.61)
Marketing & Promotions	(294.31)	(409.96)	(754.64)	(1,190.71)
Overheads	(89.22)	(106.71)	(175.93)	(294.23)
EBITDA	110.85	1,010.41	1,342.85	2,226.19
EBITDA margin	14%	40%	38%	40%
CAPEX / Acquisitions	(2.50)	(4.85)	(50.00)	0.00
Δ Bonus Cash Account	72.52	377.25	799.25	833.84
Free Cash Flow	180.87	1,382.82	2,092.10	3,060.03

FINANCIALS: P&L Projections



	Actual								Projections							
€ Millions	Q4 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Revenues	12.84	98.42	309.58	375.43	638.98	610.77	476.88	830.84	600.00	857.07	979.27	1,126.20	1,202.69	1,276.31	1,531.09	1,624.81
COGS	(1.66)	(26.61)	(107.98)	(121.82)	(249.52)	(220.84)	(171.90)	(220.53)	(192.00)	(274.26)	(313.37)	(360.38)	(384.86)	(408.42)	(489.95)	(519.94)
Gross Profit	11.18	71.81	201.60	253.61	389.46	389.92	304.97	610.31	408.00	582.81	665.90	765.82	817.83	867.89	1,041.14	1,104.87
Gross Margin	87%	73%	65%	68%	61%	64%	64%	73%	68%	68%	68%	68%	68%	68%	68%	68%
SG&A	(1.31)	(58.83)	(269.95)	(97.26)	(194.66)	(106.70)	(170.07)	(212.81)	(189.57)	(288.53)	(280.03)	(321.54)	(343.17)	(363.99)	(435.95)	(462.44)
Overrides & Profit Sharing	(0.82)	(5.86)	(18.36)	(18.77)	(36.03)	(38.23)	(33.99)	(59.33)	(42.84)	(61.20)	(20.96)	(24.10)	(25.74)	(27.32)	(32.77)	(34.78)
Marketing & Promotions	(0.15)	(50.40)	(172.74)	(71.03)	(92.09)	(55.45)	(124.84)	(137.59)	(127.50)	(181.60)	(207.31)	(238.23)	(254.32)	(269.81)	(323.43)	(343.14)
Overheads	(0.34)	(2.57)	(78.85)	(7.46)	(66.54)	(13.03)	(11.25)	(15.90)	(19.22)	(45.74)	(51.76)	(59.21)	(63.11)	(66.86)	(79.75)	(84.52)
EBITDA	9.87	12.98	(68.35)	156.35	194.79	283.22	134.90	397.50	218.43	294.27	385.87	444.27	474.66	503.90	605.20	642.43
EBITDA margin	77%	13%	-22%	42%	30%	46%	28%	48%	36%	34%	39%	39%	39%	39%	40%	40%
CAPEX / Acquisitions	0.00	0.00	(2.50)	0.00	0.00	(4.75)	0.00	(0.10)	(50.00)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Δ Bonus Cash Account	0.07	8.84	21.97	41.63	74.75	79.90	109.81	112.79	159.33	195.89	206.78	237.26	233.96	310.44	289.44	0.00
Free Cash Flow	9.94	21.82	(48.88)	197.99	269.55	358.37	244.72	510.19	327.76	490.16	592.65	681.53	708.62	814.34	894.64	642.43

FINANCIALS: Equity Comparables



<u>Company Name</u>	<u>EV/Sales</u> <u>2015A</u>	<u>EV/Sales</u> <u>2016E</u>	<u>EV/Sales</u> <u>2017E</u>	<u>EV/EBITDA</u> <u>2015A</u>	<u>EV/EBITDA</u> <u>2016E</u>	<u>EV/EBITDA</u> <u>2017E</u>
Natura Cosmeticos S.A.	1.97x	1.90x	1.72x	12.08x	10.80x	9.46x
Herbalife	1.41x	1.38x	1.31x	11.45x	8.74x	7.97x
Nu Skin	1.61x	1.59x	1.51x	15.35x	10.66x	9.77x
Tupperware Brands	1.88x	1.81x	1.74x	11.56x	10.10x	9.52x
Avon Products	0.76x	0.80x	0.77x	28.76x	10.02x	8.17x
Primerica, Inc.	2.15x	2.10x	1.95x	8.58x	8.47x	7.86x
USANA Health Science	1.73x	1.63x	1.48x	10.64x	10.27x	9.21x
Telecom Plus PLC	1.24x	1.20x	1.14x	17.92x	16.35x	15.55x
Medifast	1.41x	1.38x	1.29x	11.93x	9.87x	9.33x
Natural Health Trends Corp.	0.67x	NA	NA	3.58x	NA	NA
Nature's Sunshine Products, Inc.	0.81x	NA	NA	15.68x	NA	NA
LifeVantage	0.68x	NA	NA	10.87x	NA	NA
Mannatech	0.07x	NA	NA	3.08x	NA	NA
High	2.15x	2.10x	1.95x	28.76x	16.35x	15.55x
Mean	1.19x	1.53x	1.43x	12.42x	10.59x	9.65x
Median	1.33x	1.59x	1.48x	11.56x	10.10x	9.33x
Low	0.07x	0.80x	0.77x	3.08x	8.47x	7.86x

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APPENDIX: Glossary



ONL	OneLife Network
Paid Members	Members that have paid ONL for its products and are part of the network
Overrides	Non-standardized bonuses given to the top distributors in the network
Maxout	A position within the network tree where the distributor has reached the maximum commissions limit
Binary Plan / Tree	An organizational structure where each new node / member has a left and right position with a sub-tree
Commissions	Commissions paid to members and directly redeemable by them
Cash Account	Account where member commissions are held and are available for withdrawal at any time

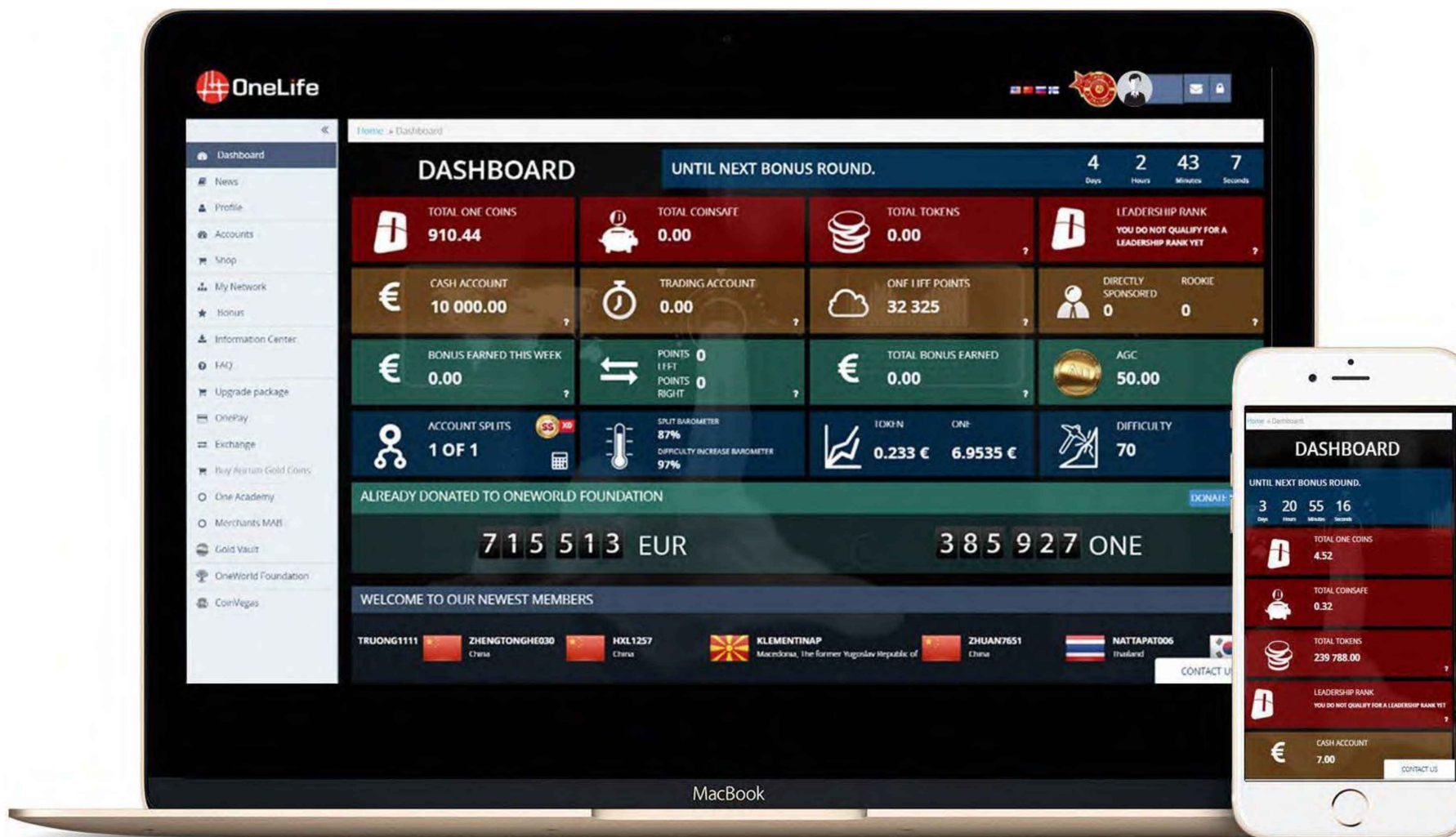
APPENDIX: P&L - Detailed



€ Millions	Actual								Projections							
	Q4 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018
Revenues	12.84	98.42	309.58	375.43	638.98	610.77	476.88	830.84	600.00	857.07	979.27	1,126.20	1,202.69	1,276.31	1,531.09	1,624.81
COGS	(1.66)	(26.61)	(107.98)	(121.82)	(249.52)	(220.84)	(171.90)	(220.53)	(192.00)	(274.26)	(313.37)	(360.38)	(384.86)	(408.42)	(489.95)	(519.94)
Gross Profit	11.18	71.81	201.60	253.61	389.46	389.92	304.97	610.31	408.00	582.81	665.90	765.82	817.83	867.89	1,041.14	1,104.87
Gross Margin	87%	73%	65%	68%	61%	64%	64%	73%	68%	68%	68%	68%	68%	68%	68%	68%
SG&A	(1.31)	(58.83)	(269.95)	(97.26)	(194.66)	(106.70)	(170.07)	(212.81)	(189.57)	(288.53)	(280.03)	(321.54)	(343.17)	(363.99)	(435.95)	(462.44)
Overrides	(0.18)	(0.94)	(2.88)	0.00	(4.09)	(7.70)	(10.15)	(17.78)	(12.84)	(18.34)	(20.96)	(24.10)	(25.74)	(27.32)	(32.77)	(34.78)
Gross Profit Sharing Agreements	(0.64)	(4.92)	(15.48)	(18.77)	(31.95)	(30.54)	(23.84)	(41.54)	(30.00)	(42.85)	0.00	0.00	0.00	0.00	0.00	0.00
Marketing costs OneCoin	0.00	0.00	(5.05)	(68.04)	(90.21)	(50.40)	(87.13)	(89.57)	(81.07)	(115.80)	(132.31)	(152.17)	(162.50)	(172.45)	(206.87)	(219.54)
Promotional Codes	(0.15)	(49.73)	(166.18)	(1.69)	(0.67)	(3.87)	(36.59)	(46.89)	(38.30)	(54.71)	(62.51)	(71.89)	(76.77)	(81.47)	(97.74)	(103.72)
Marketing	0.00	0.00	0.00	0.00	0.00	(0.05)	(0.14)	(0.09)	(6.00)	(8.57)	(9.79)	(11.26)	(12.03)	(12.76)	(15.31)	(16.25)
Events	0.00	(0.12)	0.00	(0.25)	0.00	0.00	(0.10)	0.00	(1.25)	(1.25)	(1.25)	(1.25)	(1.25)	(1.25)	(1.25)	(1.25)
Recognition	0.00	(0.55)	(1.51)	(1.05)	(1.21)	(1.13)	(0.88)	(1.04)	(0.88)	(1.26)	(1.44)	(1.66)	(1.77)	(1.88)	(2.25)	(2.39)
Operating Costs																
Sofia OPEX	0.00	(0.34)	(0.52)	(0.46)	(0.61)	(0.93)	(1.25)	(1.50)	(1.23)	(1.25)	(1.27)	(1.29)	(1.31)	(1.33)	(1.35)	(1.37)
HK OPEX	0.00	(0.13)	(0.20)	(0.20)	(0.20)	(0.20)	(0.20)	(0.20)	(0.28)	(0.45)	(0.46)	(0.47)	(0.48)	(0.48)	(0.49)	(0.50)
Dubai OPEX	0.00	(0.02)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.04)	(0.12)	(0.30)	(0.31)	(0.31)	(0.32)	(0.32)	(0.33)	(0.33)
IT	0.00	(0.18)	(0.03)	(0.02)	(0.05)	(0.27)	(0.09)	(0.07)	(0.30)	(0.31)	(0.31)	(0.32)	(0.32)	(0.32)	(0.33)	(0.33)
Consulting																
China Direct Selling License	0.00	0.00	0.00	0.00	(0.12)	(0.13)	(0.22)	(0.21)	(0.18)	(0.18)	0.00	0.00	0.00	0.00	0.00	0.00
Marketing Consulting	0.00	0.00	0.00	0.00	0.00	(0.20)	(0.30)	(0.30)	(0.31)	(0.39)	(0.45)	(0.52)	(0.55)	(0.59)	(0.70)	(0.75)
Other (average)	(0.15)	(0.15)	0.00	(0.70)	0.00	0.00	0.00	0.00	(1.20)	(4.29)	(4.90)	(5.63)	(6.01)	(6.38)	(7.66)	(8.12)
Cash collection	(0.19)	(1.48)	(4.64)	(5.63)	(9.58)	(9.16)	(7.15)	(12.46)	(9.00)	(12.86)	(14.69)	(16.89)	(18.04)	(19.14)	(22.97)	(24.37)
One-off costs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Write offs	0.00	0.00	(68.00)	0.00	(55.00)	0.00	0.00	0.00	(6.00)	(8.57)	(9.79)	(11.26)	(12.03)	(12.76)	(15.31)	(16.25)
Other	0.00	0.00	0.00	0.00	0.00	0.00	(0.50)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Founder Expenses	0.00	(0.27)	(5.42)	(0.42)	(0.94)	(2.11)	(1.50)	(1.13)	(0.60)	(17.14)	(19.59)	(22.52)	(24.05)	(25.53)	(30.62)	(32.50)
EBITDA	9.87	12.98	(68.35)	156.35	194.79	283.22	134.90	397.50	218.43	294.27	385.87	444.27	474.66	503.90	605.20	642.43
EBITDA margin	77%	13%	-22%	42%	30%	46%	28%	48%	36%	34%	39%	39%	39%	39%	40%	40%
CAPEX / Acquisitions	0.00	0.00	(2.50)	0.00	0.00	(4.75)	0.00	(0.10)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Δ Bonus Cash Account	0.07	8.84	21.97	41.63	74.75	79.90	109.81	112.79	159.33	195.89	206.78	237.26	233.96	310.44	289.44	0.00
Free Cash Flow	9.94	21.82	(48.88)	197.99	269.55	358.37	244.72	510.19	377.76	490.16	592.65	681.53	708.62	814.34	894.64	642.43

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APPENDIX: OneLife User Dashboard



LEADERSHIP NETWORK

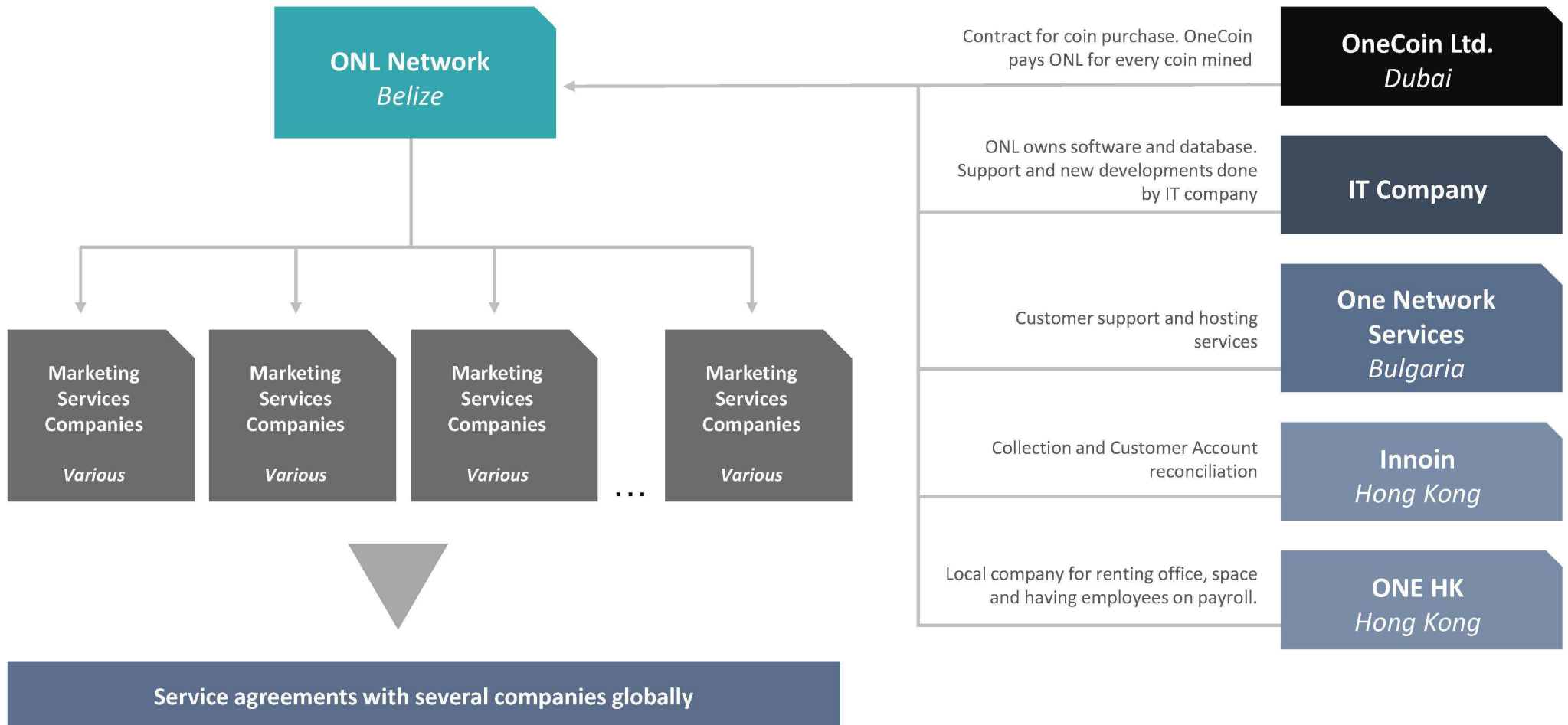
KEY POINTS

- ✓ OneLife's leadership network is its strongest asset with high performing, exceptionally loyal members in an industry with traditionally high churn rates
- ✓ Members consistently outperform their peers by a large margin, generating the highest sales of other direct selling distributors
- ✓ Members remain loyal and committed to the network with very low withdrawal rates from their cash accounts and consistent recycling of earned commissions within network products
- ✓ The exceptional success of OneLife's top leaders and distributors attracts other successful network marketers from existing companies with lower earning potential



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APPENDIX: Legal Structure



ONELIFE NETWORK

INVESTOR PRESENTATION



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OUR ADVANTAGE AND STRATEGY...



Our key sources of competitive advantage:

- ✓ The size of our network
- ✓ Our products and services
- ✓ Our alliance with OneCoin
- ✓ Our global reach and relentless focus with our members training and personal development that eventually yields new and profitable relationships.

Our Strategy:

- ✓ Continue to grow our membership base in markets where we currently operate in an organic approach. Our number one priority remains market penetration in China, followed by Latin America
- ✓ Expand the size of the network through opportunistic acquisitions, by attracting leaders from other direct selling operations and purchasing smaller competitors
- ✓ Enter new markets. India, Indonesia, Brazil and Argentina and Peru which offer significant fast growth possibilities for our company
- ✓ Continue to launch new and revolutionary products that fit with the abilities of our network to offer them to customers. We believe that these new products that are already in the development pipeline combined with the power of our network will fuel our growth plans for the next two years.

OUR STORY



Founded near the end of 2014, **OneLife Network** began as a collaboration with **OneCoin Ltd.** with the objective of popularizing the concept of cryptocurrency, educating the mass market about financial concepts, and utilizing network marketing to attract users and miners to maximize the value of the OneCoin cryptocurrency. This magical combination of educational products and the strength of our network demonstrates the power of our business solutions and the significant size of our opportunity.

OneCoin is a **revolutionary cryptocurrency designed to disrupt the payments industry** and navigate the complex regulations of the modern financial world by utilizing its unique blockchain technology – technology that incorporates **KYC data** of the users, thereby preventing its usage in unsanctioned activities

- Our revenue has increased at a double digit rate for more than 24 continuous months increasing from 13 m in 2014 to more than 2.5 B euros by the end of 2016.
- We have expanded from a single market in early 2014 to more than 50 countries. Our Asia operations have become our number one revenue producer with more than 50% of total sales, while our European markets continue to grow at very rapid pace. We just launched operations in Latin America and we see very encouraging results in just a few months of operations. We are pleased with how our global network is responding to our new products and promotions and believe that we have a significant growth runway ahead of us.
- The strength behind our success is our network with more than 2.2 million paid members, with a turnover rate that is best in class and a net average order size that the highest in the industry; combined with the OneCoin products make it a unique and attractive market proposition.
- Each and every day our global network of leaders holds meetings in hundreds of cities bringing the OneLife Network opportunity to thousands of customers and new network members, this constant effort to build relationships keeps the network of members growing and fresh.
- Our growth strategy is pegged to launching new an innovative products in 2017 and to continue to expand beyond the current borders, that is India/Indonesia/Malaysia and Brazil