INVESTMENT DISCLAIMER

www.nfpad.io

In addition to the requirements and risks indicated in the Terms of Use & Conditions of Tokens Allocation, you expressly acknowledge and assume the following risks related to the acquisition of the Tokens:

#1 Risk of losing access to Tokens due to loss of private key(s), custodial error or purchaser error

A private key, or a combination of private keys, is necessary to control and dispose of the Tokens stored in your digital wallet or vault. Accordingly, loss of requisite private key(s) associated with your digital wallet or vault storing Tokens will result in loss of such Tokens. Moreover, any third party that gains access to such private key(s), including by gaining access to login credentials of a hosted wallet service you use, may be able to misappropriate your Tokens. Any errors or malfunctions caused by or otherwise related to the digital wallet or vault you choose to receive and store Tokens in, including your own failure to properly maintain or use such digital wallet or vault, may also result in the loss of your Tokens. Additionally, your failure to follow precisely the procedures set forth in for buying and receiving Tokens, including, for instance, if you provide the wrong address for the receiving Tokens (including wrong blockchain network), may result in the loss of your Tokens.

#2 Risks Associated with the blockchain technology

Because Tokens are based on the blockchain technology, any malfunction, breakdown or abandonment of the particular blockchain technology may have a material adverse effect on the Tokens. Moreover, advances in cryptography, or technical advances such as the development of quantum computing, could present risks to the Tokens, including the utility of the Tokens for obtaining services, by rendering ineffective the cryptographic consensus mechanism that underpins the blockchain technology network.

#3 Risk of hacking and security weaknesses

Hackers or other malicious groups or organizations may attempt to interfere with the Tokens in a variety of ways, including, but not limited to, malware attacks, denial of service attacks, consensus-based attacks, Sybil attacks, smurfing, and spoofing.

#4 Risks associated with markets

If secondary trading of Tokens is facilitated by third-party exchanges, such exchanges may be relatively new and subject to little or no regulatory oversight, making them more susceptible to fraud or manipulation. Furthermore, to the extent that third-parties do ascribe an external exchange value to Tokens (e.g., as denominated in a digital or fiat currency), such value may be extremely volatile.

#5 Risk of uninsured losses

Unlike bank accounts or accounts at some other financial institutions, Tokens are uninsured unless you specifically obtain private insurance to insure them. Thus, in the event of loss or loss of utility value, there is no public insurer or private insurance arranged by WEB3 Technology, to offer recourse to you.

#6 Risks associated with uncertain regulations and enforcement actions

The regulatory status of Tokens and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the Tokens and WEB3 Technology. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting distributed ledger technology and its applications, including the WEB3 Technology and Tokens. Regulatory actions could negatively impact the WEB3 Technology and Tokens in various ways, including, for purposes of illustration only, through a determination that the purchase, sale and delivery of Tokens constitute unlawful activity or that Tokens are a regulated instrument that requires registration or licensing of those instruments or some or all of the parties involved in the purchase, sale and delivery thereof. WEB3 Technology may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction.

#7 Risks arising from taxation

The tax characterization of Tokens are uncertain. You must seek your own tax advice in connection with purchasing Tokens, which may result in adverse tax consequences to you, including withholding taxes, income taxes and tax reporting requirements.

#9 Risks arising from lack of governance rights

WEB3 Technology merely provides you with the opportunity to acquire Tokens, but does not manage these Tokens in any way. All decisions involving the particular Provider's products or services within the Tokens will be made by the particular Provider at its sole discretion. These decisions could adversely affect the utility of any Tokens you own.

#10 Unanticipated risks

Cryptographic Tokens are new technology. In addition to the risks included herein, there are other risks associated with your purchase, possession and use of Tokens, including unanticipated risks.