



ReMeLife

WHITEPAPER

Rewarding Better Care

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A. THOUGHTS FROM THE FOUNDER

Crypto's problem is a lack of use cases that solve real world problems and create real value. The recent collapse of crypto entities showed the flaws in many current models; insecure stores of value, algorithmically derived security, inflated valuations, even Ponzi's. And, after 14 years, even bitcoin's primary peer to peer transactional purpose is not adopted at scale. And it's not even proving to be the inflation hedge that it was projected to be.

However, NFT's are a valid use case, providing immutable proof of ownership, provenance, and royalty rights. These will stand the test of time as they take their place in the metaverse. DeFi, the new favourite child of the financial sector, with its high yields and instant liquidity, has been shown to often have little underlying value or stability, let alone social impact. But it does have massive potential. But will it all impact positively on society, or just be a game centric progression from Web 2.0's hegemony of monopolistic tech oligarchs, manacled a naive public to yet more societal manipulation? So, is it not time to properly explore if crypto can address the care, social, financial and political issues of our troubled times?

These were my meandering thoughts in lockdown as I sought solutions for our care software business, whilst also pondering on the future of my kids. It was clear that such lofty aspirations could only overcome the 'cold start' death spiral through social community based mobilisation at scale, serving multiple member needs, deploying network effects and achieving sticky loyalty. All whilst offering user ownership, an achievable transformational societal purpose and tangible rewards, beyond just the daily dopamine drip that drives all successful social media-based enterprises.

Enter crypto, stage right. With its power to gain early stage funding through the, albeit tarnished, ICO model. I realised that by stripping out crypto's flaws (pump and dump, white paper MVP's, false hype, and the killer burden of unsustainable sell pressure) then the beauty in crypto floats to the top. Peer to peer connectivity, decentralisation, trust and community, personal data derived passive income, immutable ownership rights, retail profit sharing, etc. So, I drew up a long list of healthcare and society's woes and matched them with today's available tech. Some years on and our team has created a tokenomically solid community owned Foundation based model, with aligned stakeholder interests and the potential for rapid growth in members and value. It's transformational, not disruptive. And, has viral scalability built in. We've launched ReMeLife Phase 1 and are building Phase 2. But let's take a look at ReMeLife three years from now.

Rich, self-managing his care at home using ReMeLife's crypto rewards based free apps, connects with family and the local community and is rewarded in REMEs. He often gives his REMEs to his granddaughter, Tracy, who trades them for purchases in the REME market and often buys a coffee in her coffeeshop using her phone. They've both discovered common interests and ReMeLife's AI updates them of local events that match their profiles, so together they engage in outdoor activities. Tracy, who is on the autistic spectrum, gains sales commissions from the online stores she's introduced to ReMe Market, has monetised her Instagram network using ReMeLife's network, and sells her data through ReMeLife's agency. Tracy saves some of her REMEs in ReMeFi to plan for her future, using the ReMeLife Unity Plan, that couples gym membership with life and travel insurance and a pension pot, just like the Friendly Societies of the 1900's. When Tracy first became a ReMeLife Member her REME NFT avatar had attached special offers and a personalised configuration. And as Tracy earns from ReMeLife's 'Care to Earn' modules, she can view them in the ReMeLife Wallet. Yesterday, Rich visited online a local school's fund-raising fete and bought NFT art from Steven, a 10-year-old student, using the ReMeLife NFT Fair, hoping that he'll prove to be the next Picasso. He gave this to Tracy.

That's three years on. But just months from now ReMeLife will launch the REME on exchanges and on its own Convex based ReMeGrid, with charities and corporates managing the nodes and with its Members voting on the management of the Foundation based treasury. Courtesy of the ReMeLife's family care circle network effect and its major partners, millions of members will be using ReMeLife's free apps, passively earning REMEs and redeeming them to acquire discounts on their purchases in ReMe Market. And of course, they'll be gaining daily better self-managed and supported care.

We've launched Phase 1, and ReMeLife is the pioneering leader in crypto inclusive rewards based care. We now need to build Phase 2, a true 'Careocracy', that will take us to world of AI. And prove that 'Crypto Cares'. Will you join us?

B. ABSTRACT

Stressed Healthcare system & inequitable wealth distribution

With US GDP healthcare spend at 18%+ and other developed countries not far behind, global healthcare is facing a cost crisis. Policy makers want tech to solve problems such as increased care at home and reducing costs, by encouraging people to take greater responsibility for their family care. People want tools to support their involvement in the care process, from monitoring to self-care management. They want greater access to their personal and medical data. A new system is needed that supports carers through a fair decentralized distribution of the wealth inherent in daily digital care actions.

ReMeLife in a nutshell

ReMeLife is a healthcare platform that supports the needs of all those involved in care; the person cared for, families, carers and care providers. The platform addresses today's care issues; dementia, loneliness, mental health and the cost of care. ReMeLife ...

- 🌟 Provides free care apps that are used within a community ecosystem.
- 🌟 Is a unique crypto rewards based care model that leverages the power of decentralised communities.
- 🌟 Deploys a rewards REME token on a POA blockchain, to democratise the value inherent in digital care.
- 🌟 Efficiently leverages human capital and democratises the value inherent in digital care work.
- 🌟 Enables members to benefit from AI improvements while maintaining complete data sovereignty and control.
- 🌟 Enables Members to build a 'care to earn' passive income and access DeFi to plan for their future .
- 🌟 Shares its wealth with its Members, through a smart contract managed Member governed DAO.
- 🌟 Makes care giving more fun, more eclectic and less burdensome for those in the frontline.

The REME token has four key roles:

- 🌟 An appreciating asset that members can earn from performing Care Actions using ReMeLife's care apps.
- 🌟 A utility token that's used to make purchases across the ReMeLife community ecosystem.
- 🌟 A token that can be used in the ReMeLife CareFi module to engage with DeFi based financial products.
- 🌟 A governance token for the ReMeLife DAO.

ReMeLife's a social impact scheme that's creating a new world for care, one that brings sharing to caring and community into care; a Careocracy, that's part of Health 3.0. ReMeLife is the future.

The REME token Private Sale

The REME's tokenomics model is designed to be deflationary, with buy side pressure driven by the Community DAO using its profits to buy and burn REME. This Sale will raise a hard cap of £5m and fund growth and development, enabling completing the build of the already launched ReMeLife Platform, the ReMeGrid, CareFi module. REMEs will be freely tradeable on exchanges.

Why You? Why now?

ReMeLife is an early stage but established business, with contracts with leading health care providers and crypto businesses, that's at the beginning of a viral growth curve. If achieving significant social impact coupled with scalable revenues and rapid global penetration, using social media, the decentralising nature of blockchain and the democratisation of data, is of interest, then ReMeLife is for you. With CBDC's around the corner, AI on the rise, and crypto now mainstream, now is the time to support 'blockchain for good' projects and to participate in those that will still be around after this cycle is complete.

This document defines all elements of the ReMeLife project; from the social issues it addresses to the

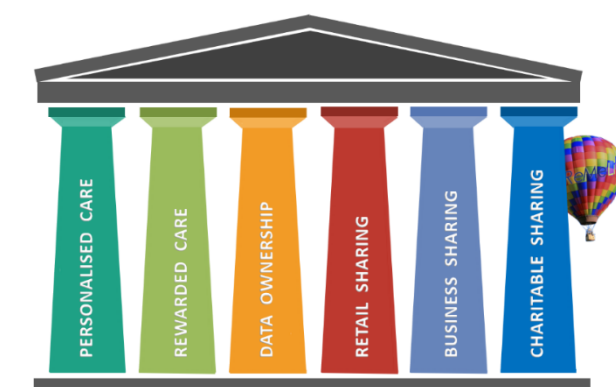
C. INTRODUCTION

ReMeLife's mission is to transform healthcare by enhancing person-centred care using advanced digital engagement that generates crypto based rewards for all those involved in care and that are Members within its community.

The COVID-19 pandemic has reinforced the value of the ReMeLife mission and the need to use technology to connect and engage with those dear to us and in need of support. ReMeLife has created a digital community ecosystem of proprietary applications that enable this and that rewards its members that participate in impacting people lives.

Having completed Phase 1 of the project build, such that its products are live, and members and partners are now earning ReMeLife tokens and using the ReMeLife Wallet, we are now launching the REME token for private investors to purchase prior to a public launch, in order to fund the next phase of the ReMeLife roadmap.

ReMeLife has created a digital care community ecosystem centred around the ReMeLife.com platform and the RemindMecare App, which are underpinned by six key principles.



1. **Understand** the person you are caring for as this is the foundation for building a rapport.
2. **Reward care actions** that enhance a person's wellbeing regardless of who delivers them.
3. **Harness health data** to improve wellbeing and deliver monetary benefits.
4. **Share retail value** for both consumers and retailers of healthcare products.
5. **Success for all** who participate in and enhance the value of ReMeLife for its members.
6. **Charitable Engagement** and rewards based participation.

This white paper outlines the ReMeLife community ecosystem, the underlying business and the exciting **opportunity for you to join us on the journey!**

1 The ReMeLife Community Ecosystem

The ReMeLife Community ecosystem is designed to support members health and wellbeing by integrating with portable devices and to leverage the latest voice, AI and blockchain technology. The ReMeLife community ecosystem contains proprietary products designed to support both care providers and those being cared for:



- **RemindMecare app** provides an activity-based resource for carers to gain a better understanding of those that they are caring for and promote engagement with care circles.
- **Rooms** connects families remotely using video conferencing within the community ecosystem and enables businesses to connect with members to market products and services.
- **ReMe Market** provides members access to healthcare products and service providers, where both members and retailers are rewarded for participation and promotion.
- **ReMe Connect Alexa** provides a suite of proprietary Alexa care skills enabling remote monitoring, medication and scheduling reminders, and entertainment-based engagement.
- **ReMe Agency** supports data management and the rewards for Care Actions with tokens on the ReMeGrid.
- **REME Tokens** are the rewards earned from a care activities (via Caps), purchasing, promotion and data sharing, which can be used in the ReMe Market to make discounted purchases or be traded on exchanges, for fiat or other tokens.



2 Business Model & Value Proposition

The ReMeLife Community Ecosystem is based on the simple principle that a community has greater strength through its ability to collaborate than does the individual and that it can possess the opportunity to build a self-supportive, self-governing, decentralised and more equitable system, which optimises momentum and network effects to the benefit of its members. And that this framework, renders it ready for the emerging opportunities in Web 3.0.

ReMeLife is designed to reward all in the community ecosystem, create value for its members, retailers and returns for its investors. ReMeLife and its apps are used in both b2b and b2c sectors and possess multiple revenue streams.

The growth in the value of the REME token is the result of its usage across multiple segments of the business; from the RemindMecare app to ReMe Market, to marketing with partners and via the members use of it in multiple use cases. The following are the key value drivers;

Subscriptions and Fees:

- RemindMecare B2B: subscription model, £1,500 per annum per care facility
- RemindMecare B2C: freemium model with in-App own product sales
- ReMe Connect Alexa: £3.99 per month

Product Sales:

- ReMeLife Products: own product sales. From tangibles to NFTs and DeFi products

Commissions & Fees:

- ReMe Market: affiliate product and services sales commissions.
- Marketing Fees: advertising and joint marketing with partners.
- ReMe Data Vault (RDV): secure model access revenue.
- ReMe Exchange (REX): transactional 'gas' fees for token conversions, sales and purchases.
- ReMe Agency: Advertising and marketing derived revenue.

Since ReMeLife is a multisided business platform that is partly based on partner relationships in relation to one or multiple of the platform delivery elements, the potential for establishing new revenue streams is almost limitless. Therefore, as the membership grows so revenues will also grow. Since all transactions involve in some manner, the deployment of the REME token, the potential for upward growth in its value will be ever present.

Key drivers for rapid growth

- Viral membership model with sticky rewards based engagement.
- Freemium model with in-app purchasing.
- Loyal members engaged in ReMeLife daily commercial activities.
- Ambassadors working to build the ReMeLife Community.
- Earned rewards that are redeemed within the community ecosystem.
- Multiple revenue streams available to Members
- Partner based marketing so low operational costs, high margins.

Benefits of ReMeLife membership

- Community membership of like-minded persons.
- Passively earned rewards.
- Participation in the growth of a business in its early stages.
- A means to engage in otherwise unavailable cutting edge innovation.
- Cross generational engagement.

3 The REME Token

The REME token is a CAD20 (ERC20-compatible and SPL-compatible) utility token that exists on ReMeLife's own blockchain, the ReMeGrid. REMEs will be transferable from the ReMeGrid to public blockchains such as Ethereum and Binance smart chain for trading through third party exchanges and DEXs. REMEs are used to buy and sell products within the ReMeLife community ecosystem of applications and services.

An unlimited number of Care Action Points (CAPs) are available to be earned by members from participating in the ReMeLife community ecosystem through performing Care Actions, data sharing and referrals. A member's CAPs are automatically exchanged for REMEs on a periodic basis with the exchange rate being the

total number of CAPs available for exchange divided by the number of REMEs allocated for that period. This conversion process is performed using smart contracts running on the ReMeGrid.

The value of REME is driven by supply and demand. There is a limited and reducing supply of REMEs, starting at 600 million. Much of which is reserved for allocation to members in exchange for CAPs. Demand for REMEs is driven by the fact that the sale of goods and services provided by the ReMeLife community ecosystem are transacted in REMEs and that the profits made by the ReMeLife Community will be used to buy and burn REMEs.

The value of REME is linked to the size of the ReMeLife membership community and the resulting commercial activity that this generates, such as sales from the ReMe Market, advertising revenue and data sales. Membership growth is driven by the virally propagational nature of the ReMeLife Community Builder and through partnerships with major health providers and charities, such as Acibadem and Parkinson's UK.

As a result, and with a structured vesting plan for team members and early adopters, the potential for the growth in the value of the REME is significant.

REMEs are the lifeblood of the ReMeLife Community ecosystem and represent a new means to capture the value of work undertaken in care, the value in the data generated through digital actions, and in retail purchasing and promotion. They provide a means to share in the benefits derived from participating in a growing global caring community of supportive members. The ultimate aim is to enable the earning through care, of a passively derived monthly income, that rewards for the care provided.

This private sale offers REME tokens at a discounted rate subject to which round the investor chooses to participate in and will raise funds to complete the Phase 2 build and the launch of the REME token on the ReMeGrid network.

Members and investors can be part of this transformative business on its journey by purchasing REME tokens and becoming a member of the ReMeLife community ecosystem.

TOKEN INFORMATION

Token Description	ReMeLife Care Token
Token Symbol	REME
Token Type	ERC20
Token Supply	1,000,000,000
Minimum Investment	£20
Maximum Investment	£ Open
Decimal Places (Default: 18)	18
Minimum Soft Cap	£250,000
Maximum Hard Cap	£ Open
Purchase Methods	Fiat, BTC, ETH
Private Round 1 – Team	£0.05
Seed Round 1 – Members, Investors	£0.05
Seed Round 2 – Members, Investors	£0.07
Seed Round 3 – Members, Investors	£0.08
Phase 2 – Public Round	£0.10

4 The USPs

To summarise; ReMeLife has numerous USPs that are highly applicable to today's market;

- The first rewards based global healthcare membership platform.
- Its own suite of apps and proprietary Alexa care skills, integrated with partners' products.
- A blockchain based utility token that generates its own care crypto currency.
- A utility token that's used in its own token driven product and services marketplace.
- A platform that manages and monetises its own derived members data (Electronic Life Records®).
- A business model that offers Members participation in the growth of the business through a DAO.
- A community model that achieves social impact across a variety of healthcare sectors.

5 The Opportunity

Healthcare and our caring networks are more important than ever, with populations growing and living for longer, for example, in the United States:

- There are 55 million people aged 65+, which has grown by 20 million in the past 20 years.
- The proportion of the total population aged 65+ has increased by 2.4% in the past 20 years.
- There are an estimated 16,000 care homes with 1.4 million residents.
- Healthcare expenditure is estimated to be 18% of GDP.

This demand is stretching public sector funding and impacting on care. Our commercial and family care networks are struggling to cope with needs, which is leading to a crisis of isolation and loneliness impacting people who need support.

Older adults already control the greatest share of global wealth and spending power. Based on current projections, seniors' annual spending is on track to reach around \$12–13 trillion by 2026, making them the wealthiest consumer group globally. Technology is enabling us to connect with people in need of care in new ways which are simple and cost effective. The COVID-19 pandemic has demonstrated to the global community how we can connect whilst in isolation. Digital tools and artificial intelligence are breaking down connection barriers for support and, combined with decentralised blockchain technology, new opportunities for sharing data and value are being enabled.

D. HEALTHCARE BACKGROUND

6 The State of Healthcare Today

Healthcare is in a state of disarray and evolution. Many care sectors are in financial difficulties and policy makers are working hard to find new solutions to the ever-present financial crisis that healthcare is impacted by. Whether it's the ever-increasing elderly care sector, the growing figures for dementia diagnosis, funding reductions in the mental health sector or the cost pressures on hospitals, the solution is often expected to emerge from a combination of two key factors; tech advances and a change in the consumers attitude to their role and responsibilities in managing their own care and that of their family.

Countries are struggling to deal with increasing health care costs, with ageing populations and the rising burden of dementia, and now with the multiple impacts of Covid-19. The currently unsustainable care models are prompting demand for a digital **Transformation of Care**, as evidenced by the massive rise in investment in Medtech, by the recent acceptance of the value of apps as valid care interventions by for example the NHS, and simply by the quoted statement that the value of the global digital health market will increase to over \$508 billion by 2027¹.

7 Enter ReMeLife

ReMeLife is **a revolutionary new blockchain powered, token-based platform** that incentivises its members to manage their healthcare and which provides benefits for everyone involved, by capturing the value inherent in the care process.

¹ <https://www.researchandmarkets.com/reports/5028020/digital-health-global-market-trajectory-and>

Being a ReMeLife Member gives access to a resource for daily use. It enables earning crypto passively through active participation in healthcare activities and offers discount purchasing of products and services that are healthcare focused, such as domiciliary care and assistive technology, but which are also of everyday use, such as food supplements and insurance.

The more engaged in care a member is, the more reward tokens they receive. It does not matter whether activities are small scale, such as a video chat with grandma, confirmation of having taken medication, motivating the grand kids to participate in care, or large, such as choosing a care home or a hip replacement through a ReMeLife affiliate in the ReMeLife Market – the result is the same; a discounted price, data ownership and the accrual of REME tokens.

With the unsustainable cost burden² of healthcare on society, a rapidly growing elder market, and with the inadequate use of technology in care, and the barriers to tech adoption now removed due to Covid-19, and with consumer expectations of digital solutions at an all-time high, **the timing is perfect** for the launch of ReMeLife.

Better use of data has the power to transform the quality and reduce the cost of health and care services. It can give more control over their health and wellbeing, empower carers and reduce the administrative burden Dept. of Health & Social Care, UK, 2020

8 Problems & Solutions

The following are the health care industry's broad problems that ReMeLife addresses.

Legacy Ridden Cost Inefficient Care

Problem: The healthcare sector is burdened with siloed, fragmented and overly regulated legacy systems. The result is a system that is disincentivised to change and that offers little for the modern consumer to participate in. This stagnation is costly, from both human and economic perspectives.

Solution: ReMeLife puts the consumer in control of their personal care data. ReMeLife supports a growing preparedness towards care responsibility and self-care management.

Patient Data Inefficiencies

Problem: When a person is moved from one care setting to another, typically knowledge of the patient does not reach the new care provider.

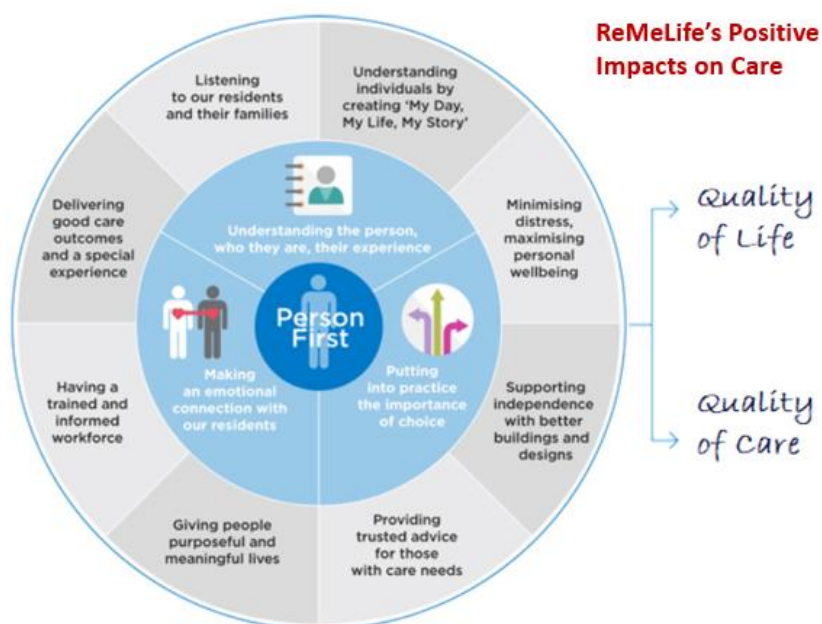
Solution: ReMe's new ELR data set is unbound by these handicaps and can be ported from organisation to organisation.

Lack Of Patient Connectivity

Problem: Traditionally the patient has been passive in their relationship with their care provider and dependant on local systems to support their care. As funding shrinks these support systems generate increased loneliness and reduced personalised care.

Solution: ReMeLife offers a platform that puts the person at the centre of their care. ReMeLife connects people with their care circle and their community.

² <https://www.statista.com/statistics/184968/us-health-expenditure-as-percent-of-gdp-since-1960/>



Person First: the Bupa approach to aged care and dementia³

Poor Person-Centred Care

Problem: NICE and NHS policy is to improve person-centred care through better knowledge of the patient⁴. Currently, the methods used to capture personal information to assist in the care process, are antiquated and generally pen and paper based.

Solution: Using algorithms that optimise and bespoke digital activities on various platforms of delivery, from cell phones to tablet and Alexa. ReMe enables capturing detailed data about the person being cared for and continually learns as it engages. The resultant knowledge is easily used by the carer thereby improving the engagement, the relationship and the resultant wellbeing of the person.

It's more important to know what sort of person has the disease, than it is to know what sort of disease the person has. Hippocrates, The Father of Medicine, c. 320 BC.

Consumer Expectation/Exploitation

Problem: Consumers are increasingly searching the internet to understand their healthcare needs instead of relying solely on care professionals. They expect tech such as remote monitoring, video conferencing, robotics, etc., to become everyday health care practice. Therefore, reliance on remote treatment is growing. But this will mean that the increasing numbers of those cared for at home that are isolated and vulnerable and using the internet for entertainment, shopping and banking, will be increasingly put at risk of exploitation.

Solution: ReMeLife provides a membership platform that offers a reliable and risk-free source of knowledge (i.e., generic and local news and care content, events, advice and secure support) as well as apps that are part of a community ecosystem. RemindMecare (aka ReMe), the app that delivers activities, is usable from

³ <https://www.bupa.co.nz/care-homes/dementia/>

⁴ <https://www.nice.org.uk/about/what-we-do/our-programmes/nice-guidance/nice-guidelines/shared-decision-making>

diagnosis to end of life, so the knowledge gained through use of both it and ReMeLife whilst living at home, becomes invaluable to the carers and care organisations encountered on the care journey.

Security Risks For Patient Data

Problem: The security of health data is critical, not least since its value is worth ten times that of a credit cards held data. Recent cyber-attacks have highlighted this. And the value of personal data has been illustrated in numerous cases, led by the Cambridge Analytica scandal. So, what price the personal data that is used in person-centred care delivery around the globe? For, its use is not only non-secure but also non-GDPR compliant.

Solution: ReMeLife and ReMeCare secure sensitive personal data through encrypted, consent-based systems. Blockchain provides transparency and auditability in how data is accessed. Roadmap upgrades include federated aggregation, differential privacy, and zero-knowledge proofs, progressively reducing reliance on external infrastructure.

Preferred Care In The Community

Problem: Maintaining care in the community is government, health care organisations and families policy and aims, as it promotes wellbeing and cost savings. It requires effective monitoring, self-care management and person-centred care and means to avoid loneliness and isolation, as well as limiting vulnerability.

Solution: ReMeLife provides the person cared for, their primary carer and families a means to engage with the community by providing content that stimulates and promotes inclusion, since it is bespoke to the user based on the persons ELR knowledge contained in the system. By providing the community with a portal to promote their services to those cared for in the community, support is improved.

The global Digital Health market is expected to witness a 37.1% spike in growth in 2021 and will reach US\$508.8 billion by 2027, Digital Health, Global Market Analytics

Medication Resort & Non-Adherence

Problem: In the case of dementia especially, agitation can result in an early resort to medication, which can precipitate hospital visits and a premature requirement for care home housing. Furthermore, poor medication adherence remains a huge issue in the care process.

Solution: ReMe makes it possible to know the person to the extent that a carer can engage on topics that are known to calm the person, thereby reducing the resort to medication, GP visits and hospitalisation. Furthermore, ReMe Connect Alexa, supports medication adherence.

Hospital Bed Blocking

Problem: Hospitals aim to reduce the number of visits to Accident and Emergency, to reduce the length of ward stay and to optimise the potential to return the patient to their point of origin.

Solution: ReMeLife and ReMe provide functionality that supports reducing A&E visits and which assists achieve an earlier discharge and a better supported step-down process.

Lifestyle And Past Data Collation

Problem: With an increasing focus on prevention and care as opposed to cure, relevant data regarding past lifestyles and demographics is required by researchers. But this data needs to be validated and provided on a consent basis.

Solution: ReMe collects data that is extensive in its ability to establish knowledge of past lifestyles through the input of ELR, data that is invaluable to research. ReMe remunerates the consumer for their consent for use of this data.

E. WHAT IS REMELIFE?

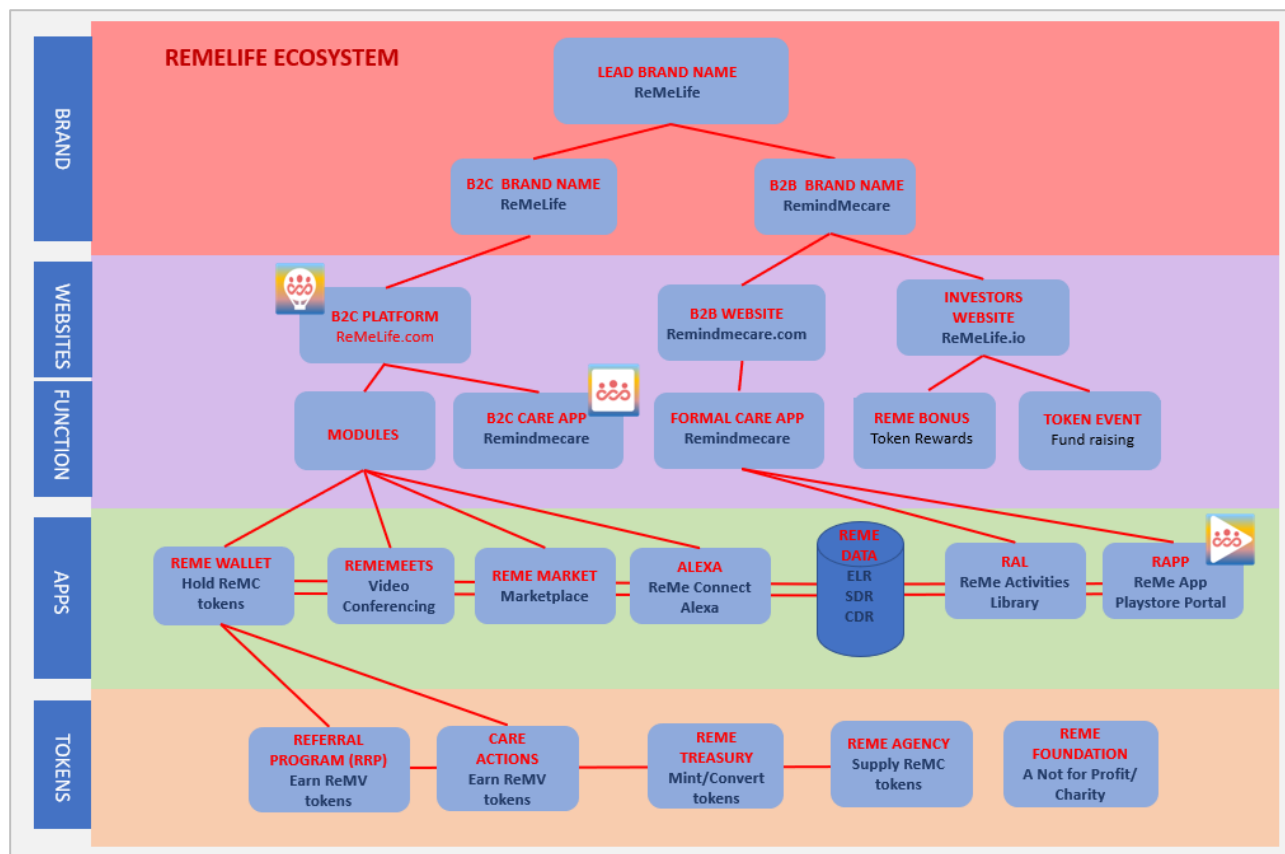
9 A Community Ecosystem

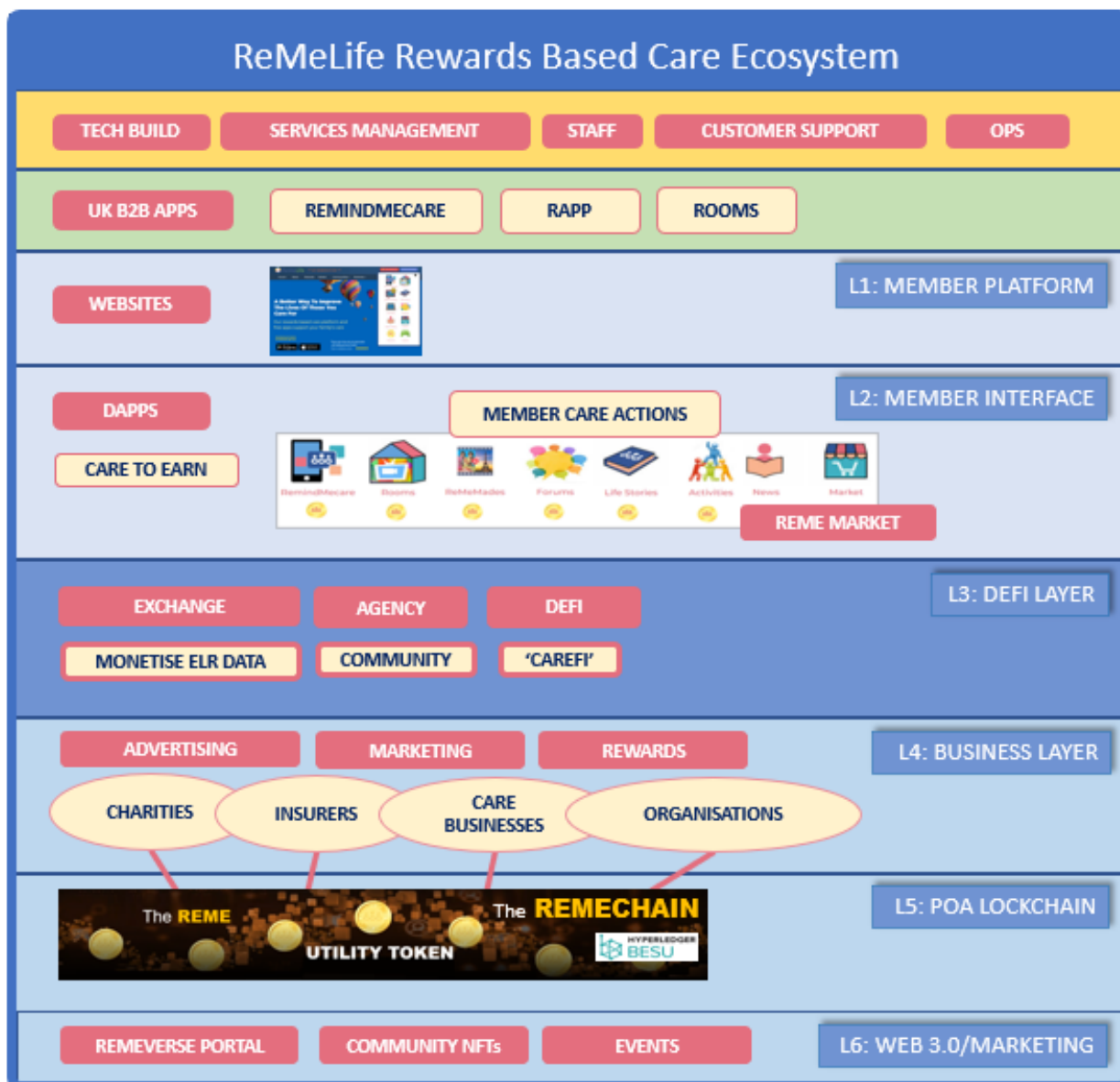


ReMeLife is a rewards-based membership healthcare platform. ReMeLife serves the needs of the care of the elderly, people with dementia, learning disabilities and mild cognitive impairment. The platform is usable by anyone involved in the care process.

ReMeLife is a mobile first app based healthcare platform, which provides its members with a suite of free care tools that support their care needs.

With multiple functions available to the Member, from forums to DeFi (decentralised funding), partner products that range from flowers to hip replacements, and apps forums and games, ReMeLife is both a members Community and a community ecosystem for positive engagement.





10 What does ReMeLife Do?

As care actions are undertaken using its suite of care modules and content is uploaded into these systems, profiles that define the interests of the person cared for and their care circle, are captured on an ongoing basis in the ReMe.Core (that underpins ReMeLife.com), just as all online businesses do already, but with a more extensive and person centred care focused data set, that we call ELR.

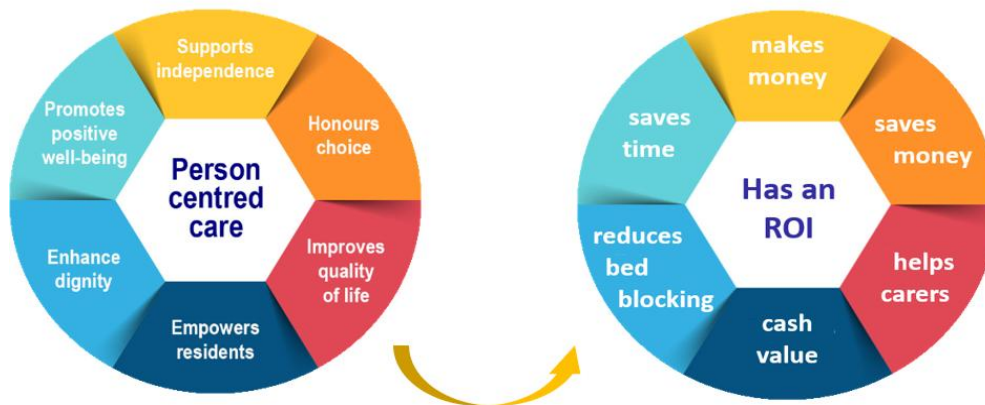
ELR is one of ReMeLife’s USP’s. For the key to ReMeLife is that the data it collects about the person during digital activities, that we call **Electronic Life Records** (ELR™ = preferences, habits, history, lifestyle, memories, life story, family, etc.), is vital in the care process and when it’s made available to carers and care organisations it can radically improve the care process. ELR™ is collected through bespoke Activities, using both the **RemindMecare (aka ReMe)** app and the **ReMeLife platform**, to deliver a broad variety of activities, such as reminiscence, cognitive games, family engagement, entertainment and many others. The resulting increased interaction between family, carers and the person cared for can radically improve both care delivery and the wellbeing of the individual.

F. THE REMELIFE METHOD

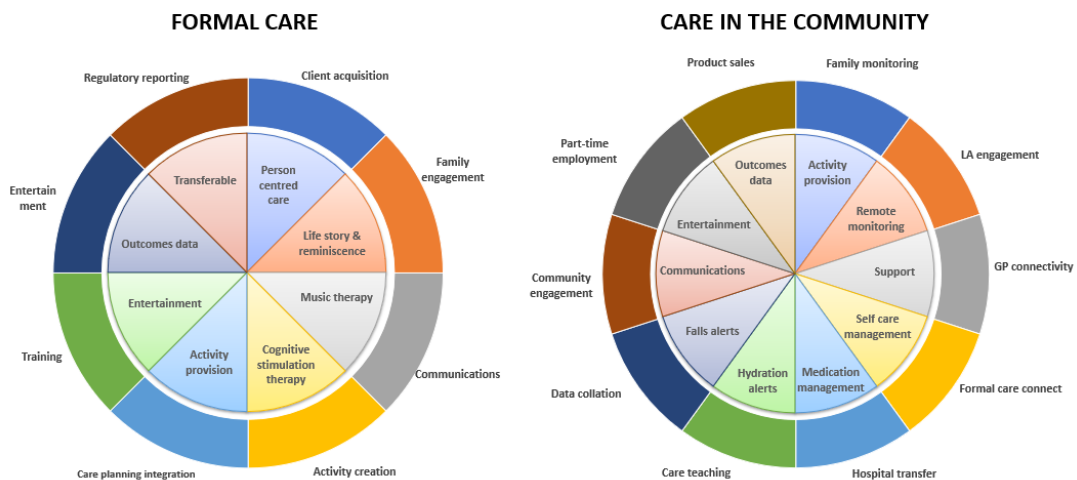
11 Person Centred Care

Underlying everything in ReMeLife is the belief that know a person can bring remarkable wellbeing and health benefits. *Simon*

The Power of Person-Centred Care



ReMeLife & ReMe Functionality



12 Activity Based Software

RemindMecare is defined as **Activity based software**, a new term we coined that aims to express that wellbeing, quality of life and healthcare can be positive impacted by the delivery of digital activities.

RemindMecare ensures that they are bespoke to match the interests of the person and that therefore they are optimally effective in achieving engagement. Whether it is cognitive stimulation therapy, reminiscence or a video sent by the grandkids, activities can change the way we feel and support our daily care needs.

Data is captured and fed back into the personal ;My Story' profile of the person such that all those involved in care are continually learning about the preferences, habits, interests and activities of the person, and so that activities are delivered that are of continual relevance to the person, whatever their cognitive condition.

13 Personal Profile Creation & Discovery

RemindMecare creates a **multi-media-based profile** of the person using algorithms to match the life story, interests and likes and dislikes of the person to internet sourced content, so that a carer can instantly 'know the person' and engage with them, not just as a patient but also as a person with a life story and character, and ideally even with common interests and experiences. This ever-expanding repository of data enables the person cared for to be central in identifying their own likes and dislikes and improves recognition of their strengths, leading to empowerment and prolonged independence from formal care.

RemindMecare provides a means to, in a fun and gamified manner, upload knowledge of the person to a secure location, in a GDPR compliant manner and that reduces data duplication and repeated input and form filling. This new class of health data can be used in integrations with other solutions providers, such as wearables and clinical care management systems, and ensures portability of personal data across the care journey.

RemindMecare is a discovery tool such that during therapy content can be discovered that radically impacts on the carer's ability to engage, to entertain and to calm agitation, thereby becoming a vital part of any care strategy, from entertainment through to acute care planning. Through discovery, and as their cognitive capabilities diminish, RemindMecare adapts to their changing needs.

14 Gamification of Care

RemindMecare provides games, social media interaction and numerous other functions that achieve social engagement and rewards. By achieving daily usage and rewards based loyalty, as well as cross generational engagement other positive reinforcing strategies, which generate increased self-worth and positivity, it becomes possible to improve such critical care functions as improved hydration, increased medication adherence, supported memory and reduced agitation and stress, as well as positively impacting on loneliness and isolation.

This gamification of care, by the use of behavioural science based stratagems, is deployed across the ReMeLife community ecosystem, but always with the aim of achieving positivity in the engagement as opposed to being geared towards data harvesting and profit. In such modalities where profit is the result, then this profit is shared with the Member, such as in the case of the capture of ReMeLife's high valuable activity based data set, Electronic Life Records (ELR).

15 Portability & Integrations

Unlike most systems that are owned by the care provider, with RemindMecare users manage their personal data consenting access to subscription fee paying care providers. ReMe's secure data is ported by the person cared for across their care journey enabling data to flow with them to each care provider they encounter and integrated with multiple systems, from diagnosis to the end of life.

All care providers along the care journey have use of a similar 'care core' that uses activities, such as reminiscence therapy, cognitive stimulation therapy, games, entertainment, etc., to discover, maintain and update knowledge of the person and which enables, through the collated knowledge, enhanced person-centred care. Each care provider, across the care sectors, also has access to a set of business tools that matches their sector's needs; a care home has client acquisition, staff training and CQC reporting tools, whilst a hospital ward has admission and step-down support tools, and domiciliary care and day care centres have a different set of available functions to suit their needs. The result is true person-centred care delivery and data that can flow into care systems validating the quality and consistency of such care delivery.

RemindMecare has an open api and so is enabled for integration with other systems. These include care planning software, wearables, training software and social care robots , such as Genie

G. THE REMELIFE APP SUITE

16 RemindMecare App



RemindMecare is a unique online application which harnesses the acknowledged effectiveness of reminiscence and life story work in the field of dementia care. RemindMecare automatically sources music, stills and video from the Internet, tailored to the individual’s preferences and memories.



RemindMecare is award-winning innovative activity-based software for the care of those with cognitive disabilities, the elderly, people with dementia, carers, families and care businesses encountered along the care journey. The system achieves exceptional results through the deployment of leading technology in voice, AI, big data and IoT. The technically advanced capabilities of RemindMecare assist with many aspects of care and expertly connect the cared-for and carers with other care services. RemindMecare is portable from home to residential and formal care and delivers digital activities defining life story, personal preferences and engagement that quantifiably enhance person-centred care.

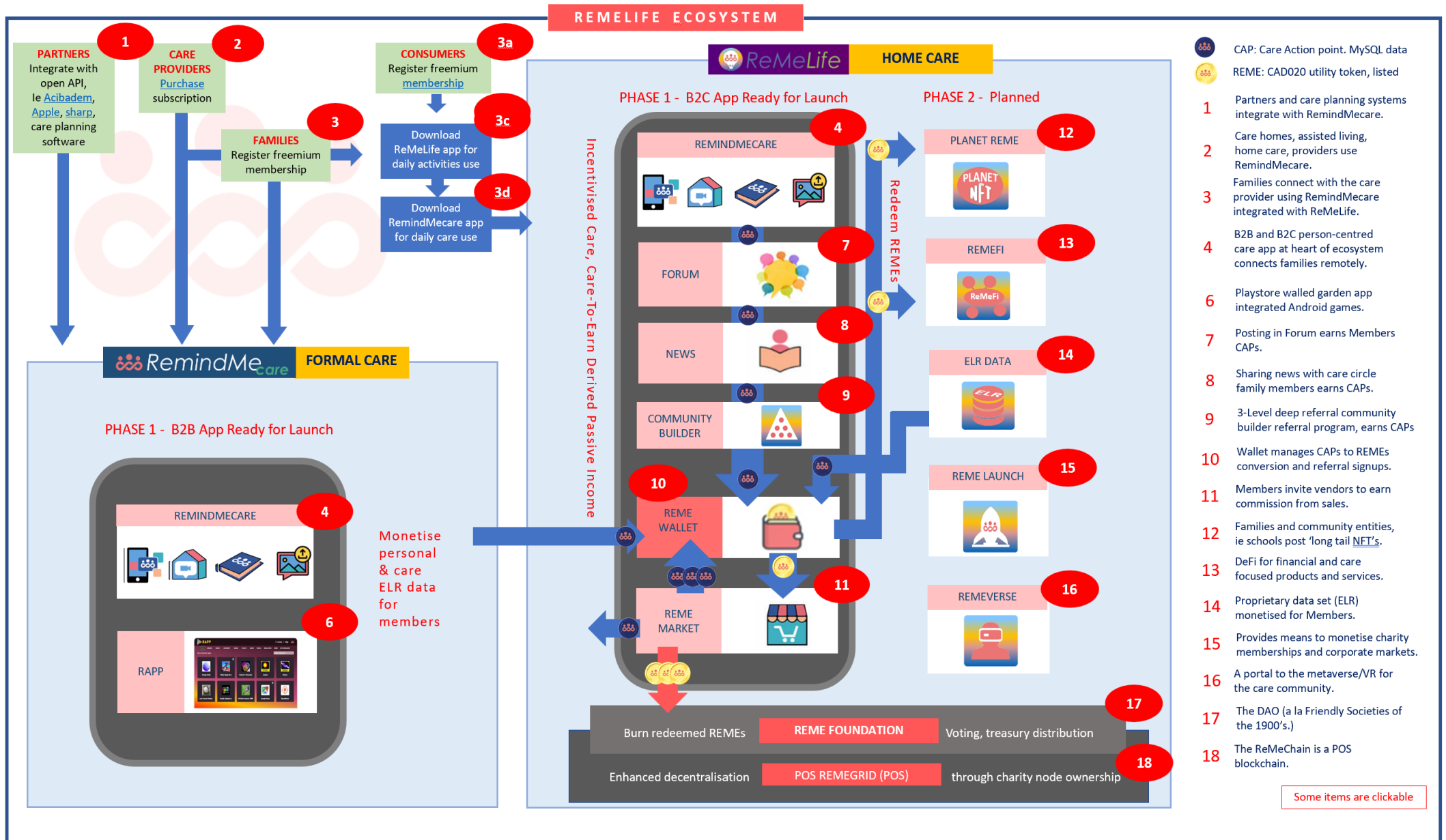
RemindMecare’s care core builds a **rich repository of personal knowledge** using bespoke internet content and algorithms that define life story, preferences and interests. These enable uniquely delivered digital activities. The resultant data is portable from home care to domiciliary, day care, residential and ward care, such that a receiving care facility can immediately really ‘know’ the person, whilst a hospital can ease admission and achieve earlier discharge, and families can easily maintain remote contact and monitoring.

RemindMecare is activity-based software developed for older people to enjoy games and quizzes. The content is tailored to personal preferences which are both input by family and friends and recorded during gameplay by carers. An essential aspect of the platform is its ability to incorporate cultural and socially relevant material into activities and promote engagement amongst a group who have no IT skills and are completely computer illiterate. The sum of this tailored information is further distilled to provide new carers and younger generations a means to build relationships with elderly users.

These engaging activities promote the discovery of commonality of interest with those in the persons care circle, that in turn enhances social engagement, self-worth, and wellbeing. Person centred care is enhanced through digital activities, called ReMeMades, creating a family library of personal content that define a personal profile, Life Story book building and the capture of daily activities.

RemindMecare comes in two versions; the first is used by a person cared for, families and carers and comprises a suite of tools that support self-care management, remote connectivity and digital engagement.

When RemindMecare is used in a professional b2b care setting, then additional provides time saving, reporting, care management and regulatory functions, that generate an ROI.





17 Rooms & Meets



ReMe’s Rooms video communication tools is an alternative to zoom, skype or Teams, that we’ve built for the care sector. It’s easy to use, does not harvest data in background, is GDPR compliant and has unique functionality that supports care needs.

Meets (coming soon) enables ReMeLife affiliates, such as activity providers, trainers, etc., to reach ReMeLife members at home and in care .

As a ReMeLife member, and whether a consumer or a business, use of these tools is free of charge. Whether chatting with family members or watching and participating in an online activity or performance, ReMeLife’s connectivity tools connect family and community, both locally and globally.

18 ReMe Market



The ReMe Market provides a shop front to the ReMeLife membership, for vendors to present their products and services, offer a discount and enable a token-based purchase to happen.

ReMe Market provides a means for performers that would usually visit a care facility, such as musicians and magicians, to be able to perform remotely. They offer their services via ReMe Market and perform using ReMe Meets. ReMeLife provides an end to end managed service, such that they can now reach clients anywhere in the world and reduce their performance cost as a result.

19 RAPP



We love Playstore. But there’s so much to choose from and so many versions of the key apps, such as board games. How can you choose which are best for persons being cared for, those that don’t have disturbing content, are the most recent and that are free adverts and of any cost?





Using the wrong apps can be frustrating. The ReMe App Playstore Portal (we call it RAPP for short) does the work for you, by providing an already curated selection of the best Playstore apps., those that will optimise your experience. And, as well as everyone’s favourites, such as Google Earth, YouTube, Netflix, iPlayer, etc., you can also download any apps you find yourself directly into RAPP, such as creativity tools like making music, art and skills learning.


RAPP also provides RemindMecare’s own huge activity library, with something for every day of the year. Pancake day? World knitting day? RAPP has them covered with a readymade activity. There’s also films, quizzes and music compilations, and those compiled specifically for the care and therapy, such as CST’s, yoga and meditation.

20 Data: Electronic Life Records ELR®



The concept of ELR data capture was originally developed whilst working in the Kingston Hospital based around the study work of Kingston University⁵



Kingston Hospital **NHS**
NHS Foundation Trust

Trial of RemindMeCare with patients at Kingston Hospital living with early to mid-stage dementia – Progress Update, 2nd qtr, 2018

A trial involving 48 patients with dementia admitted for elective surgery or emergency care to Kingston hospital started February 2018, with a planned completion date of late 2018.

During their stay, patients are free to voluntarily agree to participate in reminiscence and orientation therapy individually and in group sessions.

Families of the patients and relevant care home staff are encouraged by staff to assist the patients by registering with ReMe and maintaining remote social connectivity via the software.

14 MSc Psychology students from Kingston University were trained by the hospital to build patient profiles using ReMe and engage them in one to one and group activities, supervised by a practice nurse.

A steering group has been appointed to oversee the trial and will be invited to agree a report on the trial and the outcomes - input will be invited of the patients, their carers; nurse lead and others whom participated; the psychologist; Health Connected Ltd.

The outcomes from ReMe's digital activities builds and makes available a unique data set that we have christened this data set Electronic Life Records®, a term that is now becoming used widely. Known as ELR, this personal data set includes preferences, moods, habits, wellbeing, recent activities, life story, family relationships and much more.

RemindMecare provides a means to, in a fun and gamified manner, upload knowledge of the person to a secure location, one that addresses the issues and required consents of GDPR and prevents the needs for duplication of data and repeated input and form filling. This new class of health data can be used in integrations with other solutions providers, such as wearables and care management systems, and ensures portability of personal data across the care journey.

ELR data, with its breadth of capacity for defining the profile of the person, is used to bespoke the activities provided to the person cared for but is also of extensive use in healthcare research (i.e., the past demographics and lifestyle impact on current health conditions) and for commercial applications.

The Problem

The ReMeLife Electronic Life Record (ELR)® addresses the following concerns. How to help Members ...

- Use data to improve the lives of members
- Enable members to benefit from 3rd party access to their data
- Ensure members can control the sharing of their data with 3rd parties
- Keep their data safe

ReMeLife enables members to retain control of their personal data through encrypted local storage and consent-driven access. Roadmap features include federated learning and edge-based training for future reinforcement.

⁵ <https://kingstonhospital.nhs.uk/wp-content/uploads/2019/12/enc-c-chief-exec-report-tb-pt1-feb-2018.pdf>



- **Personal Data Records (PDR):** this data set is generated through the members' use of ReMeLife's apps, services, features and digital activities. This data remains stored locally on the member's device and never leaves their control, with only encrypted model updates shared for AI improvement.
- **SDR (Social Data Records):** this data set, collected only with the consent of the Member, can be extracted from their social media accounts; this data is stored within the Social Data Record (SDR).
- **CDR (Community Data Records):** ReMeLife captures data from affiliates, vendors, groups and organisations that participate in the ReMeLife Community by using automated web searches to find information relevant to the community and the Members; this data is stored in the Community Data Record (CDR).

These data sets are managed in the data vault and provide a rich tapestry of knowledge about the person, their social network, their past and the community in which they live. This ELR data is used to the benefit of their care process by the use of the ReMeLife suite of care apps. Furthermore, the data can also, through the integration with partners, be used for other partners assistive the, such as with care planning software and wearables. Lastly, should the Member wish it, their data can be donated for research or sold for remuneration. This is managed through our partnership with data management companies.

Using data to improve the lives of members

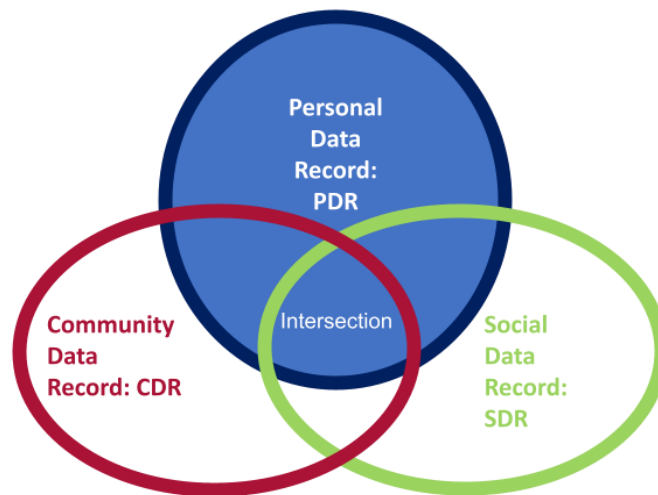
The ReMeLife system brings together the PDR, SDR and CDR data sets into the Electronic Life Record (ELR) data set. The ELR can be processed algorithmically to find potentially life-enriching matches and relationships in the data. For example, the process might identify that a particular member likes Elvis and that there is an Elvis appreciation society that meets regularly in a local cafe. This information will be presented as a suggested activity for the member. Typically, the member and the members' care circle will be informed of suggested activities.

This Venn diagram illustrates the concept of finding the relationships between the PDR, SDR and CDR as the intersection of the three data sets.

Benefiting from data access

The ELR data is held securely in the ELR Data Vault.

The federated learning models trained on members' local data have considerable value to researchers and commercial interests. ReMeLife provides privacy-preserving AI insights and federated learning services to appropriate organizations, ensuring member data never leaves their devices while still enabling valuable research and commercial applications. Members will be able to opt in and indicate that they allow their data to be sold in this way. Members will be rewarded with CAPs for doing this.



Data sales will be priced in REME, third parties will need to pay in REME to access the data. In the early days of the scheme, these sales are expected to be routed via the ReMeLife Agency.

A blockchain hosted smart contract will be used to handle the data purchases.

At the end of each accounting period, members who have opted in will be rewarded with CAPs. CAPs will be paid out to opted in members on a pro rata basis. The formula for distribution of CAPs is based on the value of REME earned from data sales multiplied by the current CAPs to REME conversion rate.

Data access control

Only the data from members who have opted to allow their data to be sold will be accessible to the external parties who have paid for data access. All data purchases will be accessed via an Access Control Service, which is part of the Access Engine.

Privacy Control ensures third parties can only access AI insights and services they have subscribed to, with zero access to raw personal data. All interactions maintain complete member data sovereignty through privacy-preserving protocols.

The Access Control Service will provide a number of access methods to purchased data including an HL7 V3 interface as well as file transfers.

Keeping data safe

The ELR Data Vault is designed for encrypted local storage and secure access, with replication across multiple sites for resilience. Roadmap features include federated aggregation to allow model updates without direct data exposure.

To prevent unauthorized access, personal ELR data remains on member devices with cryptographic privacy protections. Only privacy-preserving model updates are shared through secure aggregation, ensuring member data never leaves their control.

The ELR Data Vault service maintains a list of registered servers that are permitted to access the ELR Data Vault. All such access is via encrypted channels. To prevent accidental loss of data, the ELR Data Vault is replicated across at least two geographically remote sites.

Data Flow

The following diagram illustrates the flow of data into and out of the ReMeLife ELR Data Vault.

At the heart of the ELR Data Vault is the Electronic Life Record (ELR), this has three components: The Personal Data Record (PDR), The Social Data Record (SDR) and the Derived Data Record (DDR).

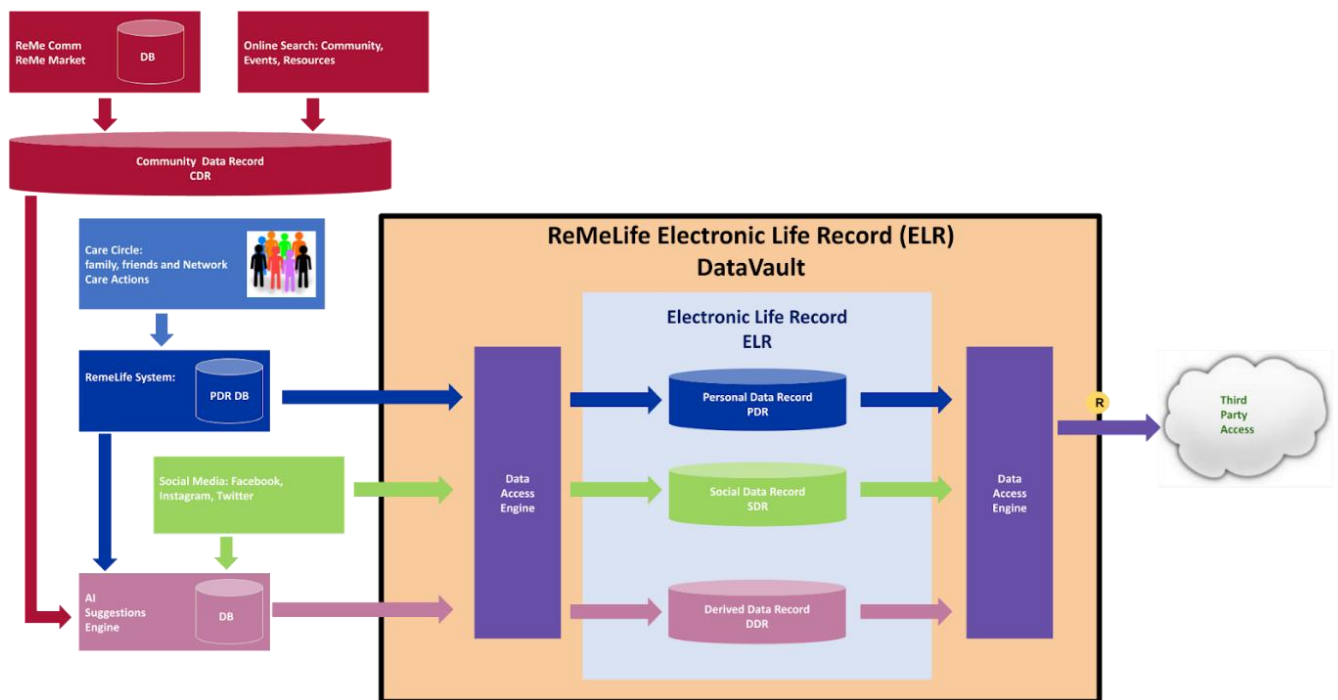
The ELR is updated from data that is both entered into and generated by the ReMeLife system, this data includes care action information and information about a member that families and friends add.

The SDR is created by importing data from social media including Facebook and Twitter.

The CDR is created from data entered into the ReMe Market and from the results of automated search engine searches.

Third party access to AI insights is via the Federated Learning Coordinator. This provides privacy-preserving access to aggregated model improvements and anonymized insights, never raw personal data. The FL Coordinator records privacy-preserving contributions to reward members with CAPs for their federated learning participation.

The Suggestions Engine reads data from the CDR, PDR and SDR and uses this to derive suggestions for things like activities and product purchases that can be relayed to the members and users via the ReMeLife system and ReMe Market. This derived information is also stored in the ELR.



Monetising ELR

As a comprehensive and personal defining data set, ELR has a multitude of purposes and potential clients; from data regarding a patients past demographic, life story, location and habits, that support the analysis of health conditions, to general marketing.

Through privacy-preserving AI services, substantial value is created without compromising member data sovereignty. Organizations can access AI insights while members are remunerated for their secure contributions, with personal data remaining completely under member control.

Initial DILN implementations will prioritize vulnerable populations with special healthcare needs and aim to expand access and improve health equity, quality, personalization, engagement, and outcomes. They can be organized geographically across regions, demographically across populations, or by disease state.

ReMeLife, with the Members consent will gain access to ELR’s aggregated data set, further aggregate it and remunerate ReMeLife for its use. ReMeLife will then reward the Member with REME tokens. The data will be further processed by Equideum to gain increased knowledge through bespoke data grids and semantic processing. This will improve ReMeLife’s ability to match knowledge of the person with opportunities and activities in the community.

21 The REME Wallet



ReMeLife is a **loyalty platform** that provides tokens in multiple engagements and which enables these to be stored with a potential increase in their value being achieved over time, or immediately traded for goods and services.

To facilitate the holding, viewing and trading of the ReMeLife’s REME tokens, the **ReMe Wallet** and **ReMe Community Builder (RRP)** are provided at registration. And, even if the Member does nothing, they will accrue CAPs in background (that they can convert to REMEs) as their friends and family members enrol others and engage with each other by undertaking Care Actions. Basically, tokens are earned passively in a similar manner to the many retail rewards schemes that are so successful, but in the case of ReMeLife, they are rewarded for the actions we do every day for our loved ones and those we care for. And to an extent that is intended to incentivise us all ‘to do more’ for our families, our neighbours and our communities, to stimulate our children to greater participation in care and community engagement and to regenerate social connectivity through rewards that, unlike Facebook or google, are actually tangible and realisable and socially beneficial as opposed to often being destructive.

The screenshot shows the ReMe Wallet interface for a user named Simon Hooper. The wallet address is 0xA6c27F57Ef8dAA36a632786059BE35d44e2B3C21. The interface displays the following data:

Your Wallet Balance	
CAPs earned from Registrations:	5025.00
CAPs from Registration	200.00
CAPs from Registration Referrals	0.00
The value of your CAPs:	£ 83.36
Today's CAPs to REMEs Conversion rate	6.028
Total REMEs earned	833.61
REMEs exchange launch price	£0.10
Total value of your REMEs today	£ 83.36
Caps converted to REMEs:	0.0000
REMEs available now	0.0000
Required ETH to convert CAPs:	0.0000
Number of ETH required at today's rate	0.0000

22 ReMeLife Community Builder



When a person or business becomes a ReMeLife Member, they immediately receive a REME Wallet and access to the ReMeLife Referral Program interface (RRP). The RRP will show them that they have immediately earned REMEs for having joined and illustrate that if they invite family members, friends and ideally their whole network to join as ReMeLife members, then they will earn more REMEs. Importantly, and this is at the heart of the viral tokenomics model, when any of their network, down to three levels, invites their network to join, then they also earn REME tokens.

And all parties will also earn REME tokens when anyone in their network makes a purchase of a product or service from REME Market. There is therefore ample incentive to be an active participant in the ReMeLife Community Ecosystem (RCE).

The ReMeLife Community Builder provides a means for members to import their own personal networks, such as LinkedIn, Facebook, Instagram, Twitter, etc., into ReMeLife as ReMeLife members. They will earn CAPs for every Member registered down to three levels deep, and these tokens can be converted to REMEs.

The screenshot displays the 'ReMeLife Community Builder' interface. On the left is a navigation sidebar with buttons for 'Dashboard', 'My Community', 'View Wallet', and 'Invitation Link'. The main content area is titled 'SIMON HOOPER'S COMMUNITY' and shows 'Total Number of Members in your ReMeLife Community' as 53. Below this is a 'Referred Users' list with a search bar and a scrollable list of users categorized by referral level. To the right is a 'Diagrammatic representation of a community' showing a tree structure with four levels. A 'Logout' button is in the top right corner.

Level	Members	CAPs per Member
Level 0	1 member	200 CAPs for Registration
Level 1	45 members	100 CAPs per Member
Level 2	6 members	50 CAPs per Member
Level 3	1 member	25 CAPs per Member

H. CONSUMER USE CASES

ReMeLife, serves the needs of a very broad variety of users along the care journey, and deploys multiple business models, including the freemium model for consumers and subscription-based payments for businesses.

23 Conditions

ReMeLife, with its ReMe app offered free to members, provides an ideal care solution for those being cared for, whether they are cared for at home or in a formal care facility.

Elderly

This care sector is vast and rapidly expanding, one which holds over 50% of the world's wealth and which therefore has substantial disposable income. It is a primary focus for ReMeLife.

Dementia

ReMe started its life as a dementia Person-centred care solution and has evolved from there with the support of such care groups as Four Seasons, the Priory and CareUK.

Post achieving NHS G Cloud status followed by evidence based studies in Kingston Hospital, in which it was shown the ReMe's methodology was able to reduce agitation and therefore reduce the resort to medication and impact positively on the wellbeing of the patient, it therefore became valid to define ReMe as a Digi therapeutic – in other words as an app that can positively impact on the wellbeing of the person and either compliment or replace the need for medication.

This 'first' in the UK was followed by another, with ReMe qualifying for inclusion in the NHS Digital and EMIS app libraries. This means that ReMe is the first app to be permitted to be prescribed by a GP as a post diagnosis support tool with payment being made by the NHS.

Learning Disabilities

Having worked with academics with expertise in Learning Disabilities, we were asked to trial ReMe in numerous LD care facilities, and as a result the system will be further configured to suit the needs of formal care facilities that specialise in this type of care. ReMe provides a means for a person cared for to manage the ReMe app themselves and to be entertained whilst learning in a highly productive manner.

The ReMeLife will offer them a resource and a secure community with whom to engage.

Social media affects behaviour and emotions, without triggering users awareness. Consumers are clueless... these markets in human futures undermine democracy and freedom'. Prof. S. Zuboff, Harvard

Cognitive Impairment

ReMe has had successes in this care sector and will expand its capabilities, for example recently having deployed ReMe in the Kingston Hospital stroke ward.

Families

Whilst those cared for have to date been our principal focus, however families and carers have always been supported. But now with ReMeLife, we can offer them a broader range of membership benefits; from care related products and services through to products to address their own personal needs, such as insurance, medical services, travel and products, whilst also providing a means for them to participate in the token revolution in a manner that immediate benefits and a means to plan for their future.

24 Example Consumer Use Cases

ReMe's users are probably best defined using the example of a person making the care journey that that is typical.

Use Case 1 – The Care Journey

Richard lives at home and has early stage dementia. His daughter Jane found the ReMe platform and use it daily to support their and his daily care needs. As members, they downloaded and use the ReMe app to build Richard's profile and life story, preserve his memories and define his preferences. ReMe's a trusted resource for local news and services; they found a lawyer, domiciliary carers and even organised a dementia friendly cruise for him.

His daughter, Tracy, often streams family photos to him, and they engage using his photos, music playlists and movies and Richard does quizzes and cognitive activities to slow his decline. He enjoys using ReMe's voice activation option. He self-manages his daily care, but the family also use ReMe's voice activated calendars to remotely auto-prompt him regarding medication and hydration. His domiciliary carers are able to easily engage with him on topics that currently interest him as presented in ReMe. And when he becomes agitated, they can quickly access personal and familiar content that calms him.

When a live-in carer moves in to look after Richard, the family remotely monitor his care and wellbeing. They permitted the care services to provide updates via ReMe about local activities and they can monitor his take up. ReMe helps Richard start his day properly and reminds him of the important things in his life such as his family, memories and music and generally reassures him and keeps him occupied.

When his condition deteriorates the family move him into an assisted living housing unit. The transfer is easy as ReMe goes with him, informing the facility of his life story and needs, so that they can deliver bespoke person-centred care. And since the facility uses ReMe's B2B version, his family can remotely engage with Richard using ReMe's Alexa based in room remote management functionality. The family log in to learn about Richard's condition, check which activities he is taking part in and read the carer's comments or listen to his recorded voice during conversations, reminiscence and therapy. Each new carer can quickly know from his profile how to engage and calm him.

Richard has a fall and uses ReMe's Alexa voice skill to alert help. He is taken to A&E where he becomes agitated. But luckily the hospital use ReMe and so they know how to calm him and do not have to resort to psychotropic medication on admission. They use ReMe to deliver familiar activities and this speed up his recovery and he is soon discharged back to the housing unit.

Sadly, Richard deteriorates and is moved to a nursing home. ReMe informs them about his past and preferences and the family stay connected. They use ReMe's business tools to improve their care delivery and their business performance.

When Richard dies, they print a book of Richard's life and ReMe hold knowledge of his life story in perpetuity for the family to access whenever they wish.



ReMe provides ...

- Support for isolation and loneliness
- Family connectivity and wellbeing monitoring
- Streaming of family photos and content
- Daily self-management tools
- Content discovery tools assisting memory recall
- Remote family engagement
- Personal knowledge shareable with carers
- Personalised multi-media entertainment
- hospital access usable at admission & during stay
- Reduced medication and discharge strategies.

Use Case 2 – Care of the Elderly at Home

Richard is Gina's husband and primary carer. Gina was diagnosed with early on-set dementia at the age of 58.

'We started using ReMe long before Gina had her formal diagnosis, as a replacement for the fridge calendar, and as a neat way to stay connected with the family using our new-fangled Amazon Echo'.

But, as Gina's short-term memory deteriorated, we were able to use ReMe's data to show her change in behaviour to our doctor. After the diagnosis, we upgraded to ReMe's premium features that use Alexa as the speaking interface and they've really helped involve the family and neighbours in Gina's day to day care and have allowed me to keep working'.

'We chose the care agency because they also use ReMe, which meant thank goodness that Gina's carer easily got to know her and soon formed a real friendship with her. She's on holiday just now and ReMe enabled her stand-in to learn what calms Gina when she's frustrated and to play familiar activities with her, from her personal ReMe library. Despite the change in personnel, when the doorbell rings Gina can ask; 'Alexa am I expecting anyone?', and then can answer the door with a smile on her face and the carer's name on her lips'.

'This new carer is from the Philippines where we spent our honeymoon. I know they've explored this together because ReMe sent a picture to my mobile of the place where we stayed all those years ago. Seeing her recall such memories, helps me remember Gina as the woman I married'.

'Gina has always been a sociable person, so I'm grateful that ReMe gives her the confidence to get out when she can. ReMe tracks local events that match Gina's interests and inform the whole family of what might appeal. We book events together in the ReMe Calendar, so that Gina has stuff to look forward to during the week, and we know for sure when we'll get to see the grand kids.

'When she does go out alone, Gina runs through a checklist with Alexa and then travels with ReMe on her mobile phone to support her. The day care centre use ReMe to keep updated of Gina's interests and activities. They've started her on a quilt making project based on images they found together online. If she's late getting home or she wants to come home early, ReMe informs us'.

'At home, Gina will usually ask, 'Alexa, what's for lunch today?' and ReMe look up the list we've prepared. Importantly, I get notifications of how she responds to questions about her moods, keeping hydrated and even how she's feeling today. When Alexa can't answer a question, ReMe checks our online calendar and if I'm busy in a meeting, it automatically contacts the 'on-call' relative and puts Gina through to a familiar voice. Afterwards, ReMe informs me if it's serious'.

'Twice a week I go for a swim after work, safe in the knowledge that Gina knows where I am and that someone is always available should she need them. When I'm greeted with 'How was the pool tonight, Rich?', that's when I thank

technology for helping make our life just that little more 'normal'.



ReMe provides...

- Voice activated Self-Care Management.
- Engagement with family, friends, neighbours & community.
- Connectivity with care services and community.
- Interaction with family and independence through an interactive family calendar.
- Reduces the family caregiver's stress and supports increased respite.
- Assists continuity of care across multiple care providers.
- Makes knowledge of the person available to different care providers.
- Medication and hydration prompts.
- Collates data for health care recording and reporting.
- Provides a trusted resource for shopping, care services, products and daily product needs.

Use Case 3 – Care of the Elderly in a formal care facility

Leila's mother is Gina, a fit 75-year-old widower. Gina lives in Florida at Sunny View, a purpose-built facility of 90 individual condos. Leila lives with her family in Texas.

'When we first took a tour of Sunny View, they gave us ReMe and enrolled Mum and me as the ReMe Family Admin. It was easy to invite Mum's doctor and the local hospital, so they can access information in the event of an emergency'.

'Being able to share an Alexa voice activated calendar with mum and my sisters made it so much easier to coordinate communications. It was great to have a handle on how she was feeling and what she was doing at any time'.

'Mum enjoyed ReMe's easy access to her music and radio shows, and even accepted Alexa's periodic 'interruptions' enquiring about her wellbeing and medication'.

My son spends the most time on ReMe with Grandma. He's aviation mad and they often talk about her time as an air hostess in the 70's and the merits of the world's airports. He loves sharing stories even though they're in different time zones and from different generations. ReMe also suggested activities local to her home, based on her ReMe profile, and so both were delighted when four tickets to the Florida Air show arrived in the post as a gift from Sunny Valley.

'When Mum eventually did move into Sunny View, she consented for them to have greater access to all her personal ReMe knowledge, and now her favourite carers and staff also appear in her Care Circle'.

'ReMe integrates with the sensors installed in the condo so we and the management know when she hasn't been out all day or even opened the fridge. We can still access her calendar to view the weeks' events and her lifestyle team can also schedule and remotely manage her activities. The same team started a conversational French group when Gina arrived because ReMe discovered that there were several residents with this same interest. She loves it and I've started to participate remotely by suggesting films to watch.'

When we visited at Easter it was clear that she's enjoying life. After picking us up from the airport, she burst through her front door and asked Alexa, 'What's my news?' Up on the TV came a new photo of my sisters' beautiful baby ... her new friend Claire's voice asked her to join a trip to the mall ... Shelley said she was looking for a bridge partner and the Fort Lauderdale Film festival offered their French language movie schedule... *and* housekeeping asked if Thursday was good to repair the sink. I asked if I could move in!

'It's so reassuring seeing Gina being supported to make the most of her time and to be confident that ReMe will support her and daily learn more of her needs so as inform Gina's carers as she gradually depends on them for more help. I don't worry about mum as much as I used to.'

Monetisation: Gina's family have extended their membership from the basic premium functionality to include Alexa integration and shared remote sessions, once they came to understand how it helped them stay connected. They currently have 4 licenses. They purchased a variety of assistive living products from the RemindMecare platform to help support Gina when she was living at home and also bought several other products. Gina has bought presents via RemindMecare, for the grandchildren. And the family have made and had delivered a hard copy photo collection collated from Gina's profile. Sunny View pay a fee to be able to give ReMe to prospective clients and purchase a number of client nurturing products through RemindMecare. They also purchase ReMe's e-learning package annually.



ReMe provides ...

- Client acquisition and lead nurturing functions integratable with CRM systems.
- Continuity of care knowledge across care sectors.
- Carer: resident profile matching.
- Remote video connectivity
- Online voice activated calendars.
- Resident remote property management functionality.
- Resident care monitoring and activity notifications.
- Local community activity notifications.
- Content search and discovery sessions integrated with personal profile.
- Easy access to online knowledge, shopping.

Use Case 4 – Hospital Ward

Dave is 81, he lives at home and has had a diagnosis of Vascular dementia 2 years ago. He manages to look after himself but needs the support of his family and neighbours.

‘When I visited the local day centre, we often talked about our work lives, using ReMe to find images to match the conversation. I’d been a plumber for 40 years, so they showed me pictures of u-bends and wrenches to bring back memories, but on one occasion up came picture of a tank – not a hot water tank this time but a Centurion Mark II, all 40 tonnes of her. How ReMe knew that I had driven one in Korea, I just don’t know.... And when ReMe emailed my brother, who lives in Auckland, about this he uploaded some photos of me sitting on ‘Julia’s gun barrel. That’s what we called her, Julia....’

‘A week later I slipped in the shower. Just before that an outfit called Cisco had installed Wi-Fi in my home and set up Alexa, so I could talk to my family, get music and do all sorts of things... apparently, I was able to call out to Alexa for help and my daughter was alerted who then called an ambulance.’

It seems the hospital has also started using ReMe, so the doctor had access to my ReMe profile. My daughter tells me that when she arrived, she found us discussing Monty and the Desert rats at the battle of the Hook, since he’d read about my time in the services.

I woke up in a geriatric ward the next morning. I never do anything until I’ve finished the Daily Express crossword, and there it was at my bedside, with a nice cup of mint tea – and they hadn’t lost my glasses. That was a welcome start to the day.

The nurses seem to know that I won’t eat a thing until I’ve brushed my teeth, and that I’ll only eat vegetables if they’re hidden amongst potatoes. I don’t wear a hearing aid, but they know to speak into my good ear and that when I’m in pain I often sing show tunes. If they want to calm an unwelcomed outburst of Oklahoma, an ice pack and a back rub usually does the trick. In fact, they tell me that ‘I’m no trouble at all,’ which is novel. I put it down to those papers that they’ve hung next to my bed that show my ReMe profile.

The volunteers on this ward have ReMe on iPads, so I watch my favourite Columbo episodes or listen to my music, just like at home.

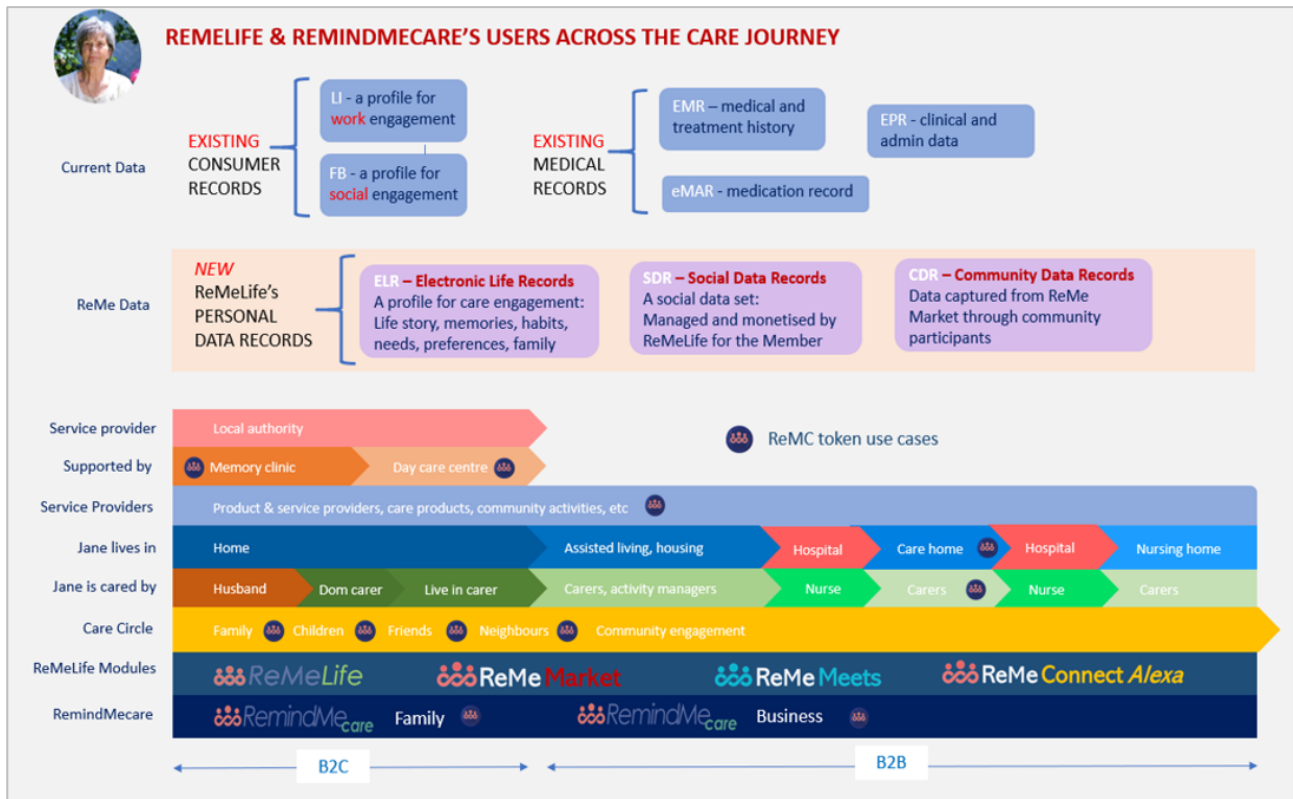
It turns out it’s a bad bruise and not a fracture, so I’ll be out in just 3 days. That’s unheard of – perhaps that’s because this time they did not give me any medication.

And the occupational therapist has put some videos into ReMe of the exercises we’ve been doing and set out a schedule to get me back on my feet once I get home. She saw in my ReMe calendar that my daughter’s visiting today, so she promised to swing by to discuss my support plan. And she showed me a lovely message from my home carer saying that she’s seen the exercises and is looking forward to drilling me on the parade ground! And the guys at the day centre sent me a video of them singing ‘Oh, what a beautiful morning,’ which made us all laugh.



ReMe provides ...

- Support for isolation and loneliness
- Daily self-management tools.
- Family connectivity and wellbeing monitoring.
- Content discovery tools assisting memory recall.
- Remote family engagement in content discovery.
- The recording of new personal knowledge that shareable with carers.
- Personalised multi-media entertainment.
- Streaming of family photos and content.
- Personalised support knowledge for hospitals usable at admission and during stay.
- Reduced medication and earlier discharge strategies.



25 Consumer Benefits

RemindMecare addresses a defined set of care needs;

PROBLEM	NEED TO ...	FEATURE
Are they lonely, isolated and feeling stigmatised?	... gain post diagnosis support to establish a means to connect with family, neighbours and community.	Family Life Book Build personal profile with care circle help
Can they easily connect with friends and family?	... connect with family and friends using easy tech and in a fun way so that it becomes like using the kettle.	Video connectivity Streamed family content Voice Activation Voice dialed phone calling
Are they using technology to optimise their care and manage in a crisis?	... have a resource for knowledge, personal information and a recourse in the event of crisis.	Connectivity to care professionals Remote Management & monitoring
Are they managing their day effectively?	... have a means to use a calendar to remind of things they have to do and want to do.	Shared Activities and Calendars: Self-Management Functionality
Is the person looking after themselves?	... be able to make purchases online, plan for shopping, manage carers and receive medication and hydration alerts.	Activity provision Start the day
Are they getting the entertainment they want?	... have their entertainment remotely planned by family and/or be easily found, scheduled and tailored to their interests.	Activity Management Local activity recommendations Personalised entertainment
Are they getting therapy to enhance wellbeing?	... be supported with activities and games that bring cognitive and wellbeing benefits but which are bespoke to their capabilities.	Reminiscence Therapy & Activities Personalised Games, Music Cognitive Stimulation Therapy
Are they getting all the local care services available?	... enable local services to notify of available services, activities and remotely remind of their timing.	Local Services Directory and Connectivity

26 Purchasing from the ReMe Market

REME Care Action Points will be automatically converted into REMEs at a predetermined exchange rate. This rate will be a function of the number of REME in circulation and the number of REMEs held by the REME Treasury for conversion.

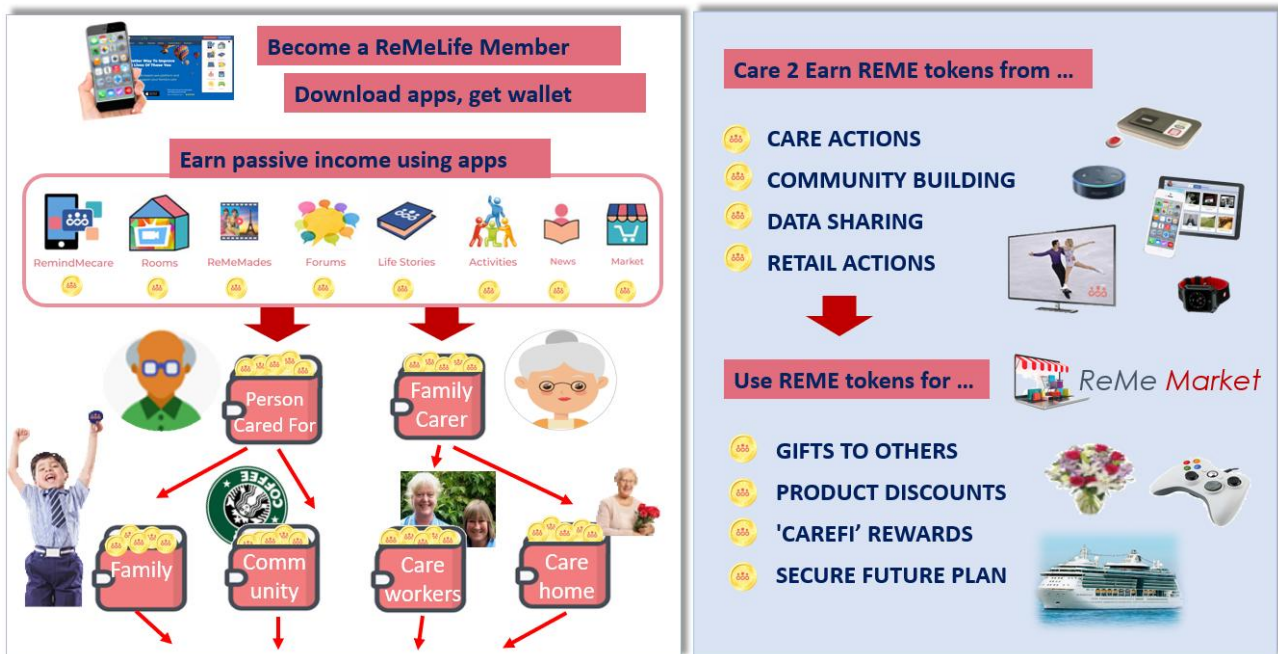
members can use their REMEs as either part or full payment for purchases from the ReMe Market. Because of the expected volatility of the REME to fiat exchange rate, prices in the market will be displayed in fiat currency. A button will be available that will display the current REME price for a market item. The REME conversion rate used in this process will be provided by the ReMe Agency. The ReMe Agency will provide an exchange rate assurance mechanism whereby an exchange rate provided to a member will stay current for a short period of time, perhaps 30 minutes.

At the checkout, members will be presented with a balance to pay. This will be displayed in both fiat and ReMe. Payments may be made in a mixture of fiat and ReMe. The REME component is transacted first followed by the fiat payment.

All payments are collected by ReMeLife, with fiat payments being distributed to vendors on a pre-agreed schedule. REME payments collected by ReMeLife will be treated in one of the following ways:

For vendors that accept REME: REME payments will be collected by ReMeLife and will be distributed to vendors on a pre-agreed schedule;

Token Ecosystem for its Members and businesses



For vendors who accept only fiat: The REME received from a transaction will be sold to the ReMe Agency for fiat at the exchange rate quoted during the checkout process. Funds collected by ReMeLife in this manner will be distributed to vendors on a pre-agreed schedule;

For vendors participating in the REME discount scheme, the member can use REMEs to acquire the discount offered by the vendor that has listed their product in the ReMe Market.

When they make the retail purchase, the REMEs they redeem will return to ReMeLife as part of the fee earned by ReMeLife for the transaction. There will also be a small transaction fee earned by ReMeLife from the vendor.

These redeemed REME tokens will be held in the ReMeLife treasury and can serve multiple purposes, as follows;

REME tokens can be gifted to charitable causes, in trade for access to their membership. The charity gains value, and as a member of the RCE, will use the RRP to gain returns from the RCE every time that any member makes a commercial purchase through the RCE. This means that they will be able to generate passive income from their own network memberships, as opposed to just the charitable donations on which most generally survive. Instead of the value of their network data being harvested only by the tech giants with whom they are dependent, now they can reap the benefits of that value for the charity and for their members.

Sponsorships and Partnership; there are many potential arrangements that have been envisaged that will be to the benefit of our members and to the global community in general.

27 Family Token Use Cases

The ReMeGrid and the REME coupled with a large membership facilitate the deployment of multiple use cases. We have identified in excess of ten token use cases along the care journey. In each use case the Member earns REMEs for performing Care Actions such as:

- medication adherence
- grandkids using ReMe Meets to speak with granddad
- Engaging in digital activities
- Undertaking exercise using ReMe Connect Alexa
- Supporting those in the community
- Neighbourhood coffee mornings
- School projects shared with the local community
- Product and services purchase in ReMe Market

Rewarding care actions incentives further actions to support those who need our care.

I. BUSINESS USE CASES

28 Businesses, b2b

A broad variety of business will want to take stores within ReMe Market and large corporates and charities will see the benefit of participating the structured relationship building 'Launch Pad' of the crypto project.

Health Care Providers

As previously presented, the ReMe app that is at the heart of the data collation and care delivery process of ReMeLife, is already being used by many different care provider types, all of which not only are able as a result to deliver better care, but to also gain financial benefits.

Products & Services Suppliers

The breadth of the types of Affiliate suppliers that are suited to listing in the ReMe Market is broad, from large scale corporates, such as insurance companies to the local florist, from the musician that wants to perform remotely for care homes globally to schools that want to reach their local care homes.

Data Agencies And Users

ReMeLife not only captures and manages its own data set, ELR but also will be able to establish relationships, on behalf of its members, with Data Agencies and data management businesses, such as Tap My Data, to be able to assist in its members enhanced data management.

For care business, RemindMecare and ReMeLife provide a means to achieve an ROI for adopting tech to engage with their families

PROBLEM	NEED TO ...	FEATURE
Must acquire new clients	... find ways to stand out from rivals and nurture prospective clients.	Client acquisition functionality CRM integration
How to easily engage with families and report to them	... Provide automated reports and a remote means for family to engage.	Remote family access Family calendars Skype and messaging Automated reporting
Person centred care needs to improve	... use tablets to improve engagement between carers and residents/patients.	Family care participation tools My Story enables enhanced care Bespoke content discovery
Better and lower cost entertainment	... assist the Activity Coordinator use tech to create low cost activities that are bespoke to residents.	Group Activity tools Bespoke games Music playlist and therapy Ready made activities
Difficulty in engaging with those being cared, especially with dementia	... use digital reminiscence therapy and cognitive stimulation therapy.	Digital therapies Reduced medication strategies Know the person tools Cognitive therapy tools Bespoke reminiscence therapy
Staff training, job satisfaction and wellbeing is critical to reduce recruitment costs	... deploy low cost video and e-learning training, in a daily ongoing basis that's more effective.	E-learning built in training tools Staff profiling Job satisfaction tools
Reporting is time consuming and costly	... use tech to autogenerate reports and to integrate activity reporting with care planning software.	Automated activity delivery reports Family reports Integration with care planning software
Need to reduce costs through staff optimisation and tech use	... find ways to plan activities and reduce staffing levels through use of tech.	Group activities save staff time and costs Reduce need for external entertainment sources
Must impress regulatory bodies to gain better care standing	... collect data automatically that quantifies delivery of person centred care to enable proof of quality care delivery.	Automated regulatory reporting to assist improve care grading Daily physical activities record capture
Find ways to have data flow to other care facilities to improve care and wellbeing	... ensure that knowledge of the person is transferred to the new care facility without being lost.	Digital Health passport Family opt in to data being used for research

But the aim of ReMeLife is to offer more than simply advertising and an online marketplace. For ReMeLife's rewards based model offers the opportunity to build an ongoing relationship with existing and prospective clients. The following use cases provide examples.

29 Example Business Use Cases

There are multiple business use cases for rewards based marketing.

Use Case 1 – Charity

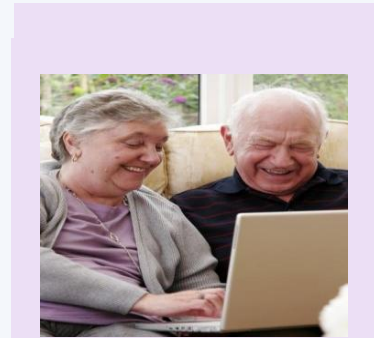
Parkinson’s International has 1 million signed up persons, including persons with Parkinson’s, family members, carers and care businesses. They don’t call them members but they regularly engage with them, to offer them products, training, services, events, and of course to solicitor charitable donations.

Since they recognise that ReMeLife’s products, both RemindMecare and ReMe Connect Alexa, and those of our partners, such as Pingbit, are highly appropriate for the needs of their members, they were happy to consider a relationship, such that they presented an offer to their members that rewarded them for becoming ReMeLife members.

Now, when their members buy products in ReMe Market, they receive a 0.5% commission and when the suppliers they introduce that take stores in ReMe Market, they also receive a 2.5% commission. Both are passively received at the end of each month.

Having generated 0.5 million ReMeLife members, the Charity received 0.5 million REME, which they can use for promotional purposes, to reward and incentivise their membership to for example make donations, or they can continue to hold the REMEs and receive staking rewards if they take a node on ReMeGrid. This also gives them one vote per REME such that they participate in the governance of the ReMeLife DAO.

Since achieving activity, community engagement and creativity are vital parts of any Parkinson’s strategy, they decide to partner with ReMeLife to establish a community scheme, that provides Identity NFTs to their participants, that can be traded in for coffee and cakes in pop up Starbucks weekly community meetings.



REMEs provide ...

- Rewards for medication adherence.
- Monthly passive income for charities via their membership.
- Participation in marketing that is rewards based
- Trustless donations

Use Case 2 – Insurance Company

Towergate Insurance want to improve sales by achieving a more person centric brand image and by offering rewards to their prospective customers. They also want to achieve a closer relationship with existing clients, assist them manage their wellbeing to reduce claims and enhance the potential of their telling their network about their policy offering.

By promoting membership and giving ReMe Connect Alexa to clients, they cement relationships and support wellbeing. They take a node on the blockchain to optimise their use of the REME Token.

Use Case 3 – Private Hospital Group

Acibadem want to access patients globally and use ReMeLife to promote their discounted treatments to the membership, who in turn receive a discounted price for surgery and a means to redeem their REMEs to acquire it. They can purchase more REMEs in the ReMe Exchange for larger purchases, such as a hip replacement.

After treatment Acibadem provides 12 months support, by giving free wearables that monitor key conditions and that are integrated with RemindMecare, which supports wellbeing and ReMe Connect Alexa, which assists with medication adherence and remote monitoring. With 1 million patients per year, ReMeLife assists Acibadem promote, through the platform, word of mouth and rewards based marketing, their discounted surgeries and treatments.

30 Other Marketing Opportunities

There are numerous other marketing opportunities that can be deployed to generate revenue streams, but always in a member authorised manner.

For example, tracking Pixel marketing can be activated and the resultant data used to optimise the impact of ReMeLife's own activities, from promoting products via ReMe Market to supporting the interests of ReMeLife's marketing clients. By promoting our clients products and services to our optin membership we can offer a bespoke marketing service to our clients.

More information is available upon request.

31 Ambassador Pilot Scheme

To establish if ReMeLife could provide the benefits it intends to an audience that has cognitive difficulties, and be able to achieve a long term working relationship with such persons, in a manner that would generate a passive income for them (what we call our Ambassador Program) we ran a three month pilot as follows;

We enrolled for the Governments Traineeship scheme to provide work experience for school leavers that had special needs, from dyslexia to autism and other conditions. This means partnering with training providers such as [Ixon Training](#).

Sixteen trainees took our course which involved learning how to upload data into our system, engage with our forum, source prospective vendors for ReMe Market, learnt about some social media tools and how to monetise their existing networks, how to build a LinkedIn profile with 500+ connections and to migrate them to their own ReMeLife Community network using the ReMeLife Community Builder, and gained an understanding of crypto and blockchain.

The result were extremely successful. Perhaps not surprising since they were all heavy social media users and gamers, and with an interest in learning about crypto, with their primary entry point having often been crypto kitties and doge coin. Needless to say, our LUKi avatar proved to be appealing. They all enjoyed the course, built a personal network in ReMeLife and found vendors such that they will earn a monthly passive income. Importantly, they gained a sense of greater self-worth and ability. They are all now Ambassadors for ReMeLife and will, once we launch, sign up members for their own benefit. We will take on four of them once funding is completed.

It is our intent to continue to trainee/ Ambassador program and have established that we can manage up to 100 trainees at any time, that they can earn a passive income of up to £1k per month if they follow our program, and of course will assist generate the viral propagation of ReMeLife Membership into what is very much our target community.

J. DATA

32 ReMe Data Vault

The Problem

The ReMeLife data vault addresses the following concerns:

- How to use data to improve the lives of members

- How to allow members to benefit from 3rd party access to their data
- How to ensure members can control the sharing of their data with 3rd parties
- How to keep member data safe

ReMeLife collects and organizes a lot of data concerning its members, some of this data is created by members and users using the services and features of the ReMeLife system, this data is stored in the Electronic Life Record (ELR). Other data, with the consent of the member can be extracted from their social media accounts. This data is stored within the Social Data Record (SDR). A third type of data collected is provided by groups and organizations in the local community, and by using automated web searches to find relevant information. This data is stored in the Community Data Record (CDR).

33 Using Data To Improve Lives

The ReMeLife system brings together four data sets. Some of these are optionally collected whilst others are collected in background as the member uses the ReMeLife suite of apps

Electronic Life Records© (ELR): this data is collected in background and this personal data is collected through use of the ReMeLife apps

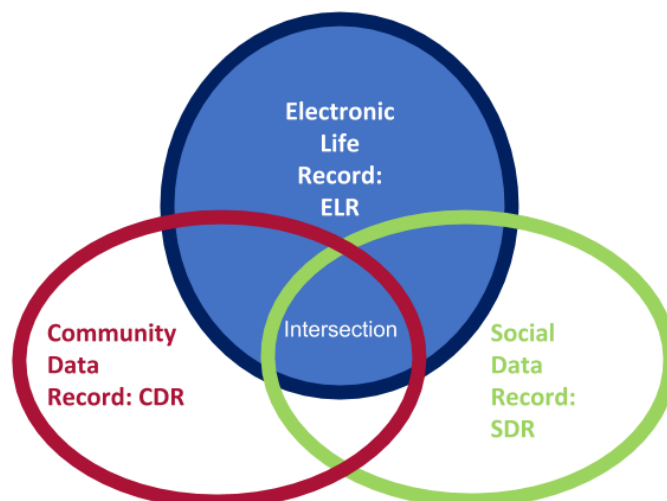
Community Data Records: Collected in background when a member engages with community and partner content. But also, there is an option for a member to provide permission for ReMeLife to collect a fee from their social media data that is already harvested by the tech companies. This arrangement is managed through ReMeLife’s partners.

Social Data Records: Collected in background when a member engages with their care circles and personal network.

Medical Data: Optionally collected. If a member wishes ReMeLife to collect their medical data then this will be collected and sold, with the member receiving a fee for the transactions.

The ELR, SDR and CDR data sets and can process them algorithmically to find potentially life enriching matches and relationships in the data. For example, the process might identify that a particular member likes Elvis and that there is an Elvis appreciation society that meets regularly in a local café. This information will be presented as a suggested activity for the member’s careers.

This Venn diagram illustrates the concept of finding the relationships between the ELR, SDR and CDR as the intersection of the three data sets.



34 Benefiting From Data Access

The members data held by the ReMe Data Vault has considerable value to researchers and commercial interests many of whom are willing to pay for access to this data. ReMeLife proposes to act on behalf of the members and sell access to this data to appropriate organizations. members will be able to opt in and indicate that they allow their data to be sold in this way. members will be rewarded with REME tokens for doing this.

Data sales will be priced in ReMe, third parties will need to pay in ReMe to access the data. In the early days of the scheme, these sales are expected to be routed via the ReMeLife Agency. A smart contract record will be used to handle the data purchases.

Only the data from members who have opted to allow their data to be sold will be accessible to the external parties who have paid for data access. All data purchases will be accessed via an Access Control Service, which is part of the Access Engine.

Privacy Control ensures third parties can only access AI insights and services they have subscribed to, with zero access to raw personal data. All interactions maintain complete member data sovereignty through privacy-preserving protocols.

The Access Control Service will provide a number of access methods to purchased data including an HL7 V3 interface as well as file transfers.

35 Keeping Data Safe

The Data Vault is based on a document store with member data being held as structured documents. The ReMe Data Vault service sits behind a firewall and can only be accessed by external service providers via the Access Engine service.

To prevent unauthorised access, data is stored in the Data Vault in encrypted format, the keys for decrypting the data are held securely within the Data Vault service.

The Data Vault service maintains a list of registered servers that are permitted to access the Data Vault. All such access is via encrypted channels. To prevent accidental loss of data, the Data Vault is replicated across at least two geographically remote sites.

36 Data Flow

The following diagram illustrates the flow of data into and out of the ReMeLife Data Vault.

At the heart of the Data Vault is the Personal Data Record (PDR), this has three components: The Electronic Life Record (ELR), The Social Data Record (SDR) and the Derived Data Record (DDR).

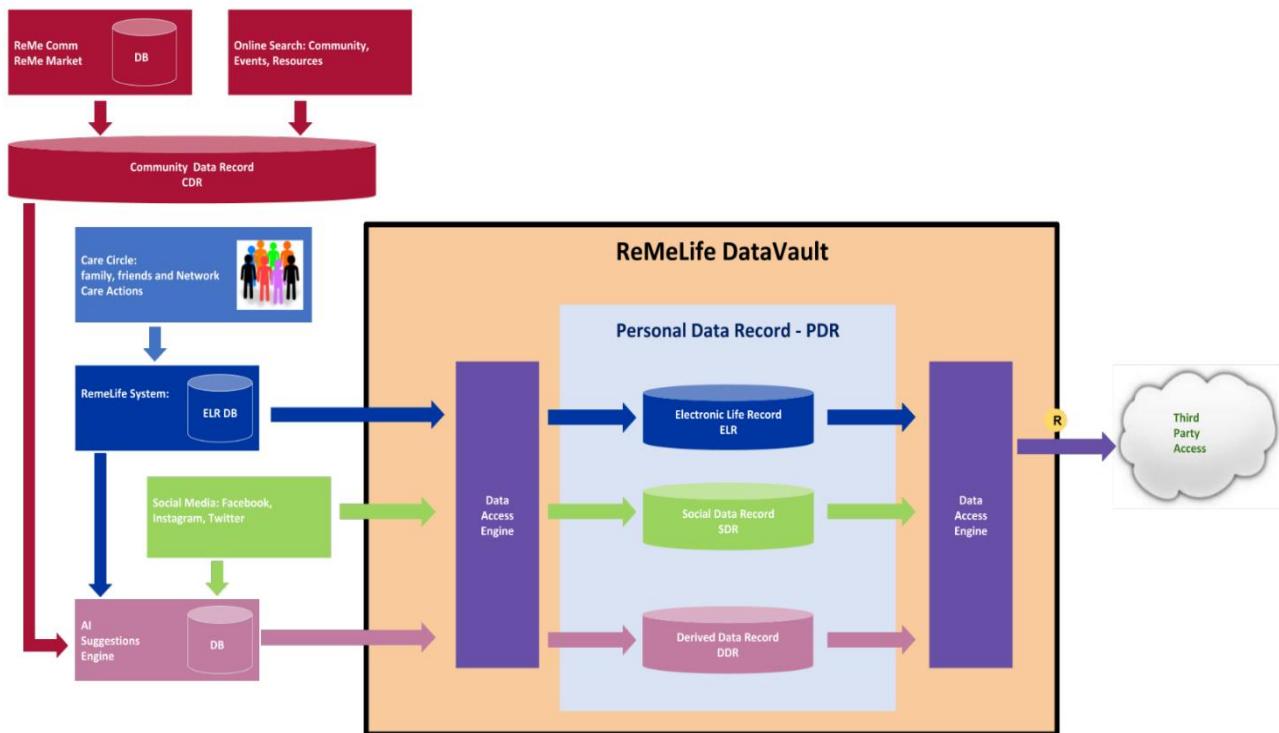
The ELR is updated from data that is both entered into and generated by the ReMeLife system, this data includes care action information and information about a member that families and friends add.

The SDR is created by importing data from social media including Facebook and Twitter.

The CDR is created from data entered into the ReMe Market and from the results of automated search engine searches.

Third party access to data is via the Access Engine. This provides a restricted and metered access for third parties to data that they have purchased. The Access Engine records third party data access to provide information needed to reward members with ReMe.

The Suggestions Engine reads data from the CDR, ELR and SDR and uses this to derive suggestions for things like activities and product purchases that can be relayed to the members and users via the ReMeLife system and ReMe Market. This derived information is also stored in the DDR part of the PDR.



37 FIHR

Fast Healthcare Interoperability Resources (FHIR, pronounced "fire") is a draft standard describing data formats and elements (known as "resources") and an application programming interface (API) for exchanging electronic health records⁶. The standard was created by the Health Level Seven⁷ International (HL7) health-care standards organization.

FHIR builds on previous data format standards from HL7, like HL7 version 2.x and HL7 version 3.x. But it is easier to implement because it uses a modern web-based suite of API technology, including a HTTP-based RESTful protocol, HTML and Cascading Style Sheets for user interface integration, a choice of JSON, XML or RDF for data representation, and Atom for results.[1] One of its goals is to facilitate interoperability between legacy health care systems, to make it easy to provide health care information to health care providers and individuals on a wide variety of devices from computers to tablets to cell phones, and to allow third-party application developers to provide medical applications which can be easily integrated into existing systems.

FHIR provides an alternative to document-centric approaches by directly exposing discrete data elements as services. For example, basic elements of healthcare like patients, admissions, diagnostic reports and medications can each be retrieved and manipulated via their own resource URLs. FHIR was supported at an American Medical Informatics Association meeting by many EHR vendors which value its open and extensible nature.⁸

⁶ electronic health records

⁷ Health Level Seven International

⁸ https://en.wikipedia.org/wiki/Fast_Healthcare_Interoperability_Resources#cite_note-2

K. REMEGRID

38 The ReMeGrid Convex Lattice

The Problem

Using blockchain technology provides the ReMeLife scheme with security, trust and a robust tokenomics model. However, ReMeLife is a mass membership scheme, with a projected active membership of millions, with many of the members being enrolled very early in the life of the scheme via partner organizations that already have tens of millions of active members. ReMeLife proposes to extend these adopted communities by using a viral rewards scheme for enrolling new members. The projected size of the ReMeLife active membership presents challenges for existing public consensus blockchains because of the very high transaction rates and associated gas charges that will be required.

To solve this problem, ReMeLife is using a new format of blockchain, known as a lattice, and is working with Convex World, to install their Convex Lattice grid as the base decentralised chain structure. The configuration and tokenomics of the ReMeGrid are described here.

39 Lattice Grid Configuration

The ReMeLife Community Ecosystem (RCE) tokenomics model achieves the following objectives:

- Care Actions, allow members to earn tokens as a reward for using the ReMeLife system to perform digital care activities.
- Purchases, member's tokens earned through Care Actions must be exchangeable for goods and services provided through the scheme, this includes making purchases from the ReMe Market.
- Enable all members to share in the economic success of the scheme, through the appreciating value of the tokens that they own.
- The scheme's tokens must be freely tradable on third party centralised and decentralised exchanges.
- To avoid excessive regulation, the schemes tokens must be categorised as utility tokens and not securities.

ReMeLife is a two token ecosystem, that is based on a points based scheme that generates Care Action Points (CAPs) and a pure utility token, the REME. The REME token is usable within the RCE (ReMe Market, ReMe Exchange, etc) to purchase products, but that is also tradable outside of the RCE.

Care Action Points are paid to ReMeLife members for each interaction that a member makes with the ReMeLife Token Ecosystem scheme and also as a reward for other activities such as referring new members who join the ReMeLife scheme.

Care Action Points will be exchanged by the RCE for REME on a daily basis and at a predetermined time and exchange rate. The exchange rate will be a function of the number of Care Action Points in circulation and the number of REME held for conversion by the ReMeLife Treasury.

We had originally intended to use an Ethereum based blockchain, however there are two major constraints with Ethereum: transaction throughput and transactional cost.

Modelling shows that the ReMeLife community ecosystem is likely to grow to around a million active members within the first year of deployment with growth to several million active members within 2 years.

For each million active members there will be on average 5 million transactions per day.

This is equivalent to about 60 transactions per second (tps). The busy period is expected to see 5 times average transaction rates, which implies the need to provide the ability to process up to 300 tps for every million active ReMeLife members.

The current Ethereum network can process transactions at the rate of less than 20 tps. Furthermore, at the time of writing, the average cost of a transaction performed on the Ethereum main network is about US\$3.50, which implies that even were it to be technically possible, however running the ReMeLife community ecosystem on Ethereum would cost over \$17 million per day per million active users, which is clearly impractical.

To overcome these two problems, we have chosen a radically new and improved decentralised architecture that allows for REME and the Care Action Points transactions to occur within the ReMeLife community ecosystem, and to be able to transact at over 1 million TPS. This enables micropayments at scale and speed, and prepares for our vision of it being possible to purchase a coffee in a coffee shop using just a cell phone and REME

For this reason, we have chosen Convex Worlds Lattice Grid system as our lattice grid based decentralised infrastructure. REME tokens are therefore expressed using an CAD20 compliant smart contract hosted on the Convex lattice.

The ReMeLife scheme provides a hosted, non-custodial, wallet service to allow holders of Care Action Points and REME to access and transact their tokens that are held within a convex wallet. The ReMeLife wallet will access account balances show the wallet user a consolidated view of their account balances in all tokens, from REME to CAPs and LUKi.

Full details of the tokenomics and the Convex Lattice Grid architecture are complex and beyond the scope of this document and are available in separate expert generated reports.

L. TOKENOMICS

Our tokenomics modelling has changed little since our adoption of Convex, however we have had to rebuild the smart contracts. A full analysis of the tokenomics can be found in a separate document, and its audit by Tesseract is also available. The following provides a brief summary overview.

40 Two Token Configuration

The ReMeLife token scheme uses two types of token, the first is an unlimited supply token called Care Action Points, CAPs and the second is the fixed supply REME. The primary CAP is distributed acts as a reward for Care Actions undertaken and is converted to REMEs that are used to make purchases with the ReMeLife Token Community ReMeLife Community Ecosystem (RCE). Therefore, the REME functions as a true utility token in that it is used in the community ecosystem to make purchases and to acquire the value of the discount that is offered by the affiliate that has listed their product or service in the ReMe Market. However, the REME is,

being an CAD20/ERC20 convertible token, also able to transact outside of the RCE and will be available for purchase on third party exchanges. at a price established through the exchange listed price.

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Advice has been taken regarding all regulatory issues and it is considered that both tokens are compliant. Various registrations will be required.

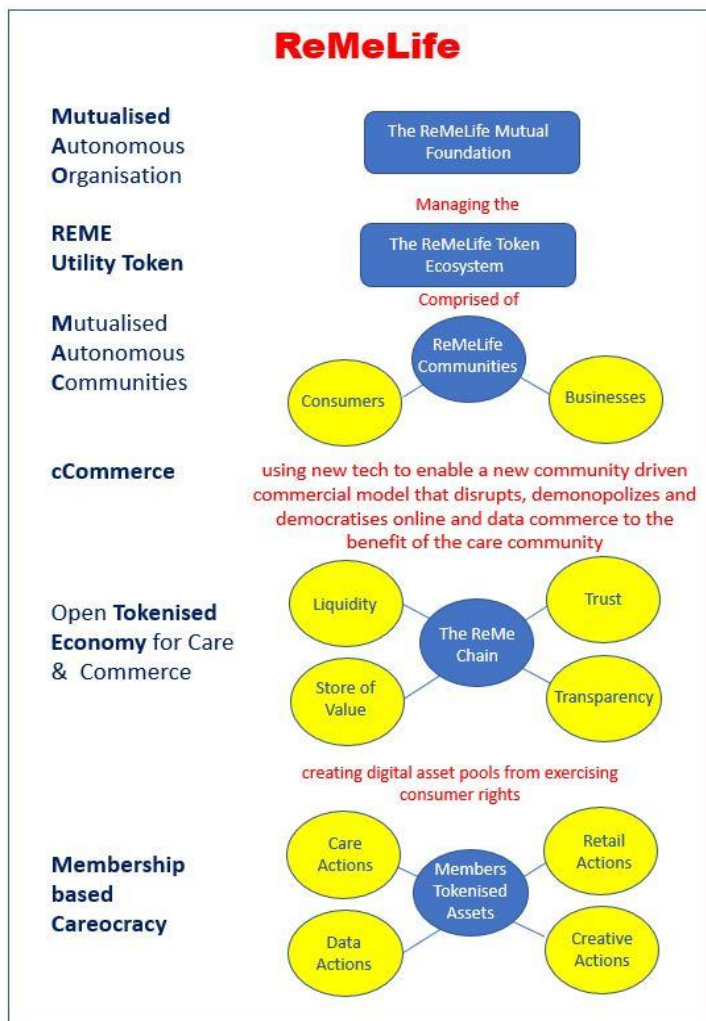
The ReMeLife Community is a hybrid between a decentralised autonomous Organisation and a Not for Profit. As a non-profit, it manages the ReMeLife Token Community ecosystem which is composed of members in consumer and business communities. ReMeLife supports its members by providing digital care support and captures the value inherent in care, such as the data in digital connectivity, and in the personal profile of the person cared for that grows daily as Care, Data, Retail and Creative Actions are undertaken.

This proprietary data set, that we called Electronic Life Records, and the benefits members gain from purchasing in the ReMe Market, underpin ReMeLife’s open tokenised care economy.

based on the power of Community Commerce such in that members earn REMEs passively through performing, for their Care and Data Actions, such as medication adherence, and for promoting ReMeLife to their networks.

REMEs exist as a CAD20 tokens on the ReMeGrid, which is a private section of the Convex Lattice. Importantly, the ReMeGrid is environmentally responsible for it does not use energy intensive mining, using instead the proof-of-authority consensus protocol, Clique. With consensus provided by partner organizations, such as not for profit and voluntary sector organizations, that can host their own ReMe ReMeGrid nodes, decentralisation is enhanced.

Members use REMEs for purchasing in the ReMe Market and trusted businesses engage directly with communities. REMEs can also be transferred to the Ethereum blockchain and traded on external token exchanges.



ReMeLife’s tokenised care economy is,

ReMeLife is a Careocracy; a care platform that generates rewards for the care and data provided by its members. ReMeLife is the future of true person centric care, of community empowerment and token-based care. ReMeLife is available today.

41 Care Actions Points

ReMeLife members will not earn REME directly but will earn Care Action Points (CAPs) for each Care Action that a member performs in the ReMeLife ecosystem, and as a reward for their other activities such as referring new members who join the ReMeLife scheme.

There will be an unlimited supply of Care Action Points since they will be created at the time that they are earned.

CAPs will not be transferable by members. To be usable CAPs must be converted into REMEs. The automatic points conversion process will happen every day at the same time.

Every Care Action triggers a “send” transaction whereby a number of CAPs are created by the Treasury smart contract and deposited into the member's account.

When a person or business becomes a ReMeLife Member, they immediately receive a ReMeLife Wallet and access to the ReMeLife Community Builder interface (RCB). The RCB will show them that they have immediately earned CAPs for having joined and illustrate that if they invite family members, friends and ideally their whole network to join as ReMeLife members, then they will earn more CAPs.

This is at the heart of the viral tokenomics model, such that when any of their network, down to three levels, invites their network to join, then they also receive tokens as well as their new network joiners.

Furthermore, all parties will also receive CAPs when anyone in their network makes a purchase of a product or service from the ReMeLife Market. There is therefore ample incentive to be an active participant in the ReMeLife community ecosystem.

42 The REME Token

REME is an CAD20 compliant utility token, that is easily one click convertible to an ERC20 token that is freely tradable on third party exchanges. REME is the fuel that powers the ReMeLife members community ecosystem. REME can be earned by ReMeLife members who can spend it in the ReMeLife Marketplace or sell it via third party public exchanges.

REME will also be used by third parties such as businesses to purchase access to the ReMeLife members community ecosystem as well as purchasing digital goods and services provided by and through the ReMeLife community ecosystem. It is intended that all such purchases will be paid for in ReMe. The services provided by the ReMeLife system include advertising on the ReMeLife Marketplace and access to member data for research purposes. Service providers to the ReMeLife system will be paid in REMEs, and like all other holders of REMEs, they will be able to sell REMEs for either cryptocurrency or fiat on third party exchanges.

All REME transactions carried out in the ReMeLife community ecosystem will be transacted on ReMeLife's own blockchain, where transaction charges will be denominated in, and payable in, REMEs.

The REME is a fixed supply digital asset. As the ReMeLife community ecosystem grows, demand to purchase access to the ecosystem and to purchase the digital goods and services provided by the community ecosystem will also grow and since these purchases must be paid for with REME the demand for REME will increase. Since the supply of REME is fixed and limited, this increasing demand for REME will drive a healthy increase in the value of REME.

The ReMeLife Community will, when prudent to do so and provided it is the expressed wish of the DAO, use surpluses that the scheme generates to purchase and burn REMEs. This will help to create demand for REMEs while also reducing the liquid supply of REMEs.

43 CAPs Conversion to REMEs

At the genesis of the ReMeLife community ecosystem project, the Treasury will be allocated an amount of REME that are reserved for the benefit of members; this is the Treasury members Reserve (TMR).

At the start of the daily conversion process, a small fraction of the reserved REME will be allocated for that day's conversion.

The total number of CAPs earned by members on that day will be totalled up and will be divided by the allocated daily amount of REME to give a conversion rate of CAPs to REMEs.

This conversion rate will be used to calculate the amount of REME to transfer into each member's Wallet account from the Treasury account. When the REME are transferred the member's points balance will have the number of points being converted to REME deducted from it.

A suitable daily allocation by the Treasury of REME for conversion would be $1/2000$ (0.05% daily) of the current TMR, or $TMR/2000$.

This fraction should be fixed and applied on a reducing balance basis and results in c. 16.7% of the TMR being transferred to members each year.

The TMR can be supplemented by donations of REME from other accounts but REME can only be transferred out of the TMR by the points conversion process. Transaction charges collected on the ReMeGrid will be deposited into the TMR.

CAPs will not be transferable, only REMEs may be transferred between accounts.

To improve usability and reduce transaction charges most transactions involving REME will be performed on the ReMeGrid, including the points conversion process.

ReMeLife members only need to transfer their REME balance to the Ethereum or other public blockchain when they want to transact with an account that is outside of the scheme such as an exchange or non-member.

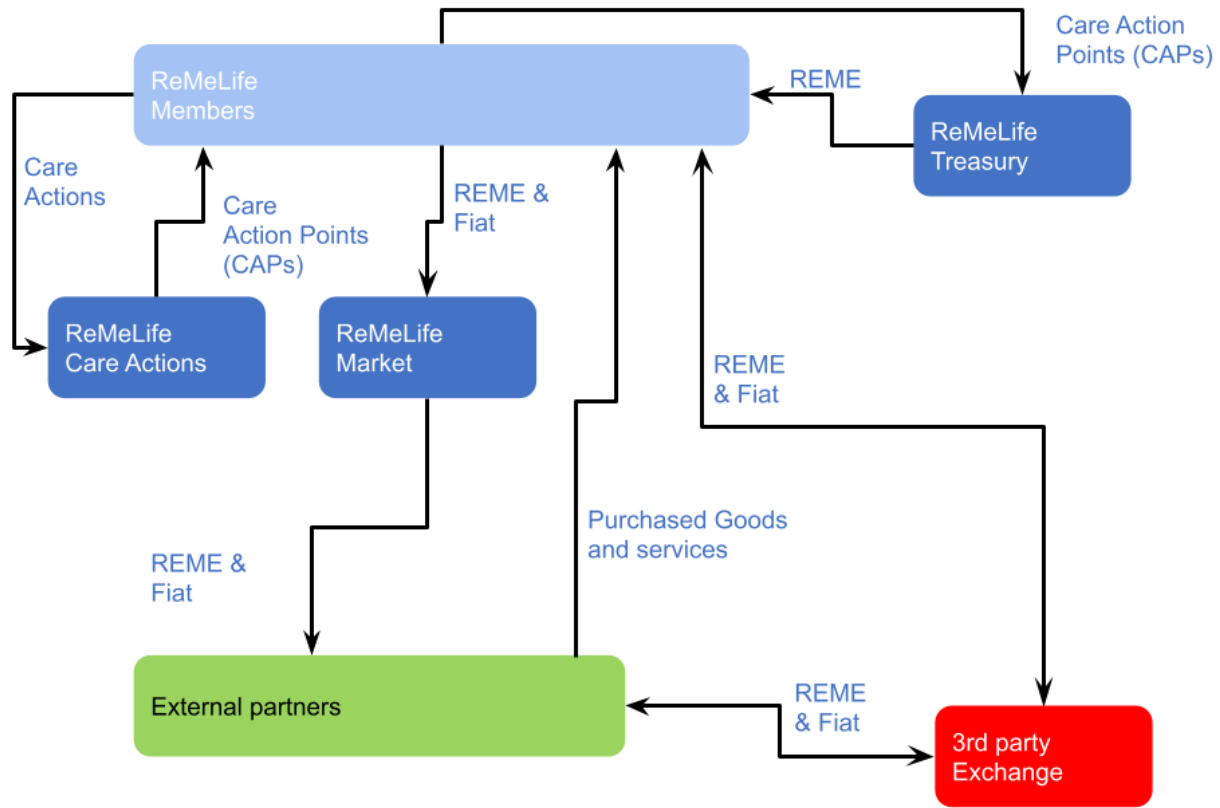
Balances can be moved to and from the live blockchain and the ReMeLife community ecosystem. These transactions will incur Eth gas charges which the member will need to pay.

44 ReMeLife Token Ecosystem Operation

The following diagram shows the normal flow of value through the ReMeLife Token Ecosystem. ReMeLife members will earn Care Action Points and these will be converted into REME by the Treasury using an automatic process that will invoke a smart contract to perform the conversion.

members will be able to spend their REME in the online ReMeLife Marketplace. This market is a venue for third party suppliers of goods and services. Purchases are denominated in a mixture of fiat and ReMe. The scheme manages the payment process allowing for the integration of REME and fiat into a single payment.

Flow of value through the RTE Scheme - with no Agency



Transactions using REME incur gas charges payable in ReMe. These charges are collected by the Treasury and added to the TMR.

REME earned by external partners may be sold for fiat on third party exchanges. External partners may however choose to purchase advertising and other service from the scheme. These transactions will be denominated in REMEs. This may require the external partners to purchase additional REME from third party exchanges.

45 Allocation Of Tokens

It is proposed that 1,000,000,000 REME tokens will be created as a fixed supply. The REME approximate token allocations are:

- One-third for the benefit of the membership and will be held in the Treasury members Reserve (TMR)
- One-third for the ReMeLife Community to maintain and operate the scheme. These funds will form the Treasury Strategic Reserve (TSR).
- One-third for private and public sales, existing investors and team members to provide capital and payment for the development of the scheme.

46 Crypto Regulatory framework in the UK

Summary

There is no formal prohibition of cryptocurrencies in UK or, a bespoke financial regulatory regime that addresses crypto assets, other than that certain elements of the UK AML regime apply specifically to crypto asset businesses.

Accordingly, whether or not a crypto currency is subject to financial regulation in the UK depends on whether it falls within the general financial regulatory Perimeter Report⁹ established under the Financial Services and Market Act 2000 (FSMA)¹⁰. Or if any elements of its apparent nature are discussed in The Money Laundering And Transfer Of Funds (Information) (Amendment) (Eu Exit) Regulations 2019, within the UK AML regime¹¹. And lastly, whether it can be shown that any element of the business falls within the payment services and electronic money regime, established under the payment Services Regulations 2017 (PSR)¹² and the Electronic Money Regulations 2011 (EMR)¹³

Having taken professional advice, spoken directly to FSA Regulators (and having tried to apply for the FCA sandbox and having been advised that ReMeLife was not suitable since the REME would not be contentious), it has been satisfactorily confirmed that there are no regulatory issues that need to be addressed at this stage of the configuration of the token ecosystem, other than at some point in the future, as the functionality and purpose of the REME evolves, it may well be required to register the REME and ensure full compliance with the AML regime and potentially the with E-money regulations.

This section provides a detailed review of the key regulatory documentation, notably those elements that are deemed relevant to the nature of the ReMeLife Token Ecosystem.

Regulatory Policy & Strategy

The following is an appraisal of the impact of the statements that can be found in the most recent guidance on Cryptoassets as provided by the UK's Financial Conduct Authority (FCA).¹⁴

It quotes the words from the document and makes comments about them in relation to ReMeLife.

Para 1.9 To establish if a cryptoasset falls within the 'regulatory Perimeter,' the Cryptoasset Taskforce Report (CATF)¹⁵ stated that any cryptoasset is defined as being within one or more of the following categories;

- **Exchange Token**
- **Security Token**
- **Utility Token:** this category, which the REME falls into, is defined as tokens that grant holders access to a current or prospective product or service but do not grant holders rights that are the same as those granted by specified investments. Although utility tokens are not specified investments, they might meet the definition of e-money in some circumstances (as could other tokens). In this case, activities involving them may be regulated.

⁹ <https://www.fca.org.uk/publication/annual-reports/perimeter-report-2020-21.pdf>

¹⁰ <https://www.legislation.gov.uk/ukpga/2000/8/contents>

¹¹ https://www.legislation.gov.uk/uksi/2019/253/pdfs/uksiem_20190253_en.pdf

¹² https://www.legislation.gov.uk/uksi/2017/752/pdfs/uksi_20170752_en.pdf

¹³ <https://www.legislation.gov.uk/uksi/2011/99/contents>

¹⁴ <https://www.fca.org.uk/publication/policy/ps19-22.pdf>

¹⁵ <https://www.gov.uk/government/publications/cryptoassets-taskforce>

Applicable Regulations

Para 1.10 These categories have been appraised by the CATF as to whether they fall within the existing regulatory framework of;

- specified investments under the Regulated Activities Order (RAO)¹⁶
- financial instruments under the Markets in Financial Instruments Directive (MiFID)¹⁷
- e-money under the E-Money Regulations (EMRs)¹⁸
- within the scope of the Payments Services Regulations (PSRs)¹⁹
- EU Fifth Anti-Money Laundering Directive (5AMLD)

Key Questions & Statements

Para 1.21 If a firm acts in line with the Guidance, we will treat them as having complied with the relevant rule or requirement. This Guidance represents our views. It does not bind the courts, but it can be a persuasive factor in the courts' determinations, for example enforcing contracts.

Unregulated tokens – Utility Tokens

Para 2.21 Our consultation described utility tokens as those tokens that provide consumers with access to a current or prospective product or service and often grant rights similar to pre-payment vouchers.

Para 2.22 As set out in CP 19/3, we considered utility tokens to be outside the regulatory perimeter. The exception is if they reach the definition of e-money, in which case they would be regulated under the EMRs.

Para 2.25 An enhanced definition of an unregulated token is provided. This category refers to any token that does not meet the definition of e-money or provide the same rights as other specified investments under the RAO. This includes tokens referred to as utility tokens, and exchange tokens. These tokens can, for example, be issued centrally or be decentralised, give access to a current or prospective good or service in one or multiple networks and ecosystems, or be used as a means of exchange. They can be fully transferable or have restricted transferability. These tokens fall outside the regulatory perimeter.

Regulated tokens

Para 3.2 Security Tokens those tokens that provide rights and obligations akin to specified investments as set out in the RAO, including those that are financial instruments under MiFID II. For example, these tokens have characteristics which mean they are the same as or akin to traditional instruments like shares, debentures or units in a collective investment scheme

Para 3.7 E-money Tokens E-money tokens are tokens that meet the definition of electronic money in the EMRs. That is:

- electronically stored monetary value that represents a claim on the issuer
- issued on receipt of funds for the purpose of making payment transactions
- accepted by a person other than the issuer
- not excluded by regulation 3 of the EMRs

¹⁶ <https://www.legislation.gov.uk/uksi/2001/544/contents/made>

¹⁷ <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32014L0065&from=EN>

¹⁸ <https://www.legislation.gov.uk/uksi/2011/99/contents/made>

¹⁹ <https://www.legislation.gov.uk/uksi/2017/752/contents/made>

Market Observations

Para 4.6 Airdrops They are primarily used by new networks to attract more users but have also been used by existing networks to get additional users or generate further attention. Airdrops are a mechanism for issuers to distribute their tokens to a broad user-base. A specified investment is not contingent on it being purchased for value, and a token can be a security token even if nothing is received for it

FCA Recommendations

Para 4.10 The Guidance should act as a first step for market participants to understand whether authorisation is required and should be read in conjunction with the PERG handbook ²⁰.

We understand it can be difficult for market participants to be completely sure whether or not their business models require authorisation. This is particularly true in a fast-evolving market like cryptoassets. The Guidance should act as a first step for market participants to understand whether authorisation is required and should be read in conjunction with the PERG handbook.

Appendix 1 : Perimeter Guidance

Para 1 The ‘regulatory perimeter’ describes the boundary that separates regulated and unregulated financial services activities. Activities that fall within the FCA’s perimeter are regulated and require authorisation from us (or the Prudential Regulatory Authority if they relate to certain deposit-taking/insurance activities) before a firm can carry them out. The perimeter includes specified activities and investments set out in FSMA and the Regulated Activities Order (RAO). Regulated activities are often defined under EU law, which is then transposed into domestic law or applied directly. The Markets in Financial Instruments Directive (MiFID II) recognises various ‘Financial Instruments’; these are certain categories of investments to which MiFID applies, which have been mapped to the RAO. For example, providing advice in relation to a specified investment like a share may amount to the regulated activity of ‘advising on investments’ which would likely require authorisation. Whereas providing advice in relation to something other than a specified investment, such as a commodity, like gold, is not within the regulatory perimeter, and is not a regulated activity, and will not require authorization.

Para 3 Activities can also fall within the FCA perimeter by virtue of other legislation. For example, providing payment services is regulated under the Payment Services Regulations (PSRs). Issuing e-money is regulated under the Electronic Money Regulations (EMRs) but is also a regulated activity under FSMA when it is carried on by credit institutions, credit unions and municipal banks. Market participants that carry on regulated activities involving e-money tokens will need to ensure they have the correct permissions and follow the relevant rules and regulations

Para 4 As This Guidance focuses on the FSMA perimeter, but provides signposting, where appropriate, to relevant e-money and payments rules and regulations. The FCA publication, Payment Services and Electronic Money – Our Approach provides a more comprehensive overview.

Para 6 The fact that a cryptoasset is acquired for value (in exchange for other cryptoassets or for payment in fiat currency) does not necessarily make it a specified investment under the RAO, nor a financial instrument under MiFID.

Para 19 In this Guidance, we have used the term ‘tokens’ to denote different forms of cryptoassets. For us, ‘cryptoasset’ is a broad term that captures the different types of tokens. It is also a neutral term that does not denote a direct comparison with fiat currency

Para 21 We use the expression ‘issuers of tokens’ to cover a number of entities including developers, designers, firms who issue tokens and certain intermediaries, since determining precisely who the issuer

²⁰ <https://www.handbook.fca.org.uk/handbook/PERG/1>

or issuers are not always easy or possible. While we use the term ‘issuers’ in this paper in these ways, ‘issuer’ under the Prospectus Regulation means something narrower and refers to the legal issuer of the securities e.g., the company. Where this applies, we make it clear by linking the term to regulatory requirements like those under the Prospectus Regulation.

Para 23 Assessment Assessing whether a cryptoasset is within the FSMA perimeter, or within the scope of the EMRs, can only be done on a case by-case basis, with reference to a number of different factors. Although one or more of these factors might indicate that the cryptoasset in question is, or is not, within the perimeter, they are not always determinative. Ultimately, it is a firm’s responsibility to make sure that it has the correct permissions for the activities it intends to engage in and we encourage market participants to obtain independent advice if they think the position remains unclear.

Para 24 Do I need to be authorised by the FCA? If you carry on a specified activity, by way of business in the UK, involving a cryptoasset which is a specified investment (i.e., security tokens or e-money tokens) you may require authorisation and the relevant permission. If you are a credit institution, credit union, or municipal bank then issuing e-money tokens will be a regulated activity. In other cases, issuing e-money is regulated under the EMRs and market participants will need to make sure they are appropriately authorised, registered or exempt. This requirement is not influenced by the choice of technology – if you are carrying on a regulated activity, it is likely you will need to be authorised. You will also need to ensure you have appropriate authorisation if your token is used to facilitate regulated payments services

Para 25 Prospectus & Transparency requirements Issuers of tokens may themselves not need to be authorised, however certain requirements related to the issuance of the tokens may still apply, for example prospectus and transparency requirements. Where a token constitutes e-money, issuance may itself be a regulated activity

How to know if a token is a specified investment?

Para 30 Evaluation Given the complexity of many tokens, it is not always easy to determine whether a token is a specified investment, specifically those types of specified investment that are securities, like shares or debt instruments. There are a few factors that are indicative of a security. These factors may include, but are not limited to:

- the contractual rights and obligations the token-holder has by virtue of holding or owning that cryptoasset.
- any contractual entitlement to profit-share (like dividends), revenues, or other payment or benefit of any kind.
- any contractual entitlement to ownership in, or control of, the token issuer or other relevant person (like voting rights)
- the language used in relevant documentation, like token ‘whitepapers,’ that suggests the tokens are intended to function as an investment, although it should be noted that the substance of the token (and not the label used) will determine whether an instrument is a specified investment.
- For example, if a whitepaper declares a token to be a utility token, but the contractual rights that it confers would make it a share or a unit in a collective investment scheme, we would consider it to be a security token.
- whether the token is transferable and tradeable on cryptoasset exchanges or any other type of exchange or market.
- a direct flow of payment from the issuer or other relevant party to token holders may be one of the indicators that the token is a security, although an indirect flow of payment (for instance through profits or payments derived exclusively from the secondary market) would not necessarily indicate the contrary.
- If the flow of payment were a contractual entitlement, we would consider this to be a strong indication that the token is a security, irrespective of whether the flow of payment is direct or

- indirect (or whether other ownership rights are present).
- You can see the full list of specified investments in Part III of the RAO.

Financial Promotion

Para 32 Section 21 of FSMA²¹ provides that a person must not, in the course of business, communicate an invitation or inducement to engage in investment activity unless that person is an authorised person or the content of the communication is approved by an authorised person. Issuing a financial promotion in breach of section 21 FSMA is a criminal offence.

Para 33 We expect market participants to apply the financial promotion rules and communicate financial promotions for products and services, whether regulated or unregulated, in a way which is clear, fair and not misleading. It is a legal requirement that firms make clear in their promotions which activities are, and are not, regulated, especially when highlighting their FCA authorised status. For example, an authorised firm may decide to offer access to unregulated cryptoassets (such as exchange tokens, like Bitcoin or Ether). The firm must not, in any way, communicate that their authorisation extends to those unregulated cryptoassets, and communication should be transparent to ensure consumers are aware which activities the firm is authorised for.

What are unregulated tokens?

Para 34 Unregulated tokens are those tokens that do not provide rights or obligations akin to specified investments (like shares, debt securities and e-money).

Para 35 These tokens can be centrally issued, decentralised, primarily used as a means of exchange, or grant access to a current or prospective product or service. They might be used in one or many networks or ecosystems. They can be ‘privacy tokens,’ ‘fungible utility tokens,’ ‘non-fungible tokens,’ ‘access tokens’ etc. They can be fully transferable or have restricted transferability.

Para 36 The key thing to note is that any token that is not a security token, or an e-money token is an unregulated token.

Utility tokens

Para 48 Utility tokens provide consumers with access to a current or prospective service or product and often grant rights similar to pre-payment vouchers. In some instances, they might have similarities with, or be the same as, rewards-based crowdfunding. Here, participants contribute funds to a project in exchange, usually, for some reward, for example access to products or services at a discount.

Para 49 Much like exchange tokens, utility tokens can usually be traded on the secondary markets and be used for speculative investment purposes. This does not in itself mean these tokens constitute specified investments if they do not have the characteristics of relevant specified investments.

Para 50 Does the FCA regulate utility? As utility tokens do not exhibit features that would make them the same as security tokens, they won’t be captured in the regulatory regime.

Utility token Case Studies

- Case study 1:** Firm AB issues a token that grants the holder early access to a new line of clothing to be released by the firm, at a discounted rate. This would be similar to rewards-based crowdfunding where

²¹ Section 21 of FSMA

consumers have contributed to a project in exchange for early access to items from the firm's new clothing line. This token will not be a specified investment. It would therefore be an unregulated token.

- **Case study 2:** Firm CD operates an online casino. It issues tokens through an ICO that allows the token holders to use the casino. Any winnings are paid out in the CD Tokens. CD Token holders are also able to vote on which new betting games to add to the online casino's products, however the accompanying whitepaper to the ICO expressly states that Firm CD is not obliged to honour the outcome of any such vote. The tokens grant no additional rights in respect of any payments, ownership or control.
 - The rights these tokens grant token holders are not the rights we associate with specified investments. The tokens are not security tokens or e-money tokens.
 - This would not be a specified investment. It would be an unregulated token.
- **Case Study 3:** Firm EF, a well-known luxury car manufacturer, issues a token that allows the token holder the right to test drive a new limited-edition car for an hour. The token will be tradable on secondary markets where the price can increase or decrease depending on the demand for the limited-edition car, but will not confer any additional rights on the token-holder like payments, ownership or control etc. This will be an unregulated token.
- **Case study 4:** Firm GH is a cryptoasset firm that is raising funds to build a network for data. The firm issues tokens that give the token holder the right to data held within the network, but the tokens do not confer additional rights on the token- holder like profit, ownership or control. The tokens are not tradable on secondary markets. This will be an unregulated token.
- **Case study 5:** unregulated tokens: Firm AV is issuing a token that is fully transferable and used to access products and services within their own network/ ecosystem, but it cannot be used as a means of exchange across other networks (i.e., only spent with the issuer). The token does not provide any rights akin to a specified investment. The firm is unsure whether their token is classed as a utility or exchange token.
 - From a regulatory perspective for the purposes of the perimeter, it is largely irrelevant whether the token is a utility token or an exchange token. If it is not a specified investment it will not be regulated. This token may be considered a type of fungible utility token – but importantly from a regulatory perspective it is an unregulated token.
- **Case study 6:** settlement tokens: Firm AW is experimenting with a token to improve the speed of their back-office functions through a permissioned DLT system. The token is only used within the firm's own internal network and accounting system and is not used as a means of payment in any other network or ecosystem. It cannot be transferred to other individuals. No other financial rights are offered.
 - From a regulatory perspective for the purposes of the perimeter, it is not important whether the token is labelled a utility token with restricted transferability, or a settlement token – the important distinction is that this token is unlikely to be a specified investment. This will be an unregulated token.
- **Case study 7:** securities and unregulated tokens: Firm AX is issuing tokens that are used as a rewards mechanism for loyal customers. The token holder will be able to claim a reward after they have concluded a set number of transactions using the tokens. Only the token holder is able to claim the reward and there is no cash equivalent that can be used. The token holder is not allowed to sell the token to other individuals or entities. No other financial rights are offered.
 - This token operates similar to rewards based crowdfunding and will be an unregulated token. It may be labelled as a non-fungible utility token with restricted transferability, but the important distinction is that it is unlikely to be a specified investment. This will be an unregulated token.

Further Information regarding Utility Tokens

Generally, utility tokens are tied to specific blockchain projects or ecosystems. Depending on the platform issuing the utility token, they can provide a wide variety of uses to the token holder. Some may provide access to certain services or products developed by the token issuer. Others offer discounts, rewards, or additional benefits to token holders. Examples of Popular Utility Tokens²²

Axie Infinity

- Axie Infinity is one of the best-known play-to-earn (P2E) games on the market
- It features a utility token called Smooth Love Potions (SLP)
- By earning or purchasing SLP, players can perform exclusive in-game tasks
- However, outside of the Axie Infinity metaverse SLP are useless

Filecoin (FIL)

- Filecoin is an innovator and market leader in the cloud storage space, offering users the ability to rent out unused hard drive space via its unique peer-to-peer system
- This has pushed the cloud to web3
- Its use of advanced cryptography ensures all your data remains unchanged and unseen by curious or malicious eyes
- FIL, Filecoin's utility token, can be used to gain access to the platform's network and storage space

Cronos (CRO)

- CRO is the native currency of the Crypto.com ecosystem and used on the Cronos blockchain
- Token holders can use CRO to convert crypto to fiat at a reduced price
- CRO allows users to participate in a number of DeFi projects in the Cronos ecosystem
- Crypto.com has designed the Cronos blockchain and CRO to make it simple for merchants to accept cryptocurrencies as payment

Conclusion

From January 10, 2020, the FCA has been established as the Anti Money Laundering and Countering Terrorist Financing (AML/CTF) supervisor for businesses carrying out various cryptocurrency ventures.

In July 2019, the FCA released the final guidance on how AML & CFT in the crypto sector would be treated in "PS19/22: Guidance on Cryptoassets".

On 19 April 2018, the European Parliament adopted the 5th Anti Money Laundering Directive.²³ The amendments stemmed from the European Commission's 2016 Action Plan to tackle the use of the financial system for the funding of criminal activities, terrorist financing and the large scale obfuscation of funds.

It is undoubtedly the case that ReMeLife will need to deploy full processes to address the UK AML regulatory requirements but will only be required to do so once it seeks to list the REME token on an exchange.²⁴

²² [https://crypto.com/university/utility-tokens-vs-security-tokens#:~:text=Cryptocurrencies%20are%20intended%20as%20a,initial%20coin%20offerings%20\(ICOs\)](https://crypto.com/university/utility-tokens-vs-security-tokens#:~:text=Cryptocurrencies%20are%20intended%20as%20a,initial%20coin%20offerings%20(ICOs))

²³ <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32015L0849&from=EN>

²⁴ [https://www.globallegalinsights.com/practice-areas/blockchain-laws-and-regulations/united-kingdom#:~:text=As%20noted%20above%2C%20there%20is,in%20relation%20to%20cryptoasset%20business\).](https://www.globallegalinsights.com/practice-areas/blockchain-laws-and-regulations/united-kingdom#:~:text=As%20noted%20above%2C%20there%20is,in%20relation%20to%20cryptoasset%20business).)

For UK-based Virtual Assets and Virtual Asset Service Providers (VASPs) ²⁵ must additionally adhere to a number of compliance rules. Those include regulations around KYC (Know-Your-Customer), AML (Anti-Money Laundering) and CFT (Combatting the Financing of Terrorism).

With regard to whether REMEs could be considered to be e-money, it is the view of those from whom we have taken advice and from general research that the following definitions are applicable.

Electronic money (e-money) is broadly defined as an electronic store of monetary value on a technical device that may be widely used for making payments to entities other than the e-money issuer. The device acts as a prepaid bearer instrument which does not necessarily involve bank accounts in transactions. <https://www.fca.org.uk/publication/policy/ps19-22.pdf>

Since the intent within ReMe Market is for REMEs to be used to redeem the discount value offered with items that are for sale by vendors, again the REME is clearly definable as being used as promotional instrument as opposed to being an instrument for facilitating a regulated payment.

It may well therefore be the case that once REMEs are usable at Point of Sale, that at that time they may require definition and registering as e-money but that at least until the ReMeGrid network is launched, there is no such need for submission for such as status.

Lastly, the regulatory implications of the ReMeFi Module, what we call CareFI, that uses some of the functionality of DeFi to provide care related products to members, will need serious evaluation in terms of its positioning within the regulatory framework that exists at the time of its design.



M.

N. PHASE 2 CRYPTO COMPONENTS

Phase 1 has seen the completion of the build of the tokenomics modelling, the smart contracts, wallet and Community builder. The following defines the key project components of Phase 2. These have been conceptualised, validated with partners, and explored from project cost, time and marketability standpoints. It is these for which funding is sought, and which will start to be built once funding is achieved

²⁵ <https://www.fatf-gafi.org/publications/fatfrecommendations/documents/guidance-rba-virtual-assets-2021.html>

47 ReMeLife Community Foundation

What is a DAO/Foundation?

In the early 1900s, over 25% of the working class in the US, UK and Australia used Friendly Societies for health insurance and health care. Their form was very similar to today's emerging blockchain based DAO structures. In that members paid a monthly fee into a treasury and these funds would be used to pay the medical costs of the members. Since all members knew each other and there was a commonality of aligned interests, there was little abuse. The societies established contracts directly with doctors and insurance providers. This decentralised process ensured that suppliers competed to win contracts, which kept costs down and quality high. The result was that it was often the case that a single days wage for a low income worker, would cover the cost of a year's healthcare cover. But governments and medical practitioners were not happy at the control that these working class managed structures had over their management of their own affairs and as a result the health regulators started to deny doctors the right to sign contracts with such societies and demanded higher standards for medical practitioners and licencing. The result was higher healthcare costs, less doctors in circulation and the rise in healthcare costs, that began to generate the multitier public and private centralised healthcare and insurance providers that we see today, where in many countries, only the affluent can obtain quality healthcare and the providers have become corrupted monopolies.

It is recognised by many that community governance, managed on the blockchain and using tokenisation, has the potential to completely revolutionise our lives, through returning power to the community, through decentralisation and community voting. And to do so in a manner that will allow people to take control of their family's care.

The Definition of a DAO (Foundation)

1. The WEF26 states that: A "decentralized autonomous organization" (DAO) is a general term for a group that uses blockchains and related technologies to coordinate its activities.
2. A DAO is intended to provide transparency, trust, adaptability and decision-making speed.' Whilst these are DAO standards, however it is considered that there are nine categories of DAO's based on their primary objective (generative, associative or ad hoc) and primary means of achieving that objective (activity, value transfer and social).^{27 28 29}
3. A Friendly Society is defined as an organisation to which people regularly pay small amounts of money and which then gives them money when they retire or when they are ill. Friendly societies may take different forms, including mutuals, benefit societies or benevolent societies.³⁰ Their demise was a sad loss of an effective societal support system for the poor.³¹

DAO Statistics

1. in 2021 the total value of DAO treasuries surged fortyfold, from \$400 million to \$16 billion, and the number of DAO participants increased by 130 times from 13,000 to 1.6 million
2. DAO's have recently experienced explosive growth. According to the analytics service DeepDAO, the total combined value of DAO treasuries increased roughly fortyfold (from \$380 million to \$16 billion) from

²⁶ https://www3.weforum.org/docs/WEF_Decentralized_Autonomous_Organizations_Beyond_the_Hype_2022.pdf

²⁷ <https://bdap.wharton.upenn.edu/decentralized-autonomous-organizations-beyond-the-hype-released/>

²⁸ <https://eips.ethereum.org/EIPS/eip-225>

²⁹ <https://github.com/ChainSafe/ChainBridge>

³⁰ https://en.wikipedia.org/wiki/Friendly_society

³¹ <http://freenation.org/a/f1213.html>

January to September 2021³²

The ReMeLife Foundation Structure

The ReMeLife Foundation is composed of a suite of smart contracts that will be hosted on the ReMeGrid, these smart contracts encode a system of membership, voting rights and representation that is defined in the Foundation's written constitution. As a matter of record this constitution is also stored, immutably, in a smart contract on the ReMeGrid and so can be referenced by anyone with access to the ReMeGrid.

The Foundation is governed by its individual members who collectively make important decisions such as treasury allocations, changes to ReMeLife services and even changes to the Foundation's constitution.

Foundation members create proposals and then vote on each proposal. Proposals that achieve some predefined level of consensus are then accepted and enforced by the rules defined within the Foundation's smart contract.

The ReMeLife Foundation also interacts with a not for profit company, the ReMeLife Community Ltd. Foundation's only exist as blockchain based smart contracts. Bank accounts, domain names and other real world assets and services can, at the moment, only be owned by either a natural or legal person.

Because of this legal constraint the ReMeLife Community is a hybrid between a Foundation and a limited not for profit company.

The Foundation provides a decentralised and low friction democratic decision making process for expressing the will of the membership community and the company acts as the legal person who can interact with banks, domain registrars, hosting companies, government departments and others.

The behaviour of the company is governed by its Articles of Association. These require that the directors follow the lawful instructions issued to it by the Foundation's democratic process.

Activities that can be conducted entirely on-chain can be managed by the Foundation without recourse to the off chain company, for example making a donation of REMEs to a good cause or varying the quantity of CAPS earned for performing a particular action.

Foundation Governance

The proposals to be voted on can only be submitted if they are backed by a predefined percentage of circulating REME. This is to prevent spam proposals being raised. The full text of the proposal will be stored immutably in the Foundation smart contract as a matter of record.

Proposals to be voted on must take the form of a yes/no question and will be emailed to members and also published on the ReMeLife app and website.

Voting will be conducted via the ReMeLife app and website interacting with the Foundation smart contract. Votes will be signed by the member's wallet using the private key associated with the member's registered ReMeGrid address.

Two types of representation will be provided: wealth based and person based.

For wealth based votes, the number of REME owned by addresses will be taken as the vote. The bigger the number of REME committed the larger the vote.

³²Quarmby, Brian, "DAO treasuries surged 40x in 2021: DeepDAO", Cointelegraph, 31 December 2021, <https://cointelegraph.com/news/dao-treasuries-surged-40x-in-2021-deepdao>

For person based votes, one person one vote will apply. This will be implemented using the REME-G Non Fungible Token. Every member will be allowed a single REME-G NFT. Ownership of a REME-G NFT will identify a vote.

Other assets may be used to acquire REME-G voting tokens, such as providing a client base that signs up as ReMeLife Members.

Further details regarding the proposed structure of the Foundation can be provided upon request

48 The Treasury

The funds that are generated from the ReMeLife Token Event sale and from ReMeLife's Business Activities will be held by the ReMeLife Community and its Treasury. Appropriate management strategies will be established and presently, we are exploring methodologies for optimising the returns on these sums held in the Treasury. One such option is as follows; The Treasury function has a fiduciary responsibility to protect the value of the assets in its care and will always act in accordance with best practice to do so. We are in discussion with such entities as ReFi³³, That provide a smart contract vault system that manages treasury assets in an optimal and reduce risk DeFi based manner.

49 ReMeLife Exchange (REX) & CareFi



ReMeLife proposes to offer its members a REME exchange service (REX or RAgency) and an associated DeFi managed investment scheme.

The ReMe Exchange will provide a number of buy and sell services allowing REME holders to convert their REME into other cryptos or fiat currency. Initially this will be a white labelled third party service.

The DeFi (or "CareFi" as we call it) service will allow members to benefit from the high investment returns that are possible when investing in DeFi schemes. But it will be managed to focus specifically on care and lifestyle financial products, such as life insurance, gym memberships, and products that support private medicine. Our current term for this suite of products, is the 'Unity Plan,' and it is intended as a contemporary replication of the Friendly Society format of the early 1900's, as defined elsewhere in this document.

This is a work in progress, and the financial implications, the regulatory status of the proposed Unity Plan, the suitability of the currently proposed use of theConvex DeFi stack as the foundation of this module, and all other variables and components, are subject to further evaluation, post funding.

The healthcare systems is in a state of meltdown. At 18% GDP spend in the US, that's the level that brought down the Soviet Union. Investopedia, 2019

³³ <https://www.reimagined.fi/>

50 The ReMeLife Agency (RAgency)

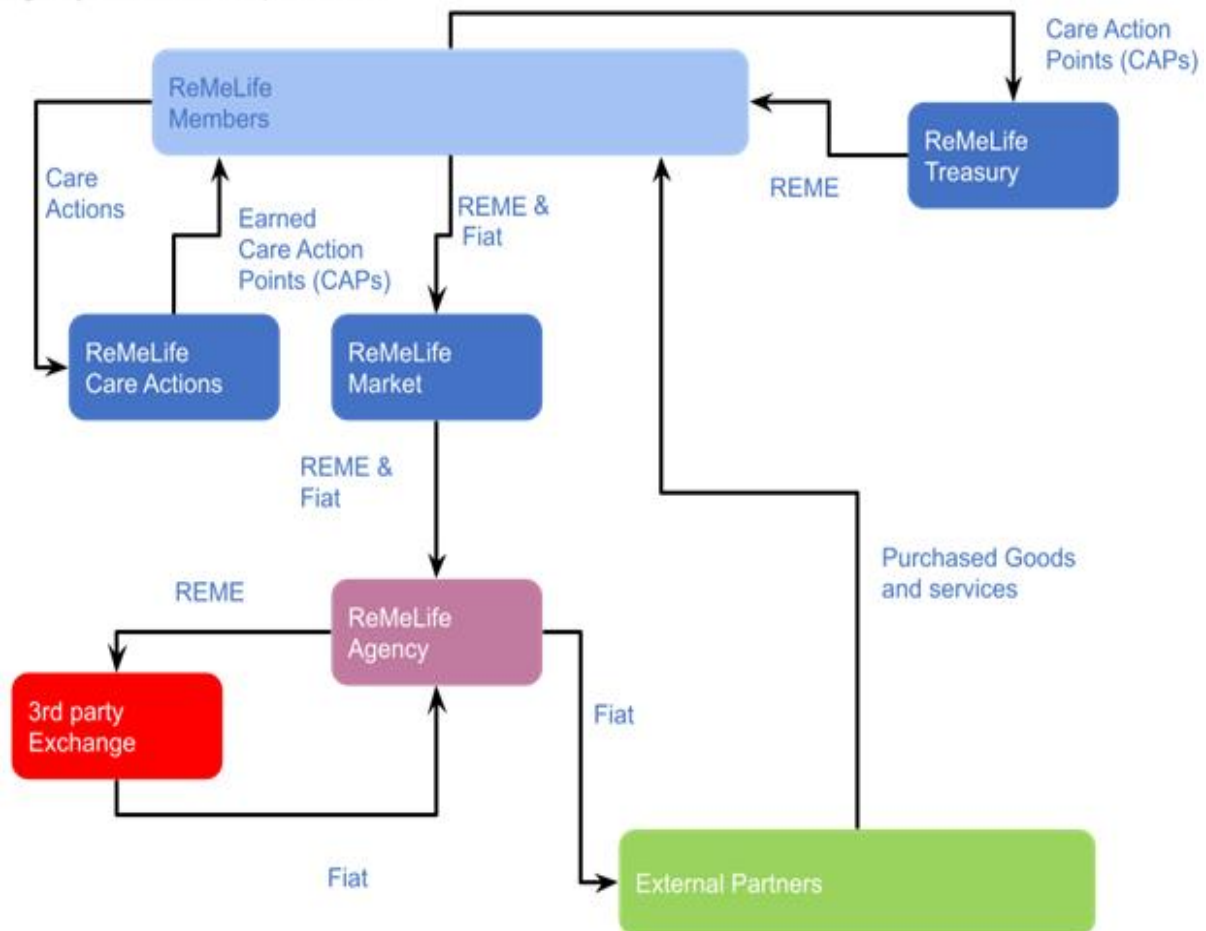


Requiring businesses to interact with the ReMeLife community ecosystem in a cryptocurrency, the early days of the scheme be a barrier to their participation. To overcome this problem a service called the ReMeLife Agency will be established and operated by the ReMeLife Community.

The ReMeLife agency, called RAGE, will eliminate the need for external partners to transact in REME. External partner interactions with the scheme will be optionally conducted via the Agency. The Agency will automatically convert between fiat and REME. The following diagrams show two main transaction flows, the first for processing member purchases through the ReMeLife Market and the second showing partner purchases of ReMeLife services.

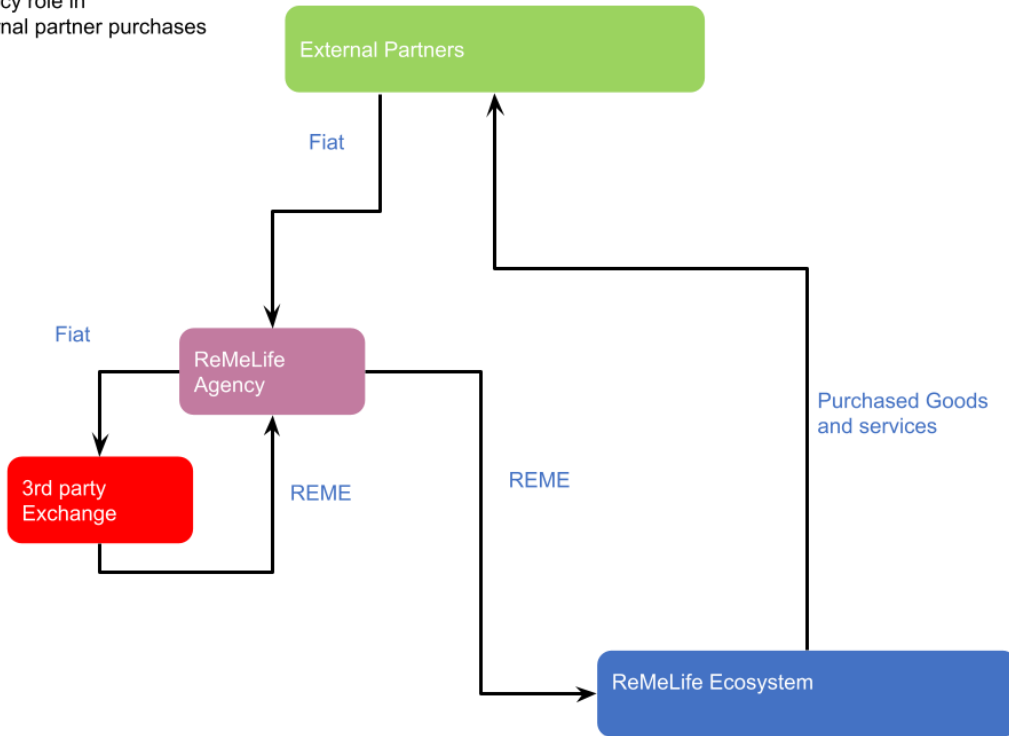
Revenue for the external partners that is denominated in REME will be converted to fiat by the agency.

Agency role in member purchases



Purchases by the external partners that are paid in fiat will be converted to REME by the agency.

Agency role in External partner purchases



51 The ReMeLife Charity Launch Pad

The ReMeLife Foundation brings remarkable opportunities to the Voluntary sector and Corporate and sectors. We ReMeLife already has have four major charities ready to partner with the ReMeLife Foundation.

Monetising the membership

Charities work hard to build a membership. They do not define their opt in databases of those affected by the condition, such as Parkinson’s, as members, but they do engage with them in the manner of members, by seeking to provide advice, sell products and solicit donations. The model that we have had approved in principle with our impending participating charities and which is applicable to any charity, is as follows;

A charity will invite its community ‘membership’ to become ReMeLife members. They will also suggest that their affiliated suppliers of the care products and services that they know, take a store as a vendor in ReMe Market. The charity directly benefits from a sales commission of 2.5% for every purchase made by their members from the As a result, in the case of one of our charity partners, their 500k membership will buy products and the charity will receive a monthly passive revenue of 2.5% of the value of every purchase that any of their ‘members’ make in ReMe Market. In addition, the charity will earn tokens for every one of their community members who joins the ReMeLife scheme.

The charity will sign up their ‘members’ community into the ReMeLife Community, under their primary level. This will bring them many REME tokens. And as their members sign up their family members, so the charities defined ReMeLife network will grow. The tokens that they acquire will enable them to take a voting role in the management of the Foundation, and should they wish it, they The charity can also purchase a node by staking their tokens to acquire share in the gas fees generated by the ReMeGrid. A yield from their active participation in the governance of the ReMeLife Foundation and the ReMeLife Token Community ecosystem.

The result is a community ecosystem that can be defined as decentralised and that, courtesy of the charitable nature of the node holders, unlike to suffer a 51% attack.

Charity Launch Pad

Basically, ReMeLife, in crypto terms, is the first crypto Charity Launch Pad. One that proves that Crypto Cares, and perhaps even that Charity is cool.' Individual charitable projects can be launched with creative rewards based strategies and donation schemes launched. The sky is the limit. And, with blockchain at the heart of the process, the issues of trust that many charities are facing, no longer exist.

Charity Funding Distribution

Crypto charities based on the ReMeGrid will be fully transparent, trustless and rewards based. The distribution of funds by the charity can be conducted in REMEs, and as such will be fully public and traceable, thus making the misuse of charitable funds much harder.

Corporate Node Management & Launch Pad

This same model is applicable to any corporate that holds a formalised or even social relationship with its customer database.

Here is a model that has already been agreed by one of the world's largest Insurance Companies, and by other of our partners, such as hospital groups.

The insurance industry has an image problem: You have many providers to choose from; you buy the policy and have no engagement with the company until you make a claim; a. And you live in fear that they will not honour the claim when you make it.

What insurance companies want is to be perceived as caring (rewards based marketing campaigns partnered with charities on the blockchain), to build a relationship with existing and prospective clients and to support them during their pre-claim period (to improve their wellbeing, have them tell their friends about the quality of their offering so provide WOM word of mouth marketing) and delay their need for making a claim (to improve their revenue).

This above definition of the needs of many corporates, is a perfect fit for the ReMeLife Launchpad.

It is envisaged that other voluntary and not for profit organisations will want to host their own token based schemes using the ReMeGrid infrastructure.

A variety of blockchain based marketing focused models are available for deployment to service the needs of partners and affiliates, which optimise the membership loyalty relationship, to the benefit of all parties, and without exploitation of the data.

In order to have a decentralised database, you need to have security. In order to have security, you need to have incentives. Vitalik Buterin, Ethereum

52 The ReMeLife NFT Fair

It should be noted that the design of the ReMeLife NFT strategy is at an early stage. But the validation of the LUKi Collection has been tested with a focus group and assessed by NFT experts as being an appropriate concept for our target market (information about LUKi can be viewed in the ReMeLife.io FAQ page).

The principal strategy is that all Members will, upon registration, receive a Utility NFT³⁴, that provides and unlocks automatic discounts for a selection of products in ReMe Market, including ReMeLife merchandise products. This drives new Members immediately to make a purchase in ReMe Market, and also provides them with an instant reward for joining. One of the rewards will be an entry into a lottery, as run by one of our partners.

This Member strategy is part of the evolving LUKi VIP Membership Club, that in part replicates the Bored Ape Club strategy, and which aims to bring excitement, rewards, prizes and a sense of belonging, to carers that at present experience little of social opportunities. This will achieve stickiness and loyalty withing the ReMeLife community

The NFT received by a new member will be an image of one of LUKi's friends, an alien creature from the planet Babazadeh. This NFT will be tradeable for other NFT's, such as personalised live cartoons that can be used whilst holding a video chat, so as to provide anonymity for the user (a mental health tool that is currently being trialled).

It is intended to build the ReMe Market NFT Fair, as a component to be integrated into ReMe Market, in which schools, individuals, organisations, etc., can list their NFTS for sale. This is not intended to be a high ticket NFT Market, as per Open Sea, but rather a 'Long Tail'³⁵ based NFT marketplace, one that for example, provides schools with a means to market children's art as part of a fund raising event, music to be sold that may one day have value. In essence The ReMe Market NFT Fair, is community based utility NFT strategy, that offers a service to our Members.

Part of its rational, is that NFT's are of significant appeal to carers, and as such will assist bring the b2b care sector into the world of crypto, in a manner that assists adoption, and of course easily provides cross generational appeal.

It is not intended in this document to express that these modules are built, but solely that they are on the intended runway, and that the expertise exists within the ReMeLife team, to take their development to the next stage when the time is right. For it is an obvious next step to use the power of NFT's for the benefit of the community and its Members and to use them to ensure ReMeLife's role in the metaverse.

For, if there is one desire that those that are incapacitated, whether physically or through cognitive issues, have, is a desire to explore a new world in a manner in which they are in control. ReMeLife's ReMeVerse, with its personalised NFT LUKi avatar, will be at the forefront as this new world is emerges into our everyday lives.

We are at the intersection of robotics, AI and one of the biggest societal issues of our time.

Ben Goertzel, Hanson Robotics, founder of SingularityNET

³⁴ <https://medium.com/blind-boxes/utility-nfts-what-are-they-9d1d989275d2>

³⁵ <https://www.investopedia.com/terms/l/long-tail.asp>

O. LUKi AI

53 LUKi AI Project

With AI emerging rapidly, it is clear that it has a fundamental role to play in the evolution of the ReMeLife ecosystem. We have designed a suite of AI tools, called LUKi, that will be easily integrated with the existing apps and with the ReMeGrid. The key points are

- Tools that enhance the existing functionality for consumers
- Tools that enhance the infrastructure functionality such as security, data handling, etc.

For further information please review the LUKi AI document.

P. BUSINESS

54 Business History

ReMeLife was conceived by Simon in response to his personal experiences with the care process in relation to his families and after 10 years bringing cutting edge technology to those areas of the care process where it is missing.

RemindMecare (aka ReMe) was developed originally for use in formal care settings. Through extensive testing with hundreds of users in care home facilities for over two years we have identified the key functionality and access methods which drive engagement across the care circle, the end user, family and care and medical connections.

However, as the care industry has adjusted to market conditions it has become apparent that a person cared for is now likely to spend more time cared for at home and secondly, that they are more likely to encounter a broader diversity of care environments and care types along their care journey to end of life. As a result, we've identified that the current fastest growing unmet need is for a comprehensive, portable care solution that's engaging and consistent in each situation, and which travels with the person independent of the institution.

Furthermore, other care issues have surfaced that impact significantly on the care process, such as data protection, lack of data transferability across care sectors, staff costs and training and care costs. It is our premise that 'knowing the person' and doing so in a tech enhanced manner can radically positively impact on all the above issues, from both a wellbeing and a business standpoint.

55 Business Model

ReMeLife is a multi-sided business platform (Osterwalder³⁶), for the provision of multiple services for people that require care support, their careers and families and for the businesses that they encounter along the care journey.

The platform enables a monetisation strategy that will generate revenue from multiple sources. Initially, we predict the subscription revenue predominating, but over time, as we gather more and more data about an ever-larger user and membership base, that data, will become a major indirect revenue generator.

The following Multi sided³⁷ business model diagram shows the structure of the business that is currently being built and the relationship between the B2C and the B2B components.

Business Model

Market	Website	Data	Product	CUSTOMERS	KEY SERVICES	CHALLENGES ADDRESSED	REVENUE MODEL	PARTNERS
B2C	REME PLATFORM WEBSITE	REME VAULT	REME APP for B2C	Care in the community Assisted living Dementia Elder care Learning disabilities Cognitive impairment	Remote monitoring Digital activities Risk management Activities & entertainment Managing care at home Continuity of support from home to hospital	Maintains care at home Remote connectivity Reduces care costs Improves wellbeing Knowing the person Portable care	Freemium Integration Partnering Plugin platform Social media driven Affiliate partnering	Amazon Cisco Tunstall
				Internet sourced, easy adoption	Low operational costs, low support costs	Multi-channel marketing		
B2B	REME PLATFORM WEBSITE	REME VAULT	REME APP for B2B	Live-in care Domiciliary care Care villages Assisted living Hospitals Care homes	Enhanced person centred care Remote client engagement Unique digital activities Enhanced therapy Family engagement	Customer acquisition Staff retention Digital data usage Sell more dom care hours Connectivity to care services Unique digital activities Reduce medication General & CQC reporting	Monthly Subscription No contract Online enrol Pay per user Self train/remote support Integrations	Worcester Uni Person Centred Software MyCognition
				Internet sourced, easy adoption	Low operational costs, low support costs	Multi-channel marketing		

With the business strategy extended to deploy a blockchain tokenised and incentivisation model to define ReMeLife’s relationship with its members, the potential for a more rewarding relationship and faster attainment of scale is enabled and most importantly, the ability to offer data ownership, a share in data profitability and a more equitable access to care, becomes achievable for all ReMeLife stakeholders, from the person cared for to families, carers, care businesses and organisations.

For businesses, ReMeLife represents;

- A means to incentivise prospective customers and reward existing clients.
- A way to show a ‘human and caring face’ to customers.’
- A cost-effective and innovative sales and marketing methodology.
- A means to participate in and offer solutions to their clients problems.

For investors, ReMeLife and the REME token represents;

- Potential of high returns
- Whilst participating in a social impact business
- With liquidity

³⁶ <https://codetibur.com/business-model-patterns-online-enterprise/>

³⁷ <https://codetibur.com/business-model-patterns-online-enterprise/>

For ReMeLife and the REME token, the value lies in;

- Multiple revenue streams for a multi-sided business platform and vast membership audience
- Unlimited growth potential
- Global market

We're exploiting a human vulnerability in human psychology; we understood this consciously... but we did it anyway. Sean Parker, ex-President Facebook

56 Our Principles and Ethos

ReMeLife is a win: win: win for family, carers, care businesses and the person cared for. Our key principles and ethos very much at the forefront of the project and that ensure the projects qualification as a social impact-based business.

For a detailed breakdown of the guiding principles of our business model, please view the accompanying Manifesto document, downloadable from the ReMeLife.io website or viewable in the Appendix.

Person Centred Care

The heart of the ReMeLife concept is based on the recognition that 'knowing the person' can radically impact on the wellbeing of the person being cared for, and on those involved in the care process, including the care businesses responsible for the formal care being provided to the person.

It takes either personal experience or significant insight to immediately appreciate how knowing a persons' interests, their still memories, preferences and favourite songs can have such a radical impact on not only the wellbeing of the person but also on that of the family, the carers, the care business and even on the fiscal stability of say a hospital, even a nation.

It is estimated (Alzheimer's Society UK) that if just one day of bed use was reduced from the stay of every dementia patient in UK hospital wards across the year, then it would save the NHS £1.8 billion. Not bad for just having access to a patient's personal records, i.e., ReMe's ELR data.

RemindMecare was originally created to address this lack of carer knowledge and after years of applying the ELR data set through the use of ReMe's Activity based software, in care homes, day care centres and hospitals, it became clear that not only was there a well-being benefit to ELR but that there was also a significant return on investment of both time and money for its use.

Digital Inclusion

Lack of inclusion comes in many guises in the sectors that ReMeLife addresses. RemindMecare addresses many of these; the elderly having difficulty using tablets due to arthritis (ReMe Connect Alexa suite of voice based care tools), carers fearful of their lack of tech facility being visible to their employers (ReMeLife makes using a tablet easy, fun and rewarding), the cost of tech (ReMe is free), and its general need for demystification and reduced complexity of choice (ReMeLife and ReMe feel like social media apps).

The ReMeLife platform addresses this issue by providing access to a community and platform that is cross generational and multi-cultural in its appeal and fun and easy to use. And which provides a breadth of solutions all in one easy to use membership platform.

Rewarding For Good Care

When you buy petrol or fly you get points. When you shop you get vouchers, and when you work you get paid. Yet in the care sector, there are no such rewards (work is low paid and often, notably in the case of family carers, is unpaid).

From our experience, it's clear that carers, whether family or formal are unsung and poorly rewarded hero's. Why not bring rewards to care? ReMeLife rewards for 'Care Actions' in tokens. Whether it's the grandson sending grandma a cat video, connecting with your elderly next-door neighbour or confirming to Alexa that you've taken your medication, members accrue tokens for their commitment to care.

If we allow our self-congratulatory adoration of technology to distract us from our own contact with each other, then somehow the original agenda has been lost. .Jaron Lanier, Who owns the Future

Empowering Data Ownership

In many countries there are moves afoot to create Data Trusts³⁸, but it will take time, since it is in direct conflict with the models that underpin the tech giants.

ReMeLife's 'Care Actions' build a data profile of those involved in the care circle. This constitutes, in the words of those in the data sector, 'data work'. But why are we not paid for our work? ReMeLife provides a means to monetise one's own data to the benefit of the person and not the tech giant data harvesters.

Protecting members From Algorithms

Most of us are aware, that silicon valley has, as even the creators such as Jaron Lanier put it, 'created a monster that is negatively impacting on society'. We realise that the data that's harvested from us by the tech giants feeds the algorithms that assist advertisers reach into the lives of their target audience. And that our brains are hardwired to respond to negative content more than positive, due to our animal instincts to evaluate content that is perceived to be either a threat or the potential for extreme pleasure. The result is fake news and the growth of tribalism, and damage to our more traditional means of social engagement.

ReMeLife protects the vulnerable and brings benefits to the care sector instead of to the tech giants.

We sorted 37 start-ups... to check out what voice-based innovations might hit their, clinic or home in the coming years. RemindMecare was in the top ten ...HIMSS/MobiHealth News.

Sharing In The Retail Margin

As our high streets die and shopping increasingly takes place online, it seems to us that the retail playing field needs to be levelled more in favour of the smaller retailer. And that a component of the massive margins that are captured by the online retail giants, should be 'taxed', if not by governments that consistently fail to be able to do so, but by the consumer themselves.

ReMeLife enables retailers to reach a global market, and to share the benefits of the transaction with the ReMeLife Member, through the deployment of a decentralised token-based community ecosystem that rewards for Care Actions by enabling discounted online purchasing.

Equitable Wealth Distribution

It has never seemed reasonable to us that businesses that are built by their customers, through their purchases, participation and even promotion, are never actually given an opportunity to benefit from their growth at an early enough stage for them to actually financially benefit. Should they not have an opportunity right at the beginning, when their efforts and loyalty are most critical, to be rewarded? It was Sir Vince Cable who first bought Crowd Funding to the UK to support this democratic right (He became an early shareholder and launched our first funding round in the House of Commons.³⁹).

ReMeLife provides a Member with multiple opportunities to benefit from participation in the company's growth, from referrals to token based engagement, in a manner that is based on work and care support.

This is achieved through their participation in the voting process of the Foundation, that manages the token distribution.

57 Project Runway, Past, Present & Future

The following provides a view of the past, present and future runway.

DESIGN PHASE

1. Design ReMeLife Project
2. Design ReMeGrid protocol to support
 - a. Consumer adoption
 - b. Charity and corporate node validation
 - c. Weighted Voting
3. Establish & focus group test Community Ecosystem Model with prospective partners
 - a. 2 token model of CAPs and REMES
 - b. VIP Carers Club Membership
 - c. CareFi financial products

PHASE 1 BUILD PHASE

4. Build RemindMecare with new products, to include
 - a. Rooms video chat
 - b. World Days calendar & Activities
5. Build RAPP (ReMe App Playstore Portal)
6. Build ReMeLife Platform
 - a. Apps Launch pad
 - b. ReMe Market
 - c. Forum
 - d. News site
7. Set Up marketing assets
 - a. ReMeLife.com b2b website

³⁹ <https://www.youtube.com/watch?v=PFph2TvxHOs>

- b. ReMeLife.io b2c crypto website to include
 - i. FCA regulatory compliant purchase process
 - ii. Token purchase interface
8. Build blockchain infrastructure products
 - a. Build smart contracts
 - i. Smart tokens
 - ii. Vesting
 - iii. 2 token system
 - b. ReMeLife Token wallet
 - c. Build Community Builder (RCB) viral propagation tool
9. Complete legals
 - a. SAFT validation and creation
 - b. UK regulatory compliance applications
10. Complete Corporate set up to include
 - a. Non-profit entity
 - b. Foundation configuration
11. Complete Marketing Readiness
 - a. Undertake marketing to complete market readiness
 - b. Create 20k+ care database
 - c. Create 10k+ crypto investor database
12. Complete social media set up
 - a. RML Community public and private channels communication channels, Social media operational
13. Set Up Initial Launch Community (ILC) from;
 - a. Existing members
 - b. Existing business partners
 - c. Owned databases
 - d. Social media network
 - e. Advisors network
 - f. Shareholders networks
14. Complete staffing for launch; social media team, sales, press.
15. Set up corporate structure to suit community and crypto requirements
 - a. Operational entity
 - b. Non-profit Community
 - c. Wrapped Foundation
16. Complete all funding assets
 - a. Token purchase interface
17. Complete set up of Advisory Board of Industry professionals
 - a. Healthcare
 - b. Tech & blockchain
18. Complete CareFi model design
19. Complete Tokenomics modelling
20. Complete White Paper
21. Complete Partner Launch pad modelling (i.e., node governance)

PHASE 1 PRODUCTS LAUNCH

22. Launch ReMeLife platform, with proprietary apps
23. Launch b2b apps with partners (Remindmecare, RPP, Rooms - B2b),
24. Launch wallet and RCB
25. Launch social media & marketing campaigns

PHASE 1 FUNDING LAUNCH

26. Launch REME Token sale in 3 stage 12 month vested Private Rounds
27. Complete team and vesting token allocations

PHASE 2 SET UP

28. Expand b2b partnerships for RemindMecare
29. Close on key ReMeLife Launch pad partnerships
 - a. Charities, insurers
30. Complete Foundation governance model definition
 - a. Establish ReMeLife Community Fund (SPV/burned tokens/bond)

31. Establish Treasury management strategy
 - a. Source DeFi partner
 - b. Source Treasury partner (such as ReFi. See [here](#))
32. Lock up Team and partners vesting based smart contracts
33. Community scale up
34. Team scale up
35. Complete rewards based CareFi modelling of products, to include staking model for
 - a. ReMeLife Health Plan
 - b. General & Life Insurance
 - c. Health Clubs
36. Complete NFT Identifier marketing model design

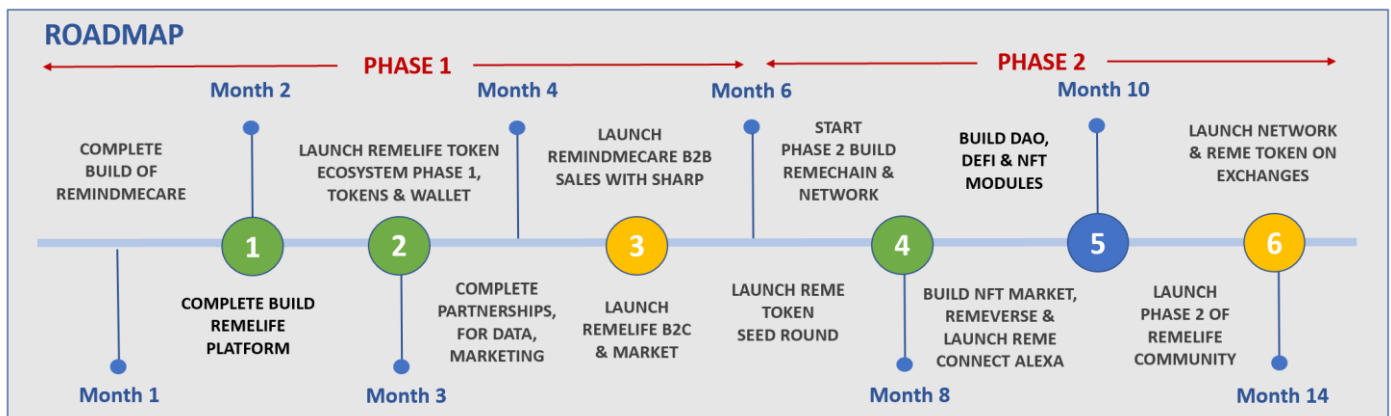
PHASE 2 BUILD

37. Complete build of ReMe Connect Alexa, in partnership with Amazon, Acibadem and Pingbit.
38. Complete 10 CAP use case rewards token model
39. Build ReMeLife Token Ecosystem stack
 - a. Build base distributed ledger, Besu as EVM
 - b. Create own market specific protocol, the ReMeGrid.
 - c. Establish Community Protocol layer, CAPs and REMEs
 - d. Enable node based token white labelling/service tokens
 - e. KYC/AML requirements, security layer
40. Complete ReMe Market REME token usage model
 - a. Community rewards model.
 - b. Carer rewards model.

- c. VIP Member club.
- 41. Build Data Module.
 - a. Adopt Equideum data tools.
- 42. Build DeFi 'CareFi stack'.
 - a. Adopt Convex to build CareFi stack.
 - b. Establish charity partner node adoption and DeFi products.
- 43. Build ReMe Comm, Member/community matching tool.
 - a. Adopt Equideum and other partner tools.
- 44. Establish partnerships for ReMeVerse portal.
 - a. Portability of REME identifier NFT for marketing.

PHASE 2 LAUNCH

- 45. Launch B2C apps
- 46. Launch ReMeLife Token Ecosystem and the REME token
- 47. Launch REME IEO, on DEX's.
- 48. Launch ReMeLife CareFi stack, 'ReMeFi'.
- 49. Enter US market.



Q. MARKETING

The following provides an overview of the marketing strategy to be deployed in 2021.

58 Dementia

ReMe was first sold to the dementia care sector, and subsequently has been formatted to suit the needs of the elderly care sector generally. More recently, ReMe has started to be used in the learning disabilities and mild cognitive impairment care sectors, although this is not a primary focus. Ultimately, the aim will be to

configure ReMe to be suited to multiple care sectors. The ReMeLife platform provides the starting point for all such sectors.

The number of people with dementia and Alzheimer's disease is soaring around the world and will nearly double in the next 20 years. By 2030, that will have risen to 65.7 million. The proportion of older people affected has risen in three regions of the world – in south Asia (up to 5.7% from 3.4%), Latin America (up to 8.5% from 7.3%) and Western Europe (up to 7.3% from 5.9%)

The following provides a brief snapshot of the UK's dementia statistics and expresses the size of REMEs target UK market;

- 1.25% of the UK population is afflicted; there are 850,000 estimated dementia sufferers in UK in 2012.
- In 2012 there were 283,000 persons newly diagnosed with dementia in England and Wales.
- In 2021 a rise is projected of 38%, to just over 1,700,000.

The well-established prevalence rates for dementia in the UK are:

- 40-64 years: 1 in 140
- 65-69 years: 1 in 100
- 70-79 years: 1 in 25
- 80+ years: 1 in 6

The following presents the care arrangements of patients with dementia and which impact: on market size:

- 66.5% of those with dementia live in the community
- 33.5% live in care homes
- 36% of the £18 billion cost is borne by families
- 57% of people with dementia remain undiagnosed

Today, more than 5 million Americans are facing the challenges of Alzheimer's. This number is projected to rise to 16 million by 2050. Currently, 15 million Americans serve as caregivers, and this is projected to soar to 45 million in that same timeframe. Alzheimer's cost the nation \$183 billion in 2012.

59 Elderly Care

The following are the key stats:

- 23.5 million people in UK are aged over 50 and over 70% are serving the care needs of their families.
- Over 50's own 80% of the UK's wealth, own 67% of all property and make 44% of the annual UK retail spend. They possess £320 billion annual disposable income.
- They are the fastest growing internet user base in the UK but remarkably, only 5% of all advertising spend is targeted at their consumer needs.
- Globally, there are 150 million over 60's online in key global markets and yet there are few online platforms that serve their needs and none that offer own brand products and services, in the manner of LinkedIn or Snapchat. Those that exist in the UK are simply advertising websites, such as Silversurfers or advisory and support websites, such as the Alzheimer's Society and AgeUK.
- Between 2015 and 2050, the world's over 60's will nearly double from 12% to 22%.
- The 65-and-older population jumped 15.1 percent between 2000 and 2010, compared with a 9.7 percent increase for the total U.S. population. Residents aged 65 and over grew from 35.0 million in 2000, to 49.2 million in 2016, accounting for 12.4 percent and 15.2 percent of the total population, respectively.
- There are 44 million carers; 9.9m unpaid. Value of support and care \$375 billion.
- Of the 5.3 million with Alzheimer's in the US, 75% are cared for at home.

60 Market Size

Using the revenue assumptions and market data from the sections above we can establish the total potential market size in our three opening English-speaking markets, as:

Target Markets	LEARNING DISABILITIES						REME	SECTOR TOTAL
	ELDERLY & COGNITIVE IMPAIRMENT CARE						REME FEE	SECTOR TOTAL VALUE
	UK	US	Japan	Australia	Total Businesses	Total Persons	£'s pa	Total
Care Homes	16,900	21,000	42,000	3,438	83,338		£1,800	£150,007,500
Domiciliary Care	7,800	31,980	47,300	3,354	90,434		£750	£67,825,500
Other care sectors		Undefined						
Elderly Living Alone	2,000,000	11,300,000	10,200,000	1,500,000				
Elderly over 65	10,000,000	46,500,000	34,000,000	1,550,000		92,050,000	£48	£4,418,400,000
Family care (dementia)	532,000	10,200,000	8,500,000	413,106		19,645,106		£942,965,088
Family members x 3	30,000,000	139,500,000	102,000,000	4,650,000		276,150,000		
Carers x 2	20,000,000	93,000,000	68,000,000	3,100,000		184,100,000		
						600,000,000		£5,600,000,000

61 Revenue Streams

Primary care subscription-based revenues

The following chart shows the Home Care market and the Formal care businesses that can use ReMeLife and the pricing of the ReMe system for each sector.

CARE SECTOR PRICING			Freemium	Premium	Businesses	
					pm	pa
HOME	Home care	person cared for/month	£0	£4.99		
		fee /care circle member/month				
FORMAL CARE	Live In care	fee pa				£750
		fee/client/month			£4.25	
	Domiciliary care	fee pa				£750
		fee/client/month			£4.25	
	Day Care centres					£1,500
	Memory clinics					£1,500
	Care villages					negotiable
	Assisted Living Housing					£2,000
	Residential care					£2,000
	Nursing care					£2,000
Hospitals per ward					£15,000	
Local authorities					negotiable	

Secondary Monetisation Based Revenues

Secondary revenues will become significant once we achieve a substantial and loyal repeat using user base.

a. Formal Care Monetisation

Upsold monthly subscriptions are currently chargeable for the following services;

- *Training:* Integrations with video training generates revenue from existing customers.
- *Games and Entertainment:* Where the basic service is free, but premium content is also available.

b. Home Care Monetisation

There is a substantial opportunity to generate multiple revenue streams from a loyal client base that has regular need of products and services from a trusted supplier, as follows;

- *Advertising and Affiliate Marketing:* Anecdotal evidence suggests that house bound primary carers and their charges are willing recipients of information about local services. Local event markets, limited advertising and expert areas with associated retail opportunities for those with appropriate services in the space, will be made available on the ReMe platform.
- *Data:* The value of data services are difficult to quantify at this stage. Suffice to say that REMEs data should have the desirable properties of quantity, veracity, velocity and variety. This should make the data valuable not only internally in improving and personalising the service, but in allowing external partners to accurately appeal to people in need of their services. People entering dementia, for example, become in need of many additional services from legal (e.g., right of attorney), financial and insurance through to finding new activities and social occasions. We aim to become a trusted gateway for our customers for these types of service.

62 Competition

There are no dominant companies in the sector, although the US does have some significant tech-based care home solutions. Other companies with partial comparisons are shown in the following chart;

		B2C			B2B					KEY FUNCTIONS							Brief Description			
		ReMe Vault	Family connectivity	Self Management	Domiliary care	Live In care	Day Care Centres	Local Authorities	Care homes	Hospital wards	Family photos	Voice interaction	CST, games	Content discovery	Profile centre	Portable		Scheduling	Staff online Training	Reporting
UK		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	ReMe is the only portable, NHSIG Cloud validated, comprehensive system
			✓								✓		✓							B2C app on iOS only. Limited family engagement other than photo upload. Popular as simple to use with quality games
							✓			✓	✓			✓						B2B Only. Hardware and software combined. Expensive >£3k per machine
US		✓			✓				✓		✓	✓		✓			✓			Enables the use of computers to interact with games, family, entertainment and education
		✓							✓		✓	✓					✓			Enables the use of computers to interact with games, family, entertainment and education
		✓	✓		✓						✓	✓						✓		Enables the use of computers to interact with games, family, entertainment and education
		✓	✓		✓					✓		✓						✓		Touchscreen system to enable connectivity for residents in care homes

63 B2C Marketing

The key marketing message will be directed towards concerned family members who want to improve the quality of life of their elderly relatives, without necessarily being able to spend more physical time with them. This will be particularly important for those whose relatives may have been recently diagnosed with some form of dementia.

The key marketing activity will be:

- Online:** Especially Facebook and Google. Creation and joining of interest groups is proven to be effective.
- Advertising, traditional and offline:** advertising campaign will raise awareness of the fact that solutions exist and to begin to create awareness in the greater population which can then be converted online.
- Partnerships:** Groups which interact with the elderly and their families, such as AgeUK and other drop-in centre operators and Dom Care operators who are regularly visiting homes, will be targeted to act as information points, demonstrators, and commissioned agents, as appropriate. This may be supported by some Above the Line media activity as appropriate.
- Email, Direct Marketing:** This will be undertaken via our CRM. We possess a UK database of 17k healthcare employed persons.
- Social Media:** A free app offered on the Android and iOS platforms will provide a marketing focus as well as the ReMe voice app that will be hosted on Amazon.

- f. **Channel partners:** By providing channel partners with what they need to improve their offering and differentiate them from their rivals, ReMeLife gains access to their existing and prospective clients.
- g. **GP's:** Having been in the EMIS GP software pipeline for inclusion in their GP app listing, this will be restarted post Covid
- h. **Local authorities:** ReMeLife serves many of the needs of local authorities, to achieve engagement and offer services, both their own and those of others, such as provided by ReMeLife and offered through ReMe Market. Project, such as working with Kingston Council in Greater London, will be rekindled post funding.
- i. **Hospital Care:** The range of problems in hospitals is extensive, from the need to improve the admission process, to access data from the source care environment, to reduce premature resort to medication and wellbeing decline, to improving in ward Person-centred care, activity delivery, family visits and to achieving earlier discharge and an improved step-down process. ReMe addresses these through providing detailed knowledge of the person that enables enhanced care (Please view the hospital Use case in the Agenda for specific functionality).

64 B2B Marketing

It has been successfully shown that the B2B health care sector will adopt an online system that requires self-training, and which offers only minimal support. In other words, a model that differs from the traditional care planning and administration systems generally used by formal care organisations. This enables international marketing and the creation of a remote support based global brand, in the manner of LinkedIn, Office365 or Facebook, which, in turn, facilitates scaling the business in a non-labour and staff intensive manner.

The following is the principle B2B formal care marketing strategy;

- a. Industry Media: online publications
- b. Direct Sales: To the top 20% of Care Home and Dom care groups.
- c. Channel marketing; Undertaken in association with our partners.
- d. Consumer WOM: With ReMe being portable care, those using the system will want to continue to do so when they progress to an assisted living housing unit or care home.

65 Sales Team

As sales increase, we will build an internal sales team headed by a Sales Director. This role will focus on managing sales staff but also on larger and more complex accounts such as local authorities and hospital contracts.

We also operate on the basis of deploying self-employed Associates, that work on a self-managed basis and that gain commission from every client introduced to ReMe and managed by themselves. We pay a commission-based fee monthly. As long as a client continues to use ReMe then the Associate receives a monthly commission. The more ReMe using clients they have, the more the monthly passive income becomes. They can in turn recruit their own associates and receive a supplementary fee from the sales that their own Associates achieve monthly. We already have a growing number of sales 'Associates', based globally, that work on a commission only basis. These will start work again once we are funded. An example of a typical Associate is our lead associated in Ireland, Care Comply⁴⁰.

⁴⁰ <https://www.carecomply.ie/remind-me-care/>

66 Resellers

There are numerous resellers selling ReMe in the UK. Or were until Covid-19 decimated their businesses. The largest of these is Sharp, with whom a distribution agreement has been signed. Others include Midshire, Leemic and CLH.

67 Channel Partners

With a strategy to integrate with partners to enable a broader product and service offering, ReMe has a growing number of partners that not only enable ReMe to offer white labelled services, such as training, and products, such as assistive technology, but also to undertake joint marketing campaigns.

Currently, joint marketing has been recently launched or is planned with the following companies, such that their sales teams will actively sell ReMe as a component of their offered product packages:

We have numerous other care businesses, consultancies that want to work with ReMeLife and both integrate and joint market and this will be followed up vigorously in 2021.

R. FUNDING

68 Funding the ReMeLife Community Ecosystem

We're now seeking further funding to complete the RCE, complete other build projects such as ReMe Connect Alexa, and close our international sales pipeline, as well as commence global marketing.

Having previously raised funds in the traditional equity based manner, but with a firm intent now to bring financial benefits to the members of ReMeLife and whilst also seeking to provide rewards and liquidity to our existing shareholders, we will be issuing REME tokens as a means to generate the funds that are required to scale the business and to capture the current opportunity that exists, and capitalise on the liquidity that tokens offers for all parties, through a process of consolidation and decentralisation as previously defined.

The token distribution comprises four key components; the founders and principal team members (that have worked unpaid, in some cases for many years), the professional advisors (that have provided services, notably in the setting up of the token event), existing shareholders (that wish to take up the offer of beneficially priced REME tokens), marketing (i.e., air drops and bounty offers) and the residual tokens that are to be used as part of the ReMeLife Token Community ecosystem.

ReMeLife (HCL) has developed the RemindMecare app and is launching into the b2b care sector and the Token Ecosystem is being built by ReMeLife. As a Community, The ReMeLife Community has responsibility for the RCE and will manage the smart contract based creation and distribution of the REME tokens. As a non-profit company it will be able to manage the requirements of the Foundation (Decentralised Autonomous Organisation).

Phase 2 of the development of the RCE will be undertaken from the funds raised from the proceeds of a number of sales of REME token including a private sale and a public sale.

The token sales will be performed by and for the benefit of the ReMeLife Community. It will have contracts in place to undertake the project work and to pay for the services and IP that it requires for the development and operation of the ecosystem.

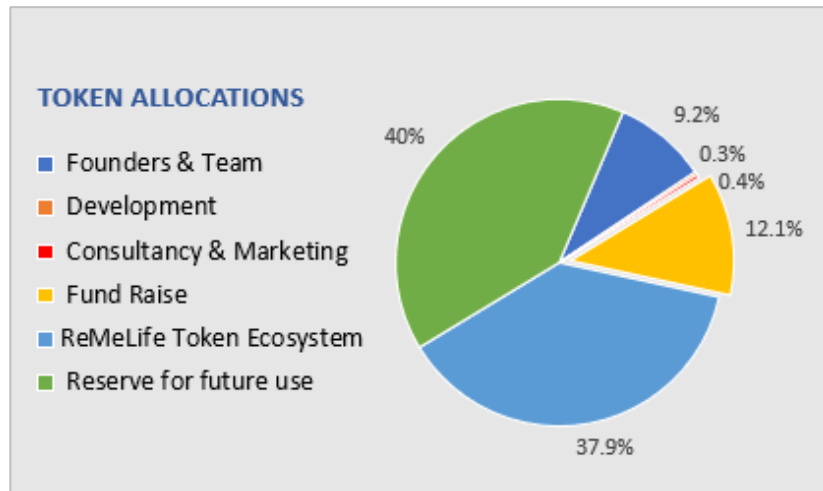
69 Vesting

The vesting schedule ensures that the early team member recipients do not ‘dump’ their tokens to gain immediate profit and that they remain committed to the ongoing development and promotion of the ecosystem. It is little different from sweat equity, in that they have been 100% rewarded in tokens, with little or no fiat payment to date.

- a. **Founders:** Courtesy of the founders many years of commitment to the project on zero-minimal remuneration basis, a vesting arrangement has been established that provides for some early reward, but which also locks them into performance across 12 months.
- b. **Principal Team members:** Those team members that have shown similar commitment as defined in (a) above, will be vested on the same basis as the founders.
- c. **Recent Team members:** These will be vested on a less imminent basis.
- d. **Developers and Professionals:** Having invested actual funds to support the time commitment of team members that they have paid for, this category of participant will have their tokens released early.
- e. **Private Sale contributors:** All these must commit to a vesting period of 12 months including all tokens allocated for the Team, Early Backers and Advisor allocations.
- f. **Partners:** Various partners, such as ConsenSys Health, have stated their intent to participate. They will be offered beneficial terms.
- g. **Marketing Allocations:** These will be exempt from vesting requirements, though participants in the various marketing initiatives will be granted the opportunity to select a vesting period of 12 months should they wish to do so.

VESTING SCHEDULE

	Price	Discoun	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24
Team	£0.050	50%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%
Developer Teams	£0.050	50%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%
Management & Staff	£0.050	50%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%
Marketing, Legal, etc	£0.050	50%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%
Phase 1 - Friends & family	£0.050	50%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%
Seed Round 1	£0.050	50%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%
Seed Round 2	£0.070	30%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%
Seed Round 3	£0.080	20%	3%	4%	5%	6%	7%	8%	9%	10%	10%	11%	12%	15%



70 REME Token Distribution & Timing

The key features of the soon to be launched REME token rounds are as follows.

Key points:

- The number of REME tokens available in each round will be capped to preserve token value.
- Founders and Team members are rewarded in REME tokens based on their agreed day rate and the number of hours that they have worked up to the point of the launch of the completed ReMeLife Suite, either as recorded in Clockify or as estimated and agreed (in some cases, this sum will reflect a projected work period up to the end of Phase 2 and 3 of the ReMeLife Community ecosystem project).
- The company plans to award additional discounts to token sale contributors in proportion to their vesting period and volume acquisition (See Vesting Discount).
- A number of tokens will be used in promotional airdrop and bounty campaigns, and REMEs will be used to pair with ETH in the Uniswap DEX.
- REMEs have been allocated to Admin and operational, as well as to the round set up costs.
- The charts below show the key numbers (target raise sums, the price, token volume and valuation) and the components, timing and phases of the raise.
- Private investors will have three opportunities to participate. Each of these sub-rounds will have an incrementally lesser discount to the final launch price.

TOKEN INFORMATION

Token Description	ReMeLife Care Token
Token Symbol	REME
Token Type	ERC20
Token Supply	1,000,000,000
Minimum Investment	£20
Maximum Investment	£ Open
Decimal Places (Default: 18)	18
Minimum Soft Cap	£250,000
Maximum Hard Cap	£ Open
Purchase Methods	Fiat, BTC, ETH
Private Round 1 – Team	£0.05
Seed Round 1 – Members, Investors	£0.05
Seed Round 2 – Members, Investors	£0.07
Seed Round 3 – Members, Investors	£0.08
Phase 2 – Public Round	£0.10

- The total issued REME token volume will be 1 billion. This is somewhat higher than the usual number of tokens issued in such token based rounds, for in the case of the ReMeLife Token Community ecosystem, the REME is a true utility token and hence will be usable in ReMe Market to purchase products, and so we need to ensure adequate supply. This simply means that a larger than usual volume of REMEs will be locked up for this purpose.
- The launch price will be that at which the REME token will be listed on exchanges, is set at £0.10

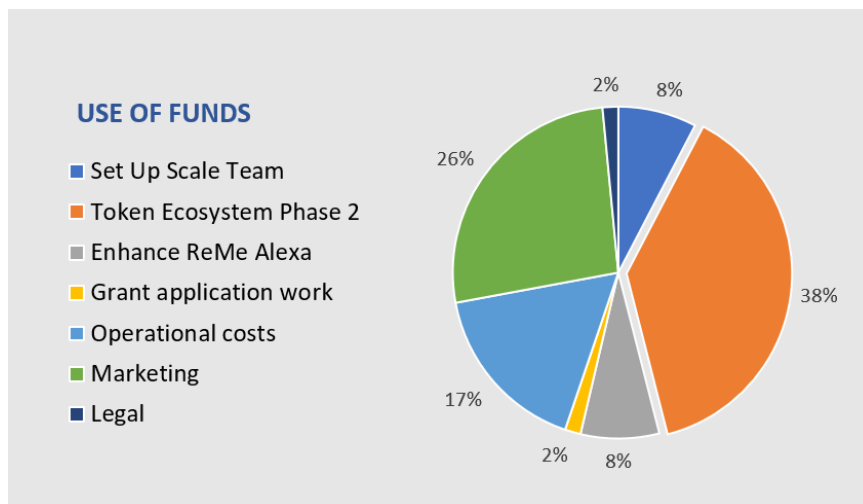
71 REME Exchange Listing

After the Private Round, REMEs will be listed on one or more decentralised exchanges such as Uniswap, with a base price that is higher than the Private Round launch prices, to commence establishing a public market for REME tokens. Even though the Private Round ReMe participants, including team members, will be tied into their respective vesting schedules, it does mean that there is a defined built-in uplift in value courtesy of their early participation.

72 Use of Funds

The proceeds from the sale of REMEs, is projected to be between £1-5 million, broken down as follows.

This sum will be used to fund the expansion of the existing ReMe business and the establishment of the ReMeLife membership platform.



- **Operational Expenses:** The allocation will be used to fund various operational expenses that will be incurred by ReMeLife.
- **Marketing/Sales:** This fund will be used for marketing businesses and consumers to accelerate adoption of the Token membership project.
- **Research and Development:** This fund is allocated for development of the various software systems.
- **Legal & Compliance:** The purpose of this allocation is to pay for licensing expenses and compliance in various jurisdictions in order to have access to the desired transmission corridors globally.
- **Reserves:** A portion of the proceeds will be set aside to invest in and assist other ventures and acquisitions that will support the build and implementation of the ReMeLife platform.

73 Team

ReMeLife is a community of participants, those that have a keen interest in care, whether for professional or family reasons, and that can and have bought their skills, experience and investment into the project over the years that it has been in development. For the full list of participants, advisory board members and key stakeholders, please visit www.remelife.io.

S. CONCLUSION

The timing could not be better to launch ReMeLife and release the REME token

With demand for tech in healthcare at an all-time high, and with the recognition of the critical importance of person-centred care, and with tech that supports the family and the individual of increasing significance in these Covid times, clearly ReMeLife is a solution that matches the moment. And with the worlds interest now firmly focused on the growth in value of Bitcoin, and the rapidly increasing role of blockchain in almost every aspect of our lives, again the eyes of investors are clearly focused on the potential in Altcoins.

We do hope that you will join with us and be part of what we know will be an exciting, productive, socially valuable and profitable global business.