



SuccessLife
TOKEN

White Paper

A Customized Payment Solution
for the Educational, Personal and
Professional Development Industries

www.SuccessLife.com

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- You agree that SLTs are not securities nor units in a collective investment scheme or business trust;
- before offering to purchase any SLT, you agree to furnish personal information and documents which may be requested by SLT team for the purposes of conducting customer due diligence, and that any information furnished by yourself is true and accurate, and that you have not withheld any material information;
- You, your associates, your businesses enterprises (in which you are beneficial owner) or family members are not on any sanctions or terrorist list issued by the United Nations or any other jurisdiction;
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Abstract

SuccessLife Tokens: A Customized Payment Solution for the Educational, Personal and Professional Development Industries.

SuccessLife Tokens (SLTs) are a payment mechanism developed for the educational, personal and professional development industries.

SuccessLife Tokens have been conceptualised by the Success Resources group of companies that has over the past 25 years, organized and promoted hundreds of seminars and workshops annually across 30 countries and over it's lifetime has had over 10 million attendees.



SLTs will therefore launch with an active international customer base in excess of 6 million persons who have a common interest and pre-existing relationship with an established and respected brand.

SLT's will have the following use cases:

- **Success Resources:** The world's leading live events organizer (with it's holding company, Success Global Media Ltd ASX:SRG, being listed on the Australian Stock Exchange) which conducts more than 500 seminars annually and has hosted speakers such as Donald Trump, Bill Clinton, Sir Richard Branson, Tony Blair, Robert Kiyosaki, Tony Robbins, Gary Vaynerchuk, Jordan Belfort, and Nick Vujicic. Attendees will use SLTs for the purchase of tickets to live events.



- **SuccessLife:** A global digital marketplace for premium personal and professional development and educational content accessible anytime, anywhere and on any device will use SLTs to receive payment for content consumption;
- **SuccessLife Ecosystem:** An entity dedicated to driving adoption of SLTs and building an active ecosystem of customers, content providers and third party vendors to use SLTs as a payment option;
- **NewTycoon Plus:** A business which leases mining power to subscribers and uses SLTs as its incentive for third party partners.

The funds raised from the SLT sale will be used to build the SuccessLife platform, marketplace and create the SuccessLife Ecosystem which aims to build community adoption of SLTs in the educational, personal and professional development and industries.

SLTs will unlock better value for the whole ecosystem and its associated projects by augmenting the payment and settlement process. The tokens may access, use and purchase:

- Subscription tiers within SuccessLife
- Exclusive premium content online hosted on SuccessLife
- Community created content offered on SuccessLife
- Third-party products and services offered by members of the SuccessLife Ecosystem
- Live workshops and seminars organized by Success Resources
- NewTycoon Plus commission-based rewards



Other benefits of **SuccessLife Tokens** are:

- It benefits customers and contributors in the **SuccessLife** community by facilitating quick and secured payments through an online wallet, without incurring costly transactional fees.
- The SLT blockchain ensures the security of the transactions for customers.
- Entry to select Success Resources events will be offered exclusively to SLT holders.
- Rewards and incentive programs for customers and contributors to the SuccessLife Ecosystem.
- The disbursement of incentive tokens within NewTycoon Plus is managed securely and reliably on the SLT blockchain.

The rationale is to create a single, seamless payment mechanism for customers and suppliers from across the world without interference from Governmental, Banking, Payment Processing and other similar intermediaries. We aim to democratize the Personal and Professional Development sector and unify it under one common cryptocurrency, viz. SuccessLife Tokens.

SLTs are backed by the Multichain blockchain and the code will be made open-source to ensure complete transparency in our processes.

In summary, we will work towards SLT's becoming the payment mechanism of choice within the Educational, Personal and Professional Development industries.

Introduction

“Education is not preparation for life; education is life itself.”

- John Dewey, Philosopher, Psychologist and Educational Reformer

Market Size and Opportunity

Education is the cornerstone of human development. It is no wonder today education is a big industry and the top priority for many Governments across the world.

However, our current economic climate has resulted in a generation facing high tuition fees, rising cost of living, sluggish jobs markets, and low income growth. Student loan debt has reached close to \$1.3 trillion in USA alone.¹ As a result, professional college and university education has become increasingly unaffordable for the general population.

There is a large adult education market, where working professionals and retired elderly baby boomers enrol into training programs and certification courses to keep their skillsets up to date.

Also, with growing pressure on corporates to upgrade their training programs and policies we will see the adoption of advanced technologies to help with teaching and learning without compromising on the quality of training and employee productivity.

This trend toward content digitalization will lead to the growth of the worldwide corporate e-learning market which is estimated to increase at a compound annual Growth rate of 18.54% and is expected to reach close to US\$31 billion in revenue by the end of 2020.²

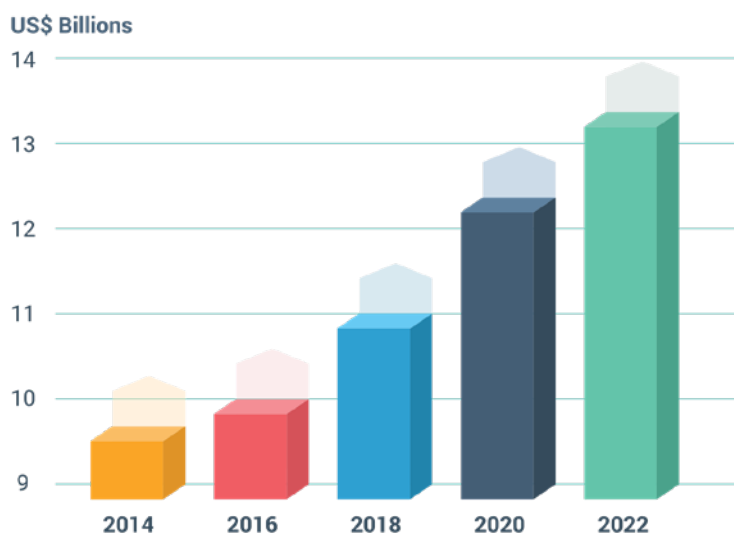
¹ Friedman, Z. (2017, February 21). Student Loan Debt In 2017: A \$1.3 Trillion Crisis. Retrieved October 15, 2017, from <http://www.forbes.com/sites/zackfriedman/2017/02/21/student-loan-debt-statistics-2017>

² Technavio. (2017, October 1). Corporate E-learning Sector: Worldwide Forecast until 2021 (Rep. No. IRTNTR15395). Retrieved October 10, 2017, from <https://www.technavio.com/report/global-corporate-e-learningmarket>



Add to this personal development programs such as spiritual development, physical well-being programs and stress management programs to name just a few which are also in high demand and you can quickly see how the sector can scale to substantial heights.

According to the latest Marketdata findings in their August 2017 report,³ the Personal Development industry is estimated to be worth US\$11 billion in the United States alone with up to \$500 million spent on personal development products every year. This industry includes a variety of market segments from holistic institutes, infomercials, books and audio books, motivational speakers, websites, seminars, personal coaching, online education, weight loss, and stress management programs.



Source: Marketdata - *The U.S. Market for Self Improvement Products & Services*, August 2017

³ LaRosa, J. (Ed.). (2017). *The Market For Self-Improvement Products & Services* (11th ed., pp. 5-47, Rep. No. FS15). Tampa, FL: Marketdata Enterprises Inc.



More importantly, 136.8mn people in the United States alone reported making personal improvement commitments.⁴ Of these, the Baby Boomers (people born between 1946 and 1964) said they would spend an average of \$152 per year on self-improvement. However, the millennials (18-34 year olds) said that they would spend twice the amount (close to \$300 a year) on self-improvement.

The growing millennial market has a preference towards accessing self-improvement content via digital channels, thus providing yet another invaluable opportunity for SuccessLife. The impact of this shift is seen in the growth in the Mobile Learning products and services market, reaching \$8.4 billion in 2014.⁵

The global five-year compound annual growth rate is 11.3% and revenues will reach \$14.5 billion by 2019.⁶ Countries with the highest expenditures are expected to be China, followed by the US, India, Indonesia, and Brazil by 2019.⁷

Recognising these prevailing and emerging market conditions, Success Resources will be taking the lead in the educational, personal and professional development industries with the following innovations.

4 Beaton, C. (2016, March 29). Never Good Enough: Why Millennials Are Obsessed With Self-Improvement. Retrieved October 15, 2017, from <https://www.forbes.com/sites/carolinebeaton/2016/02/25/never-good-enough-why-millennials-are-obsessed-with-self-improvement>

5 Adkins, S. S. (2015, August 1). 2014-2019 Worldwide Mobile Learning Market Forecast: Premium Edition (Rep.). Retrieved October 10, 2017, from Ambient Insight, LLC website: <http://www.ambientinsight.com/Resources/Documents/AmbientInsight-2014-2019-Worldwide-Mobile-Learning-Market-Executive-Overview.pdf>

6 Ibid.

7 Ibid.



SuccessLife Tokens

The SuccessLife Token is an open source cryptographic token, which is envisioned as a general purpose cryptocurrency powering transactions between the holders, the Success Resources group of companies and generally within the SuccessLife Ecosystem being the educational, personal and professional development sectors.

Like other cryptocurrencies, SuccessLife Tokens will have a fixed supply, be fungible and transferable, and will be expected to trade on cryptocurrency exchanges.

SuccessLife Tokens will be implemented on our public Multichain blockchain.

Multichain is a blockchain that tracks ownership of digital tokens or assets. Building SuccessLife Tokens on the MultiChain blockchain comes with the following advantages:

- ***Transaction Speed***

Token holders can expect faster processing speed when transacting with SLTs.

- ***Data Sharing***

Multichain features data sharing, time-stamping and encrypted archiving and is thus better suited to support content management for future marketplace development.

- ***Permission Control***

SLT transactions can be verified seamlessly and token holders will be able to manage their wallet permissions directly in the platform.

- ***Connectivity***

Allowing 3rd party adopters of the SLT to easily integrate to the blockchain.



These Multichain features make it the obvious solution for SuccessLife Tokens.

At the heart of SLTs is an architecture of entities and a blueprint of processes that are built to empower seamless payments for the learning sector.



SuccessLife Ecosystem

The primary role of the SuccessLife Ecosystem will be to drive the demand of SLTs and to promote its usage and adoption.



We plan to execute this by:

- Powering, incentivizing and expanding SLT usage within the SuccessLife Marketplace, Success Resources, and NewTycoon Plus.
- Providing and facilitating fast, secure, and seamless payments with SLTs.
- Promoting third-party adoption and acceptance in the personal development industry by operating referral and rewards programs.

Reach and Scale

- **SuccessLife**

SuccessLife Tokens offer SuccessLife subscribers a payments system that is not only fast and secure, but rewards token usage in order to increase its utility and circulation.



SuccessLife subscribers can also access different tiers of content unlocked only through the use of SLTs.

SLTs can be used to incentivize content creation by rewarding its creators. By allowing anyone to create content and earn SLTs we expect more users to participate and create content. Additional rewards for better reviewed and more frequently accessed content can be awarded which will result in higher value and quality user content.

- **Success Resources**

As in the case of SuccessLife, certain ticket categories for events will be available only through the use of SLTs.

SLT holders will also benefit from promotional rates and rewards tokens for transactions made through this payment option.

- **NewTycoon Plus**

NewTycoon Plus (NT+) allows its members to accumulate Bitcoin in a way that is simple, low risk, and available to anyone, even if they are not technically inclined. At its core, NT+ is a learning community where members "earn and learn" together.

NT+ members purchase Mining Power (MP) and lease it back to NT+ at a fixed rate for 7 months. At the end of the lease, NT+ members earn a bonus of +5% SuccessLife Tokens based on the original amount of MP purchased. SuccessLife Tokens earned can be redeemed on the SuccessLife marketplace, for Success Resources event tickets or within the SuccessLife Ecosystem for third-party products and services.



Payment Processing

There are some inherent flaws in the presently existing forms of payments services including Bank Transfers, Credit Cards, PayPal, and cryptocurrencies, there are some inherent flaws including:

- Bank Transfers are slow, require Personal Identity Information (PII) and Bank Account Information to be submitted. Further, the settlement period can vary from 1-3 days and in some cases, as high as 1 week.
- Credit card payments are quite expensive. The aggregate transaction charges (including foreign exchange conversion cost) for international payments can vary from 3-7%, thereby increasing the cost for the consumers.
- Payment services (like PayPal) are widely used solutions, but it is a centralized system and is prone to governmental regulations. Also, there are parts of the world where these services are not allowed for legitimate business purposes.

To combat these deficiencies SLTs offer a seamless payment solution for the personal and professional development sector, where SuccessLife Tokens will allow settlement in virtually no time and with negligible transaction fees.



Third Party Adoption

Through the SuccessLife Ecosystem, vendors across the globe that accept SLTs will gain access to the ecosystem membership base to promote their products and services. This targeted potential market would be attractive to third party vendors and hence would drive adoption of SLTs.

Further, the personal development industry is a large industry with many organizations (including Success Resources), however, the industry often suffers from a lack of cost effectiveness and efficiency in payment processing. This results in an inferior experience for the user and negatively impacts customer conversion rates.

SLTs are positioned as an industry token, not just a company or a product token. This means SLT holders could use their tokens to purchase content or event tickets from other members of the SuccessLife Ecosystem willing to accept such tokens.

In partnership with one of the most established players in the industry, Success Resources, SLTs will be championed as the preferred cryptocurrency payment option to its network of content creators, consumers, regional partners, resellers, affiliates and third-party products and services. When its established user base begins transacting in SLTs, its network effect could grow and as it gains acceptance by industry partners and third parties, the volume of usage and distribution of the tokens could potentially expand its use cases.

The SuccessLife Ecosystem will sit at the centre of a new digital economy for the educational, personal and professional development sectors.

Success Resources

The Global Provider of Life Changing Education

Background

Established in 1993, Success Resources has grown to become a global provider of educational resources, seminars, and workshops. We believe that education and learning experiences transcend the boundaries of a classroom, and in the course of 26 years, we have proudly, and positively impacted over 10 million lives across 35 countries.



Vision

Be the world's leading provider of life changing education.

Higher Purpose Statement

We change lives globally through our extraordinary, high impact, and experiential breakthrough programs, resulting in both immediate and long-term changes through transformed mindsets, wealth, relationships and a sense of purpose.

What we do

Success Resources holds over 500 events a year globally, including world renowned events such as Unleash The Power Within, The National Achievers Congress and Success Summit.

We've had the pleasure of having world-renowned speakers and experts at our events; including Donald Trump, Bill Clinton, Sir Richard Branson, Tony Blair, Robert Kiyosaki, Tony Robbins, Gary Vaynerchuk, Jordan Belfort, and Nick Vujicic., to name a few.



SuccessLife

The World's First Global Marketplace for Premium Personal and Professional Development and Education.

SuccessLife is a wholly owned subsidiary of Success Global Media and part of the Success Resources Group of companies. SuccessLife's vision is to build on the legacy of Success Resources with the aim of creating the world's leading digital marketplace for premium personal and professional development and educational content, the world's largest global online and offline community for entrepreneurs or individuals seeking inspiration, motivation or well-being.

One of the primary functions of the SuccessLife platform will be to aggregate written, audio, and video content, which is then curated, catalogued and filtered by categories and for varying demographics. This overcomes the difficulty of finding and searching for content that is relevant to one's individual needs within our vast and growing volume of content in our archives.

All SuccessLife subscribers will be able to access the best content for their specific needs with topics including wealth creation, financial intelligence, business training, leadership skills, marketing and brand strategy, performance management and personal development.

Premium content that is normally not available to the general public will also be licensed or purchased from renowned personal development providers (including Tony Robbins, Tom Hopkins, Brian Tracy and Jay Abraham), some of which be accessible exclusively by redemption of SLT tokens.

SuccessLife will also produce it's own content channel featuring celebrities, high profile speakers and industry professionals to better serve the needs of our subscribers. Livestreams of our events will also be included as part of our overall service offering.

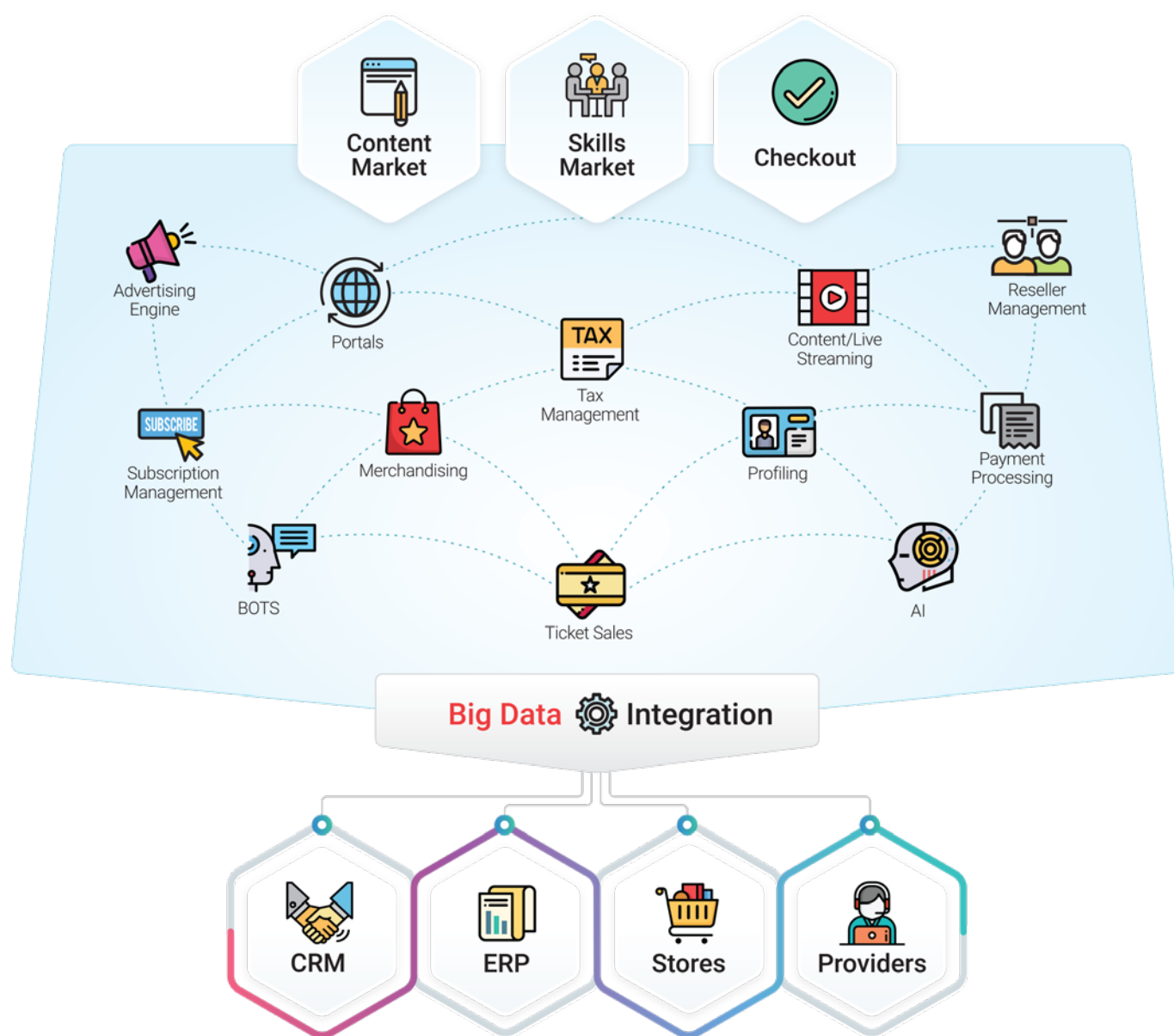
► **Interface of Prototype**



SuccessLife is not a platform for subscribers to simply receive; it is also a chance for our subscribers to contribute. It will allow content creators to upload, share, and promote their own courses, programs, seminars, workshops or services. SuccessLife subscribers will be also be able to host their own livecast and streamcast events within the marketplace.

Furthermore, SuccessLife will facilitate the purchase of third party products and services via our proprietary e-commerce store on the platform. Access to selected content and seminars will be exclusive to SuccessLife subscribers who also reap the benefits of additional discounts and offers.

SuccessLife Platform Architecture





Project Development Roadmap



The Founding Team



Richard Tan . Michael Burnett . Veronica Chew . Dr Patrick Liew



Richard Tan

Co-founder & Board Chairman

Richard Tan is the former Co-Chairman, Asia Pacific Region of Meta Group. Meta Group is the market leader in providing IT and strategic research for the info-communication industry and financial institutions. He is among the first to pioneer online streaming content and among the first to successfully monetise streaming content reaching 52 countries globally.

In 2005, he won the Singapore Phoenix Award from the Singapore government to acknowledge inspiring entrepreneurs who overcame extreme adversity to achieve success. He is also the recent winner and recipient of the 2017 Top CEO award by Brand Asia.



Michael Burnett

Co-founder & CEO

Michael Burnett is one of the most experienced and respected promoters of personal and business development events operating in the world today. Michael has built his formidable reputation through not just presenting world leading programs but creating, organizing and packaging an extensive range of personal development, sales, marketing and business training programs, products and services.

Michael is recognized for bringing the highest caliber names to his events. In addition to his long association with Anthony Robbins, he has introduced some of the world's most renowned experts, authors and speakers to attendees across the globe. His numerous recent headlining coups include Sir Richard Branson, Donald Trump, Lord Alan Sugar, Robert Kiyosaki, Jordan Belfort and T Harv Eker.



Veronica Chew

Co-founder & Group General Manager

Veronica Chew began her career as the Regional Marketing Manager of a government-backed arms manufacturer for several years prior to co-founding Success Resources. Veronica brings with her many years of experience in entrepreneurship, sales, marketing, and business leadership. She maintains a strong and ever expanding global network of relationships with international speakers, partners, and clients, most of whom have seen exponential growth through exposure on the Success Resources platform.

Veronica was recently awarded the 2017 Global Women award in London. The award recognises the contributions of women towards the advancement of personal growth and championing the development of businesswomen globally.



Dr Patrick Liew

Co-founder & Advisor

Dr. Patrick Liew is a multiple award-winning entrepreneur and investor, and mentors business leaders on how to globalize their businesses and tap the global capital markets. He was involved in listing three companies in three different securities exchanges in the USA, Australia and Singapore. Previously, he was the regional director of the Gartner Group, an American research and advisory firm providing information technology related insight for IT and other business leaders located across the world.

Patrick earned his doctorate degree from the University of Southern California and the focus of his dissertation is in financial literacy. Patrick provides leadership and advisory services to many professional and charity organisations. He is actively involved in supporting humanitarian, philanthropic, and charity causes. He has helped to organise many social missions and set five records in the Singapore Book of Records and the Guinness World Records in the process.

He has won numerous awards including the Global Leader Award, Asia Pacific Entrepreneurship Award, and the Entrepreneur of the Year Award for Social Contributions.



Top Level Management

The core leadership team of SuccessLife have had years of experience in their respective fields and are in the best position to make SuccessLife Tokens and the SuccessLife marketplace a reality.



Tony Lorge
Chief Executive Officer



Peggy Chan
Chief Financial Officer



Loh Chang Chiat
Chief Technical Officer



Joshua Goh
Vice President
Marketing & Communications



Clarence Ho
Vice President
Community Management



Ivan Oshry
Legal Advisor



Jason Tyne
Growth Strategist



Michael Lane
Country Manager
Australia



Vivien Low
Country Manager
China



June Yoon
Country Manager
Europe



Chong Koh Vui
Country Manager
Malaysia



Davis Koh
Country Manager
Singapore



Totka Spasova
Country Manager
United Kingdom



Advisors



Matt Loughran

Midtown West Media

*Blockchain CMO | ICO Media & PR Consultant | Token Sale Strategist |
Head of Crypto - Verma Media*

<https://www.linkedin.com/in/matthewloughran>

- SuccessLife ICO Launch Platform Provider
- SuccessLife ICO Adviser



Daniel Sloan

BlockChainSaw

*Blockchain (MVP/PoC) Development, ICO launch services,
ICO Investor & Advisor*

<https://www.linkedin.com/in/sloandaniel>

- SuccessLife ICO Launch Platform Provider
- SuccessLife ICO Adviser



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- SuccessLife ICO Adviser

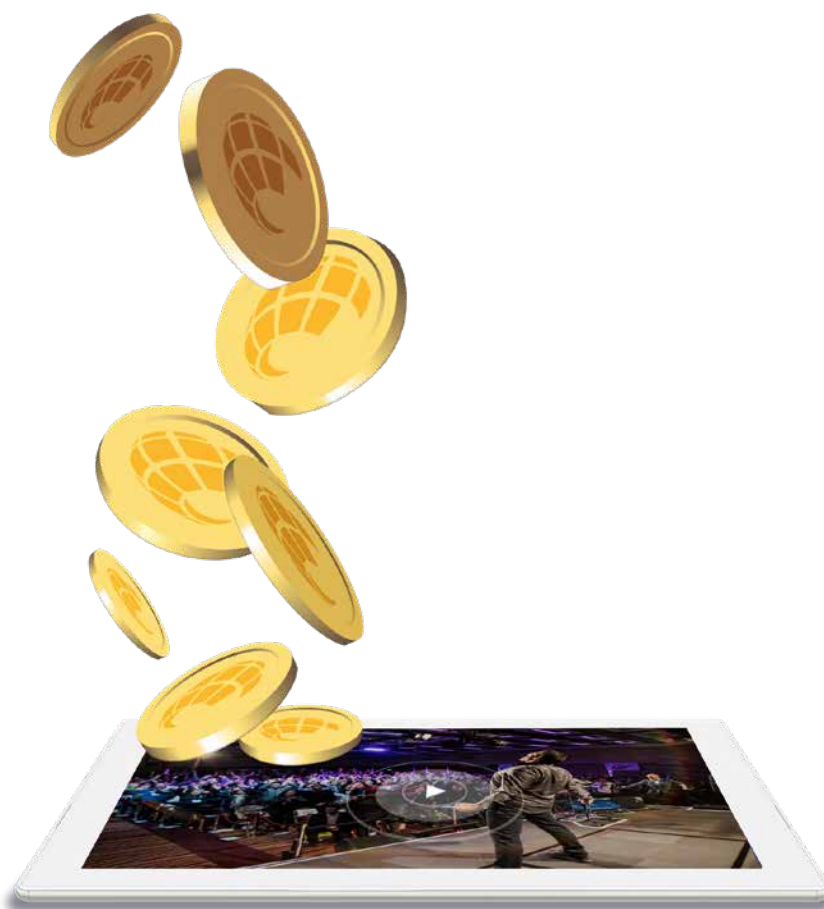
SuccessLife Token Sale

The SuccessLife Token Sale (SLT) will be executed in two Phases and in multiple Stages.

The Private Sale phase has taken place from 29 October 2017 to 15 March 2018.

The Public Sale phase will take place from 15 April 2018 to 31 May 2018 and will take place in seven stages.

The Public Sale stages will transition immediately once the target value for each stage has been raised.





The detailed schedule and prices for each stage of the Token Sale are outlined below:

Private Sale Stages

28SEP – 28OCT	
Subscription Value (US\$)	Bonus Tokens
\$ 100	0%
\$ 500	20%
\$ 1,000	40%
\$ 5,000	60%
\$ 10,000	80%
\$ 20,000	100%
STAGE 1 - \$ 0.25	

29OCT – 29NOV	
Subscription Value (US\$)	Bonus Tokens
\$ 100	0%
\$ 500	0%
\$ 1,000	20%
\$ 5,000	40%
\$ 10,000	60%
\$ 20,000	80%
\$ 50,000	100%
STAGE 2 - \$ 0.35	

30NOV – 30JAN	
Subscription Value (US\$)	Bonus Tokens
\$ 100	0%
\$ 500	0%
\$ 1,000	0%
\$ 5,000	20%
\$ 10,000	40%
\$ 20,000	60%
\$ 50,000	80%
\$ 100,000	100%
STAGE 3 - \$ 0.55	

31JAN – 15MAR	
Subscription Value (US\$)	Bonus Tokens
\$ 100	0%
\$ 500	0%
\$ 1,000	0%
\$ 5,000	0%
\$ 10,000	15%
\$ 20,000	20%
\$ 50,000	25%
\$ 100,000	30%
\$ 200,000	35%
STAGE 4 - \$ 0.75	



Public Sale Stages

Stage	Token Price	Target Value
1	\$ 0.80	\$ 2.7 M
2	\$ 0.85	\$ 2.7 M
3	\$ 0.90	\$ 2.7 M
4	\$ 0.95	\$ 2.7 M
5	\$ 1.00	\$ 2.7 M
6	\$ 1.05	\$ 2.7 M
7	\$ 1.10	\$ 2.8 M

Each prospective SuccessLife subscriber is solely responsible to determine whether they are eligible to participate based on their respective jurisdiction of residence.

The SuccessLife Token sale will be subject to the terms and conditions of the Terms of Sale Agreement.

SuccessLife Token Metrics

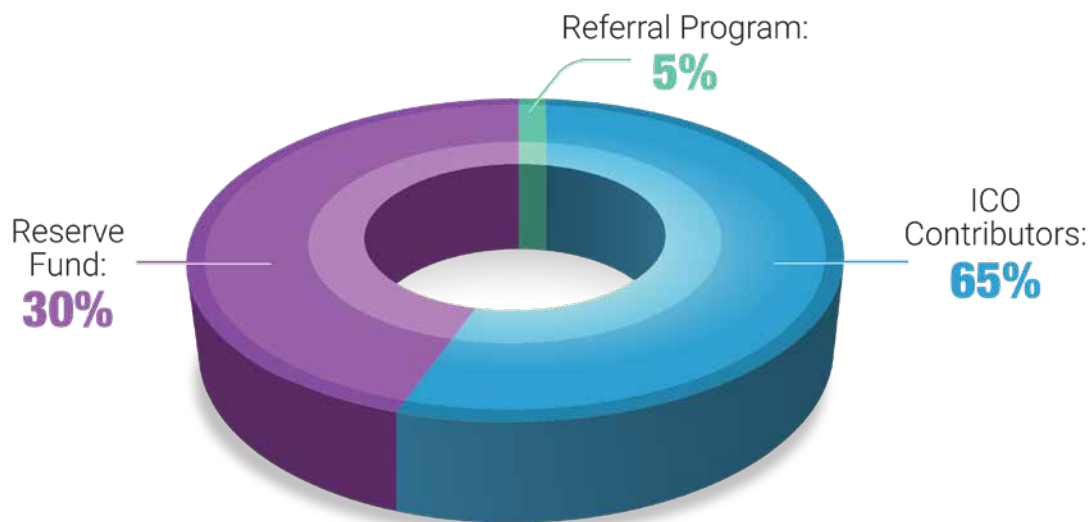
We aim to raise a total amount of 27M USD during the Token Sale period which includes both the Private Sale and the Public Sale.

Token Sale Soft Cap: US\$2 Million

Token Sale Hard Cap: US\$27 Million

Total Token Supply: 100 Million (100,000,000)

We will be raising USD 8M during the Private Sale period. The rest of the USD 19M target will be raised during the public sale.



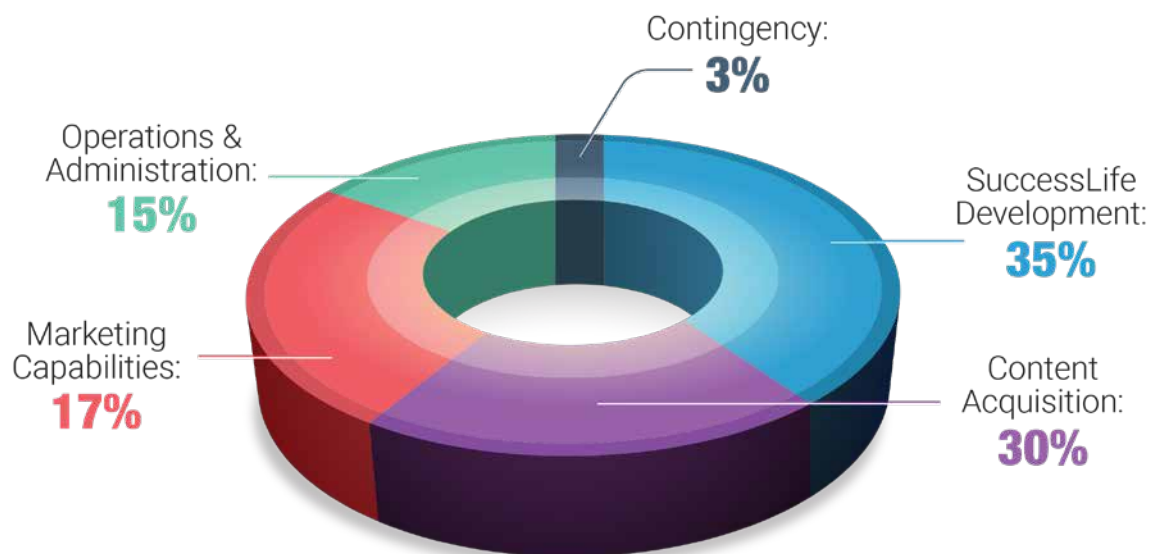
SuccessLife Token Allocation

Part of the Reserve Fund pool will be used in the SuccessLife Ecosystem as rewards for content publishers and incentive programs for third-party service providers.

Another part of the reserve fund will also be used to incentivize and fund the promotion of the Token Sale for the SuccessLife team, advisors and consultants.

The Private Sale and Public Sale SLTs will be distributed to investors within 14 days after the Token Sale concludes.

The Referral Program will reward SuccessLife Token Sale supporters who help to expand its reach engagement and presence on the social web. A total of 5% out of the total supply of tokens, are reserved for the Referral Program. The mechanics of the referral program will be announced on the SuccessLife official website at the launch of the Public Sale.



SuccessLife Use of Funds

1. SuccessLife Development (35%):

Development of the SuccessLife marketplace with integration to the SuccessLife Ecosystem. This would require significant investments in:

- a. Systems:** The software licenses and the support system costs are expected to take up the bulk of development costs.
- b. Development Engineers:** Seasoned engineers are an essential talent to hire. To build a sustainable product with global outreach, we plan to spend a significant amount of money to permanently hire experienced engineers to take the SuccessLife platform to the masses.



2. Content Acquisition (30%):

Our goal is to build a global web content portal with 10,000 hours of audio and video content from industry experts and celebrity professionals. Obtaining premium content from such sources involves licensing and royalties that come with a high and recurring fee.

3. Marketing Capabilities (17%):

We plan to build a team of creative marketing minds with the aim to grow the SuccessLife client base to 30 million.

Marketing funds would also be utilized for tasks such as branding, PR, community management and the wider Crypto community.

4. Operations & Administration capabilities (15%):

A part of the funds raised would be used to run the day-to-day activities of SuccessLife.

A significant part of this would be spent to implement Legal and Compliance standards demanded by Law. We intend on making this Token Sale fully AML compliant, wherein it is mandatory for every investor to provide their KYC (Know Your Customer) information prior to participation.

5. Contingency (3%):

This amount will be used to meet any unforeseen costs, if any.



Fund Keepers

The entirety of the funds raised during the Private Sale as well as the Public Sale will be kept in multisignature escrow wallets. The reason behind following this process is to give our subscribers the confidence that their contributions are in safe hands, and are not controlled only by SuccessLife. This allows us to establish credibility with the contributors and have clarity in our financials.



Acknowledgements

We appreciate everyone in our community for their support and belief in us

Disclaimers

All claims in this whitepaper are not final or binding.

Everything is subject to change before the official release of the SuccessLife platform and the various stages of token sales.

Do not send ETH, Bitcoin or any fiat currency to any address besides the one that can be found on our website:

www.SuccessLife.com



Contact

For any enquiries, please email:

support@successlife.com

Telegram:

<https://t.me/SuccessLifeGL>



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