

Advisors



Chris Cox
Former Chairman of the U.S. Securities and Exchange (SEC) former U.S. Congress Member



Professor Eric S. Maskin
Harvard University Nobel Memorial Prize in Economics Mechanism Design Expert



David Weild IV
Vice Chairman at NASDAQ and the "father of the JOBS Act"



Dee Hock
Founder and former CEO of Visa Credit Card Association



Daniel P. Ahn PhD
Chief Economist U.S. Department of State



Ken Goldman
Former Chief Financial Officer of Yahoo!



Mike Lorrey
CTO advisor The co-creator of the prototype of Bitcoin

Management



Jude G Regev CEO
Serial Entrepreneur And CRE investor with 5 Startups and 3 exits



Lior Gal CTO
Architect & Team Leader



A winner of \$1 Million prize for 1st place in a worldwide competition between 4,000 startups and 196 countries

A platform that issues debt tokens to borrow money from the public to help property owners instantly unlock their equity at zero costs. Investors that lend Jointer money receive up to 20% ROI per year based on index performance with zero specific property exposure.

Business model for Jointer: Spread between property appreciation (25%-35%) to index appreciation (up to 20%) + a Carry (10%-75%) from charging investors from their index return

	COMPLETED		UPCOMING
Development	<ul style="list-style-type: none"> ✓ JNTR security token ✓ Trading Platform ✓ National CRE Index ✓ Price calculation ✓ KYC/AML/Reg D 	<ul style="list-style-type: none"> ✓ Algorithm (underwrite a property in 5 seconds) ✓ Search analyzed properties platform ✓ Atomic swap 	<ul style="list-style-type: none"> • JNTR wallet • Reserve government by smart contract • Profit split system
Business & Marketing	<ul style="list-style-type: none"> ✓ Marketing materials ✓ Landing Pages ✓ White/light paper ✓ Land trust 	<ul style="list-style-type: none"> ✓ Regulatory & Taxation structure ✓ Affiliate Program ✓ PR Announcement 	<ul style="list-style-type: none"> • Tokenize a property A-Z • Comply with SEC (S1) • Viral Marketing



The next generation payment network with an algorithmic stablecoin creation platform based on a new methodology delivering a new way of payment that aims to replace the credit card and PayPal.

Element Zero is Jointer's subsidiary organization that was created to address a need driven by Jointer. to provide property owners a stable decentralized cryptocurrency payment mechanism.

	COMPLETED		UPCOMING
Development	<ul style="list-style-type: none"> ✓ Stability protocol Stablecoin (live on Testnet) 	<ul style="list-style-type: none"> ✓ Decentralized exchange ✓ Private offering auction system 	<ul style="list-style-type: none"> • CartBox wallet • Liquidity protocol • Measuring inflation
Business & Marketing	<ul style="list-style-type: none"> ✓ White/light paper ✓ Marketing materials ✓ Web sites ✓ Video clip ✓ Partnership Program ✓ Ambassador Program 	<ul style="list-style-type: none"> ✓ Regulatory & Taxation structure ✓ Key-code signup ✓ KYC/AML/Reg D 	<ul style="list-style-type: none"> • PR • Comply with SEC (S1) • Blue sky • Private offering • Public offering • Exchanges

Highlights

- ✓ Pre-revenue, working prototype
- ✓ 8 successful tests with potential customers with more ongoing
- ✓ Target clients homogeneous customers
- ✓ \$5T Addressable market
- ✓ 26,000 LinkedIn connections
- ✓ 80,000 Twitter followers
- ✓ 90,000 Telegram followers
- ✓ 400 + Ambassadors around the world
- ✓ 600+ sharing economy contracts
- ✓ 115,000 CRE Forum Subscribers
- ✓ 10+ world class industry experts as formal advisors
- ✓ 20 members: 50% R&D, 50% BizDev/Marketing/Admin
- ✓ 3 successful exits
- ✓ Over 100 years of relevant industry experience
- ✓ 10,000+ hours
- ✓ \$2M spent
- ✓ Proven Network effect

Financial

	2019	2020	2021	2022	2023
Income	\$4.83M	\$49.82M	\$175.97M	\$676.02M	\$2.59B
Expenses	(\$5.79M)	(\$40.64M)	(\$137.78M)	(\$523.40M)	(\$2.00B)
EBITDA	-21%	20%	23%	24%	25%
Valuation *	\$48.32M	\$498.27M	\$1.75B	\$6.76B	\$25.97B

* based on 10X income as market standard for real estate technology companies