# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yoo-Mi PHA– The unbelievable new solution to a healthier you</td>
<td>3</td>
</tr>
<tr>
<td>Your Yoo-Mi PHA Knows How to Get the Best Out of You</td>
<td>4</td>
</tr>
<tr>
<td>The Ground-breaking Technology Behind Yoo-Mi</td>
<td>4</td>
</tr>
<tr>
<td>The Yoo-Mi PHA Marketplace</td>
<td>5</td>
</tr>
<tr>
<td>The Necessity of Blockchain</td>
<td>5</td>
</tr>
<tr>
<td>Transparency</td>
<td>5</td>
</tr>
<tr>
<td>Facilitating Micro-transactions.</td>
<td>5</td>
</tr>
<tr>
<td>Token Rewards for Activities on Platform</td>
<td>5</td>
</tr>
<tr>
<td>Rewarding system for suppliers</td>
<td>5</td>
</tr>
<tr>
<td>The Yoo-Mi PHA Blockchain</td>
<td>6</td>
</tr>
<tr>
<td>Governance</td>
<td>6</td>
</tr>
<tr>
<td>Smart Contract Blockchain</td>
<td>7</td>
</tr>
<tr>
<td>Consensus</td>
<td>7</td>
</tr>
<tr>
<td>Technical Road Map</td>
<td>7</td>
</tr>
<tr>
<td>Incorporating Massive Communities</td>
<td>8</td>
</tr>
<tr>
<td>Disrupting the Multi-trillion Dollar Wellness Industry</td>
<td>8</td>
</tr>
<tr>
<td>The Expertise Behind Yoo-Mi PHA</td>
<td>10</td>
</tr>
<tr>
<td>The UME Token Economy</td>
<td>12</td>
</tr>
<tr>
<td>Token Issuance</td>
<td>14</td>
</tr>
<tr>
<td>Use of Proceeds</td>
<td>14</td>
</tr>
<tr>
<td>Roadmap</td>
<td>14</td>
</tr>
<tr>
<td>Marketing &amp; Financials</td>
<td>14</td>
</tr>
<tr>
<td>Risk Factors</td>
<td>14</td>
</tr>
</tbody>
</table>
YOO-MI PHA – THE INNOVATIVE AI SOLUTION TO OPTIMIZING YOUR WELL-BEING

Our Yoo-Mi Personal Health Assistant (PHA) is a virtual personal assistant powered by cutting-edge, psychology-driven, empathic Artificial Intelligence. This new breed of AI, developed over five years, powers our avatar with the unique ability to assess, understand and empathize with people as individuals, and to stimulate positive behavioral change that improves the wellness of its users. This unique capability means the Avatar knows users even better than they know themselves and can provide unrivalled personalized support and guidance. Rapid advancements in technology mean a 150-year lifespan is just around the corner. But longevity is not necessarily equated with a high quality of life, and no comprehensive solution currently exists to optimize every aspect of your wellness.

In today’s fast-paced society, taking the action needed to optimize your well-being is easier said than done and for many consumers there is a huge gap between their ideal state of health and wellness, and their ability to achieve it.

There are many reasons why people fail time and time again to improve their physical well-being. In layman’s terms, these revolve mainly around:

**Information:** People are given generalized nutritional and fitness advice, with no consideration as to which food suits their individual metabolism, which fitness regime suits their lifestyle, or which products will aide in their specific goals.

**Motivation:** It’s one thing to want to lose weight, it’s quite another to actually do something about it.

Motivational factors vary wildly from individual to individual and existing products and services do not tailor their approaches to these differences.

**Dedication:** Starting a healthy regime is far easier than permanently adapting your habits as your health and fitness changes. Dedication can be vastly improved by intelligent and evolving advice, time-sensitive prompts and personalized encouragement. The absence of these three crucial factors explain why over 50% of people with a gym membership don’t even go; Why over 1 billion people continue to smoke, even though the majority understand the health risks; Why even educated and knowledgeable adults don’t eat the right food, or exercise enough.

Through our technology we are seeking to incentivize and motivate positive behavioural change that will make people happier and healthier. Our Yoo-Mi PHA avatars are designed to look just like their user, which creates a commanding psychological mirroring effect and is more likely to elicit guidance compliance from its users. Through a combination of sophisticated psychology and powerful algorithms, your Yoo-Mi PHA avatar will continuously digest the intricate information it needs about you to encourage, motivate and educate you to become the best possible version of yourself. Powered by psychologically-driven AI, your Yoo-Mi PHA knows exactly what to say to tap into your internal motivators while providing personalized tips and 360° insights into your individual welfare. Each user decides the scope and limitations of their Yoo-Mi PHA’s assistance in improving their lives and can use the assistant for as many self-care needs as they want. No two avatars ever look or behave the same, as indeed no two people ever do.
YOUR YOO-MI KNOWS HOW TO GET THE BEST OUT OF YOU

Every one of us carries in our pocket a powerful device which tracks vast amount of information about us which we seldom leverage for our benefit – our mobile phone. The Yoo-Mi PHA is here to change that and unleash the power of this data in making our lives better. By collecting the useful meta-data you have stored in your mobile phone, your Yoo-Mi PHA will conduct an analysis of your unique traits, internal motivators, stressors, resources and other key attributes. It then interprets this information into methods of engagement; deciding how to communicate with you based on what elicits the most effective response. The Yoo-Mi PHA’s comprehensive platform also monitors and evaluates key indicators of your progress. Upload blood test results, weight loss development, nutritional values, fitness progress, blood pressure stats and other key indicators that will enable your Yoo-Mi PHA to push you towards becoming the healthiest version of yourself. Your Yoo-Mi PHA will give you 360° insights into your physical welfare and key information, tips and prompts you need to help you achieve your specific wellness goals.

At the core of your Yoo-Mi PHA is EmpathAI™ - Empathetic AI - the world’s first neural network that uses Deep Psychology to drive Deep Machine Learning and apply it to powerful predictive algorithms, giving machines the ability to process emotion and replicate the psychological functioning of the human brain. The technology leverages deep emotional, behavioral and psychological profiling developed by the company’s team of psychologists to find out exactly what makes you tick.

A key component is the incentivization framework. On the platform, users are encouraged to complete small but meaningful tasks that contribute towards their wellness goals, and are rewarded for their successful completion through cashback and our new UME tokens, such as uploading their insulin test results, taking their nutritional supplements, going a day without smoking, losing weight or cutting out caffeine, amongst many others.

While traditional wellness apps focus on one key component and tend to only reward success through positive feedback, your Yoo-Mi PHA’s intimate knowledge of your internal motivators and real-time tracking of your well-being combined with token rewards makes for an effective and comprehensive solution.

THE GROUND-BREAKING TECHNOLOGY BEHIND YOO-MI

The Yoo-Mi PHA is powered by ground-breaking technology. Developed painstakingly over five years by a team of over 60 experts in Machine Learning, Artificial Intelligence, Deep Learning, Software Engineering, Android Development, and Psychology, the Yoo-Mi PHA will use unprecedented analysis of users’ mobile phone meta-data to make a detailed, hyper-accurate assessment of their unique personality, including interests, traits, triggers, predispositions and internal motivators.

Our empathetic artificial intelligence is the secret sauce that gives every Yoo-Mi PHA the empathy that until now wasn’t achieved by any AI company trying to create the ultimate AI assistant. What sets our AI apart from others is the intricate psychology at its core. This psychology can be divided into two main components: diagnostics and models of change:

1- Diagnostics

The power of clinical psychology lies to a great extent in its diagnostic abilities. Over the last decade, psychology has developed sophisticated, evidence-based models of personality assessments. However, enlightened though these assessments may be, they are tainted by the fact that subjects are aware of being assessed and will adjust their behavior accordingly.

In addition, these assessments are incredibly expensive to conduct and have a comparatively large margin of error. With our innovative AI we can leverage comprehensive, objective and hyper-accurate assessments across different time periods to help people make the changes they need to improve their lives.

Through our psychology-driven AI, your Yoo-Mi PHA can pinpoint the psychological or behavioral barriers preventing you from losing extra weight, getting the nutrients you need or sticking to a regime. Your Yoo-Mi PHA understands exactly which lifestyle choices may be holding you back or are needed to speed up progress.

2- Model of Change

The second most powerful element of psychology is its use in facilitating positive behavioral change. Once we understand the unique traits that make you who you are, your Yoo-Mi PHA will adjust how it interacts with you. Drawing on the intensive testing and development of our team of accomplished psychology researchers and psychotherapists, our developers translate individual personality traits, habits, triggers and predispositions into algorithms. This provides a comprehensive psychological profile of the user.

Once your personality and behavioral generators are understood, your Yoo-Mi PHA will know exactly how and when to talk to you and encourage you to take positive steps to improve your well-being.

To use an oversimplified example, if you are someone who scores high on traits such as introversion and stability, you may respond best to calm, measured advice, delivered at a time of day when your tasks have already been completed.
Meanwhile, someone who scores high on intensity and extraversion, may respond better to an authoritative voice who speaks quickly and gives advice when they are already juggling multiple tasks. The avatar also assesses your physical well-being through uploaded blood test results, blood pressure readings, physical tests, nutritional and exercise diaries and other wellness indicators that are easily uploaded onto the platform. The Yoo-Mi PHA combines a deep understanding of your behavior and persona with knowledge of your physical well-being to create hyper-personalized guidance and insights. The advice offered by the Yoo-Mi PHA is the product of intensive consultation with health experts and is in line with official guidelines from the World Health Organization. The entire Yoo-Mi PHA platform is operated in alignment with the strictest regulations of both the European Union and the USA.

Our psychology team is made up of PHD researchers and field psychologists with 20 years’ experience in profiling, all of whom are licensed clinical psychotherapists.

Steering our Artificial Intelligence team is Professor Sarit Kraus, Professor of Computer Science at Bar-Ilan University and an Adjunct Professor at the University of Maryland. Kraus was awarded the IJCAI Computers and Thought Award, ACM SIGART Agents Research award, the EMET prize and was twice the winner of the IFAAMAS influential paper award. She is a fellow of the Association for the Advancement of Artificial Intelligence, the European Association for Artificial Intelligence, and the Association for Computing Machinery. She is also a recipient of the advanced European Research Council grant.

THE YOO-MI PHA MARKETPLACE

While the Yoo-Mi PHA avatar is the face and mentor of our platform, the comprehensive marketplace behind it caters to all the wellness needs of our users. The marketplace uses Blockchain to provide direct access to entities that facilitate every wellness need in an affordable, efficient and customized way. The entire Yoo-Mi PHA marketplace operates using our dedicated UME currency exclusively. Customers who do not yet have UME coins can exchange their fiat money on the platform into UME tokens. The marketplace operates on multiple verticals. Not only will a wide variety of wellness products be directly available to order from the marketplace, but users will receive customized offers for service providers that align with their location, personal objectives, budget and personal compatibility. The menu of wellness services and products will include anything from spas to personal trainers, weight loss support groups to nutritionists, therapists to masseurs. This hyper-personalized approach means small and local businesses will be included and can also thrive on our marketplace through enhanced visibility and targeted promotions.

Providers will be pre-approved before being allowed to promote their services. Transparency, accountability and competition will be optimized through user-driven ratings. Suppliers will receive incentives for increasing their advertisement budgets on the platform as well as their sales and variety of products. Users will be encouraged to rank suppliers based on quality, reliability and service. The top 5 highest-ranked suppliers will be rewarded with UME tokens, thereby incentivizing excellent service.

THE NECESSITY OF BLOCKCHAIN

There are several factors that make a Blockchain ecosystem a necessary component of the Yoo-Mi PHA platform:

Security and confidentiality

The Yoo-Mi PHA is able to motivate life-optimizing behavior through the continuous learning and absorption of information around your personal traits and wellness progress. The sensitive nature of this personal information, such as blood test results, internal motivators and behavioral changes, necessitates only the strongest security measures and encryption methods. Storing data on the blockchain decentralizes personal information and ensures it is not held by any external entity.

Transparency

We will use blockchain to disclose all the properties of each product we offer, including features, ingredients, quality standards, and pricing structure. All third-party suppliers will also have to submit detailed and substantiated information about their products and services, which will be verified and published on the blockchain.

Facilitating micro-transactions

Global money transfers are greatly facilitated by blockchain technology. Using traditional settings would require a massive legal and accounting team to create worldwide access to Yoo-Mi PHA’s products and services, not to mention the funds needed to pay hefty credit card processing fees. With smart contracts and blockchain, this problem is eliminated.

Token rewards for activities on the platform

As part of our incentivization framework, smart contracts will be used to distribute tokens among our users based on their successful completion of wellness-enhancing actions. Every day we will distribute 50,000 tokens to users. Smart contracts will be used to share the location of these tokens with our users. Using smart contracts is an effective, simplified way of motivating people to consistently take positive action to improve their well-being for financial rewards. Users also receive 15% cashback on products and services purchased on the marketplace with UME tokens.

Rewarding system for suppliers

Incentivizing suppliers is another important component of the Yoo-Mi PHA model. Tokens can be earned by suppliers as a reward for offering competitively priced products and services to Yoo-Mi PHA customers.
The top five sellers on the platform as established by a user-generated reviewing system will be rewarded with UME tokens. These tokens will be distributed among the most popular suppliers on the platform via Smart Contracts.

THE YOO-MI PHA BLOCKCHAIN

Yoo-Mi PHA is a hybrid solution utilizing a Blockchain protocol for transactions, rewards and smart contracts, and managed by a governance system. The Blockchain protocol will be based on the Ethereum network and our transaction solution will be based on a fork of Ethereum deployed as a private ledger with proof of stake as a consensus mechanism. There are other consensus mechanisms that we are investigating that will be researched in conjunction with the development of the system and may be adopted after a vote via the governance protocol at a later time.

Yoo-Mi PHA implements several major modifications to the Ethereum protocol, such as a government system that allows for upgrading and validation. The currency of our system, UME tokens, will be the currency of our marketplace and will be used to reward Yoo-Mi PHA customers for following the guidelines of their personal avatars and achieving personal goals. The currency can also be used to activate smart contracts or buy products and services from the Yoo-Mi PHA marketplace. The goal of this design is to create a blockchain system that can eliminate the middle men from the equation and let our customers manage their wellness at a lower cost and consume only what their body really needs.

The marketplace ensures day-one usability by enabling the purchasing of super foods, weight loss aides, nutritional supplements, vitamins, minerals and sports products. Our design will allow users to get UME tokens as rewards and to manage their data via our platform from the very first day of the platform’s launch.

In the following sections we will go through the details of the blockchain system and the governance system.

Governance

The token will support governance control which is necessary to ensure the smooth-running of the platform. While the entire payment solution is decentralized and all information about transactions in our systems will be held by the suppliers of our products and services, occasional back-office approval for certain functionality may be required to boost security and the solution’s usability. Additionally, the governance will assure that the Blockchain decentralization advantage will reduce the dependency at any single point of failure. In order to run our dedicated Blockchain effectively we will ensure our new governance model will incorporate the voices and opinions of the partners involved in the Yoo-Mi PHA platform.

The UME tokens will implement an upgradeable token design that will enable future enhancement of speed, scalability, performance, functionality and business pivoting. A token upgrade, once its development is completed later this year, is an imperative feature, allowing Yoo-Mi PHA to create real-time sustainable solutions. Aspects of the token upgrade may vary from simple improvements (i.e. speed and scalability) to the adoption of a new crypto technologies and security measures as the ecosystem evolves. This solution provides a way to connect a single ledger to a chain of linked tokens. The Yoo-Mi PHA ledger and token design aims to achieve several goals:

- Allow the development team to upgrade the token in a single atomic action.
- Upgrade action should force all token holders to participate in the upgrade process.
- Token owners will not be required to take any action, they will be charged no gas fee and the transition will be seamless.
- Anyone can create an upgrade for the token, but only the development team will be able to connect the upgraded token to the Backend Ledger for allowing transfers. This small element of control is a necessity to running updates that even platforms such as Ethereum require.
Smart Contract Blockchain

The Yoo-Mi PHA Blockchain protocol and token is based on the Ethereum protocol, which is an open source Blockchain with distributed computing for smart contracts. Smart contracts are state-based, immutable programs stored on the blockchain, which can guarantee the contract’s actions. The difference from Ethereum is the ability of the user to transfer our token, UME tokens, along with several other types of data. In Yoo-Mi, like Ethereum, our state on the blockchain is made up of objects. We have the 4 fields mentioned in Ethereum which are the nonce, crypto currency balance, contract code, and storage. These will allow users to keep track of their identities. UME tokens are the fuel of this network, and are used to pay transaction fees, fuel smart contracts, and provide liquidity to medical data and identities stored in the system. In addition, there are two contracts with which a user will interact: the first is similar to its counterpart on the Ethereum network, the other is a data storage contract, which will use its contract field to handle the data storage account in a safe manner.

Consensus

Our system will combine Ethereum (public) as a primary blockchain and fork of Ethereum (private) with proof of stake as a consensus method as a side chain that would be used for all internal transactions. This will significantly decrease all the transactions costs and will make the micropayments economically sustainable. Due to the fact that UME tokens are the only method of payment in the marketplace, this is the most effective way to decrease transaction costs and increase transaction settlement speed.

Technical Road Map

The road map of our system is designed in phases allowing for continuous development and stand-alone business cases. The code will be viewable on GitHub. In addition, each milestone shall have research done beforehand, with the results published in a white paper. It is important to note several things about the stages: We would like for each phase to be able to stand alone and generate awareness and activities without requiring the next phases to take place. This is designed due to the strict security restrictions. Thus, if something goes wrong with one of the phases, the distributed system can still continue to function. The schedule and roadmap will also be updated for new developments and unforeseen events. Every stage will have additional functionality. Once all these stages are complete, while there are future plans as described in the Future Areas of Research section, we plan on the community and consortium leading further growth and development with us to continue to contribute to for an additional year. Afterwards we will work on additional research and open source UI tools. The status of our network can also be tracked via this GitHub repository.

Phase 1 - Complete

Our first stage will be deploying an ERC 20 Token that will allow users to use UME tokens from day one and buy a subscription for a personal data management platform.

Phase 2 – June 2018

Our second stage will be building our initial Blockchain ecosystem. Our initial ecosystem will have the built-in governance solution, currency transaction, and the ability to run smart contracts. Users at this stage can buy products and services from the Yoo-Mi PHA marketplace. This stage will also be fully released on GitHub when we have several partners in the governing consortium.

Phase 3 – September 2018

Launch proprietary sidechain solution based on Ethereum hard form with Proof of stake as a consensus, protocol amendment capabilities and renovated governance mechanism.

Phase 4 – January 2019

The final stage will involve the secure data storage layer. This will require the most trust from providers of our services and products and, being the most theoretical, is being scheduled last. This will allow our partners to securely store their data and share their data in real time without allowing access to their current system and allow for real time data analytics.
INCORPORATING COMMUNITIES

To ensure our Yoo-Mi PHA platform is thriving with members from the very first day of our launch, we are approaching, globally common-interest communities and incorporating them into our platform in phases. We are already in negotiations with a few communities with active users of wellness enthusiasts who are already engaged adherents to the types of wellness products that will be available for purchase on our marketplace. We are also currently in negotiations with global brands to bring their communities, products and services to the platform. Details of these partnerships will be released publicly once negotiations have been finalized.

In June 2018, communities and international brands, vendors, service providers and local brands will be able to take part in our platform as well as publish their services. Not only does this promote healthy competition, it increases the diversity of products available, so each user can find the right products and services to meet their specific wellness needs. Because of the rapid and substantial growth of the health and wellness industries, there is a variety of sizable communities that Yoo-Mi PHA is able to approach and convert into platform users.

DISRUPTING THE MULTI-TRILLION-DOLLAR WELLNESS INDUSTRY

According to a recent report by the Global Wellness Institute, over the last three years the wellness market size has grown by 10.6%. By 2015 the market reached $3.7 trillion and continues to expand at an average pace of between 3-6% per year depending on the segment. Today, the wellness market presents more than 5% of global economic output and almost half of all global health expenditures(1).

At the Global Wellness Summit(2), the following were named among the most promising industry trends:
- Beauty foods: beauty care industry turns from repair to prevention and focuses on healthy eating
- Services and spaces for creative development and mental wellness
- Wellness for everyone: making quality products and services accessible for people of different economic backgrounds.
- Healthy architecture and interior design

There are three important elements that support wellness industry expansion:
- The failure of the public healthcare system to cope with current challenges and meet expectations and demand around holistic prevention strategies.
- The growing awareness that good health requires proactive, responsible, and informed action by individuals themselves.
- Ageing populations that want their quality of life to align with their longevity through proactive self-care.

These factors contribute to a phenomenal need for effective and personalized wellness services that go beyond the deceptive, false advertising of many wellness brands and stimulate actual, positive change.

Industry today: trends and numbers

People today are more concerned than ever with healthy eating, active lifestyle, positive thinking, and taking care of themselves in a holistic, meaningful and effective way(3).

Dietary guidelines form an important part of wellness programs, so demand is constantly growing for quality food products, including those that are GMO-free, organic, additive-free and all-natural products.

(1)https://static1.squarespace.com/static/54306a8ee4b07ea66ea32cc0/t/58862a472994ca37b8416c61/1485187660666/GWI_WellnessEconomyMonitor2017_FINALweb.pdf
Consumers all over the world are willing to pay a premium for foods with health benefits. Below is a table of willingness of people surveyed to pay a premium for food with health benefits(4):

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latin America</td>
<td>94%</td>
</tr>
<tr>
<td>Asia-Pacific</td>
<td>93%</td>
</tr>
<tr>
<td>Africa &amp; Middle East</td>
<td>92%</td>
</tr>
<tr>
<td>Europe</td>
<td>79%</td>
</tr>
<tr>
<td>North America</td>
<td>80%</td>
</tr>
</tbody>
</table>

Young consumers are most willing to pay a premium for health attributes. While health benefits are important factors in purchase decisions for all age groups, they rank lowest among Silent Generation (aged 65+) respondents. Health attribute ratings are highest among Millennials (21-34), followed by Baby Boomers (50-64), Generation X (35-49) and Generation Z (under 20).

**Food supplement industry**

A rapidly growing segment of the wellness industry is food and nutritional supplements. Half of all adult participants in a survey in the mid-2000s said they took at least one supplement every day. According to a report published by Zion Market Research(5) in January 2017, the global dietary supplements market was valued at USD 132.8 billion in 2016 and is expected to reach USD 220.3 billion in 2022 and is anticipated to grow at a CAGR of 8.8% between 2017 and 2022.

Vitamin supplement accounted for around 42% of global market share in 2016. Asia-Pacific was the largest market for dietary supplements globally in 2016. Consumer awareness about the benefits of dietary supplements, greater product availability and increased disposable income are the major drivers for this market. Meanwhile, North America accounted for around 28% of the total market and is projected to grow. Europe was one of the leading markets for dietary supplement products. A preoccupation with healthy living is driving demand for healthy food and supplements. Despite this staggering demand, there is a major gap in the market for a comprehensive platform that combines wellness expertise, behavioral change motivation and a hyper-personalized and intimate service.

**THE EXPERTISE BEHIND YOO-MI PHA**

**infi Group**

infi Group was founded in 2013 by two veterans of the hi-tech industry, Yoram Kraus and Yaron Cohen Coriat, to address an identified gap in existing Artificial Intelligence capabilities. Yoram and Yaron understood the limitations of rooting AI in broad statistical trends and embarked on their mission to implement sophisticated hyper-personalized psychology into AI, with the overarching objective of being able to motivate positive behavioral change with unparalleled effectiveness.

Since 2013, the company has rapidly expanded and now comprises some of the sharpest and brightest minds in the fields of machine learning, AI, algorithms, 3D animation and psychology.

Over the past five years, the infi team has developed stunning, state-of-the-art AI technology several years ahead of its competitors that combines deep psychological analysis with advanced algorithms and machine learning. The psychology team has been conducting extensive, evidence-based research into indirect profiling of metadata and predicting human behavior. This analysis is then used by our algorithm team who translate these behavioral equations into algorithms.

infi Group’s first product was a social media platform that enables users to centralize, control and curate all of their digital assets in one place, allowing them to quickly and easily locate memories, pictures, documents, information and other files stored over the years. We now have 5.1 million active users in more than 20 countries and are growing at a rate of almost 400,000 users per month.

The Yoo-Mi PHA will replace the existing infi platform and allow users to create their very own virtual avatar that looks and behaves exactly like them, using powerful predictive algorithms with deep psychological profiling to understand their emotion and predict and modify behavior.

infi Group is also using their groundbreaking, psychology-driven AI technology to create personalized products across a range of sectors. It has partnered on white label products in the form of personalized assistants in fields such as wellness, health care, insurance, smart home tech and others. Inf Group is also developing products for the fashion, education, banking and HR industries.

As industries move increasingly online into low-touch environments, personalized avatars will create an unparalleled customer experience and will help companies know and understand their customers better than ever before.


Our white labeled products will enable companies to provide a personalized, proactive avatar that will communicate directly with the user to offer tailor-made services specifically designed to match their psychological profile.
Yoram Kraus, CEO
Yoram has 20+ years in hi-tech, real estate & global engineering projects. Yoram is the founder of the second-largest real estate REIT fund in Israel and a former IDF special forces intelligence officer. Yoram is a Civil engineer educated at Haifa Technion Institute. Yoram is among the leaders in the field of project management and engineering planning in Israel, and established SMS - Project Management with the aim of leading excellence in project management.

The company's managerial team developed the SMS method based on comprehensive strategic planning, advanced and computerized managerial methods and state of the art solutions for execution. Over the past 15 years, the Company has accumulated knowledge and experience, and has achieved proven success in the management of complex projects in various fields serving the largest bodies in Israel and around the world, thus becoming a leader in its field in Israel.

Yaron Cohen Coriat, CTO
After over a decade of successful app and site development and internet marketing, Yaron has spent the past four years steering infibond's strategic development. Leading the growth and enhancement of infibond’s technological capabilities, Yaron unites and maximizes the efforts of a core team of experts in Artificial Intelligence, Deep Learning, Software Engineering, Android Development, Psychology and 3D animation.
Throughout his career, Yaron managed online marketing and development in the US, India, the UK and Australia. Yaron successfully led global internet projects across a number of sectors, including finance, marketing, retail, academics and tourism and also specialized in SEO, internet solutions, website development and website hosting.

MANAGEMENT TEAM

Erez Tsur, Director
Erez has over 20 years of experience within American and Israeli corporations, in senior management positions and diversified fields (IT, TELECOM, Cyber, Enterprise SW and more). He has been responsible for leading sizable teams and P&Ls. Erez is currently the Co Chairman of The Israeli Advanced Technology Industries (IATI) which researches, develops and advocates policies and actions that promote all of Israel’s high tech, increasing awareness of its strengths and innovations worldwide. He is also a board member of the Israeli innovation Authority, Israel’s central agency to manage the country’s governmental support of the resource of innovation.

Nurit Mor Cohen, CBDO
Nurit is a former Financial Specialist at PWC with over 10 years of global experience in Investment banking, M&As, financing and business development. She holds an MBA from Tel Aviv University and CPA & PoliSci degree from the Hebrew University.

Avner HaCohen, VP Psychology R&D
Avner is a senior clinical psychologist and lecturer in the Psychology Department at the Hebrew University of Jerusalem. He is the CEO of the organizational consulting firm Rubicon – Human Solutions. Avner is also the former head of a Psychology Unit at the Israeli Prime Minister’s Office.

Professor Sarit Kraus, VP AI
Steering our Artificial Intelligence team is Dr. Sarit Kraus, a Professor of Computer Science at Bar-Ilan University and an Adjunct Professor at the University of Maryland. Kraus was awarded the IJCAI Computers and Thought Award, ACM SIGART Agents Research award, the EMET prize and was twice the winner of the IFAAMAS influential paper award. She is a fellow at the Association for the Advancement of Artificial Intelligence, European Association for Artificial Intelligence, and the Association for Computing Machinery.
Hagi Schwartz, Advisor to the Board
WTI - Venture Partner, Director
Former CFO - Check Point Software Technologies (NASDAQ: CHKP), & CFO and General Manager of Mercury Interactive (acquired by HP)

Asher Idan, ph.D.
Over 35 years of experience of lecturing and consulting and research by integrating future studies and methodologies for innovative technologies, social networks, Bitcoin and Blockchain.

SHEBA, Advisor to the Board
The Sheba Medical Center at Tel Hashomer is a university-affiliated tertiary referral hospital that serves as Israel's national medical center in many fields. Adjacent to Tel Aviv, it is the most comprehensive medical center in the Middle East, renowned for its compassionate care and leading-edge medicine.

Yaniv Levy, Marketing advisor
MBA in Finance, Tel Aviv University. Specializing in international marketing and restructuring on international corporations.

R&D TEAM

Matan Borenkraout
Director of Front End Development

Roberto Berges
Head of Android Development

Michael Molotsky
Director of Mobile Development

Lior Zamir
Senior Software Engineer

Ohad Shiffer
Senior Android Developer

Desi Marvakov
Senior Executive Assistant

Miri Trope
Head of Deep Learning and Computer Vision Research

Ofer Rubin
Director of 3D Development

Ronen Lovett
Head of Dialogue Development

Gil Elias
Senior Server Developer

Sara Miller
VP Content and Editorial

Elad Karakuli
Senior Server Developer

Tali Shay-Yaish
Director of Recruitment

Itai Raz
Head of Server Development

Yoni Shalom
Head of Psychology R&D

Yaniv Reuven
Senior Server Developer

Ronen Lovett
Head of Dialogue Development

Yaakov Shahak
Senior Android Developer

Moran Yossef
Senior Designer

Maya Lach
Deputy Head of Psychology R&D

Or Ego
Senior Android Developer

Toma Goslov
Director of Quality Assurance

Tsvika Baruch
Head of Front End Development

Tony Schwartz
Director of Design
THE UME TOKEN ECONOMY

The UME Token
There are several benefits to establishing a new token. Due to strict regulations around privacy and security, health data will need to be run on a dedicated Blockchain system and there would be several interoperability issues if another currency were to be used. Ether, for example, would not be able to function appropriately with health data due to its openness and lack of governance. In addition to data sensitivity there is a big issue with fees. In order to reward our users and execute micro transactions, we need to minimize the fees incurred. This issue is resolved by using a dedicated blockchain.

With a focus on security at the core, this token will also be able to:

- Reward consumers for using the UME platform and for following the instructions of their own PHA.
- Provide a transparent compensation mechanism with suppliers of services and products.
- Provide an efficient solution for transaction fees.

Users will need the token to access smart contracts and secure their personal data. The only way to earn tokens without buying them is to follow the advice of the YooMi PHA and be rewarded with UME tokens for adopting a healthier lifestyle. In addition, up to 15% of these tokens will be set aside to help accelerate the adoption of the Yoo-Mi PHA platform by leading manufacturers of all types of wellness product. To attract such partnerships, we are using a similar system to that successfully used by PayPal, which will include a referral program.

Token economics
Based on our proposed business model, we will be using a private ledger (as opposed to a public ledger in Bitcoin, Ethereum and others) to avoid payment of fees. The initial smart contract implemented by YooMi will be used to ensure the collection of Ethereum from contributors, place the collected Ethereum in the smart contract escrow and allocate to UME tokens based on our token issuance plan to the contributors at the end of the TGE. If the company does not reach its funding target of a soft cap of $20 million, the Ethereum raised will be returned to the contributors.

Other smart contracts implemented by Yoo-Mi PHA ensure the proper management of the entire UME ecosystem without external intervention.

Use of Cryptocurrency is not easy. A major barrier to mass-market adoption of cryptocurrencies is the technical complexity of their use. While the actual sending of funds is simple as any other means of payment. To increase ease of use, our clients can bring any Fiat currency to the platform and the Yoo-Mi PHA will exchange the Fiat amount into UME tokens.

This process will significantly increase the adoption rate and improve conversion of a new to blockchain technology clients. The implementation of Blockchain and smart contracts into the Yoo-Mi PHA eco system solves 3 very important incentives to create effective synergy and a successful market place:

- It facilitates global participation in the marketplace by allowing payment in any currency. Rewards activities on the platform and member loyalty with UME tokens.
- It incentivizes suppliers to improve offers and sell directly to end users without middle man

UME tokens will enable users to purchase Yoo-Mi PHA’s existing products and services as well as pre-order future products with a 15% cashback from their retail price.

-service providers
Any type of wellness suppliers:
Wellness products
Lifestyle services
individual professionals

-users
Individuals
Groups of individuals

-UME
Yoo-Mi Token

-3rd party developers
Avatars (Content)
Functionality & Widgets

-3rd party destination
(Avatar Driven)
Apps
Online
Sites (Banks/retailers)
A strong ecosystem requires the constantly growing demand within UME network and a proportional growth in supply. Both of these drivers depend on boosting demand for products and services that can be bought only with UME tokens which is predicted to grow super-linearly compared to the number of active clients in the marketplace. The supply is controlled by providing UME rewards directly to the user’s wallet for each of their achievements.

These rewards are taken from a pool that is distributed at a daily constant rate (assuming gradual growth of active users, this means rebates gradually decrease in their nominal size).

Additionally, Yoo-Mi PHA will provide suppliers with a certain amount of UME tokens for being popular among the clients. At the end of every month, the top 5 suppliers by sales will be rewarded with UME tokens. Our suppliers and users will be encouraged to stay active on the platform directly while we will serve as the escrow agent to ensure that services and products are provided to the buyers properly and on time. We will vet the suppliers in advance and check whether their products are of premium quality and services meet the high standards set by our marketplace.

Rewards to our Yoo-Mi PHA members will be feasible through our issued UME token for the users and suppliers. The reward process will be organized as described below:

For users:
• Rewards for reported sports activities;
• Achievement rewards, i.e., for weight loss, blood test improvements, blood pressure improvement, positive dynamics in periodic tests such as exercise stress test and ergometric stress testing, etc.;
• Rewards for conducting daily/periodic checkups (blood pressure results that are uploaded to the system);
• Rewards for reviews on suppliers, products they consume regularly, and services they’ve purchased;
• Cashback and rewards on purchases with UME tokens.

For suppliers:
• Rewards for providing users with cashback for products and services;
• Cashback and rewards for active use of the platform’s advertising space;
• Rewards for TOP 5 suppliers according to the users’ ranking - for their great service, high-quality products, and large turnover. The users of our token will rank suppliers every month. TOP 5 suppliers will be rewarded with extra bonuses and UME tokens.

Since we are generating our own token, we can provide rewards that our users and suppliers can use on our closed platform and with our partners. The rewarded tokens are going directly to the supplier and the buyer and are received and spent on activities within our platform. There are no middlemen in our system, which means operating with full transparency. This will allow us to give more and more rewards without agents and escrow agents, who may cut a piece of the pie, maximizing our reward base and benefits.

TOKEN ISSUANCE

The Token Generation Event (TGE)
To finance Yoo-Mi PHA’s roadmap and activities in the foreseeable future, the company plans to conduct a token sale of an initial supply of UMEs. The private sale will have a capped amount of $75 million. UME tokens will be sold at a fixed price denominated in ETH and the initial supply will depend on the quantity of UME tokens sold.

Contribution Bonus program and token allocation
Phase 1 of our investment is now complete and we are in the process of completing Phase 2 in private sale only. We will be holding a number of private sale events in Korea, Switzerland, Monaco, Russia, the UK and the US where we will be offering contributors a pre-sale special offer of a 50% bonus.

Use of Proceeds
Most of the funds raised during the TGE will be used for 3-year research and development activities as presented in the graphs below. The rest of the amount raised is allocated to supporting marketing strategies, G&A, operational, and unexpected expenses.
ROADMAP

General and Commercial Roadmap

2014-2017
• Development of PHA

Q1 2018
• Yoo-Mi on-boards first major community, Launch of UME® virtual tokens

Q2 2018
• Pre-launch of Yoo-Mi PHA and marketplace

Q3 2018
• Launch of Yoo-Mi PHA with marketplace platform for wellness products, including micro payments system that support fiat and virtual money

Q4 2018
• Launch Yoo-Mi marketplace API for B2B activity, intensive incorporation of new communities and product lines

MARKETING & FINANCIALS

Target audience

• Manufacturers and Service providers (Suppliers) We are working directly with leading suppliers in their fields in order to make them more engaged with Yoo-Mi PHA’s marketplace. By providing high-quality goods or impeccable service, they’re contributing to the company and shall get UME tokens as well as enjoying revenue from their product distribution.

• Consumers As soon as the Yoo-Mi PHA platform is officially launched in June 2018, the mass market will become our target audience. Our current partners already have millions of dedicated consumers who will be converted into Yoo-Mi users, as will users of other products under our parent company. We a Blockchain technology makes operations with cryptocurrencies easy and convenient for everyone, so healthy lifestyle enthusiasts will be eager to benefit from Yoo-Mi PHA application and accessibility through the marketplace.

RISK FACTORS

The following are the risk factors in relation to Yoo-Mi PHA business in general and UME Token Generation Event in particular.

Important notice: Please read the entirety of the "Legal Considerations, Risks and Disclaimer".

Token Sale Risks

• There is no prior market for Tokens and the Token Sale may not result in an active or liquid market for the Tokens.

• Future sales or issuance of the Tokens could materially and adversely affect the market price of Tokens.

• Negative publicity may materially and adversely affect the price of the Tokens.

• There is no assurance of any success of the Company’s business platform or any future Token functionality.

• The market price of the Tokens may fluctuate following the Token Sale.

• The private keys to the escrow wallet may be compromised and the cryptocurrencies may not be able to be disbursed.

• The Token may be significantly influenced by cryptocurrencies market trends and Token value may be severely depreciated due to non-UME related events in the cryptocurrencies markets.

• The use of the Tokens may come under the scrutiny of governmental institutions.

• The ownership of Tokens may fall under new and unpredicted taxation laws that will erode Tokens benefits.

• There may be unanticipated risks arising from the Tokens.

• Applicable laws and regulations may limit the utility, functionality, the accessibility and transferability of the Tokens.
Company Related Risks

● The Company may be materially and adversely affected if it fails to effectively manage its operations as its business develops and evolves which would have a direct impact on its ability to maintain or operate the Company’s business platform and/or develop structure and/or license any future Token functionality.

● The Company may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches or other causes that could adversely affect the Company’s infrastructure network, and/or the Company’s business platform.

● The Company may in the future be dependent in part on the location and data center facilities of third parties.

● General global market and economic conditions may have an adverse impact on the Company’s operating performance, results of operations and/or cash flows.

● The Company or the Tokens may be affected by newly implemented regulations.

● The Company may not be able to pay any anticipated rewards in the future.