



White Paper

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Abstract

Synopsis

Primacy Health Group, LLC (PHG) owns patent pending proprietary fraud abatement and data analytics technology.

We plan to leverage this technology in the health care industry along with additional company assets (i.e. free data analytics and utilization review analysis, a nationwide discount dental provider network for leasing, a third-party administrator (TPA) for paying healthcare claims, proper benefit plan designs, and a free mobile benefits app) for all Americans to gain new and additional benefits, enhance their existing benefits, lower any co-pays, and provide our clients with additional buying power at no additional cost to them.

Background

1. United States healthcare spending increased by 4.1 percent, to \$3.5 trillion, in 2017 (CMS.gov). Overall, this spending represents 19% of the United States' GDP.

The dental services retail and provider care market for the United States exceeded \$125 billion, for the first time, in 2017 (NADP's joint report).

This report noted a continuous 5% industry growth; and, that 190 million Americans now have a dental insurance benefit program.

\$3.5
TRILLION

United States healthcare spending **increased** by 4.1 percent, to \$3.5 trillion, in 2017.

2. Nearly all 600 insurance carriers and plan administrators, the 5,000+ self-funded companies, 1,000+ utility companies, 13,000+ school districts, and 30+ labor unions that are involved in providing healthcare benefit programs, have demonstrated the following:
 - Their inability at identifying fraud (via its many variations and components).
 - Their lack of expertise at designing benefit programs: without limiting access, increasing deductibles, adjusting co-pays, or reducing benefits.

The dental care market in the United States exceeded \$125 billion, for the first time, in 2017.

Opportunity

PHG will fill these voids via the development of a “cost savings benefits platform” that will:

- Immediately enhance benefits.
- Simultaneously reduce the overall spend.
- Without increasing costs.

Our products will include revenue producing assets so that we maximize success and eliminate risk. The following tangible assets fulfill several existing market voids:

- Anti-fraud and proper benefit plan design products.
- A free benefits mobile app.
- An independent nationwide discount dental provider network for accessing

Our products will generate revenue and profit via the following methods:

- Licensing our anti-fraud software.
- Licensing our proper benefit plan design products.
- Receiving rebates from businesses, when our free mobile app is used.
- Leasing our independent nationwide discount dental provider network.

Blockchain

1. The use of distributed ledgers and smart contracts has yet to see its full potential. New use cases are being developed across the globe daily. With this exponential growth, common standards of development and usage for blockchain and smart contracts has yet to be determined. Many countries and industries are working with developers, the International Standards Organization (ISO) and private business to define the future of blockchain technology. While Primacy strives to be a leader in the health care market, we also strive to be a front runner in the use of blockchain technology as it relates to the healthcare industry.
2. Development of the PHG token is just one step in a field of technology that has unlimited potential. PHG intends to leverage this technology to gain efficiency in record keeping, patient records, claims processing, anti-fraud, data analytics, utilization review analysis, and patient-provider agreements, just to name a few. The drive to create a credible, secure and transparent network will be a primary focus in conjunction with the development of our core platforms.



Blockchain Records

1. The amount of data created in the health care industry is remarkable. Blockchain technology is changing how data is created, processed, and stored across a network. Primacy will use this technology for records such as:
 - Proof of Covered Benefits
 - Secure Patient Identification
 - Treatment Records - Patient History
 - Patient - Provider Agreements
 - Provider Billing - Payment of Claims
 - Proof of Payment (settlement of account)
 - Explanation of Benefits (EOB's)
2. Since this data will be created and maintained in the blockchain, the liabilities of massive databases that require an equally massive storage solution, will be reduced exponentially. Primacy, as well as the entire member network, will benefit through:
 - Reduced cost - total spending
 - Less vulnerability to fraud and waste
 - Security of records and patient data
 - Transparency across the network

Blockchain Benefits

1. The benefits of this technology, combined with the Primacy anti-fraud, proper benefits plan design and the benefits mobile app, and the company's free offer of data analytics and utilization review analysis to all prospective clients, will further increase the value of the Primacy cost savings platform.
2. These gains in efficiency, and reduction in cost, will have a direct impact for employer groups, members, providers, and retail establishments alike.
3. Primacy will also work with industry leaders and technology innovators to bring the best value to the marketplace.

Purpose

1. This white paper provides information about PHG; and, our intent to utilize a cryptocurrency sale to procure capital funding.

We plan to utilize funding via cryptocurrency to raise the capital needed for our corporate start-up and to sustain our initial growth.

We plan to ensure our offering passes the Security and Exchange Commission (SEC) Howey test.

- i. As such, ownership of a token does not represent company ownership.
- ii. Ultimately, tokens may be used for payments for services rendered by the network's providers, the network providers purchasing their industry equipment and supplies, and once listed on an exchange, they may be openly traded.

2. We seek to procure \$6 million via this sale to accomplish the following:

To develop a comprehensive and complete cost savings benefits platform.

- i. This platform will automatically enhance every participating employer group's existing healthcare benefit program ... *without an increase in their cost.*
- ii. This platform will automatically create health care benefits for individuals that do not have existing health care benefits ... *at no cost to them.*
- iii. This platform will simultaneously reduce overall spending for all participating employer groups, unions, and individuals, *without an increase in their cost.*

To develop revenue producing assets in tandem with this platform.



Crypto Currency

PHG will use cryptocurrency as a source of funding utilizing the Stellar network for the Primacy token (PHG). All available tokens will be created during the initialization of the token, and a total of 25 Billion tokens shall be created. Their initial valuation shall be \$0.02 per token.

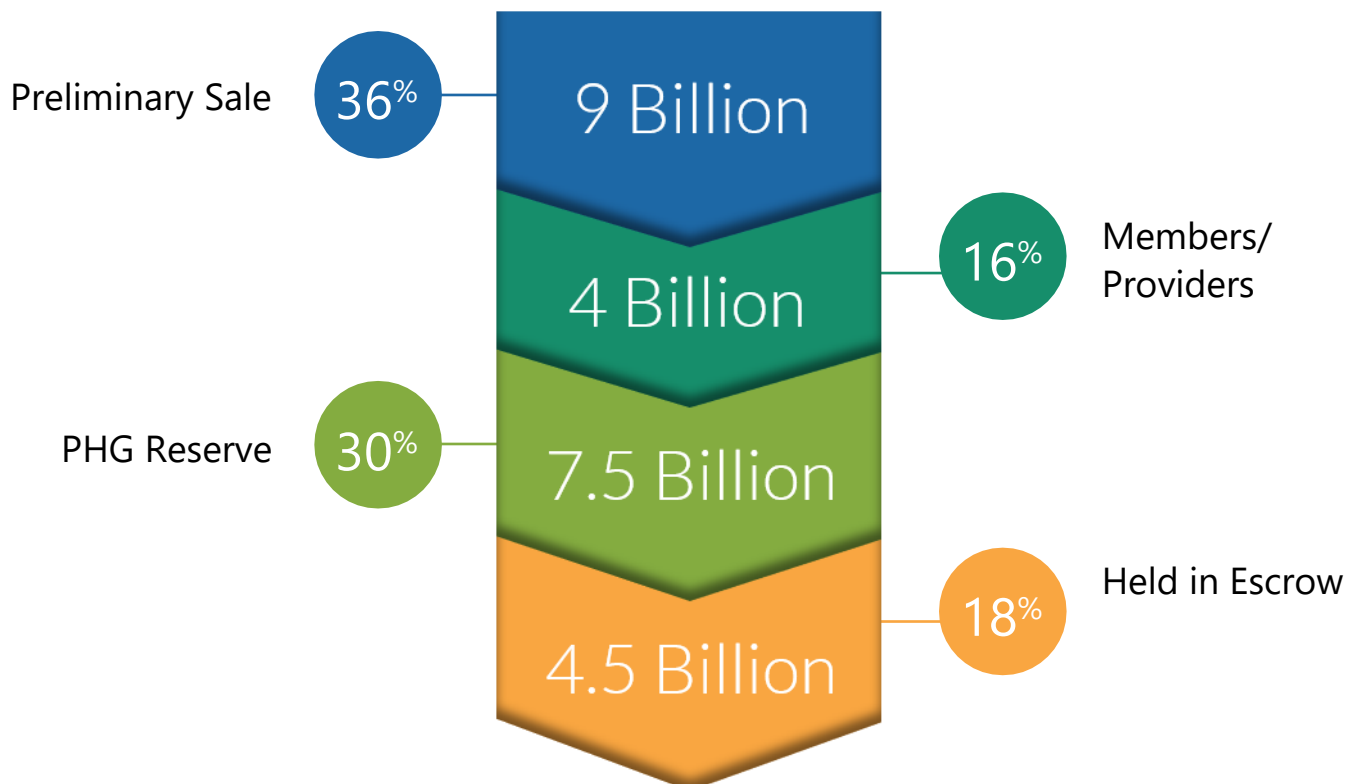
1. The use thereof affords the following benefits:
 - The sale will raise the capital to fuel our start-up and initial growth.
 - The tokens may be used later through the Primacy Network when our free benefits mobile app is released.
2. Network fee:
 - There is a nominal network fee for all transactions referred to as a base fee.
 - The base fee functions as a deterrent to discourage users with a malicious intent of flooding the network (i.e., DoS attack).
3. Use of the token as a utility:
 - Ownership of the Primacy token does not constitute any ownership of equity with Primacy Health Group, LLC. The Primacy token's sole use will be as a utility for the exchange of services between members and providers and/or retail establishments that choose to accept the token as a form of payment.
 - Participating providers will have the opportunity to accept payments via a wallet, or, receive fiat currency for transactions.
 - Since credit card processing fees typically range from 2% to 5%, transferring tokens reduces the cost associated with their merchant accounts. Thus, this feature benefits network providers and retail establishments.



Token Sale/Distribution

The following is a breakdown for our token distribution:

1. Tokens available for the preliminary sale: 9 Billion (36%)
2. Reserved for Primacy Health members and providers participation: 4 Billion (16%)
 - Primacy's goal is 3.3 million members enrolled by the end of year two, and an additional 9.9 million members by the end of year 5. Each member shall have 300 tokens set aside to receive for use in participation with Primacy Benefits.
 - The remaining reserve shall be held for future development efforts for providers of the Primacy Benefits Networks (e.g., smart contracts). PHG estimates approximately 20% of this reserve shall be released beginning in year three and continue at 20% through year 7.
3. PHG Reserve: 7.5 Billion (30%)
 - These tokens will be available to our founders and their employees, as incentive bonuses. Any incentive bonuses utilizing this reserve shall have a minimum vesting period of 24-36 months.
4. Held in escrow: 4.5 Billion (18%)
 - These tokens shall be held in escrow with a maximum release of 25% of the original total escrow during months 18, 24, 30 and 36.



Our reserve release will be scheduled in conjunction with our launch of a completed nationwide discount dental provider network, proper benefit plan designs, anti-fraud software, a free mobile benefits app, and free services to prospective clients (i.e. free data analytics of their existing benefit products and free utilization review analysis of their benefit claims for showing their exposure of fraud).

We estimate the Market Cap for the Primacy token to grow from 9.0B in year one to approximately 25B (100%) by year five. This steady release will allow the Primacy token to grow at a controlled rate and stabilize the value of the token, thus, reducing the effects of market volatility.

Token Offer Model

The model for our Preliminary sale is as follows. The tokens will be offered in stages:

1. Private sale: 5 to 1 token bonus - please contact PHG for Private sales.
2. Pre-ICO sale: 4 to 1 token bonus - please contact PHG for Pre-Public sales.
3. Public ICO: 2 to 1 token bonus until sold out.

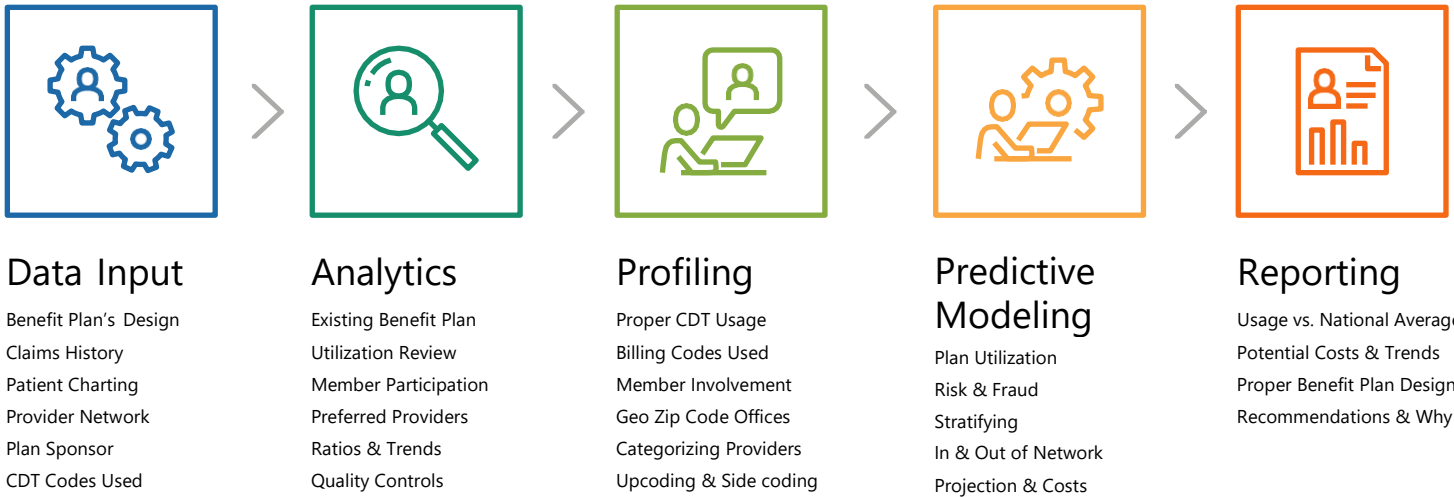
Our Public offering will end when all allocated tokens are purchased.

Primacy has a hard cap of \$6 Million. This will fund the development of the company's revenue producing products and subsequent market launch. Once this cap has been reached, the sale shall be terminated.



Products

Anti-Fraud



Product 1 – Anti-Fraud and Proper Benefit Plan Design

PHG will utilize customized algorithms in conjunction with custom-built databases, analytics, profiling, predictive modeling, and reporting that allows us to:

- Provide our clients with the capability to identify and index fraud.
- Reduce our clients spending; and, provide them the ability to offer more enhanced benefits (without increasing their costs or reducing their current offerings).

Most insurance carriers, self-funded companies, health maintenance organizations, third party administrators, administrative services organizations, and reinsurers that currently interact with the public sector (federal government, state agencies, local municipalities), the private sector (Corporate America, small business, non-profits, school districts, utility companies), and the Taft Hartley sector (labor unions) are in the following position:

- They do not have the knowledge or capability for identifying the multiple variations and types of fraud; or,
- They do not have the expertise to properly design benefit plans for maximizing their opportunities and preventing fraud.

A comprehensive anti-fraud and our proper benefit plan design software technology will include databases with:

Certified procedure codes, various types of dental plans, statistics on procedural code usage, dental networks, and conversion capabilities.

- Our proprietary software will have the capability to perform various analytic processes, provider profiling, benefit program analysis, and predictive modeling.
- Our reports will include identifying the types and mechanics of fraud, excessive and unnecessary spending areas, creating opportunities with our proper benefit plan design programs, opportunities for enhancing their existing dental benefits, and offering new and additional benefits... without increasing their cost.

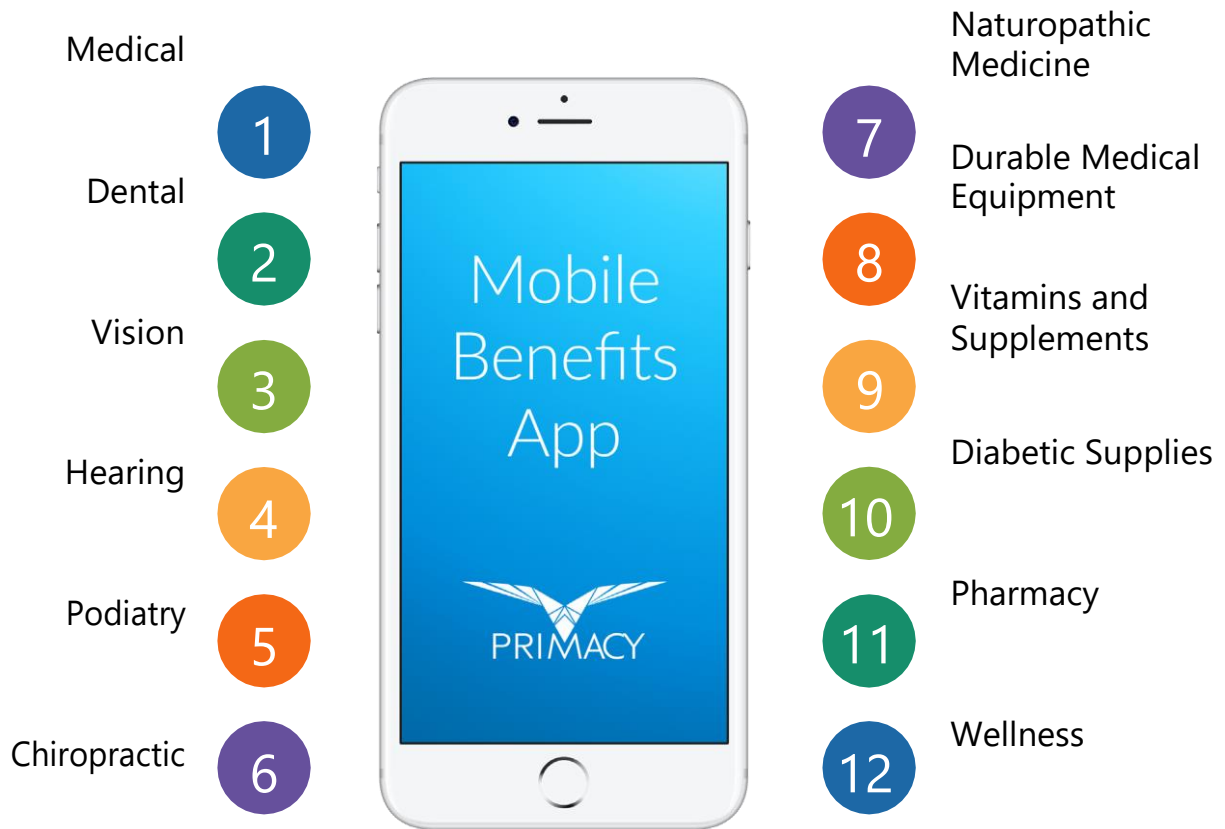
When developed, our proprietary software will include the following components:

- Database – of benefit plans, claims statistics, and billing code conversion.
- Analytics – for existing benefit plans, utilization, and quality controls.
- Profiling – of provider billing code usage versus industry norm.
- Predictive Modeling – for in-and-out of network usage and costs.
- Reporting – usage versus national average; and, usage versus our proper benefit plan design software.

Our products do not have any government regulatory restrictions or legal conformance requirements.

- Our products will succeed, without obstacles, regardless of what happens with the Health Care and Education Reconciliation Act of 2010 (aka Obamacare).
- If the Trump administration does follow through by allowing healthcare insurance carriers and benefit administrators to sell across state lines, then our products and services become more valuable (i.e., it will result in us gaining additional clientele and revenue at a much larger and faster pace).

Free Mobile Benefits App

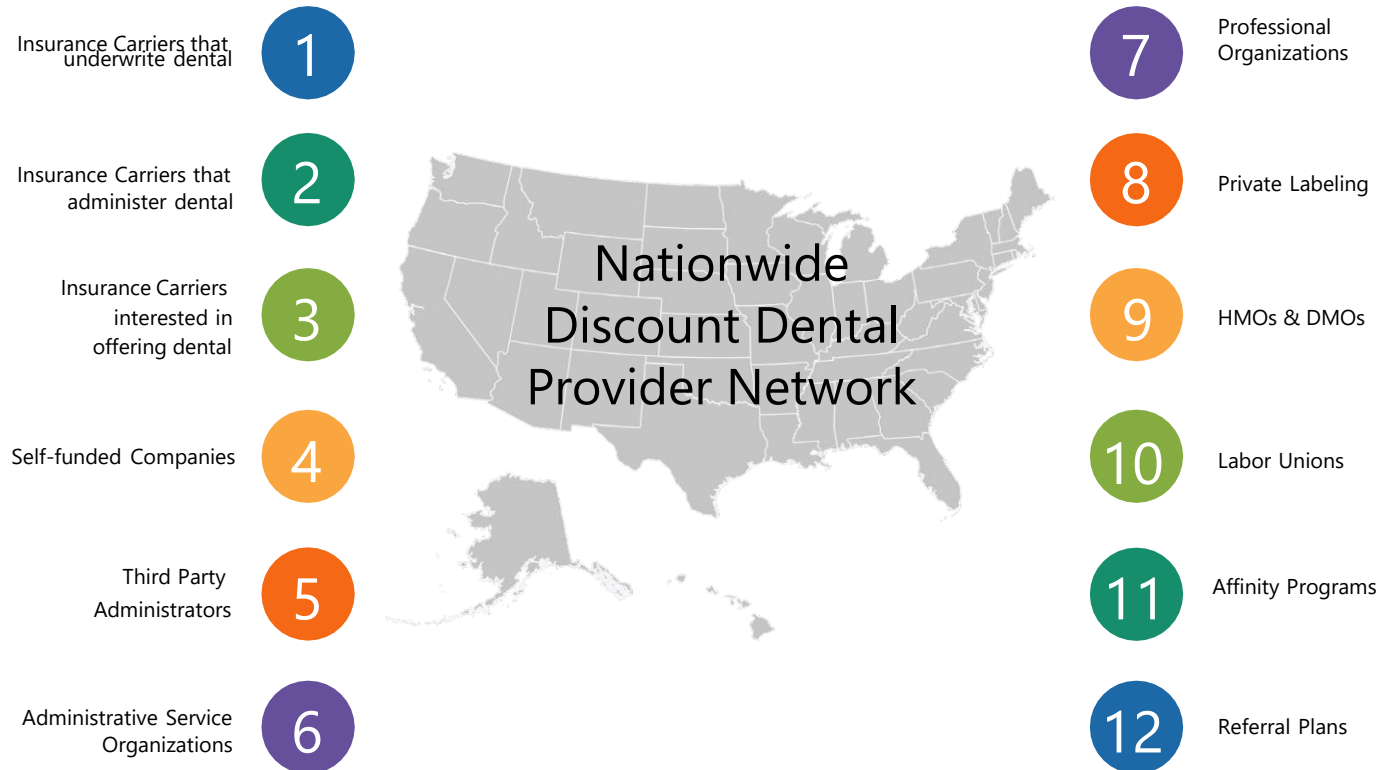


Product 2 – Free Mobile Benefits App

Our free benefits mobile app will provide products that allow every American (insured, under insured, or uninsured) the following:

- Immediate access to a variety of new and affordable benefits (i.e., without needing to join a program or pay upfront).
- An immediate increase in value to their existing benefits; and, a decrease to their total spend (i.e., regardless of their healthcare benefits or none).
- Immediate monetary rewards, gains, enhancements, and opportunities (each time they use the application).

Nationwide Network Accessing



Product 3 – Network Accessing from a Nationwide Discount Provider Network

Our network access and utilization review products will:

- Immediate participation without changes to their current benefits.
- An immediate ability to expand existing benefits below current costs.
- An immediate increase in value to existing benefits.
- An ability to offer new and enhanced benefits without adding costs, limiting access, increasing deductibles, adjusting co-pays, or reducing benefits.

Our independent nationwide discount dental provider network enables:

- Insurance carriers, self-funded companies, health maintenance organizations, third party administrators, reinsurers and labor unions the opportunity to enhance their existing portfolio of benefits as well as offering new and additional benefits at no additional cost.
- Uninsured individuals the opportunity to utilize a large spectrum of new and affordable dental benefits (in the form of a discount program).



Revenue Channels

Anti-Fraud and Proper Benefit Plan Design Software generates revenue with:

- Insurance Carriers that underwrite dental
- Insurance Carriers that administer dental
- Insurance Carriers interested in offering dental
- Self-funded Companies
- Professional Employer Organizations
- Private Labeling
- Third Party Administrators
- Administrative Service Organizations
- HMOs & DMOs
- Labor Unions
- Affinity Programs
- Referral Plans

How?

- By leasing the network and being paid a monthly access fee on a per-member per-month (PMPM) basis.
- The business plans conservative annual revenue projection of \$19.8 million of new revenue is based upon 1.65 million members participating monthly.

Free Mobile Benefits App generates revenue with:

- Insurance Carriers that underwrite dental
- Insurance Carriers that administer dental
- Insurance Carriers interested in offering dental
- Self-funded Companies
- Professional Employer Organizations
- Private Labeling
- Third Party Administrators
- Administrative Service Organizations
- HMOs & DMOs
- Labor Unions
- Affinity Programs
- Referral Plans

How?

- The company will receive revenue in the form of a rebate each time an individual participates in a transaction (i.e., fills a prescription, purchases prescription eye wear, obtains a hearing device, is fitted for a set of orthotics, purchases vitamins and supplements, durable medical equipment, diabetic supplies, etc.).
- The business plan's conservative annual new revenue projection of \$29.7 million is based up 81,370 individuals using the app once a day.

Free Mobile Benefits App also generates second stage revenue with:

- Travel & tourism [airline carriers, lodging establishments, cruise lines, car rentals, and theme parks]
- Automotive [purchase, leasing, roadside assistance, replacement parts, and repair services]
- Lifestyle services [financial, legal, credit repair, tax preparation, identity theft, realtor services, relocation assistance, and intra-state moving]
- Food & beverage [restaurant chains and grocery stores]
- Memberships [associations and health clubs]
- Office items [equipment, supplies, and printing]
- Entertainment [sporting events, concerts, and the theatre]
- Retail establishments [mass merchandisers, supply houses, and national retail chains]
- Gift items [baskets, pre-paid cards, flowers, candy, and balloons]

How?

- The company will receive revenue in the form of a rebate each time an individual participates in a transaction (i.e., purchase an airline ticket, goes to a restaurant, gets health club membership, etc.).

Nationwide Network Accessing generates revenue with:

- Insurance Carriers that underwrite dental
- Insurance Carriers that administer dental
- Insurance Carriers interested in offering dental
- Self-funded Companies
- Professional Employer Organizations
- Private Labeling
- Third Party Administrators
- Administrative Service Organizations
- HMOs & DMOs
- Labor Unions
- Affinity Programs
- Referral Plans

How?

- The company will generate revenue by leasing the network and being paid a monthly access fee on a PMPM basis.
- The business plans conservative annual new revenue projection of \$39.6 million is based upon 3.3 million members participating monthly.



Company Profile

Executive Management Team

Our executives have a combined 226 years of successful experience in developing platforms, delivering systems, building networks, forming alliances, provider recruiting, marketing products, and integrating services. Our team has direct experience building.

Our executives will be contracted for three years and carry a non-compete. Below is a list of the executives with their years of experience.

26
Years

Yale Mallinger

Chief Executive Officer

32
Years

Kenneth Mackay

VP of Administration

36
Years

James Nova

Chief Financial Officer

28
Years

Steve Stith

VP of Marketing

32
Years

Duane Scott

VP of Information Systems

41
Years

Roger Skinner

VP of Sales

31
Years

Dr. Herb Kaufman

VP of Healthcare

Corporate Setup

Primacy Health Group, LLC., is the corporate entity for the "cost savings benefits platform".

Primacy Health Group Foundation is the corporate entity for philanthropy through, churches, synagogues, food banks, and homeless shelters.

Both entities are registered and approved through SAM.gov for receiving United States Federal Government contracts.

Success Factors

Success will be a direct result of our senior management team's extensive industry knowledge and previous accomplishments in developing platforms. Our team has experience building the exact products Primacy intends to bring to market - we will take these products to the next level.

1. Our other factors for success include the following:
 - Prior relationships with target markets and industry decision makers.
 - Fulfilling current market voids (at no additional cost to participants).
 - Handling of customers' needs (without changes to their existing programs).
 - Complete turn-key portfolio for companies (who are wanting to expand).
 - Ability to backfill the network with additional providers.
 - Providing client logistical integration and supporting transition mechanisms.
 - Ability to succeed against any type of competitor or barrier to new entry.
 - Extreme commitment to working as a team and succeeding together.
2. When selecting healthcare benefits, national employee benefit brokerage agencies or a national employee benefit consulting firm is used.
 - Fortune 5,000 companies, government municipalities, school districts, utility entities, labor unions, and professional associations usually contract with national employee benefit consulting firms and national employee benefit brokerage agencies for assistance in selecting their healthcare benefits.
 - There are 31 national employee benefit consulting firms and national employee benefit brokerage agencies involved in the selection process, which affects over 160 million Americans' benefit programs.
 - These consultants and brokers, along with the nearly 600 insuring entities and plan administrators, are our company's target markets.
3. Our executive team has taken the opportunity to vet its business model with several potential clients, which represent multiple segments of our target markets.
 - Their feedback, from these meetings, was uniformly positive.
 - Several potential clients provided letters expressing their participation interest.
 - The total number of potential members represented by these potential clients is 5.75 million.
4. This aggregate total of potential members represented in these letters is greater than the total members needed to achieve the financials projected in our P&L through year two. A copy of these letters is available upon request.

Corporate Mission

Our corporate objectives and mission may be summarized as follows:

- Develop a cost savings platform that includes: antifraud technology for licensing or contracting; and, the contracting of expertise services in designing proper benefit plans, which will result in insuring entities having the ability to reduce their overall total spending and offer enhanced benefits at a lower cost.
- Develop a free benefits mobile app for all Americans, which will result in a variety of new and affordable healthcare benefits, enhance existing benefits, and decrease their total spend.
- Develop the country's largest independent nationwide discount dental provider network, which will result in allowing 5,000+ business entities to utilize it for network accessing that will result in reducing their overall costs (spend), enhance their existing benefits, and add new and affordable benefits without any additional costs or reductions.
- Develop the nation's largest and most comprehensive healthcare benefits savings program.

Furthermore, we plan to establish a lean, agile and efficient organizational structure capable of supporting us company's operational needs.

Profit and Loss Analysis

	Year 1	Year 2	Year 3	Year 4	Year 5
REVENUE	-	19,200,000	38,400,000	57,600,000	76,800,000
OPERATING EXPENSES					
Rent & Utilities	12,000	24,000	36,000	48,000	60,000
Equipment & Furniture	31,000	33,000	35,000	37,000	39,000
Commercial Software	3,000	4,000	5,000	6,000	7,000
Office Supplies	12,000	18,000	24,000	30,000	36,000
Telecommunications	24,000	30,000	36,000	42,000	48,000
Printing	1,000	2,000	3,000	4,000	5,000
Postage	-	-	-	-	-
Data Information	120,000	132,000	144,000	156,000	168,000
Direct Mail	-	-	-	-	-
Credentialing	372,000	396,000	420,000	444,000	468,000
Professional Services	2,772,000	2,436,000	2,460,000	2,484,000	2,508,000
Salaries	360,000	420,000	480,000	540,000	600,000
Payroll Taxes & Employee Benefits	72,000	84,000	96,000	108,000	120,000
Network Contracting	792,000	924,000	948,000	972,000	996,000
Sales & Marketing	432,000	492,000	516,000	540,000	564,000
Benefit Plan Design	324,000	372,000	396,000	420,000	444,000
Anti-Fraud Platform	564,000	636,000	660,000	684,000	708,000
Partnerships & Affiliations	84,000	108,000	132,000	156,000	180,000
Nationwide Registration	25,000	-	-	-	-
TOTAL OPERATING EXPENSES	6,000,000	6,111,000	6,391,000	6,671,000	6,951,000
OPERATING SURPLUS	(6,000,000)	13,089,000	32,009,000	50,929,000	69,849,000
Provision for taxes (15%)	-	1,963,350	4,801,350	7,639,350	10,477,350
TOTAL NET INCOME	(6,000,000)	11,125,650	27,207,650	43,289,650	59,371,650

Percentage of U.S. Market Share with annual renewals

less than 0.05% less than 1.0% less than 1.5% less than 2.0%

**Option to begin payment to investors and shareholders in year two

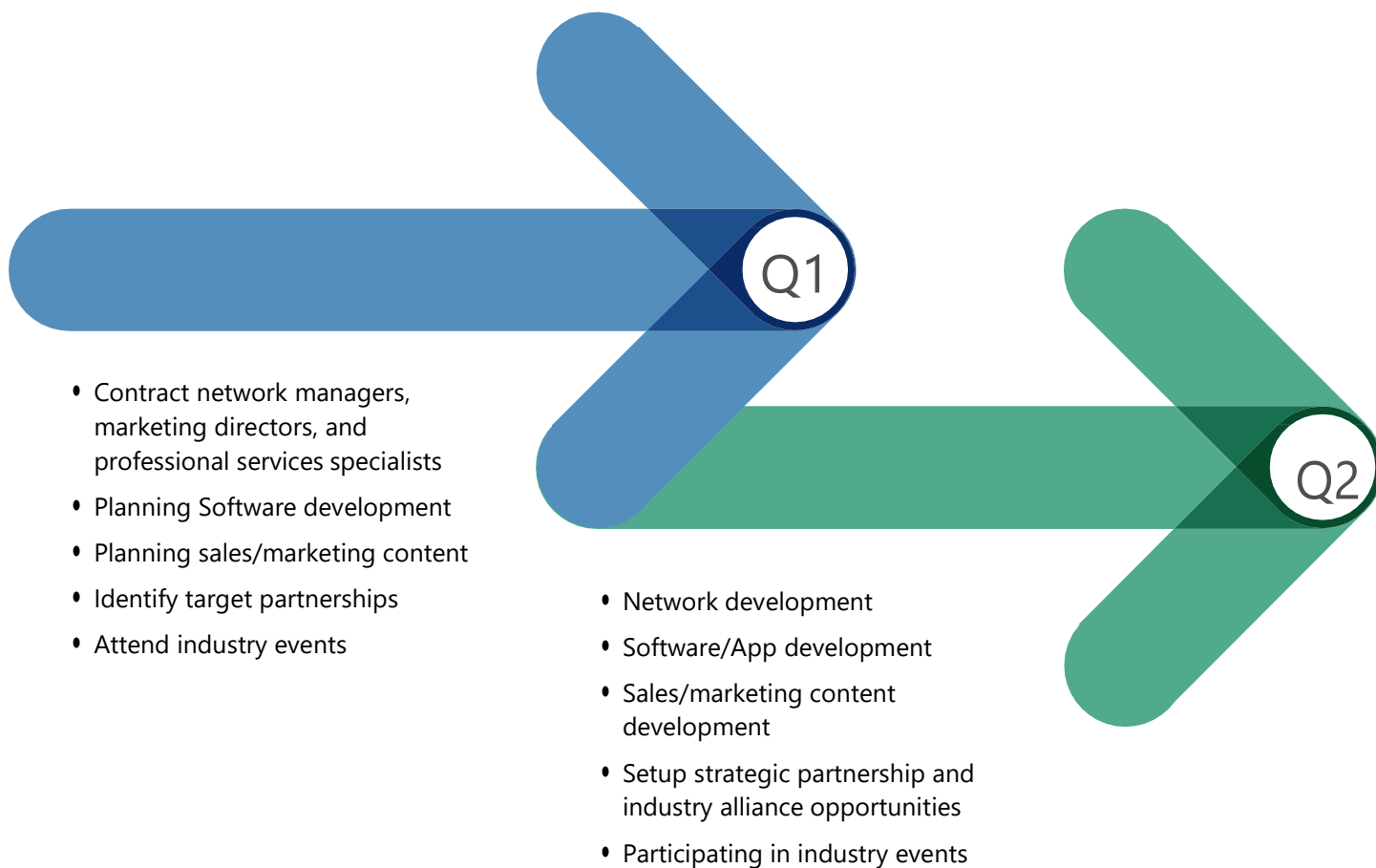
NOTE: Our projected revenue depicted for years 2 to 5 reflect the following:

1. An ultra-conservative initial U.S. market share of one half of one percent.
2. Inclusive annual client renewals along with new U.S. market share growth of one half of one percent annually.

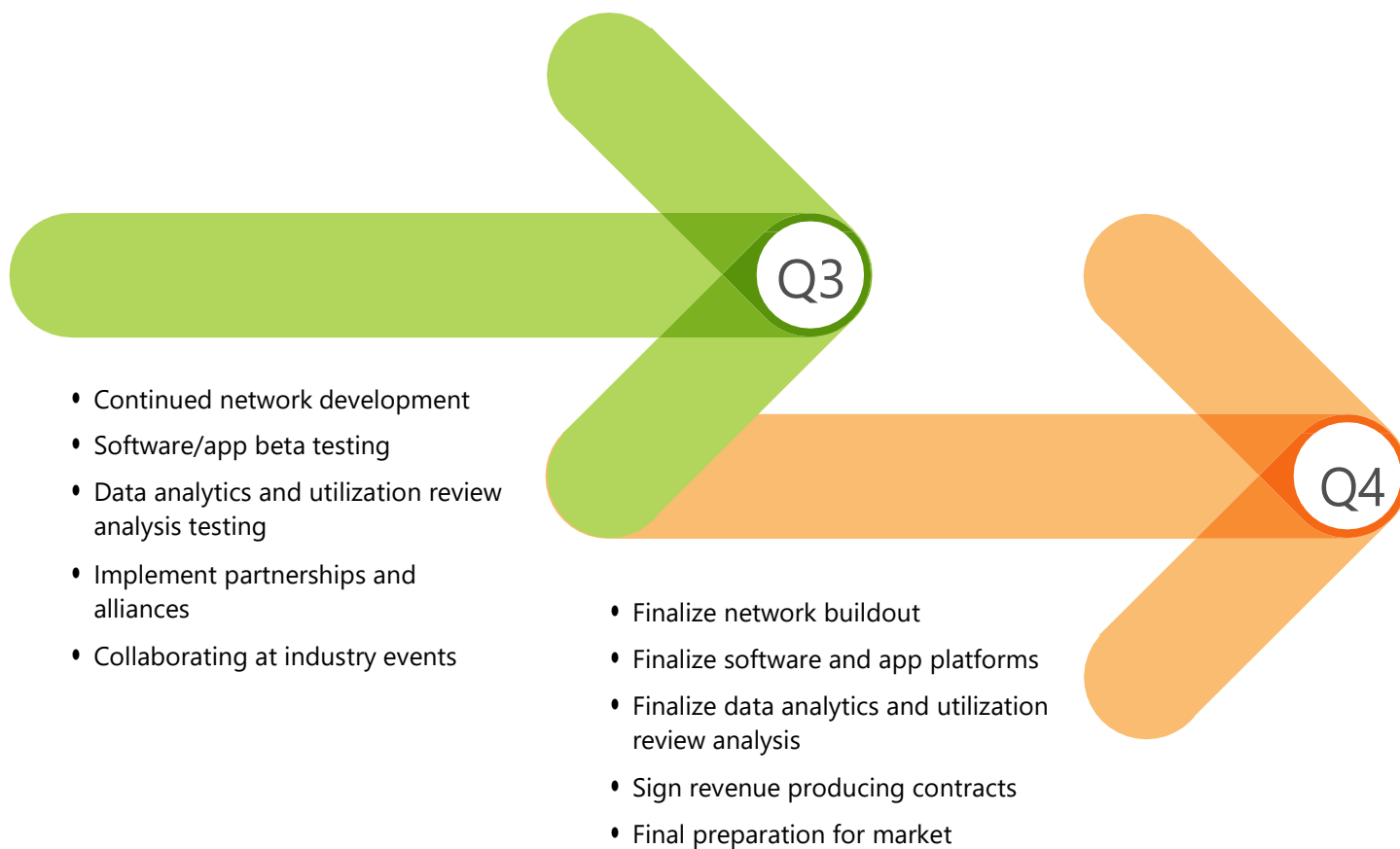


Development Timeline

DEVELOPMENT TIMELINE 2019



DEVELOPMENT TIMELINE 2019





Disclosure

READ THIS NOTICE VERY CAREFULLY. CONSULT YOUR OWN LEGAL, TAX AND FINANCIAL ADVISOR BEFORE ENGAGING IN ANY ACTIVITY. NEITHER PRIMACY HEALTH GROUP, LLC (PRIMACY), ITS MANAGERS, EMPLOYEES, ADVISORS, OTHER AGENTS NOR ANY THIRD-PARTY SERVICE PROVIDER SHALL BE LIABLE FOR ANY KIND OF DAMAGE OR LOSS, WHETHER DIRECT, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY OR CONSEQUENTIAL (E.G. LOSS OF PROFIT, GOODWILL OR DATA), THAT MAY RESULT FROM READING THIS WHITE PAPER, OTHER MATERIALS PRODUCED BY PRIMACY, ACQUIRING PRIMACY TOKENS OR USING THE PRIMACY WEBSITE AT PRIMACYHEALTH.COM.

NO OFFERS OF SECURITIES, ADVICE OR SOLICITATION

This white paper is intended for informational purposes only. It may not be considered investment advice, investment research, recommendation, solicitation of any kind or an endorsement, nor will it form a part of any investment decision or any other decision regarding Primacy tokens. You are solely responsible for determining whether acquisition of Primacy tokens is appropriate or suitable for you based on your investment objectives and financial situation. Any decisions or actions taken based on information presented in this white paper, the Primacy website or other content is done at your own risk and discretion.

FORWARD LOOKING STATEMENTS

1. The information set forth in this white paper constitutes forward-looking information regarding the plans, intentions, future of the project, future events and projections. These statements may be identified by, but not limited to, words and phrases such as "will", "estimate", "aim", "endeavor", "envision", "believe", "expect", "project", "anticipate", or words of similar meaning. However, some forward-looking statements may not be identified by such phrases and you are expected to consider any statement regarding the future as a forward-looking statement. Such forward-looking statements are also included in other publicly available Primacy materials such as videos, blog posts, interviews, etc. Forward-looking statements include, but are not limited to:
 - a. execution and completion of the Primacy cryptocurrency sale;
 - b. the projected performance and usability of the Primacy token;
 - c. the expected development of Primacy Health Group, LLC. and the services provided thereby;
 - d. execution of the Primacy's vision and strategy;
 - e. possible future liquidity, usage and benefits of Primacy tokens.
2. The forward-looking statements involve a variety of risks and uncertainties. Should any of these risks or uncertainties materialize, the actual performance and progress of Primacy might differ from expectations set by the forward-looking statements. These statements are not guaranteeing of future performance and no reliance should be placed on them. Primacy undertakes no obligation to update forward-looking statements if circumstances change. By acting upon forward-looking statements in the white paper, Primacy website and other materials produced by Primacy, you bear the full risk and responsibility in the case of forward-looking statements not materializing.

NO GUARANTEES

There is no guarantee that Primacy will be a success. Similarly, there is no guarantee that the value of Primacy token will rise. You should bear in mind that the value of Primacy tokens can go up as well as down. You are advised to thoroughly assess the risks and uncertainties involved before making any decisions. No promises in terms of token value or future performance are made.

EXCLUSION OF LIABILITY

Although Primacy has taken reasonable steps to ensure the integrity and accuracy of information communicated, Primacy nor any of its agents owe any duty of care to you, nor make any express or implied representation or warranty, and no responsibility or liability is accepted by any of them with respect to the adequacy, accuracy, completeness or reasonableness of the facts, opinions, estimates, forecasts, projections or other information in this white paper or any further information, written or oral notice, or other document at any time provided in connection with Primacy tokens, Primacy, or any other aspect of the activities of Primacy. Nothing shall be relied upon as a promise or representation regarding any historic or current position or future events. The opinions, descriptions, plans and intentions expressed herein are those held by the authors at the date of this white paper and may be subject to change. Please note that Primacy intends to operate in a highly regulated business area which requires a number of licenses and authorizations. Primacy might not succeed in obtaining any or all of the necessary licenses and may therefore have to change its business plan. Primacy disclaims all liability and responsibility to the maximum extent of the law for any statement or informative material communicated.

LIMITATIONS

1. In addition to other considerations and limitations, Primacy tokens are only suitable for individuals and entities:
 - a. who have significant experience with and understanding of the usage and intricacies of cryptographic tokens,
 - b. who understand and are willing to assume the potential risk of capital loss and who understand that there may be limited liquidity and/or usage for Primacy token;
 - c. for whom the acquisition of Primacy tokens is part of a diversified investment program;
 - d. who understand and are willing to assume the risks involved.
2. This white paper is subject to copyright with all rights reserved. It may not be published, distributed or transmitted by any other person by any means or media, directly or indirectly, in whole or in part.

REPRESENTATIONS AND WARRANTIES FOR THE READER

1. Upon acting based on information presented in this white paper, the Primacy website or other content produced by Primacy, you confirm that:
 - a. this white paper, the Primacy website or any other material produced by Primacy is not an offering, solicitation or prospectus of any kind;
 - b. you are acquiring Primacy token at your sole risk and "as is" basis without any warranties, either express or implied;
 - c. Primacy is exempted from any direct liability or indirect liability to the maximum extent of the law;
 - d. Primacy tokens are not intended as securities or any other instruments the sale of which would require a license or an authorization of any kind, and you may not acquire Primacy tokens if Primacy tokens may be regarded as securities or any other instruments the sale of which would require a license or an authorization of any kind in your jurisdiction;
 - e. you have a good understanding of the key components of blockchain technology and understand how blockchains operate. In addition, you fully understand how to use blockchain wallets, including safeguarding private keys;
 - f. you are aware of risks in the cryptocurrency industry and are able to bear potential losses in full (which may be equal to the price you have paid for Primacy tokens);
 - g. you are not a citizen or a resident of any country whose legislation limits or forbids the offering, sale, acquisition of and/or other transactions with Primacy tokens, or the envisioned activities of Primacy;
 - h. you are liable for declaring and settling any applicable tax obligations, however, in case the initial sale of Primacy tokens are or may be taxable in your jurisdiction, you may not acquire Primacy tokens;
 - i. you have the legal capacity to acquire Primacy tokens and, if applicable, have obtained all necessary approvals.