



FITBEAT

**WHITE
PAPER**

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Any purchase of crypto tokens is extremely risky. Never spend any funds that you cannot afford to lose. Make sure you read and understand the Whitepaper, Terms of Sale and all possible associated risks.

WHY IS ACTIVE LIFE AND FITNESS WORTH CONTRIBUTING TO?

The modern society faces immense problems regarding unhealthy eating habits, fast paced lifestyle, less and less time for exercising, sedentary lifestyle, and exposure to high-levels of stress. Consequently, physical activity, being a spring of health and wellbeing on one side and a way of coping with many of these problems (e.g. stress), is (or should be) at the core of the health, wellbeing, and other social policies. We want to ensure physical activity of professional athletes and all other gym users is accompanied by the state-of-the-art technological equipment, knowledge, and guidelines brought together in a single platform utilizing blockchain technology solutions on a distributed network.

Solving THE problem of the modern humanity.

Facts:

- USD 14.1 billion in additional prescription drug, emergency room and outpatient visit healthcare costs annually.
- USD 19,000 higher medical costs of an obese 10-year old child compared to a healthy-weight child.
- The global sports nutrition market accounted for USD 28.37 billion in 2016 and is expected to reach USD 45.27 billion by 2022.
- The economic costs of working while sick go far beyond increased health care costs due to treating a significantly higher number of people showing more severe signs of ill health. They also involve costs due to lower productivity and subsequent impacts on economic growth and development.
- The average expenditure per capita in the 27 European union countries amounts to 197 EUR / PPS per capita.
- In the year 2017, 28% of persons between ages 18 and 45 took up to 10 sick leave days.
- According to the The Gallup-Healthways Well-Being Index, the total annual costs related to lost productivity because of absenteeism – which is also caused by depression, stress, and illness – in 2013 in US totaled USD 84 billion.

Strive for health and wellbeing.

If we focus on obesity only, which has nearly tripled since 1975 and is now considered a chronic disease, a state that needs a constant treatment, numbers are appalling. In Europe, 1 in 7 (14%) premature deaths could be prevented if people were at healthy weight, rather than overweight or obese. The latest Harvard School of Public Health study is even more shocking: obesity has reached pandemic proportions worldwide with more than 600 million obese and with 1 in 5 premature deaths due to obesity in the US.

Making health a lifestyle.

Obesity causes a higher number of sick-leaves, increases direct and indirect costs of health care, lowers labor productivity, etc. The costs of extra medications for a man or a woman with obesity is estimated USD 190 billion per year (21% of the total US healthcare expenditure). Compared with healthy-weight individuals, obese patients incur 46% higher inpatient costs, 27% more physician visits and outpatient costs, and 80% higher spending on prescription drugs.

Also, a study based on the National Health Interview Survey 2002 found that the 9,636 workers with obesity had more than double the work limitation of workers who were normal weight. The costs of obesity among workers are immense, and the responsibility for managing it is increasingly falling to employers. Obesity attributed absenteeism among American workers costs the nation more than USD 8 billion per year.

Finding a healthy way of having a healthy lifestyle.

Nonetheless, even more responsibility is given to the governments and economic policies. According to the McKinsey Global Institute, the yearly worldwide cost of obesity is USD 2.000 billion or 2.8% of the annual economic activity. In the UK, obesity has the second-largest impact on the economy after smoking, costing more than war, armed violence, and terrorism. In 2012, it generated a loss of more than GBP 47 billion or 3% of the UK's GDP. We believe the society is not yet fully aware of the epidemic proportions of this 21st century plague the developed world is facing...

We empower people to be fit.

A Slovenian startup Fit&Beat is set to revolutionize the fitness world by introducing a new licensing model for personal trainers based on blockchain, using VR technology. The platform will connect trainers who will be licensed by Fit&Beat's own native licenses guaranteeing the best possible fitness and nutrition knowledge with individuals who want to train and get healthier.

Fit&Beat universal fitness license or accreditation is set to become the standard in the fitness world. Fit&Beat trainers will be trained using VR technology and will be proficient in using the same technology in the gym. VR help trainers learn the intricate details of the human body. It will assist in explaining trainers and non-trainers how to properly complete a specific exercise and will potentially transform every home into a personal VR gym. At the same time the fitness training could be spiced up by the introduction of gamification.

Fit&Beat will employ its native token run on Ethereum blockchain according to ERC20 standard. The token will be used for all the transactions within the ecosystem, such as processing payments, remuneration of the trainers, providing scholarships for prospective young talents, etc. It will also allow seamless partnerships utilizing smart contracts.

The ecosystem will have its own web and mobile (iOS and Android) interfaces which are already under development.

Fit&Beat has a core team of more than a dozen experts in their respective fields. Fitness professionals, entrepreneurs, blockchain and web platform developers, and digital currency enthusiasts dedicated to creating a new standard for fitness trainer licensing by connecting blockchain and virtual reality technologies.

We have 15+ years of experience in fitness and health industry, 6+ years of know-how in virtual reality and blockchain technologies and crypto industry, 10+ years of experience in managing various international projects.

The core team is assisted by renowned and recognized advisors and ambassadors from across the globe, among them the world's top fitness trainers, world bodybuilding champions, Olympic champions, and experienced health and nutritional advisors. Through the ambassadors, Fit&Beat has a social media organic reach of nearly 15,000,000 fitness professionals, enthusiasts, and individuals in search for a better and healthier life.

We are going to do all that by using blockchain and smart contract technology. Blockchain technology has the potential to disrupt the health and fitness sector by making user-generated data the core of the healthcare ecosystem. Blockchain is increasing the security and interoperability of health data.

Our goal is to establish a unique blockchain based fitness wellbeing platform connecting all the main factors of a healthy lifestyle in the fitness world: challenging detrimental modern ways of living and working by encouraging an active lifestyle and enhancing the worldwide sustainable growth of happiness and health using the cutting-edge blockchain and VR technology and utilizing smart contract solutions fueled by a native Fit&Beat utility token.

2.1 MISSION

MISSION: *Creating a new standard for trainer licensing by connecting blockchain and XR (extended reality) technologies.*

2.2 VISION

VISION: *To establish the most recognized XR (extended reality) backed and quality licensed ecosystem for fitness trainers by 2023.*

The main features of our project are as follows:

- First pairing of cutting-edge virtual reality and blockchain technology with the physical exercise using revolutionary XR-LIFT ("Look-Into-the-Future-Today") app
- Quality standards Licensing for Personal Trainers
- Scholarship program for youngathletes
- Activity rewarding platform using smart contract state-of-the-art solutions
- Modular sales through platform-diversified and blockchain powered modules tailored to the needs of our members
- Partnership programs (equipment & nutrition, insurance, exercise venues, etc.) utilizing smart contracts
- Global reach
- Connection to world-renowned fitness and wellbeing ambassadors via the blockchain powered platform
- Relevant information and research materials
- Payment/utility token powering the whole ecosystem
- Wallet app
- iOS and Android mobile Fit&Beat app
- Promoting the solution of the society's acute problems using innovative and groundbreaking technologies



FITBEAT

To test the market's demand for new technologically advanced fitness facilities, we already started building the first VR Fitness in Celje, Slovenia. In September 2018 we officially launched our first Fit&Beat VR gym in Celje. The testing of VR/AR/MR technology began in May, enabling us to see how trainees react to our ideas and concepts.

In the beginning we will upgrade cardio equipment by attaching VR technology and enabling trainees to choose their own destination to perform cardiovascular exercises. We will ask them to use their imagination. As already mentioned above, we will improve the cardio experience by offering various destinations, where people can bike, run, row and engage in various different sports' activities in virtual reality surroundings.

The second phase will include VR/AR/MR technology in order for the most renowned athletes and experts to explain to the trainees how to perform certain exercises properly. In addition, we will obtain the information regarding the most desired exercises, with which people need guidance and expert opinion.

Finally, by creating a lot of VR/AR/MR content, we will enable the trainees the opportunity to perform an entire training routine with a fitness professionals, celebrities, and actually train with them side by side.



4.1 VR/AR market evaluation and expected growth

Through the use of specific hardware and software, virtual reality – sometimes called 'immersive multimedia,' as well as 'virtual environment (VE)' or 'computer-simulated life' – can help replicate or create an environment, based on reality or the imagination of the creator. The aim of VR is to create a sensory experience for the user sometimes including sight, touch, hearing, smell, or even taste.

In order to experience virtual reality, the user needs a specific set of hardware. The most important device that helps the user immerse in the virtual environment is probably the head-mounted display (HMD) – a wraparound headset which does not allow light or images from the real world to interfere with the virtual one. The installed base of virtual reality headsets was estimated at around seven million in 2016 and is forecast to grow to 37 million by 2020. The Samsung VR headsets (now Oculus GO) were the best selling VR devices in 2016 with 4.3 million units sold. With fast pace with which new, lighter, smaller more wearable hardware (headsets, AR glasses...) is being launched at the market and especially with evolution of haptic feedback gloves, full body suits we expect these numbers to grow since it will be easier for the user to adopt and use VR/AR/MR solutions.

The VR industry is growing at a fast pace, with revenues from virtual reality hardware and software projected to increase from USD 3.7 billion in 2016 to more than USD 40 billion by 2020. Another forecast projects revenues from the global virtual reality market to reach USD 21.5 billion in 2020. Mobile based virtual reality head-mounted displays are forecast to account for about 75% of global VR display sales by that time, as the number of mobile virtual reality users worldwide is forecast to grow to more than 130 million.

4.2 VR/AR application for educational purposes

The basic functionality of XR in education is to bring learning to life via a virtual environment. The more a person is able to participate in life-like engagement, the easier it is for him or her to feel a connection to the studied content and absorb it.

Today, VR can enable experiential learning by simulating real-world environments. Students can test their skills, record their work, and interact with experts all within VR. Students have responded overwhelmingly positively to active learner engagement. A recent study shows that "93% of teachers say their students would be excited to use virtual reality and 83 percent say that virtual reality might help improve learning outcomes." This points to a universal trend as these students will soon enter universities and then the workforce market, where job training scenarios will become the new classroom.

4.3 FIT&BEAT VIRTUAL REALITY

When we talk about modern society one of the biggest problems is obesity. Some estimate that nearly one third of the world population is overweight and obese. This causes more and more health problems from heart disease, stroke, type 2 diabetes etc. Obesity causes a lot of health related conditions that could be solved or at least reduced if we get more people to engage in daily or weekly regular activities. Getting more people involved in healthy lifestyle could save lives and also minimize the obese-health related issues and costs of curing them. We believe that we can change the way people live and change their lifestyle if this change is fun, easy and when people are not really aware that

they are doing exercise. And this is where Virtual reality comes in and helps us solve these problems.

By introducing XR/VR/AR/MR technology to the fitness world, we would help educate and increase the level of knowledge among young fitness and non-fitness community, and also change the way people work out.

Did you know that by listening and watching, we are engaging 40% more of our brains than just by reading? Therefore, by using our XR/VR/AR/MR solutions, trainers would be able to monitor every muscle fiber, and basically dissect the body to the last atom. Only by looking at every muscle fiber, we can increase the knowledge of human body, increase awareness of possible injuries and knowledge of how to treat them and show more in depth of how human body works. Our goal is to set the quality standards' bar for personal trainers, where all of them would have the highest possible knowledge.

VR industry is getting bigger and bigger, with a huge boom in 2017 and becoming more and more mainstream technology. With the development of better and better hardware we can now experience situations that we were not able to do few years ago. Since VR, if done correctly, creates a truly immersive experience it is now simple to put people in different situations where they need to use their strength fitness and coordination. With VR even playing a game could become an exercise experience. Since the player in VR has to be active he or she is exercising without even knowing it. People can change their behavior if this change is fun, attractive and fully immersive.

We at Fit&Beat want to revolutionize fitness industry by using all of the benefits that emerging XR and other (VR/AR/MR) technologies are enabling. We will transform traditional fitness into XR powered fitness experiences, we will use AR and VR for learning and teaching. Imagine that you have your own personal trainer following your daily home exercise routines, every single day or when ever you decide. This can be achieved by utilizing faster and faster development of holographic technologies. You can have your own personal hologram trainer that can motivate you, give you pointers, teach you about specific muscle groups, workout plans, meal plans etc.

We will create a cutting edge content that can be used in gyms. Imagine you could ride a bike through the most beautiful places on earth or competing with professional cyclists without even having to leave gym or your home. This can be achieved with VR technology. All you need to do is put your headset on and you can teleport yourself in different environments and different situations. We can make cycling in gym more fun, effective and interesting. Or imagine that you can now use your rowing machine to row on the most beautiful rivers, lakes and see side in the world. This is where XR comes in full power. We can transform the gyms that have been the same for almost a century. We can make them more attractive and fun for people.

Following the development of haptic feedback technology, we will soon be able to create fully real simulations for martial arts training. Imagine you could learn boxing, kraw maga, MMA and similar with using haptic feedback suit that enables you to feel virtual reality environment, you can feel all the punches that you did not avoid. Furthermore, we can use these technologies to be used for police training, simulations, and more.

Our goal is to create the best possible content that will change how people understand the necessity for being active, reducing the problems of obesity and improving their health conditions. We aim to do this with utilizing the VR/AR/MR technology to work in our benefit and to help us achieve our goal of revolutionizing fitness industry and creating a better and healthier society.

We want to create new equipment that could be installed in different gyms. We will work together with some of the best world experts from the field of VR/AR/MR, fitness, nutrition and product development to create truly new and revolutionized gyms that could get more and more people interested in healthier life style.

We are bringing VR/AR/MR to the gym to:

- Help trainers learn the intricate details of the human body.
- Help explain trainers and non-trainers how to properly complete an exercise.
- Transform every regular gym or home into a VR gym and introduce gamification.
- Help every individual finish a training program.

4.3.1 Our solution

First of all, we want to use VR/AR/MR technology to educate people and show them how to properly perform a certain exercise or movement. We want to create a constantly growing database of VR/AR/MR content, showing all possible exercises, all stored on blockchain.

Second of all, we want to give Fit&Beat users the option to train with celebrity professionals in the fitness world. We all know that every fitness professional has his/her own secrets, techniques and ways of training, which makes him/her them better. By using VR/AR/MR technology, people will be able to choose from a list of fitness professionals and train with them. Either they will pick a certain body part they want to train and improve, or they will pick a specific routine. For example, imagine training with one of your fitness idols and having him/her in front of you, performing an entire training or exercise.

Third of all, we want to equip and modernize every gym and fitness facility with VR/AR/MR technology. Imagine you go on a cardio equipment, treadmill, bike, stairmaster, rower, elliptical, and all of a sudden you are in the middle of New York, Paris, or in front of the pyramids.

Fourth of all, we want to use VR/AR/MR technology in the Fit&Beat fitness licence to educate our trainers: taking education to the next level by showing them human anatomy using this technology. Imagine you would be able to look into every muscle fiber, and basically dissect the body to the last atom. Only by looking at every muscle fiber, would we increase the knowledge of a human body, increase awareness of possible injuries and how to treat them, and show more in depth how human body actually works.

The final stage and goal of Fit&Beat VR technology is to turn every household into a personalized VR gym using gamification to make it easier and more fun to train. We want to help every person that doesn't have the time or ability to go to the gym, to train at home and have fun at the same time. We will use gamification, which would stimulate people to be more active. Imagine training while playing a game and gathering points, advancing to various levels. In addition to households, we can transform every office into personalized VR gym, where people can do a quick workout during their lunch breaks.

The fitness industry has evolved from a sale-centered industry to an industry focused on relationships with people. Nonetheless, it is still challenged by many critical issues: an abuse of doping substances, inappropriate (unhealthy) food supplements, excessive training, improper weight loss or body-mass gaining diets, lack of proper education of (young) athletes, etc. Most gyms and personal trainers focus on aesthetics rather than health. The market of personal trainers' licenses runs with no strict and transparent rules. Further, there are no programs to aid young fitness athletes and bodybuilders financially and empower them with the proper know-how.

Our Fit&Beat platform is the first to address all these issues with the assistance of blockchain technology, virtual reality, artificial intelligence and other state-of-the-art technology solutions. We are the first to use smart contracts to reward the passion for being active.

"It is high time for the technology to be used in our favor, not only causing health problems."

What is the proper know-how? We all agree physical inactivity is the most challenging public health issue of the 21st century. However, many health problems emerge from not adopting the right, individually tailored exercise for every person. All of us differ from each other in physical and health condition, age, gender, aerobic fitness, and other characteristics. Also, scientists and consequently the public have changed their view on what constitutes a healthy (in the broadest sense of the word) diet, a healthy amount of physical activity, suitable methods and kinds of physical activity. It all holds true for all of us in the fitness industry, too. Therefore, we should focus on bringing the right information, the proper knowledge, and the right products to fitness athletes and all fitness facilities users. All in one place and seamlessly connected using smart contracts and the Fit&Beat utility token.

***In modern society, according to prevailing ideals, it is often more desired to look healthy than to be healthy.
We envision being fit to mean looking healthy and being healthy.***

The fitness industry is one of the most constant growing industries. In 2017, 60 million European citizens were registered in the gym, which is 4% more than last year. Fitness centers in Europe generated USD 26.6 billion, and in the United States about USD 24 billion. At the same time, the number of people working as personal trainers grows. According to some estimations, personal trainers in the USA earned USD 9 billion in 2017. This figure grows approximately 3.2% per year. According to official data, there are about 600,000, but there are many personal trainers in the USA and around the world who are not registered and are earning money in the grey market. It is therefore reasonably assumed that these numbers are much larger. There are many different registries of trainers, such as EREPS (European register for exercise professionals), but most trainers are not in these registries.

Consequently, there is a great increase in quasi-trainers who do not have the necessary education, or qualifications. Individuals who, for a short time train in gyms, call themselves "trainers" and begin to train others, which we can also find in Slovenia. In most cases this results in doing more damage than benefit to the client. These so-called trainers without the necessary knowledge can show the client inadequate exercises (most of them show the same exercises to their clients as they train, and do not follow the principle of individual approach), or even teach the wrong execution of the exercises they have seen on the internet (for example, head-to-head), causing different injuries.

In addition, these self-called "trainers" recommend excessive, radical diets. Since recreational people are not ready for them, some people experience yo-yo effect and with that, the end of the healthy way of life. Therefore, the lack of professionalism of quasi-trainers results in clients being potentially injured or they simply return to "sedentary lifestyle", hating fitness and movement in general.

It also happens that these "trainers" advise clients, who enter the gym for the first time, "shortcuts" in the form of various illicit substances, with a promise of achieving the desired result in a fast manner, but of course they are extremely harmful in the long run. Trainers who did not attend the necessary lectures on the functioning of the human body and did not learn from anatomy and psychology, should not, under any circumstances, manipulate with the human body.

For all this reason, fitness in the public eye, especially with cultural people/businessmen, receives negative reputation.

We aim to achieve, with professional educated personnel and through VR technics, that our personal trainers will influence the psychophysical wellbeing of clients and introduce recreational sports and fitness to their everyday life in healthy and professional way.

6.1 FIT&BEAT FITNESS LICENCE

Our solution will connect Fit&Beat licensed trainers, who have the best possible fitness and nutrition knowledge, with individuals who want to train and get healthier. Our blockchain-based license will provide trainers the most thorough knowledge of the human body, instructions on how to set up nutrition and workout plans, and how to properly train their clients.

Fit&Beat focuses on creating a single, universal fitness license or accreditation that will become the standard in the fitness world. Fit&Beat fitness licenses and personal trainer accreditations will be given only to the best trainers in the world and will represent the highest possible level of knowledge and expertise.

We will use the blockchain technology to track and maintain accurate details of all Fit&Beat accredited trainers. Once trainers pass our exam and we license them, they become members of the Fit&Beat community. Individuals looking for trainers with the best knowledge in the fitness industry will join our ecosystem and start their journey towards a healthier lifestyle.

6.1.1 The future of licences in VR

In one part, our license will be connected to an AI engine. The latter will search for specific keywords in scientific studies. When a Fit&Beat user for example enters words such as LCHF or any other diet, the use of prohibited substances, or anything that has been scientifically investigated in the past, and a study exists, the user will be shown the top five hits on the desired topic.

The VR/AR/MR brings unimagined possibilities. One of such possibilities will be the individual's timeline. For example, the users of our platform will be able to see the difference between a severe anabolic steroids abuser through his or her ten-year period of the abuse and an athlete who never touched the steroids. The user will be able to see all the intricacies of the various metabolic and other physiological processes in the body when someone uses multiple mutually antagonistic substances while on the outside he or she can still maintain a fabulous jacked up figure.

VR/AR/MR technology will also be used to show how the human body functions and performs during particular exercise (such as running, weight lifting, CrossFit, rowing). The user will be also able to examine the problems that arise due to improper training and what happens during a workout when an injury occurs. The technology will enable the user to observe the healing process of an injury in detail and what happens after proper rehabilitation.

The license will be recorded on the blockchain proving the history and legitimacy of the person who obtained the license. Today, licensing is problematic because many individuals boast on social networks what they were doing and that they are licensed trainers which is not always true. However, our license can be checked by a client on the blockchain and he or she will immediately know whether a trainer has a valid license and knowledge necessary for one's needs.

The training will take 140 hours for beginners and 50 hours for advanced training. This means that individuals who opt for future education through Fit&Beat will spend 140 hours of training to complete our license. However, an individual who was properly educated in the past through other licenses can approach and raise his or her level of knowledge and know-how, which can be done by completing 50 hours of training.

Nowadays it is extremely hard to become a sponsored athlete. Daily we see various talents that need additional help to become great and get noticed. In order to become a professional, you not only need hours of training, but also the right nutrition, environment, and support system.

7.1 FIT&BEAT SPONSORSHIP

Fitness industry and mixed martial arts are facing the same problems in the beginning stages. Nobody knows about your potential and existence. If you want to be somebody you need to do serious work and for that you need money to pay for proper nutrition, food supplements, footwear, trainers, gym membership. Fit&Beat is well aware that if you are aware of your potential and somebody endorses you with what you need, you can achieve your goals without stress and potentially we can lower risk of injury in the process of training. Individuals struggle with financial and liquidity issues, lacking channels to monetize their attention. Fit&Beat is about to change this. The Fit&Beat module will offer our athletes a blockchain platform where they can create their own profiles and plans for the future, with specific goals and needs (nutrition advice & meal plans, help of a specific trainer, footwear, sport gadgets, supplements, etc.). Fit&Beat is going to help through our partners. Athletes' avatar is going to be created with their photos and videos. Fit&Beat cofounding platform will also have a part with cofounding for our Fit&Beat licences for personal trainers. If somebody wants to achieve the knowledge of a personal trainer and is facing financial issues he or she can apply within our sponsorship program. We are searching for the next Arnold Schwarzenegger of our digital era and reduce his struggle upon the way.

We are going to have additional services for the purchase of advertising space on Fit&Beat. Point of the Fit&Beat founding platform is that every fitness enthusiast can become a contributor, a supporter of athletes and the industry as a whole. When opening an account each contributor will be assigned an ERC20 wallet. Once the wallet receives FTB tokens, the supporter is ready to start making contributions.

7.2 FIT&BEAT ECOSYSTEM

As we try to resolve one of the worlds biggest health issues we found a way to implement blockchain solution using smart contracts on our Fit&Beat platform, using Fit&Beat token. Fit&Beat token is not controlled or regulated by any government authority and will be useds for making payments in every part of the world.

We wil issue a Fit&Beat token a peer to peer digital currency designed for fitness and health industry which will be used as a payment method through our partners and to reward our clients in every part of the world. It will be used at the gyms all around the world for a days' visit or monthly without registration to specific fitness; and you will still be able to track your progress via Fit&Beat mobile app. The infrastructure will be accessible at the press of a button on a person's smart phone. Fit&Beat users will be allowed to pay personal trainers or buy suppleymnts or VR content directly from the mobile Phone.

Our Fit&Beat platform provides an ecosystem for the entire fitness industry powered by the cutting-edge blockchain technology solutions. The platform offers all the needed information, connections and solutions in one place and enables seamless interaction among all the different participants fueled by a native currency – the Fit&Beat utility token. Each aspiring or veteran individual entering the ecosystem is welcomed by essential guidance providing one-on-one consultations with the proven fitness and

nutritional coaches and trainers in the industry. Also, an effortless interaction with fitness and health centers is furnished. We aim to create a project where personal trainers and trainees are rewarded for their common results (pay-per-effect payment scheme). They would be reducing expenses of medical insurance, lowering sick day-leaves, and reducing the risk of absenteeism, i.e. saving money to businesses and insurance companies/governments. Our vision is to bring the latter into the equation via bonus programs, lower insurance premiums, and perhaps even tax deductions.

Nutritional Advice & Diets

Dietary guidelines have evolved over the years as research became more accurate in determining what we should eat to attain optimal health, weight and, ultimately, wellbeing. Researchers at the Department of Nutrition at Harvard School of Public Health show us that quality is critical in determining what we should eat to achieve and maintain a healthy weight and that the notion of "a calorie is a calorie" does not tell the whole story. The Fit&Beat blockchain platform will, among other things, bring the athletes and recreational trainees a complete assortment of foods, ingredients, food-supplements, and menus. The menus will be both general and individualized and prepared by the renowned athletes themselves and nutritionists to suit individual needs of every person.



Information & motivation build the path to success.

Training Methods & Venues

The smart contract platform will connect the relevant people with the proper know-how to the right user – for the best user experience and the best results. Through Fit&Beat, every user will be able to obtain a variety of guidelines and information: online training, e-books on how to train, answers to specific questions, and contacts with renowned athletes who have walked the same path themselves. Also, a special license will be developed to provide every user with a reliable insight into the trainer's qualification and capacity. Moreover, the virtual reality leading-edge technology will be implemented to provide virtual reality video lectures of the best athletes – bring their exercise into a person's gym or his/her living room. The Fit&Beat blockchain powered platform will provide an up-to-date list of exercise venues: where and when to go with consideration to individual preferences of different users.

Financial Aid for Potential Competitors

Young athletes who have a vision of competing in an extremely competitive fitness, bodybuilding, and martial arts world need not only the right advice and know-how but also financial assistance. Substantial funds are needed for trainers, food supplements, and equipment. The Fit&Beat blockchain platform will return a portion of the funds to the ecosystem via scholarship & mentorship programs to promote young talents and enhance the sport. A revolutionary approach in the world of fitness, for us to find the new Arnold Schwarzenegger.

Virtual Reality – Seeing is Believing

Science has proved that easy to visualize goal is a powerful motivator to finish a race or even a single task. Considering this fact, we are on the verge of revolutionizing the fitness industry with our VR-LIFT, a virtual reality technology product enabling you to look forward to your goals. Our VR-LIFT app (Virtual Reality "Look-Into-the-Future-Today" app) that will be a part of our Fit&Beat blockchain ecosystem will allow every individual to see the results of his/her exercise in advance, for optimal motivation and super fitness experience.

The virtual reality cutting-edge technology will be used to upgrade the current stationary bikes, rowers and elliptical trainers providing the users with an immersive virtual reality experience. Not only will we upgrade the fitness experience, Fit&Beat will also enable the experience of the first VR personal gym. The users will put on the virtual reality glasses and immerse themselves into a game of their choice. In the second phase, we will produce volumetric videos of famous fitness coaches. The videos will be shot in a 3D technique following a script prepared in advance by personal trainers. These 3D images will be uploaded onto the Microsoft Hololens, or a similar device and the users will be able to exercise shoulder to shoulder with their idols following their guidance and encouragement. They will have an impression as if they were working side by side with their own fitness coaches in the surrounding convenience of their home.

Pay-Per-Effect – The Future of Life & Health Insurance

Our final dream is to connect insurance companies and businesses with our idea to introduce pay-per-effect trainer payment scheme. Employers, insurance companies, and other businesses would need to invest in the Fit&Beat project to enable all the industry factors to work with clients (employees) regarding their fitness and health.

We will bring our Fit&Beat licensed trainers to customers and employees to make them fit and healthy. Annually, it could save billions of dollars in medical and insurance charges to those investors.

Consequently, there is a possibility of special insurance products with the incentives for the insured person to be active. Such special incentives will be seamlessly integrated with the Fit&Beat advanced blockchain ecosystem.

Registering permissions to access client-generated data on blockchain, users are empowered to control who can access their data, and under which conditions. This capability enables individuals to be the owners of their precious data asset. This data set can be compiled from information originating from a variety of data sources; ranging from electronic medical records provided by hospitals, clinics and doctors, to fitness/wellness data generated by Fit&Beat mobile app all stored secure on blockchain ready to be seen by a doctor or whoever person chooses to authorize.

Healthier Food Supplements

In modern society, according to common ideals, it is often more essential to look healthy than to be healthy. Appearance defines health. Similarly, users of doping substances sense of healthy is characterized by glorifying their strong, muscular and fat-free body. Excess weight or too high body fat percentage often appears as the most significant destructive risk for health and appearance. However, users don't seem to believe that doping substances can damage their health. Moreover, even a combination of otherwise acceptable food supplements may cause damaging side effects for athletes' health.

The Fit&Beat platform is dedicated to the use of healthy food supplements for competitive and non-competitive athletes and recreational trainees. Our goal is also to develop a licensing of personal trainers' system in cooperation with the Slovenian Anti-Doping Organization (SLOADO) to bring our efforts to realization. Slovenia would be a pilot project to bring the solution to the worldwide fitness market utilizing the blockchain powered platform.

Join our vision and be active now!

7.3 FIT&BEAT INDEX

For every individual who joins our ecosystem and starts using our licensed trainers, we will designate and establish a personalized Fit&Beat index, which will track their personal information, such as name, body weight, height, BMI, blood pressure, number of minutes exercised, number of days exercised, number of calories burned per week, and number of calories consumed.

We will store this information on blockchain, which will allow us to track every individual's journey over time. At the same time, it will allow individuals to have a full control over their personal data and to easily migrate them between diverse service providers (e.g., different gyms, professional trainers, nutritional counselors, insurance companies).

In this part we will present our token model, business plan, general information regarding Fit&Beat token, information regarding token distribution and much more.

8.1 GENERAL INFO

Token name: Fit&Beat

Token symbol: FBT

Token decimals: 8

Token Blockchain: ETH

Token Total Supply: 280,000,000

The FBT token is an internal unit of value that the Fit&Beat platform created to manage its business model. Fit&Beat token will be used by fitness trainers offering their knowledge, people looking to improve their lifestyle and become more active, people wanting to approach fitness life more seriously and compete, sponsored athletes, people who want to become the best fitness trainers. Fit&Beat token will be built on the top of an existing Ethereum blockchain, and will be the fuel of the Fit&Beat platform.

8.2 TOKEN DISTRIBUTION

Token Public Sale 50% = 140 000 000

Retained by the company 33% = 92 400 000

Community development 14,50% = 40 600 000

Reserve funds 2,5% = 7 000 000

8.3 TOKEN PUBLIC SALE

Development 50% = 70 000 000

Research 30% = 42 000 000

Operations 15% = 21 000 000

Legal 5% = 7 000 000

8.4 RETAINED BY THE COMPANY

Founders 83,45% = 77 107 800

Team and Advisors 16,55% = 15 292 200

8.5 COMMUNITY DEVELOPMENT

Bounty 22% = 8 932 000

Ambassadors 73% = 29 638 000

Other 5% = 2 030 000

It is extremely important to us that most of the tokens gets distributed to the community. Team's, advisors', and ambassadors' tokens will be locked for 12 months after the end of the token sale. Team, advisors, and ambassadors will receive tokens gradually, in the following year, meaning that each month they will receive 1/12 of the tokens, starting as of the 13th month after the token sale.

8.6 TOKEN BURNING

FitBeat is a project that puts the core of its token development system through token burning. FitBeat offers a limited supply of tokens, which means that FitBeat will automatically burn, meaning, and permanently remove 20% of FTB tokens received from membership fees.

The process of burning tokens will reduce the total supply of FTB tokens, which will automatically result in the organic growth of the token value, while benefiting token holders and investors.

FitBeat's project mission and vision are to be transparent and to provide benefits to its community. The team will make sure that as many tokens as received from membership will be burned. Our goal of obtaining 1 million members represents our ambition, but also obligation, because we will dispose of all remaining tokens if any. The total supply of FTB tokens is 280,000,000. Our estimated token supply within 6 years is 100,000,000. The process of burning tokens will make sure that the demand and price of FTB tokens are as high as possible.

8.7 ETHEREUM BLOCKCHAIN

We consider Ethereum blockchain very important for FTB token. Ethereum is a distributed public block chain network that focuses on running programming code of any decentralized application. Ethereum is an open-source blockchain with smart contract functionality. It also allows a cross-asset value transfer, by using a distributed ledger on the blockchain. It is a great platform, which connects an entire ecosystem: it connects banks, systems, payments and people. With its core, you are able to move money quickly, reliably, and at lower. The FTB token is a proudly an Ethereum blockchain compliant token.

8.7.1 WHY ETHEREUM BLOCKCHAIN

The Ethereum blockchain ensures security implementing various authentication constraints and encryptions. In addition, the average settlement time for the transaction is 20 confirmations or less than 5 minutes. This gives Ethereum blockchain a tremendous advantage over other alternatives. The transaction fee on the Ethereum network is considerably small, around 4.42 US dollars. Furthermore, it is also reasonably fast as it can process 30+ transactions per second.

8.8 CROSS-CHAIN SWAP

The FitBeat team decided to enable cross-chain swap, because we want to expand our ecosystem and facilitate adoption of FTB in DeFi protocols and decentralized exchanges. Different blockchains offer different capabilities and we want to make FTB token available to a wider user base. The process can be described in two steps: 1. we lock FTB tokens in a smart contract on one chain; 2. corresponding token is minted on the destination chain. The result is that we have different versions of token, which are linked by a smart contract, and this makes it possible to swap one version for another, and we can do this at any time.

FTB chose Ethereum as the native blockchain due to its reasonably fast and cheap transactions. The need to expand and to increase the community and make it available to more people, as well as the growth of DeFi on other chains, Ethereum and BSC, has pushed FTB to go cross-chain and make token available for use in all these new protocols. The team has made sure to implement a version of FTB token on both Ethereum and BSC, making it easy for users to swap different versions of FTB, automatically via a smart contract, with a single click. Any users can swap between the tokens at a 1:1 ratio. The only cost are the transaction fees.

Ethereum is very important for FTB token, as it is home to the majority of DeFi projects. That is why we also see a huge potential and a necessity to be present on Ethereum. We also want to be innovative and support different ecosystems, which is why we also want to support the Binance Smart Chain, which is fast, cheap and extremely safe and reliable blockchain for innovative blockchain projects. BSC also offers interoperability with Ethereum.

8.8.1 CROSS-CHAIN FTB SWAP

The maximum supply of FTB tokens started at 280,000,000 and this number is continuously being reduced by the token burning mechanism, which will help us increase the value organically. The supply of FTB token will be divided into two chains: Ethereum, and BSC. There was exactly 270,000,000 tokens minted on the Ethereum chain, 10,000,000 on the Binance Smart Chain. Consequently the FTB team will burn 51,000,000 tokens on the Ethereum network, in order to keep the maximum supply at 280,000,000. As most of the company's funds are located on the Ethereum chain, the token burn will also continue on the Ethereum Chain.

We are very ambitious and focused on implementing both protocols. The FTB token can be swapped between the different chains in a 1:1 ration at any given time. This feature will be available on official FitBeat website with the launch of both protocols.

Being present on two protocols provides a lot of advantages for our community and users. Our users will have the ability to hold FTB in their Ethereum or BSC wallets and also to send the FTB token to and Ethereum and BSC address. All these, enables FTB to grow and to use FTB token as an asset in DeFi products, dApps, trading on decentralized exchanges and much more.

8.8.2 OUR ADVANTAGES

We know that FitBeat with its FTB ecosystem will be able to grow and scale faster on complex markets, and the main factors, which make this possible are:

- FitBeat project has a clear vision and roadmap,
- FitBeat project is transparent and relatable,
- FitBeat project is recommended by independent experts,
- FitBeat has a proven MVP and a working business model,
- FitBeat has transparent revenue streams, which make it independent of external funding,
- FitBeat brings value and money to users,
- FitBeat platform operates on the blockchain market that is bringing profit,
- FitBeat is a self-made project,
- FitBeat has a huge ambassador base and expert support, which will increase a rapid transition of the project to a higher level,

8.9 BUSINESS MODEL

By combining and pairing demand and supply in the fitness industry, Fit&Beat represents a great sales channel with a big potential, for already well-established fitness trainers with a lot of experiences. In addition, Fit&Beat represents a fantastic showcase for thousands of unrepresented fitness trainers from all over the world, who can get exposure and increase their personal brands and therefore increase sales. Furthermore, our massive database of fitness trainers will enable users to easily search for the most compatible one. All our Fit&Beat trainers will have their personal profiles with additional information about their background, experience, references, and much more.

We consider Fit&Beat to be the first matchmaking ecosystem that digitalizes and combines the best fitness trainers around the world, the best content paired with VR technology, with people wanting to improve their lifestyle and become fitter and healthier.

The ecosystem, ie. the platform allows for the implementation and adaptation of various business models, in both B2B as well as B2C segment. On a B2B segment, Fit&Beat can act as a marketplace, networking tool, data analytics service, and targeted advertising platform. On a B2C segment, we can become the single most used platform to offer meal plans, workout plans, 1 on 1 counseling, VR content regarding fitness, and much more.

The revenue generated from both models will therefore be shared with the community through our Fit&Beat (FBT) token.

The Fit&Beat token will be used as:

- Subscription model for getting meal plans, fitness plans, workouts, advices,
- Payment for supplements and gym memberships,
- 1 on 1 consultations,
- Payment for XR content,
- Payment to become Fit&Beat fitness trainer,
- Payment for Fit&Beat licences and renewals,
- Sponsorship of potential fitness stars

Fit&Beat business model aims to focus on:

- Fit&Beat licences,
- Monthly subscription fees on our platform,
- Fees for the transactions within our platform,
- Mapping the talents to businesses looking for their brand ambassadors.

Fit&Beat ecosystem participants:

- fitness trainers,
- gyms,
- supplement providers,
- people trying to improve their lifestyle.

Our Fit&Beat platform will offer various meal plans, fitness plans, XR (VR/AR/MR) content, various advices regarding proper nutrition, supplements, training routines. Moreover, all the best fitness trainers will be part of the Fit&Beat community. In addition, our platform will offer the opportunity to get noticed and sponsored by Fit&Beat.

Our Fit&Beat platform will offer three different monthly subscription fees:

- Level 1 Fit Plan,
- Level 2 Professional Plan,
- Level 3 Competition Plan.

Fit&Beat licence will be offered to two types of trainers:

- Trainers with some knowledge, who already have some sort of a license,
- Trainers with no license or previous knowledge.

Every level will offer various meal plans, fitness plans, VR/AR/MR content, and various pieces of advice based on that specific level (Fit, Professional, Competition), prepared by our Fitness ambassadors.

8.9.1 MOBILE APPLICATION FIT&BEAT

Consider somebody who doesn't take part in fitness activities, but is interested in visiting a gym for the first time. If they know somebody who regularly visits the gym, they are more likely to go with them. If that person wants to have a gym partner, they can simply send Fit&Beat token to their friend's app in order to allow them to enter the gym with ease. The app will see constant updates as we adapt and improve the infrastructure to better suit our costumers. Additionally, the app will constantly be updated regarding the exchange rate between Fit&Beat and membership fees, so that users will always be able to see the best possible prices in their area. The goal of this app is to provide users with the few tools they need in order to find success through the Fit&Beat infrastructure. With the app they will use (trade, send, and receive) their FTB tokens, find gyms in the area, compare the prices for entrance/memberships at those gyms, buy supplements and diet plans or VR content, and much more. We are open to suggestions, since we are willing to constantly adapt and shift in order to best serve the consumers.

Our mobile appliaction Fit&Beat will include:

- Mobile wallet,
- Balance of FBT tokens,
- Purchasing history,
- Calorie counter of consumed meals (taking pictures of food and getting approximate calories),
- Healthy & Fit recipes,
- My gym (your gym profile; weight, height, BMI, favorite exercise, favorite fitness idol),
- Body fat calculator (taking picture of yourself and the app calculates your category),
- Check ins (sending your daily picture progress to your personal trainer),
- Best progress pic of the week (weekly scoring board),
- Fitness matching (the app pairs you with your fitness match, ie. the person that loves the same exercises, trains the same way; you can set a day and time and body part you wish to train and get a match, a training partner).

2020 Q2

- *Concept and Idea Creation – it all started with an idea. We are a team of young, productive people, whose enjoyment comes from living a healthy lifestyle and broad interest in business. Five team members are also crypto enthusiasts, so we were thinking and brainstorming about combining all that. And this is how an idea about Fit&Beat was born.*
- *Team Building – very important thing for every successful project is to have great team members behind it. We connected with developers, marketing experts, VR specialists, gym owners, doctors of medicine, and blockchain experts, brainstorming what would be the optimal solution for modern life, combined with blockchain technology.*
- *SWOT and PEST Analysis – we did a SWOT and PEST analysis to discover which ecosystem would be most appropriate for our business model.*

Q3

- *In-depth Market Research – market research is crucial for every start of a business. As blockchain users, there is still a difference between investing, trading, and doing business on that ecosystem. So, we did an in-depth research and analyzed what would be our primary advantages, which would differentiate us from others.*
- *Marketing Strategy – you can have a unique idea, but without telling it to someone, it will still be just that, an idea. So, marketing is a very important part of every project, and we did a thorough research of how to reach as many people as possible. Our primary solution lies in our ambassadors, who will help us spread the word and reach our targeted population. Otherwise, social media will be our primary channel used for marketing purposes.*

Q4


- *Fitness Community Engagement and Testing – We connected with two major gyms in Slovenia, 4P and Alfa Gym, in order to test the idea and concept.*

2021 Q1

- *Establishing Fit&Beat Ltd.*
- *Partnership with Verified Suppliers – community is power. Power is in community. We already have major food suppliers that our community will be able to enjoy, emphasis on quick deliveries and good discounts. We will continue to broaden our range of goods, adding different supplements, and fitness equipment.*
- *Getting new Fit&Beat ambassadors – We already have 20 strong ambassadors. In order to become globally known and established as a high-quality brand, we need to get the best ambassadors, who share our vision and mission, to properly show quality and potential as we see it.*
- *Research and Communication regarding the Fit&Beat Fitness License – to create the standard for receiving a Fit&Beat Fitness License, we must conduct a thorough research and communicate with various institutions.*

Q2

- *Website Design and Launch – website is a face of the company, the first connection with partners, clients. So, we built our website in a way that is simple and gives all the general information about our plans, our work so far, and about the project in general.*
- *VR Testing and First Video Clip Teaser – VR has many advantages in fitness, gym and in general healthy way of life. We will show you all these advantages with short video clips.*
- *Whitepaper Release – every business needs a business model. We are proud to share our whitepaper with you. If you don't understand any section of our whitepaper, please do not hesitate to ask.*
- *Lightpaper Release – sometimes it is important to keep things simple. We are living a high pace lifestyle, always lacking time. Therefore, lightpaper is a great entry point, for you to see, what Fit&Beat is all about.*
- *Private Presale Begins*

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- 2021**
- Q3**
- *Public Sale Begins*
 - *Fit&Beat Token Release – we will release our tokens on few different exchanges, directly to be trade by users.*
 - *Exchange Listings – there are many exchanges we would like to reach.*
 - *Adding New Partners and Ambassadors*
 - *First Virtual Reality Fitness with the revolutionary VR-LIFT*
- Q4**
- *QT Wallet release – every token needs a wallet to store them safely. So we are going to create desktop/mobile wallet, so you can reach your tokens in anytime*
 - *Platform development phase 1*
 - *Completion of testing phase 1 FOR XR (Cardio equipment paired with gamification with the use of XR googles)*
- 2022**
- Q1**
- *First blockchain XR one-on-one coaching*
 - *Partnerships with insurance companies*
 - *Platform development phase 2 + Beta testing*
 - *Purchases made available through Fit&Beat platform*
 - *Fitness license Fit&Beat becomes official*
 - *Mobile Wallet App (Android + ios)*
- Q2**
- *Completion of testing phase 2 for XR (volumetric video made in 3D with the usage of Microsoft Hololens)*
 - *First blockchain company/insurance model empowered by Fit&Beat platform*
 - *Platform release*

Fit&Beat Team was established in 2017 and comprises experts from various fields. We are based in Slovenia, which is known for great blockchain projects. Combined we have more than 15 years of experience in the fitness, wellness, and health industry.

Fit&Beat has a core team of more than a dozen experts in their respective fields, fitness professionals, entrepreneurs, blockchain and web platforms developers, and digital currency enthusiasts dedicated to creating a new standard for fitness trainer licensing by connecting blockchain and virtual reality technologies.

We have 15+ years of experience in fitness and health industry, 10 years of know-how in virtual reality and blockchain technologies and crypto industry, 8+ years of experience in managing various international projects.

The core team is assisted by 30+ renowned and recognized advisors and ambassadors from across the globe. We are proud to work with the world's top fitness trainers, world bodybuilding champions, Olympic champions and experienced health and nutritional advisors. Through our ambassadors, we have a social media organic reach to more than 15,000,000 fitness professionals, enthusiasts and individuals in search for a better and healthier life.

The top talents that can bring value to the team and help us on our mission are always welcome. If you believe you can contribute, please do not hesitate to get in touch with us.

Please read this entire section and do not take any actions until you finish it. The purpose of Fit&Beat whitepaper is to present Fit&Beat project and Fit&Beat token to potential token holders in connection with the anticipated sale of tokens. This whitepaper is for information purposes only and it does not create any contractual relationship between our enterprise and you as the recipient of this whitepaper. This whitepaper is not intended to be legally binding or enforceable by such recipient against the enterprise/team behind and/or leading the Fit&Beat project.

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If you are in any doubt as to the action you should take, you should consult your legal, financial, tax or other professional advisor(s) and immediately navigate away from the Fit&Beat website and do not contribute to the development of Fit&Beat.

This whitepaper does not purport to be all-inclusive or contain all information that you may desire in examining the project. **Purchase of Fit&Beat tokens involves a high degree of risk, and you should not spend any funds in this crowdsale unless you can afford to lose your entire amount spent.** Please refer to the Terms of Sale for a more comprehensive list of possible risks concerning the Fit&Beat token purchase. All information and content provided in this whitepaper is to be used on an "as is" basis. In making a decision to purchase Fit&Beat tokens, you must rely on your own examination of the project and the terms thereof, including the merits and all different risks involved. Prior to making a decision regarding the purchase of Fit&Beat tokens, you should consult your legal, financial, tax or other professional advisor(s), as to all matters concerning this purchase, and carefully review and consider this entire whitepaper. You and other prospective token purchasers are encouraged to ask questions about Fit&Beat, its business and the Terms of Sale of the crowdsale, and to request such data as may be necessary to enable you to make an informed purchase decision.

Nothing in this whitepaper, on the Fit&Beat website www.fit-beat.io or in the Terms of Sale will be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction. If you decide to purchase Fit&Beat tokens, please note that your purchase does not involve the exchange of cryptocurrencies for

any form of securities, investment units and/or form of ordinary or other shares in Fit&Beat or any other undertaking.

Furthermore, you as an Fit&Beat token holder do not receive any form of dividend or other revenue right that is guaranteed or participate in profit sharing scheme nor receive any right of ownership in potential legal person behind Fit&Beat team or any right to participate in the management of Fit&Beat. It is for these reasons that we believe that Fit&Beat tokens are not securities and may be purchased by anyone. If you determine that Fit&Beat tokens may constitute securities subject to regulation in any country, we strongly advise you not to acquire them and suggest you immediately notify us of the possible risks. This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction that are designed to protect investors.

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The law in certain jurisdictions may restrict or limit the sale and purchase of Fit&Beat tokens. These jurisdictions include but are not limited to Canada, People's Republic of China, Singapore, South Korea, and the United States of America (including Puerto Rico, the U.S. Virgin Islands or any other US territories). The Fit&Beat tokens are not being offered or distributed to, as well as cannot be resold or otherwise alienated by their holders to, citizens of, natural and legal persons, having their habitual residence, location or their seat of incorporation in the country or territory listed above or where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations. If such restricted person purchases Fit&Beat tokens, such restricted person has done so on an unlawful, unauthorized and fraudulent basis and in this regard, will bear negative consequences.

Aforesaid persons that participate in the fundraiser by providing false information about their citizenship, residency place and nationality, will breach the Terms of Sale of Fit&Beat tokens and would entitle Fit&Beat to request such persons to compensate any damages and/or losses suffered due to this violation. You agree that you purchase, receive and hold the Fit&Beat tokens at your own risk and that Fit&Beat tokens are provided on an 'as is' basis without warranties of any kind, either express or implied. It is your responsibility to determine if you are legally allowed to purchase Fit&Beat tokens in your jurisdiction and whether you can then resell Fit&Beat tokens to another purchaser in any given jurisdiction. You bear the sole responsibility for determining or assessing the tax implications of your participation in the crowdsale, purchasing, or receiving and holding Fit&Beat tokens in all respects and in any relevant jurisdiction. You represent and warrant to us that the contributed funds do not derive from any illegal activity and allow us appropriate Anti-Money Laundering (AML) Checks. You understand and accept that we may at any time and without any explanation reject any contribution on the basis of simple suspicion that the funds derive from illegal acts or that AML regulation was not honoured. This whitepaper may be updated or altered with the latest version of the whitepaper prevailing over previous versions. Fit&Beat is not obligated to give you any notice of the fact or content of any changes. The latest version of the whitepaper in English is available at the website www.fit-beat.io. However, there is no obligation to update, supplement or correct this whitepaper or accompanying materials in any respect, or otherwise to provide you with access to any additional information.

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