

RISK DISCLOSURES

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You should read these Risk Disclosures carefully before deciding whether to purchase **MONO** tokens (the "**Tokens**"). By purchasing or using the Tokens, you expressly acknowledge and assume all risks discussed below.

1. Wallet Compatibility and Access

1.1 Risk of Losing Access to MONO Due to Wallet Incompatibility

MONO may be available on multiple blockchains (e.g., Ethereum, Sui, Supra, Hela, or other networks). You must use a **compatible wallet** that supports the MONO token standard on the specific chain you intend to use. If your chosen wallet is incompatible or controlled by a third-party custodian, you may not be able to exercise full control over your Tokens or related utilities (e.g., Launchpad perks, DeFi functionality).

1.2 Risk of Incorrect Token Receipt Address

You are solely responsible for ensuring the accuracy of your wallet address. Tokens sent to an incorrect or incompatible address may be **permanently lost**. The Company assumes no liability for such errors.



2. Blockchain and Smart Contract Risks

2.1 Risks Associated with Multiple Underlying Blockchains

MONO may operate across several blockchains (e.g., Ethereum, Sui, Supra, Hela). Any security breach, malfunction, attack, or unexpected malfunctioning within **any** of these underlying chains can cause Tokens to malfunction or behave in unintended ways. For instance, malicious attacks (e.g., 51% attacks, double-spend attacks, chain reorgs, or consensus-based exploits) could result in partial or total loss of MONO on one or more chains. **Bridging** Tokens between chains can also introduce additional risks such as bridge contract vulnerabilities or potential chain incompatibilities.

2.2 Smart Contract Vulnerabilities

Smart contracts governing MONO, including those supporting AI, DeFi, Launchpad perks, or DAO/club memberships, may contain errors, bugs, or vulnerabilities that could result in theft or loss of your Tokens, or disruption of services. While the company employs security measures and best practices, no technology is infallible. Exploits could result in financial loss or service disruptions.

2.3 Advancements in Cryptography

Future developments in cryptography (e.g., quantum computing) may render current security measures obsolete, potentially leading to unauthorized access, fraud or theft of Tokens and associated functionalities. Users should remain informed about security developments and take necessary precautions.



3. Risks Associated with AI Integration

3.1 AI Performance and Reliability

MONO may offer access to AI-driven tools or services ("**AI Services**"). These AI Services might be experimental, reliant on third-party data, or subject to ongoing development. **No guarantee** is provided that AI outputs (e.g., forecasts, insights) will be accurate or suitable for your intended purposes.

3.2 Data Security and Privacy

Al Services may require you to submit personal or other sensitive data for analysis. Despite our efforts to protect such data, any breach or misuse could lead to unauthorized disclosure or data compromise.

3.3 Regulatory and Ethical Uncertainty

Al governance laws are evolving. Future policy changes may impose restrictions on Al usage, potentially impacting the availability, scope, or legality of the Al Services.

3.4 Dependence on Third Parties

If the AI Services rely on third-party algorithms or platforms, any interruption, modification, or termination of these third-party services may negatively impact your AI access or render some functionality unusable.



4. Launchpad Access, Club Perks, and DAO Participation

4.1 Launchpad and Club Perks

Holding or stacking MONO may grant access to **Launchpad** for new projects, or membership in exclusive clubs ("**Clubs**"). These benefits are **not guaranteed** and may change or be discontinued without notice.

4.2 DAO Governance

MONO holders may gain governance rights (e.g., voting, proposal-making) in a **DAO**. However, governance influence is subject to participation levels, quorum requirements, and technical constraints. If you are unsuccessful to meet minimum holding or staking requirements or do not actively participate, you may not influence governance decisions.

4.3 DeFi Functionality

MONO may be used in decentralized finance ("**DeFi**") protocols. DeFi carries significant risks such as price volatility, smart contract exploits, impermanent loss, liquidation risks, and other technical failures. Users should **always evaluate** the risks and read the terms of any DeFi platform before participating.

5. Credentials, Security, and Theft

5.1 Risks Associated with Purchaser Credentials

Possession of your private keys or login credentials grants full control over your MONO tokens. If a third-party gains access to your credentials (e.g., via hacking, phishing, keylogging), they could transfer, stake, or otherwise misuse your



Tokens. Users should implement **best security practices**, including multifactor authentication and cold storage.

5.2 Risk of Hacking and Cyberattacks

Sophisticated attackers may exploit software vulnerabilities, conduct Sybil or denial-of-service attacks, or target bridging infrastructure. A successful attack might suspend or disrupt certain MONO functionalities (Launchpad, DeFi, DAO voting, AI access) and could result in the loss of your Tokens.

5.3 Risk of Phishing

Fraudulent links, emails, or websites may impersonate MONO-related services, tricking users into revealing private keys or transferring Tokens. Users should always verify sources before entering credentials or making transactions.

6. Token Rights and Functionality

6.1 No Equity or Ownership Rights

MONO tokens do **not** represent equity, ownership in any legal entity. They do not grant rights to dividends, revenue sharing, or other economic benefits. The Tokens are solely intended for the utilities described, such as AI Services, Launchpad access, Club memberships, or DAO governance.

6.2 No Guarantee of Transferability or Liquidity

While MONO may be freely tradable or bridgeable among certain chains or platforms, this transferability could be revoked, restricted, or subject to compliance with applicable laws. There is **no assurance** that secondary markets will offer liquidity or that users can sell their Tokens at a desired price—or at all.



6.3 Changes to Utility and Features

MONO's services (e.g., Al Services, Launchpad, Club perks, DeFi integrations) may be modified, suspended, or terminated at the Company's discretion, subject to technological or regulatory developments.

7. Regulatory and Legal Risks

7.1 Regulatory Uncertainty

Multi-chain tokens, DeFi platforms, AI services, and DAOs are subject to evolving laws and regulations worldwide. Authorities may enact or reinterpret rules that impose burdens, restrictions, or bans on the issuance, ownership, transfer, or use of MONO.

7.2 Classification of Digital Assets

If MONO or similar tokens are deemed securities, commodities, or other regulated assets in any jurisdiction, the Company and token holders may face additional obligations, restrictions, or liabilities. Regulatory scrutiny could materially affect the Token's functionality or availability.

7.3 Tax Implications

Token usage (including AI access, staking, or DeFi participation) may trigger taxes (income, capital gains, withholding, VAT, etc.). Users **must comply** with their local tax laws.



8. Financial Risks

8.1 No Investment Advice or Returns

MONO is not intended as an investment, and the Company makes **no promises** regarding its future value. You **should not** purchase MONO for speculative or financial gain. Any perceived "value" of MONO could be volatile or drop to zero.

8.2 Volatility and Market Risks

Prices of cryptographic tokens often fluctuate dramatically. Even if a secondary market for MONO emerges, you could suffer significant losses due to price changes, lack of demand, or other market factors.

8.3 Risk of Insufficient Adoption

The success of MONO depends on user interest across multiple utilities (e.g., Al Services, Launchpad, Clubs, DeFi). If these features fail to gain traction, the utility and perceived value of MONO could decline.

9. Project Viability and External Risks

9.1 Early-Stage Development

The Company or its affiliates may be startups with limited operational history. There is no guarantee of success, adequate funding, or continued development. If the Company dissolves, merges, or pivots, the Token's functionality (AI access, DAO, Launchpad) could be severely impacted or cease altogether.

9.2 External and Force Majeure Events

Regulatory crackdowns, chain-level vulnerabilities, economic downturns, or natural disasters could force the Company to halt or modify certain services. Such events may lead to partial or total loss of Token utility.



10. Intellectual Property and Data Protection

10.1 IP and Proprietary Technology

Some aspects of MONO, including AI algorithms or Launchpad mechanics, may be proprietary. Infringement claims or IP disputes could disrupt services, suspend your access, or reduce the Token's utility.

10.2 Data Privacy Regulations

The Company and its partners must comply with various data privacy laws (GDPR, CCPA, etc.). Non-compliance or data breaches could lead to legal consequences, reduce platform functionality, or harm user trust.

11. Unanticipated Risks

Cryptographic tokens, DeFi, multi-chain interoperability, AI systems, and DAOs are emerging technologies that may present new and unpredictable risks. In addition to those discussed here, unforeseen risks may arise and have **material impacts** on MONO.



FINAL NOTICE

BY PURCHASING OR USING MONO, YOU ACKNOWLEDGE THAT YOU HAVE READ AND UNDERSTOOD THESE RISK DISCLOSURES. YOU EXPRESSLY AGREE TO ASSUME ALL RISKS, WHETHER KNOWN OR UNKNOWN, FORESEEN OR UNFORESEEN, RELATED TO MONO AND ANY ASSOCIATED SERVICES OFFERED BY THE COMPANY.

If you are not prepared to accept these risks, do not purchase MONO.

Disclaimer: This document is provided for **informational purposes only** and does **not** constitute legal, financial, or investment advice. Nothing in this document is intended to create any legal obligation or guarantee any outcome. **Consult qualified professionals** (e.g., attorneys, tax advisors, financial consultants) before participating in any token sales, Launchpad events, DAOs, DeFi protocols, or Al-based services.