



Keeping Generations Connected

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IQ121.COM Limited

INFORMATION MEMORANDUM Series B

CONFIDENTIAL

This Document Contains Information of a Classified Nature



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01

DISCLAIMER AND CONFIDENTIALITY STATEMENTS

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DISCLAIMER AND CONFIDENTIALITY STATEMENTS

Disclaimer

The statements made in this Memorandum are believed to be wholly true and correct at the time of publication and are based on research carried out by IQ121.com Limited. IQ121.com Limited has made every effort to verify and validate every aspect of the project and the Directors have committed personal funds and a very significant amount of unpaid time in his belief of the validity of research into the project. However, it is not possible to guarantee the success of the project, so all investors must regard the venture as one which carries some financial risk and one which is essentially of a speculative nature. Further, neither the IQ121.com Limited itself nor the directors, manager or any employees or associates of any of them (each a “Provider”) make any representation or warranty, express or implied, as to the accuracy, reliability or completeness of the information contained in this Memorandum or subsequently provided to the Recipient by any of the Providers including, without limitation, any historical financial information, the estimates and projections and any other financial information derived therefrom, and nothing contained in this Memorandum is, or will be relied upon as, a promise or representation, whether as to the past or the future.

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DISCLAIMER AND CONFIDENTIALITY STATEMENTS

Not Part of Contract and No Recommendation

This Memorandum including any update or supplement to this document does not and will not form part of any contract of sale that may result from the review, investigation and analysis of the IQ121.com Limited by the Recipient and their respective advisors. The information in this Memorandum is provided to the Recipient as a matter of interest only. It does not amount to a recommendation either expressly or by implication with respect to the business of the IQ121.com Limited.

Confidentiality

The Recipient expressly agrees to keep the contents of this Memorandum confidential to the Recipient and the Recipient will not disclose either its contents or its existence to any third party.

Date of Issue

This Memorandum was issued on September 14th 2025.

02 DIRECTORY

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info@morgankeen.co.uk

03

LETTER FROM THE DIRECTOR

On behalf of the company, I am pleased to welcome you to IQ121.com Limited.

We are at the beginning of the next chapter for the “digital era”. The last decade is all about the “internet” and our exposure to “digitalization” into our lives. “We believe that what is new today may quickly become outdated tomorrow”.

IQ121 is a first-to-market mover enabling you to store your important assets and memories all in one app. The company is well-positioned for significant growth in the years to come.

We are committed to creating value for our shareholders, and we believe that our strong fundamentals and our focus on innovation and growth will help us to achieve this goal. We are committed to transparency and communication with our investors. We will regularly provide you with updates on our company's performance and strategic plans. I encourage you to invest and look forward to welcoming your participation as a shareholder in IQ121.com Limited.

Please feel free to get in touch if you have any questions that are not addressed in the information memorandum.

Sincerely,

Lawrence Phillips

04 OVERVIEW

The IQ121 End-of-Life Planning Service is a comprehensive and user-friendly service designed to assist individuals in preparing for the inevitable transitions in life.

With a focus on simplifying and organizing important documents, memories, and belongings, IQ121 offers a modern and secure solution to navigate the complexities of End-of-Life Planning.



05 ABOUT IQ121

The inspiration behind IQ121 comes directly from our co-founder, Kunal Nayyar, best known worldwide for his role in *The Big Bang Theory*. While balancing life between Los Angeles, London, and New Delhi, Kunal often faced the challenge of helping his family with essential travel and personal documents scattered across countries. The realization struck him mid-flight: there should be a single, secure place for families to store and share sensitive information. Out of this necessity, IQ121 was born: a digital vault for life's most important documents, memories, and personal data.

"I don't really differentiate between creating an app or acting — for me, it's all a creative process." — **Kunal Nayyar**

For Kunal, building IQ121 is no different from acting or producing films — it is a creative process rooted in passion and purpose. As he shared in his New York Post interview, he sees the app not just as a digital storehouse, but as a generational tool: a way for families to preserve vital records, photographs, and memories and pass them safely to the next generation. This vision of keeping families connected across distances and decades became the foundation of IQ121, shaping it into more than an app — a legacy.

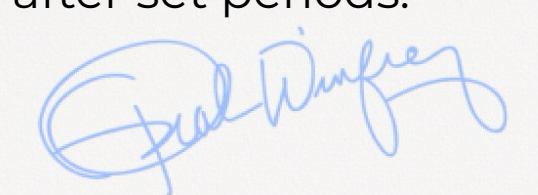
ABOUT IQ121

ONE SIMPLE APP

IQ121 brings together your most important documents, memories, and assets into a single secure platform. Designed to simplify digital life, it ensures families can protect, share, and pass down their legacies with ease.

WHAT YOU CAN DO WITH IQ121?

- **Document & Asset Storage (Inheritance Ready)** – Wills, family trusts, life insurance, property deeds, and digital assets stored securely to ensure smooth transfer of wealth.
- **Photo/Video Memories** – Preserve cherished family moments and release them to loved ones on a scheduled date.
- **Family Recipes & Traditions** – Keep cultural heritage alive by digitizing and sharing recipes.
- **Q-Link (Emergency Function)** – Send instant alerts with GPS, live video, and chat/voice calls to trusted contacts or local authorities.
- **Poof & Gone** – Secure in-house e-signature and document signing tool; encrypted, trackable, and auto-deleted after set periods.
- **Digital Vaults** – Store passwords and other sensitive data with advanced encryption.



MILITARY-GRADE SECURITY

IQ121 protects every file with **AES-256 encryption** and **Ethereum blockchain verification** for authenticity. Combined with **multi-factor authentication (MFA)** and regular **third-party audits**, our security is designed to meet and exceed global compliance standards — ensuring your data is always safe, private, and future-proof.



IQ121

Keeping Generations Connected

At its core, IQ121 is about **family connection across generations**. Beyond documents and security, the platform ensures that memories, traditions, and legacies are preserved and shared with those who matter most. IQ121 turns digital storage into a living archive — safe today, accessible tomorrow, and valuable for decades to come.

How IQ121 Keeps Families Connected :

- **Inheritance Document Sharing** – Safely store and release wills, trusts, insurance policies, and financial records to heirs or legal representatives at the right time.
- **Generational Sharing** – Schedule letters, videos, and photos to be released to loved ones on specific dates or life events.
- **Legacy Tools** – Store family trees, medical histories, and cultural traditions for continuity.
- **Emergency Access** – Q-Link ensures loved ones are notified instantly when urgent support is needed.
- **Seamless Invitations** – Invite family and friends to securely access shared documents, recipes, and memories.

Our Promise :

We call it a “**protected digital world**” — where your family’s story, security, and legacy remain connected and safeguarded, generation after generation.

06 SOLUTION: IQ121

Personal Information

1. IDs
2. Degrees and Certification
3. Marriage / Divorce Certificates
4. Adoption Records
5. Emergency Contacts
6. Other information

Passwords

Digital Asset Vault

Property

1. House and Land Deeds
2. Vehicles
3. Safe Deposit Boxes
4. Storage Facilities
5. Others

Finance

1. Credit Card
2. Bank Accounts
3. Secret Bank Accounts
4. Loans
5. Equities
6. Advisors & Agents

Insurances

1. Auto Insurance
2. Disability Insurance
3. Flood Insurance
4. Health Insurance
5. Homeowners Insurance
6. Life Insurance
7. Long-Term Care Insurance
8. Pet Insurance
9. Renters Insurance
10. Others

Memories

1. Photos / Videos
2. Family Recipes
3. AI Video Generation

Health

1. Doctors' Notes
2. Medical Conditions
3. Q Link : Emergency Function

Legal

1. Power of Attorney
2. Will
3. Power of Attorney for Health
4. Safety Emergency Function (Police, Fire)
5. Document Signing Function

Your Last Moments

1. Family Tree
2. Letters / Videos to Loved Ones
3. Funeral Preferences

07

BUSINESS MODEL

	Service	Price (USD)
Subscription	General Subscription 5 GB (Monthly)	\$12.99
	Additional 50 GB Storage (Monthly Subscription)	\$14.00
	Additional 100 GB Storage (Monthly Subscription)	\$14.49
	Additional 200 GB Storage (Monthly Subscription)	\$15.49
	Additional 500 GB Storage (Monthly Subscription)	\$18.99
	Additional 1 TB Storage (Monthly Subscription)	\$24.99
	Additional 2 TB Storage (Monthly Subscription)	\$36.99
Bequeath	10 Year Subscription (2 TB)	\$15,000.00
	20 Year Subscription (2 TB)	\$18,000.00
Pay Per Use Price	Will Template	\$29.00
	Photo Digitization	Based on Quantity

08 SMARTPHONE APPLICATION

Available on the App Store and Google Play !



09 ROLL CALL : Launch and Strategic Value

FREE COMPANION APP · AVAILABLE NOW ON iOS & ANDROID

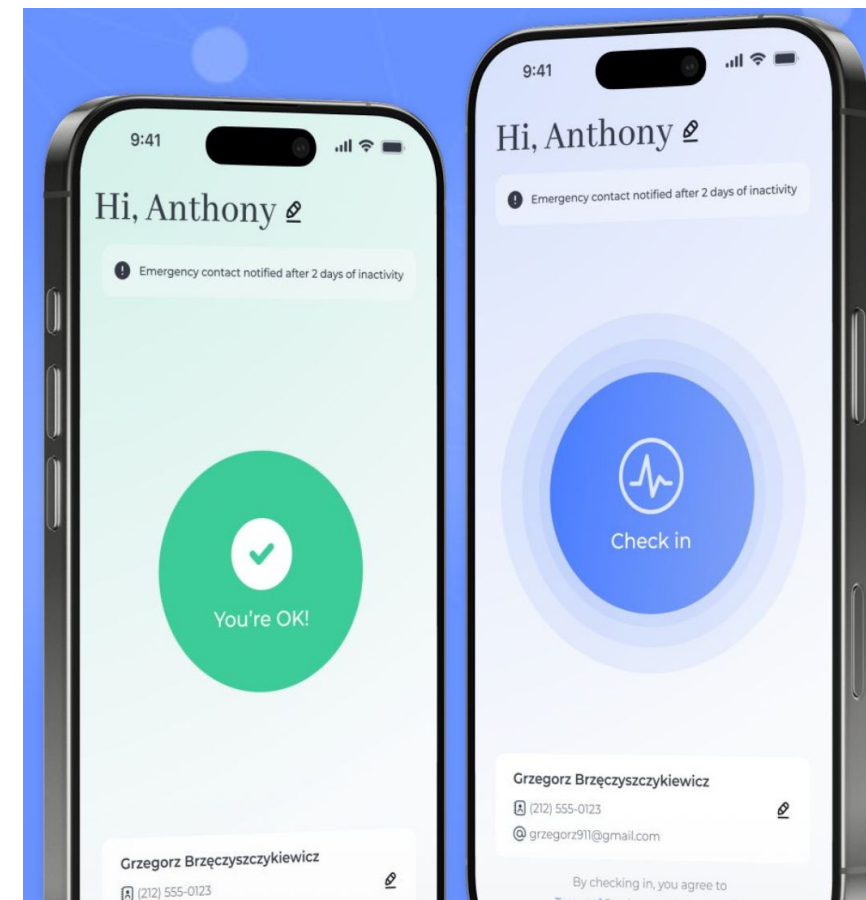
IQ121 Roll Call is a newly launched companion application designed to broaden our reach, strengthen user trust, and support recurring daily engagement. Built around one action — a single daily tap to confirm the user is safe — Roll Call serves as the accessible entry point into the wider IQ121 ecosystem.

Strategic Value Drivers

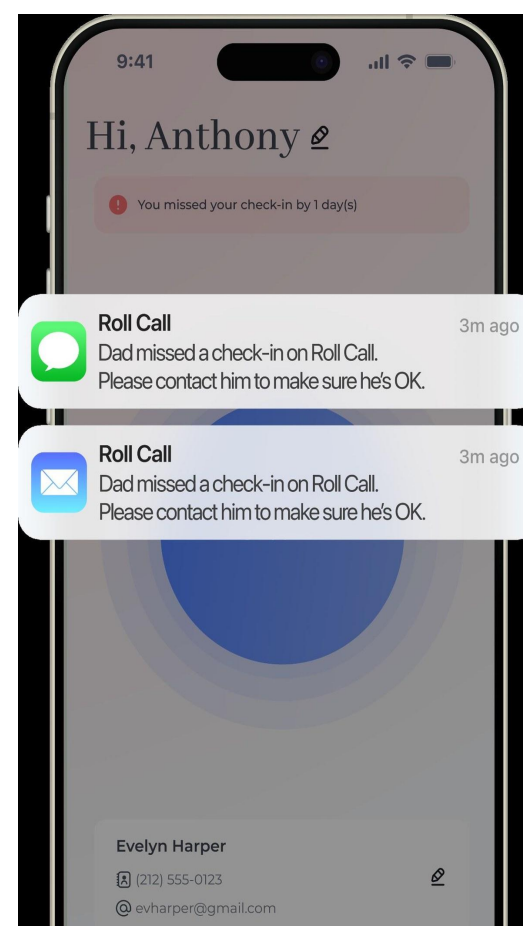
- **Free at launch**, supporting broad user acquisition and trust-building
- **Simple one-tap daily check-in** — accessible across age groups
- **Automatic emergency notification** if check-ins stops after two days
- **Expands IQ121's reach** into the safety, continuity, and family well-being

Monetisation Pathway. Roll Call is currently available at no charge. As the active user base scales to several million users, we may introduce optional subscription features — including expanded contact networks and caregiver connectivity — at approximately **US\$2 per year.**

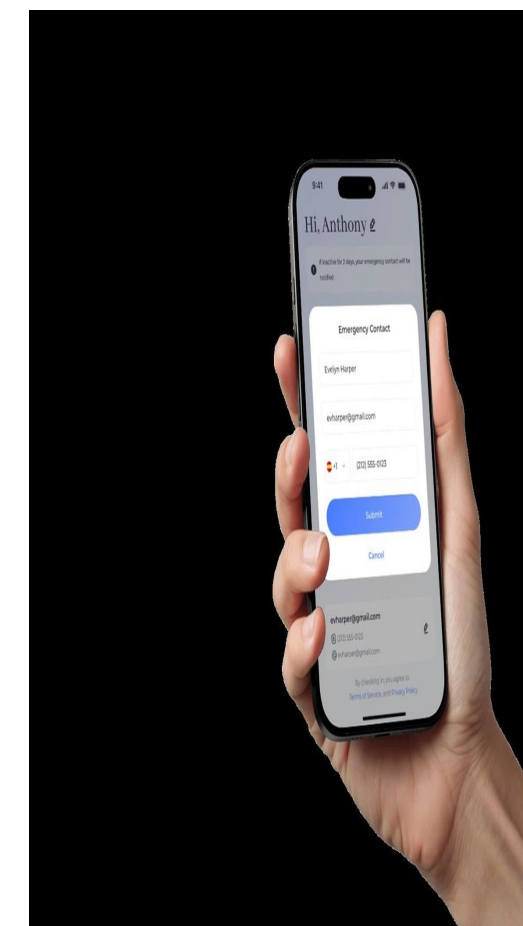
Shareholder Value. Future subscription revenue generated through IQ121 Roll Call is intended to support broader shareholder value creation and may, subject to Board determination, applicable law, and the Company's capital allocation policy, contribute to future distributions to shareholders



Check-in screens — iOS & Android



Missed check-in alert



Emergency contact setup

Download Roll Call

Free — scan to install



Ecosystem Position

Roll Call *Free Entry Layer*



IQ121 *Governance Layer*



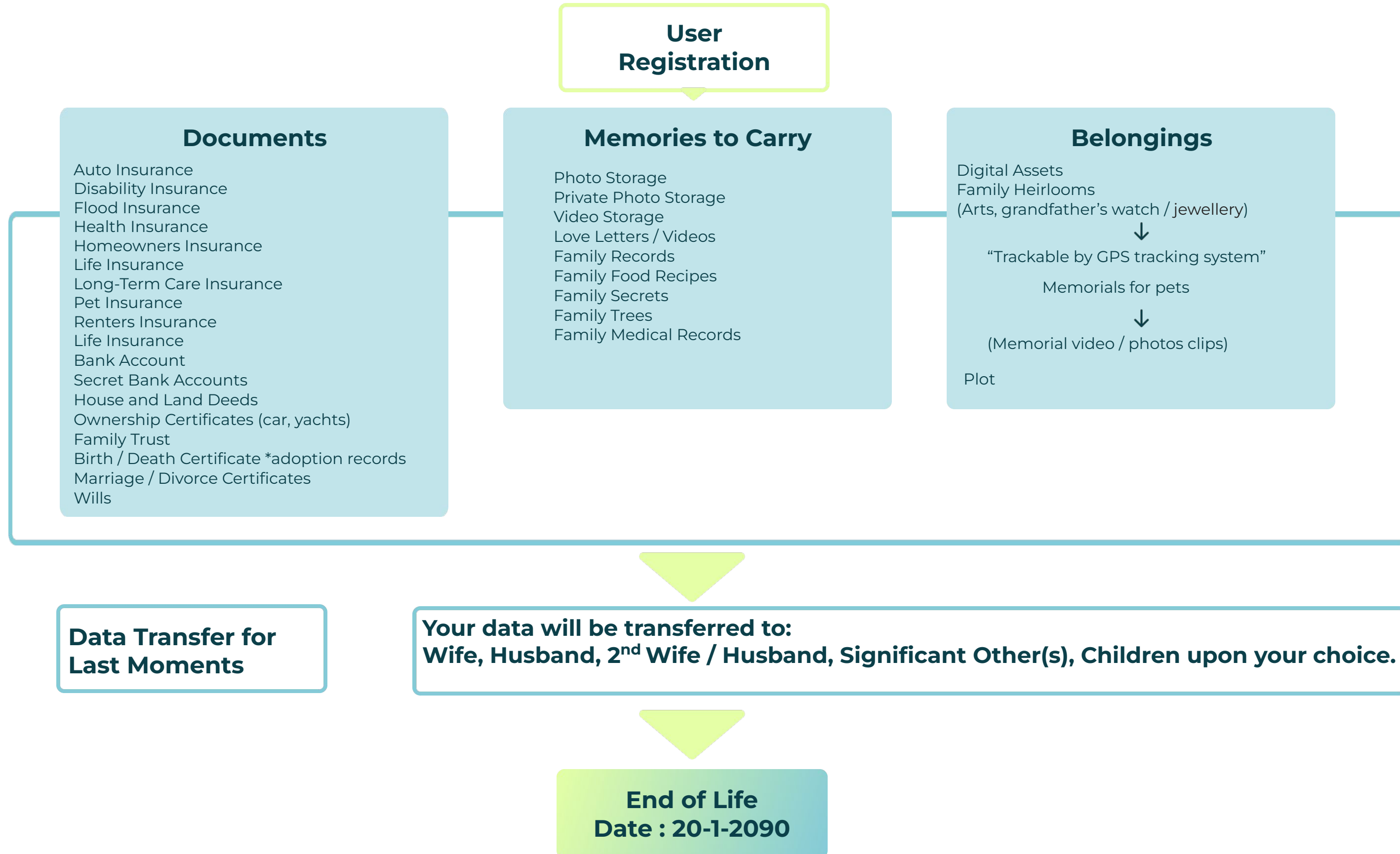
10

SIMPLE REGISTRATION PROCESS



11

HOW DOES IT WORK?

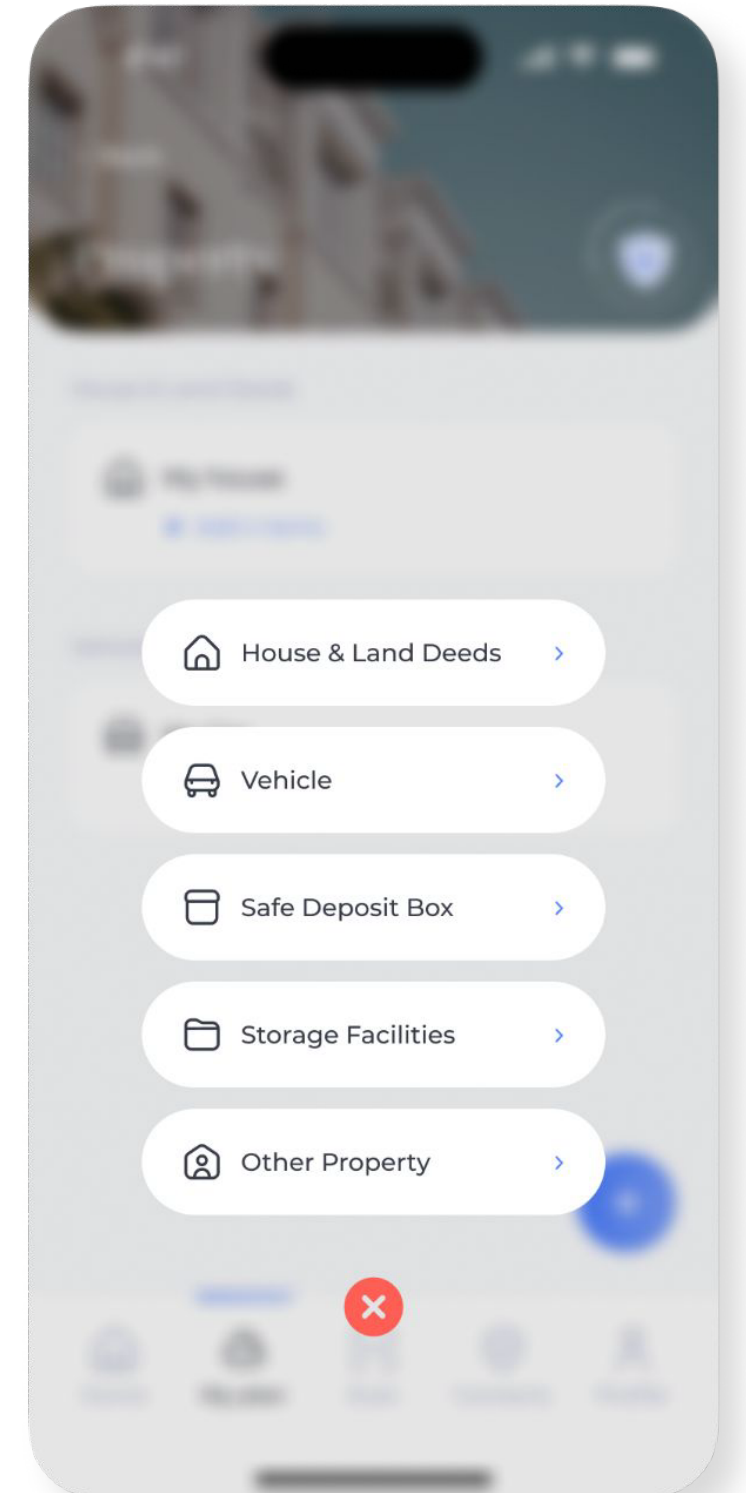
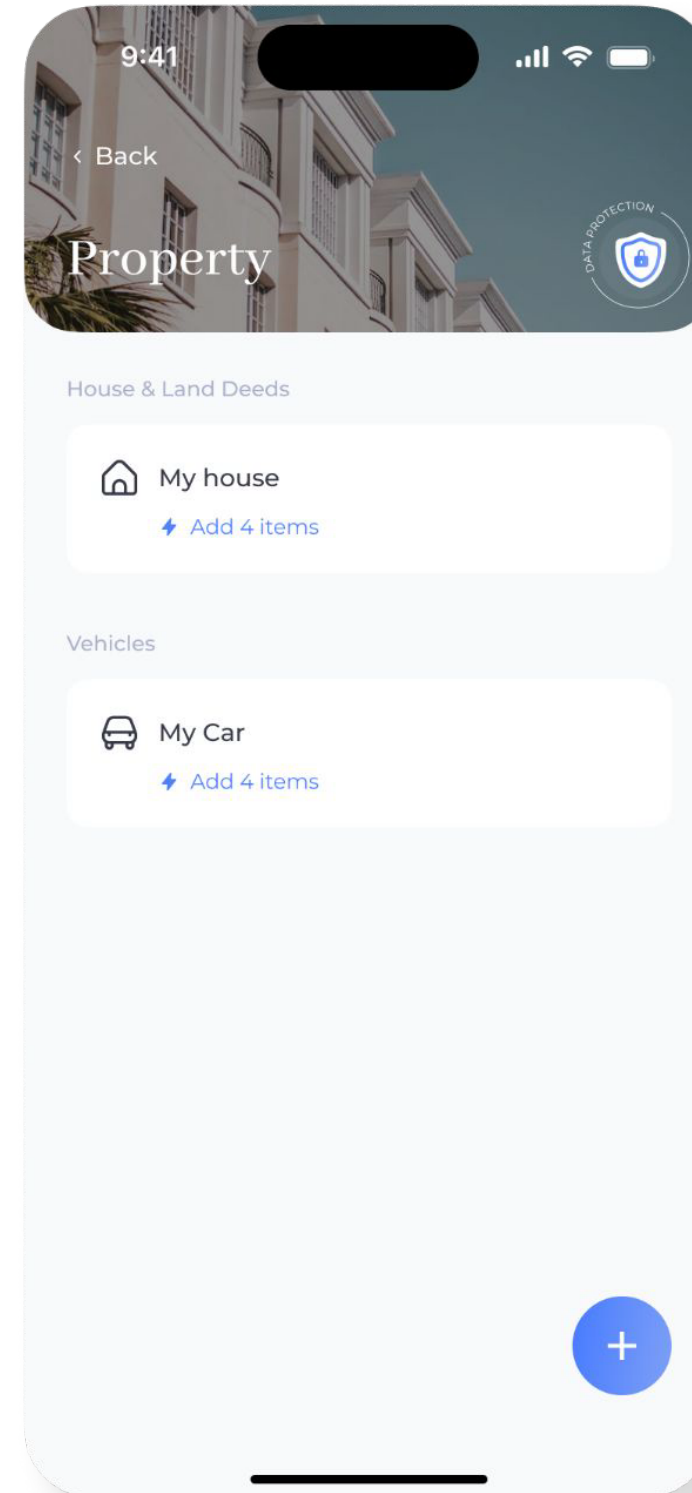
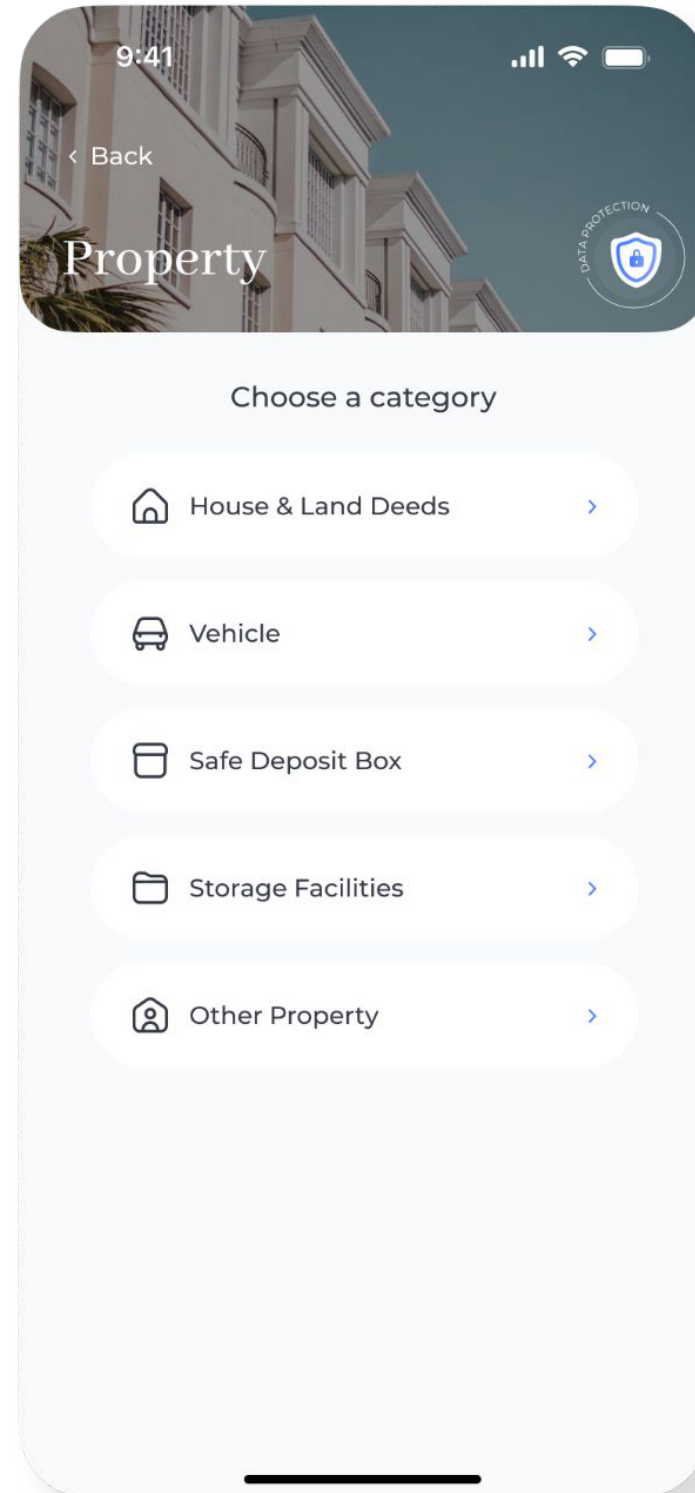


12

USER INTERFACE OVERVIEW PROPERTIES

Users can either

Upload
or
Manually Input





HOUSE AND LAND DEEDS

9:41

Cancel House & Land Deeds

Upload file Add manually

Name this home

Notes

Add document or photo
Max file size: 50 MB

Q W E R T Y U I O P
A S D F G H J K L
↑ Z X C V B N M ↵
123 space Go
☺ 🎤

9:41

Cancel House & Land Deeds

Upload file Add manually

✓ 2 Ownership 3 4

Ownership We own it, it's financed ▾

Mortgage company

Account number

Agent's contact info

Where do you keep documents?

Expiration Date ▾

Next

[Back to a previous step](#)



HOUSE AND LAND DEEDS

9:41

Cancel House & Land Deeds

Upload file Add manually

✓ ✓ 3 Insurance 4

ShieldGuard Insurance

Michael Bennett, (555) 789-1234

SGIS-987654321

Expiration Date 21.12.2047 ▾

Premium payments are due on the 15th of every month

No insurance to enter

Next

[Back to a previous step](#)

9:41

Cancel House & Land Deeds

Upload file Add manually

✓ ✓ ✓ 4 Utilities

Energy service

Internet service

Water service

Trash service

Landscaping service

Security service

Pool service

No utilities to enter

Submit

[Back to a previous step](#)



FINANCE

9:41

< Back

Finance

DATA PROTECTION

Choose a category

- Credit Card >
- Bank Account >
- Equities >
- Loan >
- Advisors & Agents >

9:41

Cancel Bank Account

Upload file Add manually

HighYield Savings x

Type of account Trusts ^

- Savings
- Trusts**
- Investments
- Cryptocurrency

Name of financial institution (if applicable)

Account number (or just last 4 digits)

Personal contact for this account

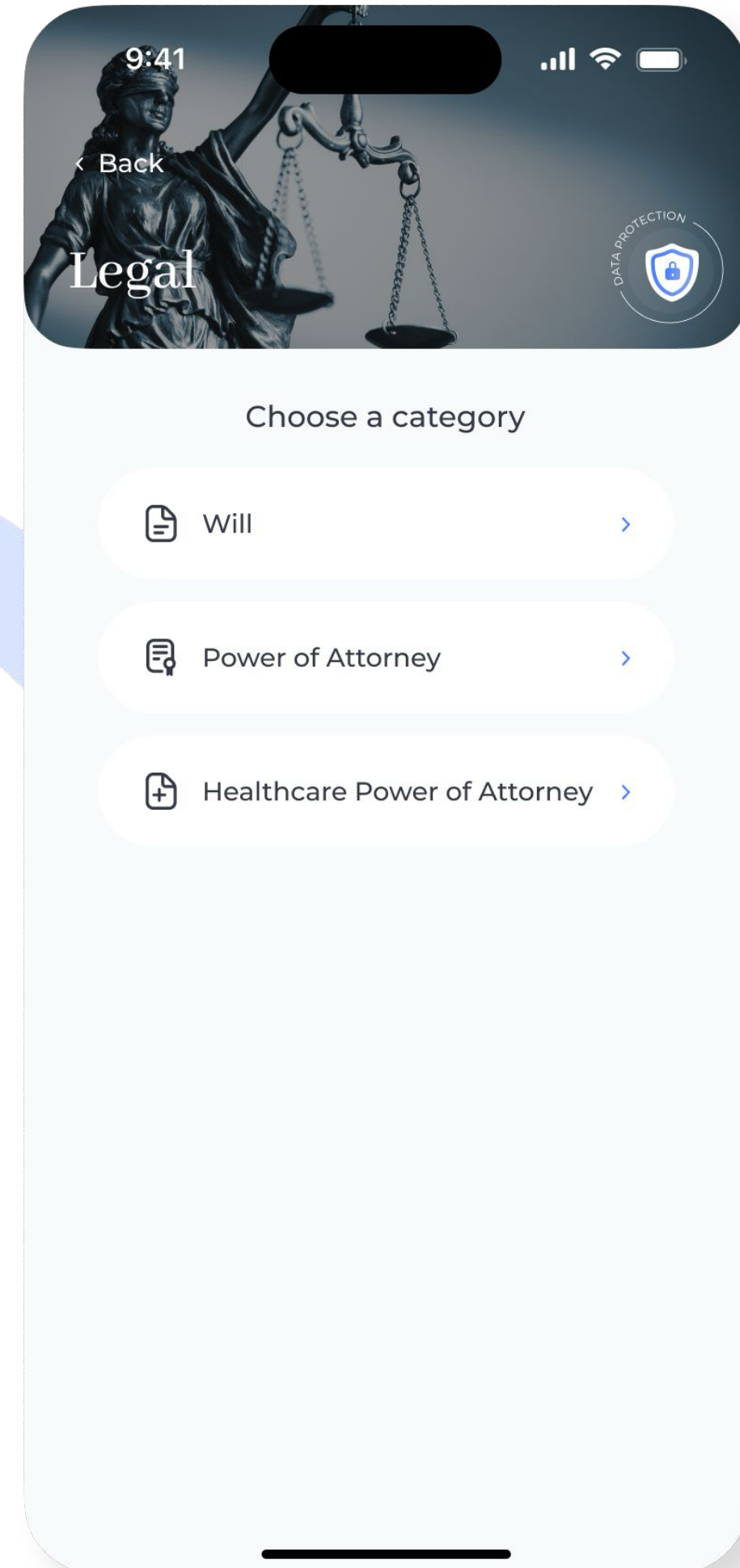
Notes

Submit



LEGAL

Users have access to the registration services of Will and Power of Attorney provided by IQ121.





WILLS

9:41

Cancel Will

Add manually Purchase

Name your will

Date of original

Location of original

Attorney's contact info

Notes

Add document or photo
Max file size: 50 MB

Submit

9:41

Cancel Will

Add manually Purchase

We've got you covered!

Create your Will by following these aesy steps:

- Select the applicable country for your Will
- Make a payment
- Download and fill out the template
- Upload a scanned copy of your completed Will to IQ121 for secure storage

Let's start



POWER OF ATTORNEY

Users can save

- Power of Attorney
- Power of Attorney for Health

9:41

Cancel Power of Attorney


Name the Power of Attorney

Expiration date

Location of original

Attorney's contact info

Notes

 Add document or photo
Max file size: 50 MB

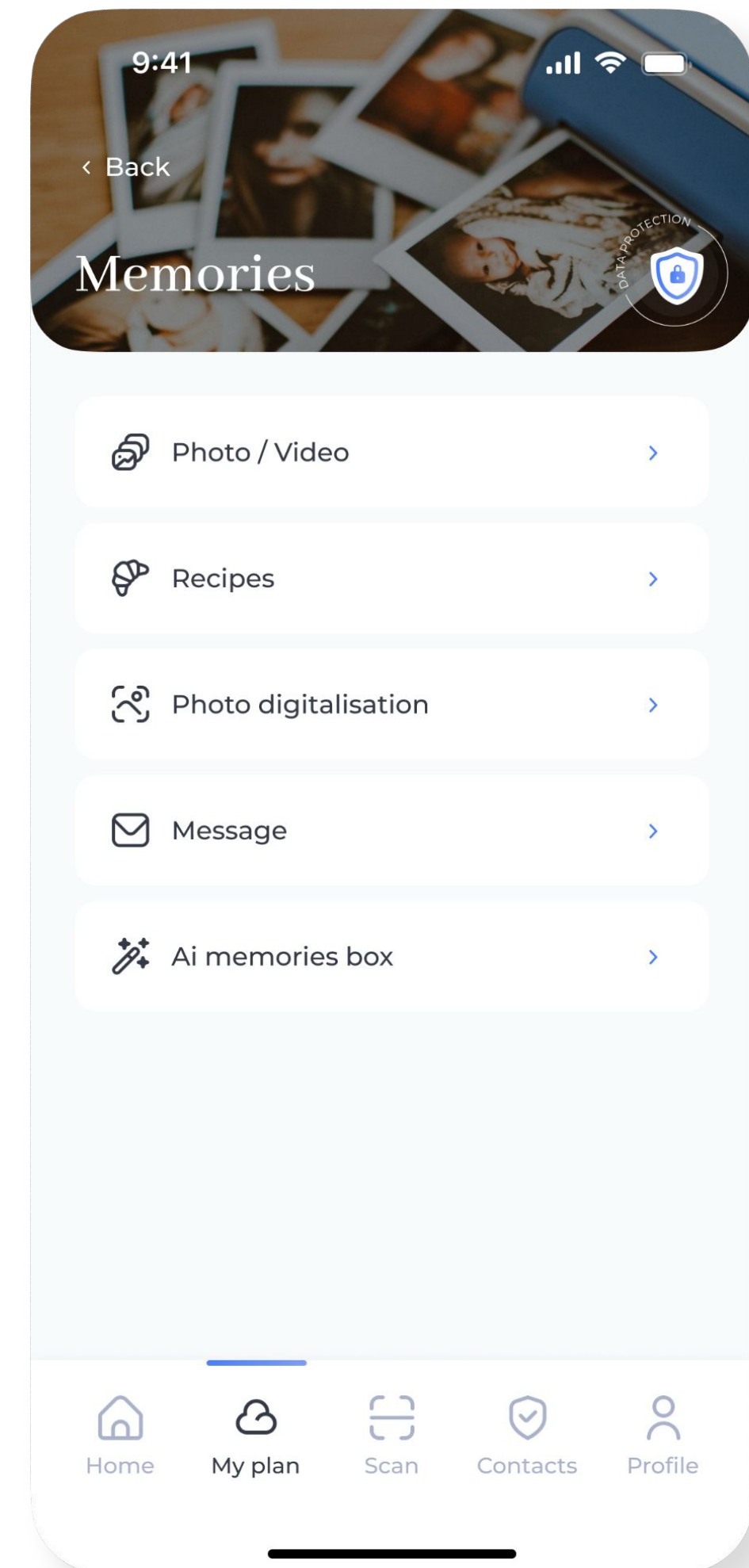
Submit



MEMORIES

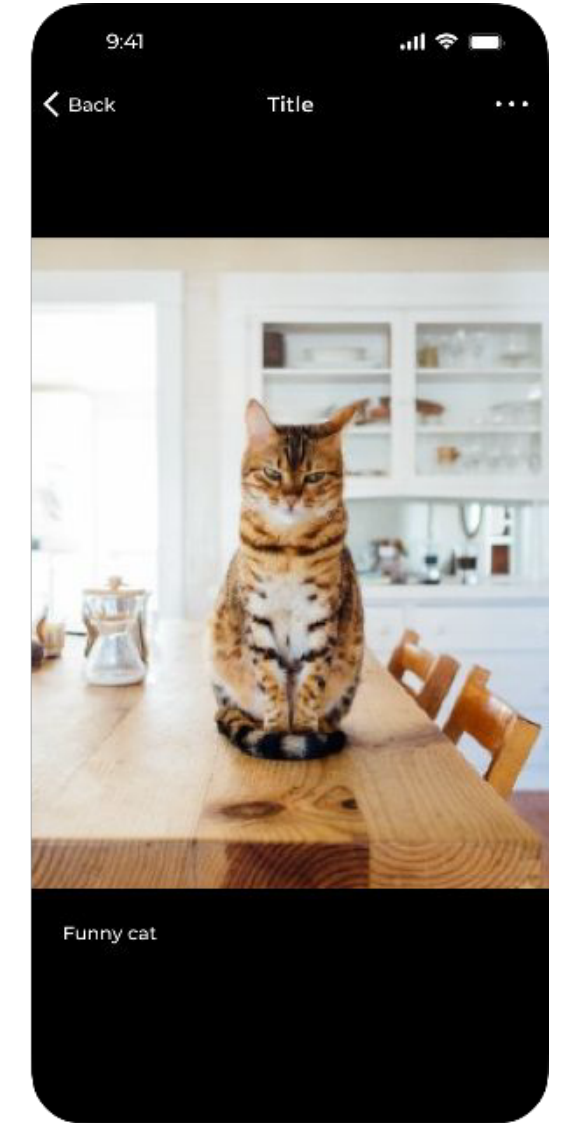
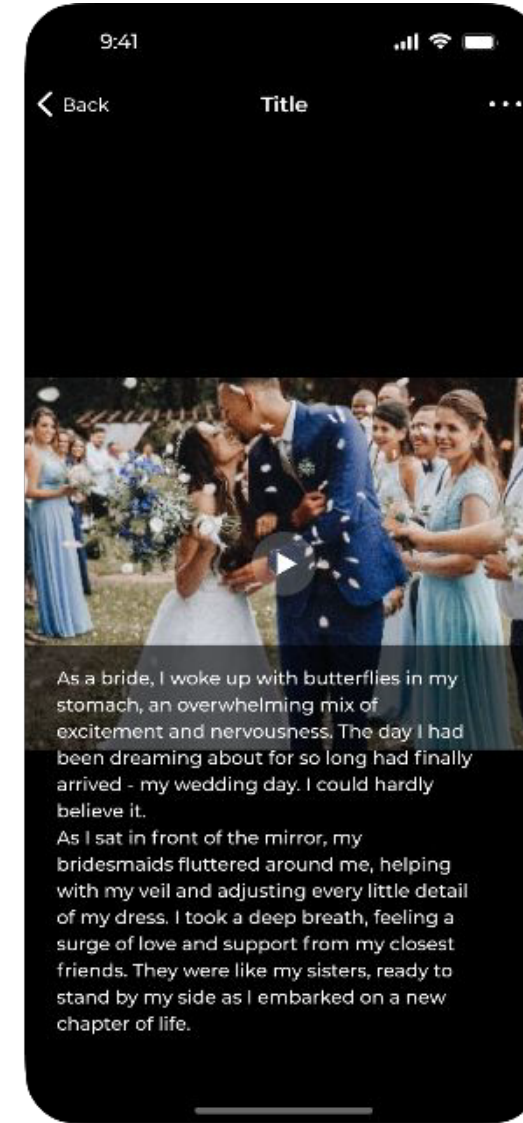
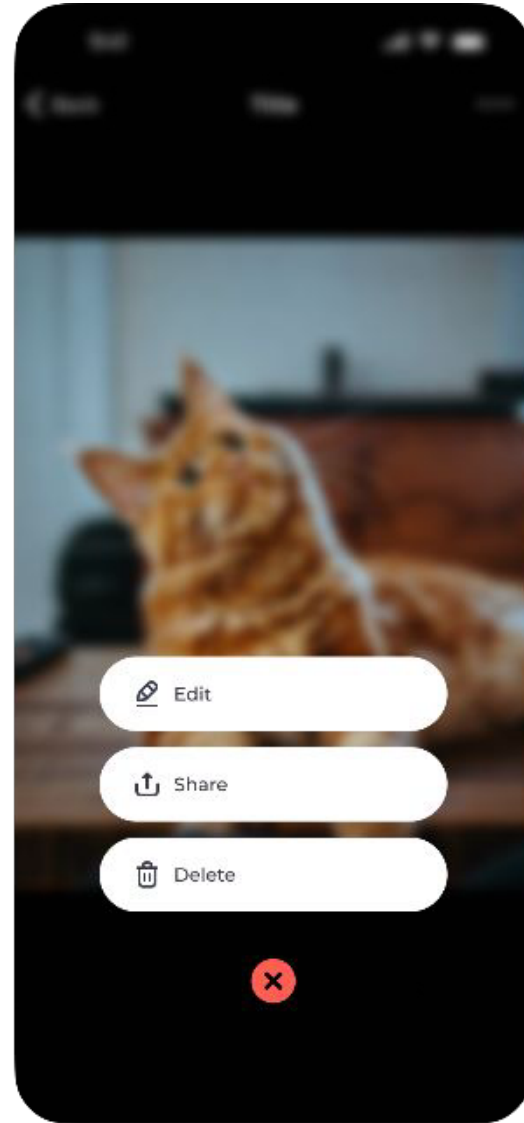
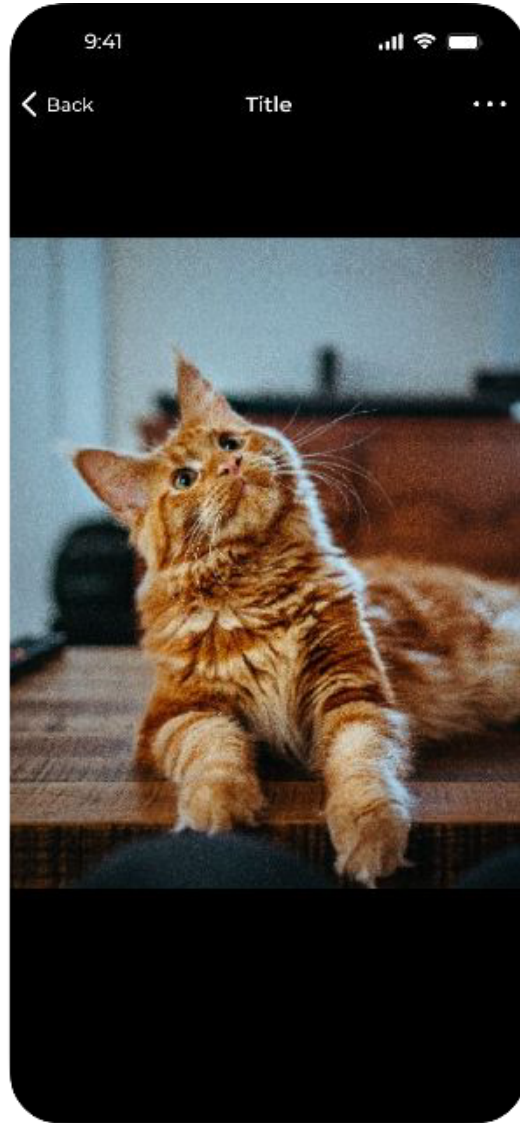
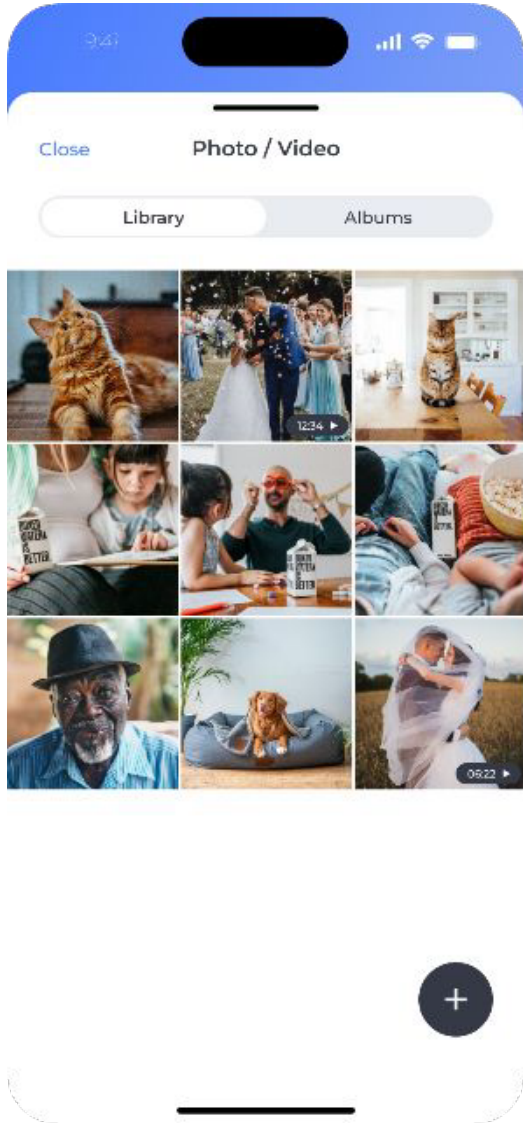
You can securely save your important

- Photos / Videos
- Family Recipes
- Messages



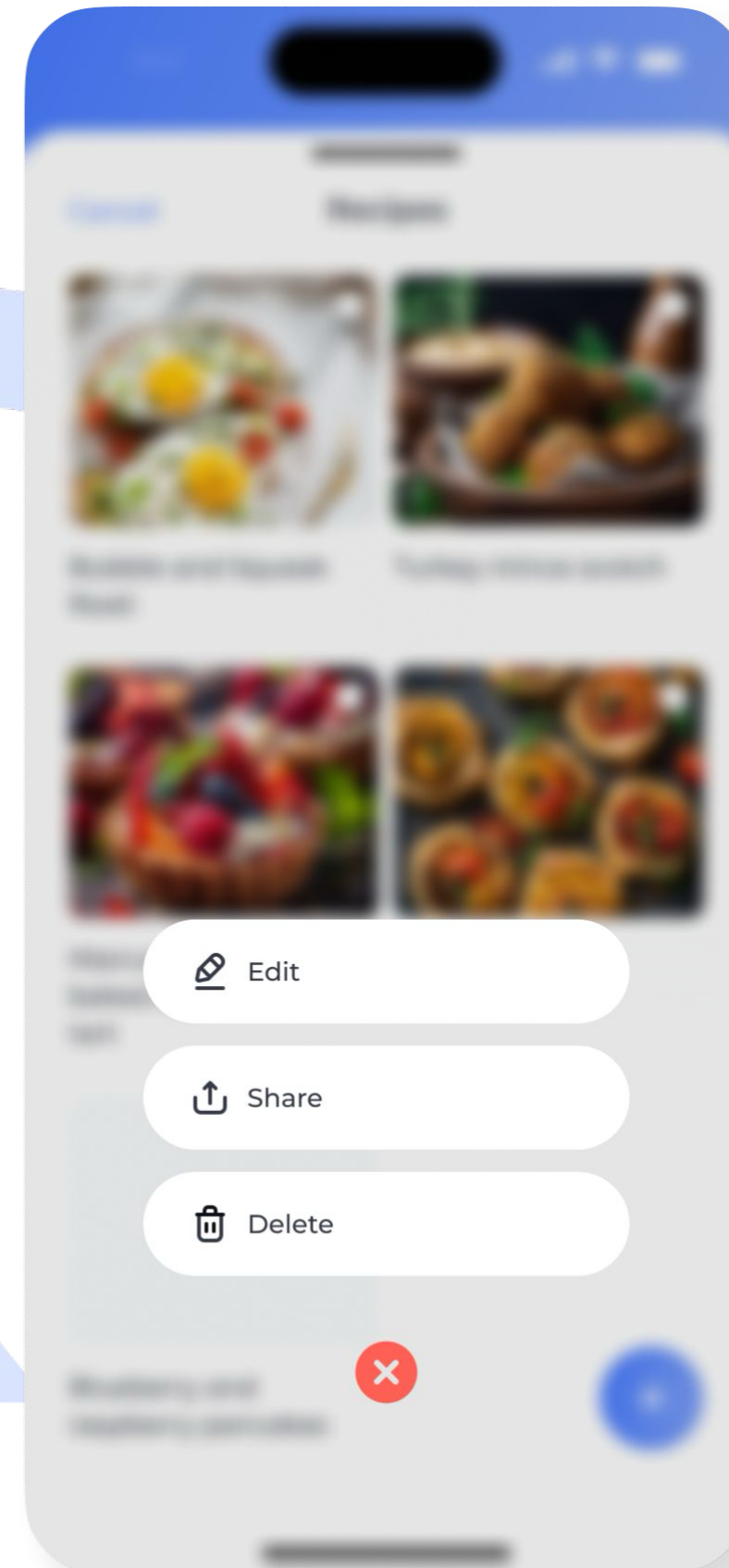
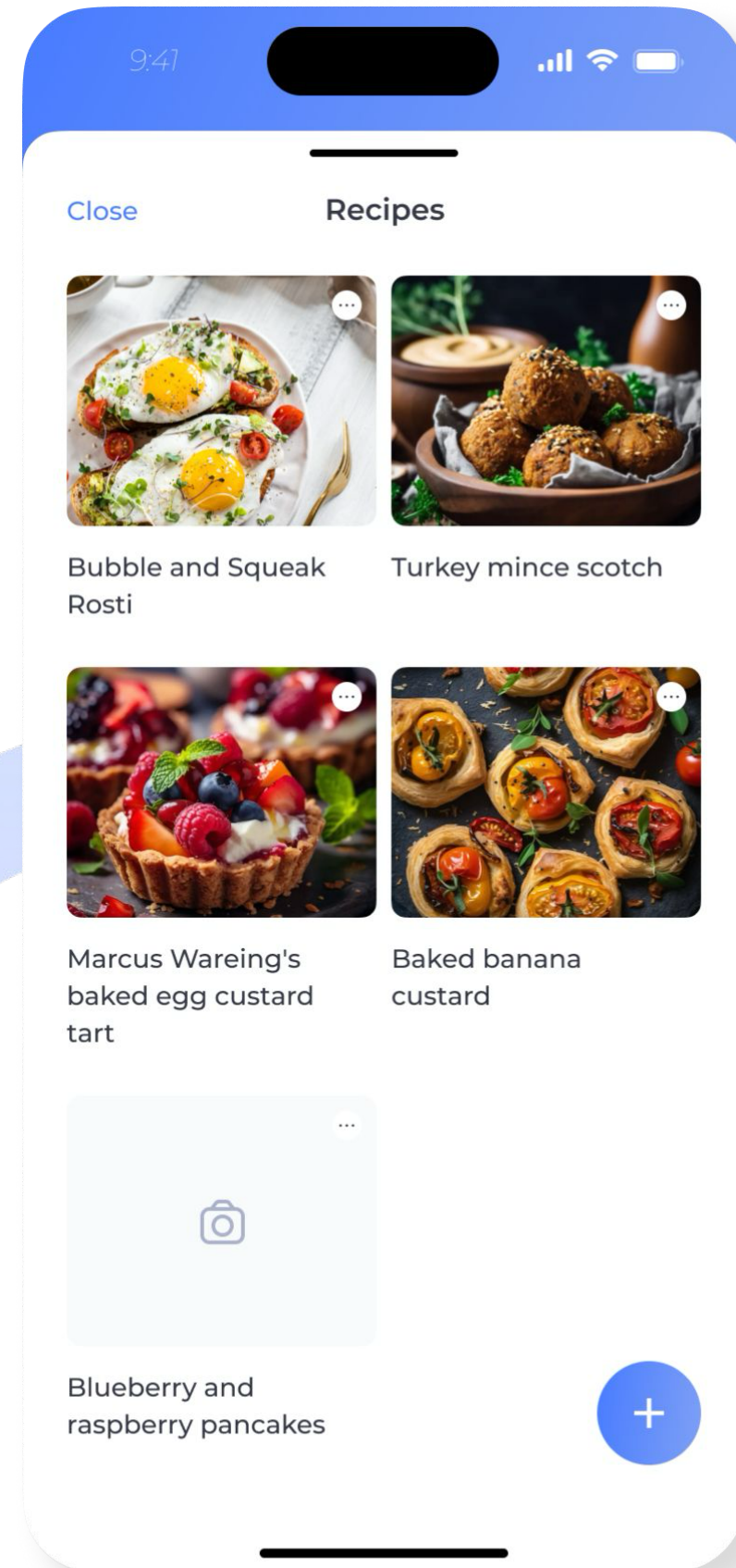


ALBUMS / PHOTOS SHARE



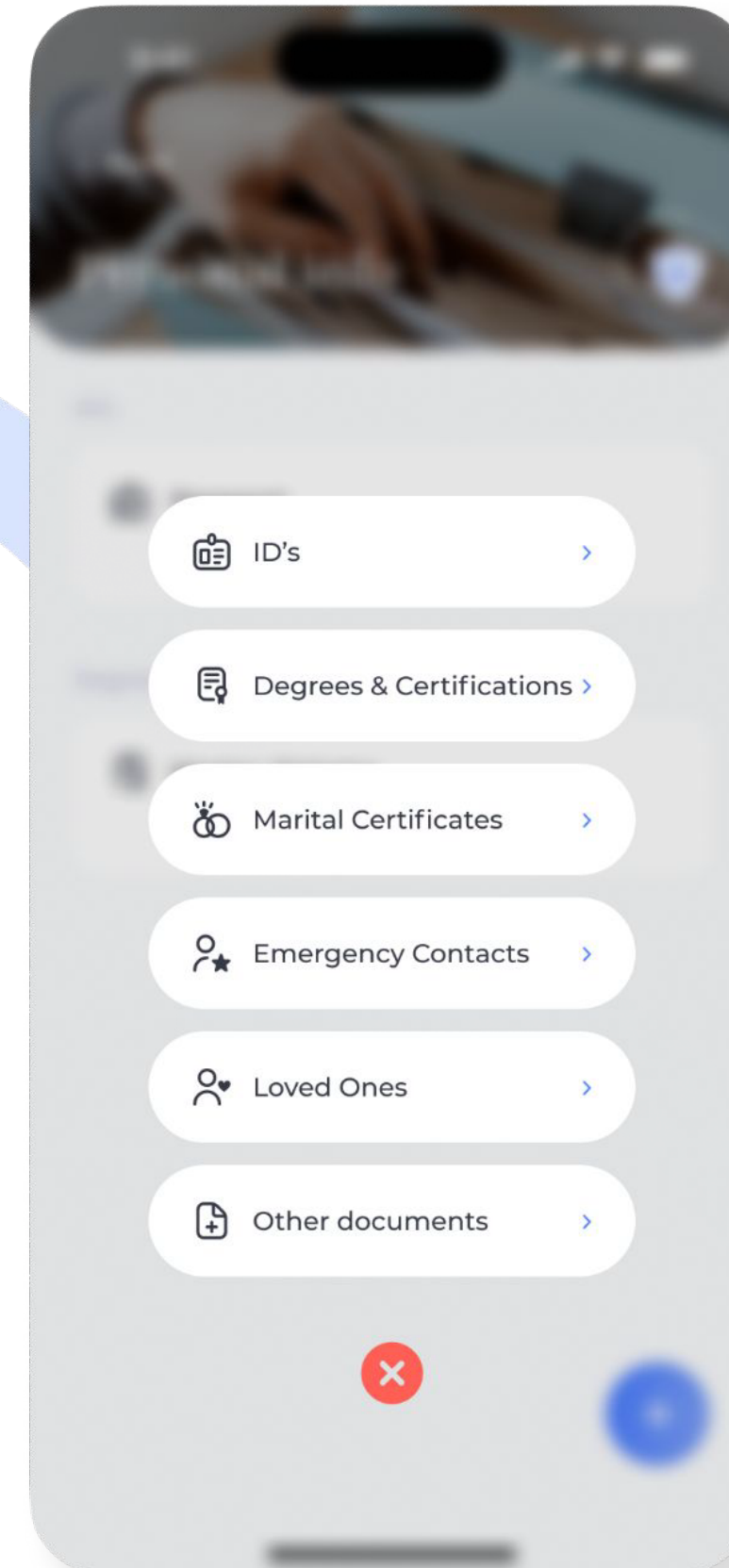
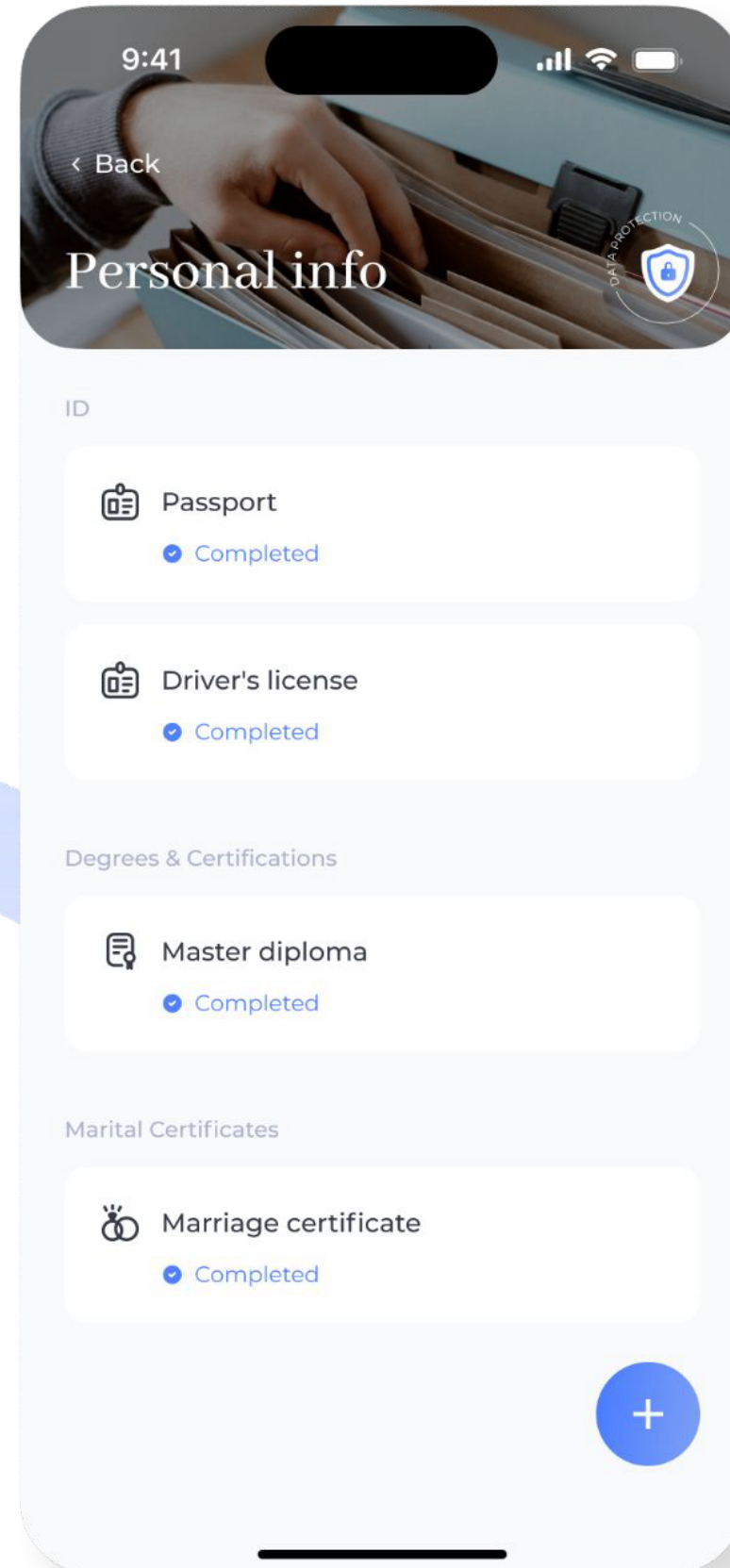
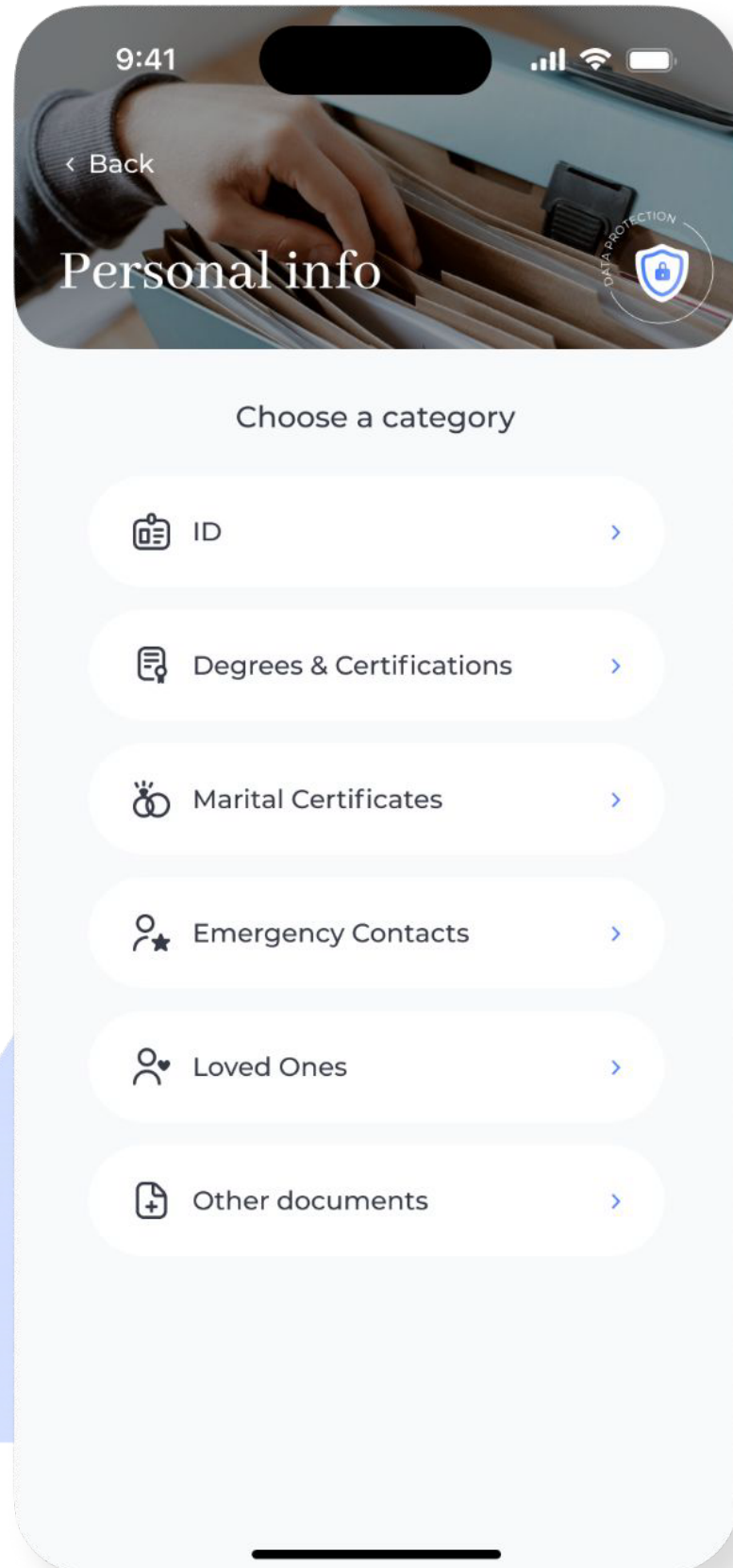


RECIPES



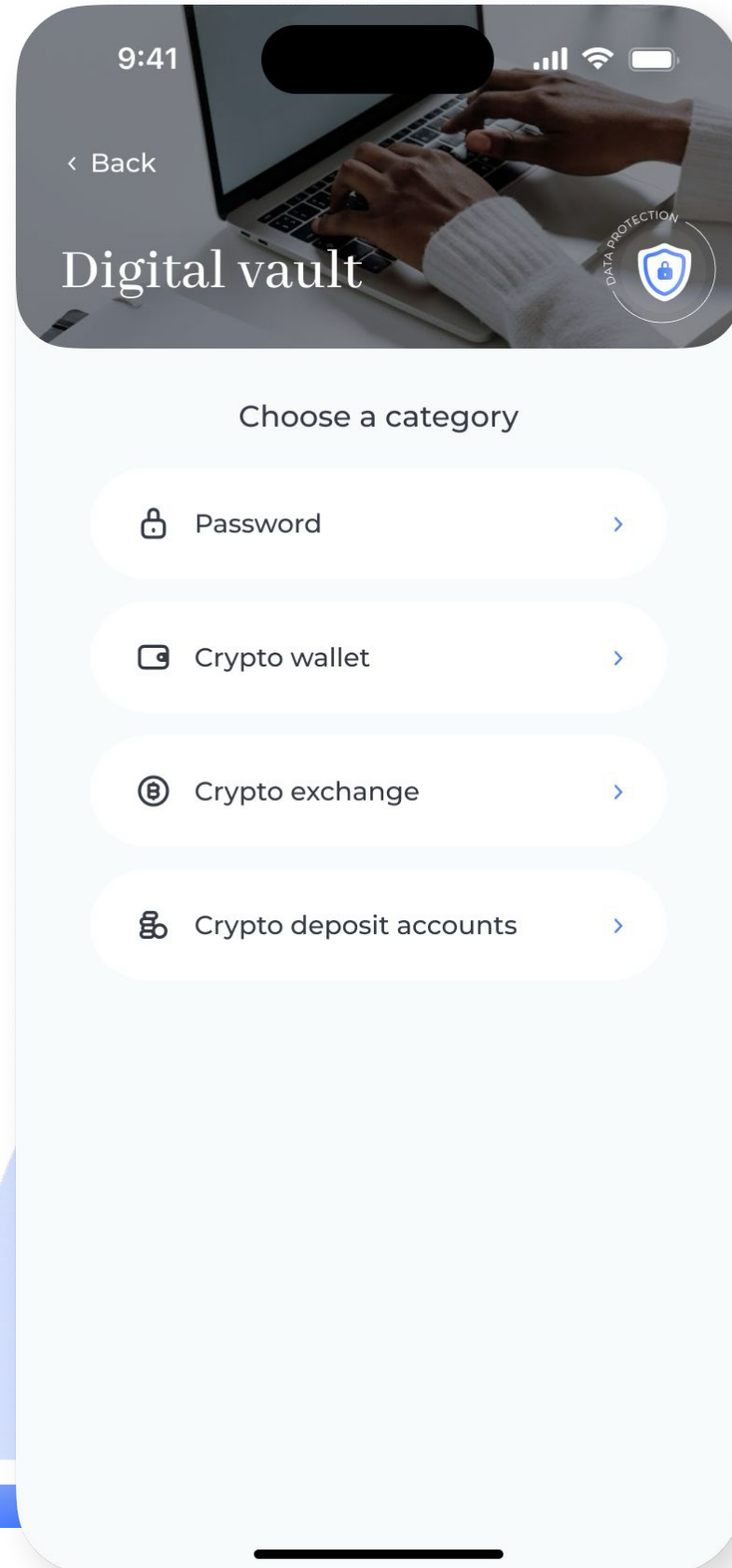


PERSONAL INFORMATION





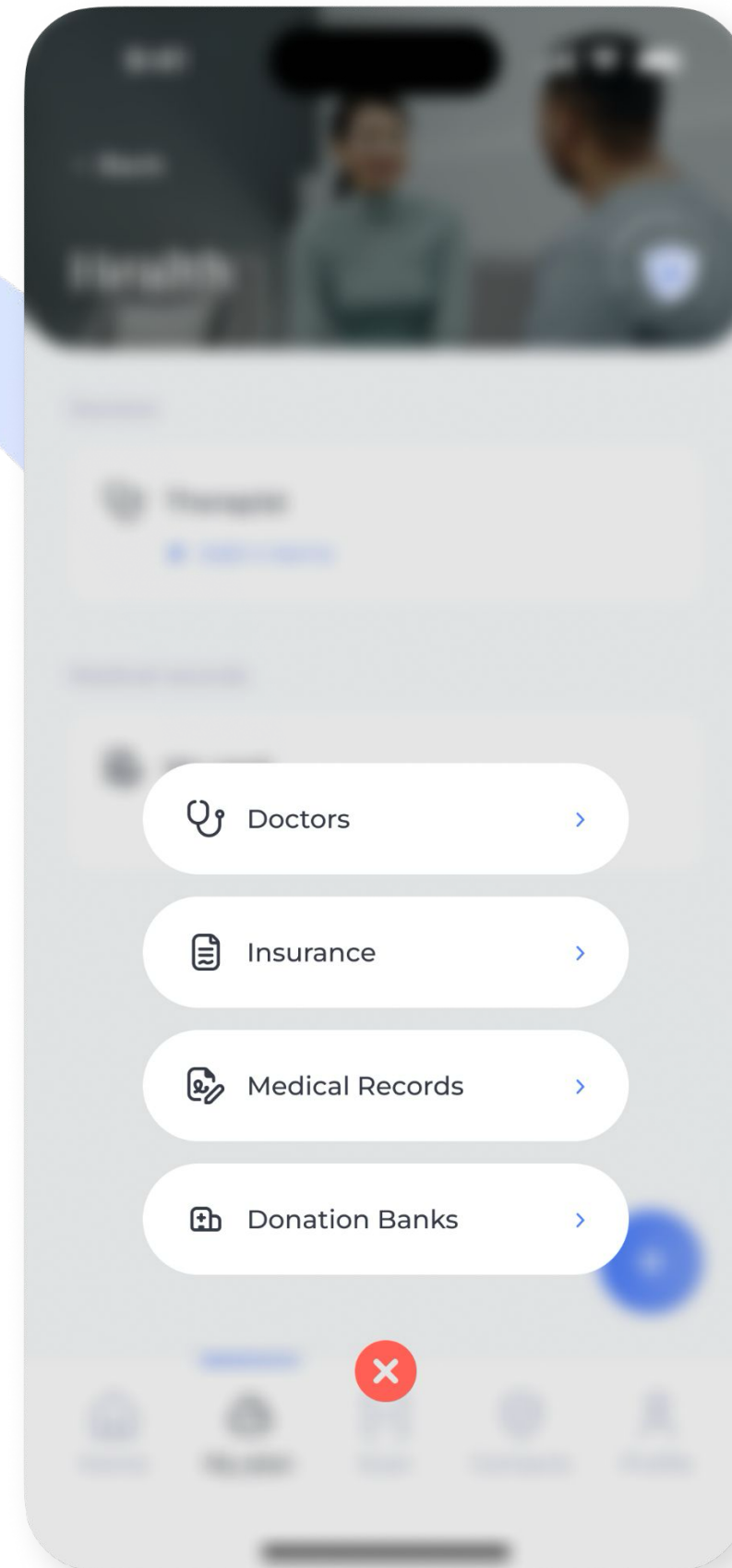
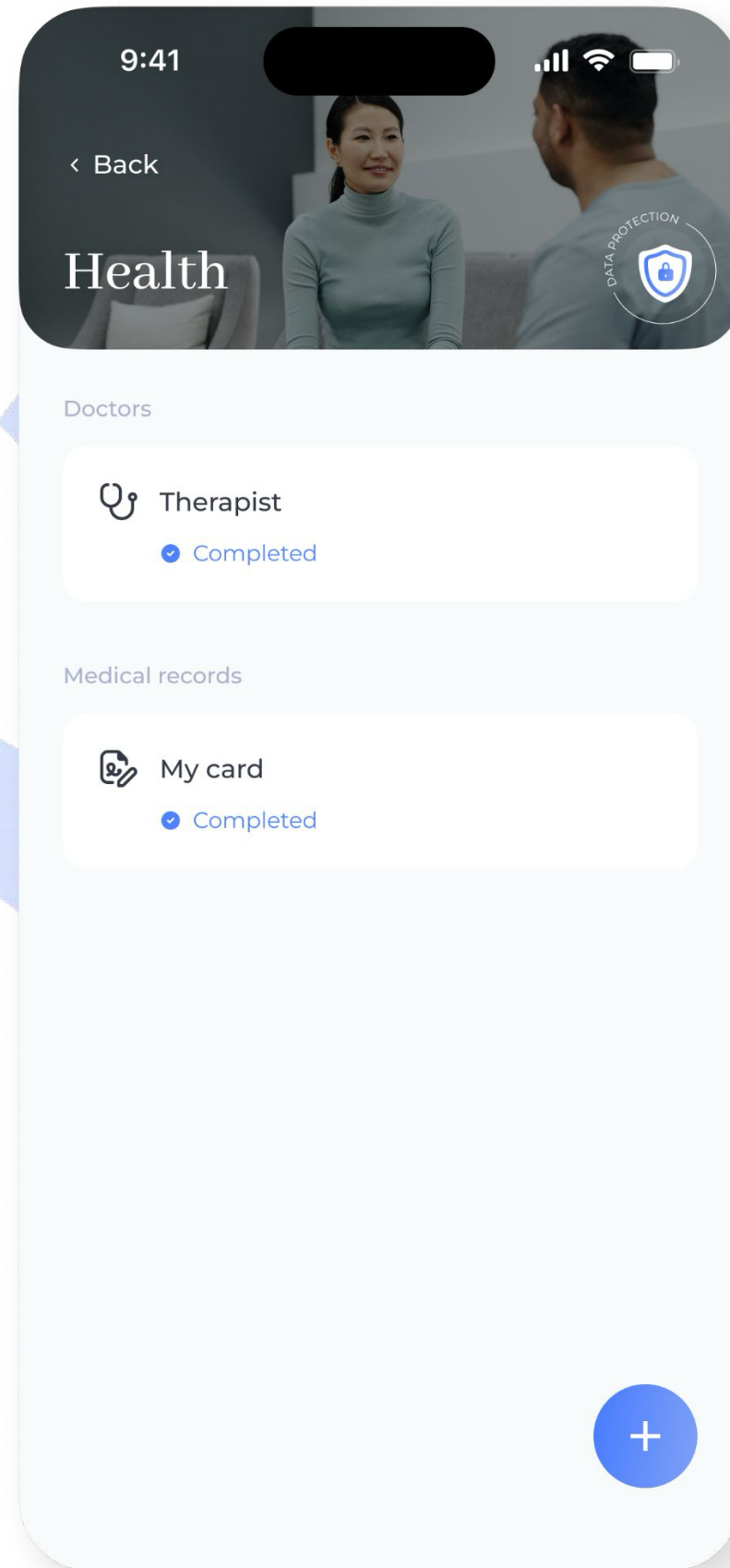
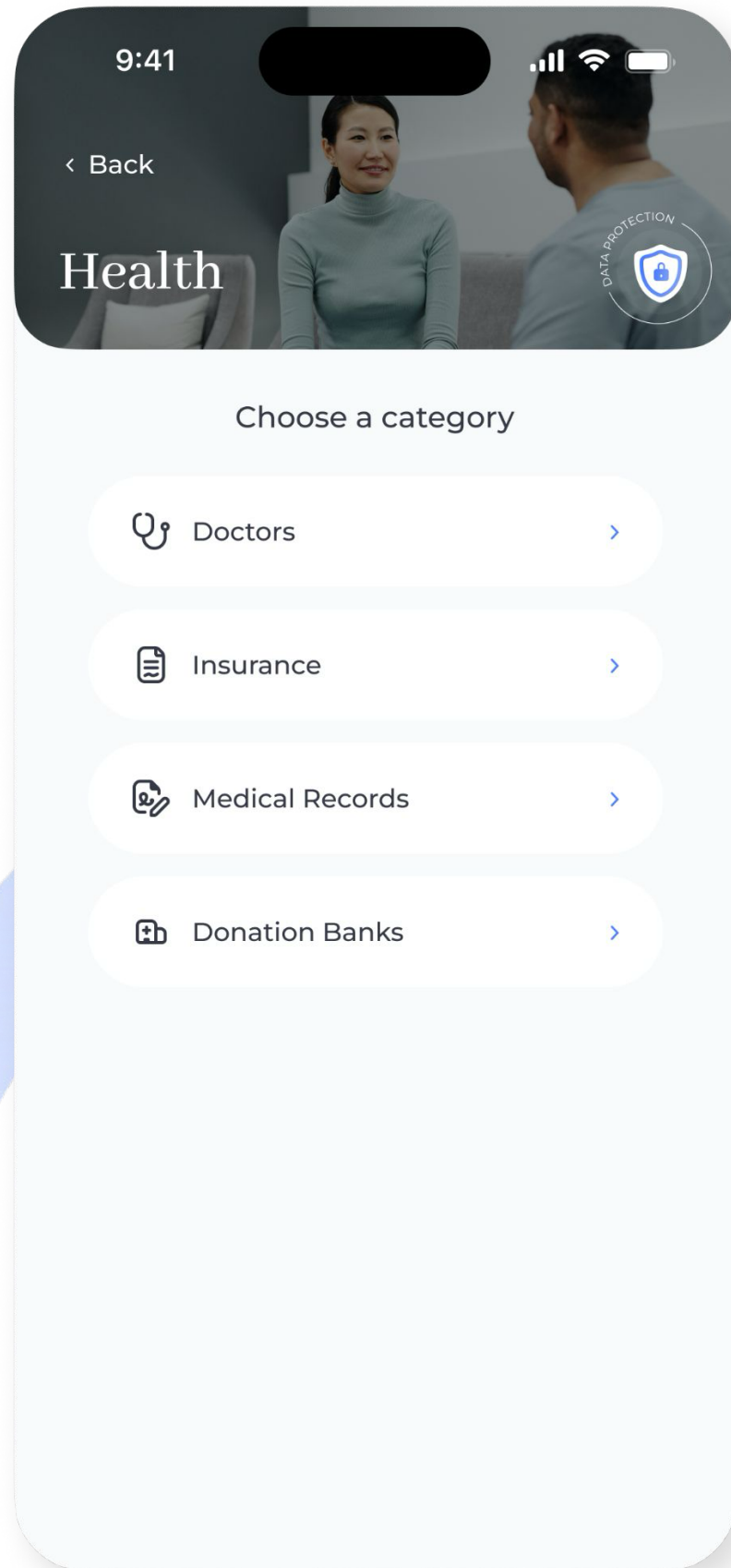
DIGITAL VAULT



Users can save Passwords to their accounts of any kind by inputting the required information.



HEALTH





HEALTH

9:41 [Signal] [Wi-Fi] [Battery]

[Cancel](#) **Doctors**

Type of doctor

Doctor's contact info


Phone number

E-mail address

Hospital/practice name

Address

Notes


Add document or photo
Max file size: 50 MB

Submit

9:41 [Signal] [Wi-Fi] [Battery]

[Cancel](#) **Insurance**

Name of insurance

Type of insurance **Health** ^

Health
Disability
Life

Carrier

Member name

Member ID number

Expiration date v

Add contact info (if applicable)

Notes

Submit

9:41 [Signal] [Wi-Fi] [Battery]

[Cancel](#) **Medical Records**


1 Main conditions 2 3

Type of medical condition

Treatment

Doctor's contact info

Notes


Add document or photo
Max file size: 50 MB

Next

Q-LINK : EMERGENCY FUNCTION

This feature will enable users to send immediate alerts in case of an emergency, ensuring they are never alone in a time of need.

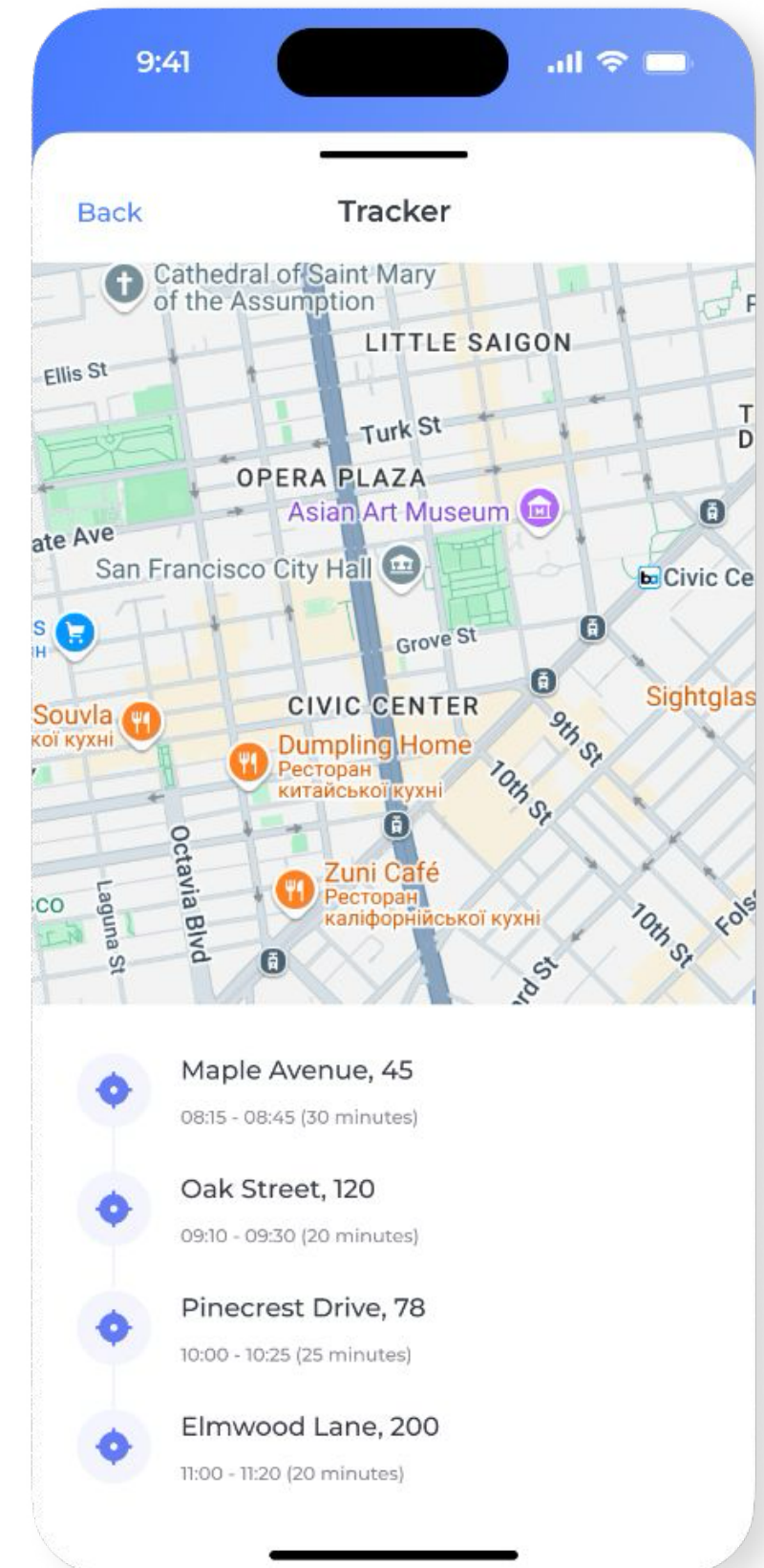
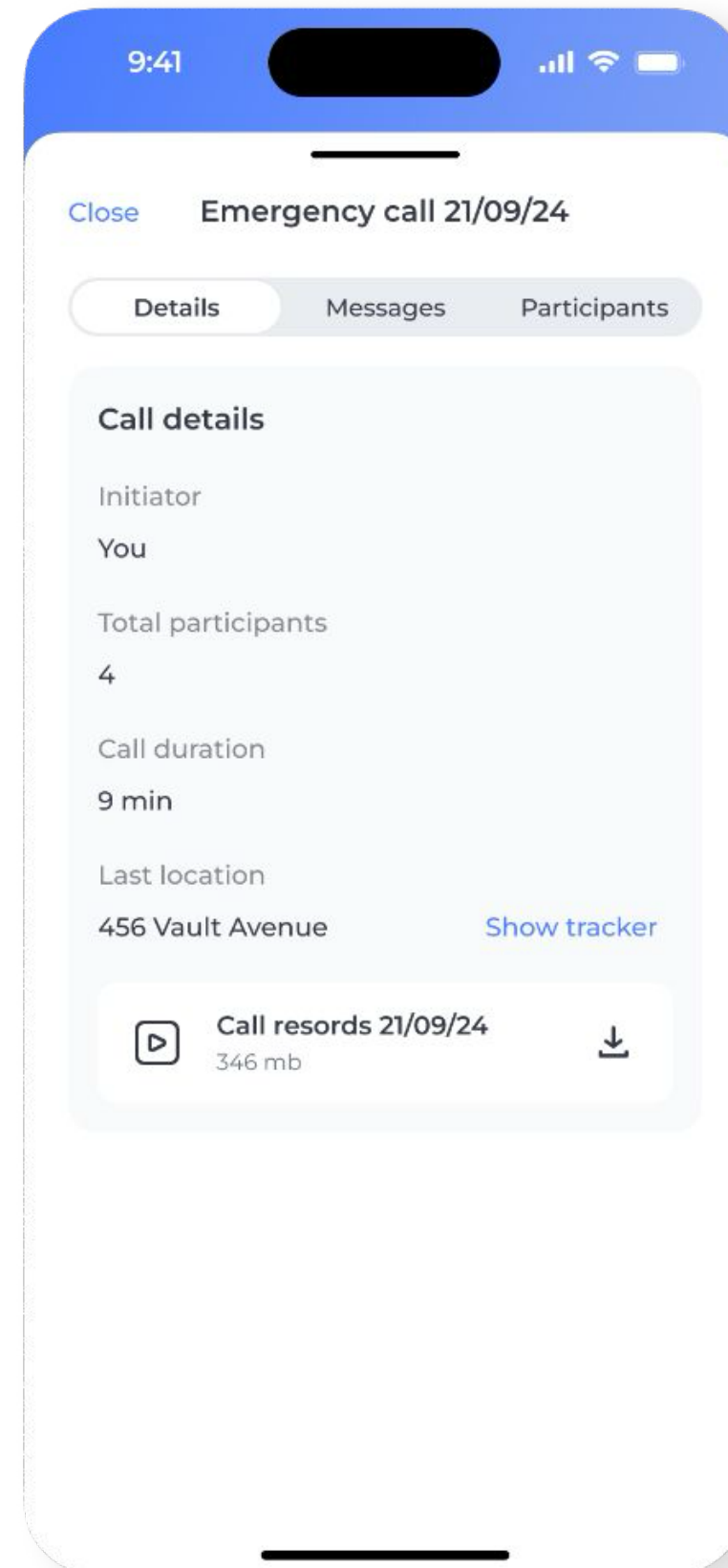
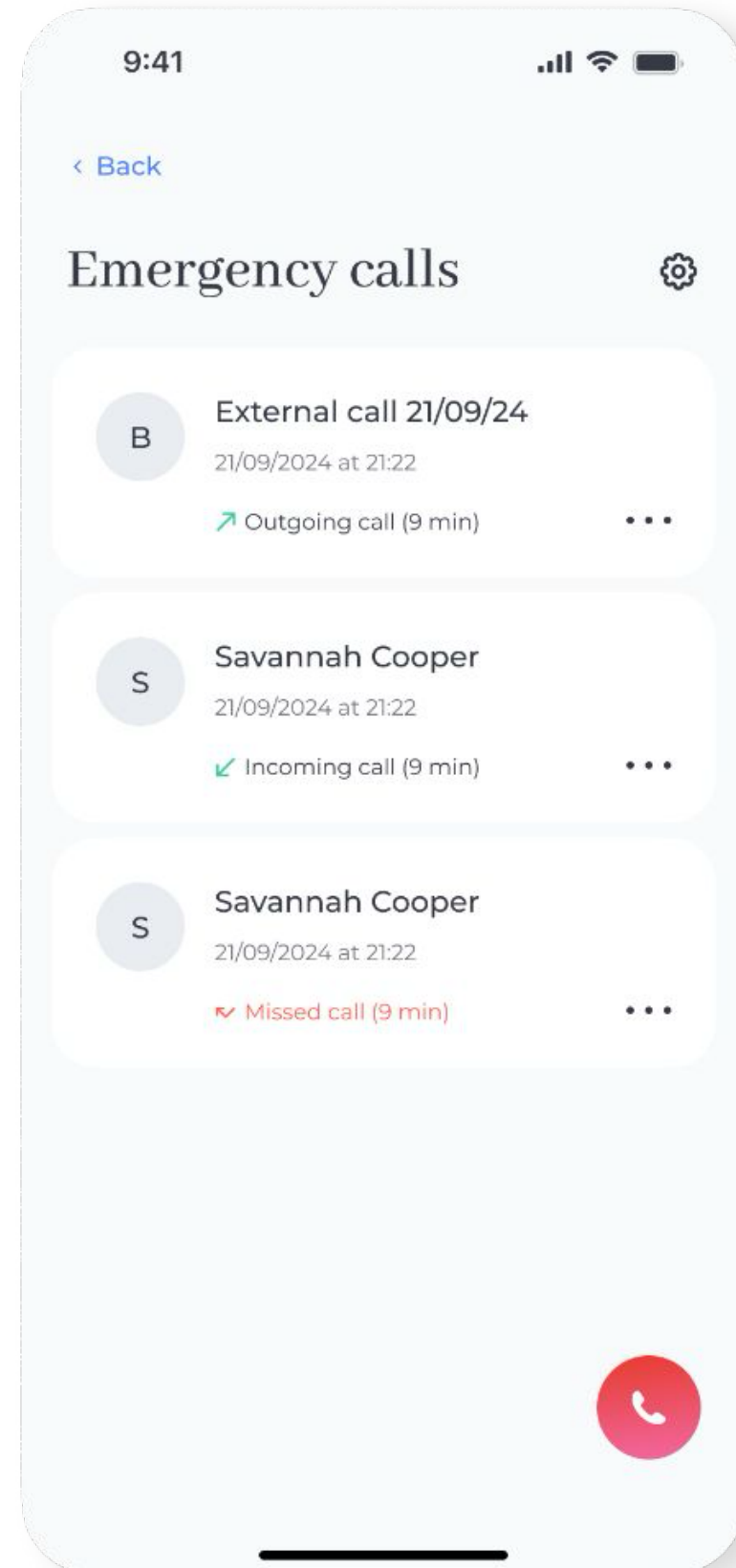
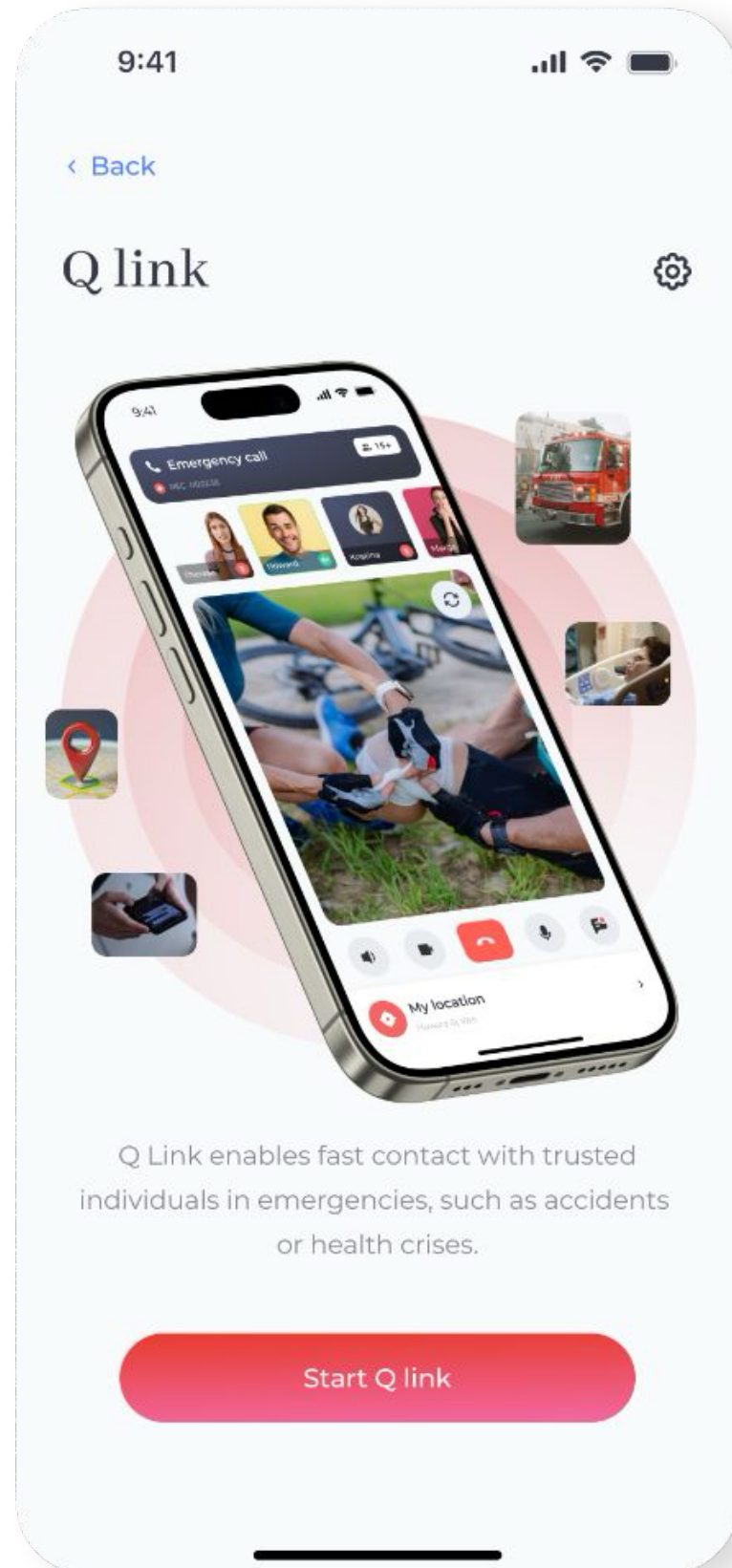
How it works :

- User can activate the emergency alert through the app, sending an instant notification to trusted contacts or local authorities.
- The feature is designed to be user-friendly, ensuring quick access in urgent situations.
 - **Sharing link** : User can share the link to let trusted contact / local authorities about their emergency.
 - **GPS** : The user can transmit their live location to the trusted contacts / local authorities.
 - **Video / Photo** : User can take photo / video to record evidence for any emergency, which can be used legally.
 - **Communication** : User can communicate via chat, voice and video call via IQ121 platform with trusted contact or the local authorities when communication is necessary. Local authorities can communicate once the user activates this function.

The introduction of this safety feature positions us to explore **partnerships with government and personal security**. As we roll out this function, we believe it will create new growth avenues.



Q-LINK



Religion (Stage IV Update of app)

Religious Event Broadcaster

IQ121 offers a **transformative solution for religious institutions**, enabling them to broadcast services directly to their congregation's devices. This feature ensures that members can participate in worship remotely, fostering belonging and community, even beyond physical gatherings.

Key Features :

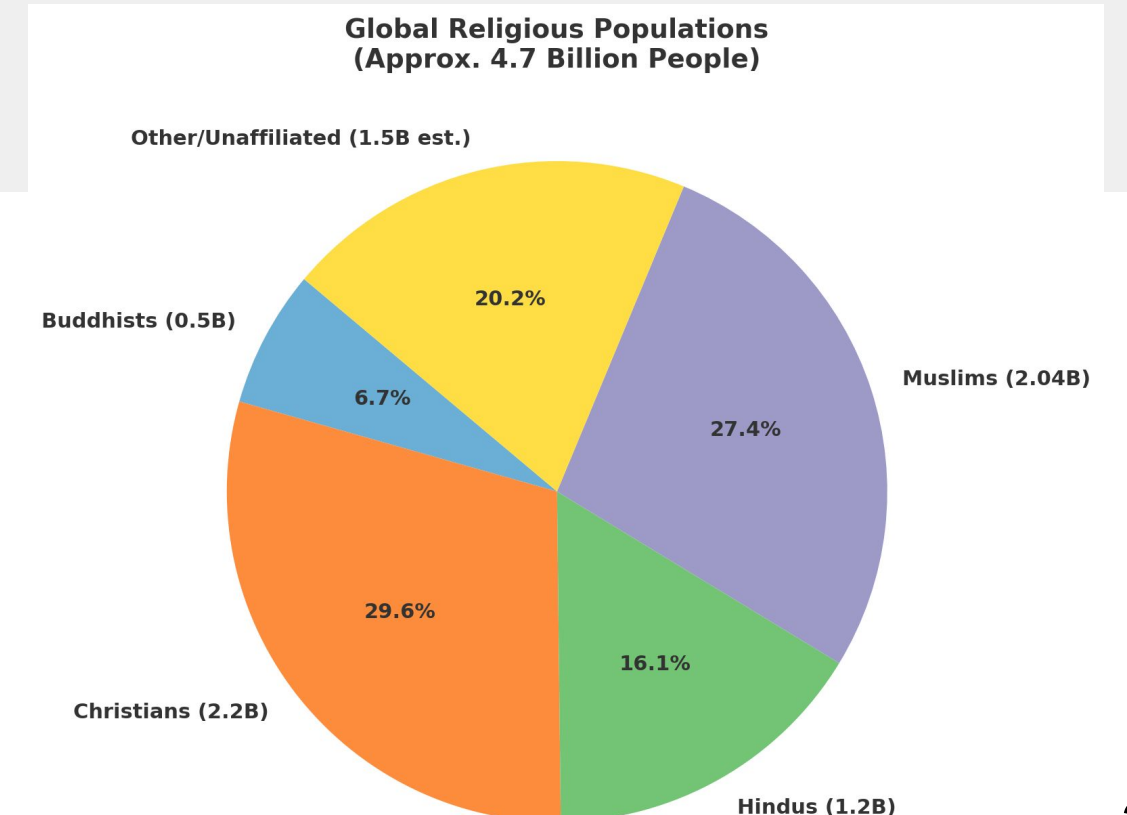
- **Live Streaming of Services** – Religious organizations can broadcast services and events in real-time, allowing members to join from any location.
- **Digital Tithe & Donation Collection** – Integrated, secure payment systems facilitate tithes and donations, enabling members to contribute without being physically present.
- **Community Engagement** – Build stronger connections through digital participation, event reminders, and seamless communication channels.

Target Demographics (4.7 billion people, alphabetical order):

- **Buddhist Population** – Around 500 million followers globally (~7% of the world's population).
- **Christian Population (including Catholicism & Protestant denominations)** – Approximately 2.2 billion adherents (~31% of the global population).
- **Hindu Population** – Around 1.2 billion followers (~15% of the global population)
- **Muslim Population** – Approximately 2.04 billion adherents (~25% of the global population).

The IQ121 app addresses the **evolving needs of religious communities** by providing accessible, secure, and inclusive digital solutions. By serving the world's major faiths, IQ121 enables remote participation, streamlines donations, and strengthens community ties, positioning itself as a vital tool for modern faith engagement across multiple religions.

Opportunity

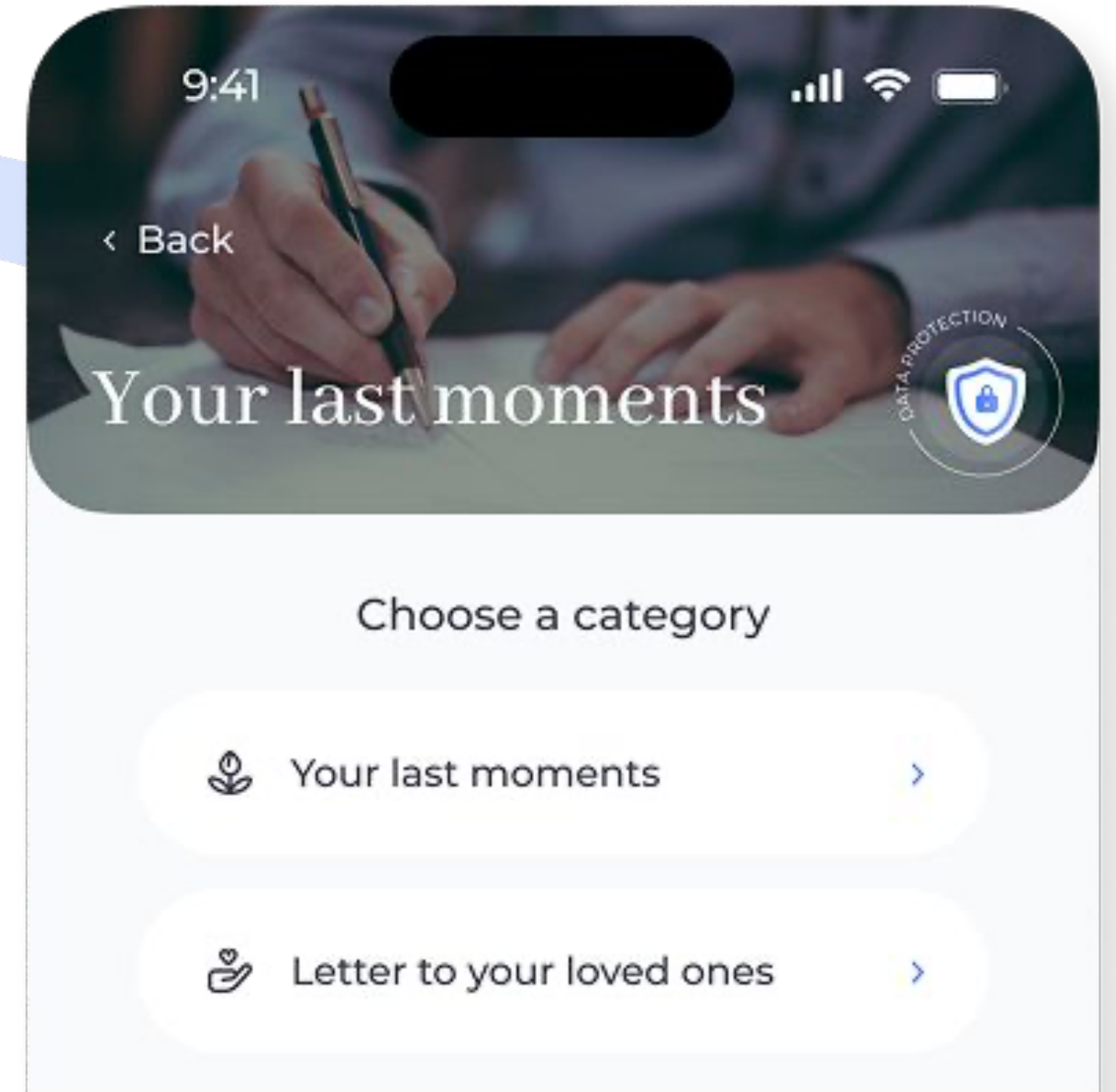




YOUR LAST MOMENTS

Users can get prepare for their Last Moments simply by

- Uploading letters and messages to loved ones.





YOUR LAST MOMENTS

9:41

Cancel Your last moments

1 I want my body to be 2

Title

I want my body to be

Notes

Next

9:41

Cancel Your last moments

Funeral preferences

Specify the desired service type

Funeral location

Guest list

Music choices

Additional notes

Add document or photo
Max file size: 50 MB

Submit

Back to previous step

9:41

Cancel Letter to your loved ones

To whom is the letter addressed?

Write letter

Notes

Add document or photo
Max file size: 50 MB

Submit

13 OUR ESG COMMITMENTS

<p>Environmental</p>	<ul style="list-style-type: none"> ● Cloud-Native & Energy Efficient : Reducing data center emissions through optimized infrastructure ● Paperless Digital Solutions : Eliminating traditional estate planning paperwork ● Sustainable Data Hosting : Partnering with green-certified cloud providers
<p>Social</p>	<ul style="list-style-type: none"> ● Data Privacy & Security First : GDPR, CCPA, and ISO-compliant for regulatory assurance ● Inclusive & Scalable Growth : Supporting English, Japanese, Spanish, Portuguese, Chinese, Russian ● Financial Well-Being & Digital Legacy : Empowering secure, transparent asset management
<p>Governance</p>	<ul style="list-style-type: none"> ● Regulatory-Backed Compliance : Adhering to tech & financial regulations across global markets ● Strong Corporate Ethics : Transparent governance framework with diverse leadership ● Investor-Grade Security & Oversight : Enterprise-level risk management and operational resilience

ESG-Aligned Investment Opportunity

- **Scalable SaaS with High Retention Potential**
- **ESG-Driven Market Differentiation** in the digital legacy space
- **Regulatory & Institutional-Ready Model** for Long-Term Growth

❖ IQ121.COM is positioned as an ESG-conscious, high-growth tech company—offering both social impact and competitive financial returns.

14 SUPERCHARGE IQ121 DEVELOPMENT WITH “AWS S3”

Scalability to Meet Growing Demands	AWS S3 is designed to handle high levels of traffic, and its performance does not degrade with an increase in the number of users or the amount of data being uploaded or downloaded. The storage and retrieval speeds remain consistent, ensuring that user experience is not affected.
Enhanced Durability and Availability	S3 ensures exceptional data durability and availability by storing data redundantly across multiple locations. This minimizes the risk of data loss due to hardware failures.
Cost Optimization	S3 offers a variety of storage classes with different pricing structures. We can choose the storage class that best suits our needs, allowing us to optimize costs and avoid upfront capital expenditures on storage hardware.



By implementing AWS S3, we gain a secure, scalable, and cost-effective storage solution that empowers us to develop and deploy applications faster. This allows us to be more **agile**, **innovative**, and **responsive** to **market opportunities**.

15 ARTIFICIAL INTELLIGENCE

AI-Powered Video Biographies : Revolutionizing Content Creation

IQ121 will introduce a cutting-edge **Artificial Intelligence for Video Biographies** feature. This AI-driven tool will empower users to document their life stories with the minimum effort.

Key Features :

Automatic Storytelling: Users can compile memories, photos, and video clips, and the AI will generate a compelling video biography.

Personalization: Each biography will be tailored to the user's preferences, making the experience unique and engaging.

Ease of Use: No technical skills required—users simply upload their content, and the AI does the rest.

This innovative feature is expected to boost user engagement by offering a creative and intuitive way for people to document their life stories. We anticipate strong interest from content creators, influencers, and everyday users alike.

16 Next-Gen AI with Blockchain Power: Ensuring Authenticity and Transparency in Content Creation

We are integrating Ethereum blockchain technology into our AI platform, to enhance the security and trustworthiness of the content we create. This integration involves storing immutable receipts of generated images and text on the blockchain, ensuring that each piece of content can be verified for its authenticity. Our architecture includes user interfaces for content generation and verification, AI modules for creating text and images, a blockchain interaction module for managing transactions, and decentralized storage using IPFS for the actual content files. By leveraging smart contracts, we will store hashes of the content, providing an immutable proof of creation time and validity.

This integration not only bolsters security but also enhances transparency, offering users a reliable way to verify the authenticity of their posts. The implementation involves developing and testing smart contracts, creating APIs for seamless interaction with the Ethereum network, and ensuring secure storage and retrieval of content through IPFS. Comprehensive testing, security audits, and a phased deployment approach will ensure a robust and reliable system. This integration leverages, Ethereum scalability and low transaction fees, positioning our AI platform as a trustworthy solution for content generation and reinforcing user confidence in the validity of their social media posts.



ethereum

Blockchain Integration: Exploring New Markets with Ethereum

IQ121 is excited to announce the integration of **Ethereum blockchain technology** into our platform. This strategic move positions us to reach a new demographic of tech-savvy, blockchain-conscious users.

What This Means for Users :

Blockchain Security : Users will benefit from the transparency and security offered by Ethereum's blockchain, ensuring privacy and trust.

Growing Market : As the cryptocurrency market continues to expand, this integration allows us to tap into a growing community of digital asset owners, offering them an enhanced user experience tailored to their needs.

By integrating blockchain technology, we are staying ahead of industry trends, ensuring that IQ121 remains a cutting-edge player in the tech landscape.



ethereum

17

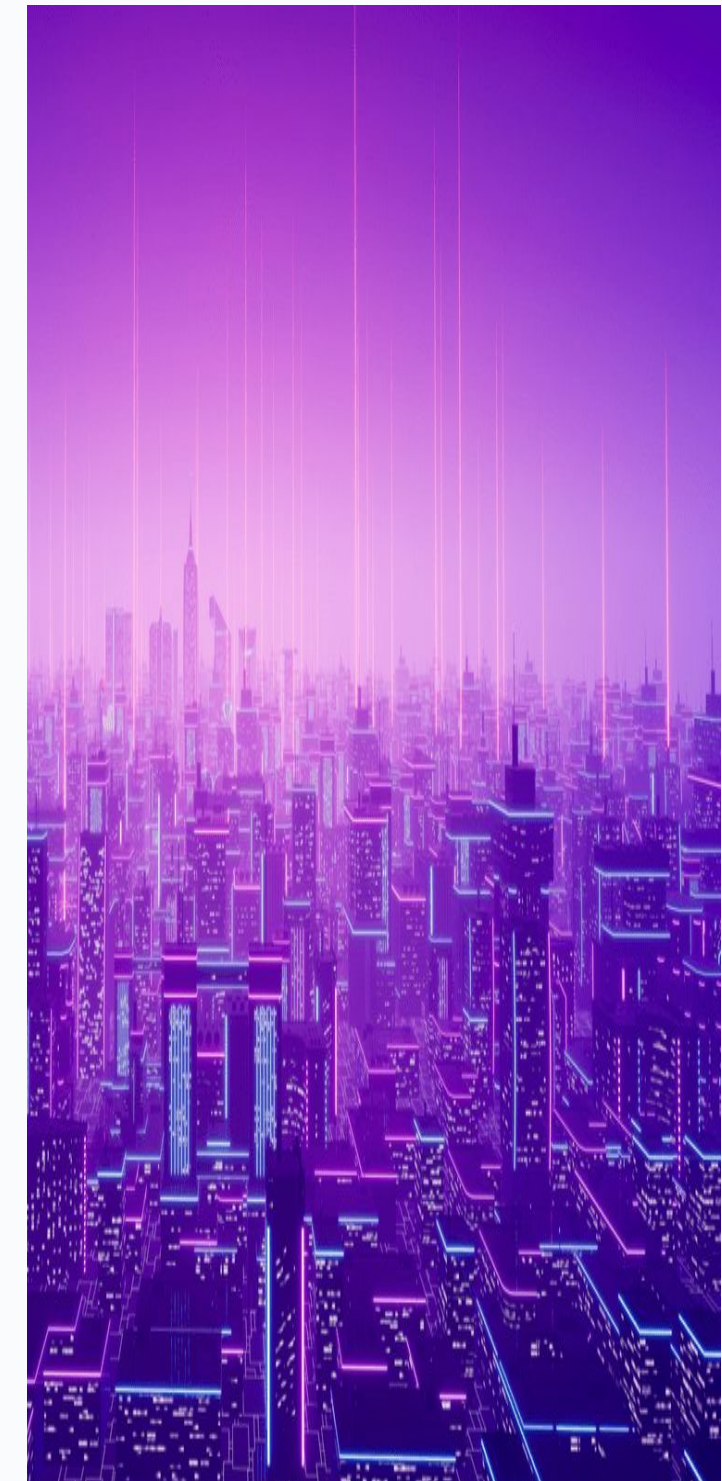
ENTERING THE METAVERSE : EXPANDING OUR REACH

As part of our innovative marketing strategy, IQ121 will expand into the **Metaverse via partnership**, tapping into an emerging digital space that allows us to reach a broader and more diverse audience. The Metaverse is a virtual environment where users can interact with brands, products, and services in immersive, interactive ways.

By establishing a presence in the Metaverse, we aim to:

- **Engage a Tech-Savvy Audience:** The Metaverse attracts a younger, forward-thinking demographic that values technology and virtual experiences. IQ121 will create an engaging virtual experience where users can explore our platform, interact with its features, and learn more about what we offer.
- **Increase Brand Visibility:** The Metaverse key platform for innovative brands. By entering this space, we position ourselves as a leader in digital experiences.

This ensures that we stay at the cutting edge of digital marketing and allows us to broaden our global reach.



18 POOF AND IT'S GONE, Document Signing: IQ121's in-house Document and Electronic Signature Function

Now you can securely **sign, manage, and send documents** with ease.

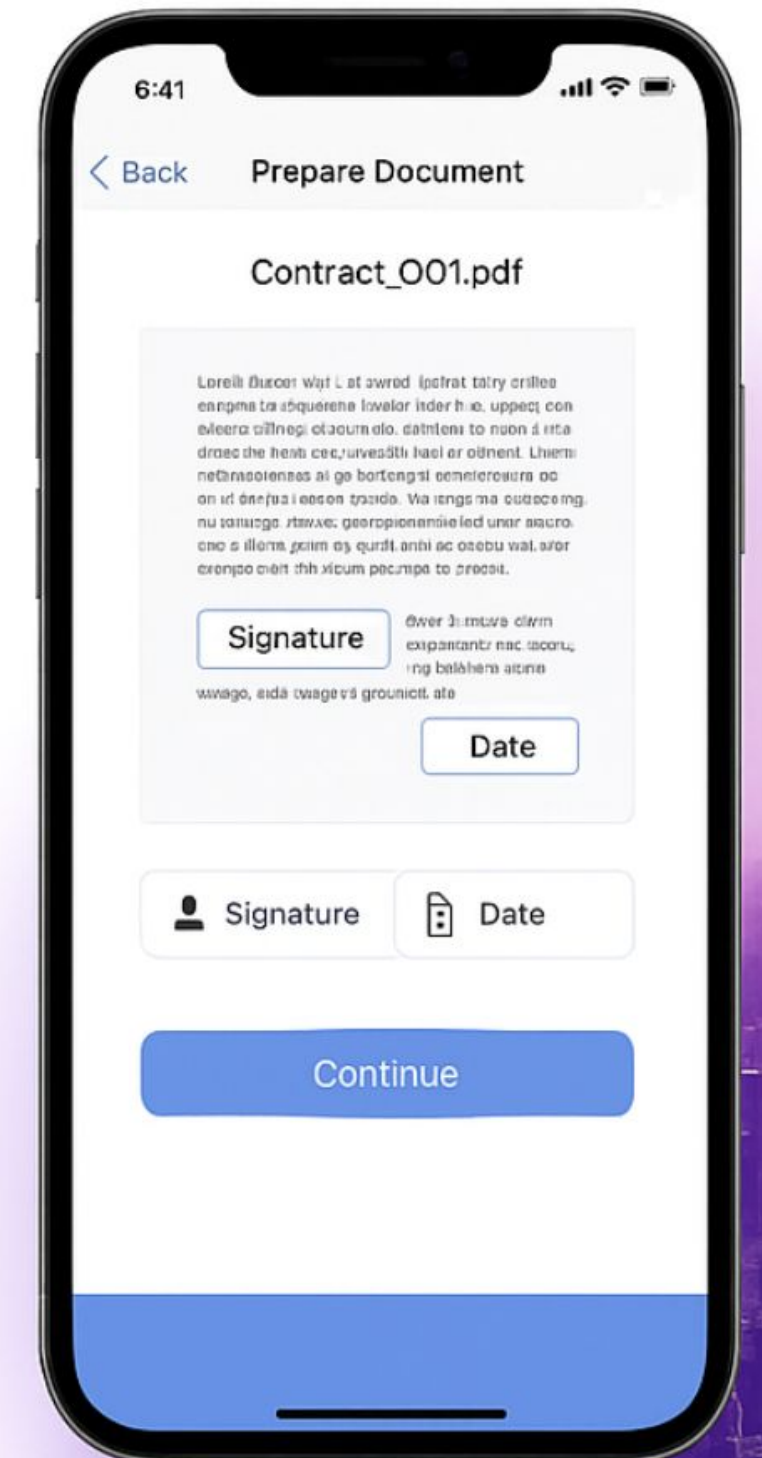
Poof,Gone includes:

- Simple PDF, DOC, and DOCX uploads
- Drag-and-drop signature, date, and checkbox fields
- Real-time document tracking and status updates
- Fully integrated with IQ121's website and mobile app
- Encrypted by default — **no 3rd-party storage facility used**
- **Signature reminders** sent to participants until completed

● Document access is limited to the sender and recipient only.

Files are **automatically deleted within 5–30 days** unless downloaded or stored via

IQ121's encrypted cloud for extended access.

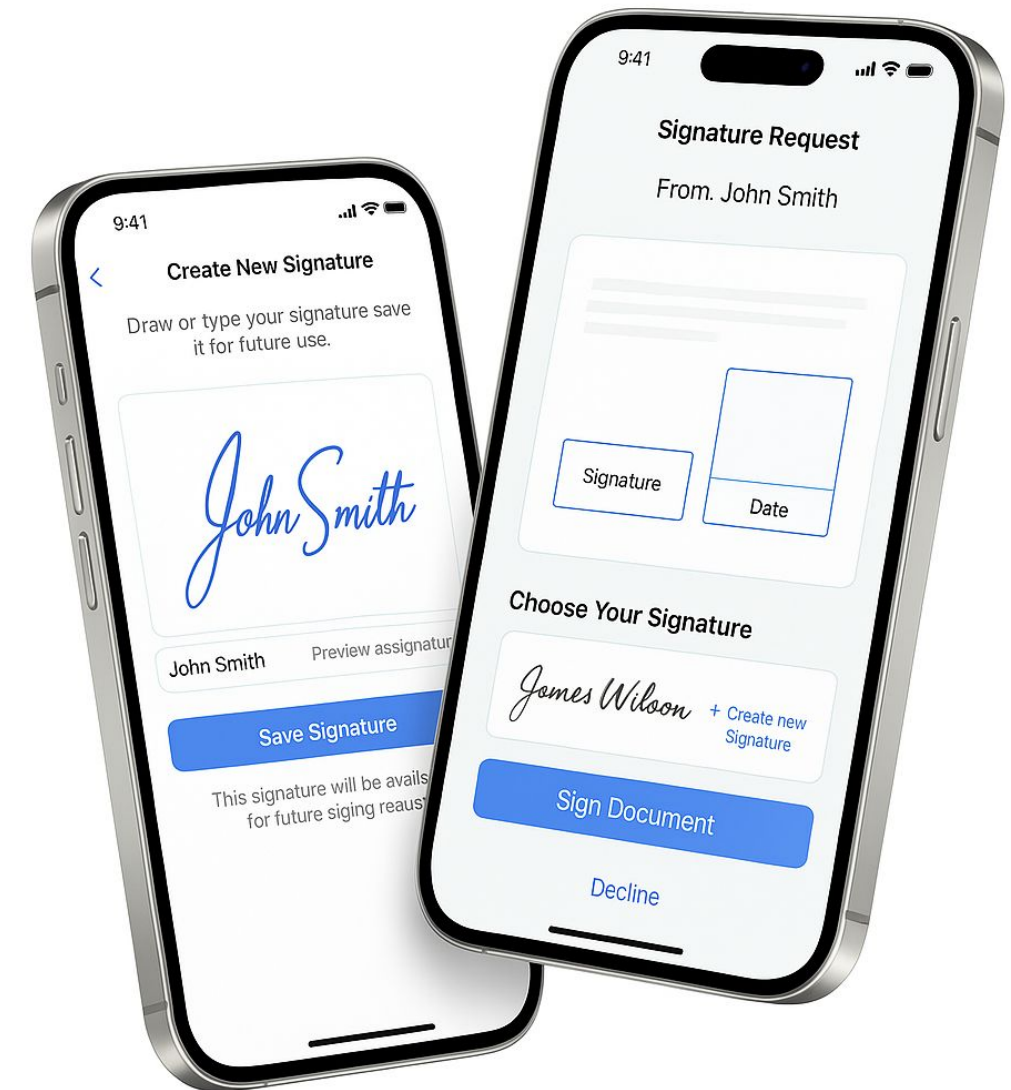


POOF AND IT'S GONE, Document Signing: IQ121's in-house Document and Electronic Signature Function

It was designed to ensure your documents remain private and secure at every step:

- Documents are stored **only on sender and recipient devices**
- **No 3rd-party storage = no outside access at any point**
- **Once deleted, even IQ121 cannot retrieve the files**
- End-to-end encryption during transmission and storage
- All actions logged (e.g. signature time, IP address, email)
- Cryptographic hashing + optional touch-based signature or initials input

Our clean interface includes a built-in document viewer with zoom, search filters, and simple navigation — making secure signing seamless and intuitive.



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IQ121 SECURITY AES ENCRYPTION SECURITY

Key Management	Our AES Encryption keys are stored securely in encrypted key vaults. They are encrypted both at rest and in transit using strong cryptographic protocols. We have implemented key rotation practices to regularly update our encryption keys, ensuring that old keys are retired and replaced with new ones periodically.
Vulnerability to Side-Channel Attacks	We have implemented various countermeasures to protect against side-channel attacks. These include using constant-time algorithms to prevent timing attacks, employing noise to obscure power consumption patterns, and isolating sensitive operations to reduce the risk of information leakage.
Implementation Best Practices	<p>Our AES Encryption implementation has been rigorously tested and verified by security experts. It adheres to industry best practices and standards, such as those outlined by the National Institute of Standards and Technology (NIST).</p> <p>We ensure that our encryption algorithms are implemented correctly and that our cryptographic libraries are up to date.</p>
Future-Proofing	Our AES Encryption implementation is designed to be scalable and flexible, allowing us to accommodate future security threats and algorithm updates. We continuously monitor advancements in cryptography and are prepared to adapt our encryption practices as needed to maintain the highest level of security.

SECURITY MANAGEMENT

Security Audits and Testing	<p>We have conducted independent security audits and penetration testing to identify and address vulnerabilities in our AES Encryption 256 and MFA implementations. These assessments are carried out by reputable third-party security firms to ensure an unbiased evaluation of our security measures.</p> <p>These audits and tests are performed regularly, with the frequency depending on the criticality of the system and the evolving threat landscape. We aim to conduct these assessments at least annually or more frequently if required by changes in our environment or emerging threats.</p>
Industry Standards	<p>While our application does not directly process payments, we store financial data of our users, and this practice fully complies with security standards. Although we do not handle transactions directly, we recognize the importance of protecting financial information and implement stringent security measures for its storage, including encryption and access control. Our goal is to ensure the security and confidentiality of all data we store, in accordance with industry best practices and regulatory requirements like PCI-DSS and SOC 2.</p>

DATA SECURITY ARCHITECTURE

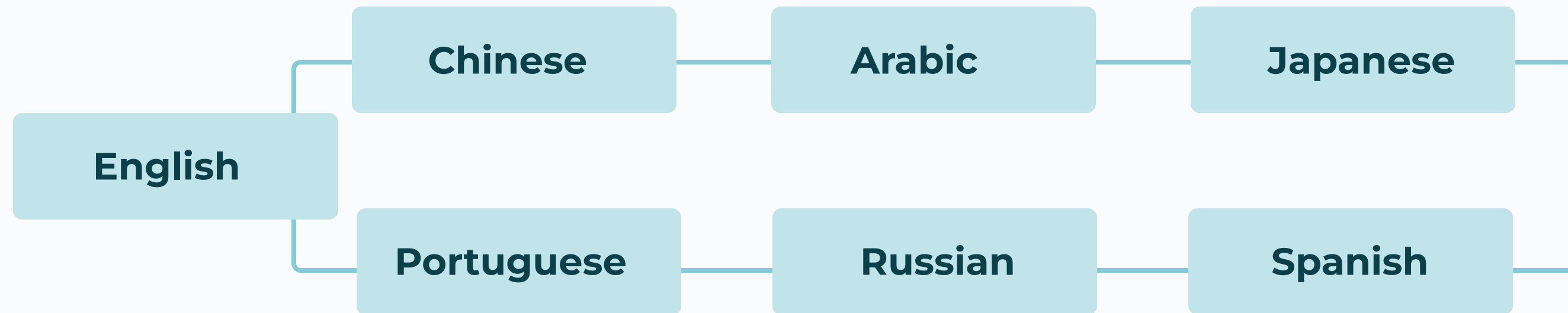
Data Classification and Labeling	We have a process for classifying and labeling data based on its sensitivity and risk profile. We use different levels of classification, such as public, internal, confidential, and secret, to ensure the appropriate level of protection.
Data in Transit and at Rest Encryption	Beyond AES Encryption Security, we use additional encryption protocols and algorithms to protect data in transit and at rest, such as TLS for securing data in transit and HSM for securely storing encryption keys.
Data Access Controls	Access controls are implemented and managed using identification, authentication, and authorization policies. We apply the principle of least privilege, ensuring that only those users and systems that require access for their functions are granted it.
Data Residency and Localization	User data is stored in compliance with data residency requirements for specific regions. We use geographically distributed data centers and cloud services to adhere to local laws and regulations regarding data protection.

THREAT DETECTION AND MITIGATION

Security Monitoring and Logging	We have implemented comprehensive security monitoring and logging systems that continuously track and record activities across our network, applications, and systems. Our Security Information and Event Management (SIEM) system aggregates and analyzes logs from various sources to detect suspicious activities and potential threats in real time. We also conduct regular audits of our logs to ensure compliance with security policies and regulations.
Intrusion Detection and Prevention Systems (IDS/IPS)	We deploy IDS/IPS solutions as part of our layered security approach to detect and prevent unauthorized access attempts. These systems monitor network traffic and system activities for signs of malicious behavior and can automatically block or alert our security team about potential threats.
Vulnerability Management	Our vulnerability management process involves regular scanning of our applications and infrastructure to identify vulnerabilities. We use automated tools and manual assessments to detect security weaknesses. Once identified, vulnerabilities are prioritized based on their severity and potential impact, and we have a patch management process in place to promptly address and remediate these vulnerabilities.
Incident Response Preparedness	We are well-prepared to respond to security incidents with a documented incident response plan and a dedicated incident response team. Our plan outlines the procedures for identifying, containing, eradicating, and recovering from security incidents, and it is regularly reviewed and updated to adapt to evolving threats. Our incident response team is trained to handle various types of security incidents and is equipped with the necessary tools and resources to respond effectively.

20 LANGUAGES

Languages supported by the IQ121 Application:



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GROWTH STRATEGIES

Our growth strategies are focused on continuously improving our technology and attracting more Users in current and new markets.

The key elements of our growth strategy are:

First-to-Market-Mover. By pursuing initiatives that drive the continued growth of our User base within our new markets, we hope to take advantage of this blue-ocean opportunity.

Target Markets. We will launch IQ121 in the US, UK, Canada, Japan, Hong Kong, China, Brazil, India and we expect to continue expansion geographically in order to provide Users around the world with full access to the IQ121 service. Before launching in a new market, we typically optimize to comply with local regulations.

Expand Partnerships for the revenue share programs. We will continue to seek partnerships with entities which we believe share the same goal to optimize our users' satisfaction.

Continually Enhance our Platform in Order to Retain and Grow Our User Base. We will continue to (i) invest heavily in research and development, (ii) make strategic partnerships to enhance our product capabilities, and (iii) make our offerings more attractive to prospective Users. We will invest in artificial intelligence and machine learning capabilities to deepen the personalized experience that we offer to all of our Users.

Expand our extra features for the User Experience. IQ121 is the first market mover to put your important digitized inheritance information in one-application, as well as non-document content such as your digitized family recipes, photos / video which you want to pass down to the next generation.

IQ121 GROWTH PROJECTIONS

IQ121 is projected to reach 4 million subscribed users with the revenue of 576 million USD by the end of the fifth fiscal year.



*Monthly subscription of \$12.99 per user x number of users.

IQ121 GROWTH PROJECTIONS

We project our subscription numbers as follows:

of Subscription by Country

	2026	2027	2028	2030	2031
US	228,804	467,777	1,194,866	1,708,404	1,972,800
JAPAN	77,637	158,724	405,437	579,688	669,402
BRAZIL	24,465	50,017	127,760	182,669	210,940
UK	38,823	79,372	202,744	289,881	334,743
MEXICO	14,792	30,242	77,250	110,451	127,544
SPAIN	27,323	55,861	142,689	204,015	235,589
CANADA	19,508	39,883	101,874	145,658	168,201
COLOMBIA	5,872	12,004	30,663	43,842	50,627
AUSTRALIA	15,723	32,144	82,107	117,396	135,564
HONG KONG	2,698	5,516	14,090	20,145	23,263
PORTUGAL	3,600	7,359	18,798	26,878	31,037
ARGENTINA	2,015	4,120	10,523	15,045	17,374
NEW ZEALAND	2,538	5,188	13,252	18,947	21,880
IRELAND	6,005	12,278	31,361	44,840	51,779

24 Rocket to 5 M : Legacy Secured

IQ121 is positioned for **rapid subscriber growth**, leveraging a combination of influencer reach, strategic giveaways, and global marketing campaigns. Our model demonstrates that even conservative conversion rates can generate substantial adoption at scale.

Growth Drivers	<ul style="list-style-type: none">● Influencer & Celebrity Network – Co-Founder Kunal Nayyar and associated influencer networks provide access to ~800 million followers across social media and global TV. With an industry conversion rate of ~1% (even at steep discounts), IQ121 is positioned to achieve multi-million user adoption.● Built-In Virality – Every new download triggers an invite-forward function, expanding reach exponentially through personal networks.● Key Differentiators – Features like the secure vault and emergency alerts (Q-Link) drive stronger conversion than generic lifestyle apps.
Marketing Plan	<ul style="list-style-type: none">● Natural Mineral Water Giveaway – Launch event distribution of 1M QR-coded Amazon Natural Spring Water bottles in London.● Airport PR Campaign – Heathrow–Gatwick bus wraps, reaching 20M travelers on launch day with an expected conversion of 0.1% – 0.5%.● Aligned Messaging – Conversions reinforced by connecting the brand with health, wellness, and organ donation campaigns promoted within the app.● Multilingual Expansion – Rollout across EU markets with localized experiences to maximize adoption in target demographics.

Investor Takeaway :

At **5M subscribers**, IQ121 targets a **5x investment return**. This rapid adoption strategy combines **celebrity exposure, influencer amplification, viral mechanics, and high-visibility campaigns** to establish IQ121 as a **global household name**.

Global Domination : 10 M Subscribers

IQ121's strategy scales from 5M to 10M subscribers by **expanding its proven three-fold growth engine — influencers, giveaways, and advertising — to global markets.**

Scale Drivers :

- **Influencer Expansion** – Leveraging Kunal Nayar's network across the U.S. and Asia, combined with legacy campaigns, to drive an additional **2M subscribers**.
- **A-List Advertising** – Global celebrity campaigns focusing on **blockchain security and data protection** add **~1M subscribers**.
- **Global Giveaways** – Distribution of **2M QR-coded Amazon Natural Spring Water bottles** in New York and Tokyo, yielding **~1M subscribers**.
- **Religious Broadcasting** – Accessing the **4.7B global religious demographic**, targeting **500K subscribers** through digital faith engagement.
- **New Digital Experiences** – Launch of **Metaverse memorials** and **AWS S3 cloud integration**, strengthening trust and retention to lock in the path to **10M subscribers**.

Investor Takeaway :

At **10M subscribers**, IQ121 projects a **10x investment return**, supported by a globally diversified growth model.

“Worldwide trust, timeless legacy: 10M secured.”

EXIT STRATEGY & FINANCIAL OUTCOMES

IQ121 is structured for **scalable growth and investor return**, with multiple exit pathways aligned to subscriber milestones. Our goal is to balance **rapid adoption** with **strategic monetization**, ensuring that investors can realize value at each stage of expansion.

<p>Exit Pathways</p>	<ul style="list-style-type: none"> • Strategic Acquisition – By global financial institutions, insurance companies, or big tech players seeking entry into digital legacy planning and end-of-life data markets. • M&A Partnerships – Potential mergers with cybersecurity, healthcare, or InsurTech firms to expand footprint and unlock new distribution channels. • Private Secondary Sales – Providing liquidity options for early investors via private secondary placement as IQ121 scales to global adoption.
<p>Projected ROI</p>	<ul style="list-style-type: none"> • 5M Subscribers → Target 5x investment return (Page 68). • 10M Subscribers → Target 10x investment return (Page 69). • Beyond 10M → Expansion into religious broadcasting (4.7B demographic), healthcare, legal-tech, and metaverse memorialization markets for compounded growth opportunities.
<p>Market Validation</p>	<ul style="list-style-type: none"> • Strong global demand for end-of-life planning, secure digital storage, and inheritance solutions. • Investor appetite demonstrated by competitor funding rounds (e.g., Empathy, Trustworthy, Everplans). • IQ121’s celebrity-driven visibility and unique feature mix provide a competitive moat for strategic buyers.

Investor Takeaway :

IQ121 offers **clear and achievable exit strategies**, milestone-driven ROI multiples, and a strong positioning for **strategic acquisitions or M&A transactions** in high-growth global industries.

CURRENT VALUE & NEAR-TERM PROJECTION

Current Valuation (Today)

IQ121.COM Limited is structured with **100,000,000 ordinary shares issued at £1 each**, establishing a **£100M company valuation today**.

Near-Term Subscriber & Revenue Milestones

Quarter / Year	Subscribers	Revenue (USD, annualized)	Illustrative Upside Potential (5–7x Revenue Multiple)
Q4 2025	1M	~\$150M	\$0.8B – \$1.0B
Q1 2026	5M	~\$750M	\$3.5B – \$5.0B
Q3 2026	10M	~\$1.5B	\$7.0B – \$10.0B+

“Figures are illustrative and rounded for simplicity; subscriber ARPU is modeled on ~\$12.99/month (\$155/year) and applied consistently across all projections.”

“Valuation multiples (4–7x) are illustrative only and based on SaaS benchmarks for high-growth, subscription-based companies. Actual multiples may vary depending on market conditions.”

Pricing Model

- **Monthly Plan:** \$12.99/month (~\$156/year).
- **Annual Plan:** \$119.99/year (23% discount, ~\$10/month).
- Blended ARPU: **\$120–\$156 per subscriber annually**.

Investor Takeaway

- **Valuation today:** £100M, based on issued share structure; not an independent valuation.
- **Upside:** Near-term subscriber growth (5M–10M) supports **5x–10x ROI potential** under conservative SaaS revenue multiples.
- Demonstrates rapid scalability supported by **celebrity reach + global marketing campaigns**.

LONG-TERM PROJECTIONS

Subscriber & Revenue Milestones (2027-2030)

Year	Subscribers	Revenue (USD, annualized)	Illustrative Upside Potential (5–7x Revenue Multiple)
2027	15M	\$2.2B – \$2.3B	\$11B – \$16B
2028	20M	\$2.9B – \$3.1B	\$15B – \$22B
2029	25M	\$3.6B – \$3.9B	\$20B – \$27B
2030	30M	\$4.3B – \$4.7B	\$25B – \$30B+

General Compounding Effect

“IQ121 adoption compounds across generations — every family account compounds into a legacy that multiplies across generation.”

Investor Takeaway

- **Valuation today:** £100M baseline.
- **Long-term upside:** By 2030, IQ121 could deliver \$4.3B–\$4.7B annual revenue, supporting an **illustrative upside of \$25B–\$30B+**.
- Exponential generational adoption means scaling **beyond 2030 is built in by design.**

COMPETITOR BENCHMARKS

Market Comparisons

Company	Funding Raised	Valuation / Value	Revenue / Metric	Notes
Empathy	~\$162M (raised \$90M in 2024)	~\$400M	Insurance/employer partnerships	Bereavement-focused
Everplans	~\$16.4M	–	~\$2.2M annual revenue	Premium pricing (\$99.99/yr), niche US focus
Trustworthy	–	–	–	Vault/reminder/sharing tools; no disclosed valuation

Why IQ121 Outperforms

- **Aggressive Growth:** 30M subscribers by 2030 vs. peers <1M.
- **Higher ARPU:** \$120–\$156 annually vs. competitors' \$100–\$120.
- **Broader TAM:** Inheritance, healthcare, religion, metaverse.
- **Celebrity & Media Reach:** 800M+ exposure ensures viral adoption.

Investor Takeaway

- Competitors validate the digital legacy space but remain **niche and small-scale**.
- IQ121 is the **only generational legacy platform**, positioned to dominate with global adoption and diversified verticals.
- Long-term upside is **10x–30x larger** than competitors due to **scope, media power, and exponential compounding effect**.

COMPETITOR BENCHMARKS

Competitor Benchmarks

Company	Funding Raised	Valuation / Est. Value	Revenue / Key Metric	Notes
Empathy	~\$162M total; \$90M in 2024	~\$400M valuation	Insurance/employer partnerships	Bereavement-focused
Everplans	~\$16.4M	–	~\$2.2M annual revenue	Premium pricing (\$99.99/yr); niche US market
Trustworthy	–	–	–	Vault, reminders, sharing tools; no valuation disclosed

Why IQ121 Outperforms Benchmarks

- **Aggressive Growth:** 30M subscribers by 2030 vs. competitors at <1M.
- **Higher ARPU:** \$120–\$156 annually vs. \$100–\$120 range.
- **Global TAM:** 6 languages, multiple verticals (inheritance, health, religion, metaverse).
- **Celebrity & Media Reach:** 800M+ potential exposure ensures faster adoption.
- Competitors serve individuals; IQ121 serves **families across generations**, creating **exponential, built-in adoption** unmatched in the sector.

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PARTNERSHIPS WITH ORGAN / BLOOD DONATION PROGRAMS

ABOUT PARTNERSHIP

The partnership with Organ Transplant and Blood Donation programs will bolster the publicity of IQ121 as well as enable IQ121 to make the significant contribution to the world by saving many people's lives. IQ121 will save lives by raising awareness and actively participating with our users to be part of these programs.

The donation programs are run differently in each region worldwide. IQ121 will partner with each region of where IQ121 app expands.

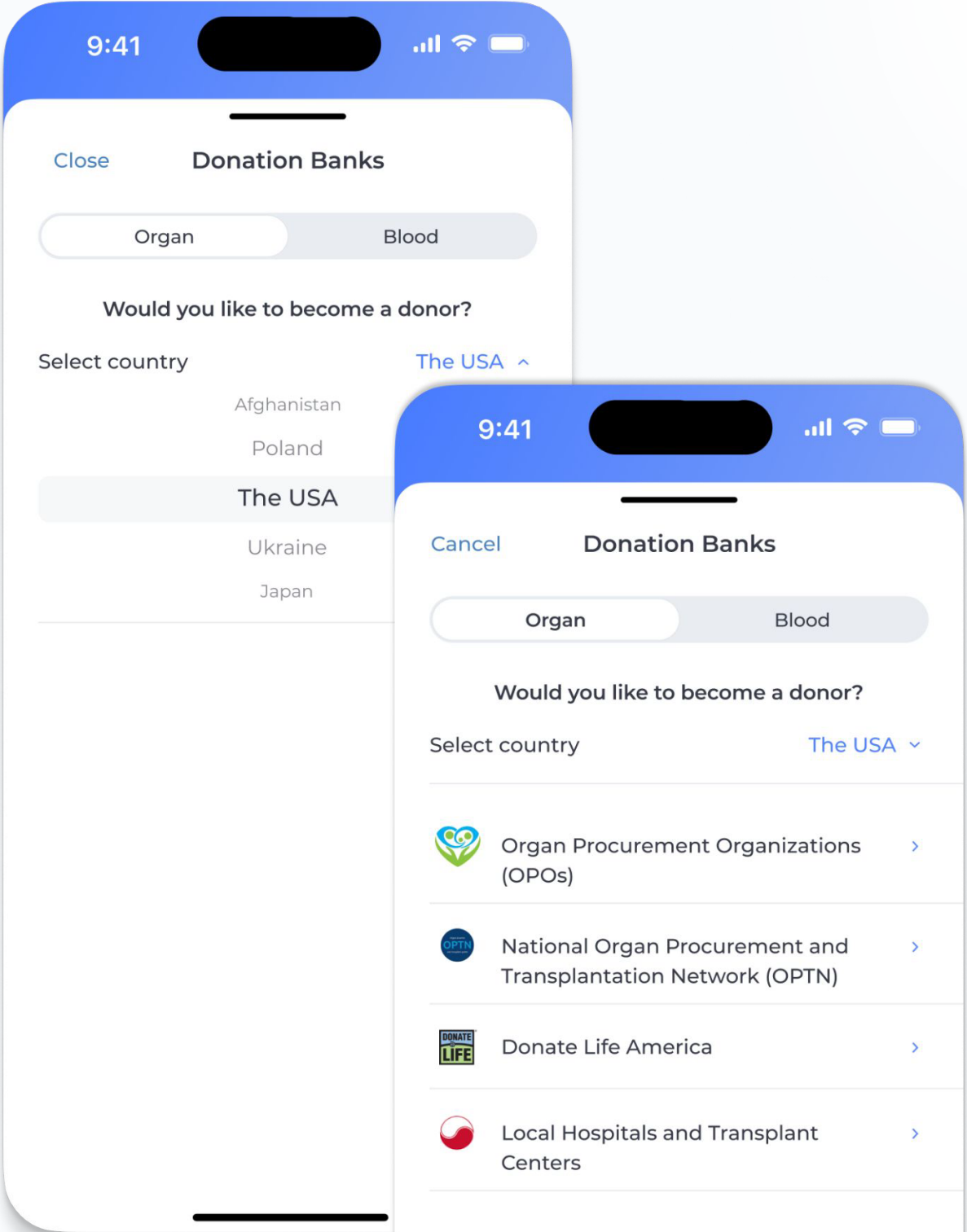
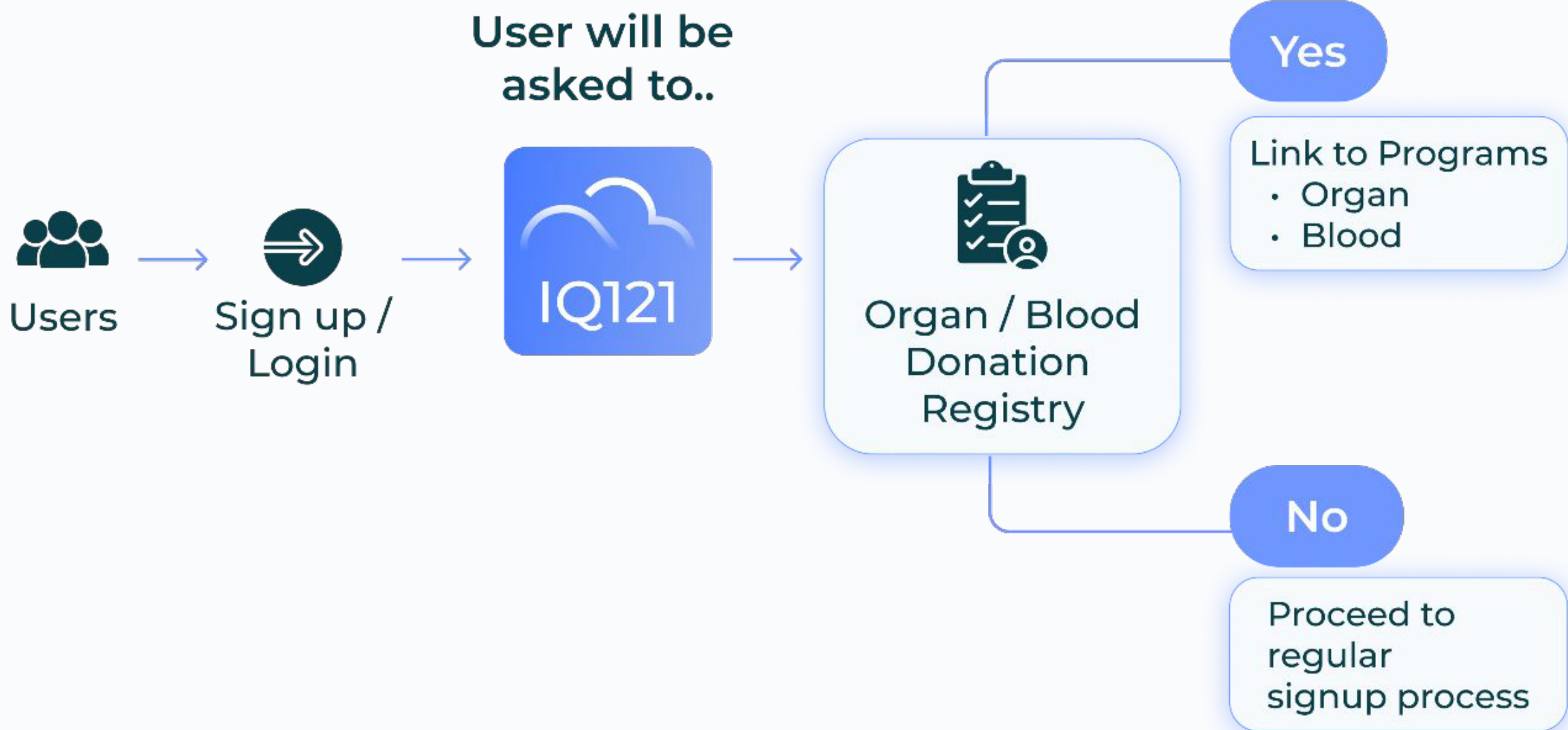
OBJECTIVE

IQ121 Objective: Internally it will raise the publicity of IQ121 application.

External Objective: Both Donation Programs Partners and IQ121 will be able to bolster an initiative to save more lives in each region of expansions.

PARTNERSHIP FLOW

IQ121 will have the following partnership structures: with NPOs



26

EXTERNAL MARKETING STRATEGY

Influencer Marketing & Media Exposure

Influencers are trusted by their followers, and their recommendations strongly shape consumer decisions. IQ121's marketing strategy leverages **global media exposure** through high-profile celebrities, established producers, and key figures within the entertainment industry. This approach positions IQ121 not only as a secure digital platform but also as a recognized cultural brand.

Celebrity Reach & Media Impact

- **Kunal Nayyar (Co-Founder)** – Direct exposure to over **400 million followers** across social media platforms and global media appearances.
 - **High-profile Hollywood A-list celebrity** – Audience reach exceeding **225 million followers** worldwide (*name not disclosed*).
 - **Producers & Entertainment Network** – Extended media influence through directors, producers, and other recognized figures across television and film industries.
- Global Media Coverage** – Leveraging appearances on talk shows, entertainment outlets, and news coverage to multiply campaign visibility.

Our Strategy

By combining **celebrity-driven exposure** with **structured influencer tiers**, IQ121 is positioned to build strong global awareness. The **network surrounding Kunal Nayyar** — actors, producers, and industry insiders — provides an unparalleled media ecosystem, ensuring IQ121 is promoted seamlessly across both **social platforms** and **mainstream entertainment media**.

EXTERNAL MARKETING STRATEGY

Influencer Markets

IQ121's influencer and media strategy leverages not only celebrity exposure but also **platform-specific reach** across the world's largest social networks. By structuring our campaigns across platforms, we ensure **multi-channel visibility** and targeted engagement.

Platform Reach & Potential

- **TikTok** – Over **150 million influencers** with 10,000+ followers each; unparalleled reach in younger demographics.
- **Instagram** – More than **100 million influencers** with 10,000+ followers; ideal for lifestyle, family, and personal legacy messaging.
- **YouTube** – Over **50 million influencers** with 10,000+ subscribers; highly effective for long-form storytelling and app demonstrations.
- **X (Twitter)** – 10 million+ influencers with 1,000+ followers; strong for real-time updates and campaign virality.
- **Facebook, Snapchat, Pinterest, Twitch, LinkedIn** – Established platforms providing additional reach across professional and regional segments.

Strategic Alignment :

- **Celebrity Exposure** (400M+ from Kunal Nayyar, plus Hollywood and entertainment network) serves as the **top-of-funnel driver**.
- **Platform Influencers** amplify awareness and provide **consistent multi-market traction**.
- **Regional Micro-Influencers** ensure IQ121 is trusted in local markets (Japan, Brazil, India, etc.), directly supporting geographic expansion.

Investor Opportunity :

By combining **celebrity-driven media exposure** with **structured influencer campaigns**, IQ121 secures visibility across billions of users worldwide. This layered approach ensures both **mass-scale brand awareness** and **deep local market engagement**, fueling sustainable subscription growth.

EXTERNAL MARKETING STRATEGY

Media Campaigns & PR Exposure

IQ121's marketing strategy is reinforced by **confirmed and scheduled media coverage** across top-tier global outlets. These campaigns target specific themes — from family planning to cybersecurity — ensuring broad visibility across multiple demographics.

Theme	Media Outlets
Press Release Launch – General launch, key features	Good Morning America, The Today Show, CBS Sunday Morning, Live with Kelly and Mark, E! News, Jennifer Hudson's Show
Celebrity Angle – Kunal Nayar's story	People, Us Weekly, Vanity Fair, Variety, The Hollywood Reporter
Family Planning Tool – For sandwich generation	The New York Times, Washington Post, USA Today, NBC News, CNN, Financial Times London, Time Magazine, Fortune, APP Masters, WPIX11
Millennials & Gen Z – Digital lifestyle fit	TechCrunch, Forbes, Fast Company, The Verge, Wired
Senior Safety / Cybersecurity	Next Avenue, Market Watch (Retirement), U.S. News (Senior Section), Investopedia, Wired, Mashable, CNET
Healthcare & Chronic Illness Planning	AgeingCare, HealthCentral, The Mighty, Senior Living, McKnight's Senior Living
Legal / Estate Planning Tools	Bloomberg Law, Barron's Penta, WealthManagement.com, ABA Journal, Wall Street Journal
Cybersecurity & Digital Estate Security	CNET, Lifehacker, Wired, TechRadar, NYT (Tech), Forbes, USA Today, CNBC
Insurance Use Case	NerdWallet, U.S. News, Money.com, The Balance, Insurance News, Insurance Journal, PropertyCasualty360
Luxury Assets / High-Net-Worth Collectibles	Robb Report, Esquire, Haute Living, Elite Traveler, Worth, Town & Country, Motor Trend, Car and Driver, Road and Track, Hemmings, Classic & Sports Car, ArtNews, Artforum, Yachting Magazine, Boat International, Sotheby's, Christie's, Antiques Trade Gazette

EXTERNAL MARKETING STRATEGY

Global Influencer Ecosystem by Region

IQ121's expansion strategy is supported by the **scale of influencer ecosystems** in our priority regions. These networks provide both mass exposure and targeted engagement to accelerate adoption.

<p>North America</p>	<ul style="list-style-type: none"> • United States – 1.5M YouTube creators, 143M Instagram influencers, 100M TikTok influencers. • Canada – 500K YouTube creators, 100M Instagram influencers, 20M TikTok influencers.
<p>Europe</p>	<ul style="list-style-type: none"> • United Kingdom – 300K YouTube creators, 44M Instagram influencers, 10M TikTok influencers. • Ireland (<i>data shown earlier, Page 52</i>) – 12K+ YouTube creators, 31M Instagram influencers.
<p>Asia</p>	<ul style="list-style-type: none"> • Japan – 700K YouTube creators, 63M Instagram influencers, 30M TikTok influencers. • Hong Kong – 200K YouTube creators, 100K Instagram influencers, 50K TikTok influencers. • China – 654M active social-media users across regional platforms (WeChat, Weibo, Douyin). • India – 1.2M YouTube creators, 229M Instagram influencers (TikTok restrictions apply).
<p>Latin America</p>	<ul style="list-style-type: none"> • Brazil – 1M YouTube creators, 113M Instagram influencers, 55M TikTok influencers. • Mexico (<i>data shown earlier, Page 52</i>) – 30M+ Instagram influencers, 77K TikTok influencers. • Argentina / Colombia (<i>data shown earlier, Page 52</i>) – Growing Instagram/TikTok markets.

Key Insight for Investors :

- North America and Europe offer **mature influencer ecosystems**, providing high-quality brand credibility.
- Asia and Latin America represent **explosive growth markets**, with hundreds of millions of active influencers and followers
- IQ121's ability to tap both **established and emerging markets** positions it to scale **globally and rapidly**.

27 Co-Founder



Mr. Kunal Nayyar



Kunal Nayyar is best known as one of the stars of the global hit series *The Big Bang Theory*, a show syndicated in over **50 countries** with a worldwide audience exceeding **1 billion viewers** across its run. His work as an actor, author, and producer has positioned him as a respected figure in global entertainment, with strong visibility across both Western and Asian markets.

Beyond his entertainment career, Kunal brings an **entrepreneurial vision** to IQ121. The idea for the platform was born from his own cross-border family experience, recognizing the need for a **secure, digital space to share sensitive documents and family legacies** across generations and geographies.

Global Influence & Reach

- **400M+ followers** across global media, social platforms, and entertainment networks.
- Active connections with **Hollywood producers, A-list actors, and international media outlets**, ensuring IQ121 gains unprecedented exposure.
- Recognized thought leader in interviews with major outlets such as *The New York Times*, *Vanity Fair*, *People*, and *Variety*.

“For me, creating an app is no different from creating a story — both are driven by purpose and passion.” — **Kunal Nayyar**

Why This Matters for Investors?

Kunal’s role extends far beyond brand recognition — he embodies the **storytelling power, global trust, and media leverage** that transforms IQ121 from a digital app into a cultural movement. His network, influence, and personal commitment provide IQ121 with a **strategic marketing edge** that few startups can replicate.

Portfolio: Mr. Kunal Nayyar

Known for



The Big Bang Theory

★ 8.1 TV Series

Raj Koothrappali

2007–2019 • 279 eps



Ice Age: Continental Drift

★ 6.5

Gupta (voice)

2012



Trolls

★ 6.4

Guy Diamond (voice)

2016



Spaceman






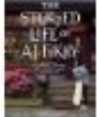
★ 5.7





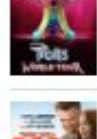



Peter

2024



Acting Career : Mr. Kunal Nayyar

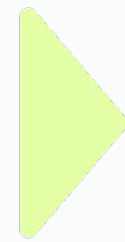
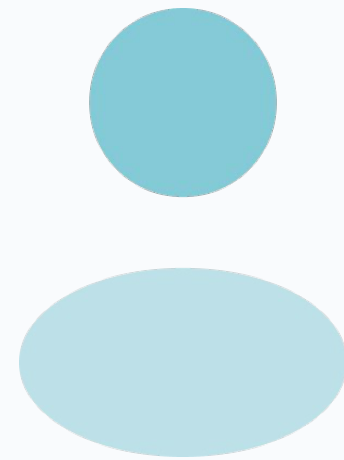
Upcoming · 1		^
 Christmas Karma Scrooge Pre-production	2025	i
Previous · 32		^
 How to Date Billy Walsh ★ 5.2 Rupert Brown	2024	i
 Spaceman ★ 5.7 Peter	2024	i
 Night Court ★ 5.8 TV Series Martini	2024 1 episode	i
 Trolls Band Together ★ 6.0 Guy Diamond (voice)	2023	i
 The Storied Life of A.J. Fikry ★ 6.5 A.J. Fikry	2022	i

 Suspicion ★ 6.2 TV Series Aadesh Chopra	2022 8 episodes	i
 Mira, Royal Detective ★ 7.5 TV Series Naveen (voice)	2020–2021 4 episodes	i
 Trolls Holiday in Harmony ★ 6.1 TV Movie Guy Diamond (voice)	2021	i
 Criminal: UK ★ 7.7 TV Series Sandeep Singh	2020 1 episode	i
 Tiny Diamond Goes Back to School ★ 4.6 Video Guy Diamond (voice)	2020	i
 Think Like a Dog ★ 5.2 Mr. Mills	2020	i
 Trolls World Tour ★ 6.1 Guy Diamond (voice)	2020	i
 Sweetness in the Belly ★ 5.6 Dr. Robin Sathi	2019	i

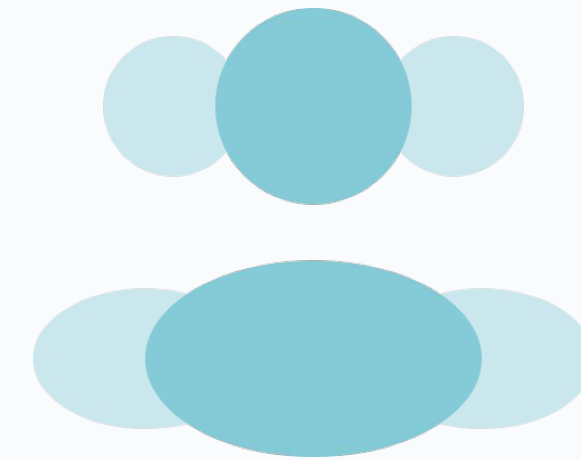
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INTERNAL MARKETING STRATEGY

I can share with family and friends



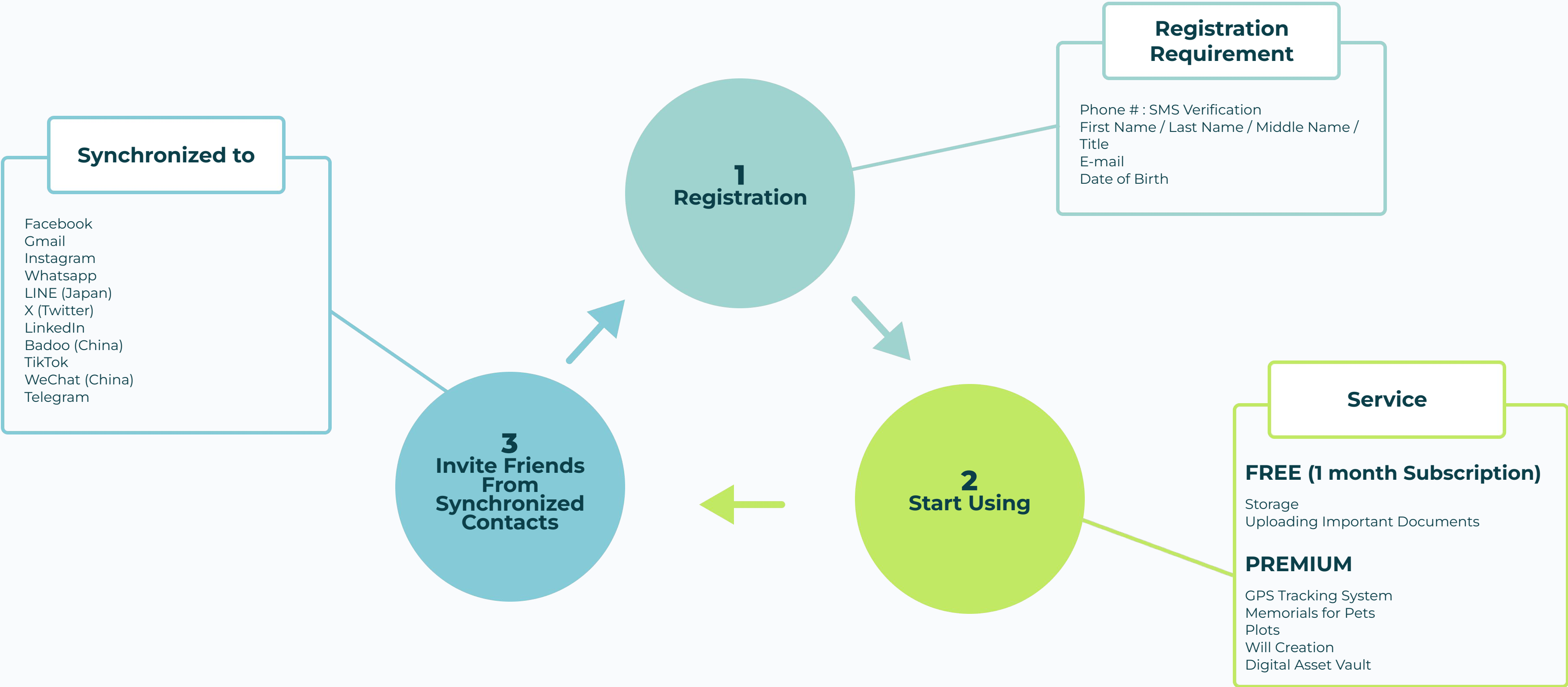
- Personal Information
- Inheritance Documents
- Digital Assets
- Photos / Videos
- Family Recipes



Invitations

Your family / friends will receive your invitation.
Your information will be received after their registration.

INTERNAL MARKETING STRATEGY



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TECHNOLOGY INDUSTRY RETURNS TO SHAREHOLDERS

Application stocks are growing rapidly. The global app market surpassed \$1 trillion in 2024 and is expected to continue growing in the coming years. This growth is being driven by the increasing adoption of smartphones and the growing popularity of app-based services.
















App stocks are profitable. Many app companies are now profitable and generating significant cash flow. This means that app stocks can provide investors with both capital appreciation and dividend income.

VALUE CREATION-COMPONENTS



TECHNOLOGY INDUSTRY RETURNS TO SHAREHOLDERS

VALUE CREATION-IRR

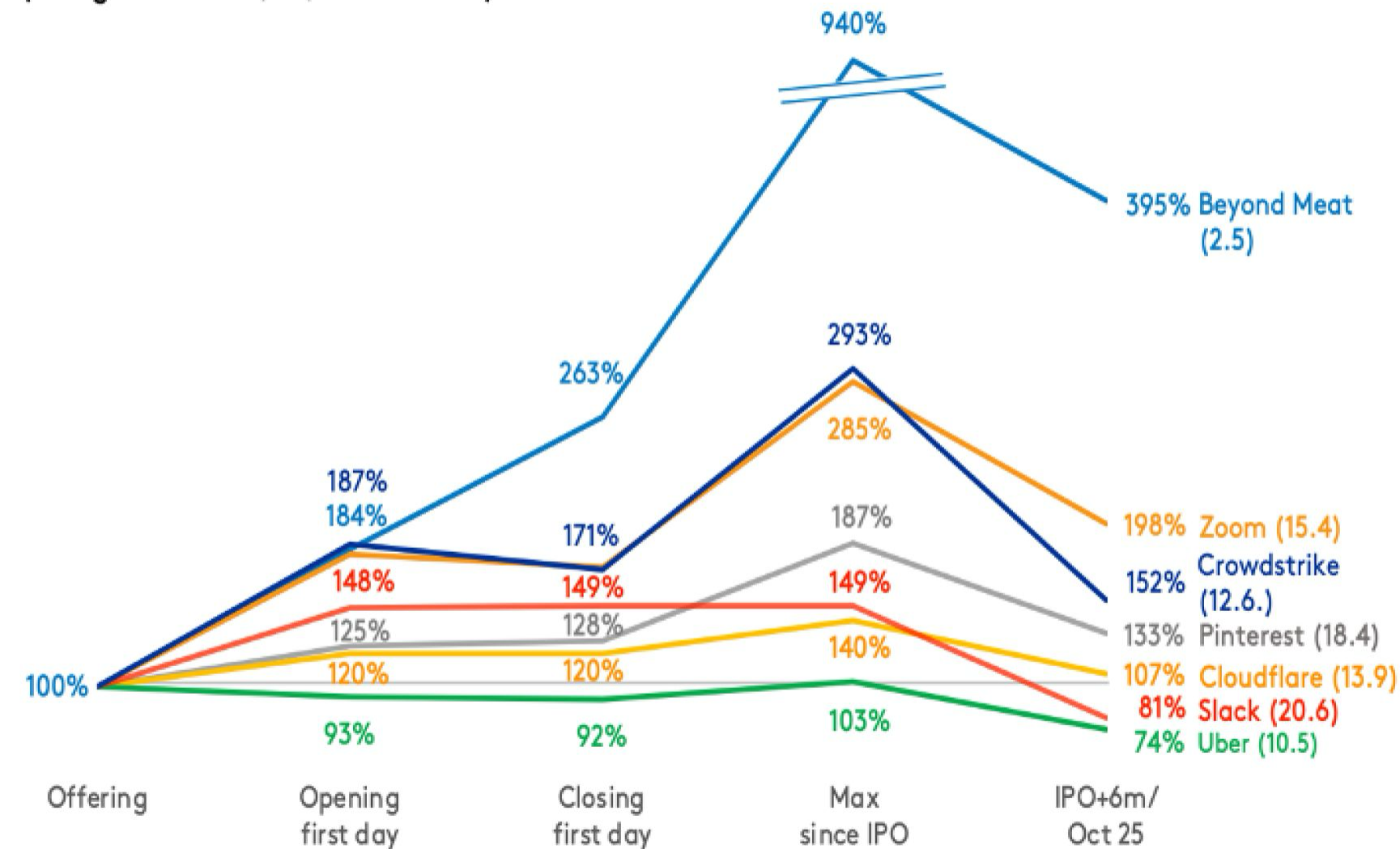
COMPANY	IPO VAL. \$ BN	RETURN (%)			IRR (%)	
		ENTRY-IPO	IPO-EXIT	TOTAL	INVESTMENT PERIOD (YR)	IRR
 Spotify	02-avr-18 29.5	47.5%	7.8%	59.0%	1.0	59%
 Dropbox	23-mars-18 9.2	-15.8%	25.5%	5.7%	3.3	2%
 DocuSign	27-avr-18 4.4	25.7%	42.0%	78.5%	1.4	51%
 拼多多	26-juil-18 23.8	47.8%	55.3%	129.5%	0.8	203%
 TENCENT MUSIC ENTERTAINMENT	12-déc-18 21.3	68.3%	8.3%	82.3%	1.4	53%
 adyen	13-juin-18 7.1	167.5%	92.5%	415.0%	3.3	66%
 iQIYI	29-mars-18 13.7	79.6%	49.5%	168.5%	0.9	194%
 avast	10-mai-18 3.2	51.5%	15.9%	75.6%	3.1	20%
 XIAOMI	09-juil-18 54.0	9.5%	-39.2%	-33.4%	2.8	-13%
 Delivery Hero	30-juin-17 4.4	21.6%	28.6%	56.4%	2.5	20%
 Snap Inc.	02-mars-17 23.6	1.0%	-14.8%	-13.9%	1.3	-11%
 Funding Circle	27-sept-18 1.5	41.3%	-9.5%	27.8%	2.2	12%
 SurveyMonkey	26-sept-18 1.5	-28.9%	40.2%	-0.3%	4.2	0%
 eventbrite	20-sept-18 1.8	53.0%	-12.7%	33.6%	4.2	7%
 home24	15-juin-18 0.6	13.1%	-40.8%	-33.1%	2.3	-16%
Overall		39%	23%	70%	2.3	18%
Excl. "2/2"		59%	43%	127%	1.9	24%

Note: assuming exit 6 months post IPO

TECHNOLOGY INDUSTRY RETURNS TO SHAREHOLDERS

VALUE CREATION-POST IPO RETURNS

Post-IPO Returns
(7 large IPOs 2019, %, Date of IPO)



Source: Factset, news reports

Comparable to a sample of 15 IPOs 2015-2019: **10 were trading above their offering price** and 5 were trading below their IPO offering price 6 months post-IPO

TECHNOLOGY INDUSTRY RETURNS TO SHAREHOLDERS

VALUE CREATION-POST IPO RETURNS

Post-IPO Return Google
(48 months post-IPO, 2004-2006, %)



Post-IPO Return Facebook
(48 months post-IPO, 2004-2006, %)



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IQ121's MANAGEMENT

Lawrence Phillips

President

Mr. Phillips is a businessman with experience in the financial industry, including public offerings, venture capital, debt and company restructuring, and property development. He is currently involved with several projects on the research and development side. He has the power to bring urgency and efficiency to an organization.

With over 20 years' experience in Corporate Finance, Lawrence brings extensive knowledge and experience in corporate advisory and finance transactions. Lawrence's area of expertise spans: acquisitions and divestments; company management; capital raisings (both public and private); strategic reviews; capital structure; option analysis; and corporate valuations.

Kunal Nayyar

Co-Founder

Kunal Nayyar is an international superstar best known for his role in *The Big Bang Theory*. He is also a writer / director/ producer based in Hollywood. Despite being a regular on the red carpet, Kunal has been heavily involved in charitable initiatives and spirituality.

Kunal has a BA in finance from the University of Portland and a Master of Fine Arts from Temple University.

IQ121 was inspired by Kunal's creativity and out of a desire to make the world a better and more efficient place with the digital universe at the heart of his vision. The Co-Founders decided to put together a team capable of delivering a world-class app into the market. Hence IQ121 was born.

MANAGEMENT OF THE COMPANY

Hidemichi (Henry) Suzuki

Chief Communication Officer

Mr. Suzuki is a business developer with experience in the aviation industry, automotive industry, and financial industry. He also has expertise in business development and marketing in the US and Japan. He is currently a consultant of IQ121.com Limited, providing services in marketing, business development, and investor relations. As a senior-level marketing professional with a diverse industry background, Mr. Suzuki is skilled at innovating and bringing new ideas to the table. He has a proven track record of success in business development and strategic business negotiations, and he maintains a strong network of contacts in the US and Japan at all levels.

He contributed to the FinTech Application company to raise their capital from Japan Exchange Group (JPX) of over 5 million USD. Also, he had contributed to several fundraisers including the government related subsidies for the automotive company and the aviation company. He worked with the major institutional investors with an AUM of over 7 trillion USD which includes BlackRock and Fidelity Management & Research in his role at the FinTech Application company.

Samuel Hulse

Business Development

Mr. Hulse is a New Zealand national who started his career in finance controlling, his family share portfolio. Mr Hulse has been involved in numerous business development ventures over many years. Sam joined the board of IQ121.com and is head of the commercial sales development Team. Mr Hulse has previously advised his family-owned trading businesses. He is also a Founder and Chairman of an Investment Management firm with various diversified investment holdings in the real estate, consumer and the leisure sectors.

MANAGEMENT OF THE COMPANY

Polina Pohuliailo Business Development

Ms. Pohuliailo has international business experience in banking, retail, and real estate, along with personal investments.

Polina held key positions with Amazon Spring Water Investments, where she served as a project manager and personal assistant. In her role, she actively participated in project oversight and provided crucial support. Additionally, Ms. Pohuliailo was a project manager, with comprehensive knowledge in web and app design, along with proficiency in social media marketing.

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IT TEAM

Kostyantyn Pshenychnyy

Application Developer

A seasoned software engineer with 13 years of experience, including 7 years in leadership roles, Kostyantyn has made a significant impact in the industry. He has played a crucial role in the success of startups like Universe Apps (Genesis), Shopmonkey, Zeely, UAPAY, and Persec AI. Kostyantyn excels at aligning technology with business goals, creating tech strategies that fuel innovation and profit.

His collaborative approach and visionary thinking have accelerated product development and cultivated a culture of excellence, earning him respect in the industry. He is enthusiastic about the IQ121.com project and eagerly anticipates making his valuable contributions to it.

Yuliia Snihyr

UI/UX designer

With a solid expertise in leading design teams and developing concepts for a variety of advanced Web and Mobile Applications, Yuliia has accumulated over 5 years of experience working with various companies, including startups, e-commerce and crypto enterprises. Some of the notable organizations she has worked with include Safe Swiss (Private Messaging App), Clearmove (Global mobility tech company), MultiversalMe (Metaverse), FTEC NETWORK (Cryptoacademy), Persec AI and MeetSquad (pet crypto project).

She is driven by a genuine desire to ensure her work benefits users, customers, and the business. She places a high priority on ensuring ease of use throughout the entire product development process.

IT TEAM

Stanislav Magnatov

UI/UX designer

Possessing over 8 years of extensive expertise, Stanislav Magnatov is a seasoned professional adept at leading design teams and conceptualizing innovative ideas for cutting-edge Web and Mobile Applications. Specializing in web design, he has successfully navigated diverse sectors, encompassing startups, e-commerce, and cryptocurrency enterprises. A notable organization in his portfolio is Be Rich, along with others that showcase his versatile skill set.

Oleksii Tokalenko

Software Engineer

With over 6 years of expertise, Oleksii Tokalenko is a skilled Software Engineer who has contributed to various notable projects including Zeely and SMOC.AI, where his technical prowess and experience have played a key role in their success.

IT TEAM

Artem Parubai

DevOps Engineer

Artem, a talented DevOps engineer with over 9 years of industry experience. Throughout their career, worked with dedicated data centers as with large distributed cloud systems, demonstrating versatility and adaptability.

Artem consistently brings significant value to projects through their expertise in process optimization and cost efficiency. He prioritizes the technological aspect of work, ensuring that it remains a top priority throughout the project lifecycle.

His recent contributions to projects such as Persec AI, LiquidSport, and Be Rich stand as a testament to his ability to consistently deliver high-quality results.

Dmytro Harmashev

Application Developer

Dmytro is an experienced software engineer with a robust track record spanning 8 years, including 6 years spent in various leadership capacities. His contributions have been pivotal in propelling projects like Allo, Bite&Byte, Be Rich to success. He has a keen ability to synchronize technological solutions with business objectives, devising technological strategies that spur both innovation and profitability.

32 PARTNERS



Accountants & Consultants

Morgan Keen Ltd.

Accountants

gunnercooke

Gunnercooke LLP

Legal Advisers for English Law



THE NEXT BIG THING Ltd.

Marketing professionals