

## **Dear Current and Future Partners!**

My name is Vasily Rybakov. I am the Head of Glass Cube Ltd., the company which launched i-chain.net project, a global online “i-chain insurance” (hereafter referred to as “ic insurance”) platform based on blockchain technology. Our platform provides an opportunity for everyone to run own “ic insurance” business, as well as own “ic insurance” products, and radically change the insurance industry.

Glass Cube Ltd. company attracts funds in order to develop “i-chain” blockchain platform. This platform will make insurance more fair and affordable, will allow people around the world to receive insurance products at a lower price. With “i-chain” platform it will be possible to extend current understanding of insurance. For instance, guarantee a deal. Moreover, “i-chain” will not only help to reduce insurance costs but will also make the insurance process itself as transparent as possible. The platform will also prevent fraud, simplify the procedure of claims processing and payment and regulatory reporting. Full list of platform features is so extensive that I can’t get my head around it.

The platform already has strategic investors who ensured funds for its development, but we want to provide an opportunity for all to share platform success and to make its early start possible.

With this view Glass Cube Ltd. has now released utility tokens to raise funds in order to create “i-chain” platform. Utility tokens will allow their owners to access the platform. One utility token allows to serve 1000 customers on the platform.

In 2019 Glass Cube Ltd. company is planning to issue security tokens. They will be freely listed on the exchange. Their owners will have the right to derive profit when distributing profits from the platform activities. Security tokens’ planned cost after registration of their release will be 0.2 ETH (twice as much as the utility rate of ICO token – 0.1 ETH). Everyone who bought utility tokens before October 31, 2018 will be provided by Glass Cube Ltd. an equal quantity of security tokens as an encouragement for cooperation in the platform development. In other words, if you are the owner of 10 utility tokens before the above date, we will give you 10 security tokens immediately after their release registration.

I-chain platform promotes principles of affordability, transparency and diversity. I will interpret each word separately. Firstly, affordability. Corporations, small businesses or individual entrepreneurs will connect to “i-chain”, create their products and sell them to consumers. Also, anyone who wants to obtain i-chain products will have an opportunity to do so directly on the website, using social networks, mobile applications or instant messengers. Partner companies and consumers will use the platform for free. It is planned to charge only a minimum commission of 0.5% transaction fee for each transaction conducted on the platform. The money will help to maintain and develop “i-chain” platform and will give an opportunity to share platform success with the owners of tokens. Secondly, transparency. The development of the

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platform is transparent, and the final product does not depend on the founders of the project. Thirdly, diversity. We have the opportunity to expand the range of “ic insurance” and its related products due to lower prices and the absence of bureaucratic superstructure.

Thus, the advantages of “i-chain” platform tokens are obvious. The number of both utility and security tokens is limited. Utility tokens will rise in value as the platform develops and breaks into the insurance market, as only utility tokens will allow to build own business and sell products on the platform. I can explain. Imagine there are no utility tokens anymore. One day somebody wants to create a company for 10 million customers on the platform. He needs 10 000 tokens, but has only 1 000. The rest 9 000 tokens he can buy only from other utility token owners. The market will determine the price.

Security tokens provide an opportunity to share the platform profits, their number is fixed, and we also forecast a significant increase in their price. By purchasing utility token today, you get:

- The opportunity to benefit from the utility token cost increase after the platform is fully launched and with its development;
- The opportunity to receive free of charge security tokens after their issue equal to the number of purchased utility tokens, and, consequently, to share the platform profits and the opportunity to benefit from a future security token price growth.
- With the insurance market total volume of more than \$ 4 trillion, and based on the planned platform development and promotion program, the security token holders’ earning capacity can be significant.

Glass Cube Ltd. is looking forward to mutually beneficial cooperation with everyone. Let us together make the world of insurance more accessible, transparent and diverse.

Best regards,  
Vasily Rybakov,  
Head of Glass Cube Ltd.

*See the attached token prospect I-CHAIN.*

*Web-site: <https://i-chain.net>*

*Forbes article with our project review:  
<https://www.forbes.com/sites/kenrapoza/2018/04/29/meet-the-russians-behind-your-blockchain-and-cryptocurrency-too/>*

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