# TENSET

# Whitepaper

The world's first deflationary token that combines dividend shares with best cryptocurrency projects.

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## Tenset Whitepaper

# A few words from the CEO

Dear Investors,

What distinguishes us from other startups is a clear and specific business vision. Innovation is equally important to us as a strong financial foundation of Tenset. We all know companies with brilliant ideas that didn't last even a year because of their bills. There have been many companies, many visionaries, and creative individuals on the market of digital currency startups. However, for the development of an organization, it is not enough only to seek innovation or solely have a vision of a breakthrough. Equally important are the annual balance sheets and the company's ability to generate profits for its investors.

There are many examples of companies that have not been able to use the potential of public fundraising. Their fate is a lesson for us. We know that financing our company exclusively from the sale of the tokens forecasts a long-term disaster.
We also know that excessive printing of tokens is a guarantee of inflation.

We have seen companies that raised astronomical sums but were unable to implement sustainable mechanisms to generate profits. Our conclusion is simple. We will protect the company and protect our investors. We propose a solution that secures investors' wallets.

In its short time of existence, both the cryptocurrency market and traditional stocks' market show similar tendencies. The bear markets and the subsequent declines outflow of investors are INEVITABLE in the economic cycles. The example of Bitcoin, however, shows how important is long-term thinking and what kind of profits can be achieved, as long as the economic cycle's nature is well understood.

The main goal of the Tenset project is long-term operation according to a strictly defined development strategy. Its basis is the company's ability to finance itself.

In our vision, the First Foundation of the project profitability is the skillful acquisition of assets at the optimal moment with stable companies' foundations paying dividends. These companies' selection criteria are decades of presence and low price fluctuation, even during bear market periods.

The Second Foundation of our development is the support of innovative programmers by experienced economists. Our project combines visions and innovations with the daily experts' analysis in traditional and behavioral economics.

My role is to watch over the security of your investment and the stable development of the Tenset company. All details and strategic decisions making processes can be found in the next parts of the White Paper.

I am delighted to invite you to work with Tenset.

Jonasz Miara, CEO

If you are a cryptocurrency enthusiast, you must know about the growing potential of this market. The creation of Bitcoin in 2009 started a vast technological revolution. The ripple effect is an alternative financial system that offers 21st-century solutions. Year by year, Bitcoin has evolved from its initial technological promise to a vibrant ecosystem, giving birth to thousands of tokens and cryptocurrency variants with multiple uses in many industries.
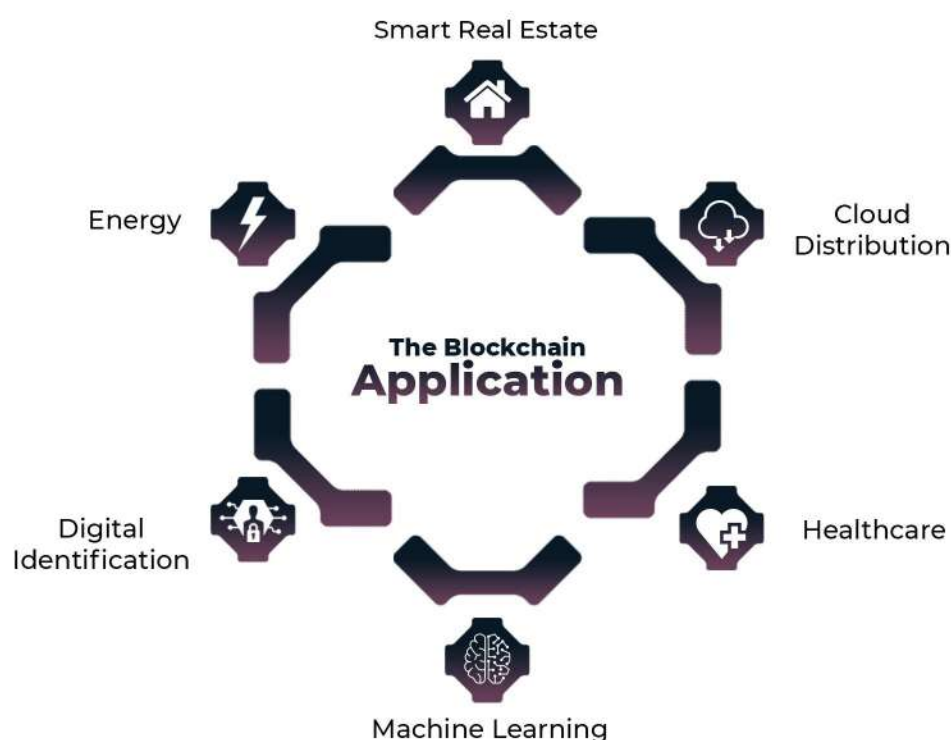
The world of digital coins has been extremely profitable for several months now.

Virtually every month, Bitcoin reaches new heights, and the number of crypto investors is increasing. Bitcoin's capitalization continues to grow by additional billions of dollars day by day, approaching the trillion-dollar evaluation relentlessly. Moreover, of all the most popular assets, it is Bitcoin that achieved the highest investment return for the last 12 months.

Cryptocurrencies have great potential. Thanks to Blockchain technology, many applications have been created that slowly start to facilitate our daily activities, practically in every area of life.

The digital currency market becomes a very tempting alternative to traditional forms of investments. However, one should bear in mind how small, variable and dynamic this market is to the traditional stocks. The basis of safety is appropriate research supported by numerous technical analyses covering the foundations of each project. The dynamics of changes in the cryptocurrency space show how important constant updates and constant corrections of any short-term strategies are.

Cryptocurrencies and the underlying Blockchain technology are undoubtedly a technological breakthrough. A large price fluctuation should not be a cause for concern because, with proper money management, it can become the basis for achieving large sustainable profits. Tenset goal is to develop modern solutions to reduce the risk of investing in cryptocurrencies while taking full advantage of the crypto potential.

Smart Real Estate

Energy

Cloud Distribution

**The Blockchain Application**

Digital Identification

Healthcare

Machine Learning

# A look at the traditional stock market

The stock market is considered to be the bastion of the financial world. Stock exchange refers to public needs where one can issue, buy and sell stocks or over-the-counter (OTC) stocks.

## The stock market serves three essential purposes:

Provide companies with capital to allocate to finance and grow their businesses by offering stocks rather than borrowing the money necessary for expansion.

Ensure that investors who buy stocks can participate in the profits of listed companies and at the same time receive dividends.

Broadly understood profits generated by trading shares of listed companies.

## Tenset profits generation:

**ETF**
Investment in funds

**BuyBack**
We Buy 10set Tokens

**Burning**
We Burn 10set Tokens

**Shares Dividends**
We Pay Out Passive Income

**Staking**
We Reward for Trading

The overall performance of the stock market is precisely tracked and reflected in various stock indices. Stock indices consist of stock valuations and reflect the situation of listed companies.

## Rate of return in 2020

| Index | Rate of return |
|---|---|
| WIG20 | -7,73% |
| USD | -1,56% |
| WIG | -1,40% |
| mWIG40 | 1,75% |
| EURO | 7,24% |
| DAX ETF | 13,38% |
| SP500 ETF | 16,38% |
| GOLD | 23,18% |
| sWIG80 | 33,64% |
| SILVER | 45,51% |
| WIG_GAMES | 53,87% |
| CONSTRUCTION | 60,70% |
| BITCOIN | 299,13% |
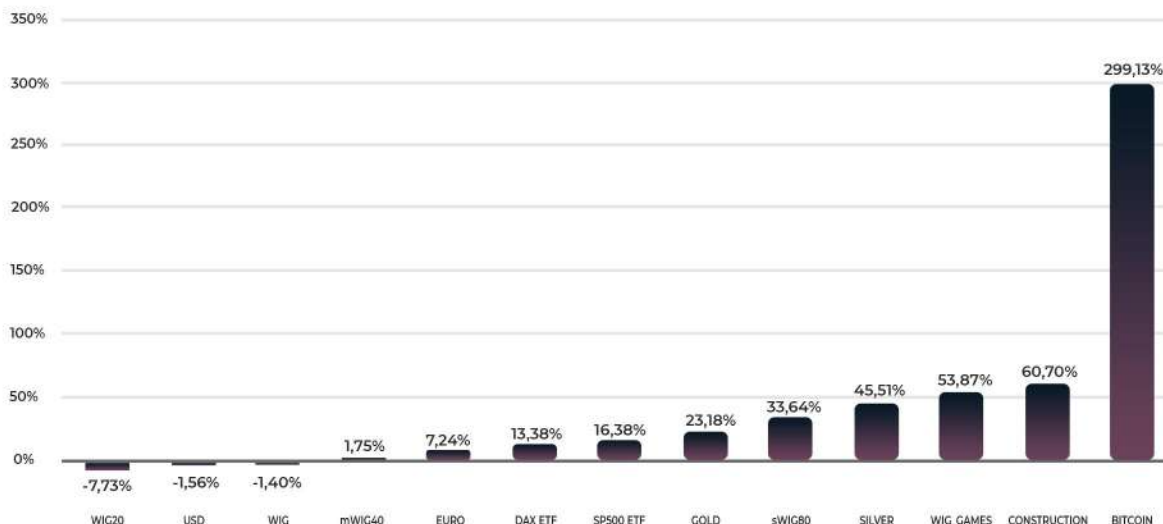
# Investment risk profile

In classical economics, it is said that the greater the fluctuations in the price of an asset, the greater its investment risk. The traditional stock market is considered quite steady as stock prices are largely and directly correlated with the company's performance.
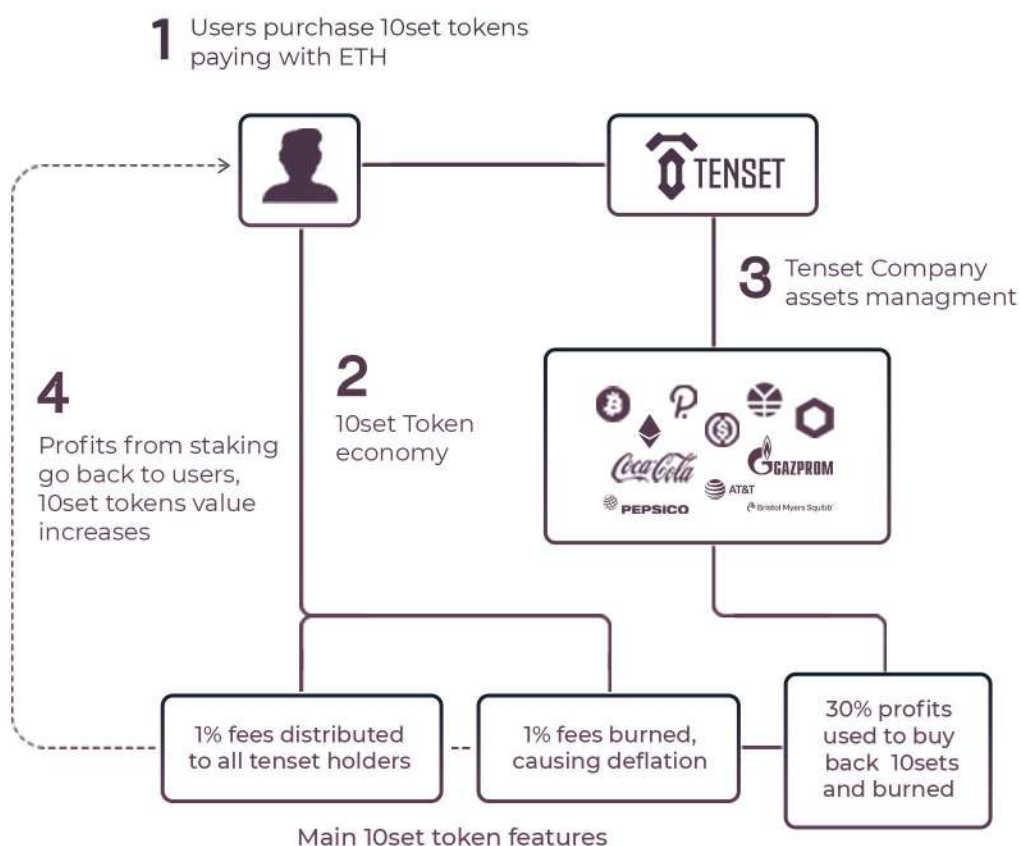
On the other hand, the cryptocurrency market is more dynamic, and at the same time riskier, because cryptocurrencies can depreciate as quickly as they grow in a short period. As it is still a very young market, the lack of liquidity can cause huge movements in the price of a particular cryptocurrency, as well as favours manipulation by the largest players.

In the vast majority of crypto projects launches, tokens are not evenly distributed at the public distribution phases.

When a small group of investors owns too many tokens, there are little coins on the market that investors are fighting for. It's likely to see a direct dump of a large number of tokens on the exchange, causing gigantic decreases in the price of the asset, and thus, an avalanche outflow of capital, leaving many with wallets full of tokens that represent a marginal value.

The experienced investors migrate with capital to the next project, whereas the remaining token holders hope for a miracle that will raise the price of their asset to the previous levels. Unfortunately, this rarely happens and usually its the beginning of the end for the project (rug pull).

# Tenset ETF$^{2.0}$

**1** Users purchase 10set tokens paying with ETH

**3** Tenset Company assets managment

**4** Profits from staking go back to users, 10set tokens value increases

**2** 10set Token economy

1% fees distributed to all tenset holders

1% fees burned, causing deflation

30% profits used to buy back 10sets and burned

Main 10set token features
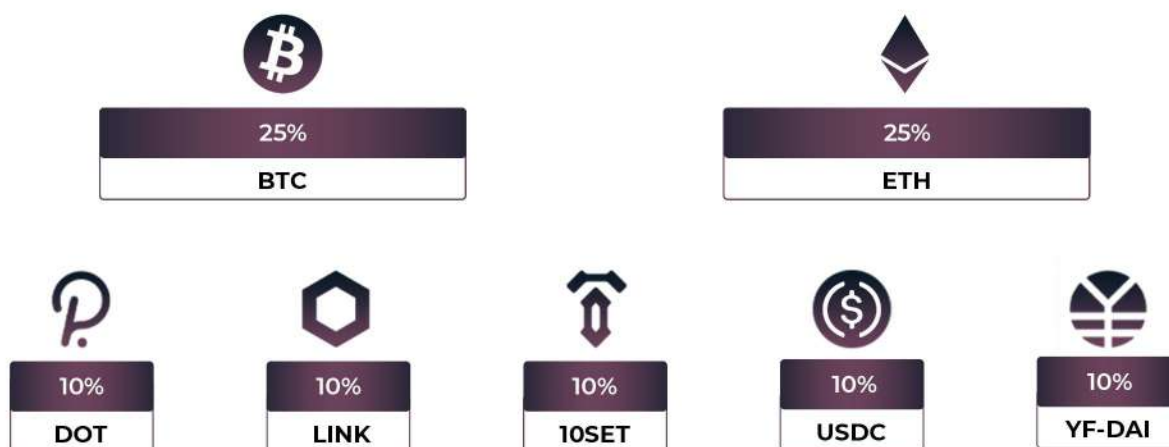
# Presentation of the 10set Token

Tenset (10set) is an ETF2.0 project based on cryptocurrency Ethereum (ERC20). It enables its holders to obtain a high and stable return on investment by placing the money in a single Tenset asset representing multiple projects, both in cryptocurrency and the traditional investment sectors.

10set token expansion and development of the project have been planned for three implementation phases.

- Phase 1 **Launch of the Tenset network**

- Phase 2 **Selection of Tenset crypto assets**

- Phase 3 **Bridging Tenset with the stock market**

Each phase will bring additional value to the token's characteristics, provide different means of financing the company, and further benefit our investors. A large portion of the company's profits will be used to purchase 10set tokens from exchanges and burnt them to decrease the overall circulation and boost the whole 10set economy

| 25% | 25% |
|-----|-----|
| BTC | ETH |

| 10% | 10% | 10% | 10% | 10% |
|-----|------|-------|------|--------|
| DOT | LINK | 10SET | USDC | YF-DAI |

# The first phase of the project
## Construction and launch of Tenset network
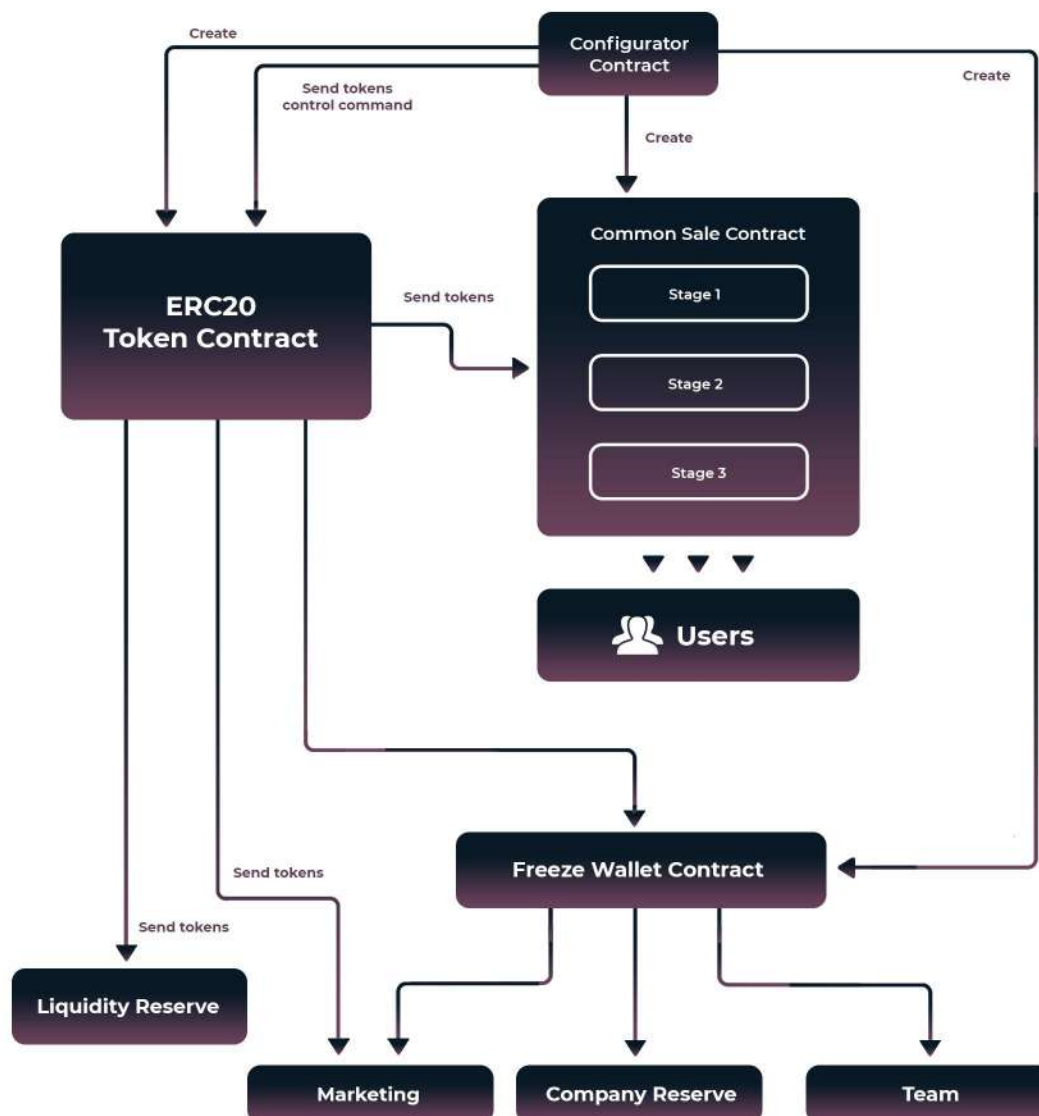
Construction and launch of Tenset network

Tenset has built an ERC20 token planned to be launched on Uniswap and other exchanges shortly. Our token is highly deflationary and rewards its users with stakes from every transaction inside the 10set network.

Each transaction adds a 2% fee and introduces rewards for the users, which is the core of the 10set token economy.

Half of that fee is immediately divided between 10set token holders, regardless of the number of the 10set tokens they hold.

Another half of the fee is automatically burned. This mechanism decreases the circulation of 10set tokens causing a supply reduction. It also effectively increases the token's price. As the total number of coins reduces over time, the value of individual 10sets naturally grows.

The mechanisms governing the 10set economy are encoded directly in the smart contract. The staking rewards are immediately reflected in the holders' balance. There are no incoming transactions and no ETH network fees ; the wallet balance simply increases with every new transaction in the Tenset network.
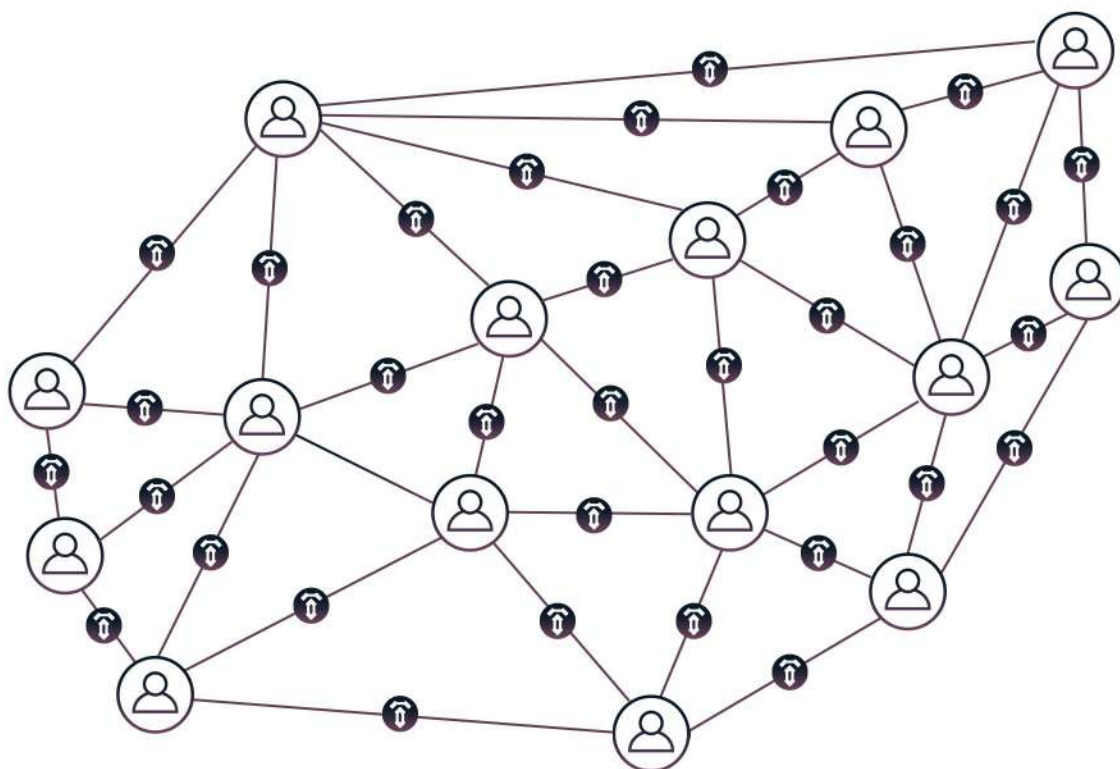


As the value of the 10set token increases, users have an incentive to keep their tokens earned or obtained from trading, which reduces access to 10set token demand, which equates to a natural increase in value.
This new, innovative method rewards token holders by ensuring they receive rewards for believing in the project.

Furthermore, the more people join the network; the larger rewards are distributed to the 10set holders as the number of tokens in circulation decreases over time.

# The first phase of the project
## Summary of the RFI technology

REFLECT

Reflect.finance (RFI) is an innovative and modern technology created for the Ethereum network that simplifies the generation and distribution of profits for all token users.
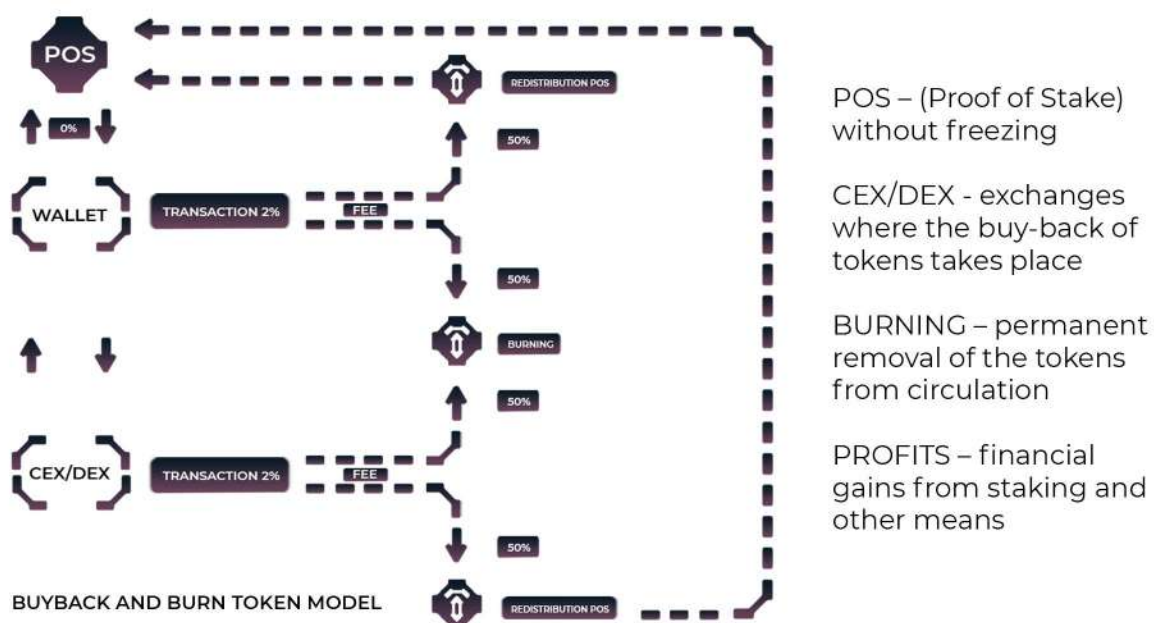
RFI charges a 1% transaction fee and re-distributes that fee to existing 10set token holders instantly and automatically.

100% of generated fees go to the token holders. The percentage of stakes earned by users is calculated based on the percentage of 10set tokens each user owns. Because there are no minimum or maximum staking limits, each 10set owner receives passive income. Staking also works as a great marketing tool, showing how effective our system is.

Reflect.finance mechanism is entirely decentralized and works fully automatically. There is no interface to interact with, and users don't need to take any additional actions.

There is no need to lock 10set tokens anywhere nor to keep them in any specific wallets. Any wallet supporting the ERC20 protocol automatically supports our staking mechanism.



**POS** – (Proof of Stake) without freezing

**CEX/DEX** - exchanges where the buy-back of tokens takes place

**BURNING** – permanent removal of the tokens from circulation

**PROFITS** – financial gains from staking and other means

The token's Smart Contract is programmed to stop the burning process when the overall quantity reaches 1% of the maximum supply - when 2,100,000 10set tokens remain.

If the number of 10sets ever reaches the final circulation of 2,100,000, the company will implement other mechanisms to ensure passive income for everyone in the network. This will be done by sharing the company's profits or implementing other emerging technologies.

Additionally, this technology's implementation allows us to block specific addresses, such as the Uniswap liquidity pool or exchanges wallets, from receiving staking rewards. This is done to ensure only active users of the Tenset network benefit from the staking technology instead of rewarding exchanges' addresses.

# The second phase of the project
## Selection of Tenset crypto assets

The funds collected in the phases of the sales will be used to purchase a selection of cryptocurrencies generating passive income by staking and other means. Each asset will be carefully chosen by the company with the help of risk analysts and other professionals.

The main criteria of the asset selection will be the potential of profit generation and the cryptocurrency stability. Our team will include a healthy mix of stable, well-established coins and some new innovative projects that can shake the crypto economy in years to come.



The real assets in Tenset portfolio will be different

Allocation of funds will be fluent. Hence the company will be able to react to various market changes quickly. The staking profits will be used to finance the company and help the whole Tenset economy.

This process is expected to increase the price of 10set token substantially and will be implemented in the second quarter of 2021.

30% of the company's profits will be used to buy back 10set tokens from exchanges and subject them to the burning process, thus permanently reducing their number on the market, causing another deflationary effect.

## Tenset Buy-Back Mechanism
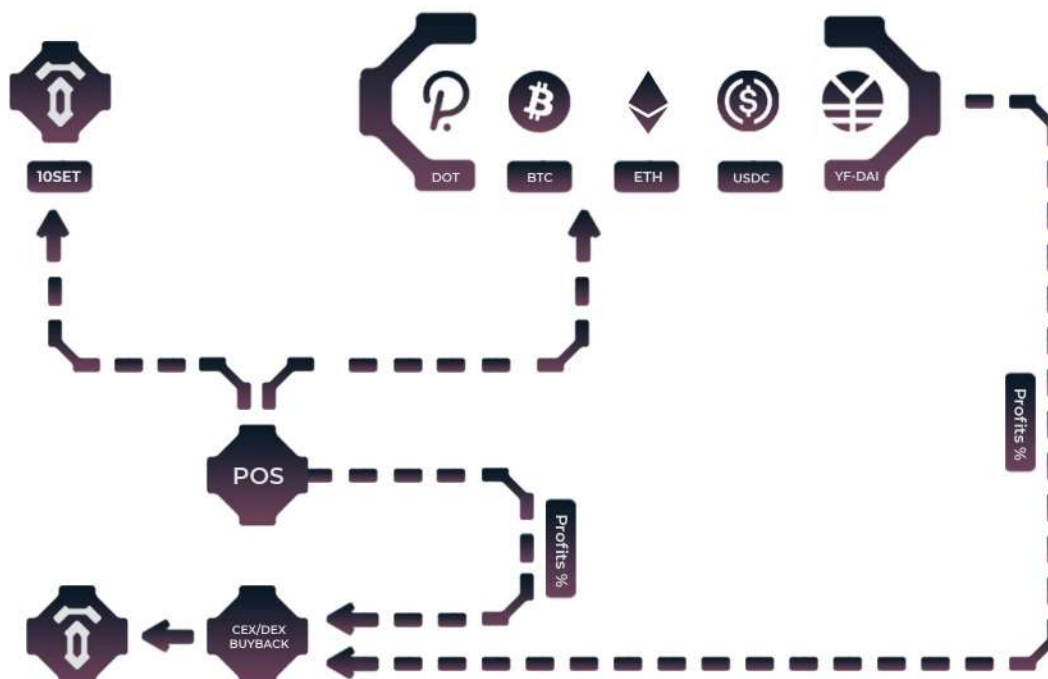
# The second phase of the project
## Community voting

The process of implementing changes will also be open to community voting.
Every 10set investor will be entitled to vote and actively participate in the decision-making process. We believe this will strongly engage the community, and will also help us to make the right decisions along the way.



We will involve the community in the following ways:

• Voting to learn what they think about our proposed ideas

• Create a communication channel for offering new solutions

• Participate in various activities and win rewards

The voting system and the model governing the number of votes for every investor will be created to make the system fair.

One solution is to give every investor one vote regardless of the number of 10set tokens they hold. The opposite solution is to make the number of votes proportional to the number of 10set tokens held.

We believe the fair solution lies somewhere in between. The consensus algorithm and the exact mechanism of how the voting system works will be described soon.

# The third phase of the project
## Bridging with the stock market

Tenset builds bridges connecting cryptocurrencies with the traditional stock exchange market.

Our goal is to operate on principles similar to a hedge fund. We create a pool of passive income streams from assets such as cryptocurrencies and dividend shares from established companies. It is a unique solution, and we want to optimize and automate every aspect of it.

The company is developing know-how to create a "bridge" to purchase shares from the traditional exchanges and automate the dividends' payouts. Most of the processes will be done using Blockchain technology.



The assets will be selected to generate long-term profits. Ultimately, these will be technologies and industrial companies that stood out on the markets the test of time.

Once purchased, the assets will be under the control of experienced financial analysts. If our indicators express negative signals in terms of fundamental and technical analysis, the management board will gather and discuss the changes in our assets' portfolio.

This business model protects investors' assets from the sudden drops and manipulations of cryptocurrencies prices by the so-called "Whales".

Moreover, even during a prevailing bear market, the company guarantees a successive quarterly buy-back of tokens directly from exchanges, ensuring a constant stimulation of the 10set economy.

Successful completion of the third phase of our project will guarantee Tenset's growth way beyond the cryptocurrency space. It will attract investors worldwide, including the traditional ones who are not yet familiar with blockchain technologies.

# The third phase of the project
## Bridging with the stock market

The company's goal is to establish a set of procedures and rules governing communication between our Smart Contract, an EOA, VISA account, and real-world exchanges, and an automated payout of dividends directly from and to bank accounts.

This section contains a set of business requirements of connecting and automating dividends with the world of cryptocurrencies. New questions may arise that will bring us closer to the best solution for this project development phase.

What we want to achieve in Phase 3:
Tenset aims to build a decentralized smart dividend protocol to allow users to withdraw funds from ETFs of selected asset classes even outside the blockchain network. Here, we describe the available tools and components, their proposed use, and how they can be connected to the Tenset Network architecture.

Each of the presented proposals will answer the most important questions?

· Will the fund have a manager?
· Can the user choose the assets himself?
· Who is responsible for signing the transaction when paying dividends?
· How to ensure data security and privacy?
· How does the distribution of the profits work?

The current proposal:
The fund's portfolio is built by the Tenset management team and our financial analysts. The investor holds 10set tokens, which plays the role of a participation unit in Tenset investments. Every year, companies pay dividends to the brokerage account of carefully selected companies. Each transaction will be registered with the bank and verified by VISA to ensure it has a running API. This makes it possible to create a Daemon application waiting for a callback from VISA.

# The third phase of the project
## Bridging with the stock market

A short description of the API functionality.

Our clients will be able to use our API for the following:

- create a new expected payment and upload the required documentation for this
- callback to the client's system when a payment comes in
- manage the clientS (e.g., so that we can also inform payers that the payment has been received on the B2B Pay account)
- request a payment from the virtual account to the client's local bank account

This is just the basics at the start; the API will be more capable as we extend our functionalities. (E.g., the possibility to open up new virtual bank accounts in various geographies).

The next step is to exchange fiat into crypto on the stock exchanges that will send funds to our smart contract (smart dividends). From the DApps application, the investor will decide whether to pay out their dividends or reinvest them further.

Here are the proposed answers for the five questions posted above:

- Will the fund have a manager?

Yes, Tenset analysts team, appointed by the Tenset management. Many aspects will be automated and built on the blockchain.

- Can the user choose the assets himself?

The investor will influence the company decisions by voting. The voting will be available on the Tenset.io website and inside our app. The users will also be able to submit their proposals to ensure everyone has their voice.

- Who is responsible for signing the transaction when paying dividends?

Tenset network will prove data authentication right after converting fiat into crypto with the help of Oracle. By verifying proof of authenticity in the blockchain, smart contracts can check data integrity before using it. The interest rates of return on the given companies will be aggregated by ChainLink.

- How to ensure data security and privacy?

Tenset's Bridge does not keep any investor funds. It is only a link for providing information to the stock exchange about the quote of given currency conversion. Users rely on blockchain as a function that validates transactions correctly and prevents data changes, Oracle decides the correctness of the interest rate. The interest rate will be passed to the smart contract in the argument of its function. ChainLink is our proposed solution to process this data.

- How does the distribution of the profits work?

The profits are distributed automatically by our Smart Contract and the tools we will develop. The Tenset company handles all costs and actions related to generating profits and provides a legal framework. The investor does not have to deal with any papers or legal requirements.

# Information about our Public Offerings

The total 10set token issuance was 210 million, and the public offerings are carried out in multiple phases. If at the end of any stage there are some 10set tokens left, they will be burned at the right moment to help the Tenset's economy.

- Token symbol name: TENSET
- Token Name Abbreviation: 10SET
- Token standard: ERC 20
- Blockchain platform: Ethereum
- Base price: 10000 10set = 1 ETH
- Smart Contract address: 0x7FF4169a6B5122b664c51c95727d87750eC07c84
- The total target from the public sales: 15050 ETH

### Phase A - Presale Poland
- Dates: 31 January 2021 - 7 February 2021
- Bonus: 10%
- Hard cap: 1000 ETH
- Min/Max investment Presale PL: 0.1 ETH / 40 ETH
- Investor's Data (KYC): NO (purchase can be made anonymously)
- Receiving 10set tokens: Automatically, sent by our Smart Contract

### Phase B - Presale Global
- Dates: 7 March 2021 - 14 March 2021
- Bonus - 5% bonus
- Hard cap: 5000 ETH
- Min/Max investment Presale Global: 0.1 ETH / 100 ETH
- Investor's Data (KYC): NO (purchase can be made anonymously)
- Receiving 10set tokens: Automatically, sent by our Smart Contract

### Phase C - Global Sale and IEOs
- Dates: Kanga Exchange (IEO): 22 February 2021, hard cap of 250 ETH.
- More IEOs will be announced later
- Bonus: 0% (regular prices)
- Hard cap: the remaining balance from the sale phases
- Investor's Data (KYC): to be announced/depends on the exchanges
- Receiving 10set tokens: From exchanges or Tenset company

### Listing on exchanges:
- Uniswap 2-6 weeks from the end of the Presale Global
- Other DEX and CEX exchanges: As soon as possible

# Economy of funds

The funds obtained from all phases of the sales will be transferred in appropriate proportions to purchase individual crypto assets, project development, team salaries, project maintenance, and marketing.

**Crypto assets:**

ETH, DOT, YF-DAI, and other promising coins will be staked to generate passive income.

BTC and LTC will be transparently deposited to regulated financial institutions that offer interests on deposits.

USDC will be used as a stable coin to lock gained profits in the right market conditions, ensure steady growth of the company, and benefit our investors.

**Shares:**

The shares of the companies generating dividends will be purchased from the well-established certified brokers*.

30% of all profits mentioned above will be allocated to the quarterly purchases of 10set tokens directly from the exchanges, increasing their value. The purchased tokens will be burned, which will reduce their quantity on the market, positively affecting the price. The remaining 70% will be allocated to:

- Reinvestments to increase the number of assets in the basket and thus maintain compounding with each quarter generating higher profits.
- Supporting the company and the team working on the project.
- Expansion of the project and growth of the company
- Marketing aiming to create partnerships with the right companies and right people listing on leading exchanges to increase 10set overall trading volume.

The development of Tenset project is carried out in three parallel directions:

- RnD (Research and Development) - to build our products and services;
- Investments - to ensure company growth and benefit our investors;
- Marketing - to find potential partners and investors.

Tenset team understands that the project's long-term success and profitability depend on successful work in all those areas.
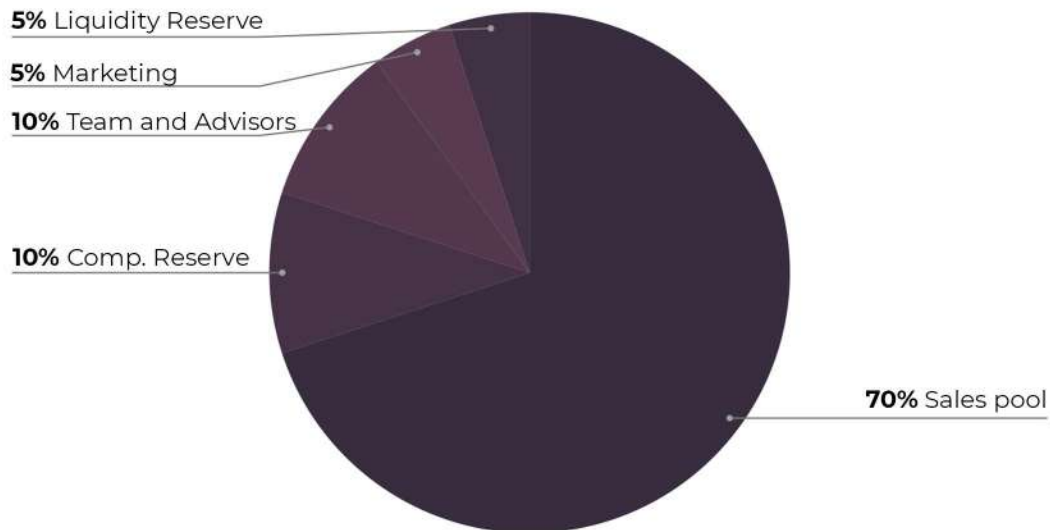
The main goal of the project development:

- Maximizing profits for the company and its investors (staking, burning, and investments);
- Overseeing the overall health of 10set token economy and the value of 10set token;
- Bridging the traditional stock market with cryptocurrencies and automation of dividends.

*the selection of tokens and shares may change in the future

# Company wallets

10set tokens are divided in the following way:

**5%** Liquidity Reserve

**5%** Marketing

**10%** Team and Advisors

**10%** Comp. Reserve

**70%** Sales pool

The majority of 10sets for the company development are locked.

## Company Reserve - 10%

The Smart Contract address controlling Company Reserve tokens is:
0x610F6B9fB1945a7A3c2E15519d697c4dC6cE365C

The tokens are locked for four years. Every year 25% of the tokens are automatically released to the Company reserve address:
0x7BD3b301f3537c75bf64B7468998d20045cfa48e

These funds will be used to ensure the Tenset growth in the upcoming years.

## Team and Advisors - 10%

The Smart Contract controlling Team and Advisors tokens is:
0x33b896b1ac1633d6bffb5c5e1f33ed5a75a33604

The tokens are locked for 36 months. Every three months 10% of the tokens are released to the Team and Advisors address:
0x44C4A8d57B22597a2c0397A15CF1F32d8A4EA8F7

These funds will be used as Team and Advisor's compensation for their work on Tenset project. As everyone in the team firmly believes in the projects' future and the increase of the 10set tokens value, none of the team members intend to sell their tokens in any near future.

# Company wallets

## Marketing - 5%

The Smart Contract controlling Marketing tokens is:
0x497783aa46bc0f6a250e56e1ce5db977b03db318

Half of those tokens are available immediately, as the company needs funding in the early stages of the project development. The remaining 50% of those Marketing tokens are locked.

The locked tokens are being released at the rate of 25% every three months, which means all of them will be available for marketing purposes in the next 12 months. Our goal is to build a strong foundation of the project with strategic partnerships and collaboration with the right people.

The Marketing address is:
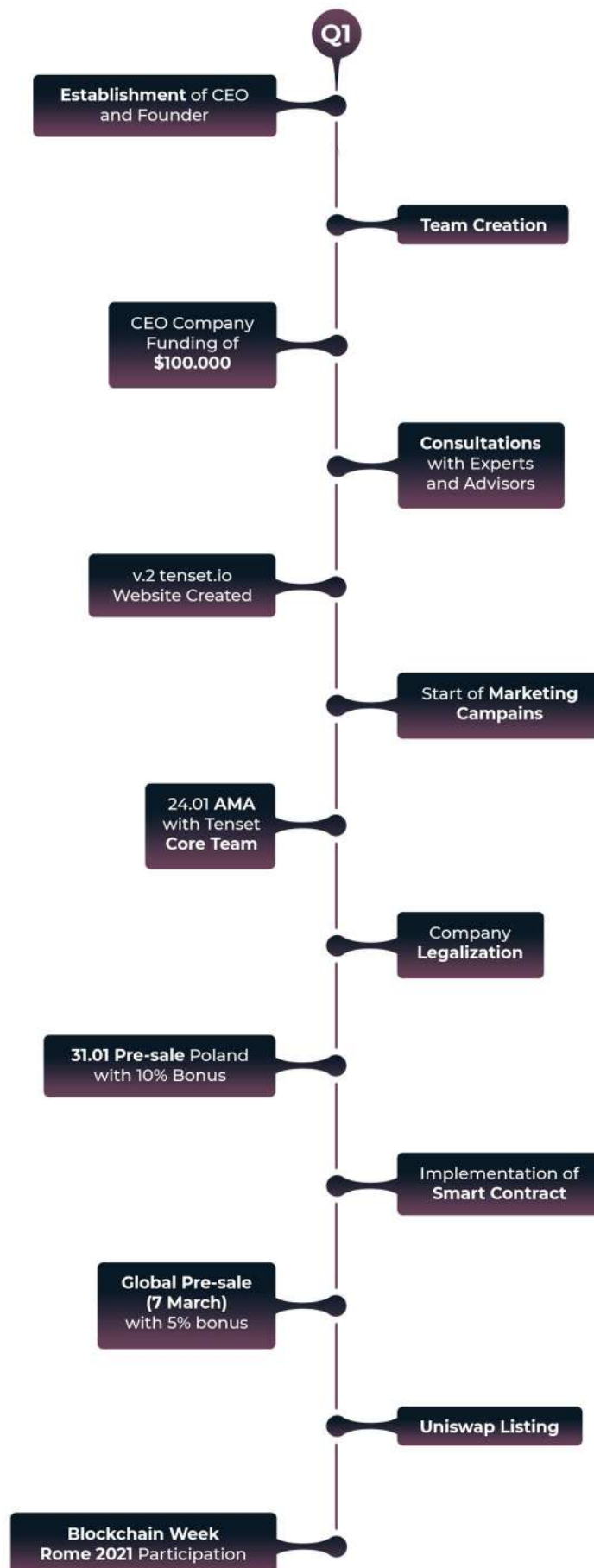0x127d069dc8b964a813889d349ed3da3f6d35383d

## Company Liquidity Reserve - 5%

These tokens are immediately available for the current project expenses, deposits, partnerships, and general Tenset development.

The Company Liquidity Reserve address is:
0x91e84302594defad552938b6d0d56e9f39908f9f

**None of the tokens from the Company Liquidity Reserve will ever be sold on any exchanges.**

# Roadmap
## Q1

**Establishment** of CEO and Founder

Team Creation

CEO Company Funding of **$100.000**

**Consultations** with Experts and Advisors

v.2 tenset.io Website Created

Start of **Marketing Campains**

24.01 **AMA** with Tenset **Core Team**

Company **Legalization**

**31.01 Pre-sale** Poland with 10% Bonus

Implementation of **Smart Contract**

**Global Pre-sale (7 March)** with 5% bonus

**Uniswap Listing**

**Blockchain Week Rome 2021** Participation

# Roadmap
## Q2

**Q2**

The **First Phase** of the
Assets Creation

Transferring Assets
for **Generating
Passive Incomes**

**New Strategic**
Alliances & Partnerships

Exchanges Reviews
and **Applications
for Listings**

First Tests of
Integration with **VISA**

Participation
in the **Next
Blockchain Meetups**

Implementation of the
**Community Voting**

Alpha **Mobile App**
Release

**Decentralization Staking**
of ETH, DOT etc.

**10set** added
to **Major Rating
Websites Lists**

# Roadmap
## Q3

Beta Release of the App with **Metamask** Implementation

**Oracle Implementation**

First Quarterly **Buy Back and Burning** 10set's

**Bank Application** (Fiat/Crypto)

**Broker/Stock** Exchanges Accounts Registration

Development Work on **Tasks Automation**

**Expanding Functions** of the Tenset Network

**Tenset Mobile App Release**

# Roadmap
## Q4



**Q4**

Marketing **Campaigns** on **Blockchain Meetups**

**Implementation** of **Loans** in the 10set App

**Further Automation** of Tenset Services

Start of Marketing to **Institutional Investors**

**Further Expansion** of the Staking Platform

Automated Stock Market **Dividends**

**Road Map for 2022**

The roadmap for 2022 will be created at the end of 2021, based on the project development and its potential for growth with new emerging technologies.

# Tenset Team

### Jonasz Miara — CEO/Founder
Jonasz has 11 years of experience as an entrepreneur in international businesses and investments in the real estate sector. From 2014, he is a professional investor in traditional stocks and cryptocurrency markets. He's passionate about economics, business relationships and Blockchain technologies. Jonasz graduated Business Management (BBA) at the University College of Business in Poznan and Psychology in Business at the University College of Business in Poznan.

### Michał Bajdor — CMO & Sales
Michał is a well-organized manager and marketer with ten years of experience. He has worked in management positions for brands such as the Japanese giant Kyocera and Delta Plus. He has a broad portfolio of corporate clients from all over Poland and abroad. He has a master degree in Business Administration at WSB University in partnership with the University of Northampton and Deloitte.

### Michał Pomykała - CTO and Project Development
Michal is a Blockchain developer & tokenomics expert working on managing positions in blockchain-related projects for several years. He's currently a CTO at eloom, and has been a CEO at FuerteCoin. Michal's also a cryptocurrency investor and trader since 2012. He graduated from the Manchester Metropolitan University (MMU) with a BSc degree in Chemistry.

### Gabriel Domanowski - Tech Lead
Gabriel is Software Engineer & Developer at Wirtualna Polska group, former CEO at fireart.pl and passionate blockchain developer since 2018.
He's fluent in Solidity, Javascript, PHP, Python, Golang, Oracle and more...
Gabriel's experience as a developer in large corporations helps us to create a foundation of the company expansion and a solid structure for the future's growth.

### Aleksander Szezepaniak - Graphic Designer & Brand Manager
Aleksander is our creative wizard, front-end developer, and multimedia designer. He has a strong background of work with large clients, such as Allegro, Philips, and Mars.
Aleksander has also experience managing events and helps Tenset to develop better relationships with the companies we are working with.

### Thor Matthiesen - Risk Analyst
Thor has three years of experience as a risk analyst in multiple international projects. He specializes in risk assessment in cryptocurrency and technology markets. Thor's role in Tenset is creating the investment portfolio and designing a system of assets management.

# Disclaimer

Participation in an ICO is a high-risk activity. Our offer is directed to experienced professionals familiar with Blockchain technologies, cryptocurrency trading, and other financial instruments, such as stocks or forex.

By participating in this ICO, the investor should accept the security risks and potential financial losses. The participant declares that he is aware of the legal uncertainty related to this type of service and that he has conducted his own examination of the compliance of the services offered by Tenset with applicable law.

Anyone who buys 10set tokens acknowledges the project's technological and economic uncertainty presented in the White Paper. Therefore, participants are aware of the lack of possibility to take any legal action against the company in the event of the project's failure or non-performance, and the event of a decline or even total loss of value of 10set. The purchase of a 10set token allows you to use the created tenset.io services.

No other rights are transferred to the token holders. More specifically, the company's sole responsibility is to distribute the 10set tokens under the conditions set out in the White Paper.

During the ICO, the company cannot be held responsible for any of the following:

- Use of the service not in accordance with applicable terms;

- Error, failure, malicious activity, or breach of the White Paper by the user, third party or third party controlled service;

- All direct or indirect damages that may occur during the operation: cryptocurrency losses, financial gains or losses, or other damages of this nature;

- Loss of control for any reason (loss, hacking, unwanted disclosure, or technical failure) of users' login details that could lead to fraudulent use of tokens;

- Temporary or permanent suspension of the service, for whatever reason, especially at the request of public authorities, judicial authorities, or a third party;

- Computer failure resulting in loss of data, including the event of percussion;

- Professional activity of users.

# www.tenset.io



t.me/tenset_io_eng



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github.com/TensetIO/tenset



line.me/ti/g2/QBYVIHDNVY_InQzC-r7kjw



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