IADOWR COIN: INITIAL TOKEN GENERATION EVENT

The token that changes people's lives, one game at a time.

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SUMMARY: IADOWR Coin is a ethereum blockchain based ERC20 token that is a platform to convert gaming tokens using our proprietary AI software to other currencies and a distribution system to directly fund charities through our unique interface.

INITIAL SUPPLY: 2,000,000,000 IAD
INITIAL PRICE: 1 ETH = 5000 IAD (PRICE WILL BE LOCKED ON APRIL 30th and then at market value after Token Generation Event).
TOKEN EVENT DATES: 04/30/2018 - 06/30/2018
EXCLUSIVE WHITELIST EVENT DATES: 07/01/2018 - Exchange deployment

SOFT CAP AND HARD CAP

We do not have one. For one simple reason. We have already made our software, created our product and are expanding our platform. We are not having this event to raise money to create something maybe, if, sort of. We have already created it and are moving forward regardless. You can see the delivery mechanism of IAD and its use after Apr 30th on OTS(www.ownthespread.com).   OTS has been around since 2009 and without any advertising already has over 2000 users and we anticipate it exploding from this event and the newly adopted IADOWR Coin currency. The more people learn about what we do and how they can participate in winning real money for playing our games and using KIP, the more mainstream our version of gaming will become. You will be joining a train that is already moving and not one just thinking about it. The participating charities will have direct access to our charity funding interface where they will be able to manage their donations. We have already created the platform to use IAD to fund our participating third party charities. So again we are not saying we plan on doing it, we have already done it. The results of the Token Generation Event have no bearing on what we will continue to make or what we have already. We are giving the world the introduction and opportunity to participate in a new way to enjoy gambling without losing your money and gaming while helping others. Either way we are not raising money so we can make our tech, we are already passed that step and this document is to lay out what we are doing and what we have already made, not to create an ICO to raise funds. Our overhead is low since our AI Software KIP does the job of 20 people sitting in cubicles and we are now ready to share our platforms with the world. Our coin is creating real life value everyday because it is supported by real life money earning activities. We are looking for people with vision that want to participate with us in accelerating our coin and company's mission. We are not looking for people who like to invest in coin using traditional checkboxes that feel like all coins are equal and they just need a White Paper and what looks like a team.

LENGTH OF OUR WHITE PAPER

The complexity of our software and algorithms are something that has nothing to do with the real utility of our token. Our token has a simple and powerful mission but does not need 154 pages to describe it. We hope after reading our White Paper you will see the power in what we are doing here at IAD.

MISSION INTRODUCTION

IADOWR Coin will be a blockchain platform that is based on the Ethereum blockchain and utilizes our unique sports betting and fantasy sports market platform to give users the ability to turn their efforts into other currencies . We are going to disrupt the traditional gambling industries to give people the ability to enjoy the fun of sports betting and fantasy sports without the risk of losing their own money.   The IAD token is also supported by an internal token generated by Own The Spread called OTS Bucks. After this platform starts on June, 1st, 2018 we will be able to implement the next phase of IAD's purpose, which is to build a platform to share in the profits of IAD with charities. We have created a customized unique platform for charities to manage and exchange the gifted IAD into USD or any other currency for use and we have a one of a kind delivery system to get them the money if they are in places that do not have easy access to traditional banking. This activity will be done through The OTS Fund, which will also act as the initial exchange of IADOWR Coin prior to it reaching any secondary markets. We believe we can become the platform for the average person to get involved with impacting our world in a positive way while helping themselves and having fun without the corrosive effects that gambling has in their daily lives.

BACKGROUND - THE PROBLEM

We are all told at some point in our lives the proverb, "You can't have your cake and eat it too". The underlying principle of that philosophy is that you should just be happy with what you have and you can't have it both ways in life. This is not a discussion of happiness but more so what we are referring to here is the concept that where there is a winner, there is a loser. A belief system that what is, should always be, and that everyone should just accept that there are no win-win situations in life. To strive for fairness is a bridge too far and we should all accept the idioms we hear day in and day out. We don't believe in forced equality, but we do believe if the rules are equitable, the playing field can allow for people who are creative, passionate and motivated to innovate and create products, situations and a new set of possibilities where all people, if they choose to, can have their cake and eat it too. With centralized systems that are run by a few power centers, it lends

itself to corruption, inefficiency and the status quo. Additionally, for those in power it is not in their best interest to allow such a fertile field of growth that could chip away at their current position. So how do we attempt to correct this problem? We are focusing on doing our part in a couple areas where we believe we can help people make an impact. The gaming industry needs a revamp as it is one of the only industries in the world that it's legal operations are dwarfed by its illegal operations. We want to bring the activity to the forefront without actually gambling. The problem with gambling is the devastating effect on someone's life when they start losing (which on their own, always do). We have found the solution to take the gamble out of gambling, but maintaining the excitement and fun.   Additionally, if people are putting in effort to make tokens then we believe there is a perfect opportunity to use that effort not just for potential profits but to do our part socially. Charities need help, people need help, and although we cannot single-handedly fix that problem, we can do our part to help those using our software and our token.

AN EVENT ALLOWS OUR TECH TO BE CREATED

No matter how easy we make getting a ride, posting pictures of ourselves, sharing our views, or purchasing a flight, until we allow the free, unencumbered control of one's own money, we will never truly have a fair and just playing field.

A little over ten years ago, the world changed. The curtain was pulled back and we saw for the first time that the institutions we were all told are there for our protections were actually deeply flawed and vulnerable. Although we knew this, we were shown vividly that they are not looking out for us, but for their bottom line and shareholders. We saw the domino effect of what could happen if a handful of power players become too greedy and gamble with all our money. We coined the phrase, "Too Big To Fail" as a way to justify the

actions that it would take to save them. The banking system as we know it was on the verge of collapse and governments (meaning us) had to bail them out. We realized if we didn't, people would awaken collectively to the fragility of their financial situations. That their money is just a number on a screen and if everyone tried to take it out, it just isn't there. As long as someone else had control over your money, no matter how many regulations you place on it, you don't have control over your own life. It seemed that not too long after that realization, more people than ever realized that something must be done.

THE SOLUTION

Along comes a faceless, unidentified person named Satoshi to give us something that at the time nobody knew it would be the first step in a series of steps by a large group of like-minded individuals that will create the foundation for a new way for us to take control and change the status quo. The solution was the invention of cryptocurrency and blockchain technology. It is a tool, a new set of rules, a world of possibilities, however it isn't going to just change everything on it's own, we need to plant the seeds of change. The seed IADOWR Coin is planting is taking a unique AI sports algorithm and game and allowing people to change the way they view traditional gaming and monetization of their efforts. Turning time and fun into money and never losing their own. Earning coin through action and then having that coin help others. We will disrupt a 15 billion dollar industry by giving it new life and a new methodology which is finally "provably" fair.

IADOWR COIN AND OWN THE SPREAD, THE PERFECT MARRIAGE

There are tons of cryptocurrencies out there, what makes us different? The vast majority of cryptocurrency is based on the same idea and philosophy. Decentralization, crowd funding for an idea, creating a new transaction token, some platform etc…

Ours is no different, except one major exception. We are not boasting about what we "AIM" to do, or what we "INTEND" to do, this is something we are already doing. We already have an established product and industry focus that will give our token a real utility. If you can imagine a utility token with an actual utility on day one. We have the perfect marriage of both, a currency with purpose and real life use and a foundation of real software that people use in an industry that desperately needs a new way of doing things.

In 2009, we created KIP (Knowledge Is Power), a sports prediction algorithm that simply gives to our users the best value bets to make on a daily basis in their sports betting in all the major sports. It has almost a ten year track record of success that has given our customers an unparalleled positive user experience with their decisions they make with their sports betting. However this industry has its limitations in that it is only legal in a few places in the United States and we do not yet have a presence worldwide. Then 1 year ago we created a software called Own The Spread (OTS for short). This is a new way for people to play games and make money watching sports without risking their own money. We wanted to give people a choice, you can either take KIP's predictions and go make the right decisions every day in your own sports betting. Or you can play on our site for free and win real money. No pop up ads, no click throughs, no downloading other apps, no gimmicks. Just play our game, have fun, and win money. If you don't win, then you don't lose any money. After a year of testing it, without advertising we have over 1000 loyal players that get on almost every day and play on our site, and we also have a 100% retention rate on our sports bettors who pay us $8.99 a month to get all the predictions from KIP on a daily basis. Using

our new cryptocurrency we are going to take our mission to phase two, creating a platform for everyone, everywhere to get involved in sports gaming and winning money and to help people others while doing it.

PHASE 2 PLAN - THE OTS FUND

We have created a new fund called The OTS Fund, which will be responsible for making money using our algorithm on a regular basis. Then distributing the winnings to three parties. The participants, the administrators and charitable organizations that we believe need help getting funds to them. You cannot buy into The OTS Fund with fiat money, only with IADOWR Coin (IAD) or its fractions called OTS Bucks (OTSB), the only way to get IAD or OTSB is to win it with our completely fair sports gaming activities on Own The Spread. You cannot ever buy into our games with real money hence you cannot buy into The OTS Fund with real money, this is what allows anyone, anywhere, in any jurisdiction to be able to play on our site and participate in winning money without ever gambling their money to win it. It is the ultimate coin faucet, sportsbook, fantasy sports game with no downside. It is a true win-win product where you can finally have your cake and eat it too. The best part is that your participation will help us enhance the charitable platform for getting funds to charities that desperately need it through the profits of The OTS Fund and allow the user to help people by them just playing games.

DETAILS OF HOW IT WILL WORK

First and foremost this is not an investment in any way. This is an initial Token Generation event that is taking place prior to the mining of the blockchain and the regular faucet giveaways. Any money donated will go to expanding our current infrastructure to handle the massive increase in participation in our software and setting up the charities with their interface to our platform.

IADOWR Coin will be the cryptocurrency used as a payout of the OTS Fund and used for the distribution of winnings to people participating in the Fund and to our chosen charitable organizations. All the results and distributions will be transparent and publicly followed.

To state it again simply, you can never invest purchased IADOWR Coin or USD into the OTS Fund. You can only exchange your internal IADOWR Coin for shares of the OTS Fund or reinvest your IAD winnings. You win OTS Bucks by playing our games on Own The Spread (www.ownthespread.com), so you are NEVER GAMBLING, but you are winning. It is completely free, similar to a Bitcoin faucet, and it is based on real life sporting events. People spend hours a day, every day playing games on their phones or online. None of those places have a chance of them winning money. We have paid out over $28,500 USD in the last 12 months to our winners and not one of them had to make a purchase to win that money. We anticipate that number growing to 10 times that figure in the coming months then up to 100 times in the next couple years. For our more serious players ee also have the ability for people to win real Fiat USD playing in our contests. Ultimately, it is a win-win situation for all..

TOKEN INFORMATION AND DETAILS

Our schedule of release of IADOWR Coin Tokens will be April 20th, 2018. This initial offering we will offer 30% of the total hard-capped volume allocated for the token at a 20% initial offering discount. We are still establishing the price and the total volume but we are setting the price using Ethereum as the foundation. For example:

5000 IADOWR Coin (IAD) = 1 ETH.

1 ETH = $500 (approx).

1 IAD = 0.10 USD or approximately 10 cents.

The final pricing will be announced and locked at the start of the Token Generation Event. We currently plan to list at $0.20 USD as our starting point on exchanges.

There is also a sub token of IAD called OTS Bucks (OTSB). Those tokens cannot be mined, bought, or exchanged. They can only be won on Own The Spread www.ownthespread.com and can only be used on Own The Spread www.ownthespread.com to win more by playing games. In themselves OTSB have no value, but they can be used to make IAD or real money. We have no soft-cap or hard-cap on this Token Generation Event as there is no goal, this is not an ICO. We don't have an idea that we are trying to implement. We have already made most of our software and are going to finish it up for the new platform by June 1st. The minimum purchase of IADOWR Coin Tokens is 1000 tokens during the Token Generation Event,, which allows people to get involved with a very small amount.

INITIAL FUNDS USAGE

We will use the funds raised from this Token Generation Event for the following purposes:

1) Accelerate hiring The OTS Fund and hire the staff necessary to implement The OTS Fund transactions and to establish relationships with chosen charities to implement our platform.
2) Accelerate the setup our infrastructure that we are already developing for The OTS Fund exchange and charitable distribution platform.
3) Launching and support our new user interfaces to be able to better participate in all aspects of what OTS and IAD are doing.
4) Hire more developers and department heads to manage our ever growing platform and games.
5) Up to 10% of the Tokens from the first event will be given to our initial founders and investors.

INITIAL ROADMAP

Apr. 30th, 2018 - Token Generation Event, lasts for 30 days until May 30th, 2018. Initial tokens available for sale is 1,800,000,000. We will have a 90 day window to install our platform and finalize our new infrastructure.

May 30th - Begin the IAD Faucet and Rewards program on OTS to distribute IAD to people participating in our gaming platform.

July-Aug 2018 - Integrate on exchanges. We have already been approved on 2 major exchanges and are in the process of integration.

July 30th, 2018 - The OTS Fund will begin functionality and taking IAD for purchase into the fund and distributing revenue.

Aug 30th, 2018 - Increase the charitable platform to over 10 charities. Increase the games, pools, and release the one of a kind fantasy platform using OTSB and IAD. Increase the size of The OTS Fund to a factor of 3 and sell more shares.

Oct 30th, 2018 - The release of our 3rd platform, the IADOWR Films/Media funding platform. The one of a kind smart contract managed method of creating security for equity investors of Film/Television/Media projects.

HOW WILL THE CHARITY PLATFORM WORK

We have a unique model for the multiple paths to acquire and use our token. One advantage we have is that we will not only be listed on exchanges, but we will be able to monetize the IAD and OTSB in a unique way that will allow

our charitable token holders to monetize their tokens. Charities will be signed up to accept IAD through our software. After the Token Generation Event is over the charities will start to receive their percentage of the profits of the activities of our players in IAD. Then through our platform they will be able to convert it to what they need.

HOW WILL THE OTS FUND WORK?

The OTS Fund will be managed by Own The Spread LLC (OTS). They own the rights to and control the KIP (Knowledge Is Power) AI Sports Prediction Algorithm that self analyzes and self evaluates in addition to providing an ever changing algorithm to predict the outcome of sports events. OTS will take the information and the proprietary manager to make a steady, and consistent rate of return on The OTS Fund.   The OTS Fund will be starting at a benchmark of 10% growth from winnings a month. The wagering activity of The OTS Fund will be publicly published so the user can follow along and see how their IAD is doing being wagered by KIP. As they win, the profits are shared with them and with the charities they chose at the percentages they chose.

HOW DOES MY CONTRIBUTION TO THE OTS FUND AND PURCHASING TOKENS HELP PEOPLE?

Every member of OTS will pick what percentage of their winnings from The OTS Fund (if they choose to participate) that they would like to go straight to our IAD charitable activities. So you get to pick how much of your winnings you would like to contribute and you get to keep track of it on our site to see the difference your dollars are making and how our IADOWR Coin is making a difference all around the world. Every member must at least pick 5% of their winnings to a maximum of 95%, so just by playing you are winning and

so are others. It is truly a win-win situation, which rarely exists. The more people that play, the larger The OTS Fund becomes and the more of an impact we can have.

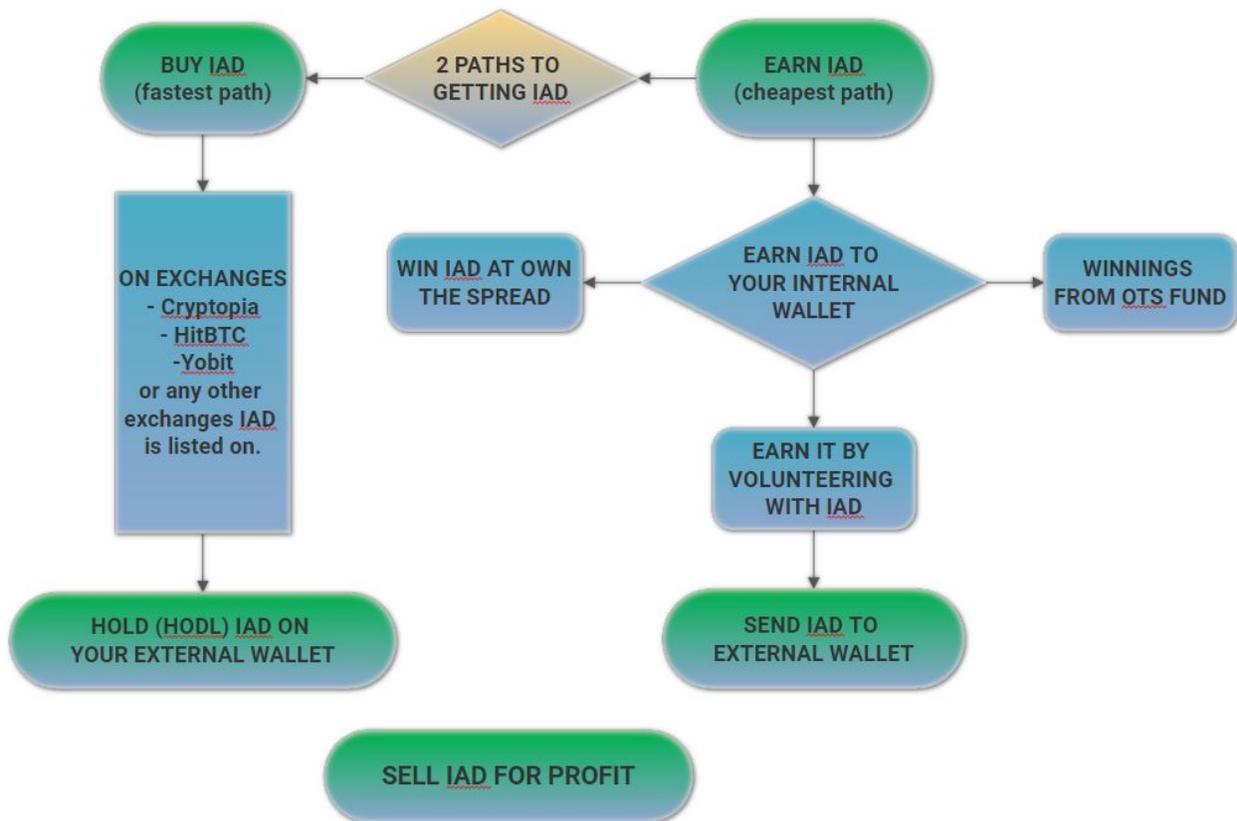**SO HOW MUCH IS IADOWR COIN REALLY WORTH?**

Any coin that tries to lay out what they are worth before being out in the world to see what their use and value is, is being disingenuous. We have no idea what it is worth at this time and that is not our purpose as this is not an investment, this is a movement of the disruption of the status quo. We are trying to provide a service for people to learn about fantasy sports, sports betting, cryptocurrency, blockchains and helping people. We will use our utility token and OTSB to facilitate the transactions, movement, and education.   We will let the world and the market eventually decide what it is worth if anything. However, the act of participating in the process means the participant is winning. They are no longer gambling but potentially winning, so they are saving money. They are devoting time to something that the more they do the more people are helped directly, so their time is better spent than playing some game on their phone.   That is ultimately priceless and you cannot measure it's true worth.

You can see below how IAD will flow, it is truly a unique token with a unique platform already in place, which will only grow as our community does. This is not including the large investments we have lined up for our third platform (IADOWR Media Platform) with each of those 7 figure investments having a 12 to 18 month token lockup period as well.

Saying all that, we are going to start at a market price of $0.20 USD at our initial exchange release. This value will hold and rise as we have major restrictions on the Founders and Initial investors with our token lockup period. In addition we have major purchasers of IAD that will be using the

currency to utilize our platforms in the initial months after exchange release. We are controlling the supply and the demand is rising daily, simple math will tell you that the value is being created and rising.

IAD FLOWCHART FOR OTS AND THE OTS FUND

When we say in this chart that you can "SELL IAD FOR PROFIT", we are by no means guaranteeing or predicting any real life value of IAD. We are a utility token and not a security by any measure. We will leave any perceived value solely to the public and the free market. Our job is to implement our mission of helping people to stop losing money sports gambling and unfair sports fantasy sites. Then by fulfilling that goal we believe that we will give IAD value. The best part is that we will also be able to share that value with the most unfortunate and in need people on the planet.

OUR TEAM

Our team is our product, our coin and what we have already made. The people who purchase our coin are doing it with a purpose. We don't value posting pictures of programmers or consultants to give investors a false sense of security that something might be made. We have already made it and we are already in business making real money. Go to Own The Spread to see the first platform the coin is being used on. The OTS Fund will be released in July 2018, then you can view that, and so on and so on. These are already made and being released intentionally in a step by step release model. You are buying into these products and all the people who have devoted time, energy and their expertise to making it a reality are proud to release the end product for use and are looking for people who value that. Our team is now based on a group of people managing the product made and one helping one man (the creator of all the underlying AI Tech and platforms) to continue improving the product. We feel what differentiates our message is the focus on what we have created and the market it is creating for our coin and not the person, or people behind it. Just as we do not care which person made any product in the marketplace, we care about the viability of the product. We have amazing consultants in the fields and industries we are in and we very carefully and slowly adding more that match our unique approach and philosophy. The most important aspect of our team is the architect of our technology and the visionary of our current and future tech. Our team is there to support his vision and the path he has already laid out for us. To learn more about him all you need to do is ask us at info@iadowrcoin.com.

IN CONCLUSION - OUR VALUES

If you believe in helping people, helping yourself, having fun without losing money to do it then then this is the token for you. We understand fully that traditional White Paper has more info about the team that made the underlying tech. Our fundamental tech is in place and we have been building it since 2008. It is utilizing the blockchain, smart contracts and our coin to implement it. Our advantage is real life utility for new real life tech and not new blockchain tech. What drives us is to do something about problems we think we can help solve and not just being apathetic to the problems of our world. We believe we can help get people off the devastating effects of losing money in the gambling, gaming and media investment industries. It is commonly known that the investor or gambler is heading into a losing proposition in those industries and we are determined to change their end result and balancing the scales. We believe in ethereum, ERC20 tokens, security, free markets and the right to privacy. Thanks to Ethereum and smart contracts our IAD cryptocurrency has been made possible to making this marriage of fun, profit and social outreach happen. We also believe in in anonymity in allowing people freedom to participate in legal endeavours without having to worry about unneeded regulations, hassle and control. If you want to have the thrill of gambling then you can have that but never the let down and pain of losing your money. If you like helping people then come and see what we are doing about some of the greatest problems in our society. Our greatest value is that we believe that things don't have to always be treated as a zero sum gain where there must be a loser for each winner, but we can truly change people's lives, one game a time.