

## Summary

The Co-Owner's Financial Rewards Community™ is a revolutionary payment and rewards program that meets the needs of consumers, merchants, corporations and non-profit organizations. Co-Owners Rewards has created an ultra-profitable business model in the ever-expanding world of pre-paid debit cards and mobile payments.

## Co-Owners is an Effective Solution to these Industry Problems

- Consumers have too many poor choices in rewards programs
- Merchants pay too much to find and bring in new customers
- Corporations pay too much to operate employee payment card programs
- Non-profit organizations struggle with fundraising campaigns

## Business Model

The Co-Owner's Rewards Membership Program is the first and only pre-paid debit card and mobile 'app' that enables its users to become "co-owners" of the company by paying rewards in the form of shares of company stock and compensates users for referring new members.

Users remain devotedly loyal to their usage of this membership program because they are rewarded with shares of company stock for ALL their purchases made through the platform.

Members also receive an on-going percentage reward for ALL the usage of each member they refer. This results in mass awareness and acceptance at the lowest possible cost of user acquisition.

## Bottom Line Formula

- bring in cash fees minus payout stock rewards = cash rich business

## Strategy – A Convergence of 4 Proven Concepts

1. Payment Cards - US payment card spend neared \$5 Trillion in 2014 for credit, debit and prepaid cards [PYMTS]
2. Mobile Phone and App Usage - 79.3% of US mobile subscribers aged 13 and older owned a Smartphone at the end of 2015 [comScore]
3. Ownership in a Public Company - NASDAQ Composite Index has doubled in last 5 years
4. Rewards Program for Members - 83% say loyalty programs make them more likely to do business with certain companies [InfoGraphics]

## Current Status

- Management Team in place
- Mobile payment platform and prepaid card issuing bank and processor selected
- System requirements and design specifications documented
- Business model reviewed by multiple SEC legal specialists
- Go-to-market merchants and marketing partners selected

## Financial Projections

Consolidated Projections	Year 1	Year 2	Year 3	Year 4	Year 5	TOTALS
Revenue	12,473,302	52,343,826	129,261,947	248,886,098	407,190,490	850,155,661
Pre-tax Profit	(126,733)	(4,399,370)	25,994,647	68,077,322	131,784,686	221,330,553
Cash Balance	3,327,161	17,010,118	64,347,128	172,068,616	365,768,804	365,768,804

[View 15-minute Investor Video: https://vimeo.com/245024787/c42ee2d32b](https://vimeo.com/245024787/c42ee2d32b)

## Company Profile

URL: [www.coownersrewards.com](http://www.coownersrewards.com)

Industry: Financial Services

Founded: Aug 2015

Entity: Florida C Corporation

Subsidiaries: Co-Owners Rewards Inc. owns 100% of Amazing Living Enterprises Inc.

## Contact Information

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## Financial Information

Capital Seeking: \$2.5 million in exchange for 30% equity

## Management/Directors

Thomas Nash

Chairman & CEO, Xalles Holdings Inc. (OTC: XALL)

## Business Advisors

Philip Philliou, Payment Card Industry Expert

Nathan Dickerson, Referral Marketing Advisor

David Avne, Internet Sales Specialist