Blockchain Buttonwood
Agreement

CONSUMER DISCRETIONARY
EXCHANGE

CONSUMER DISCRETIONARY MISSION STATEMENT

Our mission is to horizontally and vertically unite Automobiles, Components, Consumer Durables, Apparel, Consumer Services and Retailing on our NexGen Blockchain in order to DEMOCRATIZE the Consumer Discretionary Experience for your HUMAN IDENTITY.

THE CONSUMER DISCRETIONARY SECTOR ROLE IN THE BLOCKCHAIN ECOSYSTEM AND HOW THE BUTTONWOOD AGREEMENT WILL HELP ACCELERATION OF SECTOR INDUSTRY

The Global Industry Classification Standard used by Morgan Stanley defines the consumer discretionary sector and industry that includes those businesses that tend to be the most sensitive to economic cycles. Its manufacturing segment includes automotive, household durable goods, leisure equipment and textiles & apparel. The services segment includes hotels, restaurants and other leisure facilities, media production and services, and consumer retailing and services. Using CrowdPoint's next generation Blockchain all members of the ecosystem benefit from the transparency, speed and immutable transactions associated with automobiles, and components, consumer durables, apparel, consumer services and retailing.

CONSUMER DISCRETIONARY SECTOR BLOCKCHAIN ECOSYSTEM ACCELERATION OF OPPORTUNITY

With a Market Capitalization of $6.84Tr, the Consumer Discretionary Sector is probably the most complex Sector in the GICS structure. This sector is the most vulnerable to economic cycles and consumer fickleness. If the economy is strong there is, for most people, a bit more "disposable income" to spend. Some refer to this Sector as the "Luxury" Sector. When the GDP grows, this Sector flourishes and conversely, when the GDP falls, the Sector stagnates or contracts. The S&P Market weight of the Sector is 11.4%-12.72%, depending on the source (S&P, Shippensburg Univ.) making this the fourth or third largest Sector. The Sector has shown a $37.5B increase in YoY comparison with a growth rate of 7.6%.

The World Bank believes the global economy is, "poised to stage its most robust post-recession in 80 years." Strong national economies will expand while developing/emerging economies will lag behind. By joining the CrowdPoint Blockchain Ecosystem, your company will benefit from the expanding national and global economic surge.

TOTAL ADDRESSABLE MARKET

Miami University, Ohio, School of Business has the Total Addressable Market of approximately $5.92Tr. S&P reported Consumer Discretionary value increased by 7.6% over the last year, 10% higher than the S&P 500 over the same time.

HOW OUR CONSUMER DISCRETIONARY SECTOR EXCHANGE WILL ACCELERATE VALUE CREATION

The Consumer Discretionary Exchange on the Blockchain Ecosystem will probably be the busiest of all the Sector Exchanges in terms of number of transactions. The Exchange enables the networking of participants with shared business processes and relationships to create and allocate business value. An Exchange in our Blockchain Ecosystem is an assembly of distributed e-Commerce Marketplaces where participants, despite having different business models, a different role, or even being competitors, own the Exchange. There are 4 Industry Groups, 11 industries and 29 sub-industries within the Sector, each industry and sub-industry having hundreds if not thousands of members; all of these members potentially can meet on the Exchange platform along with individual consumers to complete transactions thereby accelerating value while reducing costs.

BIG DATA ANALYTICS

In this highly volatile, cyclical Sector driven by consumer demand, Big Data has captured individual identity and sold it to various "clients" like Amazon, Best Buy, Macy's and so many other retail sellers and resellers. Surveillance capitalism captures every internet search, every "like" on Facebook for the sole purpose of pushing an identity to make a purchase, usually within the Consumer Discretionary Sector.

In CrowdPoint's Blockchain Ecosystem, our members democratize Big Data to take back and maintain their Human Identity. Our use of Big Data may reveal future buying habits and identify Ideal Customer Profiles, but those profiles are seen as non-fungible attribute within the member's Decentralized Identity (DiD). The members use Big Data instead of being used by Big Data; members now make more informed decisions without compromising their Human Identity. No member of the CrowdPoint Exchange is ever harried with popups or advertisements. Big Data cannot intrude on the members or their identities.

ARTIFICIAL INTELLIGENCE TECHNOLOGY

CrowdPoint defines Artificial Intelligence as the intersection of software and hardware technology that mimics human behavior. This intersection allows for effective decision-making which grows even more effective and efficient over time and added experiences. A.I. works within the Consumer Discretionary Sector Exchange to connect businesses with other businesses and providers, sellers and resellers, and everyday consumers to support and grow positive business and transactional experiences.

A.I. in combination with other technologies like Big Data

and IoT, can positively affect the Consumer Discretionary Sector. The effects of AI are many, but we will focus on two key points to help in understanding how A.I. and the Sector interact to increase value in the Sector. We will focus on two aspects of A.I. in the supply chain, 1) materials supply, and 2) customer acquisition and retention.

A.I. AND MATERIALS SUPPLY: The pandemic wreaked havoc on the automobile industry in 2020 with sales dropping 1.6% from the previous year. With sales exceeding 17 million units through the second quarter of 2021, the automobile industry rebounded. KPMG-US stated lagging sales in 2019 were due to a dearth of semi-conductors leaving auto manufacturers without the computers that "run" all automobiles and trucks. KPMG-US said automotive manufacturers should invest in the semi-conductor market to insure a steady supply of this needed component. With A.I. In CrowdPoint's blockchain, A.I. is integrated into the connection between the Exchange's members making smart contracts and transactions transparent and trustworthy.

A.I. AND CUSTOMER ACQUSITION AND RETENTION: Customer acquisition and retention is critical to the supply chain; if there are no consumers, there is no demand and the supply chain is interrupted. Nowhere is this more obvious within the Consumer Discretionary Sector than in the Apparel Industry. Just as with the automotive industry, the apparel industry suffered as big box stores and local boutiques shuttered during the first six months of the pandemic's surge. Stores that did not incorporate new methods of marketing apparel soon found themselves posting out-of-business signs. Macy's and other stores soon adopted online fitting rooms. Some new, digitally based companies began selling made-to-fit apparel using A.I. to measure clients. A.I. is the newest tool in the apparel marketplace and can be easily incorporated into the Exchange connecting customers with sellers and resellers. There are fewer returns of clothing measured with A.I. than clients simply using the S,M,L categories most clothing brands offer. A.I. can make a provider immediately aware when a certain brand is out-selling predictions thereby altering production schedules to fill the new demand. Retailers using A.I. within the Blockchain will know in real time how much of particular item is still one the shelves and adjust orders for product to prevent posting out-of-stock signs, delaying sales and losing customers to other retailers that sell the same product.

CrowdPoint's use of A.I. within the Exchange will connect customers with providers in a contactless venue thereby reducing costs and the brokers/middlemen who profit from marketing a particular brand or brands.
A.I. quickly and securely connects producers with sellers, resellers, and local "everyman" consumers without infringing on or compromising any member's most valuable possession: his or her Human Identity. The supply chain reacts in real time as does the digital connection between customers and local restaurants without the constant popups and sidebar advertisements.

COMPACTION TECHNOLOGY

The Consumer Discretionary Sector is ramping up its use of technological advancements. Big Data and IoT provide massive amounts of data. With the volume of data passing between businesses on a daily basis the value of data compaction capability that shrinks, secures, and speeds data transmission on the blockchain is immense. This will not only significantly reduce the size of machine-generated/IoT data, but also include built-in, ultralight security. There is no other technology that can consistently and significantly reduce the size of IoT data messages; even the most advanced data compression algorithms are generally ineffective for IoT data.

With highly versatile use-cases in computing, satellite communications, and more, our mission is to become the universal standard in data transmission and storage. With the unique ability to effectively triple or quadruple existing network capacity without losing valuable data due to compression "squeezing" algorithms, Compaction has the potential to reimagine how data is transmitted. CrowdPoint is taking the lead with Compaction Technology. With the push for more efficient record keeping, the Consumer Discretionary Sector and its corresponding businesses can immediately know how much material is in production or is available at any particular time. Manufacturing and retail sales will surely benefit from our Compaction Technology.

BLOCKCHAIN TECHNOLOGY:

CrowdPoint's Blockchain technology protects its members within the Sector Exchange. Each member receives a Decentralized Identity (DiD) that only shares the member's attributes which are non-fungible tokens (NFTs) stored in the member's Digital Ledger (DLT). Because transactions take place on the Exchange, smart contracts are seen and posted in real time; the transaction is completely transparent. This transparency builds trust between the parties involved which then creates greater client loyalty and retention.

With each member's DiD and individual DLT, sellers and resellers can find Ideal Customer Profiles and not infringe upon the client's Human Identity. Consumers can also "check out" the sellers' and resellers' supply history to begin a transaction. In either case the Blockchain protects both provider and consumer.

With CrowdPoint's Blockchain Ecosystem in the Consumer Discretionary Sector, the members use Big Data instead of Big Data monitoring them and compromising their Human Identity.

CONSUMER DISCRETIONARY SECTOR EXCHANGE SUMMARY OF ACCELERATION OPPORTUNITIES

CrowdPoint's Blockchain Ecosystem contains a Consumer Discretionary Exchange that is an assortment of e-Commerce Marketplaces. Our implementation of Big Data enables businesses and individuals to democratize their information and reveals future buying habits as non-fungible attributes to a Decentralized Identity (DiD). The members on the Exchange control the Big Data to their benefit.

Using Artificial Intelligence, CrowdPoint will join the Consumer Discretionary Sector with everyday people to build a safe, secure, and positive environment that enhance both the provider's and the consumer's decision-making processes; ICPs, created with Compaction technology in combination with A.I. will easily connect sellers, resellers, and consumers. A.I. will efficiently, in real time, note changes in consumer demand and transfer that data to suppliers leveling the supply-demand curve, reducing costs. Manufacturers and their suppliers will both see in real time any problems that could arise which would interfere with the supply chain. This transparent, open communication leads to trust in an untrusting world. Using A.I., the CrowdPoint Exchange System saves members time and money. With knowledge and experience recorded in real time, the members of the Sector Exchange can mitigate the cyclical ups-and-

downs of what is the most volatile Sector in the GICS community.

CrowdPoint's Blockchain Ecosystem brings business, technology (A.I. & Compaction), and everyday people together on a single, one-of-a-kind Exchange platform. On this platform people and companies can safely conduct business and transfer information through the non-fungible DiD each member of the exchange possesses. No more pop-ups, no more cookies tracing your keystrokes; Big Data analytics now work for you instead of you working for Big Data and the companies purchasing your search histories. You can take advantage of the dividends CrowdPoint provides to further your business on the Exchange. CrowdPoint's Blockchain Ecosystem leads the way to a trusted, more profitable business experience.

There are constraints within the Sector. This Sector is the most volatile, reacting to consumer demand. There can be unexpected fluctuations in Demand due to Consumer preferences changing. Since the Sector is cyclical in nature, a recession will greatly affect both supply and demand. With the Blockchain and A.I., these constraints can be predicted and mitigated before Sector valuation is marginalized