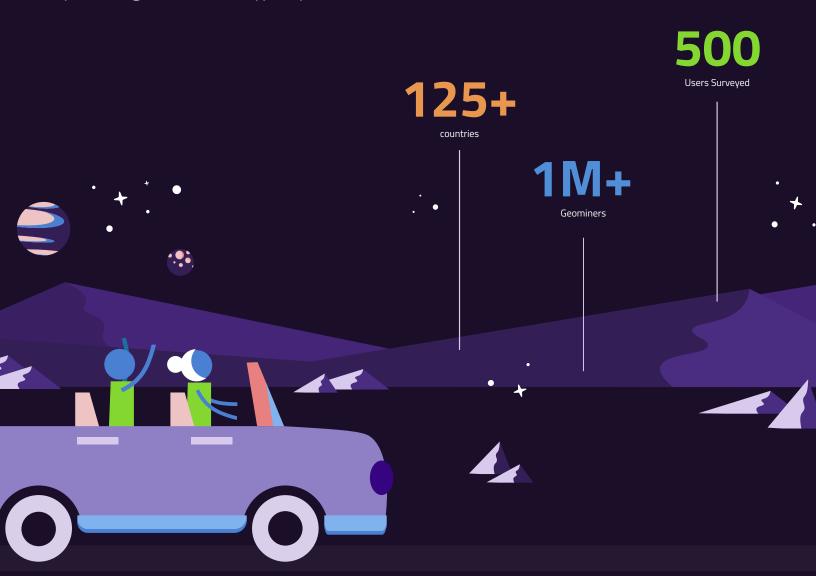


A COIN Case Study

# 500 Users

## Geomining and Earning COIN Around the World

The **biggest** report on the app that has transformed people's financial futures by building a **low-risk** crypto-portfolio.



# Meet the COIN users who transformed their lives

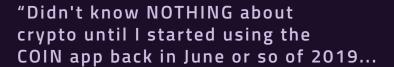
In early August, we surveyed and analyzed data from 500 active COIN users to learn more about how COIN has impacted their lives, both financially and generally.

We found that those users who felt the biggest impact by COIN were the ones who had made COIN a part of their every day life.

Every user's story is a bit different. Some save for a rainy day, others save up for upcoming weddings or new cars, but one thing is always the same:

They were able to achieve their goals and move towards financial freedom with COIN.





now I'm in for the win.."

-James Taapken, Illinois (US)



#### **OVERVIEW**

Overall Data for 500 Users	01 - 03
Overall Data for 500 Users	01-0

#### **ANALYSIS**

"James B's Honeymoon Story" & Earnings	05 - 08
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"N.B.'s Big Move & Car Purchase" & Earnings **09 - 12** 

"Gary Jones's Bills Story" & Earnings 13 - 16

#### **EXTRA INFO**

Additional Earnings & Quotes	17 - 20
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Appendix 21

# The 500.

The users redeemed 740,553,705 COIN over a total of average of 7,909 redeems, for a total of 933,697,010 XYO Tokens.

The XYO Tokens at the time they were redeemed were collectively worth \$348,707.64 USD.

As of August 31, 2021, those same XYO Tokens were now valued at \$14,108,161.82 USD.

This is a 3,945.84% increase on their crypto-portfolio.

This is a GAIN of \$13,759,454.18 USD.



# The 500.



#### **COIN USERS**

As of August 19, 2021, the 500 users we looked at had COIN Accounts with a total of 349,386 days old. This is an average of • 698.77 days per user — nearly two years of using COIN!

What other things that happen every two years?

- Average family of 4 spends around 2,920 hours of sleep, with an \$24,000 every 2 years for groceries, avgerage of 8 hours per night depending on kids' ages!\*
- Average worker spends about \$2,200 every two years on coffee\*\*
- Average American spends \$2,498 on fuel & maintenance for a work commute\*\*\*

#### WHAT THEY DID

These users Geomined hundreds of millions of times and earned over 1 billion COIN.

They used Geoclaiming & Geodropping, dabbled with surveys, ads & mini games, and truly played COIN with the goal of making an impact in their lives.



"We bought our first car together, with a \$15,000 down payment. All paid for by COIN."

- N.B., CANADA



# The 500.

### What does 933,697,010 XYO Tokens look like over time?

Because XYO is a cryptotoken traded on decentralized exchanges, the price can fluctuate, resulting in overall increases and decreases in value.



\* See Appendix for price calculations, graph not to excact scale

Date	@ Close*
Aug. 31, 2020	0.0008264 USD
Oct. 31, 2020	0.0003102 USD
Dec. 31, 2020	0.0002263 USD
Feb. 28, 2021	0.0003593 USD
Apr. 30, 2021	0.004626 USD
Jun. 30, 2021	0.005598 USD
Aug. 31, 2021	0.01511 USD

"I am hodling my XYO for when the crypto community and the rest of the world realizes the awesome potential XYO has in the Geospatial arena and data utilization.

I plan to retire a crypto millionaire sooner rather than later!"

- Carina F, Medical Laboratory Scientist (Michigan, US)

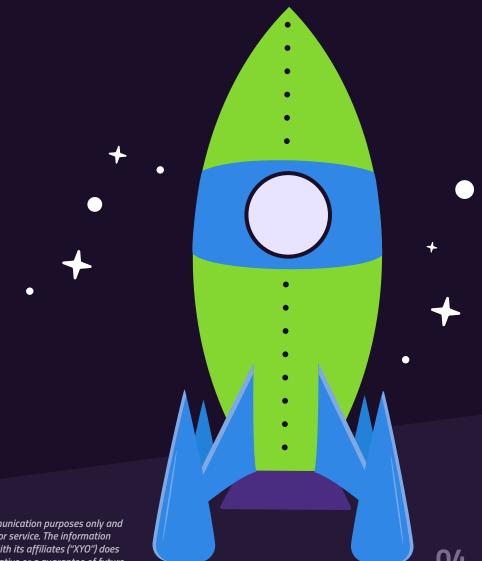


The following stories tell a bigger picture of some of the 500 COIN users we interviewed and analyzed.

Each story contains answers from a survey taken by the users that asked about their COIN habits and goals. The survey also asked how they found about about COIN, as well as why and how they use COIN.

Additionally, we have provided a look into some users' earnings directly from COIN.

This gives a look at how users could transform daily app use into a full-scale crypto-portfolio with little to no risk.

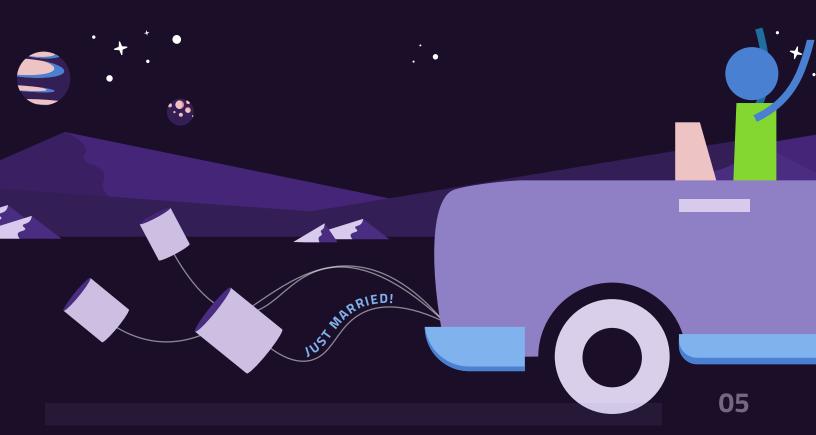


\*Disclaimer: This communication is for informational or customer communication purposes only and is not a solicitation or recommendation to buy or invest in any product or service. The information contained herein is reasonably believed to be reliable, but XYO, along with its affiliates ("XYO") does not guarantee accuracy or completeness. Past performance is not indicative or a guarantee of future performance.

## James B.'s Honeymoon Story

James is a user from a rural area in the United States who was introduced to cryptocurrencies entirely thanks to COIN! With COIN, he's starting to save up for something big:

A 17-year old promise to his wife.



## James's Story

#### What do you earn COIN for?

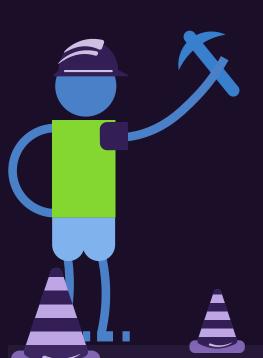
"Honestly, I'm thinking big.

When I married my wife 17 years ago I promised her we would make up the honeymoon at a later date. I was fresh out of college and working two jobs to make ends meet.

We didn't have a lot of money but our love was all that we needed. So far we haven't been able to complete this promise and would love to be able to fulfill it with all the XYO I'm saving up.

Also, the honeymoon isn't it. Any funds remaining will be applied to our big bills (mortgage, and car). If I can get rid of these two bills our finical situation will go away completely and life will be able to a lot stress free.

With having 4 kids, it's hard to make ends meet at times but we get through it and enjoy life to the fullest.



"I originally stumbled across this when I was looking into ways to incentive a way to earn cash while driving. I drive a lot and wanted to find a way to earn back some of the cash I was using towards cash. When I saw that the COIN App offered just that I was all in."

- James B. (United States)

# James's Earnings

Redeem Dat	te COIN Spent	XYO Received	Value @ Redeem	Value @ 08/31/21	USD Growth	Growth
06/23/19	10,000 COIN	10,000 XYO	\$10.61 USD	\$151.10 USD	+\$140.49 USD	+1,323.83%
09/05/19	104,000 COIN	104,000 XYO	\$51.28 USD	\$1,571.44 USD	+\$1,520.16 USD	+2,964.16%
11/13/19	74,000 COIN	129,447 XYO	\$40.94 USD	\$1,955.94 USD	+\$1,915.00 USD	+4,677.08%
12/28/19	100,000 COIN	230,425 XYO	\$51.52 USD	\$3,481.72 USD	+\$3,430.20 USD	+6,657.51%
02/25/20	152,000 COIN	306,389 XYO	\$79.05 USD	\$4,629.54 USD	+\$4,550.48 USD	+5,756.07%
03/10/20	50,000 COIN	123,152 XYO	\$22.23 USD	\$1,860.83 USD	+\$1,838.60 USD	+8,270.68%
11/21/20	25,000 COIN	35,021 XYO	\$10.13 USD	\$529.17 USD	+\$519.03 USD	+5,122.55%
12/13/20	104,000 COIN	166,415 XYO	\$53.42 USD	\$2,514.53 USD	+\$2,461.11 USD	+4,607.15%
04/29/21	183,000 COIN	14,354 XYO	\$84.87 USD	\$216.89 USD	+\$132.01 USD	+155.54%
05/21/21	65,000 COIN	5,355 XYO	\$24.05 USD	\$80.91 USD	+\$56.87 USD	+236.47%
06/22/21	52,000 COIN	4,113 XYO	\$19.62 USD	\$62.15 USD	+\$42.53 USD	+216.83%
07/21/21	63,000 COIN	6,428 XYO	\$25.71 USD	\$97.13 USD	+\$71.41 USD	+277.71%
08/14/21	92,000 COIN	3,900 XYO	\$38.92 USD	\$58.93 USD	+\$20.01 USD	+51.42%
COIN S	Total Spent XYO R			Total Value 0 08/31/21	Total USD Growth	Overall Growth
1,074,000	•	99 XYO \$512.3		210.27 USD +\$	16,697.90 USD	+3,258.94%

## James's Results

James redeemed 1,074,000 COIN for a total of 1,138,999 XYO Tokens.

The XYO Taokens at the time they were redeemed were collectively worth \$512.37 USD.

As of August 31, 2021, those same XYO Tokens were now valued at \$17,210.27 USD.

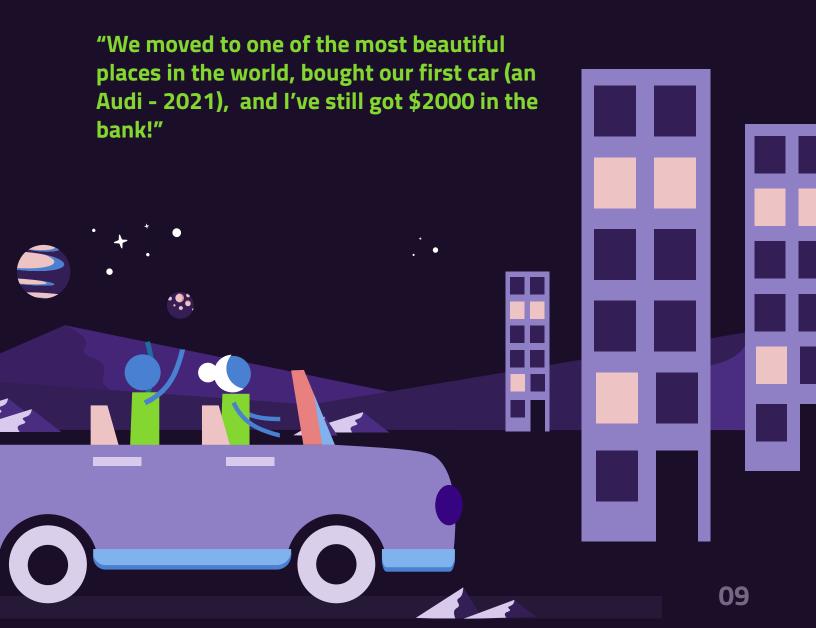
This is a 3,258.94% increase on their crypto-portfolio.

This is a GAIN of \$16,697.90 USD.



## N.B.'s Big Move & Car Purchase

N.B. is a COIN user from Canada who was crypto-curious and has changed his life with COIN. In his words:



## N.B.'s Story

#### What do you earn COIN for?

"I was honestly saving for nothing in particular. Investing in crypto is a fun thing my wife lets me do.

I have about \$3000 in a few other alt coin and about \$3000 in some more well known cryptocurrencies. So, spending a couple of hundred dollars a month to see COIN through, seemed like a good thing to do.



But - here's what's crazy- the pandemic for us here in Canada has not been a fun one. Most of us (my wife and I included) have been in lockdown for over a year and a half, with some pretty strict rules.

And out of nowhere my wife finished up her PhD, and got her first job which involved moving from Toronto to Vancouver. And we did it! All paid for by COIN. And when we got here, we bought our first car together - with a \$15,000 down payment - all paid for by COIN."



"Honestly, I've been fascinated not with crypto - but with what cryptocurrencies do at an intrinsic level. And for a while I've always thought about the applications of something as simple as location.

When I first heard about COIN - it was a simple version of what I had thought. A real money version of Pokémon Go! But now with its maturity; adoption - by far my most engaging crypto."

- N.B. (Canada)





# N.B.'s Earnings

Redeem Da	te COIN Spent	XYO Received	Value @ Redeem	Value @ 08/31/21	USD Growth	Growth
03/13/20	10,000 COIN	28,359 XYO	\$3.19 USD	\$428.50 USD	+\$425.31 USD	+13,334.45%
05/09/20	216,000 COIN	490,229 XYO	\$98.40 USD	\$7,407.36 USD	+\$7,308.96 USD	+7,427.97%
05/24/20	44,000 COIN	94,794 XYO	\$19.92 USD	\$1,432.34 USD	+\$1,412.41 USD	+7,088.67%
06/08/20	80,000 COIN	118,717 XYO	\$40.83 USD	\$1,793.81 USD	+\$1,752.98 USD	+4,293.28%
06/23/20	87,000 COIN	76,918 XYO	\$30.00 USD	\$1,162.23 USD	+\$1,132.23 USD	+3,774.34%
07/07/20	102,000 COIN	100,879 XYO	\$50.83 USD	\$1,524.28 USD	+\$1,473.45 USD	+2,078.96%
07/27/20	102,000 COIN	80,209 XYO	\$51.03 USD	\$1,211.96 USD	+\$1,160.92 USD	+2,274.77%
08/14/20	100,000 COIN	65,095 XYO	\$37.78 USD	\$983.59 USD	+\$945.81 USD	+2,503.47%
09/08/20	100,000 COIN	63,829 XYO	\$40.01 USD	\$964.46 USD	+\$924.45 USD	+2,310.70%
10/01/20	117,000 COIN	124,134 XYO	\$49.14 USD	\$1,875.66 USD	+\$1,826.52 USD	+3,716.83%
10/23/20	103,000 COIN	105,818 XYO	\$35.30 USD	\$1,598.91 USD	+\$1,563.61 USD	+4,429.87%
11/12/20	126,000 COIN	150,434 XYO	\$50.65 USD	\$2,273.06 USD	+\$2,222.41 USD	+4,388.19%
12/05/20	117,000 COIN	180,301 XYO	\$50.81 USD	\$2,724.35 USD	+\$2,673.54 USD	+5,262.00%
12/27/20	167,000 COIN	249,008 XYO	\$56.53 USD	\$3,762.51 USD	+\$3,705.98 USD	+6,555.86%
01/17/21	120,000 COIN	209,070 XYO	\$45.91 USD	\$3,159.05 USD	+\$3,113.14 USD	+6,780.57%
07/20/21	838,000 COIN	80,131 XYO	\$340.37 USD	\$1,210.78 USD	+\$870.41 USD	+255.73%
Total CO Spent (COI			/alue @ m (USD) 08	Total Value @ 3/31/21 (USD)	Total Growth (USD)	Overall Growth
2,429,0	00 2,21	7,925 \$1,	,000.70	\$33,512.85	+\$32,512.15	+3,348.94%

## N.B.'s Results

N.B. redeemed 2,429,000 COIN for a total of 2,217,925 XYO Tokens.

The XYO Tokens at the time they were redeemed were collectively worth \$1,000.70 USD.

As of August 31, 2021, those same XYO Tokens were now valued at \$33,512.85 USD.

This is a 3,348.94% increase on their crypto-portfolio.

This is a GAIN of \$32,512.15 USD.



## Gary Jones's Bills Story

Gary is a middle-aged COIN user who lives in the UK and drives for a living. He made his first cryptowallet thanks to COIN and never looked back! Gary uses COIN to save for his retirement, but until then, he tackles bills with his COIN earnings.

And boy, do we mean bills.



## Gary's Story



"The ability to geomine crypto on my phone"





What have you done thanks to COIN?

"I've been able to buy a car, a month's fuel and a month's rent using XYO. AND I still have £3000 worth in my wallet"

How do you feel COIN has impacted or changed your life?

"It's made me more active and given the ability to earn crypto whilst I do my job" "Geomine all the time, you never know when a big Geomine will hit."

- Gary Jones (United Kingdom)

# Gary's Earnings

Redeem Date	COIN Spent	XYO Received	Value @ Redeem	Value @ 08/26/21	USD Growth	Growth
06/21/19	11,000 COIN	11,000 XYO	\$12.40 USD	\$166.21 USD	+\$153.81 USD	+1,240.86%
01/22/20	11,000 COIN	23,429 XYO	\$5.56 USD	\$354.01 USD	+\$348.45 USD	+6,262.64%
02/17/20	11,000 COIN	19,339 XYO	\$5.46 USD	\$292.21 USD	+\$286.75 USD	+5,247.48%
03/02/20	51,000 COIN	110,284 XYO	\$26.73 USD	\$1,666.39 USD	+\$1,639.66 USD	+6,134.76%
03/17/20	46,000 COIN	150,037 XYO	\$23.27 USD	\$2,267.06 USD	+\$2,243.79 USD	+9,642.79%
04/01/20	46,000 COIN	99,259 XYO	\$22.85 USD	\$1,499.80 USD	+\$1,476.95 USD	+6,464.09%
04/15/20	30,000 COIN	77,351 XYO	\$14.30 USD	\$1,168.77 USD	+\$1,154.47 USD	+8,073.13%
05/05/20	50,000 COIN	105,784 XYO	\$24.27 USD	\$1,598.40 USD	+\$1,574.12 USD	+6,485.28%
05/19/20	23,000 COIN	50,266 XYO	\$11.51 USD	\$759.52 USD	+\$748.01 USD	+6,499.52%
07/12/20 1	141,000 COIN	149,811 XYO	\$65.68 USD	\$2,263.64 USD	+\$2,197.96 USD	+3,346.30%
10/03/20	58,000 COIN	65,025 XYO	\$23.96 USD	\$982.53 USD	+\$958.57 USD	+4,000.72%
12/20/20 1	140,000 COIN	201,021 XYO	\$61.90 USD	\$3,037.43 USD	+\$2,975.53 USD	+4,807.12%
01/27/21	48,000 COIN	99,372 XYO	\$27.32 USD	\$1,501.51 USD	+\$1,474.19 USD	+5,395.38%
07/20/21	81,000 COIN	8,049 XYO	\$34.19 USD	\$121.62 USD	+\$87.43 USD	+255.73%
To COIN Sp	otal ent XYO R			Total Value 0 08/26/21	Total USD Growth	Overall Growth
747,000 C	OIN 1,170,0	27 XYO \$359.4	∙0 USD \$17,6	579.11 USD +\$	17,319.70 USD	+4,919.00%

## Gary's Results

Gary redeemed 747,000 COIN for a total of 1,170,027XYO Tokens.

The XYO Tokens at the time they were redeemed were collectively worth \$359.40 USD.

As of August 31, 2021, those same XYO Tokens were now valued at \$17,679.11 USD.

This is a 4,919.00% increase on their crypto-portfolio.

This is a GAIN of \$17,319.70 USD.



# Additional Earnings & Quotes

The following information shows how other users from the 500 surveyed have grown their COIN earnings in just a few years, or sometimes even a few short months.

COIN's impact on its users is not simply limited to a select few individuals.



## Additional Earnings

Account Age (Days)	COIN Spent (COIN)	XYO Received (XYO)	Value @ Redeem (USD)	Value @ 08/31/21 (USD)	Total Growth (USD)	Total Growth (Pct)
925	6,112,000	10,424,594	\$2,837.83	\$157,515.62	+\$154,677.79	+5,450.57%
582	8,178,000	6,220,845	\$3,504.20	\$93,996.97	+\$90,492.77	+2,582.41%
298	2,099,000	1,379,002	\$885.75	\$20,836.72	+\$19,950.97	+2,252.44%
332	860,000	1,802,462	\$428.01	\$27,235.20	+\$26,807.19	+6,263.22%
571	960,000	1,354,783	\$392.11	\$20,470.77	+\$20,078.66	+5,120.67%
811	1,104,000	2,821,497	\$499.50	\$42,632.82	+\$42,133.32	+8,435.10%
336	663,000	1,169,171	\$267.47	\$17,666.17	+\$17,398.70	+6,504.92%
453	1,671,000	1,477,775	\$694.16	\$22,329.18	+\$21,635.02	+3,116.72%
937	2,690,000	2,868,465	\$1,641.69	\$43,342.51	+\$41,700.82	+2,540.12%
590	3,605,000	3,385,281	\$1,594.05	\$51,151.60	+\$49,557.55	+3,108.91%
926	500,000	1,127,192	\$283.35	\$17,031.87	+\$16,748.52	+5,910.90%
349	1,241,000	2,140,425	\$569.48	\$32,341.82	+\$31,772.34	+5,579.18%
416	753,000	1,053,760	\$322.40	\$15,922.31	+\$15,599.91	+4,838.68%
531	538,000	1,172,923	\$270.15	\$17,722.87	+\$17,452.72	+6,460.38%
535	734,000	1,154,815	\$349.51	\$17,449.25	+\$17,099.74	+4,892.49%

## **Quotes I**

8

"Interested in crypto but was hesitant to touch my normal savings so it was a no-brainer"

- Lee replying to "What brought you to COIN?" (Ireland/Italy)



"I initially was using it for side money but I ended up holding for the longest time. When the price jumped I sold to reinvest in other opportunities.

Now my investment portfolio is up near 20,000 dollars."

- Joshua S (Virginia, US)





"Let it run, it helps you to put the phone down and let it work and you are more engaged with friends and family."



 Tyler H replying to "What's your COIN Secret?" (Missouri, US)

## **Quotes II**

8

"At first it was getting into the crypto world with no investment and also earn while doing normal everyday functions like going to work, or anywhere really, then even when I'm sleeping, my phone is making money."



- Tyler H replying to "What' brought you to COIN?" (Missouri, US)

"I became interested in XYO early on. I was able to get in on the ICO and continued to build a little stack. I followed on Twitter and set up my COIN account 2 days before the announcement, and haven't stopped mining since!"

- Carina F, Medical Laboratory Scientist (Michigan, US)



When you earn or save XYO, what are you saving for?

"My Kid."

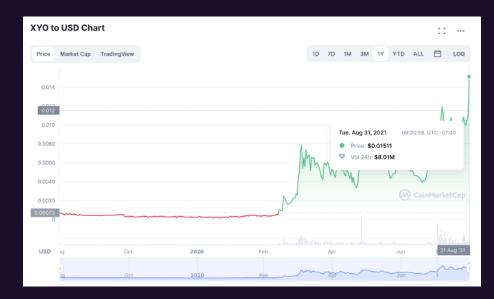
- Pannawit W (Thailand)



## Appendix

#### **XYO TOKEN PRICE**

The XYO Token price calculated for the User Stories Growth & 500 Users Data was based on the reported XYO price on August 31st, 2021 (midday PST) on CoinMarketCap.



#### XYO TOKEN PRICE (Part 2)

The XYO Token prices calculated for the graphs on 500 Users Data was based on the reported XYO closing price on CoinMarketCap.

Date	Open*	High	Low	Close**	Volume	Market Cap
Aug 31, 2020	\$0.0008262	\$0.0008508	\$0.0007742	\$0.0008264	\$138,318	\$10,615,161
Oct 31, 2020	\$0.0002839	\$0.0003338	\$0.0002818	\$0.0003102	\$4,704	\$3,984,172
Dec 31, 2020	\$0.0002365	\$0.0002391	\$0.0002236	\$0.0002263	\$141,244	\$2,906,954
Feb 28, 2021	\$0.0003728	\$0.000379	\$0.0003046	\$0.0003593	\$18,700	\$4,614,582
Apr 30, 2021	\$0.005183	\$0.00537	\$0.004459	\$0.004626	\$862,234	\$59,418,546
Jun 30, 2021	\$0.005507	\$0.005722	\$0.00544	\$0.005598	\$420,673	\$71,906,987

