

# All Content Creators Currency

AC3 is the First Blockchain That Empowers Content

Creators and Educators

### Axiom

AC3 is a premier cryptocurrency payment system that provides all global Content Creators and Users with a less expensive, faster, more reliable and secure way to send and accept payments for content.



### **Executive Summary**

AC3 is the world's first coin-operating decentralized blockchain payment system exclusively focused on enabling Content Creators, such as educators, influencers and artists in our network to accept digital currency payments directly from their students and followers. AC3 facilitates payment transactions and serves as an electronic alternative to traditional payment methods like credit cards, PayPal and Patreon. AC3 expects to lower the overall transaction costs compared to traditional payment structures while improving transaction speed, mitigating inefficiencies and streamlining the payment process of online content.

Although we are starting with a secure payment solution, our mission is to provide creators and educators with a multi-purpose blockchain to generate sustainable monthly income. There are a variety of cutting-edge wallet features under development that will revolutionize how creators protect and deliver content. Some of these features are recurring payments (this allows creators to create long-term revenue streams), Proof of Creation (this allows creators to fully own their content; analogous to copyrighting) and exclusive video content that will be distributed directly to an AC3 wallet.

#### **Key Points**

- Our social media networks reaches over 2 million creators, designers and developers each month<sup>1</sup>
- The AC3 network and the AC3's Blockchain are built and fullyfunctional as well as our digital wallet, which is available for download on OSX, Windows and Linux.<sup>2</sup>
- Our private blockchain, AC3's Blockchain, has been tested with over 15,000 transactions
- We have established content Partners and active Users on the AC3 network<sup>3</sup>
- AC3 is the first company to provide a cryptocurrency payment system to replace traditional payment methods for Content Creators and recurring membership businesses
- The AC3 team has a successful history together of developing, building and growing tech-centric educational platforms<sup>4</sup>

<sup>1</sup> www.imgur.com/a/w5V6v

<sup>&</sup>lt;sup>2</sup> www.AC3.io/#download

<sup>&</sup>lt;sup>3</sup> The current twelve partnerships in our network represent over a million students and followers.

<sup>&</sup>lt;sup>4</sup> The core team worked together at LendLayer (www.techcrunch.com/2015/08/05/affirm-acquires-coding-bootcamp-lending-startup-lendlayer/) and presently at Hacksaw Academy.

#### Reference Guide

AC3 is the ALL Content Creators Currency. AC3 operates on the AC3's Blockchain.

Hacksaw International Inc. is an established e-learning company that built the AC3 blockchain (AC3BC), the AC3 wallet, manages AC3 coins, has established Partnerships with Content Creators for the AC3 network and is launching the AC3 coin sale.

AC3's Blockchain (AC3BC) is what we call our fully-functional private blockchain with set policies that Hacksaw International Inc. built. AC3BC enables Content Creators to accept AC3 digital currency payments and recurring monthly membership payments from their students and followers.

AC3 is the coin symbol that will be listed on cryptocurrency exchanges.

Content Creators are educators, developers, influencers, designers and artists who provide content for an end-user or audience.

Partners are Content Creators who have an established a partnership with AC3 to be part of the AC3 Network. Partners promote, accept and utilize AC3 coins to distribute their content.

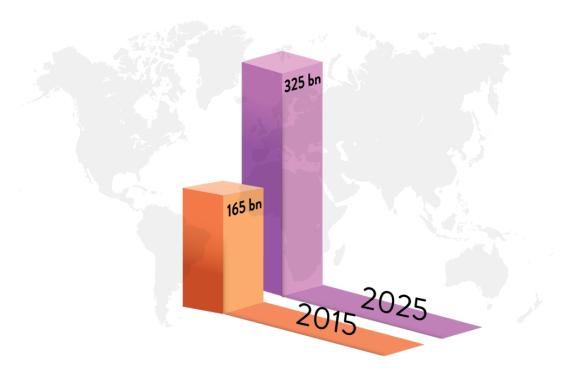
Users are the end-users, such as students, followers or an audience that acquires AC3s for their AC3 wallet to pay for content from creators and educators.

The AC3 Network is our established network of partnerships with Content Creators. We are focused on including all Content Creators with an initial focus on e-learning Partners from Hacksaw Academy's built-in user base of students as well as access to millions of creators, designers and software developers through Hacksaw Academy's social media networks.

The AC3 Block Explorer is a web tool that provides detailed information about AC3's blocks, addresses, and transactions.

# E-Learning Landscape

The Content Creator ecosystem is expansive and experiencing explosive growth. The e-learning vertical alone is expected to reach approximately \$325 Billion within the next decade. The established e-learning trends in the marketplace are focused on categories such as gaming; cyber security; cloud based solutions; corporate MOOCs (massive open online courses); online content and digitization; innovations in wearable technologies and learning management systems. As the growth continues, the top venture capital investment firms continue to invest heavily in e-learning platforms and businesses. The established e-learning platforms and businesses.



<sup>&</sup>lt;sup>5</sup> Research & Markets Inc. 2017 report

 $<sup>^{\</sup>rm 6}$  www.pitchbook.com/news/articles/a-second-wind-vc-investment-in-edtech-is-rising-again-datagraphic





Four of tech's biggest companies — Apple, Google, Microsoft and Amazon are moving aggressively into the online education market. Beyond the potential of selling their products to a previously untapped trillion-dollar industry, there's a chance to create lifelong brand loyalty by connecting to younger generations as early as possible via schools. Corporations are increasing their budget expenditures for training purposes and development professionals are using e-learning as a tool to meet company expectations. The market is segmented into mobile e-learning, application simulation tools, podcasts, content management system, videos, virtual classrooms, computer programming and of course, blockchain technology.

A key catalyst for e-learning's adoption is that the millennial generation is comfortable with education-centric technologies. Online education has displaced educators from traditional academia to online classrooms. Educators are now utilizing online courses and advertising-based video platforms like YouTube to supplement and enhance their learning tools. Uploading e-learning content makes it available throughout a network, which means that learners can access it and view anytime on their smart phones and tablets, which are the main devices used in mobile learning. One can use a platform for not only searching online video resources, but also sharing presentations

"Millennials are unique in that from the time most of them could walk, they were operating some kind of mobile device."

**Source:** opensesame.com/blog/infographic-why-elearning-perfect-millennials

and inviting e-learners to take an active part through commenting and participation. 8

 $<sup>\</sup>frac{7}{\text{www.recode.net}/2016/6/24/12014994/ed-tech-entrepreneurs-educational-technology-investment-big-four}$ 

<sup>8</sup> www.elearningindustry.com/8-important-reasons-youtube-part-elearning-course

#### Market Problem

There are several problems for Content Creators.

First, how Content Creators get paid fairly, consistently and adequately is a problem - particularly in the e-learning ecosystem. Currently, a Content Creator has namely two options to receive compensation for their content and services, either through an advertisement-sharing model or through a membership model.

Second, the e-learning landscape has been infiltrated with service providers that charge a substantial amount of fees and transaction costs. These costs typically range from 10% to 45%, which the service provider keeps. The fee schedule associated with the available processing providers is complex. YouTube and Facebook's new "Watch tab" feature pays out only 55% of advertisement revenue of

a creator's content. While Google does not disclose what it pays, its AdSense partners' forums estimate that partners make between \$0.001 and \$0.005 a click - depending on what type of ads they run. This not only makes Content Creators' income low and consistently undefined, but it also makes income unreliable. The current payment environment makes it

"If PayPal decides for some reason that your account has been misused, it has the power to freeze all of the assets held in the account, without consulting the user."

 $\textbf{\textit{Source:}} www.huffingtonpost.com/ameer-rosic-/7-incredible-benefits-of-\_1\_b\_13160110.html$ 

difficult for Content Creators' to generate substantial income.

Third, creators and educators are migrating to online marketplaces and video-sharing platforms. In order to generate sustainable monthly income from online platforms, creators have moved to a membership format where they are paid a recurring monthly amount for content. Content Creators have searched for the ability to unlock alternative revenue streams through subscriptions and recurring patronage. "Lots of creators are relying on

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 $<sup>^9</sup>$  Facebook launches Watch tab of original video shows, www.techcrunch.com/2017/08/09/facebook-watch/

<sup>10</sup> www.edsurge.com/news/youtube-education-summit-recap

an ad-supported model," said Patreon VP of data science and operations, Carlos Cabrera, during a recent interview with Variety. "That model is broken." 11

Fourth, Content Creators have become heavily reliant on credit cards, third-party payment processors like PayPal, membership-based platforms like Patreon and direct-platform payment models like Lynda<sup>12</sup> to process payments. As a result of this reliance and lack of payment processing alternatives, these Content Creators are paying substantial fees per transaction.

For example, the following chart is the fee structure for PayPal users.

U.S. Fees 2.9% + \$0.30 per transaction

American Express® card usage 3.5% per transaction

fees

International Fees 4.4% + <u>fixed fee</u> per transaction.

Virtual Terminal 3.1% + \$0.30 per domestic transaction;

additional 1.5% for cross-border transactions

Month Terminal Fee \$30

Micropayment Fee 5.0% of the transaction amount plus a fixed

fee based on the currency.

(Additional 1.5% for international)

Recurring Billing \$10 monthly fee

Advanced Fraud Protection \$10 monthly + \$0.05\* per transaction

Services

Lynda, is a popular skills-based learning platform. It is a direct-platform payment model that is another example of where royalty fees are as high as 10%. Lynda may remove a third-party processer but includes costs and complexity. After taking a deeper dive into their pay structure, we can see how convoluted it is for the Content Creators to understand the formula to make money. Lynda collects membership participation numbers every month and uses that information to calculate payments to Content Creators, which is

12 www.lynda.com

11

<sup>11</sup> www.variety.com/2017/digital/news/patreon-60-million-series-c-1202563002/?ex\_cid=SigDig

proportionally based on how many subscribers they have as a whole. Then, Lynda analyzes how many videos are viewed by each subscriber and which videos they are watching. The formula equates to (total monthly revenue) x (% active use) x (% distinct views/course) x (contract royalty rate) = payment. The creator must rely on the platform's payment formula and hope for both accuracy and fairness.

Fifth, beyond the fact that the current payment systems are saddled with bloated costs, the control of both payment timing and consistency is beyond the Content Creator's purview. If PayPal deems that your account has been misused or is noncompliant, PayPal has the power to freeze all of the assets held in the account without first consulting the account holder. Stripe, Payoneer and other payment services may take up to 5 business days to process and

remit payment to a creator's account. This processing time is too long.

A problem Users experience when using credit cards is even if the transaction is for a nominal amount, Users are giving merchants access to their full credit line. Credit cards operate on a "pull" basis, where the store initiates the payment and pulls the designated amount from your account. Cryptocurrencies, such as AC3, use a "push" mechanism that allows the cryptocurrency holder to send exactly what he or she wants to send the merchant or recipient with no further information. <sup>13</sup>

"When you give your credit card to a merchant, you give him or her access to your full credit line, even if the transaction is for a small amount. Credit cards operate on a "pull" basis, where the store initiates the payment and pulls the designated amount from your account. Cryptocurrency uses a "push" mechanism that allows the cryptocurrency holder to send exactly what he or she wants to the merchant or recipient with no further information."

**Source:** www.huffingtonpost.com/ameerrosic-/7-incredible-benefits-of-\_1\_b\_13160110.html

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www.huffingtonpost.com/ameer-rosic-/7-incrediblebenefitsof-\_1\_b\_13160110.html

#### Market Solution

#### AC3 - powered by the Blockchain

Blockchain is a technology where a group of distributed computing systems can compute the authenticity of transactions in a decentralized manner. In simplest terms, blockchain harnesses a significant number of computers to cooperate and create a common record (referred to as a "ledger") that is accessible to everyone and controlled by no one. This database is maintained by the community of users and not a centralized authority (e.g. private corporations, government agencies, etc.). The decentralized database is secured by encryption to prevent unauthorized mischief and manipulation. The encryption uses complex mathematical functions to determine who owns what and when they own it.

The distributed database maintains a continuously growing list of recorded transactions called "blocks". Each block contains a time stamp and a link to a previous block transaction. A key blockchain feature is that it "chains" verified transactions into "blocks." A blockchain is managed by a network that adheres to a protocol for validating new blocks and additions to the database. Once recorded, the data in any given block cannot be altered and thus, maintains transactional integrity.

A payment blockchain needs to perform two functions. The first function is to gather and order data into blocks and the second function is to securely chain those blocks together. AC3BC is what we call our blockchain and it is based on Bitcoin's blockchain. Each block contains a time stamp and a link to the previous block with transaction fees set below 0.01 to mitigate flooding of the network and slower transaction times. AC3 is targeting 2-minute block times while avoiding congestion from ever-growing chains, such as Ethereum, so that AC3 can maintain low fees and continuous speedy transactions. We developed AC3 as the coin to send digital currency payments using the AC3's Blockchain. Hacksaw International Inc. has additional features in the pipeline that will be added to the AC3's

Blockchain after the success of our Coin Generation Event.<sup>14</sup> The features in active development are recurring payments, Proof of Creation and exclusive video content distributed directly to an AC3 wallet.



#### AC3

AC3 is a premier cryptocurrency payment system that provides all global Content Creators and Users with a less expensive, faster, more reliable and secure way to send and accept payments for content.

AC3 is the world's first coin-operating decentralized blockchain payment system exclusively focused on enabling Content Creators to accept digital currency payments directly from their students and followers.

AC3's mission is to be a multi-purpose blockchain that will change the way creators and educators protect and deliver content and make it easier and less expensive to generate sustainable monthly income compared to alternatives like Paypal, Patreon or Lynda. AC3 is decentralized with no bank or PayPal account needed, which means no service fees. Additionally, AC3 allows the Content Creator to avoid the risks of their account having an incorrect ledger.

The AC3 technology provides participants a simple payment system for accepting fast and seamless payments from participants globally. AC3 Users are able to pay weekly or monthly membership fees to multiple content global creators and platforms using our secure wallet.

<sup>&</sup>lt;sup>14</sup> See "Coin Generation Event Offering Details"

# Coin Implementation

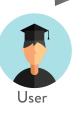
AC3 has a strong foundation from an existing community that includes our online educational platform, Hacksaw Academy, which reaches over 2,058,000 creators, designers, software developer and e-learners every month. This network was established through a strong online presence through social media platforms such as Instagram, Twitter, Facebook, YouTube, Reddit, Medium, Slack, Telegram and Hacksaw Academy. 15 Hacksaw was founded in 2015 and is a fully-interactive e-learning platform divided into sprintprogramming tutorials with over 12,000 Users. With such a large existing and expanding community, we saw a need for a cryptocurrency solution to serve our expanding network with a superior payment system. Our expanding community needed a way to make payments faster and easier in order to access content and elearning immediately. Our community is a core foundational component of our AC3 coin launch for our thriving educator-tostudent network.

#### **AC3 Payment Flow: How It Works**

**User Flow:** download our secure AC3 wallet to send and receive payments from anywhere in the world using powerful blockchain technology. Purchase AC3 coins from an exchange that AC3 is listed on. Use AC3 coins to pay creators and educators for content.

Content Creator Flow: download our secure AC3 wallet to start accepting AC3 coins from Users, such as students and followers.

**Exchange Flow:** AC3 coins can be exchanged for content by simply sending payments from one AC3 wallet to another AC3 wallet. AC3 coins can be purchased or sold on an exchange that AC3 is listed on.







<sup>&</sup>lt;sup>15</sup> www.beta.hacksaw.academy/

# AC3 Coin Specs

Coin name: AC3

Exchange Symbol: AC3

Quantity: A maximum amount of 100,000,000 AC3 coins will be

created

Algorithms: X11, DGW3

Target time per block: 2 minutes (difficulty recalculation every block)

Block reward: .01 AC3

80% pre-mined coins used for distribution

# Distribution Strategy

AC3 appeals to Content Creators and Users. These initial AC3 adopters seek lower transaction costs and speed as well as secure payment processing times and methods. As expected, AC3 coin distribution began with a large number of Content Creators agreeing to accept AC3 coins. Creators are now contacting AC3 directly to become a Partner and join our network. In fact, AC3 has a growing queue of Content Creators who want to partner with AC3 to accept AC3 coins. In many cases, a single content Partner represents millions of students and followers.

Hacksaw Academy has an established ecosystem of existing members, such as programmers and developers, who are already familiar with advanced and cutting-edge payment technologies. Therefore, they are the ideal demographic to convert to AC3 coin Users by downloading the AC3 wallet and using AC3 coin for content and online education. In the first two weeks of our soft launch of the AC3 wallet, there have been already over 600 downloads.

AC3 has a unique advantage to gain fast and massive distribution. By partnering with the Content Creators who already have an existing base of students and followers, we gain a built-in User base for the AC3 coin. The average AC3 content Partner has approximately 200,000 supporters/followers. We expect to achieve over 100 partnerships by early 2018. These 100 partnerships alone represent approximately 20,000,000 potential AC3 Users to utilize our network.

# Expansion Plans - Network Effect

The AC3 team is experienced in online influencing and marketing in both the payment and educational product development arenas respectively. Hacksaw's online presence is a key factor for future growth with active followers on Instagram, Twitter, FaceBook, YouTube, Reddit, Medium, Slack, Telegram and Hacksaw Academy. A significant portion of the coin distribution will be used for the expansion and development of strategic partnerships. Howard Pinksky, Ice Flow Studios, Tech Genius and Hacksaw Academy are just a few of AC3's established active partners with who are ready to disrupt the content creation and e-learning marketplace.

By early 2018, we expect that over 100 Content Creators will accept and utilize the AC3 coin. AC3 already has an established network of content creation partners who are embracing a streamlined payment process by accepting AC3 coins directly from their students and followers. A few of these Partners are the following:

Howard Pinsky - youtube.com/user/IceflowStudios
IceFlowStudios - iceflowstudios.com/
Hacksaw Academy - beta.hacksaw.academy/
Coding Tutorial 360 - codingtutorials360.com/
Yes I'm A Designer - courses.yesimadesigner.com/
The Murray Newlands Show - youtube.com/c/murraynewlandsshow
HackdroidTech - youtube.com/c/hackdroidtvtech
HackdroidTutorials - youtube.com/user/Peluuttaja50
Tech Genius - youtube.com/user/techgenius343
The Simple Designers - thesimpledesigners.com

Within a month of AC3's coin generation event commencing, we expect to be listed on a cryptocurrency exchange, at which time the AC3 Block Explorer (ledger) will be made public.

AC3 content Partners will then actively promote AC3 directly to their students and followers. AC3 will also coordinate with our Partners to launch purchase programs that promote exclusive content for AC3 coin Users. This will facilitate the acceleration of AC3 coin purchases and usage, igniting exchange transactions.

# Why AC3 Provides a Needed Decentralized Solution

The utility of the blockchain as a transaction-validator for payments is the genesis of its foundation. AC3 is a blockchain-powered payment solution that gives our Partners the ability to receive digital currency payments and have the ability to achieve sustainable monthly income without credit cards, advertising networks, third-party payment processors or direct-platform fees. The AC3's Blockchain will validate transactions, keep records and eliminate the need for third-party assurances. We plan to add a recurring payment feature to the wallet early next year that allows creators to generate long-term revenue streams.

As more Partners are added to the network, the growth and demand usage of the AC3 coin will increase. Online Content Creators are natural Partners to adopt AC3 coin payments. From the creator's point of view, our technology and blockchain solution simultaneously reduces costs and provides a better platform than any existing solutions. AC3 is a less expensive but more secure cutting-edge way to develop sustainable monthly income as compared to a platform like Patreon

Beyond payments, creators are excited about upcoming AC3 wallet features in the pipeline to help them create sustainable monthly income. Proof of Creation (PoC) will be the first cutting-edge feature to be released. PoC allows Content Creators to fully own their content; analogous to copyrighting. By inserting cryptographic hashes into our transactions, creators are able to copyright their material using our blockchain. Simply, we will time stamp when the courses are sent to students and followers to secure and ensure that the sender is the original owner. Our PoC feature is in development and we expect its inclusion in the next wallet release. Additionally, our developers are working on recurring payments and exclusive video content distributed directly to a User's AC3 digital wallet after payment.

# Summary

Online content creation and education has become a global phenomenon that requires a global solution. AC3 is the world's first coin-operating decentralized blockchain payment system exclusively focused on enabling Content Creators to accept digital currency payments directly from their students and followers. AC3's coin makes digital currency payments easy and simple for all participants. Our focus is to change the way content is paid for. We've chained together the critical foundational blocks for a successful peer-to-peer payment system in the content creation space. We built the technology and have proven business Partners, real Users and a coveted management team. AC3 will become the ultimate digital currency payment system for all content purchases.

#### Team

AC3 is being developed by Hacksaw International Incorporated. Each member of the team has successfully worked with at least one other team member on a previously successful business project. The founders Steve McGarry, John Fields and James Lovatt bring over a decade of experience in software development, disruptive financing solutions and innovative educational platforms. The founders sold their previous business in the education space, LendLayer, to the former CTO of PayPal, Max Levchin's company, Affirm.

The AC3 team possesses all the necessary knowledge and skills to continue building a powerful peer-to-peer payment system for the content creation ecosystem. We embrace coin-generation events as a path to expedite growth capital and mass distribution for cutting-edge business models. At the same time, we respect the value attributes of traditional venture capital investors that provide connections and advisory expertise. Our team is unique because we are approaching the coin generation event with extensive venture capital expertise that most blockchain start-ups forfeit through the initial coin offering process. Several of our team members have deep and wide venture capital and private equity experience, which gives us an advantage over any eventual competitors. We believe this access and expertise is critical to our continued success.

Steve McGarry has been changing how the world learns online for many years. In 2014, Steve and co-founder, James Lovatt, started an education-lending company that was acquired in 2015. Steve also launched his first cryptocurrency in 2014. Leveraging his blockchain technology experience with online education and content creation is the next step in combining his passions. Steve's vast network of online educators and creators reaches over 200 million consumers worldwide and is growing rapidly. His network of online educators and Content Creators has continuously boosted the AC3 community by 70% month over month. <a href="https://www.linkedin.com/in/stvmcg">https://www.linkedin.com/in/stvmcg</a>

John G Fields gravitates toward big and creative ideas that can move the global needle. John is a strategic thinker and obsesses over connecting the dots to form a straight line to success. His experience ranges in all aspects of starting a company, from early formation to accelerating its development and growth. John is considered a "guru" at creating and developing business relationships, new products and building the requisite disparate teams for success. He is sought after globally to advise companies in starting businesses and developing their strategy and narrative. <a href="https://www.linkedin.com/in/ifields">https://www.linkedin.com/in/ifields</a>

James Lovatt has over a decade of deep software development experience. James created platforms for the London Police Department in the predictive crime units, propelling him into the top percentiles of security clearance programmers worldwide. After realizing the enormous opportunity for online education, James and Steve founded a company called LendLayer in 2014. Building a cryptocurrency that enables Content Creators to accept secure global payments is James' passion. <a href="https://www.linkedin.com/in/james-lovatt-098b3825/">https://www.linkedin.com/in/james-lovatt-098b3825/</a>

Eugenio Apolo has over 30 years of programming experience and started his career as a programming teacher in Portugal. As an early adopter of the bitcoin protocol, Eugenio is a pioneer in the cryptocurrency space, working closely with cryptographically-stored values and experimental blockchains. In 2013, Eugenio began experimenting full-time with public and private blockchains, developing cryptocoins and decentralized applications. After launching his "Countrycoin" called CryptoEscudo (CESC) in 2014, he started working closely with Steve, which led to the development of the AC3 Blockchain (AC3BC) and the AC3 Coin. <a href="https://www.cryptoescudo.pt">https://www.cryptoescudo.pt</a> <a href="https://www.cryptoescudo.pt">https://www.cryptoescudo.pt</a> <a href="https://pt.wikipedia.org/wiki/CryptoEscudo">https://pt.wikipedia.org/wiki/CryptoEscudo</a>

Frank Grant is a Managing Director of Solganick & Co., and focuses on early-stage private equity technology investments. He is a former Senior Counsel at Perkins Coie LLP, a leading business law firm, representing entrepreneurs, emerging growth companies, venture capital firms and investors. At Perkins, Frank worked on several notable ICOs (Coinbase, et al.) He focuses his practice on solving business problems, executing business strategies and achieving critical business objectives. John and Frank have worked together on several successful business projects in the last decade. <a href="https://www.linkedin.com/in/frankgrant1">https://www.linkedin.com/in/frankgrant1</a>

Ramon Aponte-Salcedo is a creative problem-solver with experience creating, managing and executing successful marketing campaigns. Ramon is analytical and performance-driven. He consistently achieves and surpasses key performance indicators while keeping his focus on developing and executing optimal value proposition. Ramon has worked on short-term marketing campaigns raising eight figure capital rounds in the investment arena. <a href="https://www.linkedin.com/in/ramon-aponte-salcedo-697878b0">https://www.linkedin.com/in/ramon-aponte-salcedo-697878b0</a>

#### Advisors

Drew Rasmussen started architecting blockchains in 2010 and has since created six private blockchains. Previously, Drew was the Director of Software Development at PeerNova, a Silicon Valley Blockchain firm. There, he led the development of proprietary Blockchain implementations for Tier-1 institutions such as NASDAQ, State Street and Overstock.com, whose TO platform is currently the first and only noncryptocurrency-based trading platform in the world based on Blockchain technology. Drew is the CTO for OTCXN, a P2P trading network, based in San Francisco. <a href="https://www.linkedin.com/in/drewx2/">https://www.linkedin.com/in/drewx2/</a>

Keith Spears is an expert at private and venture equity investments, mergers & acquisitions and new business ventures. Keith worked on alternative investments as a member of Hamilton Lane that has over \$359 billion under management. Keith has worked on over 100 transactions and investments in the range of \$1 million to well over \$10 billion in size. <a href="https://www.linkedin.com/in/keith-spears-b829013">https://www.linkedin.com/in/keith-spears-b829013</a>

Will's focus is on complex adaptive systems. He created The Sims, the most popular and bestselling personal game of all time for personal computers. Wright was given a "Lifetime Achievement Award" at the Game Developers Choice Awards in 2001. In 2002, he became the fifth person to be inducted into the Academy of Interactive Arts and Sciences' Hall of Fame. Will Wright was a former member of the Board of Directors of Linden Lab, the creators of Second Life. https://en.wikipedia.org/wiki/Will\_Wright\_(game\_designer)