

**PAYWARD LTD**  
CRYPTO ASSET RISK DISCLOSURE  
PLUME

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**Disclaimer**

*Please note that this risk disclosure is not exhaustive of all risks associated with trading PLUME. Investors should perform their own assessment to determine the appropriate level of risk for their personal circumstances. Be sure to do your own research and due diligence while taking into account your own financial situation and risk tolerance. Please review the [Risk Summary](#) for additional discussion of general risks associated with the assets made available in the platform. These materials are for general information purposes only and are not investment advice or a recommendation or solicitation to buy, sell or hold any crypto asset or to engage in any specific trading strategy. The information contained in this risk disclosure is based on publicly available information that may be inaccurate, incomplete, or change at any time.*

**What is PLUME and how does it work?**

Plume Network is a modular, EVM-compatible blockchain designed to bring real-world assets (RWAs) on-chain and enable their integration into decentralized finance (DeFi) protocols. The project is structured around three core modules: Arc, a tokenization engine, Smart Wallets with built-in Know your Customer/Know your Business (KYC/KYB) compliance, and Nexus, a data highway for offchain-to-onchain feeds.

The native token of the network is PLUME. To carry out transactions on the Plume platform, users are required to use the PLUME token to pay gas fees. Token holders can stake PLUME to help secure the network and earn rewards. In its official blog and public communications, Plume has indicated that governance features are planned for future phases of the network's development.

**Who is behind the project?**

Plume Foundation SEZC, co-founded by Chris Yin, Teddy Pornprinya, and Eugene Shen, is an independent organization that supports and stewards the growth of the Plume Network.

## Tokenomics of PLUME

The total supply of PLUME is 10 billion tokens which is distributed as follows:

Category	Allocation
Validators	9%
Team	20%
Investors	21%
Foundation Treasury	13%
Ecosystem	30%
Airdrop	7%
Total	100%

### General Risks

Like all other digital assets, there are some general risks to investing in PLUME. These include short history risk, volatility risk, liquidity risk, demand risk, forking risk, code defects, cryptography risk, regulatory risk, concentration risk, electronic trading risk and cyber security risk. For more information on general risks associated with smart contracts and digital assets, see Kraken's Risk Statement.

### Risks specific to PLUME

#### *Competition*

The Plume Network faces competition from other blockchain platforms focused on real-world asset tokenization, such as Polymesh and TokenFi. PLUME's value derives from its broader adoption in the market. If the Plume Network fails to achieve sufficient adoption compared to the other options in the market, this could negatively impact the value of PLUME.

### Due Diligence

Prior to listing on the Kraken platform, Kraken performed due diligence on PLUME and determined that PLUME is unlikely to be a security or derivative under UK securities legislation. Our analysis generally includes, but is not limited to, reviewing publicly available information on the following:

- The creation, governance, usage and design of PLUME, including the source code, security and roadmap for growth in the developer community and, if available, the background of the developer(s) that created PLUME;
- The supply, demand, maturity, utility and liquidity of PLUME;
- Material technical risks associated with PLUME, including any code defects, security breaches and other threats concerning PLUME and its supporting blockchain (such as the susceptibility to hacking and impact of forking), or the practices and protocols that apply to them; and

- Legal and regulatory risks associated with PLUME, including (i) any pending, potential, or prior civil, regulatory, criminal, or enforcement action relating to the issuance, distribution, or use of PLUME, and (ii) consideration of statements made by any regulators or securities regulatory authorities in the UK, other regulators of the International Organization of Securities Commissions, or the regulator with the most significant connection to PLUME about whether PLUME, or generally about whether the type of crypto asset, is a security and/or derivative.

**Don't invest unless you're prepared to lose all the money you invest. This is a high-risk investment and you should not expect to be protected if something goes wrong. [Take 2 mins to learn more.](#)**

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