

Pocketful of Quarters

Whitepaper



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Summary

This document describes a decentralized solution aimed to solve the problem of game currency fragmentation, resulting in lost value for players and developers that the Pocketful of Quarters team aims to recapture. We're addressing the problem by creating two types of ERC-20 tokens with two different sets of properties. Firstly, Quarters (symbol: Q), a utility token for games, fulfills the need for a decentralized game currency that can be used across games. Quarters have unique features that make them attractive for use by players and developers; their sole purpose is gameplay. By design, Quarters have no financial value and are unsuitable as an investment. Secondly, Q2 (symbol: Q2) are governance and burn tokens, designed to attract initial investment needed to jumpstart the Quarters ecosystem. Q2 tokens offer an opportunity for investors to participate in revenue as Quarters are sold.

"I hate it when my coins that I bought and earned are **stuck** in games I no longer play. Why can't I use them in another game?" — George Weiksner, 11

Pocketful of Quarters, CEO, avid gamer

Q2 Token Sale

POQ is offering to sell corporately held Q2 Tokens in a Reg S sale. Q2 tokens enable investors to participate in the revenue from the sale of Quarters that investors can collect and track via the blockchain. For more detail on the back-end structure please refer to the SEC's No Action relief granted to POQ (see <u>Coindesk</u>). The in-game Quarters Token enables a singular economy for videogames, content creators and players, allowing increased customer LTV, compared to the fragmented Free-to-Play microtransactions. Quarters are used today by 1M+ players with tens of thousands of Quarters transactions each week, across 14 games including the flagship <u>poq.gg</u> tournament platform. The POQ network has 500+ streamers reaching millions.

POQ Highlights

- POQ is founded and run by both tech and game industry veterans with over 100 video game credits.
- POQ works with over 500 video game streamers with a reach into the multi-millions of followers.
- Quarters have been approved for use in the Apple and Google store and are available for sale via PayPal and credit cards.
- Our partners include Discord & Klaytn
- POQ.gg hosts the largest online esports tournaments in games like Fortnite, Rocket League, Minecraft, and dozens more.
- First-ever SEC no-action letter for a blockchain token
- Investors include Tim Draper and Michelle Phan

Problem with Game Currency Fragmentation

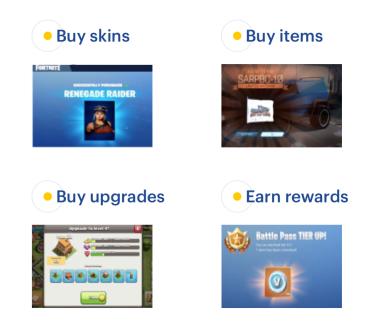
Today, players acquire coins, gems and other in-app currencies as they play. These currencies enable the players to buy skins, in-game items and upgrades, and to earn rewards within games. Some examples from Fortnite (125M players)¹, Rocket League (40M players)², and Clash of Clan (100M players)³ are shown below. They all represent massive, siloed economies.

3

¹<u>https://www.statista.com/statistics/746230/fortnite-players/</u>

² <u>https://www.pcgamesn.com/rocket-league/rocket-league-player-count</u>

https://www.gamespot.com/articles/100-million-people-play-clash-of-clans-devs-games-/110 0-6435433/



Examples of In-Game Purchases by Players

Players who accumulate a significant amount of game currency either through purchasing or through winning can only spend this currency in one game. If and when they want to switch and play a new game, they have to abandon their winnings and start accumulating from scratch. Even worse, it's difficult to spend "just enough" in-game currency to "clear the balance" - some tokens/coins always remain on the balance and end up stuck in the game unused and abandoned. While this approach may look profitable for game developers, at least on the surface, it ends up undermining these very games by limiting gameplay opportunities for players and creating friction in the flow of value in the gaming ecosystem as a whole.

Why can't you use your coins from one game in another? Simple question, asked by millions of game players.



Why can't I use my Clash of Clans gems in Candy Crush?

Solution: Quarters, a Game-agnostic Digital Currency

Imagine: what if you could bring the value you've gained in one game to other games? As a player, you could easily switch to new games when you become bored leaving any earned or purchased currency behind. This happens in every game with microtransaction or in-app purchases regardless of the size (short or long game), monetization (Free to Play, Freemium) or platform (Mobile, Console/PC).

Removing the outdated silos will allow the value to flow more freely from one ecosystem to another, lowering the barriers for players to enjoy more games. Quarters were created as a crucial instrument to unlock the value "stuck" in game economies by providing a bridge that merges them together. We're doing for virtual games what Chuck E. Cheese's did for arcade games. When a player visits a Chuck E. Cheese's location, the first thing they do is buy tokens. They buy them confident in the fact that there will be plenty of great games to play. The only decision is: which games to play?

Similarly, with Quarters players are more likely to buy the tokens in larger quantities if they have the confidence that there will be plenty of opportunities to use them across games.



"Zero-click" Transfers

Shown in the diagram below is the user flow for Quarters players. First you register an account with your email. Then you buy a Quarters package with a credit card, which have volume discounts and great deals for VIP subscriptions that automatically replenish Quarters every month. You choose a game to play, and can authorize transfers easily and securely. If you win, the game can even transfer Quarters to you for use in this game or any other game in the Quarters network.

These Token transfers are triggered by gameplay is what we call "zero-click." Zero-click for games is like Amazon's "One-cliclk" patent for e-commerce or Apple's "swipe-to-unlock" patent, because the key to removing all the friction of paywalls that plague free-to-play today and can usher in the next massive expansion of video games.

• Register online to get a Quarters wallet. • Name	2 • Buy Quarters using USD or ETH
Approve transfer of Quarters to developer	400 quarters Pocketful of Quarters © \$0.99 VIP Club Monthly Subscription helptorothinkrikasen.com 00 / 22 02 / 22 02 / 22 02 / 22 Remember me
Flapsy Fustratingly difficult flapsy game Power ups 4 quarters Total 200 quarters are available in this account Tansfer 4 quarters	Play game, potentially earning more Quarters



How to Buy Quarters and Play Games

"Unseen" possibilities afforded by decentralization

One promise of decentralization is to supercharge popular games. Consider poker and slots among the most popular games in both the Apple App Store and Google Play. These games offer in-app purchases of tokens to play. The purchased tokens are stuck in the game; you cannot cash out. The only use of these tokens is to keep playing that particular simulated gambling game. With decentralized poker, players can take their winnings and use them in other games.

Generally, game companies are not taking enough advantage of decentralization. They're still in the old model of attracting players inside a "Pay Wall" and separating them by Platform (Console, PC Mobile) and keeping them there as long as possible.

Even traditional single-player games can be more fun and more social when they are transformed into decentralized games. For example, game developers can add an escalating pot to win if you beat the high score among your friends. Rather than just playing to beat your own high score in an endless runner game, now you can compete with your friends. It's easy because you know they already have Quarters, and if you win, you and your friends can easily move on to another game.

There is evidence of the emergence of decentralization in games. For example, Unreal's Fortnite -- the most popular game on the market today -- is tapping into this trend by allowing Cross-Platform currency and rewards tied to a single Unreal account (same account on all platforms). Players can buy "vbucks", Fortnite's in-game currency, on their Xbox and then purchase an upgrade, such as a dance to animate their character, on their iPad.

Fortnite has created one of the first cross-platform currencies -- yet, Fortnite currency is still just Fortnite Currency. It can't be used in other games by other publishers of Unreal Games. The true value for Players in the coming years will be taking their currency to **any** game.



Shifting the holding rights of the currency from locked in publisher accounts to global decentralized accounts will be the preferred way for players to play all games within the next 5 years.

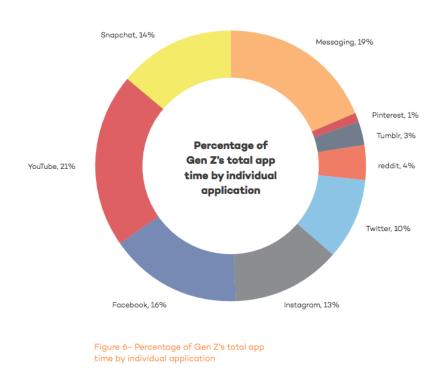
This will shift the current Problems to Solve in the games business from:

- Costly user acquisition
- Disposable content
- Monetization and retention

To:

- Reduction of switching cost for Players to 0 (removing this friction means Players can return at no cost as well as leave)
- Offering great rewards to Players (greatly increase gameplay incentives by focusing on gameplay retention instead of monetization retention)
- Games can live forever digitally and account control allows Players to resume play without having to remember account details

Social Platforms Become Games





Generation Z spends almost all its time with video and messaging apps

Without the shackles of a centralized intermediary, players can find new and interesting ways to have fun. Decentralization changes who plays games, where they play, and even what a game is. As a result, social platforms can become the center of gaming. For example, you could play:

- Celebrity trivia, right on YouTube
- Slots in your kitchen, on Alexa
- Mafia Wars, on Snapchat
- Poker with friends, on WhatsApp

Having a cross-platform gaming currency will allow easy on-boarding onto new social games and hopping from one social platform to another with a possibility of returning to the original game any time.

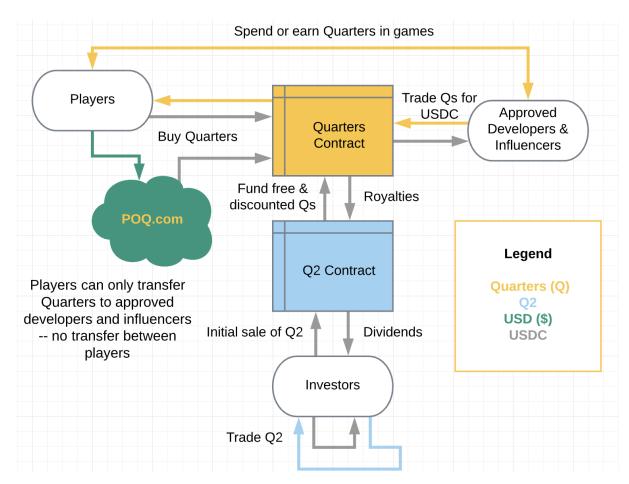
In addition to enabling decentralized gaming with cryptographic tokens, blockchains would provide transparency to gamers and players around transfers, and help to validate player statistics and game performance claims.

So, why have existing cryptocurrencies like Bitcoin and Ethereum failed to make this a reality? A gaming token should be used to play games **only**, and have no additional financial value to players. Playing games with tokens that have financial value would be gambling, which is unlawful in the US and many countries. Alternatively, non-financial tokens offer the following advantages: psychological (it's more fun), game theoretical (no bribes) and practical/historic (in-app purchases).

Quarters Ecosystem

To unleash the potential of decentralized gaming, players need a token for universal gameplay. Other tokens are a hybrid of investment and utility. Quarters are what a token designed exclusively for utility should look like. They are designed to play games *only*, which means they should have the following properties:

- I. **Quarters are the first blockchain token for use to play games only.** Like "Chuck E. Cheese's" and other arcade tokens, you can buy Quarters but you can't redeem them outside of the gaming ecosystem.
- II. Quarters have a fixed price for players. Players can always buy 400 Quarters for \$1. Quarters should never fluctuate in price and attract speculative actions to be a reliable game token.
- III. Quarters can incentivize game adoption. Players get Free Quarters when they sign up, and whenever the number of Quarters sold doubles. Free Quarters are a fun reward for everyone in the Quarters ecosystem. Learn more about <u>how we invite players to buy</u> <u>Quarters</u>.
- IV. Quarters flow quickly from source to sink. Players buy Quarters, use them in games, and then developers exchange Quarters for KUSDT. No one wants to hold or hoard Quarters; they only have value if you plan to use them in games. See diagram below of the Quarters ecosystem.



Quarters Ecosystem: From Sources to Sinks

Quarters, a new Klaytn native token

Quarters (symbol: Q) are the first token designed for game use **only**. They're available for sale on PocketfulOfQuarters.com, can be earned as rewards for participating, and – by design – cannot be sold back for financial gain.

Quarters are sold in packages, starting at 400 Quarters for \$0.99. Larger packages can earn "bonus" quarters, and there are deals for players who sign up for a monthly subscription of Quarters. Pricing is similar to what gamers would find across platforms like the App Store, Google Play, Steam, etc. The standard packages are shown in the diagram below.

Examples of Quarters Packages



With Quarters, players can use them to play games within our ecosystem. Game developers compete to collect Quarters from game players. Players transfer Quarters to developers in order to play games. In turn, developers (but not players) exchange Quarters for KUSDT, based on a formula set in the smart contract.

Quarters' smart contract features are described in this <u>open source Quarters contract</u>. Quarters smart contract on GitHub can be found here: <u>https://github.com/weiks/quarter-sol</u>

Revenue in KUSDT for developers

Developers earn revenue in KUSDT by exchanging Quarters used by players. This revenue is distributed by a formula controlled by a smart contract. The amount of KUSDT earned by the developer is prorata share of the KUSDT in escrow. In particular, the developer gets paid: (Quarters Redeemed) / (Total supply of Quarters outstanding) * (Total KUSDT in escrow).

Q2: Governance and Burn Token and Initial Coin Sale

Q2 tokens entitle its owners to revenue from the sale of Quarters via a buy & burn mechanism. There is an initial fixed supply of Q2: 15 billion tokens. As Quarters are purchased by players, 15% of the proceeds are distributed to investors via a buy and burn mechanic. You can check out the code base for Q2 here:

https://github.com/weiks/quarter-sol

In the first half of 2018, a private pre-sale of Q2 tokens was conducted via a Reg D compliant offering. About 111,000,000 Q2 tokens were sold at a price 250,000 Q2s per 1 ETH, raising about 444 ETH. A Reg CF crowdfunding campaign was closed at the end of 2018, selling .

Initial Sale and Distribution of Quarters

By design, Quarters have no financial value for players or speculators. The goal of the initial sale and distribution of Quarters is to catalyze circulation of the tokens between players and developers.

To achieve this goal, new players will get Bonus Quarters, and developers will compete to collect these Quarters. This initial distribution of Quarters via sales and bonuses is intended to achieve critical mass of 50,000,000 Quarters purchased by players.. When critical mass is achieved, network effects will increase the value and appeal of the ecosystem. In particular, each additional player purchasing Quarters makes it more attractive for developers to participate, and conversely, each additional game makes it more attractive for players to buy and use Quarters.

Quarters are sold by transferring KUSDT to the Quarters smart contract. The price of Quarters is pegged to the dollar, such that \$1 will purchase 400 Quarters. There is no limit to the number of Quarters that can be created. Quarters may be exchanged by developers to earn KUSDT, which removes the Quarters from active circulation. In addition, 15% of the proceeds will be distributed to investors via a buy and burn mechanism.

As described above, Bonus Quarters are issued to players as the number of Quarters sold increases. Giving players Bonus Quarters serves several important purposes:

- 1. Rewarding players to buy Quarters early.
- 2. Encouraging players to promote Quarters, since they get more Bonus Quarters the faster the ecosystem grows.
- 3. Serving as are-engagement program: "come back and play with your Bonus Quarters."

Quarters Distribution Strategies/Tactics

The goal of 50,000,000 Quarters is balanced with strong community building, the stickiest of retention factors. Pocketfulofquarters.com website will be a sales and distribution point as well as a community hub. Players will be able to find the games they want to play, purchase quarters and meet friends in the Quarters Community. The following activities will award Players with Quarters:

- **Sign up 5 Friends** Players will be given unique links at sign up that can be used in Social Media or Email to encourage their friends to sign up. Both Players will be awarded Quarters when the second friend completes sign up (they will also receive a link for sharing to keep the momentum going.). When the initial Player successfully signs up 5 friends they will get a completion bonus and a new Link and Challenge to sign up 5 more to earn even more Quarters.
- **Community Achievements** Player will be encouraged to explore the Community area and interact with each other to complete Achievements. Each Achievement will reward a small amount of Quarters. This will seed more Quarters to Players that are actively interacting with each other and helping to build a stronger community presence.
- Streamers and Influencers Quarters will leverage existing gaming communities and pull them into our ecosystem by engaging Streamers and Influencers. We will match up games by type with popular Influencers and their audiences. Influencers will have the ability to quickly captivate and convert their audiences into Quarters users. We plan to give Quarters away via the Influencers: this will allow for both audience excitement and for us to quickly build out our own social channels via contest rules (example: like and comment on post in order to win Quarters). Developers will be encouraged to produce content that can only be purchased with Quarters for these Streamer communities creating high demand for unique items and recognition.
- **Competitions and E-Sports** We will be heavily involved with attracting E-Sports communities and highly competitive Player types by allowing matchmaking into both Player generated tournaments and sponsored tournaments. We will allow our Influencers and Streamers to use Quarters to host tournaments of their own choosing and prizes.



Simply using Quarters as Rewards for these types of activities unlocks direct gameplay value for Players. Quarters will eventually be more valuable than cash for highly engaged Players rewarding them for their interactions whether they are Highly Skilled or Highly Social.



Developer Fund & Tools

Quarters targets select games to receive minimum revenue guarantees. Quarters is targeting new, ready-to-launch games that offer interesting multiplayer dynamics for streamers to host events/tournaments and involve their communities. For select games, we offer upfront minimum guarantees for the first five months. We then also support these games with exclusive promotion across the POQ creator network of over 500 streamers.



Developers can integrate Quarters into any game with our API. Popular platforms like Javascript, Node, iOS, Android, PlayFab and Unity currently have SDKs that developers can just "drop in" to have access to Quarters within their games. These SDKs have been well received by developers (called "really easy to use") at our potential partners and at a recent Hackathon hosted by Red Queen, and we plan to build more for additional platforms like Unreal, based on partner interest.

Upon integrating, developers remain in full control of how they want to deploy Quarters. This includes complimenting their existing currency or replacing their existing currency. Replacing their currency is simple with the Quarters API.

Developers that want Quarters to exist alongside their native currency have many options available to them for design and integration.

- Republish games from their back catalog with full Quarters integration.
- Use Quarters as a second Premium Currency Payment Option for Players
- Use as a second Premium Currency for purchasing Unique Quarters-only content while preserving their existing monetization.
- Powering social/competitive features like Multiplayer and E-Sport Tournament Entrance Fees (and Prize Pools), Contest Entries and Bring-a-Friend Rewards.



• Offer Quarters-only Competitive multiplayer modes. These modes could issue reward Quarters as prizes which most developers can't or won't do with their own currencies.

This flexibility allows developers to integrate Quarters to fit their games, business model and player needs. The opportunity to hand off money to currency transactions to us, removing overhead and chargeback costs, will make Quarters the preferred currency for developers of any size.

Platforms with SDKs supported by Pocketful of Quarters



Our value proposition to developers is:



SIMPLE TO INTEGRATE NEW AND EXISTING GAMES

Just add a snippet in two places <u>(check diff on GitHub)</u>. <u>Read the API</u> <u>documentations.</u>



REACH PLAYERS WHO ALREADY HAVE BOUGHT QUARTERS

Players buy Quarters to have fun in their favorite games, and to discover new games. They have already opened up their wallet and purchased the Quarters. For free, you can access this network of players for your games.

CREATE NEW GAMES IN NEW PLACES WITH NEW MECHANICS



Facebook, Messenger, Snapchat, SMS, Twitter, Alexa – make games where players are! Create games where players can win Quarters, like Texas Hold 'em, or prizes for beating high scores of friends.



FULL TRANSPARENCY ON THE KLAYTN BLOCKCHAIN



Who can you trust? With Quarters, audit every transaction yourself on the blockchain. Players and developers can verify Quarters transfers between players and games. Exchange Quarters with any game.

One simple API for tournaments & microtransactions



Attract streamers



Host events



Reward players



Zero-Click purchases

You can read our documentation and learn more about our developer tools:

https://docs.poq.gg

Product Launch Strategy

The alpha. In January 2018, we began testing the alpha version of Pocketful of Quarters. The alpha is a fully working version that we opened to limited set of users and partners to gather feedback. The alpha version included:

- hot wallets for players
- ability to buy Quarters with credit cards
- our API
- software tools for JavaScript and NodeJS
- technical documentation.

Based on the feedback, we have been able to discover the requirements of players, partners and regulators. Here is a partial list of key changes that we have made during the alpha period:



- Moved to a stable exchange rate of 400 Quarters per dollar to make it easier for players to understand
- Created one single price for Quarters across all platforms, to conform the policies of other distribution platforms (i.e. Apple & Google)
- Added packages, including subscriptions, to make it easier for players to budget and buy the Quarters that they want
- Created tutorial videos for developers to complement our written technical documentation
- Added support for other popular gaming like Unity developers and PlayFab
- Added restrictions for transferring Quarters from players to approved accounts, to support requirements by payment partners and regulators

The beta. In the fall of 2018, we will open up a waitlist and let a group of interested players and their friends test our first games. Gaming influencers will play the games and share content from their experience to get players excited about Quarters. We will fully launch to the public in December 2018.

To support this launch, we are signing distribution partnerships with influencers. The POQ network has over 500 affiliated streamers who reach millions of followers.

Many popular and influential gaming streamers have expressed interest in being advocates for Quarters. We will use the proceeds from this crowdfunding campaign to pay minimum guarantees to hand-selected gaming influencers.

Market

Unifying the free-to-play game economy unlocks a \$1.5 trillion new opportunity. Free-to-play will expand the videogame market by 12x, by introducing micropayments to everyone, not just whales.

Today, only 4% of players of free-to-play games are willing to pay. With a unified economy, Roblox has 48% paying players. Roblox users also have 50x longer lifespans, and 38x better monetization per month. Together, Roblox users have >300x higher



lifetime value (LTV) than traditional free-to-play. When all free-to-play games have unified economies. the market will grow 12x bigger from \$125B to \$1.5 Trillion.

Revenue from video games is about seven times (7x) that of movies and music combined. One in seven people play video games globally, which is about 1.2B people.



Source NewZoo | April 2018 Quarterly Update | Global Games Market Report newzoo.com/globalgamesreport

Video games are a \$140B market, growing rapidly (>10% per year)

Virtual currencies are used in games across genres and platforms. Players buy these currencies in bundles for set dollar amounts. These currencies are usually represented as Coins, Gold or Gems or another valuable abstraction (think casino chips) because they are bought in bundles. Players usually don't spend all of the virtual currency. It's like spending \$20 on a latte and not getting change back.

Competition

Quarters are an alternative to traditional primary, in-game currencies, like Clash of Clan gems and Fortnite vbucks. Players love Quarters because, like arcade tokens, they can buy them with confidence that they can find many fun games to play. Developers will



increasingly choose to accept Quarters to tap into a large community of players who have already purchased Quarters that can be used in their games. We are not a payment mechanism, so we will enable players to buy Quarters like any in-game currency on Apple, Google, Xbox, PlayStation, Steam, and Switch.

Quarters differ from other known cross-platform currencies in three fundamental ways.

Today, free-to-play microtransactions represent a \$125B a year industry. Roblux has introduced a unified economy that has dramatically better experience for players and better monetization than traditional free-to-play games. Roblox proves how powerful unified economies are. Within their unified economy, half of players pay (compared 2% for other free-to-play games0 and the lifetime value (LTV) is \$315 (or >300x traditional free-to-play LTV).

Against this legacy landscape, Quarters is a rapidly growing new entrant. Quarters differs from free-to-play, because it offers a unified economy for developers and players. Quarters is a "decentralized Roblox", meaning that unlike Roblox, players and developers can include Quarters in any game engine, app or platform and not just the one Roblox app. Other new entrants include other cryptocurrencies, and more recently, non-fungible tokens (NFTs). Today, however, the main alternative for players is traditional, fragmented ingame currencies.

	Roblox	Free-to-Play	Quarters
Virtual Currencies	() 1	Millions of different currencies	() 1
Distribution	Streamers & friends	App Store + CPC	Streamers & friends
Sourcing Games	Marketplace	Build or Buy	Marketplace
Game Engines	1	Many	Unity, Unreal, Lumberyard, HTML5, Bring your own
Apps	1	Many	Many

Cryptocurrencies

All cryptocurrencies, whether for games or other purposes, have fixed supplies and hence speculative value. The volatility makes them unsuitable for use as a game currency, although big cryptocurrencies like Bitcoin and Klaytn may be suitable for payment alternatives. Overtime, cryptocurrencies represent a tremendous adjacent opportunity. Billions of Quarters players will own and use their cryptocurrencies right in their Quarters wallets.

Non-Fungible Tokens (NFTs)

Like cryptocurrencies, Non-fungible tokens (NFTs) have limited supply, often just one. NFTs have become a large speculative market. NFT-based games are emerging, led by Axie Infinity and its "play to earn" (P2E) model. In this model, whales buy expensive items that are powerful and compete against other whales with items controlled by paid players. It's similar to buying a racing horse and paying a jockey to race it, both for prestige but also for potentially increasing the value of your horse and its offspring. This type of game attracts different players than what we are targeting first. However, we believe that these games may be infringing on our "zero-click" patent and intend to pursue licensing agreements with P2E game developers. Overtime, NFTs represent a tremendous adjacent opportunity. Billions of Quarters players will store and use their NFTs right in their Quarters wallet and available in the games they play.



We consider ingame currencies like V-Bucks and Robux as our main alternatives. Right now, these ingame currencies in free-to-play games work well for about 2% of players, who are the whales that pay. We compete by offering experiences that bring in new paying players. Our target market is the 98% of players who play free-to-play, but are underserved and do not pay.

Founders, Investors & Team

Spear-headed by George B. Weiksner, we have an experienced team backing this vision. Our award-winning team has decades of experience in the gaming and technology industry.



George B. Weiksner

Co-Founder & Spokesperson

"Why should coins get stuck in games I no longer want to play?" George founded Pocketful of Quarters to fix this problem for himself and his friends. George is also a seventh grader at Greenwich Country Day School. He is a regular speaker on cryptocurrencies and games, he has appeared in various publications, including Marketwatch, Business Insider, and The New York Post.

LinkedIn YouTube Twitch Instagram



G. Michael Weiksner, Ph.D.

Co-Founder & CEO

A tech investor (Rostrum Capital and Flatfooted, LLC) and a tech entrepreneur (EndlessTV and E-thePeople.org). Ph.D. in communications from Stanford University and an A.B. in computer science from Princeton University.

<u>LinkedIn</u> - <u>Github</u> - <u>Twitter</u>





Michelle Phan

Investor & Advisor

An early pioneer on YouTube with over 1 billion views. Founder of Ipsy, which is valued at \$1B and has over 3,000,000 paid subscribers for its beauty and wellness products.

YouTube - Website - Wikipedia



Chris Cross

Executive Game Producer

Chris is a gaming legend best known for designing the original Medal of Honor. Chris has designed and directed games that have been played by over 300M players and earned in excess of \$6 billion in revenue.

LinkedIn - Moby Credits



Ugur Koyluoglu

Investor, Economics & Strategy

Ugur is Vice Chair at Oliver Wyman. He has been steering the firm's high-impact corporate strategy, finance and risk management projects for financial institutions. Ugur invests in innovators who reframe a customer problem and solve it with an unconventional approach. Ugur holds a PhD from Princeton University.

Full Biography at Oliver Wyman

To purchase Quarters, go to: <u>https://www.poq.gg</u>

To learn more about the Q2 offering, please go to: <u>https://invest.poq.gg</u>