

Risk Disclosure

This Risk Disclosure (the “document”) contains the risks that govern the purchase of XRJ Coins (“XRJ”) during the RadJav Crowdsale (or also known as the RadJav ICO) and is an Agreement between Higher Edge Software, LLC (“we”, “us”, or “our”) and you as Buyer or entity you represent (“Buyer”, “purchaser”, “User”, “you”, “your”) that you understand these risks. Whereas, when you check a box that we present to you accepting the terms of this disclosure, or if we receive payment in full for XRJ Coins. You represent to us that you have the legal capacity to enter into contracts and agreements, i.e. you are lawfully able to enter into contracts and agreements (e.g., you are not a minor or under the age of 18 years old).

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RadJav XRJ Coins are not a cryptocurrency

RadJav XRJ coins (“XRJ”) are not a cryptocurrency, they are coins in which are digital accounting units, the record of which is decentralized. The functioning of these systems take place through a distributed peer-to-peer computer network. Higher Edge Software, LLC has no control over the actions that take place on this network and will not be held liable for any damages that may occur from improper use of the RadJav software, or from the actions of others on the network. The coins exchange rate is the ratio of the objective coins value relative to generally accepted fiat units or other cryptocurrencies. RadJav XRJ Coins are not an investment. There is no guarantee that the XRJ coins you purchase will increase or decrease in value in any way. XRJ Coins are not evidence of ownership or right to control, nor does it grant its user equity in Higher Edge Software, LLC, the RadJav project, or anything else. Owning XRJ coins does not grant a user or anyone the control to make decisions on the RadJav project.

Risk of losing XRJ Coins

The Buyer’s XRJ coins may be associated with a Higher Edge Software account until the Buyer transfers them off our systems. The Buyer’s XRJ coins can only be accessed by the Buyer’s Higher Edge Software account with the login credentials selected by the Buyer. The loss of these credentials will result in the loss of the XRJ coins. The Buyer must safely store their credentials in one or more places. Any third party that gains access to the Buyer’s login credentials or private keys may be able to steal or dispose of the Buyer’s XRJ coins. It is up to the Buyer to make sure their login credentials, computer

security, and private keys are secure. In the event the Buyer's XRJ Coins are stolen or lost, Higher Edge Software, LLC will not be able to retrieve the XRJ Coins.

Risks associated with the RadJav Blockchain Network

RadJav and XRJ Coins are based upon the Bitcoin network. As such, any malfunction, unintended function or unexpected function of the RadJav network may cause the value of XRJ coins to decrease.

Risk of Unfavorable Regulatory Action in one or more jurisdictions

Blockchain technologies have been under legal scrutiny by many regulatory agencies around the world. The functioning of the RadJav project and XRJ coins could be impacted by one or more of these regulatory inquiries or actions, including but not limited to the restrictions on the use or possession of cryptocurrencies like XRJ coins which could impede or limit the development of the RadJav project.

Risk of alternative or unofficial RadJav projects

It is possible that alternative networks can be established which utilize the same open source code and network that RadJav uses.

Risk of insufficient interest

It is possible that the RadJav project may not be used by a large number of businesses, individuals, or other organizations and that there will be limited public interest. In this event, this could decrease the value of XRJ coins.

Risk that RadJav Network as Developed will not meet the expectations of the Buyer

The RadJav project is currently under development and may undergo significant changes before release. Any expectations regarding the form and functionality of the RadJav project held by the Buyer may not be met upon release, for any number of reasons including the change in design and implementation.

Risk of security weaknesses in the RadJav Project

The RadJav project is based on and uses open source software. There is a risk that Higher Edge Software, LLC or other third parties may intentionally or unintentionally introduce weaknesses or bugs into the RadJav project that could potentially interfere with the networking of the RadJav Blockchain or cause a loss of XRJ Coins.

Risk of weakness or exploit in cryptography

With advances in cryptography, or technical advances such as the development of a quantum computer(s), could break or create risk with the RadJav Blockchain. In such an event loss of XRJ coins would be possible.

Risk or lack of adoption of the RadJav project

The RadJav project or XRJ coins should not be viewed as an investment opportunity. It may increase in value over time, or it may not. The value may be limited if the RadJav project lacks use and adoption. If this becomes the case, there may be few or no markets, limiting the value of XRJ coins.

Risk of XRJ Mining Attacks

Nearly all other decentralized cryptographic coin, token, or cryptocurrency that uses a blockchain is susceptible to mining attacks. These are including but not limited to double-spend attacks, majority mining power attacks, “selfish mining” attacks, race conditions, and other types of attacks not yet discovered. Any successful attacks present a risk to the RadJav project and the RadJav Blockchain.

Risk of an illiquid market

Currently there are no exchanges accepting XRJ coins for trade. If exchanges do develop, they will likely be somewhat new and subject to poorly understood regulatory oversight. They may be more exposed to fraud and failure as compared to other established regulated exchanges for other products. To the extent that the exchanges representing a substantial portion of the volume in XRJ trading are involved in fraud or experience security failures or other operational errors, such exchanges may result in the loss of XRJ, decrease in value, or decrease in liquidity.

Risk of uninsured losses

Unlike bank accounts, or accounts at other financial institutions, online funds are held using Higher Edge Software, LLC owned servers or the RadJav Blockchain network and are generally uninsured. In the event of loss or loss of value, there is no public insurer or private insurer to offer recourse to the Buyer.

Risk of dissolution of the RadJav project

It is possible that due to any number of reasons including but not limited to an unfavorable exchange rate, unfavorable fluctuation in the value of XRJ, the failure of business relationships, or competing intellectual property claims, the RadJav project may no longer be a viable business and may dissolve or fail to launch.

Risk of malfunction with the RadJav project

It is possible that the RadJav project or the RadJav Blockchain may malfunction in an unfavorable way, including but not limited to one that results in the loss of XRJ coins, or information concerning a market.

Unanticipated Risks

Cryptocurrencies, cryptographic coins, and blockchains are a new and untested technology. In addition to the risks set forth here, there are risks that Higher Edge Software, LLC cannot anticipate. Risks may further materialize as unanticipated combinations or variations of the risks set forth here.