



Lyfe Terms and Conditions

September 1st 2025

Introduction

These Terms and Conditions (T&Cs) are entered into with the German company Greencent UG, which operates the Lyfe natality incentive scheme, hereafter named “program”, represented by Enée Bussac. Greencent UG is registered in the German commercial register under the company number HRB254155B, has the intra-community VAT number DE365539098, and is located at Salbauerstraße 5, 81241 Munich, Germany.

Lyfe is a project that combines monetary emission and natality, aimed at families who have had a child since January 1, 2020. Beneficiaries receive an income in digital assets for 18 years.

The Lyfe program is intended for families consisting of at least one child and one parent. The parent can be the child's mother or father. It can also be a family with two parents, a man and a woman, or two women. A family is referred to as a “beneficiary” in this document.

These Terms and Conditions are accessible at any time on the website www.lyfe.family.

1. Scope and purpose of the T&Cs

The beneficiary declares that they have read and accepted these T&Cs by signing them electronically using DocuSign's qualified signature system or an electronic signature provided by Adobe Acrobat. These T&Cs may be subject to future modifications; the applicable version is the one in effect on the website on the date the services are used.

These General T&Cs define the conditions of use of the service:

- Establishment of a partnership with the Lyfe program
- Provision of a digital asset under certain conditions.

2. Definitions

Beneficiary: family having met the eligibility conditions and signed a partnership with the Lyfe program which benefits from it.

Blockchain: comparable to a public ledger, the blockchain is a technology for storing and transmitting information at minimal cost in a pseudonymised, tamper-proof secure and transparent way operating without a central control body, designed so that each block of transactions contains the hash produced from the previous block. It is the technology used for managing value by >99% of cryptocurrencies. By extension, a blockchain designates a secure and so-called distributed database, because it is shared by its different users. It contains a set of transactions whose validity can be verified by each user at any time.

Lyfe: a program that combines monetary issuance and birth rates. As part of the Lyfe program, 10,000 children born since January 1, 2020 in the European Union will receive an allocation of a digital asset during the 18 years of the program.

Digital assets: all digital assets as defined by the monetary and financial codex and linked to blockchains. Several digital assets, sometimes also called "cryptoassets", can be associated with a single blockchain, such as Ethereum for example.

Partner associations: associations or foundations with which Lyfe has a direct partnership agreement. Lyfe signs limited-term partnerships with partner associations, each party being able to terminate this partnership at its end.

DeFi: computer protocols developed on the blockchain technology and used by Lyfe in the allocation of digital assets.

Personal data: all of the beneficiary's personal information that they provided when registering for the Lyfe program.

Digital wallet: virtual wallet that allows the beneficiary to view the balance of digital assets they hold in real time. Since the beneficiary holds the private key to their digital wallet, they are the owner of their digital assets. Lyfe recommends using the Metamask wallet to store and manage the beneficiaries' digital assets. However, they can opt for another wallet, for example Coinbase or Phantom.

Lyfe services: all the services offered within the framework of the Lyfe NIS program, including initial training enabling beneficiaries to use their digital wallet, receive their income every year and manage it.

Website: www.lyfe.family

3. Access to services

3.1. Eligibility requirements

Any family that had a child since 2020 in a European Union country and who follows the steps described below is eligible for the Lyfe program. Multiple children from the same family can benefit from the Lyfe program if they were born since 2020.

To benefit from the Lyfe program, a family must:

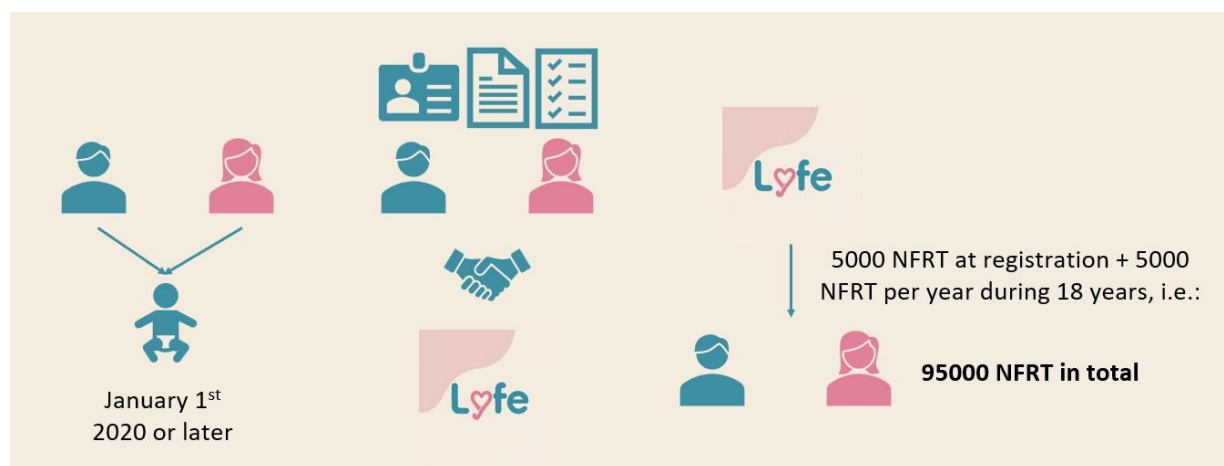
- Reside in a European Union country
- Consist of one or two adult parents
- Contact Lyfe via [this form](#)
- Send documents proving their identity and that of their child, including a birth certificate from 2020–2025 issued in a European Union country
- Agree to a visit from a Lyfe program representative or a videoconference meeting to confirm the data transmitted
- Agree to these T&Cs, sign the exposure agreement (see appendix 2) as well as the privacy charter between the beneficiary and Lyfe
- Participate in a short (online) training course to set up their digital wallet.

3.2. Personal data we collect

Prior to taking part in the Lyfe program, the beneficiary must provide the required information, including:

- Last name, first name, and email address of both parents or the single parent,
- Dates and countries of birth,
- Postal address(es),
- Telephone number(s),
- Copies of identity documents (National Identity Card or Passport),
- Proof of address less than 3 months old,
- Child's birth certificate issued in a European Union country, showing the child's last name, first name, and date of birth
- Electronic signature.

During the account opening procedure, after having validated their identity, the beneficiary is invited to accept these T&Cs by signing them and uploading the documents required by Lyfe.



3.3. Digital asset transferred to beneficiaries

Once these steps are completed, Lyfe will make an initial transfer of 5,000 NFRT, the program's digital asset, to the beneficiary via the digital wallet, the operation of which is explained to them during the training mentioned above. The beneficiary will then receive 5,000 NFRT once a year for 18 years, for a total of $19 \times 5,000 = 95,000$ NFRT. These payments will be made on January 10 of each year, from January 10, 2026, to January 10, 2043. A family that joins the program in 2026 after January 10, will receive two payments of 5,000 NFRT, i.e. the initial allocation + the first payment.

These payments are programmed into the blockchain, so neither Lyfe nor any other party can interrupt them, and they do not depend on the existence of Lyfe to occur. These transfers will take place even if one or both parents or the child die before the end of the program.

This asset is the full and complete property of the beneficiary. They can choose to keep it or exchange it over-the-counter or on cryptocurrency trading platforms (exchanges) for other currencies such as Ether, Bitcoin, or stablecoins, ultimately converting it into euros.

A Lyfe program representative will contact beneficiaries regularly between January 2026 and the end of the program and will be available should they have any questions or wish to cooperate, for example, in the media. The management of their personal data is described in the privacy policy they sign with Lyfe. Beneficiaries will determine in the partnership agreement (see Appendix 2) the level of media exposure to which they consent within the framework of the program.

5. The NFRT token

The NFRT token is the digital asset issued and distributed by Lyfe to beneficiaries. It is the first “proof of birth” token. It is issued on the Ethereum blockchain. It is programmed to be available 18 years after being transferred to the beneficiary's digital wallet. Because the Ethereum blockchain operates in a decentralized manner, once the digital asset is transferred to the beneficiary, Lyfe cannot recover or delete it, even if a family member dies before the child reaches the age of majority.

Characteristics of the NFRT token:

- 1 billion NFRT tokens have been issued on the Ethereum blockchain
- They currently (as of September 1, 2025) have virtually no value
- They are not a currency, but a digital asset
- For each child who participates in the Lyfe program, 95,000 NFRT are paid to the family in 19 instalments of 5,000 NFRT each
- 5% of the NFRT tokens are also paid into the Lyfe wallet upon program ignition
- The goal is to recruit 10,000 children
- Once 10,000 children are recruited, 95% of the tokens will be distributed among 10,000 families and 5% into the Lyfe program wallet to finance itself.



6. Communication methods

Four languages of communication are offered by the Lyfe program: French, English, German and Spanish. The program is intended for all countries of the European Union, so several languages must be offered.

6.1. Means of communication from Lyfe to the beneficiary

Lyfe may send the beneficiary emails and messages via messaging services such as WhatsApp or Telegram to provide program-related information or to inquire about their child's status. The beneficiary determines the level of confidentiality they wish to have within the program upon enrolment. A minimum of one contact per year is required until the child in the family participating in the program reaches the age of majority (18).

The beneficiary agrees to receive emails related to their participation in the Lyfe program. If they wish, they may also be contacted by media and social media outlets wishing to describe the program to their audience (see appendix 2).

6.2. Means of communication from the beneficiary to Lyfe

The beneficiary can contact a Lyfe program representative at any time:

- By filling out the contact form on the program's website
- By email: contact@lyfe.family
- By phone: +49 1578 77 50 678.

In case of emergency, if the beneficiary suspects, for example, fraudulent use of their digital wallet, they are expressly asked to immediately contact Lyfe via one of the means of communication described above, detailing the situation.

7. Security

7.1. Access to the digital wallet

Preventive measures will be described during the initial training, and the beneficiary will always be able to contact Lyfe in the event of a technical issue. Since the NFRT token is managed in a decentralized manner, and Lyfe does not hold the private key to the beneficiary's digital wallet, the scope of support provided by Lyfe in the event of a technical issue at the beneficiary's premises will be limited.

Lyfe declines all liability in the following cases:

- Technical issue disrupting access to a beneficiary's digital wallet, such as a computer crash
- Loss or disclosure of a beneficiary's digital wallet private key
- Hacking of a beneficiary's digital wallet
- Malfunction, hacking, or shutdown of the Ethereum blockchain.

As the beneficiary will receive tokens during 18 years, the beneficiary's primary responsibility during this period will be to ensure that they always have access to their digital wallet, even if they change computers, for example. It is the responsibility of each adult member of the beneficiary's family to make arrangements regarding access to the NFRT token in the event of personal changes, particularly in the event of death or divorce during this period. Once the digital asset is transferred, it becomes the full property of the beneficiary via their wallet and private key, even if Lyfe were to disappear, meaning they have full responsibility for its management. In the event of disagreement between parents regarding the management of the digital wallet, the mother will systematically be given priority.

Lyfe cannot under any circumstances restore access to the beneficiary's digital wallet in the event of loss of the private key, as Lyfe does not have knowledge of it and does not store it in its files. The private key is a form of password allowing access to the assets contained in the wallet. It is the exclusive property of the beneficiary

and must not be disclosed to anyone unless the beneficiary relinquishes their digital asset.

Generally speaking, the beneficiary is strongly recommended to ensure that any password chosen to access their digital wallet includes numbers, uppercase and lowercase letters, and punctuation marks, so as to be sufficiently complex.

The beneficiary is strongly advised not to access their Lyfe digital wallet on a mobile phone or computer that they do not own or that is shared with a third party.

Upon becoming aware of any malfunction of their digital wallet, the beneficiary undertakes to immediately inform Lyfe of any potential fraudulent access to it.

7.2. Securing personal data

The security of beneficiaries' personal data is a priority for Lyfe, which will disclose this data based on the option selected by the beneficiary when recruiting them into the program.

All beneficiaries' personal data is kept under the responsibility of Lyfe, which guarantees its integrity. In the event that the beneficiary exports and stores such data on any medium outside Lyfe's control, the beneficiary is aware that data circulating on any information system is not necessarily protected, particularly against potential misappropriation.

The beneficiary therefore declares that they are aware of the nature and technical characteristics of the information systems and accepts the technical constraints, response times for consulting, querying, or transferring data relating to the Lyfe program, and the risks they entail.

The beneficiary further undertakes not to commit any act that could compromise the security of Lyfe's information systems.

The beneficiary must immediately inform Lyfe in the event of loss, theft, misappropriation, or, more generally, any compromise of data confidentiality.

7.3. Phishing

Identity theft and phishing practices are central to Lyfe's concerns. Protecting the recipient's information to protect them from identity theft is one of its priorities.

Lyfe assures the recipient that Lyfe will never ask for their private key, whether by phone, email, or text message. In case of doubt or in the event of proven phishing, the recipient is encouraged to notify Lyfe immediately.

7.4. Use of aggregated personal data

Lyfe reserves the right to use aggregated, i.e. grouped and non-nominative, personal data of participants for communication and research purposes, in particular:

- The sex and date of birth of children benefiting from the program
- The family structure and residence of beneficiaries
- The mortality rate of children participating in the program.

Lyfe beneficiaries may be residents of any country in the European Union.

7.5. European regulations

Lyfe complies with Regulation (EU) 2016/679 known as the "General Data Protection Regulation" ("GDPR"), which came into force on May 25, 2018, and Law No. 78-17 of January 6, 1978 relating to information technology, files and freedoms. By accepting the T&Cs, you acknowledge having read the provisions of the privacy policy available on the website.

8. Lyfe's Responsibility

Lyfe is responsible for recruitment into the Lyfe program, distribution of digital assets, initial training, technical support, and communication.

Lyfe cannot be held liable for any damages caused to the beneficiary resulting from an external cause unrelated to the Lyfe program and beyond Lyfe's control. Lyfe is not liable when the inability to contact Lyfe is due to force majeure. Furthermore, Lyfe offers no guarantee that the managers with whom the beneficiary holds access data to their digital wallet are part of its offering.

Any event beyond the control of the parties and which cannot reasonably be foreseen and overcome will be considered a force majeure event. Thus, Lyfe cannot be held liable for delays or failures to perform its contractual obligations resulting from the occurrence of events beyond its control, such as, but not limited to: acts of government, weather disturbances, absence or suspension of electricity supply, lightning or fire, decisions of a competent administrative authority, war, public disturbances, acts or omissions of other telecommunications operators, or other events beyond Lyfe's reasonable control. Any circumstances of this nature occurring after the conclusion of these Terms and Conditions and preventing the normal execution of the Lyfe program shall be considered grounds for exemption from all or part of the parties' obligations. Consequently, Lyfe cannot be held liable for any resulting interruptions to its service.

Lyfe cannot be held liable for any damage suffered by the beneficiary for reasons beyond its control and beyond the control of Lyfe and its obligations under these Terms and Conditions.

These may include, but are not limited to, the following:

- Beneficiary's fault
- Failure by the beneficiary to comply with the T&Cs
- Third-party access to their digital wallet, with the beneficiary's authorization
- Compromise by the beneficiary of the confidentiality of their private key
- Interruption or failure of the Lyfe program due to malfunctions of the Internet, telecommunications network, or computer network
- Any inaccuracy or non-compliance of the information, products, and other content, including in particular the beneficiary's own data that is not the responsibility of Lyfe, and/or any use that the beneficiary makes of the information or decision-making tools made available to them through the Lyfe program, the beneficiary remaining solely responsible for their decisions.

Lyfe shall not be liable in the event that the non-performance or poor performance of Lyfe's obligations is attributable either to the behaviour of the beneficiary, or to the unforeseeable and insurmountable act of a third party to the contract (in particular the sources of information published by third parties), or to a case of force majeure.

Furthermore, Lyfe shall not be liable for any indirect damages resulting from this contract, loss of business, loss of profit, damages or costs.

9. Obligations of the beneficiary

9.1. Use of Lyfe services

The beneficiary collaborates with Lyfe to provide all information deemed useful and requested as promptly as possible for Lyfe to ensure its service. More generally, the beneficiary undertakes to actively cooperate with Lyfe for the proper execution of these Terms and Conditions.

The beneficiary undertakes to use the Lyfe program in compliance with the provisions of the Terms and Conditions and applicable legislation, and not to infringe the rights of third parties or violate public order.

The beneficiary is solely responsible for the proper completion of all formalities, including administrative, tax, and/or social security formalities, and for all payments of contributions, taxes, or duties of any kind that are incumbent upon it, where applicable, in connection with its access to the Lyfe program. Lyfe shall not be held liable in any way in this regard.

The beneficiary acknowledges having read these Terms and Conditions in their entirety, as well as the characteristics and constraints of access to the Lyfe program.

In the event of non-compliance with one or more provisions and/or stipulations of the T&Cs or misuse, the beneficiary may be held liable and may be required to compensate Lyfe for any resulting consequences.

The beneficiary is informed and expressly accepts that the use of the Lyfe Services, information, and tools made available to them is at their own risk.

The beneficiary undertakes not to commit any act that could compromise the IT security of the Lyfe website, the NFRT token, or that of other beneficiaries.

The beneficiary undertakes not to interfere with or interrupt the normal operation of the Lyfe program.

10. Intellectual property

The entire Lyfe program and each of its component elements (including, in particular, associated trademarks, the website, related technology, etc.) are the exclusive intellectual property of Lyfe, in accordance with the provisions of the German Intellectual Property Code.

As such, the software, interface packages, databases, know-how, data, texts, articles, newsletters, press releases, presentations, brochures, illustrations, photographs, computer programs, animations, and any other information provided by Lyfe to the beneficiary are the exclusive intellectual property of Lyfe.

The T&Cs do not grant the beneficiary any ownership rights over the Lyfe program and all its components, which are and remain the exclusive property of Lyfe.

The provision of Lyfe services as provided for in these T&Cs shall in no way be construed as a transfer of ownership to the beneficiary. Consequently, the beneficiary undertakes to refrain from and indemnifies Lyfe against any action or deed that may directly or indirectly infringe Lyfe's intellectual property rights.

In particular, the beneficiary is prohibited from carrying out any:

- form of use of the Lyfe program and related documentation, in any way whatsoever, for the purpose of designing, producing, distributing, or marketing similar, equivalent, or substitute services and similar, equivalent, or substitute user documentation
- adaptation, modification, transformation, or arrangement of the Lyfe services and related documentation, for any reason whatsoever, including to correct errors
- direct or indirect transcription, or translation into other languages of the Lyfe services and related documentation
- use for processing not authorized by Lyfe
- modification or circumvention of security measures such as, in particular, usernames and passwords.

The beneficiary is strictly prohibited from accessing and/or using the source code of the site and/or software components. The beneficiary does not acquire any

intellectual property rights to the site and its content, nor any rights other than those granted herein.

This right of use does not confer any ownership rights to the beneficiary over the content. The beneficiary is therefore prohibited from selling, lending, pledging, licensing, reproducing, marketing, adapting, modifying, transforming, or decompiling any element of the site and/or its content.

11. Duration and modification of the T&Cs

11.1. Validity

These T&Cs are concluded for an indefinite period.

11.2. Modification of the T&Cs

Any amendment to these terms and conditions will be communicated to the beneficiary one month before the effective date.

The absence of any objection by the beneficiary before the effective date will constitute acceptance of said amendments. If the beneficiary rejects the proposed amendments, they may terminate the contract without charge, before this date, in accordance with the termination procedure described in Article 18. The beneficiary is deemed to have accepted the amendment if they have not notified Lyfe, before the proposed effective date of the amendment, that they do not accept it.

Therefore, Lyfe shall not be held liable under any circumstances for any damages resulting from the amendment to the T&Cs if the beneficiary refrains from terminating the contract.

12. Right of withdrawal and termination of the T&Cs

12.1. Withdrawal and termination at the initiative of the beneficiary

In accordance with the law, the beneficiary has a withdrawal period of fourteen (14) calendar days following acceptance of these Terms and Conditions, without having to provide a reason or incur closing costs.

The right of withdrawal may be exercised by email or by post using the withdrawal form in Appendix 1. The right of withdrawal may also be exercised by the beneficiary by submitting an unambiguous statement expressing the intention to withdraw, specifying the service concerned by the withdrawal.

The beneficiary may withdraw from the program by (i) notifying Lyfe, (ii) withdrawing from the General Conditions of Use via the withdrawal form mentioned above, (iii) deleting their private key, disclosing it to a third party or transferring their digital assets to another digital wallet.

12.2. Termination at the initiative of Lyfe

Lyfe may exclude a beneficiary who violates the program's T&Cs but cannot remove their digital asset allocation.

12.3. Consequences of termination

In the event of termination, Lyfe will delete personal data and any other data relating to the beneficiary from its information systems, with the exception of information which may need to be retained by Lyfe as part of its obligations, in particular in the fight against money laundering and the financing of terrorism.

13. Miscellaneous

13.1. Resignation

The T&Cs may not be assigned in whole or in part by the beneficiary, whether for payment or free of charge. In the event of a breach of this prohibition, the T&Cs will be immediately terminated by Lyfe and the beneficiary may be held liable.

The fact that either party does not exercise any of its rights under these terms shall not constitute a waiver on its part of its exercise, such waiver being able to result only from an express declaration by the concerned party.

13.2. Applicable law

These general terms and conditions are governed by German law.

14. Competent jurisdiction

Lyfe offers effective recourse to a consumer mediation system. The mediator that Lyfe offers in UK is the FCA.

In cases where Lyfe is unable to resolve a dispute using Lyfe's internal dispute resolution procedure (customer service), or if the beneficiary is not satisfied with the solution proposed by customer service, and if their complaint was filed less than a year ago, they may submit their complaint to the FCA:

- Per post: FCA Head Office
12 Endeavour Square
London E20 1JN
- Per phone: +44 207 066 1000
- [On the FCA whistleblowing page](#)

In any case, Lyfe:

- Will inform the beneficiary of its inability to resolve the dispute between the beneficiary and Lyfe and
- Will provide at that time the legally required information regarding its mediator, including their contact details, as set out above.
- The beneficiary may use the European Commission's online dispute resolution platform to resolve the dispute via: <https://ec.europa.eu/odr>.

The beneficiary may bring proceedings before either one of the courts with territorial jurisdiction under the German Code of Civil Procedure, or the court of the place where they resided at the time the contract was entered into or the harmful event occurred.

Acceptance by the beneficiary of these T&Cs.

First and last name of parent(s):

Date signed:

Signature(s):

Please complete Appendix 2 below.

Appendix 1. Withdrawal form

If the beneficiary wishes to withdraw, he must complete this form and send it:

- by post to Greencent UG Salbauerstraße 5 81241 Munich Germany,
- or by email to contact@lyfe.family

To the company:

Greencent UG, with registered office at Salbauerstraße 5, 81241 Munich, Germany, registered in the German commercial register under number HRB254155B, intra-community VAT number DE365539098.

I hereby notify (by this letter/email) my withdrawal from these Terms and Conditions:

- Name of beneficiary(ies):

- Address of beneficiary(ies):

Signature of beneficiary (handwritten or electronic)

Appendix 2. Exposure agreement

The beneficiary determines the level of confidentiality of their data that they require from Lyfe.

Do you authorize Lyfe to disclose the following personal data to third parties, including media, social networks, and research institutes?

	Yes	No
Name, first name of parents		
Name, first name, sex of the child		
Parents' email address(es)		
Parents' postal address(es)		
Visual identity of one or both parents		
Visual identity of the child		
Parents' phone number(s)		

Do you wish to receive our (monthly) newsletter? Yes ☐ No ☐

- - *Name of beneficiary(ies):*

- - *Address of beneficiary(ies):*

Signature of beneficiary (handwritten or electronic)