TGB DIGITAL CAPITAL

TGB TOKEN WHITEPAPER

Powering Real Business Through Digital Assets

VERSION 3.0 | COMPLETE MANAGEMENT EDITION FOR COUNSEL REVIEW

Dated 4 November 2026 | BNB Smart Chain (Chain ID 56) | English

Prepared with reference to the TGB Whitepaper v2.1.15 (31 October 2026), Stage 10 governance memorandum, management project records and the 4 November 2026 old-governor BscScan observations. All company and chain-state figures are dated and must be updated before publication.

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1. Executive summary and current status

TGB Digital Capital is a business-oriented token and real-world-asset development initiative seeking to connect digital participation with substantive commercial operations, audited financial discipline, direct ownership of qualifying investments and transparent treasury administration. Its strategic focus is the development of lawful investment and service infrastructure, rather than an expectation that token price movements will, by themselves, create business value.

Management proposes to use Total RW Assets Sdn Bhd as the asset-owning company, initially holding a planned 30.00% direct shareholding in Total Group Berhad and, separately, acquiring income-producing commercial property and profitable businesses where due diligence, funding, corporate authority and applicable trust consents permit. A trust deed for 100% of Total RW Assets shares has been reported signed by management, but the executed deed and beneficiary schedules have not been supplied for legal verification in the documents reviewed. Accordingly, no direct or enforceable token-holder equity interest is certified here.

The proposed new TGB token is deployed on BNB Smart Chain mainnet according to project records. A separate earlier TGB contract remains historically relevant and must never be represented as the same token or as automatically redeemable for the new one. The TGB name, token symbol and commercial concept do not themselves establish shareholder title, a claim on corporate cash, guaranteed returns or regulatory approval.

1.1 Management-approved commercial principles

- Fixed project supply reference: 10,000,000,000 new TGB, comprising the original 3,000,000,000 founder allocation, 6,999,000,000 restricted acquisition-treasury allocation and 1,000,000 opening liquidity allocation; current deployed balances and mint authority still require a dated on-chain reconciliation.
- Founder contribution: the original 3 billion TGB allocation is intended as the sole aggregate founder-token consideration for the proposed transfer of 75,883,500 Total Group Berhad ordinary shares (30% of the currently referenced issued capital). No additional founder TGB, cash top-up or price adjustment is contemplated; definitive full-and-final legal agreements are pending.
- Property objective: 2,000,000 USDT-equivalent of NET funding earmarked for the initial commercial-property fund after liquidity and any permitted introducer allocations, not 2,000,000 of gross subscriptions.
- Property fund internal budget: 85% acquisition consideration (1.7m), 5% due diligence/transaction costs (0.1m), 10% ring-fenced working-capital/cash reserve (0.2m), pending relevant Board/trust approvals.
- Founder-sale allocation: 20% liquidity; 20% commission only on verified legally permitted introduced subscription value; remainder to the project (60% introduced, 80% non-introduced). The 10% private-placement incentive is a true price discount, not an additional 10% token bonus.
- Governance direction (Option B): routine matters may be delegated under an approved Board investment mandate; material or fundamental decisions receive enhanced independent review and legally binding trustee/holder consent only where supported by executed documentation.
- No guaranteed income, capital protection, annual appreciation rate, dividend, token redemption or price floor is established by this whitepaper.

1.2 Status summary as of 4 November 2026

Component	Management/documented status	Publication condition
Total RW Assets	Reported incorporated; shareholder/director changes ongoing	Official SSM extracts, share and director register, board authority
Share trust	Reported executed; full deed not reviewed	Executed deed, trustee identity, beneficiary register, counsel opinion
30% Total Group shares	Transfer targeted for November 2026; no proof of registered completion	Stamped instruments, company register and financing-consent review
Property portfolio	No completed acquisition	Contracts, title, financing, rent and

Component	Management/documented status	Publication condition
	demonstrated	signed completion proof
Founder placement	Commercial policy adopted; production code/offer terms not cleared	Regulatory opinion, approved terms, audited smart contracts
AI Smart Accounting	New AI functionality and operating model under development	Pilot data, intercompany terms, cost and quality controls
TAS AI Marketing	Internal prepaid credits and charging policy adopted; implementation unverified	Credits ledger, customer terms, provider costs, earned revenue proof
Old TGB LP wind-down	Proposal #2 on-chain Approved with two approvals; simulation of execution reverted on 4 Nov	Resolve execution and reconcile old treasury; not a claim of completed withdrawal

2. Definitions, scope and principal parties

2.1 Key expressions

Term	Meaning in this document
New TGB	Replacement TGB BEP-20 token on BNB Smart Chain, project-referenced address 0x06D4C920f71c213773D5680F102E9aE2b797fe13; verify current code and authoritative official identity.
Old TGB	Earlier separate BEP-20 token, address 0x961e8c9366d170Ec4d7bF9537BCda8C34607aeF0, subject to distinct governance and LP.
Total Group	Total Group Berhad (201901025232 / 1334561-X), an existing Malaysian public company limited by shares; not represented as stock-exchange listed.
Total RW Assets	Total RW Assets Sdn Bhd, intended direct asset-holding company; current SSM particulars to be inserted from official records.
TGB holder	Person controlling new TGB at a wallet address; separate trustee/beneficiary qualification may be required for legally enforceable rights.
Restricted treasury	Specified wallets and accounts subject to governing restrictions. Merely labelling a wallet restricted does not establish a legal trust.
USDT-equivalent	Budget denomination; actual USDT market value, banking conversion and legal proceeds vary.
PP / placement	Proposed private offering of existing founder TGB, conditional on applicable legal clearance and investor eligibility.
LP	AMM liquidity provider token(s) representing a proportional pool interest; not the same as unpooled TGB.

Term	Meaning in this document
Fee Vault	Intended restricted account/contract accumulating designated token-transfer fees for authorised processing.
NAV / NTA	Net asset value/net tangible assets; distinct from book equity, market capitalization and company cash.

2.2 Legal roles must be identified separately

The technical deployer, lawful token issuer, seller/offeror of founder-held tokens, founder/share transferor, investment vehicle, trustee, safe/multisignature signer, DEX LP custodian, fee-processing operator, payment-service provider and regulated adviser are not automatically the same person. Final terms must name each role, jurisdiction, relevant registration number, contact details, decision authority, liabilities and dispute forum.

No statement that Total Group Berhad "jointly issues" token-linked rights should be publicly used without a signed and reviewed legal basis. Total Group's assets and client relationships do not automatically guarantee, secure or collateralise the token.

3. Corporate structure, trust and beneficial holder interests

3.1 Intended legal holding route

1. David Khoo, as proposed transferor, contributes 75,883,500 ordinary shares of Total Group Berhad to Total RW Assets Sdn Bhd after execution, stamping, required consents and registration.
2. Total RW Assets becomes direct registered holder of the relevant ordinary shares; it also proposes to hold future commercial properties and profitable-company equity directly, subject to each investment approval.
3. The legal shares of Total RW Assets are proposed to be held under a documented trust for eligible TGB Token beneficiaries, with a formal trustee, beneficiary register and legally effective rights.
4. Eligible holders may exercise specified material-decision consent or consultation rights only to the extent the trust deed, corporate constitution and applicable law recognise those rights.

There is a crucial distinction between a token's BEP-20 balance and the company-law ownership of shares. Any trust-linked rights must explain how wallets map to identified beneficiaries and how transferring a token affects the register, taxes, AML checks, restrictions, prohibited transfers, lost wallets and beneficial rights.

3.2 Trust terms requiring legal reconciliation

- Legal and beneficial ownership of all issued Total RW Assets shares and trustee appointment/removal; trustee acceptance and indemnity.
- Which TGB tokens are "eligible": founder, restricted treasury, LP-held, escrowed, purchased, repurchased, unallocated, burned and frozen balances.
- Record dates, distribution shares, transfer restrictions, wallet-change authentication, deaths, insolvency, security interests and lost-key remediation.
- Whether a token holder is a named beneficiary, a contractual participant, a security holder or only an eligible claimant upon registration.
- Voting on reserved matters: minimum notices, quorum and passing thresholds, connected parties, class votes, abstentions, proxies, emergency procedures and challenges.
- Income rights: how lawful dividends, asset proceeds and trust expenses are treated; whether beneficiaries ever receive cash or only information/consent rights.
- Limits on trustee duties to sell, pledge, borrow, issue shares, dilute, distribute profits, retain tax reserves, amend the deed or wind up.

- Conflict with securities law, Companies Act 2016, anti-money-laundering rules, taxation and personal-data requirements.

3.3 Statement of current effect

Management has reported that a trust deed was executed, but the deed and full schedules remain unseen by the drafter and legal reviewers at this stage. The claim that token holders are 100% legal owners of Total RW Assets must therefore be replaced with a conditional formulation: "Management intends to establish a legally effective trust-linked beneficial structure for qualifying holders, subject to verification of the deed and implementation mechanisms."

4. Proposed 30% Total Group Berhad share contribution

4.1 Share counts and pro-forma register

The 31 October 2026 SSM e-Info source supplied for the previous draft records 252,945,000 ordinary shares issued by Total Group Berhad. The proposed 75,883,500-share transfer is 30.00% of that issued amount. The base table below is a pre-transaction snapshot and a purely pro-forma completion illustration; it does not certify an executed transfer.

Registered shareholder	Before	Pro-forma after	Pro-forma %
David Khoo	252,439,110	176,555,610	69.80%
Total RW Assets Sdn Bhd	0	75,883,500	30.00%
Goh Ah Nyew	505,890	505,890	0.20%
Total	252,945,000	252,945,000	100.00%

The transfer may require relevant company constitutional compliance, loan/charge consent, beneficial ownership filings, Board approvals, tax and stamp duty analysis, and related-party/financial reporting treatment. The document and share register should expressly show when title and economic rights pass.

4.2 Sole founder-token consideration

Management has designated the pre-existing founder allocation of 3,000,000,000 new TGB as the complete and final intended founder-token consideration for the planned 30% share contribution. No additional TGB, cash consideration or subsequent value top-up is contemplated solely because independent valuation or historical book equity differs from preliminary estimates.

The legal consideration instrument must reconcile whether the 3 billion units were previously received, irrevocably held, restricted, sold or otherwise disposed of; whether their allocation is past or contemporaneous consideration; and whether the founder waives additional monetary or token claims. The trust deed must not silently treat the same assets as both founder personal property and unrestricted trust property.

4.3 Economics of the look-through calculation

For illustration only, if all 10 billion new TGB units carried identical, enforceable pro-rata beneficial economics over the entirety of Total RW Assets, the founder's 3 billion units represent 30% of the vehicle's beneficial exposure, not 100% of the proposed contributed 30% Total Group stake. The founder look-through would be 9 percentage points of Total Group (30% x 30%); the other 7 billion units would notionally relate to 21 percentage points. This is not a legal entitlement without a verified trust allocation methodology.

5. Historical financial evidence and valuation limitations

5.1 FY2025 SSM financial summary

The SSM consolidated financial summary for the financial year ended 31 July 2025, generated 31 October 2026, is a historical accounting reference only. A full audit file and note pack were not provided for this revision. It should not be presented as an independent valuation of Total Group or current NTA.

Historical consolidated balance-sheet measure	RM
Non-current assets	110,449,570
Current assets	33,937,448
Total assets	144,387,018
Non-current liabilities	(19,467)
Current liabilities	(2,934,580)
Consolidated net assets / total equity	141,432,971
Less: minority interests	(767,814)
Equity attributable to parent shareholders	140,665,157
30% proportional parent-book-equity reference	42,199,547.10
Earlier management estimate: 30% of RM138m	41,400,000

The parent-shareholder book equity consists of stated share capital of approximately RM2.970m and reserves of approximately RM137.695m. The reserves number is not by itself NTA. Further deductions may be required for intangibles, goodwill, non-realisable assets, contingencies, insolvency risk, minority discounts and encumbrances.

5.2 Earnings and leverage disclosures

The same historical summary reports revenue of RM4,083,280, a loss after tax of RM5,905,090 and no declared net dividend for FY2025. It also identifies an unsatisfied Alliance Bank Malaysia Berhad registered charge (reference 2022-001). These facts are material and must not be omitted from investor materials that cite the historical book-equity amount.

The reference amount RM42,199,547.10 (30% of RM140,665,157) is not a token market valuation, an appraisal of the specific minority share block, company cash, directly distributable assets or any guarantee of proceeds. Updated FY2026 financial statements, full audit notes, loan covenants, tax diligence and an independent valuation are required before stating an investment value.

5.3 Per-token illustration - different denominators

Illustrative measure	Calculation	RM / unit
Historical 30% book-equity reference over full 10bn TGB	RM42,199,547.10 / 10bn	0.00421995471
Historical reference over 3bn founder consideration units	RM42,199,547.10 / 3bn	0.01406651570

These measures answer different hypothetical questions and must not be compared to the current DEX price, used as a collateral ratio, labelled fair value or advertised as a minimum future price. Independent valuation and final legal eligibility of units are necessary.

6. Token technology, supply and circulating-supply policy

6.1 New token identity

Specification	Current project reference
Token name/symbol	TGB Digital Capital / TGB (final verified token name required)
Network	BNB Smart Chain mainnet; Chain ID 56
Decimals	18
New contract	0x06D4C920f71c213773D5680F102E9aE2b797fe13
Earlier separate token	0x961e8c9366d170Ec4d7bF9537BCda8C34607aeF0
Fixed total supply reference	10,000,000,000 TGB
Public circulating supply	NOT CERTIFIED - requires block-dated wallet allocations, locked inventory and exclusion policy

6.2 Initial allocation

Category	TGB	% of 10bn
Founder: David Khoo	3,000,000,000	30.00%
Restricted acquisition treasury	6,999,000,000	69.99%
Opening pool contribution	1,000,000	0.01%
Total	10,000,000,000	100.00%

The opening pool's initial paired consideration was referenced at 1,000 USDT for 1,000,000 TGB. Current reserves and the exact amount of LP custody may differ materially due to trades, fee accruals and further liquidity operations. These opening allocations are not an assurance of tradable float, market cap or legal token-holder rights.

6.3 Circulating-supply and release rules

A monthly circulation report should separate founder-held uncommitted amounts, founder tokens already privately placed, project treasury, vault balances, escrow or genuine legally enforceable locks, pool reserves, company wallets and tokens repurchased or burned. Any lock claim must name its controlling contract, unlock authority, schedule and emergency powers. A transfer from a treasury to a different wallet is not necessarily "circulation" without applying a consistent methodology.

Management does not intend to mint additional TGB for the founder share contribution or property round. Nevertheless, the deployed mint/owner/privileged authority must be independently checked before publishing the term "fixed supply" as an irreversible on-chain invariant. Token holders should not assume a technical supply cap based solely on a management document.

7. Five commercial pillars

Pillar I - Corporate equity participation

Following lawful completion, a 30% direct ordinary-share investment in Total Group Berhad is intended to be a major asset of Total RW Assets. The investment's actual commercial contribution depends on Total Group's financial performance, financing arrangements, dividend capacity, governance rights, strategic execution and independent fair value. As of this revision, title has not been evidenced as completed.

Pillar II - Commercial real estate real-world assets

The proposed property strategy prioritises completed legal title, credible tenant demand, independent property valuation, financial yield after all costs, sustainable rental operations and responsible leverage. The first programme is designed to accumulate a 2m USDT-equivalent net property fund; there is no verified completed commercial-property acquisition as of the base records. Pipeline opportunities are not legally held assets.

Pillar III - AI Smart Accounting System

The professional-services ecosystem aims to reduce routine bookkeeping processing costs through AI-assisted data ingestion, reconciliation, tax workflows and exception-based review, with experienced human accountants retaining responsibility for professional judgement. Existing e-TAX/e-TOTAL functions are not equivalent to completed deployment of the new AI accounting functionality. The RM699 monthly model and its funding waterfall are explained in section 11.

Pillar IV - Total Ai Solutions / TAS AI Marketing

Total Ai Solutions Sdn Bhd is intended to provide AI-enabled marketing and related services charged through internal, non-transferable prepaid service credits, rather than distributing TGB to customers. Revenue is earned only when services are delivered. A proposed legally authorised transfer of eligible earned-service cash could fund Group TGB purchases, independently of the customer credits; see section 12.

Pillar V - Profitable-business acquisitions and enterprise incubation

Total RW Assets intends to acquire direct equity holdings in qualified profitable businesses, subject to demonstrated free cash flow, independent diligence, legal authority and a sustainable source of acquisition capital. Management favours combining lawfully available cash from existing investments with separately approved deal-specific funding. The 2m net property fund may not be diverted into unrelated enterprise acquisitions merely because this fifth pillar exists.

8. Commercial property fund: USD2m net target and underwriting

8.1 Net-versus-gross economic distinction

Management has approved a commercial fundraising objective of 2,000,000 USDT-equivalent in the designated NET property fund after the prescribed 20% liquidity allocation and any eligible introducer commissions. A two-million figure should not be represented as the gross placement size or as a purchase-price commitment. Gross subscriptions vary with the fraction of actual subscription consideration qualifying for referral commission.

Let r denote the proportion of subscription value that is eligible, verified and legally permitted to attract a 20% introducer commission, where 0 <= r <= 1. The net property fraction is (0.80 - 0.20r). Accordingly, GROSS SUBSCRIPTIONS = 2,000,000 / (0.80 - 0.20r). This excludes additional platform, legal, tax, conversion and bank fees.

Introduced subscription value	Gross needed (USDT eq.)	Liquidity 20%	Commission	Net property fund
0%	2,500,000	500,000	0	2,000,000
25%	2,666,667	533,333	133,333	2,000,000
50%	2,857,143	571,429	285,714	2,000,000
75%	3,076,923	615,385	461,538	2,000,000
100%	3,333,333	666,667	666,667	2,000,000

This is a funding model, not authority to solicit 3.333m or an assertion that an offering is permitted. Rounding, eligibility disputes, failed subscriptions, USDT valuation, actual custody receipts and costs will change realized net amounts. Every subscription should be tied to its own fund-distribution audit record.

8.2 Initial internal budget for the 2m net fund

Approved management envelope	USDT-equivalent	%
Acquisition consideration / deposits	1,700,000	85%
Legal, tax, valuation, diligence, transaction and fit-out cost provision	100,000	5%
Identified reserve / working capital	200,000	10%
NET PROPERTY FUND	2,000,000	100%

The 200,000 reserve is a planned cash-control allocation, not an extra fundraising requirement or a sum that can be silently swept for token purchases. Actual property transaction taxes, registration/stamp charges, insurance, lease deposits, finance costs and working capital must be re-underwritten per property. Material changes require Board/trust approval under final instruments.

8.3 Property acquisition underwriting and reporting

- Property and land title search; location, encumbrances, foreign acquisition and consent limits; independent valuation and condition report.
- Lease diligence: tenant identity, rental collection history, deposits, escalation, vacancy, arrears, covenants and break rights.
- Complete investment cost, relevant duties, renovation, capex, maintenance, local assessment, insurance, service charges, property management, tax and finance expense.
- Base/downside operating yields and debt-service coverage, not only the gross advertised yield; independent investment committee and related-party conflict review.
- Cash waterfall held at the property-owning entity: rent collected -> operating costs and taxes -> lender commitments -> necessary reserves -> lawfully authorised surplus decisions.
- Quarterly reporting of completed title, cost basis, occupancy, collections, unpaid receivables, capex, debt, cash reserve and independently supportable valuations.

8.4 Illustration - earlier residential example is not a portfolio asset

A historical management planning example for an apartment at Gambier Heights referenced RM300,000 purchase value and RM1,500 monthly rental. Twelve months of full rent would equal RM18,000 (6.0% gross). If RM3,000 annual operating costs are assumed, preliminary cash surplus would be RM15,000 (5.0% before omitted tax, financing, vacancy and capital costs). This illustrative residential example is not evidence that Total RW Assets currently owns the apartment; the initial placement strategy focuses on commercial property.

9. Founder placement: pricing, fundraising and settlement controls

9.1 True 10% discount rather than 10% extra tokens

Stage 6 adopts a TRUE 10% discount to a documented reference price for eligible private-placement subscribers; it does not automatically issue an additional 10% bonus on top of discounted units. A 10% token-unit bonus and a 10% unit-price discount are mathematically different, and the two should not be stacked absent a separate fully disclosed approval.

Illustrative at reference price 0.013 USDT/TGB	Token units per 1,000 USDT
No incentive: 1,000 / 0.013	76,923.076923
Old 10% extra-unit bonus - NOT current default	84,615.384615
Current intended true 10% discount at 0.0117	85,470.085470

The quote benchmark cannot rely on a single instantaneous DEX price in a thin pool. Implement a published price-observation methodology with source independence, anti-manipulation checks, deviation limits, slippage thresholds, quote expiration and documented subscription acceptance. Actual offer price may also be limited by regulation and financial-promotion rules.

9.2 Conditional allocation waterfall

Per 1,000 USDT subscription	Eligible introducer	No eligible introducer
Liquidity funding	200	200
Introducer commission budget	200	0
Property project fund	600	800
Total allocated	1,000	1,000

Only actually eligible, independently verified and legally permitted introduced subscription value may attract the 20% commission. Self-referrals, connected-party commissions, missing licensing, prohibited jurisdictions and inaccurate introduction records must be prevented. No introducer means a project share of 80%, not an automatic 20% commission to a default wallet.

9.3 Founder cash and project cash are different

The tokens proposed for placement originate from David Khoo's existing, verified, unencumbered founder balance. A subscriber's payment to the seller does not automatically become property company revenue, trust capital or a lawful share subscription. The issuer/offeror must be identified and legally executed founder-sale proceeds must be documented as shareholder capital, loan, permitted contribution or other valid funding to Total RW Assets before the project company may spend them.

The V5/V6 settlement prototype previously tested a 10% unit bonus and unconditional 20% commission branch. It is NOT a live contract approved for the revised private-placement policy. Production use requires a new independently reviewed implementation, tests covering zero commissions, verification of wallets, off-chain KYC, order replay protection and proof that matching TGB is supplied for the LP allocation.

9.4 Conditions to accepting subscription funds

- Legal opinion establishing product classification and permitted investor jurisdictions; regulatory consultation/approval where required.

- Final terms specifying investor rights, seller, price, discount methodology, cooling-off/refunds, custody and tax consequences.
- KYC/AML/sanctions and source-of-funds checks; beneficial-ownership evidence and no improper introducer arrangements.
- Verified company bank/wallet destination ownership, private-sale signatory approvals, correct BEP-20 token address, code audit and tested reconciliation.
- Controls for non-completion, material price movements, over-subscription, shortfall, cancellations, wallet failure and security incidents.

10. Transfer fees, fee vault, LP custody and liquidity governance

10.1 Token fees on designated pool trading

Management's proposed new-token commercial policy applies a 2.00% TGB-denominated fee on an eligible designated-pool buy transfer and a separate 2.00% TGB-denominated fee on an eligible sell transfer. Ordinary wallet-to-wallet transfers are intended to be exempt where no designated pair is involved; authorised system liquidity operations may have a specifically controlled exemption. Deployed code and exemptions must be independently verified before these rules are represented as immutable production facts.

Activity	Project token fee	Commercial effect
Eligible buy from designated pair	2.00% in TGB	Buyer receives 98% of gross TGB output before other DEX/slippage costs.
Eligible sell into designated pair	2.00% in TGB	Only 98% of nominal TGB input reaches the pair before AMM fees.
Ordinary wallet transfer	Intended 0%	Must verify no designated-pair leg and actual code.
Authorised system liquidity operation	Conditional exemption	Requires correct controller and restricted on-chain role; no personal blanket exemption.

PancakeSwap V2 publishes an exchange trading fee of 0.25% for V2 trades, separate from any project-level transfer fee and BNB gas; the actual trade route and fee must be verified at execution. The policy should not be simplified into an instantaneous 4% charge per single transaction or a guarantee that fees accumulate stable USD liquidity.

10.2 Fee Vault recycling (conditional mechanism)

1. Eligible TGB transfer fees accrue to the designated restricted Fee Vault.
2. A permitted operator validates minimum processing economics, token and pair identity, reserves, protocol fees, reference price, cooldown and vault balances.
3. Following required independent approvals, a capped amount of vault-held TGB may be converted for matching quote assets and paired with remaining TGB.
4. New LP tokens must be minted into the approved restricted custody; residual assets, transaction costs and the actual net effect must be reconciled.

Fee accrual does not automatically create a same-transaction USDT reserve or a token price floor. Converting TGB may move market price and USDT reserves adversely before LP addition. The legal/beneficial owners of LP and fees must be documented. No automatic burn or distribution arises absent verified code and corporate/trust instructions.

10.3 Four liquidity categories

LP category	Status/control principle
Opening governed LP	TGB/USDT funded and minted into project custody under exact authorisations; verify chain receipts.
Founder personal LP	Separately funded personal position; must be separately disclosed and cannot be mistaken for protected company LP.
Founder-sale 20% LP budget	Cash earmark only until matched with TGB, added to pool and minted into identified custody.
Fee-funded additional LP	Produced only by separately authorised recycling and matching contribution; not automatically generated on token trade.

10.4 Legacy old-token wind-down - 4 November 2026 observation

Old TGB is a different deployed contract from the new TGB. On 4 November 2026, management-supplied BscScan screens for old governor 0xa224fda599f7a8bcf8458d67cfe32b9efa3e1558 showed Proposal #2 with status code 4 (Approved), actionApprovalCount of 2, activeLiquidityWindDown = 2 and liquidityWoundDown = false. The on-chain windDownTerms(2) showed 31,622.776601683793318988 project LP, minimum net old TGB 949,543.512703794884456111, and minimum USDT 1,013.119519939147399795. These are historical observations, not a live end-of-day certificate.

The last dashboard estimate available to this document was approximately 944,366.77 old TGB and 1,039.54 USDT. A BscScan preflight for executeLiquidityWindDown(2) returned revert selector 0x222310dc, and no successful execution receipt has been provided. The error originates from a custody/transfer check based on bytecode inspection, but the precise failing balance invariant is not legally or independently certified. Thus the old LP is NOT to be represented as fully liquidated; proceeds have NOT been shown as returned to the treasury.

The approved old wind-down recipient is 0xbE8CbF2DBbb3222E08F68951Dd0E1bB6ea37F25B. The proposal window was recorded as ending 9 November 2026, 09:02:13 Malaysia time. Both status and timing require a fresh chain check before any operational decision. Old wind-down cash may not be redirected to the new token, the founder or a project wallet without its own lawful authorisation.

11. AI Smart Accounting operating model (RM699 monthly)

11.1 Commercial product and customer invoicing

The AI Smart Accounting System proposes monthly pricing of RM699 per client. Existing professional accounting companies contract with and invoice their clients, subject to actual principal/agent and service-delivery terms. Existing e-TAX/e-TOTAL modules and a reported network of more than 5,000 historical accounting clients are not proof that 5,000 have subscribed to the new AI service. Human supervision remains central to professional and tax compliance; AI may automate routine documentation but cannot eliminate review, exception handling or legal accountability.

11.2 Proposed monthly allocation for one RM699 invoice

Flow	RM	Commercial interpretation
Client fee invoiced by professional firm	699.00	Gross client charge; actual tax and refunds must be addressed.

Flow	RM	Commercial interpretation
Professional firm retained for human service - 30%	209.70	Not automatically profit; must fund qualified human delivery.
Proposed professional-to-Total Group funding - 70%	489.30	Requires signed bona fide intercompany agreement and eligible receipts.
Total Group-to-Total eSupplies AI/IT target - 20%	139.80	Target cost budget, actual API bills must be measured.
Total Group-to-Total eSupplies tech personnel/operations - 30%	209.70	Separate technical delivery staffing allocation.
Potential Group-retained residual budget - 20%	139.80	Potential TGB holding before market charges; not an economic gain or guarantee.

The intended implementation would use a legally documented portion of the professional firm receipt to fund Total Group purchases of new TGB from the designated pool. A separate intercompany technology agreement could compensate Total eSupplies in TGB for actually delivered AI/IT and technical support services. The residual TGB would be owned by the company holding the designated wallet unless the trust or a separate valid contract provides otherwise.

11.3 Cost risk and pilot controls

Management's earlier working estimate of RM200/month direct AI token/API cost per client is RM60.20 above the approved RM139.80 monthly AI/IT budget. If 500 clients consumed RM200 each, the direct AI-cost variance versus budget would be RM30,100 monthly before other fixed expenses. The project must not describe the RM139.80 target as verified actual cost or make an unapproved automatic TGB reimbursement to cover a variance.

Measure per-client model/API usage, hosted compute, data storage, exception frequency, qualified human review, security, quality assurance, extra vendor charges and client concentration. Variances require efficiency measures or separately approved amendments. There is no presumption of an additional 30% management fee on top of these overlapping allocations.

11.4 Accounting and market-conduct boundaries

The professional firm, Total Group and technology supplier must separately recognise actual revenue, cost, liabilities and token holdings. Buying TGB exchanges one asset for another; it is not itself income or an increase in corporate NAV. Supplier sales, market spreads and taxes may offset Group purchases. No arrangement should be operated to create artificial volume, manipulate price or support an advertised return.

12. TAS internal prepaid credits and funding model

12.1 Customer-facing product is not TGB

Total Ai Solutions Sdn Bhd (TAS) is intended to invoice customers for AI marketing and other eligible services via restricted, non-transferable internal prepaid service credits. Such credits are contractual rights to future service consumption, not BEP-20 tokens, shares, investments or deposits, and cannot be exchanged into TGB. A customer need not open a crypto wallet to use the TAS service.

Unused prepaid balances must be monitored as customer obligations and are not automatically earned revenue. Customer terms must address usage, expiry, refunds, disputes, data protection, e-Invoicing, spending

limits and vendor-service failure. TGB market purchases must not be funded using customer credit liabilities that remain refundable or undelivered.

12.2 Proposed 10x direct AI-cost service pricing

Management's current cost-plus working model prices earned TAS service at ten times the attributable third-party AI processing cost. TAS deducts the directly attributable AI cost, then allocates 30% of the resulting balance to TAS management/operations and up to 70% of that post-AI balance as the potential legally eligible basis for an intercompany transfer to Total Group, which may buy TGB under a separate approved market conduct policy.

Illustration: actual AI processing cost RM100	RM	% of earned service revenue
Earned TAS service charge: 10 x direct AI cost	1,000.00	100%
Direct third-party AI processing cost	(100.00)	10%
Post-AI-cost balance	900.00	90%
TAS operating allocation: 30% x 900	270.00	27%
Potential Group TGB acquisition budget: 70% x 900	630.00	63%

The RM630 is a gross allocation candidate, not audited profit, distributable cash or an obligation to buy TGB. Taxes, platform costs, payroll, refund liabilities, working capital, intercompany consideration and applicable capital-market restrictions take priority.

12.3 Example of unearned prepaid credits

If a TAS customer prepays RM1,000 and consumes services attributable to RM40 of AI-provider cost, the intended 10x price charges RM400 for delivered service. The remaining RM600 stays on the customer ledger as an unused obligation. On the RM400 actually earned, the direct AI cost is RM40, TAS operations would be allocated RM108 (30% x 360), and a theoretical maximum RM252 (70% x 360) could be assessed for lawful Group funding after all cash and legal checks.

12.4 Reporting and risk safeguards

- Service-credit top-ups, outstanding liability, earned-service usage, refunds and contract liability reconciliation.
- Service-by-service direct AI cost, tariff version, usage audit log, customer spend-cap approvals and pricing transparency.
- Approved TAS-Total Group intercompany basis, available-cash tests, tax/transfer pricing, lawful payer and TGB purchase approval.
- DEX execution records: exact TGB contract, price, slip, buy fee, DEX fee, net token units, recipient corporate wallet and hashes.
- No unearned prepayments, fabricated activity, forced purchases or assurances that a 10x cost multiplier creates a risk-free 63% return.

13. Enterprise investments, dividends and repurchase principles

13.1 Business acquisitions

The intended default shareholder for acquired profitable businesses is Total RW Assets Sdn Bhd directly, unless a documented SPV is independently justified. Each transaction must be supported by normalized earnings,

operating cash conversion, working-capital requirements, debt, tax exposure, seller warranties, customer concentration, expected free cash flow, independent valuation and downside scenarios. A profitable historical year is not sufficient on its own.

Capital may be sourced from (a) legally available company cash, realized investments or lawful dividends, and (b) separately approved deal-specific capital raising. There is no fixed split. The designated 2m net property fund and its 0.2m reserve cannot be reassigned to a business deal without express legal approvals and revised investor disclosures.

13.2 Distinct income measures

Gross revenue, accounting profit, dividend capacity, cash actually received by Total RW Assets, free cash flow after capital needs and cash distributable to beneficiaries are separate measures. A 30% shareholding in Total Group does not entitle the vehicle or token holders to 30% of Total Group gross cash flow, revenue, reserves or audited profit. Any dividend from a Malaysian company must satisfy applicable profit and solvency requirements and director approval.

13.3 Buyback and token repurchase policy - expressly conditional

Earlier project concepts included 10% of daily gross business revenue, 70% of eligible founder cash dividends, rental-related allocations and up to 30% of excess positive free cash flow. These were materially different alternatives, not simultaneous binding promises. The proposed 30% corporate shareholding changes the receiving entity for dividends: cash paid to Total RW Assets is the company's cash and does not automatically become David's personal dividend. The earlier founder-dividend formula therefore cannot be transplanted into the new trust structure.

As of this edition, NO guaranteed token buyback, price support, redemption, monthly distribution, minimum yield or 30%-40% annual appreciation is approved for public communication. Future repurchases, if adopted, should be bounded by verified positive cash available AFTER taxes, debt obligations, working capital, reserves, lawful Board/trust decisions, securities-law constraints and an independent market-conduct process. A future 30% excess-free-cash-flow cap is only an illustration for further Board and counsel consideration.

13.4 Proposed future buyback process

1. Independent finance team verifies realized cash from each asset or operating line and reconciles all debts, customer obligations, taxes, reserves and liabilities.
2. Board and trustee decide whether any surplus is legally available and whether direct holder distributions, investment retention, debt reduction or a token purchase is permitted under binding documents.
3. If repurchase is authorised, treasury publishes the budget, timing, venue, price tolerance, permissions and insider/conflict protections without coordinating artificial trading.
4. Report actual net TGB acquired, fees, custody, subsequent permitted use and any genuine burn; repurchased tokens held for future acquisitions are NOT burned tokens.

Business-related Group TGB purchases under the accounting or TAS service models are separate company operations, not automatic trust-holder dividend distributions or reductions of total token supply.

14. Corporate, trustee and token-holder governance

14.1 Approved management principle: Option B

Management has chosen a dual-level model: routine expenditure, ordinary acquisitions and operating activities may be managed by directors or a properly constituted Investment Committee within a Board-approved strategy and authority limits; fundamental or material matters are subject to enhanced review and, where legally enforceable, trustee and qualified holder consent. This is a commercial policy direction rather than proof that the unreviewed deed already creates binding on-chain rights.

14.2 Hierarchy of authority

1. Company directors and shareholders exercise powers and duties under the Companies Act 2016, the company constitution and valid corporate resolutions.
2. Trustees exercise only the legal powers and duties conferred by the executed trust instrument and relevant trust law, subject to judicial or regulatory requirements.
3. Beneficiaries may exercise the legally effective rights granted in that instrument and compliant procedures. A wallet ballot alone is not an amendment to the company share register.
4. On-chain governor, custody and multisignature actions implement only the permissions of the particular verified deployed code and never supersede company-law obligations.

14.3 Reserved-matters matrix

Decision class	Proposed approval approach	Status
Routine expenses within budgets	Management/Board under documented limits	Commercial direction
Ordinary investments in approved property or business mandate	Board/Investment Committee with diligence and conflicts review	Commercial direction
Single property >60% of 2m net fund (i.e. >1.2m)	Enhanced independent review and legally mandated trustee/holder consent	DRAFT threshold; NOT ratified
Out-of-mandate investment or diversion of protected property funds	Fresh investment mandate; trustee/beneficiary approval when binding	Requires legal drafting
Related-party investments, commissions and founder benefits	Disinterested directors, independent valuation, recusal and binding consents	Fundamental
Transfer, sale, pledge or major change in 30% Total Group interest	Full corporate/trust review and any mandatory holder decision	Fundamental
Major debt, guarantees or capital priority change	Risk/solvency and trustee/corporate review	Subject to limits
Trust, beneficiary rights, token economics or dilution amendment	Company, trustee and eligible holder consent only where legally enforceable	Fundamental
Old/new LP, vault or Safe operations	Separate existing on-chain governor, officers, timetable and permissions	Contract-specific

14.4 Proposed holder-vote controls

A final legal voting framework must define eligible tokens and people; registry identification; snapshot block and time; quorum denominator; founder/treasury/custody exclusion rules; related-party recusals; abstentions; proxies; proposal notice; voting period; pass requirement; emergency exception; result certification; challenges; and what legally enforceable action follows. Importing the old-token 20% quorum and 75% approval threshold into new investment matters without a deed or code mandate would be misleading.

The project has identified David Khoo (compliance), Poh Shing Huoy (monitoring) and Karen Tan Khai Yin (assessment) in earlier governance planning. Exact on-chain officer addresses, current authorization, fiduciary role, tenure and conflict duties must be confirmed with their consent in any final public governance schedule.

14.5 Minimum public record of a material decision

Publish an understandable proposal memorandum, governing entity and property/asset, valuation, related-party flags, expected liabilities, legally available funding, trustee/Board approvals, beneficial-holder electorate and conflicts, voting result, signatory approvals, execution receipt, transaction closing evidence and subsequent quarterly reporting. An approved vote does not itself mean settlement or legal asset transfer occurred.

15. Technology architecture, custody, security and old-token transition

15.1 Technical architecture

The token operates on BNB Smart Chain and is not its own blockchain. The planned stack includes a BEP-20 token, designated AMM pair, restricted acquisition treasury, fee vault, liquidity/custody controller, governor and multisignature authorisations, website purchase portal, off-chain shareholder/beneficiary and asset registers, bank accounts, enterprise systems and evidence-ledger controls. Blockchain transaction finality does not replace off-chain company shares, land titles, cash verification or signed contracts.

15.2 Security and code assurance

- Published and independently verified current token code, bytecode/compiler comparison and immutable/function authority map.
- Owner and officer powers, fee/exemption changes, pair whitelist, mint/burn, pause/blocklist, upgrade/proxy status and emergency pause arrangements.
- Fee Vault controls, processor swap limits, slippage, price deviation, cooldown, gas reimbursement, LP mint routing and beneficiary ownership.
- New/old governance contract separation and exact function restrictions, quorum, timelocks, conflict rules and execution permission.
- Multisignature operator security: hardware keys, segregated roles, backup and recovery, malicious approval protection, address allowlists and transaction simulation.
- Independent smart-contract audit, adversarial tests, chain-56 production deployment report, dry-run and transaction receipts before placing real subscriber funds.

Foundry/Anvil local prototype success in the previous project is useful engineering evidence but does not establish a production security audit, legal issuer permission, safe treasury custody or correctness of the live subscription contracts. Contract not renounced/admin control flags and any upgrade authority should be disclosed rather than concealed.

15.3 Old versus new token transition

Old token balances, holders, price charts, pool liquidity, transfer fees and governors do not automatically carry across to the new TGB contract. Any voluntary holder migration, redemption, replacement-token claim or economic equalisation requires independent legal authorisation, clear record dates, fair allocation, funding and secure verified contract implementation. Never promise a 1:1 swap or treat previous governance approval as consent to a different token arrangement without executed terms.

15.4 Operational incident reporting

Management should maintain a public incident register for significant incidents such as unauthorized approvals, smart-contract restrictions, compromised private keys, downtime, withdrawal reverts, reserve discrepancies, regulatory enquiries or suspected price manipulation. Reports should distinguish unconfirmed alerts from verified chain events and specify actions, controls and affected assets.

16. Investor economics, taxation, accounting and reporting

16.1 What a TGB purchase does and does not buy

A purchase from the new TGB DEX pool transfers BEP-20 units to the buyer and alters AMM reserves. It does NOT by itself make the buyer a direct shareholder in Total Group or Total RW Assets, transfer land, pay the issuer the USDT trade consideration or fund property acquisitions. The exact economic and voting rights of eligible holders depend on legally operative trust and issuance documents; if rights amount to securities, applicable securities-law controls must be respected.

16.2 Pricing, risk, valuation and liquidity

In a low-reserve AMM, a modest trade can materially change token price. A displayed token spot price multiplied by 10 billion supply is a fully diluted notional calculation, not a realisable cash valuation of an operating company, portfolio or token float. Investor exits may be constrained by slippage, taxation, technical failures, token transfer fees and changing liquidity. Neither RWA investments nor a registered shareholding ensures that the token can be redeemed against company assets.

16.3 Financial statements and reporting cadence

Report	Minimum content	Cadence proposed
Token & wallet reconciliation	Supply, founder/treasury/LP/vault holdings, releases, buys/sells, fees, minted/burned LP	Monthly
Property acquisition fund	Gross proceeds, commissions, LP allocation, net company cash, acquisitions, costs, 200k reserve	Monthly during raise; quarterly after
Investments	Legal title, cost, third-party valuations, cash distributions, debt, covenants, contingent liabilities	Quarterly
Accounting AI operations	Clients actively billed, RM699 receipts, AI API cost, staff cost, token purchase/trade flows	Monthly management
TAS internal credits	Credits sold, earned/billed usage, liability, refunds, vendor costs, legal intercompany payments	Monthly
Governance and related parties	Material proposals, votes, conflicts, trustees, Board authority, completed execution	For each event; quarterly summary
Financial statements	Applicable MFRS/IFRS audited financial reporting and related-party notes	Annual, with management interim reports

16.4 Accounting principles

Financial reporting should distinguish controlled subsidiaries (MFRS/IFRS 10), significant-influence investees (IAS/MFRS 28), business combinations (MFRS/IFRS 3), related parties (IAS/MFRS 24), revenue from contracts with customers and principal/agent analysis (MFRS/IFRS 15), financial instruments, impairment and crypto asset accounting under the applicable framework. Acquisition cost and historical book values must not be mistaken for free cash. Legal counsel and qualified auditors should assess the transfer consideration, trust accounting and token liabilities.

16.5 Taxation and distribution

Corporate dividends, founder sale proceeds, token gains, service revenue, tax invoices, property income, transfer duties, withholding tax, capital gains rules, stamp duties and reporting depend on the specific taxpayer, jurisdiction, consideration, trade, distribution and effective law. No general claim that TGB trading is tax-free should be made. Each enterprise should maintain its own ledger and transfer-pricing support. Malaysian corporate distributions must satisfy applicable Companies Act 2016 profit and solvency requirements before any proposed company-funded cash distribution or buyback instruction.

17. Regulatory classification, sale restrictions and marketing

17.1 Central Malaysian classification issue

The proposed trust-linked economic participation in shares of an existing Malaysian company introduces a potentially material securities-law issue. Securities Commission Malaysia distinguishes ordinary digital assets from tokenised capital-market products; legal characterisation turns on the actual rights, instruments, governance, transfer mechanics and economic substance. A DEX listing or the phrase “utility token” does not independently remove securities or public-offer obligations. Counsel should consider engagement with the SC before any offering.

The project must assess Capital Markets and Services Act obligations, the SC Guidelines on Digital Assets, Guidelines on Recognized Markets (revised 20 May 2026), SC FAQs on Tokenised Capital Market Products and other applicable securities/public-company offering rules. The revised advertising guidelines effective 1 November 2025 require care with social-media financial promotions and introducers. Legal advisers should address retail versus sophisticated investors, private placement exemptions, tokenised equity, cross-border promotion, AML/CFT, offshore restrictions, nominee/trust arrangements and necessary licences.

17.2 No sale authority in the whitepaper

This counsel-review edition is not an offer to sell, invitation to purchase, subscription agreement, prospectus or investment memorandum approved for distribution. Potential subscription sizes of USD1,000-5,000 from historical planning are not an approved permitted retail-investor programme. No payment address, online Buy module or social-media solicitation may be activated merely because this document has been compiled.

17.3 Content standards for public communications

- Use “planned”, “proposed”, “management reports”, “subject to completion” and exact dates wherever legal title or system functionality is pending.
- Do not claim the full RM140.665m of historical parent book equity or 30% of gross Total Group assets automatically backs each token.
- Never promise 30%-40% annual appreciation, positive recurring buyback, dividend, rent distribution, redemption or guaranteed 6% yield.
- Disclose competing incentives and conflicts: founder 30% token allocation, founder token sales, related-party opportunities and introducer compensation.
- Publish the authoritative new token address next to an explicit old-address warning and provide block-dated wallet links.
- Provide balanced material risks in all public promotions, not only in a lengthy downloadable disclosure.
- Identify the actual legal issuer/offeror, permitted jurisdictions, eligible investors, approvals and regulator status only when counsel confirms them.

17.4 Recommended counsel opinions and work products

At minimum, obtain (i) a written Malaysian securities/capital-markets opinion on classification and offering method; (ii) corporate/share contribution and stamp/tax opinions; (iii) trust and beneficiary rights memorandum; (iv) private-placement documentation and introducer compliance; (v) crypto trading, liquidity, custody and

marketing opinions; and (vi) a cybersecurity contract assessment. Any cross-border subscription requires jurisdictional advice for each actual market.

18. Principal risk factors

Regulatory and offer risk

The rights model may constitute regulated securities or a tokenised capital market product; an unlawful offer may require cessation, remediation, rescission or enforcement.

Trust and beneficiary enforceability

An unreviewed deed may fail to grant the intended rights, may not follow wallet transfers or may conflict with trust, AML, custody and company law.

Uncompleted 30% share transfer

Registration, lender consent, conditions, taxes or founder decisions may delay or prevent transfer entirely.

Historical accounts and valuation

FY2025 reported a net loss, unsatisfied registered charge and book equity that may not be realisable; minority and intangible discounts may be material.

Founder and supply concentration

Three billion founder units and large treasury inventory can cause concentration, sell pressure, perceived dilution and governance conflicts.

Liquidity and AMM market impact

Low pool liquidity, token transfer fees, slippage, traders exiting and LP withdrawal can impair fair execution and recoverable amounts.

Legacy token confusion

Old and new contract addresses are distinct; incorrect purchase or assumed migration rights may cause irreversible losses.

Smart-contract and privileged control

Admin keys, unverified source, fee processor, LP custody, invalid approvals, unreviewed upgrade rights and contract bugs can compromise funds.

Fundraising and placement completion

Private placement may be unauthorised or insufficient; 20% LP and conditional 20% commissions reduce net project funds.

Commercial property and operating risk

Acquisition title, valuation, tenancy vacancies, repair, financing and taxes may prevent target yields or lawful cash distributions.

Business acquisition and indebtedness

Acquired investees may underperform, incur claims or create dilution, losses, concentration and creditors' priority.

AI service economics and data security

API/token costs can exceed budget; inaccurate outputs, staff needs, model outages and privacy breaches can cause losses or regulatory liability.

TAS prepaid customer liabilities

Unearned credits and refund liabilities are not free investment capital; metering errors and customer disputes may create cash stress.

Buyback misunderstanding

No adopted binding formula or price floor exists; a company-funded TGB purchase may be outweighed by supplier or holder sales.

Custody and key compromise

Loss of seeds, phishing, malicious approvals or administrative compromise may cause permanent loss of token or company property.

USDT, FX and blockchain risk

Stablecoin depeg, counterparty risk, bridge/chain failures, gas disruption, exchange fee and jurisdictional restrictions may affect settlement.

Conflicts and related parties

Founder, insiders, introducers, service providers and transaction counterparties may have competing economic incentives.

Legal remedies and cross-border disputes

On-chain ownership may not map to enforceable rights; litigation and insolvency recovery can be costly and uncertain.

Token purchasers may lose all value and may have no practical liquidity, claim against assets, right to company dividends or access to a functioning legal remedy. No risk disclosure removes statutory obligations of issuers, sellers, fiduciaries or promoters.

19. Roadmap, evidence gates and publication controls

19.1 Evidence-driven milestones

Stage	Deliverable	Gate for public claim
1 - Legal foundation	Total RW Assets incorporation docs and binding trust deed verified	No “100% holder-owned vehicle” until enforceability proven.
2 - 30% share contribution	75,883,500 share transfer executed/stamped/registered; lender and regulatory approvals	No completed ownership claim before share register.
3 - Independent value	Full accounts, independent valuation, minority/asset-quality analysis	No token NAV or guaranteed asset backing based on historic RM138m.
4 - Governance and technical	New mainnet source, current roles, audits, vote/trust register reconciliation	No legally binding token vote claim without verified mechanism.
5 - Property capital program	Approved eligible offer; net 2m fund, actual custody, 85/5/10 mandate	No property or rent claim until closing.
6 - Placement portal	Rewritten true 10% discount and conditional commission logic; audited, tested and legally cleared	No production funds before permission.
7 - AI accounting	Measured RM699 pilot, provider costs, 20% IT target and contracts	No 5,000 AI subscribers or achieved margin claim.

Stage	Deliverable	Gate for public claim
8 - TAS credits	Consumer terms, credit ledger, measured earned services and lawful Group transfers	No token-funded revenue claim from mere top-ups.
9 - Enterprise acquisition	Direct Total RW Assets title, separate funding, due diligence, approved capital	No claimed investments or diverted property fund.
10 - Periodic transparency	Full fund and LP reconciliations, material proposal records and independent assurance	Dated, verifiable reports and error correction.

19.2 Public-release controls and responsibility

This document becomes eligible for public use only after legal issuer and beneficiary rights, share title, price/offer terms, token deployer ownership, token supply/admin source, all wallet destinations, private-placement portal code, accepted risks, financial disclosures and investor eligibility are verified and signed by responsible company/trust bodies. Management should maintain a version-controlled disclosure log so that future changes in governance, legal title, fundraising and liquidity are reconciled against every public website page and social-media campaign.

Appendix A. Numeric reconciliation and economic examples

A1. Fixed new-token supply

Token class	Units	%
Founder	3,000,000,000	30.00
Restricted treasury	6,999,000,000	69.99
Opening LP	1,000,000	0.01
TOTAL	10,000,000,000	100.00

A2. Founder share contribution

Measure	Value
Total ordinary shares in SSM base record	252,945,000
Proposed 30% transfer	75,883,500
Parent book equity (FY2025 SSM summary)	RM140,665,157
30% parent equity reference	RM42,199,547.10
Founder existing consideration units	3,000,000,000 TGB
Additional TGB/cash contemplated	0

A3. Placement formula and worked cases

Let G = subscriptions collected in USDT-equivalent; r = share of subscription VALUE with valid introducer. LP = 0.20G; Commission = 0.20rG; Net property capital = (0.80-0.20r)G. For a 2m net target, G = 2,000,000/(0.80-0.20r). The final fund is before actual bank, chain, tax or legal charges, which require reserves/explicit treatment.

A4. Stage 7 AI accounting sample

Line	RM/client/month	RM/500 clients/month
Client billing	699.00	349,500
Professional firm human service budget	209.70	104,850
Group TGB purchase funding input	489.30	244,650
AI/IT target	139.80	69,900
Tech personnel budget	209.70	104,850
Residual Group token budget before costs	139.80	69,900
Earlier RM200 AI estimate - budget overrun	60.20	30,100

Not forecasts. Assuming 500 actual billed and paid clients at full price, no discounts, refunds or taxes. Vendor sales and actual DEX price affect cash and token units.

A5. Stage 8 TAS service unit example

Line	RM
Direct AI cost	100
Earned service price (10x cost)	1,000
Residual after direct AI cost	900
TAS 30% operating allocation	270
Maximum proposed eligible Group TGB acquisition budget	630