


# BUSINESS PLAN


## LIT XCHANGE



LIT  XCHANGE

- LIT  XCHANGE is a cutting-edge fintech platform that will revolutionize stock trading by processing orders on lit-markets to avoid price distorting dark-pools & PFOF.
- Our mission is to effectively mitigate the risks associated with commission-free trades which are routed through darkpools via payment for order flow, enabling market manipulation, hidden-fees, and front-running of retail trades.
- We aim to empower retail investors to optimize trading strategies by harnessing the strengths of collective human-beings combined with automated Artificial Intelligence enhancements for a level of swarm-intelligence poised to change the way retail-investors view stock trading entirely.

### 1. Business Overview:

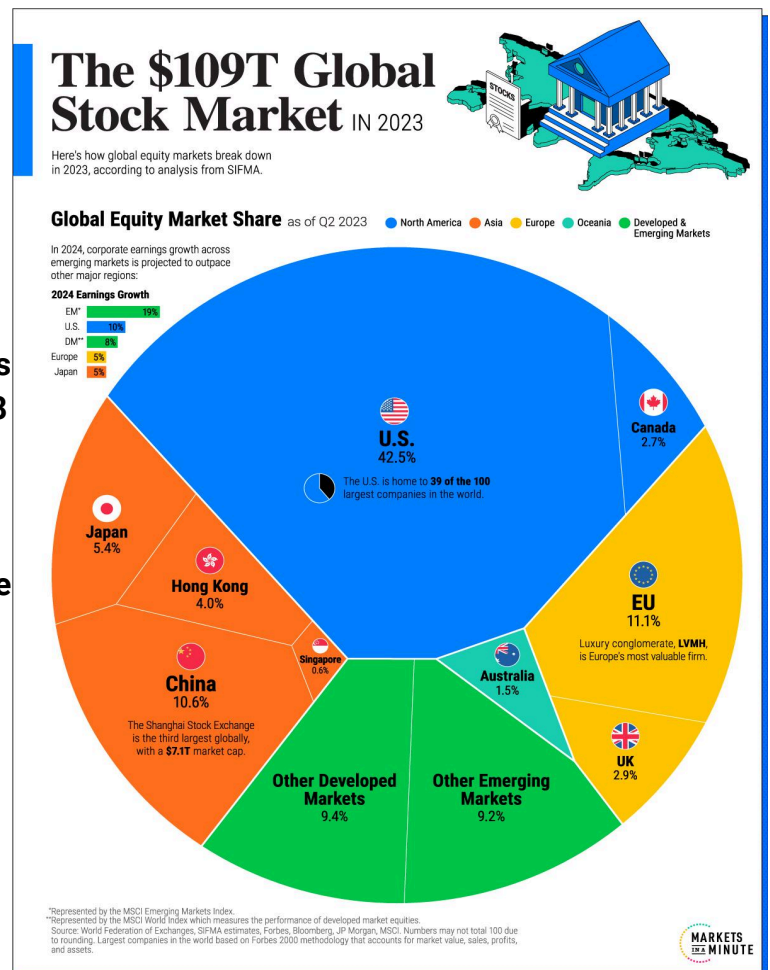
- LIT  XCHANGE is a cutting-edge fintech platform that will revolutionize stock trading by processing orders on lit-markets to avoid price distorting dark-pools & PFOF (payment for order flow).
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Intelligence enhancements for a level of swarm-intelligence poised to change the way retail-investors view trading entirely.

## 2. Market Analysis

### 2.1. Market Size and Growth:

- The New York Stock Exchange trades \$18.9 billion per day, on average, and is the primary liquidity event for institutional and retail investors.
- Global equity markets have nearly tripled in size since 2003, climbing to \$109 trillion in total market capitalization.
- The US global equity market cap exceeds \$47 trillion and makes up ~43% of total global market cap, outpacing the next closest economy, the E.U., by significant margin.
- The number of individuals participating in the stock market has been steadily increasing, driven by factors such as technological advancements, greater accessibility to financial information, and the democratization of investing.
- In 2020, a wave of retail investors entered the stock market. During the next two years, approximately 30 million new brokerage accounts were opened in the U.S. By 2021, retail investors comprised 25% of total equities trading volume, nearly double the percentage reported a decade prior.
- Moreover, 61% of Americans own stocks directly or through investment funds, highlighting the growing interest in equity ownership. This is also the highest number of Americans reporting to own stock since the 2008 GFC.
- Despite the competitive landscape, our unique value propositions and focus on user experience differentiate us in the market.
- Retail investor net inflows from U.S. retail investors increased dramatically due to



pandemic-induced boredom from lockdowns combined with federal assistance checks sent to investors in 2020 & 2021.

- Retail flows trended downward for a short period, but courtesy of a hedge fund short-squeeze, daily flows increased further to \$1.48 billion, as investors piled into video game retailer GameStop and movie theater AMC Entertainment.
- For the next two years flows stayed locked between \$1-1.4 billion per day, as inflation reared its head and bond yields began to climb.
- However, in the first few months of 2023, coinciding with Q1 earnings season, U.S. retail investors came roaring back, shattering yet another milestone, with daily net flows crossing \$1.5 billion a day in February '23, another all-time high.

| Year | Retail Net In-Flow |
|------|--------------------|
| 2018 | \$480 M            |
| 2019 | \$820 M            |
| 2020 | \$1.28 B           |
| 2021 | \$1.42 B           |
| 2022 | \$1.32 B           |
| 2023 | \$1.51 B           |

## 2.2 Market Challenges

Retail investors face several significant challenges that hinder their ability to make informed investment decisions and achieve optimal outcomes:

### Opaque Pricing Structures:

- **Problem:** Traditional brokerage models often utilize Payment for Order Flow (PFOF), resulting in opaque pricing structures that obscure the true costs of trading.

- **Impact:** Retail investors may unknowingly incur higher transaction costs, even on trades marketed as "commission-free," as PFOF arrangements can lead to execution at less favorable prices that are more expensive than simply paying a commission.
- **Solution:** LIT 🔥 XCHANGE aims to provide transparent pricing and execution mechanisms, ensuring that users understand the true costs of their trades and can make informed decisions. Our platform will clearly display all fees associated with each trade, eliminating hidden costs and providing users with a complete picture of their trading expenses."

#### **Market Manipulation Strategies:**

- **Problem:** PFOF arrangements can facilitate market manipulation strategies, through darkpool trading, which may distort market fairness and suppress equity prices.
- **Impact:** Retail investors may face increased losses, market volatility, and uncertainty, eroding trust in the integrity of financial markets.
- **Solution:** LIT 🔥 XCHANGE is committed to promoting market transparency and fairness, implementing safeguards to mitigate the risks associated with market manipulation to protect investor interests.

#### **Misinformation Campaigns & Fake News:**

- **Problem:** The proliferation of misinformation campaigns and fake news in the digital age can undermine investor confidence and disrupt the investment decision-making process.
- **Impact:** Retail investors may make suboptimal investment decisions based on inaccurate or biased information, leading to potential financial losses.
- **Solution:** LIT 🔥 XCHANGE prioritizes education and information integrity with the assistance of artificial intelligence and leveraging the collective intelligence of thousands of individual human-users, providing reliable resources and tools to navigate the complex landscape of financial information and distinguish fact from fiction.

#### **Limited Resources for Collaborative Research:**

- **Problem:** Retail investors often lack access to resources for collaborative research and strategy development, limiting their ability to leverage collective insights and expertise.

- **Impact:** Retail investors may miss out on opportunities for learning and innovation, constraining their potential for success in the financial markets.
- **Solution:** LIT 🔥 XCHANGE fosters a community-driven approach to investing, facilitating collaboration and knowledge-sharing among users to unlock new opportunities and enhance investment outcomes.
- **By addressing these market challenges, LIT 🔥 XCHANGE aims to empower investors with the tools, information, and resources they need to navigate the complexities of the stock trading landscape and achieve their financial goals while creating tangible positive change in equities markets for the betterment of mankind.**

### 2.3. Emerging Market Trends and Opportunities:

- LIT 🔥 XCHANGE is positioned at the forefront of emerging trends reshaping the retail trading landscape.
- Our platform's emphasis on transparency, direct market access, and collective intelligence addresses key challenges faced by retail investors.
- Emerging needs such as true price discovery, transparent pricing models, and market manipulation & risk mitigation align closely with retail's need for innovative solutions that challenge the status quo in stock trading.
- LIT 🔥 XCHANGE's focus on empowering individual traders with superior market insights and practical trading assistance reflects the growing demand for user-centric platforms in the evolving trading ecosystem.
- Social media and online communities have become influential platforms for investment discussions and idea sharing, shaping investor sentiment and behavior.
- Technological innovations, including artificial intelligence (AI), machine learning, and blockchain technology, are transforming the way trading is conducted, offering new possibilities for efficiency and risk management.
- The growing popularity of thematic investing, such as dividend investing and AI investing, presents opportunities for brokerage firms to cater to specific investor preferences and values.
- AI-thematic ETFs saw a 34% YoY increase in net new investors

## 2.4. Market Regulatory Environment:

- We will hire highly-experienced and educated leaders for the CEO, CFO, CIO, and CCO positions to ensure we meet all regulatory requirements. (Executive, Financial, Investment, Compliance.)
- Regulatory compliance is a critical consideration for LIT 🔥 XCHANGE as it navigates the complex regulatory landscape governing financial markets.
- Our platform's commitment to transparency, integrity, and investor protection aligns with regulatory objectives aimed at safeguarding market integrity and ensuring fair and orderly trading.
- By eschewing the Payment for Order Flow (PFOF) model and adopting a commission-based structure, LIT 🔥 XCHANGE mitigates potential conflicts of interest and enhances transparency, thereby fostering trust and confidence among its user base while maintaining compliance.

## 2.5. Market Entry Strategy:

- LIT 🔥 XCHANGE will differentiate itself from competitors by emphasizing our unique selling points, such as our commitment to processing orders on lit-markets, mitigating the risks associated with darkpools and PFOF, and harnessing the power of collective swarm-intelligence and AI-assisted due diligence in trading. By highlighting these key advantages, LIT 🔥 XCHANGE will position itself as a distinctive and innovative player in the retail trading market.
- LIT 🔥 XCHANGE's market entry strategy revolves around leveraging our innovative solutions, strategic positioning, highly-engaged community, and compelling value proposition to gain traction in the retail trading market.
- Our platform aims to differentiate itself through targeted marketing campaigns that resonate with our user's values, strategic partnerships, and user-centric initiatives aimed at enhancing the trading experience, equity in markets, and driving customer acquisition and retention.
- By focusing on both people and technology, the combined swarm-intelligence of humans and AI, transparency, customer needs, and regulatory compliance, we seek to establish LIT 🔥 XCHANGE as a trusted and preferred choice for retail investors, poised for sustainable growth and market leadership.

### 3. Marketing Plans for User Acquisition:

#### 3.1. The Power of Unique Language: The Holy Grail of Marketing

- One of LIT 🔥 XCHANGE's most significant advantages in its marketing strategy are the unique keywords used by our target audience. This specific terminology was created and is used exclusively by our target customers on social media. These potential customers very often specialize in understanding the intricacies of financial markets to a high degree which provides us with an unparalleled opportunity to reach our ideal customer profile more effectively and efficiently than almost any other company in the world.
- For many other business niches, companies often struggle to identify and target their desired audience. They invest substantial resources in market research, keyword analysis, and audience segmentation to craft messages that resonate with potential customers. Even then, there is no guarantee that their marketing efforts will reach the right people or generate the desired results. This process often leads to wasted marketing dollars and a lower ROI.
- However, at LIT 🔥 XCHANGE we find ourselves in a unique position. The specific language used by our target audience acts as a powerful beacon, guiding our company's marketing efforts directly to our customer-base with ease. By leveraging this distinct terminology in our marketing campaigns, we can ensure that our message reaches individuals who are already interested in market reform and financial education.
- Our targeted approach eliminates the need for broad, generic marketing campaigns that cast a wide net in hopes of capturing the attention of potential users. Instead, LIT 🔥 XCHANGE can focus our resources on crafting highly specific, relevant, and engaging content that speaks directly to our ideal customer profile. By speaking the same language as its target audience we can establish an immediate connection and build trust, increasing the likelihood of converting marketing dollars into active users.
- As we have a strong social media presence on Twitter, Youtube, LinkedIn, Discord, Kick, and TikTok, our target audience acts as focus groups which we've leveraged, for free, for over 2.5 years. These focus groups have been able to provide us with insights into incredibly tactful strategies for user happiness, engagement, and growth within LIT 🔥 XCHANGE.
- By demonstrating an understanding and appreciation of our community's needs and terminology, LIT 🔥 XCHANGE is positioned as an authentic and integral part of the stock & trading ecosystem providing services that are sorely lacking and can only be implemented by a new company, such as LIT 🔥 XCHANGE, that is

willing to completely challenge the status quo that currently exists between brokerages and market makers. Our unique approach fosters loyalty, encourages organic sharing of social media content, word-of-mouth referrals, contributing to our platform's growth.

### 3.2. Contextual Targeting: Delivering the Right Message to the Right People

- To leverage the unique language of our target audience, we will take advantage of contextual targeting opportunities on a large variety of social media. Contextual targeting allows LIT 🔥 XCHANGE to place our marketing in the most relevant and appropriate contexts & locations, ensuring that the right message reaches the right people at the right time.
- We've already identified a massive number of forums, websites, and online communities where our target audience is most active in order to deliver highly targeted ads and personalized content that align with the interests and preferences of potential users. This approach maximizes the impact of our marketing efforts, as it ensures that LIT 🔥 XCHANGE's message and by proxy, retail investor's needs are noticed by individuals who are most likely to be interested in our platform and services.
- Some of the key online communities and platforms where LIT 🔥 XCHANGE will focus its contextual targeting efforts include Reddit (specifically subreddits like r/wallstreetbets, r/investing, and r/AMCstock), StockTwits, Yahoo Finance forums, and TradingView. By engaging with potential users in these highly relevant online spaces, we can effectively reach our target audience and showcase the benefits of our platform."
- LIT 🔥 XCHANGE founder, Marcel Kalinovic, has a significant reach of over 5 million views per month with strength in platforms such as Youtube, Twitter, Reddit, TikTok, Discord, Kick, Twitch, and LinkedIn in which he provides financial education and information regarding financial markets, market manipulation, geopolitics, and macroeconomics which has resonated with retail investors. Marcel & Mehul are also both active in their respective churches which has led to significant interest in the platform from fellow community members. As a byproduct of these actions, there is a level of trust between Marcel and the retail-investor community. This allows for a very organic awareness of LIT 🔥 XCHANGE that led to over \$175,000 reserved by over 100 retail investors during a short 48-hour "testing the waters" period.



- By combining the power of organic social media strengths, unique language, and contextual targeting, we have found the "holy grail" of marketing. This winning combination enables our company to reach large target audiences effectively, efficiently, and authentically, setting the stage for rapid user acquisition and long-term success as a stock brokerage specializing in people, A.I., transparency, technology, and swarm-intelligence.
- These strategies allow us to optimize our marketing spend by focusing on the most effective channels and platforms. Instead of allocating resources to broad social or television campaigns, we can direct our efforts towards the specific communities where our ideal customer profile is most engaged. This targeted approach reduces wasted marketing dollars and increases the overall return on investment.

### 3.3. Leveraging Existing Audience and Network Effects

- LIT 🔥 XCHANGE is well-positioned to capitalize on our existing audience and the strong network effects with retail-investors. With an impressive +100,000 social media followers, +5 Million views per month, and well over 3,000 people on our email-list waiting for the launch of our Regulation C Founder's Program, we have already demonstrated a significant level of interest and engagement amongst potential users.
- To further leverage our existing audience, we will implement a referral marketing program that incentivizes current users to invite their friends, colleagues, and fellow traders to join. By offering rewards such as discounted subscription fees, exclusive access to premium features, and other promotional incentives, we can motivate our users to become active promoters of the platform, driving organic growth through word-of-mouth referrals.
- Through their ownership of LIT 🔥 XCHANGE via Regulation C investment, and their need for stock market reform, users will evangelize our company in order to strengthen their investment & desire for real change in finance.
- Moreover, LIT 🔥 XCHANGE will tap into the vast potential of online trading communities that exist beyond our current organic-reach. For example, the subreddit "Wall Street Bets" (WSB) boasts over 15 million subscribers which provides us an opportunity to engage with a large and highly relevant user base as many WSB users have been negatively impacted by the dozens of stock brokerage firms that removed their ability to profit on AMC, GME, and a dozen other stocks. We already actively participate in these communities and have an

exceptional reputation amongst a variety of subreddits. By providing valuable insights, and showcasing our unique platform's features and the way it benefits retail investors, LIT 🔥 XCHANGE can attract new users who are already interested in stocks.

### 3.4. Strategic Partnerships & Influencer Marketing

- To further expand our reach and credibility, LIT 🔥 XCHANGE will pursue strategic partnerships with complementary businesses, retail-friendly fintech firms, and influential figures within the trading and investing space. These partnerships provide access to new users, enhance our platform's reputation, and create co-marketing opportunities that drive user acquisition.
- We already have a host of partnerships with other fintech companies to be featured on our LIT 🔥 XCHANGE Marketplace Ecosystem at discounted rates to our customers. Through these partnerships, we can cross-market collaboratively while also conducting profit-generating business.
- Founder Marcel Kalinovic has collaborated with a number of CEO's, well-respected industry experts, financial educators, and popular influencers such as; video interviews with the CEO of Hycroft Mining Corporation (ticker: HYMC) Diane Garrett, former Fitch Ratings Director & PhD economist Dr. Marco Metzler, the directors and cast of films like "The Wall Street Conspiracy", CEO of NY's WestView News George Capsis <https://westviewnews.org/>, and will be featured in an upcoming television show directed by Mark Faulk, "Financial Terrorism in America."
- We can tap into our extensive networks and benefit from their endorsements. These people & influencers can help promote LIT 🔥 XCHANGE to their followers, provide valuable content and insights, and participate in sponsored events or webinars, to the mutual benefit of both platform's visibility and attracting new users.

### 3.5. Continuous Optimization and Data-Driven Insights

- To ensure the ongoing effectiveness of its marketing efforts, LIT 🔥 XCHANGE will adopt a data-driven approach to continuously optimize its campaigns and user acquisition strategies. By leveraging advanced analytics tools and tracking

key performance indicators (KPIs) we can gain valuable insights into user behavior, preferences, and engagement patterns.

- By analyzing data on user acquisition channels, conversion rates, retention metrics, and customer lifetime value, we can identify the most effective marketing channels and tactics, allocate resources accordingly, and fine-tune its messaging and targeting to maximize results.
- These data-driven approaches enable LIT 🔥 XCHANGE to make informed decisions, adapt quickly to changing market dynamics, and continuously improve its marketing ROI.
- Furthermore, we will regularly conduct focus groups, user surveys, gather feedback, and monitor social media sentiment to stay attuned to the needs and preferences of our target audience. By actively listening to our users and incorporating their insights into marketing strategies, we can ensure that our messaging remains relevant, compelling, and aligned with the evolving expectations of the trading community.
- In conclusion, LIT 🔥 XCHANGE's marketing plan leverages a powerful combination of unique language, contextual targeting, existing audience engagement, network effects, user evangelism, strategic partnerships, and data-driven optimization. By capitalizing on these key strengths and opportunities we're well-positioned to execute a highly effective marketing strategy that drives rapid user acquisition, fosters a vibrant community, and establishes our platform as a leader in the trading and investing space with a unique moat to protect ourselves from copycats and IP thieves.

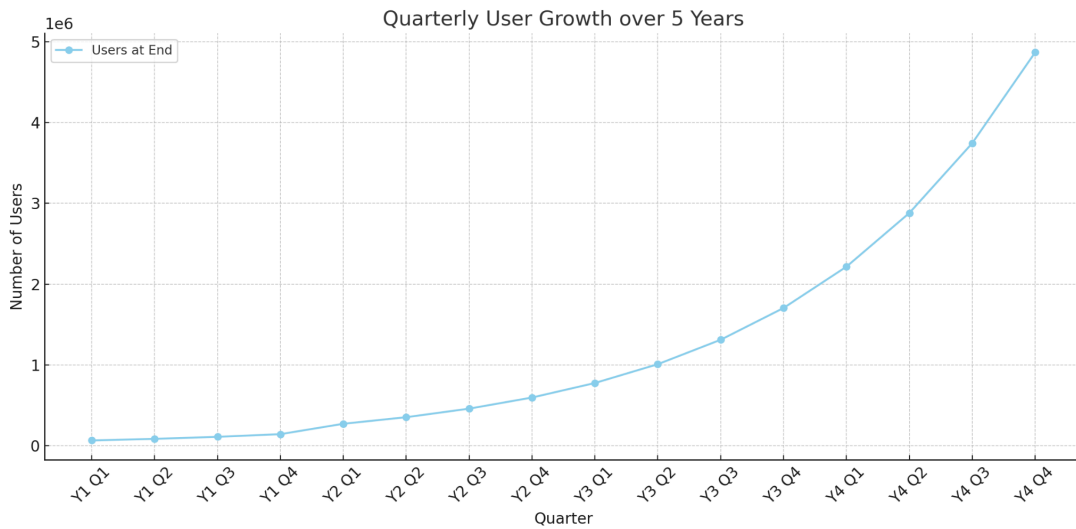
#### 4. User Growth Projections (5 Year Period)

- Financial projections for LIT 🔥 XCHANGE over the next five years include an anticipated 3% quarterly churn rate, a standard benchmark in the industry which has been utilized in our user retention and acquisition strategies.
- Based on our technology and opposing business model which promotes fairness and equity in the stock market, these are highly realistic, conservative, and achievable goals. For example, other firms such as Robinhood grew from 500,000 users in 2014 to 17.3 million in 2021 (their peak).
- In early 2021, Robinhood alienated their customer-base by removing retail-investor's ability to buy AMC and Gamestop, along with 11 other stocks for several days in a period in which those users stood to make incredible

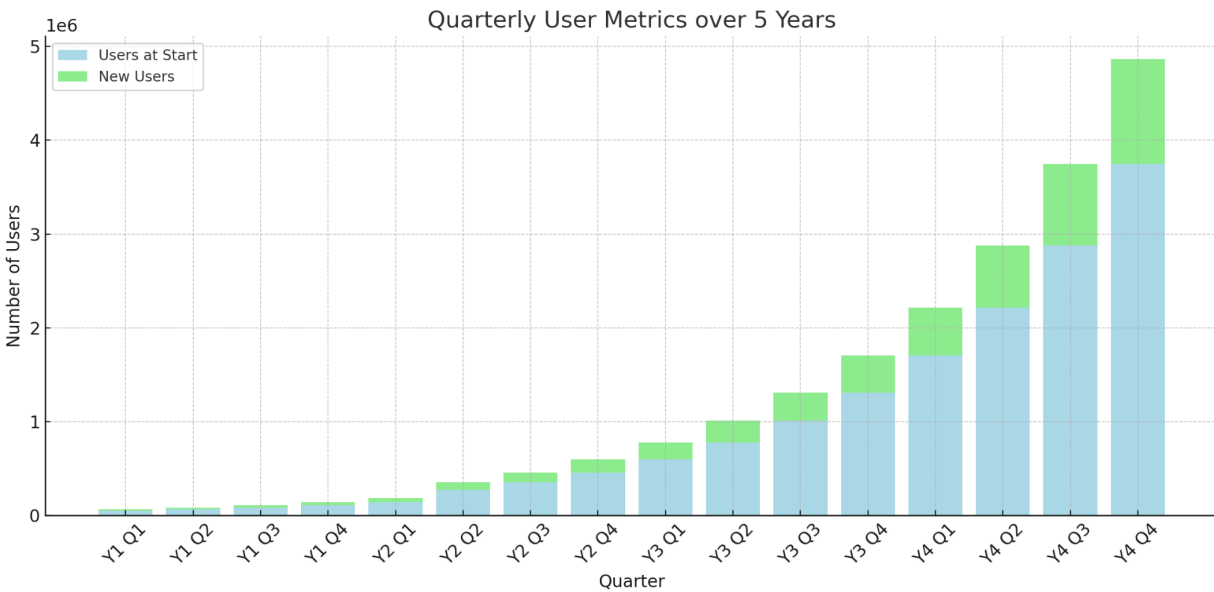
amounts of money, but allowed hedge funds and other institutions to buy the stock to cover their short positions.

- This led to an outflow of over 7.3 million customers over the following 1.5 years who remain highly unsatisfied and untrusting of existing stock brokerages.

The line-graph below illustrates projected quarterly user growth of LIT 🔥 XCHANGE over a 5-year period.

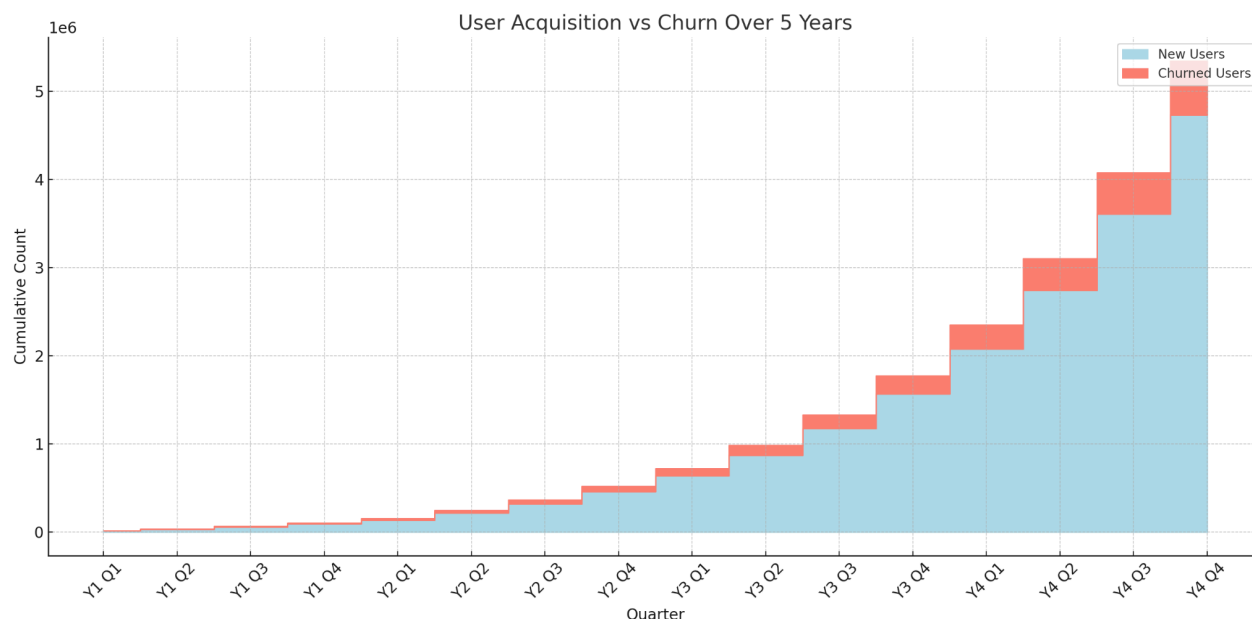


The bar chart below shows new users potentially added each quarter for LIT 🔥 XCHANGE, demonstrating our user base expansion over time.



Number of Users (Y Axis) in Millions.

The visualization below provides a clear picture of projected net user-growth, illustrating a strategic balance between user acquisition and churn management. It reflects our comprehensive planning and market analysis, aiming to achieve sustainable expansion of our LIT 🔥 XCHANGE community over 5 years.



Cumulative Count (Y Axis) in Millions.

## 5. Revenue

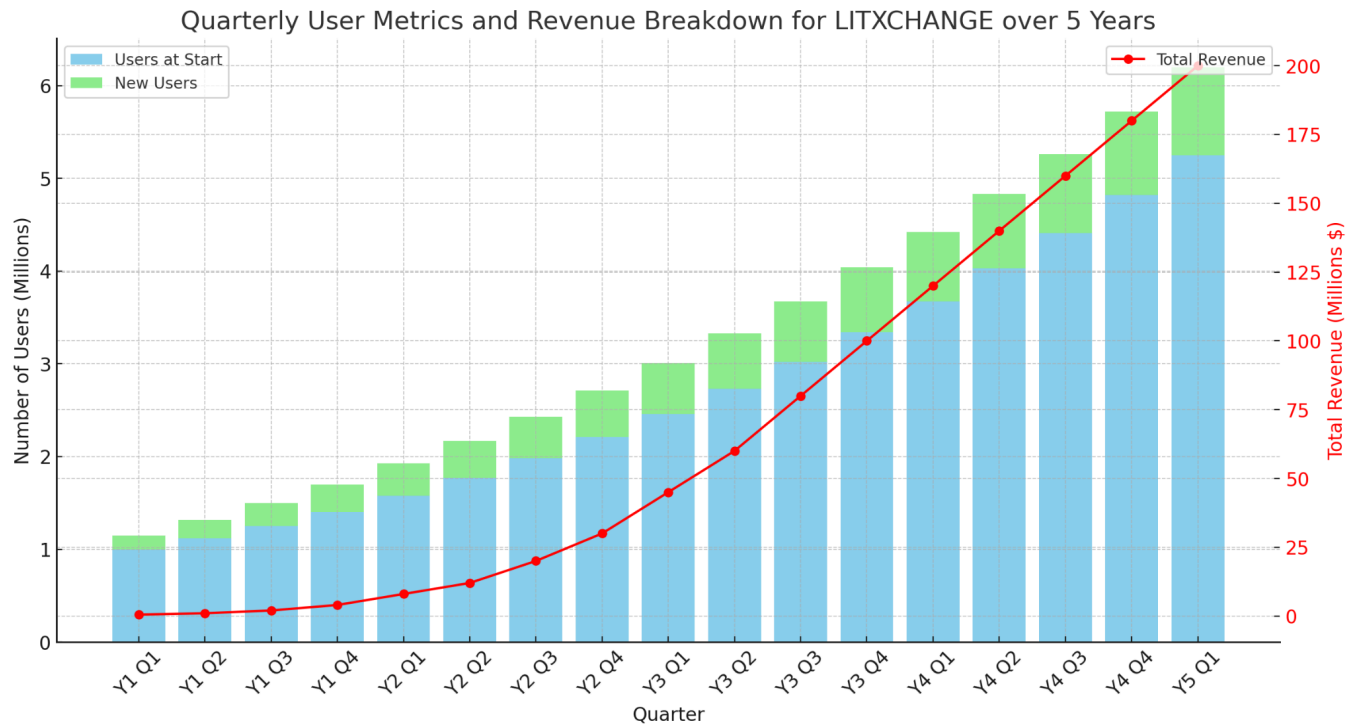
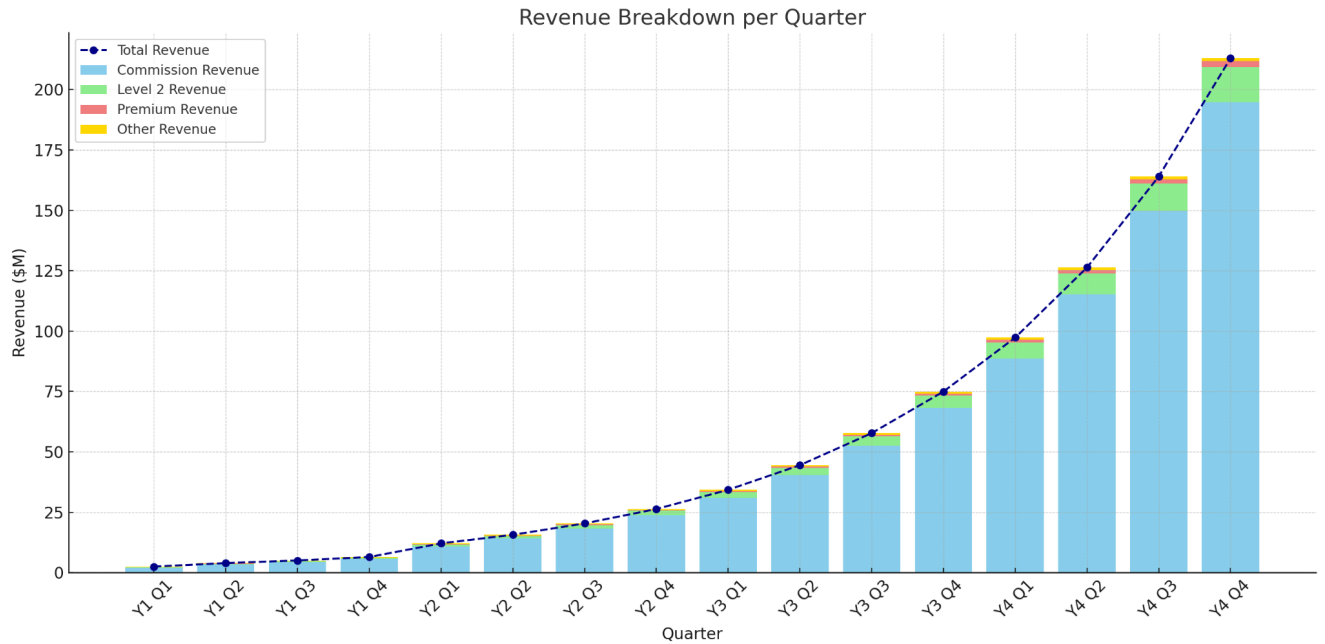
### 5.1 Revenue Streams:

- **Commissions from Trades:** LIT 🔥 XCHANGE generates revenue through transaction fees charged to users for executing stock and trades on our platform. Our transparent pricing model ensures users understand the costs associated with their trades.
- **Subscription Services:** We offer premium subscription services for trading data, exclusive software, analytical tools, enhanced features for day-traders, better access to integrated A.I., and upgraded social-media capabilities within our Think Tanks (real-time chat rooms with A.I. integrations).
- **Share lending** will be available to customers and profits will be split between customers and our company.
- **The LIT 🔥 Marketplace:** Our ecosystem is being created to allow 3rd party fintech companies to offer their software services directly to our customers for

a discounted rate of which we will take a percentage of revenue generated as profit.

- The LIT 🔥 Marketplace allows retail investors with tech-skills in coding or engineering to earn substantial & recurring income by creating internalized applications, plug-ins, charts, tools, trackers, and more which will be offered via monthly-subscription basis of which we plan to take 30 percent of revenue generated as profit. That is right in-line with Apple, Steam, Patreon, and hundreds of other platforms that charge that exact percentage.
- Asset Management Services: Tailored asset management services cater to high net worth individuals seeking bespoke financial solutions, providing additional revenue streams. (In the Future)
- Premium Offerings: Upselling specialized products and services, such as premium research reports or personalized advisory services enhances customer value and satisfaction while generating additional revenue. (In the Future)
- LIT 🔥 XCHANGE retail store locations will be used to adopt new users, provide customer service, and bring new assets under management from non-tech savvy investors that don't know how or don't have the time to trade. (In the Distant Future)

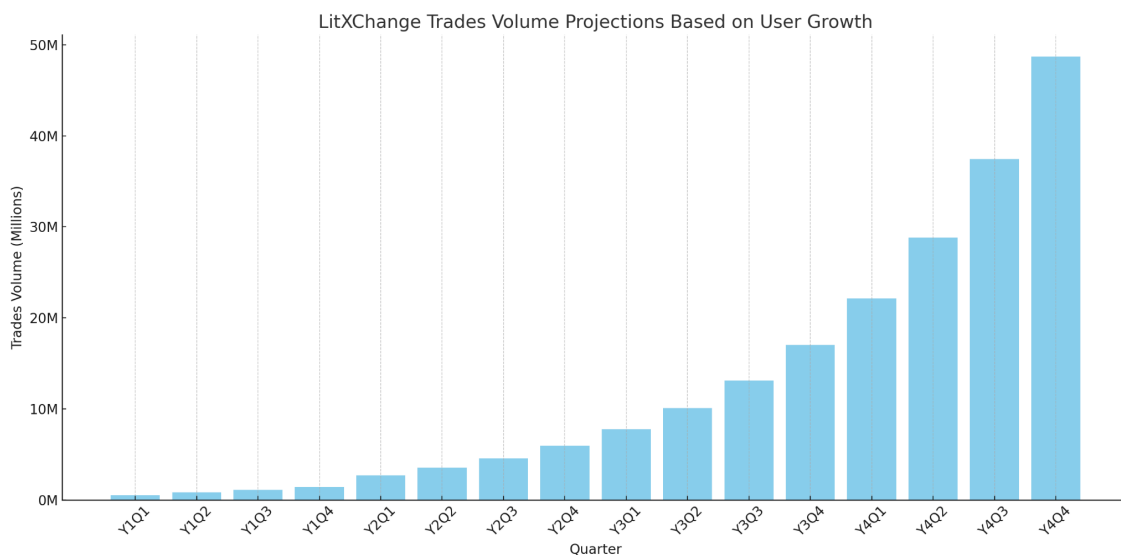
The charts below (1) demonstrate the composition of LIT🔥XCHANGE's revenue streams per quarter, with a line graph overlay showing total revenue over time, and (2) an expected trajectory of user base expansion & revenue generation.



## 5.2. Revenue Projections:

- **LIT 🔥 XCHANGE's revenue model is designed to leverage user growth into diversified income streams including; transaction fees, subscription services, premium offerings, profit-sharing from featured-partners & user-created tools, share-lending, and eventually asset-under-management fees. As our user base expands, these revenue streams are expected to scale proportionally, underscoring our likelihood for profitability and long-term financial sustainability.**
- **The projected numbers reflect our commitment to achieving success as a leading fintech company with a robust go-to-market strategy, a focus on user acquisition through trust & transparency, and a suite of value-adding services acting as a moat.**
- **Our target customer-base purchases shares of stock more often than most non-day-traders as they feel strongly about supporting their favorite public companies. This data has been formulated using various focus groups in which we've polled thousands of retail investors as to the frequency of their buy and sell orders, and more. We've reached an incredibly high accuracy level due to the trust that LIT 🔥 XCHANGE and our founder's have earned from the retail community.**

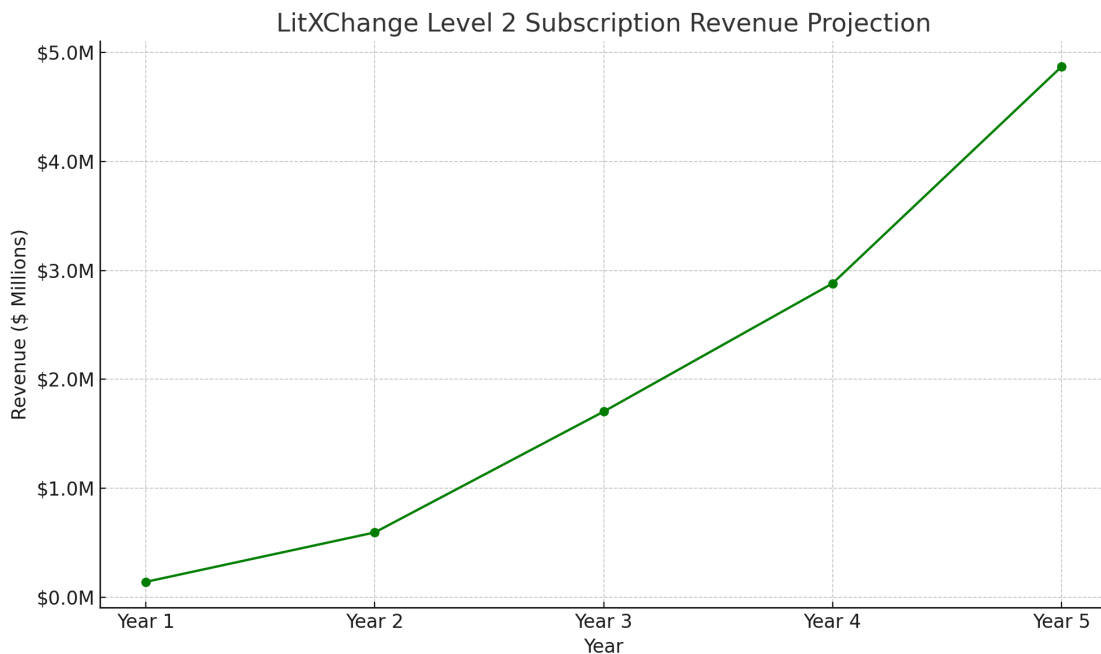
**In the chart below, Trades Volume Projections are shown as we've meticulously analyzed the interplay between user growth and trading activity. Our projections are grounded in the highly-detailed & accurate information we've accessed in these focus groups.**





- **Trading frequency:**
  - **Across all quarters, the trades per user metric holds steady at approximately 10 trades / quarter. This consistency underlines a stable engagement level across the growing user base, suggesting that as users become more familiar with our platform, their trading activity remains robust.**
- **Trading revenue alignment with user-growth:**
  - **The projection of trades volume correlates directly with our user growth data, showing a parallel increase. Starting with an initial user base of 65,000 and reaching 4,868,575 users by the end of Year 5, the trades volume grows proportionally, indicating a sustainable scaling of operations.**

The below chart reflects projected subscription revenue from sales of “level 2 data”, a more detailed view of the NBBO data (National Best Bid & Offer; in layman's terms “buy/sell order prices”).

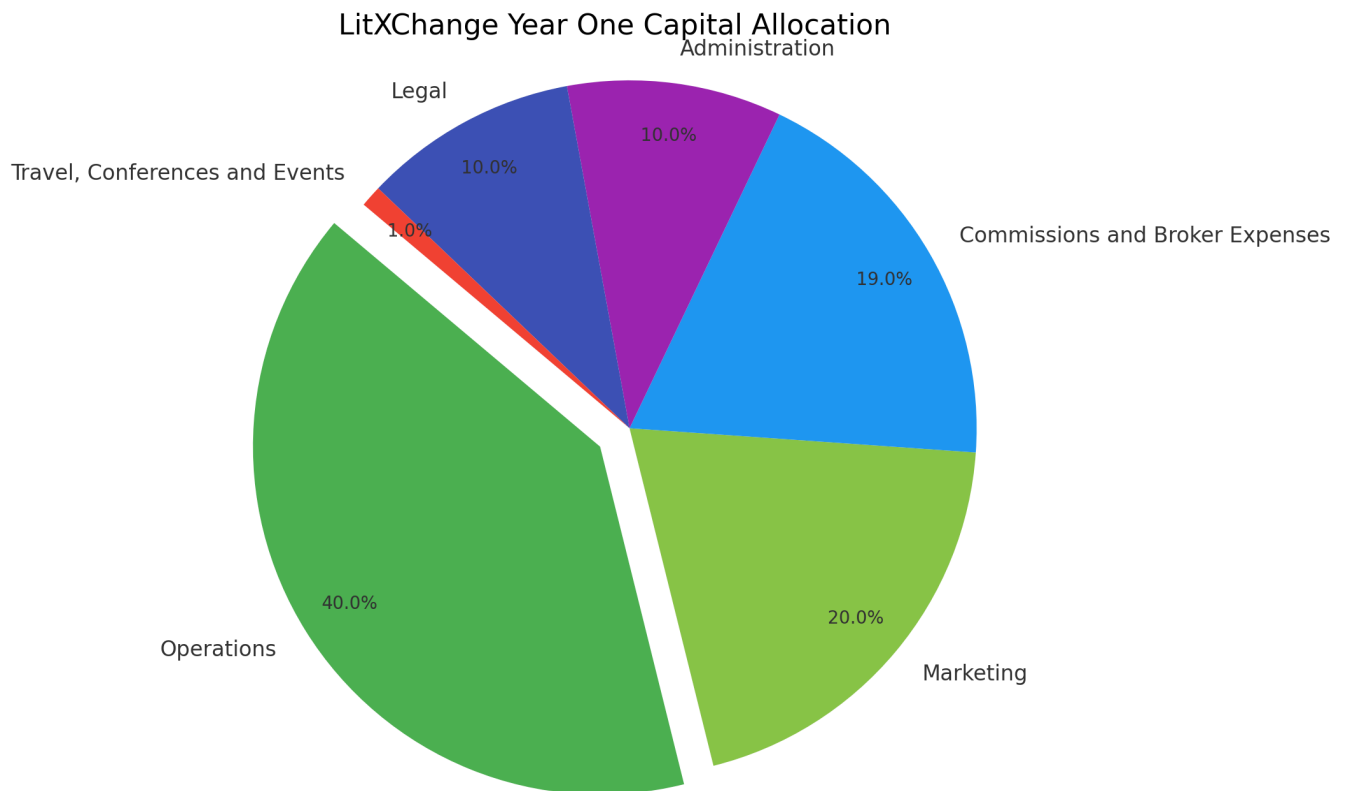


- **Our Level 2 data subscription revenue is one of many subscription services that we will offer. This projection underscores a pragmatic forecast, where approximately 50% of people in our focus groups, most of which are signed-up to be future LIT 🔥 XCHANGE customers, are currently paying for Level 2 data subscriptions with other brokerages.**

- Given the modest price point of \$2 per month for Level 2 data, the projected adoption rate is not only rational but also proven to be the current-norm and attainable, considering the substantial value it offers to our users. This strategic alignment with user needs positions us favorably for achieving the anticipated revenue growth for long-term stability.

## 6. Revenue & Capital Allocations:

The pie chart below outlines the expected potential allocation of capital and is devised to ensure a balanced use of capital, focusing on areas critical to the launch and sustainable success & growth of LIT 🔥 XCHANGE. This practical approach to capital allocation underpins our commitment to building a robust foundation for the business in its inaugural year.



**Commissions and Broker Expenses (19%):** A significant portion is allocated to cover the costs associated with brokerage services, vital for the initiation of our trading platform.

**Legal (10%):** Funds set aside for legal fees, ensuring compliance with financial regulations.

**Marketing (20%):** A substantial investment in marketing to promote user acquisition and brand awareness.

**Administration (10%):** Administrative expenses are covered to support the operational framework of the company.

**Operations (40%):** The largest share is reserved for operational expenses, including technology development, staffing, and other day-to-day costs that form the backbone of our platform.

**Travel, Conferences, and Events (1%):** A smaller portion is dedicated to networking, partnerships, and industry events, which are crucial for business development and growth.



# The Product

## ARTIFICIAL INTELLIGENCE

- Our A.I. driven stock trading platform is engineered to be the ultimate aggregator for financial news and customized analysis from 1000's of sources.
- LIT🔥XCHANGE facilitates easy technical & fundamental analysis, provides in-depth insights into news, trends, and data collection with the use of automated A.I.
- Information is curated by our A.I. web-crawling algorithms which procure data from; news, blogs, social media, and non-mainstream sources specific to each stock ticker. The A.I. automatically filters them for quality, relevance, and accuracy prior to displaying them on your user dashboard & directly into our Think Tanks with AI notations, constantly delivering updated, insightful due diligence to you and fellow shareholders.

## THINK TANKS

- LIT🔥XCHANGE Think Tanks are powerful, real-time chat-based communities dedicated to each stock ticker, designed to facilitate a collaborative analysis ecosystem between the collective of retail investors with the assistance of our automated A.I.
- Our Think Tanks enable retail investors to engage in deep collective research and discussion, enhancing their due diligence as a true hive-mind.
- By integrating A.I. curated data, graphics, and media into each Think Tank, we provide a foundation for informed discussion, analysis, and strategic planning. This empowers investors to harness their collective intelligence, fostering a community that operates with the efficiency and adaptability of swarm-intelligence, turning individual insights into a powerful collective strategy.

## SWARM INTELLIGENCE

- Swarm Intelligence optimizes collaborative decision-making, leveraging the collective power of the LIT🔥 community within our Think Tanks. Our platform synthesizes diverse insights from the web, ensuring that each user's decisions are supported by comprehensive A.I. and ever-evolving crowd-sourced collaborative intelligence.
- Our technology not only provides real-time, actionable insights, but also fosters a symbiotic environment where investors can strategize with a shared consciousness—transforming individual knowledge into collective wisdom while avoiding darkpools, potential manipulation, and maximizing price-discovery.



# The Founders



## MEHUL PATEL

Founder, Vice President, Chief  
Technology Officer

Founder & CEO: Express Text.  
Founded multimillion dollar SaaS company.  
Proven track record and extensive experience in  
all facets of building successful software & IT  
companies with over 15 years in the field.



## MARCEL KALINOVIC

Founder, President, Chief  
Executive Officer

Founder & CEO: Hot Shot Expediting, Hot Shot  
Logistics, Hot Shot Expediting & Logistics.  
Founded multimillion dollar freight brokerage,  
trucking company, & 3rd party logistics  
providers. Social media personality with reach of  
over 5 million/month. Former PTO President for  
3 schools concurrently in IL District 87 for +3  
years consecutively prior to relocating.

[www.litxchange.com](http://www.litxchange.com)

Email: [contact@litxchange.app](mailto:contact@litxchange.app)

Marcel Kalinovic: [marcel@hotshotexp.net](mailto:marcel@hotshotexp.net)

Mehul Patel: [expresstextmp@gmail.com](mailto:expresstextmp@gmail.com)