Information Memorandum

FLOUR YIELD TOKEN (FYT)

MiCA Title II Crypto-Asset for Regenerative Commerce & GreenFi

Insela UAB · Lithuania
August 2026
www.flour-yield.com

From Basalt to Blockchain — Building a Regenerative Commerce Ecosystem

Flour Yield connects **blockchain technology, regenerative commerce, basalt-related applications, Enhanced Rock Weathering and GreenFi** within a growing digital ecosystem.

At its centre is the **Flour Yield Token (FYT)** — a MiCA Title II crypto-asset designed for payments, access, rewards, loyalty and other ecosystem functionality.

FYT is **not backed by basalt, carbon-removal assets or any other asset**, does not maintain a stable value and does not grant holders redemption, repayment, ownership, dividend or profit-participation rights.

Disclaimer

This Information Memorandum is provided solely for general information and discussion purposes. It does not constitute, and should not be construed as, an offer to sell or a solicitation of an offer to acquire Flour Yield Tokens ("FYT") or any other crypto-asset, investment advice, legal or tax advice, or a recommendation concerning any crypto-asset or financial instrument.

Any decision relating to FYT should be based on the **current Flour Yield Token Crypto-Asset White Paper, Version 15 — August 2026**, together with the applicable risk disclosures and independent professional advice where appropriate.

The FYT Crypto-Asset White Paper has been notified under the MiCA Title II framework. It has **not been approved by any competent authority in the European Union**. Insela UAB is responsible for its contents.

FYT may lose some or all of its value, may not always be transferable and may not be liquid. FYT is not covered by EU investor-compensation or deposit-guarantee schemes.

1 | What Is FYT?

FYT is a **MiCA Title II crypto-asset other than an asset-referenced token (ART) or e-money token (EMT)**, issued by Insela UAB.

Rather than relying exclusively on qualification as a narrowly defined utility token, FYT combines several practical ecosystem functions:

- **Payments**
  FYT may be accepted for eligible goods and services by Flour Yield and participating ecosystem merchants.

- **Access**
  FYT may provide access to selected products, services, features, discounts and other ecosystem benefits.

- **Rewards & Loyalty**
  FYT can support activity-based rewards, referrals, merchant participation and other community programs.

- **Regenerative Commerce**
  FYT connects digital participation with basalt-related products, EVOO, longevity-oriented products and other sustainable commerce applications.

- **Transferability & Market Access**
  FYT is an ERC-20-compatible crypto-asset on HyperEVM and is designed to support transferability and, subject to applicable regulatory and platform requirements, future secondary-market access.

FYT does **not** represent a claim on any underlying asset and does not track basalt, carbon, fiat currency or another reference value.

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2 | The Real-World Ecosystem

Entity	Role	Current Function
Insela UAB	Issuer & Ecosystem Operator	Lithuanian issuer of FYT; coordinates token infrastructure, ecosystem development, compliance and commercial partnerships.
Balkan Basalt Holding B.V.	Strategic Basalt Partner	Provides long-term basalt reservation, operational supply capacity, logistics support and cooperation for basalt, agricultural and potential ERW applications.
TarCasso	Regenerative Commerce Partner	Initial FYT acceptance partner connecting FYT with real-world commerce including EVOO, basalt flour and selected longevity-oriented products.

Basalt: Real-World Foundation, Not Token Backing

Basalt plays an important role in the Flour Yield ecosystem through commercial supply arrangements and potential applications in agriculture and **Enhanced Rock Weathering (ERW)**.

However:

- no quantity or value of basalt is attributed to an individual FYT;
- FYT does not represent or evidence ownership of basalt;
- no basalt is held for the benefit of FYT holders;
- holders have no right to delivery or redemption in basalt; and
- changes in basalt prices or quantities do not alter FYT rights or token characteristics.

Operational basalt supply and the fixed FYT supply are therefore **separate and independent parameters**. This is a central clarification of White Paper V15.

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3 | MiCA Regulatory Architecture

Current Status

MiCA Title II — Crypto-asset other than ART or EMT

FYT's primary regulatory positioning is no longer expressed merely as:

"FYT is a utility token."

Instead:

FYT is a MiCA Title II crypto-asset other than an asset-referenced token or e-money token, incorporating payment, access, reward, loyalty and other utility-oriented ecosystem functionality.

Why FYT Is Not an ART

FYT does not purport to maintain a stable value by reference to:

- basalt;
- the operational Basalt Reserve;
- carbon-removal units or certificates;
- the Green Dividend;
- fiat currency;
- another crypto-asset;
- an index or basket; or
- any other value or right.

Why FYT Is Not an EMT

FYT is not referenced or pegged to an official currency and does not provide par-value monetary redemption.

No Financial Rights

FYT does not grant:

- equity or ownership;
- interest;
- dividends;
- profit or revenue participation;
- repayment rights;
- asset claims;
- fixed purchasing power; or
- guaranteed financial returns.

Potential Future ART Structure

MiCA Title III remains a **possible future regulatory option**, not an announced second phase.

Any future basalt-referenced ART would require a separate regulatory assessment, fulfilment of applicable MiCA Title III requirements, the necessary authorisation and appropriate ART documentation.

There is **no timetable, no commitment and no automatic conversion of FYT into an ART**.

This replaces the old Information Memorandum's obsolete **"Phase 1 Utility Token → Phase 2 Green Stablecoin"** architecture.

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4 | GreenFi Meets Regenerative Commerce

Flour Yield is designed around the interaction of several real-world and digital layers.

Regenerative Commerce

FYT can support payments and participation across merchants offering eligible regenerative, agricultural, sustainability and longevity-oriented products.

TarCasso provides an initial practical acceptance use case, including premium EVOO and other regenerative-commerce products.

Basalt & Soil Health

Basalt flour can be used in agricultural applications as a mineral-rich soil amendment. Flour Yield intends to connect basalt-related commerce with transparent environmental and agronomic information.

Enhanced Rock Weathering

Finely ground basalt may also be deployed in Enhanced Rock Weathering projects intended to accelerate natural mineral-weathering processes and contribute to durable atmospheric CO_2 removal.

Any carbon-removal performance depends on actual project conditions, methodology and measurement. **No specific environmental outcome or quantity of CO_2 removal is attributed to an individual FYT.**

Transparency & MRV

The longer-term Flour Yield architecture aims to connect practical activity with transparent reporting, including where appropriate:

FLOUR YIELD TOKEN

Measurement → Reporting → Verification → Digital Evidence → Ecosystem Transparency

Environmental data is intended to document real-world activity — **not to create token backing or a stable FYT value.**

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5 | The Green Growth Model

One of the major developments reflected in White Paper V15 is the clearer **Green Dividend and Ecosystem Growth Model**.

Balkan Basalt Holding and other project partners may generate commercial revenues and profits from activities including basalt sales, agricultural applications, ERW projects and verified CO_2-removal activities.

Insela UAB may receive dividends or other corporate distributions where lawfully declared and actually received.

For White Paper purposes these may be referred to as the:

Green Dividend

Importantly:

The Green Dividend belongs to Insela UAB — not to FYT holders.

FYT holders receive no dividend, revenue share or economic entitlement to these corporate resources.

Insela may use available resources to support:

- merchant and partner expansion;
- payment and wallet infrastructure;
- regenerative and longevity products;
- rewards and access features;
- ERW, soil-health and MRV initiatives;
- technology, compliance and cybersecurity;
- research and pilot projects; and
- discretionary FYT acquisitions and permanent cancellation.

Potential Deflationary Supply Dynamics

Where corporate resources and market conditions permit, Insela may acquire FYT on the secondary market.

FYT acquired under this policy will be **permanently cancelled and not re-issued or resold**.

This may reduce FYT circulating supply over time.

However, acquisitions are:

discretionary • not automatic • not guaranteed • not subject to a fixed percentage • not undertaken at a target price • not a price-stabilisation mechanism

and FYT holders have no right to require Insela to purchase their tokens.

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6 | Technology & Readiness

Blockchain

Hyperliquid / HyperEVM

FYT is implemented as an **ERC-20-compatible token on HyperEVM**, providing EVM-compatible wallet and smart-contract infrastructure.

Fixed Supply

1,000,000,000 FYT

The maximum token supply is fixed. No further FYT can be minted beyond the authorised supply.

Smart Contract Audit

SolidProof — completed May 2026

The FYT smart contract underwent an independent SolidProof audit in May 2026.

MiCA

Title II Crypto-Asset White Paper

The FYT White Paper has been notified under the MiCA Title II framework to the **Bank of Lithuania**. Notification does not constitute regulatory approval.

Banking Due Diligence

Bank Frick — due diligence completed

Insela UAB and the FYT project have completed Bank Frick's project onboarding and due-diligence process.

Real-World Acceptance

TarCasso

A signed acceptance arrangement provides an initial practical FYT commerce use case. V15 specifically describes TarCasso as the initial acceptance partner.

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7 | FYT Tokenomics — At a Glance

Allocation	FYT	Share
Private Placement	200,000,000	20%
Marketing & Ecosystem Growth	50,000,000	5%
Strategic Advisors & Partners	50,000,000	5%
Basalt Reserve Provider	50,000,000	5%
Team & Founders	50,000,000	5%
Treasury & Future Programs	600,000,000	60%
Total	**1,000,000,000**	**100%**

The allocation to the Basalt Reserve Provider constitutes commercial consideration for supply reservation, logistics capacity and ecosystem cooperation. It does **not** create a token-to-basalt ratio, reserve coverage, redemption entitlement or token-value stabilisation mechanism.

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8 | Why FYT Is Different

The FYT proposition is not based on an artificial claim that each token is worth a certain quantity of basalt.

Instead, FYT combines four distinct pillars:

1. Regulatory Foundation

A MiCA Title II crypto-asset with a notified White Paper and clearly defined holder rights.

2. Real Utility

Payments, access, rewards, loyalty and participation across a developing regenerative-commerce ecosystem.

3. Real-World Foundation

A commercial relationship with Balkan Basalt providing basalt supply capacity, logistics and potential agricultural and ERW applications — without turning basalt into token collateral.

4. Green Growth Architecture

Potential corporate Green Dividend resources can support ecosystem expansion and, at Insela's discretion, permanent FYT supply reduction through secondary-market acquisitions and cancellation.

The resulting proposition is:

Real-world foundation. Real utility. Transparent token economics. Regenerative growth potential.

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9 | Planned Launch & Development Path

Completed / Current

2025–H1 2026

- Insela UAB established as FYT issuer
- MiCA Title II White Paper prepared and notified
- FYT smart contract deployed on HyperEVM
- SolidProof smart-contract audit completed
- Bank Frick due diligence completed
- TarCasso acceptance relationship established
- Basalt supply and ecosystem arrangements developed
- Green Dividend / Green Growth architecture clarified

Q3 2026

Planned FYT Ecosystem Launch

Priorities include:

- operational launch readiness;
- FYT payment and acceptance use cases;
- merchant and partner onboarding;
- wallet and ecosystem integrations;
- private-market and market-readiness testing; and
- preparation for broader distribution and market access.

Q4 2026 / 2027+

Subject to funding, regulatory requirements and commercial progress:

- expansion of merchant acceptance;
- broader regenerative-commerce use cases;
- ERW and soil-health pilot development;
- expanded MRV and environmental transparency;
- secondary-market access through appropriate third-party infrastructure;
- further ecosystem partnerships; and
- evaluation of additional regulatory pathways, including a potential future ART structure if commercially and legally appropriate.

No listing, liquidity level, token price, ART authorisation or other future outcome is guaranteed.

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10 | How to Engage

Strategic & Private-Placement Participants

FYT allocations may be made on individually negotiated terms to eligible strategic or private-placement participants, subject to applicable law and the relevant offering documentation.

No fixed investment return, token price, future market value or exit is promised.

Merchants & Commercial Partners

Regenerative-commerce merchants, agricultural businesses and sustainability-oriented brands may explore:

- FYT payment acceptance;

- customer rewards;
- partner programs;
- product collaborations; and
- joint sustainability initiatives.

ERW, Agriculture & MRV Partners

Flour Yield is interested in working with:

- farmers;
- agronomists;
- laboratories;
- ERW specialists;
- carbon-removal experts;
- research organisations; and
- measurement and verification providers.

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11 | Resources & Contact

Website
www.flour-yield.com

Current Crypto-Asset White Paper
Version 15 — August 2026

Regulatory Classification
MiCA Title II — Crypto-asset other than an ART or EMT

Issuer
Insela UAB
Vilnius, Lithuania

Compliance
compliance@flour-yield.com

Smart Contract Audit
SolidProof — May 2026

Flour Yield Token

Regenerative Commerce. GreenFi. Real-World Impact.

From basalt and soil to digital commerce — building practical infrastructure for a regenerative economy.