
Look!
Its the 1 True ME!
Individual Centricity
Corporation
Break Free to ICC for a Frictionless Existence
1TrueU
Frictionless
"New Platform" • "Huge Market" • "Privacy-Built-In"

# Our Purpose & Mission


- IC-Corp, puts you back in charge of your data.
- IC-Corp cuts down on scams and break-ins.
- IC-Corp makes everything easier to use.
- IC-Corp shares the benefits fairly with people, not just companies.

*"Reduce Fraud" • "Reduce Friction" • "Share Value Fairly"*



http://individualcentricity.com/wp-content/uploads/2025/09/Building-Trust-and-Profit—Final.docx

# The Problem

USERS:

- Big companies and social networks make money on our personal data
- We have to make new accounts over and over.
- Each company makes its own rules, and it's a hassle. In the end, they control our data more than we do.

COMPANIES:

- Deep Fakes are costing millions
- Housing Personal Information and theft liability are costing billions
- Validating employees & customers is costing trillions!
- Every app needs its own login and rules, so teams rebuild the same thing again and again—slowing work and making customers give up.

*"Nothing's True" • "Nothing Works" • "Nothing is Easy!"*

# Why Now: Edge-Native Identity for a Deepfake World

From events → continuity.

Deepfake Account Takeover (ATO)

- Trick videos and voices make old logins easy to fool.


Multi-Factor Authentication Fatigue

- Our devices are strong enough to check safely by themselves.


Secure Edge Enclaves

- People want privacy-first tools that still work fast.


Privacy-Centered

- We fit this moment: safe, private, and easy.

*"Smart Devices Everywhere" • "Your Trust on Your Device" • "New Rules Help Privacy"*

# The Solution: Continuous Identity at the Edge:

***1TrueU + ICFA***

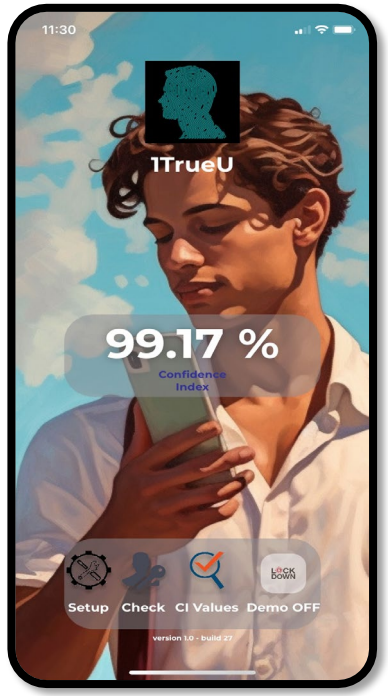
- Identity isn't a one-time password; it's a steady signal.
- Your device checks you in the background.
- Devices with the right "fingerprints" talk to each other safely.
- We plug into what you already use—no big changes needed.

*"Continuous Validation" • "No Central Information" • "Fast Results"*

# Demo: 1TrueU™ Continuous Identity

First SKU on the **ICFA** platform

- 1TrueU keeps checking it's really you while you use your device.
- It runs on your phone or computer, not in a far-away server.
- Your device has a special changing ID, like a dynamic safe fingerprint.
- You don't need to type passwords again and again
- You can still use your legacy system.




**1TrueU CI POC Demo**
*(click to play)*

*On-device inference* | Dynamic *device identity (Thing Hash)* | *No centralized PII* | *Low COGS*



http://individualcentricity.com/wp-content/uploads/2025/09/1trueu-Exec-Summary.docx

# Initial Use Case: 1TrueU™ | *Sub-Use Cases — SMB → Enterprise*

Works for Small and Big Companies

- **Banking**: Safer big payments; fewer fake accounts.
- **Healthcare**: Doctors stay signed in; screens lock when they leave, HIPPA risks ***get lower***.
- **Work Software**: Fewer codes and resets; smoother work.
- **Industry & Trucks**: Only trusted devices and drivers can take action.
- **Insurance & Legal**: Real people sign real documents safely.

*"Cross-company Application" • "Pilot in 90 Days – Almost No Cost" • "Land an Account & Expand to New Uses"*

# Example Enterprise Use Case

- Let the **right people in**, keep the **wrong people out**.
- **Fewer** "prove it's you" **pop-ups**.
- **Fewer** password **resets** and **help-desk calls**.
- **Safer** and **faster** for everyone.

**NETFLIX Projected ICC Capx Security Costs Analysis**

| Year | Estimated Paid Logins | Volume Price | CI Cost | Netflix CAPex Savings |
|---|---|---|---|---|
| 2024 | 114,643,668 | $ 0.0240 | $ 2,751,448 | $ 21,751,051.97 |
| 2025 | 126,242,078 | $ 0.0240 | $ 3,029,810 | $ 21,472,690.13 |
| 2026 | 137,604,422 | $ 0.0240 | $ 3,302,506 | $ 21,199,993.86 |
| 2027 | 148,745,681 | $ 0.0240 | $ 3,569,896 | $ 20,932,603.65 |
| 2028 | 159,503,027 | $ 0.0240 | $ 3,828,073 | $ 20,674,427.35 |
| | | Total 5 Year Validation Cost | $ 16,481,733 | $ 106,030,767 |

**NETFLIX Projected ICC Increased Revenue Projection**

| Year | Estimated Paid Logins | Volume Price | CI Cost | Netflix New Found Revenue |
|---|---|---|---|---|
| 2024 | 131,840,218 | $ 0.0240 | $ 3,164,165 | $ 2,241,054,417 |
| 2025 | 145,178,389 | $ 0.0240 | $ 3,484,281 | $ 2,467,780,135 |
| 2026 | 158,245,086 | $ 0.0240 | $ 3,797,882 | $ 2,689,891,250 |
| 2027 | 171,057,533 | $ 0.0240 | $ 4,105,381 | $ 2,907,680,574 |
| 2028 | 183,428,481 | $ 0.0240 | $ 4,402,284 | $ 3,117,965,175 |
| | | Total 5 Year Validation Cost | $ 18,953,993 | $ 13,424,371,551 |

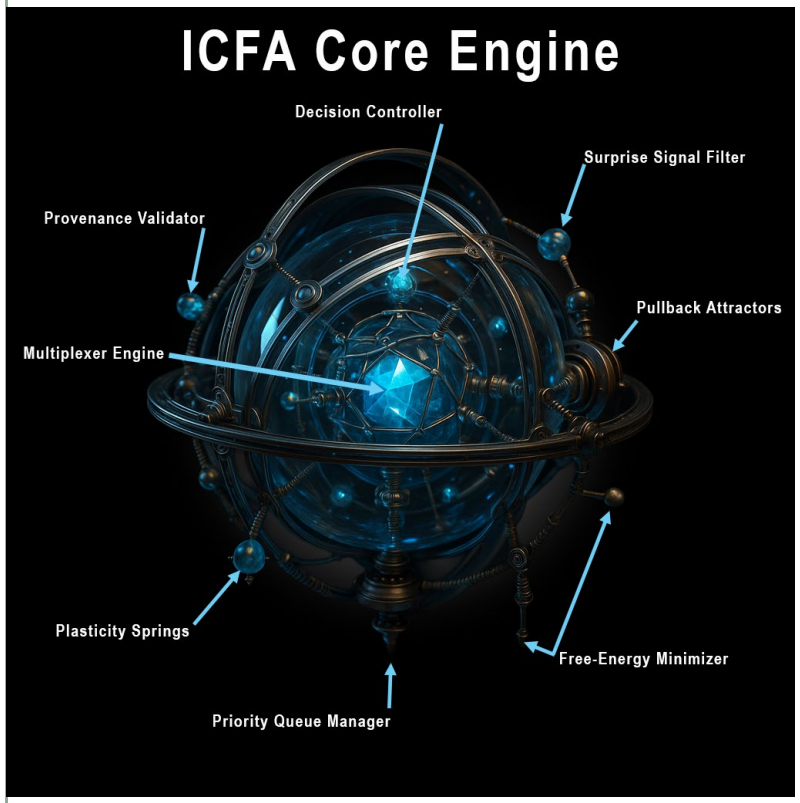
| | |
|---|---|
| Total Savings and New Revenue Gain to Netflix over 5 Years | $ 13,530,402,318 |
| Total Cost to Netflix from CI | $ 18,953,993 |
| Net to Netflix | $ 13,511,448,325 |

*Netflix could save ~$21.7 million per year & generate an additional ~$2.2 billion in currently unpaid use. All for only ~$3.2 million in revised cost!*

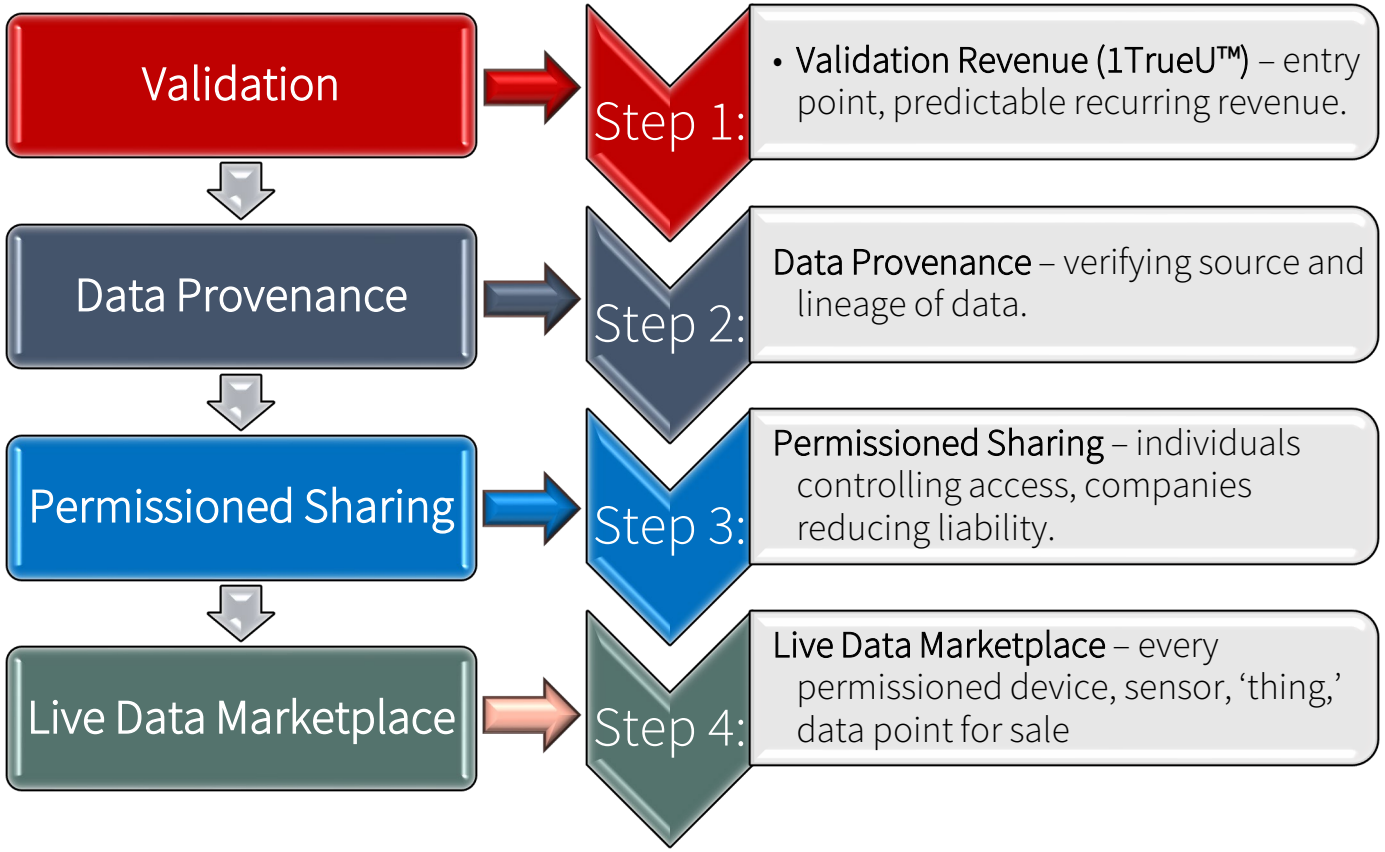
*"Better" • "Faster" • "Cheaper" & "More Secure"*

# ICFA Monetization Ladder:

## Expanding Value Over Time

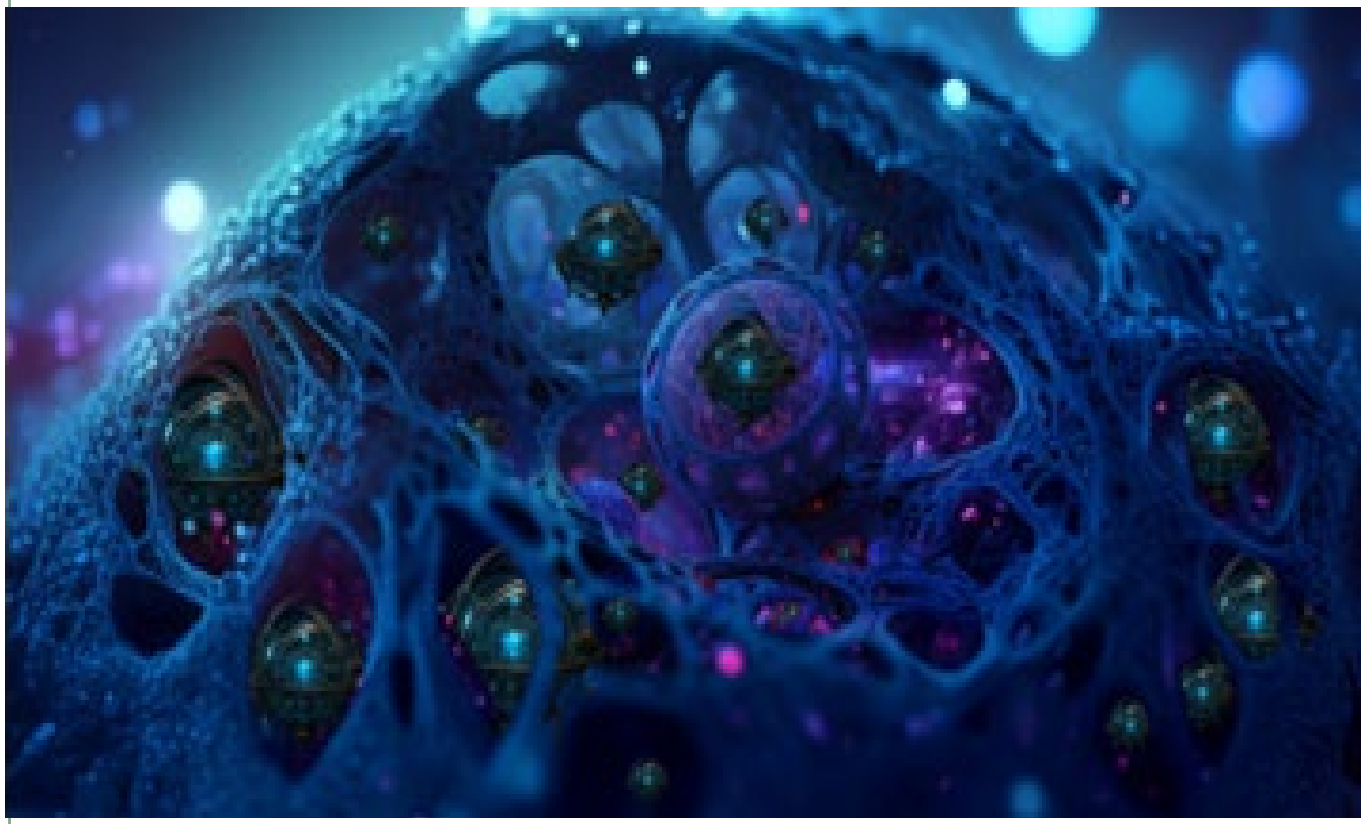



*Patents Pending & in Process*




*"Each step builds on the same system, so growth is natural, low-cost, and compounding."*

# How it Works: ICFA™ Architecture



*This is the engine — a recursive architecture where validation and trust scale fractally from individuals up to enterprises and ecosystems.*

- ICFA™ is a smart system that connects people, devices, and data safely.
- Your own device checks and proves who you are and who or what you're connected to.
- Your device also knows where the data came from.
- A giant pile of everyone's personal data in one place is no longer needed.

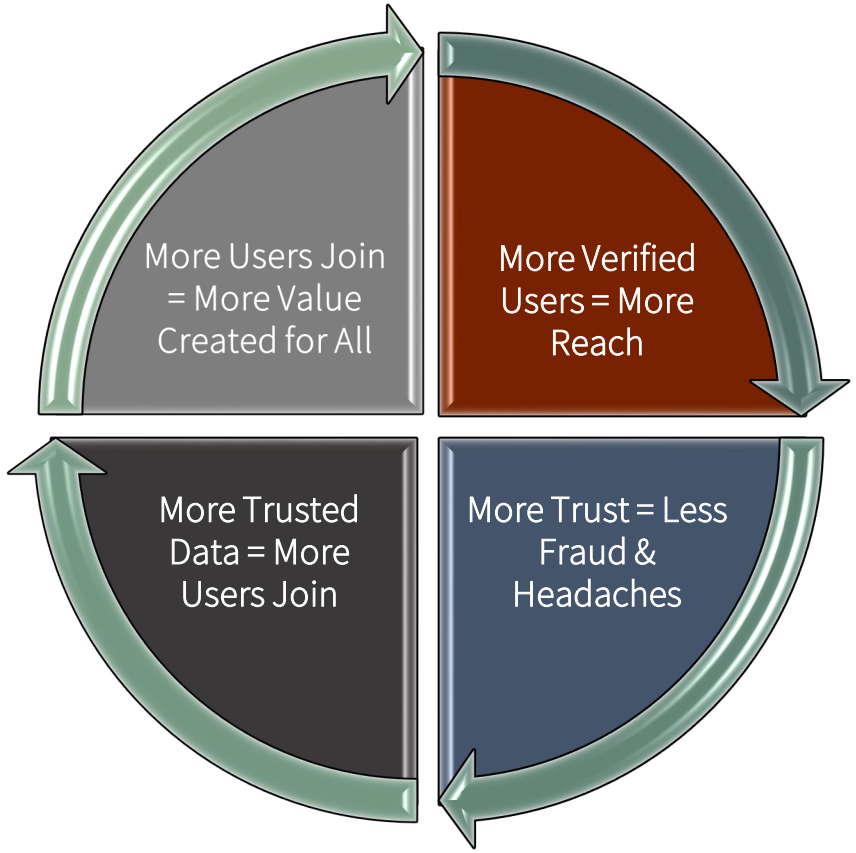
*"Every person connected" – "Every device trusted" – "Every **THING** shares safely"*



http://individualcentricity.com/wp-content/uploads/2025/09/ICFA-Executive-Briefing.pdf

# The ICFA Data Flywheel

- ***Market expansion:*** From validation into data provenance, permissions, and cross-device intelligence and data marketplace
- ***Projection:*** **$450M in 5 years** (direct)
- ***Long-term scale:*** **Billions+** when typical platform-share projections are applied
- ***Growth dynamic:*** Network effects — the more people and devices, the more valuable the system becomes

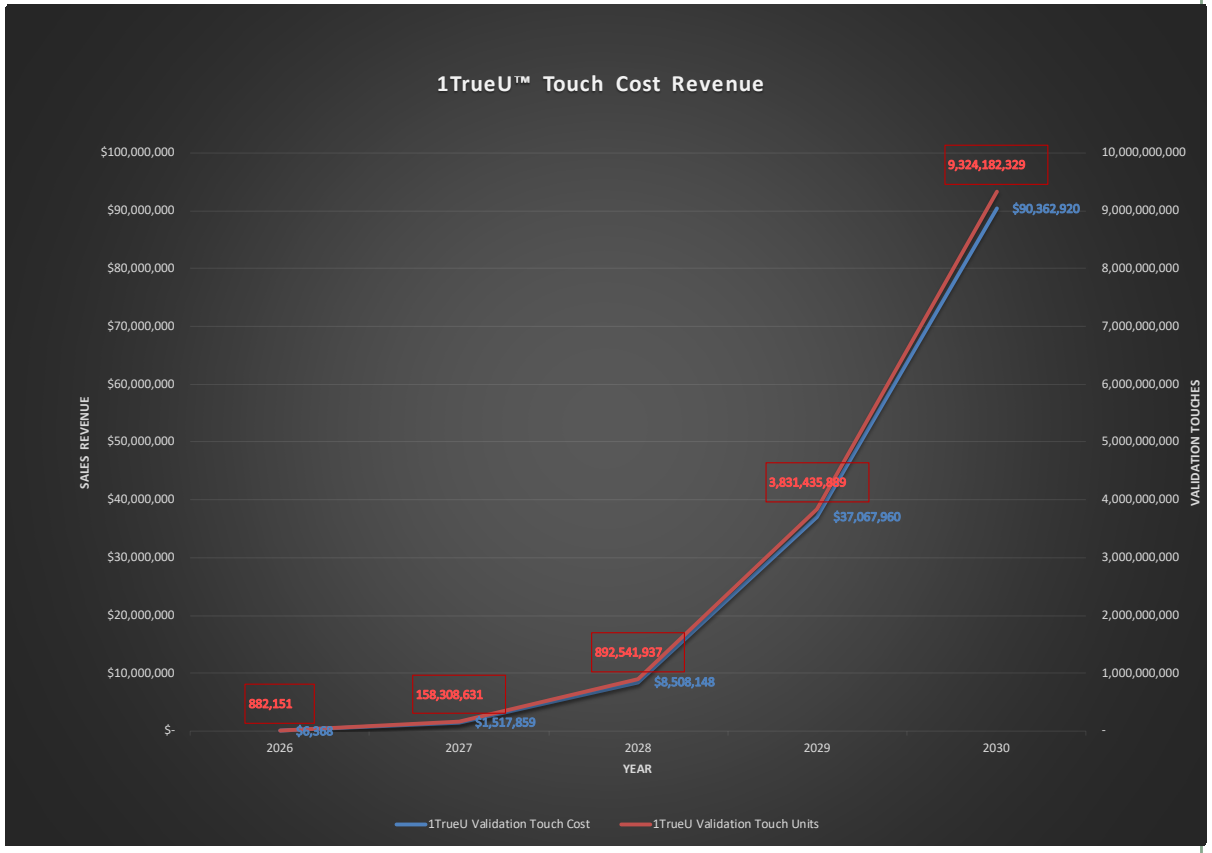



The flywheel ensures defensibility: growth improves economics, security, and adoption at the same time.

*"The more people join, the better it gets for everyone"*

# 1TrueU™: First Use Case – Validation Revenue

- **Per-Touch Validation Charges** – every login/session validated by the device itself.
- **5-Year Projection: $90M revenue** (validation only).
- **High Margin:** >75% gross margin (edge-native, low COGS).
- **Strategic Role:** *The wedge* → gets the core engine adopted by enterprises.

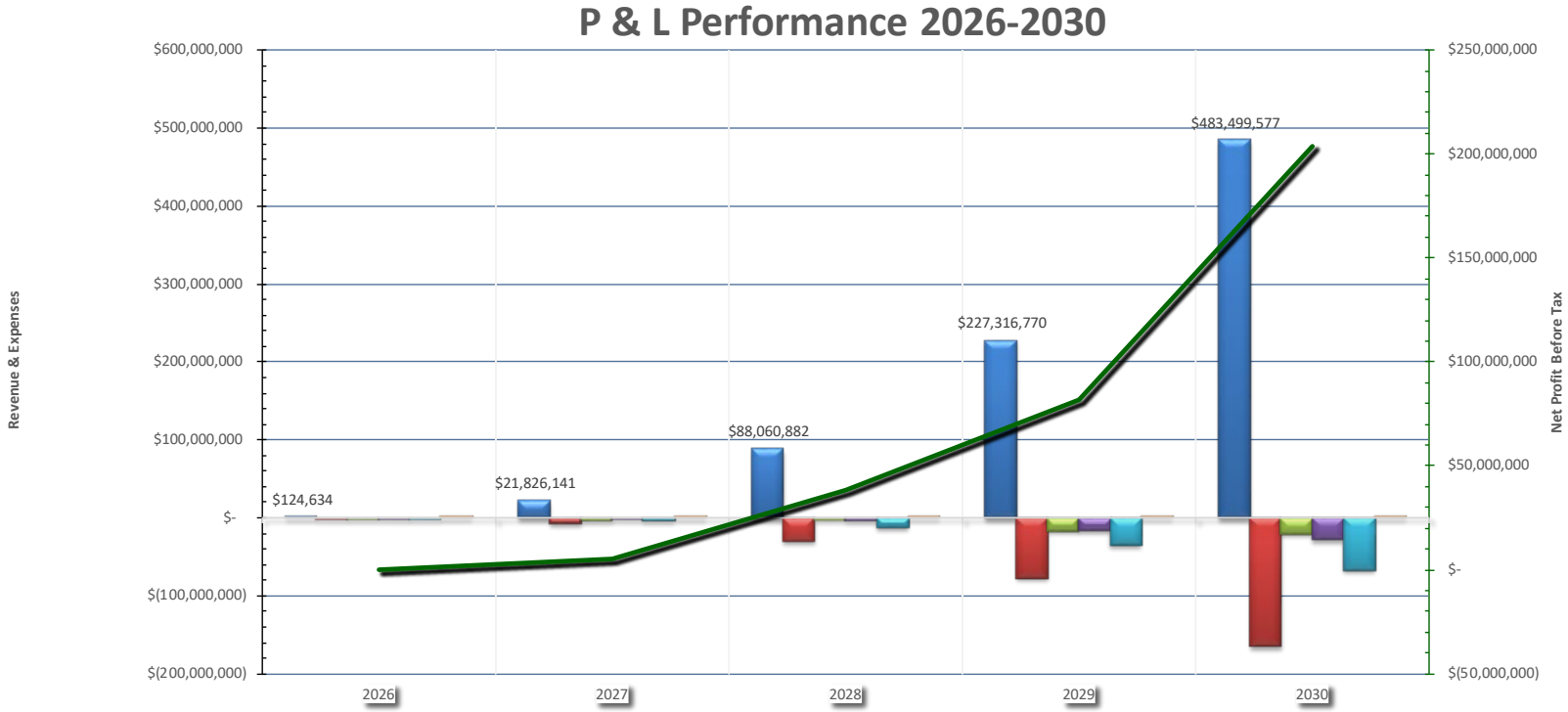



*Volume-Based Pricing to Businesses 2.5¢ – 0.04¢ / touch*

*Validation is the door-opener — small fees that add up, prove adoption, and establish the engine everywhere.*

# The ICFA Data Play: Expanding Beyond Validation

- **Next Layer:** Data Provenance & Permissioned Sharing.
- **5-Year Projection: $450M+ revenue** (direct data play).
- **Long-Term Upside:** Platform adoption drives multi-billion opportunity.
- **Scaling Engine:** Network effects from validation → data → intelligence.




| | 2026 | 2027 | 2028 | 2029 | 2030 |
|---|---|---|---|---|---|
| SubTotal Gross Sales | $124,634 | $21,826,141 | $88,060,882 | $227,316,770 | $483,499,577 |
| SubTotal Cost of Goods Sold | $(42,361) | $(7,418,357) | $(29,930,489) | $(77,261,343) | $(164,333,793) |
| Total Salaries and Related Exp: | $(36,043) | $(3,785,724) | $(2,810,588) | $(17,054,163) | $(20,726,394) |
| Total General & Admin. Expense | $(45,704) | $(1,188,773) | $(4,055,757) | $(16,175,903) | $(28,334,094) |
| Total Sales and Marketing | $(192,754) | $(4,303,864) | $(12,855,813) | $(35,226,903) | $(66,645,555) |
| Total Other Income/Exp. | $3,966 | $57,421 | $158,466 | $298,265 | $593,001 |
| NET PROFIT BEFORE TAX | $(189,812) | $5,179,882 | $38,559,754 | $81,839,917 | $203,936,424 |

*"Validation is just the entry point — the real value is in the data ecosystem, where each step compounds into billions"*

# Market Size

## Individual Users

| | |
|---|---|
| World Cell Phones 2023 | 6,800,000,000 |
| World Cell Phones 2024 | 7,100,000,000 |
| World Cell Phones 2025 | 7,300,000,000 |
| World Cell Phones 2026 | 7,500,000,000 |
| World Cell Phones 2027 | 7,700,000,000 |
| MOBILE PHONE APP SUBSCRIPTION CHURN RATE Average 3 months | 68% |
| MOBILE PHONE APP SUBSCRIPTION CHURN RATE Average 1 months | 55% |
| Percent Market Share Year 1 | 0.10% |
| Percent Market Share Year 5 | 2.0% |
| Password Keeper Conversion Rate of Free Product DNLoads | 15% |

## Enterprise Users

| | |
|---|---|
| Total Connected Devices (Phone, Cars, PCs, Tablets, Laptops, IOT) YR 1 | 168,757,107,610 |
| Total Connected Devices (Phone, Cars, PCs, Tablets, Laptops, IOT) YR 5 | 232,310,715,215 |
| Estimated Harvestable Live Datapoints Per Node at any time (2025) | 6 |
| Total ICC addressable Devices at 10% Market Penetration | 16,875,710,761 |
| Estimated First Year Data Access Sales (2025) @ 0.44¢ | $ 74,253,127.35 |

## Live Sensor Data Points at Any Given Moment

Global vs United States · Bounded Estimates

### GLOBAL

Lower bound
**one quadrillion**
live data points

Realistic case
**one hundred quadrillion**
live data points

Upper bound (aggressive)
**fourteen quintillion**
live data points

### UNITED STATES

Lower bound
**one hundred trillion**
live data points

Realistic case
**five quadrillion**
live data points

Upper bound (aggressive)
**about one quintillion**
live data points

Sources: Transforma Insights · IoT Analytics · Parks Associates · Reuters

*People and devices need safer logins. This is a big and growing market. We can start in a few places and expand fast.*

# ICFA Total Market Projection - Devices

## Device Projections

| 2023 | (millions) | (billions) | | 2030 | (millions) | (billions) |
|---|---|---|---|---|---|---|
| **Type of Device** | **Estimated Worldwide Number** | **Estimated Number of Sensing Nodes** | | **Type of Device** | **Estimated Worldwide Number** | **Estimated Number of Sensing Nodes** |
| Smart Cars & Electric Cars | 47.000 | 282,000.000 | | Smart Cars | 900,000.000 | 5,400,000.000 |
| Smart Phones | 7,300.000 | 58,400.000 | | Smart Phones | 8,000.000 | 64,000.000 |
| Smart Watches | 56.000 | 336.000 | | Smart Watches | 800.000 | 4,800.000 |
| Smart Rings | 5.000 | 25.000 | | Smart Rings | 30.000 | 150.000 |
| IoT Devices | 27,000.000 | 81,000.000 | | IoT Devices | 40,000.000 | 120,000.000 |
| PCs, Servers & Laptops | 2,000.000 | 10,000.000 | | PCs, Servers & Laptops | 2,145.000 | 10,725.000 |
| Tablets | 600.000 | 3,000.000 | | Tablets | 850.000 | 4,250.000 |
| Smart Televisions | 1,000.000 | 4,000.000 | | Smart Televisions | 336.000 | 2,016.000 |
| **Grand Total:** | **38,008.000** | **438,761.000000** | | **Grand Total** | **2.8 trillion** | **35.7 trillion** |

*Updated 9/20/2025*

*Billions of phones and gadgets can use this. Each one is a chance to add safe sessions & provide marketable data*

# ICFA Total Market Projection - Sensors

Even more sensors will need trusted data checks.
We can help prove where data came from.

| Sensor Data Projections | | | | |
|---|---|---|---|---|
| **Category** | **Estimated Number of Sensors** | **Marketable Sensor Data at any time** | **Estimated Annual Growth Rates** | |
| Smart Cars & Electric Cars | 100 - 200+ sensors | 6 | 13.70% | |
| Smart Phones | 10 - 20 sensors | 8 | 2.50% | |
| Smart Watches | 1 - 10 sensors (highly variable) | 3 | 22.70% | |
| Smart Rings | | 6 | 27.78% | |
| IoT Devices | 5 - 8 sensors | 5 | 22% | |
| PCs, Servers & Laptops | 5 - 10 sensors (including temperature, fan speed, etc.) | 5 | 2.40% | |
| Tablets | 5 - 10 sensors (similar to PCs) | 5 | 3.00% | |
| Smart Televisions | | 5 | | |
| Grand Total: | 4 - 10 sensors (including ambient light, temperature, etc.) | 4 | 11.00% | |
| | Total Sensor | 5 | 13.14% | **<- CAGR)** |

| **Total Available Data 2025** | **Zetabytes** | **Megabytes** | | |
|---|---|---|---|---|
| Generated Digital Data | 180.000 | 372,600,000,000,000,000 | | |
| Real Time Data (estimated 30%) | 54.00 | 111,780,000,000,000,000 | | **Trillions** |
| | ***Live Data Points at any time:*** | **1,233,094,318,808,600,000** | ** | **1,233.094 T** |

*This number is:* ***One quintillion, two hundred thirty-three quadrillion, ninety-four trillion, three hundred eighteen billion, eight hundred eight million, six hundred thousand.***

*Updated 9/20/2025*

# ICFA Total Market Projection - Pricing

| | Highest | Median | Lowest | Average | |
|---|---|---|---|---|---|
| ***Price Per Data Point*** | **2.50000¢** | **0.61422¢** | **0.04560¢** | **0.98326¢** | |
| Raw Devices that can request Data | 9,900,000,000 | | | | |
| Percent of Devices Requesting Data | 9,900,000 | 9,900,000 | 59,400,000 | 99,000,000 | 198,000,000 |
| Perecentage of Corporate Requestors | 3,960,000 | 3,960,000 | 23,760,000 | 39,600,000 | 79,200,000 |
| How many Enterprise requests per day (just Validation | 99,000,000 | 99,000,000 | 594,000,000 | 990,000,000 | 1,980,000,000 |
| Marketing Data Points Available | 20,566,277 | 142,252,693 | 321,283,848 | 699,908,558 | 790,896,671 |
| Marketing Data (General other Data Requests) | 3,084,942 | 21,337,904 | 289,155,463 | 1,049,862,837 | 2,372,690,012 |
| Validation Logins in Companies >5000 | 768,761,586 | 768,761,586 | 4,612,569,514 | 7,687,615,856 | 15,375,231,713 |
| Total Validation Data Requests Sales | $ 5,329,968 | $ 532,996,838 | $ 3,197,981,026 | $ 5,329,968,377 | $ 10,659,936,754 |
| Marketing Sales | $ 3,033,292 | $ 20,980,656 | $ 284,314,306 | $ 1,032,285,611 | $ 2,332,965,481 |
| ***Totals Sales*** | ***$ 8,363,261*** | ***$ 553,977,494*** | ***$ 3,482,295,332*** | ***$ 6,362,253,988*** | ***$ 12,992,902,235*** |
| Point Sales Per Device per Year - WAG | 0.0001 | <-- 1 per thousand people | | | |
| Language Penetration | 42.00% | 48.50% | 58.50% | 60.73% | 67.93% |
| Typical Data Extraction (# of Data Points) | | | | | |

*Updated 9/20/2025*

*Tiny fees add up with lots of use. Big numbers, small costs.*

# ICFA Total Market Projection – TAM, SAM, & SOM

| | | | | | |
|---|---|---|---|---|---|
| **Projected Average Growth Units (*Billions*)** | 100% | 113.14% | 113.14% | 113.14% | 113.14% |
| **Projected Annual TAM Units (*Billions*)** | 11,178 | | | | |
| ***Market Penetration*** | 0.10% | 0.10% | 0.60% | 1.00% | 2.00% |
| **Yearly Market Numbers** | **1/1/2025** | **1/1/2026** | **1/1/2027** | **1/1/2028** | **1/1/2029** |
| ***UNITS*** | ***(billions)*** | ***(billions)*** | ***(billions)*** | ***(billions)*** | ***(billions)*** |
| **TAM** | 11,178.000 | 12,646.230 | 14,307.313 | 16,186.578 | 18,312.685 |
| **SAM** | 4,694.760 | 6,133.422 | 8,369.778 | 9,830.109 | 12,439.807 |
| **SOM** | 4.695 | 6.133 | 50.219 | 98.301 | 248.796 |
| ***DOLLARS*** | ***(dollars)*** | ***(dollars)*** | ***(dollars)*** | ***(dollars)*** | ***(dollars)*** |
| **TAM** | $ 68,657,552,377 | $ 77,675,721,882 | $ 87,878,427,951 | $ 99,421,259,463 | $ 112,480,241,893 |
| **SAM** | $ 28,836,171,998 | $ 37,672,725,113 | $ 51,408,880,352 | $ 60,378,530,872 | $ 76,407,828,318 |
| **SOM** | $ 28,836,172 | $ 37,672,725 | $ 308,453,282 | $ 603,785,309 | $ 1,528,156,566 |
| **IC-Corp Projected Sales as Percent of SOM** | **0.0000000%** | **13.749687%** | **0.121125%** | **0.220817%** | **0.309351%** |
| **TAM** | ***Total Addressable Market*** | | | | |
| **SAM** | ***Serviceable Available Market*** | | | | |
| **SOM** | ***Serviceable Obtainable Market*** | | | | |

*Updated 9/20/2025*

*TAM: Everyone who could use this. SAM: People we can reach soon. SOM: The first slice we plan to win.*

# Our competition: *Tradition vs. 1TrueU*

## Old Enterprise Way

- Passwords, one-time codes, big data centers full of PII.
- Constant work interruption, easy to steal or trick.

### *The Acronyms of Failure:*

IAM, IdM, IGA, RBAC, ABAC, PBAC, ZTA, ZTNA, MFA, 2FA, SFA, OTP, TOTP, HOTP, OOB, SAML, OAuth, OAuth2, OIDC, FIDO, FIDO2, U2F, WebAuthn, KYC, eKYC, AML, CIP, CNP, SSO, PAM, CIAM, SCIM, PKI, HSM, DID, VC, BYOI.

## New IC-Corp Way


- Steady checks on your device; no giant PII pile.
- Hard to fake; safer, seamless, frictionless, and smoother.

### *What Success Looks like:*

ICFA™ – Individually-Centric Fractal Architecture (patent in process)

CI – Confidence Index (continuous authentication) (patent in process)

SoCR™ – Self-optimized Contextual Relevance (patent in process)

ThingHash™ – Dynamic, context-based device hashing

1TrueU™ – Individually-anchored identity platform (patent pending)

*"Always you" • "Fewer Interruptions" • "Never Compromised"*

# Rivals and Complements

## The Old Way: Enterprise-Centric system

LifeLock – by Norton Utilities, is identity theft software

Nordpass – Password keeper

OKTA – an identity cloud focused at the enterprise level

ID.me - provides identity proofing, authentication.

1Password - a cross-platform password and secrets manager

## The New Way: Individually-Centric

- We put the person first, not the company.
- We work with tools you already have.
- Our tech is unique and hard to copy.
- We are rebuilding the roadways of the data age, not just another app.

*"Category-Creating" • "Person First – Not Company" • "Work with what you have"*

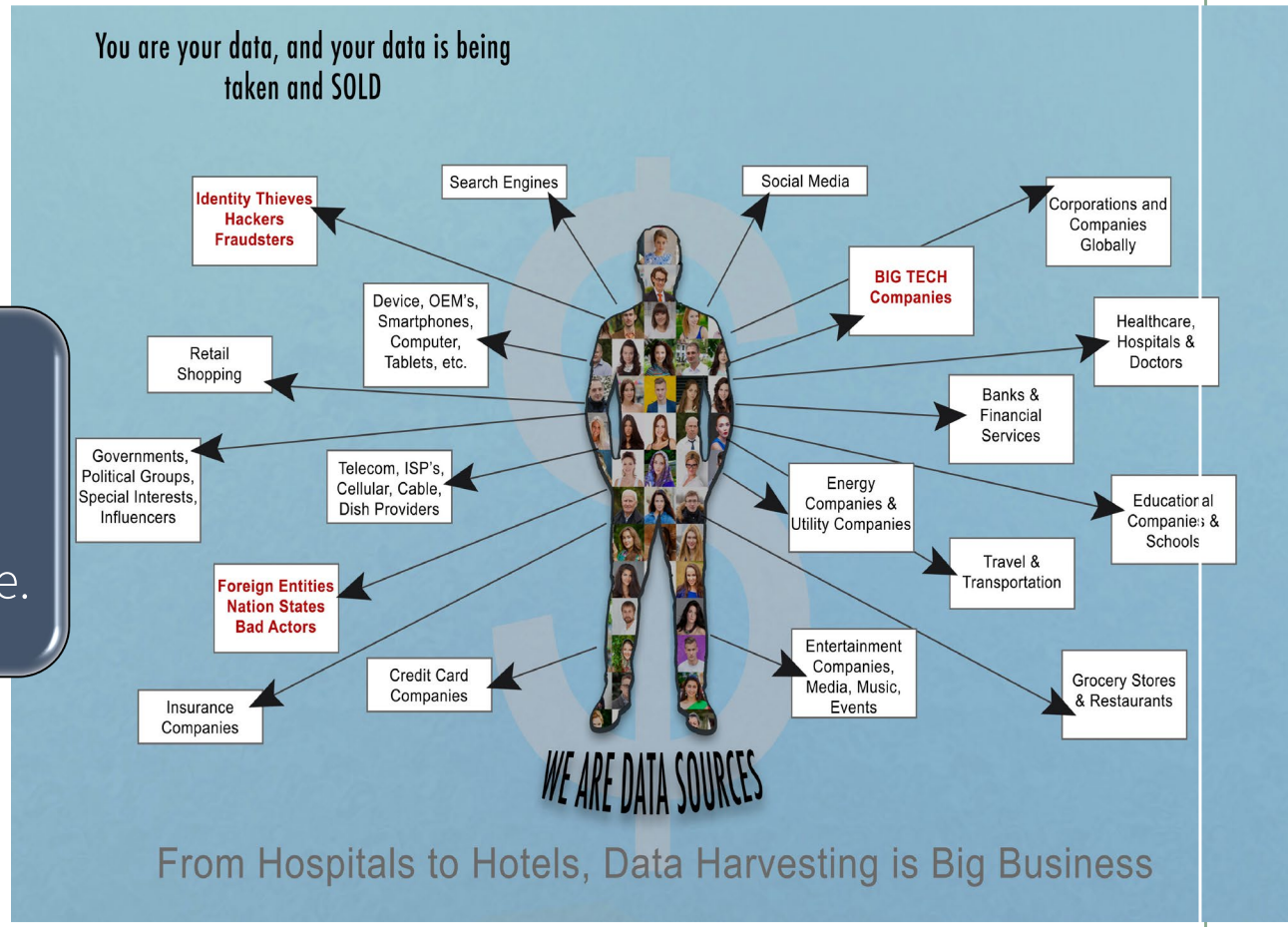
# Benefits for People

You stay in charge of your data.

Fewer logins and fewer resets.

You only share when you say so.

You get safety without the hassle.




*"User in Control" • "Fewer Frictions" • "Permissioned Sharing"*

http://individualcentricity.com/wp-content/uploads/2025/09/Building-Trust-and-Profit—Final.docx

# Benefits for Companies

- Less fraud and fewer break-ins.
- Fewer support calls and lower costs.
- Clear records for audits and rules.
- Better security and happier users.

*“Fraud Loss Lower” • “Help-Desk Cost Lower” • “Audit-Ready”*

http://individualcentricity.com/wp-content/uploads/2025/09/Building-Trust-and-Profit—Final.docx

# Execution Roadmap (12–18 Months)


*Confidence computed on-device; dynamic device identity (ThingHash™); no centralized PII repositories.*

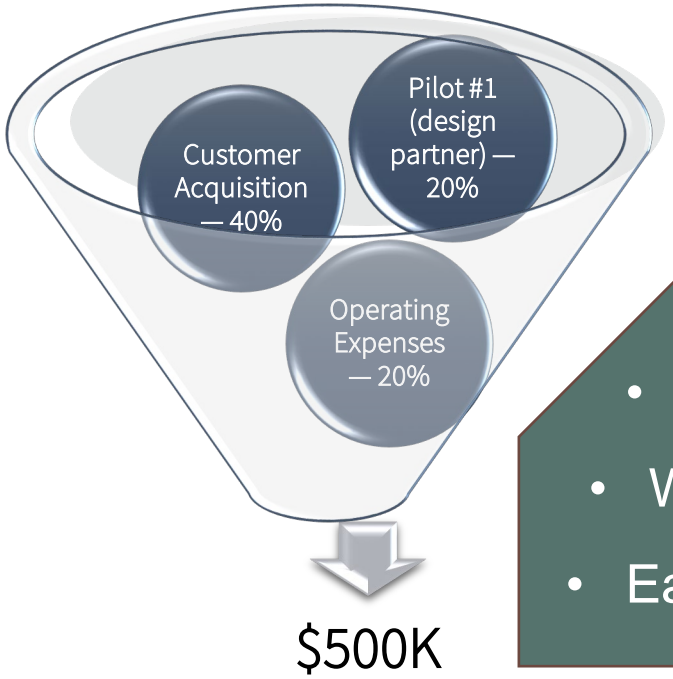


http://individualcentricity.com/wp-content/uploads/2025/09/ThingHash-Summary.pdf

# The Ask & Use of Funds

Two scenarios: $500K Seed & $2.5M Series “A”

## Seed SAFE Raise

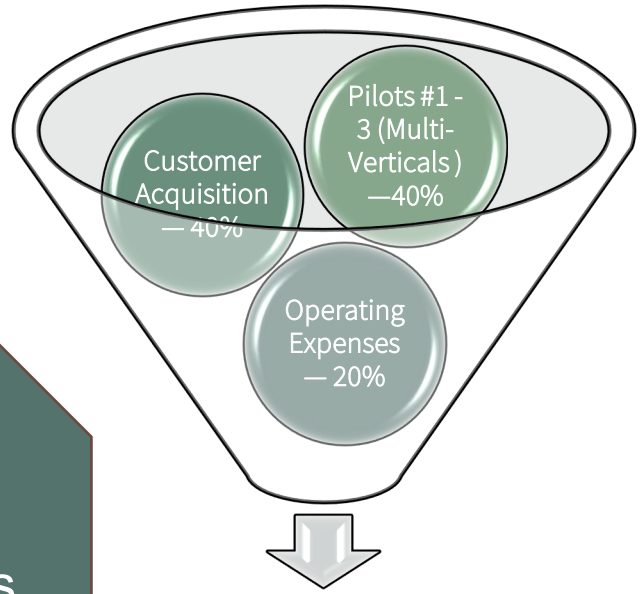



$500K

## Traction & Proof

- We’re ready for pilots
- We have potential POC customers
- We know the success criteria going in
- Early tests show big drops in bad logins

## Series “A” Raise




$2.5M

*“Pilots & Adapters” • “12–18 Month Runway” • “De-Risk Scale”*

# Founding Team

## Tom Loker

### Founder and CEO

Tom has had a long, successful career as a leader with experience building companies., high-tech, healthcare, working for Epson, Computerland, NEC, Toshiba, Telecare, and others.

Tom has served as CEO, COO, and more for hundreds of start-ups, and has published three books and over 150 papers & articles.

## Juval Lowy

### Co-founder and CTO

Named a Software Legend by Microsoft, Juval has delivered quality software on schedule and in budget worldwide.

Juval is a Speaker, Master Trainer and Best-Selling Author.

## Tom Johnson

### President

Tom is a highly experienced executive having served as Vice President & CIO for Penn Highlands Healthcare for 28 years.

During his career he developed strong technical competence, business acumen, and financial expertise.

He is a professional operator having served as COO, CFO, and CEO in multiple startup companies.

## Robert DeKoning

### Board

Robert DeKoning is a seasoned CEO, board member, and transformational leader with over 30 years of experience. He has led across industries—selling AutoAp to a VC firm, driving 80% YoY growth at Kingcom, doubling Tactix in two years, and building Unicru to a $150M sale to Kronos. Earlier, he helped lift Rentrak (now Comscore) revenues from $35M to $68M in three years.

After these wins, Robert has served on 20+ boards and brings strength in strategy, business development, sales/marketing, HR, and financial controls.

## David Dunaway

### Board

Vice Admiral David A Dunaway is a 34-year veteran of the US Navy. He served as an operational FA-18 strike fighter pilot and more. As the commander of NAVAIR he managed over 4500 aircraft, a $40b annual budget and 36,000 employees.

After retiring, VADM Dunaway became an independent entrepreneur. He sits on multiple boards of directors, advisory boards and is a founder in four innovative technology companies.

# Thank you

Tom Ramar

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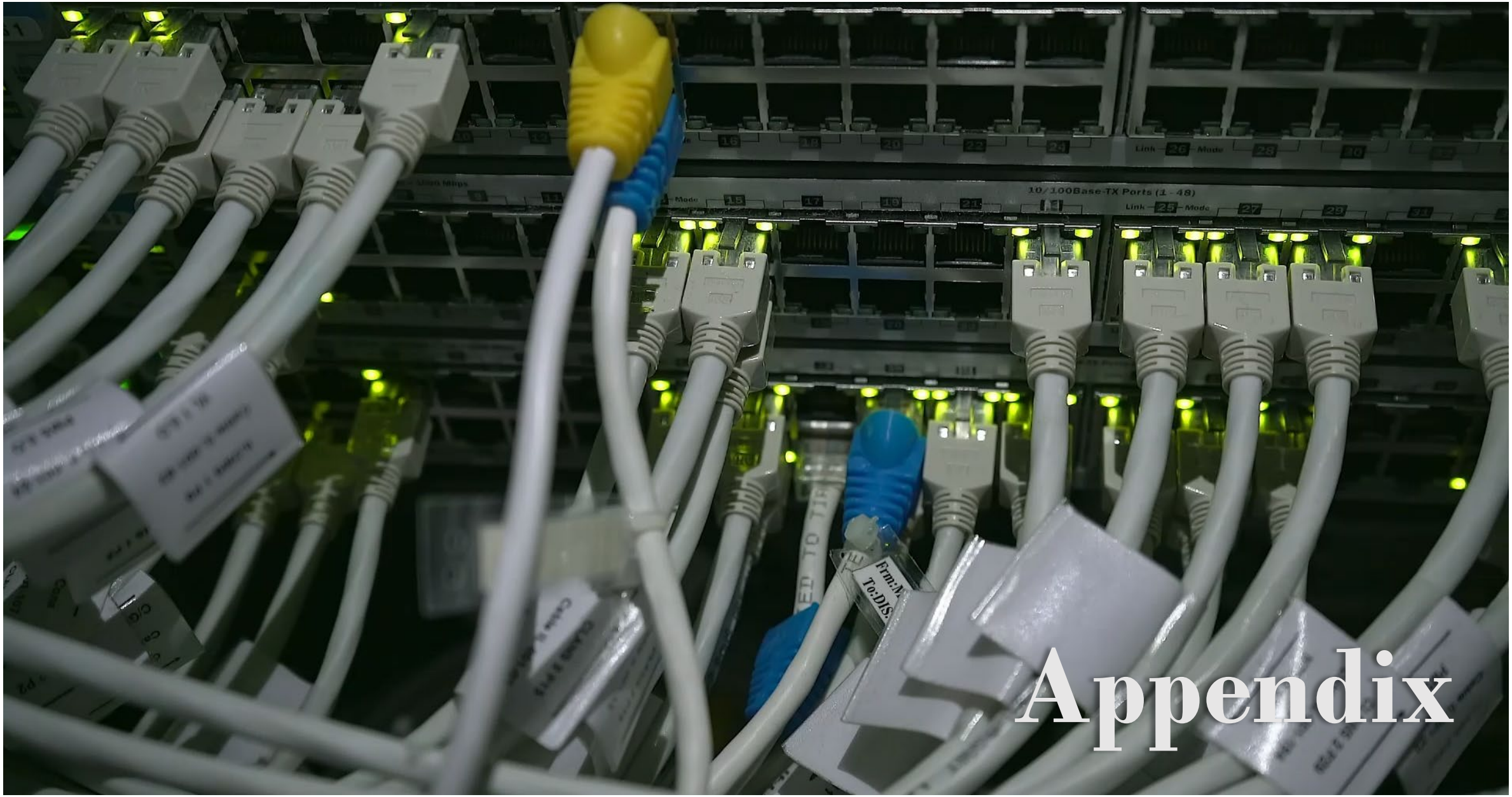


# Appendix

# ICFA-Technologies *Select Videos & Papers*

ICFA™
Summary Paper


1TrueU™
Elevate Your Brand
Video

SoCR™
NYC
Video

1TrueU
Instances™
Video


ThingHash™
Summary Paper

*Click to open more information from each block*

*IC-Corp has multiple peer-reviewed papers supporting each concept under NDA*

# ICFA-Technologies Research Library

*Available under NDA*

Beyond Algorithms - SoCR's Role in Individually Centric, Consciousness-Based Predictive Models .pdf

BlockChain vs Individual Centricity Showdown.docx

Building Trust and Profit--How Individually-Centric Solutions Benefit Both Users and Enterprises.docx

Dynamically Mappable Digital Neuroplastic Neural Network Nodes (DMDN4) - Revolutionizing AI (R-Town).pdf

Enhancing FEP Final 04022025.pdf

ESCAPING THE CONTEXT TRAP Final.pdf

How Individual-Centric Systems are Reshaping Digital Identity.docx

ICFA Executive Briefing.pdf

ICFA Formula Explainer.docx

ICFA Whitepaper.pdf

Markov Blankets Beyond Traditional Cybersecurity.pdf

The Architecture of Precedence Final 09152025.pdf

Thing Hash.pdf