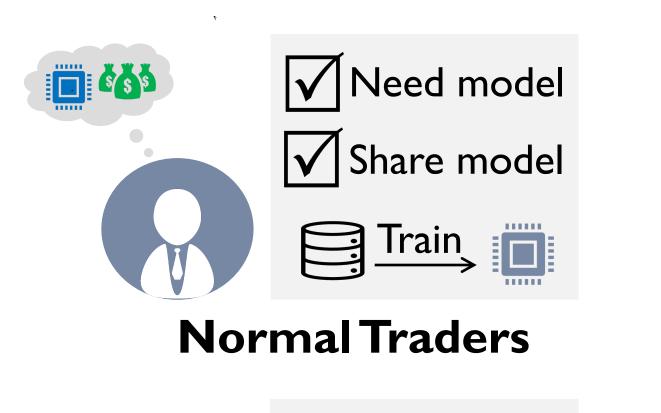
a. Diverse Users in PFL



X Need model 655 ✓ Share model

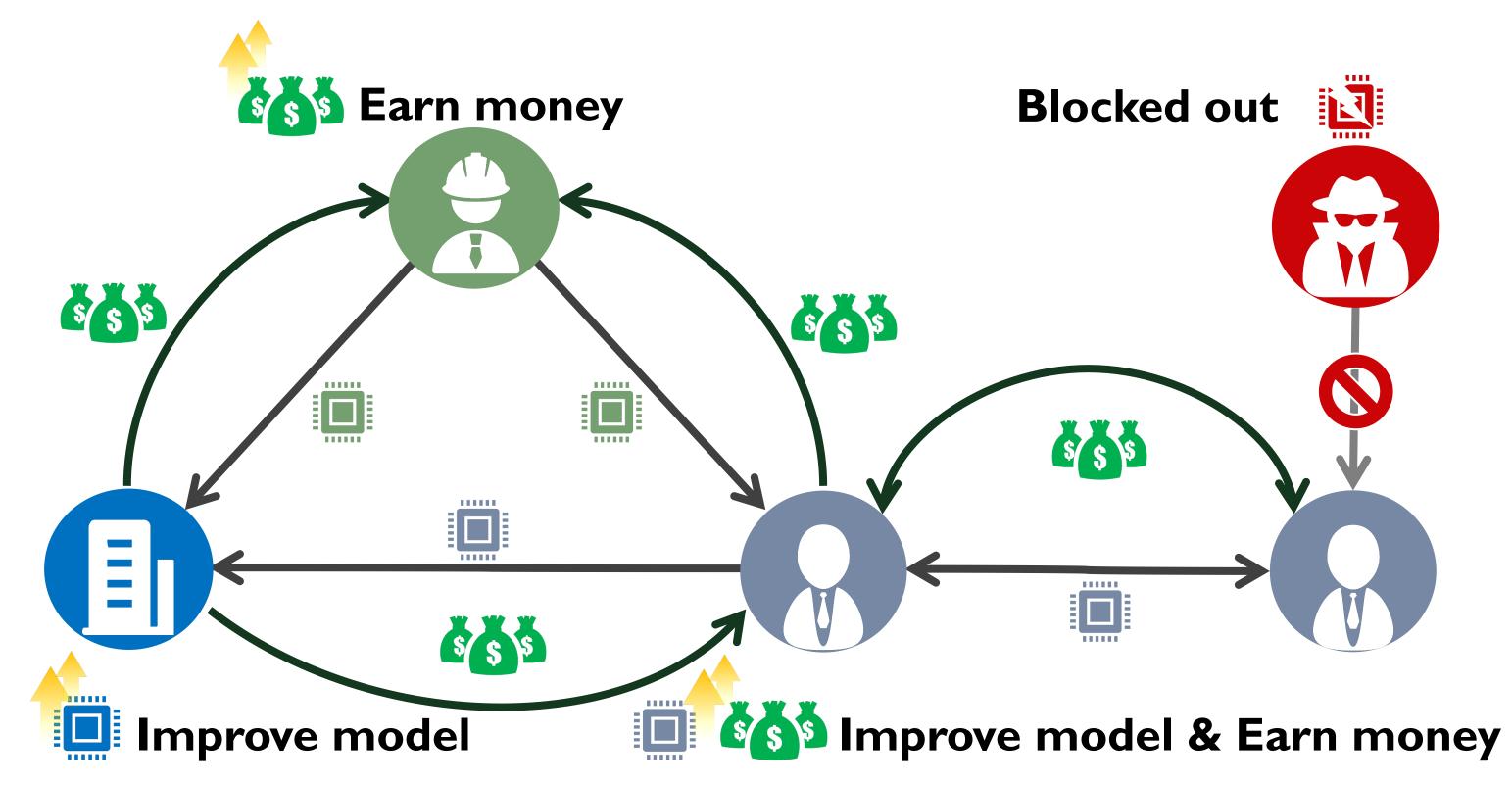


Model Sellers

Need model Share model Train **Model Buyers** X Need model **E** ✓ Share model Forge

Malicious Users

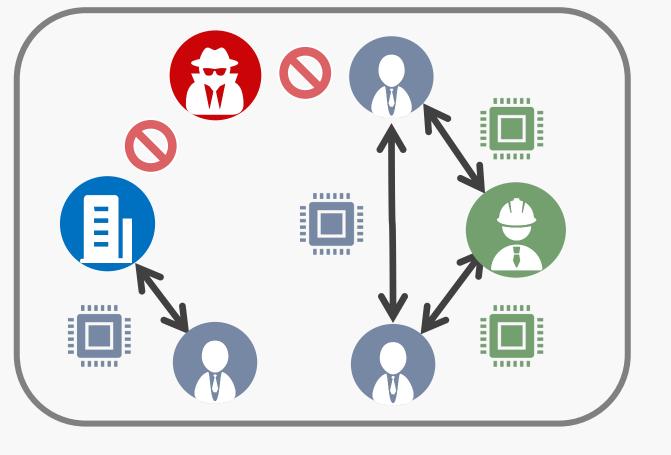
b. Inclusive PFL Market



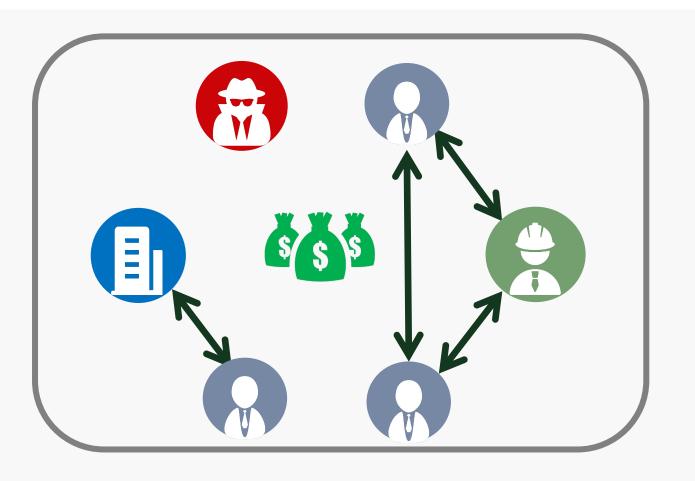
c. iPFL System



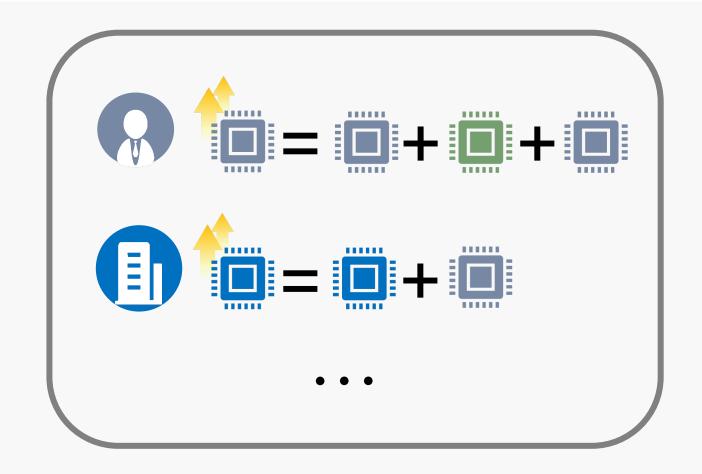




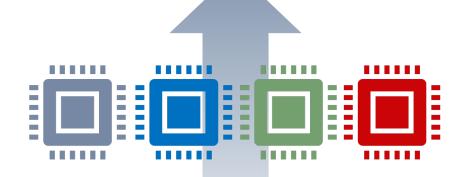
2. Optimize Model Sharing



3. Calculate Model Transaction

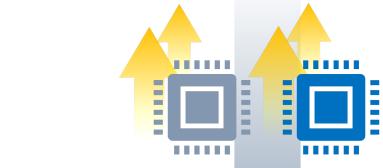


5. Personalized Model Aggregation





1. Train and Upload Local Models 4. Complete Payment via Server



6. Download Aggregated Models

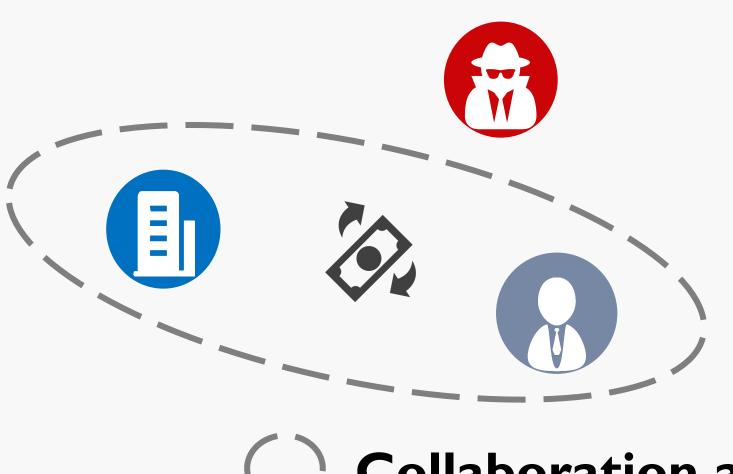














(Collaboration and Trading among Clients