



AIIP

White Paper

Artificial Intelligence
Investment Platform

Powered by AIIP

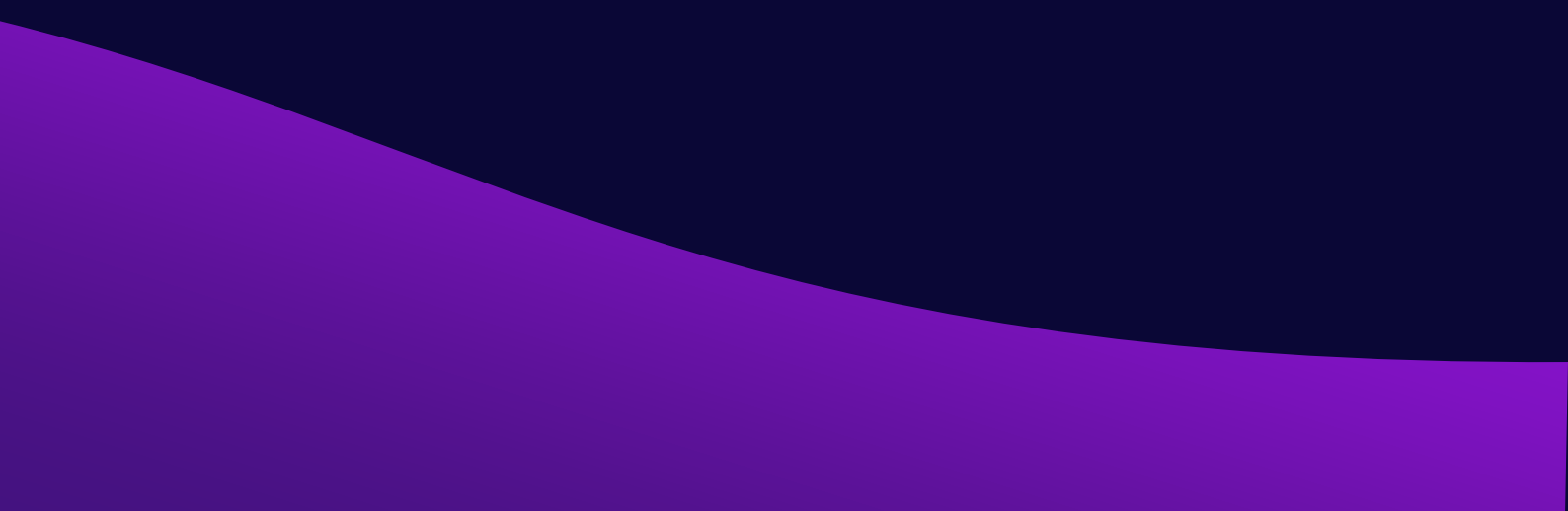
www.aiip.io

AIP LTD Company and the Partnership with Advanced Trading Technology LLC have provided this Whitepaper for the purpose of delivering the necessary information so this Whitepaper cannot be considered as a legal paper of agreements.

To guarantee the clarity of the provided statements, this Whitepaper will define which of them are given by the AIP Company and which – by the Partnership. Referring to this fact, every participant stated in the paper is responsible for their own statements only.

If any customer wants to take part in the event of token generation, he or she will be governed by special requirements provided in a written form. This is done for the sake of making clients familiar with the terms and conditions of the token generation event. Consider that this is not the final form of the Whitepaper – some updates may be implemented to it later.

This White Paper
was developed in cooperation and with advice
of Betconix and Bodden&Bodden



The major purpose of this Whitepaper is to provide clients with the possibility to have a closer studying of the described area. So this cannot be taken into account as a proposal for purchase or investment.

We want the reader to better understand the major concept of our Project. It's necessary to point out that the AIP Company cannot guarantee that everything delivered in this Whitepaper can be considered as an unchangeable summary. We want you to know that in this paper, the company doesn't provide any warranties that may be considered as official offers or services.

We don't exclude giving you any warranties about the merchantability, suitability, etc. It's possible that the paper may provide some information that doesn't correspond to real conditions so it's vital for you to realize that everything provided here is general information but not accurate data. We want to claim that the AIP Company will not be legally responsible for any kind of losses or damages caused by the usage of the information provided in this Whitepaper.

Everything depends on the customers. In no event will-the AIP Company or its affiliates be liable to any person or entity for any damages, losses, liabilities, costs, or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special for the use of, reference to, or reliance on this white paper or any of the content contained herein, including, without limitation, any loss of business, revenues, profits, data, use, goodwill, or other intangible losses.

If you are going to buy AIP Tokens you're better to ask for additional piece advice by the specialist in this field so that you could understand whether the provided information is relevant for you.

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AI is Artificial intelligence.

ANNs are artificial neural networks.

Those individuals or legal bodies dealing with transferring budgets to accounts on the Platform, signing the agreements, and choosing strategies that are used for operating crypto assets are called Contributors.

The System of AIIP is defined as an AI one that can cope with managing cryptocurrencies without interference by live participants. The major thing to focus on is that the system uses mathematical methods and other means of neural networks that provide it with the possibility to predict future prices, manage risks and strategies. The mechanisms of AIIP are capable of determining strategies relying on the combination of various aspects including objectives and limitations. The system is capable of working on Short and Long positions at the same time. Its architecture represents collaboration of many software modules based on numerous mathematical models,

Those who made a contribution to the system designing and development are defined as Founders.

According to the AIIP terms and conditions for Users, we use the KYC service in order to verify the data used for registration and to confirm that users have accepted the offered requirements.

Look at Chapter IV to figure out what the term 'funds' means.

If we talk about Operating Company we consider the international organization obtaining all the required licenses for operating funds of Contributors as well as for managing the Platform.

When talking about AIIP Tokens it's vital to specify that they are not cryptocurrency but cryptographic token. They were designed by the TGE Company in a way to correspond to all the conditions provided in this paper. The important thing about Tokens is that they cannot be considered as securities approved or registered by any legal or governmental organizations. They don't refer to any form of a tradable instrument neither commodity nor share. A token doesn't guarantee the customer to protect his or her right of receiving potential future revenue shares. AIIP Tokens don't secure intellectual property or ownership rights as well.

The project is finalizing the development of AIIP after TGE completion.

The term ‘purchaser’ refers here to the person or legal body that buys AIIP Tokens. Such clients may opt upon receiving additional perks provided by the TGE company, which come as airdrops.

The partnership means cooperation of Founders. This cooperation corresponds to the special agreement signed on the 8th of June in 2018.

The Tokens are generated in the frame of the Token Generation Event that is managed by the TGE Company. The process of generating is technically provided by blockchain technology. Except for that, TGE includes Tokens launch to the market where it sold according to the rules imposed by the TGE Company.

TGE Company is an exempted company that was founded on the 9th of March in 2020. It operates in accordance with Cayman Island law and obtains registration No BE-361019. The TGE Company is defined as an intelligence system for trading crypto assets. The registration allows the company to hold the token generation event and deliver perks to its customers based on the revenue realized by the Operating Company.

TGE Website – <https://aiip.io>

The platform contains many mathematically-based technical solutions that provide the possibility to manage a number of crypto assets automatically taking benefits from high profits and a considerable level of capacity. The Platform was developed on the basis of AIIP and the tools that are used here are defined as “artificial intelligence” (AI). They include Deep Learning, LSTM, NARX.

The technical and mathematical descriptions of the Project are provided in the Technical Specifications documents that can be accessed from the TGE Website. Token Holder is a term referring to the individual or legal body holding the Tokens provided by the TGE.

User – Purchaser or Token Holder.

User Account means a special space on the Project’s servers where the crypto Tokens are acquired and the crypto assets are managed by the user who can provide necessary data for his or her identification and verification. In addition to that, Users that have access to the account may upload additional papers that are requested to identify the User’s identity.

Whitepaper – the term referring to this paper describing the Platform and the AIIP Tokens.

A. How it was Developed and What We Aim to Achieve

B. The Goals of the Project

- **Consider the following targets:**

1. The project aims to develop and implement a software Platform, based on a profitable and stable methodology and usage of advanced mathematical modeling AI tools including Deep Learning, LSTM, NARX, AR). We want this Platform to be able to operate a number of crypto assets traded on markets and stock exchanges.
2. The project is focused on setting up an Operating Company that will be regulated by the international trustworthy organization and provided by the required licenses allowing serving market participants.
3. One more current target of the Project is to make Contributors more engaged in cryptocurrencies management.

C. What it is all about

- **Key characteristics**

Everything that may be considered as AI characteristics is devoted to covering the functions necessary to conduct trading in numerous assets. Take a look at these functions:

- a. Studying the conditions of the crypto market (crypto assets are taken into account)
- b. Predicting potential tendencies and movements occurring to the market in different time frames
- c. Discovering the potential risk that may occur to the portfolio when the changing dynamics of a certain cryptocurrency takes place
- d. Managing risks described above.
- e. Designing a game strategy that would be useful for operating in current market conditions. Numerous objectives and limitations are taken into account
- f. Achieving the stated targets with the help of the optimized crypto portfolio. The portfolio must be set up in accordance with the chosen strategy of performance.

g. Development of special signals that will be necessary to indicate the entry and exit points for each position. They are also essential when calculating stop loss and take profit

• **What helps to achieve targets**

In order to make the described above features implemented, we need to consider the tools below:

a. The most effective means of analyzing the dynamic series is the dynamic systems theory. Dynamic series must be studied and analyzed to define the current movements of crypto assets. Consequently, it's essential in the process of developing forecast models.

b. Projection models may be also built by so-called ANNs, which are technologies of Deep Learning, LSTM, and GRU. These neural networks architectures may be used simultaneously for the sake of achieving better efficiency.

c. Risk management won't bring significant effects without implementing various techniques including mathematical ones. Probability theory plays a very important role in modeling as well.

d. This task of portfolio optimization cannot be completed without using linear and nonlinear mathematical programming and multipurpose programming.

e. Trade signals and the benefits of their usage and management are obvious. Signals are shaped by using optimization methods built on the logical product system.

• **The struct of AIIP**

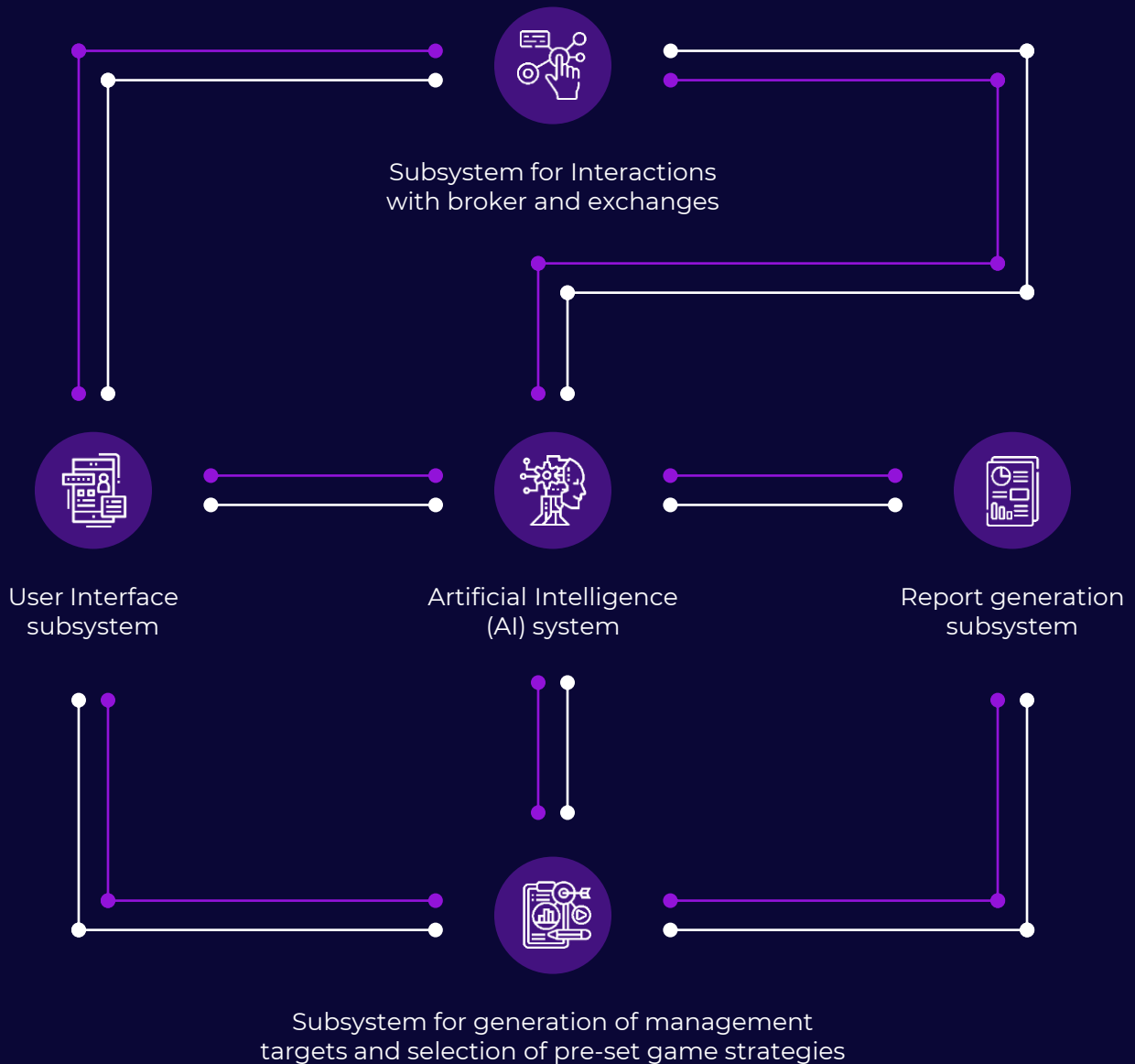
To make automotive trading of crypto assets effective and profitable, the System provides a complex struct. In this case, we have the System augmented with 4 additional subsystems that provide the services described below:

l. The first subsystem is developed to provide interaction between crypto assets exchanges/brokers and users with the help of the Platform operating statistical data necessary for implementing the game strategy.

II. The second subsystem is designed in a way to help customers select the necessary strategy that will meet their personal requirements imposed by the need of reaching certain targets. This way, the total amount of client's funds may be operated by the Platform simultaneously. Due to the fact that the number of governance objects is always matched to the number of pre-determined strategies (which is from 3 to 5), the Platform remains extremely scalable.

III. UI subsystem sets starting values for the chosen models. It's necessary when designing updated strategies.

IV. Report generation subsystem copes with the specific function of providing reports on different aspects such as profitability, quality, efficiency, account dynamics, different types of assessment, etc.



There are 4 sub-elements for the System AI ecosystem: ---

I. A cryptocurrency market analysis subsystem.

II. A game strategy development subsystem.

III. A forecasting subsystem.

IV. A subsystem for risk measurement and trade signal formation and management. Their functions were introduced to our readers above. If that's not enough for you, please, take a look at the Technical Specifications and Financial model to learn more.

For more information please see the Technical Specifications and Financial model as provided in Schedule 1 hereto.

Now we want to provide you some data about the System's work. It has started with \$100k on the account. From February of 2019 till April of 2020 we got a profit of 16% from the total number of transactions of 1118. The percentage of long transactions is a bit higher than the short ones – 54 vs 46.

E. System development

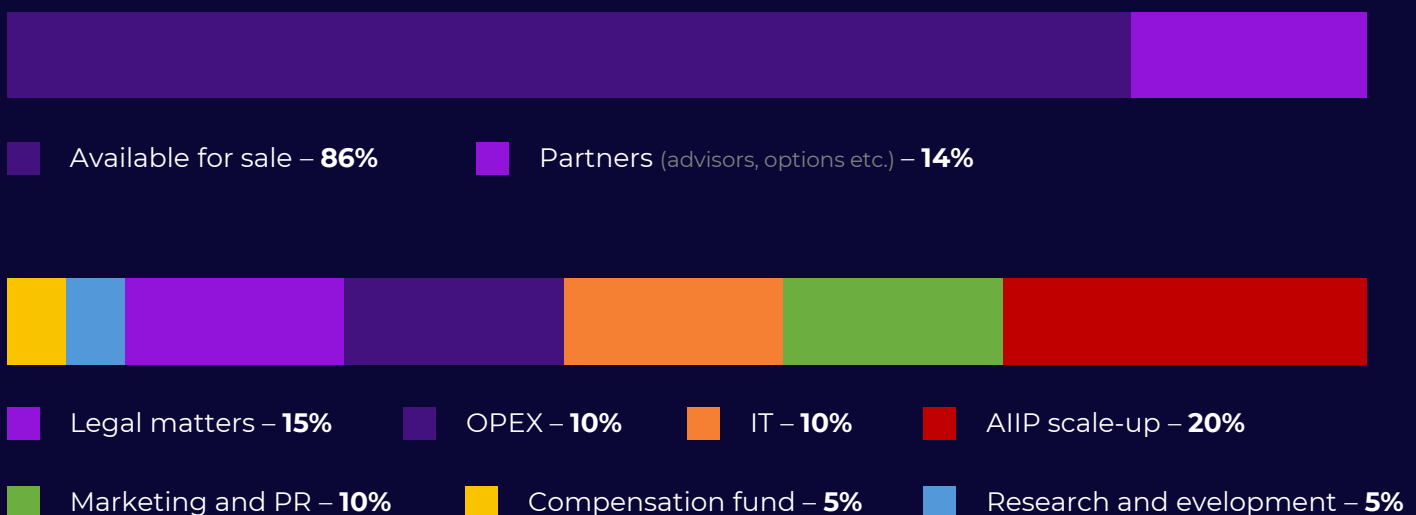
If you want to discover what will be the future development of the system, you may take a look at the following table and study the modifications that are supposed to be implemented to the AI v2. The current version is AI v 1.1.

A. Acquisition of AIIP Tokens

The AIIP Tokens may be purchased with the most liquid and reliable cryptocurrencies, such as USDT, Bitcoin, Ethereum. In order to purchase the AIIP Tokens, the cryptocurrency used for the purchase must be placed in the wallets of potential Purchasers, who have undergone KYC procedures and have access to the function of funds crediting and debiting. AIIP Token will be issued on the basis of Ethereum ERC20 and shall be denominated in US dollars.

AIIP Tokens will be sold predominantly in consideration for USDT. If the Purchaser does not have the required amount of USDT to buy tokens, he may use BTC or ETH at the sole discretion of the TGE Company, which will be converted into USDT at one of the Exchanges (such Exchange to be determined solely by the TGE Company). This is necessary to fix the value of the AIIP Token at a point of time in order to minimize the risk of market volatility. After the conversion, the Purchaser will receive the purchased volume of AIIP Tokens in his wallet in his Purchaser's User Account. A benefit of the customer will be impacted by the size of the purchase amount. As everything is designed in the form of a bonus system, this super dividend aims to engage the customer to buy more Tokens in short two-weeks-periods. The system is very understandable for every Purchaser.

Let's take a look at a simple example. For instance, the customer buys 10,000 AIIP Token for the amount of \$ 100,000. He or she will get 6% more in form of a bonus, resulting in 10,600 of the total amount of Tokens. This amount corresponds to \$ 106,000. Check out the conditions of this offer on our website. The total funds of the Project amount is \$ 6,000,000. It was determined by the following expenses: The tag price of one AIIP Token is \$10. The total amount of Tokens will be 3 million, 2.58 million of which we place on sale. The other amount will be stored for the team working on the Project. The benefits of purchasing AIIP Tokens are described in detail in section 3.2 below.



Cloud servers rent:

- AIIP scaling (code development, performance improvement, support systems, interface development, and computer security)
- Research and development (new algorithms and models testing, capital management development)
- Legal aspects
- Marketing and PR
- Operating costs
- Payroll

TGE Company costs including but not limited to:

- Legal aspects
- Marketing and PR
- Operating costs
- Payroll
- Reimbursement of the documented expenses incurred by the Partnership for creation of the TGE Company, Operating Company, and the Platform (such as legal, IT, marketing expenses, payroll, servers' rental charges)

The Operating Company might use the amount, exceeding the Project budget of \$6,000,000, received from sold AIIP Tokens in order to provide the generation of revenue. The Project reserve will be formed with the left amount. The expected reserve-to-manage ratio is 10 / 90. More details are provided in Subsection E Chapter I and Technical Specification.

B. What are the restrictions?

When talking about Tokens acquisition, we need to point out these statements:

- Those who participate as Purchasers or Token Holders may be checked in accordance with the KYC requirements:
- Tokens cannot be distributed to the participant in any way before KYC of such person is collected:
- No one can buy tokens with Dash, Monero, and other privacy coins:
- When studying the source of cryptocurrencies used to buy Tokens, public addresses are not taken into account if they have had exposure to exchange hacks or are referenced on the dark web may be conducted, where appropriate.

C. How customers take advantage of AIP Tokens acquisition

Following the KYC procedure, the process of acquisition Tokens provided here include a set of considerable advantages:

- I. Awards based on the distribution of revenue realized by the Operating Company and returned to the TGE Company subject to the chosen financing method (as described above), the discretion of the directors, and all applicable law, in proportion to the number of AIP Tokens held by the Purchaser at the time that the distribution is declared;
- II. Perks that are caused by the distribution of TGE Company's profits from the Company's trading on the Platform of its own funds for and on behalf of itself;
- III. The bonus program that may deliver extra Tokens to Purchasers that follow the conditions and special time frames;
- IV. The advantages also come from selling Tokens in the aftermarket.

D. Operating Company Profits

The Operating Company gain its profits in different ways:

- The most common way is to appeal to a wide audience of real clients and attract their crypto assets to the Platform. Those customers, or Contributors, will be then offered a few types of strategies, each of which has its peculiarities. Finally, the Operating Company will get income in the form of a percentage or fixed management fee. The amount depends on the most popular types of strategies.
- The Operating Company gains profits from attracting fixed interest deposits;
- Commissions paid by clients for executing transactions;
- One of the ways is also to benefit from selling insurance products;
- Exchange fees.

According to the KYC conditions, we want our users to fulfill the signing-up procedure. You may check it out in this Chapter III.

A. For individuals

The procedure of registering individuals isn't complicated. Anyone who wants to open an account needs to enter a full name and create a login and password for authorization. Don't forget to provide us with an email and a phone number so that we could keep in touch with you. Email is necessary to verify the procedure as well. Before signing up, check out the range of allowed countries because TGE doesn't accept customers from every country.

This was the first part of the registration. If everything is ok and your data are confirmed, you will need to provide scans of documents containing identification data:

- Identification document (passport; ID)
- Driver's license or other identification documents
(number, date of issue, name of the issuing authority, and photo of the owner)
- Address of the place of residence
- Confirmation of the residence address
(housing or utility bill, bank statement, insurance, etc.)
- TIN
- Place of work and position / job title / type of activity
- Contact details of the place of work: address, www, phone
- Annual income and sources, amount of own assets
- Experience in investment and understanding of market risk
- A letter signed by the User confirming the authenticity of submitted documents and responsibility for misrepresentation
- Selfie with an identification document and AIP inscription and current date
- KYC may ask for other data so be ready to provide it as well

B. For legal entities

The procedure of registration of legal entities differs from the previously described. That's why there are some important aspects to consider if the entity aims to buy Tokens and take advantage of them. Here is the list of the required data:

- Legal entity name
- The legal form of incorporation
- Registration address and postal address
- Company registration number and date, TIN, type of activity
- Contact phone numbers, email, company website
- Letter from the servicing bank
- Documents regulating activities (e.g., charter)
- Copies of the latest financial statements
- Names of persons in management positions
- Evidence of executive authority information about the beneficiaries

C. KYC

Our staff members will check the documents and the data provided to us by Users when registering for the platforms. Except for that, KYC will be outsourced to specialized companies. All the data that will be provided by our customers will be stored on the special Project servers.

According to the terms and conditions, if the verification is confirmed, the User gets access to account units such as personal wallets.

If the KYC verification isn't passed, the User will not be provided with access and the possibility to work on the Platform. That is why it's better not to be in a hurry when buying AIP Tokens. You should wait until the KYC verification is confirmed. If there will be updates necessary for KYC Users' procedures, be sure that we will inform required Users about new requirements.

D. Personal data protection

We guarantee to protect our customers' personal data by reliable means providing them with the possibility to access data wherever he or she finds it necessary. We will use our servers' capacity and industrial encryption algorithms to protect personal data. Except for that, personal information will be secured by maintaining a log of the data access actions taken and data access rights differentiation among employees.

On our site, you can learn more about how your data is going to be stored and protected.

All the employees will deal with specific data only. They will not access personal information that is beyond their duties. Only senior managers will get full access. This corresponds to the global requirements about data protection and our company will be strictly following them.

Design concept

A. Current structure

The legal concept of the Project refers to the following



B. Future structure

The TGE will be conducted by the incorporated Cayman Island company.

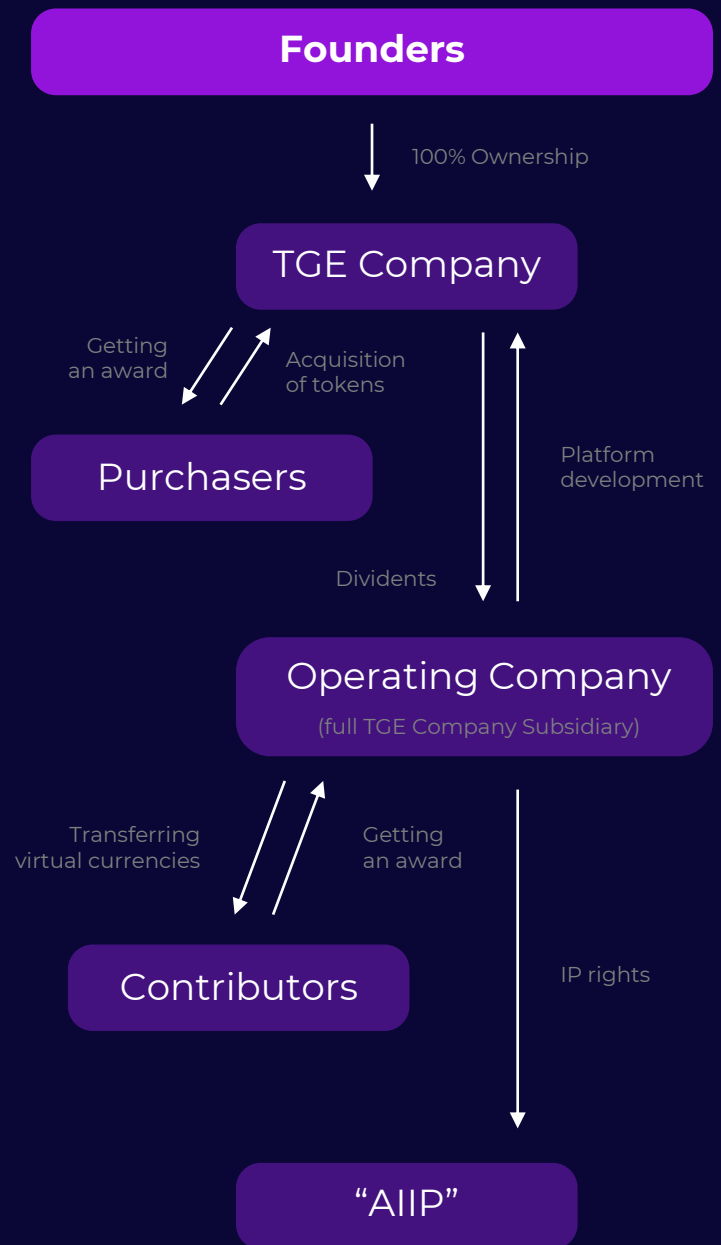
This country is now considered to be one of the world's leading investment hubs, which is a consequence of a large number of regulated funds established there. Except for providing a sound legal system, this jurisdiction also features the lack of currency control and economic stability, which results in attracting more customers. Clients are also attracted by great prospects and quality financial services that correspond to the requirements of the Organization for Economic Cooperation and Development (OECD) and the Financial Action Task Force (FATF).

The TGE Company follows the law of the represented jurisdiction so it will always keep the requirements provided by the Proceeds of Crime Law (Revised) and the Anti-Money Laundering Regulations (Revised).

That is why all the procedures and policies are adopted to the jurisdiction requirements. One more thing to discover is that the company is going to choose two senior managers that will cope with reporting functions; and perform customer due diligence measures when establishing a "business relationship" or a "one-off transaction" above \$18,000.00. If the necessity arises, some prescribed User's information might be reported for FATCA/ CRS purposes.

There will be no need to sign up or get regulation in that country under the Mutual Funds Law because the Company isn't going to provide "equity interests".

We also have no intention to rely on the business for the Banks and Trust Companies Law (Revised)



Operating Company

One of our major targets now is to establish an Operating Company under the regulation of a jurisdiction that will be able to protect Contributors' personal data. One more important thing is that jurisdiction must feature a developed banking system to take the most advantage of the Platform. The profits from the TGE are going to be used to fulfill that aim.

The Operating Company will obtain all intellectual property rights to the Platform.

Legal nature of Token

Which Rights Token Holders Possess

As it was mentioned, AIP Tokens can never be considered as securities because they are not registered as such by any governmental organization. They are cryptographic. AIP Tokens are issued and operated in the Ethereum network. The ERC-20 standard is used.

They don't refer to any form of a tradable instrument neither commodity nor share. A token doesn't guarantee the customer to protect his or her right of receiving potential future revenue shares. AIP Tokens don't secure intellectual property or ownership rights as well. There are two major functions for the purpose of which AIP Tokens represent a contractual obligation of the TGE Company:

- 1) Making steps that are essential in terms of creating the Operating Company
- 2) Rewarding the Purchasers. It is always decided if this will be executed in accordance with the KYC procedure. This way the damages of the TGE Company are not supposed to impact the Purchasers.

The TGE Company cannot buy out the Tokens in default. In addition to that, their holders won't have the same possibilities of claiming bankruptcy as creditors or holders of equity interest. Tokens cannot be converted into any kind of securities neither in futures, not into stock or bonds. One more thing that makes Tokens holders differ from shareholders is that they won't be able to vote on matters governing the TGE Company in any way.

Currently, there is no regulatory body or institution in Cayman Islands to authorize or regulate the Artificial Intelligence Investing Platform. There is no intention that gives us the possibility to claim that this White Paper is going to be approved by any of the regulatory bodies of that jurisdiction including CIMA. Nevertheless, Cayman Islands Government has already enacted the Virtual Assets (Service Providers) Law, which happened on the 20th of May in 2020. There is no clear answer

to the question of when it is going to be implemented. Referring to that law, the sale by AIIP will be defined as an "issuance of virtual assets". That means that the regulatory license provided by CIMA will become essential. The issuance of AIIP Tokens must be approved by the organizations. To provide more information about the issue, we need to get additional information from CIMA describing the "prescribed threshold" or further important aspects of the registration. "Prescribed threshold" is probably the most important term because it refers to the amount in fiat currency that may be raised by AIIP during a certain period of time.

Currently, the major target is to get around \$25,800,000 from the AIIP Tokens sale. The sales must be executed via a virtual asset trading platform because, in another case, the amount that is higher than the prescribed threshold will be restricted. The platform must be regulated and obtain a license provided by one of the regulatory bodies approved by the Cayman Islands government as an institution that may conduct supervision and registration of financial services operating virtual assets. No one can say for sure that AIIP will be registered by CIMA.

In order to be registered by CIMA, AIIP must consider the following issues that are going to be examined:

- a. The functionality means, and the set of technological tools used by the virtual service to provide its users with the possibility to take advantage of the distributed crypto assets
- b. Adequacy of the company applying for registration
- c. The level of data protection services as well as procedures devoted to resisting laundering
- d. Applicant's actions must be performed in congruence with the law
- e. The drawbacks that may arouse to potential users of the service or the risks that are relevant in the frame of the economic system of Cayman Islands
- f. The capacity level of the applying company, the number of owned assets, and the reserves
- g. The ability of the company to follow the VASP law and the terms and conditions imposed by the AML regulations
- h. The personalities of senior managers and actual owners of the company that provides that virtual assets service

The registration by CIMA doesn't mean that AIP will be allowed to be in the act of doing token sales. Except for the mentioned above requirements and aspects, CIMA will also take a look at the following criteria:

- a. The nature of the token
 - b. Token's "behavior" towards AML, terrorist financing, and anti-proliferation financing
 - c. Whether the token is a security
 - d. What the token is designed for
 - e. If the clients are going to be asked by AIP to buy tokens
 - f. The amount of tokens that become available after they are issued as well as the profits expected from that issuance
 - g. The AML process operating by AIP
 - h. The accuracy and completeness of disclosures to be made to the public regarding the issuance of the tokens
-

AIP may be asked to meet a set of certain requirements provided by CIMA if AIP still doesn't comply with them. According to some of these requirements, AIP may be asked to appoint third-party AML officers and managers. Except for that, policies might be required to be prepared for the sake of entering into documentation. This may cause some additional expenses. In addition to that type of expenses, some may occur if CIMA rejects AIP's applications because reapplying may involve new expenses that may be higher than those that were earned during the token sale or those that were held by sponsors.

Moreover, AIP might be required to apply not for registration but for obtaining a license, which will definitely lead to more significant expenses. One of the most common ways to raise the amount necessary for applying registration or any procedure to allow further tokens issuance is to sell tokens by AIP, which will make it before the commencement of the VASP Law.

There is a probability for AIIP not to find a good VATP because of the amount raised from token sales being higher than the prescribed threshold. Even if AIIP finds a good VATP, it might not meet the requirements imposed by certain regulatory bodies of the jurisdiction. At the moment of writing this White paper, no VATPs are licensed in Cayman Islands and it will probably remain unchangeable for a certain period.

Consequently, AIIP may face the following development paths:

- Make the expected profits lower than the prescribed threshold;
- Not to start selling tokens or testing the Project before finding a good VATP;
- Cancel the token sale.

Currently, no one knows how much it will cost to conduct a sale via VATP. There is a huge probability that assets earned from the token sale before the VASP Law implementation will be used to cover these costs.

Registered AIIP will be forced to follow a certain set of obligations provided by this law. These are the most essential ones:

- a. AML systems must be audited in case CIMA requested it
- b. Audited accounts must be prepared and submitted to CIMA every year
- c. Chief officers and actual owners must take care of their reputation
- d. CIMA should provide permission to institute executives
- e. The institution responsible for supervision needs to be given certain notices approving that the imposed compliance was confirmed and that everything about data safety and virtual asset services corresponds to the laws
- f. One of the employees must be appointed as an officer in charge of process preventing financial crimes
- g. Shares of AIIP cannot be transferred before the necessary approval from CIMA was obtained. AIIP must follow all the requirements that come in force together with the VASP law. It will probably result in more funds used to cover costs

When token sale needs to be delayed or corrected

No one knows the time when AIP will be obliged to keep this law. AIP token sale must be conducted in accordance with the VASP Law that will come into force and make AIP obtain permission provided by CIMA. That is why the process of selling cannot be complete before the VASP Law is commenced so the delays may take some time.

In addition to that, the terms and conditions imposed to the purchasers before the VASP Law commencement will probably differ from those ones that will be provided after the approval by CIMA. AIP website will notify the users about changed terms and conditions so that they could get familiar with them and accept if they agree to follow new or corrected terms and conditions of the token sale.

The token designated as a security

The SIB law isn't in force yet and no one can predict when it will come into force. Nevertheless, the thing is that AIP Tokens will be specified as securities in accordance with this regulatory act.

The notion of tokens won't change but the notion of "securities" will cover more aspects. Except for that, they will describe assets that might represent a derivative of any of the securities listed in Schedule 1 of the SIB Law, which contains futures and other traditional assets. If the AIP token is defined to be specified as a security, it will probably change the attitude of customers toward it. One more thing to be mentioned is that the positioning of tokens on VATP will be changed.

Nevertheless, AIP has a chance to avoid being guided or supervised as a distributor of securities corresponding to Cayman Islands regulatory acts. The major reason for that

is that SIB Law accepts the exclusion that is devoted to private issuers. According to this reasonable aspect, any private issuer is permitted to issue its own virtual assets. If the law is implemented and the tokens are considered as securities, AIP is going to use this exclusion to its own advantage. However, this won't work if CIMA will define tokens as securities. CIMA may reject all applications so that AIP will be forced to determine the token as a security in order to be licensed by this regulatory body. This way, both VASP and SIB Law will become binding.

The financial model follows all the best practices and strategies. It's built on the following:

- The token is placed for 9 months
 - Lag between token placement completion and start of client acquisition in Operation Company — 9 month
 - Customer's acquisition lasts 36 months
-

Token sales scenario – Base

- Token sales and Client acquisition – 600 000 units
 - Amount raised – 6 000 000 USD
-

Scenarios of client portfolio plan achievement – Base (75%)

- Portfolio scenario return - Base
 - Annual – 36% in simple type
 - Annual – 43% in Compound type
-

Operation Company (OpCo) income distribution

- Payment from OpCo to TGE Company (HoldCo) - 60% of OpCo net income
 - Airdrops to Token holders – 50% of OpCo net income
 - Payment to HoldCo
 - Airdrops to Founders – 50% of OpCo net income
 - Payment to HoldCo
-

Assumptions

- This model is devoted to the project and its activity for the period of 7 following years.
- The updates and upgrades of the System are supposed to take from 9 to 14 months.
- The annual portfolio profitability is defined as the most probable based on the current version of AIIP and planned adjustments to the system.
- No one should consider this model as an obligation because it only provides estimates.

Balance sheet

USDk	2020	2021	2022	2023	2024	2025	2026	2027	Total 2020-27
Management fee:	-	-	2 819	6 377	7 034	7 654	8 330	9 065	41 279
• HoldCo portfolio	-	-	-	-	-	-	-	-	-
• OpCo Client portfolio	-	-	2 819	6 377	7 034	7 654	8 330	9 065	41 279
Performance fee:	-	-	2 134	74 422	106 223	115 597	125 798	136 900	561 074
• HoldCo portfolio	-	-	-	-	-	-	-	-	-
• OpCo Client portfolio	-	-	2 134	74 422	106 223	115 597	125 798	136 900	561 074
Total operating income	-	-	4 954	80 799	113 256	123 251	134 128	145 965	602 353
Operating expenses, incl:	-	(2 272)	(4 071)	(3 910)	(5 330)	(5 330)	(5 330)	(5 330)	(31 573)
• HoldCo opex	-	(2 194)	(2 364)	(50)	(50)	(50)	(50)	(50)	(4 808)
• OpCo opex	-	(78)	(1 707)	(3 860)	(5 280)	(5 280)	(5 280)	(5 280)	(26 765)
Net operating income	-	(2 272)	883	76 889	107 926	117 921	128 798	140 635	570 779
Depreciation	-	(8)	(17)	(17)	(17)	(11)	(6)	(6)	(81)
Investment income (OpCo own funds)	-	-	-	2 474	10 077	19 393	30 637	31 697	94 278
Profit before tax	-	(2 281)	866	79 345	117 986	137 303	159 429	172 327	664 977
Income tax, incl:	-	-	(442)	(9 966)	(14 931)	(17 512)	(20 478)	(23 883)	(87 212)
• Operating income tax	-	-	(442)	(9 612)	(13 492)	(14 741)	(16 101)	(17 581)	(71 696)
• Investment income tax	-	-	-	(353)	(1 440)	(2 770)	(4 377)	(6 303)	(15 243)
Net income / (loss)	-	(2 281)	424	69 380	103 055	119 791	138 952	148 444	577 765

Investment metrics

Initial investments of token holders	6.0	USD mm
NPV	75.4	USD mm
IRR	149%	%
Payback period (PP)	2.3	Years
Discounted payback period (DPP)	2.5	Years
Profitability index (PI)	12.6	x

Roadmap

2018

- **Q1** - The project creation
- **Q2** - Experiments with cryptocurrency exchange
- **Q3-4** - First version of trade robot and AI developing

2019

- **Q1-Q2** - Investment strategy and crypto portfolio developing
- **Q3-4** - Aii beta version creation and testing

2020

- **Q1** - First round of investment for private users
- **Q2** - System control with an increase in the portfolio budget
- **Q3** - Completion of the system testing and positive results achieved
- **Q4** - Project documents preparing
(Whitepaper, token sale contract, user agreement, KYC procedure etc.)

2021

- **Q1** - Legal Entity registration
- **Q2** - Marketing plan and partnership ways developing, Promo preparing
- **Q3** - Company Promo
- **Q4** - Token generation event

2022

- **Q1** - Launching users trading system interface
- **Q2** - License and required permits obtain Financial markets platforms Listing
- **Q3** - Final testing and launching v. 2.0 of the System
- **Q4** - New users serving



Michael Liberman

- CEO

Known as one of those who founded AIPP. Michael has over 20 years of experience in working with the largest global companies, governmental organizations, and well-known startups. Michael is a Magister in Computer Science. He graduated from the University of Massachusetts and from Mississippi State University. Over these years, he worked as a senior executive for product security, CEO, Head of Architecture and Labs at Ping Identity, scientist, and researcher.



Jeong Yang

- Blockchain and Software

Bachelor of science. His major field was related to HTTP/2 protocol. He has vast experience in working as a developer and a software engineer. Before he joined a small studio in Singapore, he was dealing with the developing of software for one of the banks in Switzerland. When working in that company, he got to know about Bitcoin and lighting. Jeong became involved in LND and other projects in that field. Exploring more about the industry, he understood the necessity to devote more time to working on Lightning Network backend services.



Tykera Cross

- Marketing

Has a huge experience in working with reputable and reliable clients from all over the world. She took leading positions in several consulting companies working globally with international clients. She gained a lot of new experience in consulting and business management. Laura graduated from Bocconi University with a Bachelor of Arts in Economics, statistics, and econometrics. She also graduated from the Zurich Elite Business School.



Andrew Shafarevich

- UX

Experienced specialist in Digital Marketing. His experience of work includes 7 years of serving for one of the largest European e-commerce sites. Except for Digital Marketing, his occupation includes more specific fields of Graphic & UI/UX Design, which requires dealing with the most advanced tools and technologies. Andrew is one of the specialists who are coping with different projects. That is why one of his most demanded skills is creativity, using which he can produce the best design ideas for any brand.



Thank you