WHITE PAPER V2.0

TOKENCLUB

**One-stop Cryptocurrency
Investment Platform**

2018.12

Contents

Abstract

With the development of modern blockchain technology, cryptocurrency investment has gradually become more mainstream. However, since this industry is still at the early stage, there are still many problems such as that the financial service system is not comprehensive, blockchain project quality varies greatly and the market has no reliable and professional information platform. So, there is high chance for investors to get trapped in the frauds and suffer serious losses.

TokenClub is aimed to provide the cryptocurrency investors with professional, timely, comprehensive and reliable investment consultancy service to promote the healthy development of blockchain industry. After a year of efforts, TokenClub has already established the investment service platform which integrates market information, investment consultancy and education, live platform, community, asset management, research lab and many other functions. After fully understanding the importance of regulation and compliance in the blockchain industry. TokenClub has already received the RIA financial license from U.S. SEC (Securities and Exchange Commission). In the future, TokenClub will further optimize the business system and create the one-stop cryptocurrency investment service ecosystem. TokenClub will provide investors with

suitable strategies, accelerate the implementation of blockchain applications, let the funds flow to the right places, and facilitate the healthy development of the whole industry to reach the goal of becoming the Eastmoney and Bloomberg in the cryptocurrency industry.

Chapter 1 Background

1.1 Industry Background

Since Bitcoin came out in the market in 2009, blockchain technology and cryptocurrencies have developed rapidly and become more and more mainstream gradually from a small market. Especially with the mega bull market from end of 2016 to beginning of 2018, the total cryptocurrency market value went up to as high as 700 billion dollars, and this market also became a neglected new economic formation in the financial industry. Meanwhile, with the development of Ethereum smart contract and token economy, ICO (Initial Coin Offering) became quite popular in the market, and lots of investors have achieved high returns on their investment, which attracted many other people come to the cryptocurrency market.

However, if compared with the stock market, cryptocurrency market is much smaller as it only accounts for 0.3% of the stock market. Also, there is lack of comprehensive regulation system as well as effective valuation structure in the cryptocurrency market. Due to the market is still at the early stage and the market system is not completed enough, all kinds of false and pyramid projects also come out in the market. It will cause the investors without investment experience and analysis skills suffer great losses in the market because they are more

likely to trust the false information and make blind investment selections.

After the frenetic market in 2017, cryptocurrency and blockchain industry have made some improvement on market understanding, regulation, etc., and it gradually returns to a reasonable situation.

Thus, we can understand that the cryptocurrency market urgently needs professional and systematic investment service platform which can offer market information, blockchain project & industry analysis, investor constancy and education, interactive communities and other functions to help investors improve their market analysis skills for higher returns in the market. Based on this vision, we design the TokenClub project.

1.2 Pain Points and Problems

1.2.1 Great variety of blockchain projects

There is a great variety of blockchain projects and cryptocurrencies in the market, which makes it extremely difficulty for investors to understand all of them exactly. Due to information asymmetry and opaque, it will bring huge loss to the investors. What's worse, lots of false projects appear in the market and attract the investors with high investment returns, but most of them don't have enough knowledge to evaluate whether the project background and technology skills can support their visions or not. Thus, professional investment service platforms must be rigid demand for investors to survive in this market. Meanwhile, it is also beneficial to the healthy development of cryptocurrency market.

1.2.2 High market volatility

We can imagine that the cryptocurrency enthusiasts must have high expectations, but thousands of cryptocurrencis have already made them feel quite confused. On the one hand, since the market is always changing rapidly, it is almost impossible for investors to grasp all the information. On the other hand, the cryprocurrencies are

worldwide, so it is even harder to get information from other countries. Generally speaking, it is quite inconvenient for investors to get necessary data and information, which demonstrates the importance of professional information platform.

1.2.3 Excessive cryptocurrency exchanges

With the development of cryptocurrency industry, more and more exchanges appear in the market because of high profits and relevantly low cost. However, this situation is actually huge disadvantage for the user experience because the exchanges may have different trading rules, prices, depth and listed coins, which forces investors to log on multiple exchanges if they want to check the information of tokens listed on different exchanges. Thus, it is necessary to establish a comprehensive platform that can provide investors with token information in different exchanges to increase the user efficiency.

Just imagine if the investor would like to trade token A and B, but they are listed on two different exchanges, so it means the investor needs to log on both exchanges at the same time. What's worse, the whole process can be much more complicated if there are more tokens. To solve this problem, we need to develop an one-stop platform on which investor can trade cryptocurrencies listed on different

exchanges.

1.2.4 Different blockchain infrastructure

There are large number of cryptocurrencies in the market, and most of them are based on different blockchain infrastructure, like Bitcoin, Ethereum, EOS and so on, which brings trouble for investors to store their digital assets. Some people choose to install multiple wallets, but it is much easier to lose the private keys and mnemonic phrase. Also, the cross-chain transfer between different blockchains is extremely complicated, so most of the investors choose ETH, BTC or USDT as the transfer medium. But this way is not cost effective because it will definitely increase the processing fee and time. In order to improve the trading efficiency and reduce the storage cost, investors need cross-chain digital wallet and easy-to-use platform for fast cryptocurrency transfers.

1.2.5 Miscellaneous communities

Even though it seems that there are many communities in the cryptocurrency market, the investors still cannot get enough valuable information to make right decisions because most of the content is abut advertisement and scam. Thus, high-quality communities are necessary in the market, and investors are also willing to spread out

the information to make the community larger, which will finally bring more value to the investors.

In addition, we must have the experience that after checking the market information, we need switch to wechat or other IM software, which is really bad experience. If we can combine market information function with social network, as well as cryptocurrency payment and transfer functions, it will absolutely increase the communication efficiency between users.

When investors join the communities, they want to learn blockchain and financial knowledge, investment experience and method via interaction and discussion with other members to achieve reference and instructions for their investment decisions. On the one hand, the communication between community members increase the activity and consensus, on the other hand, it is also beneficial for individuals to quickly improve the investment skills and become qualified cryptocurrency investors to make profits in the market.

Chapter 2 Introduction

TokenClub is committed to build up an investor-oriented and easy-to-use cryptocurrency investment platform which can provide timely and accurate market information, practical investment instructions, active community interactions and trustful financial service. It will connect investors and blockchain projects to create an autonomous, trustful and efficient cryptocurrency investment service ecosystem.

2.1 Business Architecture

As comprehensive cryptocurrency investment service platform, TokenClub product focuses on investment consultancy which includes market information, asset management and trading, high-quality content , community interaction, entertainment, Institutional service and other functions. TokenClub App is now quite popular in the market with over million registers, which is ahead of the competitors.

【 **Market information and news** 】 TokenClub market information function can provide investors with comprehensive information covering fundamental, technical and news analysis. More

specifically, it includes project materials, aggregate information, candlestick index, trade signals and so on. All of these will make it easier for investors to grasp more opportunities in the market.
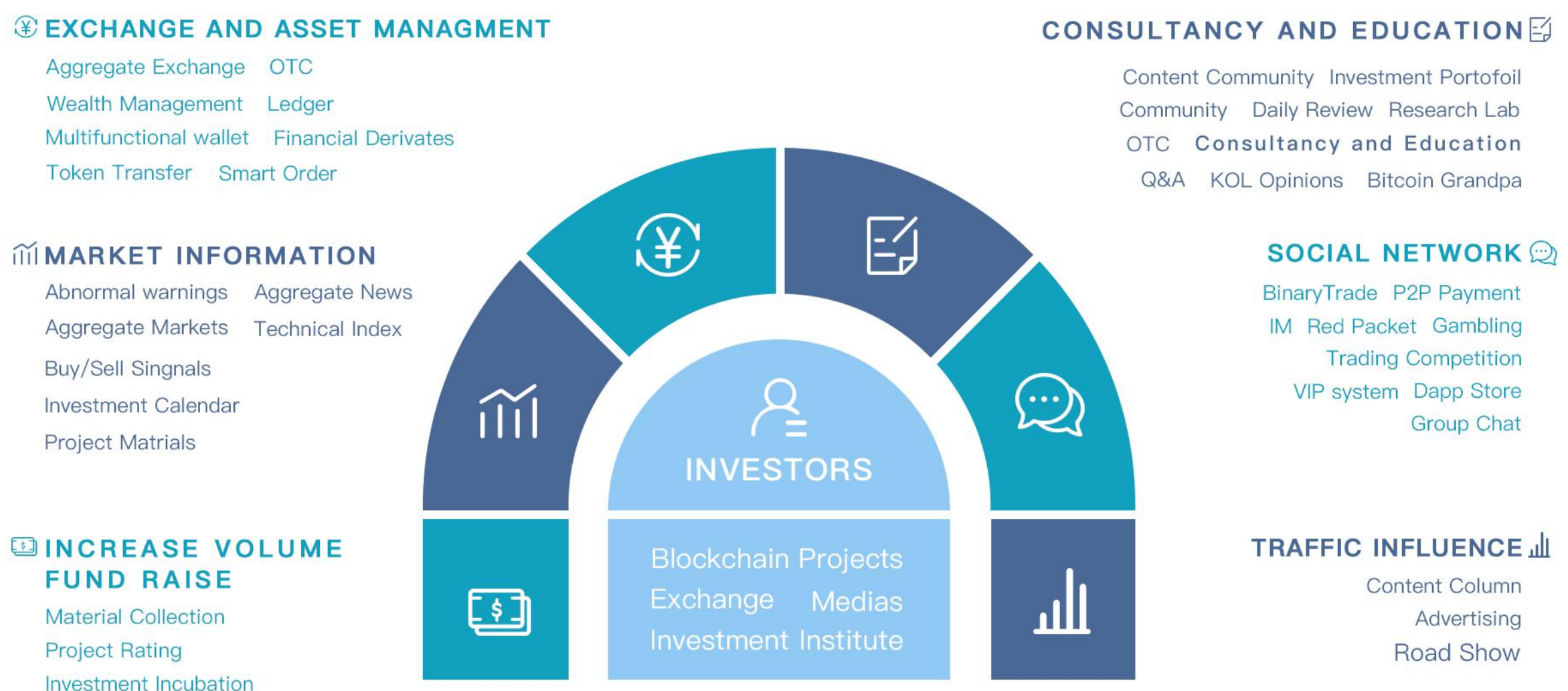
Figure: TokenClub2.0 New Business Architecture

【Trade and asset management】 In addition to market information, trading and asset management functions are also rigid demand for investors. TokenClub would like to provide users with one-top investment service platform integrating OTC market, digital wallet, trading, asset management and other functions. Investors are able to purchase cryptocurrencies via OTC market and transfer different coins easily on the platform. Financial products and derivatives investment service provide users with a variety of investment methods. Also, investors can trade cryptocurrencies much more easily and grasp timely market chances with the aggregate

trading and smart order functions. It is difficult to monitor the total cryptocurrency assets because sometimes the blockchain investment is quite dispersed, but the personal ledger function in TokenClub APP can record all the transactions to show the real-time asset changes.

【 Investment consultancy and education 】 Investors should get enough necessary knowledge if they would like to survive in the complicated and changeable cryptocurrency market. TokenClub would like to build up high-quality content ecosystem, including systematic investment courses, wechat medias, communities, Q&A, KOL opinions,etc., which can provide investors with comprehensive knowledge system. Not only the theoretical knowledge, TokenClub's investment portfolio function also allows investors to gain practical trading experience. What's more, users also can learn from the experienced investors to improve themselves gradually for further cryptocurrency investment.

【 Social network and communication 】 The social network applications are also necessary because there must be lots of communications and conversations between the investors in the market. TokenClub will develop instant message, group chat, P2P payment, red packets and other functions to meet this requirement.

Meanwhile, to make the communities more active, TokenClub will also

provide users with entertainment applications, like DAPP store, simulation trading competition, binary trade, games and so on, together with VIP system to incentive the users in long-term period for the substantial development of all the functions.

【**Institutional business**】Based on the ecosystem and user traffic, TokenClub will not only offer service to retail investors, but also to investment institutions, exchanges and blockchain projects. The service includes project rating, investment incubation, advertisement, live broadcast and so on.

2.2 System Architecture

Generally speaking, TokenClub project applies three-layer technical architecture, which are base, logic, and business layer respectively.

The base layer provides wallet management, data on blockchain and trade services based on the blockchain technology. TokenClub token (TCT) is based on ERC-20 standard, and the transactions are on the Ethereum network. TokenClub develops the function which can upload data to the Ethereum blockchain with smart contract. Meanwhile, there will be trade gateway which can connect centralized and decentralized exchanges to support the trade services.

Meanwhile, it will introduce external data like the market prices in different exchanges, news and information, blockchain transaction data and so on to provide basic data support for the logic and business layer.

The logic layer involves in the external data processing. After collecting the data via crawler, it will clean and integrate the data to design all kinds of quantitative strategies and index logic model, which will provide the market information tools in the business layer with data support.
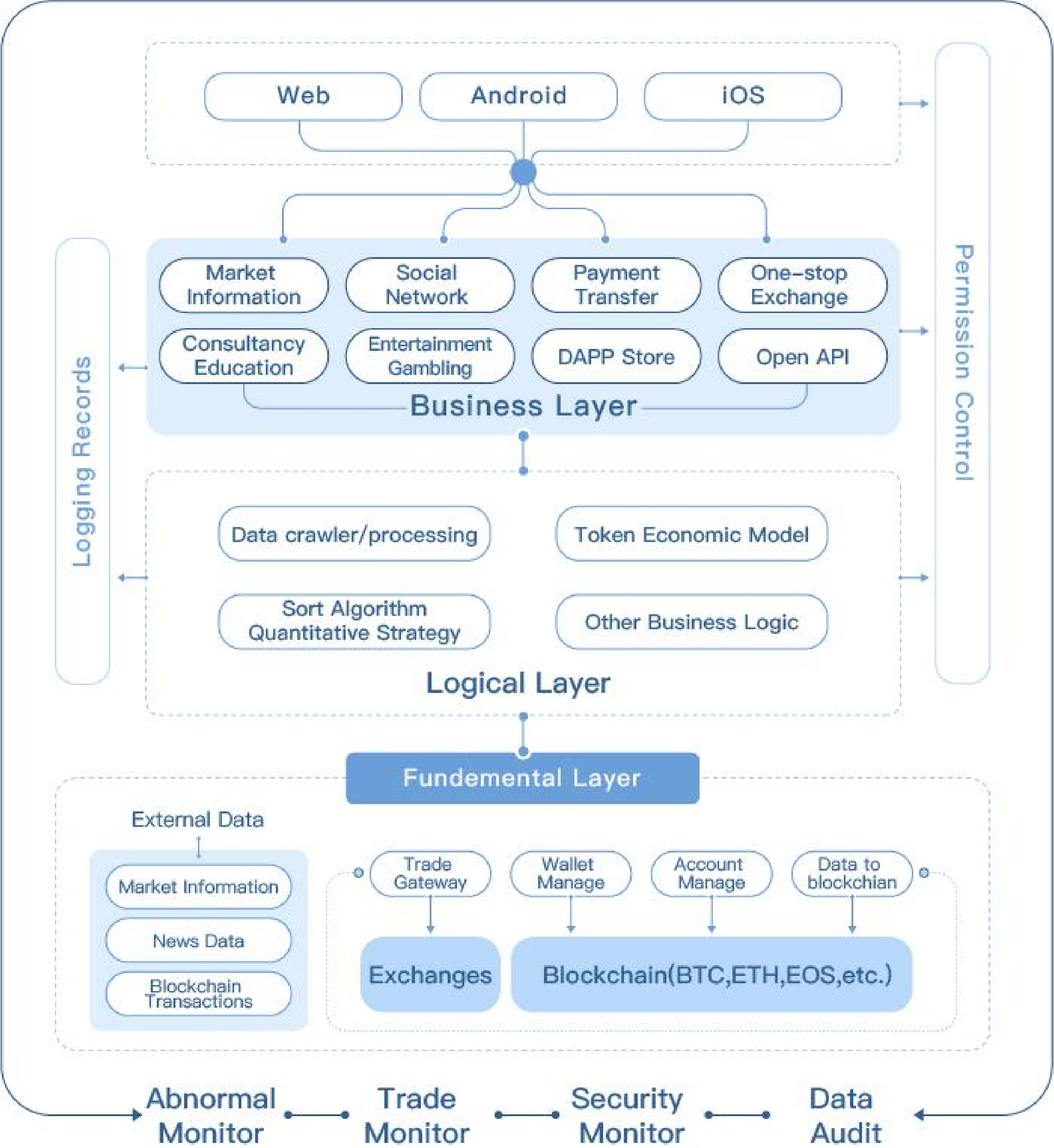
Figure： TokenClub2.0 New Technical Architecture

Business layer mainly offers all kinds of services to the community users, including market information, social network, payment and

transfer, one-stop trading platform, investment consultancy and education, entertainment and games, DAPP store, open API, etc. to create the comprehensive investment service ecosystem. Also, there will be open API interface and Dapp Store entrance to provide support for the developers. All the services are presented in TokenClub terminals, which are Web, Android and IOS.

In addition, in the TokenClub technical structure, security and permission control functions are added to make sure each business process and module can only be visited with permission, and there is always logging record to make security monitor and check for the business in each layer. When there is any issue in the system, it can quickly locate, process and solve it to improve the security and efficiency of the overall TokenClub system and preserve the user fund and data security.

Chapter 3 Current Status

After one-year development, TokenClub has made great achievements on cryptocurrency market information, blockchain medias, community ecosystem and other businesses. It has became a well-known cryptocurrency investment service platform which connects lots of blockchain project, medias, KOL, institutes and other resources. TokenClub generates millions of users with strong community consensus and cohesion. So far, TokenClub ecosystem includes App and website, research lab, media matrix, communities and so on.

TokenClub App has over one million registers with all kinds of special functions like market information, news, heat map, fund flow, address distribution, exchange address monitor, investment portfolio, live shows, coin price prediction, etc. Industry leaders, blockchain project founders, well-known investors and analysts like to shared their opinions on the TokenClub live platform, which not only give them a chance to show themselves, but also let the investors know more about market information. There are two functions BinaryTrade and YuBiBao launched in the second half year of 2018. Within one month, there are 190,000 participants joined in the BinaryTrade, and the TCT circulation is over 80 million in the App. The balance in YuBiBao is over 180 million TCT, which takes up around 40% of the

overall TCT circulation. All the functions have expanded the TCT application scenarios, accelerated the TCT circulation and consumption, and achieved great performance in the coin price stability, community activity and consensus increase, etc.

There are many well-known wechat official accounts under TokenClub ecosystem with over 500,000 followers, and they have produced large number of high-quality contents to make investors understand cryptocurrency market more deeply, including cryptocurrency market analysis, blockchain project research, industry tendency, etc. In addition, all the TCT holders have formed the community with strong consensus and high autonomy, and it keeps growing. So far, TokenClub has around 200 wechat groups with nearly 100,000 core members. TokenClub analysts provide the community members with market news, trading strategy, project introduction and other analysis to make investors understand risks and opportunities in the market.

TokenClub research lab focuses more on the deep analysis of the overall blockchain industry and dedicated projects. Now the research lab has a series of professional blockchain rating system, and we have analyzed many primary and secondary market projects in the industry. Also, we will come up with industry research reports and with them, it is helpful for both retail and institutional investors to have deeper understanding of the blockchain investment. In the future, TokenClub will further integrate the industry resources to make the

ecosystem more completed.

3.1 TokenClub App

TokenClub has released mobile and web products with different language versions, and the App product has totally 23 updates. TokenClub App has over 1 million users and there are all kinds of functions like live interview, investment portfolio, market information, news flash and so on. TokenClub APP has great popularity in the market and it is ahead of rivals in the market. Now there are over million registered users and TokenClub is always developing new functions according to the market demands.

3.1.1 Market Information

TokenClub provides investors with detailed market information, including market prices, candlestick, news, concepts, heat map, fund flow, address distribution, exchange address monitor, etc. All of them can provide users with timely cryptocurrency information monitor so that they will not miss any opportunity.

3.1.1.1 MarketCap

It is clear for investors to see the cryptocurrency price tendency through the market function in TokenClub App. And users can switch to heat map with the button on the screen, which can make the information more direct and obvious. When you click on the token, you can see the prices on different exchanges, as well as candlestick and order book. Meanwhile, there is also project introduction, relevant news, fund flow and trading volume information for investors to get known more details of the token.
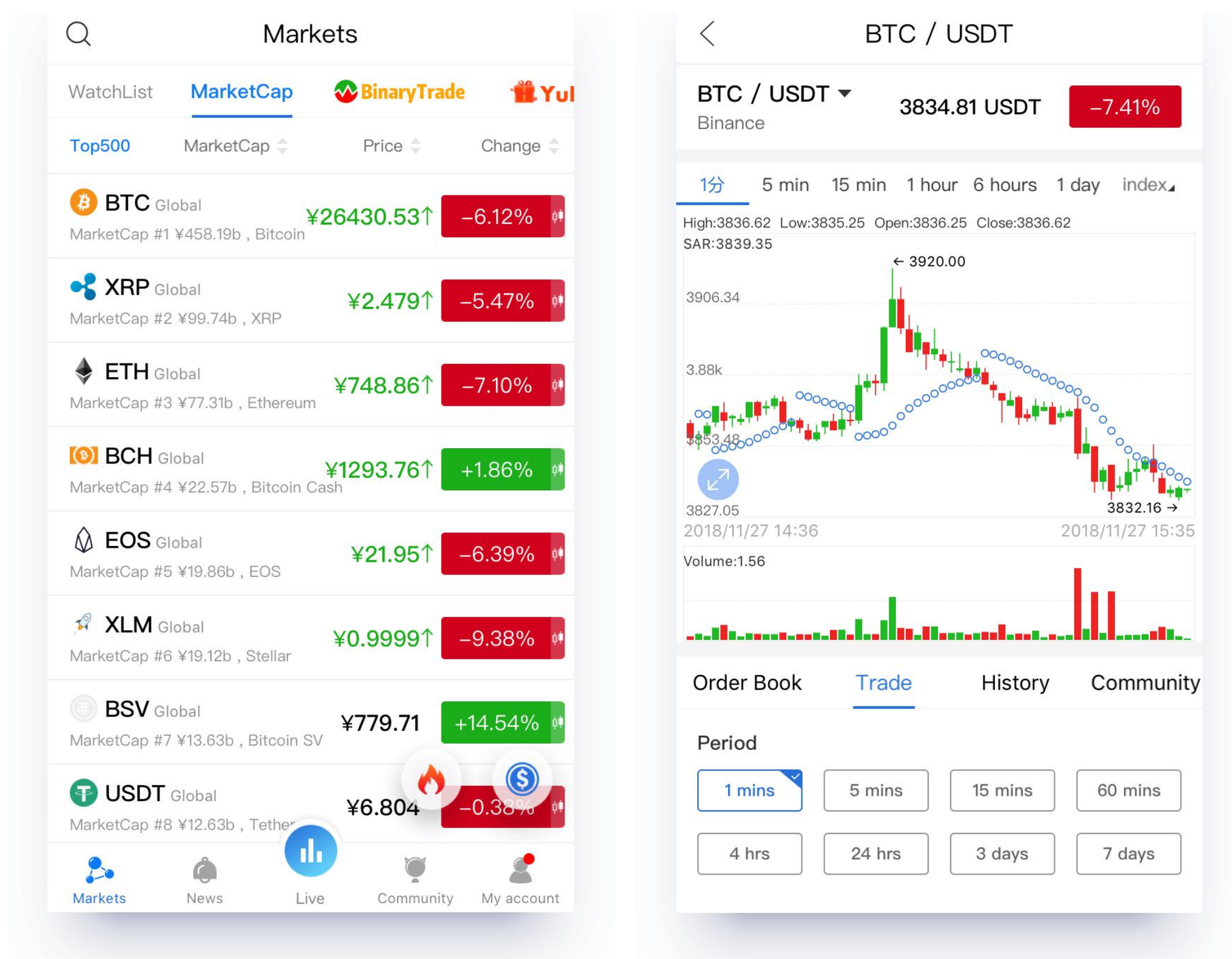
Figure：TokenClub APP- Market Function
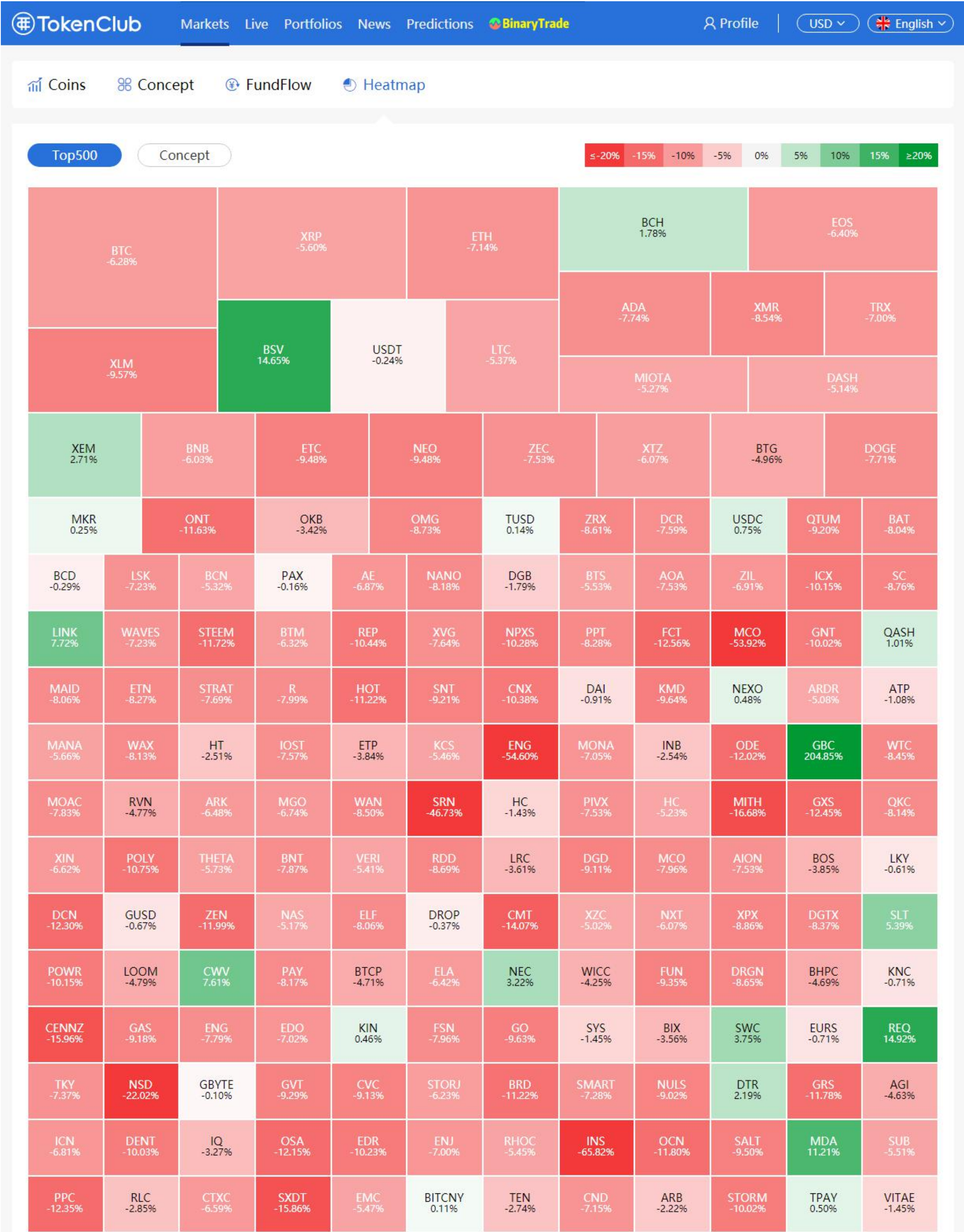
Figure： TokenClub Web - Heat Map
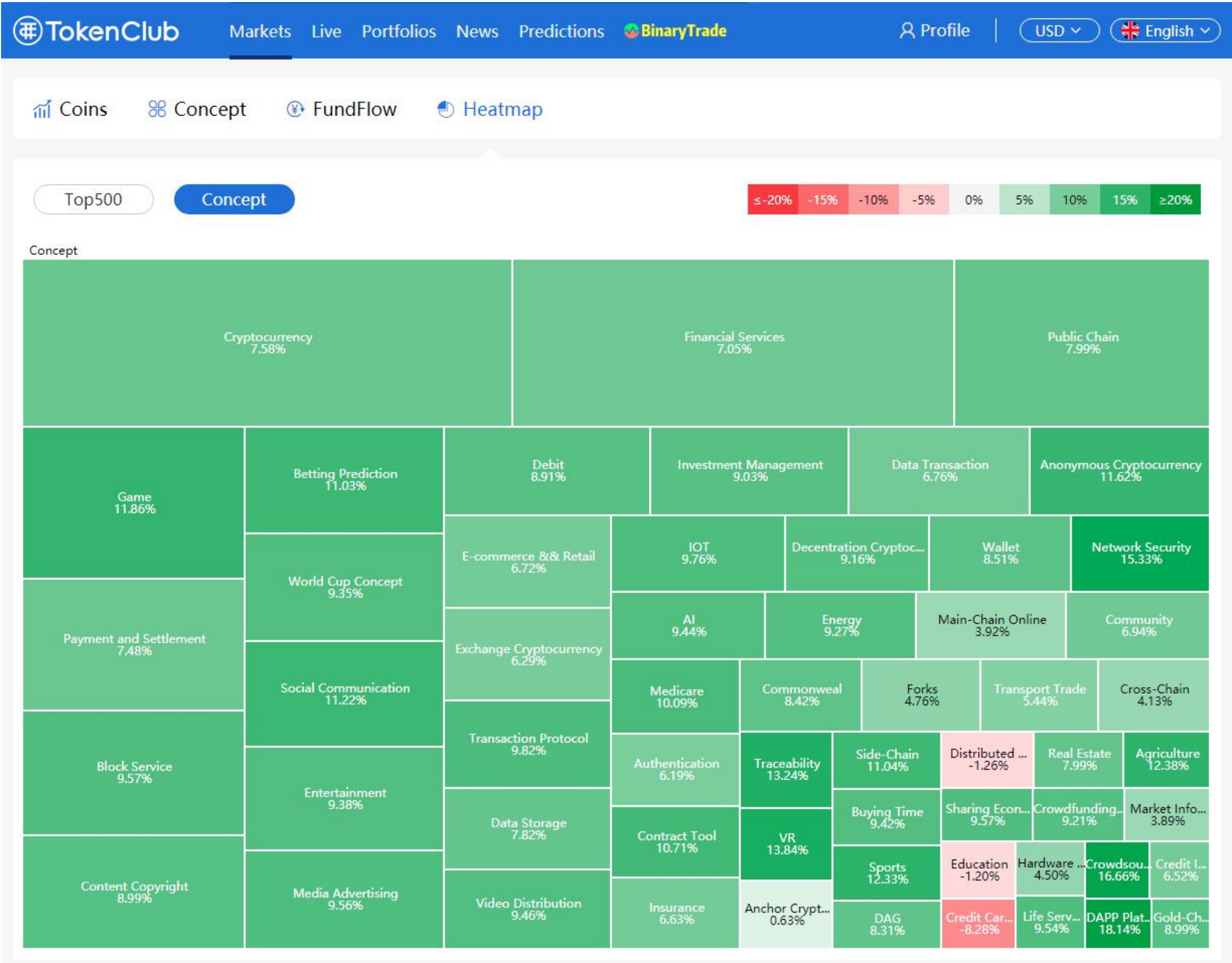
Figure： TokenClub Web - Heat Map

3.1.1.2 Concept

In the concept module, TokenClub has organized all the cryptocurrencies to different categories, and it will also show the projects with price rise or fall, overall market value and global trading volume. The concept module has list and heat map format, and these two can be switched with one button on the screen. When you click the individual concept, there is more detailed information about all the tokens.
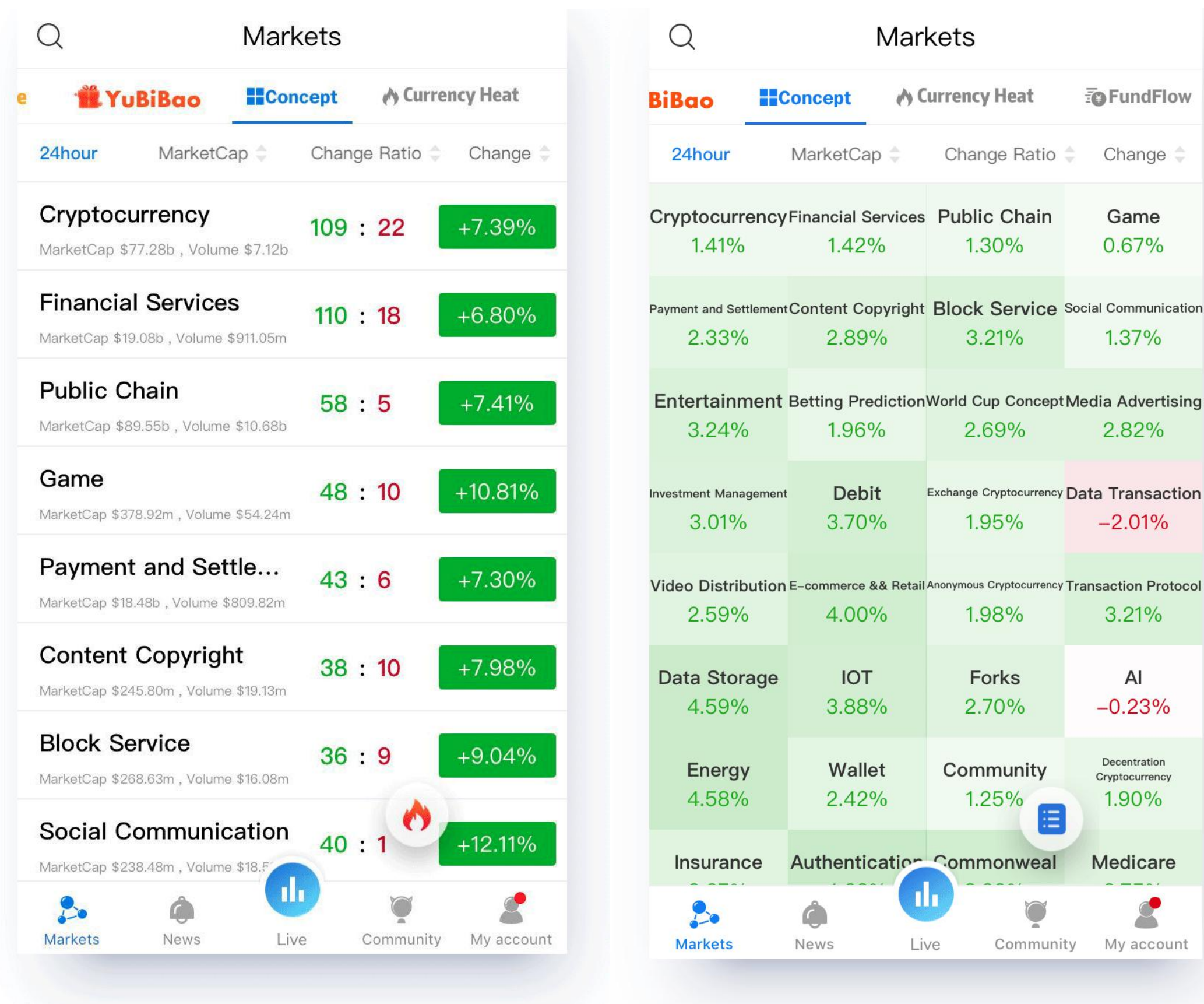
Figure： TokenClub APP - Concept Function
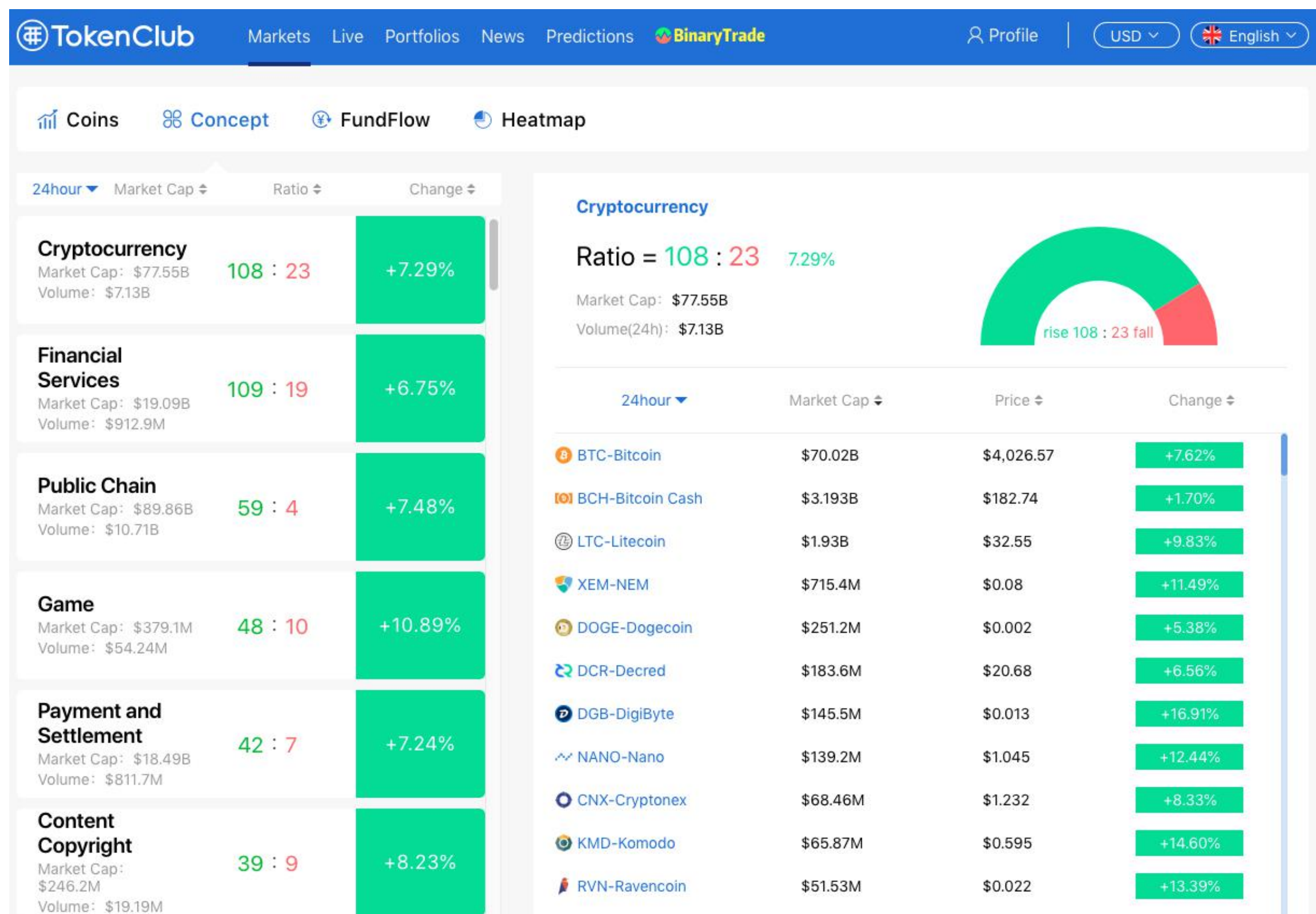
Figure: TokenClub Web - Concept Function

3.1.1.3 Currency Heat and Fund Flow

TokenClub App has currency heat module in the market information, and we can often find that when the heat of certain token increases, there is high possibility that the price will also have some changes and this index can assist investors to make proper decisions. Fund flow function allows users to see the fund in/out details of each token clearly, which can help investors to understand the future tendency better with this data because normally if there is huge fund flow in one

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tokens, it means there is high chance the price will pump in short time.

Figure: TokenClub APP - Currency Heat and Fund Flow

TokenClub

| | Markets | Live | Portfolios | News | Predictions | BinaryTrade | | Profile | | USD ⌄ | English ⌄ |

📈 Coins   ⋈ Concept   ⊕ FundFlow   ◐ Heatmap

(30min) (1hour) (24hour) (7day)

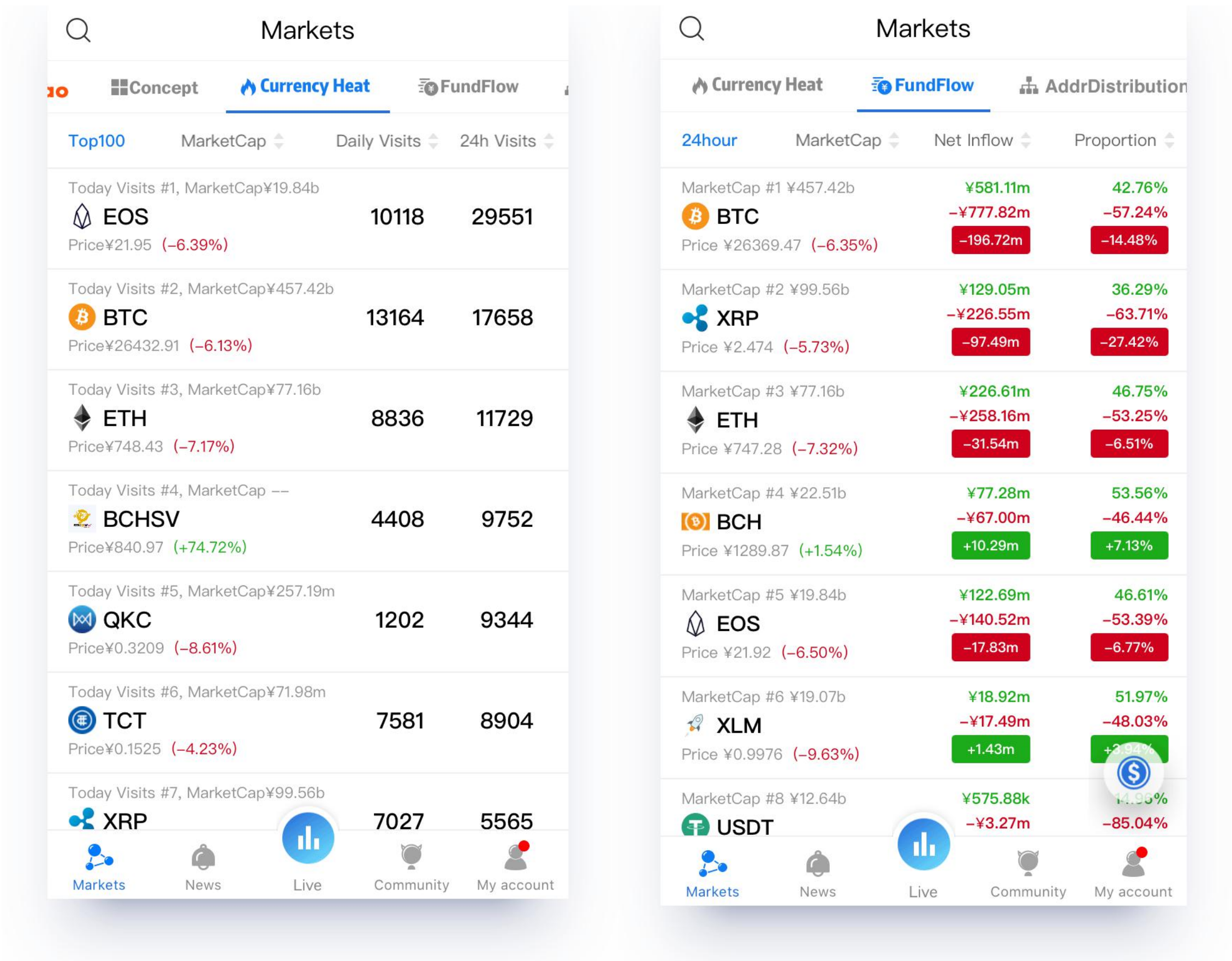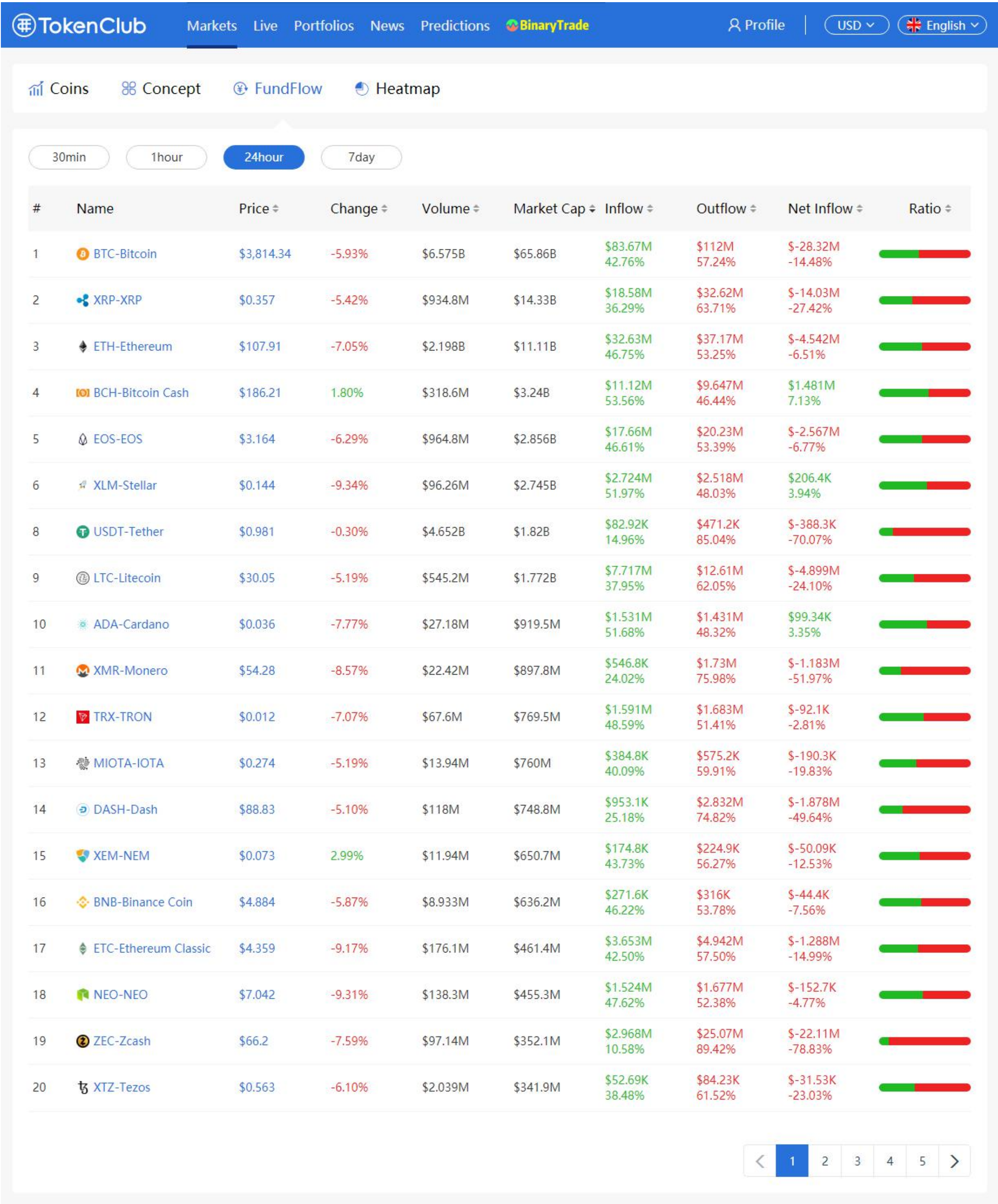| #	Name	Price ⇕	Change ⇕	Volume ⇕	Market Cap ⇕	Inflow ⇕	Outflow ⇕	Net Inflow ⇕	Ratio ⇕
1	₿ BTC-Bitcoin	$3,814.34	-5.93%	$6.575B	$65.86B	$83.67M 42.76%	$112M 57.24%	$-28.32M -14.48%	
2	XRP-XRP	$0.357	-5.42%	$934.8M	$14.33B	$18.58M 36.29%	$32.62M 63.71%	$-14.03M -27.42%	
3	⬧ ETH-Ethereum	$107.91	-7.05%	$2.198B	$11.11B	$32.63M 46.75%	$37.17M 53.25%	$-4.542M -6.51%	
4	BCH-Bitcoin Cash	$186.21	1.80%	$318.6M	$3.24B	$11.12M 53.56%	$9.647M 46.44%	$1.481M 7.13%	
5	◊ EOS-EOS	$3.164	-6.29%	$964.8M	$2.856B	$17.66M 46.61%	$20.23M 53.39%	$-2.567M -6.77%	
6	XLM-Stellar	$0.144	-9.34%	$96.26M	$2.745B	$2.724M 51.97%	$2.518M 48.03%	$206.4K 3.94%	
8	USDT-Tether	$0.981	-0.30%	$4.652B	$1.82B	$82.92K 14.96%	$471.2K 85.04%	$-388.3K -70.07%	
9	Ⓛ LTC-Litecoin	$30.05	-5.19%	$545.2M	$1.772B	$7.717M 37.95%	$12.61M 62.05%	$-4.899M -24.10%	
10	⬡ ADA-Cardano	$0.036	-7.77%	$27.18M	$919.5M	$1.531M 51.68%	$1.431M 48.32%	$99.34K 3.35%	
11	XMR-Monero	$54.28	-8.57%	$22.42M	$897.8M	$546.8K 24.02%	$1.73M 75.98%	$-1.183M -51.97%	
12	TRX-TRON	$0.012	-7.07%	$67.6M	$769.5M	$1.591M 48.59%	$1.683M 51.41%	$-92.1K -2.81%	
13	MIOTA-IOTA	$0.274	-5.19%	$13.94M	$760M	$384.8K 40.09%	$575.2K 59.91%	$-190.3K -19.83%	
14	DASH-Dash	$88.83	-5.10%	$118M	$748.8M	$953.1K 25.18%	$2.832M 74.82%	$-1.878M -49.64%	
15	XEM-NEM	$0.073	2.99%	$11.94M	$650.7M	$174.8K 43.73%	$224.9K 56.27%	$-50.09K -12.53%	
16	BNB-Binance Coin	$4.884	-5.87%	$8.933M	$636.2M	$271.6K 46.22%	$316K 53.78%	$-44.4K -7.56%	
17	ETC-Ethereum Classic	$4.359	-9.17%	$176.1M	$461.4M	$3.653M 42.50%	$4.942M 57.50%	$-1.288M -14.99%	
18	NEO-NEO	$7.042	-9.31%	$138.3M	$455.3M	$1.524M 47.62%	$1.677M 52.38%	$-152.7K -4.77%	
19	ZEC-Zcash	$66.2	-7.59%	$97.14M	$352.1M	$2.968M 10.58%	$25.07M 89.42%	$-22.11M -78.83%	
20	XTZ-Tezos	$0.563	-6.10%	$2.039M	$341.9M	$52.69K 38.48%	$84.23K 61.52%	$-31.53K -23.03%	

< 1 2 3 4 5 >

Figure：TokenClub Web - Fund Flow

3.1.1.4 Address distribution

Because of symmetric information, some blockchain projects may control most of their tokens to manipulate the price, which cause great loss to investors. To solve this problem, TokenClub APP integrates the token address distribution to let users know about this information. What's more, the exchange addresses are marked out to make sure if there is large number of tokens transferred to the exchanges, users can make some actions in advance.
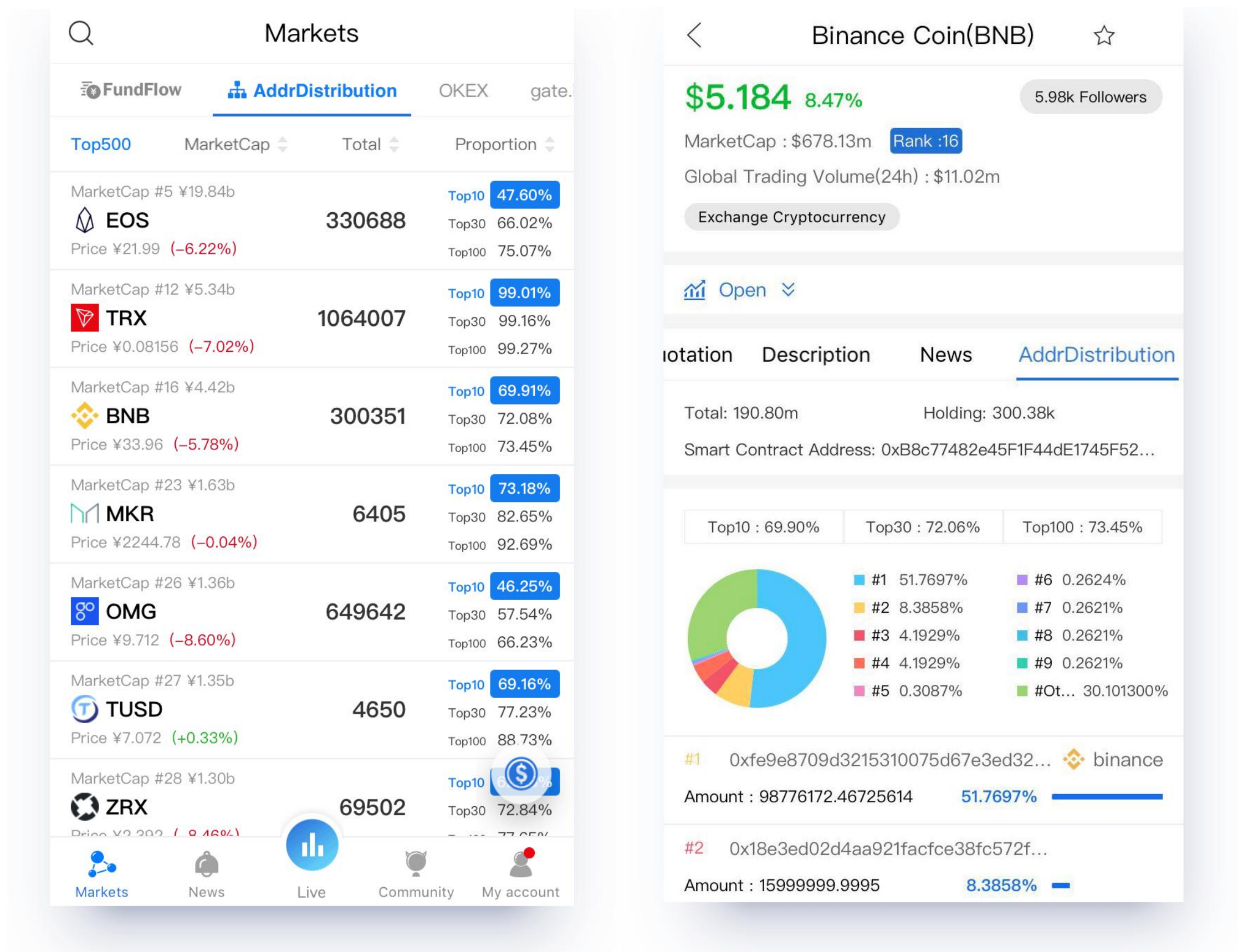

Figure: TokenClub APP - Address Distribution

3.1.2 News

The news function is the content center in the TokenClub App . The aggregate news & information function in TokenClub App catches 400-500 high-quality cryptocurrency related articles from the network every day to make it become almost the most comprehensive and timely in the market. Also, the content can be automatically selected according to user's favorites for easy access to the most important information. News-flash function generates all kinds of hot news in the market to let investors quickly understand the updates. TokenClub also develops the function which can upload contents to the Ethereum network and keep them immutable. So far, TokenClub has already uploaded the articles in one of the wechat accounts - Bitcoin Grandpa to the blockchain. In the future, TokenClub may offer this service to institutional and retail investors, and it will cost TCT.
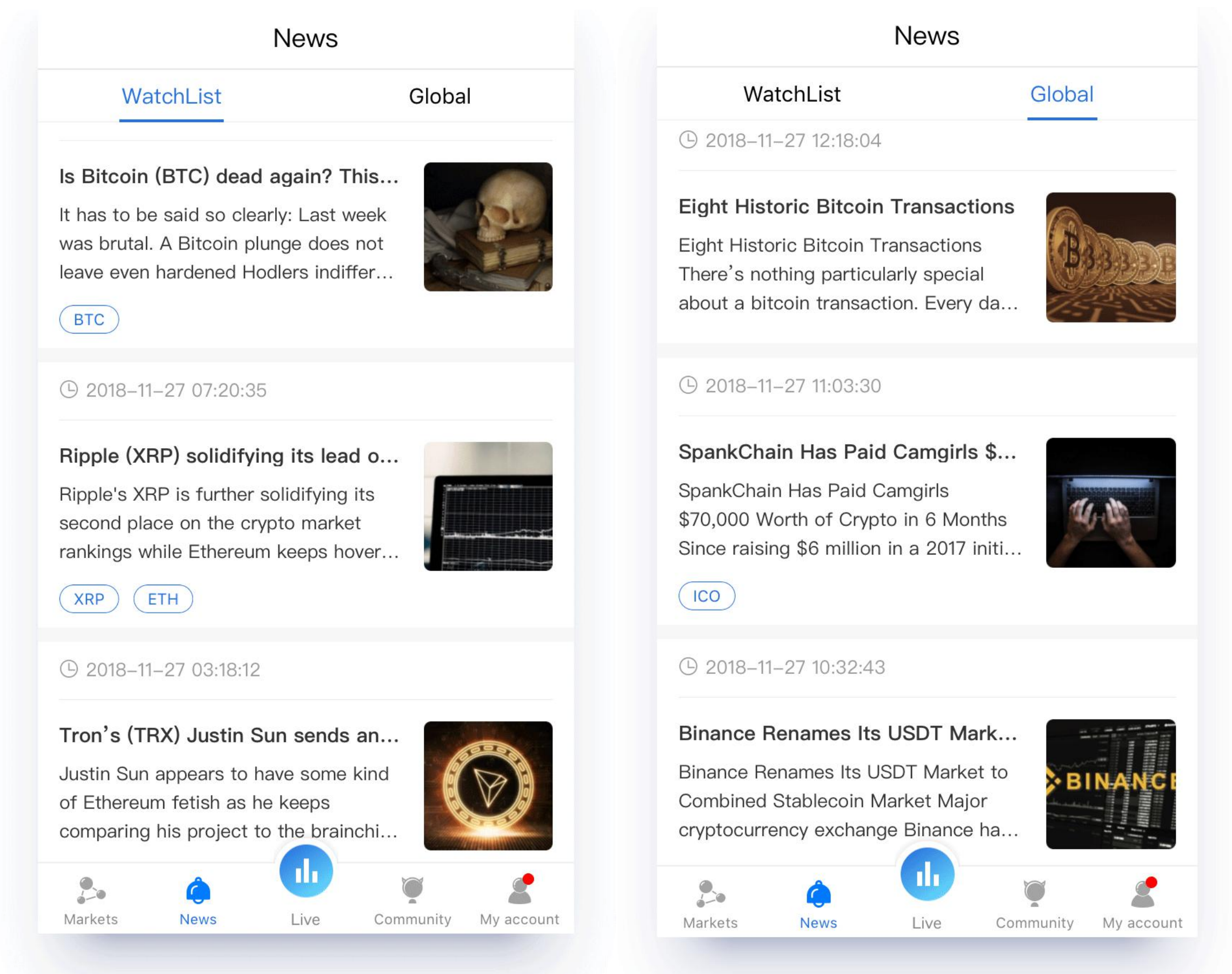
Figure：TokenClub APP - News

3.1.3 Live

On the TokenClub live platform, speakers can either interact with the audiences via voice or video call. And the video function supports connection with multiple persons at the same time. The audiences can ask questions using TCT in the live show, and they can also send TCT red packets to their favorite speakers.
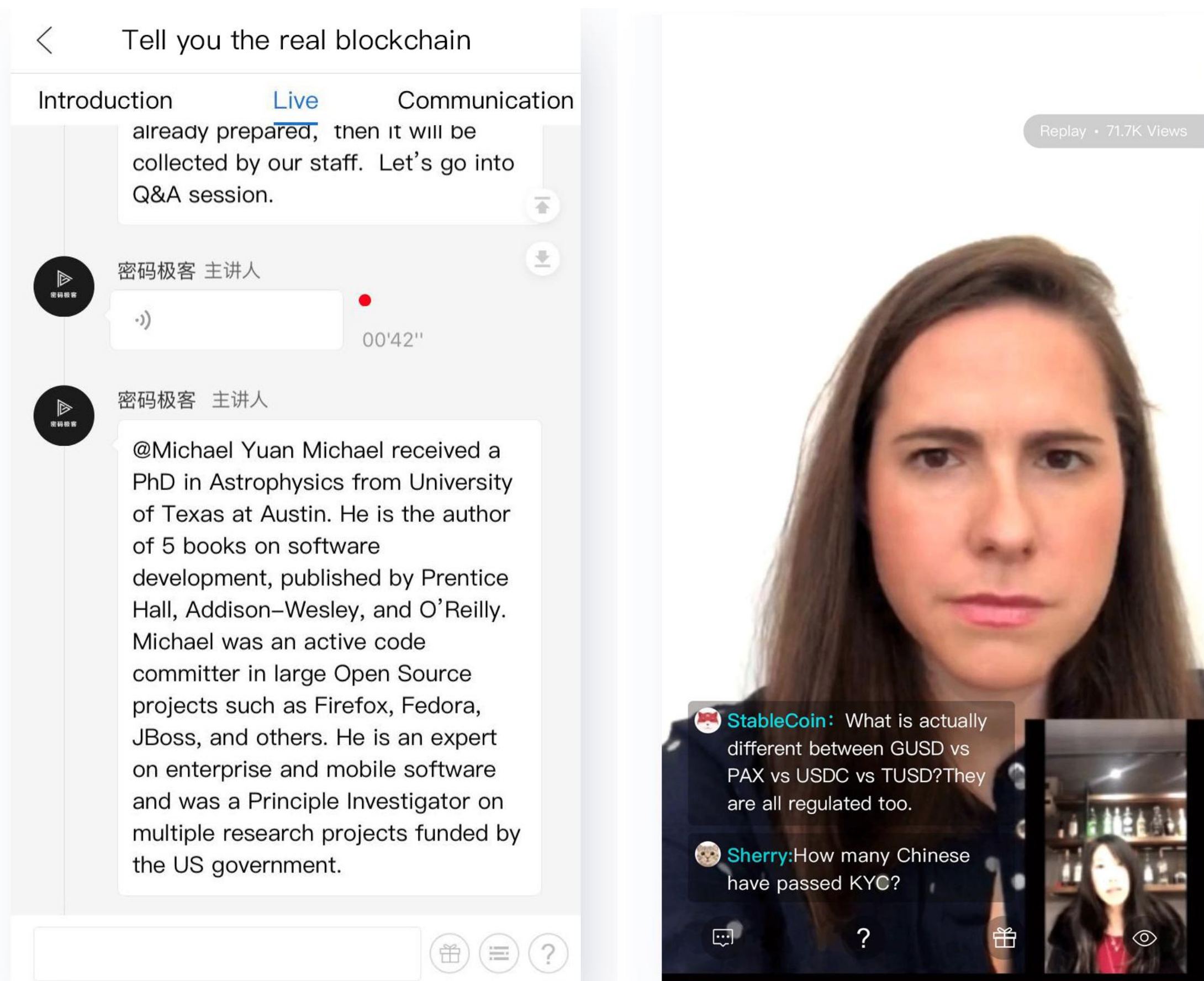
Figure： TokenClub APP- Live Platform

TokenClub live platform has great popularity and high reputation in the industry. There are over 200 live shows on TokenClub live platform and the accumulated views are more than 10 million. The participants include project and exchange founders, KOL, industry analysts, investment institutions and so on. Some famous projects have implemented their online road shows, product launches and other events on the live platform. Lots of interesting and excellent opinions have been brought up by the KOL when they held live

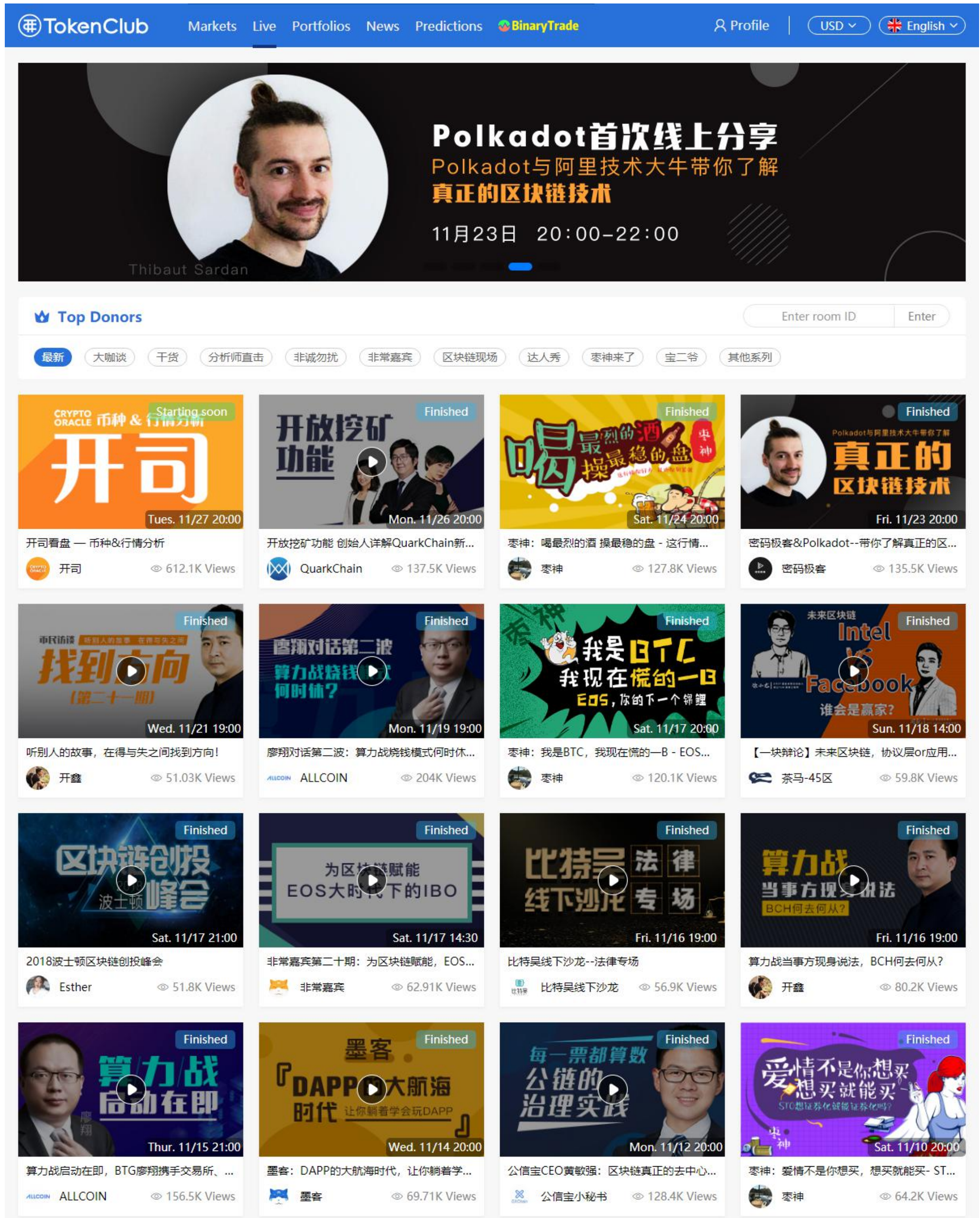interviews, which are well praised and liked by the audiences.

Figure：TokenClub Web- Live Platform

Besides, TokenClub has representatives all around the world, and they have also broadcast summits, conferences and other interviews on the live platform. Also, there are many opinion debates between the analysts on the platform to explain the hot information and news thoroughly for the audiences.

3.1.4 Watchlist, Portfolio and Ledger

The watchlist function can integrate all the cryptocurrencies which users would like to focus on. More specifically, the news function can select related information about the favorite coins so that users are able to know the project progress thoroughly.
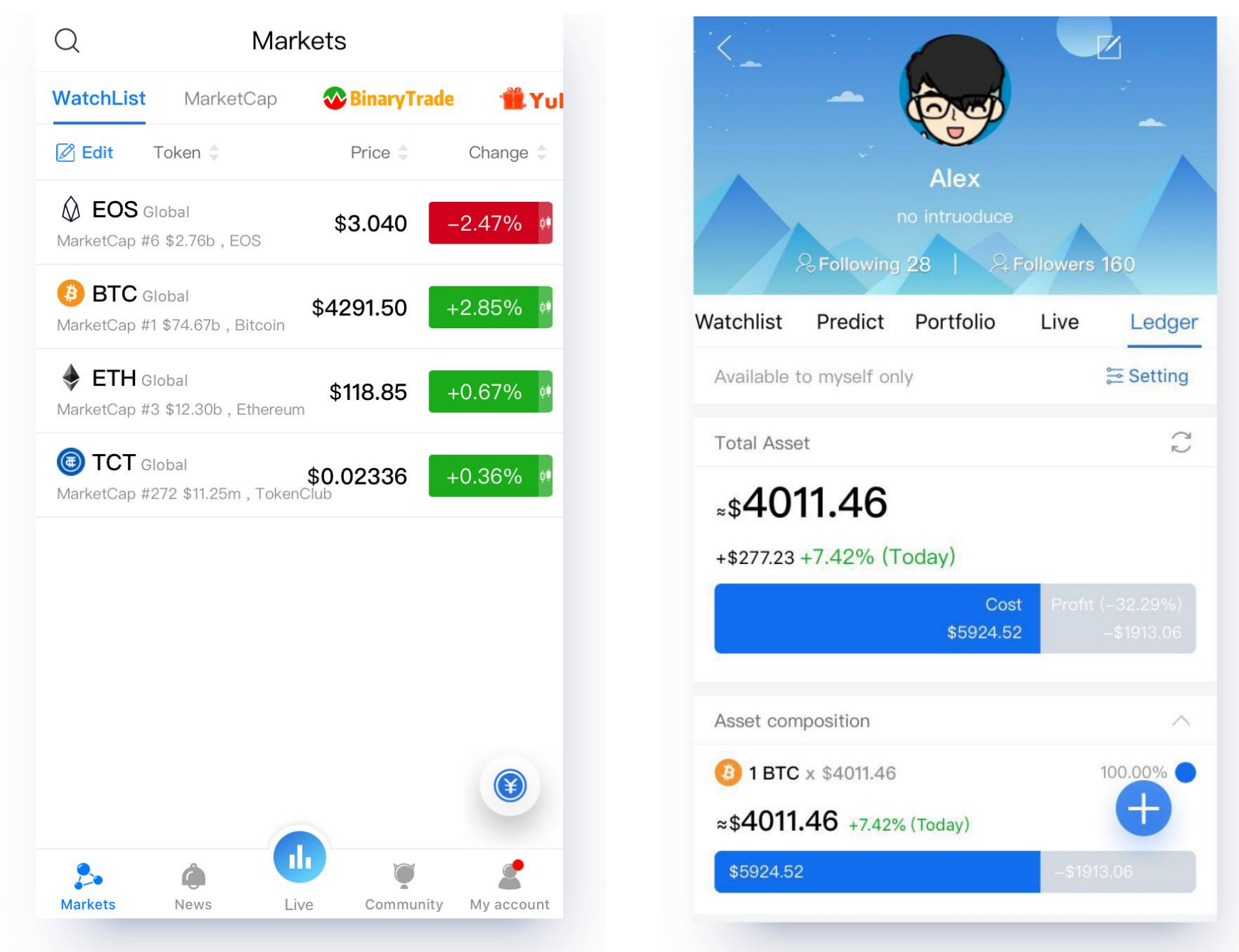
Figure: TokenClub APP Watchlist and Ledger Function

Investors can make profits via following the investment portfolios in the TokenClub App. Also, the experienced investors can create their own portfolios and increase their ROI rate as much as possible so that they can get TCT reward if others check their information. This system actually works well and now there are over 50,000 senior investors on the platform. Over 10,000 participants joined in the investment competition held by TokenClub, and some other 3rd parities also use our platform for their competitions.
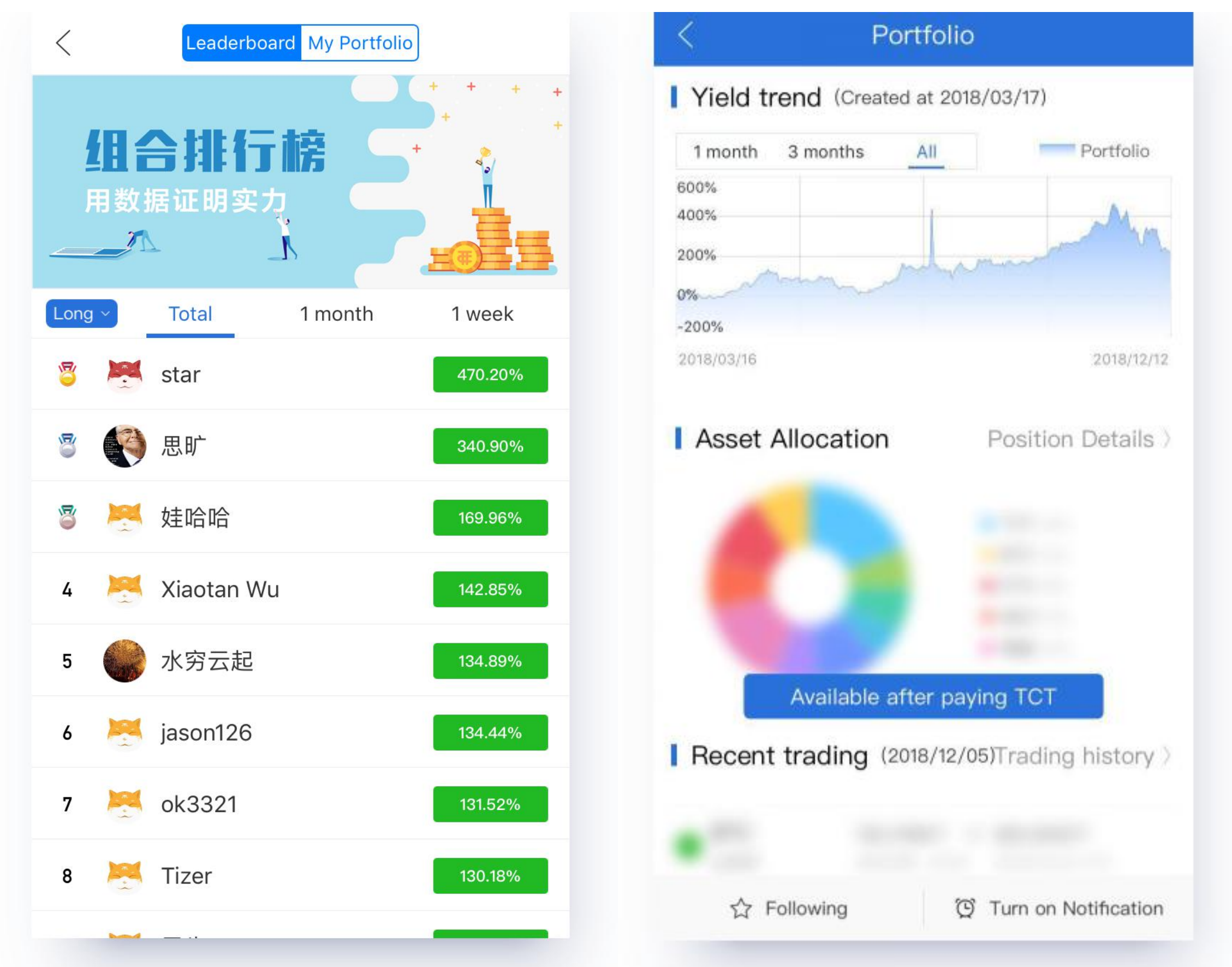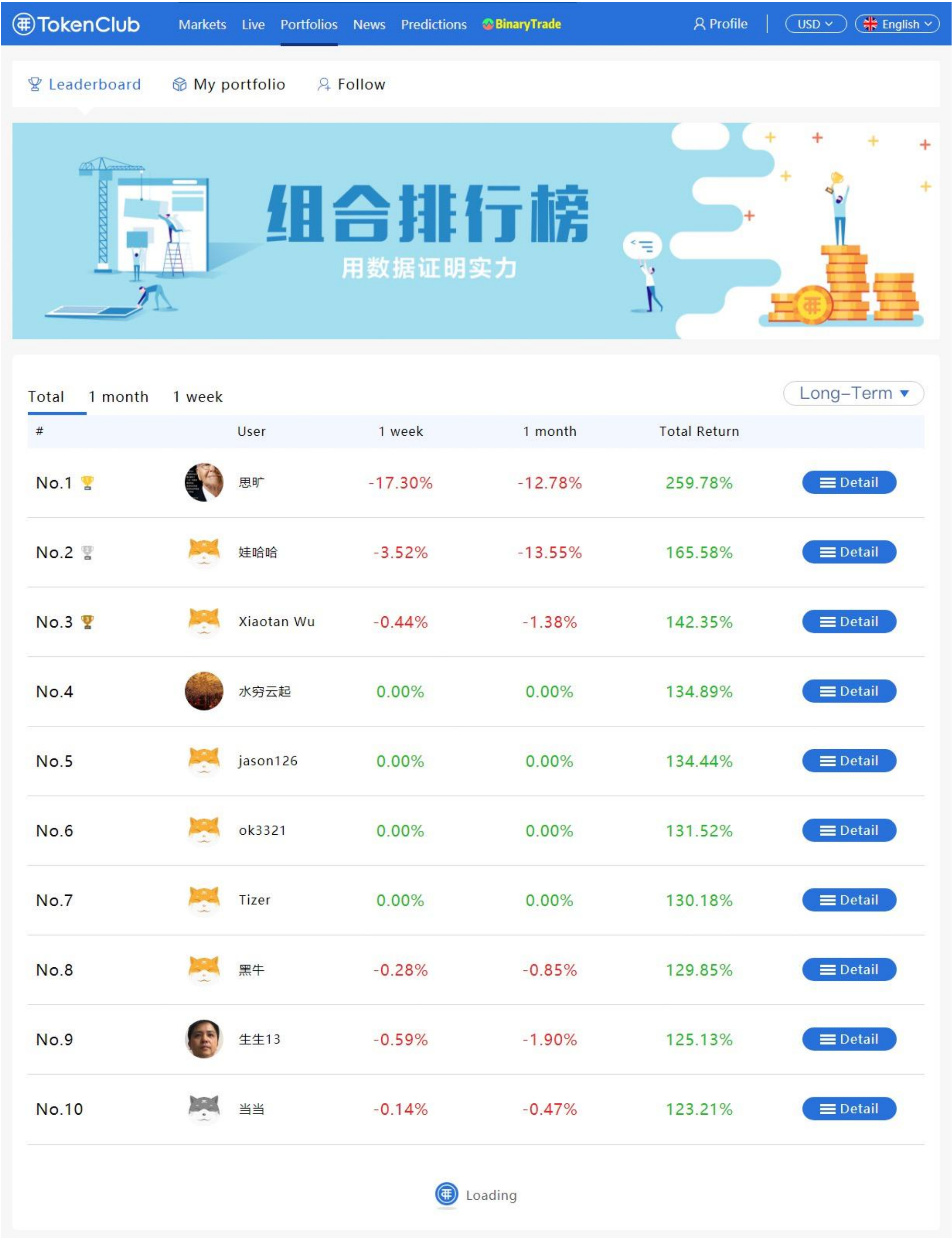

Figure：TokenClub APP- Investment Portfolio

Figure: TokenClub Web - Investment Portfolio

We must have this kind of experience when you have invested too many cryptocurrencies, there is high chance that you forget some of them and it is also difficult to calculate the profit and loss very accurately, which is not good for our investment management.The ledger function published by TokenClub can record each investment activity when you fill in the token name, quantity, purchase/sell price and time and other notices, then you can clearly check the total assets, expense, profits and details for all the transactions.

3.1.5 Price Prediction

The cryptocurrency price prediction function can give users a chance to practice their ability of judging the future market trend and get some rewards accordingly. Users only need to bet on TCT and predict the price rise or fall change over certain period, and the winner will share the losers' TCT. There have been over thousands of predictions on the platform and the overall prize pool is over 460,000 TCT.
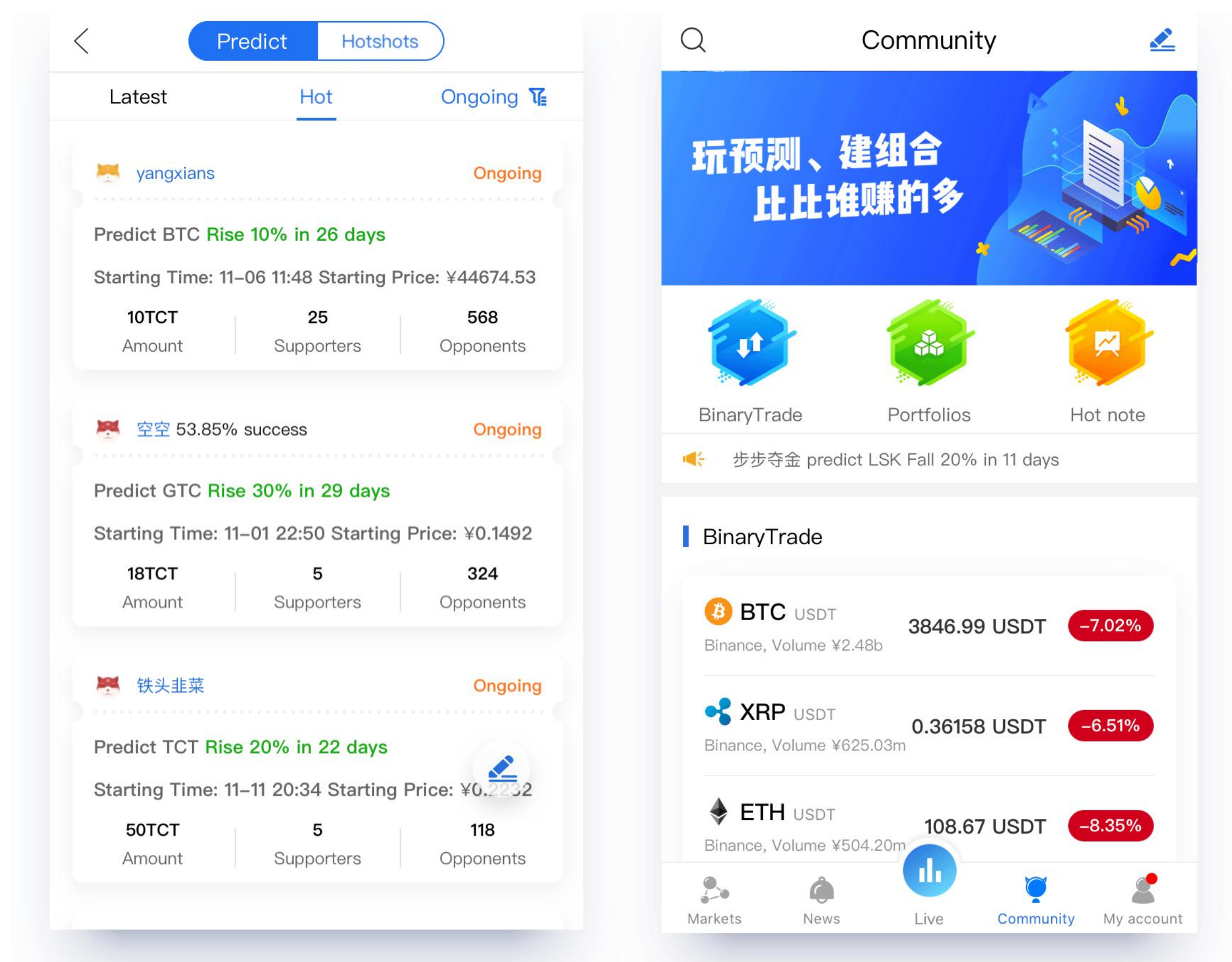
Figure: TokenClub APP - Prediction Function

In addition to the prediction games as mentioned above, the BinaryTrade offers another new trading method in the bear market. The rule is quite easy because users only need to make "call" or "put" with TCT on certain trading pair, like BTC/USDT, ETH/USDT, etc. If the prediction is right, then the user can get 78% of the overall trade TCT as reward, otherwise he/she would lose everything. If you fill in the invitation code, the reward will increase to 80%, and you can also share 2% bonus of invited friends' trade amount.

Figure: TokenClub APP - BinaryTrade

Figure：TokenClub Web - BinaryTrade

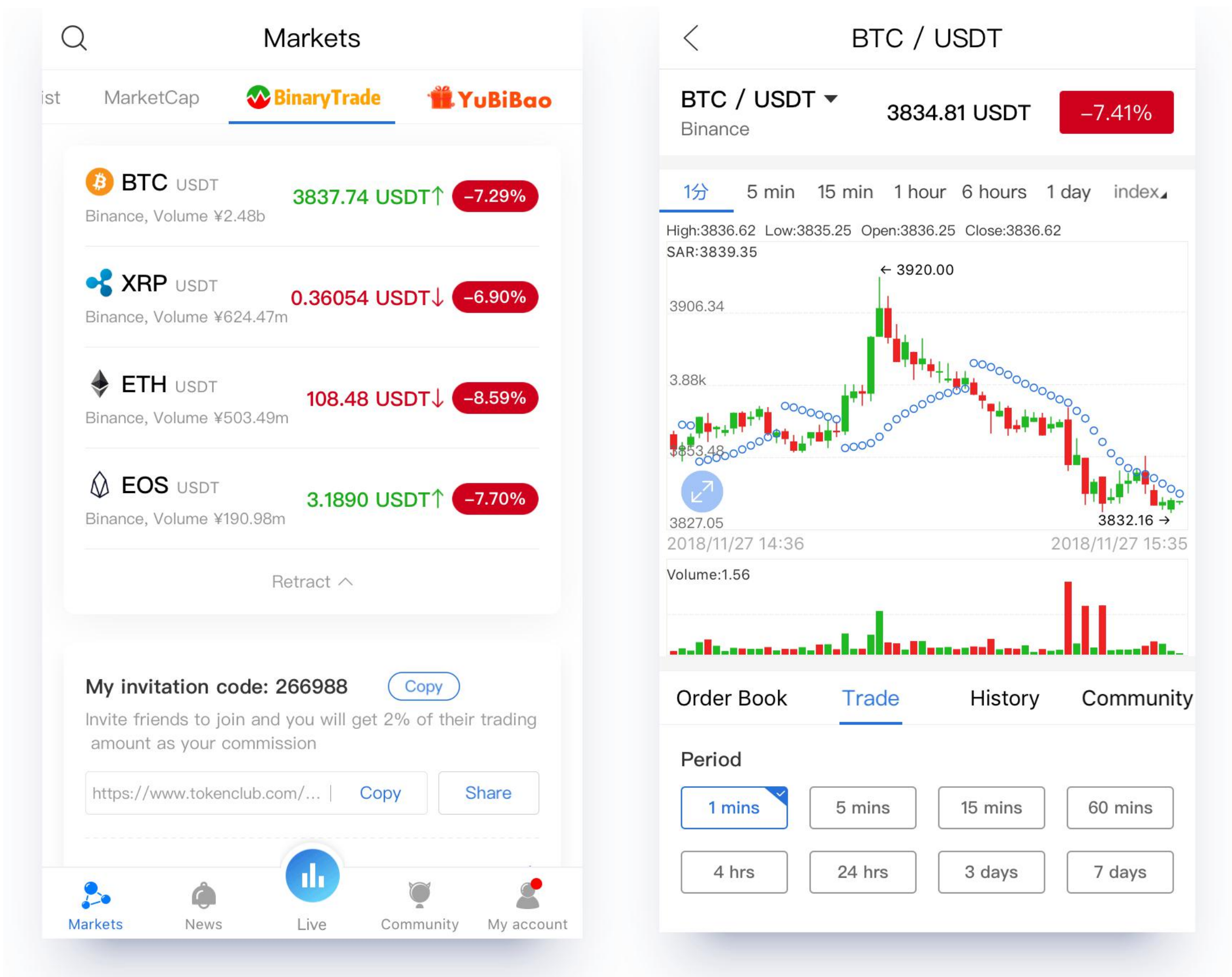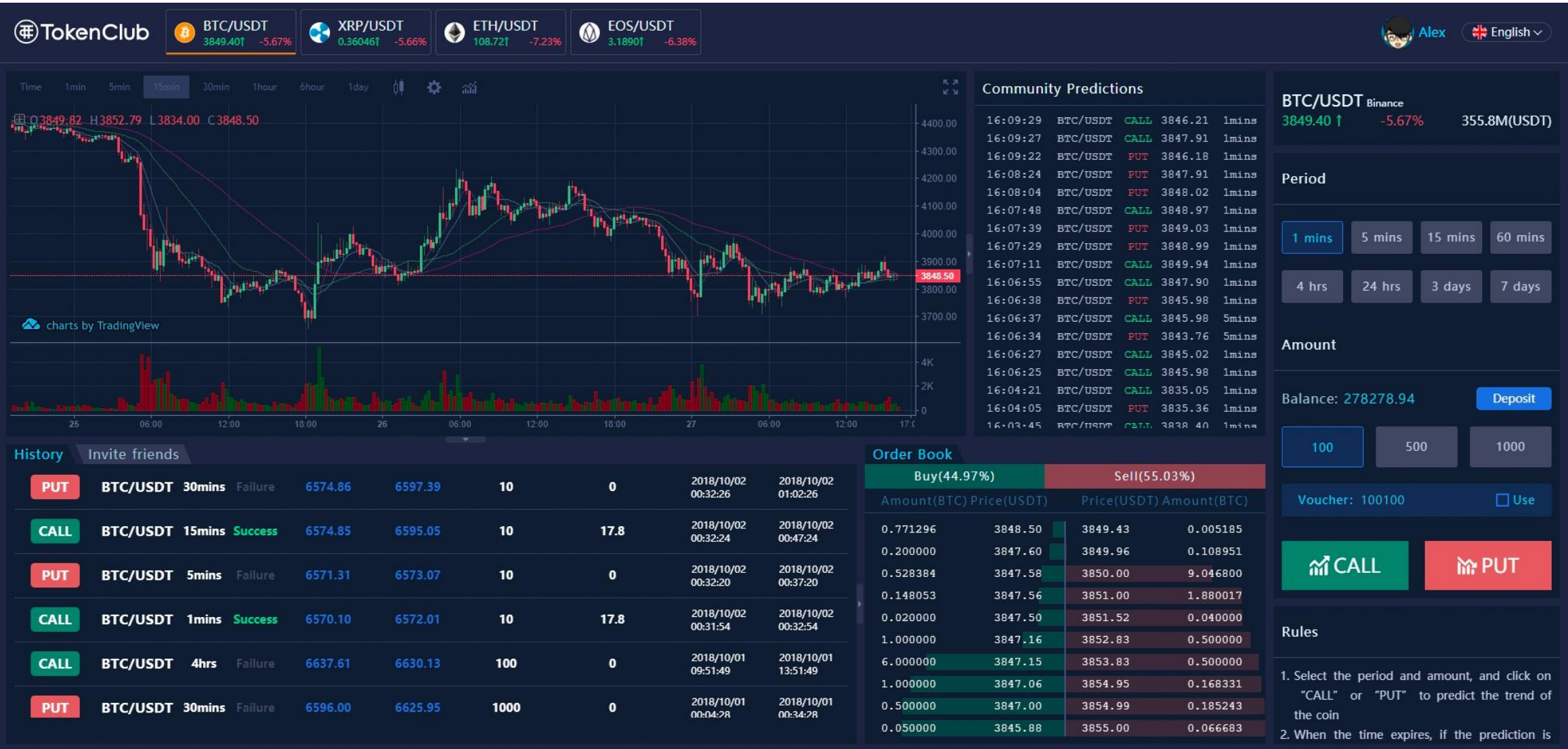The accumulative participants have reached over 170,000 after only around one month operation, and there are around 80 million TCT circulating in the TokenClub App, and the profit is over 5 million TCT. This function has greatly increased the TCT circulation and value, which also brings stable profits to TokenClub for long-term development.

3.1.6 YuBiBao and Token Transfer

TokenClub YuBiBao can make the users who are willing to hold TCT for long-term period get some additional bonus. When users deposit TCT in the YuBiBao account, they can have one tenth of one percent of their balance as TCT voucher every day. And if users invite friends to join YuBiBao, they can also get 2/10000 of their friends' account balance as TCT voucher. The voucher can be used in the BinaryTrade, and it will have more applications in the future to keep integrated with TokenClub ecosystem. Within three weeks after YuBiBao was launched, there are around 180 million TCT in the application which takes up around 40% of the TCT circulation, and it demonstrates that community members have recognized the long-term value of TCT.

In addition, to make it more convenient for users to make deposit, TokenClub develops the built-in ETH/TCT transfer function with which users can automatically get TCT when they deposit ETH. In two weeks, TokenClub receives around 600 ETH, and buys back 3.74million TCT from the exchanges. This function can attract more TCT back to the APP, and this will also increase TCT value because of reduced circulation.
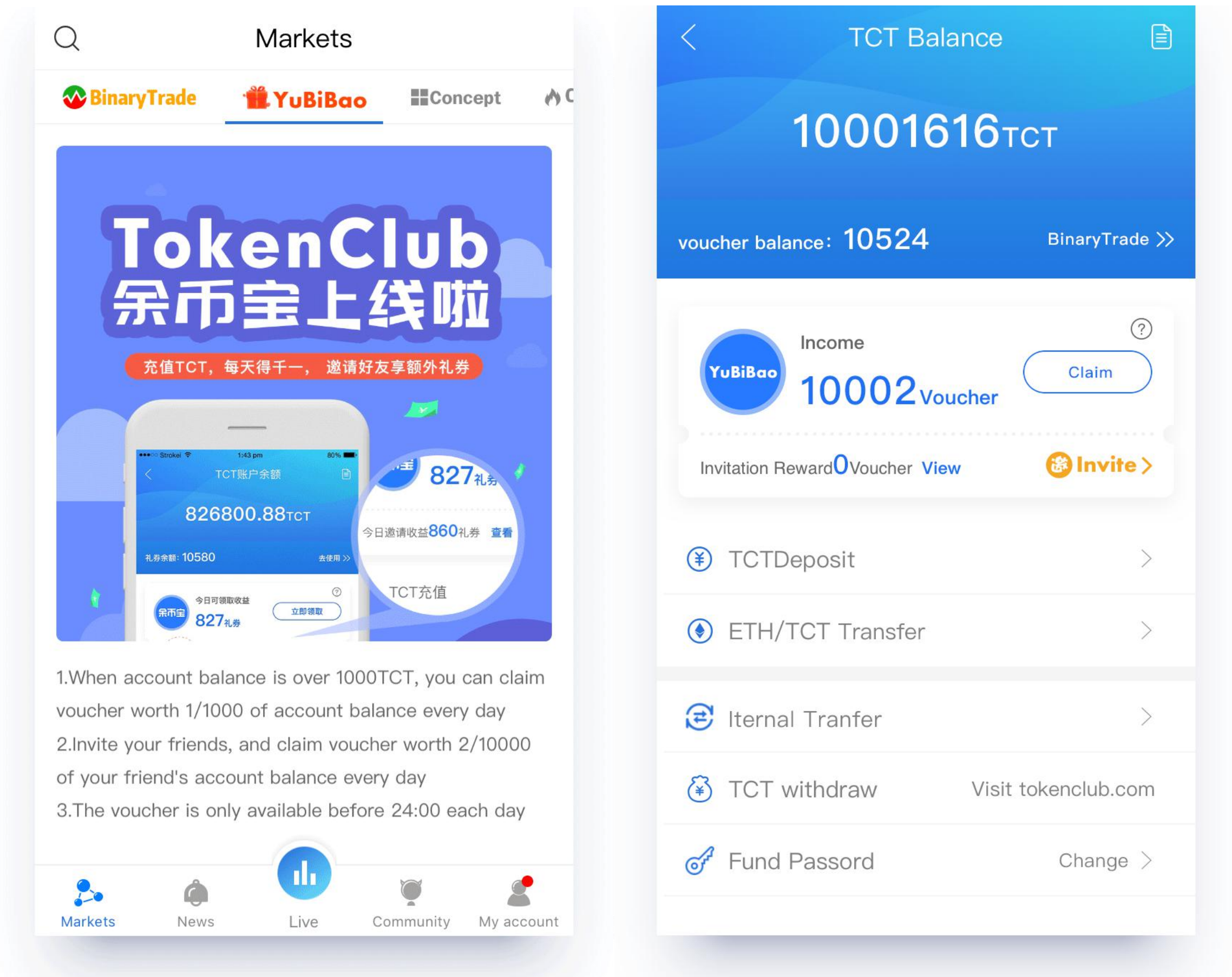
Figure: TokenClub APP - YuBiBao and Token Transfer

3.1.7 Personal Profile

TokenClub App has personal profile function which includes watchlist, prediction, portfolio, live and ledger. The personal profile can generate all user's activities for their easy management and use.
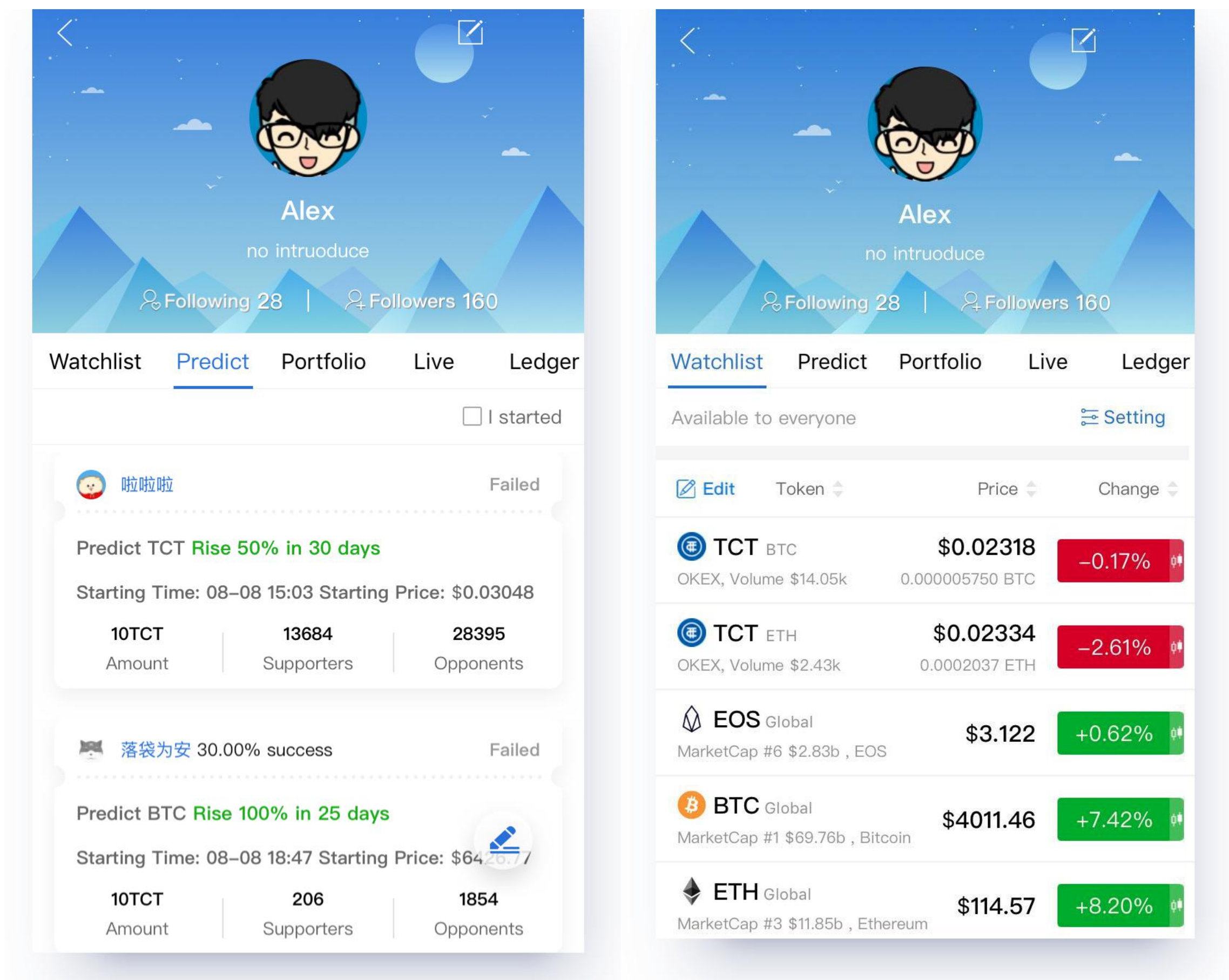
Figure：TokenClub APP - Personal Profile

In addition, users can also set visibility for the watchlist, portfolio and ledger, including "open to everybody", "only visible to yourself"

and "pay TCT to check" three models, which is beneficial to increase user's activities. The experienced investors can also charge some TCT if others would like to check their information.
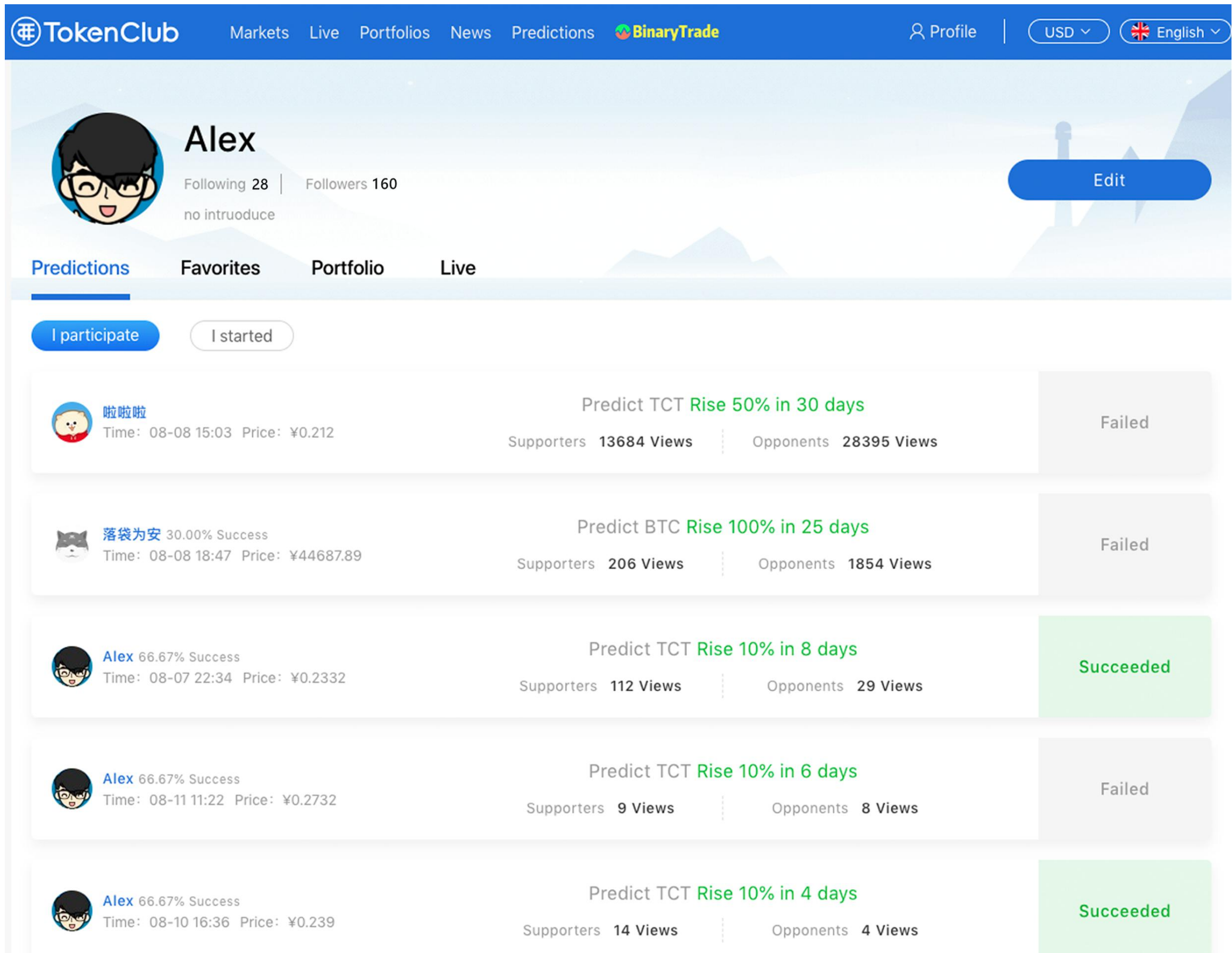
Figure：TokenClub Web - Personal Profile

Based on this system, many users would like to attend live broadcasts, increase investment returns and improve accuracy of their predictions to get higher popularity and finally become the KOL in the TokenClub ecosystem. Now the rank no.1 in the investment portfolio has already

got over 180 followers even though people need to pay 10,000TCT for that, which demonstrates that it is easy for the experienced investors to monetize their knowledge.

3.1.8 VIP System

TokenClub launches VIP system to make users achieve sustainable incentive on all kinds of applications in the ecosystem including user interaction, TCT deposit, circulation, consumption and so on. This model can greatly increase the popularity of TokenClub App, and it is also the fundamental for other function development.
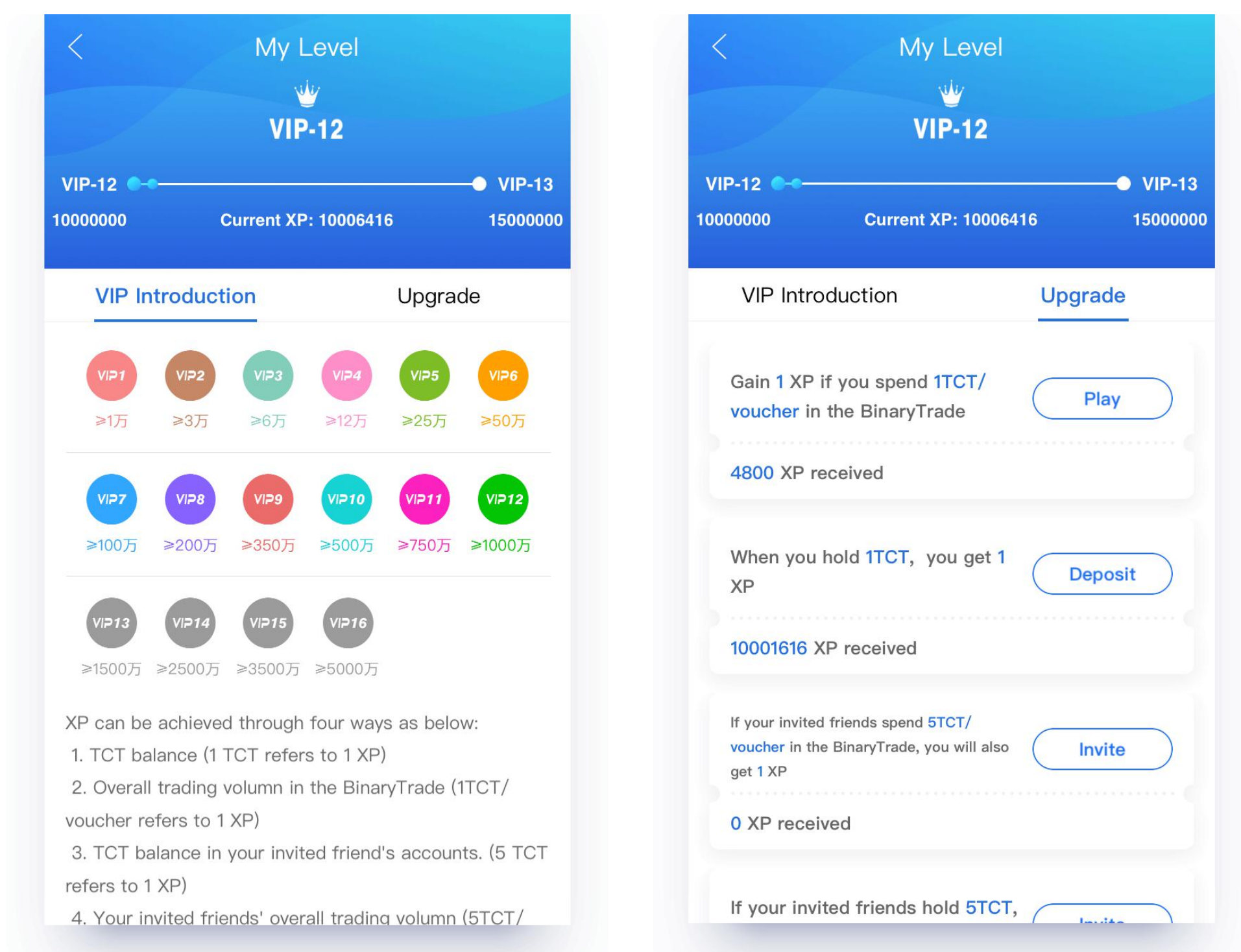
Figure: TokenClub APP - VIP System

So far, the VIP system has been integrated with YuBiBao, BinaryTrade. TCT balance and other functions. You can get 1 XP with 1 TCT in your account and 5TCT in your invited friends' account; when you spend 1 TCT or your friends spend 5TCT in the BinaryTrade, you can both get 1XP. In the future, VIP system will be deeply integrated with other applications in the TokenClub App, like gambling, network, exchanges and so on.

Generally speaking, the more TCT you have , the more frequently you use TCT, the more activities you have joined, and the higher VIP level you can get. Users will have some exclusive rights if they have high VIP level, which will definitely accelerate the development of TokenClub ecosystem.

3.2 Research Lab

TokenClub research lab is professional blockchain research institute with comprehensive project rating system covering industry, project, team, community development, token economic model and other aspects. The research lab has made analysis about hundreds of projects for both primary and secondary market and published research reports regularly.

So far, TokenClub research lab has published dozens of reports about quantitative trading, stable coins, BNB, Bitcoin Cash and so on, which are well recognized by the industry leaders. Also, TokenClub research lab has cooperation with Binance Info and other professional institutes.

TokenClub research lab will bring up a series of indexes, blockchain courses and other industry-related reports to facilitate the healthy development of blockchain industry. The vision of TokenClub research lab is to help blockchain industry develop to the new direction and create an autonomous, efficiency, and trustful blockchain research & investment ecosystem. It will finally facilitate the industry development and become one of the most professional blockchain research labs.

Research Report

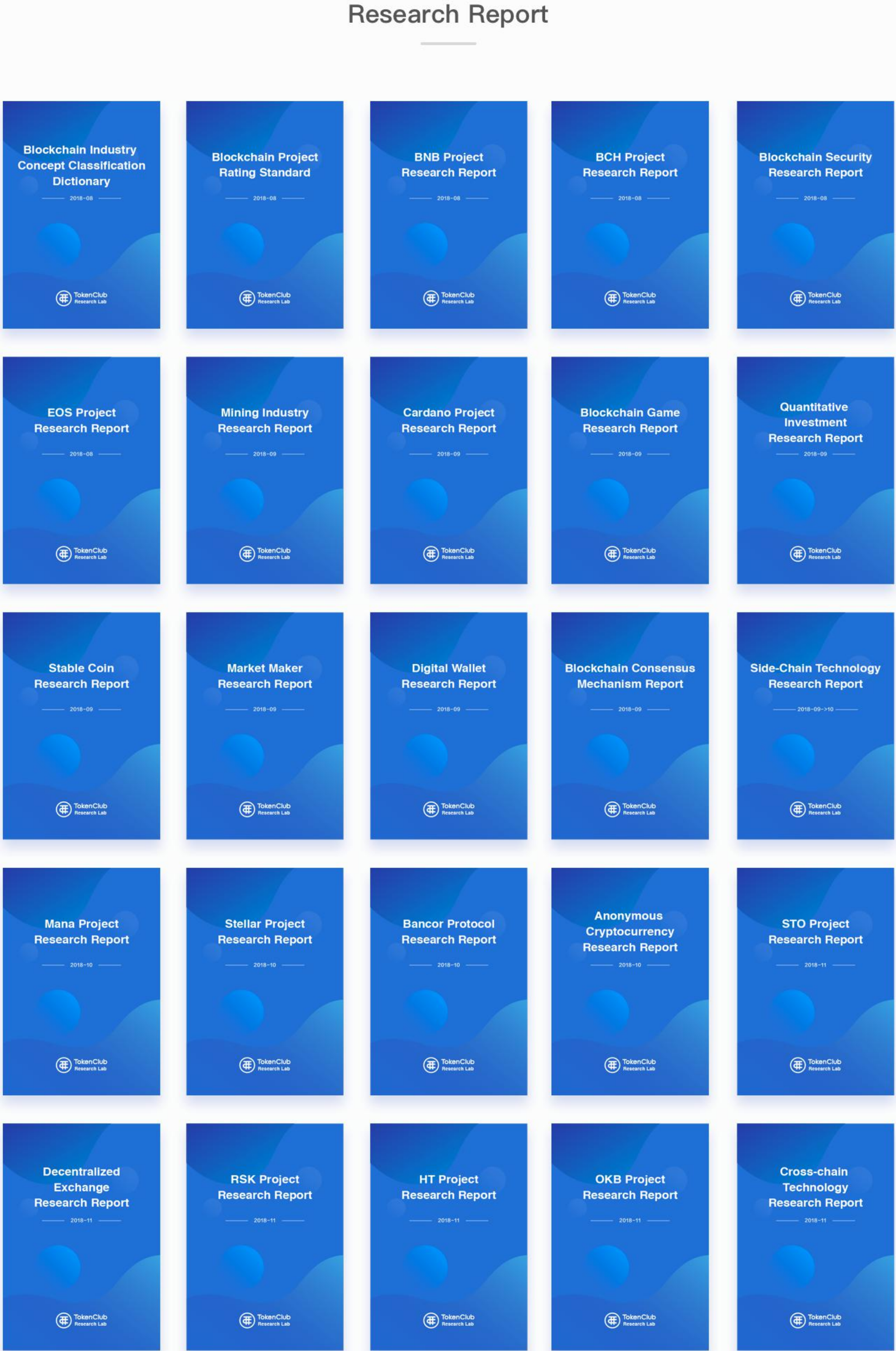|				
Blockchain Industry Concept Classification Dictionary 2018-08	**Blockchain Project Rating Standard** 2018-08	**BNB Project Research Report** 2018-08	**BCH Project Research Report** 2018-08	**Blockchain Security Research Report** 2018-08
EOS Project Research Report 2018-08	**Mining Industry Research Report** 2018-09	**Cardano Project Research Report** 2018-09	**Blockchain Game Research Report** 2018-09	**Quantitative Investment Research Report** 2018-09
Stable Coin Research Report 2018-09	**Market Maker Research Report** 2018-09	**Digital Wallet Research Report** 2018-09	**Blockchain Consensus Mechanism Report** 2018-09	**Side-Chain Technology Research Report** 2018-09->10
Mana Project Research Report 2018-10	**Stellar Project Research Report** 2018-10	**Bancor Protocol Research Report** 2018-10	**Anonymous Cryptocurrency Research Report** 2018-10	**STO Project Research Report** 2018-11
Decentralized Exchange Research Report 2018-11	**RSK Project Research Report** 2018-11	**HT Project Research Report** 2018-11	**OKB Project Research Report** 2018-11	**Cross-chain Technology Research Report** 2018-11

Figure：TokenClub Research Reports

3.3 Media

TokenClub has over 500,000 followers, which are already the top medias in the blockchain industry. All the wechat official accounts have provided users with valuable information like market analysis, news explanation and so on. In the TokenClub community, all the holders should share the TCT value growth. And guided by this vision, millions of TCT holders form a blockchain community economy with strong consensus, high autonomy and wide participants.
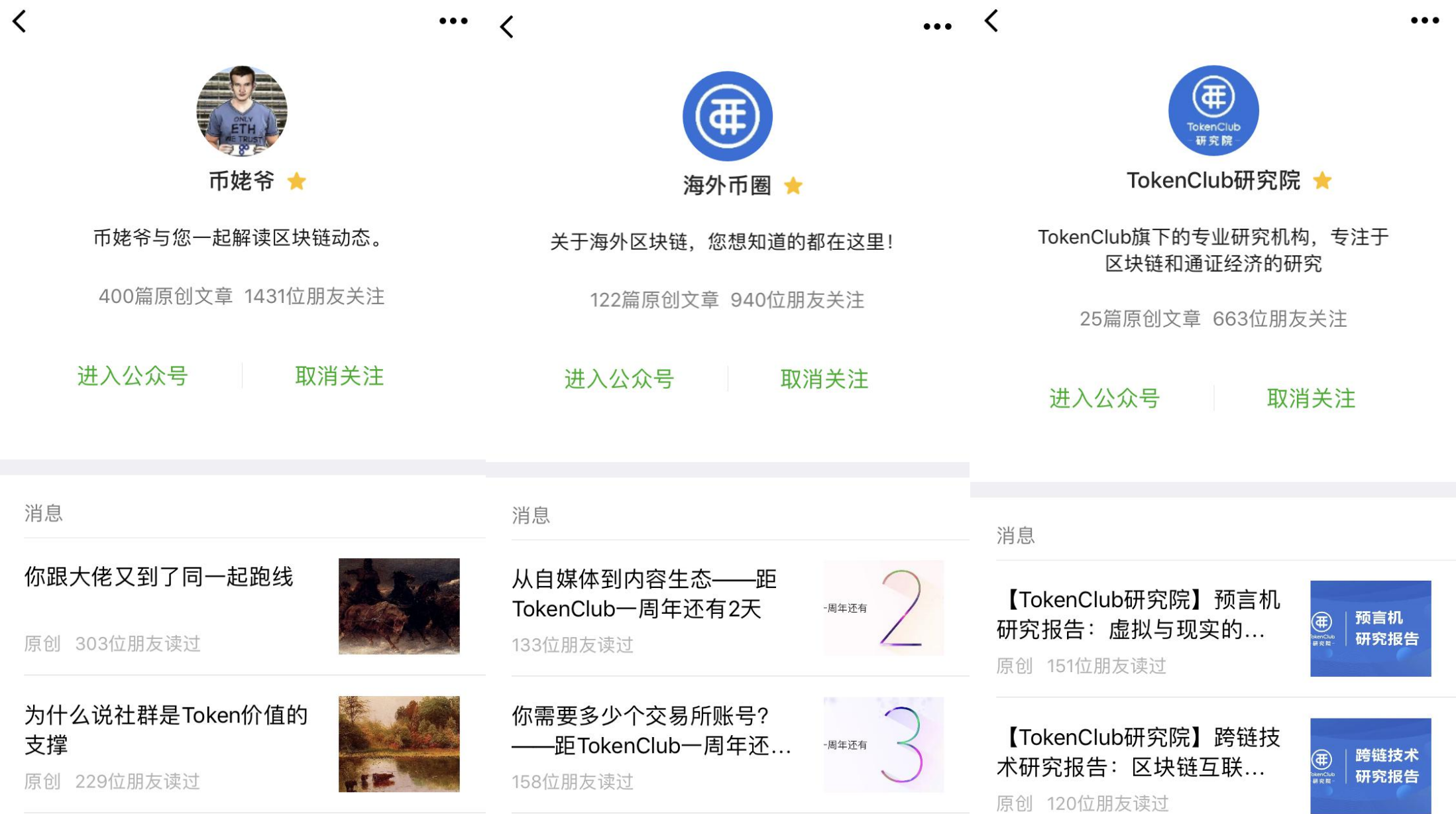

Figure：TokenClub Wechat Public Account

In addition to the wechat official accounts, TokenClub also has some other official medias, like Twitter, Weibo, etc., to update the latest news.
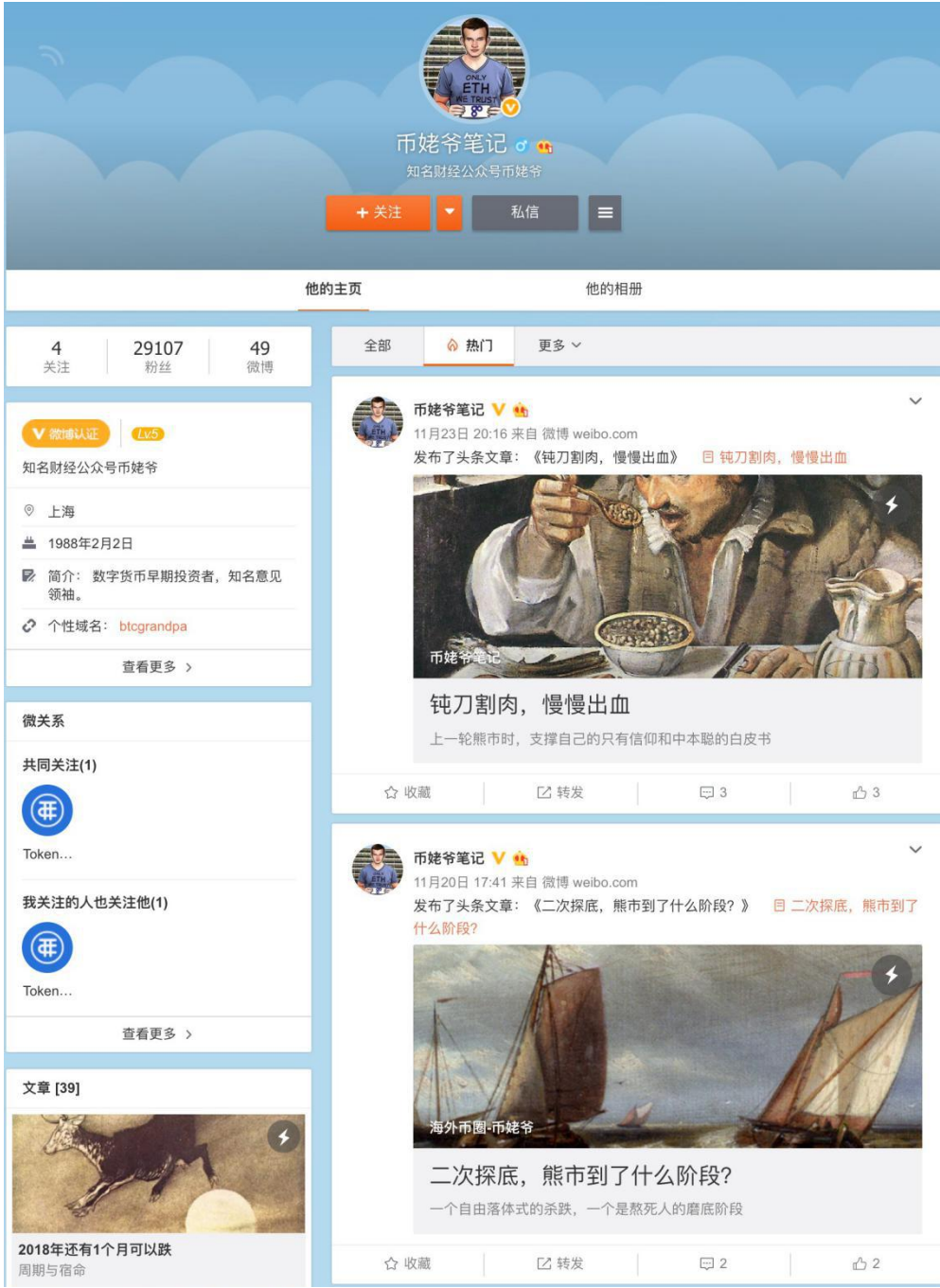

Figure: TokenClub Official Meida Channels

3.4 Community

TokenClub always makes great efforts on the community construction, and we have held many community campaigns which have attracted lots of participants.

Figure: TokenClub Community Activity

In addition, TokenClub has established the research lab groups for those who have at least 10,000 TCT at end of September. TokenClub analysts will take turns to share with the members about analysis of the recent hot events, policies, and coins, as well as the blockchain industry, which has high reputation in the community. The content is widely distributed, and there are three wechat groups with almost 500

members in each. In this way, the community members are very likely to interact with the analysts which largely increases the activity and cohesion.

Figure：TokenClub Research Lab Group

Media matrix and community together construct the TokenClub ecosystem, and as the token in the ecosystem, TCT also plays an important role because it will incentive all the community members to make contributions to the community. Millions of TCT holders will form the blockchain community economy with strong consensus, high autonomy and wide participants, and the size will keep growing.

3.5 Ecosystem

For blockchain projects, in addition to technical development, product user experience, community operation, the ecological collaboration should be also important. TokenClub has already built up great collaboration relationship with blockchain projects, exchanges, research labs, media, KOL, analysts and other resources. Many blockchain projects would like to use TokenClub live platform for product launch, project progress exposure, community construction and other market promotion campaigns. Also, TokenClub was invited to attend all kinds of blockchain conferences and summits to make efforts for the prosperous development of blockchain industry, and it has achieved 2017-2018 "excellent media" reward in the China Blockchain Festival.

Not only for that, TokenClub has received RIA license issued by the U.S. SEC to develop investment consultant service under SEC regulation for global investors, which is significantly advantage for the further international layout.

All the efforts to build up the ecosystem not only facilitate the TokenClub' s community development, but also contribute to the healthy development of blockchain industry.
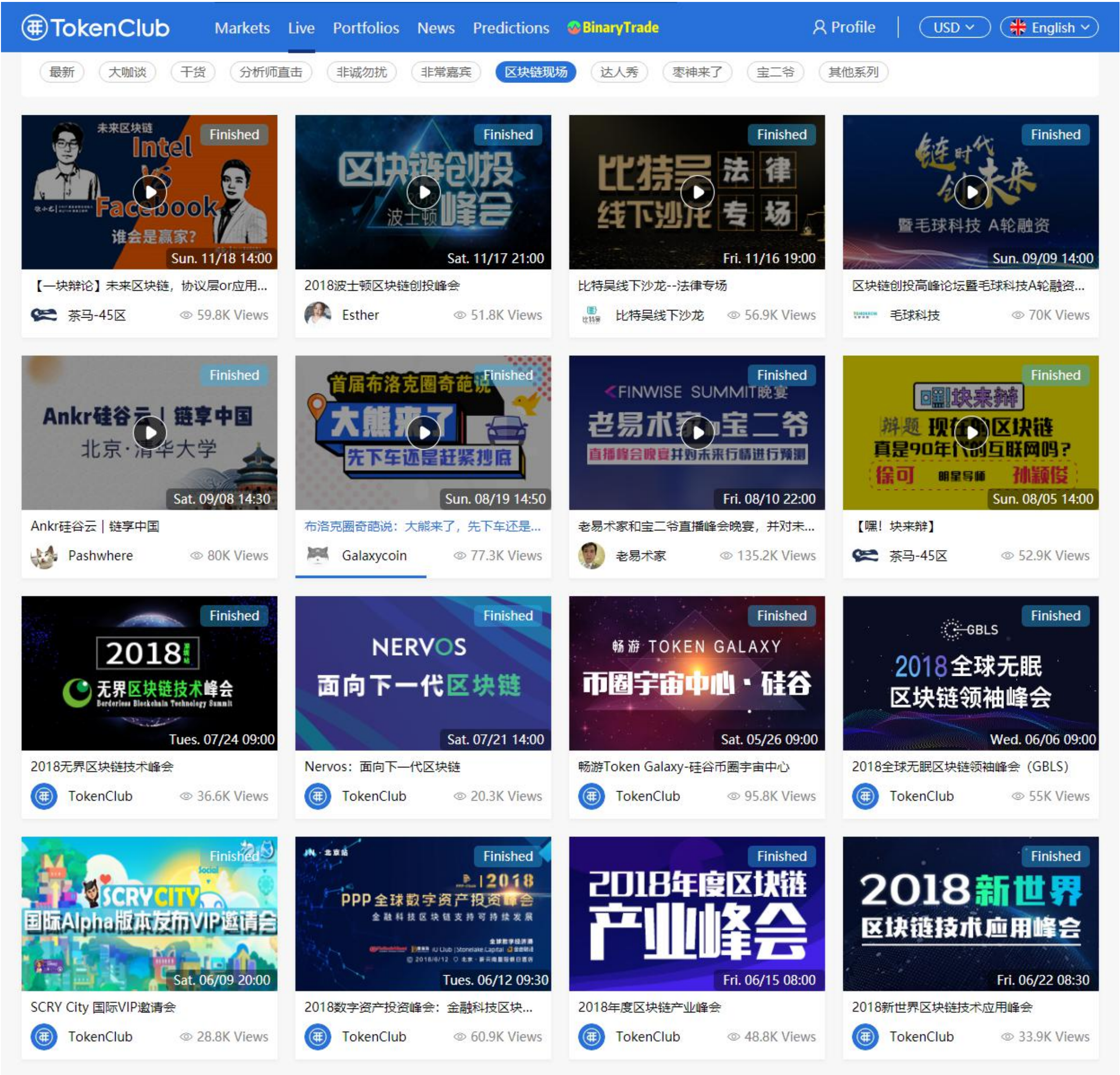
Figure：TokenClub Live Broadcast of Summit Meeting

3.6 Compliance and Regulation

TokenClub has received RIA license issued by the U.S. SEC to develop investment consultancy service under SEC regulation for global investors, which is significantly advantage for further international business.

Source：Reuters Official Site

It also demonstrates that TokenClub becomes regulated comprehensive investment platform in China, which will definitely bring more development space for TokenClub in the future. Meanwhile, TokenClub will apply for more licenses including Gambling license in Malta, exchange license in Canada, etc. to further facilitate the international development under regulation.

All the efforts to build up the ecosystem not only accelerate the TokenClub community development, but also contribute to the healthy development of blockchain industry.
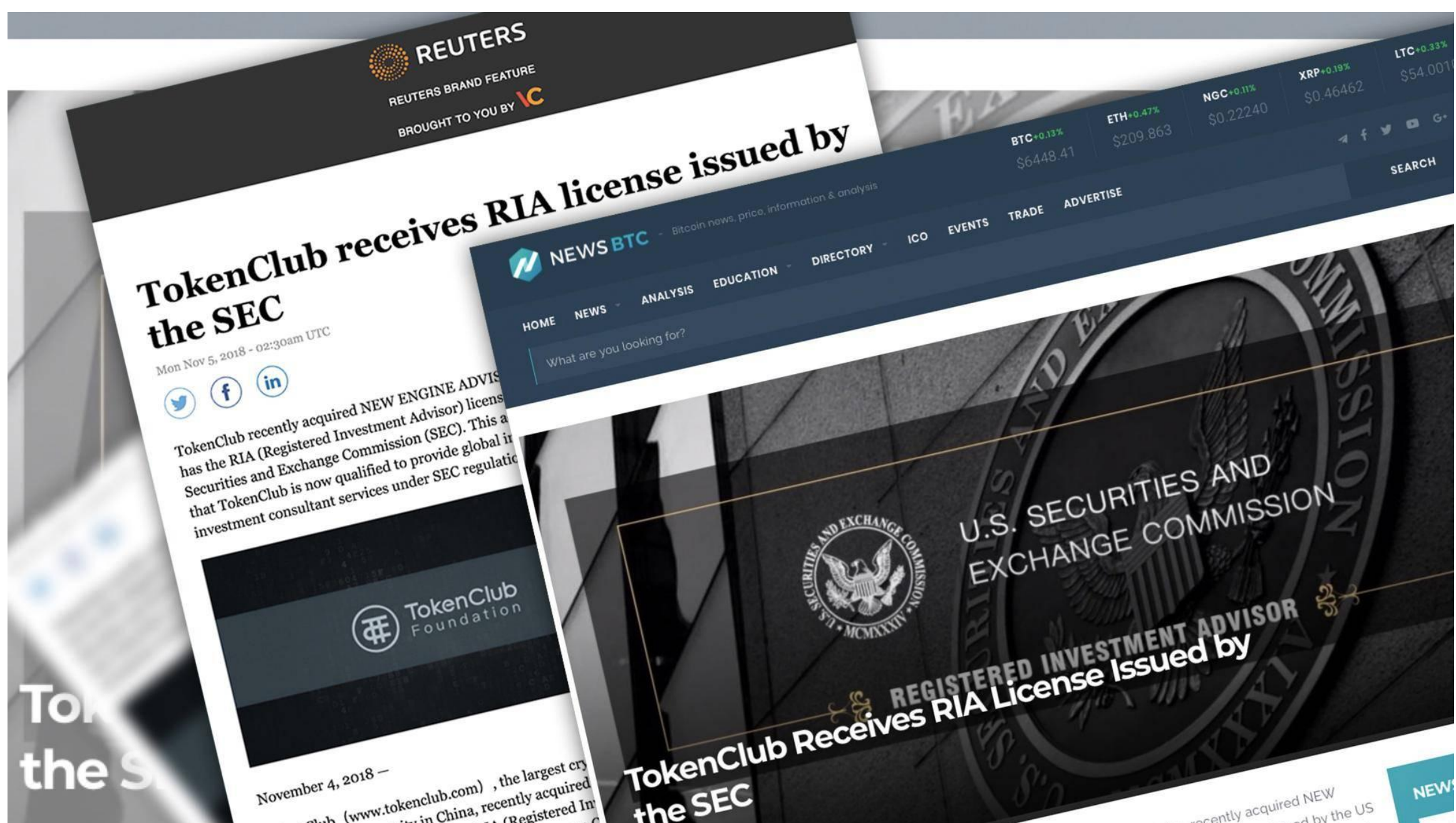
Chapter 4 Future Plans

TokenClub has already got great achievements in terms of market information product, blockchain research lab, media and communities. It makes TokenClub become the leading brand in the cryptocurrency investment industry.

Figure：TokenClub Future Plans

However, TokenClub will not stop here but make substantial development based on the existing ecosystem to provide users with even better products and services and build up more prosperous blockchain industry.

4.1 Market Information Optimization

The Market information function is one of the typical businesses for TokenClub product, which has already includes watchlist, markets, concepts, currency heat, fund flow, address distribution, asset management, project information and so on. With the development of cryptocurrency market, the information could be much more complicated, more and more users have demand on the professional investment consultancy. Based on the prior experience in security system development, TokenClub will develop and optimize functions below to meet market requirements.

Technical indicators: add volume ration, growth rate, turnover rate, average line and other index to make it more convenient for users to judge the market trend.

Trading strategies: Based on the indexes, TokenClub will integrate advanced algorithm to develop trade strategies with proper buy/sell signals. Dependent on the historical data, TokenClub will select the

best strategies for users to reduce the threshold for ordinary investors to use technical analysis.

Buy/Sell signals: Multidimensional data mining and smart analysis can help users to find out the short swing trading opportunities.

Abnormal monitor: 24 hour market monitor and capture the unusual changes to help investor get short period trading opportunities.

Transaction monitor: Monitor all the large volume transactions 7*24 to understand clearly about the market situation.

Project analysis: Multidimensional analysis on the market situation, liquidity, community activity, address distribution, code progress and so on.

Address monitor: By digging out and monitoring the transaction data on Bitcoin blockchain to help investors know well about the updates on these addresses.

Trade alert: Allow users to set up the monitor parameters for particular tokens, and remind them if the rise or fall reaches certain range.

Token holders: Monitor the token holder and inform users via graph or SMS if there is any change.

Coin screener: Record the users' behavior data and recommend relevant coins to make them aware of any investment opportunity at first time.

Smart Push: Only push the useful information for individual investor based on the background data with AI, cloud computing and big data technologies.

Market indexes: Publish index product which can reflect the market trend based on the strong research team so that investors can grasp the tendency better. And it is also fundamental for the future commercialization.

Hot events: Follow and analyze the hot events in the market to make sure the users can get accurate information as quickly as possible.

Historical data: Allow users to check the historical data, which is helpful for users to learn from the experience and predict future trend.

Investment Calendar: It is allowed for users to set calendar with time-axis for timely, accurate and comprehensive cryptocurrency news so that they can see the market trend clearly and find out the most

valuable information for their investment.

Market signals: Measure the market with different dimensions to help investors understand clearly the general market trend.

Smart Trade: Users can set trigger price, time, frequency and other parameters to realize 24 hour smart trade.

Market Emotion : Combine price volatility, index of investor fear, abnormal monitor and other data to develop TokenClub market eomotion index so that users can grasp the market updates and increase the trade efficiency.

Users should pay TCT for some of the functions above, such as trading strategy with but/sell signals, advanced cryptocurrency selection tolls to meet more professional requirements, which will also facilitate the TCT circulation.

Besides, TokenClub will integrate the price data from over 100 exchanges, transaction data on main public chains, and all kinds of market information together to make simplified individual API interface. Developers can pay TCT to use this API for their applications.

4.2 Community Features Improvement

TokenClub will take the community maintenance as one of the most important things for the sustainable development in the cryptocurrency ecosystem.

Figure ：TokenClub Social System

4.2.1 Social Network

TokenClub would like to integrate investment and social network together to optimize the situation that users need to switch to other chat software like wechat after they check the market information. So far, TokenClub has personal profile, live platform, watchlist and other function, which can meet some of the requirements. Next, we will make more efforts on instant message and community functions to build up convenient, efficient and private communication applications.

Instant message includes text and voice communication, group chat and other functions. In addition, it will integrate with other function in the TokenClub App, such as market news, investment portfolio, games and so on to increase the efficiency. Users also can send TCT red packets, make transfer and payment when they make social activities. In the future, TokenClub will allow users to make chat groups without limits with functions like daily tasks, status updates, etc.

Figure ： TokenClub Social Network

Users can publish articles, posts, questions and other discussions so that they can interact with each other , check the opinions from KOL and make analysis on the projects. The system will provide TCT reward based on some incentive model which is beneficial for both KOL and junior investors to make the community form healthy value ecosystem.

4.2.2 Payment and Transfer

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Figure：TokenClub Red Packets, Trasnfer, Trading

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junior investors to make the community form healthy value ecosystem.

4.2.3 Entertainment and Games

Due to the complicated cryptocurrency trading rules, there is high chance for the beginners to make loss in the market if they only get some theoretical training. It will definitely be more helpful to the investors if they can have some practical experience.
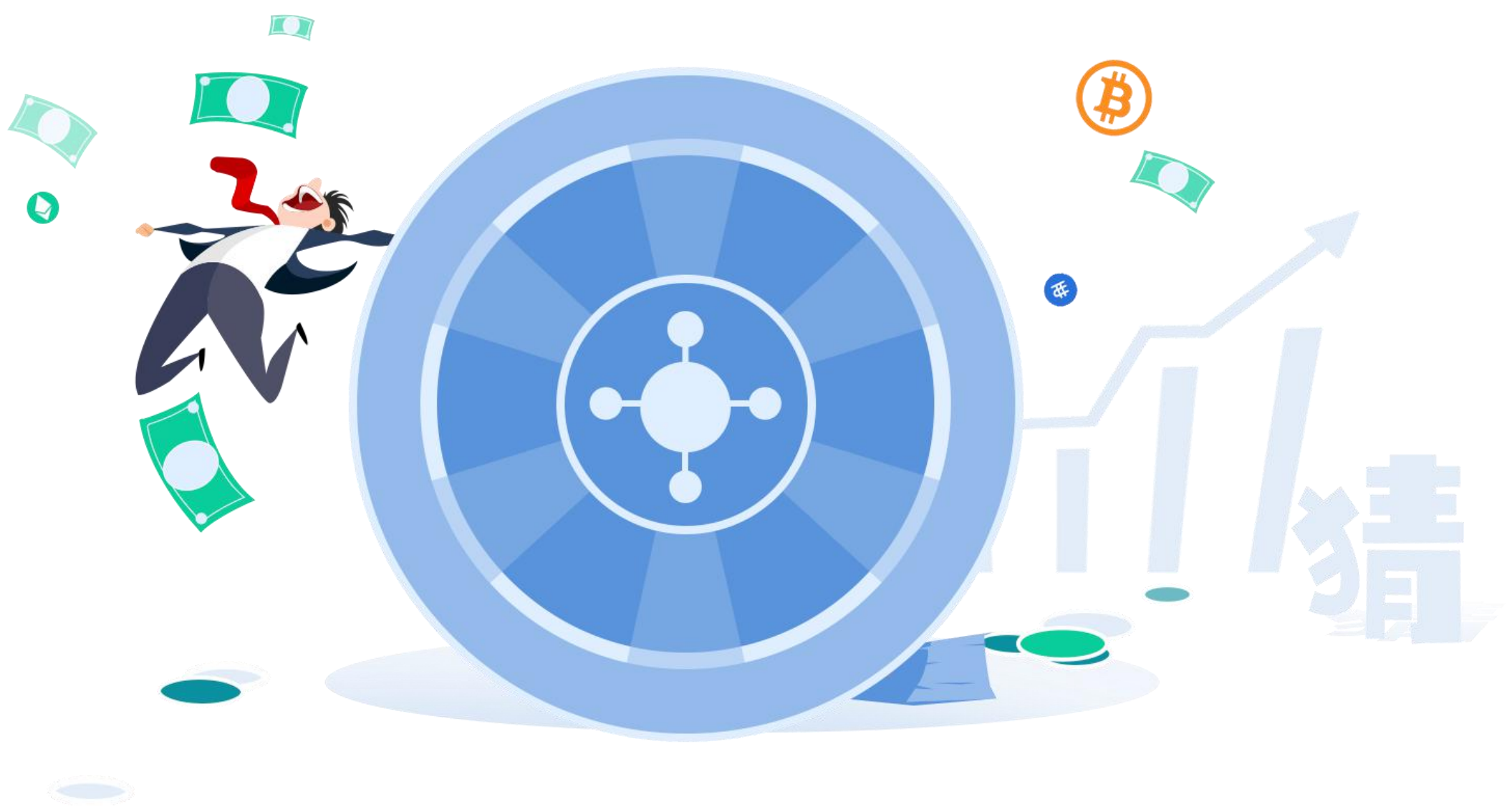
Figure： TokenClub Entertainment and Games

TokenClub is committed to building up a series of cryptocurrency-based interactive games so that users can enjoy with their friends while learning the investment knowledge. For example, TokenClub has already launched the BinaryTrade game, and it is now

quite popular in the community. This can not only help users understand the market trend better, but also largely increase TCT circulation. TokenClub will launch more attractive investment games in the future.
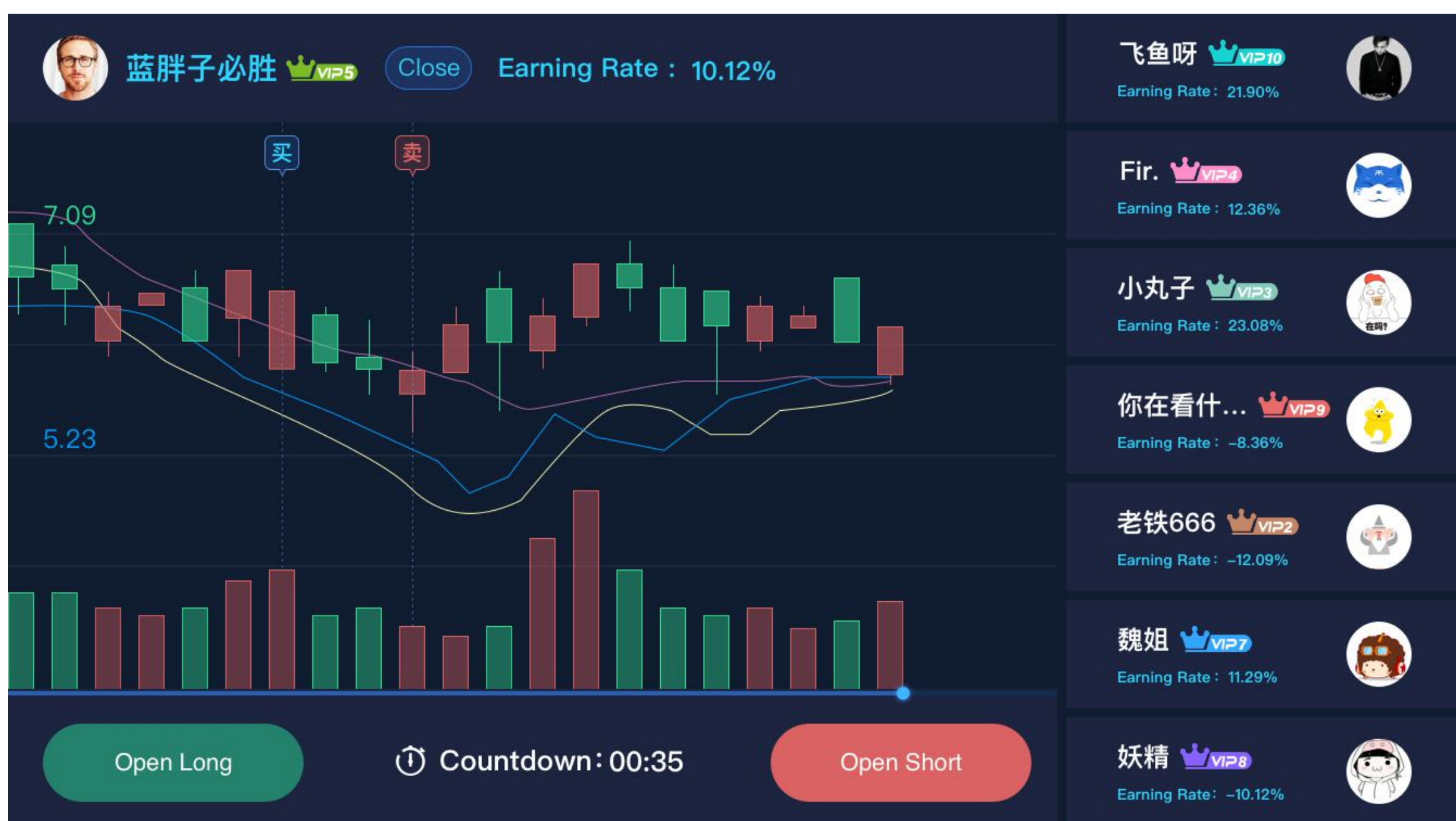
Figure：TokenClub K-line Gladiator Arena

For example, TokenClub will allow users to make simulated trade on random K-line which can improve their ability to make the best sell/buy decisions within limited time. Also, they can get TCT reward in the competition with other participants. Besides, TokenClub will launch the simulated future and option trading platform for new joiners, and they can practice their skills with TCT. The community leaders can come up with predictions about any hot events and the members can

participate in the games with TCT.

Some of the data will be uploaded to the blockchain so that it makes sure the game is open and fair. Also, this can increase the autonomous operation with reducing the intervention and largely facilitate TCT circulation.

4.2.4 Consultancy and Education

As the ancient Chinese proverb said : "give a man a fish and you feed him for a day." If somebody would like to improve their practical investment skills, he/she needs to know what it is and why it is. So the investment education is of great importance for the investors to survive in the market, and this is always the strength for TokenClub.

TokenClub will combine the professional analysts from TokenClub research lab, well-known KOL, external research institutes, university blockchain labs and other parties together to launch series of excellent paid courses, including comprehensive financial and blockchain knowledge, to help users understand blockchain investment from trading strategies, investment theory, project analysis, market traps and so on. For user's convenience, the courses will be available in TokenClub App with diversified forms.
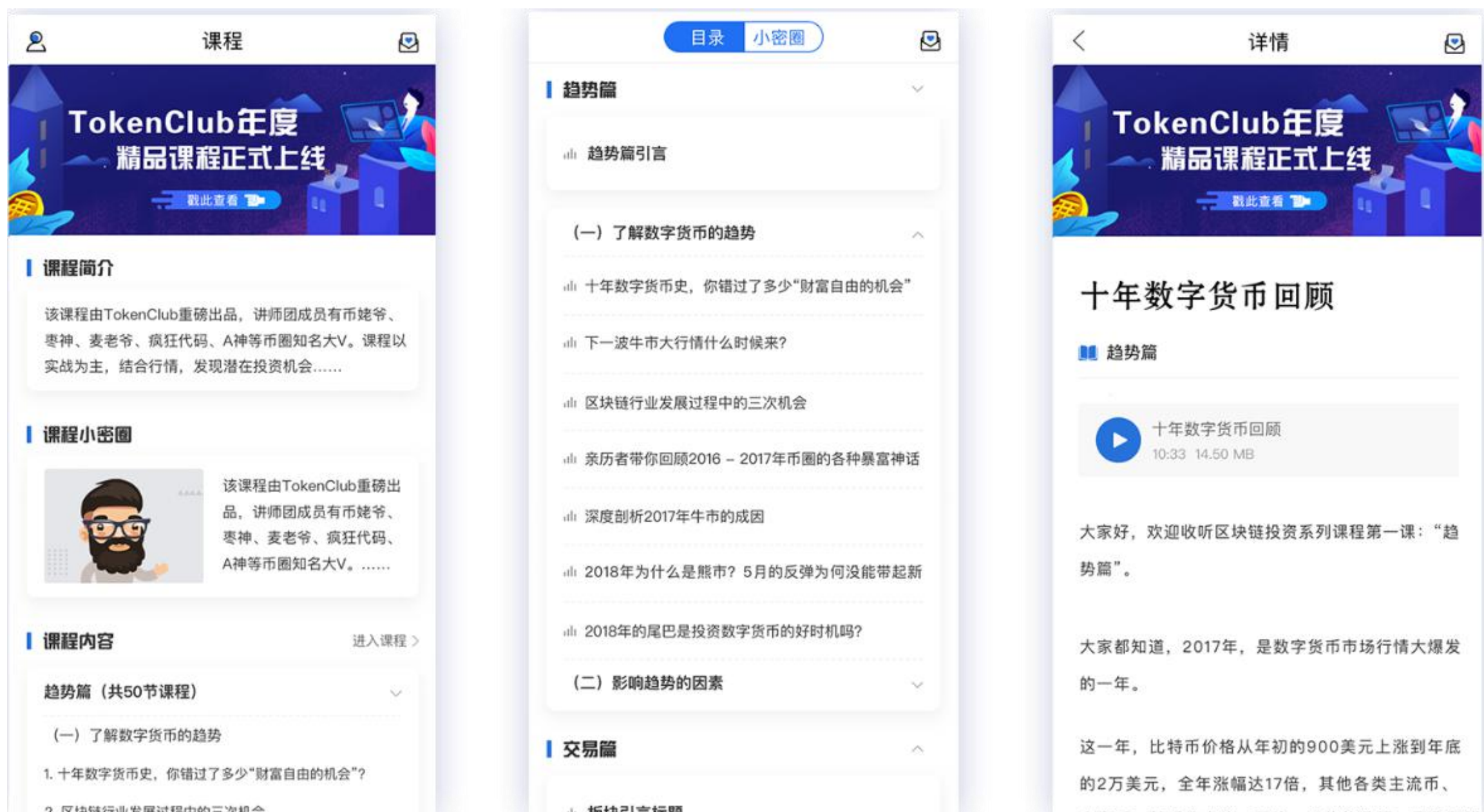
Figure：TokenClub Education Curriculums

Investment consultancy is further instructions for users including investment opportunity and risk reminder, buy/sell advice, position control, token track and so on. In Nov. 2018, TokenClub received the RIA financial license from US SEC (Securities & Exchange Commission) to launch investment consultancy business under regulation. In the TokenClub community, investment consultancy includes three forms. The first one is smart investment adviser, and it can provide some buy/sell points based on intelligent trading strategy. The second one is community consultancy, and it means the interactions between community members. Last but not the least, the third form is professional investment consultancy, with which users can get more dedicated instructions from the professional team. In this system, users need to pay TCT for different consultancy service.

4.3 One-stop Exchange Platform

4.3.1 Aggregate Exchange

Trading is the essential demand for cryptocurrency value circulation, but there are ten thousands of cryptocurrency exchanges and thousands of cryptocurrencies in the market. The cryptocurrency investors have many exchange accounts to meet their daily trading requirements, which is quite complicated and inconvenient because the token prices, categories, rules and other factors are all different. Also, the users cannot know their cryptocurrencies, profits&loss, total asset value exactly because their funds are stored in different exchanges.
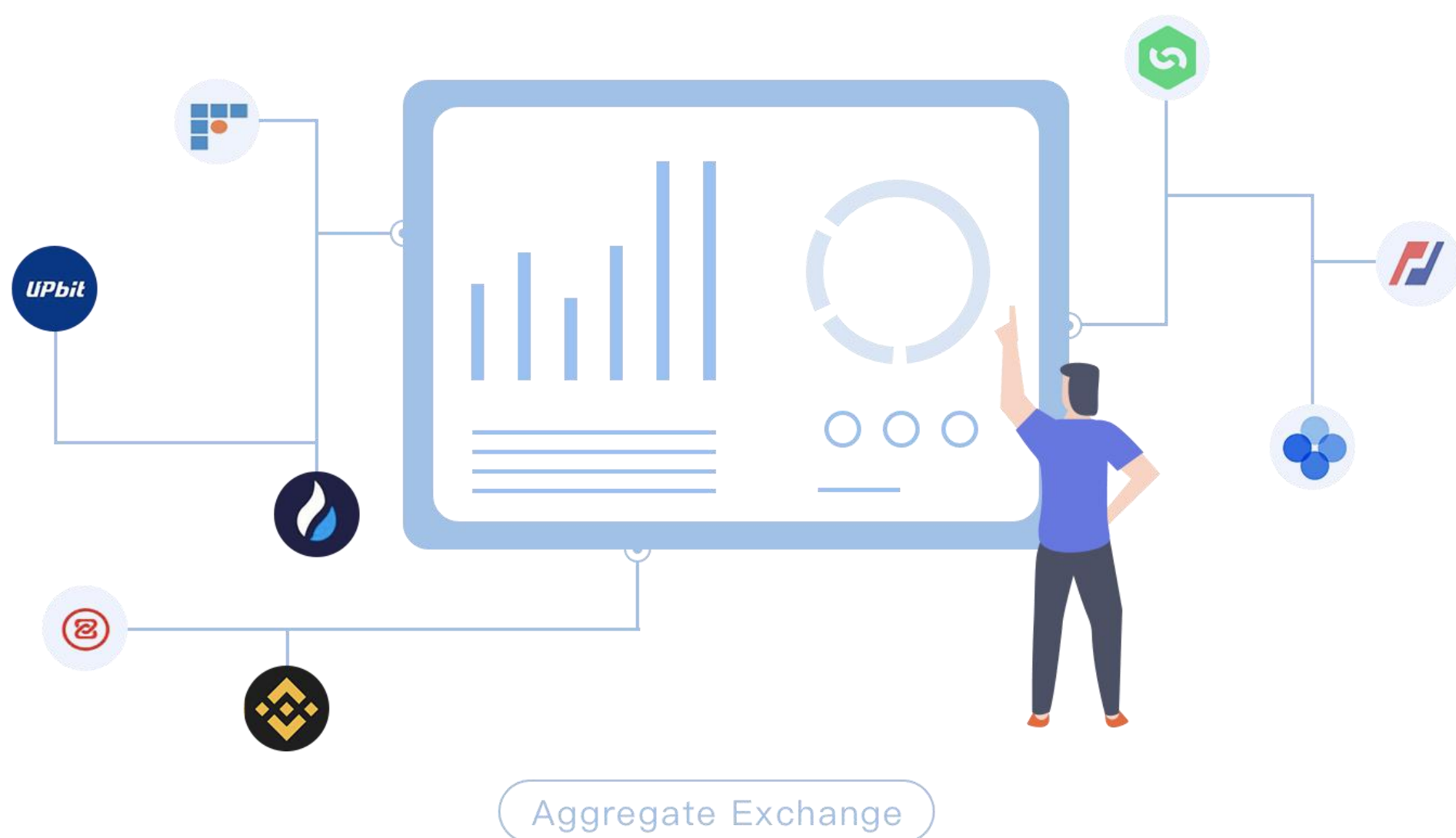
Figure: TokenClub Aggregate Exchange

To solve the problem, some other companies have launched the so-called aggregate exchange function, which is realized by integrating the user API Key in different exchanges with their platform. However, in this way, investors also need to manage the accounts in different exchanges, and connect with their API Key, which makes the trading also quite complicated, and the processing fee is the same with the exchanges.

Unified Account   Fee Discount   Financing Currency   Asset Management   Order Strategy

Figure：TokenClub Aggregate Exchange

The aggregate exchange function on TokenClub platform is different from others because users do not need to register in different exchanges and connect the API, but only need the TokenClub account to trade the cryptocurrencies on different exchanges. The trading circulation and depth on TokenClub platform will be the same with other exchanges, and users can enjoy very less processing fee if compared with that users trade directly or with API key. Thus, this can significantly simplify the trading and save the processing fee to enhance the one-stop trading experience.

The aggregate exchange function on TokenClub platform is different

from others because users do not need to register in different exchanges and connect the API, but only need the TokenClub account to trade the cryptocurrencies on different exchanges. The trading circulation and depth on TokenClub platform will be the same with other exchanges, and users can enjoy very less processing fee if compared with that users trade directly or with API key. Thus, this can significantly simplify the trading and save the processing fee to enhance the one-stop trading experience.

Figure：TokenClub Mraket Instrument

The aggregate exchange platform of TokenClub also has a cross-exchange quick token transfer, margin trading and other functions. Especially for the margin trading, it can offer fund lending service to the investors with higher risk acceptance, which help users to use leverage for higher returns. Also, investors can borrow the

cryptocurrencises to go short in the bear market for convenient arbitrage.

In addition to the aggregate exchange function, TokenClub will also offer the cross-exchange account management function and synchronize the digital assets in different exchanges for users to calculate the cost and profit, and evaluate the value with CNY、USD、BTC and other currencies. The data will be presented with visible graphs so that users can easily manage their asset. The aggregate exchange platform will integrate the data from different exchanges so that users can understand the market trend easily and timely.

In addition, TokenClub will allow users to select the best investment strategies in the market, and set trading instructions by themselves. This function can help investors to make orders automatically, save time and efforts and grasp every buy/sell opportunities. Users need to pay TCT if they want to use the functions.

4.3.2 Trading Strategies

As comprehensive investment service platform, in addition to market information, entertainment, aggregate exchange, TokenClub will also have the application which can allow users to follow the strategies from experienced investors.

On the TokenClub platform, users can create simulated investment portfolios. And based on the aggregate exchange feature, investors can publish their strategies, create real investment portfolios and record their investment development path. Then, the investment portfolio will be ranked according to different periods, and let the excellent strategy providers show up to the community members. And the strategy providers can set whether users want to pay and follow the strategy. When users decides to follow the strategy, their actions will be recorded by the system and remind whether the users would like to follow. If yes, users can make orders with the strategy directly in different exchanges via the aggregate platform. Also, the strategy provider will not know the fund amount, but only the investors. The strategy manager will share some profits from this feature.

Users need to pay if they want to use this feature, and most of the income will be distributed to the strategy providers to increase the community activity. It will combine the experienced investors and

normal investors via the strategies, which can significantly improve the activity to create the cryptocurrency investment service community.

4.3.3 Multifunctional Wallet

TokenClub will provide the one-stop digital asset management service with the multifunctional wallet to support digital assets based on different blockchain architectures, like TCT, BTC, ETH and so on.

Figure：TokenClub Multifunctional Wallet

It is of great importance for users to store their digital assets , and TokenClub' s multifunctional wallet can ensure the accessibility, security and liquidity of user' s digital assets.

General speaking, TokenClub would like to solve the problems that users have met when managing their digital assets, for example, it is difficult to transfer different cryptocurrencies, blockchain application scenario is not enough and so on. TokenClub wallet not only guarantee users have the full control of their assets, but also makes it much easier to use and manage the cryptocurrencies.

4.3.4 OTC Market

It is now difficult for users to purchase and sell the cryptocurrencis due to the lack of fiat trading pairs in the exchanges. TokenClub will provide the reliable OTC (over the counter) service to solve the problem.

TokenClub C2C platform will support TCT、USDT、BTC、ETH and other cyptocurrencies with strict KYC and AML verification to make sure it is under regulation and compliance. For the fund storage, TokenClub will use both cold and hot wallets to ensure the asset security, which will also increase the capital allocation efficiency.

Figure：TokenClub OTC Platform

With the C2C exchange, TokenClub product can get more user traffic, and because users can buy TCT more easily, it is beneficial for TCT value increase.

4.3.5 Loan Business

In the traditional financial industry, people always have the demand on loan products, and it is actually the same for the cryptocurrencies. Some of the investors would like to hold their tokens in long term, but sometimes they need cash urgently in short period. Thus, they can collateralize the cryptocurrencies to borrow cash via some reliable platform, and this demand will keep increasing when the bear market goes on.

Figure ： TokenClub Loan Business

TokenClub will launch the mortgage and loan service based on its ecosystem including ID verification, asset custody, order match and other functions. In the future, TokenClub will optimize this application

with blockchain technology to simplify the process, increase the efficiency and realize fair, secured and trustless loan market.

4.3.6 Financial Derivates

Financial derivative is kind of bilateral contracts which is agreed by both parties in advance, and it has the similar characteristic with cryptocurrency - high income with high risk. Thus, the combination of these two financial products can meet the requirements of the same investors, which will have great development in the future.

Cryptocurrency investors now have great expectations on the derivative products because they can have more choices like financial leverage, risk hedging and so on to meet their requirements.

TokenClub will launch cryptocurrency related financial derivatives such as ETF, future contracts, swaps, options and so on, which means users can directly trade the derivatives in the APP without logging on many exchanges at the same time.

Figure：TokenClub Financial Derivates

On the one hand, the cryptocurrency-based derivatives can give investors more choices and bring more liquidity to the market, on the other hand, it makes TokenClub move forward to the comprehensive platform as "Market information+ community + financial trade".

4.3.7 Assets Management Service

To meet requirements for investors with different risk preference, TokenClub will build up the fund store with comprehensive wealth management services. For the investors who have lower risk acceptance ability, they can choose fix income financial products to gain stable annual income. If you can undertake higher risk, there are also ETF, quantitative fund, lending service and other products.

TokenClub will not only include the self-developed financial products, but also some other products strictly selected from other platforms to meet diversified requirements. Also, TokenClub will support the products not only based on TCT, but also BTC, ETH and other cryptocurrencies. All these service is integrated with TokenClub ecosystem tightly, for example, you need to pay TCT as processing fee when purchasing the products, and it is required to hold certain amount of TCT if you want to meet the purchase qualification, to largely increase the TCT value.

4.4 Ecosystem Construction

The completed blockchain ecosystem includes project, exchanges, medias, research institutes, market value management, KOL, analysts, community investors, funds and so on. As one-stop investment service community, TokenClub plays a key role in connecting the blockchain upstream and downstream ecosystem. TokenClub will not only connect projects and users through the live platform to make it easy for market promotion, but also support high-quality projects with advertising, consultancy, incubation, fund raise and other aspects.
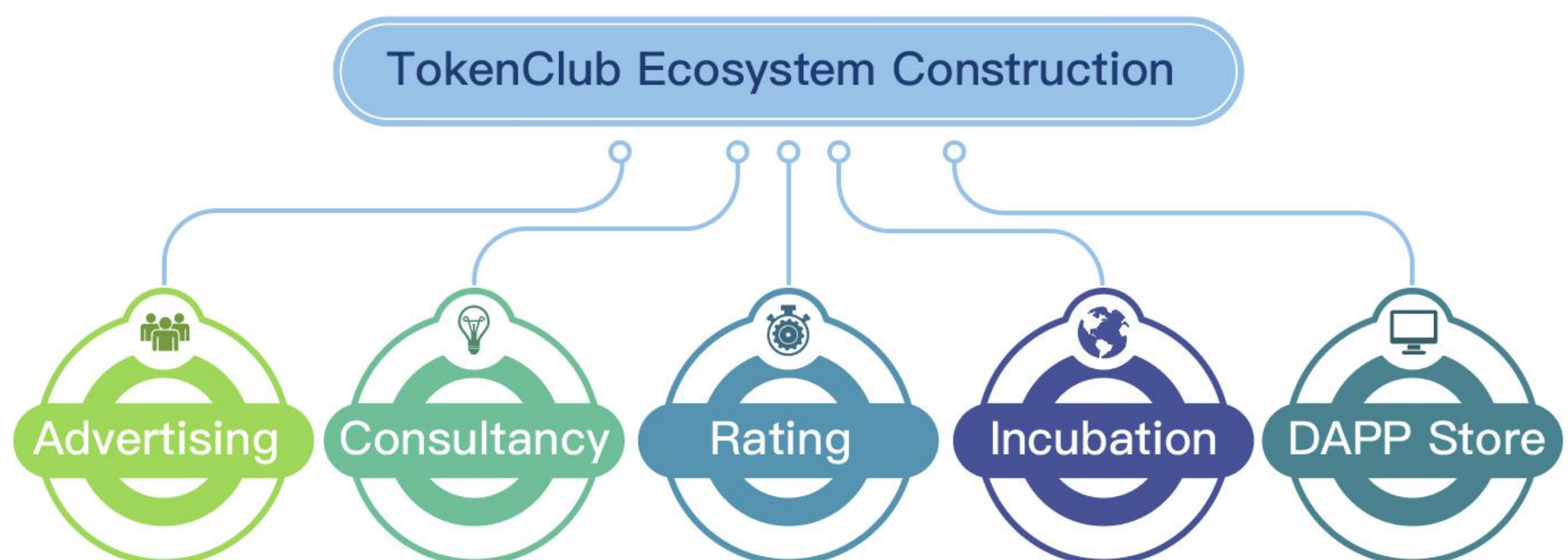

Figure：TokenClub Ecosystem Construction

4.4.1 Advertising

Market promotion is indispensable for successful blockchain projects, but there are thousands of cryptocurrency medias in the market, and it is hard to know the real effects of them with such high cost. Hoever, TokenClub community has already became the blockchain traffic entrance, so it has the ability to connect projects with potential users and realize the commercialization through effective advertisement promotion to meet the requirements of the project, platform and target users.

So far, TokenClub App has already 1,000,000 registers and the wechat official accounts have around 600,000 followers, which brought great reputation, strong consensus and large number of cyrptocurrency user traffic to TokenClub. With the development of blockchain ecosystem, when new joiners come to this market, TokenClub can get even more users based on current ecosystem.

Advertisement model could be great profit mode when TokenClub has this much user traffic. Service providers can publish ads on TokenClub platform with TCT, which also increases the TCT circulation and value. Users also can choose whether they would like to watch the ads or not based on suitable incentive model, then the platform can get enough data for more accurate promotion. Thus, it can not only help

high-quality projects, hardware manufacturers, exchanges and other service providers to get potential users, but also meet some particular requirements to get win-win result.

4.4.2 Consultancy

For enterprises in the traditional industry, enterprises normally would turn to consultant companies for help if they meet some problems cannot be solved. But for the blockchain industry, it is almost impossible to find relevant consultant companies because it is still at the early stage and the whole industry is not yet completed enough.

To solve this issue, TokenClub can provide the blockchain start-ups with investment consultancy service based on its successful experience, including from industry research, project incubation and business model to blockchain technology support, community operation, international market promotion and so on to help blockchain projects and teams get improved quickly.

In addition, TokenClub can also provide traditional financial institutes, investment funds and key accounts with blockchain investment, wealth management, STO and other services based on the research lab, international team member and regulated financial license.

4.4.3 Rating

It is still at the early stage for the cryptocurrency market, and so far there is no such value evaluation and data analysis standard like stock market for all the cryptocurrencies. What's worse, there are so many blockchain projects in the market covering different industries and scenarios, which makes the blockchain investment even more difficult for investors without professional experience.

As the professional blockchain research institute , TokenClub research lab would like to make blockchain project rating and industry research objectively from different dimensions like project information, team members, community development, technical development, project progress, token economy, competitors and so on. In addition, TokenClub research lab will also accept the delegation from some investment institutions, exchanges, projects and so on to make customized research report for particular blockchain projects or subdivisions.

4.4.4 Incubation

With the development of Ethereum smart contract and token economy, ICO becomes the popular financing method for blockchain start-ups. However, due to the lack of regulation, the ICOs become extremely crazy in the market so that in the bear market, it is quite difficult to get fund raise via ICO.

TokenClub is the first developed investment community, and it will collaborate with some investment funds to provide financial support, project guidance, market promotion, media operation and other resources to incubate the potential blockchain projects and facilitate the prosperous development of the industry.

4.4.5 DAPP Store

With the development of blockchain infrastructure technology, all kinds of DApps are emerging in the market. The most popular DApp for now is mainly about games, wallets and other applications like blockchain browser, payment and so on. However, all the DApps are very complicated to download and register, and they also don't have unified entrance available for users , which is not so friendly for the blockchain enthusiasts.

TokenClub, as the comprehensive investment consultancy community, has generated large number of user and community traffic. Based on that, TokenClub can be the traffic entrance for DApp store, and blockchain projects and developers can publish their applications on the platform. The users can only log on the TokenClub platform to use and comment on all the DApps so that it will finally become the coordination platform for projects, DApp developers and community users.

Chapter 5 TCT Economic System

TCT represents the value in the TokenClub economic system, and it is also the functional token in the ecosystem. Generally speaking, TCT's functions include consumption & circulation, community incentive, ecological construction, proof of user stake, monetization and so on.

Figure: TCT Economic System

5.1 Consumption Circulation

The most direct expression of blockchain tokens is its usage value, which means the value it shows during the consumption and circulation in different application scenarios. In the TokenClub ecosystem, all the functions, services and applications are the fundamental support for the TCT value. When TCT is used as payment method and it is consumed continuously, the value will also increase dramatically.

The value of TCT in consumption and circulation is mainly about five aspects as following:

Content: TokenClub APP has lots of applications where users need to pay TCT for checking the investment portfolio, watchlist, transaction records, and other information. Also, users need to pay TCT if they want to use the smart order match, aggregate exchange, paid courses and other functions. Generally speaking, the community members need to pay TCT for relevant functions, valuable content, wealth management and so on.

Rewards: TokenClub APP has the live room for the interaction among users, blockchain projects and KOL. In this system, users can use TCT as reward to their favorite speakers, and they can also ask questions with TCT.

Entertainment and Games: Games has already become one of the most fundamental applications on all the public chains. As one of the best cryptocurrency communities, TokenClub has also launched some Games with very simple game rules like "price prediction", "BinaryTrade" and others to enhance the user activity. Later, TokenClub will collaborate with some 3rd party developers to launch more attractive games applications.

TCT will be used as chips and stake in all the games, which on the one hand increase the TCT consumption and circulation, on the other hand enhances the community activity and honesty. Meanwhile, part of the profits gained from the games by TokenClub will be returned to community members for the healthy and sustainable development.

Virtual item: users can send the virtual gifts to the speakers in the live room, and in the future TokenClub will launch more entertainment functions with virtual items. In addition, TokenClub will also have APP store in which users can exchange TCT with vouchers, membership and TokenClub peripheral products.

Payment and transfer: TCT will always be the value intermediate if there is any payment & transfer applications in the TokenClub APP. TokenClub would like to add TCT payment to internal transfer, red packets, token transfer, OTC and other functions in addition to existed community functions.

Exchange coin: In the aggregate exchange to be launched by TokenClub, TCT will also work as the exchange coin. Thus, if users pay TCT for the processing fee, they will enjoy some discount which is related with their VIP level. In addition, TokenClub will buy back TCT from the market with the quarter profits and the TCT will be burned to reduce the circulation and increase the TCT value. Also, during the ecosystem construction, TCT holders can also get irregular airdrop.

5.2 Community Incentive

Most of the blockchain projects start with the community, and the completed community includes project, developer, content provider, members and other organizations. All of them push forward the community development and the token value is extremely important in community incentive and consensus generation.

In the TokenClub ecosystem, community connects products and users, and it should be the most active. TCT value in the community is mainly from the incentive and consensus generation. TokenClub community incentive mainly has four parts as below and it is not only for content providers, but also the users.

Content incentive: The content includes posts, comments, question answers, watchlist, investment portfolios, personal ledger and so on. In the TokenClub system, content providers can get TCT reward via the system incentive model, and they can also set the visibility that others need to pay certain amount of TCT if they want to check the content.

With systematic incentive, content payment model and intelligent sort algorithm, the high-quality content and providers can get more attention so that they will make more contributions to the community more actively. Finally, it will also promote the value transfer and

interaction between the community members.

Consumption incentive: consumption is the process which makes value, and the ecosystem can only have healthy development if there are large number of consumption activities. In the TokenClub ecosystem, there are many consumption scenarios to attract more user, and there is also reward for the activities, including TCT, voucher and XP. The TCT voucher can be used in some applications like BinaryTrade, and XP is kind of honor reward which can give users more rights in the future.

Invitation reward and commission system: users can promote the functions in the TokenClub App via the invitation link to attract more users to download and register. The users can get some reward when they successfully invite some new joiners, and if the invited friends will consume TCT in some applications, they can also get some reward. Also, the TokenClub VIP and commission system can incentive users to promote the products and make contribution to the community.

All the community incentive functions are based on TCT, so with the development of them, TCT will play more important role in the community incentive. It will improve the TCT value and token equitable distribution as well as facilitating the fair, harmonious and healthy development.

5.3 Proof of User Stake

The token in the blockchain world means the verification of the user identity and stake. You can use it in different scenarios and enjoy the relevant rights. In the TokenClub ecosystem, it is reflected as below:

Community management: As the community with many blockchain enthusiasts and investors, TokenClub follows the decentralized autonomy for the community management. The community includes projects, developer, contributors and members, when it comes to how TokenClub will be developed, the TCT holders can come up with their advice in the community. TokenClub will only coordinate in the process, and the community will be developed autonomously based on the TCT incentive structure.

Bonus: In the TokenClub community, users can not only enjoy the TCT value increase, but they can also get bonus based on how many TCT they have. For example, if users hold TCT in the YuBiBao , they can get vouchers which can be used in different functions. Besides, TokenClub has also developed some other applications which has greatly meet the user satisfaction and increased community activity. The profits will also go back to the community so that TCT holders can get more rewards.

5.4 Ecosystem Construction

In the TokenClub ecosystem, ecological inter-construction means the collaboration with blockchain projects, exchanges, research institutes and medias to facilitate the TCT ecosystem development. It mainly consists of three parts as below:

Advertisement: TokenClub has generated large number of blockchain enthusiasts and investors with over 1 million users in the APP, 600,000 followers in the wechat official accounts, as well as ten thousands of wechat groups, which gives TokenClub the advantage of blockchain user traffic entrance and ecosystem center.

TokenClub can help blockchain projects with market promotion, community inter-construction to increase the project reputation and influence with advertising in the APP, wechat official account articles, wechat groups and so on. Then, the projects will give feedback to TokenClub community members such as token airdrop.

In this way, it can integrate blockchain members with projects so that the advertisement can reach suitable targets to have great promotion effects, and the members can also get TCT reward if they check the advertisements. TCT plays the role as value transfer and incentive feedback to facilitate the ecosystem development.

Content construction: TokenClub has already made cooperation relationship with lots of blockchain projects, research institutes, medias, KOL, etc. Many blockchain projects want to make product launch, AMA, community interaction and other activities through TokenClub live platform; the industry leaders and analysts have also joined TokenClub platform to interact with the audiences.

Based on that, TokenClub will develop the Q&A system and other functions to co-construct the content ecosystem. TCT plays an important role in the system to incentive the content providers and reward feedback to the contributors.

Investment incubation: TokenClub will take TCT as the investment method to provide the blockchain start-ups with fund support, project guidance, media operation and market promotion to support the development and growth of potential blockchain project teams. With all the services, it can increase the TCT value circulation and facilitate the development of blockchain industry.

5.5 Monetization

In the TokenClub ecosystem, users can buy TCT from the exchanges and easily transfer to the accounts in the TokenClub APP. Then, they can use TCT to make consumption and win TCT reward from some functions. Users can transfer TCT to other members via C2C, withdraw TCT to exchange or blockchain wallet, or transfer to other tokens with the "quick transfer" function in the APP. After TokenClub opens the aggregate exchange function, it is possible for users to buy other tokens with TCT. With smooth investment monetization channel, all the application scenarios can increase the TCT circulation as well as the value so that it will generate consensus and community construction.

In conclusion, TCT is of great important in the TokenClub ecosystem. All the applications (community incentive, circulation, stakes, ecological inter-construction, monetization and so on) and convenient monetization method constitute the internal circulation system of TCT economic ecosystem. With the development of TokenClub ecosystem, there will be more applications in the future to improve the TCT value and construct the traffic entrance for decentralized community ecosystem.

Chapter 6 Road Map

2017

2017.09– 2017.11

TokenClub founding team switched from stock business to cryptocurrency industry and launched some wechat official accounts to provide secondary market analysis, project rating and other services. TokenClub led community members to invest on RDN, QASH, CMT, SMT and other blockchain projects, and the average investment return is over 5 times. At that time, TokenClub became the top cryptocurrency community in China.

2017.12– 2018.02

TokenClub project was officially founded and the team completed project launch, whitepaper and token sales. Afterwards, TCT was listed on BigOne, CoinBene, OKEx and other famous cryptocurrency exchanges. In February 2018, TokenClub released the first APP and Web product which include market information, coin profile, watchlist, news and other functions.

TokenClub

2018

2018.03

TokenClub launched the second version APP product with simulation investment portfolio function and held the first investment competition which totally attracted over ten thousand participants. APP registers have reached 60,000.

2018.04

TokenClub APP launched the first live platform in the cryptocurrency industry and it became the first choice for many industry leaders and blockchain projects to held their online road shows. APP registers reached over 100,000.

2018.05–2018.06

TokenClub APP launched the brand new market information function which largely increased the data accuracy and comprehensiveness. Also, some new practical functions like currency heat, concepts, heat map, fund flow and address distribution were added in the product. TokenClub registers have reached 500,000, and daily PV is over 1million.

TCT was listed on Gate.io and Fcoin exchange.

2018.07– 2018.08

TokenClub APP launched the personal profile function and added the functions that users can pay TCT to check others' investment portfolio and watchlist. Also, TokenClub developed ledger function and upgraded the token information page. TokenClub has over 600,000 users and the number keeps increasing over time.

TokenClub established research lab, and had strategic cooperation with other famous institutes. TCT was listed on CoinEx, Rootrex and Loopring decentralized exchange.

2018.09

TokenClub completed the development of APP with international version, including Chinese, English, Korean and Japanese language. TokenClub officially started international market promotion and globalization strategy.

2018.10

TokenClub APP launched the "BinaryTrade" function. In one month, the total participants in this game reached 190,728, and TCT circulation was 85.24 million. TokenClub platform received 6.12 million TCT, and the profit was 2.52 million TCT. It demonstrates that TokenClub has great achievements in the product operation, community activity, and token price stability.

2018.11

TokenClub APP launched YuBiBao function (In one month, the TCT balance in YuBiBao has reached 181 million, which takes up around 40% of TCT circulation, and it is close to the total amount of TCT in OKEx and Gate exchange), VIP system, internal transfer function; TCT was burned for the first time.

TokenClub recevied RIA license issued by U.S. SEC.

2018.12

TokenClub APP will get comprehensive revision and launch Instant Message, Payment & Transfer, OTC and other functions.

2019

The first half of 2019

In terms of product, TokenClub will improve market functions, optimize the community and VIP system, launch DAPP Store and more social and gambling functions to enhance TCT application and circulation.

For operation side, TokenClub will develop investment consultancy service which is integrated with TokenClub APP and TCT. There will be more business models, like advertising, consultancy, courses, project rating and so on.

The second half of 2019

TokenClub will launch multifunctional wallet, aggregate exchange platform, derivative trading, wealth management and other functions to increase the profits and facilitate TCT value increase. Promote the compliance of all the business segments, enhance overseas community and expand TokenClub influence.

Figure: TokenClub Road Map

Chapter 7 Token Information

TCT (TokenClub Token) is ERC20 standard token based on Ethereum network. TCT is the important value transfer intermediate in the TokenClub ecosystem, and functional token for the valuable information circulation in the TokenClub platform. Also, TCT represents the value in the TokenClub economic system, and it is also the functional token in the ecosystem. Generally speaking, TCT's functions include consumption & circulation, community incentive, ecological construction, stake proof, monetization and so on.
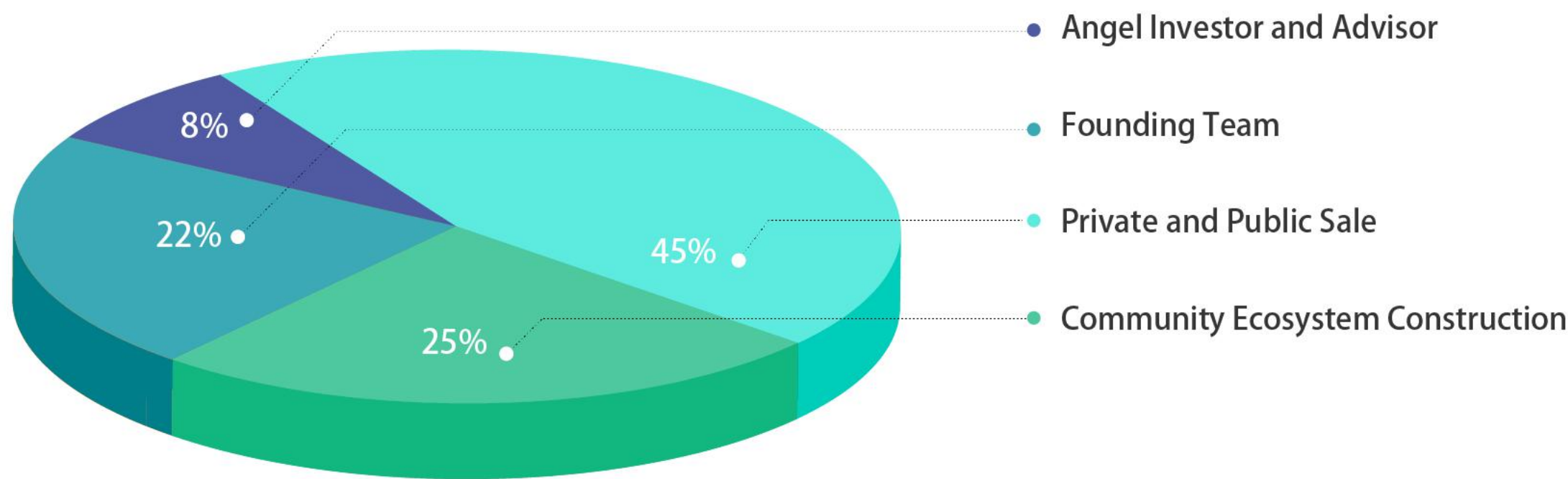

Figure: TokenClub Token (TCT) Distribution

The total quantity of TCT is 1 billion, and there will be no more issuance. 45% of them will be used for public and private fund raise, 8% is for angel investors and consultants, 25% is for community construction and 22% for the founder team. All the ETH raised will be used for the project development and ecosystem construction, including team expand, product development, market operation,

globalization and so on. TokenClub will attract more top technical, market and blockchain talents to keep market competitive advantage. TokenClub will develop web and mobile products with different language versions. Market operation is of great importance to facilitate the product development, so TokenClub will also invest some fund in the market promotion and community operation. To realize the globalization, TokenClub will cooperate with international partners and put some fund in the global market promotion to get large development space.

Figure：TCT/ETH Price Trend

TCT is now listed on OKEX, Gate.io ，Bigone ，Coinex, Cybex, Fcoin, Coinbene and other global well-know exchanges, and the token price is also increasing steadily. TCT ICO price: 1ETH=24000TCT, TCT current price: 1ETH=3460TCT. TCT/ETH price has increased almost 7 times.

Chapter 8 Partners