

TrustVerse

AI-Wealth Management & Digital Estate Planning Protocol backed by Blockchain

This White Paper states the current views of WEALTHTREESG PTE. LTD. concerning the TrustVerse Platform and related matters. WEALTHTREESG PTE. LTD. may from time to time revise this White Paper in any respect without notice (www.TrustVerse.io). The information presented in this White Paper is indicative only and is not legally binding on WEALTHTREESG PTE. LTD. or any other party. This document is for informational purposes only and does not constitute and is not intended to be an offer to sell, a solicitation of an offer to buy, or a recommendation of; (1) TrustVerse (TVS) Tokens, (2) an investment in the TrustVerse Platform or any project or property of WEALTHTREESG PTE. LTD., or (3) shares or other securities in WEALTHTREESG PTE. LTD. or any affiliated or associated company in any jurisdiction. Please read the important legal disclaimers at the Start of this White Paper. We strongly forbid and restricted participants from countries under jurisdiction/legal responsibility in participating in ICO project directly or any other method.

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Notice & Disclaimer

Please read this entire section carefully. If you are in any doubt as to the action you should take, please consult your legal, financial, tax or other professional advisor(s).

1.1 Legal Statement

- (a) This whitepaper ("**Whitepaper**"), in its current form, is circulated for general information purposes only in relation to the Trustverse platform as presently conceived and is subject to review and revision. Please note that this White Paper is a work in progress and the information in this Whitepaper is current only as of the date on the cover hereof. Thereafter, the information, including information concerning business operations and financial conditions of WEALTHTREESG PTE LTD ("Trustverse") may change. We reserve the right to change, modify, add or delete parts of this Whitepaper or website without notice for any reason or at any time.
- (b) No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of the TVS Token (as defined below) and no payment is to be accepted on the basis of this Whitepaper. Any sale and purchase of the TVS Token will be governed by a legally binding agreement, the details of which will be made available separately from this Whitepaper. In the event of any inconsistencies between the above mentioned agreement and this Whitepaper, the former shall prevail.
- (c) This Whitepaper does not constitute or form part of any opinion on any advice to sell, or any solicitation of any offer by the issuer/distributor/vendor of the TVS Token to purchase any TVS Token nor shall it or any part of it nor the fact of its presentation form the basis of, or be relied upon in connection with, any contract or investment decision.
- (d) The TVS Tokens are not intended to constitute securities, units in a business trust, or units in a collective investment scheme, each as defined under the Securities and Futures Act (Cap. 289) of Singapore, or its equivalent in any other jurisdiction. Accordingly, this Whitepaper therefore, does not, and is not intended to, constitute a prospectus, profile statement, or offer document of any sort, and should not be construed as an offer of securities of any form, units in a business trust, units in a collective investment scheme or any other form of investment, or a solicitation for any form of investment in any jurisdiction.
- (e) No TVS Token should be construed, interpreted, classified or treated as enabling, or according any opportunity to, purchasers to participate in or receive profits, income, or other payments or returns arising from or in connection with the Trustverse project, TVS Token, or products, or to receive sums paid out of such profits, income, or other payments or returns.
- (f) This Whitepaper or any part hereof may not be reproduced, distributed or otherwise disseminated in any jurisdiction where offering coins/tokens in the manner set out this Whitepaper is regulated or prohibited.
- (g) No regulatory authority has reviewed, examined or approved of any of the information set out in this Whitepaper. No such action has been or will be taken in any jurisdiction.
- (h) Where you wish to purchase any TVS Token, the TVS Tokens are not to be construed, interpreted, classified or treated as: (a) any kind of currency other than cryptocurrency; (b) debentures, stocks or shares issued by any

entity; (c) rights, options or derivatives in respect of such debentures, stocks or shares; (d) rights under a contract for differences or under any other contract with the purpose or pretended purpose to secure a profit or avoid a loss; or (e) units or derivatives in a collective investment scheme or business trust, or any other type of securities.

- (i) TrustVerse may refuse or cancel a TVS token purchase request at any time if the identification information provided by the person attempting to purchase the TVS token is inadequate, inaccurate or otherwise misleading. TVS tokens should not be purchased using criminal proceeds such as drugs or unlawful transactions.
- (j) If the investor has purchased a TVS token illegal or in an unauthorized manner, the transaction may be prohibited or restricted at any time and the TVS Token purchase may be cancelled or invalidated.
- (k) This Whitepaper and other related documents may be translated into non-English language documents. If there is a discrepancy between the English and foreign language versions, the English version of this document will succeed.

1.2 Restrictions on Distribution and Dissemination

- (a) The distribution or dissemination of this Whitepaper or any part thereof may be prohibited or restricted by the laws or regulatory requirements of any jurisdiction. In the case where any restriction applies, you are to inform yourself about, to obtain legal and other relevant advice on, and to observe, any restrictions which are applicable to your possession of this Whitepaper or such part thereof (as the case may be) at your own expense and without liability to Trustverse or its representatives, agents, and related companies (“Affiliates”).
- (b) Persons to whom a copy of this Whitepaper has been distributed or disseminated, provided access to or who otherwise have the Whitepaper in their possession shall not circulate it to any other persons, reproduce or otherwise distribute this Whitepaper or any information contained herein for any purpose whatsoever nor permit or cause the same to occur.

1.3 Disclaimer of Liability

- (a) The TVS Token and related services provided by Trustverse and its Affiliates are provided on an “as is” and “as available” basis. Trustverse and its Affiliates do not grant any warranties or make any representation, express or implied or otherwise, as to the accessibility, quality, suitability, accuracy, adequacy, or completeness of the TVS Token or any related services provided by Trustverse and its Affiliates, and expressly disclaim any liability for errors, delays, or omissions in, or for any action taken in reliance on, the TVS Token and related services provided by Trustverse and its Affiliates.
- (b) Trustverse, its Affiliates and its directors, officials and employees do not make or purport to make, and hereby disclaim, any representation, warranty or undertaking in any form whatsoever to any entity or person, including any representation, warranty or undertaking in relation to the truth, accuracy and completeness of any of the information set out in this Whitepaper.
- (c) To the maximum extent permitted by the applicable laws and regulations, Trustverse and its Affiliates shall not be liable for any indirect, special, incidental, consequential or other losses of any kind, in tort, contract or

otherwise (including but not limited to loss of revenue, income or profits, and loss of use or data), arising out of or in connection with any acceptance of or reliance on this Whitepaper or any part thereof by you.

1.4 Cautionary Note on Forward-Looking Statements

- (a) Certain information set forth in this Whitepaper includes forward-looking information regarding the future of the project, future events and projections. These statements are not statements of historical fact and may be identified by but not limited to words and phrases such as “will”, “estimate”, “believe”, “expect”, “project”, “anticipate”, or words of similar meaning. Such forward-looking statements are also included in other publicly available materials such as presentations, interviews, videos etc., information contained in this Whitepaper constitutes forward-looking statements including but not limited to future results, performance, or achievements of Trustverse or its Affiliates.
- (b) The forward-looking statements involve a variety of risks and uncertainties. These statements are not guarantees of future performance and no undue reliance should be placed on them. Should any of these risks or uncertainties materialize, the actual performance and progress of Trustverse or its Affiliates might differ from expectations set by the forward-looking statements. Trustverse or its Affiliates undertake no obligation to update forward-looking statements should there be any change in circumstances. By acting upon forward-looking information received from this Whitepaper, Trustverse or its Affiliates’ website and other materials produced by Trustverse or its Affiliates, you personally bear full responsibility in the event where the forward-looking statements do not materialize.
- (c) As of the date of this Whitepaper, the Trustverse platform has not been completed and is not fully operational. Any description pertaining to and regarding the Trustverse platform is made on the basis that the Trustverse platform will be completed and be fully operational. However, this paragraph shall in no way be construed as providing any form of guarantee or assurance that the Trustverse platform will eventually be completed or be fully operational.

1.5 Potential Risks

By purchasing, holding and using the TVS Tokens, you expressly acknowledge and assume the risks set out in this section. If any of these risks and uncertainties develops into actual events, the business, financial condition, results of operations and prospects of Trustverse or its Affiliates may be materially and adversely affected. In such cases, you may lose all or part of the value of the TVS Token. Such risks include but are not limited to the following:

Risks Relating to the Tokens

- (a) **There may not be a public or secondary market for the TVS Tokens**
 - i. The TVS Tokens are intended to be native tokens to be used on the Trustverse platform, and Trustverse and its Affiliates have not and may not actively facilitate any secondary trading or external trading of TVS Tokens. In addition, there is and has been no public market for the TVS Tokens and the TVS Tokens are not traded, whether on any cryptocurrency exchange or otherwise. In the event that the TVS Tokens are traded on a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the TVS Tokens

- will develop or if developed, be sustained. There is also no assurance that the market price of the Tokens will not decline below the purchase amount paid for the TVS Tokens, which is not indicative of such market price.
- ii. A TVS Token is not a currency issued by any central bank or national, supra-national or quasi-national organisation, nor is it backed by any hard assets or other credit. Trustverse and its Affiliates are not responsible for nor do they pursue the circulation and trading of the TVS Tokens on the market. Trading of the TVS Tokens merely depends on the consensus on its value between the relevant market participants, and no one is obliged to acquire any TVS Token from any holder of the TVS Token, including the purchasers of the TVS Tokens, nor does anyone guarantee the liquidity or market price of the TVS Tokens to any extent at any time. Accordingly, Trustverse and its Affiliates cannot ensure that there will be any demand or market for the TVS Tokens, or that the price upon which the TVS Tokens were purchased is indicative of the market price of the TVS Tokens if they are made available for trading on a cryptocurrency exchange.

Risks Relating to the Company, its Affiliates and the Open Platform

(a) Limited availability of sufficient information

- i. The Trustverse platform is still at an early development phase as of the date of this Whitepaper. Its governance structure, purpose, consensus mechanism, algorithm, code, infrastructure design and other technical specifications and parameters may be updated and changed frequently without notice. While this Whitepaper contains the key information currently available in relation to the Trustverse platform, it is subject to adjustments and updates from time to time, as announced on the Trustverse's website. Purchasers will not have full access to all the information relevant to the TVS Tokens and/or the Trustverse platform. Nevertheless, it is anticipated that significant milestones and progress reports will be announced on the Trustverse's website.

(b) The digital assets raised in the sale of TVS Tokens are exposed to risks of theft

- i. Whilst Trustverse and its Affiliates will make every effort to ensure that the ETH and other digital assets received from the sale of TVS Tokens are securely held through the implementation of security measures, there is no assurance that there will be no theft of the cryptocurrencies as a result of hacks, mining attacks, sophisticated cyber-attacks, distributed denials of service or errors, vulnerabilities or defects on such blockchain addresses, the Ethereum Blockchain, or any other blockchain, or otherwise. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. In such event, even if the sale of TVS Tokens is completed, Trustverse and its Affiliates may not be able to receive the cryptocurrencies raised and Trustverse and its Affiliates may not be able to utilize such funds for the development of the Trustverse platform, and the launch of the Trustverse platform might be temporarily or permanently curtailed. As such, the issued TVS Tokens may hold little worth or value. The TVS Tokens are uninsured, unless you specifically obtain private insurance to insure them. In the event of any loss or loss of value of the TVS Tokens, you may have no recourse.

(c) The blockchain address(es) may be compromised and the digital assets may not be able to be retrieved

- i. The blockchain address(es) are designed to be secured. However, in the event that the blockchain address(es) for the receipt of purchase amounts or otherwise are, for any reason, compromised (including but not limited to scenarios of the loss of keys to such blockchain address(es), the funds held at such blockchain address(es) may not be able to be retrieved and disbursed, and may be permanently unrecoverable. In such event, even if the sale of the TVS Tokens is successful, Trustverse and its Affiliates will not be able to receive the funds raised and Trustverse and its Affiliates will not be able to utilize such funds for the development of the Trustverse platform, and the implementation of the Trustverse platform might be temporarily or permanently curtailed. As such, distributed TVS Tokens may hold little worth or value.
- (d) There is no assurance of any success of the Trustverse platform and Trustverse and its Affiliates may cease the development, launch and operation of the Trustverse platform**
- i. The value of, and demand for, the TVS Tokens hinges heavily on the performance of the Trustverse platform. There is no assurance that the Trustverse platform will gain traction after its launch and achieve any commercial success. The Trustverse platform has not been fully developed, finalized and integrated and is subject to further changes, updates and adjustments prior to its launch. Such changes may result in unexpected and unforeseen effects on its projected appeal to users, and hence impact its success. There are no guarantees that the process for creating the TVS Tokens will be uninterrupted or error-free.
 - ii. While the Trustverse has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the sale of TVS Tokens will be sufficient for the development and integration of the Trustverse platform. For the foregoing or any other reason, the development and integration of the Trustverse platform may not be completed and there is no assurance that its systems, protocols or products will be launched at all. As such, distributed TVS Tokens may hold little or no worth or value.
 - iii. Additional reasons which may result in the termination of the development, launch or operation of the Trustverse platform includes, but is not limited to, (aa) an unfavorable fluctuation in the value of cryptographic and fiat currencies, (bb) the inability of Trustverse and its Affiliates to establish the Trustverse platform or the TVS Tokens' utility or to resolve technical problems and issues faced in relation to the development or operation of the Trustverse platform or the TVS Token, the failure of commercial relationships, (cc) intellectual property disputes during development or operation, and (dd) changes in the future capital needs of Trustverse or its Affiliates and the availability of financing and capital to fund such needs. For the aforesaid and other reasons, the Trustverse platform may no longer be a viable project and may be dissolved or simply not launched, negatively impacting the Trustverse platform and the potential utility and value of the TVS Tokens.
- (e) There may be lack of demand for Trustverse platform and the services provided, which would impact the value of the Tokens**

- i. There is a risk that upon launching of the Trustverse platform, there is a lack of interest from consumers, merchants, advertisers, and other key participants for the Trustverse platform and the services, and that there may be limited interest and therefore use of the Trustverse platform and the TVS Tokens. Such a lack of interest could impact the operation of the Trustverse platform and the uses or potential value of the TVS Tokens.
 - ii. There is a risk of competition from alternative platforms that may have been established, or even from existing businesses which would target any segment of the potential users of the Trustverse platform fulfilling similar demands, e.g. Facebook or other corporations targeting advertisers seeking purchase consumer data and market analysis. Therefore, in the event that the competition results in a lack of interest and demand for the Trustverse platform, the services and the TVS Tokens, the operation of the Trustverse platform and the value of the TVS Tokens may be negatively impacted.
- (f) Trustverse and its Affiliates may experience system failures, unplanned interruptions in its network or services, hardware or software defects, security breaches or other causes that could adversely affect Trustverse or its Affiliates' infrastructure network, or the Trustverse platform**
- i. Trustverse and its Affiliates are unable to anticipate or detect when there would be occurrences of hacks, cyber-attacks, mining attacks (including but not limited to double-spend attacks, majority mining power attacks and "selfish-mining" attacks), distributed denials of service or errors, vulnerabilities or defects in the Trustverse platform, the TVS Tokens, or any technology (including but not limited to Smart Contract technology) on which Trustverse, its Affiliates, the Trustverse platform, the TVS Tokens, rely on or the Ethereum Blockchain or any other blockchain. Such events may include, for example, flaws in programming or source code leading to exploitation or abuse thereof. Trustverse and its Affiliates may not be able to detect such issues in a timely manner, and may not have sufficient resources to efficiently cope with multiple service incidents happening simultaneously or in rapid succession.
 - ii. Although Trustverse and its Affiliates will be taking steps against malicious attacks on its appliances or its infrastructure, which are critical for the maintenance of the Trustverse platform and its other services, there can be no assurance that cyber-attacks, such as distributed denials of service, will not be attempted in the future, and that any of such security measures will be effective. Any significant breach of security measures or other disruptions resulting in a compromise of the usability, stability and security of the Company and its Affiliates' network or services, including the Trustverse platform.

Risks Relating to the Participation in the Sale of Tokens

- (a) You may not be able to recover the purchase amount paid for the TVS Tokens**
- i. Except as provided under any applicable terms of sale or prescribed by applicable laws and regulations, Trustverse is not obliged to provide you with a refund of the purchase amount. No promises of future

performance or price are or will be made in respect to the TVS Tokens, including promises of inherent value or continuing payments, and there is no guarantee that the TVS Tokens will hold any particular value. Therefore, the recovery of the purchase amount may be impossible or may be subject to applicable laws and regulations.

(b) You may be subject to adverse legal and/or tax implications as a result of the purchase, distribution and use of the Tokens

- i. The legal character of cryptocurrency and cryptographic assets remain uncertain. There is a risk that the TVS Tokens may be considered securities in certain jurisdictions, or may be considered to be securities in certain jurisdictions in the future. Trustverse and its Affiliate does not provide any warranty or guarantee as to how the TVS Tokens will be classified, and each purchaser will bear all consequences of the TVS Tokens being considered securities in their respective jurisdictions, and bear the responsibility of the legality, use and transfer of the TVS Tokens in the relevant jurisdictions.
- ii. Further, the tax treatment of the acquisition or disposal of such cryptocurrency or cryptographic assets might depend on whether they are classified as securities, assets, currency or otherwise. As the tax characterization of the TVS Tokens remains indeterminate, you must seek your own tax advice in connection with the purchase of the TVS Tokens, which may result in adverse tax consequences or tax reporting requirements for you.

(c) The loss or compromise of information relating to the purchaser wallet and your Trustverse platform ID may affect your access to and possession of the TVS Tokens

- i. There is a risk that you may lose access to and possession of the TVS Tokens permanently due to loss of unique personal ID created on the Trustverse platform, and other identification information, loss of requisite private key(s) associated with the purchaser wallet or vault storing the TVS Tokens or any other kind of custodial or purchaser errors.

(d) Blockchains may face congestion and transactions may be delayed or lost

- i. Most blockchains used for cryptocurrency transactions (e.g. Ethereum) are prone to periodic congestion during which transactions can be delayed or lost. Individuals may also intentionally spam the network in an attempt to gain an advantage in purchasing cryptographic tokens. This may result in a situation where block producers may not include your purchase of the TVS Tokens when you intends to transact, or your transaction may not be included at all.

Privacy and data retention issues

- (a) As part of the TVS Token sales, the verification processes and the subsequent operation of the Trustverse platform, Trustverse may collect personal information from you. The collection of such information is subject

to applicable laws and regulations. All information collected will be used for purposes of the TVS Token sales and operations of the Trustverse platform, thus it may be transferred to contractors, service providers and consultants worldwide as appointed by Trustverse. Apart from external compromises, Trustverse and its appointed entities may also suffer from internal security breaches whereby their employees may misappropriate, misplace or lose personal information of purchasers. Trustverse may be required to expend significant financial resources to alleviate problems caused by any breaches or losses, settle fines and resolve inquiries from regulatory or government authorities. Any information breaches or losses will also damage Trustverse's reputations, thereby harming its long-term prospects.

Macro Risks

- (a) **General global market and economic conditions may have an adverse impact on Trustverse and its Affiliates' operations and the use of the Trustverse platform**
- i. Trustverse and its Affiliates could be affected by general global economic and market conditions. Challenging economic conditions worldwide have from time to time, contributed, and may continue to contribute, to slowdowns in the information technology industry at large. Weakness in the economy may have a negative effect on Trustverse and its Affiliates' business strategies, results of operations and prospects.
 - ii. Suppliers on which Trustverse platform relies for servers, bandwidth, location and other services could also be negatively impacted by economic conditions that, in turn, could have a negative impact on Trustverse and its Affiliates' operations or expenses.
 - iii. There can be no assurance, therefore, that current economic conditions or worsening economic conditions or a prolonged or recurring recession will not have a significant adverse impact on Trustverse and its Affiliates' business strategies, results of operations and prospects and hence the Trustverse platform, which may in turn impact the value of the TVS Tokens.
- (b) **The regulatory regime governing blockchain technologies, cryptocurrencies, TVS Tokens, offering of TVS Tokens, and the Trustverse platform remain uncertain, and any changes, regulations or policies may materially adversely affect the development of the Trustverse platform and the utility of the TVS Tokens**
- i. Regulation of the TVS Tokens, the offer and sale of TVS Tokens, cryptocurrencies, blockchain technologies, and cryptocurrency exchanges is currently undeveloped or underdeveloped and likely to rapidly evolve. Such regulation also varies significantly among different jurisdictions, and is hence subject to significant uncertainty. The various legislative and executive bodies in different jurisdictions may in the future adopt laws, regulations, guidance, or other actions, which may severely impact the development and growth of the Trustverse platform, the adoption and utility of the TVS Tokens or the issue, offer, and sale of the TVS Tokens by Trustverse. Failure by Trustverse and its Affiliates or users of the Trustverse platform to comply with any laws, rules and regulations, some of which may not exist yet or are subject to interpretation and may

be subject to change, could result in a variety of adverse consequences against Trustverse and its Affiliates, including civil penalties and fines.

- ii. Blockchain networks also face an uncertain regulatory landscape in many foreign jurisdictions. Various jurisdictions may, in the near future, adopt laws, regulations or directives that affect the Trustverse platform, and therefore, the value of the TVS Tokens. Such laws, regulations or directives may directly and negatively impact the operations of Trustverse and its Affiliates. The effect of any future regulatory change is impossible to predict, but such change could be substantial and could materially adverse to the development and growth of the Trustverse platform and the adoption and utility of the TVS Tokens.
 - iii. To the extent that Trustverse and its Affiliates may be required to obtain licenses, permits and/or approvals (collectively, the “**Regulatory Approvals**”) to carry out its business, including that of the creation of the TVS Tokens and the development and operation of the Trustverse platform, but are unable to obtain such Regulatory Approvals or if such Regulatory Approvals are not renewed or revoked for whatever reason by the relevant authorities, the business of Trustverse and its Affiliates may be adversely affected.
 - iv. There is no assurance that more stringent requirements will not be imposed upon Trustverse and its Affiliates by the relevant authorities in the future, or that Trustverse and its Affiliates will be able to adapt in a timely manner to changing regulatory requirements. These additional or more stringent regulations may restrict Trustverse and its Affiliates’ ability to operate its business and Trustverse and its Affiliates may face actions for non-compliance if it fails to comply with any of such requirements.
 - v. Further, should the costs (financial or otherwise) of complying with such newly implemented regulations exceed a certain threshold, maintaining the Trustverse platform may no longer be commercially viable and Trustverse and its Affiliates may opt to discontinue the Trustverse platform and/or the TVS Tokens. Further, it is difficult to predict how or whether governments or regulatory authorities may implement any changes to laws and regulations affecting distributed ledger technology and its applications, including the Trustverse platform and the TVS Tokens. Trustverse and its Affiliates may also have to cease operations in a jurisdiction that makes it illegal to operate in such jurisdiction, or make it commercially unviable or undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction. In scenarios such as the foregoing, the distributed TVS Tokens may hold little or no worth or value.
- (c) **There may be risks relating to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions widespread communicable diseases and other events beyond the control of Trustverse and its Affiliates**
- i. The sale of the TVS Tokens and the performance of Trustverse, its Affiliates and/or the Trustverse platform’s activities may be interrupted, suspended or delayed due to acts of God, natural disasters, wars, terrorist attacks, riots, civil commotions, widespread communicable diseases and other events beyond the control of Trustverse and its Affiliates. Such events could also lead to uncertainty in the economic outlook of global markets and there is no assurance that such markets will not be affected, or that recovery from the global

financial crisis would continue. In such events, Trustverse and its Affiliates' business strategies, results of operations and outlook may be materially and adversely affected, and the demand for and use of the TVS Tokens and the Trustverse platform may be materially affected. Further, if an outbreak of such infectious or communicable diseases occurs in any of the countries in which Trustverse, its Affiliates, and the participants of the Trustverse platform have operations in the future, market sentiment could be adversely affected and this may have a negative impact on the Trustverse platform and its community.

Blockchain and cryptocurrencies, including the TVS Tokens are a relatively new and dynamic technology. In addition to the risks highlighted herein, there are other risks associated with your purchase of, holding and use of the TVS Tokens, including those that we cannot anticipate. Such risks may further materialize as unanticipated variations or combinations of the risks discussed herein.

1.6 No Further Information or Update

No person has been or is authorized to give any information or representation not contained in this Whitepaper in connection with the TVS Token, Trustverse or its Affiliates and their respective businesses and operations, and, if given, such information or representation must not be relied upon as having been authorized by or on behalf of Trustverse or its Affiliates.

1.7 No Advice

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding the TVS Token, Trustverse or its Affiliates. You should consult your own legal, financial, tax or other professional advisor(s) regarding the TVS Token, Trustverse or its Affiliates and their respective businesses and operations. You should be aware that you may be required to bear the financial risk of any purchase of TVS Token for an indefinite period of time.

Abstract

TrustVerse is a blockchain based intelligence platform for personal wealth management and a digital asset decentralization protocol. It manages and decentralizes all digital identities and proprietary information (such as iTunes, social media and subscription information) online as well as encrypted assets. When the transfer of managed assets and information is required, TrustVerse DAPP with Smart Contract Design helps to deliver it correctly and securely to the designated party. TrustVerse's asset management intelligence platform is powered by a state-of-the-art artificial intelligence (AI) deep neural technology and a multi-data financial portfolio optimization engine. The TrustVerse project began with the fundamental questions, "how do you safely protect your digital estate and other assets?", "how can we reduce information asymmetry and maximize the utility of DAPP with niche and highly demanded service related to wealth management?" We aim to answer that question by providing practical services that enable current and future crypto asset owners to safely handle their assets and also to provide proper management service (Tax, Legal services and etc.)

What does the TrustVerse platform offer?

- Synergy between AI and Smart Contract technology (AI as core engine and interface for DAPP service and smart contract for building transparency for the optimized portfolio design info)
- Life scheduling service via smart contract
- Safely protect your assets through private Smart Contracts and families with donation and inheritance design on a public chain
- Allows users to optimize their portfolio of tangible and digital assets (global equities and cryptocurrency)
- Integrated asset management platform that allows digital inheritance
- Protocol that enables encryption of all assets and digital identities
- Ensures legacy and inheritance panning through a private Smart Contract to the designated party with consensus algorithm
- Asset management platform with behavioral learning powered by an A.I. profiling engine and deep neural network and complex data structures network abided financial engine
- Utility token that provides access portfolio information and tax & legal services

TrustVerse provides the world's 1st Digital Estate Planning & Inheritance Design Protocol, which allows for all digital assets/estate and encrypted assets by reach the designated recipient through smart contract.

- Identify all accounts created by online users are secure
- Validate security account information & handle it with smart contract
- Determine if your digital assets are required to be reported and submitted to probate
- The transfer and distribution of digital assets to predefined designators
- Prevention of online identity theft

The TrustVerse platform decentralizes user's financial activity related digital asset data by assigning a personal ID (Decentralized ID) and securely stores it on a blockchain and secured cloud network.

- Handles financial related information or data that is stored electronically, whether stored online, in the cloud or on a physical device
- Any online accounts, such as email and communications accounts, social media accounts, shopping accounts, photo and video sharing accounts, video gaming accounts, online storage accounts, websites and blogs that you may manage
- Domain names
- Intellectual property, including copyrighted materials, trademarks and any code you may have written and own

Fundamental issues of traditional cryptocurrency & token usage:

In paradigm shift of global economy, such as financial crisis, pose a threat to currency security and its value depreciation. Such is the same with cryptocurrencies, which are built on IT advancements with no notable intrinsic value. Extreme volatility of cryptocurrencies makes investors hesitate to purchase new tokens as part of the investment for new protocols or DAPP. There isn't a structured financial model or even standardized taxation policy. Even regulation is a huge issue. Crypto market has been highly sentiment driven market.

This led to the creation of TVS Token. TVS Token aims to eliminate inherent weaknesses of cryptocurrency, information asymmetry, lack of utility and provides investors with a credible, portfolio-based financial information that will be highly utilized monetary value and authority. Furthermore TVS token gives access to handle tax or legal related information for the holding digital assets and estate. One of the main missions of TrustVerse is to provide token users with real value and service that they are satisfied with. Most importantly, provisioned service is based on blockchain and sensitive data are stored in hybrid blockchain.

TrustVerse is an AI and blockchain based platform. In core, its DAPP provides optimized financial information with sophisticated algorithm based on its highly secured blockchain platform. It provides all necessary asset management information services for handling digital wealth of individual, family office, companies with services.

The engine developed by our outstanding financial and technical engineers provides a stable portfolio (*low risk-medium return*) services, deep neural network and reinforcement machine learning.

Secure and reliable blockchain based system provides smart contract design necessary for legacy planning, inheritance and transfer of digital assets.

A.I. provides portfolio options understanding user data and financial behavior and all are smart contracted and encrypted

TVS Portfolio Services: Financial products composed of various assets with preferential risk & return, tied with market volatility and asset class correlation taken into account.

“In radical paradigm shift in blockchain and AI, TrustVerse will be the most comprehensive data driven portfolio management service for asset management related stakeholders.”

- Michael Tsang

(Formal Managing Director at Alibaba Group Americas & Microsoft HQ, Seattle)

1. Introduction:

A Critical Review Of The Conventional Financial System

In the current conventional financial system, individuals contribute to economic activities. Nevertheless, assets accumulated by those individuals are exposed to risks due to various instabilities such as global financial crises, uncertainties in macroeconomic policy, state administrations and political turmoil. In view of this, shared capital and collective intelligence not influenced by specific countries or third parties have created the cryptocurrency market and blockchain technology. Still in its initial phase, there are numerous technical restraints, change in government policies, and market volatility that the cryptocurrency market must overcome. Furthermore, most fund or financial product offered through private banking service or financial services are lacking its transparency.

For a currency to become a medium of exchange, a reliable standard of value must be guaranteed. However, due to high volatility, cryptocurrency is struggling with unreliability, despite the hyped expectation as an alternative currency and an asset of the future. This volatility is the reason we constantly hear warnings of the dangers involved in cryptocurrency investment. Ever-evolving blockchain enables Smart Contracts of different forms. Now combined with multiple devices, blockchain is opening an era in which it is widely accepted in our daily lives and the society, due to its transparency and trust algorithm. A new cryptocurrency system, with the potential to dramatically resolve its volatility issues and to fundamentally improve its stability, will present a whole new paradigm in asset management.

1.1.

Limitations of Conventional Currency (*Currency & Cryptocurrency*)

It was from the subprime mortgage crisis in 2008 that investors have become suspicious of conventional currencies. Since the mid-2000s, major banks in the U.S. indiscriminately offered mortgage loans that fatally weakened the financial stability of the U.S. as well as that of the world.

A series of events such as the collapse of subprime mortgages and the bankruptcies of subprime mortgage firms rapidly escalated into the global financial crisis.

The Republic of Venezuela, recently on the brink of sovereign default, went through a hyperinflation of 4,300% in 2017 followed by a plunge in currency value. Now, paper craftsmen in the country make handicrafts with 1,000 sheets of

100-bolivar notes, the highest denomination of the local currency. Today, 100,000 bolivar values even less than 50 cents U.S.D.

As such, when faced with the global financial crisis and collapsing local currencies, certain individuals had no way out but to suffer financial losses even though they were unrelated to any of the causes that led to such events.

Throughout human history, many economic downturns have unavoidably repeated themselves at multiple levels: great recession, lesser depression, long recession, and so forth. Assets certain individuals have earned have been diminished regardless of the efforts they have made. In the modern society where countries are hyper-connected, it is even less likely to predict what would impact an individual's assets. As such, blockchain appeared as an attempt to overcome limits of the traditional financial system and to ensure sovereignty of transaction parties, run by centralized financial organizations.

This limit of volatility is also the case with cryptocurrency traded on blockchain systems. In the wake of hacks targeting major exchanges, coupled with regulations on cryptocurrency trading imposed in some countries like China and South Korea, cryptocurrency prices went up and down like a roller coaster ride. Bitcoin, once exceeded USD 20,000, plummeted to below USD 10,000 after regulation announcements from some countries.

Such volatility is a sheer threat that needs to be addressed for investors; however, much of it is still unresolved.

1.2.

Limitations of Existing Asset Management Service

Extended life expectancy and the age of the aging society is on the rise. Demand for financial investment is increasing. In particular, asset management in relation to gift giving and inheritance has become a major financial service. Funeral arrangements, which are traditionally handled by family members are now being taken care of by the individuals themselves.

However, these services provided through existing financial institutions have a high barrier to entry because of the cost, time, and or effort to understand complicated financial, legal, and tax matters.

Global assets (*global stocks and bonds*) are in the spotlight among financial investments. However, the information available is inadequate and management of such assets involves much time and high fees.

Taxes on inheritance and gift differ by country and asset type and additional costs such as legal fees are inevitable. Many deceased generally have their wills as a hard copy, describing how their assets should be allocated and inherited after their death. Without sharing their wills with anyone, some of the deceased do not leave evidentiary documents. This explains frequent disputes among inheritors while distributing the deceased assets. Although notarized services can solve this problem, costs are incurred and the process is complicated. In the case of cryptocurrency, there is no way for an inheritor to get hold of the information should the owner suddenly pass away without providing a password and the form of money kept.

“ TrustVerse is the most advanced and profitable investment information construction service with one-click.”

- Seth Huang

(AI-Finance Scientist, Professor at HKUST)

1.3.

TrustVerse Mission Statement

TrustVerse portfolio platform aims to provide users with a simple experience of ‘Invest and Relax’ It provides an information service that enable users to make investment decisions in global assets with minimal effort and limited knowledge while enhancing financial stability.

2.

TrustVerse's New Value Proposal

2.1.

From Volatility To Stability

Conventional currencies and cryptocurrencies are highly volatile and are not insulated from risks. Despite the expectation that cryptocurrency will be a substitute currency/asset for the future, many investors fail to make that investment decision. Bitcoins are included in the futures option and are listed on the CME (the Chicago Mercantile Exchange), yet they are not officially recognized as an alternative asset. In order for cryptocurrencies to be accepted as a means of exchange, price instability and volatility must be resolved.

TrustVerse aims to provide the right solution with the social vision of stabilizing the value of the currency and implementing a set value.

2.2.

From Anxiety to Safety: Increase Credibility Through A Trust Machine

TrustVerse seeks to stabilize the currency and provide revenue generation and seeks protection by providing an AI-based portfolio. When the user provides data, TrustVerse Financial Services compensates in the form of a token. Personal information is protected by blockchain technology. This information provided is integrated with other financial behavioral data to provide a more secure and comprehensive asset management service. Because TrustVerse's platform is an ecosystem for existing businesses and startups, these companies can participate in the development of services that contribute to the lives of TVS Token users through our AI Application Programming Interface (API). Tokens are also provided to programmers as compensation for these services.

TrustVerse provides reliable asset management services based on blockchain technology that will enrich the user's life as well as death.

2.3.

From Inefficiency To Efficiency: Maximize Service Efficiency

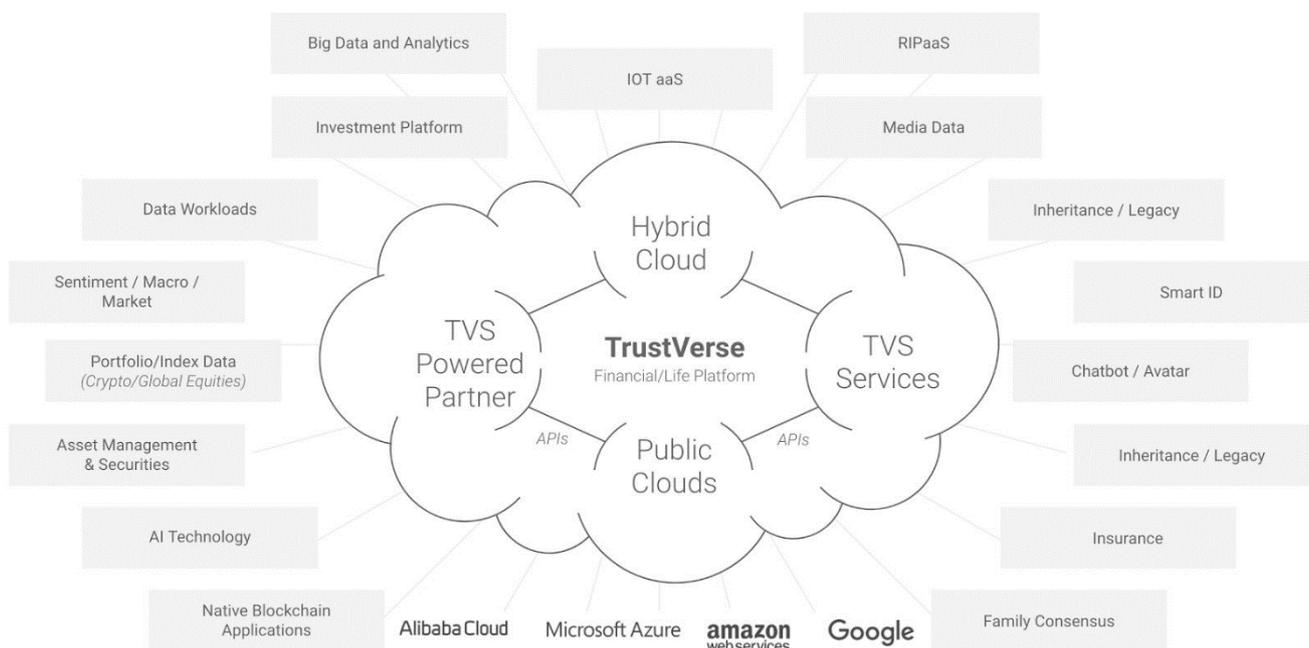
Blockchain can offer a good alternative to inheritance and gifting services with its features: short transaction time, anti-forgery, Smart Contract and more. Above all, our asset management platform, which is a reliable blockchain-based platform, not only protects family members but also minimizes the cost of legal review during the inheritance process. These reduced costs can also create an opportunity to invest in other alternative assets. TrustVerse provides inheritance agreements and Smart Contract algorithms that contain identifying information. For example, data related to inheritance agreement and its enforcement plan are converted into Smart Contracts and are stored on the blockchain. This ensures reliability of the procedure and enables users to use the service with confidence. Smart Contracts may also be utilized in providing inheritance design and digital funeral services. Ultimately, this service contributes to improving the quality of life.

3.

TrustVerse’s New Financial Intelligence Ecosystem: Portfolio Intelligence, Smart Contacts, Legacy Planning, Life Scheduling Integrated Information Service

TVS Token used to access to portfolio information of various classes of products: global equity and cryptocurrency. Token is used for accessing portfolio information provided by AI deep neural and multi-data. It also allows provides tax and legal services as data service. It also involved in inheritance and legacy planning via smart contract design. It is a one-stop service for both investment and life management service. Token value relies on how successfully our asset management strategy, quality of portfolio intelligence and lowering the tax and legal fee for the service users. TVS Token provides various utility value of service usage provided via DAPP.

- Prevents information asymmetry for constructed portfolio
- Improved credibility for asset management (Smart Contract, Transaction Record)
- Easy to manage digital estate and transfer assets via smart contract
- Seamless market feed and signal alert/ Rebalancing service
- Token usage for various financial services



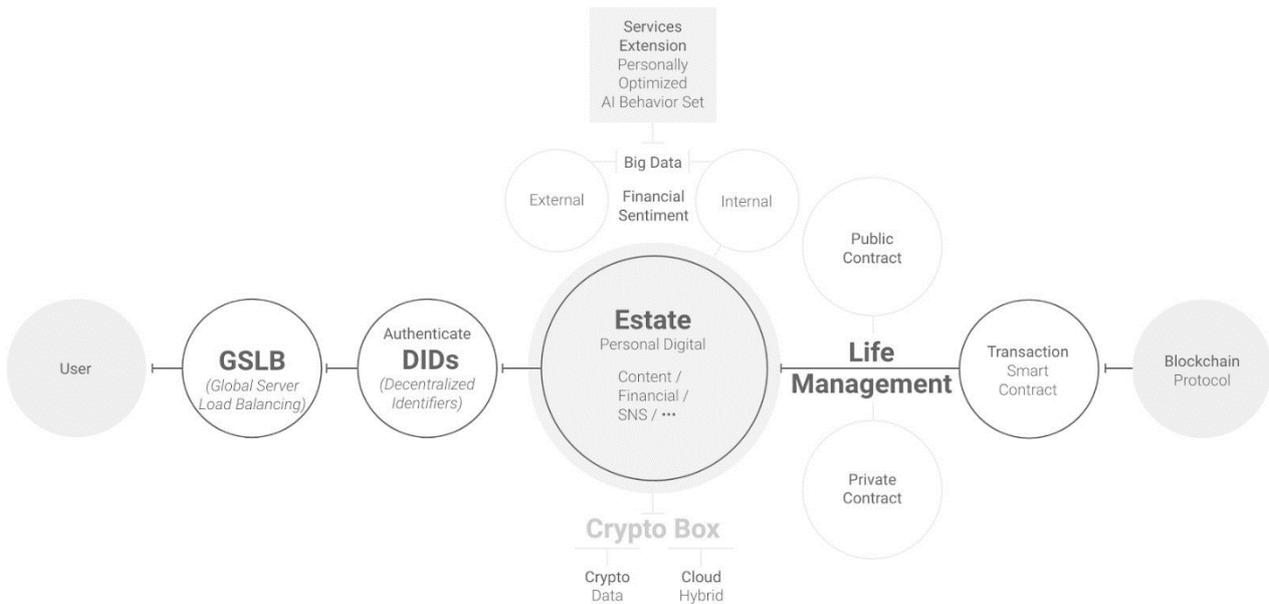
4. TrustVerse Core Service

TrustVerse’s core services are

- Blockchain based AI Asset Management Services (See 4.1)
- Blockchain based AI Legacy Planning Design Services (See 4.2)
- Blockchain based Life Services (See 4.3)

TrustVerse provides following service feature set reliably and safely in secured manner:

How it works:



Flexible and Fast Service:

GSLB (*Global Server Load Balancing*)

You can select an application server based on your geographical location, users can connect to the nearest geographical server. This provides the user with the fastest service available.

secure ID Authentication:

DIDS (*Decentralized Identifiers*)

Provides the most reliable user authentication service using distributed ID technology based on blockchain.

Use of Personal Value Assets:

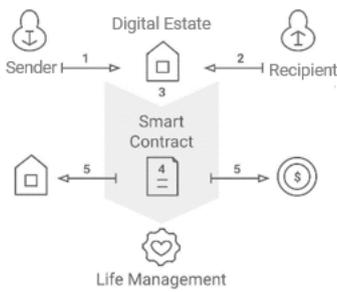
PD Estate (Personal Digital Estate)

It supports the management of all forms of digital estate (token / image / music / retina scan...) by secure smart contracts according to the user’s intention. In addition, the history of these sources and various activity information can be analyzed by AI. This provides an enhanced user experience.

Type of transaction according to A/B Mutual Agreement

Life Management

Public Contract



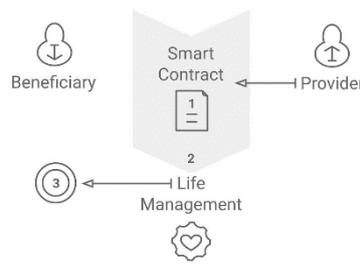
1. Verify Request
2. Contract Request
3. Asset Validation
4. Signing the Contract
5. Transfer of Digital Estate
6. Record Life Management

Crypto Box

All assets are stored in an encrypted form and the encryption key is managed based on Blockchain. This is called “CryptoBox (Repository)”. “CryptoBox” uses chain and hybrid cloud to ensure scalability.

Life Management

Private Contract



1. Creating a contract (rule)
2. Rule invocation
3. Execute the transaction

A variety of transaction types can be defined according to the contents of the contract.

4.1.

Blockchain Based AI Asset (Crypto, Global Equity) Portfolio Information Service

4.1.1.

AI Portfolio Platform

The Trustverse Platforms is capable of deep learning of extensive data and real data of both global equity and cryptocurrency. The platform recommends and manages portfolios of global assets and crypto assets. Its AI feature prioritizes products based on customer's preferences by referring to the customer profile. Moreover, it recommends designed portfolios. When the portfolio undergoes market fluctuations or the platform receives real time market feed/signal, it alerts the user to rebalance his or her portfolio in real time. This feature set is not provided by modern bank or financial institutions. AI ensures rebalancing on a real-time basis based on multidata. It analyzes expected returns and provides analysis of investment model and AI-generated portfolio report. Investing in global assets is costly and time consuming; With the TVS Token, customers can use the real-time alert service. When the new announcement that is negative to holding portfolio, then user is notified to rebalance their portfolio. The TrustVerse Dapp suggests a re-constructed portfolio option. The user can then instruct a partnered asset management company to implement the re-constructed portfolio, using the platform. Every transaction made is recorded into smart contract. This is important given the importance of highly volatile market. It also ensures interoperability by connecting its portfolio link to other blockchains. After required validation, portfolio purchase, redemption and dividend payout are executed by Smart Contract, though partnered asset management company with holding license. This guarantees safety of portfolio fund and fairness of investment.

The Trustverse platform only provides portfolio information and smart contract feature for asset management companies to record. The dividends will be paid and decided by the asset management company which is independent of the platform.

Unlike existing traditional portfolio services which charge user's exorbitant fees for a time consuming interface without providing real-time market situation, our portfolio service provides prompt time to market service.

4.1.2.

AI Portfolio Intelligence

Portfolio Intelligence (*AI, multi-data, and neural network-based optimization modeling and tool*) creates a low risk and medium return portfolio. Moreover, it is able to design various portfolio with different risk & return profile based on user preferences. It is a portfolio designed with of highly accurate, proven engine with risk management factors like the correlation of asset classes and volatility of assets. The neural network is backed by equity, macro, social and sentiment data set and AI-based neural network learning. Various forecast data and back testing results are also provided with the portfolio. Portfolio Intelligence verifies and designs global financial assets such as foreign equity and

cryptocurrency in the portfolio. This is how it minimizes costs by effectively comparing the costs incurred when purchasing high value financial information.

4.1.3.

Through Real-Time Monitoring of Automated Rebalancing and Referral Services

This solution sets us apart from existing robot advising services in the local market. Instead of allocation and recommendation of existing products based on users risk profile, our solution minimizes risks and maximizes reliable stable returns by learning data through AI as the core of the portfolio by purchasing offshore assets, designing and rebalancing in real-time unlike traditional services which conduct quantitative rebalancing only once a year due to design or transaction cost, our service provides automated rebalancing and recommendation services through real-time monitoring. As a result, investors can be safeguarded against market risks and volatility.

Rebalancing:

- When the value of an asset in the portfolio is expected to fluctuate, the asset's proportion and composition is readjusted
- Rebalancing of portfolios serviced by current financial service providers incurs heavy research costs and other costs. Therefore, in spite of the high volatility of the market, it is mostly provided periodically (once a year).

4.1.4.

Brokerage with Existing Financial Services

The current state of designing a local portfolio is limited because it requires specialized market research and data collection. However, global hedge funds, quants, and AI-based asset management firms such as Renaissance Technologies, Vanguard, Blackrock, and Blackstone hold assets to overcome such challenges. But with TrustVerse's solutions, our total financial AI solution can replace or improve current research, back testing, other validations, and designs that were done by existing market research and statistics teams.

4.1.5.

Intelligent Portfolio Information

TrustVerse provides AI-based information that is effective and easy for investment. The portfolio generated will match to an individual's investment preference; this portfolio factors in such individual's financial status. Instead of equities that are handpicked by asset management firms, TrustVerse provides a portfolio that is created through AI-based machine learning with multiple data and algorithms over many years. At a later stage, these portfolios include

overseas equities, cryptocurrencies. Many current financial services such as payments are delivered through complicated layered structures and charge users fees that are overly high.

4.2.

Blockchain Based AI Inheritance Design Service

4.2.1.

Gift & Inheritance Design Services

Inheritance design is a series of plans to efficiently manage and distribute assets when death occurs. If the inheritance is not designed, or the if the contents of the design are wrong, then there may be inheritance disputes between parties. In the worst case scenario, assets may be passed on to the wrong person. This can cause underage children to suffer and the heirs may use their assets unnecessarily on excessive legal costs.

TrustVerse gifting and inheritance design service designs the best way to distribute the total assets of a user based on AI in advance, such as gift, inheritance, or trust in order to prevent a wrong situation. Inheritance design can include digital assets as well as physical assets. Users are able to save passwords, digital wallet information, online, cloud or other storage beyond their bank accounts, investment accounts, insurance and home. Inheritance design services for all data, emails, chats, social media, blogs, accounts, game money, items, music, video, domain addresses, etc such as iTunes or YouTube will be received.

Trustverse's AI (Deep Neural Enhanced Learning) feature recommends each state's gift and inheritance tax breakdown tailored to each individual user. If an unexpected situation such as a divorce or death of a child occurs, a redesign will be conducted to establish a basis for a new Smart Contract.

4.2.2.

Gift & Inheritance Service

TrustVerse's gift and inheritance services are provided through DAPP, which constructs private family Smart Contracts to secure and protect the digital estate that family holds. This also secures family wealth since all the transaction has been digitally recorded. The family Smart Agreement, which is done with the consent of all family members ensures that assets can be transferred to the living family members without confusion, in the case of the death of multiple family members. This gift and inheritance service (conditional gift, digital will, schedule inheritance digital estate) is free of charge and is provided as agreed by the Smart Contract. Also, if the user includes other crypto data in additional the TVS Token in the Smart Contract, the cryptocurrency stored will also be securely transferred to the recipient specified by the deceased, even in the case of sudden death.

The Private Family Smart Agreement requires the confirmation of death in two ways:

- The submission of a death certificate
- The confirmation of death by the consent of all living family members (Registered in TrustVerse platform)

If the death of the deceased person who made the private family Smart Contract is confirmed, the gift and inheritance transaction according to the Smart Contract will be executed. In addition, trust management using portfolio intelligence of the TVS platform and predefined donation services are available.

4.3.

Blockchain Based Life Service

4.3.1.

CryptoBox Service

All digital assets including passwords, digital wallet information, all data stored online or in cloud storage media, emails, chats, social media, blogs, accounts, game money, or items, sound recordings, video, domain addresses such as iTunes or YouTube will be given an encryption key that is managed based on blockchain. This is strictly managed via by the user and TrustVerse platform does not manage in behalf. This is called "CryptoBox (Repository)." "CryptoBox" utilizes cloud to ensure scalability.

4.3.2.

Digital Funeral Service

The TVS Token can be used to prepare family members or token users own funeral service. The digital funeral service is an optional service that can be used with a TVS Token. Build your own unique haven (tomb) in a virtual paradise that your loved ones can visit during or after the funeral.

4.3.3.

Gift Service

What if, after death, you can still send gifts to your loved ones on their birthday or their first day of school? It is possible with the TVS platform. It relieves your anxiety at the last moments of life, gives strength and comfort to living family members. If you book a gift at the TVS platform marketplace, your gift will be delivered to your loved ones on their special day, be it a birthday or first day of school. Purchase and reservation details are stored in Smart Contracts so they cannot be tampered with.

If reservation is done by Smart Contract on TVS platform, the gift will be delivered on the specified date, regardless of before or after death. TVS Tokens can also be given as gifts. The TVS platform provides these services to comfort family members that might be going through a difficult period.

4.3.4.

Personal Avatar & Messenger Service

TrustVerse's avatar service allows you to chat, advise or comfort your family members and loved ones after death. The Avatar which resembles the personality and character of the user can chat with family members after the death of the user, comforting family members and providing advice on financial services based on learned contents.

5.

Value of TrustVerse Technology & Tokens

TrustVerse presents a whole new future, powered by overseas AI quant hedge fund operators, assets management service providers and blockchain technology. The structure of TVS platform is composed of Core, DAPP based services and AI Market Making Engines to maintain the value of TVS Tokens.

5.1.

Core: Cryptocurrency As Assets

TVS Token is capable of securely integrating and managing Smart Contract and data that are generated when users are engaged in financial activity or use services on the platform we provide. Smart Contract Virtual Engine Clustering checks the identity of the user to filter out forged or faked identities, ensuring highly reliable financial services.

Pending Issues as Token/Currency

- It needs to be a reliable medium of exchange and standard in value
- It needs to be as recognized storage of value
- Suggest alternatives as real-life transaction methods/stores of value are required if volatility intensifies
- Behind the birth of bitcoin, there are issues of indiscriminate currency issuance
(The Times, 3rd, Jan, 2009 "Chancellor on brink of second bailout for banks)
and faults in capitalism where people with vested interests exercise rights to issue currencies to fund bailouts for banks and wars
- Pursues deflationary currencies or funds with capped issuance volume
- Some currencies, of course, aim at inflation

5.2.

DAPP: Global Inter-Blockchain Marketplace

- ERC-20 based token swap feature allows simple purchase and usage process of TrustVerse services.
- It bundles various blockchain services through the cloud.
- In addition to the benefits of blockchain technology, it can add value to cloud services (*big data analysis, machine learning, AI, etc.*).

5.3.

Engine: AI-based Asset Management & Smart Contract Financial Service

Other than main key values and service parameters (*hash data*) stored in the Smart Contract, service data set (*identity data, image, voice, and conversation logs with chatbot*) synchronized with the Smart Contract is securely diversified and saved with node algorithms through hybrid clouding technologies. This service data set is used as data sets to provide more diverse services for customers, which creates a virtuous cycle.

Users are rewarded with tokens and TrustVerse presents services that offer easy financial services, better inheritance design and life services.

Service-related data only is insufficient to identify a particular person. In Addition, through deep learning of service use patterns and related data reinforces a learning set of behaviors.. Their valid parameters are stored as meaningful information and models on the hybrid cloud. TrustVerse will partner with local cloud service providers. For example, in China, we will provide blockchain-based asset management services based on Alicloud Apsara Stack. Strategic partnerships will provide strategic services according to specific countries. As for global partnership AWS provides scalable regional data centers.

To minimize volatility and the risk of cryptocurrency, equity and bond markets, we require portfolio-based asset management and investments. To achieve this goal, tokens are essential.

Portfolio services include:

- Equity portfolio
- Crypto/Digital Currency portfolio

Example:

Crypto/Digital Currency Portfolio

The Challenge of Cryptocurrency Asset Management – High Correlation

A new financial asset that began to come to light in 2016, encrypted assets are relatively vulnerable to volatility relative to other financial assets. Encrypted assets are inherently risky investments and investors choose diversified investments in a variety of cryptocurrency to overcome these risks, however this is a misconception.

The following table is the 90-day correlation for the most liquid crypto currencies as of April 7, 2018.

For financial instruments, the correlation between two instruments is considered very high when it is above 0.3.

Crypto currencies exhibit extreme correlation indicating the buying and selling behaviors and counterparties across currencies potentially overlap to a high degree.

This phenomenon is particularly dangerous for crypto investors who attempt to diversify their portfolio among currencies – as all instruments are strongly linked with each other directionally, there would be little diversification effect to reduce portfolio risk. As the table indicates below, in the short term, one can see visually their trends exhibit similar patterns. Therein imbedded the inherent challenge of construct a diversified portfolio as most liquid assets are highly correlated.

Cryptocurrency Correlation Matrix, 90-Days

	BTC	ETH	XRP	VCH	LTC	XLM	XMR	DASH	XEM	ETC	LSK	ZEC	SC	REP	FCT	NXT	^SPX	^VIX	^GLD	^TNX
BTC	1	0.83	0.81	0.82	0.86	0.8	0.9	0.92	0.79	0.76	0.8	0.79	0.84	0.79	0.83	0.79	0.03	-0.19	0.08	0.16
ETH	0.83	1	0.72	0.8	0.8	0.74	0.82	0.85	0.75	0.83	0.79	0.79	0.74	0.8	0.82	0.7	0.12	-0.26	0.14	0.19
XRP	0.81	0.72	1	0.69	0.79	0.87	0.73	0.81	0.79	0.71	0.79	76	0.86	0.7	0.79	0.76	0.15	-0.24	0.08	0.08
BCH	0.82	0.8	0.69	1	0.76	0.65	0.79	0.84	0.64	0.74	0.76	0.79	0.69	0.72	0.74	0.66	-0.03	-0.19	0.09	0.08
LTC	0.86	0.8	0.79	0.76	1	0.76	0.78	0.87	0.74	0.77	0.77	0.71	0.79	0.68	0.77	0.77	0.15	-0.28	0.18	0.19
XLM	0.8	0.74	0.87	0.65	0.76	1	0.72	0.8	0.79	0.69	0.77	0.75	0.87	0.7	0.77	0.79	0.15	-0.22	0.21	0.1
XMR	0.9	0.82	0.73	0.79	0.79	0.72	1	0.85	0.69	0.71	0.76	0.83	0.76	0.77	0.83	0.73	0.02	-0.2	0.05	0.22
DASH	0.92	0.85	0.81	0.84	0.87	0.8	0.85	1	0.79	0.77	0.82	0.84	0.84	0.79	0.83	0.77	0.1	-0.25	0.11	0.22
XEM	0.78	0.75	0.78	0.64	0.74	0.79	0.69	0.79	1	0.66	0.74	0.69	0.8	0.7	0.78	0.74	0.12	-0.24	0.06	0.07
ETC	0.76	0.83	0.71	0.74	0.77	0.69	0.71	0.77	0.66	1	0.71	0.74	0.66	0.65	0.73	0.65	0.11	-0.28	0.09	0.12
LSK	0.8	0.78	0.78	0.76	0.77	0.77	0.76	0.82	0.74	0.71	1	0.74	0.78	0.69	0.79	0.74	0.07	-0.22	0.11	0.16
ZEC	0.79	0.79	0.76	0.79	0.71	0.75	0.83	0.84	0.69	0.74	0.74	1	0.75	0.73	0.76	0.69	0.01	-0.19	0.14	0.14
SC	0.84	0.74	0.86	0.69	0.79	0.87	0.76	0.84	0.8	0.66	0.79	0.75	1	0.74	0.79	0.75	0.15	-0.22	0.17	0.14
REP	0.78	0.8	0.7	0.72	0.68	0.7	0.77	0.78	0.7	0.65	0.69	0.73	0.74	1	0.79	0.66	0.03	-0.12	0.14	0.16
FCT	0.83	0.82	0.79	0.74	0.77	0.77	0.83	0.83	0.79	0.73	0.79	0.76	0.79	0.79	1	0.75	0.1	-0.21	0.12	0.11
NXT	0.78	0.7	0.76	0.66	0.77	0.79	0.73	0.77	0.74	0.65	0.74	0.69	0.75	0.66	0.75	1	0.12	-0.23	0.12	0.18
^SPX	0.03	0.12	0.15	-0.03	0.15	0.15	0.02	0.1	0.12	0.11	0.07	0.01	0.15	0.03	0.1	0.17	1	-0.83	0.08	0.2
^VIX	-0.19	-0.26	-0.24	-0.19	-0.28	-0.22	-0.2	-0.25	-0.24	-0.28	-0.22	-0.19	-0.22	-0.12	-0.21	-0.23	-0.83	1	-0.12	-0.25
^GLD	0.08	0.14	0.08	0.09	0.18	0.21	0.05	0.11	0.06	0.09	0.11	0.14	0.17	0.14	0.12	0.12	0.08	-0.12	1	-0.03
^TNX	0.16	0.19	0.08	0.08	0.19	0.1	0.22	0.22	0.07	0.12	0.16	0.14	0.14	0.16	0.11	0.18	0.2	-0.25	-0.03	1

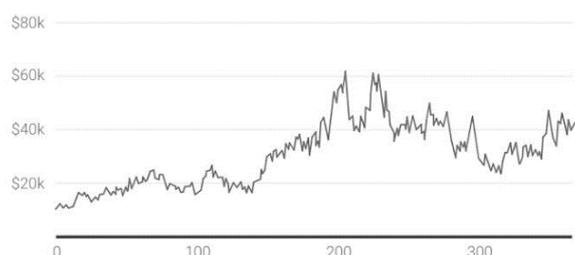
Source: Sifr Data

#	Name	Market Cap	Price	Volume (24h)	Circulating Supply	Change (24h)	Price Graph (7d)
1	Bitcoin	\$116,443,671,090	\$6,864.72	\$3,972,220,000	16,962,625 BTC	2.02%	
2	Ethereum	\$37,652,402,753	\$381.62	\$995,689,000	96,665,423 ETH	1.90%	
3	Ripple	\$19,137,002,412	\$0.489606	\$245,943,000	39,094,520,623 XRP	0.95%	
4	Bitcoin Cash	\$10,785,917,547	\$632.25	\$287,534,000	17,059,550 BCH	-0.00%	
5	Litecoin	\$6,598,567,061	\$117.89	\$248,354,000	55,973,187 LTC	1.64%	
6	EOS	\$4,604,636,508	\$5.94	\$405,719,000	775,645,750 EOS	-1.94%	
7	Cardano	\$3,839,721,365	\$0.148097	\$52,079,700	25,927,070,538 ADA	2.41%	
8	Stellar	\$3,750,092,964	\$0.202151	\$31,957,600	18,550,949,363 XLM	4.56%	
9	NEO	\$3,029,910,000	\$46.61	\$51,188,200	65,000,000 NEO	0.45%	
10	IOTA	\$2,689,078,809	\$0.967458	\$12,717,500	2,779,530,283 MIOTA	-0.20%	
11	Monero	\$2,669,765,270	\$167.86	\$38,626,900	15,904,619 XMR	-2.61%	
12	Dash	\$2,413,147,339	\$301.79	\$67,587,600	7,996,114 DASH	2.07%	
13	TRON	\$2,396,275,401	\$0.036446	\$406,961,000	65,748,111,645 TRX	-10.34%	

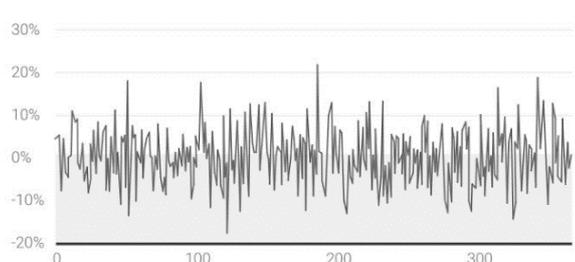
The A.I. Initiative for a Superior and Safer Portfolio

The A.I. system, driven primarily by deep neural net, utilizes forward-looking, short-term trends of top 50 crypto currencies with respect to their a) risk, b) correlation with each other and c) directional trends. Traditional method such as Monte Carlo simulation has proven to be ineffective as the methodology, in a strongly trending market such as Bitcoin had been in 2017, in essence reproduces a historical pattern with random white noise. The following is a price simulation for Bitcoin as of Jan 26, 2018:

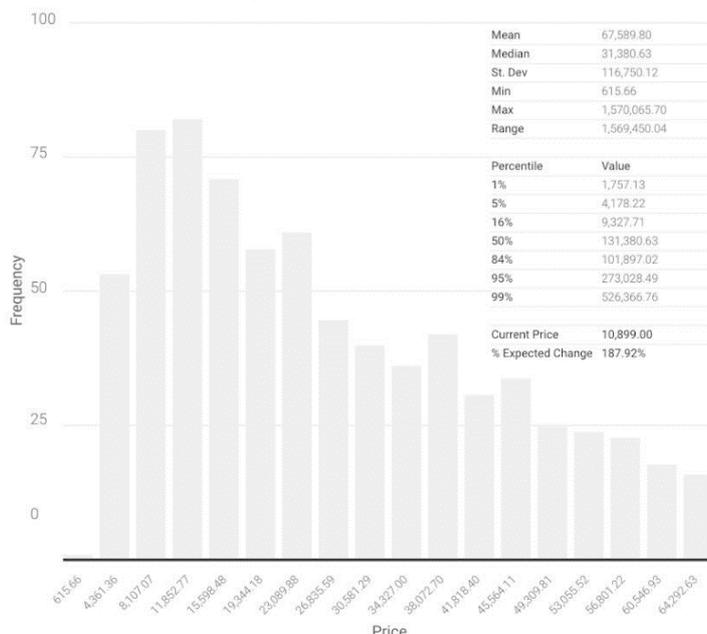
1-Year Price Simulation



1-Year Simulation of Returns



1-Year Simulated 1,000 Times

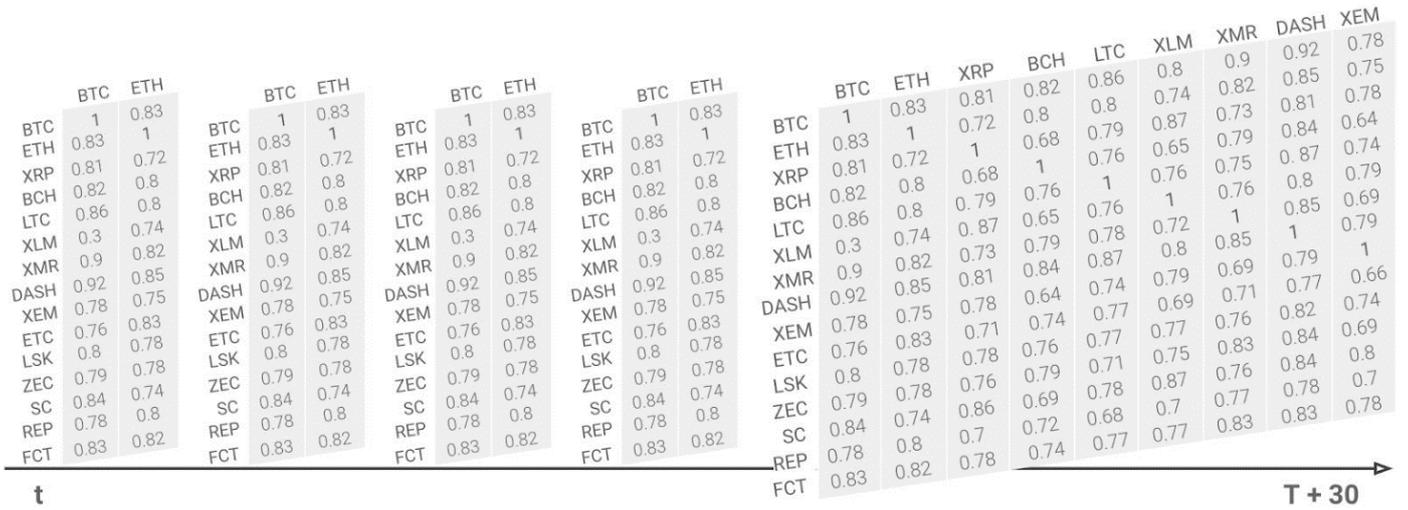


Source: John Young at Cryptosheets.com

Based on the simulation, the Bitcoin price would have climbed back to USD20,000 now (April 7, 2018) and continue the trajectory to USD 60,000 at the end of the year. This is by no means a criticism of the analysis but merely pointing out many conventional and supposedly advanced analytical tools are unsuitable for trending, volatile prices with long future horizons.

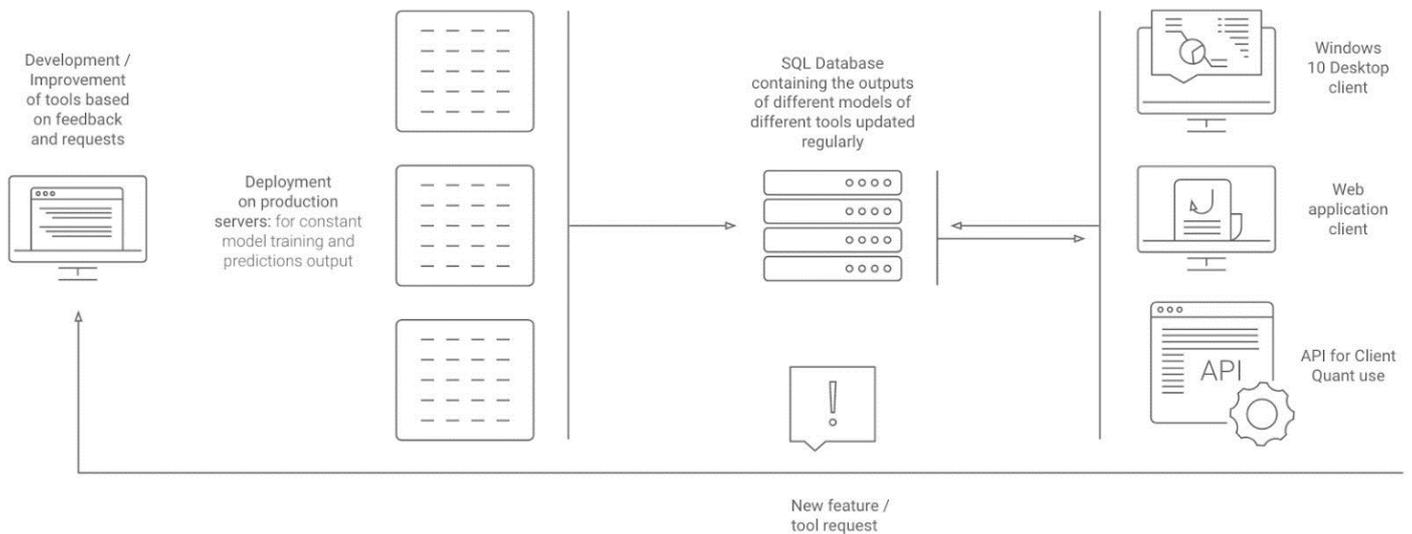
Our initiative here is to carefully evaluate the relationships of crypto currencies with each other and with the global capital markets. As crypto currencies behave similar to financial derivatives with hard-to-assess fundamental values, they are highly speculative, market-driven products similar to the Dot Com Bubble in the late 90s.

With various data sources from global news, market information, social media chatter and other proprietary data construction, with advanced methodologies. TrustVerse can construct a forward-looking simulation:

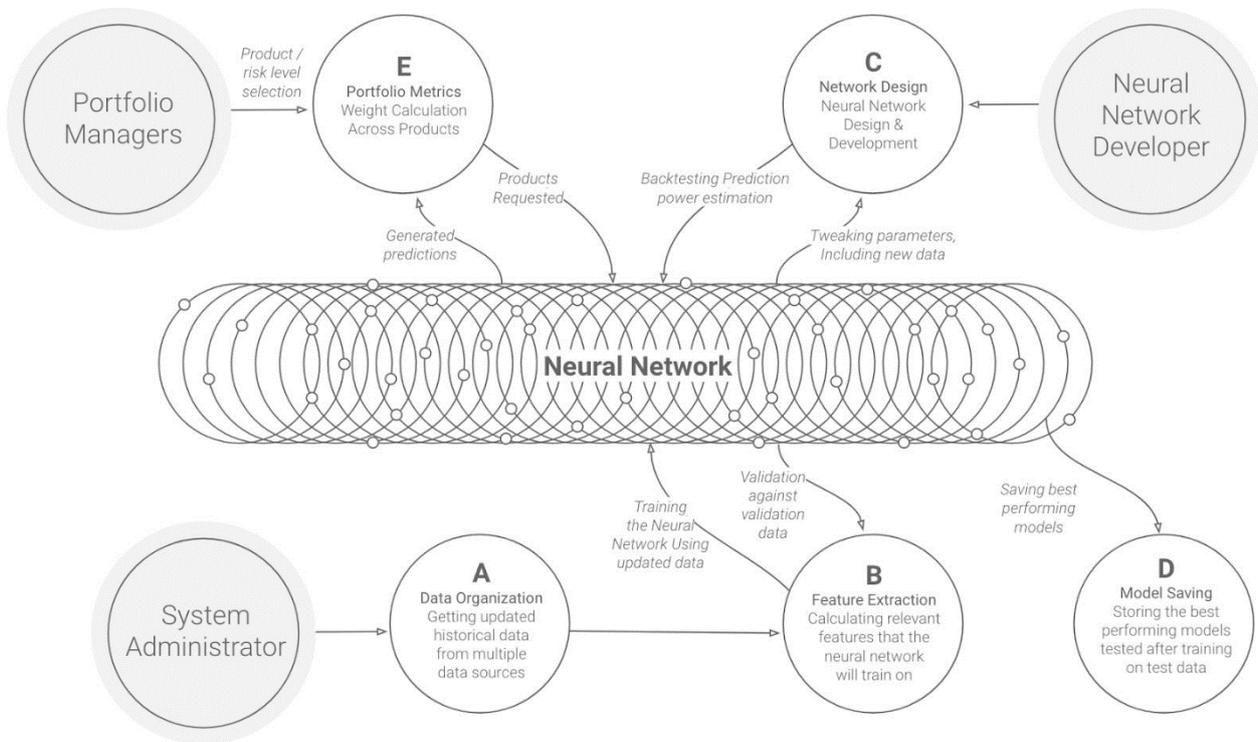


In an addition to an advanced correlation projection, the system extrapolates the current market information for projected volatilities and construct a portfolio's volatility trend based on an investor's product selection.

TrustVerse deployment model provision to clients



The following is the API that a trader or a manager can connect to construct a portfolio with A.I. predicted projections. Note this process is a simplification of the actual methodology. We are using “neural network” and “deep neural network” broadly as they both incorporate many advancements and new techniques since 2016 specifically outside of visual recognition.



AI-based asset management, Smart Contracts and financial services engines are not used not only for lifetime portfolio composition, asset management but also post-mortem. TrustVerse provides inheritance design services for efficient asset location after the user’s death. Deep Neural Reinforcement Learning AI analyzes the inheritance setting (realistic and legal setting) of a deceased person by the basis of a predetermined inheritance design that helps to select legally valid targets.

The AI function recommends not only the inheritance legal procedures according to the nationality of each user but also a tax-free program for giving and inheriting. Inheritance design results are stored on a private Smart Contract that can protect the privacy of the family through which the assets of the deceased are reliable distributed to the assigned recipient. The private family Smart Contract can only be executed after the deceased person is confirmed either through submission of a death certificate or the consent of all the family members.

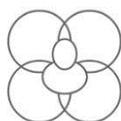
5.4.

TrustVerse Blockchain Technology

(Smart Wallet & Double Encryption of Data)

Everyone wants to safeguard their assets. However, there are many restrictions. Our goal is to overcome these restrictions and be able to create a free trade environment. In addition to this, everyone wants to obtain professional knowledge and advice for asset stabilization. As a solution, we propose a `Smart Wallet` for personalized life management to address these needs.

Life Management Personal Estate

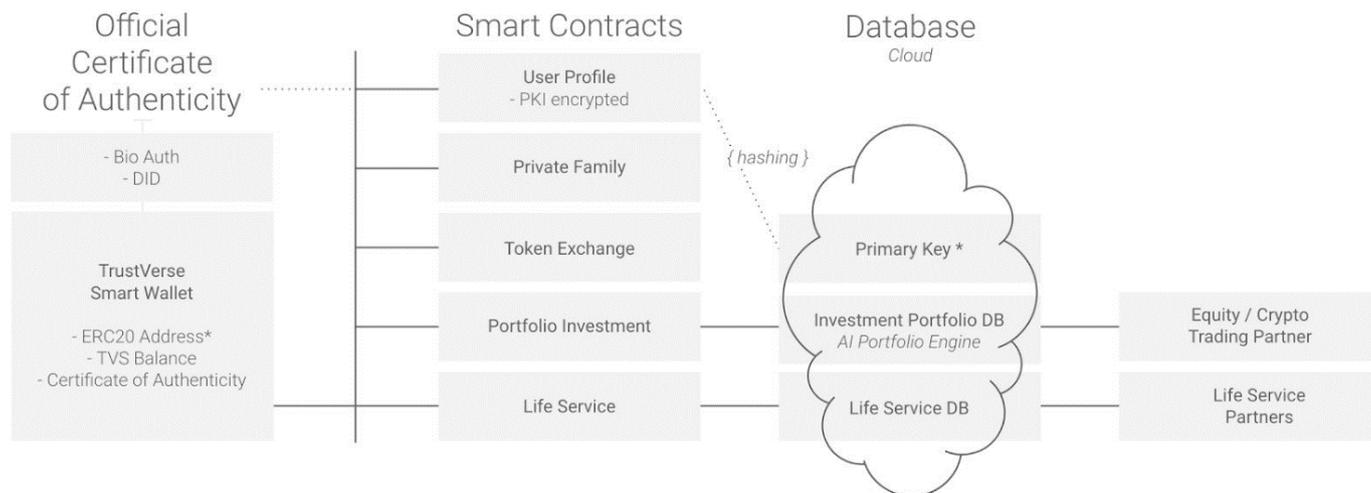


Selected Technology



TrustVerse blockchain technology ensures integrity and transparency of the main data set. The advantage of the blockchain main technology is to protect anonymity and forgery of information.

TrustVerse intends to provide financial services such as asset protection, gift, inheritance and tax treatment of equity portfolio assets including cryptocurrency, tax and legal data services for inheritance design. Smart Contracts are also supported. It is essential to treat personal information with care. As long as the blockchain network (ERC-20) sustains personal information recorded in the blockchain through the Smart Contract, it cannot be deleted or modified and will be permanently maintained. Therefore, personal information such as privacy violation, related technical, legal and institutional issues will be resolved.



TrustVerse's 'Smart Wallet' technology

TrustVerse proposes smart wallet technology with Decentralized Identity (DID) and Public Key Infrastructure (PKI) based on blockchain technology to overcome this privacy issue. Unlike traditional financial institutions, where a particular organization stores customer personal information on a centralized server, TrustVerse does not store the users primary personal information but provides services to users who have been authenticated through DID. DID is used to prove the identity of users and to provide services. Also, by using the official certificate of the government or the authorized organization for the DID, the tax processing can be processed on the platform without complicated processes. We are collaborating with Microsoft to develop DID technology and plan to co-establish the Decentralized Identity Foundation (DIF) in the future.

AI portfolio, financial transaction information, legal and tax data encryption

TrustVerse encrypts the data stored in the Smart Contract with a public key to protect user’s privacy. A large amount of data frequently used by AI portfolio, stock trading and life service is stored in the cloud DB. The link between Smart Contract and cloud DB are linked to keys created by hashing user profile data. In addition to the hashed key value, users sensitive personal information is not stored in DB, thus eliminating the risk of personal information leakage due to DB hacking.

TrustVerse ensures the integrity of the users digital assets and privacy with a DID-enabled smart wallets and Smart Contracts for privacy. Moreover, TrustVerse simplifies family illiquid and liquid asset transfer (*Inheritance and legacy*) in a highly secure and transparent manner through private family blockchain. (See 4.2)

6.

TrustVerse Token Model

TVS Token model can be categorized into a token usage for alternative currency and services.

6.1.

TVS Token

TVS Token is a Dapp (*Decentralized Application*) which uses the smart contract on the ERC -20 standard and interface. TVS Token is developed on the EVM (*Ethereum Virtual Machine*) and uses Ethereum blockchain compatible with the EVM as its main platform. The TVS token allows a user to access a variety of information service by accessing the DAPP. For example, the user is able to refer to portfolio investment options via information provided through the platform and at the same time refer to multiple legal tax hedging options. The quantity of token is limited in supply.

TVS Token refers to ETH as its absolute value to track.

Total Volume Issued: 1B TrustVerse Tokens = TVS = 1,000,000,000

- Total Sales Volume: 400,000,000 TVS (40%)
- Currency accepted: ETH
- Minimum Participation: 10 ETH
- 1ETH = 2,000 TVS
- The number of TVS per ETH varies on participation stages (Private, Pre-Sales, Public)

Token Distribution

All founders, team & advisor's token will be lock-up/vesting for a certain period in order to protect the overall token price. Moreover, a certain amount of tokens from token sales also will be engaged in a lock-up period.

- | | |
|--|-----|
| • Token Sale: | 40% |
| • Eco-system/R&D: | 30% |
| • Founder(Board Member): | 20% |
| • Team & Advisors: | 6% |
| • Partner Alliance & Market Development: | 4% |

6.2.

Token Value Model

TrustVerse token value is reflected on the demand and supply of the token. Moreover, it is reflected on its service usage. Token value also could be reflected by its technologies that is used to provide quality service. For example, our portfolio construction and quality of tax& legal service information would increase the value of our token (TVS). Token usage to do legacy planning, inheritance between family members with support of tax and legal services could be a useful value that token can provide.

Moreover, funds raised through ICO will contribute to enhance portfolio model and will enhance the capability, accuracy and performance of tax and legal information service. As day to day business, cash flow and revenue generation will also be our essential element of sustaining business.

6.3.

Mining

TrustVerse is an ERC-20 based token, and therefore it uses Main Network of the Ethereum. Ethereum's block generation algorithm is based on PoW (*Proof of Work*). TVS token does not support mining process. Since when a new block has been generated in the blockchain network, all token's PoW happens at the same time. Therefore, TVS's PoW finalizes at the same time so there is no mining process. TVS Token is an Ethereum-based DAPP service platform. TVS Token generates blocks using the Proof of Work methodology.

- **Scalability:** Development of TVS Token on Ethereum enables TVS Token to run on a platform for Ethereum as well as other multiple blockchain platforms such as EOS, which supports EVM (*Ethereum virtual machine*), Quantum and so forth. This means that if another better platform is subsequently created, it can replace the existing platform with an improved one.
- **Security:** All security features provided by Ethereum blockchain have been applied. Every node data used for the TrustVerse service is protected with extra security features using hashed private key.
- **Compatibility:** Swap of tokens is easy with the ERC20-based token contract.

6.4.

Token Life Cycle

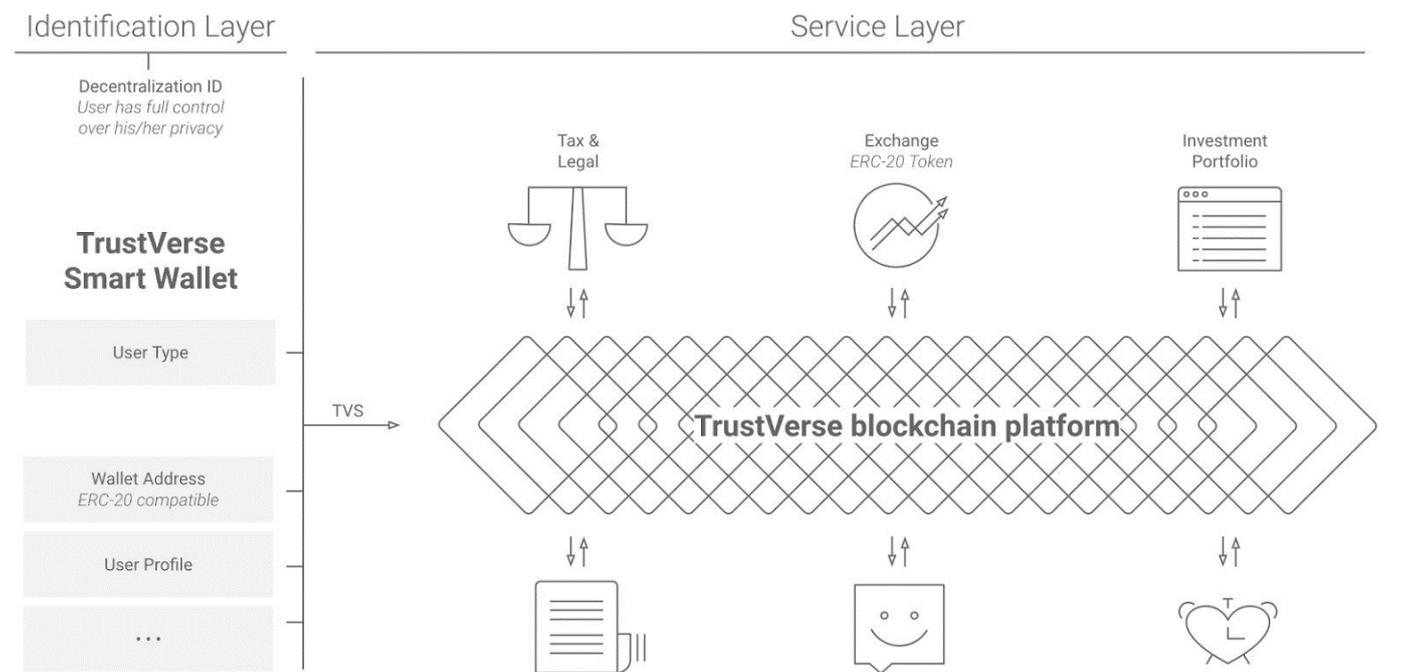
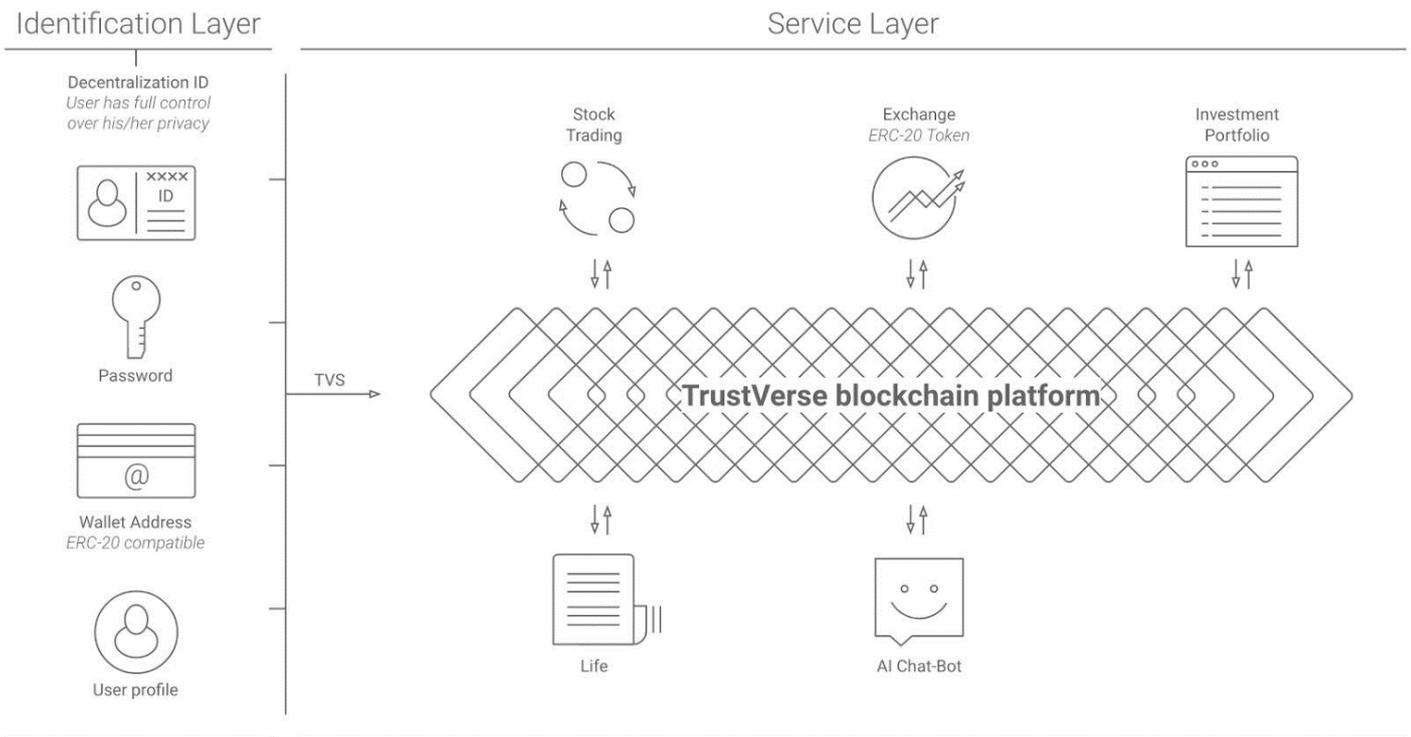
All information regarding DAPP activity on TrustVerse DAPP will be recorded in Smart Contract. Furthermore, each individual's risk and expected return profile with actual outcome can be shared amongst users. Composition of portfolio products are recorded in smart contracts and can be shared among users.

For verifying user's identity and to provide enhanced services, any kind of requested data is stored safely on off-chain as well as the hybrid cloud architecture. It also helps to enhance the accuracy of individual identification. TrustVerse DAPP machine learns data pattern such as the investment decision behavior and type of service usage so that it can increase user experience.

TrustVerse converts data, structured and unstructured, into meaningful information and Smart Contract within the platform which integrates big data, AI and blockchain. This is an also meaningful as a data service business (without the key information) itself and improved user experience for financial service. Consider data scalability on our platform, if users offer their information on card use, purchasing details and asset status. Platforms can reward users for data contributed (*moreover, data is encrypted*) and TVS Tokens granted as rewards can be used to improve financial status and enhance quality of life. As a financial boost, gift, inheritance, insurance and investment services are available on the TrustVerse platform. Digital funerals, gift, donations, avatar and chatbot messaging services are available in the marketplace or an app store. This creates and protects assets with a stable system.

6.5.

Token Utilization Model



Portfolio Option

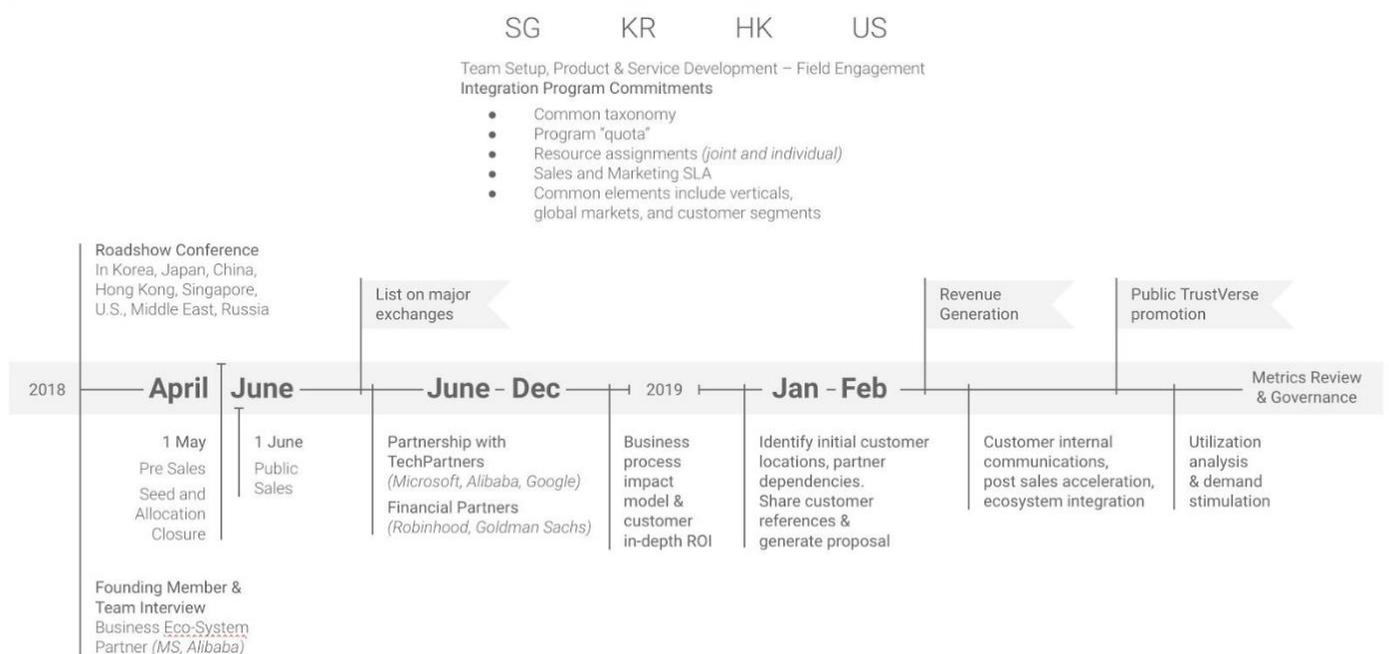
TrustVerse provide users with portfolio options to choose from. A portfolio option is reflected upon preferences that the user provides. It includes individuals from wealthy family office, enterprises, financial and the insurance sector. Once the user logs in, personal financial activities and service information becomes decentralized. Decentralized user information is not controlled by any single person or centralized company and it gives the user full control over their personal information so that assets and privacy is kept secure.

With the use of TrustVerse token (*TVS*), users can experience or participate in various services that we offer. We provide 3 class sets of data for the initial service. These are based on low risk, medium return portfolios which includes: global equity, crypto and mixed classes. User can also subscribe to an alert feature which we inform the user to rebalance the portfolio based on sentimental data and live market feed. Portfolio optimization engine is one of our key technologies. When the user selects the portfolio option with the amount of TVS Tokens the user has, it then allows the user to participate in portfolios with our conversion of virtual and liquid assets (*Ex. ETH=1:TVS=300:USD=400*). Unlike private banking, there is no minimum investment or high fees to use our service. Our portfolio serves as a mechanism to safeguard your valuable assets. Participation in such portfolios create chains of Smart Contracts, which users can view and used through their TrustVerse Smart wallet. When a user selects a portfolio in a personal property management platform, global equities and encryption assets become available for the user. It seamlessly shows, the value of TVS to different classes of portfolio, risk and return rates, portfolio healthiness and rebalance timings. It is also shown in the graphical user interface in which the user is able to have intuitive sight. Regarding the invested asset, users can plan digital estate services in the same app platform.

7. Road Map & Token Distribution Rate

TrustVerse ICO Timeline

TrustVerse ICO & Business Development



Business Acceleration

TrustVerse will issue and distribute its first White-paper through our landing page for the ICO (www.trustverse.io). Our landing page will introduce our founders, team members and advisors for this project. Moreover, it will include core, base technologies, service models and business case. Our ICO activities will be updated seamlessly as well as our showcase in the news and media.

As a communication channel in the TrustVerse ecosystem, we will operate a Facebook page, Telegram, WeChat and WhatsApp to share our update on technology development and partnership with our tech and financial partners. Our meetings, conferences and forum participations will be held in Seoul, Russia, Singapore, Hong Kong, Japan, Southeast Asia, U.S., Dubai and UAE and European countries to build a secure and stable community.

Business Structure

WEALTHTREESG PTE. LTD., headquartered in Singapore will focus on market development and business development for the Asia Pacific market. Initially beginning with Korea, China, Singapore and the Hong Kong market. Seoul and Korea will be the research and development (*R&D*) center for both AI (*finance and chatbot*) and blockchain technology. We will expand our coverage to U.S. and Hong Kong through joint partnership with major technology partners and financial related entities, along with recruiting the most talented individuals across the world to join our incredible team.

8.

Founder & Team



Michael K Jeoung

Co-Founder & CEO

Global Business Development

- 15 years of high-tech business development and go-to-market strategy experiences in global MNCs, international organizations, public sector & startups
- Professional career at Cisco Systems as Head of Global Partners Organization-Service Provider Business, coverage for APJC and EMEAR(InterCloud and XaaS), Consultant at OECD Executive Directorate ITN(Business Intelligence and ICT Strategy), Chief Advisor at Ministry of Land & Transport (*Smart City-Urban Integrated Operations Center Standardization*)
- Responsible for US\$500M in cloud, IoT and network business
- Lived and worked over 25 years in Singapore, Paris, Jakarta, Vietnam, S.Korea, and U.S.
- 4 publications on ubiquitous computing and sensor network
- MBA from the University of Chicago, Booth School of Business



Nelson Wong

CFO

Asset & Wealth Management

- 14 years of IPO, M&A, asset & wealth management in the financial industry. Focusing on Greater China, Hong Kong & New York
- Responsible for PRADA IPO (*HK*) & many more
- Managing partner at Prestige Holdings, Associate Director at CLSA and analyst at Goldman Sachs
- MBA from the University of Chicago, Booth School of Business



Jayden Song

Global Strategy & Planning |

Compliance

- Software License Audit – Major Clients : Microsoft, Autodesk, Adobe, etc.
- IT Audit; IT related environmental, controls testing, and due diligence
- Contract Risk and Compliance Monitoring
- Blockchain and Smart Contract related researches



Rain Lee

AI & Blockchain/DLT Modeling

- +27 years Software engineer at IBM / IBM Executives of STG Lab Services / IBM Ubiquitous Computing Lab
- Kyungbuk National University – M.A. Computer Science



Elon Kim

Blockchain and Smart Contract
Architecture Design

- +15 years Software Engineer at LG, IBM, SAMSUNG, KB KOOKMIN group
- Handong Global University – Computer Science & Electric Engineering



Dr.Na, Hyung Jong

Taxation & Legal (AI)

- Research Professor at Sungkyunkwan University – Account & Tax
- Ph.D. and M.A. in Accounting and Tax from Kyunghee Univesity



Vivian Xu

Wealth Management

- Shanghai University
- Shanghai CreditEase Wealth Management(Beijing)Co.,LTD
- Account of Indigo Pacific China
- Account of A2live



Roy W Choi

Algorithm Research & Engineering

- Kyunghee University

Advisors



Michael Tsang

Regional GM/Senior Director at
Alibaba Inc. America

Formal Director at Microsoft R&D & Software Design, Data Analytics, Cloud Computing & Real-time Distributed Data Processing Pipeline for Microsoft BI analytics engine & meeting all big data computation needs within Microsoft

MBA from California State University Sacramento/B.A. in Computer Science, University of Colorado Boulder



Jack Poon

Co-Founder & CEO of AtCipher

Formal Engineer at Intel corporation, Formal VP Corporate Finance & Business Development at VSource Inc.

MBA from University of Chicago, Booth School of Business

MA Science, Engineering Management from Stanford University

MA of Science, Electrical Engineering from California Institute of Technology



Russell Craig

National Technology Officer at
Microsoft

Executive Advisor and Director, British Innovation Gateway, Cisco Systems, Policy Analyst, OECD, NZ Health IT, Executive Council Member, AI Forum NZ

Victoria University of Wellington



Michael Yip

Founder, managing partner of
RG Finance, NP Capital

The qualifications of Certified Public Accountant(CPA),
Chartered Financial Analyst(CFA), also with the degree
of Juris Doctor

**Graduated from Chicago Booth Business School with
MBA**



Seonik Jeon

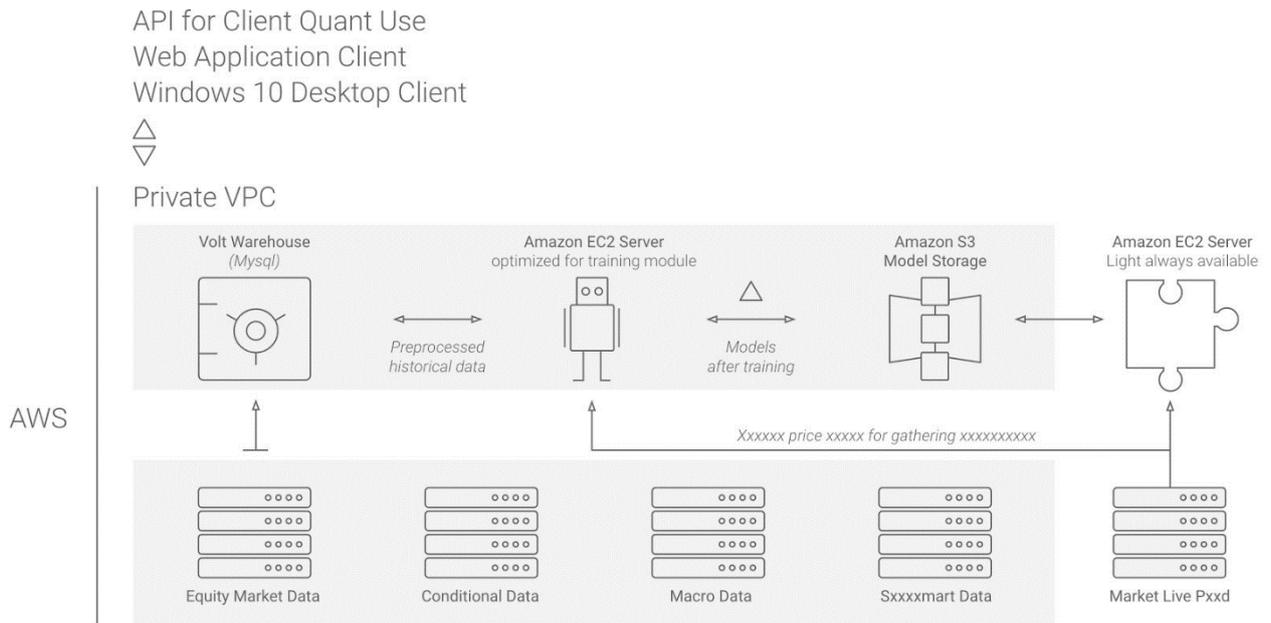
Tokyo Bureau Chief at The Financial
News / Founder of Fact-Block.io

Founder of Fact-Block.io
CSO of Financial News
Tokyo Bureau Chief at The Financial News

**Korea University MBA
Business Administration & Management, Indiana
University Bloomington
B.A. in MIS, California State University-Long Beach**

Appendix 1.

AI Portfolio Intelligence Engine & Architecture



AI Platform Architecture – AI Deep Neural

Overall Feature-Set of our Platform

Core Service

Portfolio Value

Our Artificial Intelligence

Appendix 2.

Terminology

- AI Deep Neural Reinforcement Machine Learning with the advent of deep learning, the practicality of machine learning is reinforced and the area of intelligence is expanded:
Deep learning segments all possible work via computer system. From driverless cars, preventative medicine to more accurate movie recommendations, deep learning based technology is already closely related to our daily lives and/or is ready to be commercialized
- TVS platform (*TrustVerse Platform*): Service platform by TrustVerse that offers a variety of services related to finance and life related services
- TVS token (*TVS*): Utility token of TrustVerse; a currency that can be used as the value of alternative investment products and value for financial life services
Virtual Engine Clustering: Cross-check forgery of produced Smart Contract
- Exchange: Exchange for cryptocurrency
- DAPP, Decentralized Application: Decentralized application operating on top of the Ethereum or Quantum. It lends the platform; hence saving time and costs to focus on the service
- Rebalancing: is the process of realigning the weightings of the value change or expected value change. Currently rebalancing requires substantial market research costs. Due to costs limitation, rebalancing is executed annually
- Market Making: The establishment of supply and demand for a period of time after being listed
- Market Cap: Total market value of liability and issued securities
- Volatility: The level of price fluctuation in the market
- Smart Contract: Code contracted terms based on blockchain technology. A contract system in which the contents of the contract are automatically fulfilled.
- Apsara Stack: Private cloud services provided by Alibaba Group. It is a clouding interface with multiple functions. Private cloud Ali (*Apsara Stack*) is a completely isolated data center to achieve self-management and maintenance; it also features openness.

- ERC-20 (*Ethereum Request for Comment 20*): Ethereum blockchain network token standard interface
- EOS (*Electronic Ordering System*): EVM supported products order execution system
- Quant: A composition of Quantitative and Analyst. Investment models are created based on mathematics and statistics or a prediction of financial markets.
- Cloud Service: Service that stores software and contents in the data center to use whenever needed
- Token Swap: Swapping token to other purpose token
- Parameter: Hash information for non-crystallization of the information to prevent forgery
- Private Banking (*PB*): Special comprehensive asset management service provided by financial firms from savings management, taxation, legal, stock information to real-estate investment
- Proof-of-Work (*PoW*): Work proof method through consent algorithm
- Hybrid Cloud: Combination of two or more clouds (*Closed type, community type or open type*)
- Hedge Fund: Aiming to make profit by investing in various financial products such as stocks, bonds, derivatives and real assets