

**ONE-STOP DIGITAL WEALTH MANAGEMENT
DAPP SERVICE ECO-SYSTEM ON BLOCKCHAIN**

TRV

TRUSTVERSE
www.trustverse.io

Version 2.0

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Abstract

TrustVerse is a digital wealth management company that provides an all-in-one solution for digital assets management. To counter many hurdles that exist in the traditional financial system, especially regarding crypto assets TrustVerse offers stable, safe and efficient services and environment. Wealth is the fruit of the effort of our users, therefore, whatever the level of wealth it might be, it is valuable. Putting our expertise in Artificial Intelligence and Decentralized Ledger Technology to the service of our users, we offer state-of-the-art tools for digital wealth management. This allows the democratization of personal finance for all. TrustVerse builds trust using an unmanned decentralized protocol, that can execute complex instruction and give accurate advice, thus replacing any need for a trusted third party (e.g. fiduciary trust). This service is of special relevance in the crypto sphere, where many problems (such as volatility management and funds recovery in the event of a lost private key) are still yet to be addressed.

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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 TRV Token (as defined below) and no payment is to be accepted based on this Whitepaper. Any sale and purchase of the TRV 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 TRV Token to purchase any TRV 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 TRV 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 TRV 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, TRV 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 TRV Token, the TRV 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 TRV token purchase request at any time if the identification information provided by the person attempting to purchase the TRV token is inadequate, inaccurate or otherwise misleading. TRV tokens should not be purchased using criminal proceeds such as drugs or unlawful transactions.
- (j) If the investor has purchased a TRV token illegal or in an unauthorized manner, the transaction may be prohibited or restricted at any time and the TRV 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 TRV 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 TRV 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 TRV 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., the 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 guaranteeing any future performances, 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 TRV 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 TRV 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 TRV Tokens**
- i. The TRV 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 TRV Tokens. In the event that the TRV Tokens are traded on a cryptocurrency exchange, there is no assurance that an active or liquid trading market for the TRV 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 TRV Tokens, which is not indicative of such market price.
- ii. A TRV Token is not a currency issued by any central bank or national, supra-national or quasi-national organization, 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 TRV Tokens on the market. Trading of the TRV Tokens

merely depends on the consensus on its value between the relevant market participants, and no one is obliged to acquire any TRV Token from any holder of the TRV Token, including the purchasers of the TRV Tokens, nor does anyone guarantee the liquidity or market price of the TRV Tokens to any extent at any time. Accordingly, TrustVerse and its Affiliates cannot ensure that there will be any demand or market for the TRV Tokens, or that the price upon which the TRV Tokens were purchased is indicative of the market price of the TRV 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 TRV 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 TRV 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 TRV 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 TRV 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 TRV Tokens may hold little worth or value. The TRV Tokens are uninsured, unless you specifically obtain private insurance to insure them. In the event of any loss or loss of value of the TRV 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 TRV 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 TRV 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 TRV 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 TRV Tokens will be uninterrupted or error-free.
- ii. While TrustVerse has made every effort to provide a realistic estimate, there is also no assurance that the cryptocurrencies raised in the sale of TRV 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 TRV 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 TRV Tokens' utility or to resolve technical problems and issues faced in relation to the development or operation of the TrustVerse platform or the TRV 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 TRV 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 TRV Tokens. Such a lack of interest could impact the operation of the TrustVerse platform and the uses or potential value of the TRV 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 TRV Tokens, the operation of the TrustVerse platform and the value of the TRV 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 TRV Tokens, or any technology (including but not limited to Smart Contract technology) on which TrustVerse, its Affiliates, the TrustVerse platform, the TRV 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 TRV 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 TRV Tokens, including promises of inherent value or continuing payments, and there is no guarantee that the TRV 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 TRV Tokens may be considered securities in certain jurisdictions or may be securities in certain jurisdictions in the future. TrustVerse and its Affiliate does not provide any warranty or guarantee as to how the TRV Tokens will be classified, and each purchaser will bear all consequences of the TRV Tokens being considered securities in their respective jurisdictions, and bear the responsibility of the legality, use and transfer of the TRV 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 TRV Tokens remains indeterminate, you must seek your own tax advice in connection with the purchase of the TRV 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 TRV Tokens

- i. There is a risk that you may lose access to and possession of the TRV 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 TRV 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 TRV Tokens when you intend to transact, or your transaction may not be included at all.

Privacy and data retention issues

- (a) As part of the TRV 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 TRV 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 TRV Tokens.

(b) The regulatory regime governing blockchain technologies, cryptocurrencies, TRV Tokens, offering of TRV 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 TRV Tokens

- i. Regulation of the TRV Tokens, the offer and sale of TRV 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 TRV Tokens or the issue, offer, and sale of the TRV 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 TRV 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 TRV 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 TRV 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 TRV 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 TRV 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 TRV Tokens may hold little or no worth or value.
- (c) There may be risks relating to force majeure, 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 TRV Tokens and the performance of TrustVerse, its Affiliates and/or the TrustVerse platform's activities may be interrupted, suspended or delayed due to force majeure, 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 TRV 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.

- ii. Blockchain and cryptocurrencies, including the TRV 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 TRV 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 TRV 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 as business, legal, financial or tax advice regarding the TRV Token, TrustVerse or its Affiliates. You should consult your own legal, financial, tax or other professional advisor(s) regarding the TRV 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 TRV Token for an indefinite period.

Introduction

A few centuries ago, the development of financial services has made many projects viable. From public infrastructure to private wealth, finance and banking sped up world development and created welfare. Nowadays, Financial markets offer a wide range of tools for managing risk and maximizing return, but many of these services are not accessible to common people.

As a matter of fact, about a third of the world population still has no access to financial institutions; and many more have incomplete access. That is why when a financial crisis or hyperinflation struck in recent years, for many people there were no hedging mechanisms at hand to cope with the aftermath. Furthermore, in this industry, most of the world population are unable to benefit from the technological tools of the fourth industrial revolution. Under this situation, we wanted to create a real solution for democratizing digital wealth management for everyone.

There are some solutions in the traditional financial sector, but all these are still expensive, unfulfilling, out of date and especially, lack of coverage on crypto assets. On the other hand, we believe that any wealth, no matter the value, is important if it is yours. Thus, we are stepping into this space to provide answers to many unsolved issues.

For instance, consider the high volatility of financial markets, in which there are many risks ahead. In fact, in recent years, financial crises have destroyed many capitals as volatile markets surprised many investors. In this sense, many more investors are at risk in the increasingly unstable crypto markets. Many do not know how to navigate crypto assets value fluctuations; not to mention about the complex and ever-changing regulatory environment, or even the perils of forgetting the private key of a digital asset, as there is no institution to claim in order to return the funds. Although these are not all the hurdles, they pose a good example of the issues that currently make it hard to draw a clear wealth management strategy.

On the light of these facts, we wish to spark trust by offering a secure, reliable and truly democratized digital wealth management environment that considers the complete financial life cycle. We want to help everybody to administrate their money, so they can achieve their dreams and purposes.

About TrustVerse

The Universe of Trust

We want to truly become the universe of trust, where both our team and our users are at the center. Trust created by technology will help to overcome the issues of the current financial market. Our services, represented by planets, are forms of unique digital wealth management solutions that complement each other in our ecosystem. This is our vision:

From Volatility to Stability

We foster stability by giving structure to the market, creating tools for adequate risk management.

From Anxiety to Safety

We create tools to eliminate any unnecessary risk and manage risks to take advantage of the market, thus enabling a safer financial environment.

From Inefficiency to Efficiency

We focus on relevant and accessible services, leveraging on our technological expertise to create an integrated digital asset management solution.

Our Mission

We aim to become the preferred financial partner in the crypto sphere, by offering all-in-one service for all digital wealth management needs, based on state-of-the-art technology.

Our Advantage

TrustVerse will increase transparency, convenience, and stableness above current standards of financial systems with the aid of technology. Distributed Ledger Technology (DLT) and Artificial Intelligence (AI), when implemented in tandem, have the potential to be a game changer in personal finance. We will use these technologies to overcome all the hurdles of the current wealth management services.

We have three main advantages:

Expertise in AI

We count on our experienced team, with expertise in AI and portfolio design. This technology has clear advantages over the traditional fund managers: AI can retrieve and handle a big set of historical and real-time data. This produces accurate and timely outcomes. In the stock market, an hour's delay can change the whole investment stance for intraday traders, even more in the hyper-volatile crypto market. But speed does not have to sacrifice accuracy, our AI knowledge allows us to settle speedy, computationally efficient Neural Network to give accurate advice in a vast array of situations and with disconnected data as input. Our AI tool can perform 24/7 consistently.

Our platform is responsible for mechanical work, making a conscientious analysis of market data. This model not

only feeds with information on prices and volumes but also on media outlets publications. Capable of analyzing text, our AI offers signals based on technical analysis and media sentiment. However, despite a large amount of data at hand, the model optimizes the most relevant information to perform quick calculations and give clear and relevant information for self-rebalancing or for regulatory advice.

Expertise in Smart Contract & DLT

We are experts in DLT. This technology allows us to substantially reduce costs by eliminating intermediaries while ensuring a tamper-proof secure recording. Our Decentralized Identification (DID) knowledge allows us to secure access to our services ensuring that no one can modify information, except for the owner of the information itself. Our DLT technology ensures that all configurations of our inheritance platform, our lost assurance service or any other development remain safe on the blockchain, ready to be accessed later but immutable. This way, we provide security and risk management for decentralized technology without the need for centralized intervention, as well as automatization of complex instructions.

Expertise in Regulation Analysis

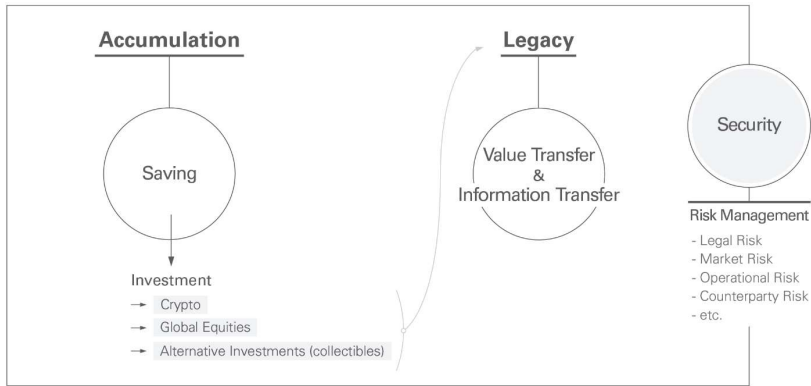
Our team has a deep knowledge of the regulations in several countries, especially in relation to crypto assets. Our expertise provides relevant information for successful financial planning, allowing our users to navigate through the ever-changing regulation over different jurisdictions. We will leverage this to create automated tools that learn from our experts to provide low-cost accurate advice for a vast array of cases.

Our Services

Our value proposition is an all-in-one digital asset management platform. In line with our vision, we wish to provide solutions for stable, safe and efficient financial planning.

We aim to offer solutions for the entire financial lifecycle of our users: from accumulation to legacy planning. For those in the early years of their lives, we wish to offer a safe means to build up and multiply personal assets. In this sense, we hope to provide a safe accumulation and investment vehicle that garners profits while reducing different types of risk. As we grow hand by hand with our users, we will provide means for accomplishing personal objectives. Money is only good as the projects it can implement so we will provide tools for our users to achieve their dreams. For those in the wealth transfer stage, we offer an adequate vehicle to handle digital heritage, without paying large commissions. These services are backed up by the safety of blockchain and the brainpower of AI.

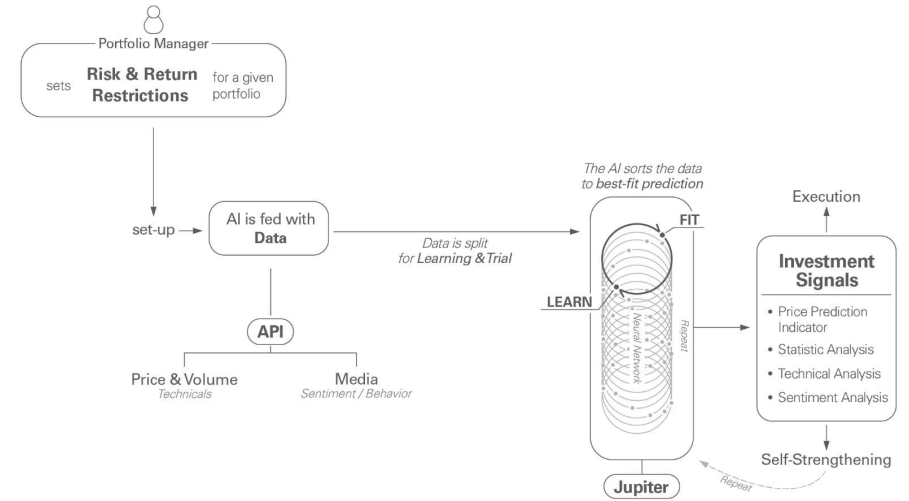
Financial Lifecycle: PLUTO



Artificial Intelligence to navigate volatility.

Using AI, our model will be able to predict with accuracy the intraday movements of the global equities, crypto market or other assets according to configuration. In this way, a portfolio can be adjusted to reduce volatility while maintaining moderate profitability. Our deep neural network multi-data model tracks thousands of historical and real-time variables and self-optimizes to include the most relevant and explanatory data. Thus, producing relevant signals for portfolio management in a computationally efficient way. As the system forecast correctly it will improve in its accuracy. This set of features allow us to produce timely and relevant predictions, reducing information asymmetry.

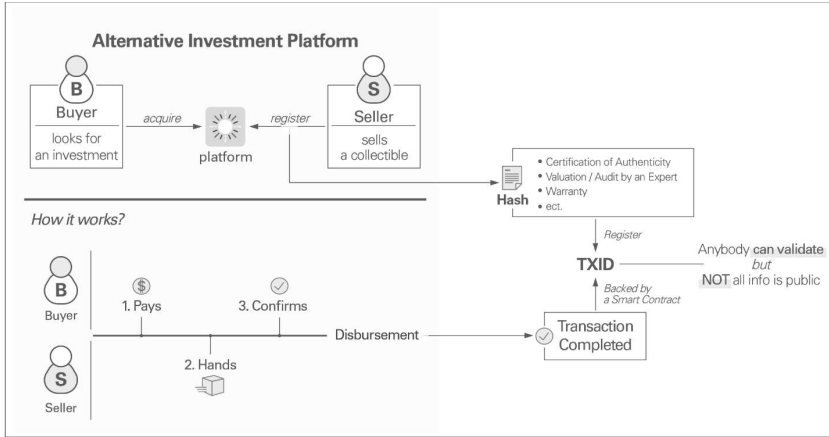
AI Backed Market Forecast: JUPITER



Blockchain to secure unique items.

There are many alternative investments, hence we also wish to create a model that allows our community to verify the authenticity of different collectible assets (e.g. works of art, watches or any other item which price might go up over time) and trade them easily, reducing the risks and increasing liquidity in alternative investment options. Our platform will be capable of tracking transactions history of certain collectibles and securing their related information on the blockchain. We plan to open or associate with several marketplaces to ensure smooth trading in alternative investments while maintaining a secure transaction environment, not only when paying and transferring assets, but also ensuring its value.

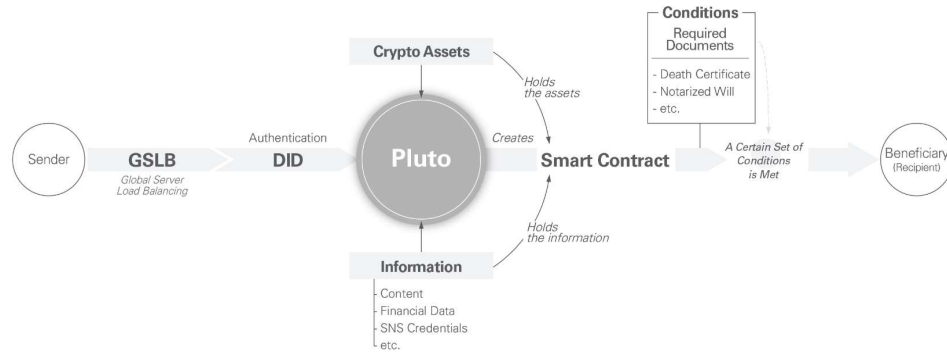
Alternative Investment Protocol



Smart contracts that you can count on.

We will be there supporting an efficient legacy planning, not only by providing accurate legal and tax advice on several jurisdictions, but also providing the technological means for the execution of any digital will, no matter its complexity. Our expertise in smart contract design allows us to deploy an inheritance tool that secures a set of orders on the blockchain and can follow preset instructions over time. Users will be swiftly and safely accessing our platform where they can store crypto assets as well as information or digitized items. This tool allows users to transfer value to their beloved ones using the security of the blockchain, without relying on expensive intermediaries.

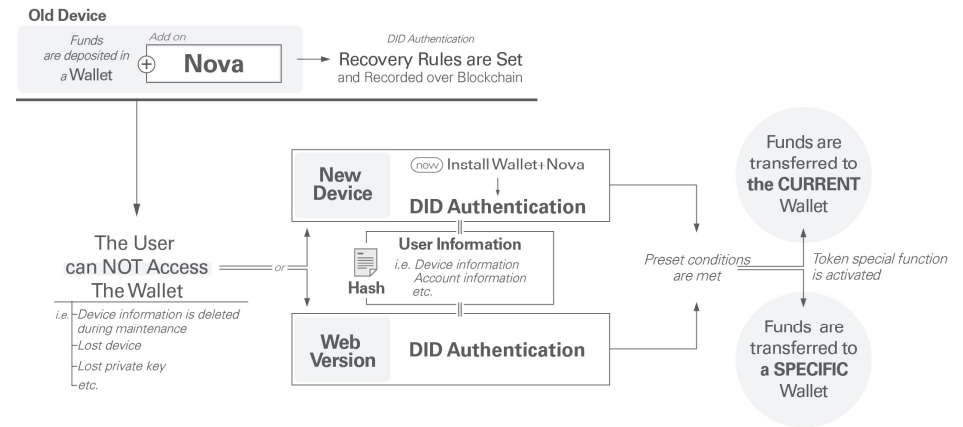
Digital Wealth Transfer



Smart contract to get your back when you most need it.

Risk management is fundamental to create trust; thus, our technology will be capable of retrieving funds from a crypto wallet that is not accessible. In order to do so, the user must set some rules in his or her wallet through our service, that when fulfilled will authorize funds recovery to a new wallet. In this way, we can provide an additional security mechanism.

Lost Proof Assurance

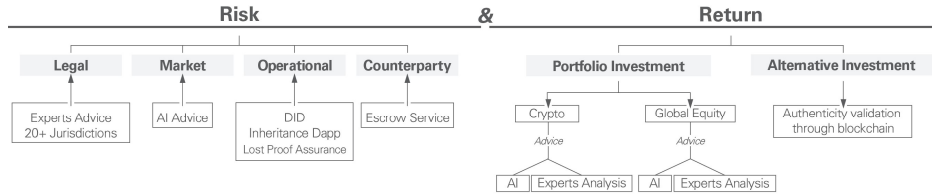


Our main services will be guarded by state-of-the-art digital signature technology. This means that all the information will only be accessible via DID: a safe way to secure and manage all information.

We will also provide additional services to facilitate personal financial management. In this sense, we will offer a crypto wallet service to store safely Bitcoin and main altcoins. This service will enable users to transfer and trade over crypto assets. As we will provide easy peer-to-peer (P2P) money transfers by QR code and escrow service, our wallet is an optimal companion for our services. Clean and practical, it is a simple way to manage savings and perform transactions. Also, through our web-based add-on, we allow seamless interaction between wallet and web-dapps.

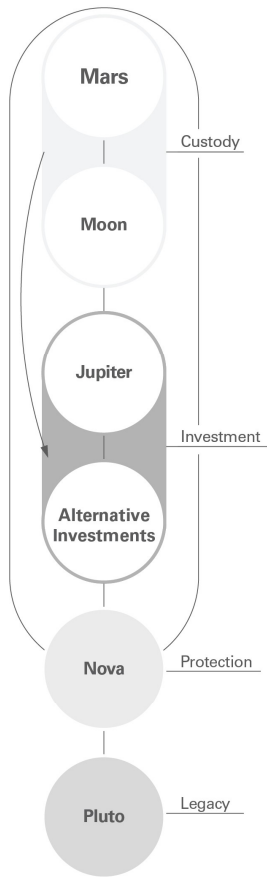
We will strive to provide more and more comprehensible solutions to our users. We know there are still many unsolved problems, this motivates us to find innovative ways to put our knowledge to the service of the community. As the project develops, we will research for a more stable, safer and more efficient environment in our R&D center to ensure that we will overperform the initial scope of this white paper.

Our Solutions



For the detailed and technical architecture of our services please refer to Appendix 1. Our services will be as follows:

TrustVerse Integrated Services



Crypto Wallet – Mars

Mars is the name for our crypto wallet. We want to offer a simple and clear tool for crypto assets savings, giving the user control, liquidity, and transparency. Mars will provide P2P transfer and escrow service and will be enhanced to fulfill the everyday transactions needs

EtherBridge – Moon

Moon is our add-on for seamless interaction between wallet and web dApps. This tool will allow us to provide further liquidity for our users and facilitate developments.

AI Market Forecast – Jupiter

Based on our deep learning neural network to build a portfolio optimization model, Jupiter will analyze Bitcoin and main altcoins as well as global equities information. This processed data will be presented in an easy graphic way, allowing the user to make sound investment decisions.

Alternative Investment Support

We will offer an alternative investment support protocol. This will be the backbone of collectible item trading. This technology will track all the details of each registered collectible and update its details as it changes hands. All the relevant information and documentation will be backed over DLT.

Lost Proof Assurance – Nova

Nova, our lost assurance protocol will recover funds from an inaccessible wallet, under certain specific conditions, thus mitigating the risks related to the use of cold wallets.

Digital Wealth Transfer Solution dApp – Pluto

Pluto, our inheritance and legacy planning dApp will create a set of conditions for transferring value and information to a selected beneficiary, and register those on the blockchain through smart contract

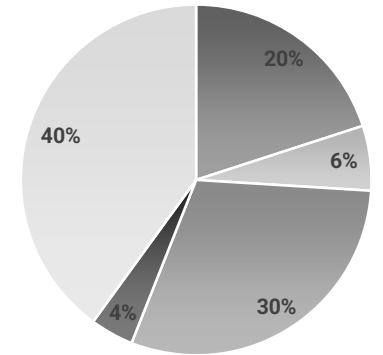
TrustVerse Token – TRV

TRV is a non-minable utility token that will be used for paying services and goods inside our platform. As supply is capped at 1 billion TRV, increases in demand will lead to rising in price. As the services are deployed, the demand of the token will increase, and the synergies of each service with each other will strengthen. That is why our success is reflected in the value we create for our token holders. In other words, all transactions of our economy have to be resolved using the same amount of circulating tokens, therefore the incremental rate of service adoption will push the velocity of the token in our economy. This will leave to an increase in trading points both for bid and ask, creating liquidity and enable investors and users to acquire easily our token in line with our growth perspectives and the utility they find in our platform. These are the details of our token:

Logo	Name	Symbol	Type	Platform	Consensus algorithm
	TrustVerse Token	TRV	Utility token	Ethereum (ERC20)	PoW keccak 256

Token Allocation			
IEO:	40%	TRV	400,000,000
Ecosystem/R&D:	30%	TRV	300,000,000
Founder:	20%	TRV	200,000,000
Team & Advisors:	6%	TRV	60,000,000
Partnerships & Marketing:	4%	TRV	40,000,000
Total Issuance:	100%	TRV	1,000,000,000

TRV Token Allocation (%)



Our token has a unique function for transfer which allows holders to retrieve the token in case of losing access to their funds. With this feature, when some user-set conditions are met, the funds can be moved only from their current wallet to the designated new wallet.

It is important to note that all the funds of our users never pass through our hands but move only through user-set addresses. And that, as the recovery rules are associated with each account's information on our token ledger not us nor another user can modify these rules in any other users' name.

IEO

The coin offering is closed, the details were as follows:

Total token offered	400,000,000 (40% of total supply)
Currency accepted	Ether (ETH)
Initial conversion rate	1 ETH =2,000 TRV (1 TRV=0,0005 ETH)
Soft cap	10,000,000 USD
Hard cap	35,000,000 USD
Sales period (closed)	October 1 to November 19, 2018

At present TRV token is only available for buy at exchanges and as a reward in some marketing events.

Lock up period

The tokens will not be traded until after 3, 6 or 12 months after the endowment.

Token Economy

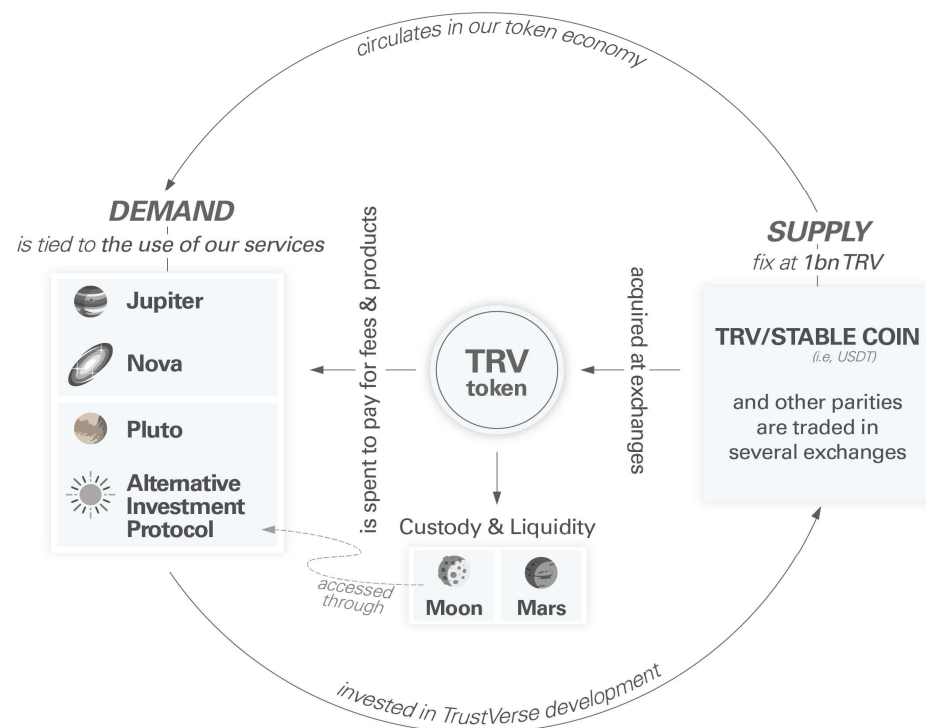
All our services will require fee payment on TRV token, thus raising its demand. TrustVerse will receive the tokens and will place them back in circulation in our associated exchanges while using them for fostering the development of our ecosystem. It is our intention to maintain as much TRV on circulation as possible, while not intervening in the price formation system. At TrustVerse we have very strict rules for token use, abiding by the aforementioned allocation percentages.

As the tokens will never be minted again, a rise in the rate of use (stickiness) will proportionally increase the demand at a faster rate than the supply (as more and more users will require an increasing number of tokens, from a static pool of funds).

In this sense, the aggregated demand of our token will be affected by components of usage of our token, discounted growth opportunity perception as well as by price formation for the products and services available through the token.

Moreover, our lockup schedule will ensure a smooth change of value as our products are deployed. This will secure that we are able to create value for our token holders as we capture the value for improving our services.

Token Economy



Conclusion

Financial markets have many risks which traditional financial services have only partially addressed, yet those solutions are not available for the general public. Under this circumstance, TrustVerse steps in to provide democratized digital wealth management tools. We rely on AI and DLT technologies to reduce intermediary fees and offer stable, safe and efficient solutions for our users. Specifically, we offer investment advice through AI; legacy planning protocol through DLT; access to funds from an inaccessible wallet (e.g. when the private key is lost); and alternative investment digitization protocol over the blockchain, among other services. Our team excels at these technologies and industries, allowing us to be at the edge of this sector as it develops and provide accurate advice to our users.

Our TRV token has a special feature to be recovered should the holding wallet becomes inaccessible. As a fungible token, TRV is only governed by the current holding wallet avoiding any security issues. Our token economy makes TRV circulate as it is used to pay fees and bought on exchanges, having a fixed amount of TRV means that our

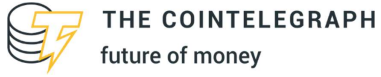
token price reacts with positive correlation to the product adoption. Following our roadmap, we will continue to develop and deploy our services to offer an increasingly comprehensive digital wealth management solution for everyone. In this sense, we will offer services for capital accumulation, investment, protection, and legacy, while simultaneously improving risk management and creating trust through technology. Just like our name, we wish to create a universe of trust for all our clients' digital wealth management needs. We anticipate your participation with us.

Partners

Strategic partners:



Joint Ventures

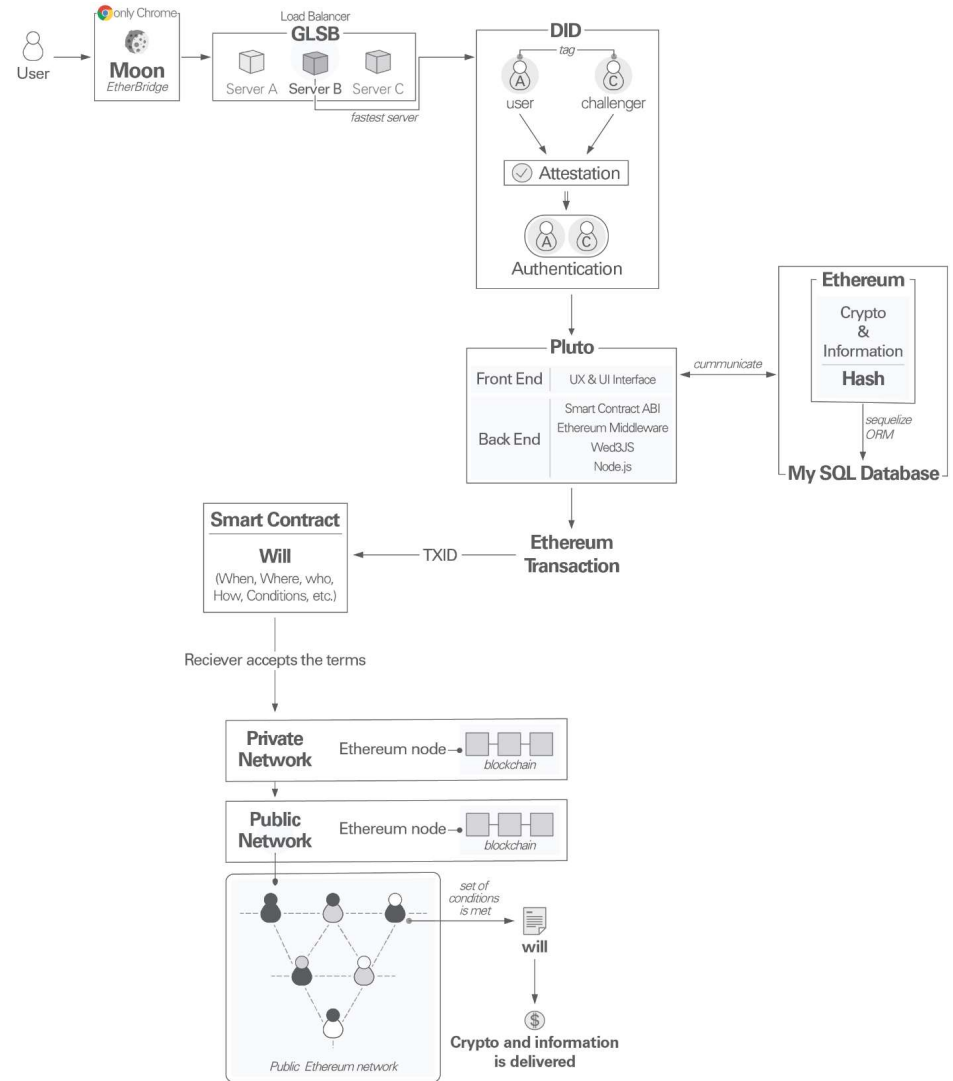


Associated Exchanges

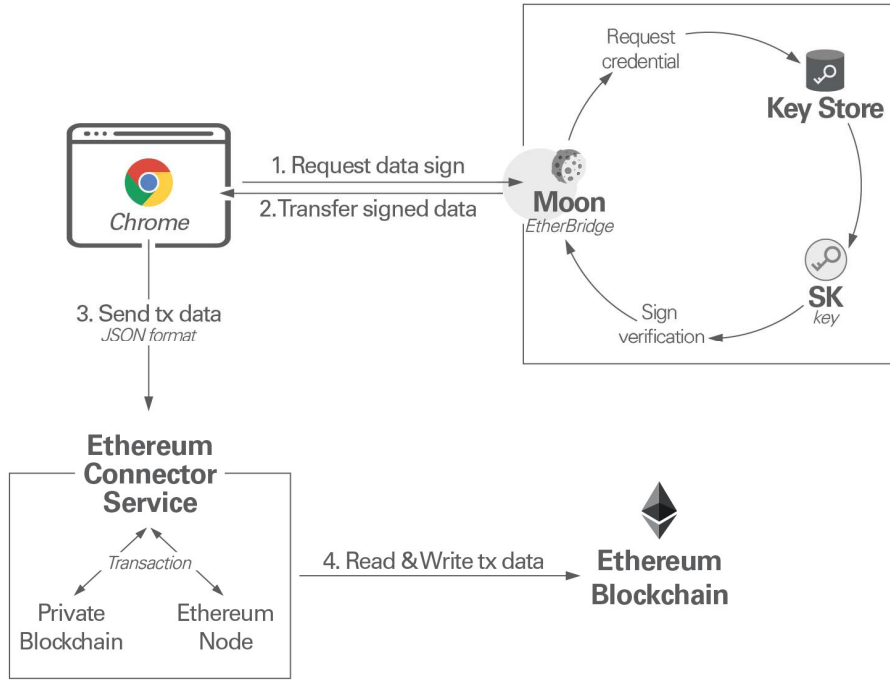


Appendix 1 – Our Products' Architecture

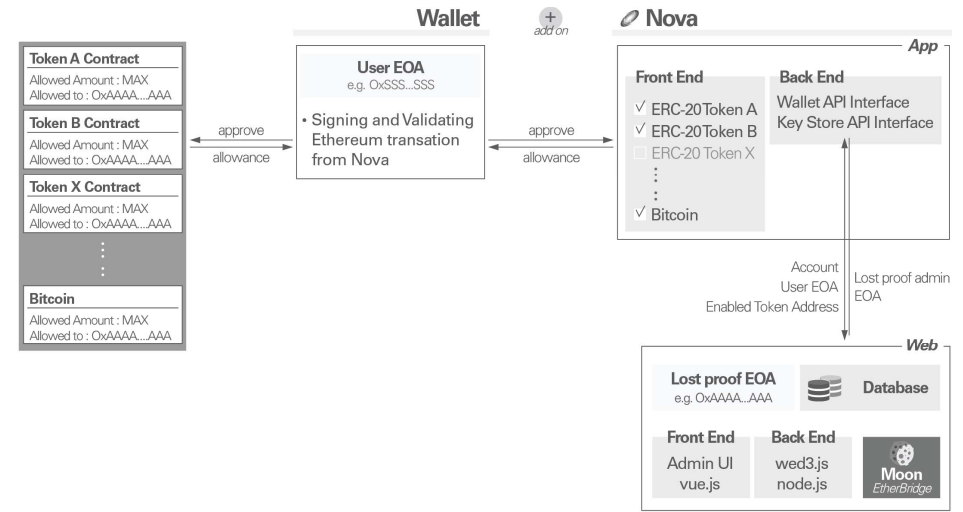
Pluto Architecture



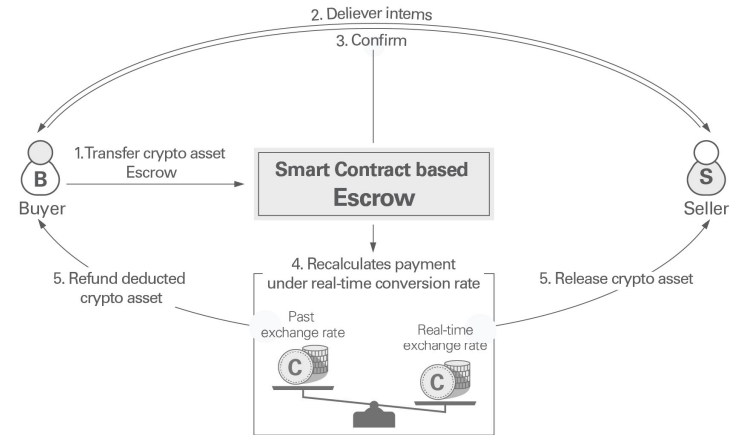
Moon Architecture



Nova(Rebranded as "MasterKey") Architecture



Escrow over DLT





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July 2019

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