

iBG Whitepaper

DeFi Wealth Management

Robo Advisor that makes DeFi accessible to the everyone

V2.0
March 2021

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Important Notice

- (1) Please read this entire section carefully as it contains important information from IBG Ltd. ((IBC No: 226501), a private company incorporated under the laws of the Republic of Seychelles, with its registered address at 1st Floor, Dekk House, Zippora Street, Providence Industrial Estate, Mahe, Republic of Seychelles (the “**Company**”) and the IBG blockchain platform its (<https://www.ibg.finance>) (the “**Platform**”).

You are strongly advised to take independent legal advice on whether you are permitted under the laws of your jurisdiction to take part in the Company’s token offering. The Company does not recommend that you purchase iBG tokens unless you have prior experience with cryptographic tokens, blockchain-based software and distributed ledger technology and unless you have taken independent professional advice (including legal advice as aforesaid, tax advice and other relevant professional advice). Take note that purchasing, holding and/or using iBG tokens, you are representing that you have reviewed this Whitepaper and that you have indeed taken independent legal advice, tax advice and other relevant professional advice.

If you have any questions or require clarifications regarding this Whitepaper, iBG tokens and its related risks, please contact us.

Not Professional Advice

- (2) Whether taken as a whole or read in part, this Whitepaper is not, should not be regarded as and should not be relied upon as, any form of legal, financial, tax, or other professional advice. You should seek independent professional advice before making your own decision as to whether to participate in this token offering or to purchase any iBG tokens. You are solely responsible for any and all evaluations, assessments, and decisions you make in relation to purchasing iBG tokens.

iBG tokens are Excluded from Countries which Prohibit Token Sales

- (3) iBG tokens will not be sold or used in any jurisdiction that prohibits the sale, offering or use of cryptocurrency. Citizens, nationals, residents (tax or otherwise) and/or green card holders of each of: (i) the United States of America; (ii) the People's Republic of China; (iii) South Korea; (iv) North Korea; (v) Libya; (vi) Syria; (vii) Lebanon; (viii) Iran; (ix) Pakistan; (x) Canada; (xi) Bangladesh; (xii) Bolivia, (xiii) Ecuador, (xiv) Kyrgyzstan; (xv) Morocco, (xvi) Nepal (xvii) Israel; (xii) any other country which prohibits the possession, dissemination or communication of this Whitepaper and/or prohibits participation in initial coin offerings or token sales or the purchase of tokens or any such similar activity; are not permitted to participate in this token offering.

Information Disclosure and Update(s)

- (4) You may request for additional information from the Company in relation to the information contained in this Whitepaper by contacting us via the contact details set out in paragraph (1) of this section. The Company may, but is not obliged to, disclose such information depending on whether (i) it is legal to do so and (ii) such requested information is reasonably necessary (in the opinion of the Company) to verify the information contained in this Whitepaper.
- (5) The information in this Whitepaper is current only as of the date on the cover hereof. For any time after the said cover date of this Whitepaper, the information, including information concerning the Company, the Company's business plans and operations, financial and market conditions may have changed, including detrimental changes. Neither the delivery of this Whitepaper nor any sale of IBG tokens made in the related token offering shall under any circumstances, constitute a representation that no such changes have occurred.

No Representations and Warranties by the Company

- (6) The Company does not make or purport to make and hereby disclaims, any representation, warranty, undertaking, or other assurance (express or implied) in any form whatsoever to any person, including any representation, warranties, undertakings, or other assurances in relation to the truth, accuracy, or completeness of any part of the information in this Whitepaper. Without prejudice to the generality of the aforesaid, the Company has not made any representation in any form to induce (and if you participate in this token offering or purchase, hold and/or use any IBG tokens, you thereby confirm that no form of inducement was made to you to induce) you to participate in this token offering or to purchase or hold and/or use iBG token(s) and further that you have participated in this token offering, purchased, held and/or used iBG token(s) solely on your own volition.

No Prospectus or Profile Statement

- (7) The contents in this Whitepaper does not constitute any form of prospectus or investment solicitation or an offer or an invitation to offer to purchase any securities in any jurisdiction. The document is not based on or prepared in accordance with the laws and regulations that are designed to protect investors in any jurisdiction.

iBG tokens are neither Approved nor Disapproved by MAS

- (8) Neither this Whitepaper nor any other documents nor any prospectus or any document in lieu of a prospectus in connection with this Whitepaper or this offering of iBG tokens has been or will

be registered with any government body or regulatory authority in Singapore (including the Monetary Authority of Singapore (“MAS”)) or elsewhere. Neither this Whitepaper nor this offering of iBG tokens have been submitted to or reviewed by, approved or not approved by any government body or regulatory authority in Singapore (including the MAS) or elsewhere.

- (9) iBG tokens are not capital markets products, securities, shares, debentures or units in a collective investment scheme or business trust, as respectively defined under the Securities and Futures Act (Cap. 289) (“SFA”). Accordingly, the SFA does not apply to the offer and sale of iBG tokens. For the avoidance of doubt, this offering of iBG tokens need not be accompanied by any prospectus or profile statement and no prospectus or profile statement is required to be lodged with the MAS.
- (10) Upon purchasing any iBG tokens, you will be deemed to have reviewed this Whitepaper in full and to have acknowledged and agreed to the terms of this offering of iBG tokens, including the fact that this offering does not fall within the scope of any securities laws in Singapore and is not regulated by the MAS. You further acknowledge and agree that iBG tokens are not capital markets products, securities, shares, debentures or units in a collective investment scheme or business trust, as respectively defined under the SFA and are not meant to generate any form of investment return. Persons considering purchasing iBG tokens are responsible for conducting their own due diligence (including financial and legal due diligence) on the Company and iBG tokens, and should ensure that they fully understand and are able to bear the risks of purchasing iBG tokens as set out herein in this section.

This Whitepaper and any part hereof may not be distributed or otherwise disseminated in any jurisdiction where digital token offerings or sale or purchase of digital tokens is or may be regulated or prohibited.

No rights (of the token holder)

- (11) iBG tokens holders are not entitled to any form of rights, including but not limited to any ownership, distribution rights (including but not limited to profits), redemption rights, liquidation rights, exclusive rights (including all forms of intellectual property rights) or other financial or legal rights, except those specifically provided in this Whitepaper.

Forward Looking Statements

- (12) Certain declarations, estimations and financial information in this Whitepaper constitute forward-looking statements or information. Such forward-looking statements or information involve known, unknown risks and uncertainties which may cause actual events or results to materially differ from the estimations and results implied or expressed in these forward-looking statements. The Whitepaper may be modified by the Company to provide further and more detailed information.

Authoritative Version

- (13) This English version of our Whitepaper is the official source of information related to the iBG tokens. The Whitepaper may be translated into other languages as needed and used in writing or verbal communication with existing and potential customers, partners, etc. During translation or communication, some of the information may be lost, damaged or inaccurate. The accuracy of such alternative communication cannot be guaranteed. If there is any conflict or inconsistency between such translation and communication and this English version of the Whitepaper, the English version of this Whitepaper will be the authoritative version.

- (14) References in this Whitepaper to “we” or “us” refers to the Company and “our” shall be construed accordingly. “You” refers to any person accessing, perusing or reviewing this Whitepaper and “your” shall be construed accordingly.

Risk Notices

(1) **REGULATORY RISKS**

(a) **Regulatory status uncertain in Singapore**

The regulation of digital tokens and/or cryptocurrencies such as iBG tokens is still in a very nascent stage of development in Singapore. There exists a high degree of uncertainty as to how tokens and token-related activities are to be treated. The applicable legal and regulatory framework may change subsequent to the date of issuance of this Whitepaper. Such change may be very rapid and it is not possible to anticipate with any degree of certainty the nature of such regulatory evolution. The Company does not in any way represent that the regulatory status of iBG tokens will remain unaffected by any regulatory changes that arise at any point in time before, during, and after this token offering.

(b) **No regulatory supervision**

Neither the Company or its affiliates is currently regulated or subject to the supervision of any regulatory body in Singapore, in particular, the Company and its affiliates are not registered with MAS in Singapore as any type of regulated financial institution or financial advisor and are not subject to the standards imposed upon such persons under the Securities and Futures Act (Cap. 289) (the "SFA"), Financial Advisors Act (Cap. 110) (the "FAA"), and other related regulatory instruments prescribed by MAS. Such persons are required to comply with a variety of requirements and standards concerning disclosures, reporting, compliance, and conduct of their operations for purposes or maximizing investor protections. Since the Company is not subject to such requirements or standards, it will make decisions on those issues at its own discretion. While the Company will have regard to best practices for these issues, holders of iBG tokens will not necessarily enjoy the same extent and degree of investor protections as would be the case should they purchase products or services from regulated entities instead.

(c) **No fiduciary duties owed**

As the Company is not a regulated financial institution, it does not owe holders of iBG tokens any fiduciary duties. This means that the Company has no legal obligation to always act in good faith in the best interests of holders of iBG tokens. While the Company will have regard to the interests of holders of iBG tokens, it is also permitted to consider the interests of other key stakeholders and to prefer these interests over the interests of iBG tokens holders. This may mean that the Company is permitted to make decisions that conflict with or are not necessarily in, the interests of iBG token holders. Not owing any fiduciary duties to holders of iBG tokens also means that holders of iBG tokens may have limited rights of recourse against the Company and its affiliates in the event of disputes.

(d) **Uncertainties in tax characterisation and tax treatment**

The tax characterization of iBG tokens is unclear. Accordingly, the tax treatment to which they will be subject is uncertain. All persons who wish to purchase iBG tokens should seek independent tax advice prior to deciding whether to purchase any iBG tokens. The Company does not make any representation as to whether any tax consequences may arise from purchasing or holding iBG tokens.

(e) **Failure to obtain, maintain or renew licenses and permits**

Although as of the date of commencing the iBG tokens' pre-sale, the Company is not obliged under any statutory requirements to receive any licenses and permits necessary for carrying out of its activity, there is the risk that such statutory requirements may be adopted in the future. In this case, the Company's business will depend on the continuing validity of such licenses and permits and its compliance with their terms. Regulatory authorities will exercise considerable discretion in the timing of license issuance and renewal and the monitoring of licensees' compliance with license terms. Requirements which may be imposed by these authorities and which may require the Company to comply with numerous standards, recruit qualified personnel, maintain necessary technical equipment and quality control systems, monitor our operations, maintain appropriate filings and, upon request, submit appropriate information to the licensing authorities, may be costly and time consuming and may result in delays in the commencement or continuation of operation of the Company's services (as set out herein) including, without limitation, the iBG app (the "**Platform**"). Further, private individuals and the public at large possess rights to comment on and otherwise engage in the licensing process, including through intervention in courts and political pressure. Accordingly, the licenses the Company may need may not be issued or renewed, or if issued or renewed, may not be issued or renewed in a timely fashion, or may involve requirements which restrict the Company's ability to conduct its operations or to do so profitably.

(f) Unlawful or arbitrary government action

Governmental authorities may have a high degree of discretion and, at times, act selectively or arbitrarily, without hearing or prior notice, and sometimes in a manner that is contrary to law or influenced by political or commercial considerations. Moreover, the government also has the power in certain circumstances, by regulation or government act, to interfere with the performance of, nullify or terminate contracts. Unlawful, selective or arbitrary governmental actions have reportedly included the denial or withdrawal of licenses, sudden and unexpected tax audits, criminal prosecutions and civil actions. Government entities in other jurisdictions have also used common defects in matters surrounding token sales as pretexts for court claims and other demands to invalidate or to void any related transaction, often for political purposes. In this environment, the Company's competitors may receive preferential treatment from the government, potentially giving them a competitive advantage over the Company.

(2) DIGITAL TOKEN RISKS

(a) iBG tokens have attributes or functionalities or features

Notwithstanding the contents of this Whitepaper, the Company does not guarantee and does not represent in any way to purchaser that iBG tokens have any rights, uses, purpose, attributes, functionalities or features. The Company reserves the right (in its sole and absolute discretion), to amend the uses, purposes, attributes, functionalities or features of the iBG tokens.

(b) Risk of enterprise failure

There is no assurance of any success or development of iBG tokens and the Platform by the Company. The 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 delays and impact its launch and therefore failure of the Company. If and when the Platform is fully developed, there is no assurance of adoption or being utilised by its target users and therefore, there exists the risk of enterprise failure.

(c) Lack of development of market for iBG tokens

As there has been no prior public trading market for iBG tokens, the token offering may not result in an active or liquid market for iBG tokens, and their price may be highly volatile. Even if iBG tokens are

tradable in a secondary market, in practice, there may not be enough active buyers and sellers or the bid-ask spreads may be too wide. iBG tokens holders may not be able to exit their token holdings easily. In the worst-case scenario where no secondary market develops, a token holder may not be able to liquidate his/her token holdings at all. The exchanges or platforms that facilitate secondary trading of iBG tokens may not be regulated by the applicable laws.

(d) Risks related to speculative trading prices for iBG tokens

The valuation of digital tokens in a secondary market is (typically) not transparent and highly speculative in nature. iBG tokens do not hold any ownership rights to the Company's assets and, therefore, are not backed by any tangible asset. Traded price of iBG tokens can fluctuate greatly within a short period of time. There is a high risk that a iBG token holder could lose his/her entire sum paid to purchase iBG tokens. In the worst-case scenario, iBG tokens could be rendered worthless.

(3) PLATFORM RISKS

(a) Algorithm-driven Recommendations

Based on the parameters and risk appetite level indicated by you, the Platform may propose to you, certain Defi tokens/projects/protocols based on the aforesaid (the "**Recommendation**"). In this regard, you agree that you are not obliged to accept any advice provided or proposal made and unless otherwise provided for and shall be entitled to determine, in your sole discretion, whether to accept, reject or implement any advice including the Recommendation.

You further understand that should you choose not to proceed with the Recommendation, you shall be solely responsible for ensuring that any manner in which you choose to utilize your iBG token on the Platform, is suitable and appropriate for you, taking into account your specific objectives, financial situation, experience, knowledge and particular needs.

The Company may, propose changes to the Recommendation agreed by you in the event there is a change in your specific objectives, financial situation, experience, knowledge and particular needs, general economic or market conditions, or any other factors which the Company may consider relevant.

(b) Risks relating to the Platform

You agree that you are solely responsible for making your own independent investigation and appraisal of the Recommendation and your own independent verification of any advice and/or proposals provided on the Platform. You shall fully understand and familiarise yourself with all the terms and conditions of the Recommendation and the risks involved, and agree that you will only accept the Recommendation on the basis of your own independent review and determination that such Recommendation is suitable and appropriate for you, taking into account your specific objectives, financial situation, experience, knowledge and particular needs.

You expressly acknowledge that you have the appetite to assume all economic consequences and risks of the Recommendation and to the extent necessary, have obtained consultation from tax, legal and other advisers.

(4) THIRD PARTY RISKS

The tokenized nature of iBG tokens means that they are a blockchain-based asset. The security, transferability, storage, and accessibility of blockchain assets depends on factors outside of the Company's control, such as the security, stability, and suitability of the underlying blockchain, mining

disruptions, and who has access to the private key of any wallet where iBG tokens are stored. The Company does not represent or otherwise assure that it can prevent such external factors from having any direct or indirect adverse impact on any iBG tokens. Persons intending to purchase IBG tokens should note that adverse events caused by such external factors may result in the loss of some or all iBG tokens purchased. Such loss may be irreversible. The Company is not responsible for taking steps to retrieve iBG tokens lost in this manner

(4) BLOCKCHAIN TECHNOLOGY RISKS

Computer Systems and Network Infrastructure

The Company's dependence on functioning software applications, computer hardware and the Internet implies that the Company can offer no assurances that a system failure would not adversely affect the use of your iBG tokens. Despite the Company's implementation of all reasonable network security measures, its processing servers are vulnerable to computer viruses, physical or electronic break-ins or other disruptions of a similar nature. Computer viruses, break-ins or other disruptions caused by third parties may result in interruption, delay or suspension of services, which would limit the use of IBG tokens.

1.Introduction

iBG is a Decentralized Finance (DeFi) wealth management platform designed to bring simplicity to users interested in entering the cryptocurrency and the DeFi market. iBG is equipped with the latest Robo Advisory technology to offer algorithm-driven recommendations. Through an intuitive user experience, iBG makes it easy for all users to benefit from their digital tokens/cryptocurrencies.

Mission Statement

Our mission is to maximise the benefit from users' digital tokens/cryptocurrencies by assisting them in navigating the complex DeFi sector through technological development.

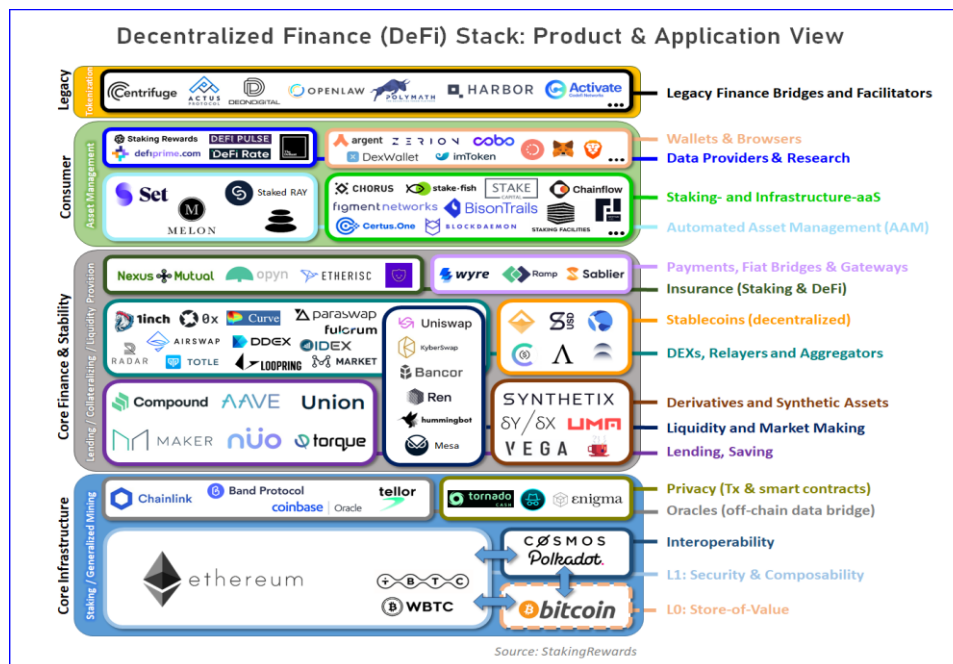
Our Vision

To bring greater accessibility to the DeFi sector and to be a catalyst for maximising users' digital tokens/cryptocurrencies.

2.DeFi: The incredible but complicated world of Decentralised Finance

DeFi is an abbreviation of the phrase decentralised finance, which generally refers to digital assets, smart contracts, protocols, and decentralised applications (DApps), most of which are built on Ethereum.¹ DeFi is the movement that leverages decentralised networks to transform old financial products into trustless and transparent protocols that run without intermediaries.²

Just like in traditional finance, DeFi is divided into categories like exchanges, insurance, payments, asset management, derivatives, liquidity, market making, lending, borrowing, savings and oracles. There are also some unique categories in DeFi such as wallets and browsers, staking, infrastructure as a service, interoperability and stablecoins.



Total Value Locked in DeFi applications soared from under \$ 1 Billion USD in the beginning of 2020 to peaking at \$42.8 billion in March 2021. This explosive growth of funds being used in DeFi is a testimony to the popularity of these protocols and the potential to absorb a considerable market share of the global financial services and to solve more of the problems that we are facing in these challenging times.

¹ "DeFi Pulse." <https://defipulse.com/>.

² "Ethereum DeFi Ecosystem - List of the Best Ethereum DeFi DApps" <https://defiprime.com/ethereum>.

The problem iBG solves

While the whole DeFi industry is expanding rapidly, it doesn't change the fact that it's still at a very early stage. Creating a diversified portfolio is a highly technical and complex procedure. Creating one from scratch on your own requires technical know-how to use and navigate through the different DeFi apps, conversion of initial capital into various cryptocurrencies and unforgiving to mistakes and cyber vulnerabilities. As is usual for new technologies the user experience is still far away from optimal. In addition, many DeFi protocols are new, largely untested and have serious technical vulnerabilities that pose great risks to one's portfolio. Identifying the safest ones can be a daunting task as well as incredibly time consuming.

| Technical & Complex Process | Designed for Siloed Trading | Time-Consuming & Timid | Exposure to Cyber Vulnerabilities |
|--|--|--|--|
| Most users would find it challenging to adapt DeFi tokens into their portfolio on their own. | You can mainly purchase one DeFi token or participate in one DeFi protocol at a time rather than create a diversified portfolio. | You have to purchase DeFi tokens straight from a decentralized space, dimming the user experience. | There are risks when you purchase DeFi tokens and participate in DeFI protocols without a suitable secure ecosystem. |

3. Our solution

3.1 iBG Concept

We're bridging the gap between DeFi and users

iBG is a robo advisory application geared towards the world of Decentralised Finance to act as a smart interface for DeFi protocols. It simplifies the user experience and gives non-tech savvy users a way to interact with various financial applications that are built on blockchains. In traditional finance and portfolio management, you can get obtain advice and use automated platforms to enrich your trading strategies. iBG takes these principles and applies them in the cryptocurrency markets with advanced AI technology solutions.

What is a Robo Advisor?³

A Robo Advisor is a digital platform that enables automatic financial planning services with little to no human interaction. These systems are driven by highly complex algorithms and data given by the client. A typical robo-advisor collects information from clients about their financial situation and future goals and then uses the data to offer advice and assistance to their clients.

iBG: your one-stop Robo advisory platform

iBG brings robo advisory on crypto currencies and DeFi protocols. The app relies on advanced algorithms and AI models to provide trade signals and suggestions to formulate algorithm-driven recommendations, complete portfolio set up and management based on parameters set by the user.

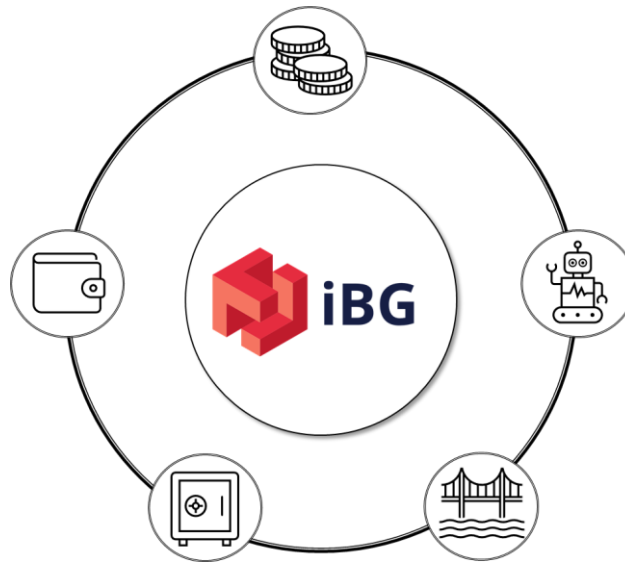
iBG is bringing Artificial Intelligence (AI) to the blockchain. The iBG smart engine matches various income returns vs risk parameters to provide users with recommendations on formulated strategies and portfolio options.

Core Features of iBG App:

- Intuitive user experience with instant setup of the wallet & portfolio;
- Generates portfolio allocation recommendation based on various parameters;
- Recommendations through the iBG Smart Engine for optimisation and risk management for portfolio enhancement.
- Recommendations and suggestions on formulated strategies.

³ "What Is a Robo-Advisor? - Investopedia." 28 Mar. 2020. <https://www.investopedia.com/terms/r/roboadvisor-roboadvisor.asp>.

3.2 iBG Ecosystem



iBG wallet - App

The iBG app will initially* launch as a Non-custodial wallet. With just a few clicks, you can participate interoperable DeFi protocols. Build your own portfolio with a hands-on approach using the app's recommendations or let the app automatically create a balanced portfolio based on the details you have provided.

**In future releases of the app, users are given the option to choose from a custody wallet or non-custody wallet depending on their preferences.*

iBG Token - ERC 20

The iBG token is an ERC 20 token, minted and issued by CGCX.io. This utility token is used for the iBG Ecosystem. It's also the key token that users need to fund their participation in DeFi protocols on the iBG app. Beyond transactions within the iBG ecosystem, it offers holders various benefits.

iBG Treasury - Universal Liquidity Pool

When participating in cross-chain digital tokens, multiple steps are required, and these digital tokens need to be converted depending on the trade, which leads to losses from price-fluctuation and transaction fees. The iBG treasury eliminates these issues. It is a universal liquidity pool module in the backend mechanism, which acts as a vault that pools users' digital tokens to aggregate and interact with cross-chain DeFi protocols to participate in DeFi tokens and products.

iBG AI Bot

iBG Bot does the thinking for the user. The bot learns your profile and preference through a preliminary profiling questionnaire. Based on your inputs, the bot runs an algorithm on the Smart Engine to assess your risk appetite level. Based on your risk appetite, a risk matching is done to the available cryptocurrencies or digital tokens to generate a personalized portfolio recommendation. The process is simple, fast, and efficient. And the result aims to provide accuracy and transparency to the user in context to his objectives.

iBG FinNet: Cross Chain Aggregator bridge

iBG FinNet is an aggregator bridge that provides a common bridge to connect to available DeFi protocols and networks. It leverages on the AI capabilities to identify best order fulfilment across blockchain ecosystems at the best prices across multiple protocols. This makes the transfer of DeFi assets (tokens and coins) hassle free which is currently the biggest hassle in DeFi space.

3.3 How iBG App works

How iBG delivers recommendations to users

The iBG app is the wallet where it all begins. Get the app, buy the token, let the smart engine do the rest.

Step 1: User downloads the wallet;

Step 2: User creates profile by providing Input Goals & Risk Appetite;

Step 3: iBG Bot runs inbuilt algorithms that matches user's profile results with available products to recommend a personalized portfolio contract.

Step 4: User funds wallet with iBG tokens to accept and activate portfolio recommendation.

Step 5: iBG application will perform the asset conversions for your digital tokens and connect to the selected DeFi Protocols to participate in the same.

Lastly: Sit back and check your Dashboard from time to time to monitor portfolio performance and accept or alter any portfolio recommendations.

The iBG smart engine: how your portfolio is created

The iBG smart Robo Advisory engine works based on an Artificial Intelligence (AI) model, which offers DeFi risk scoring and DeFi rating. Based on the engine's algorithms, you get two sets of services.

| Hands-on | Automated |
|---|---|
| Get portfolio change suggestions, signals, and strategies to improve your DeFi portfolio while maintaining a hands-on approach. | Allow the iBG app to build your portfolio and allocate all your digital tokens based on your goals. |

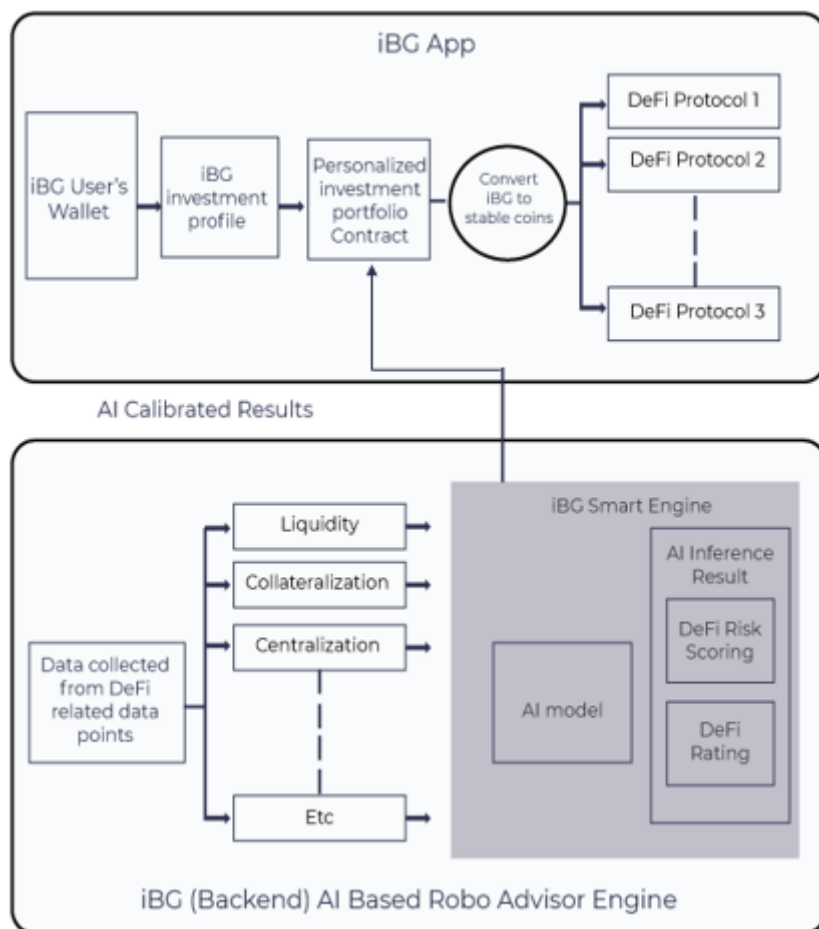
4. Product Development

Overview

The approach that the iBG team is taking in terms of development is focused on adoption first. Then progressively adding more application layers as we achieve traction.

- Release Version 1 (V1), a simple UI is launched featuring the user wallet, referral system and a staking module,
- Release Version 2 (V2) introduces the ‘Smart Wealth Management’ application layer and,
- Release Version 3 (V3) the ‘Robo Advisory’ application Layer that is built to boost yield optimization powered by the AI & ML engine.

Application High Level Technical Architecture



iBG App Release Version 1(V1): iBG Welcome Wallet

Unlike other projects where the product is launched post completion, iBG takes on the approach of rolling out the app in progressive features. The welcome wallet offers users immediate application to warm up to the platform.

V1 introduces the users' wallet (non-custodial wallet), this is where all the users' digital tokens are stored as well as the Liquidity Pool (LP) tokens used for yield farming. A user can buy or sell digital tokens, send, receive, and check balances.

Additionally, this is where the staking of LP tokens takes place to produce yield. Users provide liquidity to the iBG liquidity pools via directly in the iBG ecosystem for the primary market or via Decentralized exchanges (DEX) like Uniswap and Sushiswap for secondary markets. The DEX LP stakers will receive LP tokens to be able to stake back into the iBG wallet that act as receipts.

In this phase the iBG referral program is also introduced. This is further elaborated in our Go to Market strategy.

iBG App Release Version 2 (V2): iBG Smart DeFi Manager

In V2, the 'Smart Wealth Management' features are introduced. The user is asked to define their risk profile by specifying their ideal participation period on the iBG app, state their knowledge, experience, loss tolerance and their financial confidence over the period of 12 months. This will help the system to get to know the users' profile to suggest different portfolio options.

Staying ahead of the curve is difficult in the DeFi markets but it's made easier with iBG's recommendations. These are predetermined strategies with specific characteristics and will be suggested by the app based on the user's risk profile. Users can rebalance their allocation to each portfolio using an intuitive User Interface (UI) designed for simplicity.

With iBG, it becomes much easier and cheaper to have well balanced portfolios based on proven strategies.

iBG App Release Version 3 (V3): iBG Robo Advisor

V3 introduces the ‘Robo Advisor’ module. Leveraging the data from each user from V2, the Robo Advisor will use Artificial Intelligence (AI) and Machine Learning (ML) techniques to create customized portfolio options, tailor made to each individual user. This feature is achieved by an off-chain oracle powered by AI & ML that collects off-chain and on-chain data and in combination with insights about the user creates recommendations, trading scenarios and portfolio allocations.

Off-chain data can be announcements, news, tweets, social media activity, macroeconomic indicators, market conditions and more.

On-chain data can be asset prices, market cap, Annual Percentage Yield (APY), status of DeFi pools etc.

The Robo Advisor engine that runs on the backend will take this data and turn it into usable metrics and insights. It can be set to automatically adjust balances from portfolio to portfolio based on the risk parameters provided by each user, to stay on top of each opportunity.

The unique proposition of the intelligent engine (iBG Bot) is that it learns past data from user’s activities, portfolio, behaviours against current market trends and forecasts to make portfolio predictions and turn up the accuracy meter in portfolio recommendations.

5.Roadmap

Our journey since inception and the plans ahead

Q3 2020

- The iBG protocol was conceived.
- Market research & protocol viability was conducted.
- The token economics was designed.
- A strategic partnership with a digital asset custodian for token issuance was established.
- A partnership with a fund was established.

Q1 2021

- The iBG token minting begins.
- The private token sale (Feb - March 2021).
- Launch of iBG Welcome Wallet.
- Kickstart public token sale
- Launch of Affiliate Marketing for iBG Ecosystem products.

Q2 2021

- The iBG app enhancement for V2 & smart engine development
- Integration with popular DeFi protocols & networks.
- The iBG treasury and liquidity setup takes place.
- iBG Token is available for secondary market sale in DEX
- The iBG airdrop for marketing activities takes place to invite community to participate in Product & Financial Literacy.

Q3 2021

- The iBG AI model back testing begins.
- The iBG app V2 trials on testnet
- Strengthening strategic partnerships with institutional players.
- Roll out of iBG Wallet V2 on mainnet

Q4 2021

- Trial release of V3 on testnet

6.Tokenomics

| Specifications | Description |
|----------------------|--|
| Token ticker | iBG |
| Token type | ERC-20 (utility token) |
| Blockchain | Ethereum with interoperability with Polkadot |
| Domicile of issuance | Seychelles |
| Total supply | 45 000 000 |

Token Allocation

The iBG token is a finite supply ERC-20 token with a total supply of 45 000 000 tokens (forty-five million).

| Allocation | Tokens | Percentage |
|------------------|------------|------------|
| Staking Partners | 7,200,000 | 16.00% |
| Team & Advisors | 1,350,000 | 3.00% |
| Tech and R&D | 3,825,000 | 8.50% |
| Marketing | 825,000 | 1.83% |
| Reserves | 1,800,000 | 4.00% |
| Token Sales | 30,000,000 | 66.67% |

| Allocation | Purpose |
|------------------|---|
| Staking Partners | For staking partners from strategic partnerships who will have their tokens locked up via staking mechanism for a minimum of twelve-month period. |
| Team & Advisors | For founding a team and advisors. |
| Tech & R&D | Research & Development and Ecosystem development |
| Marketing | For marketing programmes to promote and incentivize community engagement via bounty programs. |
| Reserves | Tokens held in reserve to serve contingency purposes such as rebalancing of liquidity pools and reallocation to other uses. |
| Token Sales | Allocated for private sale (5 million) & public sale (25 million) |

Token Sale

The sale of the tokens will happen in two phases giving users different prices and privileges.

Sale Price at par value: USD 1/iBG token

Currency Accepted: BTC / ETH /USDT

| | Private Sale | | Public Sale |
|-------------------|-----------------------|------------------|---------------------------|
| | February – March 2021 | | End of March – April 2021 |
| Tokens | 2 500 000 | 2 500 000 | 25 000 000 |
| Sale Terms | 40% Bonus Tokens | 20% Bonus Tokens | At par value |

Use of Proceeds:

| Use | Allocation |
|-----------------------------|------------|
| Liquidity Pool for Treasury | 50% |
| Marketing | 15% |
| Product Development | 25% |
| Audit | 4% |
| Legal & Tax Consulting | 6% |

**iBG reserves the right change the funds allocation to the best interest of the apps development and needs*

**Budgeted based on estimates, we will implement flexible deployment based on market demand per activity.*

Token Vesting & Unlocking:

Tokens vesting & unlocking schedules are not finalized and may be subjected to change at the discretion of the community.

| Allocation | Purpose |
|-------------------|--|
| Staking Partners | 7,200,000 allocated to staking partners, unlocked monthly after 12mths from date of token purchase over 5 years. |
| Team & Advisors | 1,350,000 unlocked (programmatic distribution) across 4 years from project launch date |
| Tech & R&D | 3,825,000 unlocked (programmatic distribution) across 4 years from project launch date |
| Marketing | Airdropped to the community monthly as proof of participation during marketing events. |
| Reserves | Reserved for ecosystem growth and contingency events, as determined by iBG voters. |
| Token Sales | Private Sale 1: 1,011,840 Bonus tokens (programmatic unlock after 12 mths from launch) Private Sale 2: 82,300 Bonus tokens (programmatic unlock after 6 mths from launch) Public Sale (Primary Sale): 25,000,000 – (programmatic unlock after 30, 60 & 90 days.) |

Circular token economy

Token utility and use cases

The iBG token is central to the iBG ecosystem and provides a one-stop-shop experience by acting as the one token with which users can utilise within the iBG ecosystem. Within the iBG app, users only need to have iBG tokens to perform different activities such as trading, portfolio building and acting upon trading signals.

Token use cases:

| Governance | Yield Farming | Success Fees | Compensation | Referral Program |
|--|--|--|---|--|
| Vote for iBG product development, protocol integrations & token burn strategy. | Earn yield in the form of iBG tokens by providing liquidity to the iBG treasury. | Pay success (transaction) fees using the iBG token for the value of yield earned only. – Your capital is not subjected to transaction fees by iBG Ecosystem. | If you're a developer, you'll receive iBG tokens for contributing to the ecosystem. | Get rewarded for introducing new users to iBG through an extensive referral program. |

Governance

Token holders can submit improvement proposals such as new features and technical development, roadmap, protocol integrations, burning mechanisms and addition of new assets on the app. These proposals will go through a voting process in which every user (who holds iBG tokens) can vote and the weighting of the is proportional to the amount staked for governance.

Burning mechanism

One of iBG tokens' utility is paying transaction fees within the ecosystem. These transaction fees will be burned and effectively taken out of circulation. This is a way for iBG app to give back to its community in the form of token appreciation. Taking tokens out of the circulating supply means that the token becomes scarce and in combination with increased popularity and usage of the app, it creates a positive feedback loop resulting in increased token valuation, happier users and organic growth.

Token Utility specific to each iBG App release

Common Token utility throughout the different product versions is governance, development compensation and referral earning.

For other token utilities that have stronger usage in the various releases are as mentioned below:

Key Token Utility for iBG Welcome Wallet (iBG App V1)

- Staking iBG tokens to provide Liquidity to ecosystem
- Priority access to iBG token via primary market purchase exclusively via iBG Welcome wallet

The first launch for the iBG platform is the Liquidity providing and staking program. iBG will launch three trading pairs on the popular Decentralised Exchanges (DEX) on Ethereum, Uniswap and Sushiswap. After acquiring iBG tokens, users will be able to provide liquidity to the following liquidity pools: iBG/USDT, iBG/ETH and iBG/wBTC.

Liquidity providers will get LP tokens as a receipt for providing liquidity into any of the above pools. These LP tokens can be staked on the iBG app in order to produce yield.

Details of the program will be announced soon on www.ibg.finance/staking-rewards.

Key Token Utility for iBG Smart DeFi Manager (iBG App V2)

- Utility to participate in portfolio strategies;
- Utility to pay for Success Fees;

At this stage, users will be able to choose from different strategies that are available on the app, and utilise their iBG tokens by locking them for specific periods of time. Each strategy will be clearly outlined along with estimated returns in iBG tokens.

Key Token Utility for iBG App Release v3: iBG Robo Advisor

- Utility to vote for governing proposals;
- Utility to participate in portfolio strategies;
- Utility to pay for Success Fees;

As the App takes on its intended full functionality, the community will be able to perform the functions with its token. Keeping in mind the changing dynamics of the DeFi landscape, well thought proposals for governance including yield pay outs mechanism and network layers will be raised to the Decentralized Autonomous Organisation (DAO) for voting to uphold our mission to keep users at heart and would continuously work towards giving an intuitive and seamless product.

7. Team

Core Team

Aneesha Reihana, Chief Product Strategist

Domain specialist in blockchain, fintech & digital transformation. Advocates DLT for inclusivity and banking the unbanked. 15 years' experience in Business Strategy, Finance & Tech. Executed milestone FinTech projects Actively participate in CBDC research papers.

Don Asok, Head of IT & RD

Instrumental in heading and leading the technology division in one of the fastest growing technology companies in Singapore. Specialist in big data ecosystem strategy, collaboration, and implementation. Strong background in Crypto CEX/ DEX and DeFi platform deployment.

Kate Alippa, Head of Marketing

Marketing Guru specializing in executing efficient and effective marketing campaigns that reap exceptional ROI. Fiercely passionate about crypto and DeFi, carried out over 10 successful marketing campaigns for blockchain start-ups including 12 years of experience in online and offline marketing in FinTech, agency and blockchain industries with specialization on brand and communications.

James Paul, Head of Operations

Business Development, PR & Strategy Professional with 14 years' experience in digital space and emerging technology start-ups, primarily focusing on project management, business strategy, acceleration and boosting.

Dr Shailesh D., Head of AI & Analytics

Veteran in AI/ML and DeepTech. Strategized, implemented, and executed many milestone projects in Singapore, MENA and India. Faculty of prestigious engineering colleges in India.

Pranjali More, Head of Sales

12 years' experience in Business expansion, investor relationship management, B2B sales & Marketing. Also established Entrepreneur of IT SME.

Advisors

Dr. Vin Menon, Co-Founder & Strategic Advisor

Veteran Technopreneur & Serial Entrepreneur. Overseen many successful exits in Tech, FinTech, MedTech space. Achieved most celebrated exit to Nomura Research Institute in 2015 at 300x valuation. Stellar track record of setting up motivated and high calibre teams in the technology and FinTech industry, establishing development centres from scratch to scale. Represented in the UN Assembly for Blockchain for Impact – Leveraging on Blockchain to provide free healthcare for all.

Prakash, Somosundram, Advisor

Serial Entrepreneur, Prakash has been involved in building start-up ecosystems in Singapore for more than a decade. His noteworthy achievements include numerous successful exits, such as a trade sale to WPP (2011) and a direct listing on NASDAQ QMX (2016) in Sweden.

8. Go to Market strategy

We have created a network marketing plan to launch and grow our platform. This creates a Network effect within our platform that will result in rapid growth that would be sustainable.

Our long-term strategy to build a community that is committed to the vision of the company. We have developed incentives for the community to build a sustainable business on our infrastructure. This will give them incentives to recruit members to our platform and to earn direct referral incomes.

To keep the community committed to success of the business on a long-term basis we have also developed incentive programs for them to stake their iBG Tokens in our ecosystem and they will be rewarded accordingly, and this will be shared with their community participants.

The primary commercial goals are:

1. To make participation in DeFi protocols easily accessible by all -- including individuals that are not tech or crypto savvy -- via a user-friendly app.
2. To enable users to create a diversified investment portfolio of DeFi tokens, from a single interface.
3. To offer automated digital token portfolio management, and advanced strategic advice.
4. To minimize the risk of cyber vulnerabilities that are inherent to DeFi tokens, by identifying and only suggesting the safest DeFi protocols to participate in.

Community Engagement

Current community engagement strategies:

Exposure on relevant Crypto and Digital Token platforms:

We will be working with a range of content platforms to create content for engagement and education, and we will also be creating micro programs for us to engage with their community as well as provide opportunities for growth for our existing communities.

Network Marketing Support Programs:

Our community engagement team will be creating content and programs to guide our network marketers to grow a sustainable business on our platform.

We will also be identifying Network Leaders and Brand Ambassadors from the community and we will be providing incentives and support for them to attract more people into the platform. The company has set aside iBG tokens that will be dedicated to support these programs.

Our team will be supporting the community daily with calls to update them on the progress of the company as well as upcoming events.

We will also be creating monthly and annual events to recognize the success of the network and to amplify and motivate some of the high performing networkers.

Financial Literacy Programs:

Working through our partners we will be seeking to create educational content around DeFI and we hope to increase the collective knowledge of our community through financial literacy. This will also include topics like guidance on protection of their digital assets and ways for them to grow their digital tokens.

We will also be running programs on a weekly, monthly and quarterly basis to increase community engagement and to grow the community organically.

Future engagement strategies:

1. Exploring partnerships with other communities
2. Exploring partnerships with Non-Governmental Organisations to do good together

9. Contact information

The iBG team is available to address your questions. Get in touch.

Email: invest@ibg.finance
LinkedIn: <https://www.linkedin.com/company/ibg-finance/mycompany/>
Telegram: t.me/ibgfinance
Facebook: <https://www.facebook.com/iBG-Finance-107823604718225/>