

roobee

Whitepaper

Version 1.7

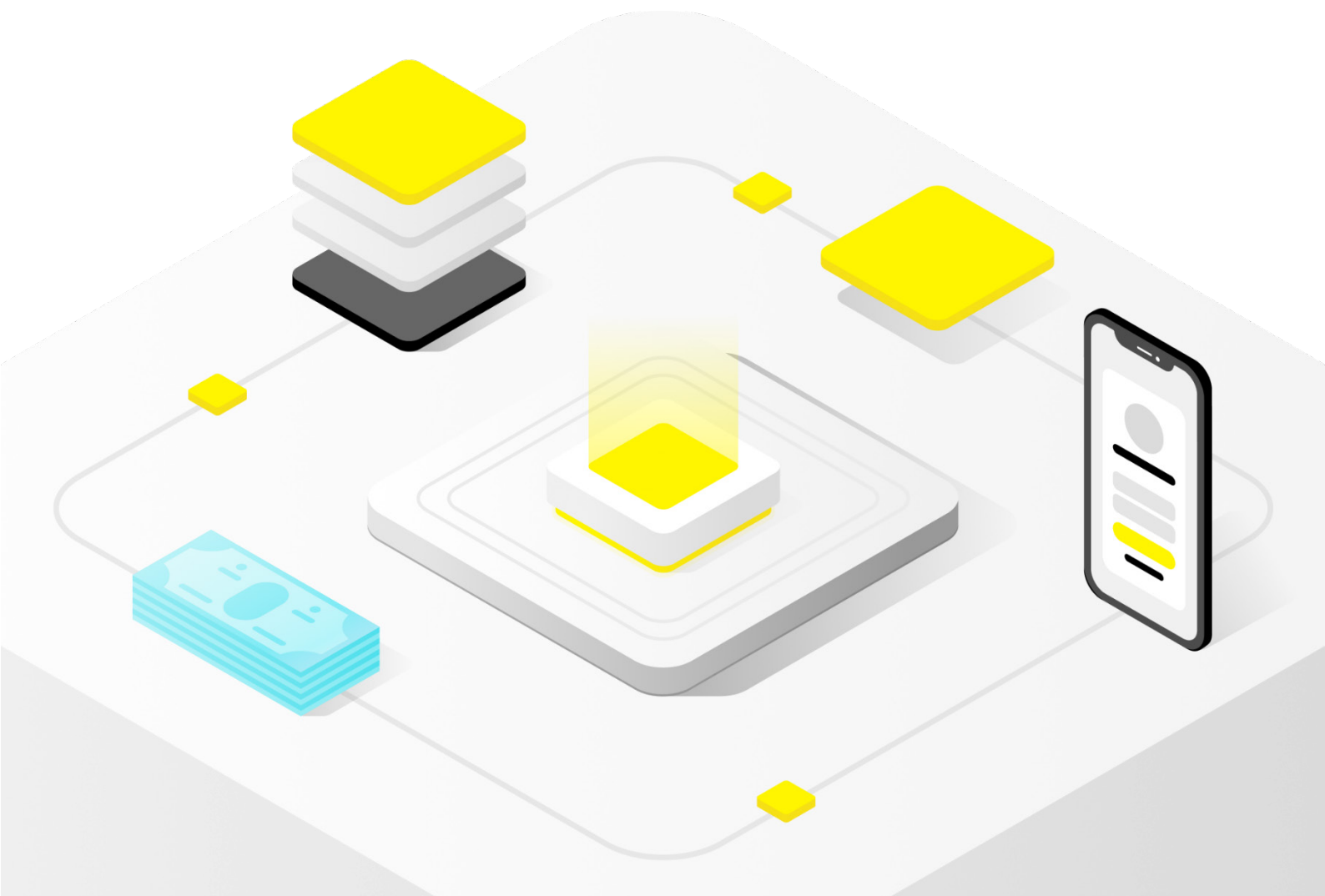


Table of Contents

DISCLAIMER	3
INTRODUCTION	6
STRENGTHS OF ROOBEE PROJECT	7
We make the investment world accessible to everyone	7
Wealth management using a mobile phone	7
We make a product for people	8
Worldwide media about Roobee	9
We work on a growing market	10
Regulations and licenses	11
Business model that works	11
Community of potential clients with more than 300,000 investors	12
We remove entry barriers to investing in investment products	14
VISION	15
We share the following idea of the market situation:	15
MARKET	17
Market segment and forecasts	17
PROBLEMS AND SOLUTIONS	26
PRODUCT	37
The entire investment world in your pocket	37
Investment products on Roobee	41
Roobee for investment product providers	43
Monetization	43
TECHNICAL BLOCK	44
Roobee Network	44
Performance of transactions in Roobee blockchain	46
Network Actors	47
Roobee Wallet	48
Roobee ID	49
Asset Digitalization	50
Blockchain Use Case	51
Roobee Investee	53
Roobee Score	53

Roobee Fin	54
Roobee Marketplace	57
Roobee Liquid	58
Liquidity Manager	58
Roobee Community	59
Transparency and genuine investment statistics on Roobee	59
Roobee Terminal	60
Decentralized asset managers	61
TOKEN	62
Roobee Token	62
Legal Status and implications with Roobee Token	63
Token Emission	64
MARKETING AND PROMOTION	67
Our community	67
Our experience in marketing	68
What are the results of Roobee test system?	69
Plans to attract new users	70
Ways to attract new users to Roobee:	70
World best marketing practices	73
Partnership with financial advisors, consultants, event organisers	75
ROAD MAP	76
KEY TEAM MEMBERS AND ADVISORS	81
WE WORK WITH	86

DISCLAIMER

The given White Paper document has been formulated to present the Roobee project.

This White Paper is a property of the the Roobee project - and shall not be reproduced, copied, transferred or otherwise distributed to any third party. This White Paper is designed for general informational purposes only, as a guide to certain of the conceptual considerations associated with the narrow issues it addresses. This document contains the information which can not be considered exhaustive and does not intend any elements of the contractual relationship. The content of this White Paper is not binding for Company Parties and Company reserves the right to change, modify, add, or remove portions of this White Paper for any reason at any time before, during and after the Roobee Token sale by posting the amended White Paper on the website <https://www.roobee.io>. The sole purpose of this document is to present information to potential Token holders, in order to make a decision whether they want to conduct a project analysis for subsequent acquisition of Roobee tokens.

This White Paper does not constitute an investment, legal, tax, regulatory, financial, accounting or other advice, and this White Paper is not intended to provide the sole basis for any evaluation of a transaction on acquiring of the Roobee Tokens. Prior to acquiring the Roobee Tokens, a prospective purchaser should consult with his/her own legal, investment, tax, accounting, and other advisors to determine the potential benefits, burdens, and other consequences of such transaction. Nothing in this White Paper shall be deemed to constitute a prospectus of any sort or a solicitation for investment, nor does it in any way pertain to an offering or a solicitation of an offer to buy any securities in any jurisdiction, and also shall not be considered as offer to sell or an offer to buy any securities in any jurisdiction.

This document is not composed in accordance with, and is not subject to, laws or regulations of any jurisdiction which prohibit or in any manner restrict transactions in respect of, or with use of, digital tokens. The present White Paper contains statements, estimates and financial information only on forward-looking manner. Such forward-looking statements or information are connected to known and unknown risks and uncertainties that may lead to a significant difference between actual events or estimated results or results, implied or expressed in such forward-looking statements or information. All forward-looking statements such as "expects", "plans", "believes", "projects", "anticipates", "will", "aims", "may", "would", "could", "continue" and similar statements defining roadmap execution, financial performance, business strategy and future event may involve risk and uncertainties

This English language White Paper is the primary official source of information about the Roobee project. The information contained herein may from time to time be translated into other languages. In the course of such translation some of the information contained herein may be lost, corrupted, or misrepresented. The accuracy of such alternative communications cannot be guaranteed. In the event of any conflicts or inconsistencies between such translations, this official English language White Paper, the provisions of this English language original document shall prevail.

Roobee have a right to make any amendments in the present White Paper. Should versions of the present document have any discrepancies the last version of the White Paper published on the website <https://www.roobee.io> shall prevail, and the previous published versions are considered invalid in all senses.

Roobee shall disclaim any responsibilities neither direct nor indirect on any losses or damages arising upon reliance on any part of this information shall it contain errors, omission, or inaccuracy, any action resulting therefrom, or in the usage of Roobee products and services described in this document or in the social media networks.

The present White Paper issued on the website <https://www.roobee.io> involves only descriptive information, which shall not be deemed binding and be a part of the terms and conditions of the Token generation event (hereinafter known as the "Terms"). please be noted that the purchase of Roobee Tokens involves risks. More detailed information is available in the Terms and Conditions on the website <https://www.roobee.io/>, in the section on risks.

Any publication or distribution in any other ways of the present document and the offer and/or sale Roobee Tokens may be restricted by laws of certain jurisdictions. Failure to comply with any restrictions could result in a violation of the law.

The Roobee Token is not a digital currency, security, commodity, or any other kind of financial instrument and has not been registered under the Securities Act of 1933, the securities laws of any state of the United States of America or the securities laws of any other country, including the securities laws of any jurisdiction in which a potential Roobee token holder is a resident.

The Roobee Tokens are not being offered or distributed to, purchased by or sold to, as well as can not be resold or otherwise alienated by their holders to, citizens of, natural and legal persons, having their habitual residence (tax or otherwise), location or their seat of incorporation (i) in the United States of America (including its states and the District of Columbia), Puerto Rico, the Virgin Islands of the United States, any other possessions of the United States of America, or (ii) in the country or territory where transactions with digital tokens are prohibited or in any manner restricted by applicable laws or regulations. If such restricted

person purchases the Roobee Tokens, such restricted person has done so on an unlawful, unauthorized and fraudulent basis and in this regard shall bear negative consequences.

Roobee neither offer or distribute the Tokens nor carry on a business (activity) in any regulated activity in countries and territories where transactions in respect of, or with use of, digital tokens fall under the restrictive regulations or require from Company to be registered or licensed with any applicable governmental authorities.

Each purchaser of the Roobee Tokens is reminded that this White Paper has been presented to him/her on the basis that he/she is a person into whose attention the document may be lawfully presented in accordance with the laws of the purchaser's jurisdiction. It is the responsibility of each potential purchaser of Roobee Tokens to determine if the purchaser can legally purchase the Tokens in the purchaser's jurisdiction and whether the purchaser can then resell the Tokens to another purchaser in any given jurisdiction. The decision to buy the Roobee Tokens is made by the purchaser at his sole discretion and under his sole responsibility.

Roobee shall reserve the right to refuse selling the Tokens to anyone who does not meet criteria necessary for their buying, as set out herein and by the applicable law. In particular, the Company may refuse selling the Tokens to those buyers who do not meet eligibility criteria established by the Company from time to time in its sole discretion. If you are not sure that you are entitled to participate in tokensale of Roobee tokens, you need to apply to a professional legal, financial, tax or other consultant. Participation in tokensale is entirely voluntary.

We do not and cannot provide guarantees, and are not responsible for the fulfillment of the above conditions. The reader, potential purchaser or participant must independently verify that the sale of tokens is not prohibited by the applicable laws of the country of residence or permanent residence of the participant

INTRODUCTION

Roobee is an international blockchain-based investment platform for non-professional and private investors with genuine statistics. It is built on the principles of security, transparency of operations, easy use, accessibility for ordinary people, automated investing and asset management.

Roobee consists of 2 shells:

- ⦿ **Inner shell:** huge and complex infrastructure of a backend platform.
- ⦿ **Outer shell:** the final result of the Roobee product — investment service Roobee Invest in the form of a mobile application and a website based on the principles Easy to Use and Suits You Best

Roobee combines:

- ⦿ A wide range of investment products of traditional financial and crypto markets, such as stocks, ETFs, investment funds, venture funds, real estate, cryptocurrencies, IPO, STO, shares in start-ups, etc., through digitization of assets or their parts
- ⦿ Access for ordinary people (non-professional and retail investors with small capital and income) to these products
- ⦿ 0% Roobee fee for purchasing investment products
- ⦿ Technological infrastructure of a backend platform based on:
 - ⦿ Own blockchain Roobee Chain
 - ⦿ Secure storage using centralized and decentralized solutions
 - ⦿ AI for creating individual automated investment portfolios and strategies, as well as their automated rebalancing
 - ⦿ Roobee ID, a secure identification system, which provides the user with fast and secure access to investing in all investment products available on Roobee. It will be sufficient to undergo a AML/KYC check just once.
- ⦿ Technology infrastructure of a mobile application and website
- ⦿ Gamification for convenient and simple investment
- ⦿ legal infrastructure for compliant work and investment opportunities for non-professional and retail investors from different countries ... **and much more**

STRENGTHS OF ROOBEE PROJECT

We make the investment world accessible to everyone

Most people in the world are not professional investors, they do not understand how to invest free funds, do not have direct access to investment markets and are unable to pass the minimum investment threshold for many investment products; they do not trust traditional asset managers or are even unaware of their existence. There are territorial and legal barriers, as well as an investment scale barrier.

Roobee's mission is to enable any person with any income to invest as little as \$10 in investment products that only large institutional players, qualified investors, millionaires and funds have access to. That is why the parity of investment opportunities is at the core of our concept.

Most of investment products, such as commercial real estate, venture capital funds, shares in promising start-ups, investment funds, IPOs, a number of stock market products, etc. are unavailable to ordinary people with low income and capital. Some of these products are available only to qualified investors with a high level of income and capital. Others establish a high entry threshold, so it is impossible for a person with a small capital to make up the most diversified portfolio by lowering their risks.

Even if a person has saved \$5,000 for investments, these funds, as a rule, will only be enough to invest in 1-2 of such investment products. Such an approach to investment is highly risky, as everything the person has gets invested only in these 1-2 investment products, which, as a result, can yield negative returns. A portfolio consisting of 10 investment products from different markets, however, allows to lower these risks considerably.

Wealth management using a mobile phone

There are many millions of bank clients whose savings accounts contain unused money that could be invested. According to a 2017 study by digital wealth management company Nutmeg, there is over £720 billions of unused cash in savings account in the UK only. In addition,

considering that trillions of pounds will be inherited by the new tech-inspired generation from their wealthy parents. The general trend is that consumers are used to digital experience, people will rapidly develop a need for a higher rate of return than that provided by a bank, passive automated investing of their income and wealth management using a transparent mobile application.

We make Roobee a personal investment assistant for every individual, even an individual who has no clue about investment, but wants to gather wealth and to gain profit from his or her own money, without letting it sit around in savings accounts.

We make a product for people

Easy to use

The world of investment is very complex for the vast majority of the world's population. The current infrastructure is very difficult for comprehension: stock exchanges, investment platforms with multiple professional tools, "Forex-brokers", etc., are unclear for most people. The current Gen Z and Y is the generation of future active investors, most of whom create demand for a fundamentally new concept of services and products in investment management.

The current generation:

- ⦿ Are not ready to trust and use traditional bank products
- ⦿ Are not ready to spend time studying details and tracking hundreds of quotations
- ⦿ Are accustomed to using simple and understandable digital services
- ⦿ Learn quickly, getting involved in the process through gamification
- ⦿ Want to see new technological solutions that can automatically form and manage an investment portfolio with low fees and minimum contribution amounts for entry.

Most people in the world do not want to become traders and professional investors. They want to use as little effort as possible and live in a mode of income-generating automated passive investing.

For an ordinary person, Roobee is an investment service, which is Easy to Use and Suits you best. Roobee is not an active trading service with constant quotation tracking, "stock exchange" game, complex trading instruments, stop-losses, order books, margin trades and other complex instruments.

No-one needs stress and sleepless nights spent in front of a monitor, which ultimately lead to loss of funds anyway.

Worldwide media about Roobee



Passive automated and portfolio investing

90% of private investors in the stock market who practice day trading without any assistance end up losing money. And even more long-term investors often underperform without investment advice. A recent Dalbar study showed why investors are their own worst enemy. From 1997 through 2016, the average active stock market investor earned 3.98 percent annually, while the S&P 500 index gave 10.16 percent in returns. The reasons are simple: investors try to outsmart the markets by practicing frequent buying and selling in an attempt to make superior gains.

Using Roobee, anyone will be able to invest their money in a couple of clicks in an investment portfolio consisting of investment products from different markets, which will allow to ensure maximum diversification.

It will also be possible to link a bank card (or to transfer digital currency to decentralized Roobee Wallet) and to set the amount/percentage of income the user wants to invest. The Roobee system will automatically, on a daily/weekly/monthly basis, transfer the amount of funds selected by the user to the investment portfolio created or the investment products selected.

We work on a growing market

As forecasted by Boston Consulting Group, the total AUM market will reach \$109 trillion by 2020, which is 1.37 higher than the corresponding figure in 2017 (\$79.2 trillion)*.

The global robo-advisory market is one of the largest in terms of the volume of wealthtech sub-segments and is set to skyrocket. According to Juniper Research, total robo-advisor platform revenues will reach \$25 billion by 2022, which is 14.7 higher than the corresponding figure of 2017 (\$1.7 billion in 2017)**

Juniper Research states that such rapid growth (CAGR 71.2%) is associated with the digital transformation in the field of asset management and changes in the consumption (investing) patterns.

This market is currently focused on online services from the traditional financial sector, which, in most cases, do not use new technologies, such as blockchain, artificial intelligence, decentralized solutions, transparency of statistics, gamification, etc. In terms of investment products, they are mostly concentrated on the US stock market only and do not provide access to the world of digital assets and alternative investments (venture funds, loans, etc.). At the same time, services that deal with asset management often work only with qualified investors and have a high investment threshold.

Despite this, such traditional services have billion-dollar capitalizations: for example, Betterment — \$800 million. Robo-advisor company operating exclusively in the US market. As compared to such traditional companies, Roobee has a number of advantages expected by the market: micro investing; availability of a wide range of investment products from various markets, including alternative investments and digital assets; blockchain; AI; gamification; easy to use investment service and more.

* These estimates do not include assets managed by crypto funds.

** The figure includes basic fees and excludes indirect revenues from services, which are a significant part of the total robo-advisor revenue.

Regulations and licenses

We have already received the following licenses for financial services:

- ⦿ Providing services of exchanging a virtual currency against a fiat currency
- ⦿ Providing a virtual currency wallet service
- ⦿ Operating as a financial institution
- ⦿ Service of trust funds and companies

We plan to continue to obtain all the necessary licenses.

Business model that works

Over \$15,000,000 went through Roobee's testing system

Work on the project has continued since 2017. The idea of Roobee emerged in response to the needs of many people. For several years, our team has had a blog about investments followed by more than 300,000 people. These are people with absolutely different levels of income who are interested in investing personal funds.

Most of them have no time for selection and constant analysis of investment products. They are also unable to invest due to the high minimum investment amount requirements of investment products.

Thus, a common need for collective investment has emerged within our vast community.

We took on the role of an aggregator, selected offers in the market and made agreements with projects in which we invested later on.

All this was done manually. However, it aroused great interest in the community. We decided to automate all our operations, and the Roobee platform has become a logical extension and evolution of this activity.

For the 10 months of testing in a limited manual mode, our project has already helped 5,000 people invest >21,000 ETH (which was equivalent to \$15,000,000 during the testing period) in several investment funds, 1 venture project at the private stage and 30 blockchain projects, among which were the most sensational ones in the crypto world.

Community of potential clients with more than 300,000 investors

As of April 7, 2019, our community includes:



Telegram: more than **230,000** people



Instagram: more than **130,000** people



Twitter: more than **5,000** people



Vk.com: more than **67,000** people



E-mail base: **100,000** people

\$4,500,000 was raised at the Pre-seed round

Support from 200m_trader

On August 2, 2018, a Bloomberg-labelled "200M_trader" invested 10,955 ETH (or \$4.5 million) in Roobee. Bloomberg reported in 2017 about how this investor made \$283 million from an \$55 million investment in one month (the investor chooses to remain anonymous).

"I only invest in projects that can reach a capitalization of \$1bn within the time frame of 5 years. I see this potential in Roobee project, that's why I invested \$4.5 million into this blockchain-based investment platform. I've been following the same guidelines investing in Ethereum, EOS and other projects. In 2017 this strategy allowed me to transform \$55m into \$283m within a month. Moreover, I've seen a lot on the cryptocurrency market over the past three years, and in 2019 only products with tested business models, solving real tasks facing our world, take the lead"

200M_trader about Roobee

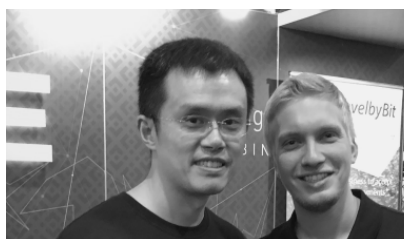
[Original CCN Article](#)

Experienced blockchain developers

HashLab is one of Roobee's teams of blockchain developers. Their main developer is Dan Kaizer. He is the winner of the world's largest Ethereum hackathon ETHWaterloo (> 400 developers) at which judges, and reporters were Vitalik Buterin and others.

We make Roobee better every day

We communicate with a large number of c-level people, entrepreneurs, foundations and companies to make Roobee even better, and also to achieve the goals of the project.



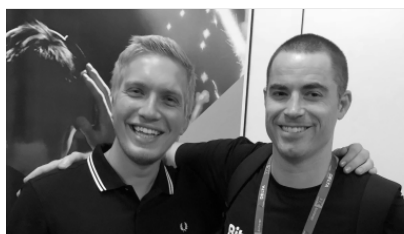
Artem Popov with Changpeng Zhao, founder and CEO of Binance



Artem Popov with Larry Sanger, co-founder of Wikipedia



Dan Kaizer of HashLab (right) with Vitalik Buterin



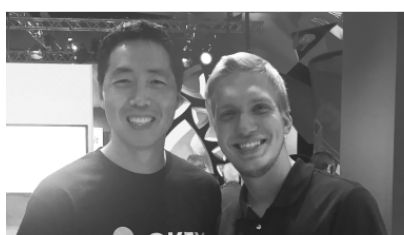
Artem Popov with Roger Ver, bitcoin.com CEO



Artem Popov with John McAfee



Artem Popov with Charlie Lee of Litecoin and Coinbase



Artem Popov with Tim Byun, CEO at OKCoin



Artem Popov with Ted Lin, Chief Growth Officer at Binance



Artem Popov with Maxim Nogotkov, founder Svyaznoy&Svyaznoy Bank



Artem Popov with Pavel Cherkashin, executive partner GVA Capital



Artem Popov with James Ratigan, ED of professional studies department in Baruch College, City University of New York



"Investments in Blockchain Projects" presentation at Blockchain Week

Note: Artem Popov, co-founder of Roobee

We remove entry barriers to investing in investment products

Micro investing is a 2018 trend in WealthTech. 70% of the world's population represent investors who do not own large capital. They are attracted by the opportunity to invest small amounts easily, for example, with a mobile application.

Roobee will give people the opportunity to invest small amounts of money in the investment products to which they currently do not have access, and which are available only to rich people and large financial players.

VISION

We share the following idea of the market situation:

- ⦿ The traditional investment market is open mainly to institutional and private investors with high levels of income and capital. The overwhelming majority of the world's population are not professional investors, they do not have large capital, have low incomes and do not have direct access to investment markets; they show a lack of trust to traditional asset managers, or are even unaware of their existence.
- ⦿ The asset management industry is increasingly influenced by technology. The so-called automated asset management (wealthtech), which is fundamentally different in terms of value proposition, client profile, products, services, communication and distribution channels, will be, in the nearest future, winning an increasing share in the global asset management market. This is an inevitable trend.
- ⦿ Artificial intelligence technology will affect many aspects of our lives. The penetration of AI into virtually all industries will increase significantly in the nearest future. Machine learning methods will be used everywhere, including the asset management industry. Neural networks will process enormous streams of information, and companies will know about their clients pretty much everything they need to form unique investment portfolios based on the actual needs. The development of technologies and services in the field of voice artificial intelligence, their integration with wealthtech solutions will enable most investors to use smartphones, smart speakers and other devices for a new type of investment analytics transport, user data, to simplify the transfer of instructions and interaction with investment services, to transfer customer service to a new quality level.
- ⦿ The cryptocurrency market has begun its rapid development relatively recently and has, without exaggeration, a gigantic potential. The entry barriers here are significantly lower, however, due to the high level of volatility, not everyone can get a high rate of return, including professional traders. Despite the growing number of stablecoins, there is a market demand associated with new hedging tools and opportunities to invest in a wide range of traditional asset classes.

- ⦿ Blockchain technology opens up truly colossal opportunities in many areas, including investment management. Digitalization, i.e. issue of digital assets tied to the underlying ones, from stocks and debentures to venture projects and real estate, forms a new investment paradigm based on transparency and security of transactions, high transaction speed, and universal accessibility of investment opportunities. Due to digitalization and fractional investments, the liquidity of various assets also significantly increases.
- ⦿ Dealing with the mass affluent segment of the asset management market involves a number of new challenges. We need new secure and transparent, easily replicable infrastructural technological solutions, complex products that will enable the investor to work with many market players, maximum customer-focus, including simplicity and intuitiveness of client applications, understanding of the needs of the audience, new communication channels and interaction with clients. All of the above are Roobee's competitive advantages, which open up the possibility for a breakthrough in the new rapidly developing wealthtech market.

At Roobee, we are convinced that the asset management industry stands on the verge of a new era of monumental change! In the nearest future, a huge number of people will be able to invest, freely, safely and without investment thresholds, small amounts of money in various asset classes to which only large institutional players, qualified and private investors with high income and capital currently have access. Regardless of state borders and distances, these people will be able to get a higher rate of return compared to bank deposits.

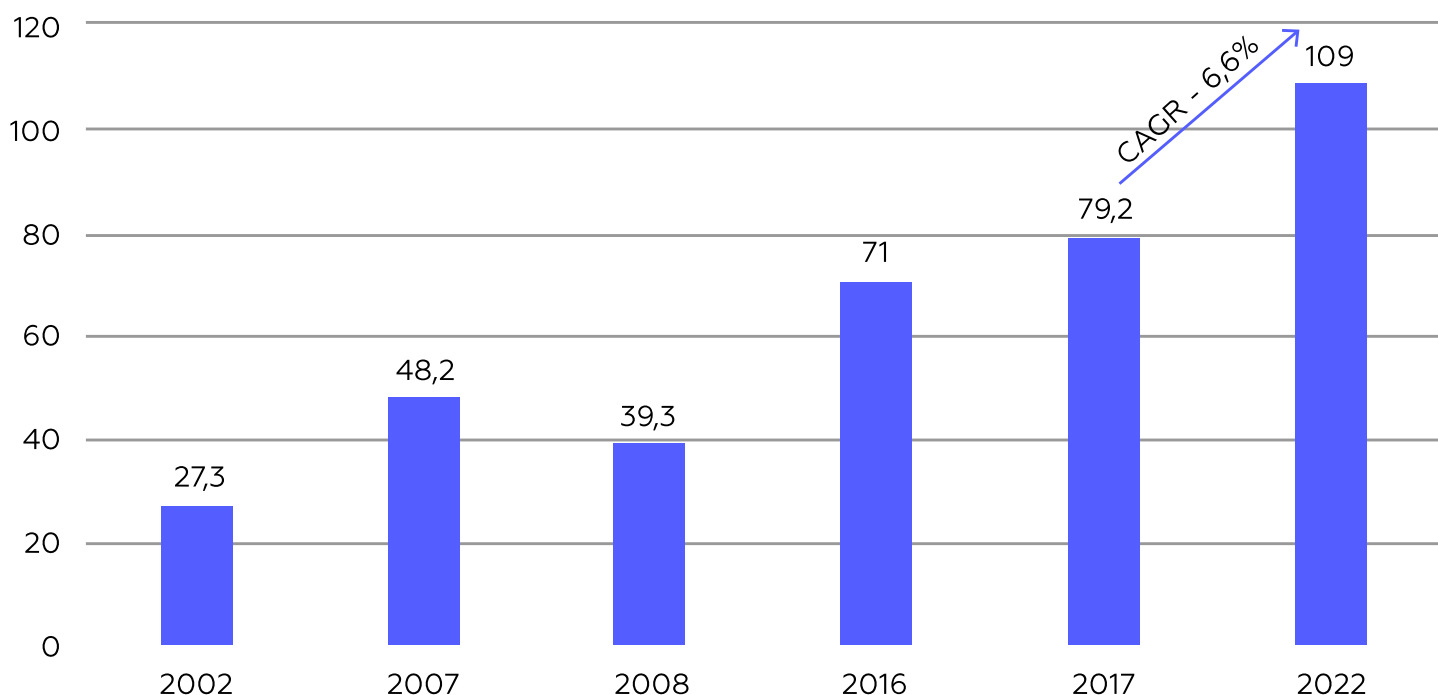
MARKET

Market segment and forecasts

The asset management market is demonstrating steady growth. As forecasted by Boston Consulting Group, the total AUM will reach **\$109 trillion** by 2020, which is 1.37 higher than the corresponding figure in 2017 (\$79.2 trillion)*.

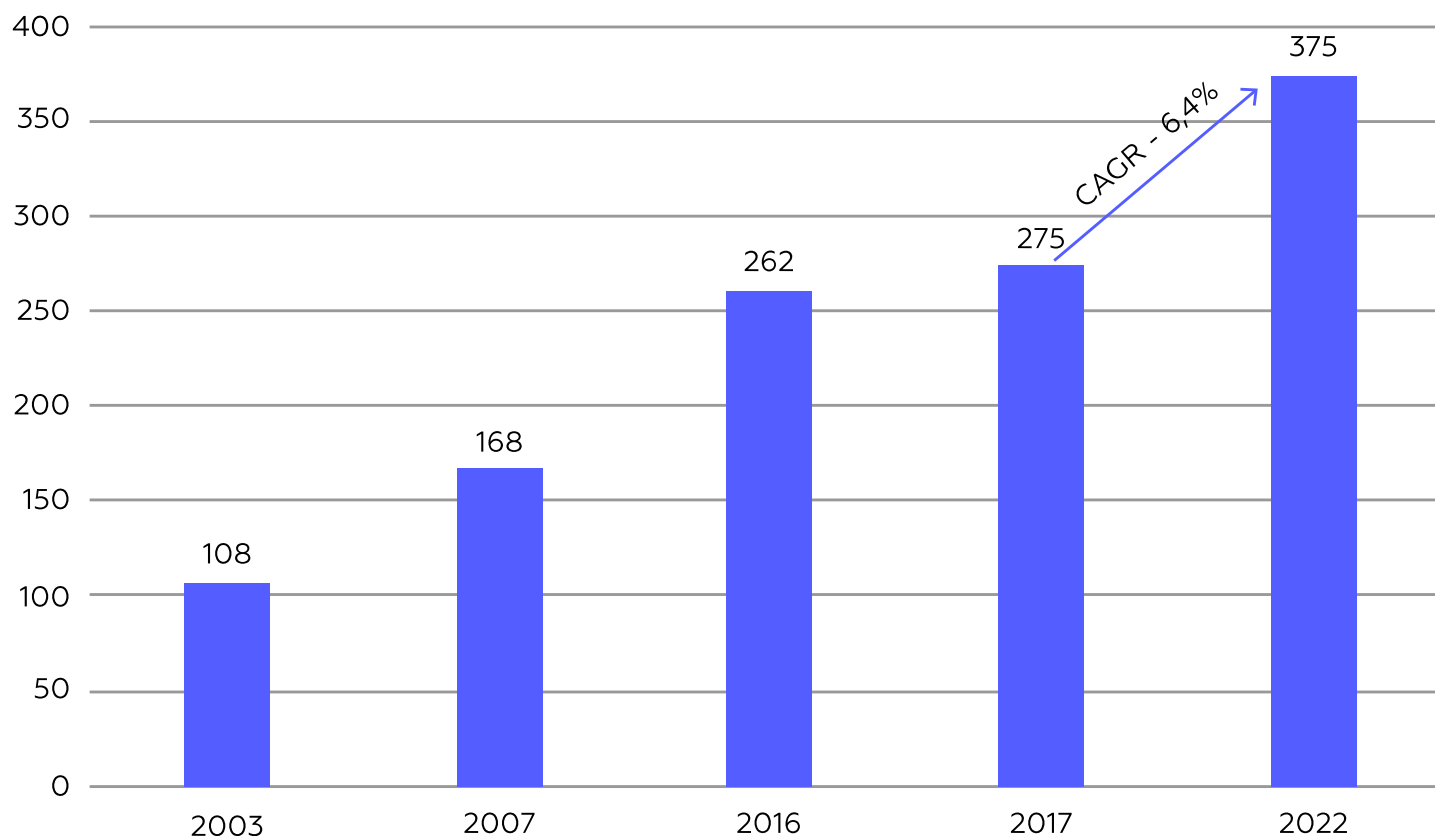
* These estimates do not include assets managed by crypto funds.

Total assets under management trillion USD

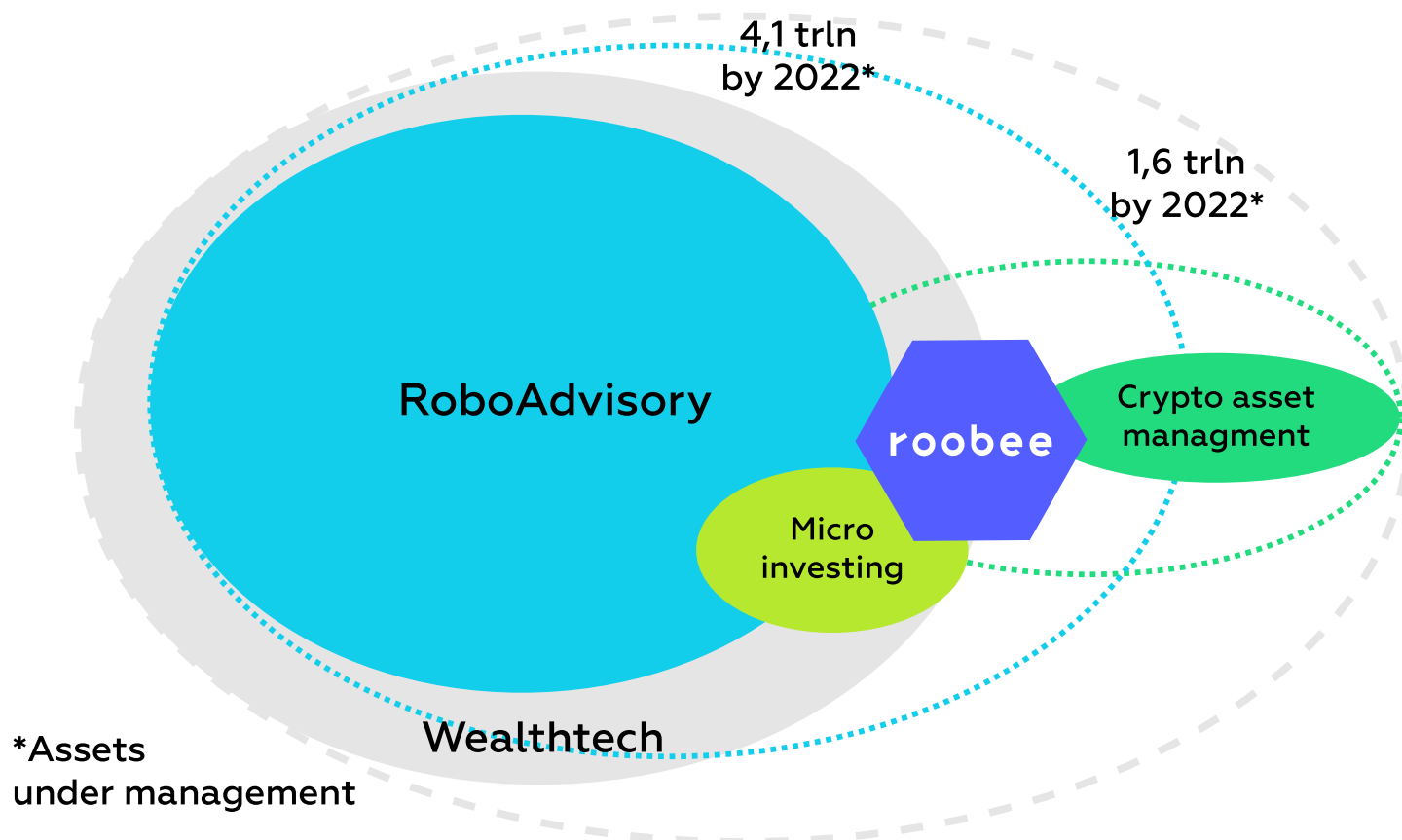


Under the influence of the factor of decreasing fees due to the aggressive development of automated investment services, the total revenues of managers will reach **\$375 billion** in 2022, showing an average annual growth of 6.4%. This is \$100 billion more than in 2017.

Revenue asset managers billion USD



Roobee will perform its activities in the segment of automated asset management systems (investment & wealth management technologies or wealhtech) and expand its boundaries and include investments in cryptocurrency.



At the moment, the cryptocurrency market and the market of automated asset management systems are separated. Very few players operate in both fields at the same time. In the next 3 years, these markets will be merging.

Roobee is on the border of combining wealthtech and investment in crypto assets and, in the future, in digital assets.

According to the today's concept, wealthtech includes segments such as:

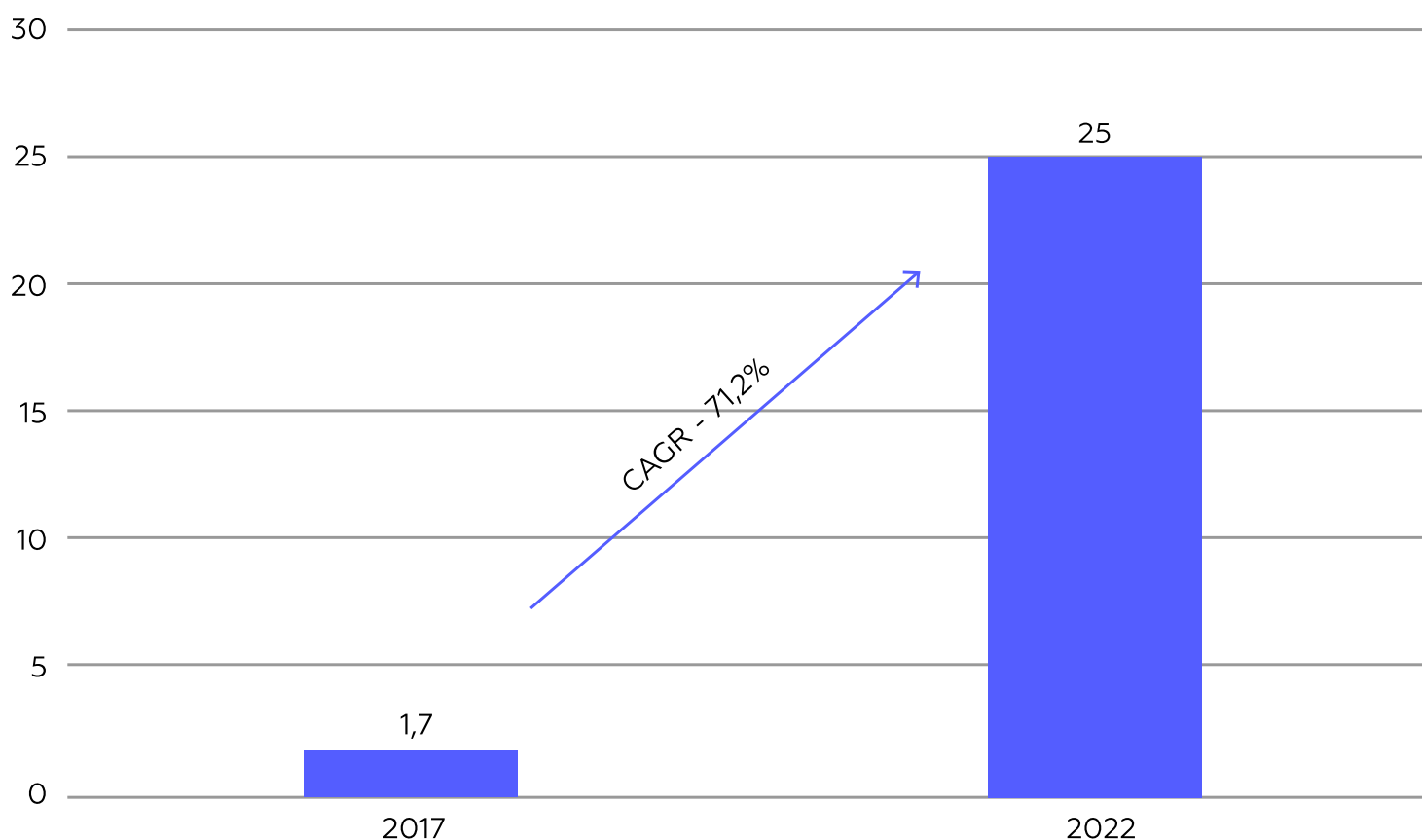
- ⦿ **Robo-advisory**, which includes automated and semi-automated investment platforms and services for managing an investment portfolio;
- ⦿ **Robo-retirement** — automated wealth management platforms and services that specifically target retirement savings accounts;
- ⦿ **Micro-investing** — platforms specialized on micro-investing solutions;
- ⦿ **Digital Brokerage** — brokerage platforms and services;

- 🕒 **Investing Tools** — a mix of software and services that provide comparison tools, information search, and access to a network of investment advice;
- 🕒 **Centralized Portfolio Management** — platforms that perform aggregation of investment portfolios, analyze and forecast portfolio performance and provide recommendations.
- 🕒 **Financial Services Software** — software that connects various technological services to the bank account.

The global robo-advisory market is one of the largest in terms of the volume of wealthtech sub-segments and is set to skyrocket.

According to Juniper Research, total robo-advisor platform revenues will reach **\$25 billion** by 2022, which is 14.7 higher than the corresponding figure of 2017 (\$1.7 billion in 2017).*

Revenue RoboAdvisors billion USD



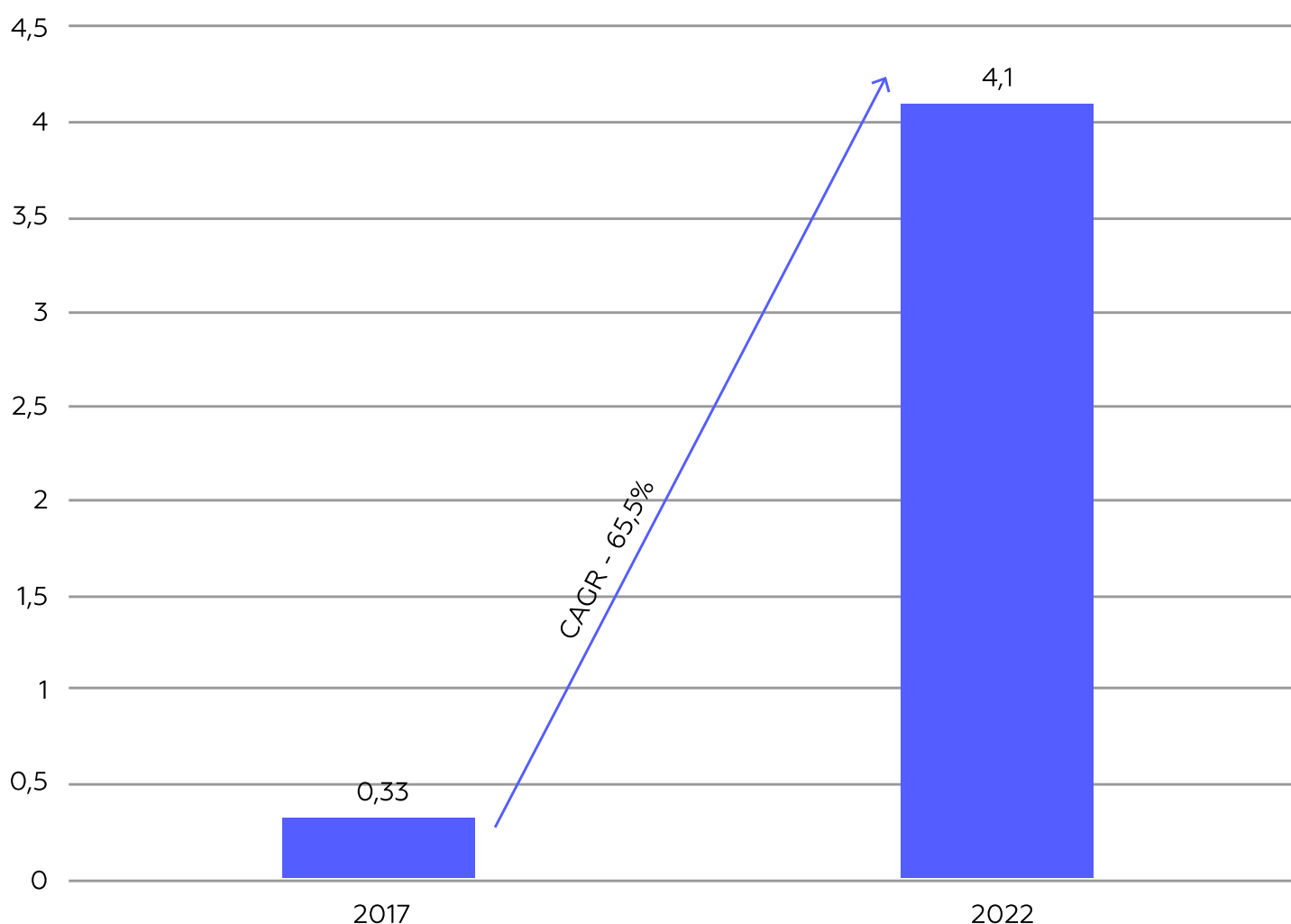
Juniper Research states that such rapid growth (CAGR 71.2%) is associated with the digital transformation in the field of asset management and changes in the consumption (investing) patterns.

*The figure includes basic fees and excludes indirect revenues from services, which are a significant part of the total robo-advisor revenue.

The share of the robo-advisory segment in the asset management market will increase from 0.6% to 6.6% by 2022.

Robo-advisors' total assets under management will grow to **\$4.1 trillion**.

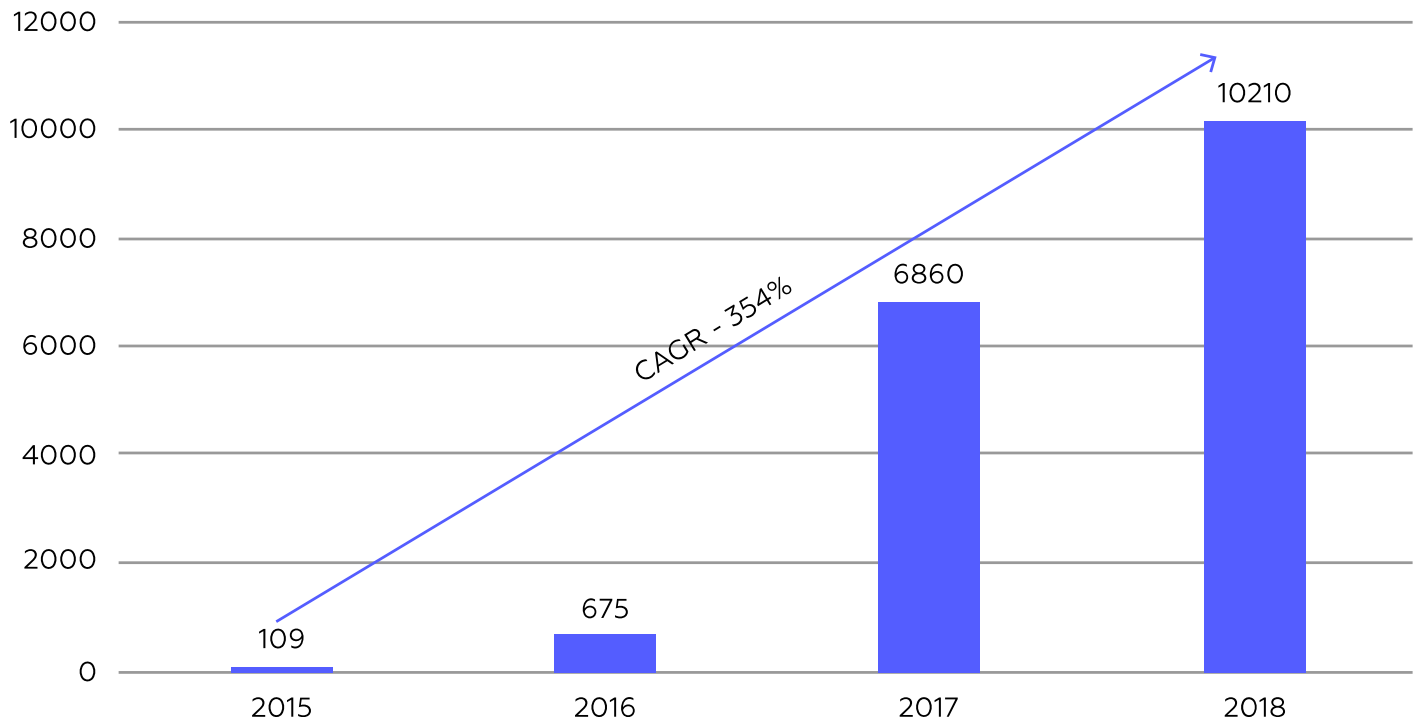
Total assets managed by RoboAdvisors trillion USD



Micro investing is a 2018 trend in WealthTech. This new market segment, which originates in the US and is rapidly gaining momentum around the world, will also be a driver for wealthtech development.

As of April 2019, the total cryptocurrency capitalization is \$180 billion. According to Crypto Fund Research, crypto funds manage more than \$10,2 billion in assets as of the end of 2018. The average annual growth of assets under management versus 2015 is 354%. If these growth rates continue, the volume of assets under management of crypto funds can reach **\$1.6 trillion** in 2022.

Total assets managed by crypto funds million USD



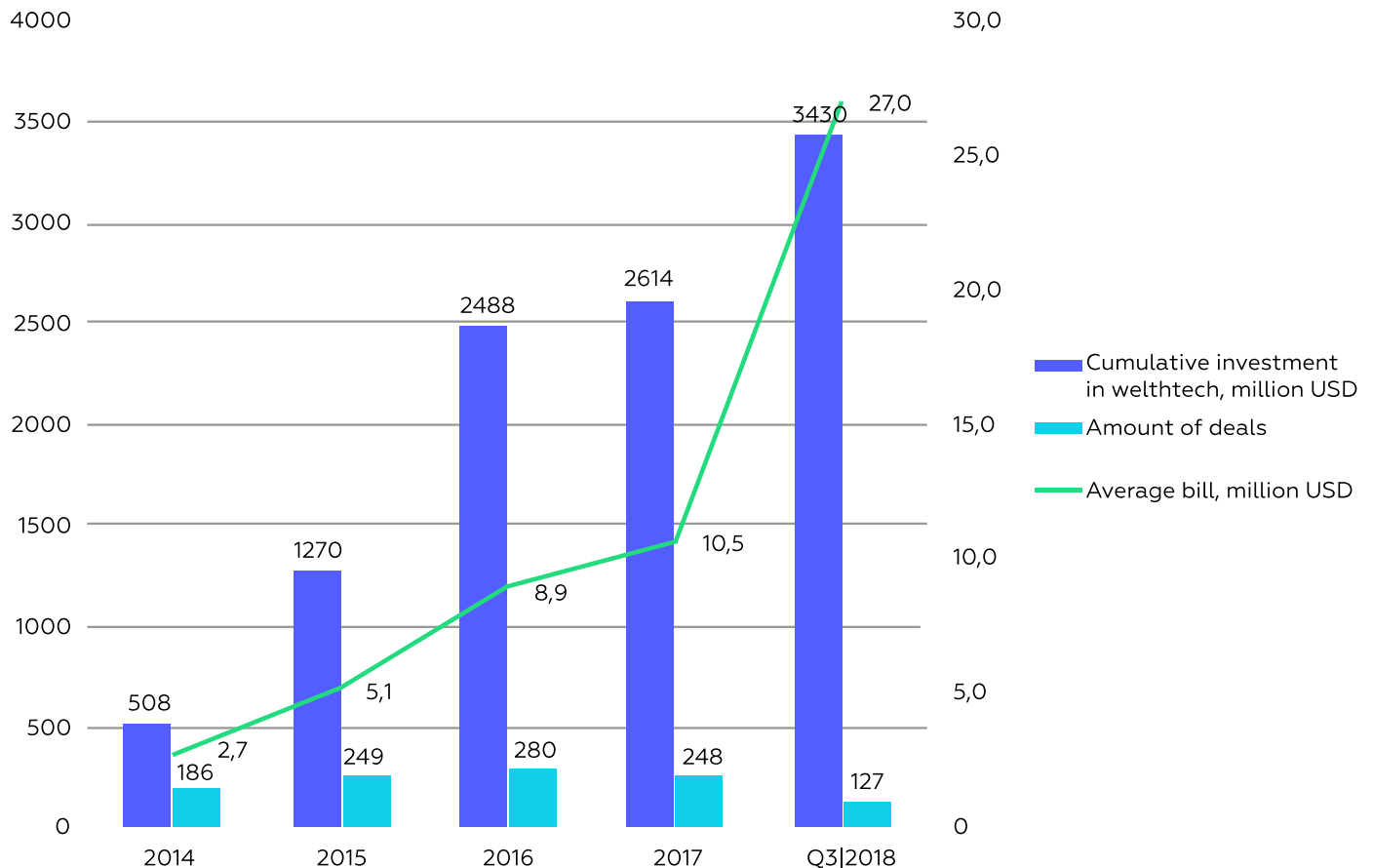
Wealthtech market growth drivers:

The key growth drivers in the automated asset management market are:

- 🕒 Influx of new generation investors. Increased audience of active investors among Millennials and Generation Z, who are not crypto investors and who want to use simple investment services with a low investment threshold that do not require specialized finance knowledge and time costs from the user;
- 🕒 Influx of crypto investors. The development of the cryptocurrency market and, as a consequence, the growth of the number of crypto investors, the rapid growth of the client base for automated asset management services due to the crypto investors wishing to differentiate their investment portfolio and hedge risks;

- Reduced entry threshold and micro-investing development;
- Increased penetration of smartphone users, ensuring the continued availability of services;
- Low fees (0.6% on average) typical for automated asset management services are significantly lower compared to traditional "offline" asset managers;
- Expansion of investment opportunities, including new classes of traditional assets, previously available mostly to high net worth individuals (HNWI);
- Expansion of investment opportunities in cryptocurrencies;
- Skyrocketing technological development, which enables to offer new products and services to the market and to fully transfer interaction with customers to the digital environment;
- Growing investments into the sector. According to FinTech Global, more than \$10 billion has been invested in wealthtech over the last 5 years.

Investments in wealthtech, million USD



Client expectations:

According to Ernst and Young's 2016 survey, clients expect high-quality services, including using digital channels, reliability (confidence in the service provider), engagement, trust and performance. In terms of engagement, clients value accurate information, self-service and digital channel capabilities. As regards financial performance, they value a solid understanding of their financial goals and having at their disposal a broad suite of products and tools. Through the prism of trust, clients value transparency in fees, transaction security and data confidentiality the most.

61% of clients aged 18 to 34, 51% of clients aged 35 to 50 or 24% aged 51 to 70 would prefer using automated investment services.

Over 70% of HNW clients would consider robo-advice, compared with 37% of mass affluent clients.

Roobee's target audience

Millennials (born in 1981-1996) and Gen Z (born 1996-2012) are the service's target audience. According to the UN prospect, by 2020 at least 63% of the world's consumer audience will be represented by Gen Z and Y (Millennials).

Generations Z and Y are not ready to trust and use traditional bank and financial products, to track hundreds of quotations and spend time to study complex information, but they seek simplicity, gamification, transparency and want to use minimal effort and live in the format of "automated payments."

30% of Millennials (Gen Y) are ready to invest in cryptocurrencies. According to Blockchain Capital's 2018 survey, 30% of Millennials would prefer to invest \$1,000 in bitcoin than to invest \$1,000 in government bonds or stocks. At the same time, only 42% of Millennials have ever heard of a bitcoin. This percentage increases each year.

94% of US Millennials have never placed money on deposit.

Competitive environment:

CBInsights highlights the following wealthtech segments:

Roobee's competitors are representatives of the 3 market sub -segments:

- ⦿ **Robo-advisors**
- ⦿ **Micro investing**
- ⦿ **Digital brokers**

Robo-advisors mainly target wealthy clients. One of the leaders of the B2C segment is Wealthfront, a project that has raised \$129.5 million from investors, including Social Capital, Spark Capital, Greylock Partners, and Index Ventures.

The B2B segment leader is AdvisorEngine, which raised a \$20 million Series A investment from WisdomTree Investments.

Betterment is the leader operating in both segments. The company raised \$240 million in investment.

The commercial model of companies representing the micro -investing segment is based on a monthly subscription, they do not charge management fees.

Stash has the lowest entry threshold, letting investors contribute as little as \$5. Acorns rounds up credit and debit card purchases to the nearest dollar then automatically collects the difference on investment accounts of the platforms.

These services are, however, from the traditional financial sector, which, in most cases, do not use new technologies, such as blockchain, artificial intelligence, decentralized solutions, transparency of statistics, gamification, etc. In terms of investment products, they are mostly concentrated on the US stock market only and do not provide access to the world of digital assets and alternative investments (venture funds, loans, etc.). At the same time, services that deal with asset management often work only with qualified investors and have a high investment threshold.

PROBLEMS AND SOLUTIONS

Problem

Most people have no access to the global market of investment products.

The extraordinary majority of the world's population is not professional investors, they have no idea of where and how they can invest idle money, they do not have direct access to the investment markets, do not trust conventional asset managers, or are not even aware of their existence. Territorial and legal barriers only make things worse. A common person who comes from a small town has practically no opportunity to invest capital in reliable products available for investment in another city or country.

Solution

Roobee brings access to the global investment market to everyone.

Regardless of location and amount of the idle money. Roobee will be aggregating various investment products from all over the world in a uniform service and give an opportunity to invest in them just in one click. Transparent and authentic statistics in the blockchain for each investment product, possibility of investing from \$ 10 (from 0.002 BTC), assistance in forming your own investment portfolio and ability to replenish it with every purchase automatically – all that allows Roobee to open the way to the world of investment for the majority of the world's population!

Problem

Plenty of investment products lack transparency

There is no transparent, real and trackable statistics reflecting the performance efficiency of many investment managers/funds/organizations/products in the world, which leads to poor investor security.

This makes investment product choice complicated and greatly increases the risk of dealing with disreputable investment products which are strongly overestimated in terms of return rates. Such scenarios are very common and many active investors have come across them. This becomes one of the main reasons why mass population does not trust investment, and leads to lack of relevant funds flow to the financial markets.

Solution

Roobee demonstrates transparent and authentic statistics for each investment product.

In order to protect our users, we have created a uniform transparent and genuine blockchain-based system of statistics and analytics for each of the investment products in Roobee, based on the RoobeeChain blockchain. Being aided by such system, any user will be able to verify the effectiveness of any investment product in Roobee before investing their funds. User will be able to see how many other Roobee users have already invested in the investment product, what amounts have been invested before, to view the investors' assessments thereof, as well as to read their opinions. All this would allow our users to make well-informed and proper decisions, and eliminate unfair practices of investment products suppliers. Due to the unique architecture of the Roobee chain blockchain, we provide transparency and provability of all investments and at the same time do not disclose the investor's personal data to outsiders.

Problem

There is a risk of partial or total capital loss caused due to digital assets being kept in centralized sites and wallets

Everyone has heard headline-making stories about bankruptcy of banks, funds, cryptocurrency stock exchanges and other organizations to whom people have entrusted their money. Each of these cases contributes to less confidence in investment sphere. People are tired of being worried about their money, and of the risk of losing it at any time. Notwithstanding the regulatory bodies' effort, it may not be possible to get your money back in full if that is the case, and even when it is possible, the process can be truly time-consuming, and last months or years.

Solution

Roobee has no access to users' digital assets

Roobee applies the Blockchain-based funds deposit solutions. Roobee's own blockchain developed on the HyperLedger framework blockchain with open source code supported by Linux Foundation as well as such major players like IBM and Intel. On the base thereof, RoobeID and decentralized RoobeeWallet wallet, a system that would allow you to store a private key on the user's side, will be implemented, which means that no one except the user will have access to their money.

Problem

High admission threshold of the majority of investment products in the market makes them inaccessible to most of the world's population.

Ordinary people having low incomes are of no interest for most investment organizations in the world, due to insufficient capital for investment. In most investment products, the initial admission threshold is few thousand or even dozen thousand dollars. Most ordinary people do not have such capital, especially for each investment product. But, after all, they represent the majority of population of the Earth. We believe that it is too unfair to limit their capacities, making investments a privilege of extremely rich people.

Solution

Roobee creates opportunity for microinvestments in any investment products

Roobee enables people to invest as little as \$10 (from 0.002 BTC) in investment products from all over the world. The assets digitalization system based on RoobeeChain will provide access to investment products regardless of the amount invested. Users will be holding the digital assets representing the investment product or part thereof. This will give an opportunity to get involved even in rather costly investment instruments

Problem

There is no uniform, clear and convenient platform providing access to most investment products from the financial and cryptocurrency markets.

All that also seriously complicates ordinary people's access to investments. They need to do a great job, finding the reliable platforms for each investment product. Away from that, a person having no special education needs to deal with the functionality and methodology of each product. All that is time-consuming, involving plenty of effort and energy. Moreover, wide coverage is not typical for every platform, many of them simply fall out of the information field of most people. Also, no fast and convenient cryptocurrency investments in traditional financial instruments are available nowadays.

Solution

Roobee represents a uniform point of access to the world of investment.

Roobee unites both traditional and alternative investments which also include digital assets. RoobeeChain, thanks to its RoobeeScore investment product rating system which evaluates any investment product for its ability to fit into Roobee, helps to create such a uniform access point. At the same time, the asset digitalization system which has been implemented on the basis of RoobeeNetwork which includes 2 blockchains - open Ethereum and closed RoobeeChain, can make investments in a wide range of investment products including blockchain projects, stock market, venture capital market, real estate, etc., fairly accessible.

Problem

Many people believe that investment is something too complicated, boring and time-consuming.

Indeed, the process of investing in most cases is a long-term and even boring process. Current generation of investors who are accustomed to act quickly, is not satisfied with that. Therefore, many of them do not even approach investing.

Solution

Roobee makes investment an exciting game.

The investment process with Roobee is gamified. Service users are involved in an interesting game, and get Roobee tokens for completing each of the investment stages - completing a questionnaire, drawing up an investment profile, choosing the investment products, etc. Also, having once invested with the aid of the service, a person may later invest in any investment products available on the site, making a couple of clicks, thanks to Roobe ID. All this greatly simplifies the investment process and makes it attractive for the modern generation of investors.

Problem

People tend to find it hard for themselves to be disciplined investors.

It is a hard task for modern generation of investors to adhere to discipline in investments, due to constant lack of time and the opportunity to replenish their investment portfolios within a single click.

Solution

With Roobee, you don't have to be disciplined in order to become a successful investor.

Roobee gives all its users the opportunity to link their bank cards which they use daily, to their personal investment portfolio, and make settings for automatic portfolio replenishment with a certain % after each purchase using the card. This allows Roobee users to invest into their personal budget easily and transparently. And, at the end of a month or year, users will be happy to see a pretty penny accrued and multiplied in their investment account.

Problem

Intricate and time-consuming choice of investment products.

It is intricate for people to make a choice of a certain investment product, beyond proper research and analysis. But this does not fully safeguard private investors from making mistakes and improper investments. Non-availability of information and opinions of public domain, lack of transparent, authentic statistics concerning most of the investment products makes the choice even more intricate.

Solution

Roobee will tell the truth about each instrument.

We aggregate and introduce, in the form comprehensible for a person, detailed information about each investment product presented in Roobee. We give no complicated terms and intricate phrases. Everything is clear and essential. Combining this with the system of authentic statistics for each of the investment products presented in Roobee, as we have already described them, making an investment decision will become a prompt and easy task for an ordinary user.

Problem

Most people do not possess sufficient knowledge, analytical skills, time and experience for successful investments.

In order to create an efficient investment portfolio independently, it is not enough just to get online or ask one's friends, as the scope of information is extremely extensive, and it is impossible to absorb it promptly. Even if you can do that, investment background is the key issue, and investments can be far from successful for everyone.

Solution

Robee has been created for ordinary people.

Tentative interfaces and simple navigation will help you to master the functionality of Roobee service promptly. One does not have to be an accredited investor, trader or financial market expert, to earn investment returns with Roobee. Algorithms of recommendations that take into account the investor's personal goals and psycho-type, will help to generate an optimal investment portfolio from a wide range of asset classes – from cryptocurrency and shares to stock exchange and venture capital funds, as well as to carry out portfolio rebalancing from time to time. An investor does not have to monitor status of his investment portfolio and track quotes on a daily basis. On the basis of a pre-set medium-term or long-term personal goal and initially-generated portfolio, the system itself will tell you when its restructuring becomes appropriate. An investor is also able to generate his portfolio independently, and give instructions to Roobee team for execution.

Problem

High commission fees, eating up most of the investment returns.

Commission fees of conventional asset managers, brokers and other intermediaries are rather high. Moreover, the less the amount of investment, the higher the commission fee. For example, a typical venture fund or private equity fund commission fee is 2% of the assets value per annum, and 20% of the client's marginal income. Also, companies connecting the clients with the fund, etc., charge their own commission fee. All this ""eats up"" a substantial part of private investors' income which, on top of everything else, is quite small.

Solution

Roobee charges no extra commission fees to clients.

Roobee service charges no commission fees to clients for purchase of investment products, and substantially reduces the commission fees charged by investment products suppliers, by minimizing the promotion and customer attraction costs on its side. Digitization of assets, in turn, greatly reduces the transaction costs.

Problem

Abandoning some investment products can be rather hard due to low liquidity.

From time to time, non-dedicated investors are faced with the fact that they simply cannot quickly abandon an investment instrument, due to low liquidity thereof or absence of any trading in its respect. Therefore, they either have to freeze their funds in such investment products for an indefinite period, or abandon them with a loss.

Solution

Roobee creates liquidity even of "exotic" investment products.

This becomes possible due to digitization of most of the assets on our platform, and availability of our own liquidity caps secured by Roobee reserve fund. This brings the opportunity for people to take/abandon virtually any investment product within shortest time possible, at a bargain sales price, and do so, operating the sums as small as \$ 10."

PRODUCT

What we plan to do at Roobee:

The entire investment world in your pocket

Roobee uberizes the investment market. Roobee will combine different investment products from different markets and give people instant access to these products.

At the same time, this will not be in the format of a heavy marketplace with a huge number of investment products, large amounts of data, filters and settings.

Roobee will provide only selected and well-known investment products. Roobee will understand your investment expectations, preferences and needs, with the purchase of an investment product most suitable for you personally.

Investing in both traditional money and cryptocurrencies

Roobee will enable users to invest in fiat currency, as well as cryptocurrency in traditional markets and investment products. For many, this will make the investment process even easier.

We remove entry barriers to investing in investment products

At Roobee, we will remain committed to promoting the equality of users: investing even \$10, the user will be able to receive the same rate of return and access to investment products as investors with \$1,000,000

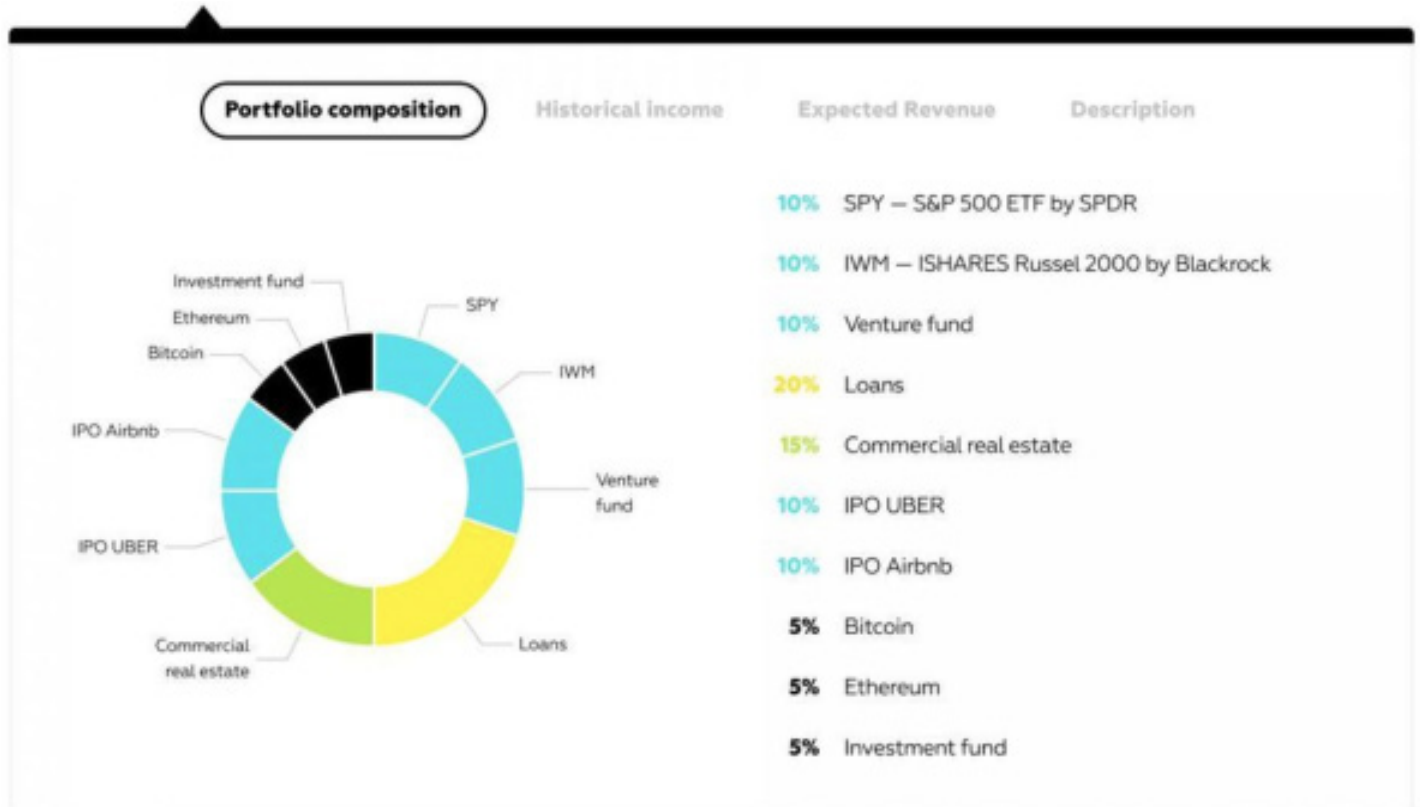
Investing even \$10, the user will be able to invest in investment products with a high entry threshold: investment funds, venture funds, a number of indices, IPO, real estate, shares in startups, etc.

Maximizing risk reduction — investment portfolio consisting of investment products from different markets

From each financial market, Roobee will select the best services, companies and investment opportunities.

Roobee's AI will help users build a portfolio of investment products from markets such as stock and venture markets, real estate, loans, investment funds, blockchain projects, start-ups, IPOs, cryptocurrencies, etc.

For example, an investment portfolio might look as presented in the figure:



For example, if in this portfolio, only the stock market products go down and show negative returns, this will not have a considerable effect on the user's capital. This is because only a small part of the investment portfolio will have a negative return, which can be easily overlapped by returns from investment products from other markets.

Users distribute their investments in this way with the help of Roobee and minimize their risks and increase potential returns.

For more professional investors, Roobee will provide the opportunity to create independently a unique investment portfolio from all these investment products.

Genuine statistics of investment products and investment transparency

To ensure transparent and genuine statistics, Roobee will implement a blockchain. Each investment product on Roobee will have real, genuine blockchain statistics, which will show:

- ⦿ How much money the users spent on investment products and how much money they got back
- ⦿ What is the real rate of return for each investment product
- ⦿ How many users have invested in certain investment product, etc.
- ⦿ Each of the user's investment in investment products will be recorded on a genuine blockchain proving that it is real and belongs to the user.

0% Roobee fee for purchasing investment products

Roobee fee for purchasing investment products will be 0%.

Investment products may charge their own fees in accordance with general terms and conditions.

Roobee will help the user to create an investment portfolio automatically

The user no longer needs to puzzle over which investment products to add to the portfolio. Roobee will be able to automatically create an individual investment portfolio for the user, if the user answers a few simple questions.

The investment portfolio will be built based on the user's needs, goals, investment timeframes, risk preparedness, etc.

Passive automated and portfolio investing

With Roobee, you will be able to invest automatically from \$10 (BTC). It will be quite easy to just link a bank card (or transfer a digital currency to decentralized Roobee Wallet) and set the amount/percentage of income the user wants to invest.

The Roobee system will automatically, on a daily/weekly/monthly basis, transfer the amount of funds selected by the user to the investment portfolio created or the investment products selected.

You register once and invest without barriers all your life

Roobee ID, a secure identification system, will provide the user with fast and secure access to investing in all investment products on Roobee. You will only undergo AML/KYC check once and will no longer need to spend enormous amount of time:

- to register at various investment services/companies
- to sign agreements with each investment product, to undergo tiresome AML/KYC procedures and to wait for approval for a long time

Automatic achievement of your financial goals

Investing has never been so easy

On Roobee, the user will be able to choose a goal (certain amount of capital, apartment, car, vacation, children's education, etc.) for which to save money with the help of investments. Roobee will calculate the approximate time to achieve this goal and draw up a financial plan for the user to achieve it.

Investing becomes an interesting game

Gamification will allow Roobee users to have experience different from customary investing, to change complex and incomprehensible investment mechanisms towards the game in which the achieved investment goal is the main goal.

Roobee's focus on the growing market of Generations Y and Z and the specific consumption patterns of these generations make gamification of the investment process a must.

We will gradually implement these mechanisms on the Roobee platform. As a result, Roobee will become an interesting and engaging investment service, speaking the same language with the new generation

Artificial intelligence

Artificial intelligence and machine learning will be implemented in order to provide customers with the best user experience, based on the decisions that users make on Roobee and the results of their investment. Evident advantages for Roobee and its users: the more actions the user performs, the better Roobee will be able to select investment products specific for this user, form an investment portfolio, meet the user's needs and the better Roobee's algorithms will work for all next investments of any user.

For example, these technologies will be an integral part of physiognomic risk profiling, which constitutes analysis of the user's risk appetite and acceptance based on the user's photograph, drawing up an individual investment plan, investment portfolio and other Roobee products. Artificial intelligence and machine learning will be used to create a more advanced algorithm for creating investment plans that will make more accurate predictions of the user needs. Artificial intelligence will also be necessary to enable the system to manage automatically wealth and investment portfolios of users, to rebalance them and to provide recommendations.

In addition, in the future, the Roobee team plans to create its own artificial intelligence to compile investment portfolios

Big Data

Roobee is an international project that aims to attract a large number of users. For this reason, Roobee will have to deal with a huge amount of data about user preferences, transactions, investment expectations, etc. As one of Roobee's mottos is 'Suits you best', using this data, Roobee will be able to improve its internal processes, understand which product the users need and which product should be offered to a specific user right here right now, with the help of the most accurate targeting that can be achieved using Big Data.

Blockchain

Blockchain is a must-have technology for digitalization and creation of digital assets on the Roobee platform, ensuring transparency and authenticity of statistics, safe storage and exchange of user assets and personal information.

Investment products on Roobee

Blockchain and digitalization gave Roobee the opportunity to offer a wide range of investment products. At the same time, it is planned that users who will purchase investment products on Roobee will receive a digital asset - token as confirmation of the user's ownership of the investment opportunities of the underlying investment product.

Digitalization of assets can be performed both by Roobee directly and by Roobee partners who will be able to present their digitalized investment products.

Not all investment products offered on the world market will be eligible to be presented by Roobee. The quality of the products offered by Roobee will be monitored by the high-tech RoobeeScore system, which will evaluate the product's attractiveness and conformity to the

system's requirements and allow it to be placed on Roobee only if the products meet all system requirements.

RoobeeScore will select investment products from the following asset classes (without limitation):

1. Cryptocurrencies and digital assets — a promising investment product. It can become an excellent complement to a risky investment within a balanced (by asset classes and their risk level) portfolio strategy
2. Portfolio cryptocurrency strategies can demonstrate excellent results when applying optimization techniques (for example mean-variance) known in the classical market
3. Stocks — an integral part of the global financial market, which Roobee will make available to retail investors with a low check, through digitalization and split
4. ETF — an exchange traded fund, in other words, an investment fund whose shares are traded on a stock exchange, allows access to a large number of investment products after buying only one security. Digitalization with a split option will also make ETFs available.
5. Bonds — a traditional investment product, which is present in almost all long-term portfolios.
6. Portfolio strategies for trading stocks, ETFs, bonds — optimized portfolios and strategies collected by the best investment funds available to retail investors
7. Private managers and traders — suffering from a lack of trust on the part of retail investors, they will be able to attract users' capital into their strategies and manage them safely for customers using Roobee Terminal
8. IPO — an investment product, the allocation in which was previously available only to selected qualified market participants.
9. Blockchain startups — a young investment product, the competent investment in which requires exceptional technical and investment expertise.
10. Shares in allocations in venture funds — a highly profitable investment product not available to most investors, which will become available through digitalization on Roobee
11. Shares in promising startups — an investment product that requires complex legal structuring and is not available to most investors, but will become available through digitalization on the Roobee platform
12. Real estate — a traditionally attractive investment product, with an extremely high entry threshold that can be removed by digitalization on the Roobee platform.
13. Loans to individuals and businesses — a highly profitable investment product presented in local markets, which can become a part of the portfolio of a retail investor from any country using digitalization on the Roobee platform

Over time, we will further expand the list of investment products.

Roobee for investment product providers

To accommodate the full range of investment products on Roobee, the system will aggregate and analyze existing investment products in the market using Roobee Score.

For an investment product provider, there are several ways to become presented on the platform:

- ⦿ Submit an independent application for analysis of their investment products for placement,
- ⦿ Be presented for analysis for placement by users' vote in considering the product,
- ⦿ Roobee itself will add an investment product according to the results of scanning the market and analyzing a specific product by Roobee Score.

Roobee sees cooperation with investment product providers as a win-win model in which the provider receives traffic and raises money to fund its products, and Roobee provides customers with products that have passed the Roobee Score selection, meet all the requirements and will meet the needs of the platform users.

Monetization

One of the main tasks of Roobee monetization model is to meet the user demand for investment products and to charge zero* fees. In its monetization model, Roobee combines transactional and freemium approaches. Freemium mechanics will be characteristics of both the economic model of Roobee Token which will reduce the barrier to access by the investor, provide free service, while strengthening the common ecosystem of Roobee Token, and positively effect on long-term growth of its cost and model of payment by subscription for users that do not wish to use Roobee Token and ready to pay a fixed amount for access to all functions of the platform.

At the front-end, the main monetization mechanics on the side of the transactional model will be Success fee — charging a fee on the income from investment products on Roobee platform. On the partner side, the main monetization mechanics will be Roobee remuneration by the partner for attracting funds into investment products.

TECHNICAL BLOCK

Roobee Network

As the main principles of Roobee are investment transparency, genuine statistics, security of payments and safety of user funds, the use of blockchain technology is an absolutely must for the Roobee investment platform. The tasks performed by the blockchain on Roobee can be divided into 3 principal types:

1. Transparent reporting — recording key user actions on the platform and transactions made between the Roobee platform and investment product providers.
2. Issue of digitalized digital assets.
3. Storage and execution of smart contracts governing the handling of user assets.

To perform these tasks, the architecture was selected that combines the “permissioned” blockchain **RoobeeChain** developed by the Roobee team based on Hyperledger Fabric and the public blockchain Ethereum.

Hyperledger fabric is an open-source permissioned distributed ledger technology (DLT), in other words, a platform based on the technology of private distributed open-source data storage. The Hyperledger architecture meets the requirements of the Roobee platform and has several important advantages that are necessary for the functioning of the system as a whole.

One of the most important advantages is that Hyperledger was created within Linux Foundation, which has a long and very successful history of open-source projects. Hyperledger Fabric is supported and used by major players in the IT market, such as IBM and Intel. Since the inception of the project, a community of developers has been formed, which includes **35** organizations and almost **200** developers.

That is why HyperLedger was chosen as the basis for the “permissioned” blockchain we are developing.

Architectural advantages of HyperLedger for the Roobee platform:

- ✓ **Flexibility.** Owing to “pluggable consensus” and flexibly customizable endorsement policies, different algorithms can be established for different actions on the platform to achieve consensus. For example, for different types of assets, signatures may be required from different auditors, etc.
For this purpose, different endorsers can be selected for different chaincodes. *(The ordering of transactions is delegated to a modular component for consensus that is logically decoupled from the peers that execute transactions and maintain the ledger. Since consensus is modular, its implementation can be tailored to the particular solution. This modular architecture allows the platform to rely on well-established toolkits for CFT (crash fault-tolerant) or BFT (byzantine fault-tolerant) ordering.)*
- ✓ **Confidentiality.** In the public “permissionless” blockchain network, transactions are performed on each node. This means that confidential execution of smart contracts and transactions that they process is impossible in such a network. In a public blockchain, each transaction and the code that implements it are visible to each node in the network. For the Roobee platform, the lack of confidentiality is the stop factor for using a technology solution. Being a “permissioned” blockchain, HyperLedger provides confidentiality through its channel architecture. In fact, members of the Hyperledger Fabric network can establish a “channel” between subgroups of participants. Thus, only the nodes that participate in the channel have access to the smart contract and to the transaction data.
- ✓ **Scalability.** The performance of the blockchain platform can be affected by many factors, such as transaction amount, block size, network size and hardware performance. HyperLedger community is developing a set of measures to improve the platform performance and scalability. A team from IBM Research published the document <https://arxiv.org/abs/1801.10228v1>, which assesses the architecture and performance of Hyperledger Fabric.

Performance of transactions in Roobee blockchain

Endorsement policy is a condition under which a transaction is performed. A set of endorsement policies are pre-established for all peers in the network. This set is further referred to by the deploy transaction, which sets a chaincode. A transaction is considered valid only if it has been confirmed in accordance with the policy, with a separate policy being established for each chaincode. A chaincode invoke transaction will first need to be approved in accordance with the chaincode policy.

An endorsement policy may contain logical expressions and evaluates to TRUE or FALSE. Typically the condition will use digital signatures issued by endorsers.

Suppose the chaincode specifies the endorser set, which may be auditors who specialize in checking transactions relating to various types of assets, the Roobee platform, etc.:

$E = \{\text{Roobee, Alice, Bob, Charlie, Dave, Eve, Frank, George}\}$ — a set of endorsers.

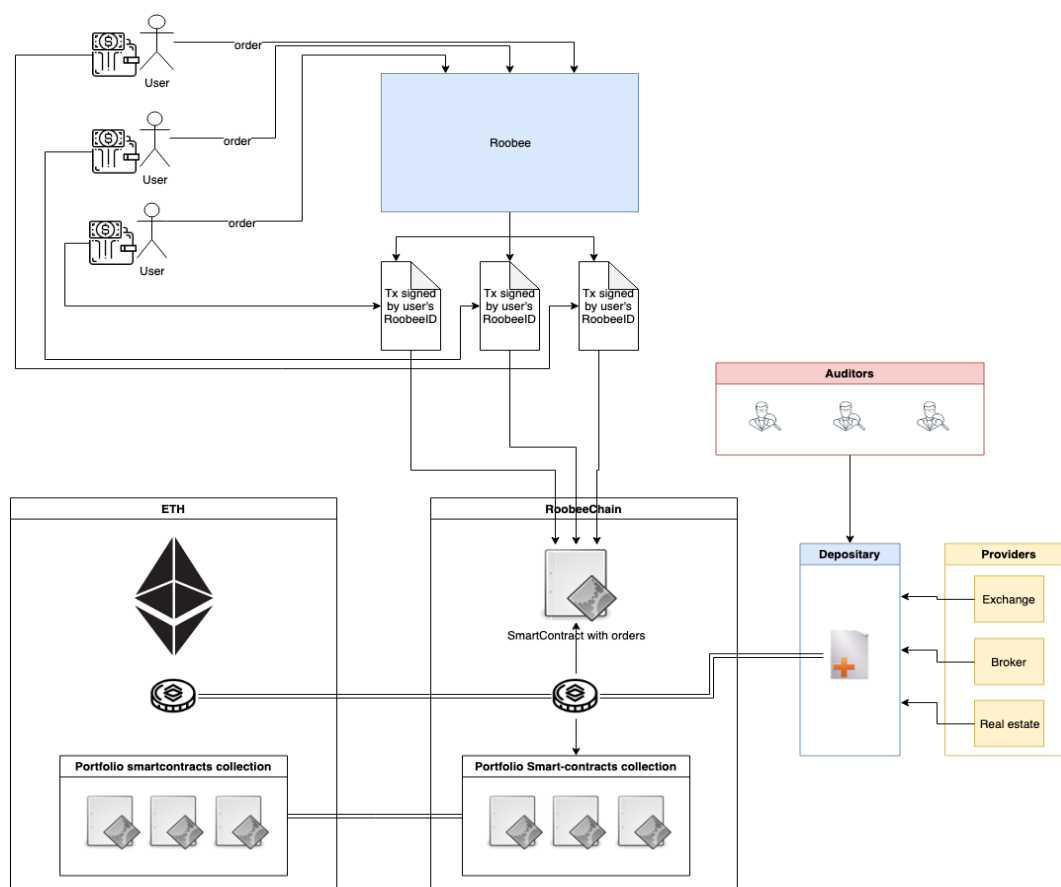
Let us consider example policies that we can use for various cases:

- ⦿ A valid signature is required from all members of E.
- ⦿ A valid signature is required from any single member of E.
- ⦿ Valid signatures is required from endorsing peers according to the condition (*Roobee*) *AND* (*Any one of: Alice, Bob, Charlie*). Suppose Alice, Bob and Charlie are auditors performing audits of transactions in cryptocurrencies. Then, such a policy can be applied, for example, for transactions relating to deals on cryptocurrency exchanges.
- ⦿ Suppose there is an assignment of “stake” or “weights” to the endorsers, where the total weight of all endorsers is 1. The policy may require valid signatures from a set that has a majority of the weight.

The assignment of weights of endorsers in the previous example condition could be static or dynamic in accordance with different rules. This option allows to create a system for assessing the reputation of endorsers, to increase the reliability of network nodes. Furthermore, the weight of an endorser can be tied to its amount of Roobee tokens, thus some kind of proof-of-stake analogue can be implemented. This type of endorsement policy can be used for various kinds of voting with involvement of the most active users.

To ensure security and transparency of all public operations, including those associated with the release of digitalized assets, the public blockchain Ethereum was chosen as a blockchain with the largest number of nodes and a well-established infrastructure for developing smart

contracts. From time to time, the network status will be recorded on the main Ethereum blockchain, but with hashed user data to maintain confidentiality. This is necessary to ensure that users do not doubt the honesty of Roobee's internal blockchain and the impartiality of auditors.

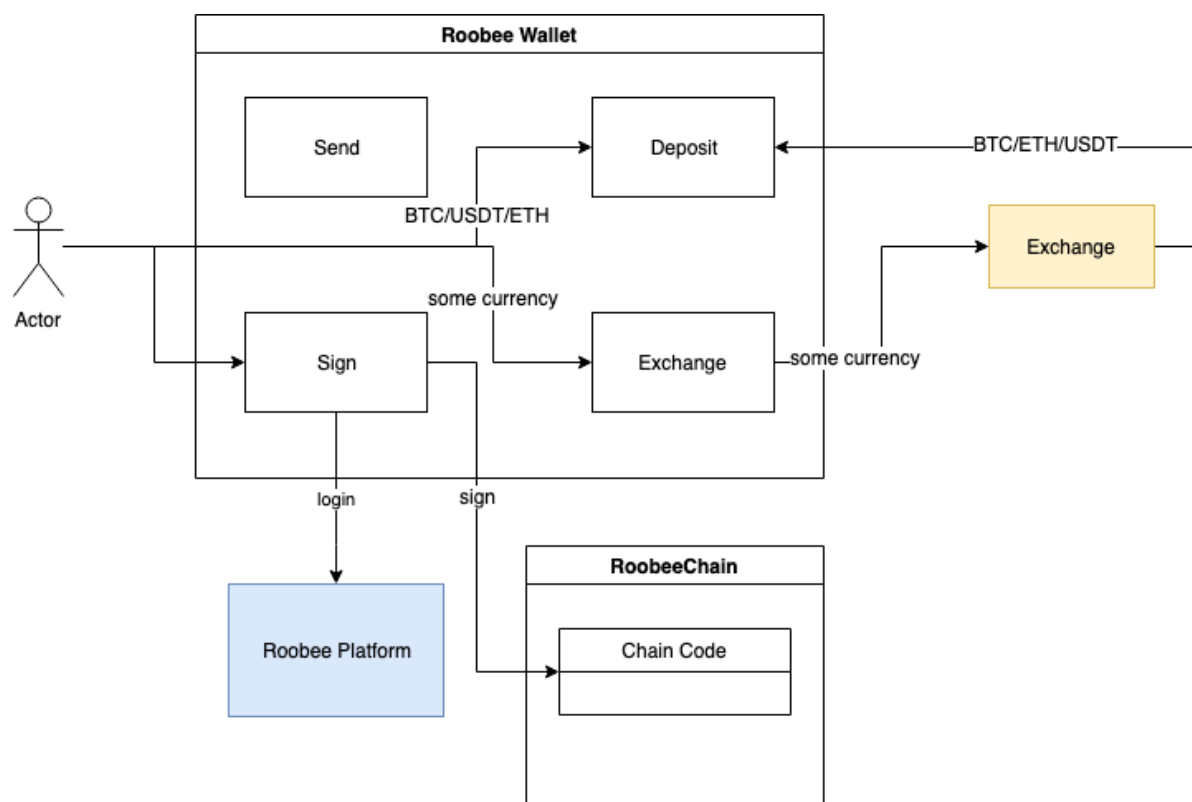


Network Actors

1. **User** — a user of the Roobee platform. Upon registration, each user of the platform receives a personal pair of keys: public and private. The user can use the pair of keys to sign transactions, thereby confirming his or her intentions. Thus, the user receives a Roobee ID, which is, in essence, the user's "passport" and personal "EDS" on the platform.
2. **Auditors** — auditors are the most important link in the RoobeeChain network as they are the final validators of most transactions and check the accuracy of the data recorded on the blockchain. They also verify the grounds for issuing digitalized assets.
3. **Investment product providers** — this unit includes various Roobee partners that provide investment products, such as cryptocurrency exchanges, brokers, etc.

4. **Roobee Platform** — the Roobee investment platform maintains transparent reporting on the movement of user assets on the blockchain. RoobeeChain produces digital assets — tokens symbolizing the underlying asset. Reporting on the movement of tokens and assets they symbolize also takes place using the RoobeeChain blockchain.

Roobee Wallet



For convenient and secure work with the Roobee platform and the RoobeeChain blockchain, the Roobee team implements RoobeeWallet. Replenishment of the wallet will be possible directly using the currencies USDT, BTC, ETH and others.

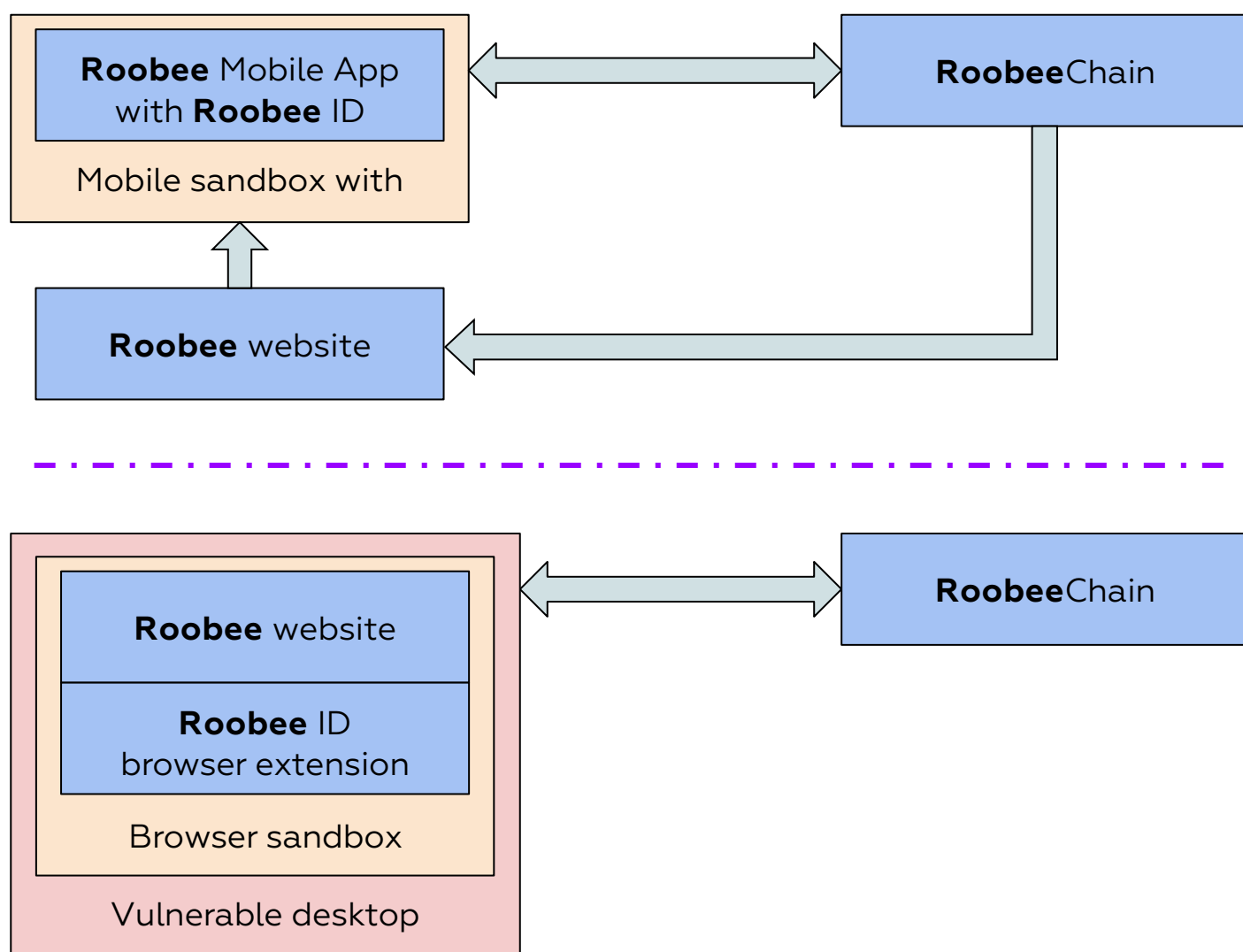
Roobee Wallet provides users with a simple cryptocurrency exchange through communication with APIs of exchanges. Owing to the integration with cryptocurrency exchanges, the user can replenish the balance on the platform with any currencies traded on exchanges supported by RoobeeWallet. The currency sent by the user will be exchanged on the exchange, and the user will receive to the balance sheet one of the supported currencies to choose from BTC/ETH/USDT. In addition, the user can exchange currencies supported by Roobee Wallet.

Users can store their crypto assets not only using decentralized Roobee Wallet, but also using secure storage implemented by Roobee based on the BitGo solution. We have adopted the industry's best practices that constitute security protocols for other market leaders using

BitGo, such as UPbit, Pantera Capital, CME Group, Kraken, Genesis, SBI, Ripple, and many others.

Roobee ID

Roobee ID is an open-source library that implements interaction with RoobeeChain without the need to trust third parties. Roobee ID stores private keys, allows signing transactions in a



decentralized and securing manner and verifies their confirmation by the RoobeeChain network.

Roobee ID also solves the major problem of the investment market, where work with each company requires to undergo a KYC/AML check, to fill out many different documents and to

spend a lot of time not investing but doing “paper work”. Roobee ID allows to minimize the number of checks and requests for access to all investment products of the platform.

When working with the platform, the user gains access to all Roobee services and confirms all necessary operations using the Roobee ID.

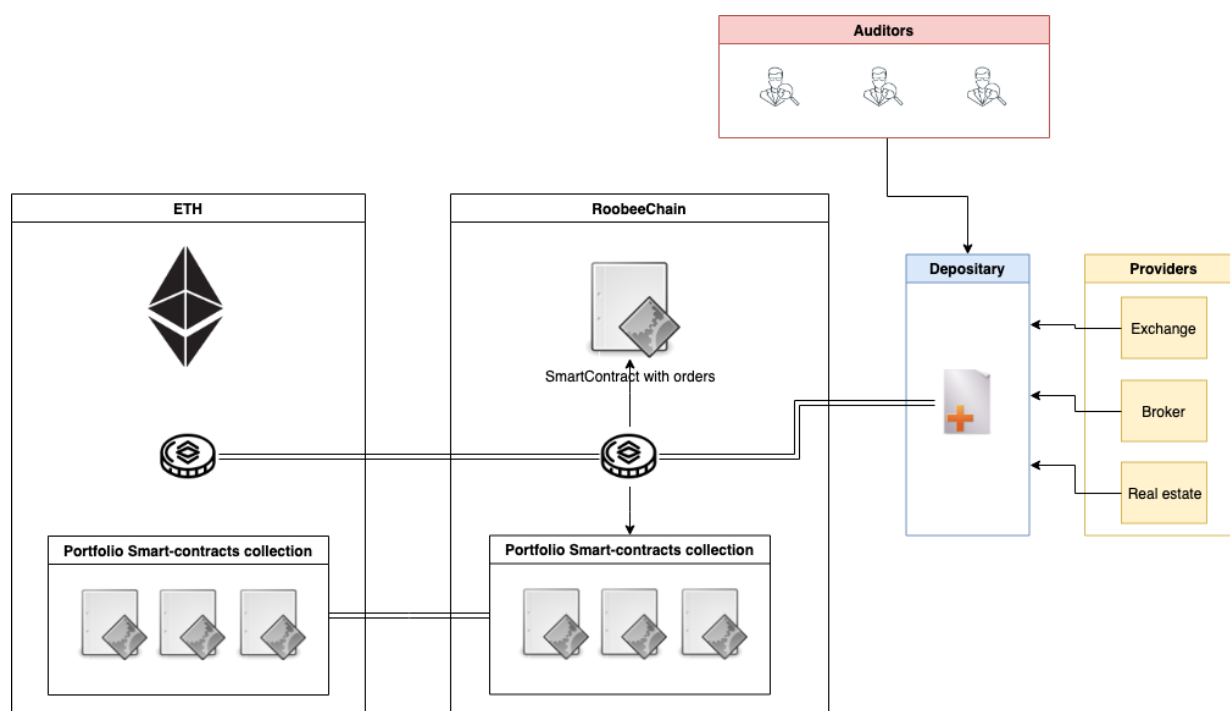
Confirmation of the transaction requires only to open the Roobee mobile application (via push notification) and to confirm the transaction.

Roobee ID is implemented as part of Roobee Wallet, which is developed by the Roobee team. Roobee Wallet will be available as a mobile app and a browser extension. Modern mobile operating systems reliably isolate application data and prevent any illegitimate interaction between them. Thus, a mobile application with a Roobee ID provides a high level of security, maintains a high level of usability of the mobile app.

If the user works with the Roobee web version and does not want to install the Roobee Wallet extension, the user can select the option where the keys will be stored on the Roobee side in the form encrypted with the user’s password. In such a case, to sign the transaction, the user will only need to enter the password in order to decrypt the key stored on the Roobee side. The mobile version will have Roobee Wallet inbuilt, and the user will not need to install additional software.

Asset Digitalization

One of the most important functions of the blockchain within the Roobee infrastructure is the handling of digitalized assets. Let us see how it works:



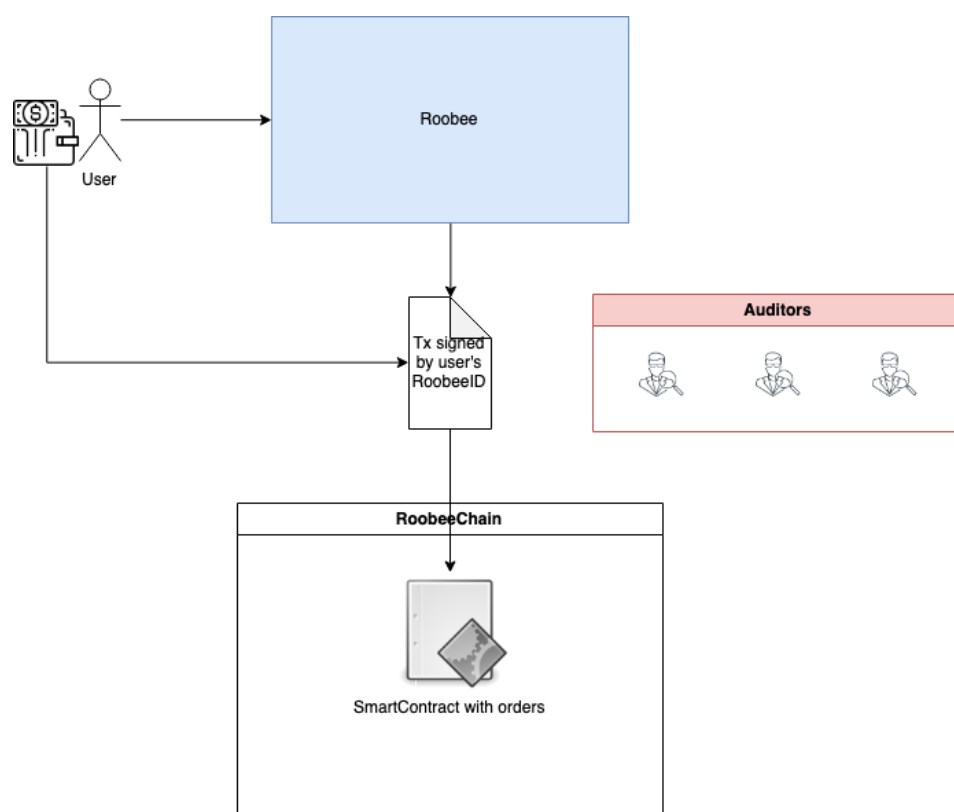
Suppose Roobee performs a transaction with the owner/intermediary of an asset and acquires the asset "X". The resulting transaction report is recorded on RoobeeChain. Based on the asset or derivative, a digital asset is issued. Information on the issue will be recorded both on RoobeeChain and on the Ethereum blockchain.

All actions performed with the user's tokens must be signed with the user's private key; in various cases, the Roobee platform may need to be able to perform actions with the user's digitalized assets. For such cases, a collection of Roobee smart contracts is developed. For example, such smart contract may be required to rebalance the portfolio collected for the user. This is done as follows: the user transfers tokens to a smart contract, thereby allowing to manage them, using smart contract methods, once the necessary conditions have been met. As long as the user's tokens are blocked on a smart contract, rebalancing will be possible, with all movements of assets during rebalancing being recorded on RoobeeChain. The final condition is recorded on the Ethereum blockchain.

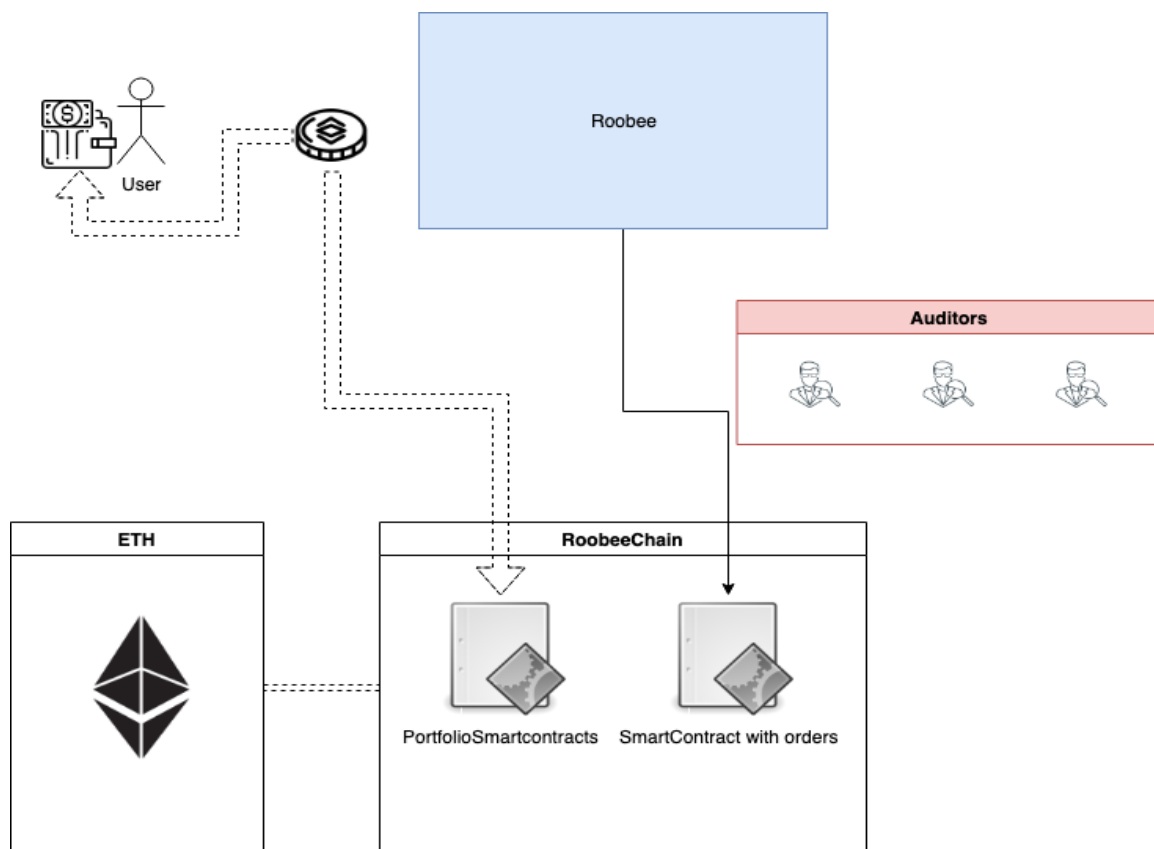
This allows to achieve the necessary balance between the transparency of actions within the service, confidentiality and network performance.

Blockchain Use Case

Let us consider the example showing how this works within a single system:



The user sends a request to the platform, for example, they express their intention to purchase an investment product. At the same time, a transaction is generated on the user side containing the information about the action being performed. The transaction on the user side is signed by the user private key with the use of Roobee ID that was issued to them upon logging in. Further, if the application is accepted by Roobee, the transaction signed by the user is entered into RoobeeChain smart contract with the user requests. Until the request is satisfied, the user can cancel it using Roobee ID.



The user request can be satisfied by transferring to the user digital assets representing an investment product. This will be confirmed by the corresponding entry in the blockchain. Actual transfer is confirmed by the auditor's signature. Tokens can be immediately transferred to a special smart contract, which specifies the rules for rebalancing assets within the portfolio. Asset is sold under a similar scenario — the user signs a sale request that is recorded in RoobeeChain.

Tokens representing a digital asset are frozen and returned to Roobee balance immediately after the user request is satisfied.

Roobee Investee

Roobee Investee is the common name for the investment module of Roobee platform, which consists of 4 parts:

- ⦿ **RobeeFin**
- ⦿ **Roobee Marketplace**
- ⦿ **Roobee Community**
- ⦿ **Roobee Score**

Roobee Score

Roobee Score is universal Roobee rating system.

The goal of this system is to ensure maximum correspondence between specific investment expectations of the client and selected tools. On the client side, the system creates its individual investment profile based on physiognomic tests, scoring across social networks, classical risk profiling, and various tests on the platform including educational ones. Such an investment profile is duplicated in Roobee Network blockchain assigning investment characteristics to the client account — client Roobee ID. On the side of investment product providers, Roobee Score analyses an aggregated set of products offered by Roobee platform or its clients, as well as incoming requests from investment product providers. The result of this analysis is the admission or non-admission of the investment product to the platform and assigning a rating of profitability, urgency and riskiness to it.

Functions of Roobee Score will allow for transparent rating of investment products, because data on the activities of the provider and its investment product will be recorded in the blockchain. Therefore, the platform will be able to provide a transparent rating based on specific performance of the investment product provider on the platform. Possible metrics of rating will include:

- ⦿ **Payment Rate** — this metric assesses whether a service provider achieves a target output rate, as Roobee cannot directly change the rate of payments for all tools, for example, real assets the payment for which is deemed to be an obligation in law. Compliance, anticipation or, on the contrary, delays in payments stated when placed on the platform may be grounds for ranking investment products on the platform.
- ⦿ **Expected return** — when placing an investment product, the service provider states an expected return, which is checked by Roobee Score based on historical returns and expectations from specific product components. Anticipation of, or lagging behind, this metric will have a direct impact on the position of the product on the platform.

Roobee Fin

Roobee Fin is an automatic financial assistant that makes a portfolio based on client requests or makes automatic investment recommendations.

Roobee Fin operates in 5 steps:

1. Selecting asset classes and specific products for the platform using Roobee Score.

The first stage of Roobee Score operation is the aggregation of investment products among asset classes (e.g., shares, etf) admitted to Roobee platform as admissible for the platform. Asset classes to be placed include: shares, ETF, bonds, cryptocurrencies, IPO, blockchain projects, various digitalization objects (real estate, objects of art and others), venture investments and various types of loans.

For example, when evaluating shares, ETF, cryptocurrencies Roobee Score assesses the liquidity of the product against its class which is to be high. Product return is to be at the level of benchmark, or exceed it. Risk level of the product — maximum drawdown is to meet the stated limits of profiling risk, product sensitivity to the market is to be evaluated to assign a beta (β) coefficient to the product.

2. User profiling by a classical written test of risk profiling together with questions to create an investment profile for the user: investment horizon, preferred markets and asset classes, need for early conclusions, personal investment goals.

In the future, Roobee plans to apply data analysis methods using social networks and physiognomy.

Physiognomic testing is testing by scanning a user face with a neural network and evaluating its potential investment behaviour.

Social network based user scoring is assigning a user a risk profile status and selecting an optimal portfolio based on the psychological behavioural analysis of the user social networks and interests. Similar methods are used by Cambridge Analytica for arrangement of media campaigns, for example, US presidential election and BREXIT. Social network based user scoring is the most time-consuming method which at the same time gives the most accurate results in the form of an optimal portfolio, since it assesses not only the risk profile, but also client preferences by markets, asset classes, political positions.

After the user profiling, a request that contains the above data necessary to compile an individual investment portfolio/strategy is made.

3. Processing of the user request and selection of an investment regime suitable for the user. Since each client has different investment goals either to make a pension portfolio or make a short-term investment, Roobee Fin operates in different modes that take into account the client identity.

For example, investment regimes offered by Roobee Fin offers to clients may include:

Goal achievement — investment within a predetermined time limit and with an ultimate goal expressed in value terms. Such a regime will allow for making the least risky portfolio for the client and monitoring their monthly replenishments so that a compound interest makes the client goal achievable.

Reasonable investment — medium and long term investment, where the user transmits currently available funds and, if possible, replenishes the portfolio, and the system makes the most profitable portfolio taking into account the risk profile of the client.

The profitable game is a short-term investment regime when various investment ideas are offered to the client every investment period (for example, IPO), giving the opportunity to choose the one they like, and in the meantime funds are contributed to the most reliable assets so that the user could receive a passive income.

4. Compilation of a portfolio or strategy most appropriate for a unique investment goal of the client and their psychological features based on the investment regime and input data on the user.

At the final stage, before the user makes payment on the platform the system gives the result — portfolio/investment regime, which should fully meet personal needs of the client.

Let us consider in detail the algorithm for compiling a portfolio for the client in the Reasonable Investment regime.

To compile the client investment portfolio, data on their risk profile, expected investment period, asset types selected by the user for investment, and interest in various industries are used. Based on this, an array of classes of assets and products within them that meet the requirements of the request is selected first. Classes are selected by relevance to the user risk profile and investment horizon. Investment products selected by relevance to the user risk profile, beta coefficient, product return. Further, an approximate ratio of asset classes within a portfolio is determined based on their risk level — for example, bonds are much less risky than shares, and shares than cryptocurrency, and diversification criterion. Then, a portfolio is compiled from selected products using mean-variance by Sharpe ratio for aggressive portfolios, information ratio for conservative portfolios, and minimum volatility for cryptoassets.

Mathematically, it works like this:

The rebalance period and portfolio components are selected, huge number of random weights are generated for the portfolio, return and volatility are estimated for each randomly selected set of weights for the portfolio, then 2 optimal points are distinguished: lowest volatility and best ratio by which a portfolio is selected.

Let us consider optimisation ratios:

Sharpe ratio:

$$\text{Sharpe ratio} = \frac{R_p}{\sigma_p}$$

Где:

R_p = portfolio return

σ_p = standard deviation in the portfolio return

The higher the ratio, the more income we earn relative to the risk unit. And for the cryptomarket, the best results are received from the optimisation by minimum volatility.

Information ratio:

$$\text{Information ratio} = \frac{r_p - r_i}{S_{p-i}}$$

where:

r_i = portfolio return

r_i = index return

S_{p-i} = standard deviation in the difference between portfolio and index returns

Further, the composition is optimised by a maximum value as follows:

Data on assets, and their interest returns are loaded.

Random weights are generated using random proportions with constraints through the Dirichlet distribution.

Next, we need to calculate the return and standard deviation in returns on each component of the portfolio, return in % for each product, total portfolio return by matrix-assisted multiplication of vectors with weights ($\sum \text{вес}_i * \text{доходность}_i$), portfolio volatility by a matrix method:

Algebraically:

$$\sigma_{portfolio} = \sqrt{W_1^2 \sigma_1^2 + W_2^2 \sigma_2^2 + 2W_1 W_2 Cov_{1,2}}$$

General view in the matrix:

$$\sigma_p^2 = \begin{bmatrix} w_1 & w_2 \end{bmatrix} \begin{bmatrix} \sigma_1^2 & \sigma_{1,2} \\ \sigma_{2,1} & \sigma_2^2 \end{bmatrix} \begin{bmatrix} w_1 \\ w_2 \end{bmatrix} = \begin{bmatrix} w_1 \sigma_1^2 + w_2 \sigma_{2,1} & w_1 \sigma_{1,2} + w_2 \sigma_2^2 \end{bmatrix} \begin{bmatrix} w_1 \\ w_2 \end{bmatrix}$$

$$\sigma_{portfolio} = [w_1 \sigma_1^2 + w_2 \sigma_{2,1}, w_1 \sigma_{1,2} + w_2 \sigma_2^2] [w_1, w_2].T$$

From the resulting values we select proportions appropriate for the method of optimisation by the Sharpe ratio/information ratio or minimum volatility.

5. Further portfolio/strategy management on the user side: timely replenishments to achieve a financial goal (promoted by the gamified process of achieving the investment goal on the application side).

On Roobee side: management of funds in accordance with a predetermined strategy — rebalancing using the above algorithm optimised by mean-variance, allocation of available assets against case ideas, such as IPO. On the blockchain side: since Roobee Investee functions together with Roobee Network, the rebalancing rules are recorded in the blockchain and entered into smart contracts as a smart contract for rebalancing a specific portfolio. This system enables accurate implementation of the strategy assuring all users that it can not change by chance or by order of a particular person.

Roobee Marketplace

Roobee Marketplace is a smart marketplace for investment products on Roobee platform.

Main distinctive features:

1. All products on the marketplace are selected using Roobee Score algorithms. Each product is assigned values of historical returns, maximum drawdown, expected profit and risk profile this product is associated with.
2. Roobee places digitalized equivalents of traditional financial investment products. This allows for allocation of large and expensive assets between people, while reserving an ownership right to own ones. For example, Roobee will be able to digitalize ETF SPDR SPY — ETF that represents S&P500 index, whose market value is approximately \$200. Digitisation of such asset may enable the acquisition of an interest in the asset to the amount of \$10.

3. Roobee Marketplace allows for creating and testing an ideal portfolio. All products selected on the marketplace are combined by the user into a portfolio in the proportions defined by the user, finally the user sees changes in their portfolio based on historical data and can make an informed decision whether to invest in such portfolio.

Roobee Liquid

Roobee Liquid is a place where users can directly exchange their digitalized assets.

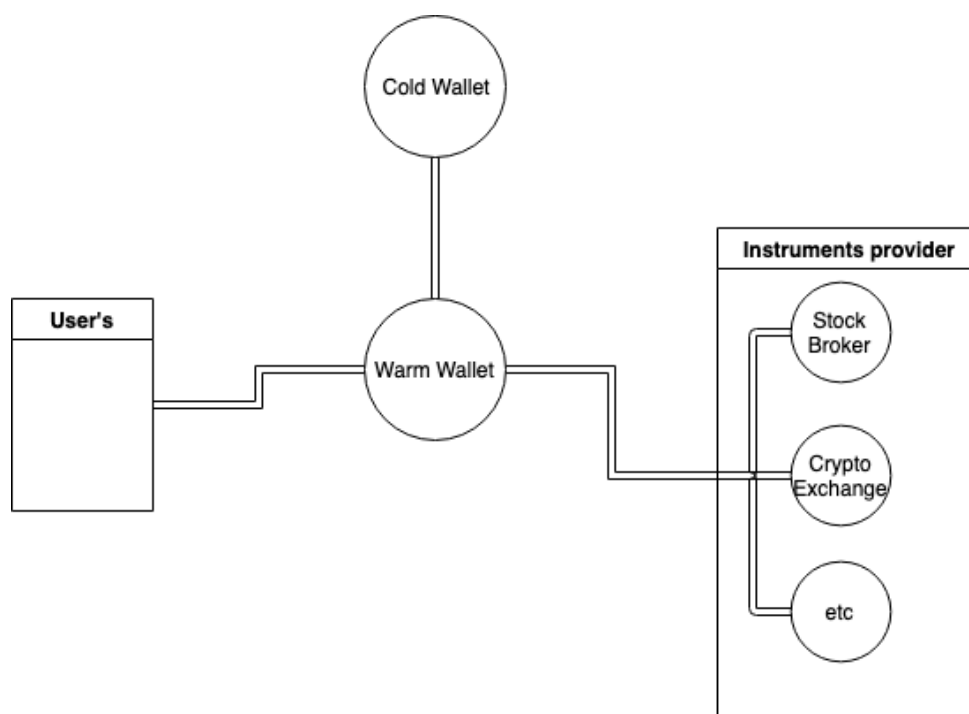
All orders and data will be stored in Roobee Network blockchain, and transactions will be closed through the collection of smart contracts contained in it. Given that a digitalized asset will be stored on Roobee Wallet, manipulations with it will be carried out by Roobee ID which will allow for completely decentralised exchange within a single platform ensuring highest security of user assets. This will allow for creating an over-the-counter (OTC) mechanics of exchange of rights to digitalized assets, i.e. investment products that meet the requirements to security and decentralisation.

Liquidity Manager

Roobee aims to provide its users with access to a variety of investment products at various sites.

For this purpose we are developing a smart algorithm for managing funds within Roobee system. This algorithm is used so that there is an opportunity to quickly buy any investment products on Roobee platform at any time.

The algorithm functions like interconnected vessels.



The diagram shows main components of the system and their interconnections.

- ⦿ **Warm Wallet** is a warm wallet designed for quick transfer of funds between other vessels.
- ⦿ **Cold Wallet** is secure storage of standby funds.
- ⦿ **Instruments provider** is accounts at various platforms - partners of Roobee, on which investment products present on Roobee platform are available.
- ⦿ **Users**, wallets are user wallets.

The algorithm shall provide each “vessel” with necessary liquidity. To do this, we apply methods to predict the needs of each “vessel” and based on collected analytical data calculate a necessary ratio of funds between the “vessels”.

Roobee Community

Roobee Community is an additional service uniting user of the platform.

Through this service users will be able to make their portfolios publicly available, receive comments, advice, and even connect to them and compete in the future. Also, users will be able to receive education by passing tests/quizzes/competitions on the platform. Roobee Community will work in close connection with Roobee Score and Roobee Network. Therefore, client characteristics recorded in Roobee ID will have an effect not only on recommendations by the platform, but also changes in the user status in Roobee Community. This is important for voting and public choice provided by Roobee Community. Users will be able to choose the best managers, vote for new investment products to be added to the platform, and their vote will be considered with regard to Roobee Tokens (contribution to the prosperity of Roobee) and their social rating/features.

Transparency and genuine investment statistics on Roobee

One of the most important functional principles of investment infrastructure is the provision of services to clients transparently and authentically.

For this, the platform will use Roobee Network blockchain capabilities as follows: For all clients, data on completed transactions will be recorded in the blockchain including details of the time of investment, purchase/sale conversion rates, period of investment, etc. This is especially true for alternative investments, such as venture capital funds, real estate,

loans, providers of which do not give public information on transactions unlike stock exchanges. In addition, information about statistics related to transactions, returns, decentralised (private) managers will be always recorded in the blockchain in order to exclude unfair service providers from the platform.

Roobee Terminal

With the development of trade in cryptocurrency markets, a large number of products for crypto traders appear. At the moment, trading infrastructure of the cryptocurrency market is focused on exchanges. New exchanges provide new opportunities – big leverages, complex orders and, of course, access to API. Roobee trading terminal can solve two institutional problems in the cryptocurrency market at once: user experience and functionality of trading terminals, as well as creation of a decentralised trust market.

The current mechanism for trading in cryptocurrency markets causes users to use exchange web-interfaces for trading. However, this has disadvantages from high response time to scarce functionality and negative user experience.

Basis advantages of Roobee Terminal:

- ⦿ Stand-alone applications for popular mobile and desktop operating systems;
- ⦿ Short response time – terminal uses server locations nearest to exchanges (analogous to colocation), as well as CDN (Content Delivery Network) for the fastest data transfer;
- ⦿ Integration with all major cryptocurrency exchanges, as well as the flexibility in adding new ones;
- ⦿ All necessary types of orders from Market to Stop limit. Order expedition parameters, Good till order, canceled, All or none order and others;
- ⦿ Flexible dashboard with support for:
 - ⦿ Multi-screens (display of several graphs on one screen);
 - ⦿ Relevant news;
 - ⦿ Tracked tool settings;
 - ⦿ Building synthetic graphs (for example, RooBee/LTC from BTC/LTC and RooBee/BTC);
- ⦿ Built-in risk management system:
 - ⦿ Maximum number of transactions per day;
 - ⦿ Maximum daily drawdown;
 - ⦿ Maximum leverage;
 - ⦿ Maximum number of open positions;
 - ⦿ Maximum order volume;
 - ⦿ Maximum daily profit;

- ⦿ Calculation of VaR (Value at Risk);
- ⦿ Custom alarms and buzzers;
- ⦿ One-click requests (for example, for scalping);
- ⦿ Advanced and flexible technical analysis tools (for example horizontal volumes);
- ⦿ Ability to create algorithms for the simplest strategies and simple trading logic rules, if/else logic, for example, if Price <100, then Buy;
- ⦿ Functionality for automatic testing of strategies in real time and by historical data;
- ⦿ Ability to upload data in various formats;
- ⦿ Automatic preparation of P&L statements (Profit and Loss Statement);
- ⦿ Calculation of ratios for reports (e.g., Sharpe ratio).

Decentralized asset managers

Roobee terminal creates the infrastructure for a decentralised and secure capital market. In the world of traditional finance, fiduciary security relies on legal agreements — participants are not anonymous and fulfill legal obligations.

The main problem of a decentralised market is trust of counterparties to each other, because no one can legally guarantee that a client deposit will not be stolen or lost versus the strategy. Roobee Terminal solves this problem: manager is logged on Roobee platform and undergoes initial scoring; risk parameters of the strategy are entered into the risk management system. Each manager writes a constitution for their investment strategy, which deals with a minimum amount of I/O, I/O periods, maximum drawdown, and all other things considered by them as important or competitive advantage.

The manager can trade only through Roobee Terminal. Built-in risk management system controls the strategy (constitution) of the manager - the maximum allowable leverage, maximum drawdown, number of open items per day, etc., all that the manager has entered into the risk management system. The manager may not access investment funds, but only manage them. Thus, Roobee platform and its users can be confident that the manager follows their strategy and is unable to attempt to steal funds.

TOKEN

Roobee Token

For IEO and further functioning of the token on the platform, Roobee releases ERC standard token based on Ethereum blockchain, as the most convenient option for customers with a developed infrastructure. Globally, functions of Roobee Token will be divided into 3 main groups: Deposit, Remuneration, Expenditure.

We will consider them in detail:

Deposit:

- ⦿ Deposit to use premium features of the platform, for example, unblocking the allocation in investment products with limited capitalization, unblocking access to additional investment regimes;
- ⦿ Deposit to reduce fee, for example, fee payable by partners, fee for early exit from an investment product.

Remuneration:

- ⦿ Encouraging users for socially useful actions, for example, successful results of tests on the platform, wins in user competitions;
- ⦿ Win in the lottery on the platform;
- ⦿ Bonus programme and Bug Bounty, for example, getting tokens for the first investment, taking target actions on the platform. Such activities will be strictly limited to offerings allocated to them;
- ⦿ Referral system using a 3 level token with limits on allocated offerings.

Expenditure:

- ⦿ Payment for premium features of RoobeeCommunity;
- ⦿ Possible partial payment of fees (partners, success fee).

Legal Status and implications with Roobee Token

Roobee Tokens are crypto-Tokens issued on the Ethereum blockchain platform as a unit of ERC-20 smart-contract protocol. Roobee Tokens are digital Tokens designed to support transactions on its platform.

Roobee Tokens (the "Tokens") do not grant participation in the issuer (the "Company") or its assets. Token holders have no ownership rights or other interest in the Company. Acquisition of the Tokens shall not be deemed as an exchange of cryptocurrencies for any form of shares in the Company or the Company's assets, including intellectual property. Tokens do not grant any form of dividends, revenue distributions, and voting rights. The Tokens shall not represent a loan to the Company or be a debt instrument or bonds of any kind including any other form of loan provided to the Company. The Tokens are not considered as securities in any jurisdiction.

The Tokens are not intended to be marketed, offered for sale, purchased, sold, or traded in any jurisdiction where they are prohibited by applicable laws or require further commercial strategies Roobee and Legal Status of Roobee Tokens registration with any applicable governmental authorities. We do not recommend buying the Tokens for speculative investment purposes. The Tokens are not and shall in any case be understood, deemed, interpreted or construed as:

1. any form of financial derivatives;
2. any commodity or asset that any person is obliged to redeem or purchase;
3. any form of investment contract between the relevant holder and any other person;
4. any note, debenture, warrant or other certificate that entitles the holder to interest, dividend or any kind of return from any person;
5. any commercial paper or negotiable instrument;
6. the rights under the price difference (margin) contract or any other contract whose purpose or its intended purpose is to ensure profit or avoid losses; or
7. structural units in the collective investment mechanism or in the institution of joint investment, including trusts and investment funds.

The Tokens do not constitute under all circumstances as currencies in any jurisdiction, they are not issued by any central bank or national, supra-national or quasi-national organization, nor are supported by any hard assets. The Tokens are non-refundable. The company has no obligations of providing Token holders with a compensation related to the Tokens for any reason, and Token holders will not receive money or other recovery in lieu of the refund unless otherwise is provided by applicable legislation or strictly set out in the legally binding documentation on sale of the Tokens.

Individuals, companies, and other organizations should carefully weigh up the risks, costs, and benefits of acquiring Roobee Tokens. We make no promises in respect to the future performance or value of Roobee Tokens, and do not guarantee that Roobee Tokens will not decrease in value or hold any particular value.

Please read and acknowledge the risks associated with Roobee acquisition in the relevant section of our Terms and Conditions.

Token Emission

Basic information

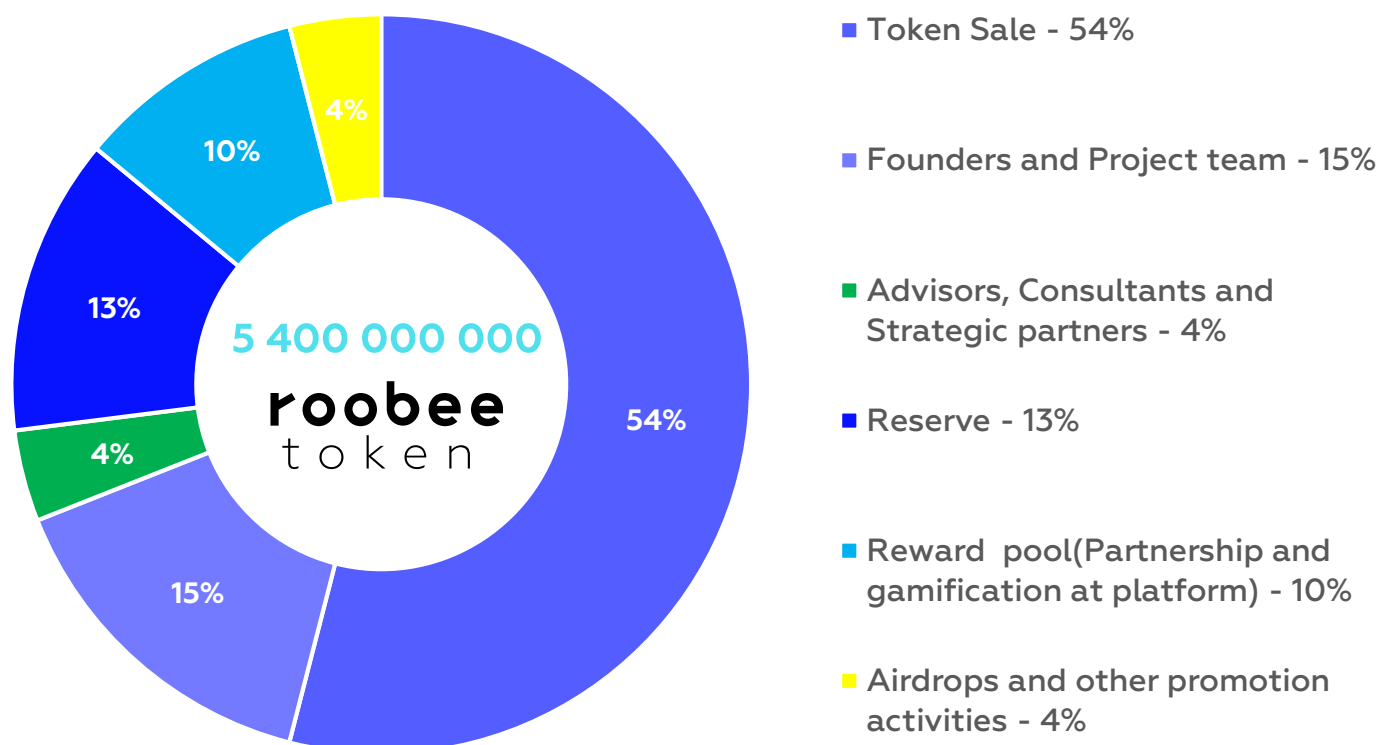
Token Smart contract is a subject to independent third-party technological audit from credible experts before the launch to ensure the security and integrity of the code.

The ROOBEE token is a utility token what is confirmed by our legal advisors.

Additional emission of ROOBEE tokens is not allowed by smart contract.

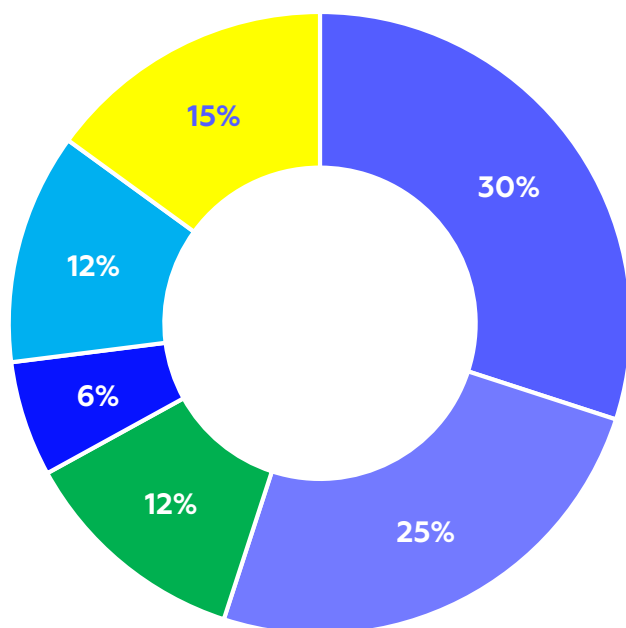
Token	
Token tiker	ROOBEE
Total supply	5 400 000 000
Token type	ERC-20 Ethereum
Token functionality type	Utility
Additional emission	Not possible
Emission type	Mintable

Tokens distribution



- 54% of tokens will be allocated for sale and distributed among investors.
- 15% will be distributed among the founders and the project team with a lockup period of 1 year and subsequent unlock of 10% of volume each 30 days.
- 10% will be allocated to reward pool used for compensation to participants of affiliate program for service promotion and attraction of new clients, as well as reward to customers using the gaming elements of the service.
- 13% of tokens will be allocated for the reserve fund.
- 4% will be allocated to advisers, consultants and strategic partners with a lockup period of 6 months and subsequent unlock of 10% of volume each 30 days.
- 4% of tokens will be allocated for airdrops and other promo-activities for project popularization.

Funds allocation



- Marketing - 30%
- Platform and applications development - 25%
- International business development - 12%
- Management - 6%
- Operations - 12%
- Legal services&licenses - 15%

Token Sale Parameters

Token sale will be held in 2 phases:

- ⦿ Private sale
- ⦿ Public sale via initial exchange offering.

Tokens sale

Total amount for sale	2 916 000 000	
Soft Cap	4 500 000	USD
Hard Cap	27 000 000	USD
Know Your Customer(KYC)	Yes	
All unsold tokens will be burned		
Private sale		
Min Personal Cap	100 000	USD
Public sale		
Token price at public sale	0,01	USD

All rounds will strictly follow KYC (Know your customer) and AML (Anti-Money Laundering) policy.
All unsold tokens will be burned.

Citizens and residents of the USA, Iran and North Korea are not allowed to participate.

MARKETING AND PROMOTION

Our community

Work on the project has continued since 2017. Roobee idea emerged based on the needs of many people. For several years, our team has been keeping a blog about investments, followed by more than **300,000 people**. These are people with absolutely different levels of income who are interested in investing personal funds.

Most of them have no time for selection and constant analysis of investment products. They do not have the opportunity to invest either due to the high requirements of investment products for the minimum investment amount.

Thus, a common need for collective investment has emerged within our vast community. We took on the role of an aggregator, selected offers in the market and made agreements with projects in which we invested later on.

All this was done manually. However, it was of interest to the community. We decided to automate all our operations and the Roobee platform has become a logical extension and evolution of this activity.

And the very first most active database of future users has actually been created BEFORE the service is launched. Our community Investors waiting for the project start. Due to that we have a long relationship with the community, it trusts our team. So, it will trust Roobee service.

Current figures

We have created an active community of private investors (over 300,000 people), who will use Roobee in the future.

As of April 7, 2019, our community includes:



Telegram: more than **230,000** people



Instagram: more than **130,000** people



Twitter: more than **5,000** people



Vk.com: more than **67,000** people



E-mail base: **100,000** people

Our experience in marketing

Over last 7 years some members of our team have gained business experience directly in the marketing on the Internet. That is, they focused on the promotion of different areas of business through the Internet.

Owing to such experience and creation of a Telegram-channel focused on investments, in 4 months it became one of the world's largest Telegram channels oriented on cryptocurrencies. We have practical experience in attracting broad target audience.

To achieve this result the following was used among other things:

Opinion leaders (bloggers, reviewers, speakers, etc.) Such advertisements are placed on many sites: YouTube, Instagram, Telegram, Facebook, Medium, and so on.

The total coverage of advertising over the past 1.5 years has amounted to more than **35,000,000 people** in total;

Viral mechanics. Lotteries are often held in our communities. For example, we have already drawn lots for BMW X6, Toyota Camry among our subscribers. And soon we will draw lots for Lamborghini Gallardo. To participate in such lotteries people invite their friends to our community who are also interested in investments;

- ⦿ Presentations. Over the past 1.5 years, we have delivered our presentations at more than 30 conferences.
- ⦿ Live presentations inspire confidence of new members of our community, as well as recognition in the region/country where we deliver our presentations.
- ⦿ Also, at many conferences, we exhibited our stand for brand rememberability.
- ⦿ Advertising in other communities, blogs.
- ⦿ These are the main advertising channels for the development of our community of investors.
- ⦿ In addition, a large number of promotion channels was used.

What are the results of Roobee test system?

For the 10 months of testing in a limited manual mode, our project has already helped **5,000 people** from our community to invest >21,000 ETH (equivalent of **\$15,000,000** during the testing period) in several investment funds, 1 venture project at the private stage and 30 blockchain projects, among which were the most sensational one in the crypto world.

This was essentially a beta test of Roobee business model, as well as a test of our community. We practically ascertained that people in our community are willing and ready to invest. As we further focused on developing Roobee we deliberately suspended investments jointly with our community. Although there are still many those who are desirous of them.

Our goal is more global and Roobee will help people to make investments at a new level.

A big benefit is that as soon as we launch the first version of Roobee, we will already have many users who are now waiting for the service to start.

Plans to attract new users

We attract new users by 2 ways:

1. Direct advertising of Roobee;
2. Indirect attraction.

Indirect attraction means that we will continue to develop our community of investors. Our goal is to create the largest community in the world. And as we have already seen from our own experience, people from the community are willing to invest upon our offers.

Direct advertising includes a set of advertising channels and promotions. Our company has a well-developed marketing team and we have practically used each tool described below.

Ways to attract new users to Roobee:

1) **SEO** (search engine optimisation).

A large amount of work will be done for SEO optimisation, so that people sending to us a target request could go to one of the service pages. To this end, internal pages will be created on the website for each investment product on the site.

For example, a person wants to invest in upcoming IPO Pinterest. If we may enter this IPO, we will create a page optimised for Pinterest IPO requests. A person entering it will be able to get background information on this offer. And then they will be redirected to log on to Roobee service.

We will also launch the company's internal investment blog. This is what both search engines and people like. Many investment topics from making a personal portfolio to explaining what S& P500 index is can be touched upon in the blog. Blog pages will generate traffic from search engines and then direct people to log on to Roobee.

2) **Contextual; advertising**

The model is similar to SEO, but in this case we will pay money to show our ad in the person's search results.

3) **SMM**

One of our strengths at all times. With a great experience in the promotion of social networks of our investment community, we use best practices for the development of Roobee social pages.

4) **Targeted advertising**

A big benefit of this tool is that parameters of the target audience for our advertising can be set quite accurately. Targeted advertising will be placed on services: Facebook, Instagram, Vk.com, etc.

5) **E-mail marketing**

This is not spam by e-mail.

A rather effective way of advertising is integration into thematic E-mail newsletters with a large number of subscribers.

6) **Banner advertising**

This is an old method of online advertising and it is often ineffective. After hundreds of tests, we identified best links that give the right traffic at an affordable price. Basically, these are medium-sized websites touching upon narrow topics related to investments.

7) **Advertising at bloggers/opinion leaders**

One of the most effective ways to get a large number of involved leads is to integrate advertising into the content of people who have already earned audience loyalty. These are bloggers on YouTube and Instagram, etc. We have a rich base of bloggers at all main sites. Many of them have already shown interest in advertising for Roobee service.

8) **CPA-marketing**

In our time there are many companies that are purposefully attract leads (requests) in financial and investment services. Specific results in the form of logged on/active users are paid for. We work with such companies, and big benefit of this promotion channel is that the amount of leads is almost unlimited. One contractor can get several thousand leads per day from completely different sources. And there are many such contractors. With sufficient budget, we can include many logons of new users on request in a matter of days.

9) **Video marketing**

- 🕒 Video blogger integration;
- 🕒 Target audience pre-rolls;
- 🕒 Image video materials on Roobee;
- 🕒 Roobee integrated viral videos;
- 🕒 Distribution of training videos.

10) **Retargeting**

The main feature and benefit of this advertising is that we can “pursue” (display desired ads) a person who visited our website/application, or logged on to the service on a large number of other websites.

We will use this tool for at least 3 purposes:

- ⦿ To return to the website those who left Roobee site without logging on by periodically reminding them in the ads that they have not logged on.
- ⦿ To remind those users who have already logged on to Roobee, but either did not begin to actively use the service, or stopped to do so for some reason of ourselves.
- ⦿ Announce the launch of new investment products on Roobee. To increase coverage and attract more attention, when launching new important investment tools, or service functions, we can show this to our existing users in retargeted ads.

11) **Google Display Network**

This advertising tool allows for placing ads in 3 formats:

- ⦿ Textual ads;
- ⦿ Graphical ads;
- ⦿ Videos.

These ad formats can be shown on over 2 million websites of Google partners.

This tool is used in 2 cases:

- ⦿ For large coverage, when entering a new country/region;
- ⦿ To attract specific audience from particularly selected websites/video channels. GDN (Google Display Network) allows for manual selection of websites or YouTube channels to display our ads. We may select a particular video to display our ads. If we know the exact audience viewing a particular website/blog, we can cover the desired audience pointwise.

12) **Advertising and sponsorship at conferences**

We use this method not to create much traffic to the website, but for more brand awareness. Each conference is visited by certain target audience depending on the topic of the event. This means that we can find our target audience and be in front of their eyes during the whole day or few days while the event is underway.

13) **Presentations at conferences and seminars**

In addition to sponsorship at events, we agree on the presentation by the company's representative. This is an opportunity to introduce our ideas, as well as attract enough good and loyal users to Roobee service.

14) **Content-marketing**

This includes, among others, the creation of the company's text blog and launch of a video blog on YouTube + distribution of these materials online. Primarily real benefits of the materials facilitate the distribution.

To do this, we work with competent people who help to create professional useful videos and articles.

15) **Media promotions**

In the world today, many people understand that media references can be controlled. For this it is necessary to create interesting newsworthy events.

Even before the launch of Roobee we already had publications on [Bloomberg](#), [Reuters](#), [Yahoo Finance](#), etc.

We will continue to work in this direction and after the launch of Roobee, we will have even more interesting newsworthy events for media.

These and other marketing tools are created by our marketing department.

World best marketing practices

In addition to creating own unique solutions to promoting projects, our marketing team is constantly studying the best practices of global companies: both giant companies and young startups. We adapt actual solutions in marketing to our tasks and successfully apply them. At the moment we are preparing about 17 fairly unique marketing solutions to attract new users to Roobee after the launch of the service.

We will describe some examples:

Viral strategy + partner programme

In addition to traffic and advertising, it is important to create conditions for users to tell about the service themselves.

For example, at the start of its development PayPal quickly get a user base by transferring bonus dollars to accounts of users for inviting friends.

At the start of the platform development, we will prepare an interesting offer.

If a current user brings a friend to Roobee by their referral link, then both persons will be remunerated:

- 🕒 Person who recommended the service will be remunerated through Roobee token balance;

- Person who logged on to Roobee through the referral link of their friend will also receive a bonus in the form of Roobee tokens.

Lottery format makes such mechanics more interesting. Due to uncertainty a kind of bonus to be transferred to the person's account becomes a matter of interest.

Educational programme

In order for a person to use a product for a long time and constantly, they should understand what for they need it and how to use it.

Roobee is created for a simple user who is far from professional investment activity.

But there is a large pool of people who will have not used services (even the simplest and understandable) until they understand investment and personal accumulation of capital quite well.

On Roobee, we plan to conduct large-scale educational activities to improve the financial literacy of population around the world.

One of the global objectives of Roobee is that each person has their own financial plan and investment portfolio.

At the same time it will allow to complete 2 important business tasks:

- 1) To increase the number of new potential users;
- 2) Make current users fans of our product.

Accordingly, our training activities will be conducted in 2 areas:

1) Roobee user training

The main goal is not a number of users logged on to the service. Goal is a number of active users of Roobee. Training is aimed to help people to better understand the product and world of investments in general and to make own personal financial plan for life. This will reveal all the features of the service and opportunities that are not seen at first glance. This is a way to conscious and active users. And when a person actively uses the service and understands it well, they will recommend it to friends.

To educate users on Roobee, we prepare:

- E-mail set with training in the service;
- E-mail set with educational materials on personal finance and formation of own investment portfolio;
- A game tour within the application that will help to understand the functionality;

- ⦿ Hints inside the service for already active users with the display of new functions or functions unused by the user;
- ⦿ Webinars for users of Roobee with analysis of current topics and invitation of experts in various issues;
- ⦿ Set of video materials on Roobee;
- ⦿ Set of video materials on basics of personal finance and investments, etc.

2) Training of a broad audience in order to attract new users to Roobee.

Increasing the level of finance and investment literacy, giving really useful materials and information is a direct way to get new loyal users of Roobee.

The more people around the world understand the value of their own investment portfolio, the more potential clients of our service we have.

To educate broad audience, we will use:

- ⦿ Public video blog on YouTube with helpful video materials on finance;
- ⦿ Text blog on Roobee;
- ⦿ World conferences and seminars. Live performances are always best remembered.

Partnership with financial advisors, consultants, event organisers

Roobee can help millions of people. We also think globally when providing training. For large-scale coverage, we need support from people around the world.

And we already receive such support thanks to many contacts with private financial consultants, coaches and organisers of events devoted to finance and investments.

People who attend various conferences and seminars on investments are, in general, strongly motivated to take the first step and need a specific tool after the end of the event. Roobee will become such a tool.

We develop an incentive programme for financial advisers, coaches and event organisers. They will receive Roobee tokens for recommending our service.

This will attract new users from right countries in which Roobee will operate. People will receive a simple and useful investment tool.

ROAD MAP

2017 Q4:

- ⦿ The origin of the project idea

2017 Q4 - 2018 Q3

- ⦿ Created and developed investors community with 300 000+ people
- ⦿ Aggregated and allocated in various investment products more than \$15 000 000 by testing hypothesis of crowdfinancing with small threshold

2018 Q2

- ⦿ Built a strong team of developers, analysts and experienced managers
- ⦿ Begined development of Roobee MVP

2018 Q3

- ⦿ Concluded strategic partnerships for quick start

2018 Q4

- ⦿ Obtained licenses for working with the storage and exchange of crypto in Estonia

2019 Q2:

- ⦿ Introducing RoobeeInvest MVP consisting of RoobeeFin and RoobeeMarketplace
- ⦿ Completing fundraising campaign with hardcap \$27 000 000

2019 Q3:

- ⦿ Assigning brokerage partners
- ⦿ Release of RoobeeApp 0.7 - starting version of RoobeeAPP
- ⦿ Setting up Roobee's Community making campaign in Europe/USA
- ⦿ Agreements with top tier VC/PE funds
- ⦿ Release of RoobeeCryptoIndex
- ⦿ Close test for early birds of RoobeInvest beta

2019 Q4:

- ⦿ Release of Roobee APP 0.8 - version for RoobeInvest users
- ⦿ Application for additional Legal Licences
- ⦿ Introducing Roobee 0.8 pre-release version
- ⦿ Marketing pre-release campaign

2020 Q1:

- ⦿ Start of development of Roobee Liquid
- ⦿ Release of beta version Roobee DecWallet
- ⦿ Release of beta version RoobeeChain
- ⦿ Test Integration of Roobee 0.9 version into blockchain environment
- ⦿ Proof-of-concept with neobank

2020 Q2:

- ⦿ Public Release of Roobee 1.0 web and mobile app versions for selected region
- ⦿ Full-scale Marketing campaign
- ⦿ Release of roadmap for institutional investors
- ⦿ Application for legal licenses in new regions

2020 Q3:

- ⦿ Independent Audit provided by Tier-1 auditing company
- ⦿ Roobee annual report for community and investors
- ⦿ Roobee Conf in selected region. First stage of Roobee World Tour
- ⦿ Release of RoobeeChain 1.0
- ⦿ Release of RoobeeDecWallet 1.0

2020 Q4:

- ⦿ Public Release of Roobee
- ⦿ Brokerage partners in new regions
- ⦿ New region community and marketing campaign
- ⦿ Second stage of Roobee World Tour

2021 Q1:

- ⦿ New regions market entry
- ⦿ Release of Roobee Liquid
- ⦿ Partnership with top tier bank
- ⦿ New region community and marketing campaign
- ⦿ Third stage of Roobee World Tour

2021 Q2:

- ⦿ New regions market entry
- ⦿ Release of Roobee Terminal
- ⦿ Partnership with top tier bank
- ⦿ New region community and marketing campaign
- ⦿ Fourth stage of Roobee World Tour

2021 Q2:

- ⦿ New regions market entry
- ⦿ Release of Roobee Terminal
- ⦿ Partnership with top tier bank
- ⦿ New region community and marketing campaign
- ⦿ Fourth stage of Roobee World Tour

2021 Q3:

- ⦿ Independent Audit provided by Tier-1 auditing company (optional)
- ⦿ Roobee annual report for community and investors
- ⦿ End of Roobee World Tour

2021 Q4:

- ⦿ Release of Roobee decentralized marketplace of private asset managers
- ⦿ Fundraising campaign for institutional investors

2022 Q1:

- ⦿ Release of RoobeeChain 2.0
- ⦿ Release of RoobeeDecWallet 2.0

2022 Q2:

- ⦿ Completing Fundraising campaign round B for institutional investors with \$100 000 000
- ⦿ Release of Roobee Roadmap 2023-2028

2022 Q3:

- ⦿ Release of Roobee 2.0

2023:

- ⦿ TBD

KEY TEAM MEMBERS AND ADVISORS



Artem Popov

Co-Founder

- A co-founder of a large community of investors on Telegram
- Serial self-made entrepreneur, Six years of experience in successful business and community development
- Expert in the fields of digital and content marketing, community building, and development



Dan Kaizer

Head of Blockchain R&D

- Author of scientific work "Decentralized Reputation Assessment System in Oracles Networks"
- Dapp's Architect, Solidity expert. Well known in Blockchain developers community
- Notable hackathons experience includes: ETHWaterloo Canada 2017 by Ethereum Foundation Overall Winner, awarded by Vitalik Buterin and Storj BlockchainHack Russia 2017 awarded by Qtum



Daniele Azzaro

AML/Security Advisor

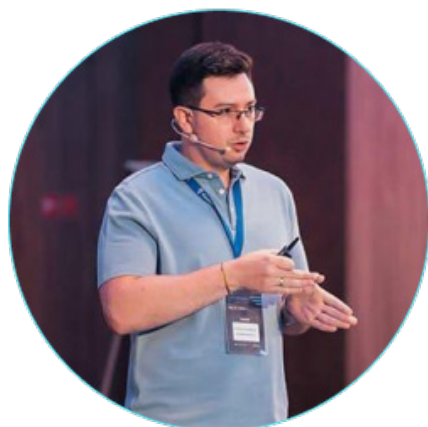
- 15+ years of experience in strategy consulting for global Financial Institutions such as Barclays, Lloyds and The Royal Bank of Scotland
- Member of ACAMS (Association of Certified Anti-Money Laundering Specialists)
- Master in Business Administration, Bachelor degree in Engineering, finalist of Fintech Strategy MIT course



Dan Brodovich

Product Director

- Graduated From Stanford University and Hult International Business School
- Graduated from 5 startup accelerators and is a mentor of 2 startup incubators



Vladislav Siganevic

CMO

- With more than 15 years experience in Digital Marketing, he is currently involved in managing Creamfinance Czech, providing cutting-edge personal finance products.
- He is responsible for business strategy development and implementation as a CEO within Creamfinance Czech
- Managing Director at Creamfinance. A company with over €35M in revenue and €20M capital raised, the company is currently operating in six countries across Europe.



Sergey Azatyan

Strategic partner and Advisor

- Co-founder of Inventure Partners, a European early stage venture capital firm.

- Graduate of Harvard Business School

- He was involved in such renowned transactions as IPO of Mobile TeleSystems on NYSE, reorganization of Svyazinvest, IPO of Irkut Corporation and merger of Rostelecom, where he was a board member.



Oleg Gaidukov

CTO

- More than 14 years of technical experience including 7 years of technical management up to c-level

- Past Head of telecommunications and enterprise networks at Banca Intesa(tier-1 European Bank), changed his technological aim to blockchain, machine learning, fintech and adtech

- Notable case: projected and developed from scratch realtime traffic exchange with distributed trust and rating system. The project was realised using distributed ledger and blockchain connected via sidechaining;participants balance management system baset on game theory



Gmt Legal

Legal

- Experts in fin-tech, finance law, securitization, capital market transactions

- Clients: Microsoft, Virgin and others



Evan Golovanov

Product Owner

- Masters Degree in International Finance

- Blockchain consultant to many projects. As co-founder of blockchain/tech consulting company Hashlab worked with numerous blockchain projects

- Investment banking experience at Nordea Markets(tier-1 European bank). As investment analyst worked with FX, derivative deals and project financing



Artur Stepanenko

AI/ML Data Scientist

- Author of several state-of-the-art methods. Frequent speaker on DataFest, largest European ML conference

- Top 300 Machine Learning Engineers by Google Kaggle worldwide rating

- Awardee of several large machine learning competitions held by Rakuten, Amazon, Google Jigsaw, Kaspersky Lab



Oleg Grishko

IT Architect

- Leading architect of integration projects. 11+ years experience in IT

- Launched many projects in international corporations, among them: RSC Energia (integration of business systems); e-Moscow (industry hubs); Federal Treasury (distributed AS); Rosatom (integrated management system); Sibur (integration of business systems).



Dmitry Machikhin

Legal Strategy

- Strong expert in startups, investments, asset digitalization and international market entry strategies
- MBA
- Legal practice in Clifford Chance, finance & banking direction



Nikolay Artamonov

Art Director

- 13+ years experience in Art & Creative industry
- Founder & Creative Director of otlichnosti.ru
- Ex-Design Vice President in «Lazada» (biggest e-commerce project in South East Asia)
- Former Art director at Branding agency DDVB

WE WORK WITH



SUM & SUBSTANCE

Sum&Substance is Tier-1 KYC/AML Company. 10 000 000+ unique verified users. We work with Sum&Substance on providing KYC/AML services to Roobee platform



BINANCE

Binance is Tier-1 cryptoexchange. We work with Binance on ensuring liquidity to Roobee Platform



Bitgo is the largest Bitcoin processor. The leader in security, compliance, and custodial solutions for blockchain-based currencies. Bitgo have \$15B in transactions per month



IBM is Tier-1 worldwide famous IT company. We use IBM blockchain platform and cloud services for development



HYPERLEDGER

Hyperledger was created within Linux Foundation. Hyperledger Fabric is supported and used by major players in the IT market, such as IBM and Intel. We work with Hyperledger on creating our permissioned blockchain using the HyperLedger Fabric framework



Inventure Partners is our Strategy Partner.

The fund's portfolio currently includes on-demand service Gett (GetTaxi), leader in US telehealth American Well, long-distance bus tickets platform Busfor, and others. Founded in 2012.

SmartDec

SmartDec is a famous blockchain security company with numerous successful cases. We work with SmartDec on auditing our smart-contracts