



INVESTRO FUND

WHITEPAPER

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1. ABSTRACT

Investro is a full-featured cryptocurrency trading ecosystem with a strong focus on automated social trading. The Investro platform is built with simplicity, functionality, and security in mind. Well suited for both seasoned and novice investors, Investro will allow entry into the highly lucrative crypto market with reduced risk and let experienced traders offer value-added services to other users.

Under Investro, users will be able to:

- ▶ Copy the strategies where Investro will manage their crypto and fiat assets for a flexible return.
- ▶ Select from a pool of top traders whose performance and ROI have been analyzed and pre-vetted by the platform's AI engine.
- ▶ Access rewards from holding INF tokens in a built-in staking wallet.
- ▶ Use Investro's Portfolio management suite to collectively manage balances of your preferred exchange accounts and copy trades directly without giving any direct access to your funds.
- ▶ Vote for future development features and promotion of pro traders on the leaderboards.

A genuinely innovative platform, Investro is a holistic solution that serves all types of users, from Investors to crypto enthusiasts all the way to active day traders, novice traders/Investors, and everyone else in between. We are developing Investro to help traders become and stay competitive while reducing time spent collecting and analyzing data, reviewing information from the market, browsing data sources, logging into various accounts, and missing out on potential gains.

Designed for mainstream adoption, Investro will offer a full-fledged solution for crypto to maximize customer value. We will deliver a user-focused framework that provides a safer entry into the crypto market with managed risk through automated social trading by leveraging crypto penetration benefits.

The native currency of the Investro platform will be the INF token – based on the ERC20 standard. It will be a utility token used to cover transaction fees, facilitate global transactions between businesses and consumers, and access the advanced features of the Investro platform. Fundraising and the use of Investro Tokens will help finance the platform's future development and marketing, so we can focus on expanding the platform's offerings to include a complete portfolio management suite and a built-in Staking wallet.

The Investro white paper presents our vision for the platform, our technical approach's performance benefits, and how Investro fits into the broader blockchain ecosystem.



2. OUR MISSION

Investro aims to democratize cryptocurrency trading by making it accessible and reliable for everyone. We have a mission to bring more non- crypto people into this exciting and promising digital economy reliably and straightforwardly and reap the benefits.

To this end, we have developed a user-centric platform powered by AI for mainstream adoption – the result of the collaboration between experienced traders and developers with a proven track record in automating distribution, increasing transparency, and facilitating access to the cryptocurrency market.

2.1 BENEFITS FOR INVESTORS

Using a traditional fund management structure (fixed fee and profit fee) is one of the best ways to have exposure to the crypto market because you can count on a professional team that manages a balanced portfolio of digital assets. It's tough for an individual Investor to choose and research among hundreds or thousands of projects.

Investing through a platform like Investro has certain advantages as the professional traders listed on the platform are incredibly experienced and knowledgeable in crypto and fiat matters. They are also skilled in applying aggressive investment strategies along with complex risk management tools.



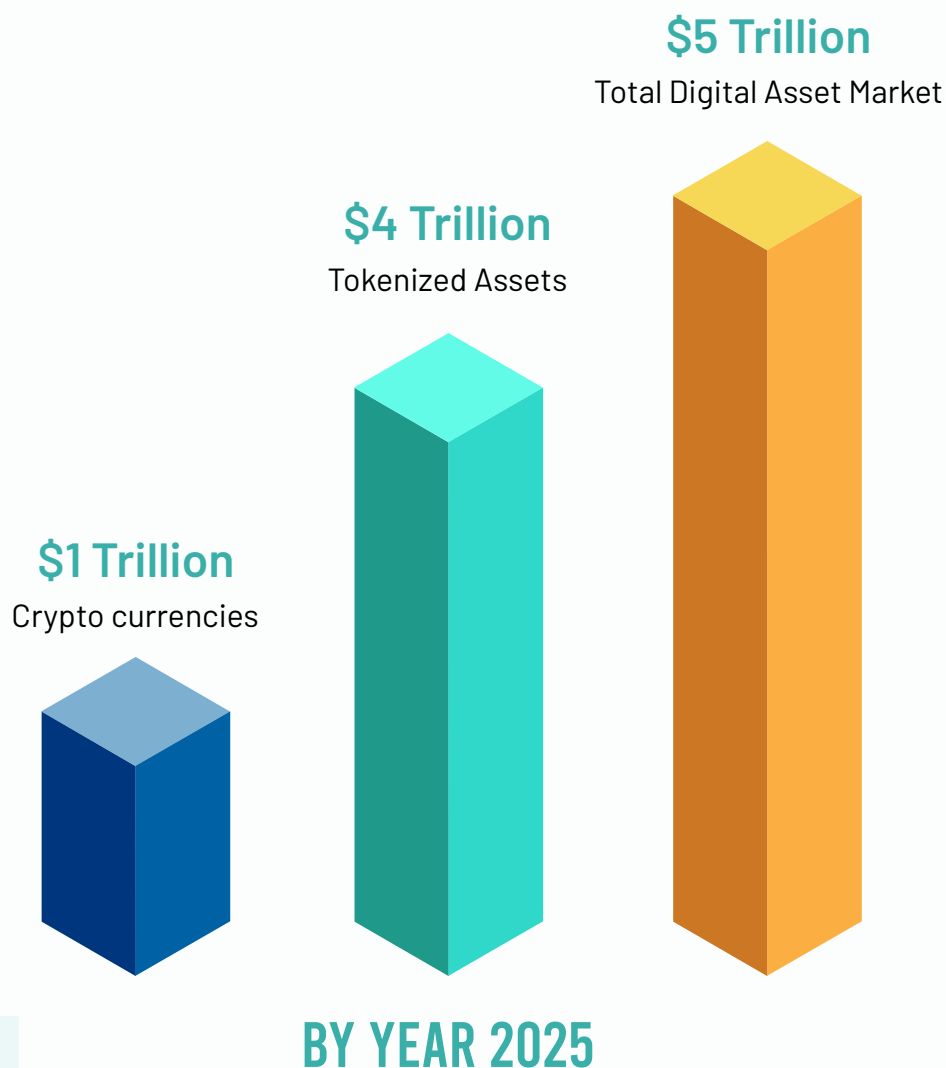
2.2 BENEFITS FOR TRADERS

Traders are exposed to a large pool of fiat and cryptocurrencies with a transparent fee model and real-time conversions and withdrawals. Investro will give traders access to an automated social trading feature that allows the Investro Social Trading Bot to copy successful traders' strategies in the Investro pool directly. The profit distribution on the platform is completely transparent and open.



3. BACKGROUND

The market cap of cryptocurrencies as an emerging asset class reached \$370 billion at the beginning of 2018. Alongside the 2018 increase in users owning crypto wallets - these figures show a too high adoption rate of cryptocurrencies. The benefits of blockchain technology partly drive rapid growth in such a new asset class. The advantage of blockchain technology is that it eliminates the need for mediators. Although it has many other distinct features, intermediaries' bypassing already makes blockchain processes much faster and cheaper.



In recent years, the cryptocurrency market has grown from a daily trade volume of \$60 million in January of 2015 to more than \$8 billion in November of 2017. As of January 2018, there are nearly 1400 cryptocurrencies that could be exchanged and traded for crypto and fiat currencies based on data from CoinMarketCap. Decentralized architectures secure the majority of cryptocurrencies, but that doesn't change the fact that almost all trades between currencies take place on centralized exchanges, where funds must be deposited under the control of the exchange. This layer of centralization puts user funds at risk to hackers and platform managers.

Looking at the current market situation for cryptocurrencies, it becomes apparent that this sector is showing rapid growth. By 2025, it is projected that the total capitalization of digital assets will exceed \$5 trillion, as crypto wallet penetration exceeds 5% of the world's population. The total capitalization of digital assets could account for at least 80% of the full market share by 2025. They have the benefits of traditional cryptocurrencies, lower volatility, and opportunities for portfolio optimization.

At the same time, most traders are ultimately unsuccessful — many get wiped out when significant corrections in the market occur. Alternatively, people who do not trade as often and "hold" positions in a volatile market miss out on the enormous fluctuations and potential profits.

3.1 CHALLENGES

Despite the proliferation of cryptocurrencies, incumbent solutions are inefficient, costing traders and investors high fees while usability remains unsatisfactory, and security level remains moderate, at best. They also remain accessible to a small part of the population due to limited knowledge of technology and investment options.



Blockchain has the potential to transform the business landscape across almost every primary industry radically. A developer-focused community is motivated to advance technology. Simultaneously, a lack of usability is widely recognized as a significant barrier to entry into a booming cryptocurrency market.

Cryptocurrency investments may be 'hot' right now, but users are deferred by the crowd of exchanges, services, and platforms they must use to exchange fiat for cryptocurrency. In a flourishing market, individuals with no tangible experience or background in trading are turned away. They don't see a straight-forward, transparent, affordable, and secure way to trade the diaspora of cryptocurrencies available.



4. THE SOLUTION

The algorithm trading market is expected to grow from \$8.7 billion in 2016 to \$18.16 billion by 2025 at an annual growth rate of 8.7% between 2017 and 2025. It has experienced significant growth thanks to the increasing automation process in trading by many firms. Besides, traders are adopting algorithm trading faster as integrated financial markets help them buy into asset classes previously unavailable or infeasible to purchase. With the emergence of cryptocurrency, a new segment of the global algorithm trading market has been created to facilitate financial institutions and individual traders' transactions.

While global algorithm trading services are fast developing, the crypto-algorithm trading platforms are still in the phase of concept validation. However, due to the public's growing interest in crypto-assets in 2017, one of the leading crypto-exchange Coinbase alone is reported to have charged \$1 billion in fees. Likely, the total crypto-trading market will only exceed that of the traditional markets in the foreseeable future. Within the crypto-trading market, algorithm trading enjoys the unparalleled benefits of speed and automation. Consequently, the crypto-algorithm trading market segment is expected to exceed that of the traditional global algorithm trading market.

The need for a fully integrated, fast, user-friendly, and compliant app that ties together all channels in the trading sector is apparent. Investro aims to streamline the free flow of funds between platform users, traditional financial markets, and the emerging digital asset economy.

5. INVESTRO - THE NEXT STEP IN AUTOMATED SOCIAL TRADING

Investro was created by a team of crypto enthusiasts to give users the tools to make efficient trades and gain an edge over everyone else in the market. Our platform is highly optimized and automated for trading on multiple cryptocurrency exchanges, including creating tailored strategies. Our multifaceted ecosystem will streamline three major components of the digital economy, offering: (i) Automated Social-Trading Pool, (ii) a complete portfolio management suite, and (iii) a built-in staking wallet. By establishing rock-solid, secure & proven integration with crypto exchanges, we aim to offer a fast and secure trading solution carefully configured to fit the digital asset economy's contours.

We aim to speed up and extend the platform's development through the token sale and turn it into the most complete and user-friendly technological product available on the cryptocurrency market. Some of the features in our pipeline include:

- ▶ Technical indicators from major cryptocurrency markets, incl. Kraken, Binance, Poloniex, Bittrex.
- ▶ Fundamental market data
- ▶ Macroeconomic indicators
- ▶ Expert traders strategy copy
- ▶ Automated execution of the identified social trading opportunities
- ▶ Integration with FX and stock markets, along with additional products – stocks, bonds, currency pairs, CFD, derivatives.
- ▶ Standalone mobile and desktop app combining all functions of the bot and platform

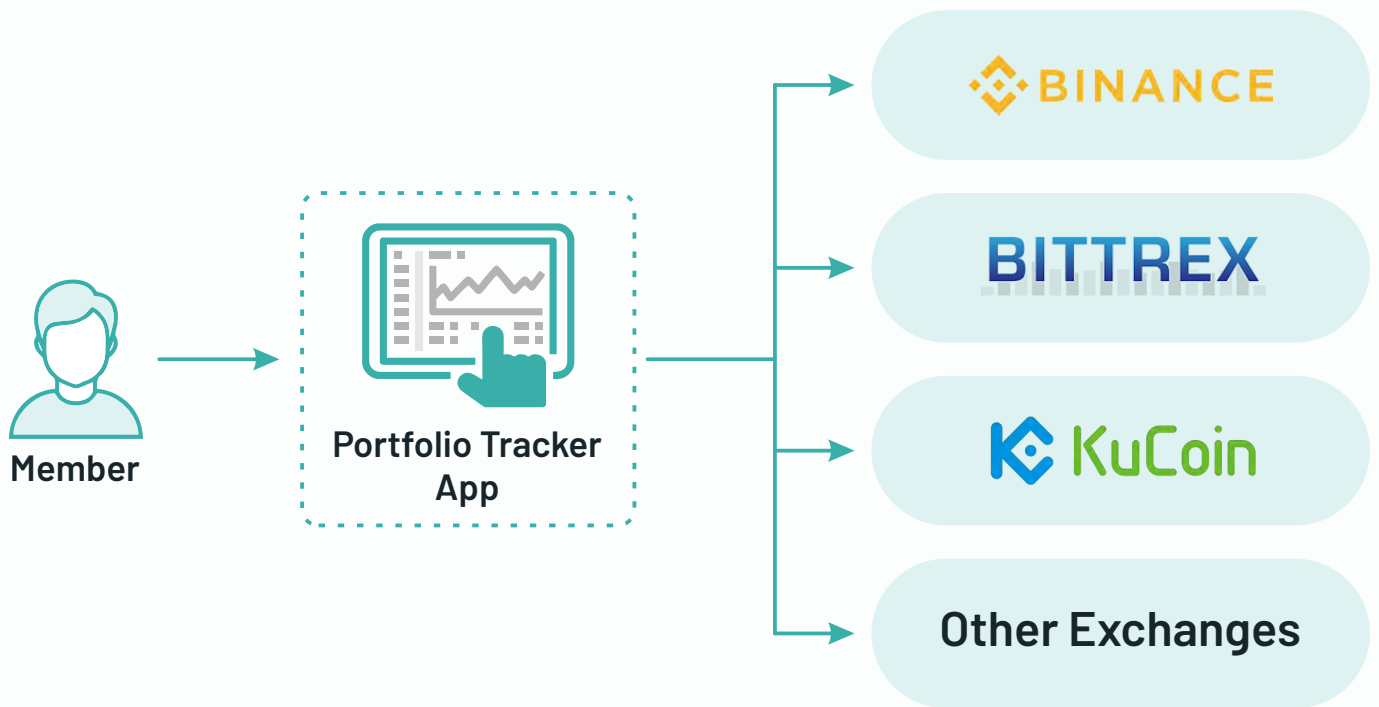
- ▶ Support of multiple order types
- ▶ Fund management
- ▶ Built-in Staking Wallet
- ▶ Complete Portfolio management suite

Investro will provide a one-stop platform where traders can securely diversify their crypto portfolios with access to AI-backed automated social trading and fund management with performance-based ROI. Investro will be a completely secure platform with Multiple layers of Authentication Enforcement, and a two-level security process will protect the user's crypto assets.

5.1 CORE EXCHANGE & BLOCKCHAIN INTEGRATION

Investro employs a proprietary cross-exchange trading feature, allowing it to connect to multiple cryptocurrency exchanges. This enables the system to place orders (buy/sell) of crypto assets of their choice on a particular exchange on behalf of the user, which might be from the Trading App of our registered Investro members or our own internal Investro Automated Trading Feature (on behalf of an Automated Copy Trading follower), using his/her account on that particular exchange.

Trading through the Investro platform will be done through the cryptocurrency exchanges' APIs. Investro's cross-exchange trading feature will not control or hold Investro members' funds to maximize transparency and security and allow member funds to remain safe in their respective exchange accounts.



6. THE INVESTRO PLATFORM

The Investro platform aims to create a global platform for cryptocurrency trading. We will achieve this through a transparent and secure portal that will utilize cutting-edge technology, analytics, data science, and quant-trade based bot to provide traders with unique investment opportunities via real-time seamless integration with multiple exchanges, arbitrage signaling, and other complex features that expand on the functionality of the Investro platform. Ultimately, our strength lies in providing services through an easy-to-use interface, connecting blockchain technology with existing exchanges while allowing full transparency and traceability of crypto and fiat trading.

6.1 AUTOMATED SOCIAL TRADING

Due to the overwhelming number of crypto-currencies available in the market to invest in and the complex features involved, it is hard for beginner Investors to navigate the multiple options. With over 2200+ crypto assets listed in the public crypto market, it's essential to leverage experts' knowledge.

The advantages of Investro Automated Social Trading are as given below:

- ▶ New Users can understand and earn profit in the crypto market, gaining confidence while trading in a highly volatile crypto market.
- ▶ Experienced and pro traders can also participate in the market even when they are busy and unable to research and invest time.
- ▶ Versatile tools, strategies, and mechanisms for trading, which can be used on various instruments.
- ▶ Community building for all kind of traders, who can share ideas, strategies and improve their trades together

Investro's advanced AI will use an algorithm that follows a defined set of instructions to identify and rank the best traders and apply them to the portfolio of assets of registered Investro users. This essentially allows Investors to earn without having to trade. Investors can copy traders' strategies, who receive a percentage of their profits from trading with their funds as a reward.

Investro users can withdraw their profits, or all of your funds, at any moment via Investro's platform. They can also spread their risks by investing in several different traders' accounts or opt for a ready-made portfolio.

6.2 SOCIAL TRADING POOL

The Investro platform will be a place where users can share and access each other's trading activity. The social trading pool provides a wide selection of traders who have mastered the game of trading and can generate profits in the long run.

Based on their performance and Investro's AI that recommends the most promising and profitable traders, other users can automatically copy their trades. An additional option of picking a trader to oversee and execute your trades can offer a personalized approach based on how much risk you want to take. This flexibility will help you better control the performance of your account.

To build a robust social trading pool and encourage successful traders to share their wisdom, Investro has created a rewarding mechanism. This mechanism rewards successful members of the social trading pool for being copied. Simply put, the more copies they have, the larger their payout.



6.3 BUILT-IN STAKING WALLET

By only holding INF tokens in their investor wallets, users will be rewarded with up to 100% APY staking rewards. The passive income this generates will be proportional to the number of tokens each user has staked. This is the simplest form of staking where you don't have to hold the tokens for a certain amount of time. Users will be rewarded every day just for holding the INF tokens in the investro staking wallet, and users can withdraw their tokens anytime they want.

The multi-currency built-in crypto wallet app allows users to store, manage, and spend their crypto funds without the complexity of managing multiple wallets. More Cryptocurrencies will be added in the future where people will earn rewards by just holding specific cryptocurrencies in the investro staking wallet.

6.4 PORTFOLIO MANAGEMENT SUITE

Investro's complete portfolio management suite is highly optimized and automated for trading on multiple cryptocurrency exchanges, including creating and executing personalized approaches. It supports sophisticated mechanisms for multiple integrations with crypto exchanges for real-time bidirectional data transfer.

A multi-exchange trading feature will allow users to trade on multiple preferred cryptocurrency exchanges from the Investro exchange. Users can easily do this from one unified interface without logging into different exchanges individually to buy and sell crypto assets. Simultaneously, this feature will enhance the user experience on mobile devices, which is currently limited to existing exchanges.



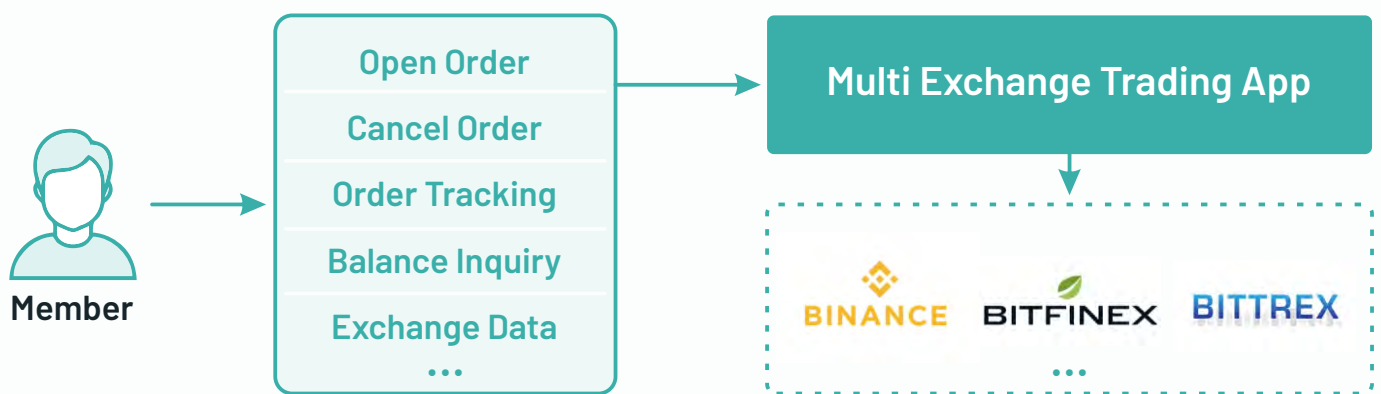
Trading different coins and tokens across other cryptocurrency exchanges become possible without the need for multiple log-ins and 2FA verifications every time the user decides to execute a trade.

The app integrates with multiple cryptocurrency exchanges through the APIs of each exchange. This gives users complete control over their funds on each exchange through one central interface, thus increasing their security.

Some of the investro portfolio management suite features are:

1. Trade history of both traders and investors.
2. Investors can make multiple crypto asset portfolios.
3. Traders can select the preferred crypto asset in a portfolio
4. Cold storage support
5. Real-time crypto price and event notifications
6. Automatic copy trading
7. Link multiple exchange accounts.
8. View, follow, and allocate leader portfolios
9. Follow and chat with leaders.
10. Become a Social Leader, and earn money.
11. View leader history and social insights
12. Social leaderboard and aggregated portfolio stats
13. Performance monitoring
14. Min & Max Allocation Controls
15. Exclude & Include Specific Assets
16. Specialized Rebalancing Algorithms

17. Portfolio Rebalancing(on-demand, periodic, threshold, and cross-exchange).
18. Asset balance Tracker
19. Variable allocation weights
20. Custom index builder.
21. Actions(trigger stop-loss, rebalance, stop automation, edit or delete index)



6.5 SECURITY

Security in general and security audit operations are at the top of the list regarding our system and products' priorities. Our budget and token distribution include hiring third-party security auditors and professional penetration testers to detect and prevent any weaknesses in our defenses and exposure to fraud or malicious attacks. Moreover, our defense system is to be integrated to overlook all transactions. In case of any suspicious activity, protocols will be initiated to block and rectify the situation in question.

7. PROJECT ECONOMICS

The Investro platform entirely revolves around the usage of Investro Token - a Utility Token that will be used on the platform to access various premium features, incentivize community sharing and value creation through a dynamic reward system, pay for fees and settlement of profits derived from social trading between members.

Investro Tokens will be used by users to transact on all exchanges that the Investro platform integrates with, thus deriving their entire value from services provided by the Investro system. The tokens are not intended for speculation and do not represent company shares. Investro Tokens are not securities and are not associated with future revenue streams or values other than derived from platform usage. Users can earn additional Investro Tokens by merely using the platform and its features.

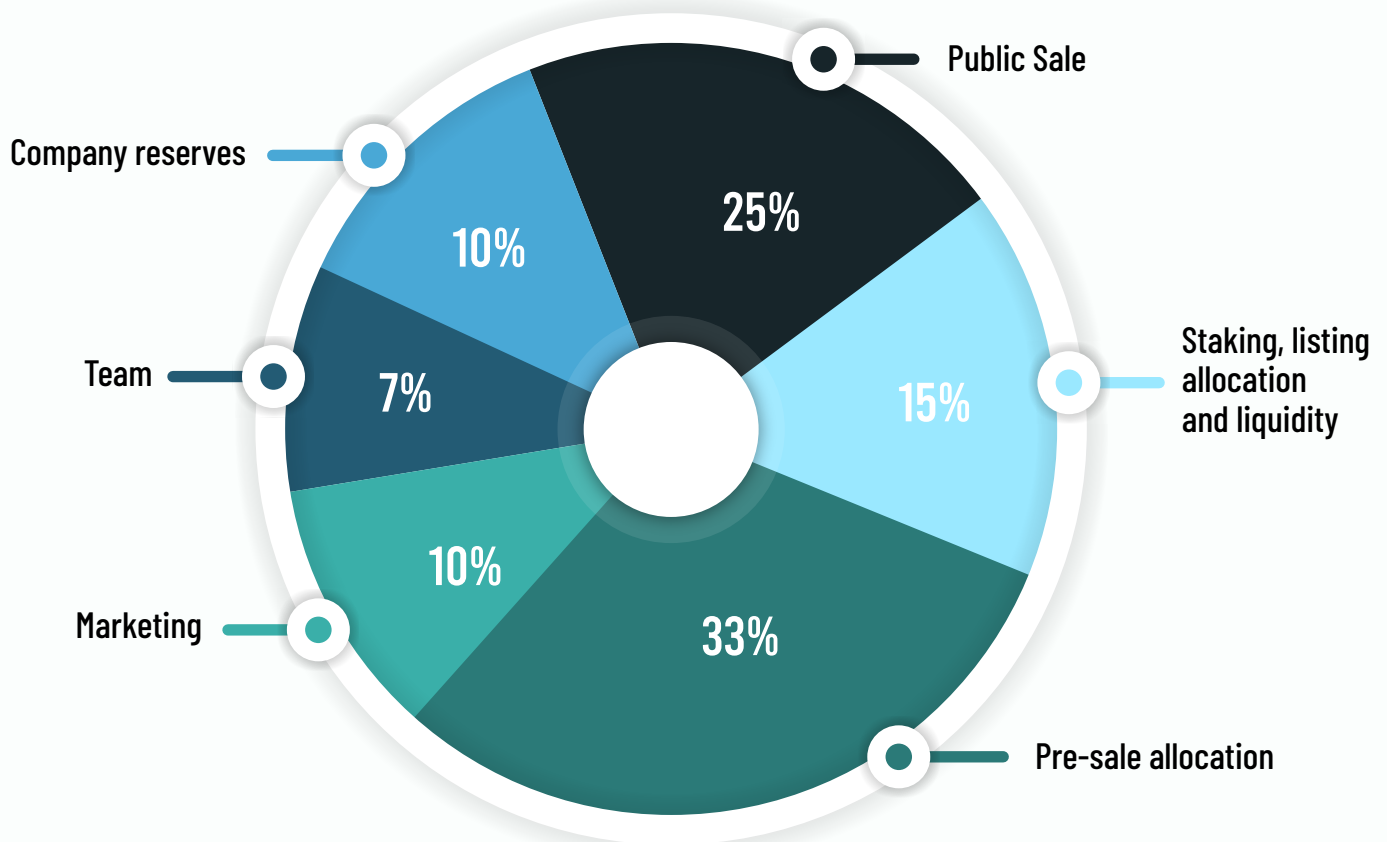
Incentives are a central part of token economics. Incentives should be designed to favor the actual users of the services instead of speculators. Besides, a well-designed incentive system finds the delicate balance between the essential utility token functions. Investro tokens need to compel traders to use the advanced trading services on our platform and stay there for the long-term.

As for the platform revenue, Investro will charge a flat 1.5% fee on ROI of every successful trade to keep the platform maintained; that's it. No hidden charges or fees.

7.1 TOKEN DISTRIBUTION

Total supply: 5,000,000 INF(max supply)

Initial circulating supply: 58 % + 6% (uniswap liquidity tokens)= 64 %



33%

Pre-sale allocation

1.65 million

25%

Public sale

1.25 million

10%

Company reserves

500,000 INF (locked with a vesting period of 24 months (2 years), release 5.55% after every month, initial release will be after 6 months of TGE)

7%

Team

350,000 INF (locked with a vesting period of 36 months (3 years), release 11.11% after every 4 month)

10%

Marketing

500,000 INF (50% initial unlocked, remaining 50% locked with a vesting period of 12 months (1 year), release 8.33% every month)

15%

Staking, listing allocation and liquidity

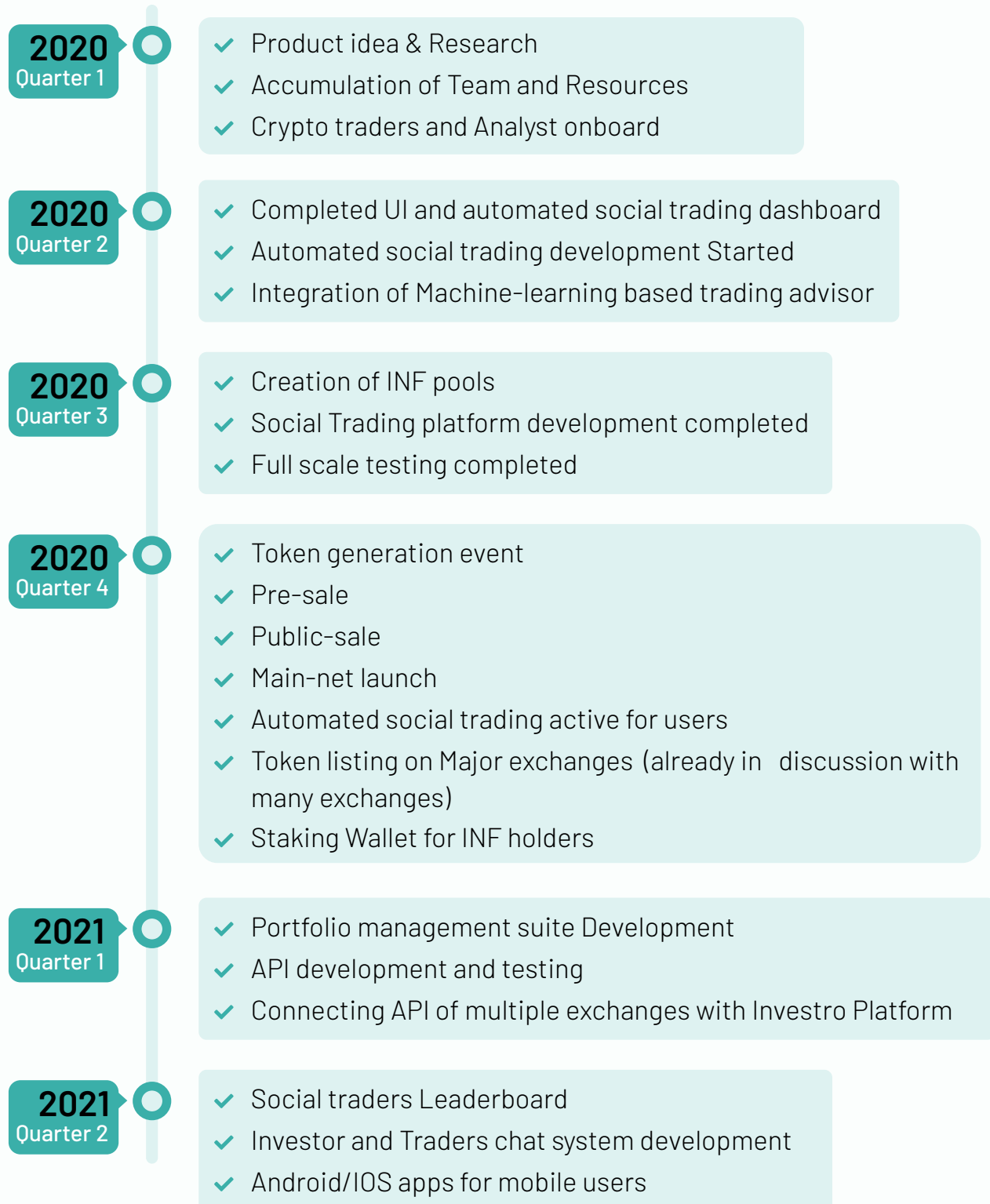
750,000 INF

Staking Reward 5%: 250,000 INF (APY upto 100%) **Liquidity and listing 10%:** 500,000 INF

7.2 TOKEN UTILITY

- ▶ INF can be used in the voting events related to the Investro Fund platform.
- ▶ To Follow top tier traders, users need a specific amount of INF token to hold.
- ▶ INF will be used to pay the commission/fee to the master traders on the Social trading platform.
- ▶ INF holders get early access to InvestroFund's advanced features.
- ▶ Automatic staking rewards for holding other crypto assets in a staking wallet. Only for INF token holders.
- ▶ Investro, portfolio management suite, will be available only for INF token holders.
- ▶ INF holders can get 50% discounts on platform fees.
- ▶ Traders need to hold a certain amount of INF to be listed as a trader on the Investro platform.
- ▶ Higher referral commission for INF holders

8. ROADMAP



9. LEGAL DISCLAIMER

Potential purchasers of our Investro Tokens must carefully consider and evaluate all risks and uncertainties associated with Investro and Investro's Token Sale and all its affiliated businesses, the companies' operations, the Token Sale, the Investro tokens and all information presented in this Whitepaper, the technical documents and all information provided on all Investro associated websites and social media channels.

In case any of these uncertainties, risks, or problems develop into actual events, the companies, the business operations, the financial state of the companies, effect, and results of Investro operations and material provided with Investro could be materially and adversely affected. In case of one of these events, you might lose part or all of the acquired Investro tokens' value.

This white paper and its contained information shall not be considered legal, financial, business, tax, or investment advice concerning Investro and its Investro tokens and its associate's businesses and operations.

Please always advise your tax advisor, your legal or any other professional advisor, or your local authorities when you plan to participate in Investro and the Investro tokens. Please always be aware that you might bear the financial risks of any participation in the Investro Token Sale for an indefinite period.

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The information provided in this Whitepaper has not been approved or examined by any kind's regulatory authority. Please contact your local authorities, your lawyer, or a professional advisor for further information.

Investro Warning

Investment in new business carries high risks. It is highly speculative, and before investing in any project about which information is given, prospective Investro investors are strongly advised to take appropriate professional advice;

The information contained in this publication has been prepared by or on behalf of the Company. Investro Ltd. has not undertaken an independent review of the information contained in this publication.

The information contained in this publication about the proposed business opportunity and the securities or scheme interests is not intended to be the only information on which the investment decision is made and is not a substitute for a disclosure document, Product Disclosure Statement, or any other notice that may be required under the Corporations Act, as the Act may apply to the investment. Detailed information may be needed to make an investment decision, for example, financial statements; a business plan; information about ownership of the intellectual or industrial property; or expert opinions including valuations or auditors' reports;

Prospective Investro investors should be aware that no established market exists to trade any securities or scheme interests that may be offered.

Prominent Statements

The information contained in the publication about the proposed business opportunity and the securities or scheme interests is not intended to be the only information on which the investment decision is made and is not a substitute for a disclosure document, Product Disclosure Statement, or any other notice that may be required under the Act, as that Act may apply to the investment. Detailed information may be needed to make an investment decision, for example, financial statements, a business plan; information about ownership of the intellectual or industrial property; or expert opinions, including valuations or auditors' reports.

A prospective Investro is strongly advised to take appropriate professional advice before accepting an offer for the issue or sale of any securities or scheme interests.

Future Statements

Except for historical information, there may be matters in this publication that are forward-looking statements. Such statements are only predictions and are subject to inherent risks and uncertainty. Forward-looking statements, which are based on assumptions and estimates and describe the Company's plans, strategies, and expectations, are generally identifiable by the use of the words 'anticipate,' 'will,' 'believe,' 'estimate,' 'plan,' 'expect,' 'intend,' 'seek,' or similar expressions. Investro investors are cautioned not to place undue reliance on forward-looking statements. By its nature, forward-looking information involves numerous assumptions, inherent risks, and uncertainties, both general and specific, that contribute to the possibility those predictions, forecasts, projections, and other forward-looking statements will not occur. Those risks and uncertainties include factors and risks specific to the industry in which the Company operates and general economic conditions and prevailing exchange rates and interest rates. Actual performance or events may be materially different from those expressed or implied in those statements.

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