



AVANT NAVIGATION GROUP
FINANCING THE FUTURE

Mutual Aid Protocols

Product Whitepaper



Avant Navigation Group

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Introduction

Avant Navigation Group is a licensed Fintech company headquartered in New York. ANG is committed to propelling digital insurance paradigm shift based on an innovative Web3 structure upon a cloud-native digital insurance platform. In the Web3 era, Mutual Insurance industry with over a century's tradition can realize its original aspirations for mutual assistance on the digital platform with new found Web3 vitality. Through fair distribution of MAP Tokens, the MAP community members can truly become the most important stakeholder in the governance matters and beneficiaries of economic benefits. Community members share the long-term dividends of ecosystem growth while enjoying the strongest technical support and optimal insurance protection.

MAP (Mutual Aid Protocols) is an innovative critical illness mutual aid insurance product based on Web3 architecture launched by ANG Group. After obtaining the health insurance carrier license, ANG Insurance provides Atlas Payment digital wallets to users in the United States. Users who sign the health notice and obtain at least two MAP Tokens become MAP community members. Eligible members promise to shoulder the responsibility of paying apportioned claim amounts on the 14th and 28th of each month in exchange for the claim right of \$100,000 in case of serious illness and accidental death.

MAP DAO (Decentralized Autonomous Organization) is operated by the MAP Foundation (US IRS 501(c)(3) non-profit organization) and uses MAP Token (Utility Token) for governance matters. MAP community members establish digital identity profile and health declaration digital signature by obtaining a Soul Bound Token and MAP Tokens. Up to two MAP tokens can be used to offset semi-monthly apportioned amounts. Furthermore, MAP Tokens can be used for voting rights in MAP DAO governance matters and allow its owners participating in MAP Token redemptions and airdrop events.

The MAP Foundation outsources the operations of MAP platform to ANG Tech in a service model. ANG Insurance (an insurance carrier subsidiary of the ANG Group) underwrites MAP in the form of insurance contracts. MAP Foundation will pay out management fees (4% of the MAP's apportioned amounts in each semi-monthly installments) to ANG Tech for its technical service. MAP community can derive revenues from business flows to insurance companies, health products e-commerce, and revenue sharing from third-party suppliers in MAP digital ecosystem. MAP Foundation will allocate 70% of the additional revenues to benefit MAP community members and 30% as additional premiums to ANG Insurance.

ANG Group will develop a Layer 3 FinAppChain infrastructure to connect the digital eco-islands formed by different Web3 insurance products. The digital islands become a multi-scenarios and multi-functional eco-sphere for a suit of mutual insurance applications. After MAP becomes the world's first platform for Web3 mutual insurance products and ANG Tech becomes proficient in Web3 operations, ANG will engage in a series of mergers and acquisitions from small mutual insurance companies to large stock insurers. The mission of ANG Insurance is to Make Insurance Interesting Again. The vision of ANG Insurance is to become the most innovative prominent inclusive insurance provider based on algorithmic trust.

Chapter 1

Innovation Opportunities in the US Critical Illness Insurance Market in the Digital Era

1. Market analysis of critical illness insurance in the United States

In 2019, 27.5 million people, or 8.5% of the total U.S. population, did not have any health insurance (neither basic medical insurance nor commercial health insurance). According to a report by MarketResearch.com, in 2019, the insurance premium for critical illness in the United States was US\$394 million, and it is expected to reach US\$682 million by 2026 with an annualized growth rate of 8.1%. Critical illness insurance in the United States is mainly provided by Aflac, MetLife, Allstate, Mutual of Omaha and Transamerica. Small insurance companies hardly provide critical illness insurance because they cannot reach a large enough insured population. Through the digital platform, MAP pioneers an innovative insurance model with no insurance premiums paid upfront and no assets pooling. Claim

payments are deducted from community members' digital wallets on the day of apportionment. MAP Foundation charges an extremely low management fee (4% of pure claim payments) and an innovative Web3 community governance mechanism (MAP DAO) to provide fair and scalable critical illness and accidental death protection for uninsured and underinsured people.

Critical illness insurance in the United States generally provides 37 critical illnesses. The policy notional amount ranges from \$70,000 to \$200,000, covering medical expenses, living expenses and health management expenses related to medical treatment.

Critical illness	Definition
Aorta graft surgery	requiring surgical replacement
Aplastic anaemia	with permanent bone marrow failure
Bacterial meningitis	resulting in permanent symptoms
Benign brain tumour	resulting in either surgical removal or permanent symptoms
Blindness	permanent and irreversible
Cancer	excluding less advanced cases
Cardiac Arrest	with insertion of a defibrillator
Cardiomyopathy	of specified severity
Coma	with associated permanent symptoms
Coronary artery by-pass grafts	with surgery to divide the breast bone or thoracotomy
Creutzfeldt-Jakob disease (CJD)	resulting in permanent symptoms
Deafness	permanent and irreversible
Dementia including Alzheimer's disease	resulting in permanent symptoms
Encephalitis	resulting in permanent symptoms
Heart attack	of specified severity
Heart valve replacement or repair	with surgery
HIV infection	caught from a blood transfusion, physical assault or accident at work
Kidney failure	requiring permanent dialysis
Liver failure	of advanced stage
Loss of hand or foot	permanent physical severance
Loss of speech	total permanent and irreversible
Major organ transplant	from another donor
Motor neurone disease	resulting in permanent symptoms
Multiple sclerosis	where there have been symptoms
Multiple system atrophy	resulting in permanent symptoms
Open heart surgery	with median sternotomy
Paralysis of limb	total and irreversible
Parkinson's disease	resulting in permanent symptoms
Primary pulmonary hypertension	of specified severity
Progressive supranuclear palsy	resulting in permanent symptoms
Removal of an eyeball	due to injury or disease
Respiratory failure	of advanced stage
Spinal stroke	resulting in symptoms lasting at least 24 hours
Stroke	resulting in symptoms lasting at least 24 hours
Systemic lupus erythematosus	with severe complications
Third degree burns	covering 20% of the surface area of the body or 20% of the face or head
Traumatic brain injury	resulting in permanent symptoms

Figure 1 Critical Illness Insurance cover 37 Illnesses

2. Innovative no premiums and no asset pool Web3 insurance model in insurance 4.0 era

The most prominent feature of Internet mutual aid services is the use of digital technologies on a platform to serve its community members. The digital platform will only charge a small management fee while eliminating trading insurance incomes from actuarial profits and investment spreads. Eliminating the asset portfolio avoids cash flow mismatch, duration mismatch and credit risks associated with traditional insurance asset portfolios. Digital mutual aid programs can use digital technologies to reduce operating costs, and ultimately lower threshold for obtaining health care products to benefit the entire population.

Michael Morrissey, CEO of the International Association of Insurance (IAIS), summarized the development of the global insurance industry into four insurance revolutions. He believes that starting in the 21st century, the world entered into the digital era. With the support of digital technologies, the four major elements of insurance products have been upgraded to include inclusive mutual assistance, algorithmic consensus, accurate forecasting by big data, and technology enabled credit enhancement. We are entering the era of Insurance 4.0.

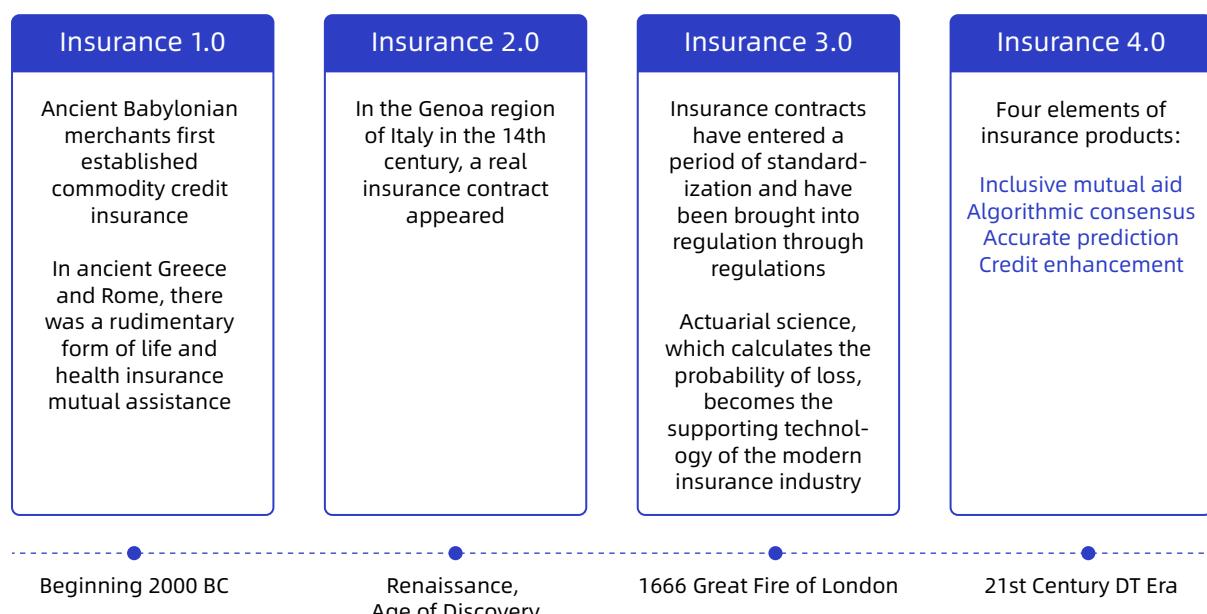


Figure 2 Four Phases of Insurance Industry

3. The pain points solved by the Web3-based mutual aid model for critical illnesses

Critical illness insurance in the United States typically covers insured ages 16 to 65, and is generally underwritten by the insurance riders associated with the benefit package provided by the employer. However, for those who do not have the insurance coverage automatically provided by full time employment, they generally lack the motive to actively purchase critical illness insurance. Meanwhile, insurance agents and brokers lack the

motivation to actively promote critical illness insurance because of low premiums and low commissions. Another unfortunate fact is that in 2020, Americans paid \$388.6 billion for out-of-pocket expenses while 67% of personal bankruptcies were caused by health-related expenses. Critical illness is a low-probability event, yet it can have very negative personal health and family financial health consequences.

In terms of operational personnel and costs composition, traditional insurance products often require a lot of sales channels and manpower inputs. The cost of policyholder acquisition accounts for a high proportion of the first-year premium. Since there is no costs upfront to join digital mutual aid community, the barrier of entrance is extremely low. Promotion of digital mutual aid community is conducted via spontaneous communications on the Web. User acquisition costs can be greatly reduced.

The operational rules of MAP are standardized. The requirements for participation, scope of claims, claim payment rules are simple and easy to understand. MAP is designed for transparency and inclusive protection with special attention is paid to solve the comprehension issues with traditional insurance clauses. Utilizing the Web3 architecture, policyholder education is promoted through interactive product demonstration, targeted ad, and smart customer service. ChatGPT will be creatively used in operational activities such as health education in the MAP community and promotion of healthy living habits.

Critical illnesses based on the digital platform can reduce the costs by 30% to 50%. Combining Web2 centralized platform with Web3 designs, MAP uses governance tokens and digital wallets to incentivize users join the MAP community. Traditional insurance agents' commissions are avoided with costs of funds collection and transfer minimized. The DAO governance mechanism of dispute resolution is also an important feature that distinguishes digital mutual aid programs from traditional insurance. Risk pooling and compensation in digital mutual aid programs are fair and transparent among community members. Whether to make the claim payments are determined by the rules agreed by all community members. In the MAP community, MAP Token is used to strengthen the integrity of community members. A "jury" system is established to provide a Web3 DAO public discussion and voting mechanism for disputed claim payment cases. MAP actively adopts mature and advanced digital technologies such as blockchain digital identity, AI, ChatGPT, big data anti-fraud models and other technologies to reduce the cost of fraud and claims settlement processes.

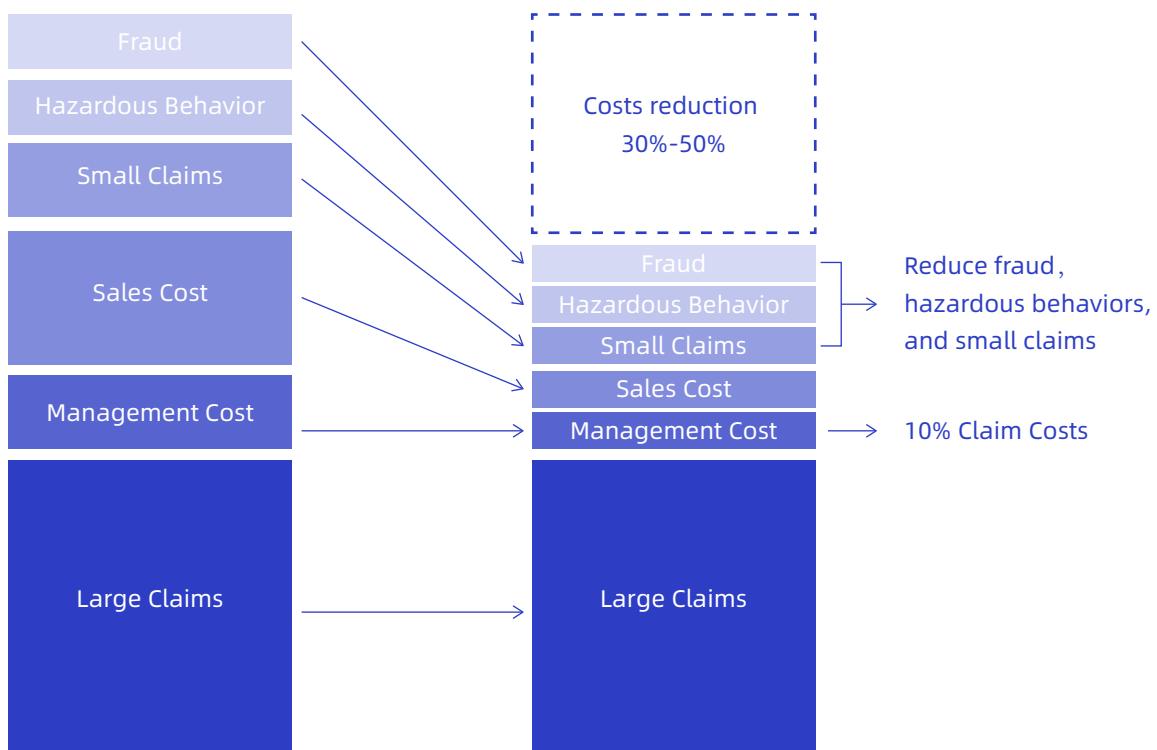


Figure 3 Digital Mutual Aid can reduce 30%-50% costs for health insurance

Chapter 2

The Actuarial Assessments for the Sustainability of MAP Business Model

1. Assess the expected apportionment amounts from the US demographics and AD&D 1996 Morbidity Table

Using the demographic composition data of the United States in 2021 (Figure 4) and the 1996 Accidental Disability and Dismemberment Morbidity Table to construct an actuarial model, it can be concluded (Figure 5) that the expected apportionment amount of MAP community users is \$33.40 per year, and the apportionment amount every half month for \$1.39.

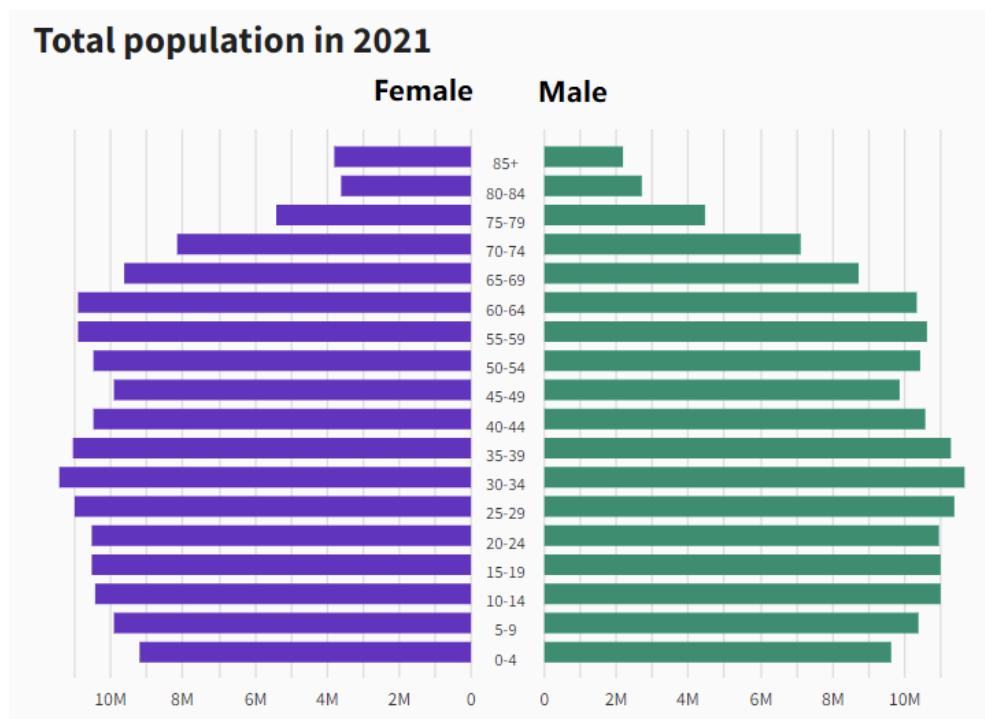


Figure 4 US 2021 Demographics

Payout Notional \$	100,000			
Management Fee %	4.00%			
Community Number	100,000	200,000	500,000	1,000,000
Annual Payout Number	32.1	64.2	160.6	321.1
AD&D Payout \$	3,211,152	6,422,304	16,055,759	32,111,519
Management Fee \$	128,446	256,892	642,230	1,284,461
Total Member Contributions \$	3,339,598	6,679,196	16,697,990	33,395,979
Per Member Contributions \$	33.40	33.40	33.40	33.40
Monthly Member Contributions \$	2.78	2.78	2.78	2.78
Semi-monthly Member Contributions \$	1.39	1.39	1.39	1.39

Figure 5 Base Case MAP Community Apportioned Amounts

2. Stress tests for MAP actuarial model

Stress test scenario 1

Add 50% adverse selection factor to all ages in the AD&D96 Morbidity Table, and calculate the expected apportionment amount of MAP community members to be \$50.09 per year and \$2.09 semi-monthly.

Payout Notional \$	100,000			
Management Fee %	4.00%			
Community Number	100,000	200,000	500,000	1,000,000
Annual Payout Number	48.2	96.3	240.8	481.7
AD&D Payout \$	4,816,728	9,633,456	24,083,639	48,167,278
Management Fee \$	192,669	385,338	963,346	1,926,691
Total Member Contributions \$	5,009,397	10,018,794	25,046,985	50,093,969
Per Member Contributions \$	50.09	50.09	50.09	50.09
Monthly Member Contributions \$	4.17	4.17	4.17	4.17
Semi-monthly Member Contributions \$	2.09	2.09	2.09	2.09

Figure 6 Stress Test 1: Add 50% Adverse Selection Factor

Stress test scenario 2

In the U.S. demographics, decrease the age cohort 16-35 weighting by 0.25%, increase the age cohort 36-55 weighting by 0.25%, and keep the age cohort 56-70 weighting unchanged. It is calculated that the annual expected apportionment amount of MAP community members is \$32.71, and the expected appropriation amount every half month is \$1.36.

Payout Notional \$	100,000			
Management Fee %	4.00%			
Community Number	100,000	200,000	500,000	1,000,000
Annual Payout Number	31.5	62.9	157.3	314.5
AD&D Payout \$	3,145,177	6,290,354	15,725,884	31,451,769
Management Fee \$	125,807	251,614	629,035	1,258,071
Total Member Contributions \$	3,270,984	6,541,968	16,354,920	32,709,839
Per Member Contributions \$	32.71	32.71	32.71	32.71
Monthly Member Contributions \$	2.73	2.73	2.73	2.73
Semi-monthly Member Contributions \$	1.36	1.36	1.36	1.36

Figure 7 Stress Test 2: Increase Age cohort 36-55 Weighting by 0.25%

3.The economy of scale effect for management fees to maintain long-term sustainability of MAP community

The cornerstone of the value proposition for digital mutual aid programs is to use digital technologies to reengineer the insurance protection process by enhancing efficiency and achieving costs reduction through economies of scale. The fundamental utility of digital mutual aid is to help members when they are hit by contingent events. Community members are engaged in a mutual aid relationship with expected expenses for shared claim compensation for other member's unfortunate contingent events. Community members cannot profit from participating in digital mutual aid activities except for enjoying the claim rights in case of contingent events.

In the traditional insurance model, insurer will determine critical illness premiums in advance according to the law of large numbers. Insurer as a centralized organization will collect insurance premiums from policyholders and assume the obligation to pay insurance benefits. Insurer essentially acts as a credit risk and actuarial risk intermediary. Insurer's profits are derived from mortality margin, interest margin, and fee margin. In contrast

with commercial insurance, digital mutual aid programs will initiate claim payouts after the contingent events already occurred. The risks are shared within community members with no actuarial margins to be carried by a centralized organization. The platform operator does not bear the insurance risk nor investment risks.

Using Web2+Web3 model to reengineer traditional insurance process flow, MAP is able to achieve significant cost reductions. For example, MAP is able to use Internet platform and digital wallets to accurately and effectively reach community members. Web3 Soul Bound Token with real identity and big data anti-fraud system are used for effective risk control. Online policyholder acquisition eliminates traditional face-to-face signing process. Through digital process reengineering, digital mutual aid platforms have generally achieved a significant reduction in operating costs. As the MAP community expands, the four percentage management fee will have a significant economy of scale effect (Figure 8).

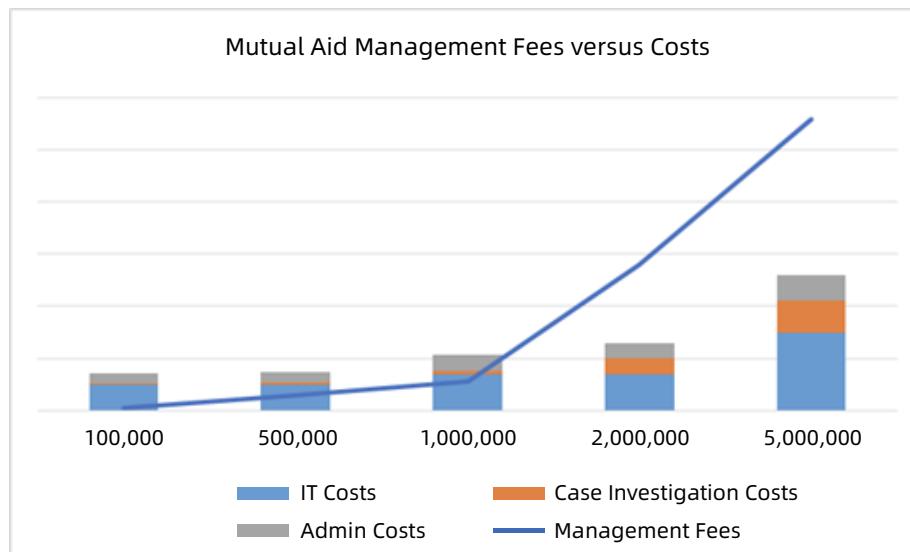


Figure 8 Economy of scale for management fees by enlarged community

Chapter 3

AI and Web3 Empower MAP DAO Governance Mechanism

1. MAP DAO Governance Mechanism Design

Mutual insurance companies in the U.S. are owned by policyholders and has a history which can be traced back to Benjamin Franklin's Philadelphia Fire Company. By 2021, among the 5,929 insurance companies in the US, about 1,000 are mutual insurers with assets worth \$450 billion. Mutual insurers accounted for 20% of the U.S. life insurance market in 2020. When mutual insurance companies generate profits, they distribute benefits to policyholders either by increasing the coverage notional amounts of the insurance policy or directly in the form of dividends. MAP is an upgraded new form of mutual insurance in the digital age. Owning MAP Token provides MAP community members with digital credentials and technical implementation venues to participate in community governance and dividend sharing.

	Stock Insurance Company C 2 B 2 C	Mutual Insurance Company C 2 B 2 C	Mutual Aid Programs C 2 C
Model	<pre> graph TD PH1[Policyholder] --> SC1[Stock company] SC1 --> CL1[Claimant] </pre>	<pre> graph TD PH2[Policyholder] --> NSE2[Non-stock Entity] NSE2 --> CL2[Claimant] </pre>	<pre> graph TD PH3[Policyholder] --> PL3[Platform] PL3 --> CL3[Claimant] </pre>
Organization Type	Stock company	Non-stock Company Entity	Platform
Liabilities	High	High	Low
Asset Pool?	Yes	Yes	No

Figure 9 Comparison of three insurance protection mechanisms

MAP is underwritten by insurance products provided by ANG Insurance. MAP DAO is registered as an IRS 403c non-profit charitable organization and will apply for the DAO legal entity in Utah after January 1, 2024. MAP product design:

- Insured: American residents who participate in the MAP community are over 16 and under 70 years of age, and their health status meets the health notification requirements.
- Claim amount: \$100,000 indemnity for those who meet the diagnosis criteria of critical illness or death caused by accidents. Of the full amount, \$70,000 can be immediately transferred to the account designated by the claimant, and the remaining \$30,000 will be transferred to the reserve account to indemnify the claimant for health related goods and services.
- Apportionment amount: \$0 to join, apportionment amount = $(\text{payment amount} + 4\% \text{ management fee}) / \text{total number of apportionment members}$.
- Two assessment days per month: the 14th and 28th of each month.
- Payment method: automatically debit through ANG's Atlas Payment wallet, and design the claw back trigger mechanism on the smart contract.



Figure 10 MAP Product Design

2.The supporting role of AI technologies to MAP DAO

MAP uses a number of core Fintech tools to build products. For community member participation, multi-dimensional identity verification and trust enhancement venues are implemented in digital wallets. For claim case verification, AI technologies are used for anti-fraud and robotic processing automation. Blockchain technology is introduced in the claim case publicity stage.

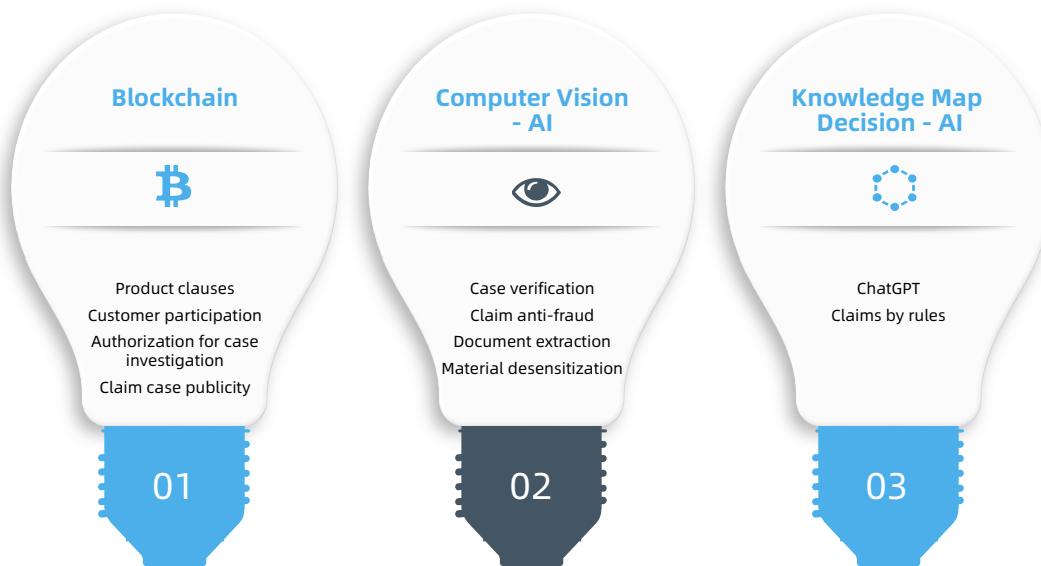


Figure 11 Digital technologies used in MAP

MAP Community members need to satisfy three requirements. One is to meet the health requirements when participating in the program. The other requirement is age in [16,70]. In view of the relevance and consistency of members' trustworthy behaviors, MAP introduce the Soul Bound Token for Web3 digital identity to uniquely identify members and record their credit behaviors.

In the claim payment appointment phase, since members are uniquely identified and have built up trustworthy behaviors, MAP can implement the post-contingent event pooling model using Atlas Payment wallets. MAP utilize various digital technol-

ogies to automate processes, making the apportionment and claim rules transparent and trustworthy. MAP effectively solves the pain point of arduous claim procedures. MAP community members can report the claim case with one click on Atlas Payment App or call the customer service hotline. Reporting through AP wallet can utilize fully automated form filling and submission of materials. It is also more convenient to track progress and complete claim payments in AP wallets (Figure 12).

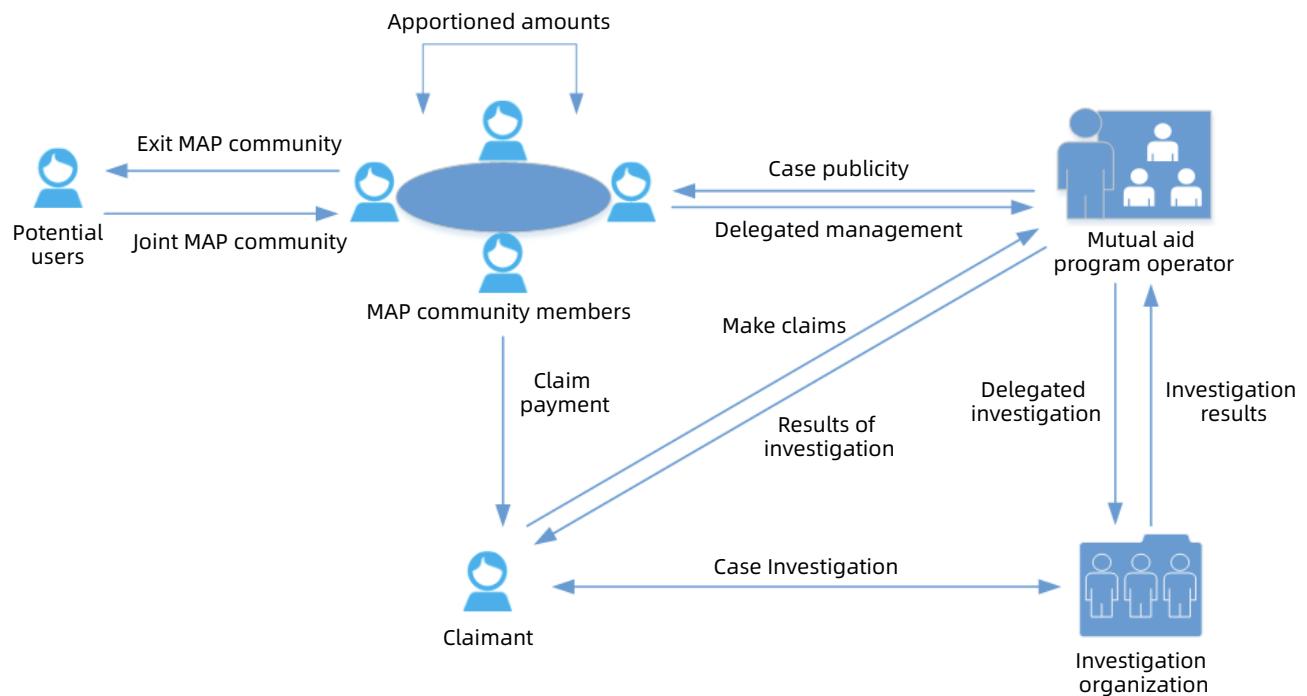


Figure 12 MAP claim procedures

In the case investigation procedures, MAP achieves real-time smart risk identification, control and surveillance using big data analytics, AI, blockchain and other digital technologies to ensure safety, efficiency and controllability of investigative work. For example, in the admission process of service providers and investigators, MAP uses smart risk control technology to identify their identities and capabilities. During the case investigation process, MAP can identify the authenticity of the investigative

approach and standardize investigation through face recognition check-in, LBS trajectory investigation and electronic fence technology. At the same time, MAP can make intelligent identification of risky points, the integrity and authenticity of investigation materials.

Chapter 4

The Design of MAP Token Economics

1. The functions and issuance mechanism of MAP Token

Avant Navigation Group sets up MAP Foundation, which uses the Ethereum ERC20 to issue 1 billion MAP Tokens. MAP Tokens need to be registered with the SEC as utility tokens and its insurance function is underwritten by ANG Insurance. MAP token distribution scheme is shown in Figure 13:

01 MAP foundation issues 1 billion MAP Tokens.

**02 ANG retains 12%, or a total of 120 million MAP Tokens for sponsoring the project.
Allocate 10 million MAP Tokens to those who have made outstanding contributions.**

- Of the remaining 110 million tokens, 50 million MAP tokens are reserved for the operational and technical teams to establish a reward and punishment mechanism for sustainable operations of MAP community.
- 60 million MAP Tokens will be distributed to ANG Group shareholders according to the equity ownership ratio. Two lockup periods of 50%: 50% 6-month and 12-month are put into place.

03 The remaining 880 million MAP Tokens are all used for ecosystem motivations.

- 40 million, or 4% of the Map Tokens are used for ecosystem partner incentives. They include third-party application development teams, health care providers, pharmaceutical and medical equipment e-commerce companies, etc.
- 800 million, or 80% of the Map Tokens are used to stimulate the growth of the MAP community. The first one million MAP community members each gets 2 MAP Tokens, and each subsequent MAP community member gets 1 MAP Token.
- 40 million, or 4% of Map Tokens are used in MAP DAO to stimulate the participation and activities of the MAP community. Anyone who participates in the "case jury" activity gets 1MAP. Participation in community discussions and suggestions result in getting 0.1MAP each time.



Figure 13 MAP Tokens allocation

2.The functional roles of MAP Token

Each user who completes the health notification will receive an Ethereum Soul Bound Token, which records the establishment of the digital identity profile and the digital signature of health notification. The user then becomes a member of the MAP community. The first 1 million MAP community members will automatically receive 2 MAP Tokens, which can be used to deduct up to two apportioned amounts.

ANG Group will develop the Atlas Payment digital wallet. The qualification requirement for MAP community members is to have Soul Bound Token in the AP digital wallet and the number of MAP Token be greater than zero. The payment venues' pecking order in the AP wallet on the apportionment date is 1) fiat currency recharge payment; 2) credit card or Paypal payment; 3) use a MAP Token to offset the apportioned amount up to two times. Four percent of total apportioned amounts in each installment will be paid to ANG Tech as a technical service fee.

Community members owning MAP Tokens can participate in MAP DAO governance voting and enjoy the rights to participate in MAP redemptions and airdrops. MAP Foundation uses 70% of MAP's additional revenues to establish a US dollar fund pool for redemptions. Thirty percent of additional revenues are paid to ANG Insurance for additional premiums. Additional revenues are derived from business flows to insurance companies, e-commerce for health management, and revenues from third-party suppliers' digital ecosystem. In the early phase, the transaction of MAP Token is done through first-class crypto-exchanges. As MAP community grows larger, ANG will develop an ANGEX crypto-exchange to facilitate the entire ANG Web3 ecosystem. MAP Tokens obtained by MAP Foundation through redemptions can be used for destruction, re-distributed to the MAP community in the form of dividends, or to incentivize the activities of community members.

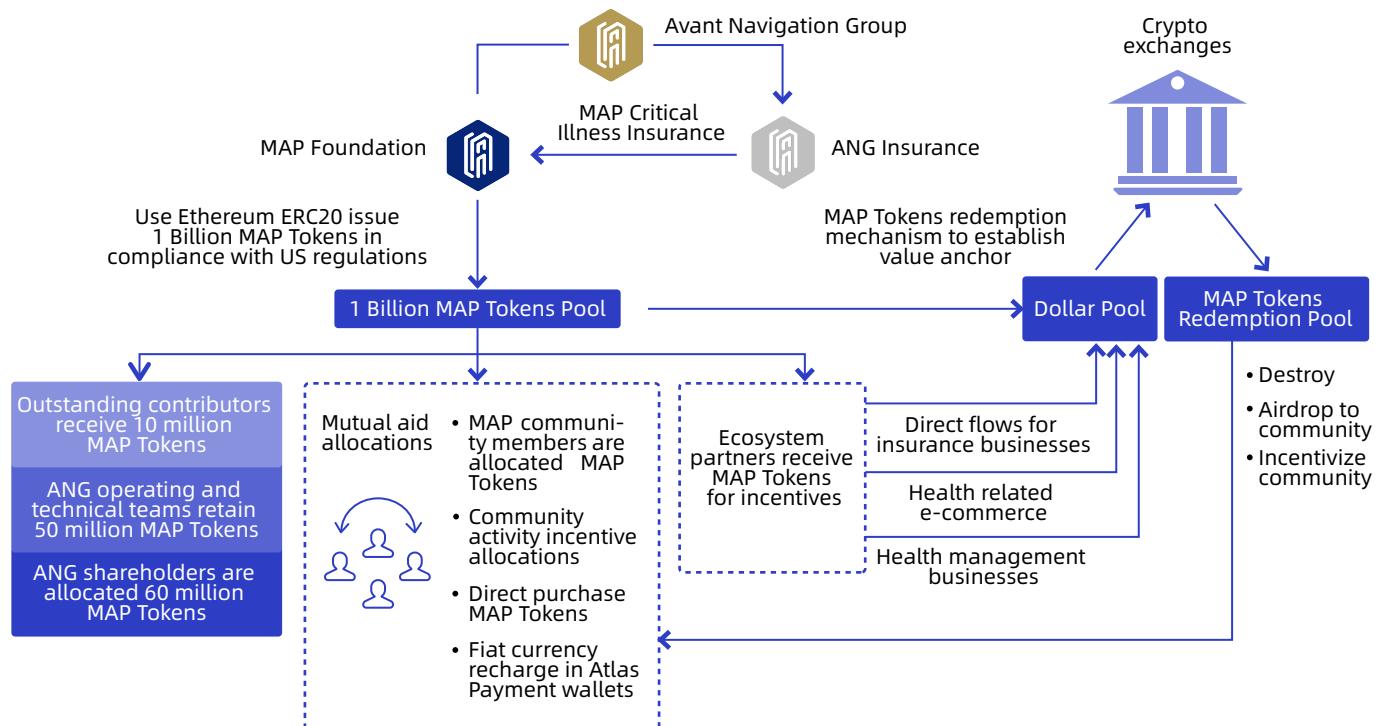


Figure 14 MAP Token circulation processes

Appendix

MAP Core Team Members

M ANG Core Team - Average 20+ Experience in Finance, Technology and Internet Businesses



Ming Chiu Founder & CEO

- Recognized industry leader in global financial services, FinTech and digital strategies. Extensive experience in actuarial science, trading, risk management and asset liability management.
- Senior Expert in Luohan Academy of Alibaba Group and Associate Director of Ant Research Institute prior to founding ANG after a 14-year experience at Bear Stearns, JP Morgan and AIG.
- Master's in Methods in Finance from Columbia and bachelor's in Computer Science and Mathematics from Trinity. Holder of numerous professional designations including FSA, MAAA, FRM, CAIA, PRM, CHP, and ERP



Yawei Cui Founder & COO

- Head of Resourcing for Global Training at Moody's Analytics and a member of the Global Panel for MIT Technology Review.
- Professor of philosophy, journalist, television show host, sports commentator, documentary filmmaker, and serial entrepreneur for 2 decades before building one of the strongest global networks of experts to serve the training needs of hundreds of banks, asset managers, insurers, and their regulatory bodies around the world.
- PhD in Social Justice and Cultural Studies from the University of Toronto.



Yong Jiang Web3 Development VP

- First author of the influential book Vernacular Blockchain.
- CSDN Lead Lecturer for Blockchain.
- Founder of TDOS. Founder of Particle Protocol (An interactive dynamic NFT programming protocol based on ERC721 & 1155).
- Senior Researcher, Institute of Financial Technology, Shanghai University of Finance and Economics.
- Owning 5 patents: 1. A Method of Identity Protection Based on Chain; 2. A Method for digitization of physical assets based on blockchain; 3. A consensus method based on blockchain fragmentation technology; 4. A metaprogramming system to implement non-fungible token data structure and 5. A chain-based digital content distribution method and its application.

**Frank Yang Tang** Founder & Tech VP

- 20+ years of experience in various professional fields of enterprise information security.
- Well versed in international mainstream IT governance and information security standards.
- Familiar with the information security management practices of major banks in China, Canada and the US. Worked in China Construction Bank as the Head of Cyber Security and serving as the information security audit manager at TD Bank Group.
- Ph.D. in Computer Science, holder of Microsoft Certified System Engineer (MCSE), US Certified Information Systems Security Professional (CISSP), China Certified Information Security Professional (CISP).

**Richard Meng Sun** Founder & Tech VP

- Director of Innovation Center and Chief Architect of Big Data of CMGFintech. Worked as Head of Digital Center or Director of Innovation Center in some Fortune 500 companies, such as Digital Zhejiang Technology Operation and China Mobile, continuously exploring and researching on big data and AI.
- Senior Development Engineer in Alcatel-Lucent Technologies and Director of Innovation Center in China Merchants Group Financial Technology.
- Bachelor's from Zhejiang University and Master's from Nan Jing University of Science & Technology

**Shelly Lombard** Finance VP

- Over 30 years of experience in finance on Wall Street. Extensive expertise in financial statement review, corporate balance sheet management and capital allocation, M&A, turnarounds and restructurings, and investor relations.
- Senior roles at Citibank, Drexel Burnham Lambert, ING Bank, Barclays Bank, Credit Lyonnais, and Chase Manhattan Bank.
- Selected as a Directorship Honoree by the National Association of Corporate Directors in 2021. Serving as a director of several public companies.
- MBA in Finance from Columbia Business School.