

AVIA

WHITEPAPER

Cloud Digital Insurance

AVIA Ecosystem Token



Redefining Insurance Value, Driving the Future of Financial Innovation

CONTENTS

1. Executive Summary	4
2. Industry Background of the Project	6
2.1 Current State of the Traditional Insurance Industry	6
2.2 The Impact of Blockchain Technology on Financial Insurance	7
2.3 Integration Trends Between Digital Insurance and Web3	8
3. Market Pain Points and Analysis	10
3.1 Weak Awareness of Protection but Strong Demand	10
3.2 Traditional Insurance Products Have High Barriers and Low Engagement	11
3.3 Weak Incentives for Promotion and Fragile Trust Systems	11
3.4 Digital Asset Users Lack Stable, High-Quality Investment Targets ...	12
4. Platform Overview	13
4.1 Strategic Positioning and Core Goals of the Cloud Digital Insurance Platform	13
4.2 Dual-Track Structure: “Insurance-Centered, Token-Enabled”	14
4.3 Project Ecosystem Development Plan	16
5. Core Business Model	17
5.1 Insurance Equals Participation, Visible Returns	17
5.2 Referral Mechanism: Differential Rate System + Level Binding	17
5.3 Acceleration Mechanism: The More You Invite, The Faster You Earn	18
5.4 VIP System: Team Expansion + Stable Compound Growth	19
6. Product System Design	20
6.1 Traffic-Driven Multiplier Products (Three Stages)	20
6.2 Six Long-Term Protection Insurance Products (20% Annualized Return)	21
7. AVIA Token Issuance Mechanism	23
7.1 AVIA Definition: Ecosystem-Stable Utility Token	23
7.2 Phase I Acquisition: Insurance-Linked Token Bonus	24
7.3 Phase II Acquisition: Contribution-Based Release	24
7.4 Later-Stage Acquisition: Platform Purchase & Internal Utility	25
7.5 Initial Supply & Expansion Policy	25

7.6 Recommended Allocation (Growth-Oriented Distribution)	26
8. Token Economic Model	28
8.1 Use Cases	28
8.2 Consumption Mechanism	28
8.3 Value Appreciation Logic	29
8.4 Token Circulation System	30
9. Compliance and Regulatory Framework	31
9.1 Legal Positioning and Non-Security Declaration	31
9.2 KYC and AML Compliance Measures	31
9.3 Operational Compliance and Business Limitations	32
9.4 Data Security and Privacy Protection	32
9.5 Cross-Border Regulatory Adaptability	33
9.6 Future Compliance Planning	33
9.7 Risk Disclaimer	33
10. Development Roadmap	34
Phase 1: Platform Launch and Initial Promotion (Q3 2025)	34
Phase 2: User Base Expansion and Promotion Mechanism Activation (Q4 2025)	34
Phase 3: Token Free Circulation and Diversified Insurance Services Implementation (Q1–Q2 2026)	34
Phase 4: On-chain Insurance Protocol and Community Governance (Q3 2026 and beyond)	35
11. Team and Strategic Partnerships	36
11.1 Team Introduction	36
11.2 Strategic Partners	37
11.3 Team Vision and Development Strategy	37
12. Risk Disclosure and Legal Compliance	39
12.1 Market Risk	39
12.2 Technical Risk	39
12.3 Legal and Compliance Risk	39
12.4 User Behavior Risk	40
12.5 Information Disclosure and Transparency	40
12.6 Disclaimer	40

1. Executive Summary

AVIA ASIA LIMITED's Cloud Digital Insurance Ecosystem Initiative (hereinafter referred to as "the Project") is a new Web3 insurance financial platform built around the core logic of "insurance protection + digital asset empowerment."

Based on actual insurance services, the Project integrates traditional insurance products with blockchain technology, combining a transparent and traceable revenue model with a scalable incentive mechanism to build a multi-layered, sustainable, and incentive-driven digital insurance ecosystem.

Against the backdrop of increasing digitalization in the insurance industry, rising awareness of protection among users, and accelerating Web3 innovation, the Project identifies a market gap and proposes a low-barrier, highly engaging insurance model as an entry point to create a new financial ecosystem with multiple values: protection, dividends, incentives, and asset growth.

The Project will be implemented in stages, starting with small-scale, user-acquisition-focused insurance products to quickly build a user base and community foundation; gradually launching stable-income protection products to strengthen user stickiness and platform trust; and simultaneously introducing the AVIA ecosystem token as a scalable, tradable, and consumable incentive tool for user participation and promotion both inside and outside the platform.

As the core asset of the platform ecosystem, the AVIA token will initially be issued in the form of "insurance gifting," and later acquired through promotion contribution releases and market purchases. The token is inflationary, with a







price that fluctuates according to market supply and demand, and will eventually become the “fuel” of the entire ecosystem, used in multiple scenarios such as VIP unlocking, product purchases, platform governance, and user dividends, truly realizing a closed-loop value system and token-driven sustainable growth.

Through differentiated insurance product design, innovative revenue mechanisms (such as the margin system and accelerated dividend mechanism), comprehensive compliance planning, and a long-term ecosystem strategy, the Project is committed to building a globally leading digital insurance platform and promoting AVIA as a key value token in the next generation Web3 insurance financial ecosystem.

2. Industry Background of the Project

2.1 Current State of the Traditional Insurance Industry

As a key component of the modern financial system, the traditional insurance industry has evolved over hundreds of years into a business model centered on risk diversification and protection, covering various types of insurance including life, health, property, and pension. However, the industry has long faced several structural bottlenecks:

-  **Severe information asymmetry:** Users often struggle to fully understand policy terms and claims procedures, leading to low insurance penetration and a lack of trust.
-  **Complex processes and low service efficiency:** Key steps such as policy application, underwriting, and claims processing still heavily rely on manual operations, resulting in inefficiencies and poor user experience.
-  **Lagging product innovation:** Traditional insurance fails to meet the flexible and personalized protection needs of emerging professional groups (such as delivery riders and ride-share drivers) and younger generations.
-  **Lack of user incentive mechanisms:** The default logic of traditional insurance is “covered but unused,” leading to weak long-term value alignment between users and insurance providers.

Given these challenges, the industry urgently needs to leverage new technologies and models to achieve deep transformation, improve efficiency, rebuild trust, and expand its reach.

2.2 The Impact of Blockchain Technology on Financial Insurance

Blockchain technology, with its decentralized, transparent, traceable, and tamper-proof characteristics, offers revolutionary transformation potential for the financial and insurance industries:

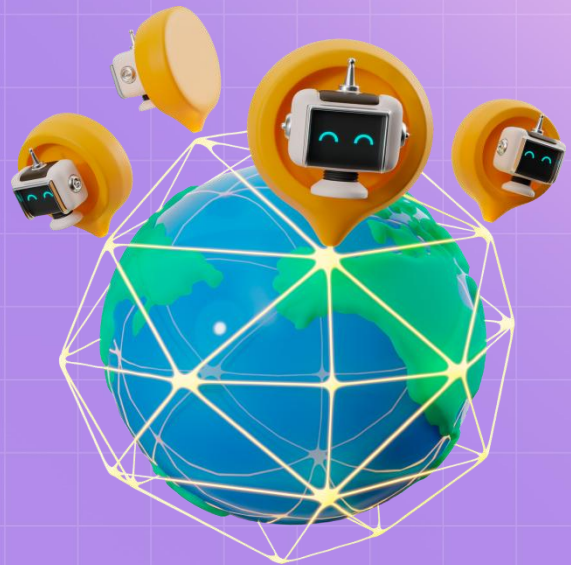
- 📌 **Trusted data:** Insurance records, contract fulfillment, and claims processes can be stored on-chain, enabling verifiability and auditability while reducing fraud and information asymmetry.
- 📌 **Automated processes:** Smart contracts enable automatic execution of policies and claims, minimizing human intervention and improving efficiency.
- 📌 **Asset tokenization:** Insurance rights and returns can be split into digital assets, allowing for circulation and secondary market trading.
- 📌 **Flexible incentive mechanisms:** User behaviors can be tracked in real time and rewarded accordingly, fostering value sharing and positive cycles between users and platforms.



Blockchain not only redefines the financial trust system but also opens new spaces for collaborative value creation in the insurance sector.

2.3 Integration Trends Between Digital Insurance and Web3

With the global rise of the Web3 concept, insurance is emerging as a key area of application. Web3 emphasizes user ownership of assets, co-creation and value sharing, and open collaborative ecosystems—values that align closely with the core philosophy of insurance. This is reflected in several key aspects:



- 🌟 **Dual attributes of protection and yield:** Web3 enables insurance products to go beyond traditional protection, incorporating wealth management and dividend features that boost user engagement and retention.
- 🌟 **User-driven governance mechanisms:** Users can participate in product iterations and profit rule setting through tokens, becoming true “insurance partners.”
- 🌟 **In-ecosystem incentives and closed-loop value:** Token-based incentives encourage user promotion, collaboration, and contribution, forming a community-driven insurance ecosystem.
- 🌟 **Expansion into new insurance scenarios:** New demands are emerging for areas such as DeFi user protection, NFT asset insurance, and Web3 identity risk coverage.

This trend is driving the transformation of insurance from a “traditional financial tool” into an “open collaborative network,” laying a solid foundation for building a digital insurance ecosystem.

3. Market Pain Points and Analysis

Despite the steady global rise in insurance penetration, a significant number of individuals and groups remain outside the coverage of traditional insurance systems—especially within emerging Web3 populations and digital finance users, where the dual need for protection and yield is becoming increasingly evident. By examining user behavior, product experience, industry structure, and asset demand, we have identified the core pain points and untapped opportunities in the current market.

3.1 Weak Awareness of Protection but Strong Demand

Although public awareness of “risk protection” has increased due to factors such as the pandemic, job insecurity, and rising societal anxiety, many users still lack sufficient insurance awareness and risk management capabilities:

- Emerging user groups such as young people, freelancers, and digital professionals are largely excluded from traditional insurance coverage;
- Individuals in high-risk, low-protection jobs (such as delivery riders, ride-hailing drivers, and gig workers) have a strong need for insurance, yet no matching products exist;
- Digital asset holders often have accumulated wealth but lack systematic protection, creating a disconnect between asset management and personal security.

The market urgently needs a new type of insurance solution that combines return-driven incentives, flexible coverage, and digital asset integration.

3.2 Traditional Insurance Products Have High Barriers and Low Engagement

Traditional insurance products have long suffered from three major issues: hard to understand, hard to choose, and hard to participate in:

- 🔑 **High entry barriers:** Many are long-term, annual-payment products, which discourage low-frequency income groups from purchasing;
- 🔑 **Lack of transparency:** Complex terms, unclear profit rules, and unverifiable claims processes;
- 🔑 **Monotonous experience:** Low user engagement; insurance is seen solely as a risk-hedging tool with no additional interactive value.



Under the Web3 paradigm that emphasizes “user co-creation of ecosystems,” insurance products must be redesigned to be easier to understand, quantifiable, and liquid.

3.3 Weak Incentives for Promotion and Fragile Trust Systems

Traditional insurance distribution relies heavily on offline agents and channel networks, leading to high promotion costs and low efficiency. Meanwhile:

- 🚩 User referral behavior is rarely rewarded promptly, resulting in weak viral growth;

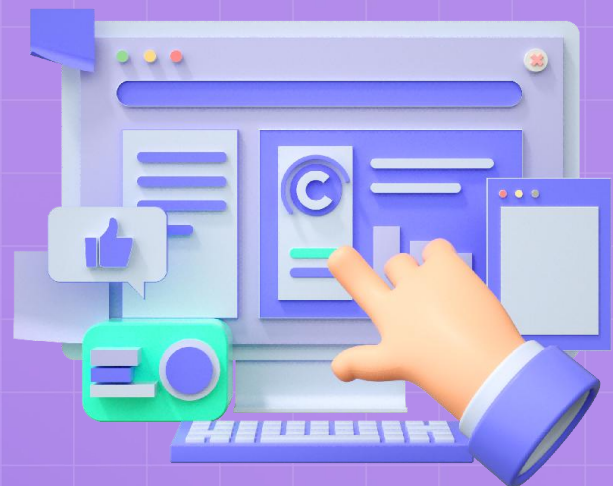
- Industry issues such as misleading sales and lack of transparency have led to declining user trust;
- There is no mechanism to bind user and platform interests, lacking a long-term value alignment system.

In the Web3 context, the combination of token incentives, tiered reward systems, and structured referral mechanisms can significantly boost user participation and trust, creating a positive feedback loop and network effect.

3.4 Digital Asset Users Lack Stable, High-Quality Investment Targets

Digital asset users commonly face issues such as limited diversification, high return volatility, and a lack of real-world application scenarios:

- Many Web3 users are passively exposed to highly volatile assets, with few medium-to-low-risk allocation options;
- Digital insurance, as a hybrid product combining “protection + investment,” naturally offers both stable and long-term return models;
- The current market lacks solutions that integrate digital assets, protection mechanisms, and sustainable financial models.



There is an urgent need for a bridging product that connects real-world value scenarios with digital financial tools, closing the gap between investment demand and protection needs.





4. Platform Overview

4.1 Strategic Positioning and Core Goals of the Cloud Digital Insurance Platform

The Cloud Digital Insurance Platform is committed to building an innovative digital insurance ecosystem that integrates the logic of traditional insurance protection with Web3 incentive mechanisms. The platform is constructed around the core concept of “long-term stable returns + token incentive mechanisms + decentralized trust system,” providing flexible, transparent, and participatory next-generation insurance solutions for global digital economy participants.



Strategic positioning of the platform:

-  The world's first dual-driven digital insurance platform combining “insurance + token economy”;
-  Empowering professional groups, freelancers, and digital asset holders with risk protection systems;
-  Building a sustainably growing matrix of protection-based income products;
-  Promoting AVIA as the core consumable asset of the insurance ecosystem to establish a value closed-loop.

Core goals:

- 📦 Break the closed boundaries of traditional insurance and popularize access to protection participation;
- 📦 Reshape user trust and value collaboration through blockchain and token systems;
- 📦 Build a multidimensional income model and ecosystem based on insurance protection;
- 📦 Realize value co-creation among users, investors, promoters, and developers on the platform.

4.2 Dual-Track Structure: “Insurance-Centered, Token-Enabled”

The Cloud Digital Insurance Platform builds a dual-track ecological model of “protection + rights”:

Protection track (main line):

- » Centered around real insurance products, providing the following for different user groups:
- » Dividend insurance products with stable returns;
- » Protection insurance designed for specific groups (such as delivery riders, drivers, freelancers, etc.);
- » Long-term open policy model covering personal, unemployment medical, retirement, and growth insurance types.



This part establishes the trust foundation and long-term value closed-loop of the platform. All products carry the dual attributes of “insurance + return.”

Token incentives (incentive layer):

An economic incentive system built around the platform’s native token, AVIA:

- 🔥 Phase 1: Insurance purchases come with free token rewards (1 USDT = 0.001 AVIA), serving as the user's entry point into Web3;
- 🔥 Phase 2: Tokens are released based on users’ “contribution behaviors” (promotion, policy purchase, platform activity);
- 🔥 Long-term mechanism: The token will serve as the core consumable asset for various rights payments, function activations, governance voting, and product redemptions within the ecosystem;
- 🔥 Value driver: As the user base and ecosystem expand, AVIA will gain real-use support and increased scarcity, forming an intrinsic appreciation logic.

This dual-track structure effectively balances the logic of protection with that of asset growth, ensuring platform sustainability while providing users with strong incentives.

5. Core Business Model

5.1 Insurance Equals Participation, Visible Returns

The Cloud Digital Insurance products are designed with a “purchase equals participation” model. Users simply need to purchase insurance according to the product rules to enjoy stable and transparent returns. Each insurance product sets a clear rate of return, cycle, and cumulative return cap. Returns are calculated daily and monthly, and users can check their earnings at any time. Smart contracts manage the products automatically, ensuring secure fund flows and real-time earnings distribution, thereby enhancing user trust.



5.2 Referral Mechanism: Differential Rate System + Level Binding

The core of the referral rewards system is the “differential rate system,” where referral commissions are calculated based on the maximum amount of product the referrer has purchased. This prevents users from earning unreasonable profits by leveraging large investments from downstream users.

- 🚀 **Level 1 Referral Reward:** 10% of the directly referred user's investment amount.
- 🚀 **Level 2 Referral Reward:** 5% of the indirectly referred (next-level) user's investment amount.



Referral rewards are also bound by levels. Users must purchase higher-value products to unlock corresponding tiers of referral income.

For example, if a referrer's highest purchased product is 100 USDT, then they can only earn Level 1 and Level 2 referral rewards calculated against that 100 USDT cap. Only by increasing their own purchase amount can they enjoy higher-tier referral rewards. This encourages users to upgrade their purchases, boosting the platform's overall capital volume and engagement.

5.3 Acceleration Mechanism: The More You Invite, The Faster You Earn

To further incentivize user referrals, the platform introduces an “invitation acceleration mechanism.” When a referrer successfully invites Level 1 or Level 2 users to purchase products, they receive an acceleration bonus on the dividend earnings of their own insurance products.



-  **Level 1 User Referral:** The referrer earns an extra 10% of the Level 1 user's daily return from their multiplier product, until the referrer's own multiplier product earnings are fully collected.
-  **Level 2 User Referral:** The referrer earns an extra 8% of the Level 2 user's daily return from their multiplier product, also until the referrer's own multiplier product earnings are fully collected.

This mechanism not only rewards referral behavior but also accelerates the referrer's own income, forming a positive feedback loop that motivates users to grow their referral network and achieve rapid, multi-level team earnings expansion.

5.4 VIP System: Team Expansion + Stable Compound Growth

The platform features a multi-level VIP system. VIP levels are automatically determined based on team size and performance, with each level entitled to corresponding team bonuses and monthly salaries. Specific mechanisms include:

- 🌟 Upon reaching certain standards in team size and performance, users are automatically promoted to VIP levels V1 through V6.
- 🌟 VIP users enjoy exclusive team subsidies that support team member development and management, strengthening team cohesion.
- 🌟 Stable monthly income incentives help referrers achieve long-term and stable earnings, creating a compounding effect over time.

The VIP system not only increases user stickiness, but also encourages users to expand their teams and optimize team structure through hierarchical incentives, fostering a healthy and orderly ecosystem for sustained development.



6. Product System Design

6.1 Traffic-Driven Multiplier Products (Three Stages)

To drive early user acquisition and market penetration, the platform has designed three tiers of multiplier-based insurance products, targeting users with small, medium, and large investment capacities respectively.

These three product stages are characterized by low entry thresholds, high return incentives, and clear investment cycles, effectively addressing the needs of a broad user spectrum—from the mass market to high-net-worth individuals:

- 🔥 **Phase I Product:** Focused on small-scale, high-return investments, designed to attract large numbers of early adopters with compelling multiplier returns, driving traffic and brand awareness for the platform.
- 🔥 **Phase II Product:** Tailored for medium-scale, stable-growth investors, offering more balanced return cycles and payout ratios, ideal for users with moderate funds who prioritize steady earnings.
- 🔥 **Phase III Product:** Positioned as a capital allocation tool for high-net-worth users, featuring shorter cycles and higher capital security, enabling efficient capital turnover and quick profit realization.

Overall, these three product phases form a progressive structure in terms of yield attraction, liquidity, and user segmentation—establishing a self-reinforcing loop of capital retention, user accumulation, and organic marketing, while laying the foundation for the platform's long-term insurance offerings.

6.2 Six Long-Term Protection Insurance Products (20% Annualized Return)

To meet the insurance and financial needs of diverse occupational groups and life stages, the platform introduces six long-term, dividend-based protection and wealth management insurance products. These combine personal risk coverage with steady financial returns, featuring flexible payment options and a dual focus on protection and yield, empowering users to grow their assets while managing risk.

Targeted Segments Across Occupations and Life Stages:

-  **Domestic Worker Insurance Plan (Dividend + Personal Protection):**
Designed to address the high-risk, low-coverage nature of domestic work.
-  **Courier Unemployment Insurance Plan (Dividend + Unemployment Protection):** Provides financial protection for couriers facing job loss.
-  **Rideshare Driver Accident Insurance Plan (Dividend + Accident Coverage):** Focused on traffic and occupational accident risks for drivers.
-  **Food Delivery Safety Insurance Plan (Dividend + Income Protection):**
Covers work-related safety and income loss for food delivery personnel.
-  **Retirement Medical Insurance Plan (Dividend + Elderly Care):** Tailored for retirees, offering medical and pension protection.
-  **Education Growth Fund Insurance Plan (Dividend + Child Development):** Supports educational savings for minors, ensuring steady asset growth.



Flexible Payment Options:

Users can choose annual, semi-annual, or quarterly payments based on their cash flow, lowering the financial pressure of premium payments.



Return Design:

- » Each product offers a fixed annualized return of 20%, ensuring consistent long-term gains.
- » Dividend payouts are linked to the profitability of the insurance fund pool, enhancing actual user returns.
- » Capital safety is prioritized, allowing for secure asset appreciation.

Protection Features:

- » Products combine dividend-based wealth accumulation with comprehensive personal protection, covering risks such as accidents, unemployment, healthcare, and retirement.
- » Coverage details are customized for each product category to meet the specific needs of the target user group.

Long-Term and Sustainable Enrollment:

These six protection products are permanently available after launch, supporting long-term holding by users. This ensures a steady stream of cash flow and matched insurance responsibilities, contributing to the platform's sustainable ecosystem growth.

Through the design of long-term insurance products, the platform not only provides users with a stable path for asset appreciation, but also offers comprehensive risk protection—building a hybrid product system that innovatively integrates insurance and wealth management.

7. AVIA Token Issuance Mechanism

7.1 AVIA Definition: Ecosystem-Stable Utility Token

AVIA is the native ecosystem-stable token issued by the platform, designed to anchor internal value activities and serve as a key medium for payment and incentives across insurance products, ecosystem services, and user rights.



AVIA plays three core roles within the ecosystem:

- 💎 Valuation of ecosystem assets
- 💎 Facilitation of internal circulation
- 💎 User contribution incentives

The issuance of AVIA follows a transparent and controlled mechanism, gradually released through real business actions (e.g., insurance purchase, referral promotion), ensuring strong correlation with actual platform growth and forming a sustainable financial loop.

7.2 Phase I Acquisition: Insurance-Linked Token Bonus

During the initial launch phase, AVIA will not be sold directly, but will instead be distributed as a bonus proportional to insurance purchases:

- 💎 **Distribution Ratio:** 1 USDT premium \approx 0.001 AVIA
- 💎 **Acquisition Logic:** Users receive AVIA automatically when purchasing any insurance product.
- 💎 **Strategic Purpose:** This “insurance-driven, token-empowered” model allows users to initially hold AVIA through organic participation, stimulating early engagement and injecting active capital into the ecosystem.

7.3 Phase II Acquisition: Contribution-Based Release

In the second phase, AVIA will be distributed based on a contribution-based model, serving as the main incentive unit for promotion:

Release Logic:

- 🚩 User insurance spending via referral → Promoter earns contribution points → Converted into AVIA
- 🚩 **Incentive Layers:** Includes both direct (Level 1) and indirect (Level 2) referral rewards
- 🚩 **Objective:** Encourage community-driven growth and genuine business expansion, ensuring token release aligns with ecosystem scalability.

7.4 Later-Stage Acquisition: Platform Purchase & Internal Utility


As the platform ecosystem matures, AVIA will evolve into a core utility token for internal circulation:

Purchase Method: Users can exchange USDT (and other mainstream stablecoins) for AVIA directly within the platform


Usage Scenarios:

- » Pay part of insurance premiums (as discounts or credits)
- » Stake and participate in governance voting mechanisms
- » Unlock exclusive insurance/product packages and benefit tiers
- » Activate platform features and VIP levels


7.5 Initial Supply & Expansion Policy

 **Initial Supply:** 120,000,000,000

AVIA

 **Reference Price:** 0.000028 USD

/ AVIA

 **Token Nature:** Ecosystem-stable

(anchored to platform usage

value; not a free-floating market

asset)



Expansion Strategy (Under Stable Token Model):

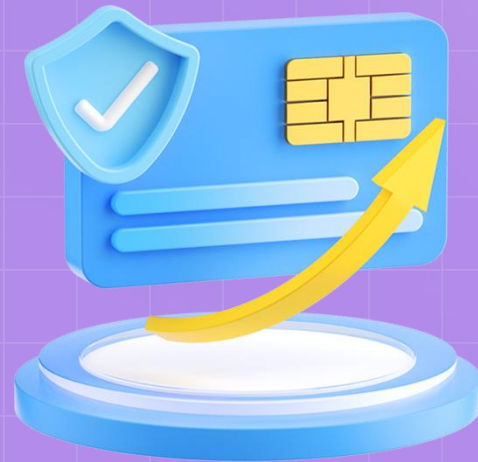
Issuance Control: Managed by the Platform Governance Committee, based on platform growth and user demand

Maximum Expansion Limit: Up to 50% of initial supply (i.e., maximum of 60,000,000,000 additional AVIA)

Conditions & Use Cases for Expansion:

- Additional promotional incentives
- Ecosystem service expansion (e.g., new products and scenarios)
- Community reserve fund and long-term governance rewards

Transparency: Each issuance must be announced at least 15 days in advance, including full disclosure of purpose, quantity, and release method.



7.6 Recommended Allocation (Growth-Oriented Distribution)

Use Case	Allocation	Notes
User Rewards & Promotion	40%	Includes referral rebates, contribution-based releases, etc.
Platform Team & Core Contributors	20%	Subject to phased unlocking, with a minimum 12-month vesting period
Ecosystem Development & Community Fund	20%	For partnerships, events, subsidies, and ecosystem operations
Liquidity Reserve Pool	15%	To support internal exchange and price stability
Advisors & Strategic Investors	5%	To enhance external collaboration and strategic resources

As a stable token, AVIA's issuance and distribution are intrinsically tied to real business activity. Users obtain AVIA through actions such as insurance purchases, referrals, and ecosystem participation. With controlled supply and strategic expansion, the platform ensures AVIA remains value-anchored and ecosystem-integrated, enabling the creation of a secure, stable, and sustainable insurance-token circular financial system.

8. Token Economic Model

8.1 Use Cases

As the core ecosystem token of the platform, AVIA holds multiple practical utilities, including but not limited to:

- » **Purchasing Insurance Products:** Users can use AVIA tokens to partially or fully offset insurance premiums, enhancing purchase experience and providing discounts.
- » **Activating VIP Levels:** By staking a certain amount of AVIA, users can activate or upgrade their VIP status to enjoy higher team dividends, referral rewards, and special subsidies.
- » **Unlocking Advanced Platform Features:** Certain premium services (e.g., professional consultations, exclusive financial plans, expedited claims channels) require AVIA consumption to unlock access rights.
- » **Participating in Ecosystem Governance:** AVIA holders can participate in voting on key platform decisions, exercising community governance rights and strengthening decentralized autonomy.

8.2 Consumption Mechanism

To promote stable value growth of AVIA, the platform implements a scientific consumption mechanism, mainly including:

- » **Token Burning:** A certain percentage of AVIA tokens are automatically burned with each insurance purchase or service consumption, reducing circulating supply and generating deflationary effects.

- » **Level Unlock Staking:** Users must stake AVIA to unlock higher referral rewards and team subsidies; staked tokens are temporarily locked to restrict short-term sell-offs.
- » **Rights Staking:** Some insurance claims or additional benefits require AVIA staking as collateral, further encouraging token holding and enhancing platform fund security.

8.3 Value Appreciation Logic

The value growth of AVIA tokens is driven by multiple market forces and design mechanisms:

- **Market Supply and Demand Dynamics:** User demand for insurance products and promotional activities drive AVIA's real demand, causing market price fluctuations.
- **Scarcity Incentives:** Limited token issuance and continuous burning mechanisms ensure tight supply, increasing token holding value.
- **Deflationary Design:** Through burning and staking lock-up, circulating supply decreases, creating deflationary pressure that supports price appreciation.
- **Ecosystem Growth Linkage:** As the platform's insurance business and ecosystem partnerships expand, AVIA demand grows correspondingly, enabling stable value enhancement.

8.4 Token Circulation System

AVIA forms a closed-loop economic circulation system as follows:

User purchases insurance and receives AVIA rewards → uses AVIA to unlock VIP levels and platform functions → participates in referral promotions to earn more AVIA → consumes and stakes AVIA tokens → platform's burning mechanism reduces circulation → ecosystem continues to expand, attracting more users → forming a virtuous cycle that drives both token and business growth.



This circulation model ensures AVIA functions as both a value carrier and a lubricant for platform operations, fostering a healthy and orderly ecosystem development.

9. Compliance and Regulatory Framework

9.1 Legal Positioning and Non-Security Declaration

The core of this project is digital insurance products and an ecosystem token system. The AVIA token is designed as a functional token for internal platform use and does not constitute a security, equity, or investment contract in the traditional sense.

In accordance with global mainstream financial regulatory standards, the project explicitly avoids legal risks associated with securities issuance by ensuring that the token does not confer equity dividends, debt characteristics, or any guaranteed investment returns.

This declaration aims to protect investors' rights, prevent legal disputes arising from misunderstandings about the token's nature, and maintain the project's transparency and lawful operation.

9.2 KYC and AML Compliance Measures

To prevent money laundering, terrorist financing, and illicit fund flows, the platform strictly implements Know Your Customer (KYC) and Anti-Money Laundering (AML) policies.

Users must complete identity verification by submitting valid identification documents and passing multi-step authentication when registering and purchasing insurance products.

Automated monitoring and manual review mechanisms are established to detect and block suspicious transactions promptly, safeguarding platform financial security and regulatory compliance.

9.3 Operational Compliance and Business Limitations

The platform is explicitly positioned as a digital insurance service provider, complying with national and regional insurance regulatory laws and obtaining all necessary licenses and qualifications.

The project does not conduct ICOs or traditional fundraising activities, thereby avoiding risks related to illegal fundraising, pyramid schemes, or false advertising.

All insurance products are legally structured to ensure contracts' validity and protect users' lawful rights.

9.4 Data Security and Privacy Protection

The platform strictly adheres to data privacy regulations such as the Personal Information Protection Law (PIPL) and GDPR to protect user data.

Advanced encryption technologies safeguard user identities and transaction information, with restricted internal access to prevent data breaches and misuse.

The privacy policy is transparent, ensuring users' informed consent and providing rights for data access, correction, and deletion.



9.5 Cross-Border Regulatory Adaptability

Given the global user base, the project actively studies financial and insurance regulatory policies in different countries and regions to ensure legal and compliant operation worldwide.

Product design and compliance processes will be adjusted based on regulatory requirements to meet multi-jurisdictional legal standards and mitigate international compliance risks.

9.6 Future Compliance Planning

The platform will continuously monitor the latest global developments in digital asset and insurance regulation and proactively adjust compliance strategies to maintain industry-leading standards.

Plans include recruiting professional compliance teams, enhancing compliance systems, and strengthening internal controls and risk management.

The project will explore partnerships with regulatory bodies, participate in policy advisory processes, and promote standardized development of the digital insurance industry.

Smart contract compliance audits will be progressively improved to ensure code security, functional compliance, and increase platform transparency and user trust.

9.7 Risk Disclaimer

The project clearly warns users about investment risks; token prices are subject to significant market volatility, and users should participate rationally.

The platform does not guarantee token appreciation nor promise fixed returns; investors must fully understand and bear their risks.

For illegal use or rule violations, the platform reserves the right to suspend or restrict account usage to maintain ecological order and regulatory compliance.

10. Development Roadmap

Phase 1: Platform Launch and Initial Promotion (Q3 2025)

- ☒ Officially launch the cloud-based digital insurance platform, completing core system development and testing.
- ☒ Release Phase 1 insurance products and implement the “insurance-gifted tokens” strategy to attract early users.
- ☒ Establish foundational KYC/AML compliance framework to ensure regulatory adherence.
- ☒ Set up user support and feedback mechanisms to optimize user experience.

Phase 2: User Base Expansion and Promotion Mechanism Activation (Q4 2025)

- ☒ Launch Phase 2 mid-tier stable-yield insurance products, enriching the product lineup.
- ☒ Officially activate the promotion reward and differential commission system to incentivize community and user engagement.
- ☒ Introduce the VIP tier system to drive team building and community operations.
- ☒ Enhance smart contract capabilities to enable partial automated claims and dividends.

Phase 3: Token Free Circulation and Diversified Insurance Services Implementation (Q1–Q2 2026)

- ☑ AVIA token achieves public trading on partner exchanges, initiating market circulation.
- ☑ Launch six major long-term protection insurance products, covering risk needs across multiple industries.
- ☑ Conduct cross-chain technology research to improve token and asset interoperability.
- ☑ Establish an ecosystem partnership framework to expand insurance service diversity and depth.

Phase 4: On-chain Insurance Protocol and Community Governance (Q3 2026 and beyond)

- ☑ Promote insurance products' smart contract protocol standardization to realize fully on-chain transparent operations.
- ☑ Build a decentralized autonomous organization (DAO) to implement decentralized governance mechanisms.
- ☑ Realize multi-scenario consumption and ecosystem closure of AVIA tokens to boost token value growth.
- ☑ Continuously optimize platform security, compliance, and user experience to promote sustainable long-term ecosystem development.

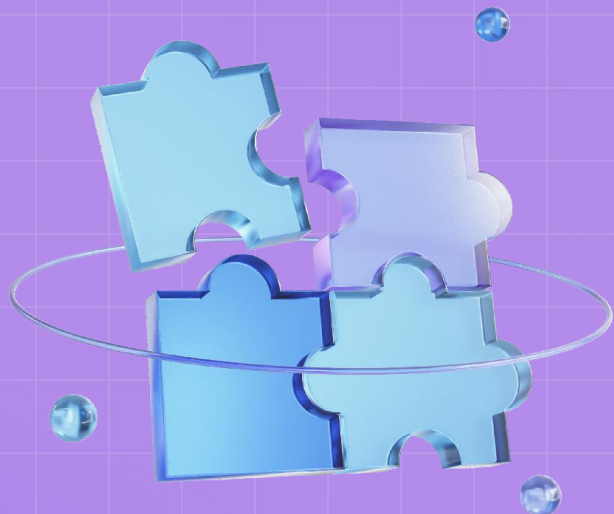



11. Team and Strategic Partnerships


11.1 Team Introduction

Our team comprises seasoned experts from both the insurance industry and blockchain sector, with diverse and complementary backgrounds to ensure strong competitiveness in technology, operations, product development, and compliance.

 **Core Management Team:** Over 10 years of experience in the insurance industry, familiar with insurance product design, risk control, and regulatory compliance. Team members have held positions in renowned domestic and international insurance companies and financial institutions. They possess deep insights into traditional insurance pain points and drive digital transformation initiatives.



 **Blockchain Technology Team:** Composed of senior blockchain engineers proficient in smart contract development, decentralized architecture, and security audits. Responsible for building and maintaining the platform's underlying infrastructure, ensuring security, stability, and high performance.

 **Product Development Team:** Rich experience in internet finance product design, committed to creating digital insurance products that meet user needs and promote the deep integration of insurance and token economics.

- **Marketing and Operations Team:** Experts in marketing, community management, and user growth. Skilled in targeted marketing and ecosystem building, rapidly expanding the user base and enhancing user engagement and retention.

11.2 Strategic Partners

To ensure smooth implementation and sustainable development, we actively seek and have established strategic partnerships across multiple areas:

- **Insurance Company Collaborations:** Partnering with leading domestic traditional insurance companies to co-design digital insurance products that comply with regulatory requirements, ensuring legality and reliability of coverage.
- **Technology Partners:** Collaborating with renowned blockchain technology teams to leverage advanced smart contract and on-chain data management technologies, enhancing platform transparency and trust.
- **Compliance Advisory Firms:** Working with multiple financial legal and compliance institutions to conduct regular compliance audits and risk assessments, ensuring adherence to national and regional regulations and reducing legal risks.
- **Ecosystem Alliances:** Actively participating in blockchain and insurance industry ecosystem construction, joining forces with blockchain projects, fintech enterprises, and data service providers to promote the improvement and innovation of the digital insurance ecosystem.

11.3 Team Vision and Development Strategy

Our vision is to build a transparent, secure, and sustainable digital insurance ecosystem platform empowered by blockchain technology, maximizing the protection and appreciation of user assets. The team will continuously deepen the development of digital insurance products, optimize user experience, and

provide insurance solutions closely aligned with market demand. We will continuously advance blockchain technology and token economy models to ensure the platform remains innovative and competitive. Actively expanding the partner network to build a broader ecosystem, fostering cross-industry integration and collaborative development. Meanwhile, we place great emphasis on compliance construction, establishing a robust legal and risk control system to ensure the platform's long-term stable operation. We are committed to cultivating an open and active community ecosystem, promoting decentralized governance to enhance user participation and sense of belonging.

12. Risk Disclosure and Legal Compliance

12.1 Market Risk

This project involves blockchain tokens (AVIA) and digital insurance products. The value of tokens held by users may fluctuate due to market supply and demand, macroeconomic conditions, policy changes, and other uncontrollable factors. Token prices and insurance returns are not guaranteed to be fixed or continuous. Investors should fully understand the potential risks of market volatility and make investment decisions cautiously.



12.2 Technical Risk

Although blockchain technology offers high security, there are still risks such as technical vulnerabilities, smart contract defects, and cyberattacks. The project team will continuously conduct security audits and technological upgrades but cannot completely eliminate unforeseen technical failures or security incidents that may affect user assets.

12.3 Legal and Compliance Risk

As blockchain and digital assets regulations are not yet unified globally, project operations may face risks of policy adjustments or regulatory restrictions. The team is committed to actively complying with the laws and regulations of various countries and regions, cooperating proactively with regulatory

authorities, and adopting compliant operational strategies. However, regulatory uncertainties may impact the normal operation of the project.

12.4 User Behavior Risk

Users should independently assess their risk tolerance and the rationality of their investments when participating in insurance purchases and token activities. The project does not assume responsibility for losses caused by users' operational errors, violations, or improper investment decisions. Users should securely manage their private keys and account information to prevent theft or loss of assets.

12.5 Information Disclosure and Transparency

The project team strives to ensure the authenticity, accuracy, and timeliness of information disclosure, publicly sharing key operational data and progress with the community and users. However, due to market volatility and other uncontrollable factors, the completeness and accuracy of information may be limited. Users should make comprehensive judgments based on multiple sources of information.

12.6 Disclaimer

This whitepaper is for project introduction and information disclosure only and does not constitute any investment advice, offer, or invitation. User participation in the project is deemed acceptance of the above risk terms. The project team does not bear responsibility for any direct or indirect losses arising from investment or use of the platform's products.