

White Paper



Defi protocol in real
and crypto asset
management

Version 3.0

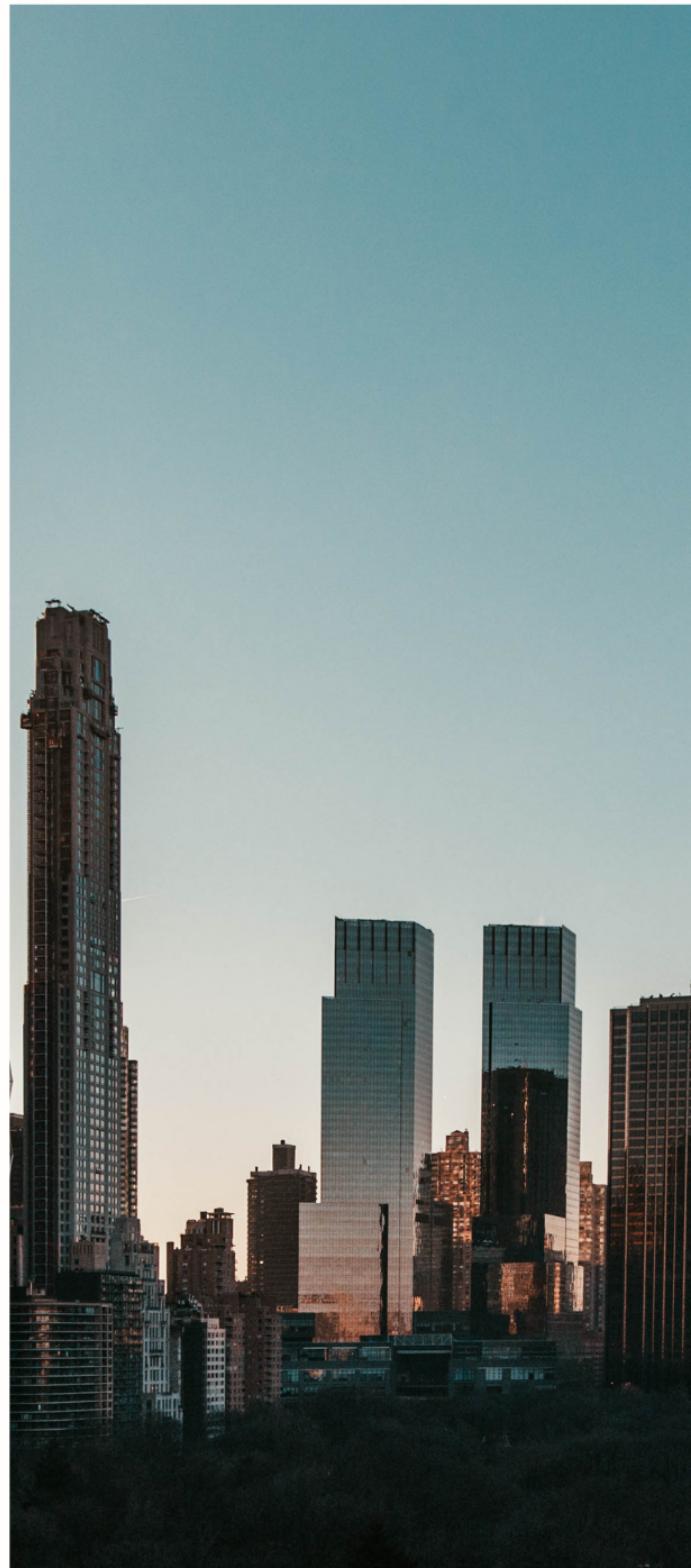
PREPARED BY
Vivienne Su

Zhiyang Ou
Charlie Chen
Angelina Zhang

Introduction of MetaEfi Protocol

MetaEfi is an asset management protocol that empowers industries to transform towards Web 3.0 smoothly. COVID shapes the footprint of people's behaviour as well as the business environment, especially the real estate industry. According to PwC's COVID-19 CFO Pulse Survey, 81% of CFOs are considering reductions in response to the crises, and 60% say they are planning to defer or cancel investments, particularly in areas such as facilities and capes, operations, and workforce. And because many construction and contracting companies operate without substantial capital reserves, that impact of the lockdowns could force some to restructure debt, seek new sources of capital or risk insolvency. On the market point of view, during pandemic REITs performed moderately, due to the revenues, rent payments and quarterly earnings declined sharply for hotels and retail, however, the digital communication and e-commerce commercial real estate thrived.

The pandemic shifts people's behaviour deeply regardless of the consuming or investing. Flexibility, transparency, and convenience motivate the post-pandemic living. Constructors require flexible and convenient funding platform, while retail investors require flexible and transparent investment vehicles with convenient accessible utilities.



Introduction of MetaEfi Protocol

MetaEfi is a platform which allows construction companies and independent real estate project teams raise fund from fragmentation of the future profit into utility NFTs, and utilizes blockchain technology to ensure retail investors to earn returns from both real and crypto world.



Mission

MetaEfi empowers industries transition towards Web 3.0.

Vision

MetaEfi is committed to build a world that has seamless integration of the real and the digital.

Core Mechanics

The asset tokenization as an NFT introduces a true accessible investment opportunity through the combination of both blockchain mechanics and traditional asset investment.

Blockchain mechanics

- Ownership BENEFIT can be recognized and accessed on chain
- Fully decentralized, non-fungible token (NFT) asset ownership
- Blockchain based in-community currencies (\$MEF)
- Real-time smart contract execution of operating scenarios
- DeFi directly integrated into dApp interface
- Decentralized digital currency exchange and automated market making (AMM) in daily operating
- NFT marketplace for direct peer-to-peer exchange of assets
- On-chain governance model, providing community members with ultimate level of policy control
- Passive income based on related business operating
- Maximize the utility of both NFT and currency by combining the physical and digital world

Traditional asset mechanics

- Land development, including all required services (water, electricity, and gas, etc.)
- Property construction
- Professional operating teams are responsible for related business operations
- Due diligence on suitable business opportunities
- Professional team on land selections
- Diversified locations and business types

Purpose of this paper

This paper provides an overall structure of the blockchain-native, NFT fragmentation, asset management protocol: MetaEfi. The core of this paper presents compelling applications of blockchain and how it can be utilized in physical asset management. This is not intended as a deep technical white paper, but an introduction of MetaEfi for a general business reader.

Intended Audience

Cryptocurrency enthusiasts, real-estate investors, economists, and wealth management consultants.

Table of Contents

2	12
Introduction	Metaverse
3	13
Mission and Vision	Mirroring the real asset with MetaEfi
4	15
Core Mechanics	Governance Token \$MEF
5	17
Purpose of this paper	MetaEfi Roadmap
7	20
About MetaEfi Protocol	Current Risks and Risk Mitigation Strategies
9	21
Metaefi Protocol Model	Conclusion
10	22
NFT Marketplace	Reference
11	23
NFT as Collateral	Disclaimer

About MetaEfi Protocol

MetaEfi is a decentralized asset management protocol aims to increase the liquidity of the real asset and attach crypto benefits to the traditional asset.

Asset Tokenization

Blockchain purports to address for the illiquid asset class, 1) novel forms of fundraising, 2) more liquid market, 3) tamper proof ownership history, 4) streamlined payments, which are groundbreaking for the asset management. Fractionalization of the asset democratizes access for retail investors, such as the real-estate that have higher entry level due to large upfront capital requirement. Non-fungible tokens (NFT) underlying the profit sharing right creates the additional layer of value in the Defi scenario.

- *Blockchain Mechanism*

Blockchain is a decentralized, immutable database that is secured by its network. The larger the network the more secure it is. Because it's immutable and decentralized this allows the data it stores to represent a digital form of a tangible asset. The result is that assets owned on a blockchain cannot be replicated or destroyed. This makes currency a viable use case for the blockchain.



About MetaEfi Protocol

- NFT backed by profit sharing right

Tokenizing real-estate enables retail investors to buy a portion of the ownership right. In MetaEfi community, we define the ownership right as the profit sharing right. Tokens could either be issued for an existing real estate or for a real estate project under development.

NFT holders will earn the business operating revenue as passive income, the first layer of return.

On-chain and Off-chain (O2O) ecosystem

Bridging the traditional asset with crypto world is the mission of MetaEfi. Unlike most NFT projects today, each NFT MetaEfi listed is backed by an intrinsic value. Meanwhile, where many NFTs are less utility than other crypto assets, MetaEfi empowers NFTs' utility with continuous cash flow from real world. Moreover, low liquidity is another problem of NFTs. In the MetaEfi ecosystem, NFT holders can create synthetic assets by collateralizing NFTs. This future cash flow collateral model allows users to borrow crypto assets through NFTs with smart contract.

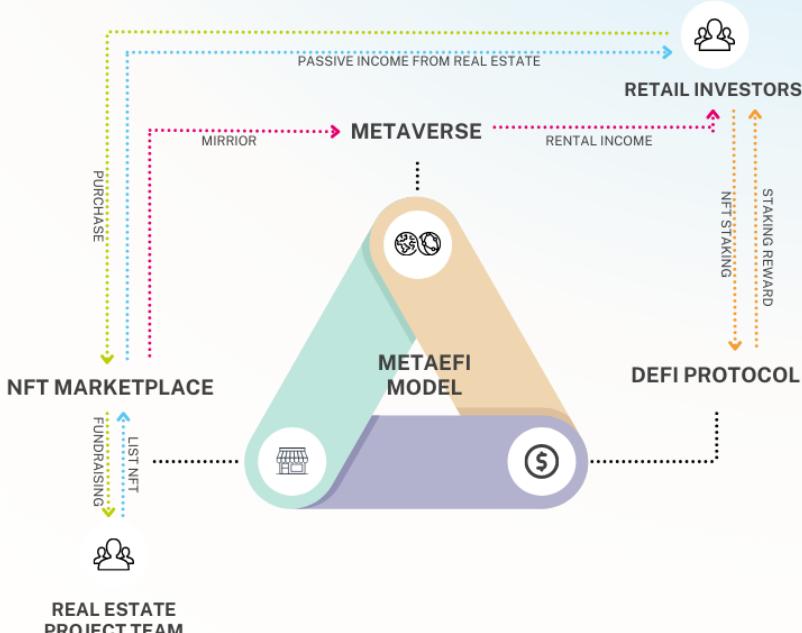
This mechanism solves the liquidity and low arbitrage issues of utility NFTs. Meanwhile, by creating a virtual world that has architectures which are created by architects and designers, we bring the Web 3.0 experience to the traditional business. This virtual world creates opportunities to bridge the real-world businesses directly into the Web 3.0 as well as directing the traffic. MetaEfi O2O ecosystem maximizes the advantages without suffering the disadvantages of both virtual and reality products, in risks and returns respectively.

Metaefi Protocol Model

MetaEfi Model has three cornerstones, Defi protocol, NFT marketplace and Metaverse.

NFT Marketplace

MetaEfi NFT Marketplace is for verified constructors and constructing companies to issue utility NFTs. The transaction fee occurs in the NFT trading will be awarded to buyers and sellers, this Trade to Earn incentive can boost the trading volumes of the marketplace.



Defi protocol

Defi protocol adopts Defi 2.0 model and provides liquidity to the NFT via synthetic asset, which ensures the intrinsic value of the MetaEfi governance token.

Metaverse

The metaverse brings the Web 3.0 experience to the traditional business.

These three cornerstones together comprise the bridge which connects Web 2.0 and Web 3.0. The Defi protocol is the underlying infrastructure for investors to earn triple layers rewards that covers both real and crypto economy.

NFT Marketplace

Unlike most NFT projects today, each NFT listed on MetaEfi NFT Marketplace come with an intrinsic value. Where many NFT creators enjoy the volatile market price, MetaEfi tends to create more sophisticated financial products based on assets with stable cash-flow, which accommodates investors with difference risk preferences.

Utility NFT & Trade to Earn

Trade to Earn

MetaEfi NFT marketplace is for verified constructors and constructing companies to issue the utility NFTs. The underlying value will depend on the issuers, it can be the lifelong or fixed period profit sharing right, i.e., 10 years. Issuers can also grant different utilities or privileges to the NFT according to related business activities, such as special discounts, entering tickets or memberships. The transaction fee occurs in the NFT trading will be shared by buyers and sellers. This Trade to Earn incentive can boost trading volumes of the marketplace.

Utilities: Profit Share and Privileges

NFT with feasible value primarily drives the entire economy of MetaEfi. NFT with utility provides opportunities to access real assets without holding the underlying sources. This setting comes with range of advantages, including reducing the friction when investing in real assets, expanding the accessibility of real assets, and censorship resistance. The equation as follow:

$$\frac{\text{Individual trading volume}}{\text{Total trading volume}} \times \text{Number of new \$MEF issued from transaction fees}$$

NFT as Collateral

Increase the liquidity of the NFTs by collateralizing the NFTs

Substantial and continuous cash flow makes the NFT become a AAA collateral asset. MetaEfi issues the synthetic asset (sMEF) which use those cash flow as collateral. Synthetic asset (sMEF) is minted when NFT holders stake their NFT as collateral using the NFT staking application, a decentralized application for interacting with the MetaEfi smart contracts.

The NFT will be evaluated by the discounted cash flow valuation model. Synthetic assets are backed by a 500% ~800% collateralization ratio, which mainly based on when the profit starts generating. The ratio can be modified by MetaEfi DAO, the community governance mechanisms. When NFT holders stake NFTs with immediate passive income, it will be automatically allocated to the \$MEF staking pool and earn rewards. User can claim passive income and rewards when the NFT is redeemed.

Why Collaterize NFT

Collateral utility NFT attaches crypto asset with real world cash flow. It comes with several advantages, including increasing the liquidity of the utility NFT, removing the glass ceiling of the returns from traditional industry, and safeguarding the value of the collateral.

For example, when a NFT holder stakes a NFT which has a value at \$100,000 in 10 years' time, it creates \$50,000 worth MEF and goes to the DEX (Sushiswap, Uniswap, etc.) to farm \$MEF. And stakes \$MEF back to the protocol. He can earn:

- The passive income, and corresponding staking reward.
- The staking reward of \$MEF swapped from sMEF.

Minting Synthetic Asset (sMEF)

An NFT holder can mint sMEF by locking NFT as collateral via the MetaEfi smart contract. Those steps are following:

- MetaEfi quotes the value of the NFT and the borrow interest
- MetaEfi contract checks whether the NFT staker can mint sMEF against their NFT value.
- MetaEfi contract instructs the sMEF contract to issue the equivalent new amount. It adds it to its total supply and assigns the new-minted sMEF to user's wallet.

Unlock the NFT

When an NFT staker wants to unlock staked NFT, they must pay back their debt. At its simplest: a staker mints 10 sMEF by locking NFT as collateral and must burn 10 sMEF to unlock it. NFT holders are free to list their NFT for sale, they just need to unlock the NFT when the listed price has been bid..

Metaverse

The e-commerce economy brings flexibility to consumers as well as giving birth to the influencer economy, which started shifting the real economy into digital economy. Digital economy is a focal economy, which means more weights are shifting from product to information. The overall business value is further affected by intangible elements (e.g., design, reputation, brand, and ideology). The Web 2.0 has already solved the physical issues for tangible good (e.g., transportation, e-payment, and marketplace), the intangible issues (e.g., infrastructures, incentive mechanism and governance) however, has not yet been well solved. And Web 3.0 will leverage the digital economy into another level.

MetaEfi will give the answer on building an infrastructure to bridge web 2.0 and web 3.0 – the MetaEfi District, created by architects and designers.

Mirroring the real asset with MetaEfi

The MetaEfi district will be built on the metaverse which mirrors the MetaEfi community in the real world. The virtual land will be for rent subject to prioritization, while the rental income is shared with DAO and NFT holders. The rental prioritization is following:

- Tier 1: NFT holders
- Tier 2: Users who are associated with MetaEfi eco-system
- Tier 3: Other users



Mirroring the real asset with MetaEfi

The MetaEfi district will be built on the metaverse which mirrors the MetaEfi community in the real world. The virtual land will be for rent subject to prioritization, while the rental income is shared with DAO and NFT holders.

The rental prioritization is following:

- Tier 1: NFT holders
- Tier 2: Users who are associated with MetaEfi eco-system
- Tier 3: Other users

Work together with independent project teams

Whether projects are intended for sale or rent, accurately deliver information to users is a vital part after construction completion. MetaEfi therefore creates a virtual world for project teams to showcase their ideology, aesthetic, and inner beauty of works. Project teams can vividly demonstrate their design logic, construction technology and location which are always difficult to elaborate in the physical world.

Meanwhile, governments actively explore the opportunity of stablecoins, and the trend shows that stablecoins are recognized as a legitimate means of payment as an important part of market regulations. It brings the real opportunity for real assets digitization and opens the crypto market for construction companies and independent project teams.

The construction partners can create a digital version of the project in the MetaEfi district (aka the joint program) to showcase their architectures and designs, which creates an extra revenue stream for them – all their designs will be transferred to NFT for public sale.

Mirroring the real asset with MetaEfi

Build an infrastructure to bridge web 2.0 and web 3.0 – the MetaEfi District, created by architects and designers

MetaEfi Architecture district

Architects and designers are actively searching a place to display their works. However, main issues are 1) only a few designs can be built and put into use. 2) the imaginations are limited by the physical world, the metaverse will be the solution for such restrictions.

The MetaEfi Architecture District is created and governed by architects and designers, they can claim a piece of the virtual land to display their designs and transform them into digital architecture works.

It not only fulfills the aesthetic demand of players but the increasingly high demand on acquiring digital building NFTs. In addition, construction companies and independent project teams are also actively looking for talented architects and designers, this district will be the best place for them to scout for talents.

Governance Token \$MEF

MetaEfi asset management protocol is based on MEF token which is backed by a basket of assets (e.g. DAI, ETH) in the MetaEfi Reserve Asset Pool, giving it an intrinsic value that it cannot fall below.

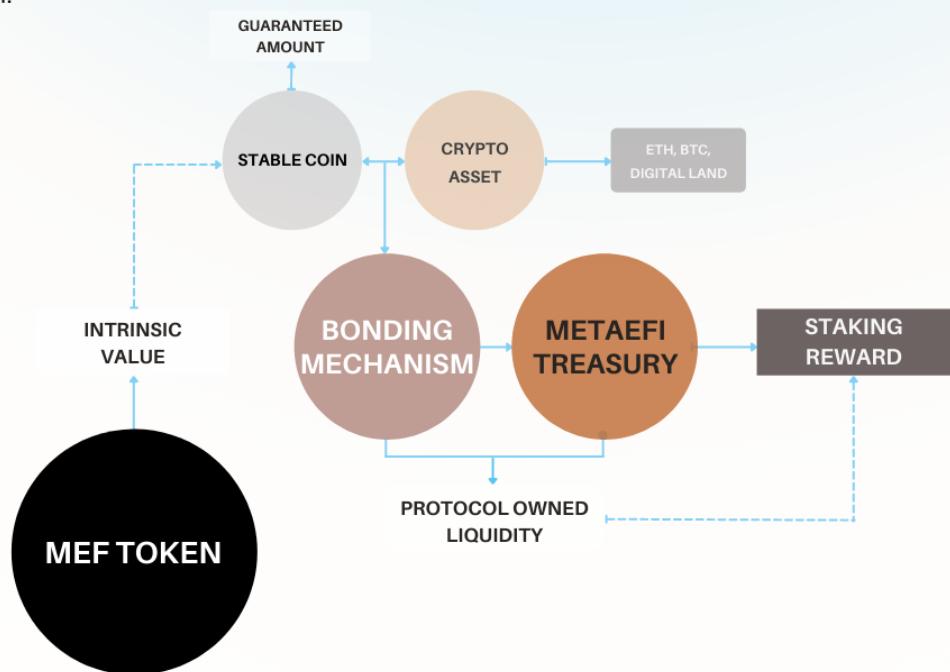
Defi 2.0

The fundamental question for the economics of decentralized finance (DeFi) is: where does value creation in decentralized finance originate?

Essentially this problem comprises of:

- how to break the circularity of capital flow in Defi,
- how to connect Defi to the broader financial system, and
- how to articulate the source of economic value in Defi.

MetaEfi adopts the reserve asset treasury model (DeFi 2.0) as it has been examined as part of the answer to above questions, through risk free value or intrinsic value. Meanwhile, MetaEfi stands on the shoulders of giants in combining synthetic assets and DeFi 2.0 that trying to offer an extra valuable answer to above questions.



Protocol Owned Liquidity

MetaEfi became its own automated market maker (AMM)

Protocol owned liquidity ensures there is always locked exit liquidity in our trading pools to facilitate market operations and protect token holders. Since MetaEfi becomes its own market, on top of additional certainty of MEF investors, the protocol accrues more and more revenue from LP rewards supporting our reserve asset pool.

- MetaEfi does not have to pay out high farming rewards to incentivize liquidity providers (rent liquidity).
- MetaEfi guarantees the market that the liquidity is always there to facilitate sell or buy transaction.
- By being the largest LP, MetaEfi earns most of the LP fees which represents another source of income to the treasury.
- All POL can be used to back MEF. The LP tokens are marked down to their risk-free value for this purpose.

Bonding Mechanism

Bonding mechanism allows MetaEfi to acquire its own liquidity and other reserve assets (e.g., USDT) by selling MEF at a discounted price in exchange for these assets. The protocol quotes the bonder with terms such as the bond price, the amount of MEF tokens entitled to the bonder, and the vesting term. The bonder can claim some of the rewards (MEF tokens) as they vest, and at the end the vesting term, the full amount will be claimable.

Staking Reward

Stakers stake their MEF on the MetaEfi website to earn rebase rewards. The rebase rewards come from the proceed from bond sales, and can vary based on the number of MEF staked in the protocol and the reward rate set by monetary policy.

Supply of MEF

MEF supply does not have a hard cap. Its supply increases when:

- MEF is minted and distributed to the stakers.
- MEF is minted for the bonder. This happens whenever someone purchases a bond.
- MEF is minted for the DAO
- MEF is minted for the team, investors, advisors, or the DAO. This happens whenever the aforementioned party exercises their pMEF.

At a high level, MetaEfi consists of its protocol managed treasury, protocol owned liquidity, bond mechanism, and staking rewards that are designed to control supply expansion. Bond sales generate profit for the protocol, and the treasury uses the profit to mint MEF and distribute them to stakers. With liquidity bonds, the protocol can accumulate its own liquidity.

MetaEfi Roadmap

Preparation

Nov 2021 ~ Dec 2021

Formalising

Jan 2022 ~ Mar 2022

Phase 1.1

Apr 2022 ~ Jun 2022

Phase 1.2

JUL 2022 ~ Sep 2022

Phase 1.3

Oct 2022 ~ Dec 2022

Introducing the Web 3.0 to the traditional industry is a long-term journey as well as maximizes the advantages without suffering the disadvantages of both economies when they interact. The good news is that is the trend, and the bad news is it takes time. In the long run, MetaEfi protocol aims to be a universal asset management protocol for every stakeholder, from practitioners (freelancer and cooperation) to investors (retail investor and institutions) to consumers.

Preparation

This is where the dream started. The sparks collided among the founders.

- Ideation
- Market research
- Brainstorming the tokenomics
- Technology discussion
- Interview the builders, real estate agencies and retail investors
- Interview the NFT and Defi players.
- Complains

MetaEfi Roadmap

Preparation

Nov 2021 ~ Dec 2021

Formalising

Jan 2022 ~ Mar 2022

Phase 1.1

Apr 2022 ~ Jun 2022

Phase 1.2

JUL 2022 ~ Sep 2022

Phase 1.3

Oct 2022 ~ Dec 2022

Formalising

Formalise the idea and tokenomics and partnerships.

- White paper
- Pitch Deck
- Tokenomics Design
- Website Design and development
- Initial partnership established

Phase 1

The first milestone of MetaEfi is building the essential infrastructures for users to trade and stake NFTs and \$MEF.

Phase 1.1

Soft launch the NFT marketplace for early adopters and partners to start trading NFTs.

- NFT marketplace soft launch for the verified partners
- Seed fundraising round
- Extend real estate partnership
- Sandbox land initial launch

MetaEfi Roadmap

Preparation

Nov 2021 ~ Dec 2021

Formalising

Jan 2022 ~ Mar 2022

Phase 1.1

Apr 2022 ~ Jun 2022

Phase 1.2

JUL 2022 ~ Sep 2022

Phase 1.3

Oct 2022 ~ Dec 2022

Phase 1.2

Launch the functional website with bonding and staking function.

- IDO
- Contract development and auditing.
- Launch the dashboard
- Launch the bonding mechanism
- Launch the trade to earn mechanims
- DEX listing
- The pMEF for Team, investors, advisors and DAO locked.

Phase 1.3

Expanding the partnership with diversified industries, revenue streams and locations.

- Build the NFT staking application
- Focus on deepen the liquidity pool of MetaEfi
- Open the API for partner projects.

Phase 1.4

Launching the governance mechanism and building the metaverse infrastructures.

- DAO Governance official launch
- Keep acquiring the land from Sandbox and other metaverses
- Building the MetaEfiverse

Current Risks and Risk Mitigation Strategies

Current risks

There are several risks in the current architecture, as MetaEfi is still an experimental system and complex systems require both empirical observations and theoretical analysis. Empirical observation and theoretical analysis ensure the mechanism design aligns incentives for all players.

One risk involves that profit transforms from off-chain to on-chain. As previously explained, the NFT is backed by the future cash flows generated from the underlying asset (e.g. rent income, business operating, and apartment selling revenue) off-chain. That means smart contract is dysfunction until the fiat money has been transferred on-chain.

Most people learnt this lesson in the pandemic, but the return of the real asset is highly correlated to the local economy and irresistible factors. As a result, MetaEfi system has little to do with the passive income fluctuation.

Finally, there are several aspects of the system that are currently centralized. This decision has been made to ensure the efficient implementation of the project. While these aspects will be phased out over time, it is important to understand that the risks are inherent in the current system architecture.

Risk mitigation strategies

As a decentralized protocol, MetaEfi team is committed to decentralization and censorship resistance – this will be a gradual process as the system matures. This includes crucial areas such as operating performance of the underlying and housing market feeds. Chainlink, reputable a provider of decentralized oracle solutions, supplies all oracles.

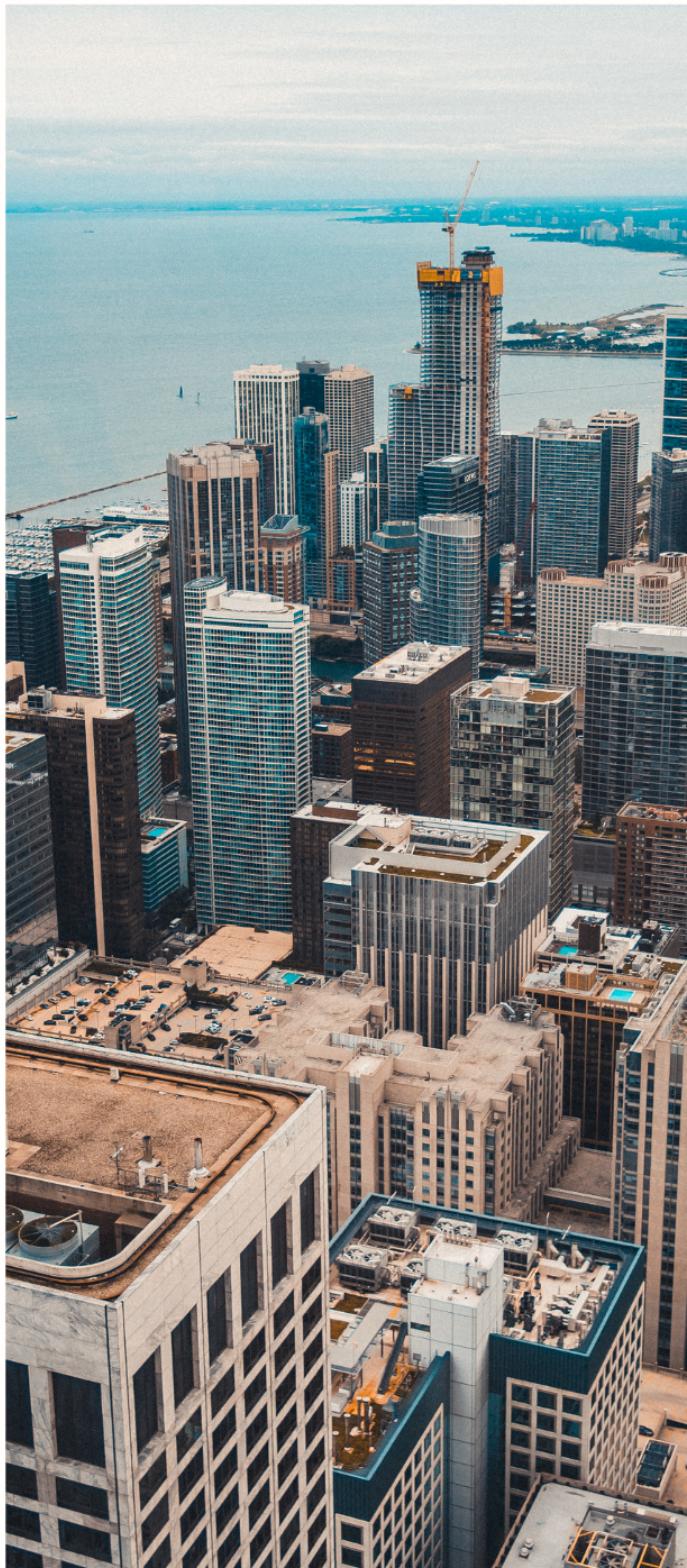
MetaEfi will adopt centralized solution – auditing service for the underlying assets. The audit report will be quarterly basis on-chain.

Another important area is governance, MetaEfi has a DAO that helps oversee and govern the protocol.

Conclusion

MetaEfi not only aims to be the leader in the future decentralized asset management but creates an ecosystem which integrates token economy with real economy. Tokens that come with passive income are ideal products to emerge from the confluence of real estate investment, blockchain and decentralized financial technology.

By introducing diverse financial products step by step, general public can get access to assets with high barriers only with small investments. As we expand our business in the worldwide scale, DAOs will be integrated to allow stakeholders to take part in the management process in different levels. Meanwhile, MetaEfi Tokenomic will provide incentives to encourage members to actively engage as well as attract more people to get involved in our community. Together we will build a fairer, more transparent future that real world and digital world complement and nurture each other.



Reference

- Smith, J., Vora, M., Benedetti, H., Yoshida, K. and Vogel, Z., 2019. Tokenized Securities and Commercial Real Estate. SSRN Electronic Journal.,
- Vairt. 2022. Real Estate Investment Platform – Vairt. [online] Available at: <<https://vairt.com/faq>>
- Republic.com. 2022. Selling your securities – For investors – Republic. [online] Available at: <<https://republic.com/crypto/for-investors/selling>>
- NonFungible.com. 2022. Market History | NFT sales and trends | NonFungible.com. [online] Available at: <<https://nonfungible.com/market/history>>
- Savills Impacts. 2022. The total value of global real estate | Savills Impacts. [online] Available at: <<https://www.savills.com/impacts/market-trends/the-total-value-of-global-real-estate.html>>
- Ronald Coase, "The Nature Of The Firm" (1937)
- Joel Monegro, "Fat Protocols Thesis" (2016)
- John Pfeffer, "An Institutional Investor's Take On Crypto-Assets" (2017)
- Kyle Samani, "Crypto Mega Theses" (2019)
- Hasseeb Qoreshi, "Why Decentralization Isn't As Important As You Think" (2020)
- Raoul Pal, "The Inconvenient Truth About Crypto Currencies" (2021)

Disclaimer

PLEASE READ THIS DISCLAIMER SECTION CAREFULLY. IF YOU ARE IN ANY DOUBT AS TO THE ACTION YOU SHOULD TAKE, YOU SHOULD CONSULT YOUR LEGAL, FINANCIAL, TAX, OR OTHER PROFESSIONAL ADVISOR(S).

The information set forth below may not be exhaustive and does not imply and elements of a contractual relationship. While we make every effort to ensure that any material in this White Paper is accurate and up to date, such material in no way constitutes the provision of professional advice. MetaEfi does not guarantee, and accepts no legal liability whatsoever arising from or connected to, the accuracy, reliability, currency, or completeness of any material contained in this White Paper. Participants and potential token holders should seek appropriate independent professional advice prior to relying on, or entering into any commitment or transaction based on, material published in this White Paper, which material is purely published for reference purposes alone.

MetaEfi will not be intended to constitute securities in any jurisdiction. This White Paper does not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction. MetaEfi does not provide any opinion on any advice to purchase, sell, or otherwise transact with MetaEfi tokens and the fact of presentation of this White Paper shall not form the basis of, or be relied upon in connection with, any contract or investment decision. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of MetaEfi tokens, and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper. No person is bound to enter into any contract or binding legal commitment in relation to the sale and purchase of MetaEfi tokens, and no cryptocurrency or other form of payment is to be accepted on the basis of this White Paper.

Disclaimer

This MetaEfi White Paper is for information purposes only. We do not guarantee the accuracy of or the conclusions reached in this White Paper, and this White Paper is provided "as is". This White Paper does not make and expressly disclaims all representations and warranties, express, implied, statutory or otherwise, whatsoever, including, but not limited to: (i) warranties of merchantability, fitness for a particular purpose, suitability, usage, title or non-infringement; (ii) that the contents of this White Paper are free from error; and (iii) that such contents will not infringe third-party rights. And its affiliates shall have no liability for damages of any kind arising out of the use, reference to, or reliance on this White Paper or any of the content contained herein, even if advised of the possibility of such damages. In no event will team MetaEfi or its affiliates be liable to any person or entity for any damages, losses, liabilities, costs or expenses of any kind, whether direct or indirect, consequential, compensatory, incidental, actual, exemplary, punitive or special for the use of, reference to, or reliance on this White Paper or any of the content contained herein, including, without limitation, any loss of business, revenues, profits, data, use, goodwill or other intangible losses. MetaEfi makes no representations or warranties (whether express or implied), and disclaims all liability arising from any information stated in the White Paper. In particular, the "Roadmap" as set out in the text of the White Paper is subject to change, which means that MetaEfi is not bound by any representations to the future performance and the returns of MetaEfi. The actual results and the performance of MetaEfi may differ materially from those set out in the MetaEfi White Paper.

Please note that contents of MetaEfi White Paper may be altered or updated at any time in future by the project's management team. No shares or other securities of the Company are being offered in any jurisdiction pursuant to the White Paper. The White Paper does not constitute an offer or invitation to any person to subscribe for or purchase shares, rights or any other securities in the Company. The shares of the Company are not being presently offered to be registered under Securities Act of any country, or under any securities laws of any state. The tokens referred to in this White Paper have not been registered, approved, or disapproved by the us securities and exchange commission, any state securities commission in the Australia or any other regulatory authority nor any of the for MetaEfi authorities examined or approved the characteristics or the economic realities of this token sale or the accuracy or the adequacy of the information contained in this White Paper under, the AU. Securities act of 1933 as amended, or under the securities laws of any state of the Australia or any other jurisdiction.

Disclaimer

Purchasers of the tokens referred to in this White Paper should be aware that they bear any risks involved in acquisition of MetaEfi tokens, if any, for an indefinite period of time. Some of the statements in the White Paper include forward- looking statements which reflect MetaEfi's current views with respect to product development, execution roadmap, financial performance, business strategy and future plans, both with respect to the company and the sectors and industries in which the company operates. statements which include the words "expects", "intends", "plans", "believes", "projects", "anticipates", "will", "targets", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. All forward- looking statements address matters that involve risks and uncertainties. Accordingly, there are or will be important factors that could cause the group's actual results to differ materially from those indicated in these statements. Any forward-looking statements in the White Paper reflect the group's current views with respect to future events and are subject to these and other risks, uncertainties and assumptions relating to the group's operations, results of operations and growth strategy. These forward-looking statements speak only as of the date of the White Paper. Subject to industry acceptable disclosure and transparency rules and common practices, the company undertakes no obligation publicly to update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. All subsequent written and oral forward- looking statements attributable to the Project MetaEfi or individuals acting on behalf of MetaEfi are expressly qualified in their entirety by this paragraph. No statement in the White Paper is intended as a profit forecast and no statement in the White Paper should be interpreted to mean that the earnings of Project MetaEfi for the current or future years would be as may be implied in this White Paper. By agreeing to acquire MetaEfi token I hereby acknowledge that I have read and understand the notices and disclaimers set out above.

No regulatory authority has examined or approved of any of the information set out in this White Paper. Thus, no action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. The publication, distribution or dissemination of this White Paper does not imply that the applicable laws, regulatory requirements or rules have been complied with. Please refer to our website for terms & conditions.



MetaEfi empowers
industries transition
towards Web 3.0.



Website: metaefi.io
Email: info@metaefi.io
Twitter: [@MetaEfi_io](https://twitter.com/MetaEfi_io)