Smart Contract Workflow Client Initiate Start Savings Payment **Employee Token Profit/Loss Contract** 1. Instructs issue/receipt of tokens Can issue or take back tokens based 2. Approves final transfer to client on on real life profits/loss on fund based on tokens Equity Company Life Insurance Insurer Propery Receipts Insurer Reserves **Fund Splitter Contract** 1. Identifies value rec'd 2. Splits value into 3rds Bonds 3. Transfers to each fund **ICO Contract** Issues 100 CSV tokens for every 1ETH rec'd