

## ***Investoken (IVX)***

### Automated Trading Platform Membership



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## ***Abstract***

Financial markets are the powerhouse of wealth creation in the major economies. Sadly, most households do not participate; or those who do, are often part of large institutional pools with sub-inflationary returns.

Investoken creates an opportunity for individuals and families to benefit from the advantages of direct financial market involvement; supported by automation, technology and shared insights, Investoken enhances the possibility of superior investment returns.

## ***Contents***

|   |                |
|---|----------------|
| <i>Executive Summary</i>                | <i>Page 3</i>  |
| <i>The Problem</i>                      | <i>Page 5</i>  |
| <i>The Solution</i>                     | <i>Page 9</i>  |
| <i>The Opportunity – Investoken IVX</i> | <i>Page 12</i> |
| <i>The Team</i>                         | <i>Page 20</i> |
| <i>Disclaimer</i>                       | <i>Page 21</i> |

## **EXECUTIVE SUMMARY**

A wise man once said that in this life there is no free lunch. Never has a truer word been spoken as most of us mere mortals are destined for the daily grind; and that being for the largest chunk of our lives.

Sadly, even in the World's largest economy –the United States (US) - the future outlook for retirees is bleak; most are underprovided for, will have to rely on social security and with an aging population, spend bigger portions of their lives toiling for an existence.

All this in spite of US financial markets experiencing some of their best times ever. A core reason for non-participation by households is the lack of skills and tools needed for success in the markets.

Because of this shortcoming, countless families forego potentially lucrative market opportunities; or have no option other than participating in institutional funds with inferior returns.

By combining trading skills with the global reach of the Web and modern technology, Investoken brings direct financial market participation within the easy reach of households worldwide.

Please continue reading to see how non-participation in the nation's wealth is robbing generations from reaching their financial objectives; also why direct participation in financial markets can provide a solution and how Investoken is bringing the opportunity to families around the Globe.



## **THE PROBLEM**

Most of us work hard for our money, but our money does not work hard for us. We chip away diligently into investment funds, yet never seem to get ahead.

Fact is, the net wealth of average Americans is shrinking and half of households in the 55+ age bracket have *no* retirement savings.

Research and statistics highlight the following alarming facts:

- retirement wealth is not growing fast enough to keep pace with an aging population - the current shortfall is calculated at a staggering 20.4 trillion dollars and referred to by market commentators as “the hidden crisis”;
- more than 82% of people in the 65+ age bracket rely on social security;
- the rich are getting richer and the poor poorer—ninety percent of higher income families own retirement savings, while less than 10% of lower earners do. People in the top one percent control a growing share of the nation’s wealth;
- millennials manage to save less for retirement than previous generations.

Reports show that average household income hasn't grown much since 1995 –for more than twenty years that is- yet, inflation has consistently increased the cost of living during the same period.

The federal *Consumer Financial Protection Bureau* reported recently that over a third of Americans face extreme financial hardship such as running out of food and shelter; increased repayments on mounting debt -incurred by struggling consumers- is one of many contributing factors.

Although US financial markets are experiencing one of the longest surges in history, only 48% of adult Americans are benefiting – and that “is an alarming trend for America’s financial future”, says *CNN Money*; market gains are only making the rich richer, exacerbating inequality within the nation.

A major barrier to direct market entry is *skills and knowledge*. This forces families to make use of intermediaries –such as financial institutions- which pool investors’ contributions together and place it in the financial markets.

However, because of the vast amounts involved, these funds are mostly confined to *passive investing*, which means that :

- their activities are not focused on specific market opportunities – funds are spread across a selection of available asset classes and held as “portfolios” or “baskets” of financial instruments;
- positions are held for longer periods, rising and falling in sync with market patterns. As there are fees involved and the regular moving of large investments can disturb the market itself, fund managers generally pursue time horizons of many months, if not years.

For the aforementioned reasons, it’s unreasonable for any investor to expect superior returns from institutional deposits.

*Forbes* reported the net annual return for funds -calculated over a 10-year period- to be only 2.6%; they commented, “...the average mutual fund investor has seriously underperformed against a variety of asset classes and has barely exceeded the rate of inflation”.

In conclusion –given the status quo- it is clear that the problem of households getting poorer and poorer is not going to go away by itself; a definitive call to action is required.

But, with uninspiring returns from the institutions, it's almost impossible to convince already cash-strapped families to make investments for their own good.

Furthermore, the barriers to direct financial market entry are prohibitive; especially the knowledge, skills and information requirements are out of reach for average citizens.

If left unchecked, the vicious cycle of generations living from hand to mouth will simply continue –and get worse as we've seen from the statistical trends- as people continue to work hard for their money, but their money is not working for them.

An urgent solution –easily accessible by average households- is desperately needed.



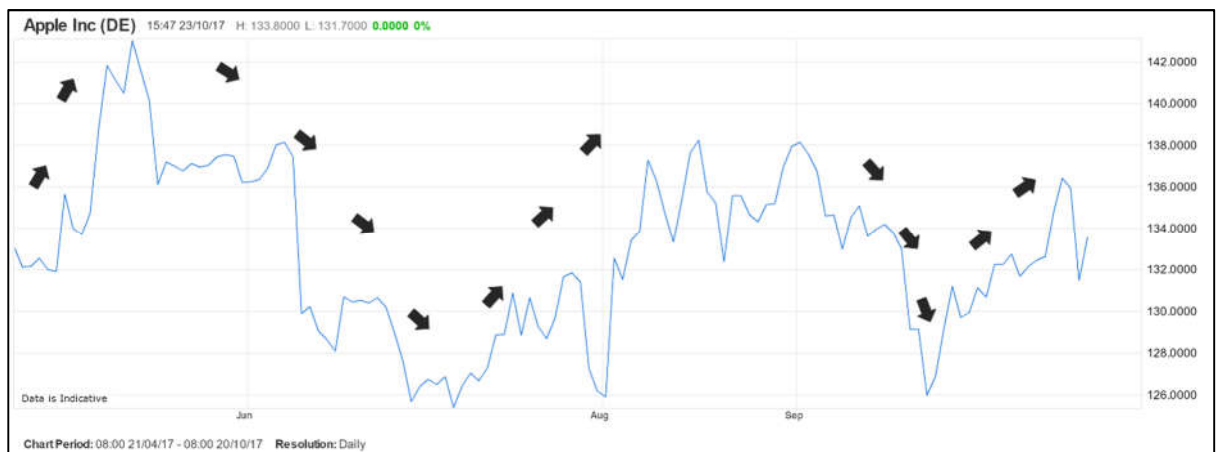


## **THE SOLUTION**

Financial markets *do* offer the solution for superior investment returns. But, only when trading opportunities are *actively* pursued rather than passively held.

This means that financial instruments should be bought and sold – as often as is required- to maximize the returns on offer by the natural, cyclical movements of securities.

Please consider the following example.



*Apple Inc. – stock price chart – Apr'17 to Oct'17*

A *passive* trading strategy –as largely followed by the institutions- would have seen *Apple Inc* stock –graph above- bought in April this year at \$132 and currently still being held at \$134. This equates to investment growth of 1,5% in six months, or 3% annualized.

An *active* strategy on the other hand, would pursue the cyclical patterns of the stock –as indicated by the arrows on the chart– resulting in five separate and distinct trades across the same timeframe:

- *long position* - buy in Apr at \$132, sell in May at \$143 – return is 8%;
- *short position* - sell in May at \$143, buy in Jul at \$125 – return is 12%;
- *long position* - buy in Jul at \$125, sell in Aug at \$138 – return is 10%;
- *short position* - sell in Aug at \$138, buy in Sep at \$126 – return is 8%;
- *long position* - buy in Sep at \$126, currently trading in Oct at \$134 – return is 6%.

An active trading strategy would have returned 44% on investing in Apple Inc over the 6-month period; which calculates to an annualized return of 88%.

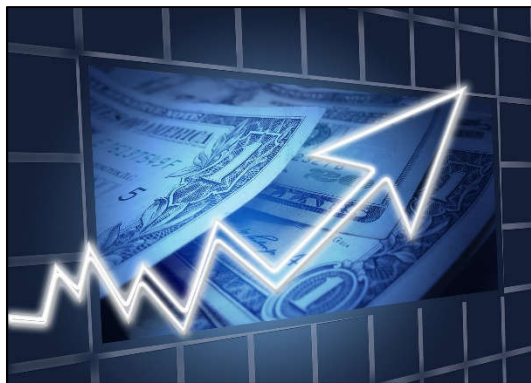
### *The power of compounding*

If you take \$100 and follow a *passive* trading strategy –achieving 3% growth annually– keeping the full amount in the market for ten years, then it will grow to become only \$134.

However, the same \$100 would grow into \$55,154 in ten years should you follow an *active* trading approach, thereby achieving 88% annual return as per the Apple Inc example above.

It is clear that –even from small beginnings such as \$100- the power of compounding can have a revolutionary effect on the financial outlook of any family.

However, to have any chance of achieving such returns, they would have to *actively* trade the financial markets for themselves and in skilful fashion; Investoken provides a solution that can assist with that.



## **THE OPPORTUNITY – INVESTOKEN IVX**

### Who is Investoken?

Investoken is a group which trades financial market instruments such as indices, futures and currencies. They fully embrace the powerful opportunities on offer for superior investment returns.

For effective risk control and to eliminate the human factors which adversely affect trading performance –such as emotions, fatigue and irrationality- Investoken makes exclusive use of high-tech trade automation.

Their own trading robot continuously scours the markets for profitable trading opportunities and broadcasts buying and selling opportunities in timely fashion.

### Investoken Group's rationale

For market participants to have any chance at achieving above-par investment performance, they would have to follow an *active* trading strategy.

Backed by the statistics and research reviewed earlier, it's clear that the proceeds from a *passive* investment approach followed by

institutions is grossly inadequate for normal salary and wage earners to reach their financial goals; when investment returns hardly beat inflation, then there is no real growth in wealth.

Individuals will need to trade the financial markets for themselves if they seek to achieve their personal objectives. But, to be successful they will need effective tools and market insights.

#### *Investoken Group's offer*

Investoken offers general-public-access to the infrastructure and resources required for achieving success as private investor in the financial markets.

Access rights include:

- online mentoring through automated buying and selling signals generated by the trading robot which can be replicated for own profitable trades;
- online viewing of the real-time, automated trading of the Group's investment portfolio;
- participation in Group and community consensus on trading ideas which greatly enhances insights, personal upskilling and the odds for achieving successful trading outcomes.

*How do I gain access to the Investoken platform?*

It's easy to become part of Investoken's automated trading environment and online community support & mentoring structure.

The Group has engaged cutting-edge *blockchain technology* to bring this opportunity to individuals who are serious about reaching their own financial goals, wherever in the World they might be.

Blockchain is a secure, borderless & global ledger; currently being adopted on grand scale by businesses and individuals across the Planet for successful collaboration towards common goals in a trusted environment. As blockchain is authenticated and checked by cryptographic code –not fallible human beings– total strangers can continuously interact with each other whilst having complete peace of mind. Blockchain access arrangements are agreed between the parties themselves.

Access to the Investoken online platform is granted to holders of their own digital cryptographic coin named *INVESTOKEN IVX*.

Two hundred *INVESTOKEN IVX* is required for access to the platform.

The benefits of holding *INVESTOKEN IVX* are:

- ✓ *unlimited and permanent access* - from anywhere in the World, you can access our great online automated trading environment and community resources 24/7. Access is controlled by blockchain protocols which interacts with the Coin itself, not with human beings; this means that access is immutable - the Coin holder will always be granted unconditional entry to Investoken's online platform;
- ✓ *anonymity* – disclosure of identity is not required when purchasing the Coin, accessing the online platform or participating in the community;
- ✓ *transferability* – the Coin is freely exchangeable between parties; the *holder* of the Coin at any given time is entitled to the benefits and rights ascribed thereto;
- ✓ *possible value increase* – only a limited amount of Coins will be issued. As Investoken Group's success and popularity increases over time, demand for the Coin may rise thereby increasing its value.

*When will INVESTOKEN IVX become available?*

The first time that the Coin will become available for purchase is during the fourth quarter (Q4) of 2017 at Investoken's *Private Pre-ICO*.

*ICO* is an acronym for *Initial Coin Offering* which is the accepted way for enterprises in the cryptocurrency space to raise working capital from the general public; it can be compared to the IPOs used by traditional businesses when they sell shares to the public for start-up capital.

If the Coin is not sold out in 2017, then further sales will be conducted later – see below for more detail.

*Tell me more about Investoken's vision and plans*

Investoken's vision is to share the tools and insights required for trading successfully in the financial markets, with everyday people worldwide; so that they can have an opportunity –which they normally wouldn't have- to make their money work hard for them; thereby giving them an opportunity of reaching their own financial goals.



In our Digital Age, the best way to share this opportunity and journey together is through the Internet; and by the maximum use of all technologies that surround it. Investoken's vision started crystalizing during 2015 when work began on the high-tech trading robot.

Here is a synopsis of what happened so far and an outlook on the way forward.

### Timeline

|                  |   |                                 |
|------------------|---|---------------------------------|
| <i>2015</i>      | - | <i>Developed trading robot</i>  |
| <i>2016</i>      | - | <i>Tested trading robot</i>     |
| <i>2017 (Q2)</i> | - | <i>Founded Investoken Group</i> |
| <i>2017 (Q4)</i> | - | <i>Private Pre-ICO</i>          |
| <i>2018 (Q1)</i> | - | <i>Pre-ICO</i>                  |
| <i>2018 (Q2)</i> | - | <i>ICO</i>                      |
| <i>2018 (Q3)</i> | - | <i>Trading starts</i>           |

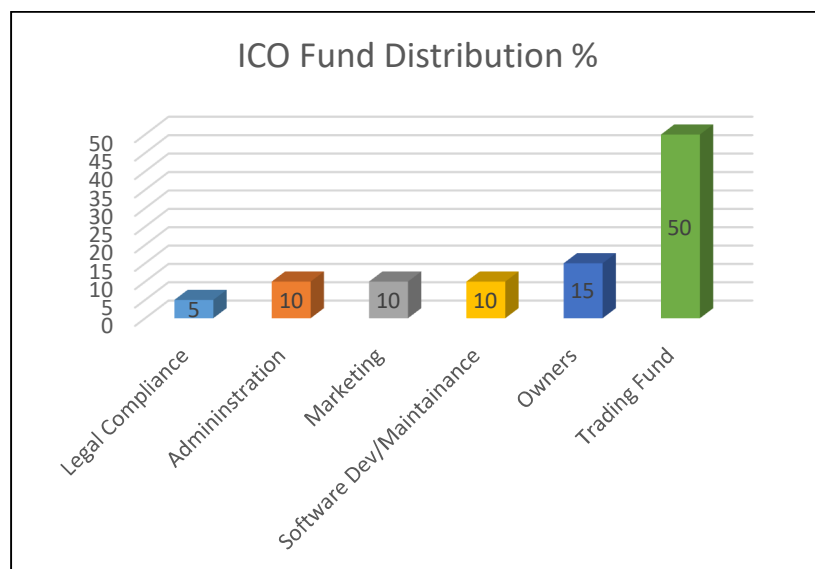
The plans for raising working capital follow hereunder.

### Initial Coin Offering (ICO)

- ✓ *Target capital:* planning to raise \$50,000 (fifty thousand USD) through the selling of Investoken IVX coins.

- ✓ *Source of the Coin:* 50 million Investoken IVX coins will be created on the Group's Ethereum blockchain ledger.
- ✓ *Sale price at Private Pre-ICO:* \$0.008 of each IVX.
- ✓ *Sale price at Pre-ICO:* starting at \$0.01; thereafter increasing weekly by \$0.001; sale will run for 10 weeks.
- ✓ *Sale price at ICO:* starting at \$0.02; thereafter increasing weekly by \$0.001; sale will continue until all coins are sold or the \$50k target is reached, whichever comes first.

Although the majority of the funds raised through the ICO will be applied for trading purposes, some of it will be required for expenses, overheads and development costs. Please refer the diagram below.



Which payment methods will be accepted in exchange for Investoken IVX?

Bitcoin, LiteCoin and Ethereum are accepted payment methods.

Dissolution of Investoken

It is highly unlikely that Investoken will be discontinued.

However, as cryptocurrency is still young and largely unregulated across the Globe, it is only prudent to record the plan of action should the unforeseen –such as government intervention or closure- eventuate.

If Investoken is forced to cease its operations for whatever reason, then the balance of funds at the ruling date will be returned to holders of the Investoken IVX coin, proportionate to their amount of Coin held.

Distribution will be made by sending cryptocurrencies to the nominated digital wallets of Coin holders.

## **THE TEAM**



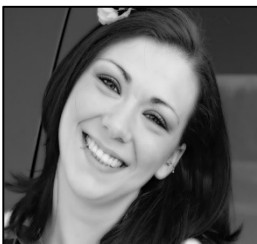
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## **DISCLAIMER**

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*can't promise that there will be no loss of funds. Funds collected during the ICO are not insured. Therefore, if the funds are lost, there is no private or public insurance to address any loss of funds. All participants in this process should be aware of the risks of failure of the technology. There is no guarantee that the technology we have developed will work in large scale. Please be aware of the inherent risks associated with platform failure.*

## References

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