



BLOCKVEST WHITEPAPER

Instantly owning a diverse cryptocurrency portfolio is now as easy as holding a single collateralized token.

What Is Blockvest?

Blockvest is the use of blockchain technology and digital identity to digitize assets, the use of smart contracts for digital assets to be self-managed, to achieve a “smart economy” with a distributed network.

Blockvest (BLV) is an ERC20 token based upon the Ethereum blockchain. Operating on the blockchain allows for global accessibility, 24/7 trading, transparency, public verification of Blockvest’s holdings and no expensive legacy banking fees. At its core, Blockvest, found online at Blockvestico.io, is a utility token that’s representative of the top performing cryptocurrency index. The initial tokens can only be acquired during the Initial Coin Offering (ICO) which is a one off, closed-cap offering. The tokens provided will represent a participant’s share of the portfolio. Thirty percent of the total amount contributed during the offering will go directly towards buying the underlying index cryptocurrencies

Blockchain Investments issues tokens built on a profit-sharing smart contract. The company is proud to introduce the Token-As-A-Fund business model, which allows investors to subscribe to the fund’s income stream. To monitor the current reserves of the fund and the fund’s value, a self-certification system is included so shareholders can monitor their investment at any time. Performing daily self-certification of funds in conjunction with monthly external audits will ensure transparency and trust between BLV fund managers and shareholders. Blockchain Investments offers multiple open-end investment funds also known as Digital Asset Arrays or Bespoke Blockpools as well as our core product a **Decentralized Blockchain Based Assets Exchange** ran on The BlockVest Network of Nvestnodes. Blockchain Investments helps its clients create passive income from Blockvest Nvestnodes. Nvestnodes are similar to bitcoin mining but are much more efficient use of the network and are much less complex. Nvestnodes have some crucial additional functionalities which give them more utility than Bitcoin. Utility is a primary driver of value for cryptocurrencies. Blockvest connects collateral holders with people who require low volatility, which creates an incentive-based market for stability. Collateral holders are rewarded when users transact in the stablecoin, compensating them for staking the system.

Overall, Blockvest consists of a decentralized ecosystem that facilitates a stablecoin. Stablecoins are a cryptocurrency designed specifically for price stability.

Blockvest has created a decentralized Ecosystem, built on a stablecoin capable of capturing all the benefits of a permissionless system while also eliminating volatility.

How Does The Blockvest Ecosystem Work?

Blockvest aims to solve one of the biggest problems in the cryptocurrency industry: Volatility.

Holders of Blockvest will be able to issue a secondary token denominated in US dollars. This will lock the value of the stablecoin to the USD.

Here’s how it works: those who use the stablecoin pay fees to those who collateralize the network through holding Blockvest inside an Nvestnode Wallet, compensating them for the risks of providing collateral and stability. Through this system, collateral providers control the money supply, and fees are distributed based on each individual’s stabilization performance. Blockvest uses this system to reward those who supply stability while charging those who demand stability. The end result is a balanced stablecoin ecosystem.

Blockvest achieves this structure using two linked tokens:

Yield

Yield is the stablecoin of the Blockvest platform. The supply of the stablecoin floats. Its price as measured in fiat currency should remain stable. The token is designed to function as a superior medium of exchange. Therefore, in addition to price stability, Blockvest should encourage adequate Yield liquidity.

Blockvest

Blockvest is a token that provides collateral for the system. It has a static (unchanging) supply. The market capitalization of Blockvest reflects the fund, platform and exchange's aggregate value. Ownership of Blockvest tokens grants the right to issue a value of Yields proportional to the dollar value of Blockvest placed into escrow. If a user wishes to release their escrowed Blockvest, then they must first present the system with the quantity of Yields previously issued. Blockvest tokens are being released through an ICO from April to June 2018.

The intrinsic value of the Blockvest token comes from the fees generated in the network it collateralizes. This creates a form of representative money in which there's no requirement for a physical asset. This removes the problems of trust and custodianship. Basically, BLV token holders will receive transaction fees according to their stability contributions to the network and transactions processed within the BlockVest Decentralized Exchange.

Initially, the Yield (YLD) stablecoin will hold its value relative to the US dollar. In the future, however, the company may support additional types of stablecoins.

Benefits Of BLOCKVEST

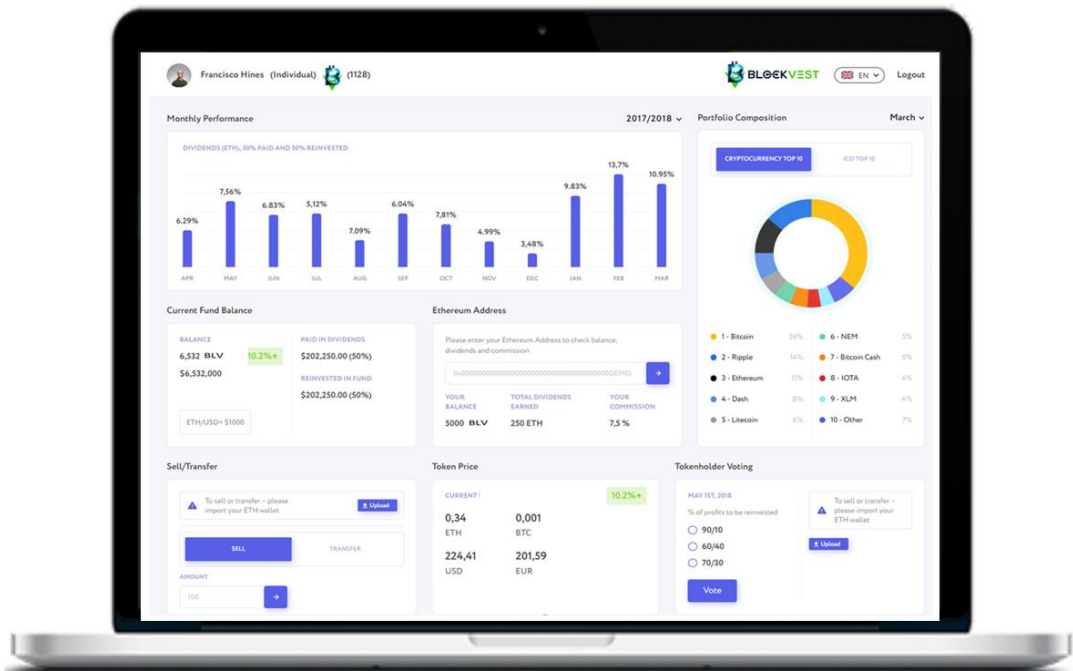
Why do we need a stable coin? Overall, the goal of Blockvest' dual token system is to create passive income as well as a stablecoin that can be used as a reliable store of value for international money transfers, payments and remittances. Some of the specific benefits include:

- Trading on a decentralized exchange
- A unit of account for prediction markets
- Funding token sales
- Overseas remittance
- Online retail transactions
- Secure store of value

Ultimately, cryptocurrencies have enormous value and potential. However, few investors are comfortable putting their whole net worth into cryptocurrencies. One of the biggest concerns people face is volatility. BLOCKVEST aims to solve that problem in a unique way. For more detailed information on the Blockvest Platform, Decentralized Exchange or Ecosystem I would encourage you to take a look at the BlockVest Presentation Found on the Learn More button on our ICO website.



BLOCKVEST



Blockvest Analytical & Management Interface

The Blockvest Interface provides tools for investment portfolio structuring and management as well as a holistic view of the available investment opportunities and the fund's historical and current investment performance. The interface allows the investor to:

- Analyze and pick investment opportunities from the list of options that are available on the Blockvest Crypto Platform.
- Structure the investment portfolio and allocate capital to desired assets.
- Track the portfolio performance.
- Drill down to get the decomposition and verify the investment results.
- Submit tokens for buyback to participate in the distribution of the fund's income.
- Download reports and export necessary analytical data.

This investment interface will be based on the institutional grade investment interfaces created by Blockchain Investment Group.

Blockchain Investments seeks to provide investors a regular stream of income while preserving capital to the maximum extent possible. The fund trades the following instruments in its portfolio basket: cryptocurrencies, tokens, digital assets, Fintech, ICOs, leasing, mining, tokenized real state, tokenized gold, tokenized energy, online trading and new technologies. Blockchain Investments limits sub-account size in order to secure the fastest most liquid trades as is possible thus realizing safe gains with extremely low volatility.

Here's the process broken down in a step by step way:

Step 1) Greg participates in the token sale, sending 10 ETH (worth \$10,000 USD) to the smart contract

Step 2) The token sale closes, and the value of the Blockvest collateral pool is established, with each Blockvest worth \$1.00

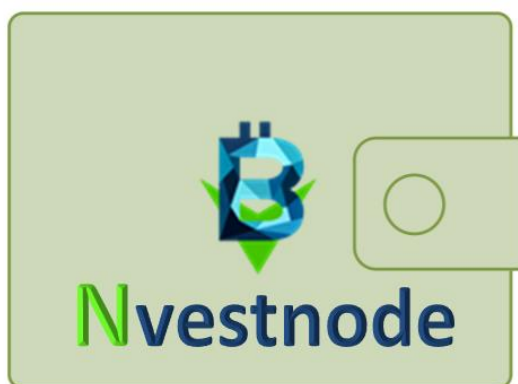
Step 3) Greg receives 10,000 Blockvest tokens at the end of the sale

Step 4) The system only allows 20% of the value of Blockvest to be issued as Yields, which means there's a buffer of 80% against price changes; this is called the "collateralization ratio"

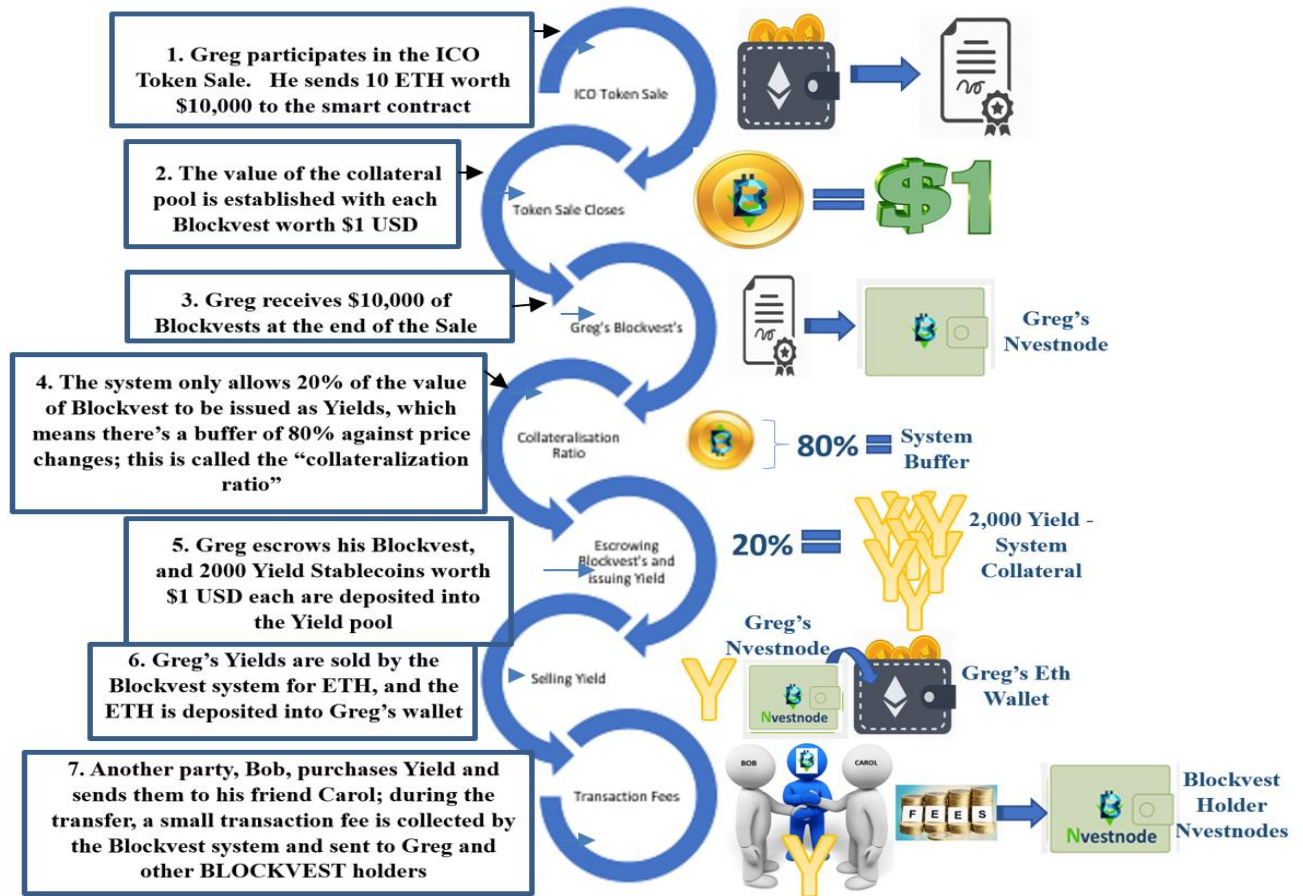
Step 5) Greg escrows her Blockvest, and 2000 Yield Stablecoins worth \$1 USD each are deposited into the Yield pool

Step 6) Greg's Yields are sold by the Blockvest system for ETH, and the ETH is deposited into Greg's wallet

Step 7) Another party, Bob, purchases Yield and sends them to his friend Carol; during the transfer, a small transaction fee is collected by the Blockvest system and sent to Greg and other BLOCKVEST holders



Nvestnode Bonded Validator System Process



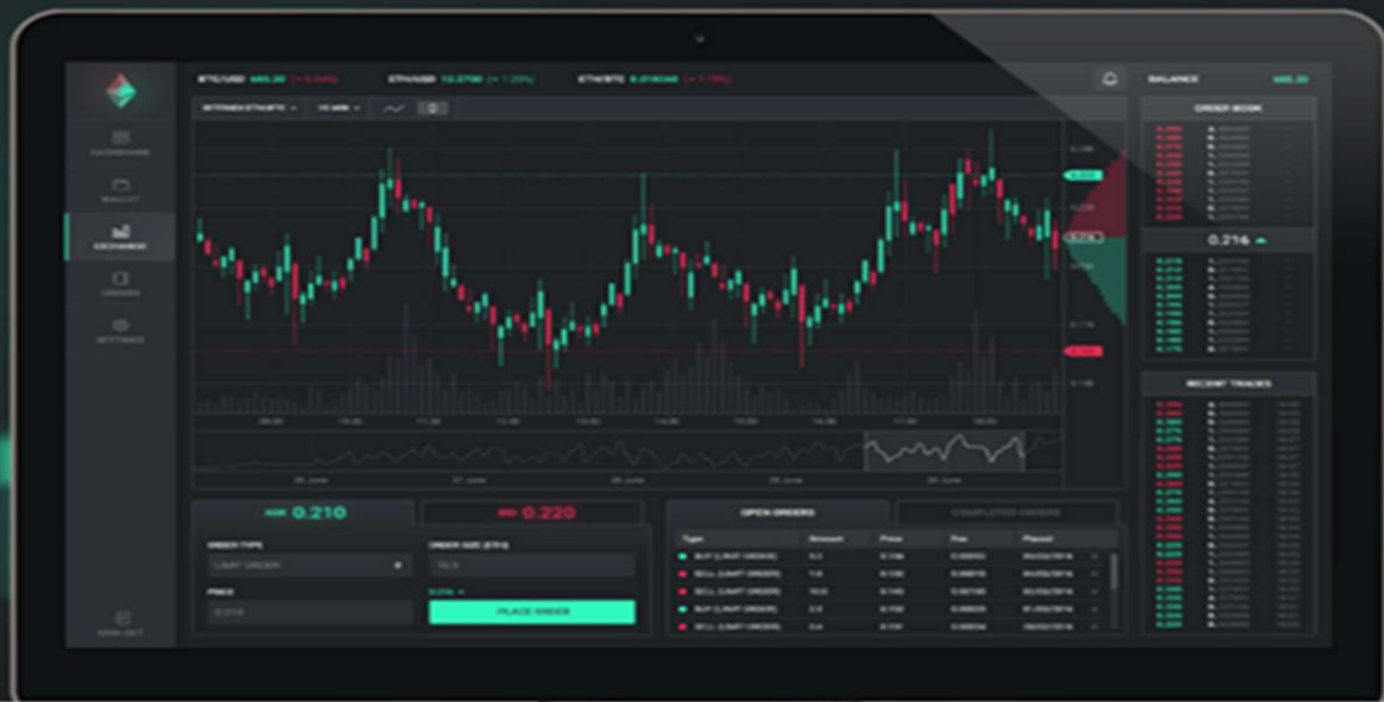
NvestNodes

Nvestnodes are computers that run a Blockvest wallet and make decisions, such as voting and budget funding, as well as process transactions on the Blockvest platform for Transaction fees. Nvestnodes are required to keep 1000 BLV coins to meet the desired collateral requirement. You must maintain a dedicated IP address and be able to run it 24 hours a day without more than an hour connection loss. Nvestnodes get 50% of the block reward in every block, which is distributed to Nvestnodes one at a time.

Start
earning
right
now!



DESKTOP



Blockvest Platform & Decentralized Exchange

Blockvest is the first cryptocurrency dedicated platform to cover all aspects of an investment process. We strive to be a Bloomberg for crypto economics. **Investors who have purchase Blockvest tokens during ICO will get 1 year free access.** Here is a brief overview of its functionality.

- A. **Market research:** includes a complete catalog of news, reports, opinions, and Market data across blockchain space, individually tailored for every asset. For each cryptocurrency in for each token we perform a highly quantity of an audit, measuring the likeliness of the network to survive and flourish.
- B. **Analytics:** consists of several kinds of index groups, Technical and fundamental indicators, including price performance, hashrate graphs, volatility measurement, strategy testing, etc. We have partnered with **Cindicator** to provide ground-breaking Analytics. The ML models that we apply are never static and continually learning by reviewing historical data and analyzing more than 500k predictions. The histogram represents the accuracy scores of ML model forward-tests held by us on the sample of almost 1000 financial events. [here](#).
- C. **Investment Objectives:** a well-thought out strategy is key for any successful investor. Blockvest examines the market to suggest assets that preformed within investment goals, given the timeframe and the level of acceptance to exposure. Whether you are an

aggressive or conservative investor, BlockvestAI helps with formulating a strategy and picking the right class of assets. On top of that, BlockvestAI dynamically examines an assets' liquidity, daily volume and overall market cap to provide insight into different scenarios, ranging from euphoric highs to catastrophic lows.

- D. **Trading / Order Management:** Blockvest will be fully integrated with all the major cryptocurrency exchanges, making trading seamless and organized, all whilst offering arbitrage opportunities. Our exclusively designed strategies are all included. When configured, your account will automatically buy the currencies they give a signal for. Check their performance reports to see how accurate they have been and adjust and maintain. Thank us later.
- E. **Portfolio Management:** Monitoring a portfolio is a tedious and exhausting job, but it has never been easier with Blockvest. It understands your current exposure and displays portfolio risks, giving early warning about unstable conditions. Adjust the strategy per coin and tweak them as much as you'd like. Your BlockvestAI account will be able to buy any currency the BlockvestAI will give a trading signal for, or just spread risk by investing in multiple coins if desired. BlockvestAI has the capability to integrate professional external signals. When configured, your account will automatically buy the currencies they give a signal for. Check their performance reports to see how accurate they have been and adjust and maintain. Thank us later.
- F. **Binary Crypto Trading Option:** BlockvestAI trades, You guess the right outcome you earn. At the end of each period, we split the reward fund based on trading results between 2 forecasters proportionally to the accuracy of each forecast. The more accurate your predictions - the higher monthly reward you receive.
- Read performance reports from Blockvest and make your predictions on where you anticipate the price to be at the end of a set of different time horizons. Each option provides a different reward to risk ratio.
 - Choose your strategies, adjust them, tell BlockvestAI how much it can invest per price prediction and it will tell you how much profit in tend to make for an accurate prediction.
 - Check your stats, trade history and charts of all currencies.

Making accurate predictions on the Blockvest Binary Crypto Trading Platform can provide residual income. Thus, adding another income stream to your passive income portfolio.



Blockvest design goals: Smart Economy

Blockvest is the use of blockchain technology and digital identity to digitize assets, the use of smart contracts for digital assets to be self-managed, to achieve a "smart economy" with a distributed network.

Digital Assets on the Blockvest Blockchain

Digital assets are programmable assets that exist in the form of electronic data. With blockchain technology, the digitization of assets can be decentralized, trustful, traceable, highly transparent, and free of intermediaries. On the Blockvest blockchain, users are able to register, trade, and circulate multiple types of assets. Proving the connection between digital and physical assets is possible through digital identity. Assets registered through a validated digital identity are protected by law.

Blockvest has two forms of digital assets: global assets and contract assets. Global assets can be recorded in the system space and can be identified by all smart contracts and clients. Contract assets are recorded in the private storage area of the smart contract and require a compatible client to recognize them. Contract assets can adhere to certain standards in order to achieve compatibility with most clients. Our goal at Blockvest was to create our own Blockchain to Model Neo's and Ethersums but still compatible with both platforms.

Bespoke Blockpools & Digital Asset Arrays: In a constant pursuit to remain financially Innovative minimizing risk exposure to our investors remains a top priority. We are partnering with NeoX, ICONOMI, Bancor, Waves, PRISM and Melonport an Ethereum asset platform, to build experimental Digital Asset Arrays (DAA). DAA's are comprised of various combinations of digital assets. Each manager can create his own assortment of specific digital assets and offer them to the Blockvest community.

Benefits of DAA

Because DAA can consist of as many underlying digital assets as you want, they are a perfect vehicle to achieve your goals. DAA can be either diversified to maximize value stability, or fine-tuned to aggressively pursue maximum gains.

Lower the Risk Of Depreciation

The new economy moves at lightning speed, so the value of digital assets can fluctuate rapidly. Making a DAA of several digital assets can lower the risk of depreciation.

Maintain an Optimal Digital Asset Mix

Easy array adjustments enable constant reaction to the markets for optimal growth.

Attract Supporters & Split the Profits

Invite others to support the Blockvest DAA Ecosystem and share proceeds through our referral bonus program.

The Power of Indexing

Index funds have consistently outperformed actively managed funds since their inception. For the 12-month period ending May 2016, investors poured more than \$375 billion into index funds. One reason why index funds outperform other funds is due to their low annual fees. Blockvest has an annual fee of only 1% whereas competing crypto offerings have fees of 3% per year. All crypto offerings built on one of the many recently launched fund platforms will apply their fees over and above those of the platform. Blockvest index fund can offer such low fees because it is independent and automated. Index strategies are a set of rules that an algorithm can act on with no human intervention required.

We believe it takes an inspired team to build something big, so we make sure every single member of our staff loves blockchain as much as we do. We are humbled to have truly outstanding software engineers, data analysts and money managers on the team; unified by our mission to build innovative products in one of the most exciting industries in the world.

Blockchain Investments uses a proprietary trading strategy for trading all asset classes. The strategy uses variations of mean reverse, pattern recognition and Supply and Demand. The strategy employs risk modules to be able to keep drawdowns to a range of 6% to 15%. Blockchain Investments targets returns between 12% to 25% per annum with a Sharpe ratio of above .5.

The BLOCKVEST (BLV) ICO Token Sale

The BLOCKVEST token sale is scheduled for August 16th to September 30, 2018.

As a Blockvest token holder, your Blockvest will generate a pro-rated share of 50% of the profit generated quarterly as well as fees for processing transactions. A total supply of 100 million Blockvest will be created, with 50 million tokens will be held in a smart contract and will be released in a year for future development, 32.5 million going to the token sale, 10 million going to the team and advisors, 5 million going to the Core Activities Reserves, 2.5 million to marketing and partnership incentives.



KEY DATES - 2018

The next generation of advanced solutions for global money transaction



Investing in Blockvest is like investing in the top cryptocurrencies all at once without doing all the research. Instantly owning a diverse cryptocurrency portfolio is now as easy as holding a single token.

"Don't look for the needle in the haystack...just buy the whole haystack."

Reginald Ringgold

