



# LTD TOKEN WHITEPAPER

Version 1.0

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*Bridging the World Financial Markets*

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This Whitepaper is for informational purposes only and does not constitute an offer or solicitation to sell securities or other investments. It may contain forward-looking statements, subject to risks and uncertainties that could cause actual results to differ materially. LiveTrade does not guarantee the accuracy of statements made in (or in connection with) this Whitepaper or the conclusions reached herein, and expressly disclaims any and all liability for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any statement contained in this Whitepaper, (ii) any error, omission or inaccuracy in any such statement, and (iii) any other matter connected with or attributable to statements contained in this Whitepaper.

## EXECUTIVE SUMMARY

Since its inception over ten years ago, the cryptocurrency market has reached a market capitalization of over \$2.3 trillion as of May 2021 (Financial Express, 2021). The future for digital assets is quite promising although many believe this sector is still in a long tough way from reaching its peak as it has yet to be integrated into the broader world economy. The absence of harmonized international regulatory frameworks for the sale and use of cryptocurrency has impeded its adoption and the growth of global markets in digital assets. Furthermore, traditional financial markets are out of reach for most people due to its complex requirements, obscure cost structures and other inherent disadvantages. The global community needs a solution that takes the best features from both, new and traditional financial systems and gives the world economy an opportunity to embrace the growing digital economy.

This is where LiveTrade comes in. By combining proficiency in regulated markets together with expertise in blockchain technology, LiveTrade presents to traders and companies around the world unique solutions that make financial markets more accessible. The LiveTrade platform will facilitate financial operations in fiat, digital assets, and stocks all within our system while maintaining the high-standard security and transparency.

The backbone of the LiveTrade ecosystem is the LTD Token, a digital token used to cover trading fees, compensate traders/investors for their successful strategies, reward content contributors and access advanced features in the LiveTrade ecosystem. The distribution of LTD Tokens will finance our platform development and marketing strategy to accomplish the set goals.

This Whitepaper explores the significant challenges and trends impacting the financial industry and describes a unique approach to unlock the immense value of digital assets resulting from our innovative model.

# MARKET ANALYSIS

## DIGITAL ASSET MARKET

The past few years have seen phenomenal growth in both the valuation and popularity of digital assets, commonly known as cryptocurrencies. Despite such explosive growth, digital assets do not enjoy the same access to traditional banking products and services as fiat does.



As the world of digital assets continues to grow, there is also the desire for regulators and investors to categorize the different types of tokens in existence. Token taxonomy is the classification of digital assets on the blockchain. Importantly, token taxonomy will play a prominent role in the markets moving forward because the classification of a digital asset determines its issuance and trading capabilities. For example, security tokens must adhere to securities regulations. If not, there are legal repercussions. The three main types of token classifications currently are:

### Cryptocurrency

This type of digital asset includes traditional cryptocurrencies such as Bitcoin and Ethereum. These tokens usually function as a form of digital cash. As such, they are decentralized and offer a true peer-to-peer exchange protocol.

### Utility Token

This type of digital asset operates within the ecosystem of a platform to derive value and complete various tasks. Importantly, it doesn't represent any direct ownership or investment in a firm.

### Security Token

Security tokens are any token that by design represents a share of ownership or an investment in a company. Usually, these tokens are found in highly-regulated markets such as real estate, securities, or stock markets.

# MARKET ANALYSIS

## DIGITAL ASSET MARKET

Digital assets such as security tokens continue to disrupt the real estate market. Tokenized properties offer some huge advantages over traditional real estate. For one, the entire sales process is faster and requires less involvement from third-party organizations. In addition, tokenized properties' ownership can be transferred in seconds. Today, blockchain technology allows us to tokenize nearly everything we own. Consequently, items that were once non-liquid such as debt can now be traded between anyone, anywhere, in person, or across the internet. This creates entirely new digital asset classes in the market. These new asset classes continue to develop. As such, lawmakers continue to adjust regulations to account for the new efficiency that these services bring.

Today, digital assets are everywhere we look. Every single currency, asset, supply chain, and even reward point has the potential for tokenization. As such, the term digital assets will continue to encompass a growing number of items. For now, tokenization appears to be the path towards the future.

In general, the main problem in the development of digital assets is the lack of an appropriate legal framework. Regulatory uncertainty and different perceptions among the markets result in difficulties in law amendments and supplements. The lack of evaluation basis and issuance regulations make investing in digital assets a big risk for investors. Moreover, they do not have sufficient basis for a long-term development view of the business but the high volatility of this asset class.

Besides, infrastructure limitations prevent digital asset owners from actually using them in daily life. Investors cannot trade digital assets for traditional products and services and vice versa. The disconnection has prevented easy movements of capital between classes of assets. Investors can only sell them in exchange for fiat, which means giving up ownership of digital assets, losing the opportunity to benefit from the asset's potential appreciation in the future.

# MARKET ANALYSIS

## TRADITIONAL FINANCIAL MARKET

Due to heavily complex regulations, traditional sectors are still inaccessible for millions of people, especially the cryptocurrency community. Statistically, only a small percentage are able to navigate the Private Equity and Venture Capital world while the majority are forced to use some form of debt, e.g. loan or bond to finance their plans, which limits cash flow and prospects for growth.

Ironically, while worldwide investors are desperately seeking quality investment opportunities for growth, there are thousands of great companies and projects struggling to get their potentials and capital needs recognized through the traditional initial public offering (IPO) process. The basic traditional methods of raising capital are both expensive and time consuming with full of middlemen. This causes many obstacles for the projects in urgent need of large capital.

Besides digital assets, the stock market is a promising investment land with proven stable development. However, due to complicated procedures and strict regulations, this market is still a challenge for investors. Limitations in terms of transaction processing time and large financial requirements are also typical barriers preventing people from joining the field. In addition, a dramatic increase of investors and orders leads to system overload and possibility of missing potential investment opportunities.



# OUR SOLUTIONS

We see unique market opportunities arising from the need to bridge conventional financial markets and digital assets, and to provide ready liquidity for digital asset investors. We recognize the limitations of the traditional financial markets and their stringent regulatory requirements, while also identifying that the digital assets' world lacks basic regulations needed to avoid outright fraud. At LiveTrade, we firmly believe that mainstream users will embrace the new digital currency technology only after a connection between the worlds of digital and traditional assets is established.

## A MULTI-ASSET AND MULTI-CHAIN PLATFORM

There is obviously an urgent need for a legal and compliant mechanism that connects conventional and digital asset markets and is capable of partnering with traditional finance players such as banks and prime broker-dealers. Our goal is to make digital assets a widespread means of payment by increasing its utility and to provide traditional financial services to the Millennials in a secure and compliant way.



## CONNECTING INVESTORS AND BUSINESSES

We also bring the two disconnected groups - Investors and Businesses - together for their mutual benefits by developing a new type of service that is highly desired today. Compliant with the strictest guidelines & rules and being technologically advanced, LiveTrade will connect and make interoperable multiple financial services, products and markets, existing and upcoming, to make it accessible for everyone to participate.

# WHO WE ARE

## OUR COMPANY



*LiveTrade LTD is a FinTech company established in Delaware, U.S in 2019, with the goal of becoming a hub connecting the worldwide financial markets.*

*We provide diversified financial and commercial services as well as technology and legal support to the customers wishing to engage in the vibrant international market.*



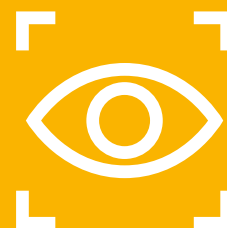
## MISSION & VISION



### MISSION

Providing breakthrough and modern-technology financial solutions with low fees, transparent transactions and compliance with current regulations.

Building a comprehensive ecosystem connecting investors and businesses around the world.



### VISION



# WHO WE ARE

## VALUE PROPOSITION

LiveTrade believes in the democratization of investing and trading, making financial markets accessible and reliable for everyone (not only for tech-savvy users and experienced traders and investors). LiveTrade sets high standards for our products and services because quality is just as decisive for us as for our clients. We recognize that versatile financial services require versatility in thinking and a unified policy of business principles.

## ACCOMPLISHMENT



**40+**

**CONNECTED PARTNERS AND INSTITUTIONS**



**3+**  
**MILLION**

**USERS ACROSS 200 JURISDICTIONS**



**\$500+**  
**MILLION**

**PROCESSED THROUGH NETWORK  
CONNECTIONS**



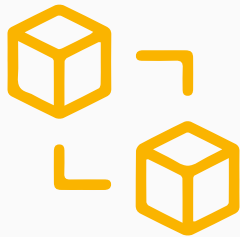
**\$80+**  
**MILLION**

**MARKET CAPITALIZATION RAISED  
FROM DIPO PROJECTS**

# WHO WE ARE

## WHY CHOOSE LIVETRADE

### **BLOCKCHAIN-LESS EXPERIENCE**



The interfaces of the LiveTrade platform and its products have been designed to facilitate the exchange, buying or selling of any asset in the system without the need for a complex process. The same will also be true for our tools and services, which will greatly ease the transfer of value and assets. LiveTrade wishes that all users can access modern financial services as well as overcome barriers such as limited knowledge of technology, finance and investment.

### **TOTAL SECURITY WITHOUT COMPROMISE**

LiveTrade takes every necessary precaution to keep our clients' personal information and funds safe and secure. Our technology solutions will establish and maintain compliance, audit and reporting systems to monitor, filter, restrict, or otherwise oversee various categories of transactions in our system, which will allow us to satisfy regulatory and compliance criteria in countries where we intend to launch our operations, and quickly adapt and respond to the changing regulatory environment.



### **LEGAL & REGULATORY COMPLIANCE**



LiveTrade will abide by the strictest guidelines of our operation jurisdictions via existing relationships with licensed and well-known partners. The legal aspect of digitized assets is particularly important because of the incredible applications of such products for institutional or large-scale investments. Being fully aware of the complex issues surrounding ongoing legal compliance, our infrastructure will be designed to be able to address these ever-evolving compliance aspects.

# WHO WE ARE

## WHY CHOOSE LIVETRADE

### **INTEGRITY, RESPONSIBILITY & TRANSPARENCY**

The only way to make sure our clients get the full benefits of our features and have all the information they need to is by operating in full transparency. LiveTrade makes all the information on the platform easily accessible on both our web interface and in our mobile app for our clients. Additionally, LiveTrade has no hidden fees or commissions, and all payments are explained in a clear and simple manner. We believe straightforward pricing and free from surprises will create a valuable trading experience for our users.



### **EMBEDDED "PEOPLE" FORMULA**



In a highly competitive market, we recognize that the successful bottom line of every business comes down to a very simple formula: PEOPLE. LiveTrade is confident that our customer-oriented approach as well as compelling and unique features will be the main reasons to attract and retain our customers. We view interaction with our clients as our top priority and are extremely proud of our customer service standards. Our objective is to provide everything you need to maximize your profit potential.

### **COOPERATION WITH THE BEST PARTNERS**

LiveTrade connects our clients with other great teams, brands, and institutions to deliver the most reliable and convenient way to trade and invest in financial assets. Many are the recognized as leaders in the industry, ranging from exchanges, fund management companies, capital ventures, brokerages, liquidity providers, payment service providers, reputable technology companies, traditional and digital financial experts to legal services and auditors.



# PRODUCTS & SERVICES

LiveTrade will tailor its products to the needs of individual and business clients, ensuring both enjoy improved accessibility to transacting in multiple types of assets. LiveTrade's products and services include:



## Digital Initial Private Offering

DIPPO is a fundraising solution for SMBs and startups by allowing them to issue tokens on the basis of their real assets. The model is a proprietary model by LiveTrade, with a registered trademark, and awaiting patent from the United States Patent and Trademark Office. It works to support potential businesses and projects in fundraising as well as offering a new financial product to investors.

By applying blockchain technology, DIPPO facilitates businesses and projects to raise capital easily, quickly and economically, allowing them to focus on their key driver: product development and repaying to users and investors. The token issuance method allows businesses to reach more investors with lower costs and simpler procedures than the traditional fundraising process that is complicated and requires many hidden fees.



Each DIPPO project will go through audit and appraisal by LiveTrade's partners and experts before being officially offered for token sale. This rigorous process aims at minimizing risks for investors compared to conventional ICO projects. Transactions carried out on blockchain are transparent and automatic with a 24/7 operation system to maximize the investors' convenience.

DIPPO opens up a new market for LiveTrade's users to diversify their portfolios. Tokens issued through DIPPO are tied to real assets, including tangible and intangible assets, by which investors have a solid basis to evaluate projects' potential growth. In addition, DIPPO provides individuals and institutions with equal investment opportunities. Anyone can become an investor and share the benefits from DIPPO.



# PRODUCTS & SERVICES

## DIGITAL INITIAL PRIVATE OFFERING (DIPO)

### WHAT 'D' IN DIPO MEANS

#### Decentralized

Raising capital quickly by reaching a large number of individual and constitutional investors, without discrimination. Everyone can invest and own their desired assets.

#### Digitalized

All assets of the business will be tokenized in the DIPO process, which helps businesses remove the unnecessary intermediary stages in raising capital and provide a new asset class with a solid value base for investors.



#### Direct

Issue tokens and directly obtain funding from the investors' community rather than financial institutions like banks and venture capital firms. Reduce costs for middlemen.

#### Decimal

Investors can actually own and have full control of a very small portion of a token. This allows investors of all sizes to participate in purchasing the tokens, regardless of their financial capacity.

For more information, please visit [dipo.livetrade.io](https://dipo.livetrade.io)

# PRODUCTS & SERVICES

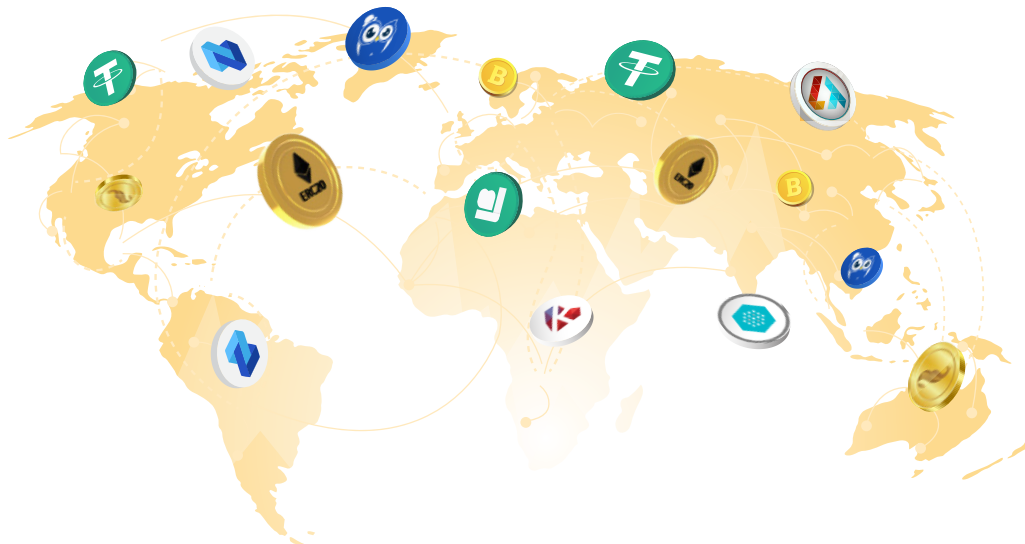
## DIGITAL ASSET BANKING

LiveTrade cooperates with centralized and decentralized financial institutions, enabling individual users and businesses to access more diverse financial resources. Optimal savings and loan interest rates compared to traditional banking, 24/7 operation, no need for credit appraisal, and many feature incentives are the outstanding points of digital asset banking.


Centralized financial institutions such as Nexo and VIDB provide savings products with interest rates up to 12% per annum and loans with preferential interest rates as well as immediate liquidability in fiat currencies such as USD, VND or other types of digital assets. The users' assets are covered by leading digital asset insurance companies in the world such as BitGo and Ledger Vault.

LiveTrade also collaborates with decentralized platforms such as Bami Protocol, allowing peer-to-peer borrowing and lending with interest rates determined by market supply-demand from time to time. All transactions are instantly created on blockchain and users can easily check the data anytime and anywhere, without subject to any third party's control, ensuring the transparency and credibility of the platform.

With LiveTrade's digital asset banking service, users can fully retain asset ownership and future appreciation potential, while still receiving the necessary financing for reinvestment and consumption.



See more at:



*app.bami.money*



*nexo.livetrade.io*



*vndc.io*

# PRODUCTS & SERVICES

## LIVETRADE APP ONLINE STOCK TRADING WITH ZERO COMMISSION

### LIVETRADE APP



- ✓ 24/7 STOCK TRADING
- ✓ EXECUTE ORDERS INSTANTLY
- ✓ BUY SHARES WITH ANY AMOUNT AS YOU WANT - FROM 20,000 VND ONLY
- ✓ EASY TO BUY, SELL, DEPOSIT AND WITHDRAW THROUGH AFFILIATE PLATFORMS
- ✓ REGISTER QUICKLY AND SIMPLY
- ✓ PAY NO TRANSACTION FEE

LiveTrade App is a mobile application developed by LiveTrade with technical support from KardiaChain Foundation as well as other leading securities companies and banks in Vietnam. The application uses blockchain technology to tokenize shares of major companies in Vietnam, allowing investors to access the stock market with micro-capital, hence enjoy stable profit.

LiveTrade App solves all the problems of the traditional stock market such as complex procedure, large capital and slow transaction by integrating technology to a simple interface. Stock prices are constantly updated from exchanges. Moreover, blockchain technology is applied to ensure transparency and maximize benefits for users.

The application interface is designed to be lean and simple to make sure everyone can easily learn and invest in the stock market. Portfolios are classified by industries, exchanges, growth rate, etc., allowing users to invest in their favorite stocks of listed companies on various exchanges (HOSE, HNX, UPCOM), regardless of investment experience and financial ability.

LiveTrade App is expected to be a primary driver of user acquisition for the entire ecosystem. The platform will initially focus on delivering the friendliest and flawless experience for beginner traders. Technical analysis tools and technical indicators will be used to help ensure proper screening and analysis of the market, thereby optimizing investment revenue.

Further details at: [livetrade.vn](https://livetrade.vn)

# PROTECTION MECHANISM

## FUND PROTECTION



Extensive Artificial Intelligence (AI) and monitoring solutions combined with ongoing audits will be utilized internally to help reduce risks to funds to the greatest extent possible. At any one-time, LiveTrade may hold a variety of digital assets. To ensure the on-going security of portfolio holdings, a mixture of smart contracts, hot storage and cold storage will be used. The assets held in hot storage will be limited to an amount necessary for conducting rebalancing and provide liquidation facility for the smart contract. The majority of holdings will be on cold storage devices or directly within smart contracts with public and audited code.

All smart contracts will be thoroughly tested and audited prior to launch to ensure safety, efficiency, and functionality in line with this Whitepaper. Further to this, an external audit will be conducted to verify the existence of the above security measures. To help complement the other hardware and software security features, LiveTrade has already arranged with external companies to implement a very extensive auditing program.

## HUMAN ERROR PREVENTION



AI will also be developed to protect users from committing unwanted mistakes. This feature can help prevent users from making mistakes such as sending digital assets to a non-existing, wrong or blacklisted address. The AI will also be able to perform requested risk checks like asking users to double-check details for transactions over a specified amount. In addition to the AI solutions, the various LiveTrade interfaces and systems will be designed to give the user greater control and the ability to control their activities. LiveTrade implements the latest in encryption technology to ensure your online safety.

Traders are able to credit their accounts using leading payment processing services. We are committed to ensuring that deposits and withdrawals are fast, easy and safe. Our privacy policy guarantees the safety of all your personal details. Our customers will enjoy the freedom and flexibility that digital assets offer while we take care of day-to-day security issues. The blockchain technology used to develop and run the LiveTrade platform is itself the best security solution, due to the mechanism of public witness.

## USER'S ACCOUNT & PERSONAL DATA PROTECTION



While LiveTrade will do all that is possible to ensure the highest level of security against external threats, it is clear that just merely complying with existing financial regulations or industry "Best Practices" such as providing multi-factor login, IP or device monitoring, is woefully inadequate when it comes to fully protecting clients. LiveTrade will be compliant with the directives set by the United States Privacy Act, the Safe Harbor Act, and other related regulations such as the European Commission in the General Data Protection Regulation (GDPR).



# TEAM & PARTNERSHIPS

## MANAGEMENT TEAM

The LiveTrade Team is what sets us apart from the competition. Just like our platform, we are a globally distributed and collaborative team. With varying backgrounds, experiences and knowledge, LiveTrade Team combines deep competency in trading, banking, education, customer service, and blockchain technology with the right mixture of start-up spirit and corporate professionalism to bring enthusiastic innovation and measurable results to our clients.



**MR. LE V PHAM**  
Chief Executive Officer



**MR. SEM KOKHUIS**  
Lead Product Designer



**MS. ANA ISMAIL**  
Chief Marketing Officer



**MR. TOAN JUNO**  
Senior UI/UX Designer



**MR. TRI HOANG**  
Senior Software Engineer



**MR. NHAT VU**  
Front-End Team Leader



**MS. TRANG TRAN**  
Head of Communication



**MR. TUAN NGUYEN**  
Senior Full-Stack Engineer



**MR. BAO VO**  
Senior UI/UX Designer



**MR. TRI NGUYEN**  
Senior Software Engineer

## ADVISORY BOARD

LiveTrade advisory board is comprised of entrepreneurs, investors and senior figures in blockchain and banking industry.



**MR. RUMEN ZAPRYANOV**  
Strategic Trading Advisor



**MR. TUNG NGUYEN**  
DeFi Expert

# TEAM & PARTNERSHIPS

## PARTNERSHIPS

To bring our customers the disruptive experience and ensure the success of the platform, LiveTrade is developing strategic partnerships with the world's most innovative blockchain technology developers, business consulting firms as well as other well-known advisors around the world.

Our partners will be selected with care on the basis of service quality, cost as well as technical, commercial and financial reliability and other strict requirements.



NEIL J. GANDHI, ESQ.



## PRESS



# INTELLECTUAL PROPERTY

LiveTrade has filed an application for a patent as well as registered the trademark for DIPO - our exclusive method of facilitating capital raising and investment with the United States Patent and Trademark Office.

## PATENT APPLICATION

The application number is **16707610**. Screenshots of the receipt are enclosed below.

<b>Electronic Acknowledgement Receipt</b>	
<b>EFS ID:</b>	37972036
<b>Application Number:</b>	16707610
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	1084
<b>Title of Invention:</b>	INVESTMENT SYSTEM AND METHOD OF FACILITATING INVESTING
<b>First Named Inventor/Applicant Name:</b>	Le Pham
<b>Customer Number:</b>	107111
<b>Filer:</b>	Richard Gardner Eldredge
<b>Filer Authorized By:</b>	
<b>Attorney Docket Number:</b>	6695LP-1NBF
<b>Receipt Date:</b>	09-DEC-2019
<b>Filing Date:</b>	
<b>Time Stamp:</b>	15:56:56
<b>Application Type:</b>	Utility under 35 USC 111(a)
<b>Payment information:</b>	
Submitted with Payment	yes
Payment Type	CARD
Payment was successfully received in RAM	\$430
RAM confirmation Number	E2019B9F57103847
Deposit Account	
Authorized User	
The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:	

# INTELLECTUAL PROPERTY

## TRADEMARK REGISTRATION

The first page of **Trademark Registration Certificate** issued by the U.S. Patent and Trademark Office (USPTO) for DIPO is attached below.

# United States of America

United States Patent and Trademark Office

## DIPO

**Reg. No. 6,267,882**

**Registered Feb. 09, 2021**

**Int. Cl.: 42**

**Service Mark**

**Principal Register**

LiveTrade LTD (DELAWARE CORPORATION)  
16192 Coastal Highway  
Lewes, DELAWARE 19958

CLASS 42: Providing on-line non-downloadable software for connecting business owners with investors; Providing a website featuring on-line non-downloadable software that enables users to connect business owners with investors

FIRST USE 10-20-2020; IN COMMERCE 10-20-2020

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT STYLE, SIZE OR COLOR

SER. NO. 88-706,717, FILED 11-26-2019



*Dennis H. H. H.*

Performing the Functions and Duties of the  
Under Secretary of Commerce for Intellectual Property and  
Director of the United States Patent and Trademark Office




# LIVETRADE TOKEN (LTD)

## OVERVIEW

LiveTrade introduces a decentralized unit of account on its platforms – **LiveTrade Utility Token: LTD**.

LTD tokens will be utilized in LiveTrade's three core products and services including DIPO, Digital Asset Banking, and the LiveTrade App, from serving as the main base for transactions and conversions, growing user base, accessing various premium features, to incentivizing community sharing and value creation through a dynamic reward system.

The token and its associated structures aim to create an unending cycle that will continue to support the growth of the LiveTrade platform and benefits of our token holders.

<b>Name</b>	<b>LiveTrade Token</b>
<b>Symbol</b>	<b>LTD</b>
<b>Logo</b>	
<b>Type</b>	<b>Utility</b>
<b>Smart contract</b>	<b>BEP20: 0x0f7cd24e31293b162dcf6211c6ac5bd8efcb81f4</b>
<b>Issuer</b>	<b>LiveTrade LTD</b>
<b>Total max supply</b>	<b>500,000,000</b>

# LIVETRADE TOKEN (LTD)

## TOKEN HOLDERS' BENEFITS

Our tokens will be issued in compliance with the U.S. Securities and Exchange Commission Regulation S exemption (for offshore sales of equity securities of the U.S.). Holders will enjoy the privilege to access premium features for holding a certain volume of LTD for a certain time, voting rights on the company's decision to project listing on DIPO, and a more favorable interest rate for both staking and borrowing features, thus reinforcing the value of and the demand for our LTD tokens.



# LIVETRADE TOKEN (LTD)

## TOKEN HOLDERS' BENEFITS



### REWARDS & E-VOUCHERS

Users may use LTD for redemptions and discounts on the LiveTrade products and services including but not limited to:

- Discounts on the swap and trading service within the ecosystem;
- Redemptions for submission fees to the LiveTrade DIPO;
- E-voucher, rewards for future services such as on the LiveTrade App.



### STAKING REWARDS

LiveTrade users can stake LTD to yield extra interests from the LiveTrade Earn programs. Holders of LiveTrade's LTD token can even enjoy more benefits over their staked assets by earning extra interest rate and many other features that are only applied to LTD owners. The key benefits for users will include the ability to easily loan and collect interest on holdings while still maintaining easy access to the LiveTrade system which provides liquidity and interoperability for your assets.



### BONUS & CANDIES

LTD token holders have the privilege to:

- Enjoy special coupons from LiveTrade and its partners
- Join exclusive campaigns
- Claim special collectibles from LiveTrade and its partners



### COMMUNITY GOVERNANCE

LTD token holders can create proposals and vote for the Treasury fund usage and new features such as adding new blockchains, projects, stocks, tokens on the LiveTrade platform.

- Require a minimum of 10,000 LTD tokens to submit a proposal
- The total number of votes is equal to at least 4% of the total LTD circulating.
- 10,000 \$LTD = 1 Vote
- 51% or higher voted "Yes"
- The voting period should be at least 5 days.

# LIVETRADE TOKEN (LTD)

## TOKEN HOLDERS' BENEFITS



### TREASURY

Each quarter, five (05) percent of the LiveTrade net profit will be used in tokens (LTD, DIPO tokens) and stock buybacks to increase LiveTrade's assets values, and deposit into the Treasury for community governance.



### ECOSYSTEM

LTD will be the key driver of the LiveTrade open platform to provide open-sourced technological and financial solution for the industry so that we and our strategic partners can:

- ▶ Integrate our technology, intellectual properties and networking into their systems (e-commerce, investing method, etc.) to easily onboard secure and user-friendly single project fundraising solutions
- ▶ Build custom applications based on LiveTrade's existing architecture and utilize the solution in diversified user cases such as real estate, entertainment, education, advertising, etc.

#### DIGITAL ASSET BANKING



#### LIVETRADE APP





# LIVETRADE TOKEN (LTD)

## DISTRIBUTION

A total of **500,000,000 (Five hundred million)** LTD tokens are scheduled to be gradually released over a 4-year period. This amount will be allocated with the ratio below to ensure the long-term development of LiveTrade, in which the total tokens issued at the initial launch is **95,000,000 (Ninety-five million)**, accounting for 19%.

### **FOUNDATION RESERVE**

24% will be used for the Company's operation such as acquiring stocks and digital assets for LiveTrade App and daily expenses. The company also uses this reserve for research and development of new products and services in the future. These tokens will be released gradually over 4 years.

### **TEAM**

20% will be awarded to the founding team including management, engineering, financial and technological experts, and advisors. These tokens will be released gradually over 4 years to encourage the team's efforts, ensuring responsibility and long-term commitment to the Company.

### **COMMUNITY & AIRDROP**

12% is for community development and Airdrops. LiveTrade will organize reward campaigns to attract users for LiveTrade App, digital asset banking service or investors for in DIPO projects. We want to share LTD to as many users as possible not only to build a large and sustainable community but also to promote the Company's activities and the value of LTD tokens.

### **PRODUCT MARKETING**

14% will be allocated for marketing and branding activities to attract potential users. LiveTrade's marketing strategies are implemented through traditional and digital channels. Our target is giving potential customers - 99% of the population having no access to digital assets - the opportunity to be a pioneer in this promising market.

### **PARTNER & ECOSYSTEM**

5% of LTD tokens will help expand LiveTrade's ecosystem and partner network. LiveTrade realizes that one of the indispensable factors for sustainable development is long-term and effective strategic cooperation. We aim to enhance the application range of LTD tokens so that each token holder has the most convenient experience.

### **INVESTORS**

25% of LTD tokens will be offered to investors at the initial launch. In which, 15% distributed to strategic partners and offered in private sale will be gradually released in 2 years and 1 year respectively to ensure the market stability and encourage investors' solid commitment to accompany the Company. The remaining 10% for public sale will be unlocked immediately to maximize the benefits of investors.

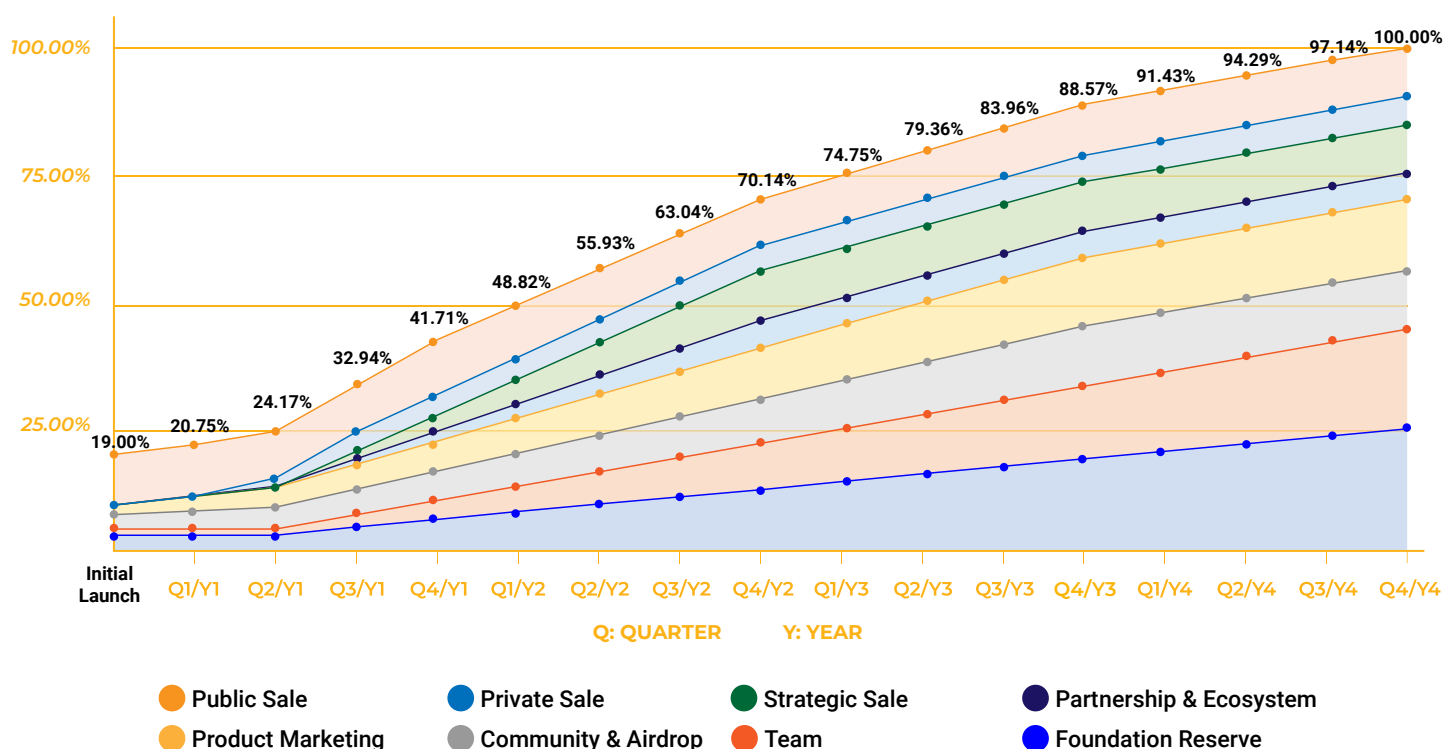
# LIVETRADE TOKEN (LTD)

## RELEASE SCHEDULE

Except for the public sale amount, all tokens under other allocation items will be released over a predefined period based on the smart contracts, ensuring transparency and stability.

	INITIAL LAUNCH	YEAR 1	YEAR 2	YEAR 3	YEAR 4
FOUNDATION RESERVE	15.00 M	30.00 M	60.00 M	90.00 M	120.00 M
TEAM	5.00 M	18.57 M	45.71 M	72.86 M	100.00 M
COMMUNITY & AIRDROP	15.00 M	30.00 M	45.00 M	60.00 M	60.00 M
PRODUCT MARKETING	1000 M	30.00 M	50.00 M	70.00 M	70.00 M
PARTNERSHIP & ECOSYSTEM	-	8.33 M	25.00 M	25.00 M	25.00 M
STRATEGIC SALE	-	16.67 M	50.00 M	50.00 M	50.00 M
PRIVATE SALE	-	25.00 M	25.00 M	25.00 M	25.00 M
PUBLIC SALE	50.00 M	50.00 M	50.00 M	50.00 M	50.00 M
TOTAL CIRCULATING SUPPLY	95.00 M	208.57 M	350.71 M	442.86 M	500.00 M

The following chart illustrates the total number of tokens circulating in the market at each point of time.



# LIVETRADE TOKEN (LTD)

## VALUE DRIVERS

The LTD token value will be backed by, but not limited to, the following characteristics:

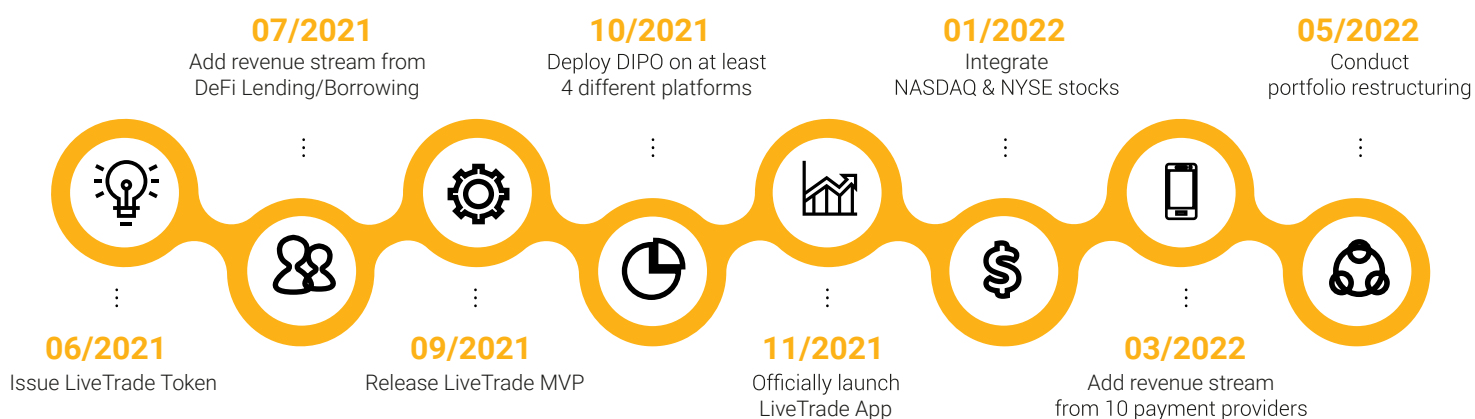
- ▶ LiveTrade's revenue from serving DIPO to SMBs and projects
- ▶ LiveTrade's shared revenue from our implementation partners in Digital Asset Banking service
- ▶ LiveTrade's profits from the LiveTrade App's operations
- ▶ Assets and their values that LiveTrade acquired for its services (DIPO tokens, stock reserves)



To ensure the steady-growth value of the LTD token over time, LiveTrade will continuously use profits from business activities to buy back tokens from the market to avoid inflation. The redeemed tokens will be burned or put in reserve for future operations.

# LIVETRADE TOKEN (LTD)

## YEAR 1 ROADMAP



LiveTrade’s roadmaps provide a general overview of our anticipated product direction as of the date hereof. LiveTrade undertakes no intention or obligation to update or revise any forward-looking statements contained herein, whether as a result of new information, future events or otherwise.

The information contained in LiveTrade’s roadmaps is proprietary information of LiveTrade and is not to be used for any reason other than to provide our customers, prospective customers, partners and strategic partners with a general overview of our anticipated future offerings. Our roadmaps are not a commitment, promise or other obligation on the part of LiveTrade to deliver any particular code or functionality. Further, LiveTrade makes no commitment that any future functionality may be made available as part of maintenance and support.

Roadmap data should not be relied on in making a purchasing decision, as the development, release, and timing of any features or functionality described for LiveTrade’s products remains at our sole discretion.

# CONCLUSION

The world of today is built on the top of the traditional financial system. It is the legacy of hundreds of years of evolution and has delivered a lot of value. Over time it has evolved in a way that empowers itself, banks, governments and other large corporate structures, more than the individuals with access to banking and the billions of unbanked people around the world. Decentralized technologies allow for a user-centric financial system that is free of these legacy limitations and where value can be shared by everyone. But these decentralized technologies are still in their infancy and do not allow users to leverage from them with ease or at a large scale. The LiveTrade technology framework has been specifically designed to leverage the best of both centralized and decentralized systems and to make all of these benefits interoperable; ultimately, it allows users to be efficient in the digital asset trading markets through a transparent portal. LiveTrade utilizes cutting-edge technology, analytics, data science, and predictive algorithms to provide traders with unique insights via real-time seamless integration with multiple exchanges, arbitrage opportunity detection and execution, advanced trading mechanisms and other complex features that expand on the functionality of the LiveTrade Platform.

Ultimately, LiveTrade's strength lies in the provision of services through an easy-to-use interface, connecting exciting machine learning technology with asset exchanges while allowing full transparency and traceability of digital assets and fiat currency trading. The trading platform is highly optimized and automated for trading on digital assets, including creation and execution of tailored strategies.

With a growing number of connected providers, brokers and publishers, the LiveTrade ecosystem will grow exponentially. Together with its partners, LiveTrade will form the largest community for forex, stocks and cryptocurrency traders around the globe. The future of finance will be split between the evolution of the current centralized system built around traditional actors, and an open-source, distributed, decentralized, automated and tokenized one built around users. LiveTrade will be an important player of decentralized finance and will enable everyone to build their own financial ecosystem with a superior value proposition when compared to traditional finance.



## LEGAL ASPECTS & DISCLAIMER

This document does not give any personal, legal, or financial advice. You are strongly encouraged to seek your own professional, legal, and financial advice.

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The Whitepaper may be updated or altered, with the latest version of the Document prevailing over previous versions. We are not obliged to give you any notice of the fact or content of these changes.

The latest version of the Whitepaper in English is available at the website [livertrade.io](https://livertrade.io). While we make every effort to ensure that all data submitted in the Whitepaper is accurate and up to date at the point in time that the relevant version has been disseminated, the proposed document is no alternative to consulting an independent 3rd party opinion.

The Whitepaper and the related documents may be translated into languages other than English. Should a conflict or an inconsistency arise between the English language version and a foreign-language version, the English language version of the Document shall govern and prevail.

The Whitepaper does not constitute an agreement that legally binds LiveTrade to any entity. LiveTrade, its directors, officers, employees, and associates do not warrant or assume any legal liability arising out of or related to the accuracy, reliability, or completeness of any material contained in the Whitepaper. To the fullest extent permitted by any applicable law in a jurisdiction, LiveTrade shall not be liable for any indirect, special, incidental, consequential or other losses arising out of or in connection with the Whitepaper, including but not limited to loss of revenue, profits, and data.

No regulatory authority has examined or approved of any of the information provided in this Whitepaper. No such action has been or will be taken under the laws, regulatory requirements or rules of any jurisdiction. Especially, LiveTrade has not been registered with the U.S. Securities and Exchange Commission so we have not offered our services within the United States to U.S. residents.

The regulatory status of tokens and distributed ledger technology is unclear or unsettled in many jurisdictions. It is difficult to predict how or whether regulatory agencies may apply existing regulation with respect to such technology and its applications, including the LiveTrade Platform. It is likewise difficult to predict how or whether legislatures or regulatory agencies may implement changes to law and regulation affecting distributed ledger technology and its applications, including the LiveTrade Platform. Regulatory actions could negatively impact the LiveTrade Platform in various ways. The LiveTrade Platform may cease operations in a jurisdiction in the event that regulatory actions, or changes to law or regulation, make it illegal to operate in such jurisdiction, or commercially undesirable to obtain the necessary regulatory approval(s) to operate in such jurisdiction.

# LEGAL ASPECTS & DISCLAIMER

## FORWARD-LOOKING STATEMENTS

Some statements in the Whitepaper include forward-looking statements which reflect the LiveTrade and/or the management current views, in relation to the Product Development, Roadmap, and future plans, with respect to the LiveTrade and the fields and industries in which the LiveTrade operates. Statements that include the words "expects", "intends", "plans", "believes", "projects", "anticipates", "will", "target", "aims", "may", "have", "would", "could", "continue" and similar ones are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties. Accordingly, there are or there will be some important factors that could cause the Group actual results to differ materially from those indicated in these statements. These factors include, but are not limited to those that are described in the part of the Whitepaper entitled "Risk and Uncertainties", which should be read in conjunction with the other cautionary statements that are stated in the Whitepaper. Any forward-looking statement in the Whitepaper reflects the LiveTrade's current views with respect to future events and are subject to these and further risks, uncertainties and assumptions related to the LiveTrade's operations, results of operations and strategy of growth. These forward-looking statements only refer from the date of the Whitepaper. Subject to industry acceptable disclosure and transparency rules and common practices, LiveTrade undertakes no obligation publicly to update or review any forward-looking statement, whether as a result of some new information, future developments, or otherwise. All subsequent written and oral forward-looking statements attributable to the LiveTrade or individuals acting on behalf of the LiveTrade are expressly qualified in their entirety by this paragraph. For further information on LiveTrade and to read the full terms and conditions, disclaimers, and other important information, please go to [livetrade.io](https://livetrade.io).

## RISKS AND UNCERTAINTIES

Prospective clients of LiveTrade (as referred to in this Whitepaper) should carefully consider and evaluate all risks and uncertainties associated with the Company and its business and operations and the underlying assets (each as referred to in the Whitepaper), all information set out in this Whitepaper and the T&Cs prior to any use of LiveTrade. If any of such risks and uncertainties develop into actual events, the business, financial condition, results of operations and prospects of the Company could be materially and adversely affected.

This Whitepaper includes market and industry information and forecasts that have been obtained from internal surveys, reports and studies, where appropriate, as well as market research, publicly available information and industry publications. Such surveys, reports, studies, market research, publicly available information and publications generally state that the information that they contain has been obtained from sources believed to be reliable, but there can be no assurance as to the accuracy or completeness of such included information.



# LEGAL ASPECTS & DISCLAIMER

## RISKS AND UNCERTAINTIES

Save for the LiveTrade and its respective directors, executive officers and employees, no person has provided his or her consent to the inclusion of his or her name and/or other information attributed or perceived to be attributed to such person in connection therewith in this Whitepaper and no representation, warranty or undertaking; Is or purported to be provided as to the accuracy or completeness of such information by such person and such persons shall not be obliged to provide any updates on the same.

Neither the LiveTrade nor any of the LiveTrade Team has conducted any independent review of the information extracted from third party sources, verified the accuracy or completeness of such information or ascertained the underlying economic assumptions relied upon therein. Consequently, neither LiveTrade nor its directors, executive officers and employees acting on its behalf makes any representation or warranty as to the accuracy or completeness of such information and shall not be obliged to provide any updates on the same.

To facilitate a better understanding of the businesses and operations of LiveTrade, certain technical terms and abbreviations, as well as, in certain instances, their descriptions, have been used in this Whitepaper. These descriptions and assigned meanings should not be treated as being definitive of their meanings and may not correspond to standard industry meanings or usage. Words importing the singular shall, where applicable, include the plural and vice versa and words importing the masculine gender shall, where applicable, include the feminine and neuter genders and vice versa. References to persons shall include corporations.

Hackers or other malicious groups or organizations may attempt to interfere with the LiveTrade Platform in a variety of ways, including but not limited to malware attacks, denial-of-service attacks, consensus-based attacks, Sybil attacks, smurfing and spoofing. Furthermore, because the LiveTrade Platform is based on open-source software, there is a risk that a third party or a member of the LiveTrade team may intentionally or unintentionally introduce weaknesses into the core infrastructure of the LiveTrade Platform, which could negatively affect the LiveTrade Platform.

All product names, logos, and brands used in the Document are property of their respective owners. All company, product and service names used in this Whitepaper are for identification purposes only. Use of these names, logos, and brands does not imply endorsement.

**Centralized:** A type of network where all users connect to a central server, which is the acting agent for all communications. This server would store both the communications and the user account information. Most public instant messaging platforms use centralized networks. Also called centralized server-structure.

**Decentralized:** describes the design of a network that isn't managed by a central party. A decentralized network relies on a host of computers. As a result, blockchain technology resides on a P2P network. It physically cannot work with a single computer or point-of-connection. Instead, it requires a slew of other computers to join in, in order to complete a specific task on the network.

**Cold wallet:** Cold storage refers to any cryptocurrency wallet that IS NOT connected to the internet. Generally cold storage is more secure, but they don't accept as many cryptocurrencies as do many of the hot wallets. Cold storage devices (e.g. Trezor, Ledger) also cost close to \$80 USD, whereas hot wallets are free.

**Hot wallet:** Hot wallet refers to any cryptocurrency wallet that is connected to the internet. Generally hot wallets are easier to set up, access, and accept more tokens. But hot wallets are also more susceptible to hackers, possible regulation, and other technical vulnerabilities.

**Smart contract:** a term describing a special set of protocols that automates the implementation of terms and agreements between the parties to the contract (i.e. computer systems) with the help of Blockchain technology.

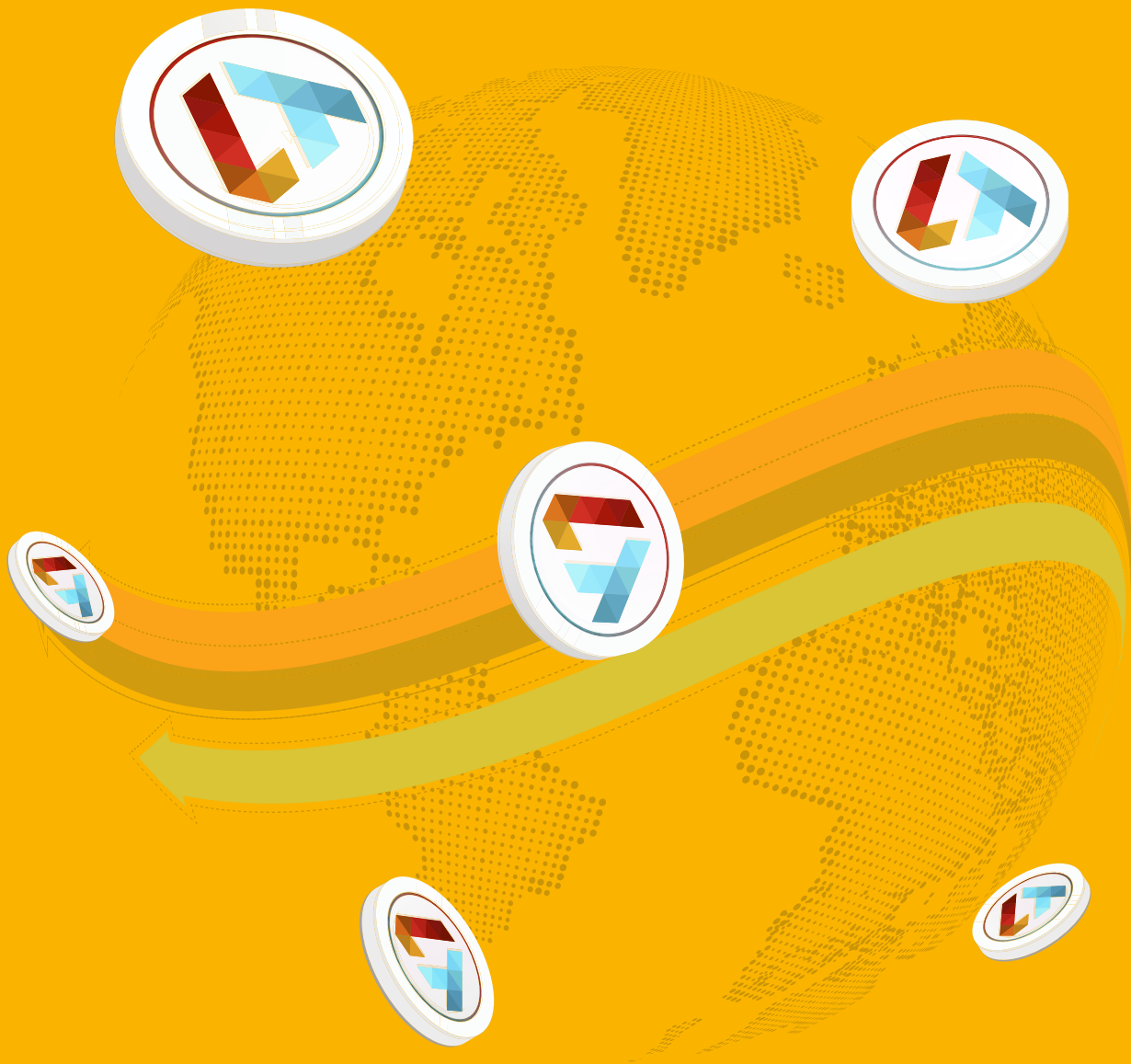
**Staking:** the act of holding a certain amount of tokens in the wallet for a certain period of time to receive rewards. During this process, the amount of coins put into staking will be locked and no transactions can be conducted with them.




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 [livetrade.io](https://www.livetrade.io)  
 16192 Coastal Highway, Lewes, DE 19958  
 [info@livetrade.io](mailto:info@livetrade.io)