Raido Financial

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Legal Notice

The purpose of this White Paper is to present the Raido Financial project to potential investors.

The information given in this document is not comprehensive and doesn't mean any contractual obligations. The purpose of this document is to provide potential investors with useful information needed for further understanding of the project and decision-making in regard to the purchase of RF tokens.

None of the paragraph of this Whitepaper can be considered as prospect of emission or investment agreement. The initial offering of RF tokens is not a proposition to buy or sell securities of any jurisdiction.

We do not offer the purchase of RF tokens to citizens and legal entities of the United States, China, North Korea and the Republic of Singapore, as well as to individuals who do not possess a sufficient legal ability or ability to participate in an ICO and purchase tokens under the laws of countries in which such legislation may be applicable.

This document is prepared without regard to any legislative or regulatory acts of any jurisdiction designed to protect investors.

All statements, calculations, and financial indicators in the following WhitePaper are forecasted and preliminary. While developing the document both, known and unpredictable risk factors were taken into account. Thus, the final results may significantly differ from the forecasted information, mentioned in the document.

Your participation in the ICO is based solely on a voluntary basis. Participation in the Token Sale can only be allowed after accepting the Raido Financial <u>Terms and Conditions.</u> Please read them carefully before participating in the ICO, and make sure you understand the described risks and conditions.

Project description

Raido Financial is a global fintech ecosystem that combines a set of universal crypto tools for trading, exchange, financial and investment operations for all B2B and B2C crypto market players through the single platform.

Our mission is to provide all the market stakeholders with the most efficient, comprehensive and secure tools for carrying out all needed crypto activities. Thus, our main goal is to run and improve the ecosystem, whereby any participant of the crypto market can easily obtain and use highly efficient and profitable tools with any experience level in Blockchain or cryptocurrency technologies.

Raido Financial allows you to:

- Perform all types of trading operations efficiently with highly technological features. The technical architecture of Raido Financial is capable to provide users with the maximum data processing speed due to the high performance and load-processing system. In addition, Raido Financial will be integrated with the maximum number of protocols, including the most popular ones: FIX API, WebSockets, REST. The collocation zone allows to process high-frequency queries and effectively use algorithmic and Machine Learning modules.

- Launch and effectively manage new ICOs. A tokenized smart-processing system for ICO / TGE / ITO projects will be a part of the Raido Financial ecosystem. This system provides a set of "all in one" tools needed to implement a successful launch of Token Sales – including all marketing, legal and technical aspects.

- Anonymously, securely and profitably carry out trading, exchange, investment operations with crypto assets from a single multicurrency wallet. The Raido Wallet will be integrated with the most popular payment methods and currency exchanging tools: plastic cards processing, money and electronic payout systems – with low fees for ecosystem users.

- Proceed trading operations with large volumes of crypto assets. Raido Financial ecosystem will use liquidity aggregators to ensure an integration with the largest trading platforms, crypto exchanges, brokers and other financial institutions on the same website.

- Carry out legal and transparent trading activities for institutional and B2B market players. Our company is already working on obtaining the necessary types of legal licenses and permissions, some of which are already available, to combine all financial activities and cryptocurrency tools within a single platform.

- Safely and totally secure, store and use private financial assets. Security of processing is provided by such solutions as: IP filtering, data encryption and two-factor authentication, independent layers of cryptographic protection and much more.

One of the main advantages of the Raido Financial ecosystem is the complex and complementary functioning of the main ecosystem components:

1. Cryptocurrency Raido Exchange. Raido Exchange is designed taking into consideration the most effective and reliable technical solutions and contains the following functionalities: automatic purchase and sale of cryptocurrencies, trading of CFD contracts, use of a multifunctional API of more than 50 cryptocurrency tools, universal technical analysis tools (sets of indicators, 12 time zones), high-speed connection channels, aggregation and distribution of liquidity, data encryption and an integrated AI trading module. Furthermore, Raido Exchange provides an opportunity to list ICO tokens at all stages of the Token Sale, as well as rank and vote by the community for adding each of the crypto assets on the exchange.

2. Multicurrency Raido Wallet. The Raido Wallet system is integrated with numerous services for receiving cryptocurrencies and fiat as well as for money transfer. Within the Raido Wallet functionality users can directly transfer and withdraw funds to the Raido Exchange. Multicurrency wallet is available on desktop and mobile versions, works on all major devices and operating systems.

3. Smart-processing system for ICO / TGE / ITO projects. The smart system provides functionality for processing ICO projects, using the full-cycle boxed solution for Token Sale projects. The system provides comprehensive opportunities ensuring technical, marketing and legal base for a Token Sale. In particular, one of the universal solutions is the possibility to exchange legally any ERC20-based token into another cryptocurrency.

4. Merchant processing system consists of 2 main components: a module for accepting cryptocurrency and fiat payments, and a private dashboard for the exchange / withdraw operations and monitoring of the overall transaction activities from the customer's side.

Market analysis

Blockchain technologies and the cryptocurrency market are rapidly developing, whereby 80% of the cryptocurrency holders have started to actively use cryptocurrency exactly in the period starting from 2016 to 2018. Currently, the volume of the cryptocurrency market and the daily trades are constantly growing. Therefore, the capitalization of the cryptocurrency market, according to CoinMarketCap, despite the significant volatility, increased from 14.33 billion USD in 2016 to 269.45 billion USD as of August 2018.
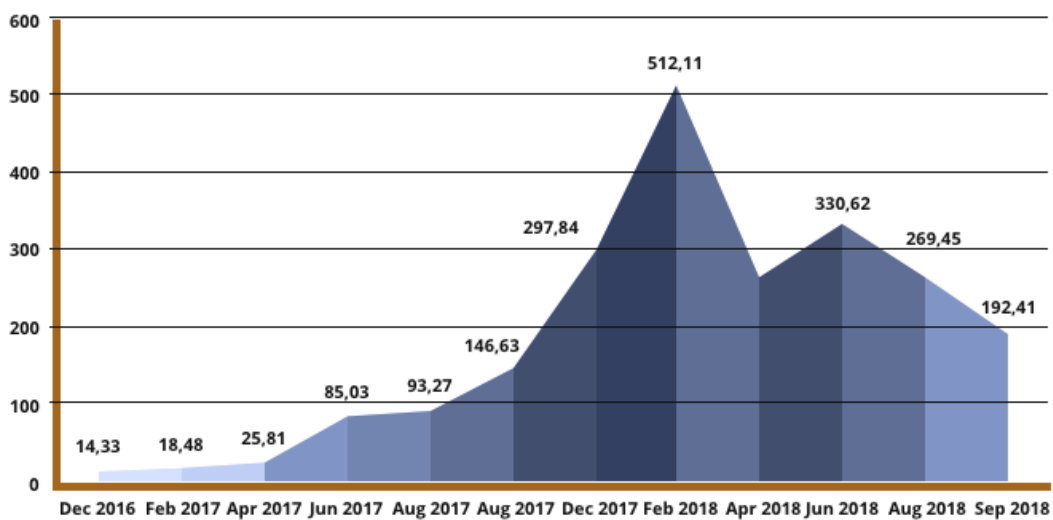
Total Market Capitalization, bln. USD

Analyzing the behaviour of the market players, it can be noted that the rapid growth of coins / tokens prices caused a situation whereby most of people use crypto assets not as a means of payment, but rather as a trading tool with a high profitability. According to the Fatcats.Market research, 40% of the crypto holders are investing in cryptocurrencies, while only 14% are engaged in mining, 11% - in cloud mining. Additionally, 40% of the respondents do not plan to withdraw cryptocurrencies in the

nearest future and consider them as a long-term investment. 12% of the token owners consider operations with the cryptocurrency as the main source of income. According to the survey, in 44% of the cases, participants use crypto exchanges for exchange and withdrawal of funds (including fiat money), wallets / exchangers - in 39% of the cases, and in 17% of the cases operations are carried out using other methods, in particular, private deals. Recent studies also show that 40% of respondents already hold ICO tokens, and 30% participated in Bounty Programs. This demonstrates that more and more market stakeholders are involved in the crypto investment processes.

The most popular cryptocurrencies and tokens with the largest capitalization are shown on the diagrams below:

Bitcoin - 111,805
Ethereum - 36,747
XRP - 13,262
Bitcoin cash - 10,423
EOS - 5,066
Stellar - 4,171
Litecoin - 3,646
Cardano - 3,110
IOTA - 1,664
TRON - 1,651
Monero - 1,594
Ethereum classic - 1,576
DASH - 1,513
NEO - 1,390
NEM - 1,097
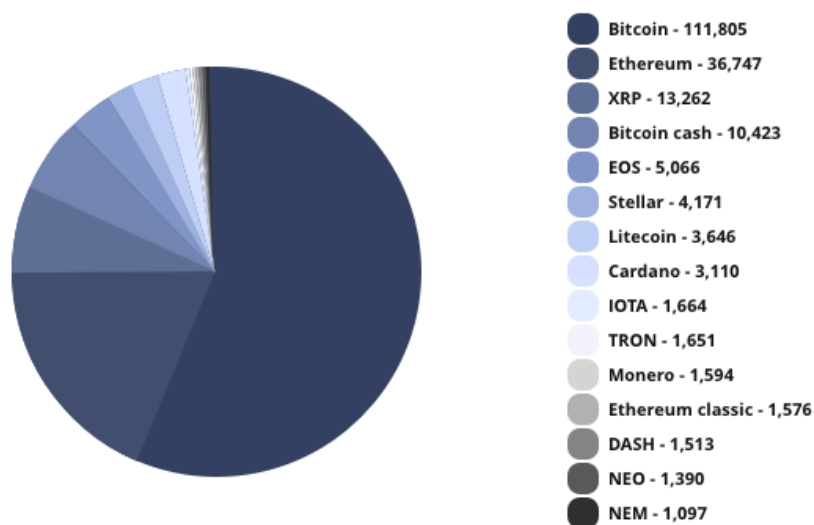
Top 15 Coins By Market Capitalization (Not Including Tokens), bln. USD
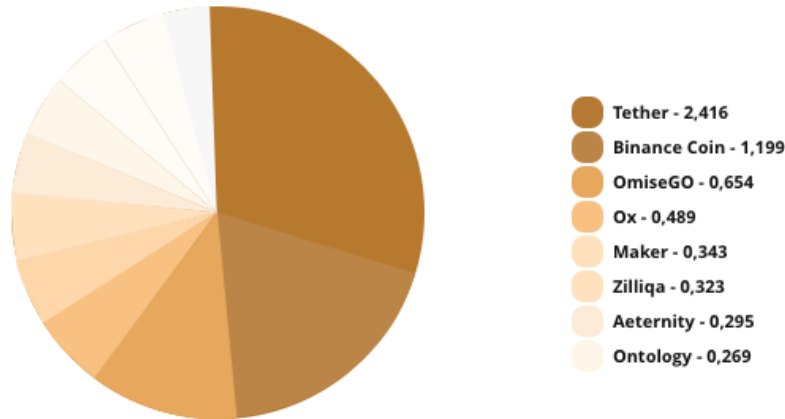
Top 10 Tokens By Market Capitalization, bln. USD

Tether - 2,416
Binance Coin - 1,199
OmiseGO - 0,654
0x - 0,489
Maker - 0,343
Zilliqa - 0,323
Aeternity - 0,295
Ontology - 0,269

At the same time, the related infrastructure is dynamically developing - today there are more than 9000 operating crypto exchanges with different daily trading volumes and functional features; in 2017 more than 300 different payment services and tools were launched, which also facilitated and promoted a significant expansion of the crypto community.

Following the tendencies and the potential growth of the crypto market, the project's team decided that the Raido Financial ecosystem will include such basic components as the Raido Exchange, the multicurrency Raido Wallet, the smart-processing system for ICO / TGE / ITO projects, as well as a transparent multifaceted system for indexing and ranking of tokens.

The ecosystem will use cryptocurrency nodes of different blockchains to provide with transfers (deposit / withdrawal), the ecosystem is partially centralized to also provide with the processing and conversion of different classes of cryptocurrencies within the exchange, sale / purchase.

Analysis of Cryptocurrency exchanges

Since the basic component of the fintech ecosystem is a crypto exchange, we have analyzed the characteristics and features of the top-end crypto exchanges as of September 2018:

Exchange	Launch date	Trading volume (for 30 days), USD as of 18.09.2018.	Number of currency pairs	Fiat	Regulation	Commission per transaction/ funds in/out	Margin Trading
Binance	Jul.17	$30 886 999 232	380	no	no	0,1%+discounts	no
OKEx	Jan.14	$ 23 916 422 080	525	Yes	no	0,03%	Yes
Huobi	Sep.13	$ 18 029 807 200	266	Yes	no	0,1-0,2%	Yes
Bitfinex	Oct. 12	$ 13 462 664 000	75	Yes	no	0,1-0,2%	no
ZB.COM	Nov.17	$ 9 726 005 392	78	no	no*	from 0,2%	no
Bithumb	Jun. 16	$ 9 078 601 976	34	Yes	no*	0,15%+discounts	no
HitBTC	Feb.14	$ 7 947 605 264	752	Yes	no	0,01-0,1%	no
CoinBene	Sep.17	$ 5 985 137 648	109	no	no	0,1%	no
Bibox	Nov.17	$ 5 559 665 776	177	no	no	from 0,1%	Yes
Coinsuper	Dec.17	$ 5 509 263 756	55	no	no	0,2%	no
Lbank	Oct. 17	$ 5 323 351 528	90	no	no	0,1%	no
Bit-Z	Oct.16.	$4 912 294 248	150	no	no	0,01-0,5%	no
BCEX	Oct. 17	$4 740 104 112	60	no	no	0,2%	no
Upbit	Oct. 17	$ 4 362 237 600	270	no	no*	0,05%-02	no

Kraken	Jul. 11	$ 3 167 118 880	56	Yes	no*	0,24-0,26%	Yes
Bitstamp	Jul. 11	$ 1 962 830 286	14	no	Yes	0,25%	no
Poloniex	Jan. 14	$ 1 063 714 611	91	no	no	0,25%	Yes
BigONE	Jun. 17	$ 880 154 154	76	no	no	0,1% for money withdraw	no
Gemini	Oct. 14	$ 781 336 531	6	no	Yes	0,25%	no

* Some of the crypto exchanges operate in the jurisdictions of South Korea and the United States without financial licenses, but at the same time they comply with the regulatory obligations (including tax regulation).

As it can be seen from the table above, the leading positions by the trading volume belong to the crypto exchanges, based in China and South Korea. But since China banned the cryptocurrency trading in 2017, some crypto exchanges are switching their jurisdiction to Hong Kong, Singapore, Samoa and other offshore regions, trying to get FSA licenses to operate in Japan. Most of the exchanges focused their activity on and targeted the Asian market (ZB.COM, Upbit, Bithumb, etc.), and do not have English localization, user's agreements and mobile applications.

So far, the activities of the majority of the top crypto exchanges are almost unregulated in terms of law, and this fact caused a speculative volatility (so-called "pumping"), the opacity of financial indicators, etc. Crypto exchanges, whose activities are regulated by the issuance of appropriate licenses, use a very limited number of cryptocurrency pairs. They mostly operate with BTC, ETH, XRP, ZEC and some altcoins. Moreover, in order to avoid money laundering trustable crypto exchanges set significant limits on the withdrawal of funds.

Following the point, both, the top unregulated and licensed crypto exchanges, so far, can not offer a 100% optimal set of trading tools. Therefore, there are tremendous opportunities present on the growing crypto market for launching an alternative and flexible ecosystem, combined with well-developed marketing strategy.

The experience of our team and the latest trends in the traditional market of brokerage services (currency, stocks, CFD contracts, etc.) show that 80% of the

"traditional" retail market players either buy the cryptocurrency or agree to invest in it, in case their broker provides a full trading toolset.

Therefore, a significant number of B2B participants are willing to offer their clients a secure, transparent and large-volume trading opportunity, and, at the same time, they are ready to operate using crypto exchanges. It should be noted that the daily volume of the financial market leaders operating in the retail segment is more than 15 billion USD, and the daily turnover of the top broker is equal to the total turnover of several crypto exchanges. Therefore, in order to be the most competitive in the market, our project should provide institutional clients with maximum opportunities, therefore, it is planned to obtain all the necessary licenses and connect the liquidity aggregators to allow margin trading.

Analysis of Multicurrency wallets

We have also analyzed the most rated multicurrency wallets as of August 2018. Despite the fact that there are more than 120 different cryptocurrency wallets currently operating on the market, the most functional ones are just 10 of them. These are the following products: Jaxx, Exodus, Coinbase, Holy Transaction, Coinomi, Ledger Nano, Trezor, KeepKey:

Wallet	Number of supported coins	Exchanger	Server Storage	Cross-platform	Security	Anonymity	Multilingual
Jaxx	50	ShapeShift	no	yes	backups, payment code, private key.	full	no
Exodus	17	ShapeShift	no	partly	private key, backups	full	no
Coinbase*	3	no	yes	no	private key	no	no
Holy Transaction **	15	own	no	partly	one-time password is an option	full	no
Coinomi	80	ShapeShift и Changelly	no	yes	private key	full	Yes
Ledger Nano	10+	no	-	yes		-	-

Trezor	10+	no	-	yes	hacking encryption, encrypting chips, PIN, SMS.	-	-
KeepKey***	5	ShapeShift	-	yes		-	-

Considering the results of the analysis, the project's team has designed an optimal concept of the Raido Wallet. Raido Wallet will provide a competitive functionality, high security combined with a full cross-platform hardware solution and multilingual localization. Raido Wallet system can be easily integrated with merchants, and will be able to accept payments via plastic cards, money transfers and electronic payment systems.

Therefore, Raido Financial ecosystem is ready to provide the crypto market stakeholders with efficient and secure tools for trading with cryptocurrencies.
However, it has the following competitive differences compared to the existing solutions on the market:

1. Universal ID for all components of the ecosystem that is formed in the user's personal account. After being registered and verified, the ID can be used, for example, to connect a cryptocurrency wallet's account to the exchange.
2. High level of ecosystem readiness, which, after launch, will allow to quickly satisfy all the needs of the modern crypto community in one place.
3. Top user's security, thanks to the possibility of private keys local storage in the Raido Wallet.
4. Low trade commission of 0.1%, which can be further reduced by using the RF token.
5. Focus on B2B and B2C segments ensures a maximum coverage of the target audience and a high level of liquidity.
6. Unique ICO Processing, which is focused on a new trend of security tokens.

Due to the complementary operational components such as the crypto exchange, multicurrency wallet and ICO/ITO/TGE smart-processing system, Raido Financial will be able to attract more users to the platform and facilitate the brand promotion. As soon as all the needed licenses will be obtained and liquidity

aggregators will be integrated, the project will become one of the most competitive and flexible market solutions for B2B-players.

Raido Financial ecosystem

Operating structure
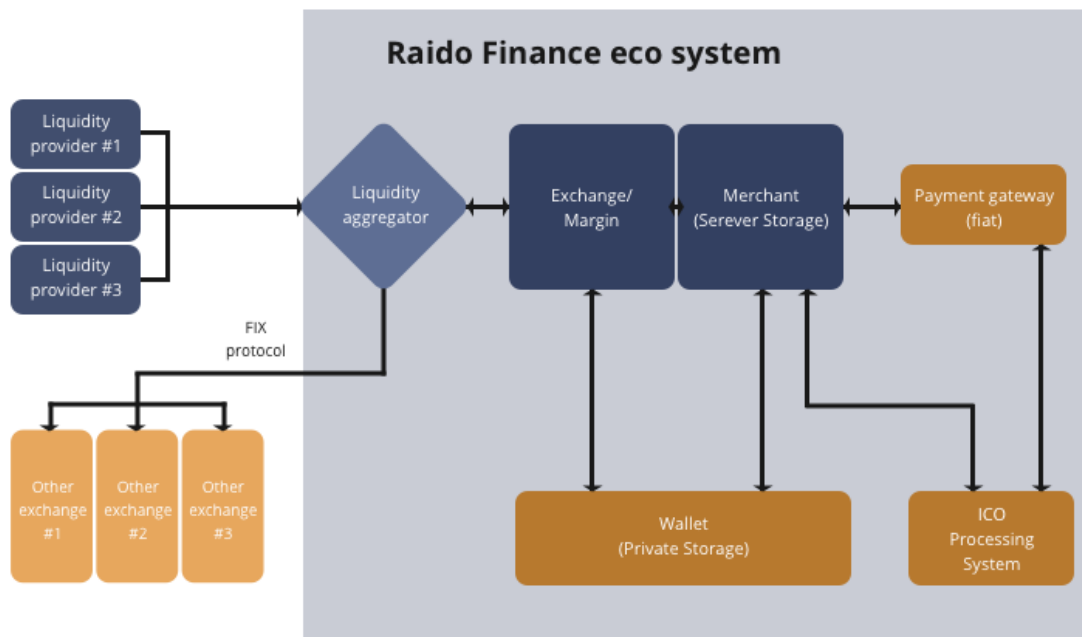
Raido Financial ecosystem provides its users with a high liquidity and a detailed representation of the crypto trading market, unites brokers and financial institutions on a single platform, helps to launch and proceed ICO / TGE / ITO projects. Raido Financial guarantees a full transparency, open access and equal conditions for all institutional participants of the crypto market in a secure trading environment.

The project has the following features and advantages:

- Reliable, transparent and secure trading environment of the Raido Exchange platform;

- Equal trading condition for all participants;

- Global liquidity for institutional trade;

- Low latency of processing requests and fulfilling orders for algorithmic trading;

- Secure and reliable Raido Wallet designed for storage, exchange, deposit and withdrawal of funds.

- Smart-system of ranking, verification and management of ICO / TGE / ITO projects.

The first stage of the ecosystem development is the launch of the cryptocurrency Raido Exchange and the Raido Wallet. Raido exchange – is a basic element of the ecosystem, through which the exchange of various classes of crypto assets will be implemented. Protection of all components of the ecosystem is based on the 3-level security of a personal account and the exchange, as well as on the principle of a separate hot and cold storage of crypto assets.

The backend part of the Raido Exchange is built on our own know-how, which fundamentally minimizes the possibility of unauthorized withdrawal of funds from the ecosystem, as compared with existing solutions on the market. As users' security is the key priority of Raido Financial, Raido Wallet is designed especially for the storage of private keys. Raido Wallet – is an important element of the ecosystem, implemented as a cross-platform application, which will contribute to the development of the community and form an additional security for storing cryptocurrency.

The possibility of instant money transfer between the Raido Exchange and the Raido Wallet will be realized thanks to the linked accounts of the exchange and wallet. Such a connection of a single account minimizes non-trade risks for the ecosystem users. An important addition within the framework of one ecosystem will be the implementation of the fast exchange mechanism both on the wallet and on the exchange. Using this tool, it will be possible to instantly exchange

one cryptocurrency asset for another within the framework of the Raido Wallet application, without entering or transferring funds to the stock exchange.

The second stage is the implementation of the ICO Processing system, due to the legal (licenses), technological (investor's personal account) and financial processing of the ICO / TGE projects (bank transfers, payment systems). This means that Raido Wallet serves as an organizer of all the stages of the organization of ICO / TGE, receiving a commission as a payment for this service.

The next steps are the launch of the components such as the Payment gateway and Liquidity aggregators. Payment gateway is a multicurrency system for receiving and processing external payments. This system will be available for third-party companies (for example, an online store) to organize the transfer of cryptocurrency assets. This system will also be implemented on the liquidity of the exchange and work through a universal ID.

Liquidity aggregator is an auxiliary component of the ecosystem that provides the ecosystem with liquidity, which is especially important for the B2B segment, that requires a liquidity aggregation from various platforms.

Raido Financial ecosystem components

1. Raido Exchange

In order to provide with a stable and full-fledged work, Raido Exchange will have the following features:

- Automatic purchase / sale of cryptocurrency;

- At least 50 cryptocurrency tools for exchange and margin trading;

- Universal tools of technical analysis (sets of indicators, 12 time zones);

- High-speed API-connection channel with the ability to proceed up to 100 requests per second from each user;

- Ability to add custom tokens, including the ones issued via ICO/ITO/TGE;

- Scaling and load balancing capacity, GEO DNS zones;

- Online service support 24/7;

- Integration with the external services such as crypto exchanges, electronic payment systems and cryptocurrency wallets;

- Encryption of personal and payment data of users, including hot / cold wallets, multi-signatures, two-factor authorization with verification for deposit and withdrawal of fiat funds;

- Protection from hackers and DDoS attacks;

- Liquidity aggregation and distribution;

- Integration with main protocols - REST, WebSocket, FIX and others;

The process of automatic purchase / sale of cryptocurrency is as follows. On the master node (the server on which there is a local wallet with a certain amount of cryptocurrency), individual wallets are generated, which are tied to a specific account, and when they are replenished, the balance of users will be charged. To create a wallet, the user simply needs to press the Deposit button in the interface of the personal account.

Further, the created asset can be sold for Fiat, exchanged for another cryptocurrency, and then withdrawn. The withdrawal is also carried out through the master node of the supported blockchain. If a user wishes to buy cryptocurrency for Fiat, he will need to select "Fiat Deposit" in his account, for example in EUR, and make a transfer of funds, after which it becomes possible to exchange Fiat for cryptocurrency. Similarly, the reverse process is carried out.

The planned Raido Exchange infrastructure:

- JENKINS - CI / CD server for updating the code of the critical elements of the system. It takes the code from the appropriate repository and deploys it to the appropriate server using unseeable-scripts;

- PLATFORM – NodeJS application - crypto platform and the core component of the system, which interacts with all the nodes;

- CRM - NodeJS application - a dashboard for management of the clients' base and balances;

- SCHEDULER - NodeJS microservice for the verification of hashes, it interacts with the platform and all the crypto nodes;

- BOT - NodeJS application, emulates trading on the exchange;

- PROXY - Nginx – front end proxy server, common for all the services with external gateways combined with the distribution of web static for the platform and CRM;

- Others (DASH, BTC, BCH, ETH, NEM, LTC NODES) - Cryptocurrency nodes, directly linked to the Blockchain of these currencies.

General Raido Exchange infrastructure
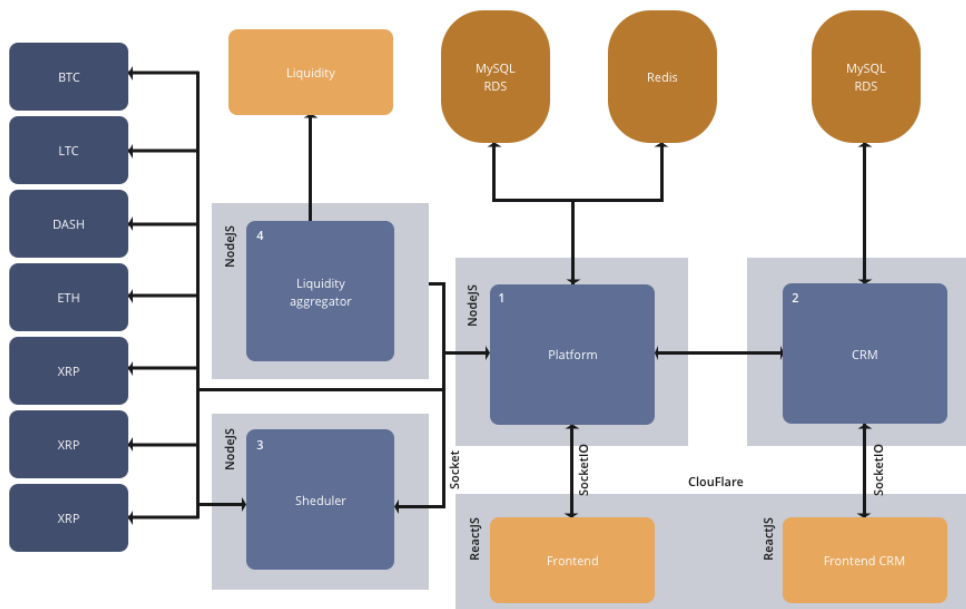
The system currently uses 12 servers, listed and described below:

Type	CPU	RAM	Storage	Functionality
Multi AZ Production RDS	4 GiB	2 vCPUs	300 GiB	DB for CRM & platform
C4 High-CPU Extra Large	7.5 GiB	4 vCPUs	30 GiB	NodeJS platform
T2 Small	2 GiB	1 vCPUs	30 GiB	CRM platform
s3 service	2 GiB	1 vCPUs	200 GiB	File storage & logs
C4 High-CPU Extra Large	7.5 GiB	4 vCPUs	30 GiB	CDN static & frontend
Services				
T2 micro	1 GiB	1 vCPUs	20 GiB	Market bot NodeJS+Redis
T2 Small	2 GiB	2 vCPUs	20 GiB	Jenkis + CI

Crypto nodes

Type	CPU	RAM	Storage	Functionality
C4 High-CPU Large	3.75 GiB	2 vCPUs	120 GiB	BTC
C4 High-CPU Extra Large	7.5 GiB	4 vCPUs	160 GiB	ETH & ERC20
C4 High-CPU Large	3.75 GiB	2 vCPUs	100 GiB	LTC
C4 High-CPU Large	3.75 GiB	2 vCPUs	100 GiB	DASH
C4 High-CPU Large	3.75 GiB	2 vCPUs	80 GiB	RIPLE
C4 High-CPU Large	3.75 GiB	2 vCPUs	100 GiB	NEM

The trading platform is a core component of the Raido Exchange system, which performs the basic calculation of the information glasses, changes in users' balances:
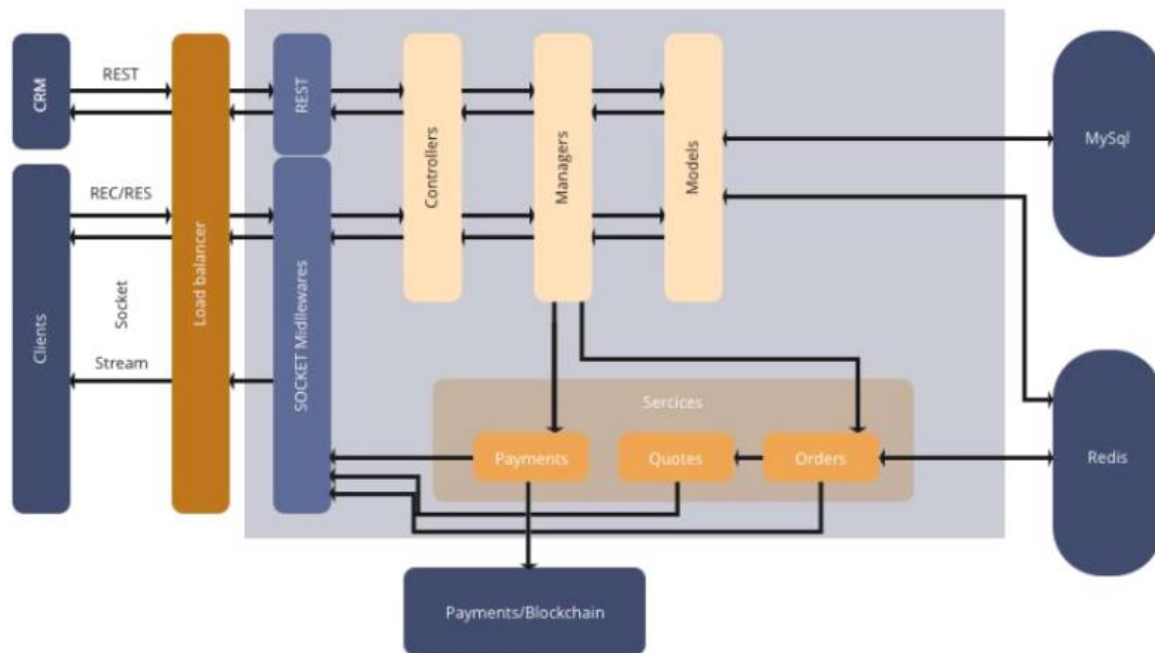
Technical structure of the Raido Exchange platform

The main elements of the trading platform are the following:

- CONTROLLERS - preparation of all kinds of requests and formation of answers;
- MANAGERS - responsible for all logical operations, including call processing and modelling of the processes (models);
- MODELS - circuitry of databases and CRUD-operations with them;

- SERVICES - run in the background mode or linked to the external services (the main service, the core of exchange, merge orders and saving mailer, exchange service, CRM, s3, reCaptcha, redis, mysql and others).

Platform's security provision is guaranteed by such tools as: protection from SQL Injection at the ORM level; protection from XSS at the NGinx configuration level; absence of unsafe direct references to objects; setup of CSRF and implementation of the NodeJS App configuration; prohibition of access control to the API functional level by roles and the ability to close at the Nginx level by IP; setup of the Security Group at the AWS level, etc.

As the project progresses, Raido Exchange will introduce the existing and further developed modules:

1. Trading platform, including the back-end solution (setup of the trading parameters, trading symbols, administration and management of the customers' accounts, integration of the liquidity aggregators, management of the quotes history, trading history and reporting system). This platform includes trading terminals and additional services, so that the current and retrospective situation of the market as well as the personal trading account can be monitored and analyzed.

2. Terminals for desktop OS, web and mobile versions for Android and iOS, as well as different types of APIs: WebREST, WebSocket, FIX, SFX.

3. Terminal for the development and debugging of algorithmic trading systems and technical indicators with the integrated market-making algorithms that ensure the price flow, liquidity, pricing conditions for any token or derivative.

4. The module for the execution of cryptocurrency payments on a dedicated secured server, which allows to create hot and cold wallets integrated into the client's BackOffice.

5. BackOffice - the payment aggregator and the client's personal account. It contains the client's part (registration and verification, data storage, account opening, etc.) and administration and management (Back-End). The payment aggregator is integrated with the most popular payment systems and blockchains.

6. Aggregator of liquidity from external (large crypto exchanges, brokers) and internal suppliers, which analyzes, filters and proceeds information in terms of demand/supply and ensures execution of orders at the best available market price. The aggregator supports all the general currency pairs and order types. Clearing accounts of the liquidity providers are linked to the aggregator through the FIX API. Current data about the market's depth for each supplier is compared to the current liquidity of the crypto exchange participants. Aggregator configures a detailed report on the execution of each order. The report includes the information about each liquidity provider and the speed of the order execution.

As soon as the ICO will be successfully finished, the implementation of all mentioned crypto exchange modules, including testing and debugging, will be completed within 6 months.

Raido Exchange Development Plan

As soon as all the necessary upgrading is implemented, as well as the integration and scaling activities are accomplished, the Raido Exchange plans to reach 2-5% of the daily crypto trading volume. It will be achieved due to such strategic points as:

• Integration with the liquidity aggregators and use of a single protocol for connecting to a large number of trading systems and platforms. The ecosystem users will directly influence on the project development, as their growing trading turnover will increase Raido Finance's commission profit.

• Obtaining all the necessary licenses will be a significant competitive advantage and increase of reliability towards the platform. As a result, the licensed brokers and financial institutions - industry leaders, will be interested to become the users of the platform.

• The opening of branch offices in several jurisdictions will provide an opportunity for unlicensed companies in additional regions to enter the market and increase the general sales of the project.

• Providing promotional activities on professional worldwide blockchain and fintech conferences in order to attract institutional clients.

• Carrying out marketing activities using own issued ICO tokens to reward community members participated in airdrop and bounty programs.

• Issuing and listing other prospective ICO/ITO/TGE tokens on the Raido Exchange, arranging token swaps and other useful Token Sale activities.

Raido Exchange income will consist of the following paid services for system participants:

1. Trading commission

2. Commission for the withdrawal of funds

3. Payment for listing tokens on the platform. Raido may charge payment for the placement of new tokens and coins on the exchange. Criteria for the cost calculation of this service will be agreed on after the Token Sale.

   The company reserves the right, as soon as project develops, to add new paid services, for example: integration of algorithmic trading tools, provision of micro-loans, etc

2. Multicurrency Raido Wallet

Due to the built-in Raido Wallet functionality, users can transfer fund to and withdraw funds from the Raido Exchange. Multicurrency wallet is available in desktop and mobile versions, operates on the main devices and OS.

The fundamental basis of the Raido Wallet is the highest level of security architecture. Applied technologies in the security industry such as: a secure keyboard, double encryption, backup, pin codes and other tools, make the Raido Wallet's safety level similar to the hardware wallet.

The Raido Wallet uses two completely independent layers of cryptographic protection to protect the keystore and other confidential information. At the lower levels, the Hardware AES 256 is applied, and within the app - software level encryption.
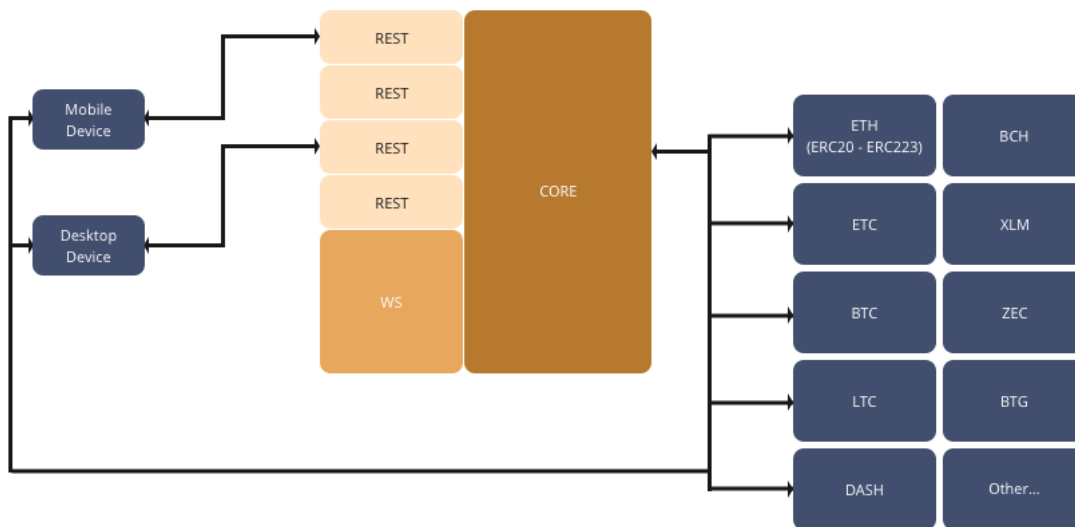
The data is stored in the encrypted memory and all important parameters are deleted from the system memory. The safe screen technology in the operating system prevents attempts to make a screenshot of the interface.

Further we will characterize the main advantages of the Raido Wallet:

• Multicurrency support. Native support of BTC and most of the main altcoins and tokens. A continuous integration and adding of new coins. Rational selection approach.

• Security. Private user keys can not be used outside of the client's device. High degree of encryption and cryptography guarantees that the funds will remain safe.

• Confidentiality and anonymity. Raido Wallet does not use client's IDs and transaction tracking to provide access to the users' funds. Raido Wallet servers completely anonymize user requests and hide IP addresses.

• Backup. The hierarchical deterministic wallet logic (BIP44) allows to safely store the available content using a single key phrase that is used for backup.

• Optimization and ease of use. Advanced technology allows to use altcoins for direct payment by crypto addresses and vice versa, without additional steps or multiple authorizations. The transaction process is carried out in one click.

• Commissions. The transaction fee is calculated dynamically, allowing users to always get the best value out of money. In addition, users can install and use their own fees in all supported coins.

• Multi-lingual support. We support English, Chinese, Spanish, French, German, Russian and prepare the localization for other languages.

• Cross-platform technical base. Mobile applications for full support for iOS, Android and Desktop (MacOS, Windows, LInux) versions will be developed.

• Partnership for Merchants. Integration with online projects of any complexity, including plastic card payment processing, money transfers and electronic payment systems. Individual marketing programs.

3. Smart-processing system of indexing, verification and management of ICO/TGE/ITO projects.

The introduction of functional processing of ICO/TGE-projects will be carried out using the boxed solutions offered to the ICO projects that gain a possibility of a legal exchange of a ERC20 project's token to another cryptocurrency.

The implementation of the solution will be formed by legal (license), technological (investor's personal account) and financial processing of ICO/TGE project (Bank transfers, payment systems).

Technical implementation (the system is currently under development and adjustments are possible) - it will be a White Label solution, investor's personal account (SAAS-solution), or a subdomain on our main domain, where the investor will be able to pass the verification and buy tokens of the project, which conducts an ICO/TGE. In addition, using the liquidity of the exchange, the function of an instant currency exchange other than ETH to ETH will be available. In addition, we are considering the possibility of forming a proposal for a new type of crowdsale-

security tokens or convertible tokens in the company's shares. A branded version of the investor's account will be deployed for carrying out an ICO. The login to the investor's account will be executed using the domain of the project. A purchase of the project's tokens will be available in this account. At the same time, cryptocurrency and Fiat assets gained after the sale of the project's tokens are sent to the project's account in the ecosystem (Raido Exchange). Meanwhile, Raido also carries out the KYC procedure.

After the end of the ICO, the project is able to withdraw the assets gained from the sale of its tokens, under the contractual terms and after the payment of the relevant ecosystem commission for processing is done. The exchange of cryptocurrency assets when buying the project's tokens will be carried out thanks to the liquidity of the Raido Exchange. Storage of the project's tokens for the ICO period will be executed on a special ERC20 wallet in Raido (not on a smart contract) to ensure the license conditions (Estonia) and the security of the project's tokens. In addition, the Smart-system will allow to launch cryptocurrency indices and ratings of successful management exchanges and brokers to attract investors, as well as the processing of ICO projects.

Currency indices will combine several crypto assets selected by analysts with dynamic changes in the shares of assets and assets themselves with redistribution to the most promising/reliable. Index options:
• Prime (combines the main cryptocurrencies).
* Alt Stable (the most stable altcoins).
• Alt real (secured, in frames of their obligations, with real assets, including the token conversion model).
* Alt GrowUP (the fastest growing/secured).

The forecast of the ecosystem yield indicators are shown below:

Average daily volume and commission in Raido Financial ecosystem, million USD (forecasted)

Indicator	0 year (start)	1st year	2nd year	3rd year	4th year	5th year	TOTAL
Average daily volume of crypto market trading, million USD.:							
General market forecast	12 300	15 990	20 787	27 023	35 130	45 669	156 899
Average daily volume in Raido Financial ecosystem, million USD.:							TOTAL
Optimistic/high scenario	123	800	1 247	1 621	2 108	3 197	9 096
Pessimistic/low scenario	62	320	416	540	1 054	1 370	3 761
Commission - optimistic/high scenario	0,12	0,80	1,25	1,62	2,11	3,20	9,1
Commission-pessimistic/low scenario	0,06	0,32	0,42	0,54	1,05	1,37	3,8

For the convenience of users and transparency of our calculations, a trading commission of 0.1% of the transaction amount was adopted in the forecast. During the implementation stages of the project, the amount of the trading commission can be revised, and other fees can be introduced (for withdrawal of funds, for listing, use of algorithmic trading tools, placement of new tokens and coins, etc.).

According to the above table, in the year "zero" of the project's launch (2019), the projected total volume of daily trading of the main crypto exchanges in the market will be 12300 million USD. We expect to take a market share of 1% in an optimistic scenario, or 0.5% in a pessimistic scenario. Accordingly, the daily trading turnover in the Raido Financial ecosystem will be 123 million USD or 62 million USD. Thus, the average daily income from the trading Commission will be 0.12 million USD in an optimistic scenario and 0.06 million USD in a pessimistic one. This means that in

the year "zero" (365 days) the platform can obtain an income from 22.4 million USD in a pessimistic version, and up to 44.9 million USD in an optimistic scenario.
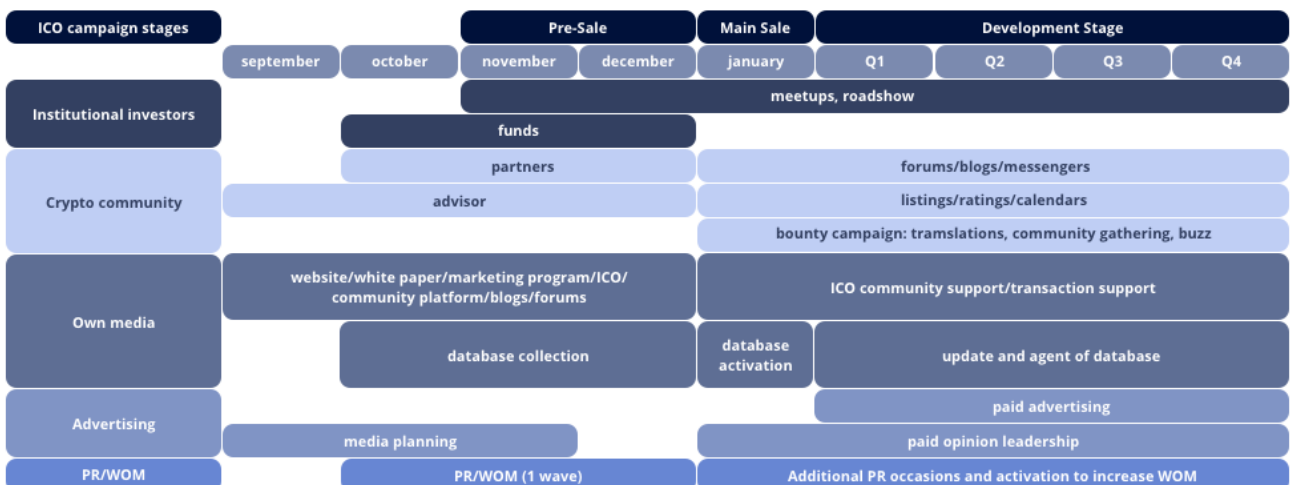
Marketing and promotional strategy

(Token Sale and product development stages)

The marketing strategy of Raido Financial was developed by the project's team based on the main competitive advantages of the project, in particular:

1. An efficient complex of complementary crypto tools available on a single platform;

2. High productivity and technical capacity of each component of the platform;

3. Availability of MVP (working product) - multicurrency Raido Wallet and the readily developed modules of Raido Exchange;

4. Existing experience in licensing in different jurisdictions;

5. An experienced and professional team of crypto traders and brokers with a vast international experience in the implementation of complex trading, financial and investment solutions.

Below is the project's marketing plan for the ICO period + 1st operational year.

ICO campaign stages			Pre-Sale		Main Sale	Development Stage			
	september	october	november	december	january	Q1	Q2	Q3	Q4
Institutional investors			meetups, roadshow						
		funds							
Crypto community		partners			forums/blogs/messengers				
		advisor			listings/ratings/calendars				
					bounty campaign: tramslations, community gathering, buzz				
Own media		website/white paper/marketing program/ICO/ community platform/blogs/forums			ICO community support/transaction support				
		database collection		database activation	update and agent of database				
Advertising						paid advertising			
		media planning			paid opinion leadership				
PR/WOM		PR/WOM (1 wave)			Additional PR occasions and activation to increase WOM				

According to the analysis of marketing strategies of successful crypto exchanges, and taking into account an experience of the project's team in popularization of different crypto products, including crypto wallets, we have calculated the number of expected registrations and active users of the Raido Financial ecosystem. The accuracy of the calculations is achieved due to the existing statistical base, which was collected via preliminary traffic testing and attraction of the users to the current social networks of the project.

We have analyzed the most relevant user acquisition channels that are applied to the products similar to the components of the Raido Financial ecosystem. Therefore, the main marketing activities will be aimed at achieving the maximum target audience coverage using the following resources:

- Press releases and advertising publications
- Google AdWords
- Facebook
- Instagram
- Trading Vie
- Trackers and ICO monitors
- E-mail marketing
- SEO
- Reviews on YouTube
- Banner advertising
- Advisors
- Partnership/affiliate programs

Depending on the advertising platforms policy, priority will be given to systems with the ability to use specified targeting by interests and behavioural factors.

Budget allocation and user's conversion rates are shown below:

Marketing tools	Publication type	Budget allocation	Conversion Rate (average)
Twitter, Facebook, Instagram, AdWords, Telegram, Quora, Reddit, Naver	Creation of discussion threads/ Integration into chats/ Advertising in social networks	45%	7,5%

Crypto platforms, trackers	Articles publication, information about the project, promotion ratings	15%	4,0%
SEO	Promotion of context advertising	5%	5,0%
Press releases, advertising publications	Publications / Special pages / Reviews	10%	3,0%
Email marketing	Email funnel, monthly mailing, promotional offers	2%	4,0%
YouTube, Tudou	Reviews in blogs / Tagging on the personal pages	8%	8,0%
Referral program	Promotional programs	10%	10,0%
Banners (programmatic, teaser ads)	Development and launch of traffic and TA campaigns	5%	6,0%

Within the framework of the integrated marketing strategy, we have calculated the growth of the expected number of users. The user acquisition plan is prepared based on the planned marketing costs for the Pre-Sale, Main Sale and the roadmap for further development of the Raido Financial project, as well as the forecasts of incomes, expenses and revenues within the next 5 years of the project's operations. Below is the forecast of CPC (Cost Per Click), USD:

Publication type	0 year (start)	1st year	2nd year	3rd year	4th year	5th year
Creation of discussion threads/ Integration into chats/ Advertising in social networks	0,20	0,24	0,29	0,35	0,41	0,50
Articles publication, information about the project, promotion ratings	0,10	0,12	0,14	0,17	0,21	0,25
Promotion of context advertising	0,10	0,12	0,14	0,17	0,21	0,25
Publications / Special pages / Reviews	0,30	0,36	0,43	0,52	0,62	0,75
Email funnel, monthly mailing, promotional offers	0,05	0,06	0,07	0,09	0,10	0,12
Reviews in blogs / Tagging on the personal pages	0,20	0,24	0,29	0,35	0,41	0,50

Promotional programs	0,05	0,06	0,07	0,09	0,10	0,12
Development and launch of traffic and TA campaigns	0,50	0,60	0,72	0,86	1,04	1,24

We assume that the CPC will grow by 20% per year. Analyzing the marketing costs of the top-level exchanges and multicurrency wallets, the forecasted budget for advertising and promotion was formulated. It was decided that 40% of the budget will be used to maintain the existing users and 60% - to attract new ones.

The total marketing budget is presented below:

Publication type	0 year (start), USD			
	Pre-sale	Main sale	Development Stage	TOTAL
Creation of discussion threads/ Integration into chats/ Advertising in social networks	438 750	1 204 875	381 375	2 025 000
Articles publication, information about the project, promotion ratings	146 250	401 625	127 125	675 000
Promotion of context advertising	48 750	133 875	42 375	225 000
Publications / Special pages / Reviews	97 500	267 750	84 750	450 000
Email funnel, monthly mailing, promotional offers	19 500	53 550	16 950	90 000
Reviews in blogs / Tagging on the personal pages	78 000	214 200	67 800	360 000
Promotional programs	97 500	267 750	84 750	450 000
Development and launch of traffic and TA campaigns	48 750	133 875	42 375	225 000
TOTAL, USD	975 000	2 677 500	847 500	4 500 000

Name title	1st year	2nd year	3rd year	4th year	5th year
Creation of discussion threads/ Chats integration / Advertising in social networks	7 425 000	8 505 000	9 900 000	9 450 000	12 150 000
Articles accomodation, information about the project, promotion ratings	2 475 000	2 835 000	3 300 000	3 150 000	4 050 000
Context advertising promotion	825 000	945 000	1 100 000	1 050 000	1 350 000

Publications / Special pages / Reviews	1 650 000	1 890 000	2 200 000	2 100 000	2 700 000
email funnel, monthly mailing, promotional offers	330 000	378 000	440 000	420 000	540 000
Reviews in blogs / Mention on personal pages	1 320 000	1 512 000	1 760 000	1 680 000	2 160 000
Special and promotional programs	1 650 000	1 890 000	2 200 000	2 100 000	2 700 000
Development and launchingt traffic and TA campaigns	825 000	945 000	1 100 000	1 050 000	1 350 000
TOTAL, USD	16 500 000	18 900 000	22 000 000	21 000 000	27 000 000

Forecast of the Raido Financial dynamics (CA) is calculated based on the new (unique) visitors acquisition, and considering the fact that in the next period, the number of loyal users, from the number of previously attracted, may decrease by 20%, as part of the participants for various reasons may cease to engage in crypto trading.
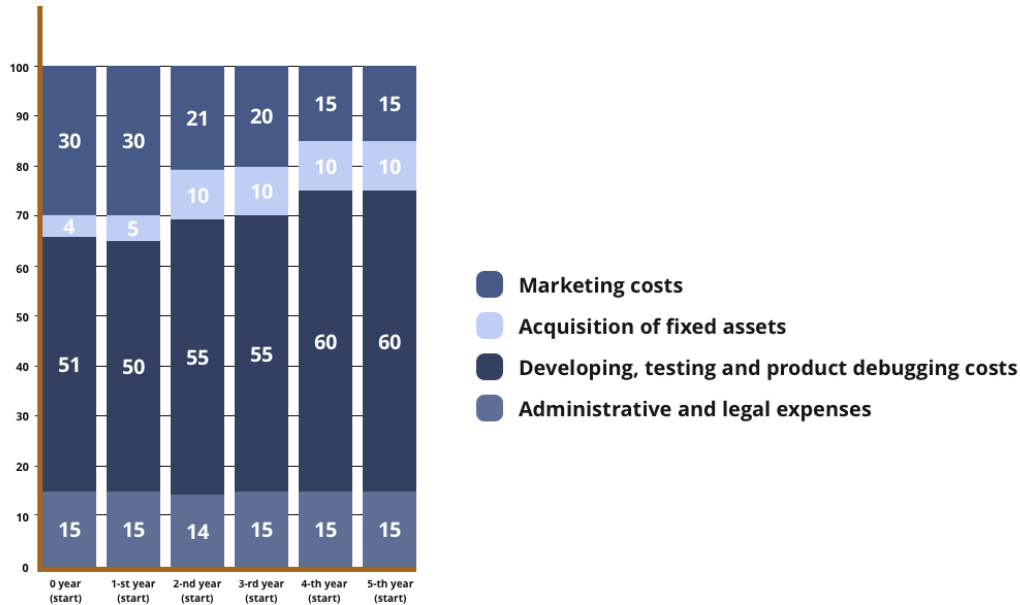
Publication type	0 year (start)	1st year	2nd year	3rd year	4th year	5th year
Creation of discussion threads/ Integration into chats/ Advertising in social networks	455 625	1 392 188	1 328 906	1 289 063	1 025 391	1 098 633
Articles publication, information about the project, promotion ratings	162 000	495 000	472 500	458 333	364 583	390 625
Promotion of context advertising	67 500	206 250	196 875	190 972	151 910	162 760

Publications / Special pages / Reviews	27 000	82 500	78 750	76 389	60 764	65 104
Email funnel, monthly mailing, promotional offers	43 200	132 000	126 000	122 222	97 222	104 167
Reviews in blogs / Tagging on the personal pages	86 400	264 000	252 000	244 444	194 444	208 333
Promotional programs	540 000	1 650 000	1 575 000	1 527 778	1 215 278	1 302 083
Development and launch of traffic and TA campaigns	16 200	49 500	47 250	45 833	36 458	39 063
TOTAL new users	1 397 925	4 271 438	4 077 281	3 955 035	3 146 050	3 370 768
TOTAL cumulative number of Raido Financial users	1 397 925	4 815 075	8 076 900	11 240 928	13 757 768	16 454 383

Financial model

In order to successfully launch and develop the ecosystem, our project needs the sufficient funds to: upgrade and expand the infrastructure, integrate liquidity aggregators, increase the software development team, purchase / rent collocation servers, and license. We need to strengthen our team by attracting the technical specialists and programmers to be able to maintain fault tolerance of the system's modules: aggregators, trading and payment platforms, etc.

Since there is a tendency of inevitable regulation of the cryptocurrency market by financial regulators (SEC, MAS, JFSA, etc.), licensing is necessary to provide our services to institutional clients. This process includes the costs of government fees, the formation of security deposits, the creation, preparation and support of the corporate structure. The forecasted expenses for 5 years are presented below:

Marketing costs
Acquisition of fixed assets
Developing, testing and product debugging costs
Administrative and legal expenses

Forecasted financial indicators, 5 years, %

Indicator	0 year (start)	1st year	2nd year	3rd year	4th year	5th year	TOTAL
Income for the year, mln. USD:							
Optimistic/high scenario	44,9	291,8	455,2	591,8	769,3	1 166,8	3 319,9
Pessimistic/low scenario	22,4	116,7	151,7	197,3	384,7	500,1	1 372,9
Expenses for the year, mln. USD							
Administrative and legal expenses	2,3	8,3	12,6	16,5	21,0	27,0	87,6
Developing, testing and product debugging costs	7,7	27,5	49,5	60,5	84,0	108,0	337,2
Acquisition of fixed assets expenses	0,6	2,8	9,0	11,0	14,0	18,0	55,4
Marketing costs	4,5	16,5	18,9	22,0	21,0	27,0	109,9
TOTAL	15,0	55,0	90,0	110,0	140,0	180,0	590,0
Profit for the year, mln. USD							
Optimistic/high scenario	29,9	236,8	365,2	481,8	629,3	986,8	2 729,9
Pessimistic/low scenario	7,4	61,7	61,7	87,3	244,7	320,1	782,9

Considering the current financial capabilities of the company, the implementation of the first stage will take about a year, which will have an extremely negative impact on the competitiveness of the Raido Financial ecosystem in the market, so fundraising via ICO is the most appropriate solution.

ICO

Raido Financial Coin (RF) is the official token of the Raido ecosystem with the described application and utility model, as well as the growth model for the next 3 years. Taking into account the features of the further development of the ecosystem, new ways of using the RF token will be implemented, including the use of RF as a means of payment within the system, the application of discounts for the ecosystem services when paying with RF, the conversion of the RF token into a coin with its own blockchain (if such a decision is made).

In order to conduct an ICO, a licensed company will be opened in the jurisdiction of Estonia. The Token Sale will consist of two stages - Pre-Sale and Main Sale. The main purpose of Pre-Sale is to determine the level of the investors' interest in the proposed project and implement the basic technical upgrades of the ecosystem. The achievement of Soft cap ensures that with target audience is interested in the development of the project, so that the project can transit to the main stage - Main Sale.

ICO funds allocation

Area	Pre-Sale		Main Sale		TOTAL ICO	
	RF tokens	ETH	RF tokens	ETH	RF tokens	ETH
Target Token Sales Volume:						
Marketing costs	4 875 000	4 875,0	13 387 500	13 387,5	18 262 500	18 262,5
Developing, testing and product debugging costs	1 875 000	1 875,0	29 137 500	29 137,5	31 012 500	31 012,5
Administrative expenses	525 000	525,0	2 362 500	2 362,5	2 887 500	2 887,5
Legal expenses	225 000	225,0	7 875 000	7 875,0	8 100 000	8 100,0

TOTAL Token Sales Volume	7 500 000	7 500,0	52 762 500	52 762,5	60 262 500	60 262,5
Target Volume Of The Reserved Tokens:						
Company (listing on the exchange)	-	-	8 662 500	-	8 662 500	-
Developers	-	-	8 662 500	-	8 662 500	-
Advisors	-	-	4 725 000	-	4 725 000	-
Airdrop	-	-	1 575 000	-	1 575 000	-
Bounty	-	-	2 362 500	-	2 362 500	-
TOTAL Target Volume Of The Reserved Tokens	-	-	*25 987 500*	-	*25 987 500*	-
TOTAL EMISSION VOLUME	*7 500 000*	*7 500,0*	*78 750 000*	*52 762,5*	*86 250 000*	*60 262,5*

The Soft Cap is set at the equivalent of 7500 ETH (1ETH = 200 USD). In case the project doesn't reach the Soft Cap, the main focus would be switched to the concept's upgrade and fundraising via Private mode. If the Soft Cap is not collected, then all the funds will be returned back to investors. During the Pre-Sale stage the collaboration with investors and community will be started, and basic technical upgrades and additional functions will be integrated, in particular - the Raido Exchange module. Therefore, it was decided to allocate 65% of the raised funds for the marketing purposes. Thus, we will be able to reach the largest possible audience and significantly increase the number of Raido Financial users and investors.

Cost allocation structure, %

Area	Total Sale, %
Marketing costs	22
Developing, testing and product debugging costs	36
Administrative expenses	3
Legal expenses	9
Company (listing on the exchange)	10
Developers	10
Advisors	5
Airdrop	2
Bounty	3
TOTAL	100

The second largest expense in the budget will be the software development and infrastructure. In order to start the development of new platform modules, it is necessary to obtain the technical infrastructure - servers for hosting and development nodes for integration with the blockchains, system administrators to maintain the project, etc.

Since at this stage it is already necessary to start the development to ensure a stable operation and provide a demo version of new products, the required funds will be allocated for hiring employees, office rent, purchase of equipment and software. The remaining funds will be directed for administrative fees and legal expenses.

The achievement of Hard Cap guarantees that all set objectives will be financed and implemented. The Hard Cap value is set to the equivalent of 52 762,5 ETH. The distribution of raised funds will be mainly directed to the development of the ecosystem. The majority of the funds received during the Main Sale will be allocated to the product development, the expansion of the developers' headquarters, QA, infrastructure expansion, etc. Other funds will be also spent on obtaining the necessary documents and licenses, and be allocated for the implementation of the marketing campaign to attract the new audience to use the finished product and assure the retention measures for existing beta/demo version users.

The remaining funds will be spent on administrative needs. Thus, the Total Sale will be equal to 60 262.5 ETH. During and after the Main Sale tokens for the company and start-up costs will be distributed, previously reserved at the stage of the Pre-Sale.

In terms of project's scope, a personal account for investors has been developed. As soon as Token Sale will be completed, it is planned to release a common dashboard for all Raido Financial services. Thus, RF token balances will be moved there and could be used in different ways: investor will be able to withdraw it, trade, or pay for stock or brokerage transactions. For safety reasons, the tokens will be transferred to the Raido Wallet for "cold" storage.

ICO details

Volume of all tokens issued	86 250 000 tokens
- incl. token sales	60 262 500 tokens (60 262,5 ETH)
- incl. reserved tokens	25 987 500 tokens
Geography of sales/targeting	The whole world, except from the US, China, North Korea and the Republic of Singapore
Token price	0,001 ETH
Token distribution	Crowd Sale members – 60 262 500 (70%) Campaign – 8 662 500 (10%) Developers – 8 662 500 (10%) Advisors – 4 725 000 (5%) Airdrop – 1 575 000 (2%) Bounty – 2 362 500 (3%)
Website	raidofinancial.com
Personal account for the purchase of tokens	ico.raidofinancial.com
Smart-contract	The address of the smart contract will be available on the project website before the beginning of the Crowd Sale
Payment methods	BTC, BCH, ETH, LTC, DASH, ETC
Pre-Sale	November - December 2018 Tokens will be available to a limited number of participants Limit — 7 500,0 ETH on the Pre-Sale For potential investors, the participation in the bounty program is possible before the beginning of the ICO.

Restrictions on the amount of purchases during Pre-Sale	Max amount - 7 500 ETH
Main Sale	January - February 2019 Tokens will be available to a limited number of participants Limit — 52 762,5 ETH on the Main Sale
End of ICO	February 5th, 2019 The actual number of tokens in circulation will be demonstrated and known at the end of the Crowd Sale.
Restrictions on the amount of purchases during ICO	Min amount - 50 tokens

RF token

The Raido Financial Token (RF) will be issued in the amount of 86.25 million coins. Further issuance (issue, mining) is strictly prohibited and is not provided under a smart contract. A smart contract and tokens will be released based on the ERC20 standard (Ethereum blockchain). 70% (60.26 millions) of tokens will be available for sale, and 30% (25.98 million) will be reserved for the company, the team, airdrops and bounty programs. The reserved 30% tokens will be distributed as follows:

- 10% for the Raido Financial company (tokens will be used for listing on crypto exchanges and added to aggregators);
- 15% for the team, including 5% for advisors (tokens will be frozen for a period of 9 months).
- 5% for participants of bounty and airdrop programs (will be available after the ICO).

All unsold tokens will be destroyed within 48 hours after the Token Sale. If at the end of the Main Sale less than 20,000 ETH are collected, then all the collected funds will be returned back to the participants within 48 hours after the ICO. If at the end of the Main Sale more than 20,000 ETH are collected but less than the planned 52 762,5 ETH, all unsold tokens will be destroyed, excluding the reserved 20% of the actually sold tokens. Financing of the missing amount from the budget will be realized thanks to the Raido Financial operating profit.

RF tokens will be distributed among the investors immediately upon receipt of cryptocurrencies paid to the address of the Raido Financial smart contract. During the ICO, all outgoing transactions will be blocked, transactions will be allowed within 48 hours after the end of the Token Sale. Links to a smart contract and personal account will be available before the start of the Pre-Sale.

RF token holders will be granted trading privileges in any elements of the Raido Financial ecosystem. In particular, investors can use tokens to pay for any services in the Raido Financial system, including trading fees, payments for withdrawal, listing of currencies, etc. The use of RF tokens gives the right to receive a discount depending on the time of participation in the system:

- 1st year - 55%
- 2nd year - 30%
- 3rd year - 15%

According to the Raido Financial development plan, the strategy of Quarterly Buyback will be used for a proper planning of the token's development. To ensure that the token does not lose liquidity and retains its attractiveness for investors, the project provides a quarterly redemption and burning of tokens, for which 15% of the profit will be spent. Thus, when the project starts to generate profit, every quarter part of the tokens will be redeemed, which will positively affect the dynamics of the token price.

In addition, it is planned to create an ongoing financial reserve system in the amount of 15%, which will not be used under any circumstances and at the end of the quarter will be used for the buyback only. Thus, the regularity of this procedure and its effectiveness due to a fixed percentage are guaranteed. The buyback will be made until up to 50% (57.5 million) of the issued tokens are withdrawn from the market.

For example: Let the token price at a sufficient order book depth and at a certain point be 0.20 USD. Let's say the project reached a quarterly profit of 250,000 USD. In this case, 10% of the total profit is 25 000 USD, which in turn will be 125 000 RF tokens. This means that we will create purchasing orders for 125 000 RF in total, and users will be able to sell their tokens.

This strategy also allows investors to plan the tokens sale, as they can always be sure that the company will proceed with a massive RF Tokens buyback at the end of the quarter. Thus, the RF token will always remain liquid, and the introduction of new features of the project will expand its range of applications.

Forecast of the token's growth rate

Raido Financial Coin (RF) is the official token of the Raido ecosystem, which serves as a mean of payment within the system, and also gives a right to apply discounts for the ecosystem services.

The main drivers of the RF Token growth are:

- Positive news about the development of the Raido Financial ecosystem and improvement of its components in the crypto community environment;
- Increase in the number of the ecosystem users;
- Integration of trade privileges for the RF Token holders;
- Partnership with the Fibo Group and institutional clients;
- Buyback of RF Tokens and no additional issuance.

The main factors that can slow down the growth of the RF Token are the following:
- Inconsistency in the development of the ecosystem components according to the project's roadmap;
- The use of RF tokens by the project's team at the end of the lock up period;
- Speculative actions of the market players;
- Negative financial results of the project's business activity.

The main events that have an effect on the course of the RF token's rate are shown below:

Event	Impact on the token's rate,%	Forecasted rate, USD
ICO launch.	100	0,20
Development of an adaptive mobile version.	185	0,37
Development of new blockchains BTG, XLM, and integration of ERC20, adding tokens, formation of a new base currency, as well as trading pairs.	270	0,54
Reduction of the speculative interest in the token.	200	0,40

|		
Launch of the necessary components of a single crypto wallet for the work with B2B segments.	205	0,41
Ability to accept cryptocurrency on other resources (B2B - service) with the withdrawal of cryptocurrency within the ecosystem.	200	0,40
An increase in the number of payment systems in the users' personal account.	215	0,43
Start of margin trading with the provision of leverage, creation of new currency pairs.	275	0,55
Additional deposits placement on marginal accounts of top exchanges to diversify profits and minimize risks.	300	0,60
Rental of additional servers. Creation of an API for integration with broker trading platforms, algorithmic trading applications.	325	0,65
Creation of a system of cryptocurrency indexes and ratings of successful stock exchanges and brokers to attract investors.	350	0,70
Payment gateway for fiat, integration into the merchant system with the possibility of withdrawal in fiat currency.	375	0,75
Defrost Team Tokens	340	0,68
Connection of liquidity aggregators and FIX protocol, further integration with crypto exchanges.	345	0,69
Connection of the suppliers, formation of B2B sales.	355	0,71
Cryptocurrency indices - formation of cryptocurrency indices by typology, possibility of investing in indices "with one button"	365	0,73
Implementation of ICO processing functionality for new projects	450	0,90
Creation of a localized platform and obtainment of a license in a jurisdiction that allows an ICO execution	550	1,10
First buyback of tokens	575	1,15
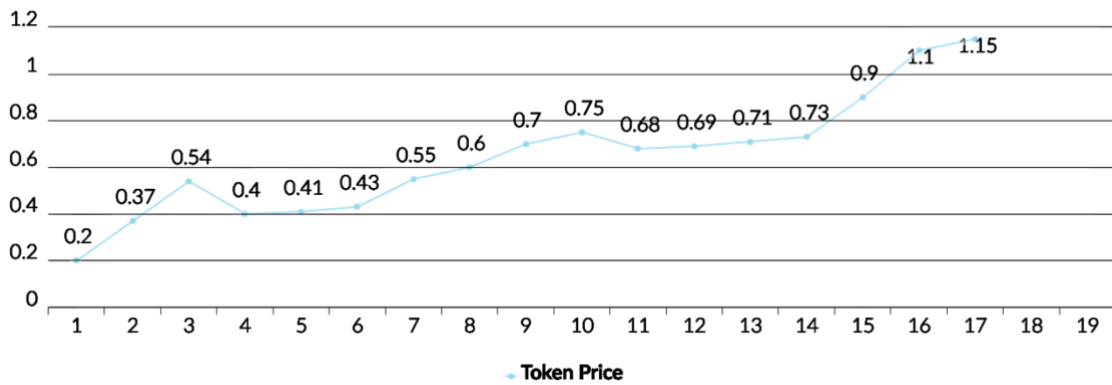
Forecast of the token's growth rate, depending on the implementation of the project's roadmap.

RF tokens distribution

RF Token will be issued in the amount of 86.25 million tokens. Structure of the allocation is demonstrated on the diagram below.

Area	RF tokens
Marketing costs	18 262 500
Developing, testing and product debugging costs	31 012 500
Administrative expenses	2 887 500
Legal expenses	8 100 000
Company (listing on the exchange)	8 662 500
Developers	8 662 500
Advisors	4 725 000
Airdrop	1 575 000
Bounty	2 362 500
TOTAL	86 250 000

Marketing costs - 22%

Developing, testing and product debugging costs - 36%

Administrative expenses - 3%

Legal expenses - 9%

Company (listing on the exchange) - 10%

Developers - 10%

Avisors - 5%

Airdrop - 2%

Bounty - 3%
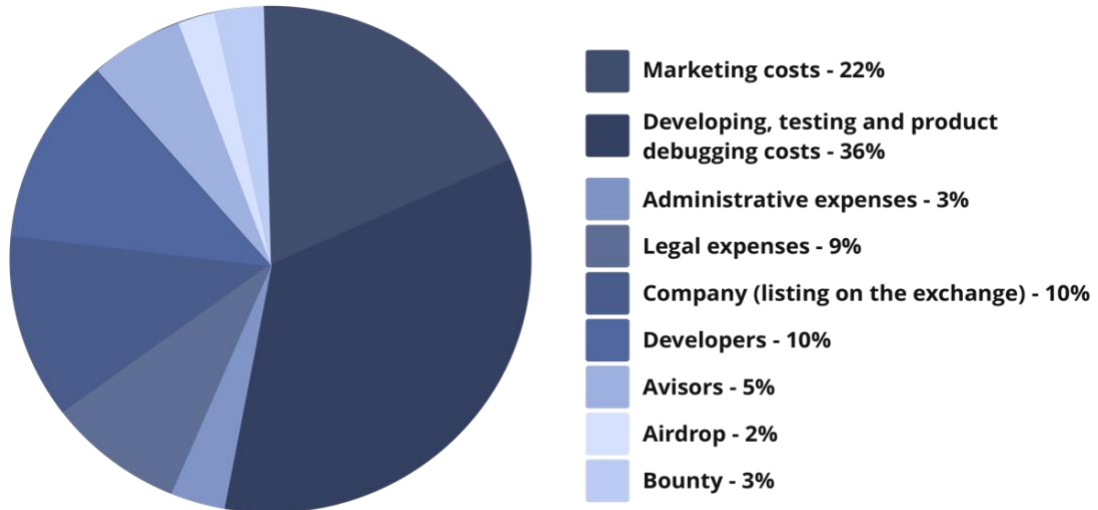
The largest number of tokens will be issued during the Pre-Sale and Main Sale - 70%. Another 10% will be reserved for the Raido Financial company.

The remaining tokens will be distributed as rewards to the users, technical and project teams in the following ratio:

- 10% for developer team,

- 5% for advisors,

- 2% for airdrop,

- 3% for bounty campaign.

In order to ensure a maximum efficiency of the team and advisors, their tokens will be frozen for 6 months from the completion of all stags of the Token Sale. The bounty and airdrop tokens will be available after the end of the ICO.

Roadmap

Roadmap consists of 4 main project phases:

PHASE 0. DEVELOPMENT OF RAIDO FINANCIAL ECOSYSTEM SERVICES Timeline: 09/2018

Date	Stage
November 2017 – January 2018	Launch of the project. Creating general Raido Financial concept, as well as the positioning of each product in ecosystem: o Multicurrency Raido Wallet; o Smart-processing system of TGE/ICO/ITO projects: investors personal account, smart contract deploy system based on Ethereum; o System of scoring cryptocurrency assets (by reliability and profitability criteria); o Raido Exchange trading platform. o Approval of the action plan in frames of the agreed concept. Hiring of the Frontend Backend - development teams Market and competitors' analysis. o Branding, draft positioning concept, UI
November 2017 – January 2018	Launch of the project. Creating general Raido Financial concept, as well as the positioning of each product in ecosystem: o Multicurrency Raido Wallet;

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o Raido Exchange trading platform.

o Approval of the action plan in frames of the agreed concept. Hiring of the Frontend
Backend - development teams Market and competitors' analysis.

o Branding, draft positioning concept, UI

February 2018 **Raido Wallet (basic):**

o Formation of the Raido Wallet technical requirements for Backend development team;

o Raido Wallet server architecture development;

March 2018 **Raido Exchange:**

o Formation of the Raido Exchange technical requirements for Backend and frontend development team;

o Basic server architecture development of Raido Exchange;

Raido Wallet:

o Formation of the Raido Wallet technical requirements for the frontend development team;

o Start of the hard-core development (processing and controlling Raido Wallet cryptocurrency transactions (2 months).

April 2018

Raido Exchange:
o Concept design of the trading platform and Raido Exchange personal account;
o Start of the development of Raido Exchange Order Core (the core of accounting trading orders), the formation of related databases and connectors (2 months)

Raido Wallet:
o Completion of the development and testing of the Raido Wallet Core (primary version)
o Deployment of the first blockchain - Bitcoin nodes, integration with Raido Wallet Core, test transactions;

May 2018

Raido Exchange:
o Development of the Raido Exchange personal account (1st version)
o Completion of the development and testing of Raido Exchange order code (2 months)

Raido Wallet:
o Raido Wallet Windows-app development
o Testing and debugging Raido Wallet Windows-app

o Deployment of additional blockchain nodes: Ethereum, Litecoin

June 2018   **Raido Exchange**:
  o Deployment of the 1st blockchain - Bitcoin node, setting up integration with Order Core
  o Start of the development of the Web-version of the Raido Exchange trading platform
  o Testing and finalizing the Raido Exchange personal account, integration of deposit / withdrawal methods for crypto assets inside the personal account, testing the ticket system, editing personal data, the security system (1st version);

Raido Wallet:
  o Deployment of additional blockchain nodes: Ethereum, Litecoin
  o Raido Wallet production testing, debugging and fail-tolerance system monitoring.

July 2018   **Raido Exchange:**
  o Testing and debugging Raido Exchange trading platform (Web-version)
  o Start of the development of the personal graphics library

Raido Wallet:
  o Raido Wallet production testing, debugging and fail-tolerance system monitoring

August 2018	**Raido Exchange:**
	o Creation of the first CRM-system version for interaction between Raido Exchange support team with the users
	o Adding the Raido Exchange private account function to the Trade History
	o Full-featured testing of Raido Exchange, debugging and fault tolerance system monitoring
	o Deployment of additional nodes: Ethereum, Litecoin
	o Testing and debugging chart library (graphics) system.
	Raido Wallet:
	o Raido Wallet production testing, debugging and fail-tolerance system monitoring
	Raido Financial (marketing):
	o Marketing analysis, drafting and approval of the marketing plan in terms of the Token Sale
September 2018	**Raido Exchange:**
	o Release of the demo version without the possibility of registration and trading (a demo view of the Trading Platform is available)
	o Start of the liquidity module development.
	Raido Wallet:
	o Release of v.0.1 Raido Wallet in a production mode for cold storage and transfers (receiving, local storage and

sending) BTC, ETH, LTC. BackUP function and Sign words (16 words)

Raido Wallet Coin (RF) creation based on the ERC-20 standard (Ethereum).

Raido Financial (marketing):

- o Traffic testing for collection of the initial database of ecosystem's users;
- o Design of the ICO product packaging and sales funnel;
- o A, B, C traffic testing;
- o White Paper drafting, as well as legal documents for the Token Sale;
- o Launch of the initial communication campaign in the Raido Financial social networks.

PHASE 1. LAUNCH OF RAIDO FINANCIAL ECOSYSTEM SERVICES. PRE-ICO.
Timeline: 12/2018

Date	Stage
October 2018	**Raido Exchange**:

Raido Exchange:
- Adding a new order type - Market orders (Trading platform Update)
- 1 st round of adding the time slots: 2 minutes, 2 hours, 8 hours
- Deployment of new blockchains (crypto node) DASH, BCH and adding the appropriate DASH and BCH coins, as well as trading pairs DSH / BTC, BCH / BTC
- Debugging a demonstration database and charging test deposits

Raido Financial (marketing):
- Planning and execution of affiliate and partnership programs that are expected to stimulate the growth of transactions in the platform
- Creation of a landing page and general marketing information; remarketing activities
- Community boost-up activities (Asian and European target audience);
- Initial project listing on trackers, ICO-calendars;
- Publication of informational and educational articles and video materials in blogs (YouTube, Medium, Golos as agreed in media plan);

- o Announcement of the Token Sale conditions and start/end dates in all social media channels of the project;
- o Preparation of giveaway/promo programs for investors

November 2018   **Raido Wallet:**
- o Adding a security function – Pin Code
- o Deployment of new blockchains (crypto nodes) of DASH, BCH and adding appropriate coins DASH, BCH for store and transfer of DASH and BCH

Raido Financial ICO System:
- o Integration of top merchants to the Raido ICO System, provision of the payment service, launch of affiliate programs that are expected to stimulate the growth of transactions in platform.

Creation of a common type RF token (ERC20) for the whole Raido Financial ecosystem. Execution of the Raido Financial Pre-ICO.

December 2018   **Raido Exchange:**
- o Open registration and access to the personal account
- o 1 st round of adding 2FA-authorization to the personal account: 2FA e-mail, 2FA GOOGLE, 2FA mobile - SMS (Client cabinet Update)

- o Release of the Raido Exchange v0.1 with the ability to register, charge test deposits and trade;
- o Round 2 of adding the time slots to the trading platform chart: 12 hours, 1 week;
- o Deployment of new blockchains (crypto nodes) of USDT, ETC, adding USDT and ETC coins, integration of a new basic cryptocurrency USDT, as well as trading pairs BTC / USDT, DSH / USDT, BCH / USDT, ETC / BTC, ETC / USDT.
- o Adding new chart display types: Bars, Heikin-Ashi.
- o Update of the security settings package: Save online session/Send an e-mail

Raido Wallet:
- o Deployment of new blockchains (crypto nodes) of USDT, ETC, adding USDT and ETC.

Raido Financial (marketing & support)
- o Obtaining the European license for financial operations proceedings.
- o Launch of the media traffic campaign to attract users (within the scope of the agreed media plan);
- o Execution of BTL campaigns;
- o Pitching the project at Blockchain and thematic fintech events;
- o Communication and launch of collaboration with institutional crypto funds and crypto pools;

- o Planning the schedule of the project's roadshow;
- o Informational and newsfeed project activities about all Raido Financial technical updates in social networks/media of the project;
- o Provision of the investors' online support

PHASE 2. EXECUTION OF ICO AND ECOSYSTEM.
Timeline: 03/2019

Date	Stage
January 2019	**Raido Exchange:**

Raido Exchange:
- o Development and integration of technical analysis package (7 technical indicators) for the Raido Exchange chart;
- o Launch of the real trades on the Raido Exchange (deposits, withdrawal, Januar trading function).

Raido Wallet:
- o Adding RF balance into personal account;
- o Deployment of new blockchains (crypto nodes) C20 ZRX, OMG, QTM.

Launch of ICO

Obtaining additional licenses and opening a branch office

Raido Financial (marketing):
- o Pitching project at Blockchain and thematic fintech events;
- o Informational and newsfeed project activities about all Raido Financial technical updates in social networks/media of the project;

- o Providing investors' online support (sales+technical);
- o Collaboration with top bloggers and blockchain influencers.

February 2019   **Raido Exchange:**

- o Adding a live chat (online support) on dashboard and Raido Exchange;
- o Raido Exchange Trading Platform (Web Mobile) development (adaptive mobile version);
- o Adding new order type – Stop Limit Order (Trading platform update).

ICO completion.

March 2019   **Raido Exchange:**

- o Raido Exchange Windows-app development;
- o Deployment of new blockchains (crypto nodes) BTG, XLM, integration ERC20, adding tokens ERC20 ZRX, OMG, QTM basic currency integration ETH, as well as trading pairs BTG/BTC, BTG/USDT, XLM/BTC, XLM/USDT, ZRX/ETH, OMG/ETH, QTM/ETH.

PHASE 3. PROJECT DEVELOPMENT STAGE
Timeline: 12/2019

Date	Stage
April 2019	Launch of the needed components for B2B participants in the Raido Wallet: "cold" storage of the cryptocurrency, transfer between balances, the automatic exchange of tokens, the exchange of fiat into cryptocurrency. Increase in the number of integrated payment systems in the clients' personal office up to 20+.The launch of margin trading with leverage, adding new currency pairs for trade.
May 2019	Connection of PrimeXM, ECN Integral, One Zero liquidity aggregators and further integration with 15 crypto exchanges from the CoinMarketCap TOP list. Placement of additional deposits on margin accounts of the top exchanges for profit diversification and risk minimization.
June 2019	Renting of 7 additional servers. API Development for integration and visualization with brokers trading platforms, applications of algo-trading and implementation of PAMM tools. Expanding the support stuff up to 15 managers.
July 2019	Launching a system of cryptocurrency indices and ratings of successful top exchanges and brokers to attract investors.

According to Roadmap milestones

Implementing ICO processing functionality for new projects to enable the exchange of ERC20-tokens for another cryptocurrency with the further listing of the token on the exchange. Establishment of a localized platform and obtaining a license in a jurisdiction that authorizes ICOs.

Project Team

Filippos Konstantinidis
CEO of Raido Financial.

He is a cryptocurrency enthusiast with a knowledge of blockchain and crypto related industries. Master of Science in Biotechnology Enterprise. Filippos has more than 2 years of experience working as a president in administrative committee representing Fibo Group Holdings LTD. Trading visionary, motivator with entepreneurial skills.

Dmitry Kucher
Head of the Analyst Team, Head of Fibo Group Academy

He has more than 12 years of experience in financial markets, including the banking sector and the stock market of Ukraine. He is a private investor, practicing trader and asset Manager with 10 years of experience. Proponent of the theory of a direct relationship between technical and fundamental analysis. Believes that trading solely based on of technical analysis without the fundamental basis is doomed to failure.

Pedram Raufi
Senior Trading Specialist

A practicing trader and analyst of the currency market with the knowledge of Persian language.
He has more than 3 years of experience in trading and market analysis using a wide range of technical indicators. His professional activity is focused on the trend and multi-level trading strategy. He has deep knowledge in the field of commodity and cryptocurrency markets.
Pedram also specializes in writing analytical articles, reviews and forecasts on the foreign exchange and commodity markets, based on the technical analysis with graphical figures.

Alfredo Hernandez Suarez
Senior Financial Analyst

Trader and analyst of the currency market with the knowledge of Spanish language.
Professional trader with extensive experience in teaching and writing analytical articles on technical and fundamental analysis, both in Russian and Spanish.
In trading he is focused on conservative positional tactics using large time intervals.
He is the author and the leader of a comprehensive training course on trading in international financial markets.

Elena Tambovets
Translator

Specializes at the translations of the current fundamental news, publications, speeches and presentations of the leading financiers, heads of Central banks and reputable financial experts and analysts.
In trading, she mainly uses fundamental analysis and its impact on the world financial markets, since fundamental factors are the main drivers of the market quotations movement.
In the work she also applies the elements of graphical and technical analysis.

Marian Di Valentino
Business Analyst

Trader and analyst of the cryptocurrency market with the knowledge of Italian language.
Professional expert and analyst of the cryptocurrency market.
His interests also include global analysis of the world economy, fundamental and technical analysis of the currency and commodity markets.
He has an extensive experience in teaching, seminars, webinars.

Roman Shevchenko
Head Trader

A managing trader and analyst of the currency and commodity market. Has more than 6 years of successful trading and money management experience. During his work as a managing trader he created his personal trading strategy based on the method of a multi-level approach for the analysis of financial and commodity markets. The author of the training course " Multi-Level system - who trades the market?". His professional interests include global analysis of the world economy and technical analysis of currency and commodity markets based on a multi-level approach.

Yassin Walid Yunis
Currency Analyst

Analyst of the currency market with the knowledge of Arabic language.
He has more than 3 years of experience in trading using technical analysis. In particular, he applies the methodology of market analysis based on the use of candlestick analysis and graphical models. He is also an expert in the fundamental analysis. Yassin also specializes in writing analytical articles, reviews and forecasts on the currency and cryptocurrency markets.

Simeon Levesque
Business Developer

Finace and Investments graduate from the Ludwig Maximilian University of Munich. More than 15 years of professional experience in the field of IT. Specializes in Business Development, client relationships and sales. Simeon has extensive knowledge in Business strategy, investments, risk management and financial analysis.

Ekaterina Naimushina
Marketing Director / Strategic Planner

Successful management of startup projects for more than 4 years. Bachelor degree in Digital Marketing and International Business. Fluency in 3 languages: Spanish, English and Russian. Specialization in cryptocurrencies and Blockchain fields. Developer of marketing plans, long-term and short-term strategies, senior supervisor. Communicative, creative and innovative.

Katherine Romaniuk
PR Director / Project Manager

Extensive experience in the project management field, coordination of internal and external processes, team building and motivation. Regularly attends industry events and conferences. Has a knowledge of Blockchain and crypto related industries.

Alexander Arinin
Chief Techical Officer

Senior web and ecosystem developer with more than 13 years of professional experience in the field of IT. Specializes in the PHP programming, database development for MySQL, creation of complex web-interfaces for software systems. Development and implementation of new ecosystem components and products. Senior supervisor of the IT department.*

Denis Gerasimov
Software developer

Specializes in the development of backend and frontend applications since 2010, writing of codes in PHP and JS, both in native form and using third-party frameworks. Design and optimization of MySQL databases. Development of complex multilingual applications and their modification. Development of payment services and integration with similar external services. Participation in the design of business logic applications and products. Preparation of technical documentation within the framework of the tasks. Control of documentation and code quality of other developers.

Boris Otonicar
Blockchain Advisor

A certified Blockchain Specialist BVS and Scrum Master and has a master's degree in psychology and economics. He is an international speaker on summits, teaches people and companies what a blockchain is and for what a blockchain could be used. He consults companies in Blockchain issues and develops his own blockchain models and smart contracts for different kind of use cases.

Quentin Herbrecht
Strategic and Marketing Advisor

Quentin has become an expert in ICO's marketing and development. Has several years of experience in the purchasing sector, project management, business & analysis development among leading companies such as Coca-Cola and Saint-Gobain; More than a year of experience in the blockchain sector as blockchain consultant, ICO Advisor & Manager France for several projects.

Bogdan Fiedur
Technical Advisor

An influential blockchain and cryptocurrency expert, investor, entrepreneur and a frequent speaker at high-profile blockchain-themed events. He is currently advising many promising startups, he is a co-Founder of bitJob and President of Blockchainexperts.io. With a BS degree in Computer Science from University of Manitoba, Bogdan has over 20 years of IT experience and has acquired intimate knowledge with inner-workings of ICO development from conception to execution supported be deep understanding of current Blockchain industry.

Roman Karimov
Investment Advisor

An advisor and private investor in projects and startups which using the blockchain technology in their products. He is also an experienced specialist on the ICO Strategy, member of the Bitcoin Foundation, IDACB and RACIB. Regularly attends industry conferences and events as an expert, where are discussed the topics of blockchain, ICO and investing in cryptocurrencies.

Eloisa Marchesoni
Investment Advisor

Eloisa is an ICO, STO advisor for various companies, as well as an active investor, also capable of generating leading engagement on social media and of managing PR and Communications functions. Interests include blockchain technologies and cryptocurrencies, as well as any topic related to the Innovation and Digital World. She is associate member of investment pools and blockchain research societies

Karina Kostenko
Community Manager

Yevhen Vityuk
Airdrop & Bounty Manager

* We do not disclose information about particular technical developers of Raido Financial as there is a high risk of fraud / interception of our developers by other companies / pressure on the dissemination of confidential information.