



# THE FUTURE OF BROKERAGE TRANSACTIONS

## VISION

Empower investors to make better decisions.

## MISSION

To create intuitive investing solutions that enable wealth creation.

## Company Overview

Ahrvo is a financial technology company created in March 2017. Ahrvo's proprietary multi-factor ranking system and resulting AhrvoScores™ help investors and traders of all backgrounds discover stock market winners and make timely and profitable investment decisions among more than 8000 stocks and ETFs. Ahrvo's proprietary equity scoring model uses predictive analytics and data mining techniques to uncover and exploit patterns found in historical and projected stock market data in order to find the best stocks. AhrvoScores are derived using the four main drivers of stock price performance -- Quality, Value, Growth, and Momentum. Each factor adjusts to stock market conditions creating consistently robust AhrvoScores. It is simple: stocks with high AhrvoScores consistently outperform the market; stocks with low scores underperform. This streamlines the stock discovery process as a group of top rated investment ideas is curated for users daily.

## PROBLEM

Clearinghouses and other intermediaries cost the brokerage industry billions of dollars a year, creating bottlenecks that limit order-matching transparency and settlement speed. Wall Street lacks objectivity and often produces inaccurate equity ratings and price targets. For example, in 2017 only 5% of the 500 S&P companies were rated 'sell'. This leaves investors and traders without a roadmap to find stocks that are suitable for investment. A study conducted in 2016 found that from 1981 to 2016 the top 10 percent of stocks analysts were most bullish (optimistic) about generally performed worse than the 10 percent of stocks analyst were bearish (pessimistic) about. In fact, an investor who bought stocks analysts were bearish on over that time period would have gained 15% in excess return over the following year relative to the stocks analysts were bullish on.

## SOLUTION

AhrvoDEEX is a peer-to-peer decentralized equity exchange that enables profitable trading by using multifactor ranking systems and deep learning algorithms to create smart equity scores and price targets that streamline the decision-making process. Ahrvo DEEX transaction speed is comparable to centralized exchanges and much faster than Bitcoin and Ethereum. Centralized exchanges settle in 1 to 3 seconds. Ethereum DEX transactions take ~3 minutes. Bitcoin transactions take 10 minutes to settle but can often take longer. Transactions on AhrvoDEEX settle in ~3 to 5 seconds. Ahrvo's proprietary equity scoring model looks at over 4 dozen subfactors that are highly correlated with price performance, subsequently grouping them into four main factors. For the past ten years, our system has consistently outperformed the stock market (benchmark Russell 3000 w/dividends). The model's performance report was generated by a third-party firm, EQM Capital LLC.

## COMPETITIVE ADVANTAGE

**Patent Protection** Ahrvo is building the first blockchain-based decentralized equity exchange powered by artificial intelligence. Over the past two years, Ahrvo's management team has garnered the necessary protection for its growing suite of investing and trading solutions. Ahrvo has filed two provisional patents (March 2017/November 2018) and one utility patent (March 2018). Pending patents cover existing and upcoming products and features that are under-development or slated for release. In addition, native aspects of the network's protocol and integration of multifactor ranking systems and neural networks into a peer-to-peer equity exchange are covered.

**Traditional Broker Experience** An advantage of being a traditional broker instead of a tokenized exchange is the ability to custody and onboard traditional equities. Tokenized platforms frequently state, "we are only a software firm and do not participate in regulated activities such as custodial or clearing services, order execution, investment advice, asset management, and other such financial services." We believe this is to their detriment. Ahrvo's custodian platform will offer front and back office services for firms. By focusing on a larger market (equities vs cryptocurrency), AhrvoDEEX's organic growth should exceed tokenized competitors.

**Competent Blockchain Developers** Ahrvo is working with a seasoned team of blockchain developers. The development firm is CMMI Level 3 and ISO 9001:2015 certified. In total, we have access to a team of 35 blockchain developers but will be working with a team of 5-7 developers initially. Their experience includes: launching public and private blockchain by forking, creating native coins, changing specifications like reward logic, inflation rate, etc., and configuring mining tools.

**Infrastructure** Current market participants (mainly RavenCoin and EquiBit) are forks of Bitcoin. We view this as a structural impediment given the nature of the industry (high transaction volume). The consensus protocol of their blockchains is Proof of Work (POW). In POW, miners require a lot of energy to validate transactions. The implicit and explicit cost associated with bitcoin-based platforms has become apparent when transaction volumes rise with the price of the underlying cryptocurrency. Ahrvo's blockchain will be forked from Stellar, and use Proof of Stake (POS)- a more cost-efficient and environmentally friendly consensus protocol than POW

## TOKENOMETRICS

### TOKENOMICS

Name of coin: Ahrvo  
Coin Symbol: (RVO)  
Token Supply: 500,000,000  
Hard Cap (USD): \$50 million  
Soft Cap (USD): \$5 million

### TOKEN ALLOCATION



- 40% Token Sale
- 20% Ecosystem Rewards
- 20% Team/Investors/Employee Recruitment
- 15% Business Development/Company Reserves
- 2% Ongoing Referral Program
- 2% Token Sale Bounty Program
- 1% Token Sale Advisors

### FUND UTILIZATION



- 50% Research and Development
- 20% Operating Cost and Working Capital
- 15% Marketing and Advertising
- 5% Legal and Regulatory
- 5% Network Incubator
- 5% Required Reserves and Excess Reserves

### RESEARCH AND DEVELOPMENT

- Quantitative Investing Systems Development
- Blockchain and Smart Contract Development
- iOS and Android Development
- API and SDK Development
- White Label Suite Development
- Desktop/Cloud-Based Platform
- Investment Portal Development (OSX, Linux, Windows)

## ROADMAP

