Thrive Financial

WHITE PAPER

AI QUANT MASTERY

Version 1.0

Preface

As the traditional financial system faces the challenges of data silos, technology monopolies, and unbalanced value distribution, Thrive Financial, with the mission of "making cutting-edge quantitative technology an inclusive asset," has officially launched the TFX ecosystem token. This token is not only a payment medium, but also the core value engine that drives the self-evolution of the next-generation fintech ecosystem.

We are witnessing a triple paradigm shift:
◆ The democratization of technology: Institutional-grade AI quantitative tool ZenithQuant lowers the barrier to entry through the TFX token, giving retail investors access to hedge fund-level trading capabilities for the first time;
◆ The reconstruction of data value: Every piece of test feedback contributed by users (over 11,350 real-time verifications cumulatively) is incentivized through tokens to feed back into the system's evolution, forming a data flywheel;
◆ The collaborative ecosystem revolution: TFX, as a unified value carrier, connects seven core scenarios, including education, trading, and asset management, to build a closed-loop economic model.

We sincerely invite global investors to participate in this financial revolution driven by algorithms and tokens. TFX is not only a tool, but also a contract to reshape the financial value chain.

Thrive Financial

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1. Project Vision

1.1 Mission Statement

Reshaping the power structure of AI fintech

In the traditional financial system, cutting-edge quantitative technology and AI investment tools have long been monopolized by institutions, leaving individual investors facing a triple barrier of high barriers to entry, low transparency, and limited voice. Thrive Financial, leveraging the TFX token, is building a three-pronged foundation for the next-generation fintech ecosystem:

Achieve three major paradigm innovations through token economy:

- Technological Equality: Unlock the ZenithQuant AI system (institutional-grade quantitative strategies, real-time signals, and risk assessment tools) with TFX payments, breaking down the technical barriers to entry for traditional asset management services.

- Value Loop: User-contributed trading data and ecosystem participation are converted into quantifiable, shared benefits (such as testing rewards, governance profit sharing, and ecosystem growth dividends) through token incentives.

- Ecosystem Integration: Connecting trading, education, and asset management scenarios, TFX becomes the unified value medium for the Thrive Financial ecosystem and its partner network.

1. Project Vision

1.2 Strategic Objectives

Technology Coverage

Attracting over 100,000 users to participate in AI system testing and optimization

Becoming a Stripe-like infrastructure for AI quantitative trading

Community size

Establishing a governance community with over 500,000 token holders

Achieving fully decentralized DAO-driven ecosystem governance

Scene Penetration

Covering 80% of payment scenarios within the ecosystem

Third-party payment platforms account for over 30% of payment scenarios

Value Anchoring

Token price exceeds 250 USDT (2026)

Achieve stable value support of 1000 USDT

1.3 Future Vision

Global Ecosystem Network:

- 🇬🇧London Quantitative Team Strategy Development → 🇸🇬Singapore Asset Management Platform Profit Sharing → 🇰🇷Seoul Virtual Academy Teaching → 🇧🇷São Paulo Community Governance

Virtual and Real Integration Scenarios:
At Thrive Metaverse Financial Academy, users use TFX to pay for:

- VR Trading Masterclasses

- Rent an AI Strategy Backtesting Sandbox

- Redeem Real Market Investment Diagnostic Reports

2. Token Issuance Objectives

2.1 Marketing and Brand Building

Thrive Financial will comprehensively enhance its global influence in quantitative investment and AI financial technology, attract early users, partners, and institutional investors through token issuance, and create strong market momentum for the official launch of the ZenithQuant AI investment system. Core implementation measures include:

Collaborate with top industry media outlets (such as Cointelegraph and Bloomberg) for in-depth coverage.

Expand brand exposure at major global financial conferences (TOKEN2049 and Consensus).

Aim to reach 500,000 potential users during the initial token launch.

2.2 Ecosystem Testing and Data Accumulation

Using TFX as an incentive tool, we drive users to participate in the real-time testing of the ZenithQuant AI system, forming a closed loop of data contribution:

Plans to accumulate over 100,000 real-world market transaction data sets.

Establish a tiered reward system: 5 TFX per basic data feedback session, 200 TFX per major vulnerability submission session.

Through continuous data feedback, system profitability will be increased by over 30%.

2. Token Issuance Objectives

2.3 Community Building and Consensus Building

Build a decentralized global investor community to achieve a mechanism of shared benefits and shared risks:

Establish a three-level community incentive system

- Content Creator Rewards (Technical Analysis/Strategy Sharing)

- New User Referral Commission (Up to 200 TFX/User)

- Governance Proposal Contribution Fund (Annualized 500,000 TFX Reserve)

The goal is to exceed 500,000 addresses within 12 months and achieve an 80% approval rate for community governance proposals.

2.4 Foundation for Future Ecological Expansion

Establishing TFX as the core value carrier of the Thrive Financial ecosystem, empowering diverse scenarios:

Achieve full coverage of the four major payment scenarios by 2025

- AI trading signal subscription
- Financial education and training courses
- Expert investment advisory services
- Community event participation

The profit sharing mechanism will be launched in 2026. Holders of ≥500 TFX will be able to share in asset management profits.

Provide underlying token support for innovative scenarios such as the Metaverse Virtual Investment Academy

2.5 Target guarantee mechanism

To ensure the effective achievement of the goals, the project team has established a three-tiered guarantee system:

Transparent progress disclosure

A monthly "Goal Achievement Tracking Report" will be published on the official website, including:

- Real-time data accumulation (e.g., number of test transactions)
- Community growth data

(ratio of holding addresses to active users)

- Payment scenario integration progress

Dynamic risk response plan

- If user growth lags: Launch a liquidity mining program, increasing APY to 25%.
- If insufficient use case penetration: Force ecosystem services to exclusively use TFX payments.
- If regulatory changes occur: Immediately activate smart contract geo-locking.

Third-party audit verification

We hired PricewaterhouseCoopers (PwC) to audit key metrics quarterly:

- Token circulation and destruction records
- Ecosystem incentive pool expenditure details
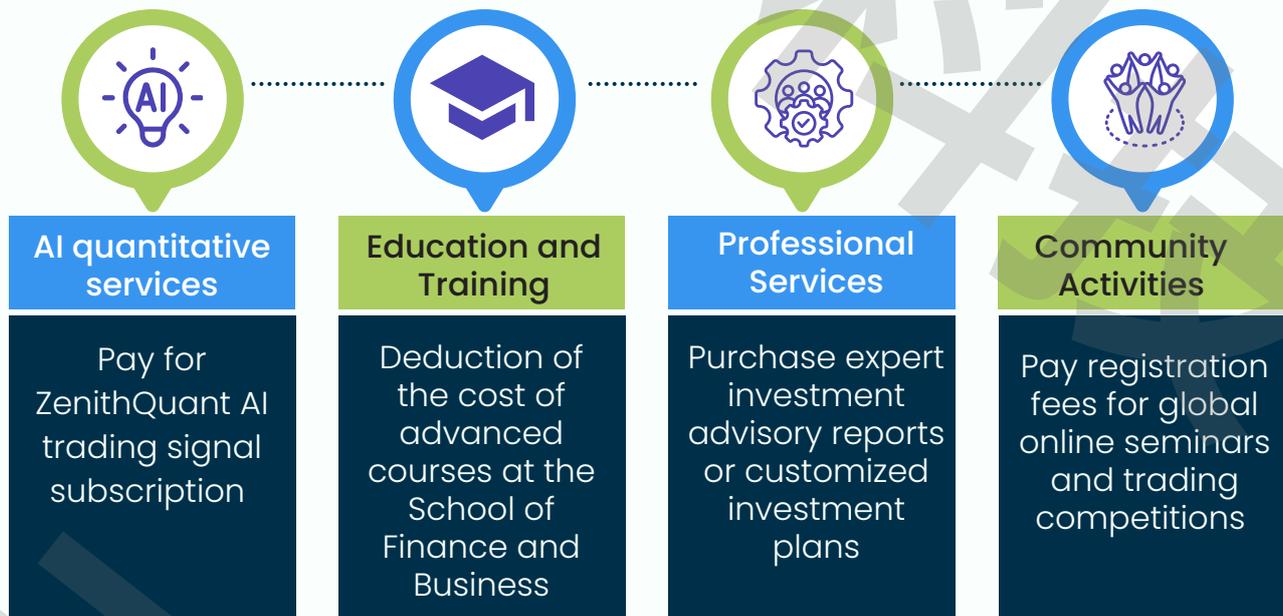- Revenue sharing fund reserves

3. Token Core Functions
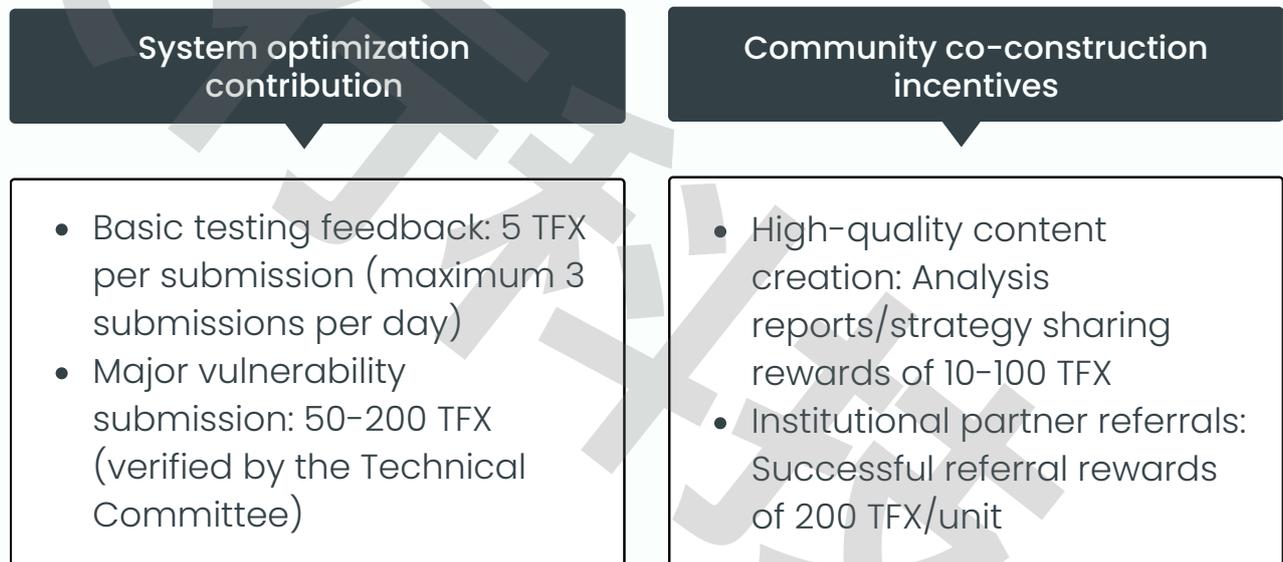
3.1 Core functions at this stage

◆ Ecological payment tools

As a universal payment medium within the ecosystem, TFX covers four high-frequency scenarios:

AI quantitative services	Education and Training	Professional Services	Community Activities
Pay for ZenithQuant AI trading signal subscription	Deduction of the cost of advanced courses at the School of Finance and Business	Purchase expert investment advisory reports or customized investment plans	Pay registration fees for global online seminars and trading competitions

◆ User incentive engine

Drive ecosystem participation through token rewards:

System optimization contribution	Community co-construction incentives
• Basic testing feedback: 5 TFX per submission (maximum 3 submissions per day) • Major vulnerability submission: 50-200 TFX (verified by the Technical Committee)	• High-quality content creation: Analysis reports/strategy sharing rewards of 10-100 TFX • Institutional partner referrals: Successful referral rewards of 200 TFX/unit

3. Token Core Functions

3.1 Core functions at this stage

◆ Participation in governance decision-making

Coin holders have the right to make decisions on platform development:

Basic permissions:

- Holders of ≥1,000 TFX can participate in proposal discussions

Voting weight:

- Every 1,000 TFX = 1 vote (major decisions require 100,000 votes).

- Core decision areas: Upgrading profit distribution rules, order of integration of new scenarios, and reserve fund utilization plans.

◆ Transaction cost optimization

Provide substantial fee reductions for coin holders:

Fee discounts on partner exchanges	ZenithQuant AI system housekeeping expenses deduction
• Gate.io/MEXC platforms will enjoy a 25% fee reduction. • This fee will increase to 40% after Binance/OKX integration (expected Q2 2026).	• Using TFX payment can reduce API access fees and data query fees

3. Token Core Functions

3.2 Future expansion capabilities

◆ Asset management income sharing

Participation threshold:

- Holding ≥500 TFX

Profit sharing mechanism:

- Share the quarterly net profit of ZenithQuant's asset management products based on your holdings.

- Allocated funds will be distributed in USDT to your linked wallet.

Expected scale:

- The profit pool target for 2026 is US$3 million

◆ Cross-chain financial integration

Multi-chain intercommunication:

- Supports mainstream public chains such as Ethereum, BNB Chain, Solana, etc.

DeFi application scenarios:

- Staking Mining: Annualized Return 8%-15% (Dynamically Adjusted with TVL)

- Lending and Collateralization: Maximum Collateralization Ratio 60% (Partnered Platforms: Aave/Compound)

3. Token Core Functions

3.2 Future expansion capabilities

◆ Membership rights certificate

Level system:

Open interest	Membership Tier	Exclusive rights
≥5,000 TFX	gold	Access to monthly strategic workshops
≥20,000 TFX	platinum	Private Hedge Fund Allocation Strategy
≥50,000 TFX	Black Diamond	Annual in-person master class seat

◆ Metaverse Financial Education

Virtual scene application:

- Pay for immersive investment training courses (VR trading simulator usage fees)

- Redeem virtual trading competition chips (such as entry into the Global Quantitative Championship)

NFTization of educational credentials:

- The certificate of completion will be issued in the form of NFT (minting fee must be paid by TFX)
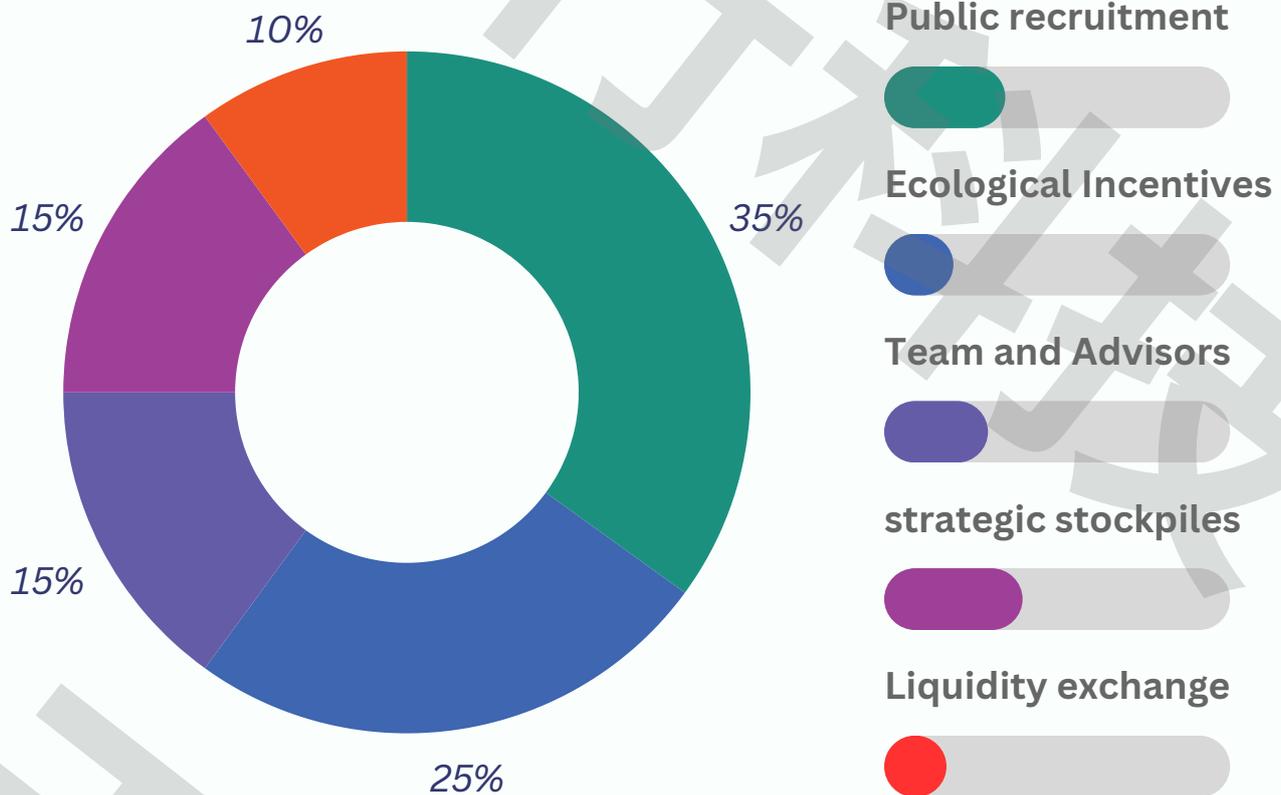
4. Token Economic Model

4.1 Core Parameters

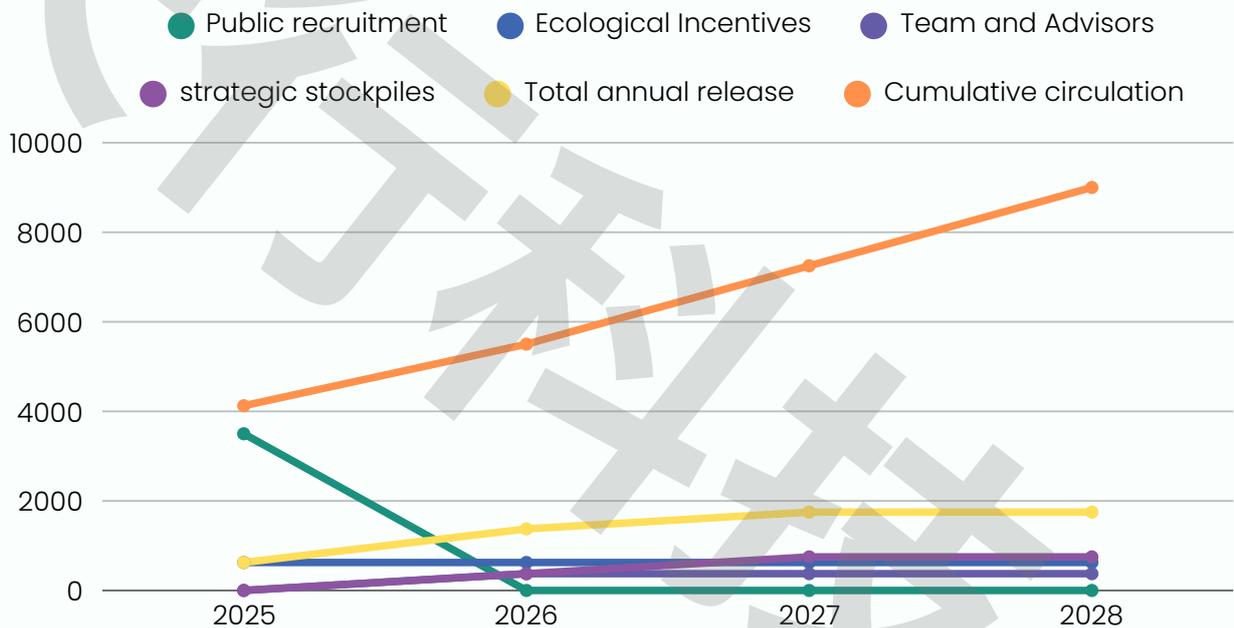| property	content
Token Identification	TFX
Total Supply	100 million
Initial circulation	35 million
Accuracy	18-bit
Largest individual address holdings	≤5% of total supply
Minimum holdings required for governance proposals	1,000 TFX
fundamental protocol	ERC-20 Standard
Cross-chain compatibility	LayerZero OFT Protocol

4. Token Economic Model

4.2 Allocation Structure and Release Rules

Allocation Overview:

10%

35%

15%

15%

25%

Public recruitment

Ecological Incentives

Team and Advisors

strategic stockpiles

Liquidity exchange

Release curve:

Unit | 10,000 pieces

- Public recruitment
- Ecological Incentives
- Team and Advisors
- strategic stockpiles
- Total annual release
- Cumulative circulation

4. Token Economic Model

4.2 Allocation Structure and Release Rules

project	Proportion	Release information	Compliance verification
Public recruitment	35%	Complete release on the day of the Token Generation Event (TGE)	Third-party custody at Swiss Sygnum Bank
Ecological Incentives	25%	Distributed incrementally over a period of 48 months, 208,333 tokens will be released each month, commencing 30 days after the Token Generation Event (TGE).	Smart contracts are executed automatically, and the addresses are publicly accessible.
Team and Advisors	15%	Complete lock-up for 12 months, succeeded by equal monthly distributions over 36 months.	Legal agreement stipulations (forfeiture of unissued shares due to breach of contract)
strategic stockpiles	15%	Locked until June 30, 2026, and released over a subsequent 24-month period.	Multi-signature cold wallet (5-of-9 mechanism)
Liquidity exchange	10%	Permanently locked in Uniswap V3 and partner centralized exchange fund pools.	Announcement of the Destruction of Liquidity Certificates

4. Token Economic Model

4.3 Value Enhancement Mechanism

◆ Ecological circulation optimization

Scenario fee mechanism:

- In payment scenarios within the ecosystem (course subscriptions, signal services, etc.), the system automatically charges a circulation adjustment fee of 0.5%-2%. This fee is transferred to a non-circulating address in real time and permanently withdrawn from market circulation.

Tiered rate design:

Transaction sum	Rates
<$1,000	0.5%
$1,000 - $10,000	1.2%
>$10,000	2%

◆ Profit reinvestment plan

- Trigger Condition: Automatically initiated when ZenithQuant's AI asset management business generates net profits exceeding $1 million in a single quarter.

- Execution Process: ① 20% of net profits will be transferred to a designated buyback pool. ② Progressive token acquisition will be conducted in the secondary market using the TWAP algorithm. ③ Acquired tokens will be transferred to a strategic reserve pool and suspended from circulation.

- Initial Target: Complete a buyback worth $1.5 million (approximately 5 million tokens at market price) by Q4 2025.

4. Token Economic Model

4.4 Stability assurance system

◆ Dynamic regulation of circulation volume

Market Price Protection:
- If the closing price remains below the issue price (0.3 USDT) for 30 consecutive days, the release of team and advisor tokens will be automatically suspended.

Reserve Release Governance:
- Governance vote approval rate ≥ 60%
- Participation votes ≥ 10% of the circulating supply

◆ Extreme market response

- During periods of significant short-term price fluctuations (24-hour volatility > 40%), ecosystem incentive distribution will automatically enter a cool-down period.

- Profit reinvestment plans may be temporarily adjusted to reserve fund injections (requiring 75% approval by a governance vote).

◆ Inflation defense mechanism

All ecosystem incentives are distributed using a floating-quantity system:
- Basic formula:
  Distribution amount = Fixed reward × (Target price / Current price)

- Example: If the TFX price increases by 100%, the number of tokens required to generate rewards of equal value will be halved.

5. Technical Architecture

5.1 Infrastructure Layer

Components	Technical Resolution	Core Principles
Blockchain Protocol	Ethereum Mainnet (ERC-20 Standard)	Security and decentralization
Cross-chain solutions	LayerZero OFT Protocol	Achieve multi-chain asset interoperability with a 70% reduction in gas fees.
Data storage	IPFS and Arweave dual-track storage	Censorship-resistant distributed storage (files are permanently verifiable)
Oracle Solutions	Chainlink VRF and API3	Real-time financial data price feed (latency < 500ms)

5. Technical Architecture

5.2 Smart Contract Architecture

◆ **Core Contract Group**

Contract Classification	Functional Description
TFX Master Agreement	Token issuance, transfer, and balance inquiry
Deflation Management Agreement	Payment processing fee and circulation adjustment
Governance Voting Agreement	Proposal formulation/voting/outcome implementation
Cross-chain bridge agreement	Cross-chain asset transfer and status synchronization.

◆ **Key safety features**

- Multi-Signature Control: Core contracts are managed by a 5/9 multi-signature wallet (SignKeys/GridPlus).

- Timelock Mechanism: Major upgrades will be delayed for 48 hours (community oversight window).

- Circuit Breaker Protection: Contracts will be automatically suspended if daily trading volume increases by 300%.

5. Technical Architecture

5.3 Security Defense System

◆ Active protection mechanism

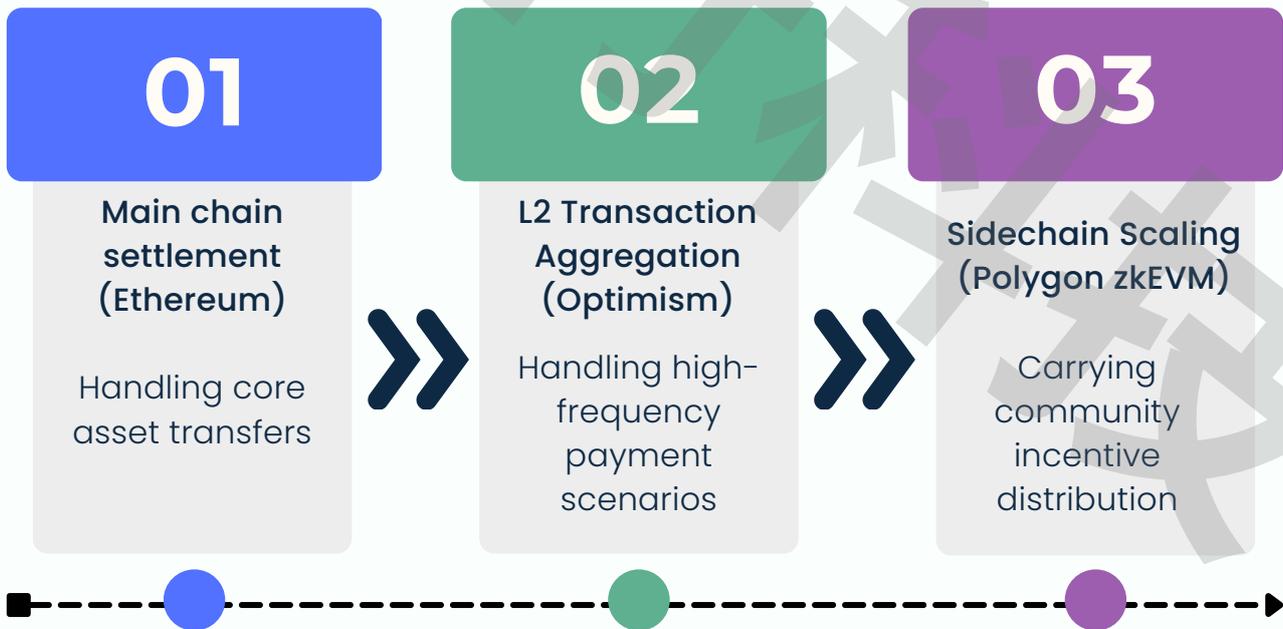| Smart Contract Audit	• CertiK: Comprehensive Penetration Test (Score 98/100) • Hacken: Economic Model Attack Simulation (Through 32 Attack Vectors)
Real-time monitoring	• Forta network detects abnormal transactions (response time <8 seconds) • Chainalysis TRM anti-money laundering scan

◆ Disaster Recovery Plan

Risk Category	Countermeasures
Private key exposure	MPC multi-signature rotation protocol (quarterly automatic update)
Contract Vulnerabilities	$9 million bug bounty initiative (hosted by Immunefi)
Regulatory risks	Regional smart contract lock (automatically detects restricted IP)

5.4 Performance Optimization Design

◆ Tiered expansion strategy

01	02	03
Main chain settlement (Ethereum)	**L2 Transaction Aggregation (Optimism)**	**Sidechain Scaling (Polygon zkEVM)**
Handling core asset transfers	Handling high-frequency payment scenarios	Carrying community incentive distribution

◆ Tiered expansion strategy

Scenario	TPS	Delay	cost
Token Transfer	85+	<15s	$0.12
Cross-chain transactions	40+	<20s	$0.35
Governance Balloting	120+	<5s	$0.02

6. Development Roadmap

◆ Phase 1: ICO launch phase

Time	February 3, 2025 – May 20, 2025	▶
ICO Price	0.3 USDT	▶
Target Price	1.5 USDT (completed)	▶

Strategic goals:

- Complete the initial token distribution and guide the first round of user participation.
- Establish expectations for token fundamentals and anchor the initial market valuation.
- Build a prototype community and gather early seed users and opinion leaders.
- Achieve the first step in the "value discovery" phase and establish project credibility.

◆ Phase 2: Market Value Management

Time	October 10, 2025 – February 10, 2026	▶
Target Price	25 USDT–50 USDT	▶

Strategic goals:

- Systematically improve liquidity and establish a stable orderbook structure.
- Refine the reorganization of token holdings to guide the concentration of tokens in the hands of core holders.
- Establish a price "safety margin" to provide a valuation foundation for secondary market expansion.
- Strengthen investor confidence and enhance market recognition of the project's long-term value.

6. Development Roadmap

◆ Phase 3: Secondary Market Expansion

Time	February 10, 2026 – June 10, 2026
Promotion Platform	KuCoin, Gate.io, MEXC (confirmed); Binance, OKX (timing integration)
Target Price	100 USDT–250 USDT

Strategic goals:

- Expand trading channels and enhance global market accessibility and trading depth.
- Leverage the power of leading platforms to attract incremental capital from institutional and retail investors.
- Strengthen TFX's brand recognition and market capitalization in the global secondary market.
- Build an international distribution network to establish a solid distribution foundation for an ecosystem-based development.

◆ Phase 4: Ecological closed-loop construction period

Time	June 10, 2026 – June 10, 2027
Target Price	500 USDT–1000 USDT

Strategic goals:

- Deeply embedded in the Thrive Financial ecosystem, it supports core applications such as AI trading, quantitative platforms, and payment systems.
- Establishing a closed economic loop of "token payment - user participation - data contribution - incentive and profit sharing."
- Enabling high-frequency, real-world use cases to drive sustained token value.
- Building a long-term, active consensus community to shift token value from speculation to fundamentals.

7. Legal Notice

7.1 Key Risk Disclosures

◆ Market Risk

- Token prices may fluctuate significantly due to factors such as market supply and demand, regulatory policies, and technical vulnerabilities.

- Insufficient liquidity may make it impossible to buy or sell at reasonable prices.

◆ Technical risks

- Smart contract vulnerabilities could result in asset loss (audited by CertiK, but unknown risks cannot be ruled out).

- Cross-chain bridging poses asset custody risks.

◆ Regulatory risks

- Significant uncertainty exists regarding regulatory policies in various countries, which may lead to service interruption or termination.

- Revenue-sharing mechanisms may be considered securities offerings.

◆ Project execution risks

- The actual profitability of the ZenithQuant AI system may fall short of expectations.

- The implementation of the ecosystem is subject to potential delays.

7. Legal Notice

7.2 Definition of Token Properties

TFX (Thrive Financial Exchange Token) is a utility token designed to:
- Access specific services within the Thrive Financial ecosystem (such as AI trading signals, training courses, etc.)
- Participate in platform governance voting
- Receive ecosystem incentives

Solemnly declare:

TFX does not represent any form of:
- Equity or ownership certificate
- Debt or creditor-creditor relationship
- Security investment contract
- Financial asset or payment instrument (as defined by the regulator)

7.3 Disclaimer

Thrive Financial Ltd (UK registration number: 11457236) declares:

Not an investment advice: The contents of this white paper do not constitute investment advice, a prospectus, or an offer to subscribe.

Limitation of Liability:
We assume no liability for losses arising from the following circumstances:
- User error (e.g., loss of private keys, erroneous transfers)
- Force majeure (war, natural disasters, sudden changes in global regulatory policies)
- Third-party service failures (exchanges/wallets/cross-chain bridge operators)

Right to Change: We reserve the right to adjust token functionality, economic parameters, or terminate the project at any time (30 days' advance notice required).