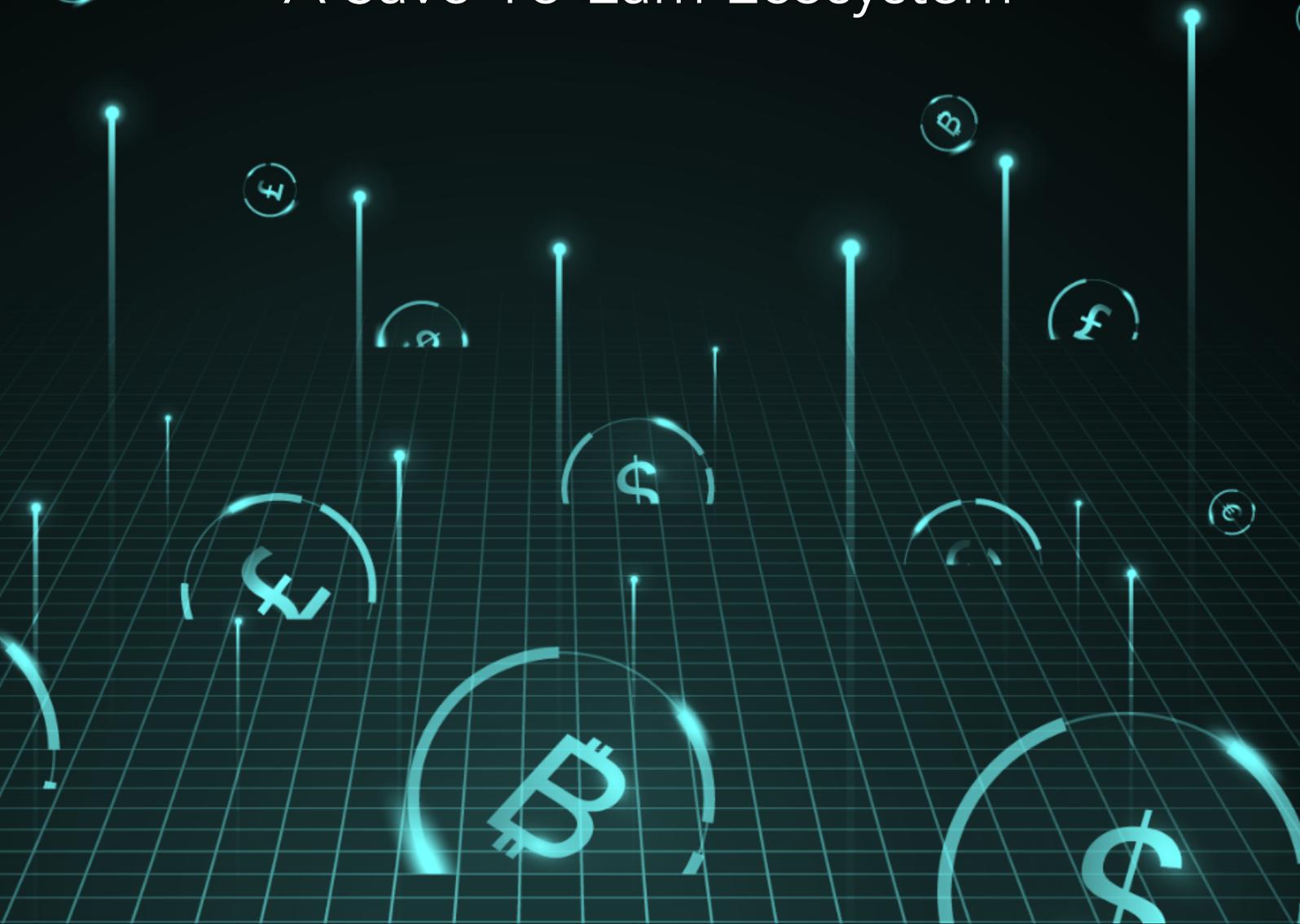




\$REIX

A Save-To-Earn Ecosystem



2021

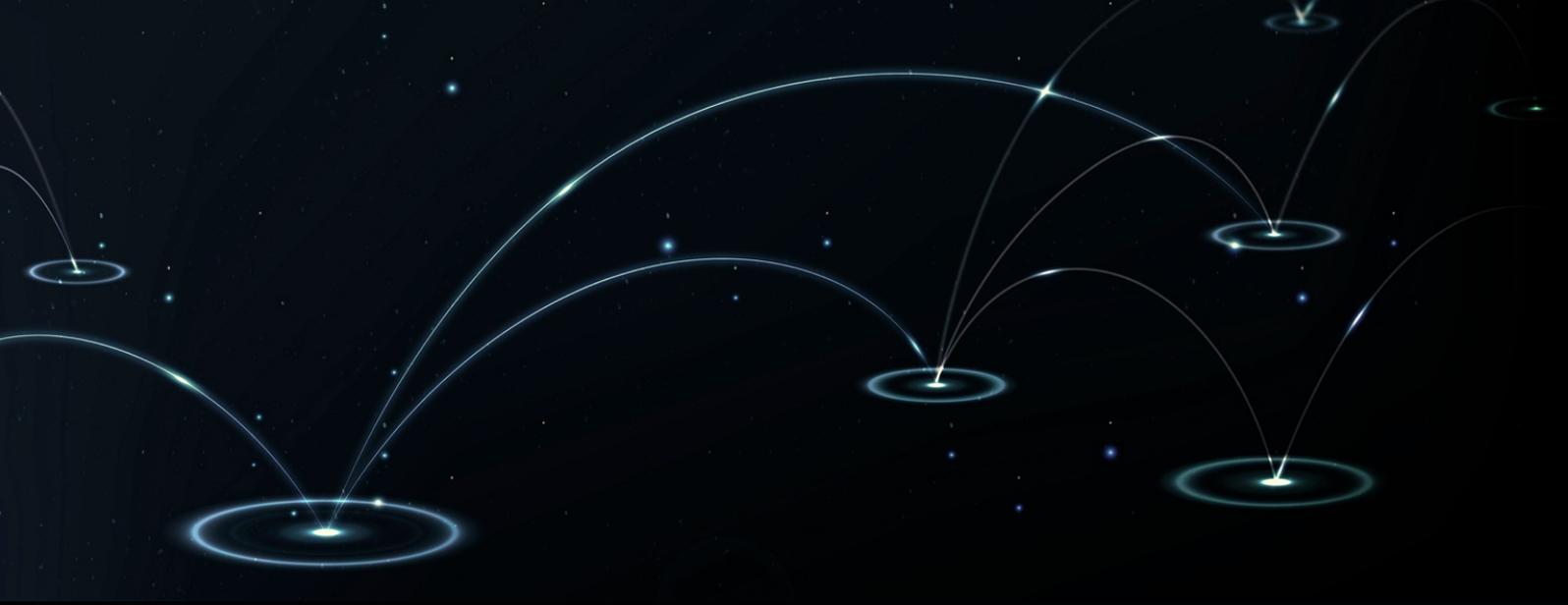


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DISCLAIMER

This whitepaper has been prepared solely to *inform* potential participants of the \$REIX Network with respect to a proposed technical implementation of, and architecture for, the \$REIX Network. This whitepaper is non-binding in all respects and does not create any legal obligation on any person (including AREIX Analytics Limited). The ultimate implementation of the \$REIX Network is dependent upon several factors and risks outside of the control of AREIX Analytics Limited, including regulatory risks, contributor participation, the adoption of blockchain technology, and the continued use and adoption of the Ethereum network. Nothing in this whitepaper or otherwise shall require AREIX Analytics Limited to take any steps to develop or otherwise implement the \$REIX Network. AREIX Analytics Limited reserves the right to abandon the \$REIX Network and/or to change the implementation of the \$REIX Network contemplated by this whitepaper at any time and for any reason. Prospective users of the \$REIX Network and other contributors to the \$REIX Network are advised to contribute and/or participate at their own risk and without reliance on any statement contained in this whitepaper.

SPECIAL NOTE

This whitepaper contains forward-looking statements that are based on our beliefs, and assumptions and on information currently available to management. Some of the statements in this whitepaper contain forward-looking statements. In some cases, you can identify forward-looking statements by the following words: "may," "will," "could," "would," "should," "expect," "intend," "plan," "anticipate," "is designed to," "believe," "estimate," "predict," "project," "potential," "continue," "ongoing," or the negative of these terms or other comparable terminology, although not all forward-looking statements contain these words.

These statements involve risks, uncertainties, assumptions, and other factors that may cause *material difference between actual results*, levels of activity, performance, or achievements and the information expressed or implied by these forward-looking statements. Although we believe that we have a reasonable basis for each forward-looking statement contained in this whitepaper, we caution you that these statements are based on a combination of facts and factors currently known by us and our projections of the future, about which we cannot be certain. Forward-looking statements in this whitepaper include, but are not limited to, statements about: a) developing and designing our network; b) the anticipated development and growth of our network; c) our expectations regarding demand for the applications that are intended to use our network; d) maintaining and expanding our base of network users and application developers; e) *our anticipated growth and growth strategies, as well as our ability to effectively manage the growth and effect of these strategies*; f) the reliability of the third-party infrastructure and the blockchains on which our network depends; g) our expectations regarding whether a trading market may develop for the \$REIX Tokens; h) our expectations regarding regulatory developments and their effect on our network; and i) the ability of applications on our network to develop a user base and a successful business model.

We cannot assure you that the forward-looking statements in this whitepaper will prove to be accurate. Furthermore, if the forward-looking statements prove to be inaccurate, the inaccuracy may be material. *Considering* the significant uncertainties in these forward-looking statements, you should not regard these statements as a representation or warranty by us or any other person that we will achieve our objectives and plans in any specified time frame, or at all. We undertake no obligation to *any public update of these forward-looking statements*, whether because of new information, future events or otherwise, except as required by law.

INTRODUCTION & VISION

We believe that *the* continued and rapid growth of demand for wealth tech, combined with the evolution of blockchain technology, *can create significant opportunities for businesses in the industry to benefit from the network development.* The opportunity to leverage blockchain technology and a crypto token to share the benefits of the network's development will help align the interests of key stakeholders in the network and help drive attention and activities within the network.

To be successful, however, such a network will still need to provide cohesive user experiences and platform ubiquity that we believe consumers have come to expect. We are on a mission to build this next generation of wealth tech network. We believe that the \$REIX cryptoeconomic business model *answers to this mission that eventually changes the wealth management economy.*

Initially, \$REIX Tokens will have basic functionality within the first \$REIX app, the AREIX App. This will provide the foundation for the development of the \$REIX Network, so that users of \$REIX apps will be able to earn social capital for their contribution to the apps in the future, providing them with application utility. We also believe that a cryptoeconomic business model like \$REIX creates strong incentives for early adopters to participate even before a critical mass of users is achieved. *Users will be allowed to earn and spend \$REIX Tokens through participation and consumption. Eventually, the combination of a community of users and the reward pool for key contributors who enhance \$REIX Token with new use cases will provide the foundation for the long-term development of \$REIX Network.*

With the *adaptation* of digital currency, AREIX Analytics Limited (AREIX in short) is taking on this challenge using its expertise in developing and operating consumer-facing, wealth tech apps. Having *achieved* 12 accolades since 2020, AREIX has been *an* innovative pioneer in the fintech and wealth management space. AREIX has created an AI-enabled wealth tech app powered by a digital currency within the context of personal daily *financial* management. AREIX is now leveraging its technology, expertise, user-base and other assets to build the infrastructure for an open, decentralized wealth tech network—the \$REIX Network.

GLOSSARY

This whitepaper uses certain defined terms frequently. These terms are shown in bold and are defined below in this Glossary:

TERMS	DEFINITION
\$REIX app	An application in the \$REIX Network that supports \$REIX Tokens as a currency. It (1) offers special functionality to \$REIX Token holders, (2) rewards users in \$REIX Tokens for user engagement and (3) shares information with other apps in the \$REIX Network using a distributed ledger.
\$REIX Network	<p>A group of applications that utilize the \$REIX Token and blockchain tools to share a common currency, user identity, reputation, and rewards system between each other, forming a network in which contributing participants are fairly rewarded.</p> <p>With the goal of creating a wealth tech network, the \$REIX Network's blockchain infrastructure, set of open-source tools, and economic incentives structure are intended to attract users and key contributors to contribute to the network in ways of app activities, validator work, trading model development, etc.</p>
\$REIX Blockchain	An independent "sidechain" connected to the Ethereum blockchain <i>that will only be introduced</i> when \$REIX Network expands in the future. It will be run and maintained by Validators. The \$REIX Blockchain will allow scalable and cost-efficient data sharing between \$REIX apps in the long run. The data can be used by other \$REIX apps to improve user experience and is also used by the \$REIX Protocol Loyalty and Rewards Engine to generate Protocol Token Rewards.

TERMS	DEFINITION
\$REIX Token	An ERC-20 token that is used to unlock functionality in \$REIX apps. It is transferrable and will be used to reward \$REIX Network participants including users and key contributors like Validators and trading models developers. In the future, \$REIX Tokens may have various additional functionalities including voting and the governance of the \$REIX Network as a whole.
\$REIX Protocol	The set of conventions followed by \$REIX network participants in order to coordinate and incentivize the maintenance of a shared database and rewards system (e.g. the way data is reported to the \$REIX Blockchain or the way rewards are distributed).
Protocol Token Rewards	\$REIX Tokens that will be algorithmically distributed by \$REIX Protocol Loyalty and Rewards Engine to \$REIX apps and key contributors in the \$REIX Network. These rewards are designed to provide utility and incentivize key contributors and other users to contribute to the \$REIX Network. Protocol Token Rewards will account for X% of the overall supply of \$REIX Tokens.
\$REIX Protocol Loyalty and Rewards Engine	<p>A smart contract on the Ethereum blockchain that will determine the allocation of Protocol Token Rewards every twenty-four hours based on an algorithm. The algorithm will <i>consider</i> the portion of the overall \$REIX user activity that each app in the \$REIX Network generates. We expect that, as a result, the higher the number of \$REIX Tokens used actively within a \$REIX app, the more Protocol Token Rewards are allocated to that specific \$REIX app by the \$REIX Protocol Loyalty and Rewards Engine.</p> <p>Users of each app will, in <i>return</i> receive a portion of the Protocol Token Rewards <i>in the form</i> of User Token Rewards, based on their contribution and engagement, as defined in each app's in-app reward system for user reward allocation.</p>

TERMS	DEFINITION
<p>Validator</p>	<p>One of the \$REIX Network participants and key contributors who are responsible for running the \$REIX Blockchain and recording data to the \$REIX Blockchain. Validators also pass key data between the \$REIX Blockchain and the Ethereum blockchain (acting as an "oracle"), as they submit daily updates to the \$REIX Protocol Loyalty and Rewards Engine.</p> <p>They will be rewarded with Protocol Token Rewards for their validator work by \$REIX Protocol Loyalty and Rewards Engine.</p>
<p>AlphaGen</p>	<p>One of the \$REIX Network participants and key contributors who <i>oversee the development of the trading models</i> for \$REIX Token. <i>The team mainly consists of AREIX staff and independent developers who are interested in joining AlphaGen,</i></p> <p>Their contribution to the \$REIX Network will be rewarded with Protocol Token Rewards by the \$REIX Protocol Loyalty and Rewards Engine.</p>
<p>Pending \$REIX</p>	<p>Each time a \$REIX app rewards a user with \$REIX Tokens for in-app activities, the user will <i>receive an indication</i> within the \$REIX app that he/she will be entitled to receive User Token Rewards upon his/her completion of additional necessary steps. These amounts are recorded on the \$REIX Blockchain and referred to as Pending \$REIX, a provisional accounting entry. Once the user completes the necessary steps to claim the tokens, the \$REIX App will then transfer the \$REIX Tokens on the Ethereum blockchain, and the Pending \$REIX will be marked as settled. The recording of this Pending \$REIX information will, in turn, help improve the user experience of \$REIX apps in the network.</p>

TERMS	DEFINITION
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**AREIX Analysis Limited
(AREIX in short)**

An award-winning and fast-growing wealth tech company based in Hong Kong. It develops and offers smart personal *financial* management service in a form of Robo-Assistant, the AREIX App, for millennials who seek to build proactive *habits* on wealth management and make better-informed investment decisions.

With the introduction of \$REIX Token and operation of \$REIX Network, AREIX Analytics Limited (AREIX in short) is on a mission to create an open, sustainable, and equitable network that fairly rewards *all its* network participants for their engagement and contributions to the network. A portion of the \$REIX Tokens will be issued to AREIX to support its own operations and to distribute as grants to partners and other contributing \$REIX Network participants supporting its mission. This portion of \$REIX Tokens is defined in the paper as "Operational Capital".

AREIX App

A mobile Robo-assistant application developed by AREIX, where any user can easily get their personal *financial* management done. With its research-led hyper-personalised recommendation engine and budgeting optimisation system, AREIX App simplifies personal *financial* management for millennials smartly into 3 steps: budgeting, investment, and financial goal fulfilment.

It is also the first \$REIX app in the \$REIX Network. With \$REIX Token being integrated seamlessly into the app, AREIX App will be able to incentivise and motivate users to further improve their financial well-being with the app.

\$REIX NETWORK

The \$REIX Network will be a network of consumer-facing apps that empower their users by enabling them to accumulate social capital in the form of \$REIX Tokens and giving them a stake in the \$REIX economy. At the start, there will be one \$REIX app, the AREIX App, in the \$REIX Network. Subsequently, we will add additional features to the network, including AlphaGen and other \$REIX Apps, so that users will be better integrated into the \$REIX economy *that functions across various \$REIX apps* operated by AREIX and other potential app developers. The information below describes how we envision the *fully developed \$REIX Network* working.

All \$REIX apps will share several characteristics:

1. \$REIX as Currency:

\$REIX apps will use \$REIX Tokens as a currency that enables users to transact in the app or enjoy premium functionality within the app based on \$REIX Token balance.

2. In-App Wallet:

\$REIX apps will give users a wallet enabling them to easily hold and transact in \$REIX Tokens.

3. Sharing Data on the \$REIX Blockchain:

\$REIX apps will regularly share basic usage data to the \$REIX Blockchain, linking one \$REIX app to the others in the \$REIX Network and its infrastructure. This would enable users to freely move between apps

leveraging on the reputation, relationships, and capital that they accumulate across multiple \$REIX apps.

4. \$REIX Rewards:

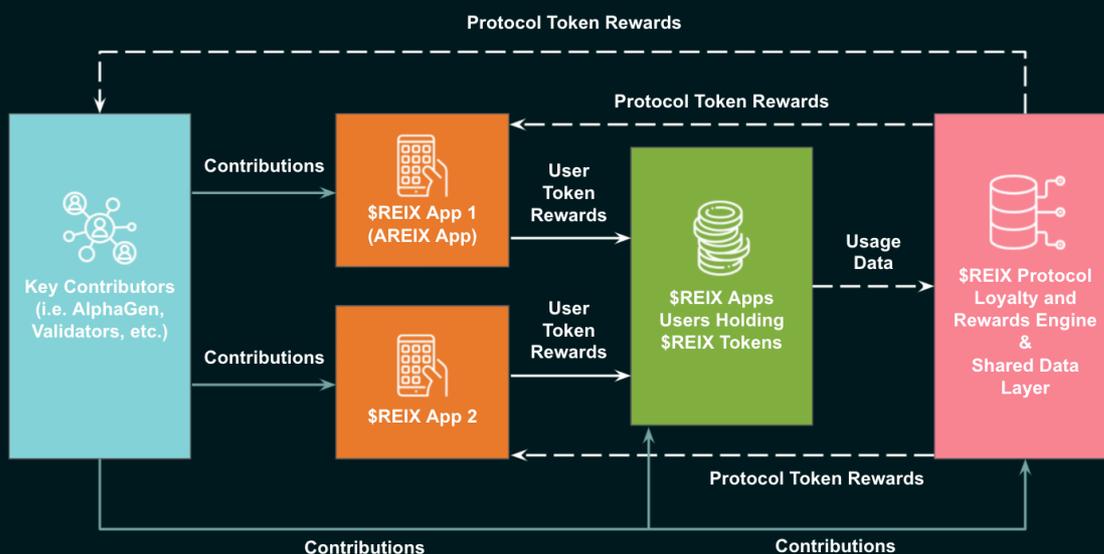
Upon the introduction of the \$REIX Protocol Loyalty and Rewards Engine, \$REIX apps will be eligible for Protocol Token Rewards based on the verifiable activity of \$REIX Token holders on the app. Each \$REIX app then distributes *its* portion of Protocol Token Rewards to its users via an in-app reward system. Accumulation of these rewards empowers *each user's* experience and status in the \$REIX Network.

We believe that the structure of the \$REIX Network will inspire further *creations* of popular and user-empowering apps. *The \$REIX Network's infrastructure and cryptoeconomy are being designed to not only connect \$REIX apps and their users to the \$REIX Network, but also incentivize key functions to be performed on this network* (for example development of \$REIX Apps and validation of the \$REIX Blockchain). Thus, we anticipate that Protocol Token Rewards and their allocation mechanics will attract and benefit other potential key contributors like independent model developers, Validator etc, achieving further expansion of the \$REIX Network.

The \$REIX Protocol Loyalty and Rewards Engine is designed to create meaningful functionality for the \$REIX Tokens within \$REIX apps, and to make \$REIX Token the \$REIX apps' chief currency. Users who are highly engaged with the \$REIX app may be rewarded by that \$REIX app with \$REIX Tokens, a transferable ERC-20 token which will *help users to unlock* functionality and status across \$REIX apps and enable transfer between users of the \$REIX Network (see more in \$REIX Token Functionality for End Users). Increased utilization of the \$REIX Token within the network will thus result in more users demanding the token, which has a fixed supply schedule, thereby increasing the value users assign for tokens. We expect growth in the token's value to further draw more users and key contributors to contribute to the \$REIX Network, thereby increasing \$REIX Tokens transaction and fueling the \$REIX Network's growth.

We believe that financially rewarding users and key contributors, as we have previously done with our partner rewards, helps drive more consumer participation and contributes to network growth. We believe that rewarding \$REIX Network participants with \$REIX Tokens will further *amplify* these effects beyond a small group of early adopters, *that* all participants in the network will eventually become eligible for \$REIX Token rewards due to their contribution and engagement. This will apply to anyone and any situation that encourage *user* engagement, etc.

The \$REIX Token economy is being designed to function as described in the *following* figure:



The \$REIX Network infrastructure will be substantially based on the \$REIX Network's *open-source* tools, the \$REIX Blockchain, and smart contracts on the Ethereum blockchain itself.

In summary, the \$REIX Network will consist of the following building blocks:



\$REIX Apps:

Consumer-facing apps that incorporate \$REIX Token wallet and \$REIX Tokens into their code and user experience and share data with the \$REIX Network. AREIX App is the first \$REIX app in the network.



Open-source Software Tools:

Software used by developers to establish the interfaces with the \$REIX Network infrastructure and share data with other \$REIX apps.



\$REIX Blockchain:

Comprised of data supplied by \$REIX apps and written into a *publicly available* record of both app usage data and conditional rights to \$REIX Tokens, run and maintained by Validators.



Smart Contracts on Ethereum:

Daily usage data will be input by Validators into these smart contracts, including the \$REIX Token Contract and the \$REIX Protocol Loyalty and Rewards Engine smart contract. These contracts will then allocate a percentage of newly available \$REIX Tokens to (1) \$REIX apps based on their relative popularity with users, and to (2) key contributors based on their work and contribution to the \$REIX Network.

TOKEN FUNCTIONALITY FOR END USERS

\$REIX apps will be user-facing applications that incorporate \$REIX Tokens as a currency and are admitted into the \$REIX Network so that their daily usage and their users' \$REIX Token and Pending \$REIX balance can be recorded on the \$REIX Blockchain, as well as any other data shared on-chain in the future. AREIX App will be the first initial \$REIX app and we look forward to *having* additional \$REIX apps joining the \$REIX Network in the future.

In the future, subsequent \$REIX app will be issued with \$REIX Tokens in the form of Protocol Token Rewards allocations from the \$REIX Protocol Loyalty and Rewards Engine. Each \$REIX apps will also have a variety of functionalities for \$REIX Tokens, as determined in AREIX's discretion and respective \$REIX apps' in-app reward system.

Before the engine's introduction, AREIX will distribute the \$REIX Tokens as User Token Rewards to the AREIX App users via its in-app reward system. For example, AREIX App users may be able to earn \$REIX Tokens from the app by keeping to the monthly budget or by winning a financial literacy quiz game in the app. It is to note that \$REIX Tokens may be earned by the user in other \$REIX apps or acquired by the user as tips or in secondary markets, if any exist.

\$REIX Tokens are an Ethereum-based and ERC20-compliant cryptographic token that is earned through engagement and contributions to the \$REIX Network. \$REIX Tokens are chiefly intended to serve as the underlying currency in apps that choose to empower their users with \$REIX Tokens. As such, the token can have various use cases, depending on the specific \$REIX app. Some of the functionalities we expect that \$REIX apps created by AREIX and by potential third parties in the future will provide are described below:



The Validator will perform an oracle function to the AREIX Protocol Loyalty and Rewards Engine smart contract on the Ethereum Blockchain.

1. Application-Specific Premium Features:

\$REIX Tokens will entitle holders to enjoy key features based on their \$REIX Token balance, including (1) the power to upvote content or products, (2) discounts for in-app product purchases and (3) access to additional app features like personalised financial analysis, etc. The AREIX App will initially support in-app functionality for granting eligibility to receive more chance in the Stakkery Pool draws, rewarding active and successful users. Other additional functionalities will be rolled out subsequently.

2. Network Reputation and Status:

\$REIX Tokens will enable users to enjoy a \$REIX Network-wide elevated status because the \$REIX Tokens earned in any single app are fungible and the same as those that can be earned in any other \$REIX app. Once additional \$REIX apps are added into the \$REIX Network, this feature of the

\$REIX Network will allow users to effectively “port” their reputation and status across \$REIX apps and maintain a \$REIX Network-wide reputation and status.

3. Voting:

As \$REIX Network matures in the future, \$REIX Token holders may have the ability to influence potential changes to an app, its content or desired features by voting. In addition, \$REIX Token holders may be able to vote on key issues affecting the \$REIX Network, including changes to the algorithm in the \$REIX Protocol Loyalty and Rewards Engine and respective in-app \$REIX reward system or other updates to the \$REIX Network smart contracts.

4. Smart Contracts on Ethereum:

Validators will be able to stake their tokens in order to perform their Validation work and earn Validator rewards in the form of \$REIX Tokens

The first app to incorporate \$REIX Tokens and function as a \$REIX app will be the AREIX App. Outside of the (1) utilization of \$REIX Tokens, (2) participation in the \$REIX Token economy and (3) impact that \$REIX Token ownership and transactions have on the app, the AREIX App is a standard app like those widely available to consumers today and is not running entirely on “decentralized” infrastructure. Nevertheless, we foresee that additional \$REIX apps build in the future by either AREIX or independent app developers, may be also either be fully decentralized apps—i.e., apps that are completely built on blockchain infrastructure or standard apps running on some centralized infrastructure. The \$REIX Network’s infrastructure is being designed to incorporate either type of app into a functioning \$REIX Network and token economy when the \$REIX-incorporated apps are ready to begin operating as \$REIX apps.

\$REIX BLOCKCHAIN & VALIDATORS

DATA ON THE \$REIX BLOCKCHAIN

We are designing the \$REIX Blockchain to be a record composed of key data for the \$REIX Network and the basis for potential additional data sharing between \$REIX apps and users in the future. While Ethereum blockchain is effective in serving as a highly decentralized and secure backbone for \$REIX Tokens and the \$REIX Network's smart contracts, we believe it will eventually be too costly and inefficient for recording every transaction of data by \$REIX apps (for example, the recording of Pending \$REIX). Given the current state of the Ethereum blockchain, we believe that running a scalable backbone for consumer-facing apps would eventually require the usage of "Layer 2" solutions like the \$REIX Blockchain, in the future. This \$REIX Blockchain will serve as a sidechain to the Ethereum blockchain, allowing for faster data sharing at significantly lower costs, making fundamentally different architectural *trade-offs* to those made by the Ethereum blockchain due to the different function of each chain. This will likely be *developed* and put in place when additional \$REIX apps join the \$REIX network.

Data will be communicated by \$REIX apps and the Validator is then tasked with the recording this data to the \$REIX Blockchain in "blocks" (see more in Validators as Facilitators \$REIX Blockchain below for details regarding the specific tasks and role of these Validators). For a start, the key data recorded to the \$REIX Blockchain will have two components:

1. Usage Data:

Each \$REIX app will communicate usage data composed of a record of user sign-ins. Each time a user signs into a \$REIX app, this data will then be communicated to the Validators. This data is communicated on a continuous basis and the data includes the number of sign-ins performed by users with \$REIX Balances and Pending \$REIX, and also their respective amounts of tokens. Daily excerpts of this usage activity are collected by Validators each day and entered the \$REIX Protocol Loyalty and Rewards Engine. This essential data is then used to determine the Protocol Token Rewards allocations to \$REIX apps in the form of \$REIX Tokens (see more in The \$REIX Network Smart Contracts) and, subsequently, the respective in-app \$REIX rewards system as User Token Rewards.

2. Pending \$REIX:

Each time a \$REIX app rewards a user with User Token Rewards for in-app activities and engagements, the user will receive indication within the app that she will be entitled to receive the \$REIX Tokens subjected to additional required steps. We refer to these amounts as Pending \$REIX.

Each time a \$REIX app rewards a user with Pending \$REIX, this data will be communicated on a continuous basis to Validators, and this information about the contingent reward will then be immediately recorded to the \$REIX Blockchain.

Once the rewarded user successfully clears the steps required to claim \$REIX Tokens allocated to her, the tokens will be transferred on Ethereum, and the Pending \$REIX are marked as Settled. Pending \$REIX will only entitle users to certain in-app or social benefits.

It is hoped that the recording of Pending \$REIX information on the \$REIX Blockchain will also improve the user experience of \$REIX apps as it allows users to enjoy some of the benefits of *the \$REIX Tokens earned* while the particular \$REIX app is still performing fraud checks or similar operations that must be completed prior to the issuance of \$REIX Tokens on the Ethereum Blockchain.

VALIDATORS AS FACILITATORS OF \$REIX BLOCKCHAIN

Validators will be responsible for running and recording the above-described data to the \$REIX Blockchain and passing key data between chains (acting as an “oracle”). AlphaGen Panel will select the people to serve as Validators, though in the future, there is a possibility that AREIX may allow \$REIX Token holders to vote on the choice of Validators. Validators may be required to stake \$REIX Tokens against their rights to act as validators of the \$REIX Blockchain and earn rewards in proportion to the amount they stake.

Only those selected as Validators will have permission to record data to the \$REIX Blockchain, though it is publicly available for anyone to read. In addition to recording usage data to the \$REIX Blockchain, Validators will compile a regular subset of the data from the \$REIX Blockchain and communicate it to the \$REIX Protocol Loyalty and Rewards Engine. More specifically, the Validator will communicate and aggregate usage data, including information regarding how much activity was undertaken by \$REIX Token holders and their \$REIX Balances and Pending \$REIX within each \$REIX App, to the engine. This information will then be used by the engine to make its Protocol Token Rewards allocations to \$REIX apps (see *The \$REIX Network Smart Contracts*). In this capacity, the Validator will perform an oracle function to the \$REIX Protocol Loyalty and Rewards Engine smart contract on the Ethereum Blockchain.

The \$REIX Network Smart Contracts

\$REIX Tokens will be created by a smart contract to be deployed to the Ethereum blockchain (the "Token Contract"). The Token Contract we are creating will maintain a ledger that records the ownership of \$REIX Tokens.

When additional \$REIX apps join the \$REIX Network, the second smart contract that we intend to deploy to the Ethereum blockchain is the \$REIX Protocol Loyalty and Rewards Engine, which will allocate or distribute XXX \$REIX Tokens to \$REIX apps and key contributors over time. Each day, the total amount of \$REIX Tokens allocated in this way will be equal to approximately XXX% (on average) of the remaining \$REIX Tokens in the Daily Rewards Pool. The allocation of these Protocol Token Rewards by the \$REIX Protocol Loyalty and Rewards Engine will have three components: (1) for App Rewards (lion share of Protocol Token Rewards), (2) for Validator Rewards and (3) for AlphaGen Rewards.

PROTOCOL TOKEN REWARDS FOR \$REIX APPS

\$REIX Protocol Loyalty and Rewards Engine's and respective in-app reward system's token allocation will be made based on \$REIX apps' daily usage activity in order to reward the operation of \$REIX apps. The \$REIX Network's effectiveness in transforming the wealth tech economy depends on the number of people actively using the \$REIX apps and the volume of their in-app activity. The \$REIX Protocol Loyalty and Rewards Engine will allocate rewards to \$REIX apps based on the total volume of activity and \$REIX Token holdings of each app's users. \$REIX apps may then distribute these tokens to users as User Token Rewards through their in-app token reward system which is based on internal metrics. The \$REIX Tokens can also be directly transferred to their users. \$REIX Protocol Loyalty and Rewards Engine will be introduced to the \$REIX Network when additional \$REIX apps are added to the network. Thus, before the engine's introduction, AREIX app will be using an in-app reward system to distribute its allocated tokens.

The majority of Protocol Token Rewards will be allocated to \$REIX apps for distribution among their users. We expect, each day, \$REIX Apps to approximately receive an amount equal to X% of the remaining \$REIX Tokens in the pool initially composed of the X \$REIX Tokens allocated to the \$REIX Protocol Loyalty and Rewards Engine.

More specifically, the allocation of rewards between \$REIX apps will be determined on the basis of the daily usage data communicated by the Validator to the \$REIX Protocol Loyalty and Rewards Engine each day—with the algorithm in the smart contract allocating more importance to the \$REIX apps garnering more daily usage and giving particular weight to usage by users with higher \$REIX Balances and Pending \$REIX. The \$REIX Protocol Loyalty and Rewards Engine is designed to optimize meaningful functionality of \$REIX Tokens and to achieve a large \$REIX user base. It provides extra incentives to grow the number of people actively using \$REIX Tokens, as the bulk of the ongoing compensation will likely be the result of retaining users who hold \$REIX Tokens on a \$REIX app.



The majority of Protocol Token Rewards will be allocated to \$REIX apps for distribution among their users.

In effect, we expect the active user base of \$REIX apps to achieve a robust and steady growth due to the active creation of \$REIX Tokens functionalities in \$REIX apps and also the regular distribution of \$REIX Tokens to users as an effective incentive to attract users. With more users who hold and use \$REIX tokens, the particular \$REIX app may be entitled to a greater allocation of \$REIX Tokens from the \$REIX Protocol Loyalty and Rewards Engine. Cumulatively, this will, in turn, create a greater usage of \$REIX Tokens, higher value for the token for users of \$REIX apps and greater accumulation of capital by \$REIX Network participants.

XX%

of the remaining \$REIX Tokens in the pool to be received by \$REIX apps

PROTOCOL TOKEN REWARDS FOR VALIDATORS

Validator Rewards allocations are made in order to compensate Validators for the maintenance of the \$REIX Blockchain and for acting as an oracle between the \$REIX Tokens and Ethereum blockchains. We expect Validators to receive compensation for these services each day in an amount equal to X% of the remaining \$REIX Tokens in the pool initially composed of the X \$REIX Tokens allocated to the \$REIX Protocol Loyalty and Rewards Engine.

We anticipate this token reward to be split among all Validators in proportion to the amount of tokens they stake. At the initial stage, we predict that there will be up to X persons or entities serving as Validators at the time of the \$REIX Protocol Loyalty and Rewards Engine's introduction.

XX%

of the remaining \$REIX Tokens in the pool
to be received by Validators

PROTOCOL TOKEN REWARDS FOR ALPHAGEN

AlphaGen Rewards allocations are made in order to compensate relevant staff and trading model developers for the quality model-building and \$REIX trading strategies. We expect AlphaGen members to receive compensation for these contributions in an amount equal to X% of the remaining \$REIX Tokens in the pool initially composed of the X \$REIX Tokens allocated to the \$REIX Protocol Loyalty and Rewards Engine.

We anticipate this token reward to be awarded among all key AlphaGen contributors based on AREIX's internal rubrics of their contribution value. If there happens to be left over \$REIX Token, the sum may be returned to the Rewards Pool or rolled over to Operational Capital.

XX%

of the remaining \$REIX Tokens in the pool
to be received by AlphaGen

The \$REIX Network smart contracts may be changed in the future. Specifically, certain components of the Token Contract and the \$REIX Protocol Loyalty and Rewards Engine may be updated and each of these smart contracts may be replaced. For example, variables in the rewards algorithm programmed into the engine can be updated and either smart contract could be replaced with a new version. AREIX will be the initial owner of the accounts with the ability to effect changes to these smart contracts (the "Controller") and may, therefore, effect these changes

\$REIX Token's Role in Aligning Incentives

In addition to the functions that \$REIX Tokens will have for users of \$REIX Apps, we expect \$REIX Tokens to play other key roles in the incentive structures required for the healthy, ongoing operation of the \$REIX Network infrastructure and for the \$REIX Network's growth. Some of these roles of the token will be coded into the \$REIX Protocol itself, compensating for specific required functions, while others are implicit by the \$REIX Network economy's incentive structure. \$REIX Tokens serve as the payment currency for the performance of these functions:

1. App User Rewards:

\$REIX Tokens may be issued to users by \$REIX Protocol Loyalty and Rewards Engine for in-app activities and engagement, including (1) contributing content and attention to those apps, and (2) taking actions that add value to the rewarding \$REIX App and indirectly to the \$REIX Network as a whole.

2. Validator Rewards:

\$REIX Tokens allocated by the \$REIX Protocol Loyalty and Rewards Engine to Validators, who run the \$REIX Blockchain. We anticipate that these reward tokens will incentivize Validators to maintain operation of the \$REIX Blockchain and keep the data recorded on the \$REIX Blockchain accurate, up to date and reliable.

3. AlphaGen Rewards:

\$REIX Tokens allocated by \$REIX Protocol Loyalty and Rewards Engine for AlphaGen will encourage and empower them to contribute more innovatively to the \$REIX Network. i.e., tokens can be awarded to the developer who came out with the best \$REIX trading model.

4. Operational Capital:

AREIX will have an allocation of \$REIX Tokens set aside for potential sales and expansion to support its ongoing and future operations.

\$REIX Governance

In order to promote \$REIX adoption and facilitate the growth of \$REIX Network, AREIX Analytics Limited has a designated public benefit purpose of creating an open, sustainable and equitable wealth tech network that fairly rewards all participants for their contributions to the network, by supporting and promoting the growth, research, development, and adoption of the protocol and token underlying the \$REIX Network. AREIX's key functions for \$REIX governance are described below.

Function	Function Description
Controller of the \$REIX Protocol Loyalty and Rewards Engine & Development Budget	<ul style="list-style-type: none">• Overlook the \$REIX Protocol Loyalty and Rewards Engine, which is a key component in the \$REIX Network growth strategy• Administer \$REIX grants and infrastructure development budget• Grant the potential initial token supply to AlphaGen contributors and \$REIX apps' early adopters and maximise these tokens' utility offered• Review interested developers' applications into AlphaGen and their contributions to the \$REIX Network
Promoter of Grants, Ecosystem Investments & Open-Source Infrastructure Development	<ul style="list-style-type: none">• Encourage the development of critical infrastructure in the ecosystem, including wallets and other services for holding, spending or accessing information regarding \$REIX Tokens• Push forward the drafting of a shared data protocol that allows users to port more elements of their identity and relationships ("social graph") between applications in a secure way.• Sponsor activities like hackathons, competitions and promotions to grow awareness for \$REIX Tokens and to develop ecosystem infrastructure
Community Builder of the \$REIX Token Community	<ul style="list-style-type: none">• Recruit and onboard industry professionals and researchers with unique knowledge that can better steer or advise the operations and development of the \$REIX Network.• Gain substantial community support for any new changes and developments of \$REIX Network, including smart contracts.

Practical Path for Realising the Vision

Our \$REIX Network's goal is to create a fundamentally structured network that empowers \$REIX apps' users, Validators and AlphaGen to better align the incentives for these network participants.

The first stage in realizing this vision was the introduction of \$REIX Tokens and an in-app token reward system into AREIX App, which initially allowed users to enjoy additional in-app benefits like exclusive financial analysis and weekly Stakkey Pool draws. After that, we will roll out other exciting features for the \$REIX Network, so that users will be integrated into an inclusive economy powered by \$REIX Tokens. By then, key contributors—AlphaGen members, Validators—and \$REIX app users will be rewarded accordingly with Protocol Token Rewards that give them a stake in this \$REIX Token economy. As the \$REIX Network continues to grow, we foresee that there will be more and more utility for the \$REIX Tokens earned by \$REIX Network participants. We further anticipate a diversified network of economic actors to play a role in this \$REIX Token economy.

Our strategy is intended to result in a wealth tech network comprised of multiple \$REIX apps all coming together to be connected by the \$REIX Network's infrastructure and supporting the functionality of \$REIX Tokens. The roll out plan for the \$REIX Network reflects our practical strategy:

1. Incubation—infrastructure building:

Design and development of the \$REIX economy, the \$REIX Blockchain, and \$REIX Network's smart contracts on the Ethereum Blockchain. We are continuously developing this underlying technology for the \$REIX Network, including the \$REIX Blockchain, smart contracts, and software.

2. Initial \$REIX Integration—incorporating \$REIX Tokens into AREIX App and establishing early adopters community:

Establish the initial group of \$REIX Token users by introducing \$REIX Tokens into AREIX App. This first \$REIX app will furnish the initial user network and is designed to popularize \$REIX Tokens among mainstream users, largely having no prior experience with cryptocurrencies.

3. Rewards and Validator Initiation:

Additional components of the \$REIX Network infrastructure and smart contracts will roll out subsequently, subjected to product and compliance considerations. We will also begin the in-app reward system and refine the algorithms after receiving input from our community and regulators regarding our proposed offering of \$REIX Tokens under XXX Regulation.

4. Initial Expansion—Inclusion of AlphaGen into \$REIX Network:

Once the initial network of \$REIX Token users is established and the \$REIX Token, AREIX app's reward system and the rest of the infrastructure are working, \$REIX Network expansion

can open up to include AlphaGen. The launch of this smart brokerage platform could effectively reduce the trading fee and gain fast rebate settlement via \$REIX at the optimal fee and volume, thus maximising \$REIX end users' benefits.

To ensure a smooth initial expansion, AREIX App will need to demonstrate the value of \$REIX Token and AREIX's cryptoeconomic business model. This is also the stage where we will enable a custom \$REIX Token integration for wallet apps that will help create a user friendly mobile experience for users to hold and transact \$REIX Tokens. As we continue to develop the network, we predict the need to address regulatory issues in connection with our expansion. It is within expectations that as the \$REIX Network develops, the community of \$REIX users will expand and the use cases of \$REIX Token will grow.

In the future, we intend to further expand the \$REIX Network's app offerings and introduce the \$REIX Protocol Loyalty and Rewards Engine into the network. We anticipate that new \$REIX apps that join the \$REIX Network will be able to quickly onboard users who already have accounts with AREIX App. New \$REIX app users will also likely contribute to the growth of the \$REIX Network due to the expanded user base, and their holding and using of \$REIX Tokens.

Over time, as the amount of \$REIX apps and \$REIX Network users multiplies, we plan to optimise the \$REIX Network's shared layer to allow users to take not only their wallet and \$REIX Token status with them across apps, but also transfer additional elements of their identity (e.g. relationships), contributing to seamless interoperability across the \$REIX Network. However, we do not, however, foresee this happening in the short term.

AREIX are putting in place the cornerstones for \$REIX Network themselves, while laying the foundation for decentralization in the future. As the \$REIX Network evolves to include multiple \$REIX apps and other potential \$REIX Network participants, AREIX may take a less active role in guiding the development and administration of the \$REIX Network. For example, in the future, when there is a healthy ecosystem of \$REIX Network participants, \$REIX Token holders could vote on changes to the \$REIX Network's smart contracts and other significant matters in ways never anticipated, developed, or even endorsed by us, and play a more direct role in making key decisions affecting the \$REIX Network.

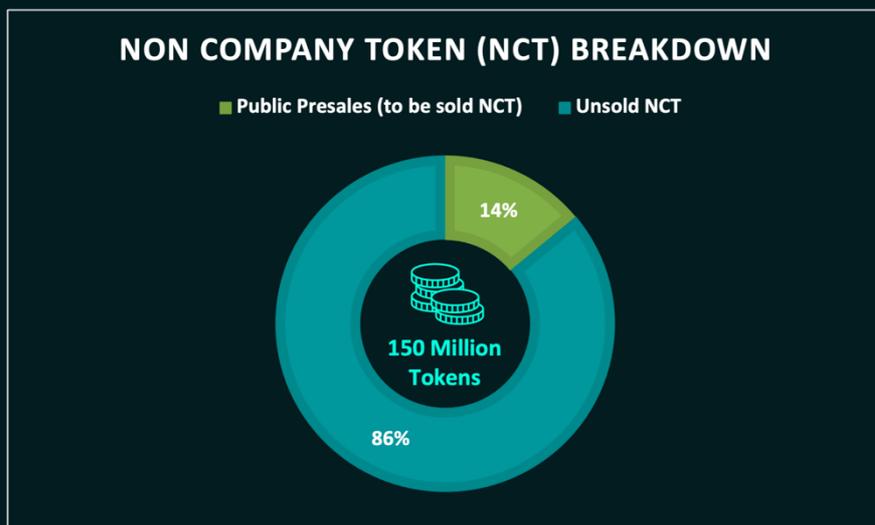
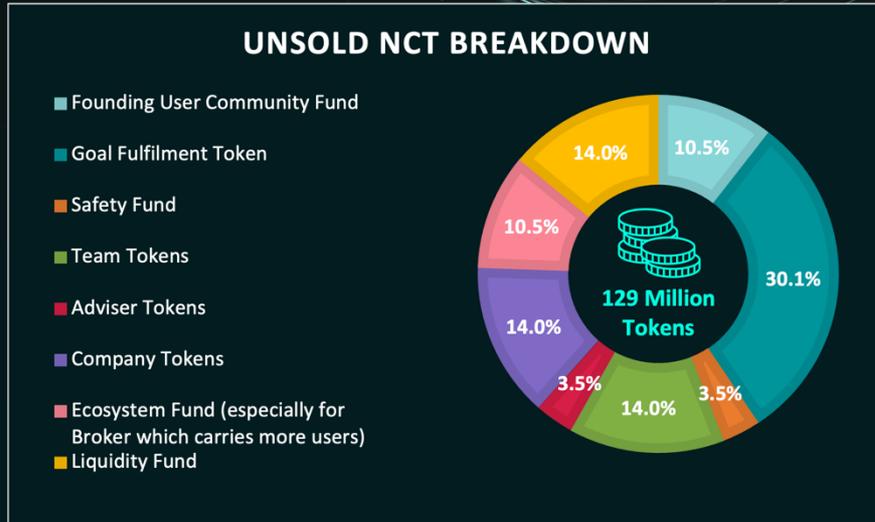
AREIX App as Launchpad for \$REIX Token now

Since inception in 201X, AREIX has been an award-winning and fast-growing wealth tech company headquartered in Hong Kong. AREIX has successfully developed and offered smart personal finance management service in a form of Robo-Assistant, the AREIX App, for millennials who seek to build proactive habit on wealth management and make better-informed investment decisions. By 2021, AREIX seeks to power digital currencies and incorporate uses for them by leveraging on its technology, expertise, user community and other assets to build the infrastructure for an open, decentralized wealth tech network called the \$REIX Network. While amassing AREIX's substantial experience and popularity in developing and operating a consumer-facing wealth tech app using digital currency, we believe we are uniquely and competitively positioned to help develop a next-generation wealth tech network.

In order to internalise good financial habits among users and enrich the AREIX experience through user empowerment and engagement, AREIX has created one of the first digital currency-powered wealth tech app, with incentives for its \$REIX Network participants in the ecosystem. Now, AREIX App is a highly engaging and forward-looking application on which any inexperienced user can do budgeting, smart investing and achieve financial goals while having the taste of digital currency rewards. Through this development, AREIX has also secured valuable channel partnerships with XX established organisations including including 1st NASDAQ-listed crypto exchange Diginex, Robo-Advisor AQUUMON, Ping An Insurance lead LUHK, and more.

With AREIX app's tried-and-tested personal finance management AI algorithms and the gamified tokenomics-enabled user experience, we believe that the AREIX App will successfully incentivise and elevates millennials' motivation to achieve wiser wealth management. It is looking positive that, with the upcoming creation of the \$REIX Network, AREIX team will continue to make strides in pioneering wealth tech's business model, as well as millennials' personal finance management.

Token Distribution



ACKNOWLEDGMENTS

This is the first version of \$REIX Token whitepaper and it laid meaningful groundwork for the \$REIX Network. The completion of this paper is the cumulative effort of multiple individuals within AREIX, and it would not have been possible without the help, comments, and review of the staff and advisors of AREIX. We, thereby, thank all of the paper's reviewers for the useful conversations and valuable time spent.