

MyToken

Create a New Ecosystem of Cryptocurrency Investment

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White Paper V1.1

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Contents

I. Abstract 3

II. Background 3

2.1 New World 3

2.2 New Trend 4

2.3 Problems 4

III. About MyToken 6

3.1 Our Mission and Vision 6

3.2 MyToken Project Introduction 6

3.3 MyToken Development Plans 7

3.4 MyToken Business Structure Diagram 9

3.5 MT Usage Scenarios 9

IV. Token Distribution 14

4.1 Token Distribution 15

4.2 Fund Usage 16

4.3 MT Repurchasing Plan 17

V. Advisory 17

VI. Governance Structure 18

VII. Risks and Disclaimer 19

7.1 Disclaimer 19

7.2 Risk 20

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I. Abstract

The blockchain technology as represented by Bitcoin and Ethereum has been rapidly growing in the recent years. Not only does it create a revolutionary technology, the cryptocurrencies that come along with it have developed a new model for financing ventures. Characterized with low funding costs (for companies) and high ROI and liquidity (for investors), this new model shows huge potential for greater use in all kinds of industries.

Established in August 2017, MyToken focuses on providing aggregate exchange market information and has become a market-watching application with the largest market share and the highest number of active users in China.

As a platform that has attracted many cryptocurrency investors, MyToken hopes to further solve the problems faced by our users in the market today. MyToken's vision is to create a new cryptocurrency investment service ecosystem based on the blockchain technology and token system. The new ecosystem will be able to minimize transaction cost, provide the best content and the best social interaction experience, and integrate some of the most valuable investment tools into itself.

MyToken is an advocate for value investing and decentralization. We wish to become the bridge connecting the blockchain technology and its users as well as investors by accelerating the transformation process in which the users get involved.

II. Background

2.1 New World

In 2008, Satoshi Nakamoto published the Bitcoin white paper and thereby launched an irreversible technology and social revolution. Bitcoin solves the incentive problem in a decentralized structure by designing a consensus mechanism that allows as many nodes (participants) as possible to join and support the network.

The development of Bitcoin and its incentive mechanism has been inspiring in the past ten years. Bitcoin has overall attracted approximately 20e Hashrate of computing power and reached a market cap of 300,000,000,000 USD with the highest price at 19000 USD. It catalyzed an unprecedented decentralized community and a booming ecosystem consisting of cryptocurrency exchanges, OTC exchanges, Initial Coin Offerings, vertical media and other related communities.

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An even more long-lasting effect of Bitcoin is brought by the underlying blockchain technology. The whole blockchain industry and the new economic ecosystem based on cryptocurrencies fundamentally changed the way business is organized and funded today. Entrepreneurs are building organizations with a more transparent and decentralized structure. Funded by coin offerings, these organizations are able to attract early supporters and community contributors who will further develop the system. On the other hand, more investors can get involved in the early stage of projects and receive high returns for contributing capital in the process of development.

2.2 New Trend

The blockchain industry went from “Blockchain 1.0” to “Blockchain 2.0” in the past ten years and fundamentally changed the investment activities in the crypto asset industry.

“Blockchain 1.0”, as represented by Bitcoin, aimed at solving the problem embedded in the old currency and payment system with a new technology. However, the concept of blockchain was not fully explored as the the industry was mainly looking for better “payment and currency solutions”. Investments in this stage mainly focused on Bitcoin.

The invention of Ethereum and smart contracts launched the “Blockchain 2.0” era. Not only more and more people realize the underlying value of the blockchain technology behind Bitcoin, Ethereum establishes a Turing-complete platform that enables developers to create smart contracts conveniently. The platform provided by Ethereum greatly reduces development costs and technology barriers, further disseminating the blockchain technology into every aspects of our modern commercial society, such as finance, IoT, healthcare , legal practice, content distribution, art, communication, social media, entertainment, advertisement, storage services and more.

More investment opportunities are made possible. In addition to Bitcoin and “traditional payment and currency solutions” created in the “Blockchain 1.0” era, every month we see new projects and attempts aiming at revolutionizing the outdated and inefficient structure in different industries. New crypto assets created along with these projects will have higher ROI potential as Bitcoin is reaching a more mature stage. Diversified investment strategies will become mainstream in the future soon.

2.3 Problems

Since 2017, over 500 projects were funded with $5 billion USD through Initial Coin Offering (ICO). More than 2000 kinds of cryptocurrencies can be traded on approximately 300 crypto exchanges (Data from MyToken).

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This rapid development creates opportunities as well as problems for individual investors.

1. Diversification of Cryptocurrencies

According to MyToken, there are over 2000 kinds of cryptocurrencies available in the market and the number keeps growing. These cryptocurrencies come from over 100 industry segments. It becomes impossible for most individual investors to even learn the basic information of mainstream cryptocurrencies, such as project goals, team members, industries, funding and valuations.

2. Market Fragmentation

The low cost and the high return of setting up an exchange are leading to the prosperity of exchange markets (It is easy to set up an exchange while costly to maintain a good service). According to MyToken, there are over 300 renowned crypto exchanges, each with various resources and strategies providing different transaction prices and depth. It becomes an urgent problem to help investors have a complete understanding of the market and identify the most suitable exchanges.

3. Measurability of Personal Assets

Due to the aforementioned problems, investments of personal investors are distributed in different exchanges, wallets, and even ICO crypto assets yet to be released by the issuers. Together with the high volatility of cryptocurrency prices, it becomes extremely hard to evaluate one's overall crypto assets.

4. High Operation Cost

Investments in the cryptocurrencies including fiat-crypto transactions, crypto-crypto transactions and Initial Coin Offerings. Fiat-crypto transactions are mostly on OTC platforms while crypto-crypto transactions are mainly on crypto exchanges. Initial Coin Offerings, on the other hand, are usually offered on the official website of a project, ICO platforms or user groups. This diversification of platforms brings down user experience and wastes resources.

5. High Decision Cost

Cryptocurrency investments have replaced traditional angel investments and venture capitals as early-stage funding for startups. Individual investors become angel investors but lack the ability to practice institutional investment analyses and due diligences. Buying based on marketing advertisements instead of effective analyses will just bring high risks to the investors and more frauds into the market.

6. Scams

The blockchain industry was born with the characteristics of decentralization and globalization and therefore is hard to be effectively regulated by governments. The astonishing profits of early participants in the market have attracted scamsters to join and put up fake projects or even pyramid selling. As participants in the industry, if we do not take

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effective actions, the chaos and scams in the market will have huge negative impact on the emerging blockchain industry.

III. About MyToken

3.1 Our Mission and Vision

Blockchain makes decentralized and trust-less transactions possible in modern commercial activities. By reducing the cost of trust in real life and in business transactions it has set forth a revolution in the organizational structure of business.

Based on its highly creative business framework, the cryptocurrency system based on the blockchain technology provides vitality for new ventures and their development. While being able to attract early community members to build commercial value of the network, it also presents a new model for enterprises to raise funding for future development, and offers new chances for investors to invest in early-stage projects with a clear exit route.

As a firm advocate of value investing and the underlying value of blockchain and cryptocurrencies in human society, MyToken believes that value investing will generate high returns as the industry develops further (as in the case of Bitcoin). We hope to effectively connect blockchain and the traditional world, to bridge blockchain-based projects and investors, and to help people better understand this industry and its promising future.

3.2 MyToken Project Introduction

Founded in August 2017, MyToken is an application providing aggregate crypto market information across exchanges. We aim to build a healthy cryptocurrency investing platform and provide investors with the most objective data, information and tools which will help them gain in-depth understanding of the blockchain industry and projects. With data integration, UGC, community and ecosystem services together, we can effectively reduce decision-making costs for cryptocurrency investors and thus help them actively participate in the blockchain world.

We released our first iOS and Android app in August, 2017 and provided investors with a means to search and look up the prices of cryptocurrencies across multiple exchanges. After several product iterations in the past six months, we have released twenty versions and currently provide the following features:

1. Transaction data from nearly 300 exchange platforms, with real-time pricing and detailed transaction volume of more than 70 popular exchange platforms

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2. Real-time pricing of more than 2000 cryptocurrencies
3. Candlestick charts, trading volume and in-depth trading data
4. Comprehensive cryptocurrency background info, market info, ICO prices and project info for nearly popular cryptocurrencies
5. Real-time evaluation of users' cryptocurrency assets
6. Integration of announcements and Twitter messages from major exchanges
7. Integration of selected high quality media content

MyToken has become the most popular cryptocurrency market platform in China with applications on iOS / Android / HTML5 / Mac. Our product has attracted over 400,000 users, more than 50 WeChat Groups and over 100,000 DAUs.

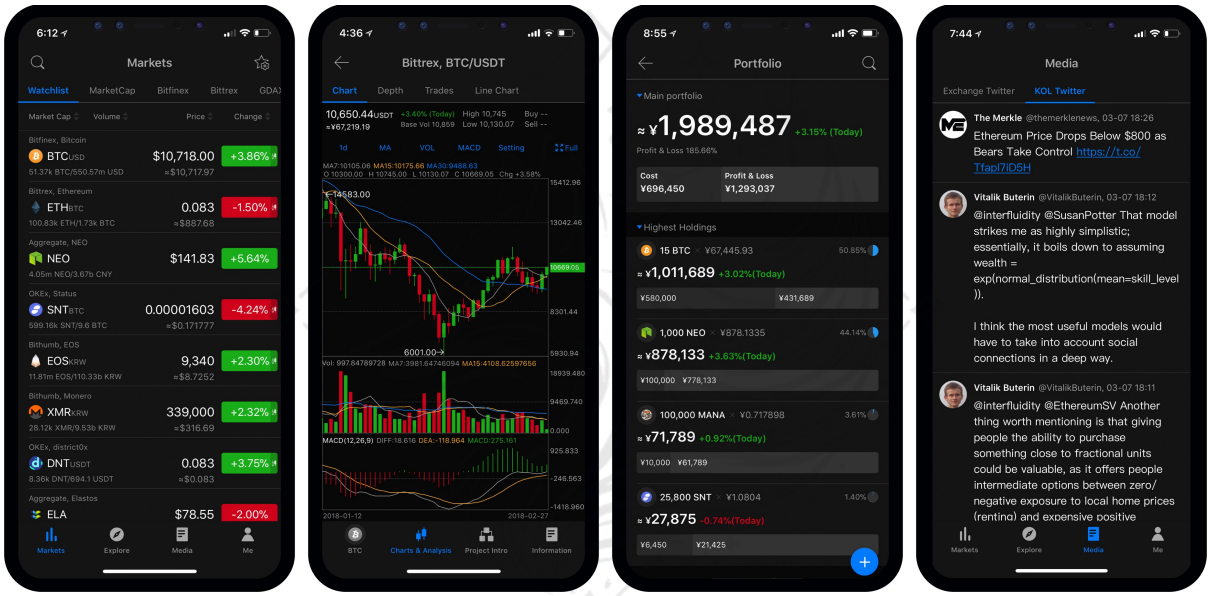


Figure 1：MyToken App Screenshots

3.3 MyToken Development Plans

MyToken advocates choosing the appropriate technology and organizational framework to tackle challenges, rather than blindly applying existing technologies.

In the past six months of development, we observed that data aggregation was quite logic-heavy and result-oriented; therefore, we chose a centralized organizational structure to develop our product. After six months of product iterations, we have solved or partially

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solved the problems mentioned in the first three pain points of users listed in Section 2.3. The overall user behavior data analysis shows that our solution has been highly recognized and favored by the vast majority of investors. The team is now ready to tackle the last three pain points listed in Section 2.3 and face future challenges.

Helping investors efficiently make investments at lower decision making costs and helping both users and developers better understand the blockchain community are both important problems to be resolved. We hope to introduce the decentralized technology and token system into the investment scenario. We hope to attract more eco-builders and business partners to create an efficient and friendly cryptocurrency investing ecosystem.

In this ecosystem, we hope to complete, but not limited to, the following projects:

1. **Targeted Advertisement**
Accurately match advertisers and audience in the cryptocurrency industry; help advertisers obtain targeted audience while allowing the audience to choose whether to accept the ads and benefit from the value of their attention

2. **Aggregate Trading**
Connect to more cryptocurrency exchanges under legal premises; provide investors with a good cryptocurrency trading experience and increase transaction depth for exchange platforms

3. **Overseas Platform**
While complying to legal premises, connect to more blockchain project teams to create effective fundraising and investing channels for project teams and potential investors

4. **Data Services**
Open APIs of user data and exchange information to cryptocurrency investment service suppliers and attract them to contribute their specialized knowledge and gain equivalent returns

5. **DApp Store**
Launch DApp Store to help blockchain projects demonstrate their products and attract more community members

6. **UGC System**
Build a user account system and a UGC mechanism to attract more content contributors to join the ecosystem, thereby improving the amount of high quality investing-related content while allowing the content generators to obtain equivalent returns

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3.4 MyToken Business Structure Diagram

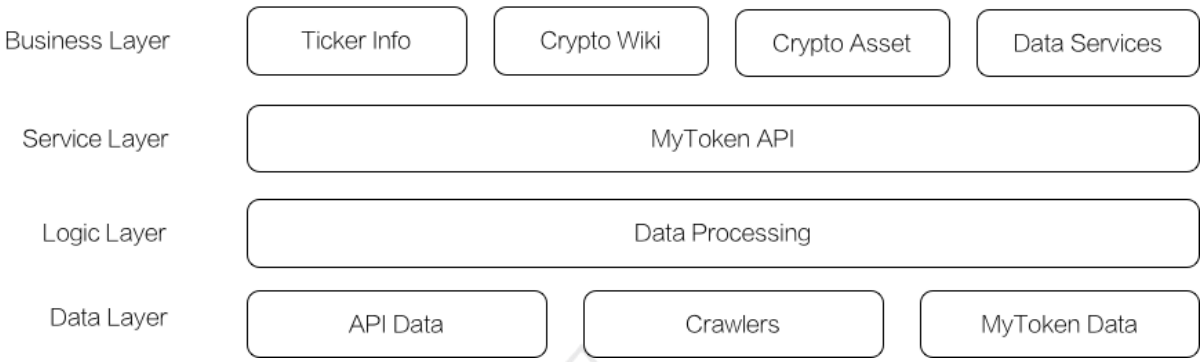


Figure 2: MyToken's Present Business Structure Diagram

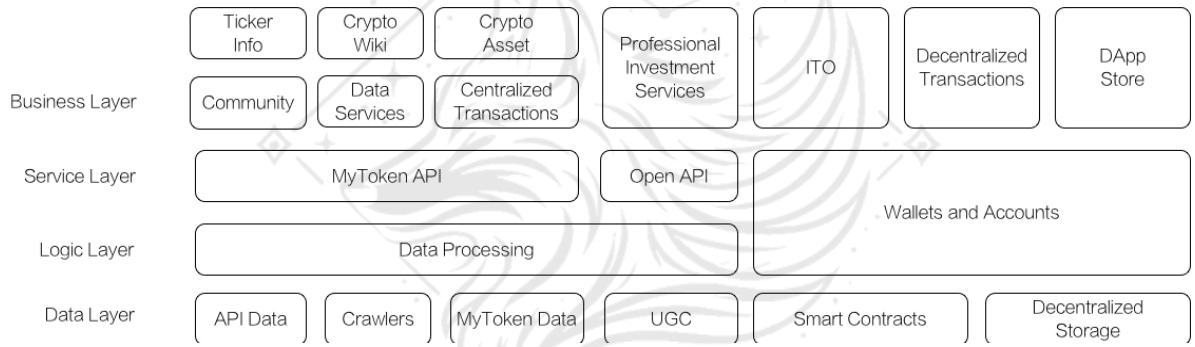


Figure 3: MyToken's New Business Structure Diagram

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3.5 MT Usage Scenarios

Based on the above structure, MyToken will develop MT, an ERC20 token on Ethereum. MT will serve as the medium of circulation in the ecosystem and become the core of the system consensus. At the same time, in order to encourage value investing and integrate values of all members in this system, MyToken will distribute **MT Points** (tentative name) according to users' MT holding quantity and time. **MT Points** will be correlated with user rights and consumed by users in certain app usage scenarios.

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3.5.1 Promotion Engine [Targeted Advertising]

MyToken is a platform that has gathered a lot of cryptocurrency investors, and has the commercial value of bringing outstanding blockchain projects / services and potential user groups together. Therefore, MyToken hopes to maximize the value of both parties through a promotion engine that balances their interests.

The traditional advertising and promotion model has not been very ideal when it comes to the effects. Ads easily encroach the audience's attention, squandering the costs of advertisers and over-consuming users' attention. The traditional advertising platform proposed the "targeted advertising" concept and tried to filter users based on behavioral data. While making more precise audience selection possible, the core needs of the targeted audience is still grossly ignored. On the one hand, handling users' privacy and security in a centralized entity is insecure and dangerous. On the other hand, platforms are indifferent to the users' needs and squandering the value of user's attention at their own will. Last but not least, this so-called "precision" does not fully achieve it's goal because the data that most platforms can access is still very limited.

Blockchain technology allows us to solve these contradictions. Users can control their attention value and get equivalent returns, or they can choose to use an ad-free product. In this way, we can have more accurate matching and better privacy management.

Application of MT:

1. Advertisers use MT to pay advertising fees for displaying promotions at the appropriate locations on the MyToken App or related products;
2. In the future, users can also select acceptable ad types based on their interests and get the corresponding MT rewards based on their level of participations.

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3.5.2 Cryptocurrency Transactions [Aggregate Trading]

Trading is a basic demand in the cryptocurrency world. The current market, however, is extremely fragmented, which makes it hard for investors to trade across exchanges. MyToken will connect more exchange platforms in the ecosystem and provide one-stop trading services to investors, avoiding multiple login issues and bringing more traffic to the exchanges at the same time.

MyToken will connect with the popular centralized exchanges that have in-depth transactions right now, and on the other hand, will also collaborate with decentralized exchange platforms. Although decentralized exchange platforms currently has trouble in matching transactions, they provide broader coin type coverage and better transaction immediacy, which will help them meet more trading needs of investors in the coming future.

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Application of MT:
After the transaction throughput reaches a certain level, MyToken will charge the services for each transaction based on the occupation and consumption of network resources. Investors will be able to deduct this service by using MT or MT Points.

3.5.3 Overseas Platform

According to statistics, over 1,000 projects raised funding by issuing ERC20 tokens on the Ethereum smart contract platform in 2017. This new model connects project teams and investors with lower financing costs and excellent liquidity, and thereby provides an attractive alternative to traditional funding methods. Financing has quickly become the most important and mature application on Ethereum's smart contract platform and currently the most pivotal part in the field of cryptocurrency investing.

However, there are still many needs that have not been met for both project teams and investors in the current initial coin offering system:

1. Project teams need to find a good advertising channel to reach potential investors
2. Investors can only invest in projects via the official website, which makes the investment information extremely scattered
3. Many projects require KYC certification for compliance purposes. Investors need to repeatedly fill in a large amount of information for each project they invest in.
4. For investors, many official websites cannot provide a good and consistent user experience, which in return is the increase of investing costs.
5. Some of the projects are over-packaged or even scams.

Under the premises of legal compliance, MyToken can help to connect project teams and investors more accurately in our established investor community. Project teams can distribute fundraising information through MT, while investors can use highly consistent UI interfaces as the one-time KYC certification will eliminate the complexity in the process.

Application of MT:
1. Project owners need to consume a certain amount of MT Points to login to the MyToken platform
2. Project owners can demonstrate better with tools available on MyToken and attract investors by providing them with MT Bonus (or issuing project token bonus with locked MT).

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3.5.4 Ecosystem-based Services [Data Services]

MyToken also hopes to provide professional investing services for cryptocurrency investors.

Similar to the traditional financial markets, there are many professional teams or specialized individuals that provide effective products to help individual investors select valuable currencies, make multi-dimensional assessments, and build positions. Similar services include, but are not limited to, quantitative trading, follow-up investing, derivatives transactions, smart contract auditing and professional project evaluations.

MyToken will set up and open APIs to professional investing service teams. We believe that professional teams should be entrusted to do professional work, so that our users will be able to obtain the best and most competitive professional services as a result of competition and collaboration of service providers.

Application of MT:
1. Developers and professional teams need to consume MT Points when using data provided by MyToken
2. Developers and professional teams can charge users a service consideration in the form of MT

The blockchain ecosystem will be further developed by blossoming projects and DApps will become the main form of these projects. In 2017, hundreds of projects have been set up and/or completed. It is foreseeable that there will be a greater number of DApps in 2018. Blockchain enthusiasts are also looking forward to gaining convenient access to these new services.

As a platform that brings together a large amount of digital asset investors, MyToken hopes to serve as a gateway to the entire blockchain world. MyToken will provide a DApp Store where blockchain project developers can publish their DApps to the DApp Store. For users, it is easy to search, join, and leave comments on the DApps they are interested in.

Application of MT:

1. Project owners and developers need to consume MT Points to publish their DApps

2. In addition to natural traffic, project developers can also get a better demonstration by paying extra MT, or enhance the promotion results by paying MT to users as a bonus.

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3.5.6 User Generated Content [UGC]

Users form communities in which they naturally generate User Generated Content (UGC). High quality UGC can help content producers get corresponding returns, promote community building, and is valuable to people in need of the information.

In MyToken's ecosystem, users can help to maintain and update cryptocurrency-related information such as news information and project profile, as well as express their thoughts on investment management and investing philosophy or in-depth analyses on some projects. All high quality content will enter the content feeds through the system's recommendation mechanism, and users may complete secondary UGC interactions through likes, comments, rewards, etc.

Application of MT:

1. Because the project information is a more serious kind of information, users need to consume a certain amount of MT Points to provide such information. The information submitted will go through an inter-peer review, i.e, reviewed by other contributors. The content that does not pass the inter-trial will be invalid, otherwise the contributor will receive rewards for the passed content. The project information gathering system includes a rewarding mechanism, which enables the content contributors and content reviewers to get rewards and gain reputations.
2. MyToken ecosystem will provide a content filtering mechanism to help display valuable content. The early filtering process will be simply based on “ups” “downs” and reviews, all of which will consume MT Points to avoid fraudulent and spamming activities. All UGC content will also have a rewarding mechanism through which rewards will be given back to UGC content contributors while increasing their reputation.
3. There is a project team behind each cryptocurrency. The project team can also join the MyToken platform and interact with the users/investors in the community. By paying a certain amount of MT, the project team can launch marketing activities in the community, such as sending bonuses and releasing tasks to attract new members to join and increase community activities.
4. Users can also help MyToken or project teams maintain the community and earn MT in return.

3.6 Roadmap

By designing the entire system, we hope that most of the scenarios will be ultimately based on decentralized solutions and believe that decentralization will become the future of business organizations. However, MyToken is not a zero-start project but a project that already possesses a certain commercial bottom-line and technological structure, which requires us to respond to market needs and technological development.

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Under this premise, we have formulated a preliminary roadmap, hoping to achieve the scene depicted in the white paper within a year, but we reserve the right to make adjustments to the development process and macro planning according to environment shifts.

2017.08	MyToken launched on iOS / Android
2017.10	Closed angel round funding from K2VC
2018.02	Completed main features including market information, Candlestick, Depth, Encyclopedia, currency assets and became the most well-known market analysis application in China
2018.03	Complete token development Start running the advertising system Launch Initial Coin Offering
2018.06	Aggregate transactions covering major centralized exchange platforms Open APIs (partially)
2018.09	Start decentralized wallet testing Launch the aggregate-direct-investment function for blockchain projects
2018.12	Launch DApp Store Open community and UGC system to users

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After completing each core function listed in the above roadmap, we will continue to optimize and update each function to make MyToken become an ultimately safe, easy-to-use and international product.

IV. Token Distribution

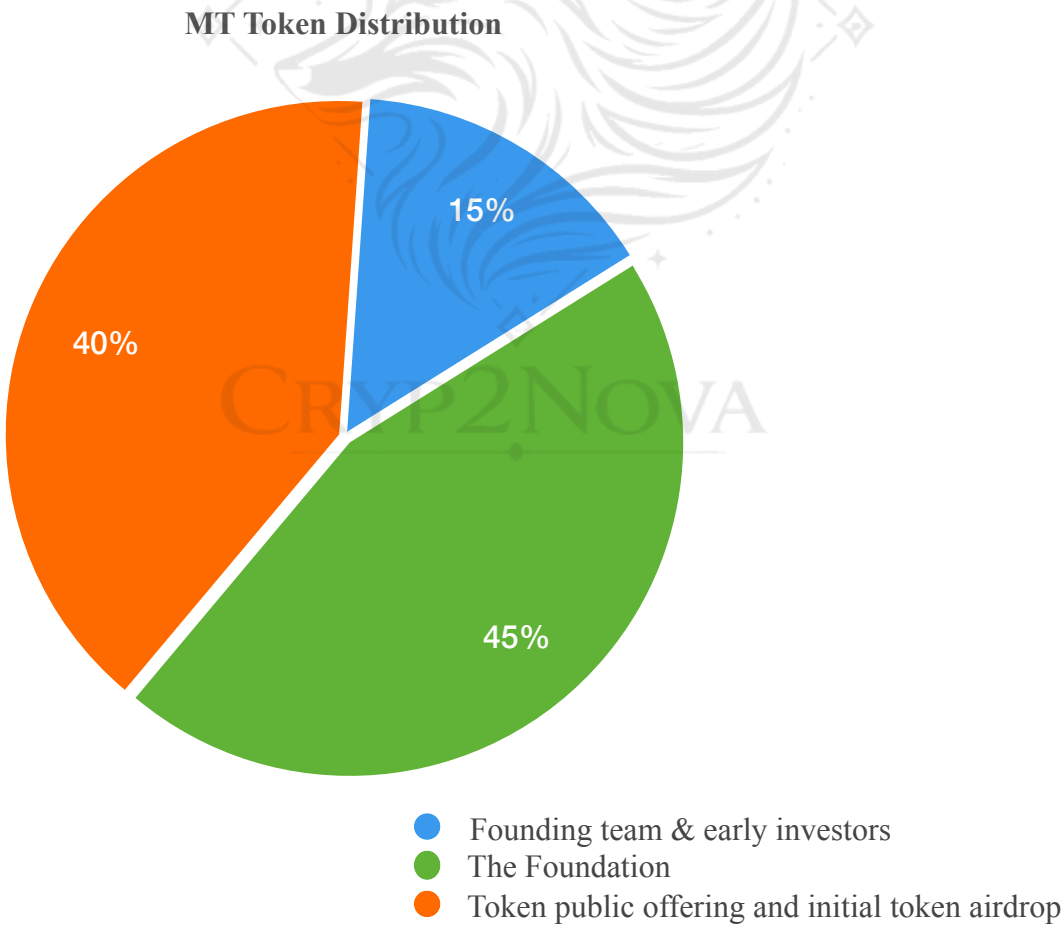
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4.1 Token Distribution

MyToken will develop its token (MT), issued by Tokenpia Limited. based on the ERC20 standard. A strict limit of 4,000,000,000 MT will be created, and never to be increased (The total amount will be reduced to 3,000,000,000 MT based on our business development after MT go into circulation). 45% of the created token will be kept with MyToken foundation and used for ecosystem development, community activities and business development in the future. 40% will be used for token public offering and initial token airdrop. The rest 15% will be distributed to the founding team and early investors.

Tokens distributed to the founding team and early investors will be locked for four years, with a release of 25% each year. All of the vested tokens will be released in four years.

- Hard Cap: 22000 ETH;
- Round 1: 1 ETH = 75000 MT; 50% locked and released each week linearly in six months. (Releasing day is set on different weekdays based on the sequence of investment)
- Round 2: 1 ETH = 45000 MT; 20% locked and released each week linearly in three months. (Releasing day is set on different weekdays based on the sequence of investment)



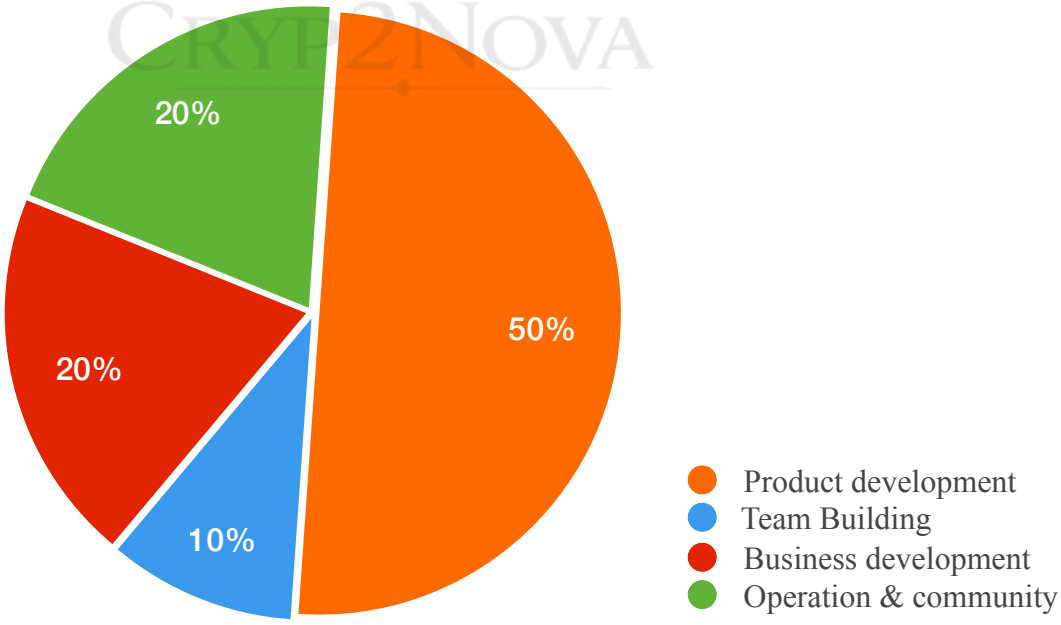
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4.2 Fund Usage

All funds raised will be used to build a better cryptocurrency investment ecosystem through the MyToken project.

1. Team building: 10% of the funding will be used for regulation compliance and enhancement of human resources;
2. Product development: no less than 50% of the funding will be used for developing multi-platform applications, building the underlying blockchain infrastructure, and enhancing security and tools;
3. Business development: as a global project, 20% of the funding will be used for marketing and business development to make our product widely accepted by international users and reach cooperation with other blockchain based projects;
4. Community operation: 20% of the funding will be used for MyToken's product and community operation. We will establish a professional team in charge of product operation and client services, with a goal of connecting communities and driving faster product iterations.

MT Funding Release Plan



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4.3 MT Repurchasing Plan

We attach great importance to the circulation of MT in the whole ecosystem and its function as a medium to disseminating values of the MyToken system. The value of MT is based on its usage, users' expectations, the investors' willingness to hold, and the demand in circulation. It is the basis of the community and will become the biggest return to investors in this system.

As a platform that has been established and well-run for a while, we hope to pay back to the investors who have believed in and stand with us since the first day. Every month, we will use 50% of our token revenue to buy back and destroy MT (we will use 100% of our token revenue to buy back before our new aggregate exchange feature is online), while the rest 50% will be retained with the Foundation for future development. All buy-back transactions will be announced on the blockchain and the bought-back MT will be sent to an address without private key. We will eventually destroy 1,000,000,000 MT and leave 3,000,000,000 MT in remaining. It can be expected that the MyToken ecosystem will reach to a stable state at which the remaining tokens will be enough to support the circulation.

V. Advisory

Spectra Advisory is a blockchain and cryptocurrency consulting company under the Spectra Ventures & Advisory (www.spectragroup.io). We provide cryptocurrency advisory services and blockchain consulting services. Our team consists of early cryptocurrency adopters and experienced investment managers from top-tier venture capitals. We bring our enriched experience across industries and countries to practice professional advisory services for our clients in China, Japan, Korea, SEA, Europe and the United States.



Official Telegram: **spectravc**
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VI. Governance Structure

At MyToken, we highly recognize the value of decentralization. We believe this new structure of organization will provide a transparent, sharing and collaborating environment in which participants are incentivized and rewarded/punished on a reasonable ground.

Tokenpia Limited as MyToken's asset management is responsible for the issuance and management of MT. Therefore, MyToken establishes the Tokenpia Foundation ("**the Foundation**") in Singapore. The Foundation is a non-profit entity designed to facilitate the sustainable development and transparent management of the MyToken project. The Foundation is responsible for managing funding and providing support to the development and operation team of MyToken. The "profit" earned by the Foundation will be retained for the organization and implementation of other activities. Members of the Foundation will never partake any distribution of profits.The Foundation is set up with the approval of the Accounting and Corporate Regulatory Authority (ACRA) and under supervision of the Company Law of Singapore. The Foundation is running independently from the government.

In order to ensure the funding is distributed in an open, fair and transparent way and to broaden user base of MyToken, and to attract more institutions, developers and players into MyToken ecosystem, and to maximize the development of MyToken, the Foundation has set up a three-tier organizational structure are displayed as below:

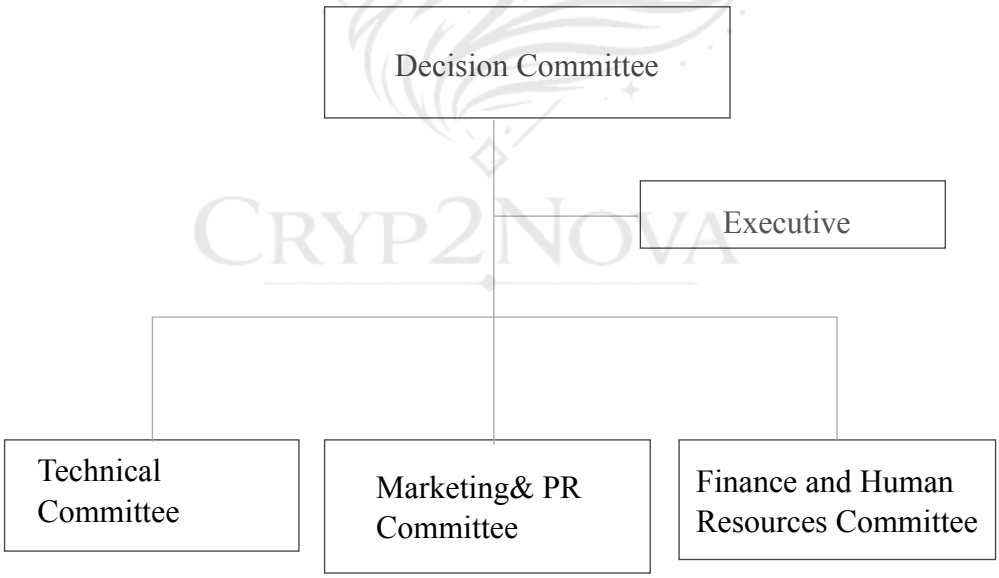


Figure 4 MyToken Foundation Structure Chart

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• *Decision Committee*
The Decision Committee is the supreme decision-making body of the Foundation and assumes the final decision. The committee is responsible for making strategic and annual plans, managing budget and voting on major issues in MyToken ecosystem on behalf of the Foundation.

• *Executive:*
The Executive is elected by the Decision Committee to manage and report day-to-day operation of the Foundation, coordinate between sub-committees, and host the Decision Committee meetings.

• *Technical Committee*
The Technical Committee is responsible for overall R&D of Foundation, the design and development of underlying technology and its related intellectual property. In addition, the Technical Committee will be responsible for communicating actively with community members and players in the ecosystem and hosting tech development conferences.

• *Marketing and Public Relation Committee*
The Marketing and Public Relation Committee is responsible for the community building and public relation management. The committee is aiming at brining more collaborators into the MyToken ecosystem through marketing activities and business development.

• *Finance and Human Resource Committee*
The Finance and Human Resource Committee is responsible for the use and audit of financial operations of the Foundation and also employment and welfare management.

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VII. Risks and Disclaimer

7.1 Disclaimer

This document serves only the purpose of conveying information. The contents of this document are for reference only, as an description of MyToken's business and development plan, and do not intend to create any suggestions or invitations to solicit interest in or purchase stock or securities .

The contents of this document shall not be interpreted as forced participation in an ICO. Any behavior associated with this white paper, including any requests for obtaining a copy of this

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white paper or sharing this white paper with others, will not be deemed as participation in an ICO.

All supporters of the MyToken project and the Foundation shall read this white paper and the official website carefully, understand the blockchain technology and the risks in the MyToken project. Any participants should have reached the age required by law, have full mental capacity to make the decision and understand that purchase of the MyToken token is essentially a donation to the Foundation which cannot be refunded, cancelled or compensated.

MyToken team will continue to guarantee authenticity and accuracy of the information in this white paper. The updates include, but are not limited to, ecosystem mechanisms, tokens and their mechanisms and distribution of tokens. Some content may be adjusted accordingly in the new white paper. The team will post the updated white paper on the official website. The participant must get the latest white paper and adjust their expectations accordingly. MyToken or the Foundation will not assume any losses due to: i) the participant relying on the contents of older versions of the white paper; ii)information inaccuracy in the white paper; or iii) any behaviors caused by the white paper.

As the official token of MyToken, MT is an important tool for the MyToken ecosystem to perform efficiently. However, MT is not a security, and owning MT does not mean that its owner has been afforded with the proprietary right, controlling right, and/or policy-making right regarding the MyToken platform. As an encrypted token used in MyToken, MT does not belong to any of the following categories: (a) currency of any type; (b) securities; (c) stock rights of a legal entity; (d) stocks, bonds, bills, warrants, certificates, investment contract, or other instruments affording similar rights. MyToken does not offer any buy-back channels for MT. Participants have the right to use MT at their own will.

This white paper is originally issued in English and translated to multiple languages. In case of any discrepancy or inconsistency the English version shall prevail.

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7.2 Risk

1. At present, governments of major countries in the world have not formulated explicit policies about blockchain projects funded by cryptocurrencies, so participants may suffer from losses caused by future policies.
2. Other major systematic risks include, but not limited to, losses caused by natural disasters, large-scale breakdowns of global computer networks, and political unrest.
3. Cryptocurrency transactions have extremely high uncertainty. Due to lack of forceful supervision in digital asset transactions, crypto assets are subject to high volatility.
4. In the near future, supervisory regulations might be formed and the crypto assets from certain projects may be affected. The impacts include, but are not limited to, price and stability fluctuations and restraints.

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5. The blockchain industry is a highly competitive field in which MyToken had proved success but cannot guarantee success in the future.
6. The MyToken founding team will try our best to realize the goal set forth in the white paper and explore more sustainable growth space of the project. However, unpredictable internal and external factors may affect the route we have proposed, we retain the right to revise and adjust the white paper. We will publish the updated version on the official website and all participants must obtain the latest version and adjust their expectations accordingly.
7. MyToken will be built with the blockchain technology and cryptographic algorithm. Blockchain technology is at its early stage and cryptology is still under rapid development. The MyToken team cannot fully guarantee technological fulfillment of the project. The MyToken technology infrastructure is also subject to the risk of hacking and code vulnerability, both of which will lead to losses.
8. As the blockchain technology and the industry are under rapid development, MyToken and the Foundation are subject to some risks that cannot be predicted at this moment. Participants should fully understand the potential scale of loss and make decisions accordingly.

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