



WHITE PAPER - THE WEALTH FUNDING TOKEN

A PROJECT OF THE WEALTH PROTOCOL®

THE WEALTH PROTOCOL®
www.twft.io

Table of Contents

1.	ABSTRACT.....	2
2.	THE WEALTH PROTOCOL®	2
3.	BACKGROUND	3
3.1	Our Vision.....	3
3.2	About the TWFT	3
3.3	Governance.....	3
4.	TWFT TOKEN ECONOMICS.....	4
4.1	Holding Rewards and taxes.....	4
4.2	Token allocations	5
4.3	Funding allocation.....	6
4.4	Pricing.....	7
5.	PURPOSE FOR ISSUING TWFT	7
5.1	The investment thesis.....	7
5.1.1	The problem.....	7
5.1.2	The solution	8
5.2	Observed merits of DeFi tokens.....	9
5.2.1	The benefits of DeFi	9
5.2.2	Motivation behind the Initial Decentralised Offering (IDO)	9
6.	THE WEALTH LOOP FUNCTION	9
6.1	Classifying the funds flows as follows:.....	9
6.2	Understanding our modus operandi and its interaction with the liquidity pool.....	10
7.	PROJECT PHASES 1 - 4	10
7.1	High level phases.....	11
7.2	Detailed phases.....	11
8.	SUMMARISED ROADMAP	12
8.1	The Inception	12
8.2	The Operations.....	13
8.3	The last milestones	13
9.	OUR TEAM.....	13
10.	FURTHER DEVELOPMENTS AND UPDATES.....	13
	GLOSSARY.....	14
	IMPORTANT DISCLAIMERS.....	16

It's easy, transparent and empowering! Join us today!

01

Most poor people stay poor and the middle-class struggle with debt since they can't invest smartly in stocks, bonds, funds, and other financial products

02

This is due since most are either limited by artificial national restrictions, rules, expensive barriers to entry and cut-throat intermediaries that only service the rich.

03

Investing in TWFT means investing in the same type of sophisticated stock market products that the rich invest in (managed by our dedicated investor team) and reaping the rewards. All using the power of DeFi.



1. ABSTRACT

This white paper serves as an introduction to The Wealth Protocol®, the network and plans for further development. As a disclaimer, this is not an investment advice, and neither are the team responsible for the accuracy of the data provided below. Please perform your own research and seek investment advice.

The sole purpose of this white paper is to introduce the project and its crypto token to the prospective token holders. The project is in seeding stage and is subject to various impediments typically expected of a start-up.

The funds raised through the sale of The Wealth Funding Token ("TWFT") will be used in The Wealth Protocol® projects, to generate returns, which will be reinvested and later reflected as value-ups in the token values and trade fees redistributions (also known as 'Reflections') to the holders and further, token conversions into ownership stakes when the project is completed. The latter is subject to the success of funding and the meeting of milestones.

2. THE WEALTH PROTOCOL®

The Wealth Protocol® ("the Protocol") is a community-based initiative to organise and empower crowdfunding and create Decentralised Finance ("DeFi") opportunities for wealth creation in the blockchain chain arena. The Wealth Funding Token (TWFT) has been launched to garner support for this idea.

The Protocol aims to provide state-of-the-art financial management expertise to deliver widely accessible, low-cost, yet innovative financial packages to individuals and businesses, free of border and local currency restrictions, with the help of blockchain technology.

The Protocol strives to bring wealth creation opportunities to a people and businesses that would otherwise have to face challenges with the current financial system. By offering ethical and transparent wealth creation and management solutions, we are persevering to provide an exemplary and unique financial system to the world. Our business model believes that all brilliant ideas deserve investment.

The Protocol will facilitate fiat-crypto transactions whilst providing a platform for other tokens and NFTs to list through our exchange platform in the future. We have taken the initiative to facilitate the adoption of globalised asset tokenisation. We will deliver through our projects currently under development, listed as:

- Proprietary crypto wallet
- Crypto-fiat payment gateway solutions
- Crypto trading exchange
- Defi launchpad
- Investment fund
- Investment management
- Wealth, asset management and advisory services
- And many more under development

3. BACKGROUND

3.1 Our Vision

Our vision is to democratise investment and wealth creation opportunities, by leveraging on the decentralised financial innovations, free from geographical boundaries and artificial restriction, such as social class differentiation.

3.2 About the TWFT

In recent months, numerous crypto tokens have been successfully launched, with many gaining exceptional value in a very short period. We have created our own token, TWFT, to capitalise on this trend.

TWFT operates as a decentralised financial application operating on the Binance Smart Chain Network by replicating critical concepts used in conventional financial applications. In the manner of typical blockchain projects, our DeFi platform features its own token.

Although decentralised finance tokens have a higher potential for improving yields, they are high-risk investments. The pricing is subject to extreme volatility and is one of the primary setbacks with DeFi tokens.

However, all DeFi tokens have one thing in common and that is the value accumulation essentially through a digital of crowd funding. We present a similar analogy for TWFT but what makes us different is our wealth loop model (Figure 1), designed for a perpetual regeneration of value for the token holders.

As a DeFi token, TWFT is, is designed to regenerate its own value partly through underlying projects, outlaid as phases 1 – 4 and through returns from investments in various asset classes, from the funds accumulated through the token issue and activities over all activities under the banner of The Wealth Protocol[®].

3.3 Governance

In anticipation of the success of our projects, we have drafted detailed internal controls, policies, and procedures to implement various safety measures and compliance protocols to protect your contributions.

There will be a policy of minimum discretion, unless required otherwise. Upon disclosure of deposits and withdrawals, team members will supply their addresses with explanation. This will ensure transparency from the management.

At this stage in the project, all members will incur an initial cost and will be notified of any reimbursements. Due to fierce competition, we will not disclose these costs at present, but once we have become more established, we will gladly reveal this information to inspire others with similar aims.

We have planned four general rounds of fund raising, defined as:

- The Founders’ Round
- The Modular Contributors’ Round
- The Pre-IDO Round; and
- The Post-IDO Round.

Although we have the pre-IDO outlined in our structure, our aim will be to encourage more holdings after the IDO so that we can protect against whale dumping.

We understand the issues with whale dumping and deem it unethical hence the discouragement against any such activity in our community. Our aim is to prevent the possibility of a small clique of members taking advantage of the project at the expense of others.

As good practice, we will allow token holders to make suggestions and relay ideas through polls on our website.

4. TWFT TOKEN ECONOMICS

4.1 Holding Rewards and taxes

TWFT has reflections embedded in the smart contract, such that:

10% transaction fees would apply to all transactions, of which:

- 6% fees is for the redistribution to holders; and
- 4% is directed for the liquidity pool.

The amounts in the liquidity pool will strengthen the asset backing (BNB holdings) of the Token. The advantage of having strong liquidity pool minimizes the slippage costs and hence improves market liquidity by reducing the trade friction.

Furthermore, the transaction fees add to the liquidity buffer and discourages selloffs. The transaction fees proceeds are then reinvested back into the wealth loop function (**Figure 3**) to generate further value.

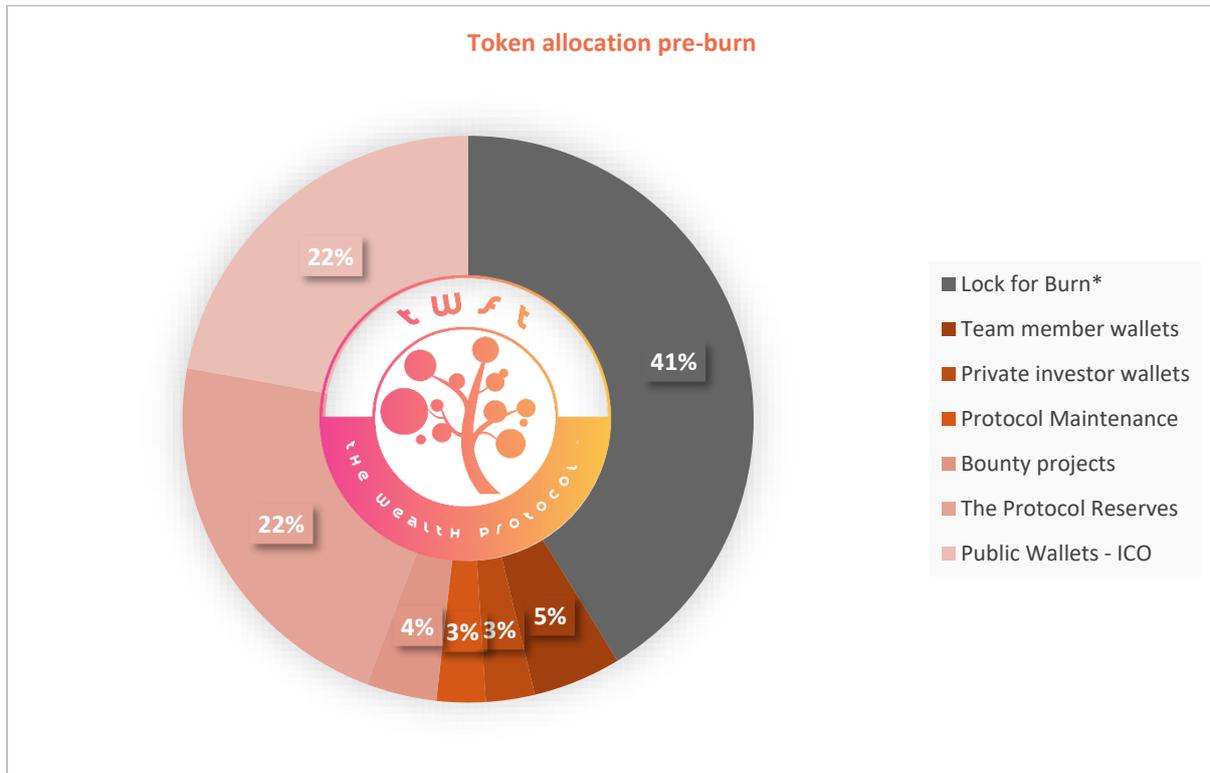
The tokens are in limited supply, so no minting allowed and token burns will be discretionary, based on the achievement of various milestones across our Roadmap. The liquidity pool will act as a reserve to fund our projects classified under the paragraph **Investment phases 1 – 4**

Total supply at the time of issue	1,000,000,000,000,000
Burn target*	(412,400,000,000,000)
Tokens to remain for future redemption**	587,600,000,000,000

*As of date of this writing, 41.24% of the total supply have been locked for 4 years and after release, we expect to systematically burn this excess supply.

**Note: There can be slight variation when the actual burn happens, however we have put in a conservative figure. The aim of this practice is to gradually reduce the concentration of power at the hands of the Protocol’s management so that token holding investors could later be in a position to carry a stronger weight in the decision-making process in the future.

Figure 1 – Token allocations in aggregation

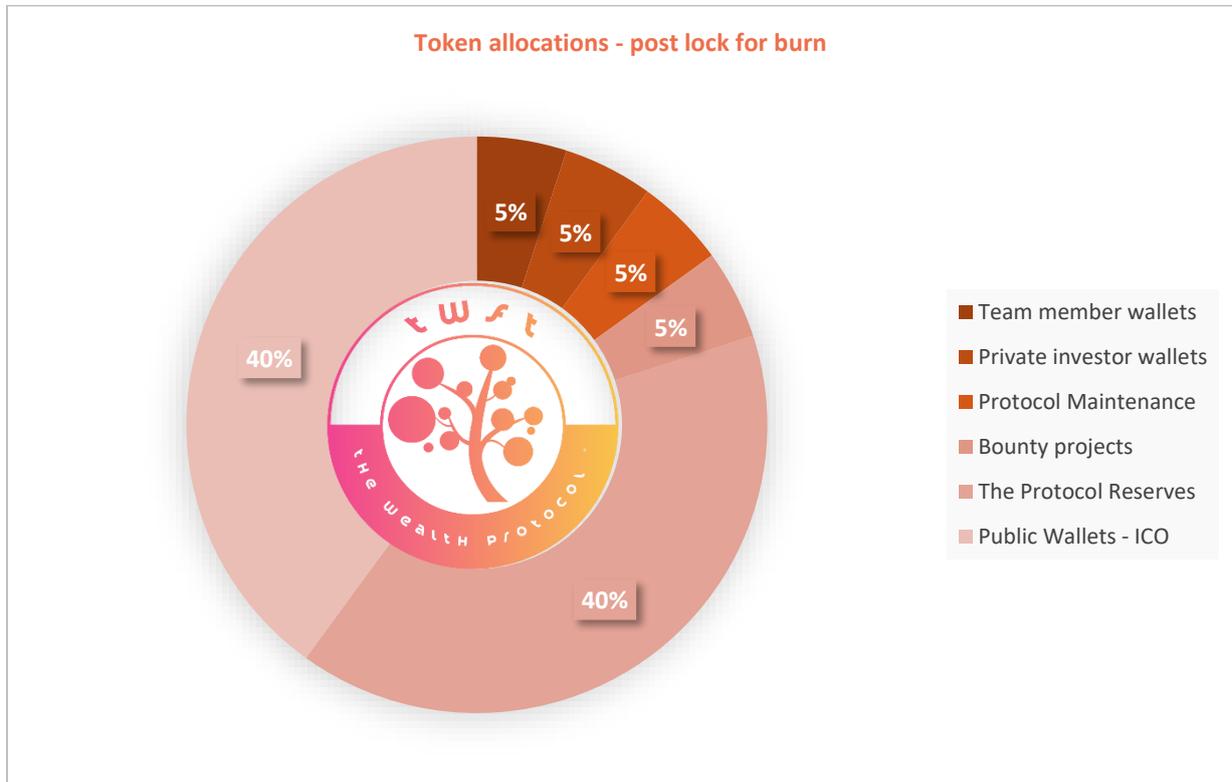


4.2 Token allocations

The funds will be raised via sale of TWFTs, starting from the protocol team members (see “Our Team” section on our website), then the private investors who will be funding to build the initial infrastructure of the Protocol and adding liquidity to the liquidity pool, then we will promote TWFT on the www.bscscan.com website under pre-IDO round, followed by an official IDO accompanied by listing on www.coinmarketcap.org and coingecko.com. As we gain traction and sufficient liquidity, we will launch the token on a decentralised exchange, as an IDO.

We have illustrated in Figure 2, the position after lock and burn, so that all parties could understand their holding positions after we set the excess supply to burn.

Figure 2 – Allocations after setting aside the tokens for burn



We classify the wallets into 3 categories:

1. Investors (45%): public round investors (40%) and private round (5%) investor holdings
2. The Protocol Reserves (45%): The protocol's wallet (40%) and the team wallets (5%)
3. Service providers/contractors (10%): Bounty projects (5%) Developers etc (5%)

The reason for having an equal split between category 1 and 2 is the fact that we believe in fair allocation of rewards between the investors and the protocol. Therefore, both should have equal footing when it comes to holding rewards mentioned in Paragraph 4.

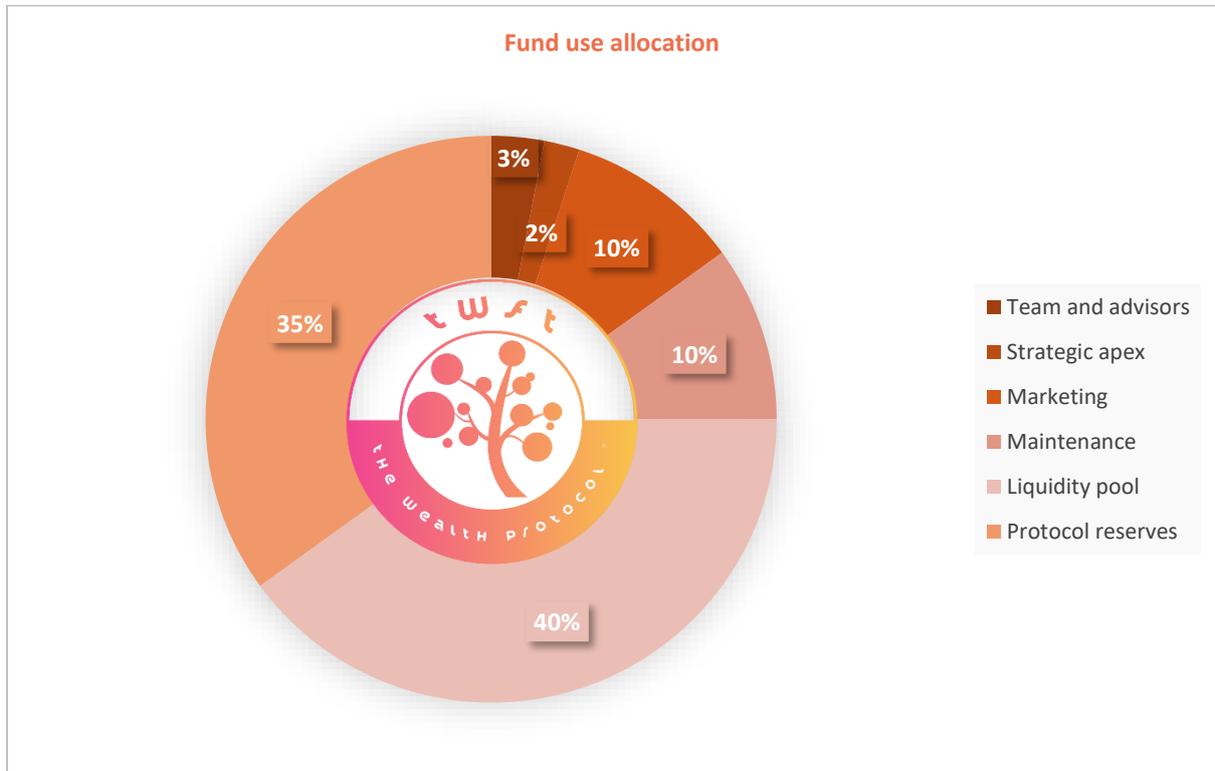
4.3 Funding allocation

The funds received throughout the funding rounds will be allocated to the various important segments of the Protocol, using waterfall distribution approach. Starting from the most segments first.

Without waiting for a phase to finish, we will start allocating the funds to the next phases, given if the funding requirements of the prior phases have been fully met. of to ensure timely funding of the projects categorised under different phases. See paragraph on the project phases.

In entirety of all the fund inflows into the Protocol Reserves, The Protocol plans to allocate the use of those funds as given in Figure 3

Figure 3 – Fund use allocation



The reason for seeing marketing and maintenance here again is the fact that at initiation, the Protocol would need some of the initial capital injections to support its operations. The maintenance and marketing allocation mentioned in Figure 2 are the tokens which would be used in paying for the services. We also consider it effective to pool in stakes of the services providers so that their interests would align with the Protocol and investor interests.

4.4 Pricing

Token price is expected to gain momentum as more and more investment will be attracted and the numbers of tokens burned out as we achieve our milestones in phases 1 – 4. Such systematic and logic-based token burns will control supply and gradually raise the price of each available token. The subsequent values of tokens received by holders will be adjusted accordingly.

5. PURPOSE FOR ISSUING TWFT

TWFTs are used to finance development and to build networks. In exchange for investments, holders receive value ups from redemptions and commissions generated from the network such as reflections, as mentioned in TWFT Token Economics.

5.1 The investment thesis

5.1.1 The problem

The global population has been increasing tremendously over the past century, yet the income gap between the rich and poor is ever widening. Most of the world's population is below poverty line and there isn't much that the traditional financial system, owing to its own administrative sloppiness and regulatory burdens could offer to solve this problem.

According to UN, as of the year ended 2020, the North America, Europe and rich Asia Pacific monopolise the top wealth decile. The main reason is that capital naturally finds its way to where its used the best. That aside, Credit Suisse Global Wealth Databook, 2020 had reported that 1% alone own 43% of the world's wealth.

One of the main reasons for this is of lack of access of the masses to the sophisticated investment opportunities for creating wealth for the unprivileged investors which leaves the masses for not having enough opportunities to grow their wealth.

5.1.2 The solution

The Wealth Protocol[®] are determined to solve the above problem by through globally promoting our token and garnering interests of various parties whom in the past had to face a lot of impediments for investing their money, merely because of belonging to certain country or for belonging to an unprivileged background.

Over 50% of new start-ups fail due to not having access to funds, despite having empowering ideas to execute. There is a severe gap between ideas and execution, which can be filled through obtaining access to a wider pool of funding.

In a simple analogy, if 1 billion population decides to pay 10 cents to a particular project, it will raise 100 million dollars for that project, without affecting any of the contributor's wealth. When that 100-million-dollar investment is put into right use such as digital business activity, decentralised financial products and sophisticated investment strategies, it can create more value.

The modern businesses are tech-based and are free from a lot of administrative issues that are costly and slow. Now artificial intelligence, cryptocurrencies, gig economies are all taking place together, providing a historic opportunity for investors across to choose among a vast variety of vibrant projects as a domain to increase their wealth.

Likewise, The Wealth Protocol[®] has taken this initiative to bridge that gap between investors and investees, onboarding a greater number of investors irrespective of their background or social status. Due to advent of decentralised finance, the window of opportunity has become wide enough to accommodate investments to and from all parts of the world connected through internet.

The digital economy has emerged as a global powerhouse for interesting start-ups and various investment opportunities, that otherwise would not have been investible under the conventional banking system. Asset tokenisation, a recent trend is bringing a lot of hard assets under the realm of digital markets, gradually reducing the frictions in trading, by opening to billions of participants across the globe.

- DeFi services are already disrupting conventional financial systems in the same manner as cryptocurrencies have begun disrupting the fiat currency supremacy since 2017. The total value in DeFi projects had increased to almost US\$ 6.9 billion from \$2.1 million in a span of just three years from 2017 to 2020. As a result, the market capitalization for DeFi tokens has increased profoundly. All

tradable tokens used for DeFi applications can cross almost US\$ 15 billion. Many tokens have also shown prolific growth in market value by around three to four times annually.

- The search for the best DeFi tokens to invest in also depends on factors driving their demand. The regulatory vacuum has prompted the growth of DeFi. For example, DeFi runs on mutual trust and standards for protecting privacy, effectively through smart contracts. Lenders don't have to know the identities of borrowers or evaluate their ability to repay the debt. Institutes and individuals are readily embracing such changes, and strides in regulatory approval for DeFi applications are driving adoption.
- Many top financial institutions beginning to actively search for ways to participate in DeFi, with notable asset management funds forging serious commitments. One of the world's biggest crypto investment funds, Grayscale had crypto assets worth over US\$ 5.2 billion by early 2020.

5.2 Observed merits of DeFi tokens

5.2.1 The benefits of DeFi

- **DeFi enables increased accessibility** with over 1.7 billion people all over the world lacking access to financial services, DeFi can improve financial inclusion.
- **DeFi offers interoperability**, thereby creating prolific demand for DeFi tokens. Interoperability with DeFi can help create new DeFi markets, services, and solutions.
- **DeFi applications**, do not involve any significant operational or maintenance costs and limited dependence on intermediaries can ensure that DeFi applications resolve conflicts efficiently.

5.2.2 Motivation behind the Initial Decentralised Offering (IDO)

- Blockchains and IDOs are the drivers behind global and investment decentralisation.
- Within an IDO, organisations attract investment for the implementation of projects. Investors receive cryptocurrencies or tokens, which are then later traded on exchanges, when their values are expected to be greater.
- IDOs provide an opportunity for non-professionals and small investors to earn capital gains from early investments.
- We have chosen decentralised exchanges as they are an effective way to reach out to potential token holders worldwide.

6. THE WEALTH LOOP FUNCTION

A formal procedure that The Wealth Protocol[®] will follow, to ensure that the funds are allocated in the appropriate projects and investments, to generate value for the token holders. Simply it's a process of earning and reinvesting back into the Protocol, as a diverse investment and financial services organisation.

6.1 Classifying the funds flows as follows:

Financing	<ul style="list-style-type: none"> • Capital injection from token issues.
Investing	<ul style="list-style-type: none"> • Funding the investment fund portfolio. • Funds allocated towards the development of underlying projects designated for each phase.
Revenue	<ul style="list-style-type: none"> • Income/fees from projects designated at each Phase. • Distributions from the investment fund portfolio.
Project Maintenance	<ul style="list-style-type: none"> • Administrative costs, marketing, promotions, salaries etc.
Charities	<ul style="list-style-type: none"> • Supporting poverty alleviation programs.

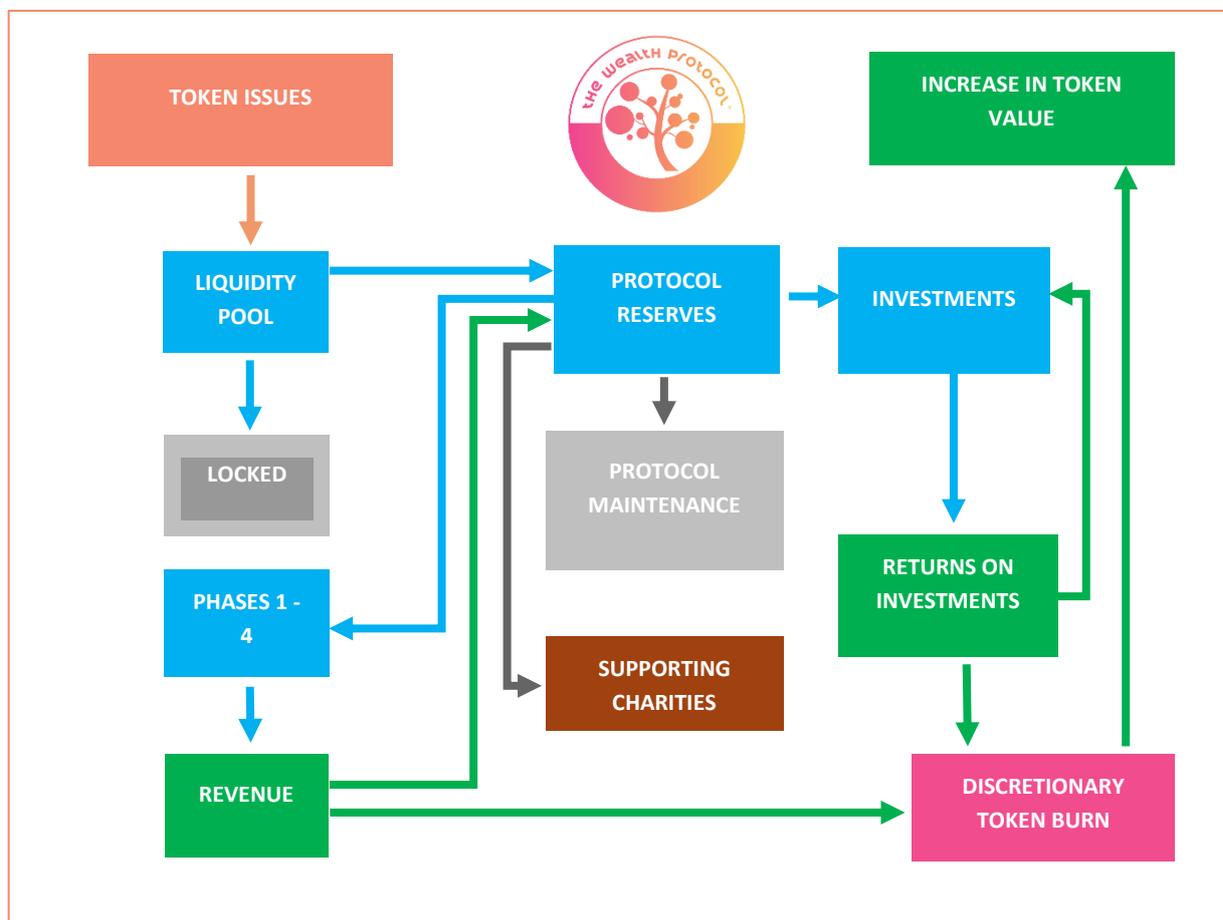
6.2 Understanding our modus operandi and its interaction with the liquidity pool

A portion of the earned funds from projects in phase 1 - 4 will be directed towards redemption of the tokens, so that the per token value would increase gradually over time.

The token burns are planned to be discretionary and scheduled, depending on the success of each project phase. Each phase can be considered as the wealth loop function (**Figure 3**). For example, as our wallet gets launched, the revenue earned as fees from buying/selling crypto against fiat, a portion of revenues earned from buying/selling fees will be moved to the liquidity pool, with excess tokens being burned.

Instead of burning for the sake of creating scarcity or for the purpose of creating a hype, we would rather create value and then burn the excess tokens. Any savings over budget from maintenance or phase funding will be reinvested back in the Protocol. We aim to notify holders prior to the burn, so that they are kept informed.

Figure 3: The wealth loop function



7. PROJECT PHASES 1 - 4

The final stage is the development of a state-of-the-art wealth and investment management service that would be an established and registered investment enterprise, with an aim to invest in global asset classes such as stocks, real estate, commodities and other alternative assets classes including crypto currencies and various

other sophisticated investment strategies. From there, new investment funds can be launched, offering services to private and institutional investors, pension plans, retirement savings etc.

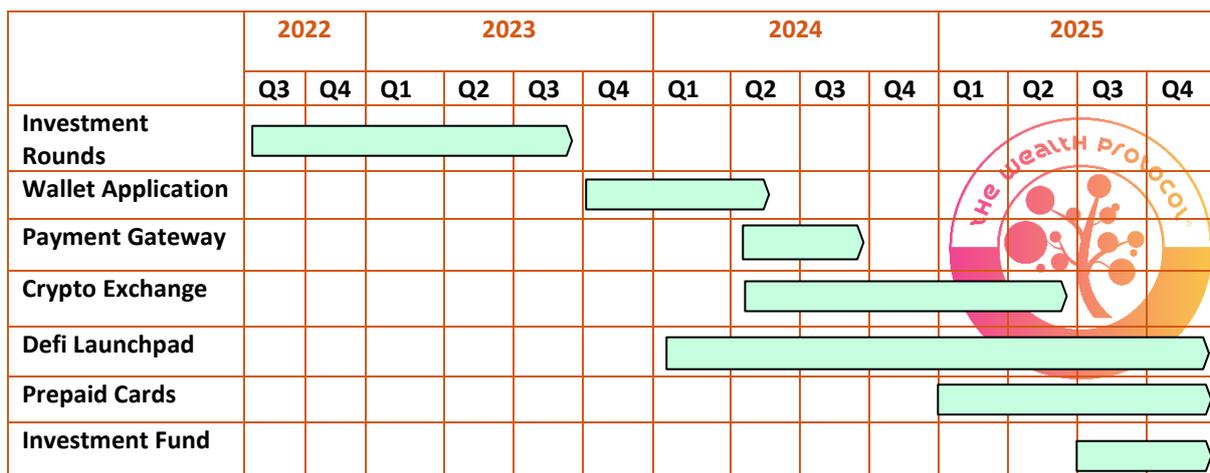
The underlying investments of the fund would be as follows:

- Global Equities
- Fiat and Crypto Currencies
- Commodities
- Real Estate
- Hedge Funds
- Private Equity

7.1 High level phases

This lays out the planned initiation of the project activities designed towards achieving milestones within project phases 1 - 4.

Figure 4 – High level phases



7.2 Detailed phases

Project activity phases		
Phase 1	Wallet Application <ul style="list-style-type: none"> • We understand that for Holders, buying TWFTs would initially be done on pancake swap, we want to own this process so we will create our Protocol’s own wallet, which will give the satisfaction and peace of mind to the holders. 	Plans underway

	Fiat-to-Crypto payment gateways <ul style="list-style-type: none"> We will provide payment gateways that will provide online vendors and freelancers a means to receive their revenues. We will be offering a variety of cashbacks and rewards. 	Plans underway
Phase 2	Crypto Exchange <ul style="list-style-type: none"> The exchange platform will enable preliminary crypto trading, before gradually liaising with other institutions to accommodate other tokenised asset classes. 	Plans underway
Phase 3	Defi Launch Platform <ul style="list-style-type: none"> Providing a Defi Launchpad on our exchange to facilitate the IDOs of new Defi tokens. 	Not started
	Prepaid Cards <ul style="list-style-type: none"> Offering prepaid Visa [™] debit cards, allowing users to spend their crypto currencies. 	Not started
Phase 4	Investment Fund <ul style="list-style-type: none"> Register in an offshore, investor-friendly jurisdiction, which can facilitate tax savings and ease of business Ensure all regulatory and compliance matters have been resolved Begin investing in fiat money alongside our crypto ventures Convert all tokens to Fund shares. 	Not started

8. SUMMARISED ROADMAP

8.1 The Inception

- Creation of smart contract with allocated token shares reserved for the founders of the Protocol.
- The creation of a provider company that will develop the network for a fee ('the maintenance').
- Global advertising and promotion of TWFT.
- Launching the TWFT IDO to raise funds across the globe.
- The expansion of the network, creation of applications etc.
- Incorporation of legal entities setup in tax friendly jurisdictions
- The launch of The Wealth Protocol [®].

8.2 The Operations

- Proprietary wallet application offering low services fees and commissions. TWFT will be the native token
- Proprietary secure gateway application for online transactions, supporting cryptos
- Proprietary exchange to trade crypto currencies
- Offering launch of audited and credible new tokens on our exchange, earning fees
- Establishment of blockchain services to assist other new tokens, earning fees
- Global debit card services, offering low transaction fees and commissions
- Establishment of investment holding company in tax friendly jurisdictions
- Launch of funds under the banner of The Wealth Protocol[®], earning returns through sophisticated and diverse investment strategies
- Launch of Investment advisory services, offering attractive management and investment advisory fees
- Launch of private wealth planning services, earning advisory fees
- Registering consultancy set-ups, earning advisory fees from clients
- Consolidating the entire establishment as The Wealth Protocol[®] rebranding.

8.3 The last milestones

- i. Conversion of tokens into the private shares of The Wealth Protocol[®]
- ii. Global Public Offering (GPO) to new tranche of investors, to promote global expansion, acquisitions etc,
- iii. Worldwide listing on major stock exchanges.

Please check our website's "[Road Map](#)" section for timebound milestones and comprehensive roadmap. Available at: www.twft.io

9. OUR TEAM

We are a diverse team of professionals, predominantly from the Information Technology and Financial Services sector. Our business model is modular, and we often involve other experts in an advisory capacity. The founding members and advisors. For more details, please visit the "[Our Team](#)" section on our website.

10. FURTHER DEVELOPMENTS AND UPDATES

For important news and updates about the token and The Wealth Protocol[®], please subscribe to the news and updates page on our website: www.twft.io

GLOSSARY

Alternative assets: Typically refers to investments that fall outside the traditional asset classes commonly accessed by most investors, such as stocks, bonds, or cash.

Asset classes: A grouping of investments that exhibit similar characteristics and are subject to the same laws and regulations. Equities (stocks), fixed income (bonds), cash and cash equivalents, real estate, commodities, futures, and other financial derivatives are examples of asset classes.

Asset tokenisation: Tokenising assets and adding them to the fund pool as a segregated portfolio.

App coin: A digital currency that gives access to the services of a distributed network. An analogy, a token for drinks in a bar or a token to visit a museum.

Application Programming Interface (API): Lets your product or service communicate with other products and services without having to know how they're implemented. This can simplify app development, saving time and money.

Blockchain: A database consisting of a chain of generated transaction blocks with an internal motivator for the operation of nodes, built according to certain rules, a chain of generated transaction blocks with an internal motivator for the operation of nodes, is a specific type of database. It differs from a typical database in the way it stores information; blockchains store data in blocks that are then chained together when new data comes in it is entered into a fresh block.

Blockchain Bridge: A connection that allows the transfer of tokens and/or arbitrary data from one chain to another. Both chains can have different protocols, rules and governance models, but the bridge provides a compatible way to securely interoperate on both sides.

Burn: Cryptocurrency tokens or coins are considered “burned” when they have been purposely and permanently removed from circulation.

Custom Application Token (CAT): an internal digital currency on the blockchain to pay for goods and services within a specific project.

Cryptocurrency: A digital or virtual currency that uses cryptography and blockchain for security.

Crypto exchange: A platform on which you can buy and sell cryptocurrency. You can use exchanges to trade one crypto for another — converting Bitcoin to Litecoin, for example — or to buy crypto using regular currency, like the U.S. Dollar. Exchanges reflect current market prices of the cryptocurrencies they offer.

Crypto token: Digital coupon that can be substituted for money, used as a digital asset or turned on a market or a crypto exchange.

Crypto Wallet Application: Software that keeps track of the secret keys used to digitally sign cryptocurrency transactions for distributed ledgers.

Discount: The difference between the current token rate and its price on the date of maturity.

Equity Token: A stock token, such tokens can be tied to the company's shares.

Exchange Traded Funds (ETF): An exchange traded fund (ETF) is a basket of securities that trade on an exchange, just like a stock.

Fiat money: Any money declared by a government to be legal tender.

Hardcap: The maximum amount of money a cryptocurrency can receive from investors in its Initial Coin Offering (ICO)

Initial Coin Offering (ICO): The cryptocurrency industry's equivalent to an initial public offering (IPO). A company looking to raise money to create a new coin, app, or service launches an ICO to raise funds.

Initial DEX Offering (IDO): The launching of a cryptocurrency on a decentralized exchange (DEX). In an IDO, a blockchain project makes a coin's first public debut on a DEX in order to raise funding from retail investors.

Minting: Creation of new tokens

Payment gateway: Technology that captures and transfers payment data from the customer to the acquirer, essentially to process online transactions. It encrypts sensitive credit card details, ensuring that information is passed securely from the customer to the acquiring bank, via the merchant.

Pre-IDO: Refers to token offerings that happen before the traditional IDO takes place.

Reflections: The static rewards system that redistributes a fraction of tokens to the existing token holders, taken in the form of transaction fees for trading the token.

Smart-Contract: A protocol that describes a set of conditions that, on the basis of mathematical algorithms, independently conducts transactions and monitors their implementation using complex algorithms.

Soft cap: The minimum amount of money a cryptocurrency can receive from investors in its Initial Coin Offering (ICO)

Tokenisation: Process of turning a meaningful data, such as an account number, into a random string of characters called a token that has no meaningful value if breached. Tokens serve as reference to the original data but cannot be used to guess those values.

Tokenomics: the topic of understanding the supply and demand characteristics of cryptocurrency.

Whale dumping: Act of selling large amounts of tokens being sold by a few token holders ('whales') who own large proportion of the tokens in supply.

IMPORTANT DISCLAIMERS

To bring to the attention of prospective holders, an IDO is not the same as an IPO. The fundamental difference is that the IPO is done by already established, large businesses, whereas an IDO start up may be at idea level and may not even engage in business yet, but the scale of the idea should turn around the situation in the real world. Projections of such scale are known to be disruptive. During the launch of IDO, tokens are issued rather than traditional shares. These tokens are issued by adding transactions to the blockchain with their descriptions, numbers and unique ID.

Disclaimer of liability:

This whitepaper is for information purposes only and may be subject to change without prior notice.

The Protocol does not make or purport to make, and hereby disclaims any representation, warranty, or undertaking in any form whatsoever to any entity or person, including any representation, warranty, or undertaking in relation to the accuracy and completeness of any of the information set out in this whitepaper.

The Protocol accepts no liability for damages, whether consequential or indirectly, of any kind arising from the use, reference, or reliance on the contents of this whitepaper.

This whitepaper may contain references to third-party research, data, and industry publications. No warranty is given to the accuracy and completeness of this third-party information. Neither the third-party information, its inferences nor its assumptions have been independently verified.

Prospective purchasers of the Protocol should evaluate all risks and uncertainties associated with the Protocol and all information set out in this whitepaper and any related terms & conditions prior to any purchase of the Protocol.

No offer of securities or registration

The Protocol and the whitepaper do not constitute a prospectus or offer document of any sort and is not intended to constitute an offer of securities or a solicitation for investment in securities in any jurisdiction.

You are not eligible to purchase any of the TWFTs if you are a citizen, resident (tax or otherwise) in any jurisdiction in which crypto trading is not permitted. No regulatory authority has examined or approved of any of the information set out in this whitepaper.

No advice

No information in this whitepaper should be considered as business, legal, financial, or tax advice regarding the Protocol. Please consult your own legal, financial, tax, or other professional advisers regarding the Protocol.

We reserve the right to change any technology mentioned in this white paper in favour of the overall goal of the project. For the latest version of the whitepaper, go to: <https://www.twft.io>.

No Investment Advice

The information provided on this white paper does not constitute investment advice, financial advice, trading advice, or any other sort of advice, and you should not treat any of the website's contents as such.

Accuracy of Information

We will strive to ensure accuracy of information in this white paper although we will not hold any responsibility for any missing or wrong information. You understand that you are using any and all information available here at your own risk.

All Investments Involve Risk

All investments involve risk, losses may exceed the principal invested, and the past performance of cryptocurrency, market, or financial product does not guarantee future results or returns. Gains with cryptocurrencies are typically subject to tax, depending on what country you reside.

We accept no liability for loss or damage suffered by you as a result of investing in the TWFT. Trading and investing is risky, do so at your own risk, and we advise people to never use more money than they can afford to lose. The cryptocurrency market is a volatile and risky market. Cryptocurrency investing may not be suitable for all readers of this white paper. Anyone looking to invest in cryptocurrencies should consult a fully qualified independent professional financial adviser.

Cautionary note on forward-looking statements

All statements contained in this whitepaper, statements made in press releases or in any place accessible by the public, and oral statements that may be made by The Protocol or people acting on behalf of The Protocol, that are not statements of historical fact, constitute “forward-looking statements”. Some of these statements can be identified by forward-looking terms such as “aim”, “target”, “anticipate”, “believe”, “could”, “estimate”, “expect”, “if”, “intend”, “may”, “plan”, “possible”, “probable”, “project”, “should”, “would”, “will” or other similar terms.

Neither the Protocol nor any other person represents, warrants, and/or undertakes that the actual future results, performance, or achievements of the Protocol will be as discussed in those forward-looking statements. The actual results, performance, or achievements of the Protocol may differ materially from those anticipated in these forward-looking statements. Nothing contained in this whitepaper is or may be relied upon as a promise, representation, or undertaking as to the future performance or policies of the Protocol. Further, the Protocol disclaims any responsibility to update any of those forward-looking statements or publicly announce any revisions to those forward-looking statements to reflect future developments, events, or circumstances, even if new information becomes available or other events occur in the future. All statements regarding The Protocol’s financial position, business strategies, plans and prospects, and the future prospects of the industry in which the Protocol is in are forward-looking statements. These forward-looking statements, including but not limited to statements as to The Protocol’s revenue and profitability, prospects, future plans, other expected industry trends, and other matters discussed in this whitepaper regarding The Protocol are matters that are not historic facts, but only predictions.

These forward-looking statements involve known and unknown risks, uncertainties, and other factors that may cause the actual future results, performance, or achievements of The Protocol to be materially different from any future results, performance, or achievements expected, expressed, or implied by such forward-looking statements.