

iLuminary Litepaper

1. Introduction

The emergence of blockchain technology and cryptoassets has opened up new possibilities in finance, technology, and society. In this rapidly evolving landscape, the iLuminary project aims to be a guiding light, empowering individuals to navigate the world of digital assets and decentralized finance.

In a rapidly digitizing world, the emergence of blockchain technologies and digital collectibles has paved the way for new forms of art, value storage, and peer-to-peer transactions. iLuminary stands out as a beacon in this vast landscape, offering a fresh perspective on digital ownership and community engagement. iLuminary's core is a commitment to building an ecosystem where education, innovation, and community are paramount. The project recognizes that for any platform to succeed, it must keep the needs of its users front and center. This user-centric approach is the north star guiding iLuminary's development.

The iLuminary ecosystem incorporates two major components:

- The iLuminary Wealth App - An intuitive platform for managing digital asset portfolios and accessing investment opportunities.
- The iLuminary Ape NFT Collection - A set of thoughtfully designed NFTs doubling as membership cards that unlock exclusive benefits.

By combining these elements with innovative tokenomics and gamification, iLuminary offers a fresh perspective on participating in decentralized finance and the crypto economy.

At launch, the ecosystem will be built on Binance Smart Chain, allowing interoperability between assets and low transaction costs for users. As technology progresses, iLuminary plans to bridge to advanced platforms like Acria Intellichain to further push boundaries.

From portfolio management to education and community engagement, the iLuminary experience aims to illuminate the path forward for users. Join us on this journey as we collectively shape the future of finance and technology.

2. Problem Statement

While the emergence of blockchain technology and cryptoassets is opening up new economic possibilities, some key problems persist that hinder widespread adoption and usage.

Lack of User-Friendly Tools

Many existing platforms in the decentralized finance space suffer from complex user interfaces and confusing jargon. This creates a steep learning curve for those new to crypto, limiting access and engagement.

Fragmented Experience

Relevant services like wallets, exchanges, analytics tools, and communities remain siloed. Users must juggle multiple platforms to manage their crypto activities. This fragmented experience adds hassle and friction.

Volatility and Lack of Education

Cryptocurrency markets are known for their volatility. Without proper education, new users risk making ill-informed decisions that could lead to loss of funds. Limited resources exist to guide users.

Absence of Community

Most platforms fail to build an engaged community, missing out on the collective power of user interactions and feedback. This leaves users isolated instead of working together.

Barriers to Entry

Getting started in crypto often requires significant upfront investment and technical know-how. This creates barriers to entry, especially for non-tech savvy individuals.

The iLuminary ecosystem aims to directly address these gaps and provide users with a more integrated, educational, collaborative, and accessible experience in the world of decentralized finance.

Why iLuminary?

iLuminary isn't just another digital collectible platform; it's an ecosystem. Here's what sets it apart:

- 1. Holistic Approach to Digital Collectibles:* Instead of focusing solely on individual assets, iLuminary is committed to creating a universe where every collectible tells a story, and every holder is part of a grand narrative.
- 2. Community at Its Core:* Recognizing that the true power of any platform lies in its users, iLuminary has an unwavering commitment to community engagement. Through continuous feedback loops, inclusive decision-making, and regular events, every voice is heard.
- 3. Innovation-Driven Development:* While iLuminary is still in its development stages, the project promises to leverage cutting-edge blockchain and AI technologies, ensuring a secure, transparent, and immersive experience for all users.

3. Solution

To address the key problems facing users in decentralized finance, the iLuminary ecosystem implements a multifaceted solution:

Intuitive and Unified Platform

The iLuminary Wealth App provides users with a seamless, user-friendly interface to manage crypto activities in one place. From portfolio monitoring to staking, swapping assets, and more, the app is designed for simplicity.

Educational Resources

iLuminary offers learning materials and resources tailored to users at all levels. These include guides, videos, tutorials, and tips to help users make informed decisions and avoid common pitfalls.

Community Engagement

At iLuminary, community comes first. Through forums, social channels, and events, users can connect with like-minded members, share knowledge, and collectively support ecosystem growth.

Accessible Entry Point

The iLuminary Ape NFT collection offers an easy way to gain access to the ecosystem's benefits without high upfront investment. Lower barriers facilitate wider participation.

Cohesive Experience

All elements of the platform, from NFTs to tokens and app, are designed to interoperate seamlessly. This creates a streamlined and engaging user experience.

Cutting-Edge Technology

iLuminary utilizes the latest blockchain, DeFi, and AI innovations to offer users the most secure, transparent, and advanced platform experience possible as the technology develops over time.

By keeping users at the heart of the ecosystem, iLuminary unlocks the full potential of decentralized technologies for all.

BREG: Your AI Mentor

BREG, short for "Blockchain Resource & Education Guide," is the heart of the iLuminary ecosystem. As an AI mentor, BREG serves as your virtual companion and financial advisor, available at your fingertips. Its capabilities extend far beyond portfolio management.

AI-Powered Portfolio Management: BREG actively monitors your digital asset portfolio across multiple blockchains, assessing risk and evaluating portfolio health. It keeps you informed in turbulent market conditions, ensuring informed decision-making.

A Beacon of Knowledge: iLuminary, doubling as an educational platform, provides premium content to navigate the blockchain and cryptocurrency space. BREG curates personalized educational materials, catering to your interests and needs, ensuring you stay updated on industry insights.

Empowerment through Digital Collectibles: To unlock BREG's full potential and premium content, users must own a digital collectible linked to their iLuminary account. These collectibles are the keys to unlocking advanced features.

Community-Building and Knowledge Sharing: iLuminary fosters a vibrant community where users can consume educational content and contribute by creating and sharing materials. BREG enables users to share insights, create content, and monetize expertise using an exclusive token.

What Can You Expect?

As iLuminary develops, users can anticipate a range of features that will elevate their experience:

- *Portfolio Management:* An intuitive dashboard to oversee and manage your digital assets with ease.
- *Market Insights:* Stay ahead with real-time data and analyses of the digital collectible market.
- *Engaging Educational Resources:* Whether you're a newbie or a seasoned collector, there's always something new to learn. Dive deep into informative articles, tutorials, and videos designed for all levels of expertise.
- *Gamification Aspects:* Engage & Earn rewards, level up, and unlock exclusive perks, making your iLuminary journey even more exciting.

4. iLuminary Ecosystem Overview

a. iLuminary Wealth App

The iLuminary Wealth App will prioritize security, implementing robust measures to safeguard user funds and data. Transparent reporting and auditing will provide users with confidence in the integrity of the platform.

The iLuminary Wealth App serves as the core gateway to the iLuminary ecosystem for users. The app aims to provide a comprehensive, user-friendly solution for managing crypto portfolios and activities.

Key features of the iLuminary Wealth App include:

- *Dashboard* - An intuitive dashboard gives users a single place to monitor and analyze all their crypto holdings across wallets and platforms. Customizable views and insights.
- *Portfolio Management* - Users can efficiently manage their portfolio of tokens, NFTs, and other crypto assets from one interface. Allows trading, staking, governance actions, and more.

- *Staking and Yields* - Stake digital assets like iLuminary tokens and NFTs to earn yield. Dynamic APRs and staking options structured for optimal returns.
- *Market Data* - Real-time and historical market data, analytics, news, and pricing for 1000s of cryptoassets all accessible on the platform.
- *Investing Tools* - Sophisticated tools and guidance for researching, evaluating, and investing in new crypto opportunities like IDOs, IFOs, and more.
- *Educational Content* - Robust library of guides, explainers, tips, and interactive courses on crypto topics to inform users.
- *Social Features* - Engage with other iLuminary users through community chat, forums, groups, and events centered on crypto learning.
- *Security* - Institutional-grade security measures including cold wallet storage, encryption, and fraud monitoring to protect user assets and data.

The iLuminary Wealth App aims to bring all the essential tools and services crypto users need into one intuitive, powerful platform.

b. iLuminary Ape NFT Collection

The iLuminary Ape NFT Collection consists of a set of thoughtfully designed and impeccably crafted digital collectibles. Each NFT in the collection represents membership in the iLuminary ecosystem and grants holders exclusive benefits and utilities.

The iLuminary Apes Collection is a meticulously curated and artistically crafted masterpiece, each digital collectible representing a distinct and personalized digital asset. As holders of iLuminary Apes digital collectibles, users gain exclusive access to a world of opportunities and privileges that extend beyond the traditional experience. The digital collectibles are minted on the Binance blockchain, ensuring transparency, immutability, and interoperability with other blockchain-based assets and platforms. With the growth of the project, and after the Acria Intellichain will be further developed, we plan to bridge to Acria Intellichain to further expand our horizons.

Key attributes of the iLuminary Ape NFT Collection include:

- *Artistic Quality* - The NFTs feature stunning visual designs, with varied traits, characteristics, and rarities across the collection. Created by acclaimed digital artists.
- *Membership* - Holding an iLuminary Ape NFT represents membership access to the ecosystem's features including the Wealth App.
- *Status* - Higher tier Apes denoted by rarity act as status symbols and grant increased benefits. Dynamic social clout for holders.
- *Rewards* - Benefits like token airdrops, trading discounts, platform governance, and more are unlocked by staking iLuminary Ape NFTs.
- *Gamification* - As users engage across iLuminary, their Apes gain XP and level up, unlocking greater rewards over time.
- *Interoperability* - The NFTs are minted on multi-chain standards allowing use across ecosystems like BSC, ETH, and more.
- *Future Unlocks* - As development progresses, new utility and benefits will continually be added to the iLuminary Ape NFT Collection.

The iLuminary Ape NFTs serve as the nexus between users and the greater iLuminary ecosystem, galvanizing community and incentivizing active participation.

i. iLuminary Token

The iLuminary Token (ILMT) is the native utility token that powers the iLuminary ecosystem. Key aspects of the iLuminary Token include:

- Utility - ILMT is used to access premium features, receive rewards and governance rights within the iLuminary ecosystem. The token unlocks greater benefits as adoption grows.
- Distribution - ILMT will have a fair launch, avoiding any pre-mines or founder allocations. Distribution through IDO, staking rewards, liquidity incentives, and community initiatives.
- Emissions - New ILMT is generated primarily through staking rewards, encouraging sustainable growth in value through active staking participation.
- Deflationary - Built-in token burns funded by platform fees and excess reserves aim to make ILMT deflationary long-term as burns outpace emissions.
- Governance - ILMT allows holders to propose and vote on platform changes, shaping iLuminary's advancement. Aligned incentives.
- Staking - Generous ILMT yields incentivize staking the token long-term and securing the ecosystem while reducing circulating supply.
- Liquidity - Substantial ILMT liquidity will be added across major DEXs like PancakeSwap to facilitate trading and app integration.

By aligning incentives around active utility, staking, and governance participation, the iLuminary Token is designed to catalyze sustainable growth and value creation within the iLuminary ecosystem.

ii. Engage & Earn

Engage & Earn represents a captivating gamification process integrated into the iLuminary Wealth app. Users can elevate their journey within the iLuminary ecosystem through active participation, earning rewards and unlocking exclusive perks.

By staking iLuminary Apes digital collectibles and engaging with the platform's features, users gain higher status and access to unique opportunities, enhancing their overall experience.

Key aspects of Engage & Earn include:

- Gamified activities like completing tasks, sharing social content, staking tokens and NFTs, referring friends, and more.
- Earning EXP points for participation that levels up the user's profile.
- Higher levels unlock increased rewards, governance power, exclusive content and features.

- Leaderboards and tiered roles create compelling status dynamics between users.
- Encourages habitual engagement with the iLuminary platform through positive reinforcement.
- Aligns user activities with behaviors that contribute to ecosystem growth.

By gamifying participation, Engage & Earn keeps users engaged, rewards them for their involvement, and aligns their interests with platform advancement - creating a win-win dynamic.

5. Benefits

Participating in the iLuminary ecosystem unlocks a variety of benefits and opportunities for users. Key benefits include:

Early Access to New Projects

- Get priority access to promising new token launches, IDOs, IGOs, IFOs, INOs and other opportunities.
- Exposure to innovations on multiple blockchains like BSC, Ethereum, Polygon etc.
- Participate in private and public sales at favorable rates.

Educational Resources

- Robust crypto learning portal with guides, explainers, tips, videos and courses.
- Ask questions and engage with other users in the iLuminary community.
- Make informed decisions leveraging the knowledge base.
- Staking & Yield Farming

Earn attractive yield by staking iLuminary tokens and NFTs.

- Access to exclusive staking pools with high APR.
- Compounding returns and protocol-owned liquidity growth.

Governance Rights

- Propose and vote on platform changes through token holder governance.
- Decentralized control aligned with community interests.

Trading Discounts

- Significant discounts on platform trading fees for stakers and token holders.
- Save on costs through loyalty and engagement with iLuminary.

Status & Recognition

- Show off achievements, ranks, roles, and NFT collections earned on iLuminary.
- Unlock badges, customizations, and bonuses based on status.

By participating in iLuminary, users can unlock financial value, knowledge, governance influence, exclusive offers, and community prestige within the ecosystem.

6. Tokenomics

Token Details:

Name: iLuminary Token (ILMT)

Total Supply: 270,000,000 ILMT

Blockchain: ERC-20 compliant, deployable on Ethereum, Binance Smart Chain, etc.

Decimals: 18

Token Allocation:

Seed: 3% (8,100,000 ILMT)

Month 0: 15% at TGE

Months 4-28: 4.16% of allocation per month

Private Sales: 6% (16,200,000 ILMT total)

Month 0: 20% at TGE

Months 4-28: 4.16 % of allocation per month

Public Sales: 6% (16,200,000 ILMT)

Month 0: 100% at TGE

Liquidity & Exchange Listings: 20% (54,000,000 ILMT)

Community Funds: 41% (110,700,000 ILMT)

I. NFT Staking Rewards and Incentives (60%): 66,420,000 ILMT

This percentage of the community fund is set aside for staking pools, as follows:

- 25% of 66,420,000 ILMT is 16,605,000 ILMT, Allocated for token staking pools
- 75% of 66,420,000 ILMT is 49,815,000 ILMT, Allocated for Digital Assets staking pool
 - 33% of the Digital Asset staking allocation is to be distributed to the Digital Asset holders in the first six months.
 - 33% of the Digital Asset staking allocation, which is 49,815,000 ILMT, amounts to: $49,815,000 \times 0.33 = 16,458,950$ ILMT

II. Gamification and Community Engagement (10%): 11,070,000 ILMT

III. Ecosystem Development and Partnerships (10%): 11,070,000 ILMT

IV. Liquidity Mining and Rewards (10%): 11,070,000 ILMT

V. Airdrops and Promotions (5%): 5,535,000 ILMT

VI. Reserve Fund (2.5%): 2,767,500 ILMT

VII. Treasury and Future Development (2.5%): 2,767,500 ILMT

Team: 12% (32,400,000 ILMT)
Month 0: 0% at TGE (0 ILMT)
Month 12: 3% of allocation
Months 13-37: 4.16% of allocation per month

Advisors: 2% (5,400,000 ILMT)
Month 0: 0% at TGE (0 ILMT)
Month 12: 3% of allocation
Months 13-37: 4.16% of allocation per month

Marketing: 5%: 13,500,000 ILMT
Month 0: 10% at TGE
Months 4-28: 4.16% of allocation per month

R&D: 5%: 13,500,000 ILMT
Month 0: 10% at TGE
Months 4-28: 4.16 % of allocation per month

Token Utility:

Staking Rewards: Earn ILMT by staking Luminary Apes NFTs. The NFTs are upgradable. Rewards are received based on the NFT's value, and secondly based on the ranking each NFT will have depending on the level of involvement in the gamification process.

There are 2 staking phases:

- First phase – month 0 to month 6 from TGE, during which a number of 21,918,600 ILMT will be distributed to NFT stakers. The rewards will be diminished with 10% per month.
- Second phase – months 7 from TGE, with new upgrades

Governance: ILMT holders can vote on platform upgrades, parameters

Discounted Trading Fees: Higher ILMT balances enable lower platform fees

Access to Exclusive Features: Higher ILMT holdings unlock special benefits

Staking Yields:

- Luminary Apes NFT holders can stake their NFTs to earn ILMT tokens as rewards
- Basic staking yield starting at 14% APR, paid out daily
- ILMT staking in governance contracts earns 1% extra APR per year vested (1 year = 14%, 2 years = 15%, etc)
- APRs are dynamic based on total staked and time horizons, maintained between 14-20% range

Token Burns:

2% of all platform fees burned quarterly

Additional burn events funded by treasury reserve - Target reducing total supply to 50 million in 5 years.

Governance Powers:

- 1 ILMT = 1 Vote for governance proposals
- Proposals require quorum of 10% of circulating supply to pass
- Token holders can propose and vote on:
 - Asset/product roadmap priorities
 - Platform fee structure
 - Staking and yield dynamics
 - ILMT burn rate and events
 - New feature implementations
 - Changes to governance processes

ILMT Utility Expansion:

- Discounted trading fees on the Luminary NFT Marketplace
- 1% fee for holders with >10k ILMT
- 0.5% for holders with >100k ILMT
- 0% for holders with >1 million ILMT
- Exclusive content and features for top ILMT holders
- Chat rooms, workshops, AMAs with project leaders
- Special collectibles, custom platform themes
- Priority access to new NFT mints and token sales

With these expansions, the focus is driving long-term ILMT holdings and active governance participation through staking incentives. The discounted trading fees also create incentives for ILMT as adoption increases.

7. Roadmap

luminary.ai/roadmap

8. Team

luminary.ai/team

9.

10. Legal

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The iLuminary project purpose is only to enable token holders to undertake actions within the iLuminary platform. The iLuminary project is not to be used by any individual resident and/or citizen of a country in which holding such tokens is illegal and/or in countries that consider coins and/or tokens as securities. It is the readers responsibility to know the laws relevant to their legal jurisdiction and ensure they are compliant at all times.

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Investors should note that security values may fluctuate and that the Token's price or value may rise or fall. Accordingly, investors may receive back less than originally invested. Past performance is not a guide to future performance. Investing in any cryptocurrency involves certain risks called non-diversifiable risk. These risks include market risk, interest-rate risk, inflation risk, and event risk. These risks are in addition to any specific, or diversifiable, risks associated with particular investment styles or strategies.

Forward Looking Statements

All statements contained in this technical document, statements made in press releases or in any place accessible to the public and oral statements that may be made by the iLuminary team or their respective directors, executive directors or employees acting on behalf of the iLuminary team, other than statements of historical fact, constitute "forward-looking statements." However, these terms are not the exclusive means of identifying forward-looking statements. All statements regarding iLuminary team's financial position, business strategies, plans and prospects, and future industry prospects made by iLuminary team are forward-looking statements. These forward-looking statements, including but not limited to

statements about the iLuminary and its profitability, prospects, future plans, other expected industry trends and other matters discussed in this Whitepaper are matters that are not historical facts, but only predictions.

Forward-looking statements relate to expectations or forecasts of future events. You can identify these statements by the fact that they do not relate strictly to historical or current facts. They use words such as "anticipate," "estimate," "expect," "project," "intend," "plan," "believe," and other words and terms of similar meaning in connection with a discussion of potential future events, circumstances or future operating or financial performance. These include statements relating to future actions, prospective launchpad products or product approvals, future performance or results of current and anticipated products, sales efforts, expenses, the outcome of contingencies such as legal proceedings, and financial results.

Any or all our forward-looking statements here or in other publications may turn out to be wrong. Ultimately, we are a meme token. Our statements can be affected by inaccurate assumptions or by known or unknown present or future risks and uncertainties. Many such factors will be important in determining our actual future results. Consequently, no forward-looking statement can be guaranteed, and they may be adversely affected by factors, including general market conditions, competitive product development, product availability, current and future branded and generic competition, federal and state regulations and legislation, service availability issues, timing of trades, patent positions, litigations, and investigations. Our actual results may vary materially, and there are no guarantees about the performance of the token. We undertake no obligation to correct or update any forward-looking statements, whether because of new information, future events or otherwise.

These forward-looking statements involve known and unknown risks, uncertainties and other factors that may cause iLuminary's actual future results, performance, or achievements to be materially different from any future results, performance or achievements expected, expressed or implied by such. These factors include, but are not limited to:

- a) changes in the political, social, economic, and stock market conditions or cryptocurrencies, and the regulatory environment in the countries in which the iLuminary team carry out their respective businesses and operations.
- b) the risk that the iLuminary team may not be able to execute or implement its respective business strategies and future.
- c) changes in interest rates and exchange rates of fixed currencies and cryptocurrencies.
- d) changes in the anticipated growth strategies and expected internal growth of iLuminary.
- e) changes in the availability and salaries of employees required by the iLuminary team to operate their respective businesses and operations.
- f) changes in user behavior and preferences of iLuminary users.
- g) changes in the competitive conditions under which iLuminary team operate, and its ability to compete in such conditions.
- h) changes in iLuminary team's future capital needs and the availability of financing and capital to finance such needs.
- i) war or acts of international or national terrorism.
- j) occurrences of catastrophic events, natural disasters and cases of force majeure that affect the business and / or operations of the iLuminary team.
- k) other factors beyond iLuminary team's control.
- l) any risks and uncertainties associated with iLuminary team, its businesses and operations, the iLuminary, the Token Sales, etc.

11. Conclusion

Let's Gather, Grow, and Illuminate Together

iLuminary's ambition goes beyond just being a digital platform; it aspires to become a global community. Every new member, every shared post, and every discussion adds a new shade of luminance to the iLuminary galaxy.

Therefore, as we pave the way forward, we invite enthusiasts, artists, and digital pioneers to join us. Share our vision, spread the word, and let's attract more like-minded individuals to our burgeoning community.

The iLuminary project promises to be more than just a platform for digital collectibles. It's an invitation to be part of a brighter, more connected, and innovative digital future. As development progresses, early enthusiasts and supporters will not only witness the evolution of a game-changing platform but will also play a pivotal role in shaping its trajectory.

Join the iLuminary journey, and let's illuminate the digital collectible universe together!

<https://www.iluminary.ai>