



elevated

DeFi OS

Elevated Whitepaper Draft 1.0

Oct 2022



Executive Summary

The world is becoming decentralized.

“The Digital Transformation” is unfolding before our eyes.

Decentralized money is more efficient, more equitable, and an inescapable part of the new reality - the (legacy) fiat system is failing.

However, Decentralized Finance (DeFi) is both advanced and chaotic. It is too complicated. It is fragmented— it is difficult to operate within. One must struggle - with limited support and no guiding foundations - to consider, nurture, and protect their experience of DeFi.

Transitioning from a constant national currency to a new world of tokens requires new infrastructure. Users, generally, should not “lose money” in adopting “a more efficient financial system”.

Cryptocurrency is supposed to be beneficial. However, most are unfamiliar with actively engaging a liberated (decentralized) financial market. Users should not have to be technical experts in order to benefit. They must feel secure and competent in adopting DeFi.

The Mass Adoption of Decentralized Finance (DeFi) can not occur in its current state with an undeveloped User Experience (UX).

Supplying the user interface, Elevated engineers the required technical disciplines within its technological system. This operating system (OS) encodes and abstracts strategic objectives away from the user experience. Supported by the best digital wallet, DeFi becomes universally accessible.

Elevated develops the UX of DeFi, facilitating the mass adoption of digital economic activity and Web3.

**Elevated is Universal Economic Infrastructure
- the DeFi OS.**



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1. Foreword

Decentralized finance (DeFi) is at the forefront of developments in the international digital economy. It is one of the most exciting trends and main forces of The Digital Transformation. Its non-custodial, open, transparent, flexible and decentralized nature along with spectacular yield opportunities led to the exponential growth of the industry in recent years. Hundreds of ventures have been coming up with their top-notch solutions for decentralized lending, borrowing, crypto asset exchange, yield farming and asset management.

DeFi is based on two major precepts: disintermediation and efficiency, implemented through software automation and blockchain/distributed ledger technology. Disintermediation creates enormous value, reducing extractive inefficiencies plaguing the legacy system. Blockchain has enabled global (digital) processing capabilities: sending and receiving digital value and utilizing smart contracts to complete complex actions and processing without an overwhelming tech stack - or intermediaries. DeFi doesn't cover only financial instruments, as crypto assets can take on a myriad of forms representing ownership of almost any asset type. The opportunities are boundless.

But DeFi is not a panacea; it is not (yet) Elevated. It is the User Experience (UX) - the User Interface (UI) with DeFi platforms and solutions - which is the greatest impediment for most retail consumers.

It is this for which Elevated has the answer.

2. BACKGROUND AND CONTEXT

The concept of money is ancient: give something, get something back. Currency (systems of money) were minted by states or private lenders, and is meant to represent a commonly accepted and standardized value. In the 21st century, money has undergone radical, rapid transformation. The digitization of money, and more recently the value and ownership rights of many other assets, is revolutionary.

Transactions using fiat or cryptocurrencies are facilitated by an emerging international financial plumbing system that is rapidly replacing the established order. DeFi is the predominant means of economic activity on Web3. However, the suboptimal UX presents considerable challenges which must be addressed for the mass adoption.

Money has changed. Our economic system has fundamentally shifted. This transformation, The Digital Transformation, affects the abstract rules and systems behind our collective activities. However, mass perception is not yet adapted to this new reality. Therefore, Reality Consensus is demanded. This process is achieved through a technological solution, namely the UI which develops the UX of DeFi.



To exist, and thrive, in the DeFi system, one requires technical expertise— *discipline*. This **technical requirement** must not be an entry requirement (its existence is significant). Instead, something “usable” is needed. Mass adoption of DeFi **can not** occur in its current state with an undeveloped UX (or underdeveloped). **This will be explored in the ‘Challenge’ section of this paper.**

The people will not adopt a technology, they adopt solutions. DeFi will be adopted en-masse only for its benefits. However, most people are naturally unfamiliar with the active engagement of a liberated, decentralized, financial market.

Infrastructure is a (pre-existing/underlying) structure which resolves fundamental problems, in order to ease some function. Transitioning from a **basic unitary** (national) currency to a *new world* of decentralized money and digital tokens demands new infrastructure.

In order to succeed in this new system, one should not have to become their own hedge fund manager. Today, they have no choice. Without Elevated, users adopting DeFi will suffer throughout their journey - *if they get started at all*.

This is the fundamental premise of the Elevated Ultimate Digital Wallet (‘Elevated’).

3. The Challenge

For the average person, efficient use of DeFi is out of reach. The challenges, complexities, and real risks are too daunting for all but the most expert in tech and finance. This lacking User Experience (UX) is holding back growth in the sector. But when the dam breaks, the market opportunity is vast. A simplified, user-friendly digital wallet underwritten by a solid Operating System (OS) will represent a key moment in the story of the digitization of the financial sector.

The legacy financial system is relatively simple: the goal is intuitive.

Everyone wants more money.

But, today, **what is money?**

Fiat has been the unit of account, the store of value, and the medium of exchange – **money**.

We can therefore define **the goal**, to maximize Wealth/Value as:

$$\text{Max } V = (\text{USD, belief} + c)$$

where USD(Income, Investments [Stocks, Fixed Income, Cash and cash equivalence, Real Estate, Commodities, FX], Insurance, Inheritance)

Formally, this “goal” is the **objective function** of the legacy system.

It is a *univariate imputation*; easy to rationalize the strategy (inputs) and regulate behavior accordingly. It is simple. It is familiar, it is intuitive.



With The Digital Transformation of money, this no longer holds. “Fiat” is no longer the store of value, nor the medium of exchange (necessarily). In the Digital Age, and after more than a decade of maturity for the emergent asset class of crypto assets, we have to accept that Digital Scarcity holds value (objectively).

Bytes are infinitely more advanced than a unitary and national denomination. Removing the monopoly from our currency extends the functional constraints that bind our objective function. The “game system” in which we play is fundamentally transformed. Simply, the objective goal is no longer to earn USD.

Instead, we define:

$$Success/MaxV = \frac{\delta Digital Assets}{\delta Time}$$

[the change in digital asset value with respect to time]

This is no longer intuitively simple. Now, solving this function is a daunting task not proper for the everyday user. It is a *complex multivariate imputation*.

To solve this computation (functional optimization) is sufficiently challenging for organizations/institutions with elite capabilities to aid in their effective decision-making. Actually solving this problem is a full-time job: a multi-disciplinary exercise which demands advanced skills and constant focus. Specialized knowledge and expertise is necessary, such as: portfolio construction and management, risk management, market and data analysis (both macro- and micro-economics), and execution ability.



Decentralized Financial Optimization is very difficult. Not losing money *merely operating* within this system is difficult enough, for many. One requires advanced artificial intelligence in order to aid decision-making, and make sense of the chaotic, frontier market.



DeFi is a chaotic market, emerging through forces of creative destruction.



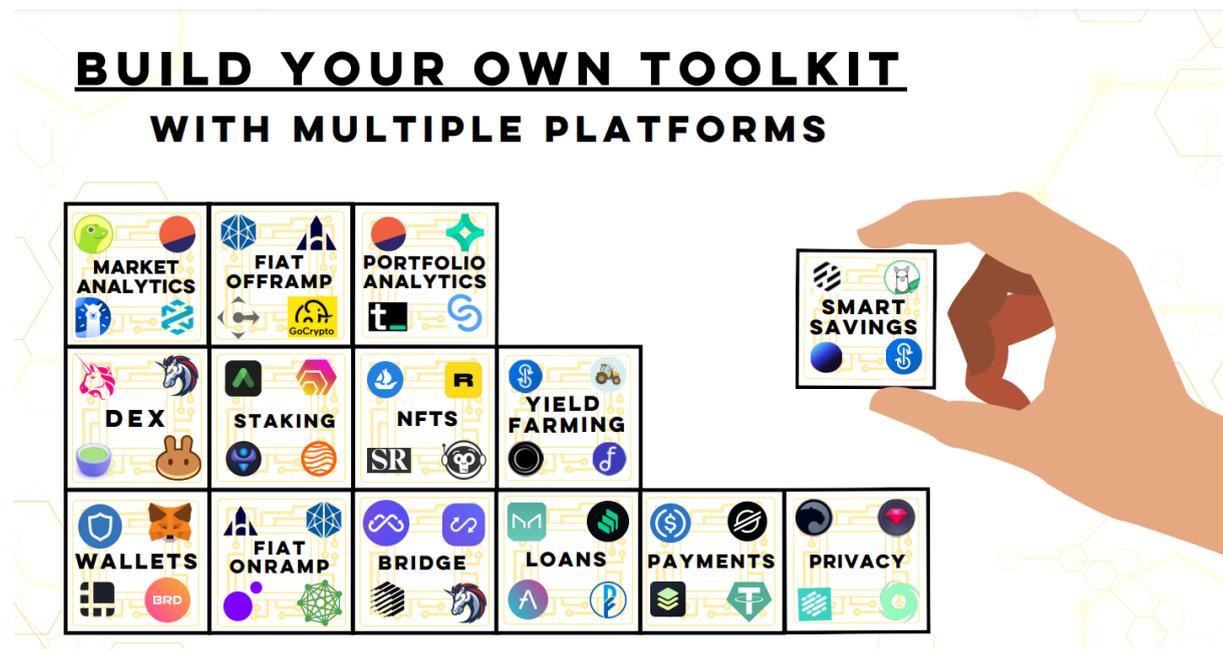
3.1 The Digital Wallet

Decentralization eliminates the inefficiency of intermediaries. Disintermediation “deplatforms” centralized custodians - particularly as cryptography guarantees security of the underlying asset (more on this later). Today, we need neither banks nor custodians. We need only our own private keys, and the wallet to access them.

In the early days of Web3, wallets were built with developers and crypto-native users in mind; they had a basic feature set to simply interface with their assets on the blockchain, but the UX was less than ideal. With each wave of evolution in Web3 bringing in new users into the ecosystem, wallets now have a much bigger responsibility. Wallets must go beyond basic blockchain asset browsing, the wallet must facilitate the experience of the Web3 world: a one-stop solution for all users to utilize everything that Web3 has to offer.

The DeFi ecosystem has become vast over a short time, with over 20 main products & services; over 25 separate networks; over 10,000 DeFi applications (dApps); over 13,000 different token issuers- and growing. For the average user, the experience of DeFi is **extremely complicated, fragmented, and (formally) chaotic**.

To use DeFi wallets, exchanges, and platforms requires knowledge, understanding and excessive time commitment in order to successfully operate. Users are required to explore the siloed marketplace, build their own experience around their wallet, operating on average between at least 7 solutions.





Problems with existing wallets:

- Today's wallets are primarily available as browser extensions or apps that are isolated from the products and services they are designed to support.
- Wallets have limited features, including the most basic functionalities like: viewing owned assets; on-chain transaction history; sending and receiving; and in the case of mobile wallets, a native web browser to explore and use dApps.
- Wallets lack integration features with other dApps, forcing users to explore and experiment with other platforms that are highly complex and often hard to understand.
- Limited functionality and without personalization options (modular architecture).
- Leading mobile wallets tend to be centralized monopolies, controlling (and owning) user funds, and are without incentive to cultivate user success.

If the wallet owns user keys, they prosper at your expense- incentivized to steal your money through sneaky design and hidden fees.

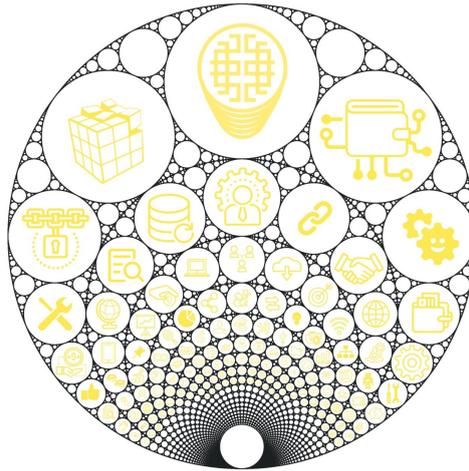
- Most wallets have developed slowly following initial launch.
- Many dApps are application-centric, not data-centric.
Data is not being transformed to optimum effect.



Solution – the Elevated Ultimate Digital Wallet

Elevated is the super-wallet built for ease of use. It is a non-custodial, next generation smart wallet for regular people. Elevated is the most user-friendly digital wallet on the Web3 DeFi ecosystem. Elevated is both a wallet and an OS, “a DeFi compass” - guiding your user experience to greater successes, through harnessing data.

Elevated’s mission is to facilitate the digital transformation of economic activity, harnessing the power and resilience of DeFi for everyone.



Elevated propels you through the decentralized financial System, so you can easily manage your DeFi Life.

You are empowered to control your digital assets with a full suite of innovative tools- so you can invest confidently, supported by our intelligent, leading super wallet.

Elevated Conglomerates	All DeFi	in One Dashboard
with Smart, Actionable Insights	that is Safe & Secure , supplying	Leading intelligence.

Simply, Elevated enriches its users through intelligent design.

Technically, *Elevated (unique and acclaimed) system design* subjects every operational function to its framework of **advancing experience**. This technology, our application, directly solves the challenges spoiling the UX of digital finance enhancing: the wallet, DeFi, as well as “traditional” financial enigma, such as: spending, planning/budgeting, and investments.

Elevated advances UX: encoding an intelligent graphical interface that is able to influence successful decision-making, cultivating user success through powerful data transformation. As a system to operate digital finance (OS), technical expertise is reduced to its simplest form. People do not need to “understand code” to use personal computers, thanks to their intuitive OS. This is the effect we intend on replication, with DeFi.



The Elevated Vision:

- To become the super wallet – an efficient, easy to use, one-stop gateway to the decentralized financial ecosystem;
- Attract mass user uptake of DeFi, seizing a large market segment along the way;
- Increase and expand capabilities and features not seen on typical DeFi platforms, including easy integration with DeFi apps, social media, and gaming platforms;
- Position Elevated at the center of DeFi critical infrastructure and become the go-to platform.
- Harness the power of Data to strategically influence the Unique Evolution of the Digital Transformation of economy, supplying a strategically advantageous OS enriching our users.

Some of our features:

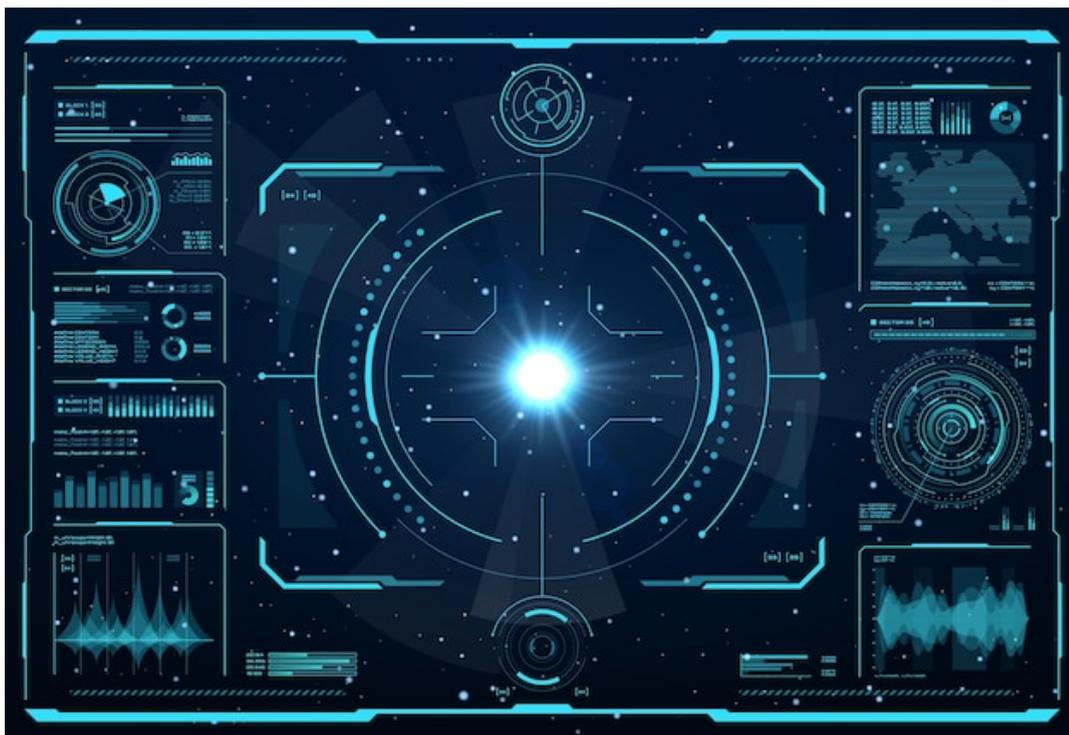
- **Elevated adds & conglomerates wallets & tools in one place:**
 - Easy entry point allows access to a choice of solutions;
 - Quick start with new, improved digital asset management system
- **Elevated gives access the entire DeFi ecosystem:**
 - Users can surf the market and take full advantage of revolutionary innovations;
 - Earning, staking, NFTs, farming, loans, yields, and more;
 - Unifying the best apps onto a single interface
- **Access all crypto and DeFi from one dashboard:**
 - Comprehensive dashboard to track all assets, smart contracts, and DeFi protocols across multiple platform
- **Actionable insights:**
 - Elevated's Artificial Intelligence analyzes personal and market data, and turns it into customized and useful information that can be acted on easily (actionable)
- **Safe and Secure:**
 - The highest level of enterprise security, with Multiparty Computation (MPC), custom governance and optional recovery (novice users need not concern themselves with their private keys);
 - Private keys are split into 3 parts, owned by and accessible only to the user. Elevated has **no access** to private keys.
 - You are in control of your keys, your data, and your financial freedom.



Your Central Command Center

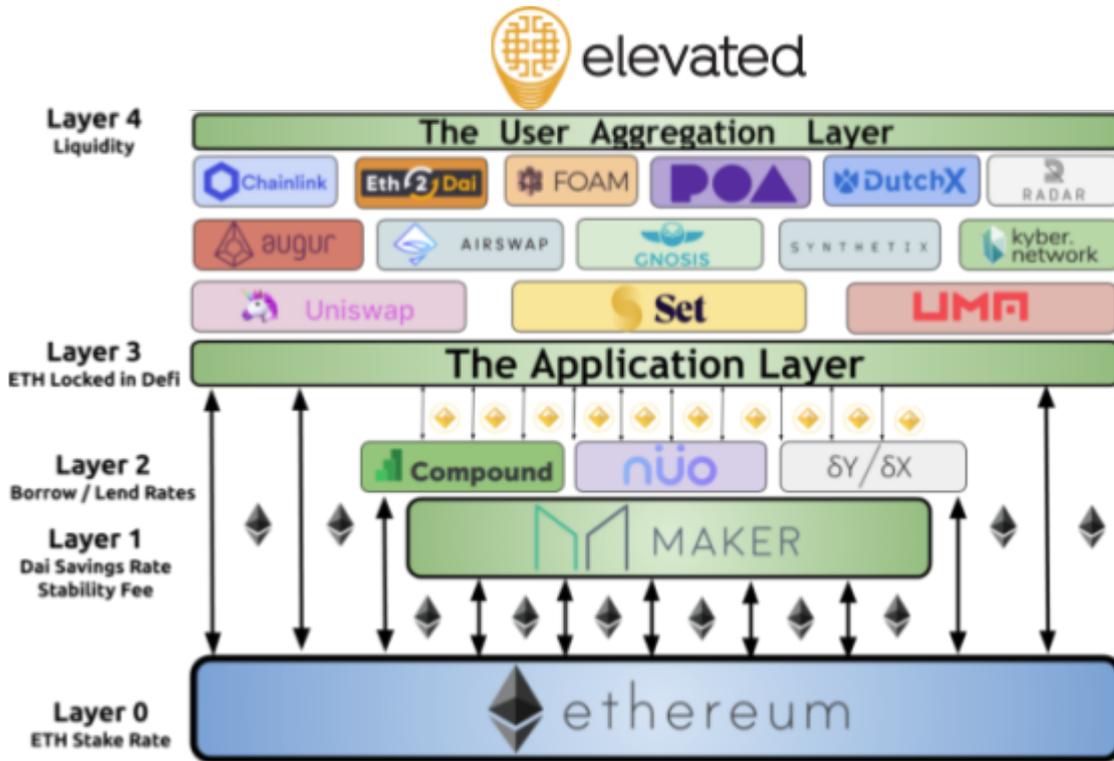
In order to boost “elevate” user performance, Elevated interfaces the (decentralized) financial system, exhibiting real data to enhance UX. Elevated showcases both user statistics, as well as market information to display unique insight aimed at improving ability. For example, through “actionable insights” - conclusions drawn from data that can be turned directly into an action or response. The data informing the insights can be structured or unstructured, quantitative or qualitative.

The focal point of our wallet construction is to fixate on the individual experience, and extend, augment, heighten - *develop* - Elevated users for greater success. Elevated users have more control, more freedom, and more ability than any other market participants.





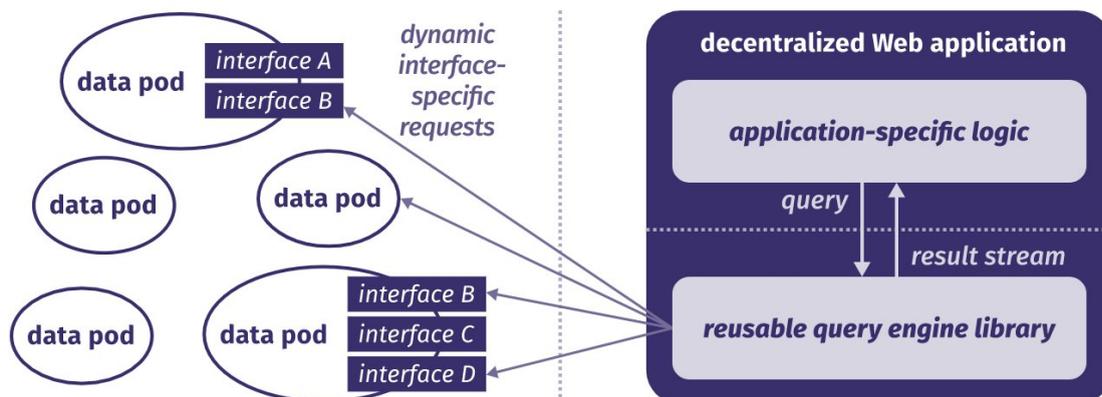
User Interface



An example “tech stack” showcasing the multiple layers of DeFi

Our application “interfaces” the market, and its constituent activity. Through the inherent composability of Web3, this company is not “reinventing the wheel”. Rather, our application assembles the roads which connects users to the *market solutions* they need.

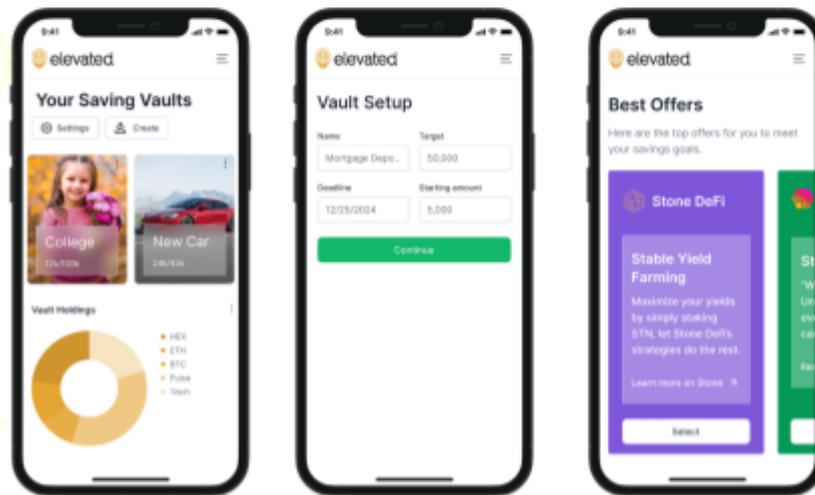
An intelligent web assembly, Elevated is a modular synthesizer, composed of separate modules for different functions - to deliver the ultimate user interface and digital wallet.



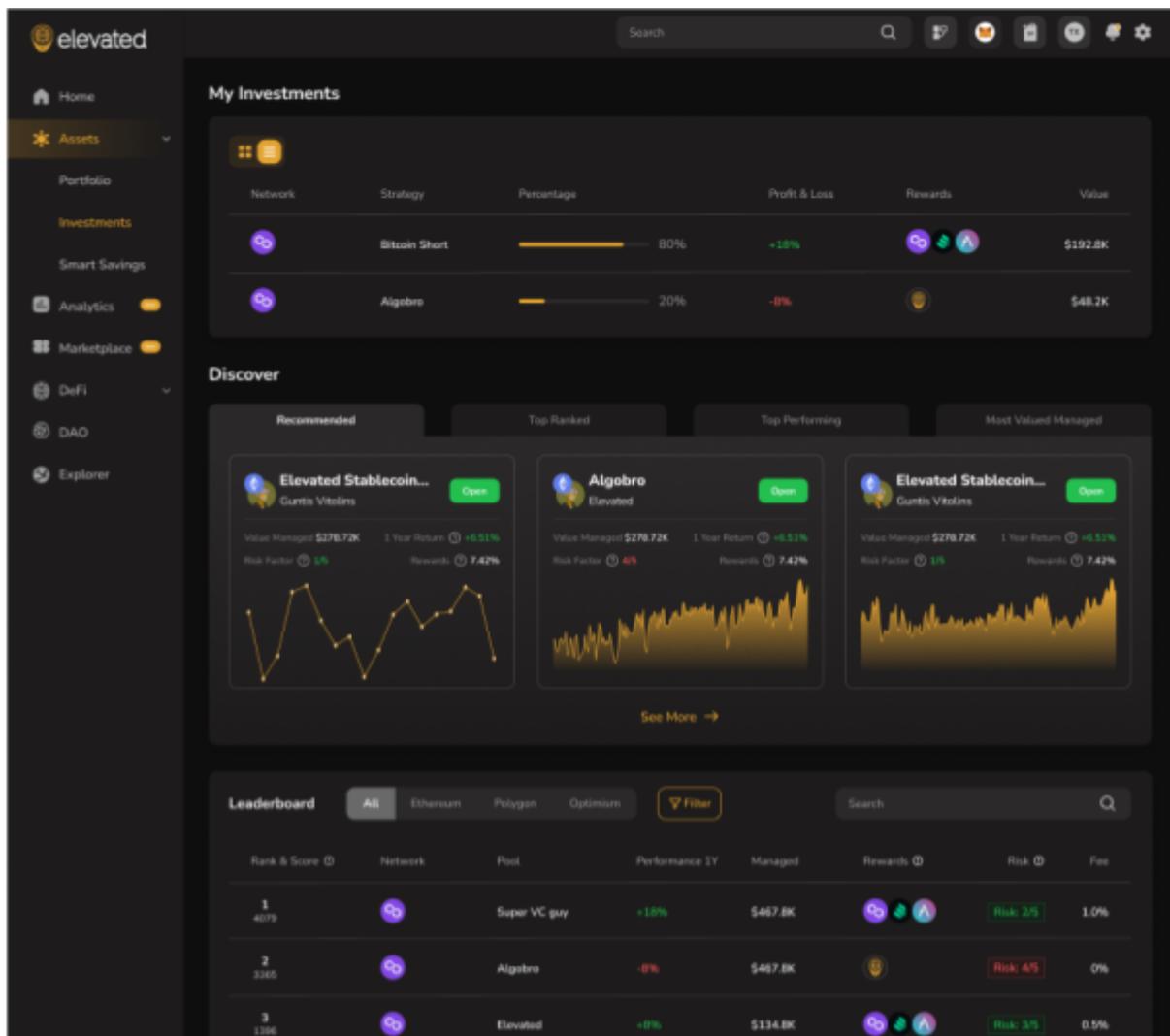
Our interface can be as simple or as complex as required, it is both modular and adaptive. It is decentralized, enabling users to easily customize *their command center*, themselves or from community-developed standards. As Elevated develops, the tooling environment shall become further enriched, for community-led developments.



Save and rest easy with the best offers and smartest vaults.



Basic investing module. Designed for beginners:
Define your goals, set your inputs, and choose your preferred strategy.



“Advanced” Investment management module.
Decentralized Hedge Fund; data-centric & intelligent.



The complete tooling set to decide easily what to invest.

Protocols > Risk Profile

Managed by Elevated
Holds more than 50% of the pool

3 months return **+5.39%** | Value Managed **\$135.69** | Unique Investors **19** | Rewards **6.93%** | Risk Factor **1/5**

Performance | Value Managed

● Ethereum ● Bitcoin | 24h 7d 1m 3m 1y

Your Share

Your Balance: | Profit/Loss: --

Asset to invest with: **USDC**

Fee structure: Entry 0%, Exit 0%, Performance 0%, Management 0%

Strategy

This pool is run by a bot that continuously mirrors the distribution of synths within the Synthetix protocol on Ethereum L1. It is Managed by Elevated. Assets are deposited into Aave to earn additional yield. Technical details on the mirror pool are here. Synthetix L1 debt pool can be found here.

Portfolio

Protocol	Asset Name	Percentage	Amount	Value
Lend/Borrow	Aave Lending	Percentage <div style="width: 80%;"></div> 80%	416,500.13	\$416,500.01
LINK	Chainlink	Percentage <div style="width: 20%;"></div> 20%	3,267.97	\$49,248.36

Lent/Borrowed Assets

Deposit	Balance	APY	Value
USDC in Aave V2	416,500.13	1.9%	\$416,500.01
BTC in Aave V2	11.28	0.0%	\$49,248.36

Debt	Balance	APY	Value
Borrowed ETH	275.23	0.4%	-\$797,648.96

Post | Activity | Investors | Deposits | Withdrawals | Stats

Wade Warren Pool Manager [Follow](#)
4 months ago
Asset minim mollit non deserunt ullamco est sit

Wade Warren Pool Manager [Follow](#)
4 months ago
Asset minim mollit non deserunt ullamco est sit

Wade Warren Pool Manager [Follow](#)
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An expanded view of an example investment strategy. KPIs, graphs, data, portfolio management updates as well community engagement.



To produce a Universal Economic Infrastructure, Elevated design must be easy-to-use. To achieve this, a UI/UX prototype demonstration has been developed, soon ready to launch as a Proof of Concept (POC). UX design has focused on the platform's overall feel and assembled form. The UI has captured a clear dashboard, look, and function, to produce an intuitive, aesthetically pleasing interface. Our dApp exhibits your consolidated portfolio, across multiple chains and multiple wallets, with activity controls, address book, an NFT gallery and more.

Onboarding

The first UX is the onboarding process. This *operational function* is optimized and automated, with the expressed intention to engineer a perpetual state of Flow throughout. We aim to simplify the onboarding process, ensuring universal accessibility without any perceived disruptions. Our minimum viable product (MVP) will be a web (desktop) application, with a browser extension. In the future, mobile (iOS and Android) applications are envisioned.

We will provide multiple fiat on-ramp options within our wallet, to allow users to avail the best rates across all providers. By default, the best rate is selected. It is easy to purchase cryptocurrencies, or use your existing assets.

We will implement various key management solutions catered for users' preferences and comfort. Users can: connect their existing Web3 Wallet, try out a simulated wallet, or create their own wallet: with self-custody or using a secured third-party custodial wallet service that enables seed recovery for Elevated users without the risk of losing access to funds (email recovery).

Unique onboarding proposition

When fully launched, to drive traffic towards the Elevated platform, the company will leverage its data-centric solutions, providing helpful assistance to relevant search queries through targeted SEO. Elevated's mass integration differentiators enable an innovative (and low-cost) user acquisition model. This supplements our existing go-to-market strategy, leveraging token-led community growth and traditional marketing operations.

DeFi Dashboard

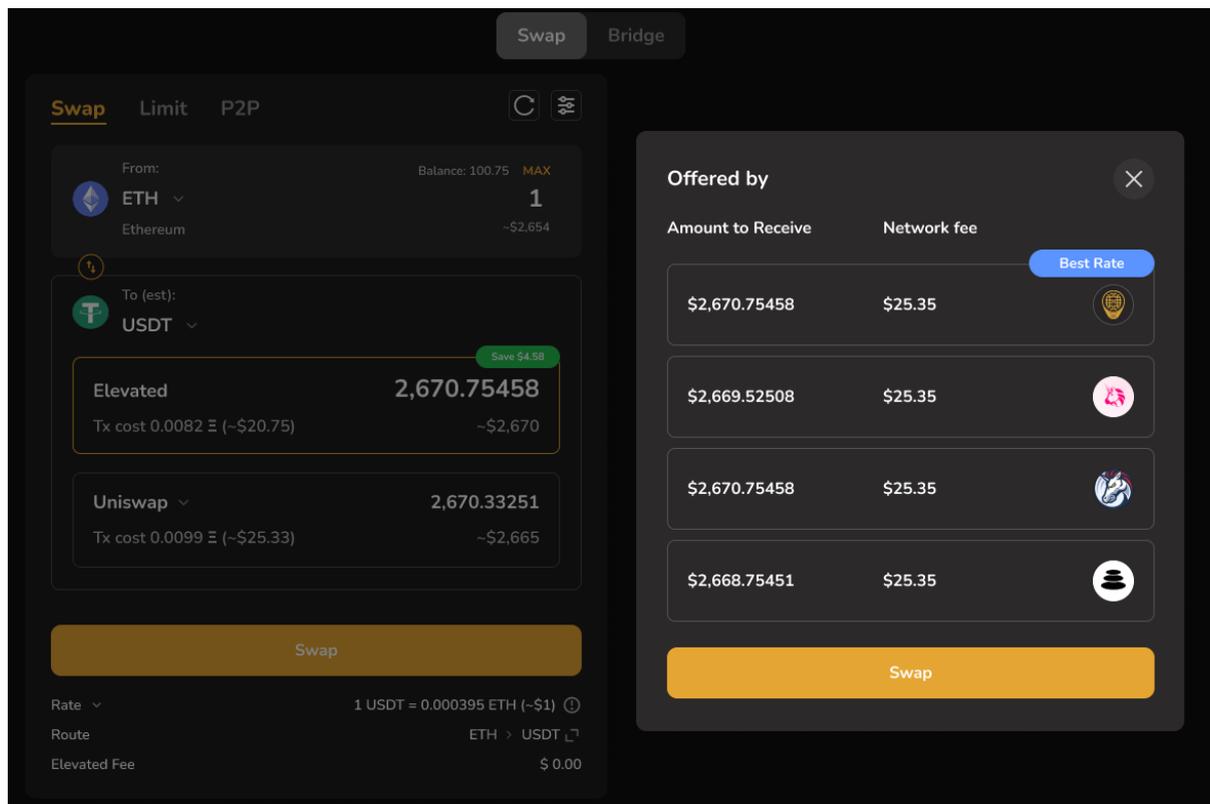
The Dashboard is the overview, a 'hub' for users to track their assets and overview their positions. With customizable modular insights "widgets", users are able to gain insights to inform their behavior, influencing success. Our dashboard enables users to track investment opportunities, watch performance metrics of their crypto portfolios including P&L, impermanent loss and farming rewards, relocate funds across different projects and blockchains. The dashboard is multi-chain.

By connecting (a) crypto wallet(s) and navigating to the Dashboard section, a user gets:



- Their account overview featuring the total balances of the wallet, the total values of funds deposited in vaults, provided in liquidity pools, lend out, staked funds and the total debt value;
- Value of assets grouped by blockchain networks, or varying wallets.
- Used DeFi platforms.

The portfolio section, accessed at a button's press, displays user information by token such as prices, token balance and their values in USD. Users are able to quickly exchange tokens for the best rate on the market, through our native DEX built over 1inch aggregator, by default. Users are easily able to choose whichever solutions they choose, with aggregate comparison and native integration.



From any spot of the dashboard, users can buy crypto for fiat in the fastest and easiest way. With a self-explanatory UI and clear transaction terms, Elevated is a perfect solution for any crypto newbie - as well as existing users, even experts.

Explore

[Transparency Disclaimer]: below is still being implemented. I am working on this each day. Current state, in development. This will be finished for our Alpha launch - next week 24.8.22

Management

Analysis

NFTs

Investments



6.2.2 The Elevated user journey: Elevated eases the burden of the DeFi user so that it doesn't become a full-time occupation. Elevated offers:

- **In-Wallet integration:** The ease and convenience of a one-stop-shop for all the user's platforms and apps in one wallet is a huge step forward in the UI experience. Without this, attempting to use the DeFi ecosystem subjects users to sensory overload and is the primary reason why many people never try or persevere DeFi;
- **Liquid staking:** Under liquid staking, cryptocurrency owners who've pledged to support proof-of-stake networks by dedicating their tokens to the process receive a kind of staked IOU token. That token can then be invested to earn yield in DeFi apps. Staked tokens are organized and stored in Elevated for fast and easy accessibility. Liquid staking is becoming a basic building block of the ecosystem;
- **DEX aggregation:** A decentralized exchange (DEX) is a peer-to-peer marketplace where users can trade cryptocurrencies in a non-custodial manner without the need for an intermediaries to facilitate the transfer and custody of funds. DEX aggregators are financial protocols that enable cryptocurrency traders to access a range of trading pools from a single dashboard. For example, if you want to buy LCX on the Ethereum blockchain using ETH, Elevated can be utilized as an aggregator, controlled from the Elevated dashboard;
- **Anchor integration:** Anchor Protocol is a DeFi protocol that allows users to enjoy a stablecoin-based lending financial system. A lender deposits its UST with Anchor and that UST is used to make collateralized loans for which it receives interest. Elevated integrates with the protocol.

6.2.3 **How to become a Super Wallet:** Elevated addresses deficiencies in DeFi wallets that have been mostly ignored by the competition but are the chief barrier to entry for many prospective DeFi users:

- **Onboarding:** Elevated recognises the significance of the onboarding process – the first experience (UX) encountered by the user.

The system design of Elevated places every operational function within the framework of advancing user experience. To raise the experience to a higher level, Elevated's system optimizes UX flows.

Onboarding is simplified, optimized, and automated with the intention to engineer a perpetual improvement of the UI experience throughout the platform. Elevated simplifies the onboarding process, ensuring that the wallet is universally accessible, without disruptions, using fields and commands that are intuitive to most people.

The Elevated MVP is a web/desktop application with a browser extension. Future versions envisage iOS and Android applications.



Elevated provides multiple fiat currency on-ramp & off-ramp options within the wallet to allow users to choose from the best rates across all providers. Elevated will implement various key management solutions catered for Web3 and self-custody, as well as a secured third-party custodial wallet service that enables seed recovery for Elevated users without the risk of losing access to funds. Elevated's multi-option approach caters to users' preferences and comfort.

To drive traffic towards the Elevated platform, the company will leverage its data-centric solutions, providing helpful assistance to relevant search queries through targeted SEO. Elevated's mass integration differentiators enable an innovative user acquisition model;

- **On-platform transactions:** Once onboarded, Elevated makes transactions with other DeFi protocols and dApps easy, whether it be investing in DeFi projects or seamlessly viewing and trading NFTs;
- **Assets management:** Elevated has developed a comprehensive (non-custodial) asset management platform spanning four core modules covering DeFi investing.

The platform facilitates multiple portfolios for DeFi management across assets, protocols, staking, yields, with consolidated tracking of balances across ledgers multi-chain, and with multiple wallet support. Custom governance is offered, including management options ("vaults"). Advanced integrations, e.g. TradingView, are made easy for users with average DeFi skills.

Elevated makes portfolio management easy by providing dashboards to track returns over time and across different protocols, as well as integrate with tax solutions to help prepare tax returns;

- **Investments module:** The platform will cut through the chaff which baffles even experienced crypto investors operating across multiple Web3 platforms. Elevated will organize investment portfolio assets in bundles according to theme. The platform will be able to assist via its internal portfolio experts and a wider network of outsourced talent. Information on bundled thematic investments will be supplied to users to assist them with investment decisions on an informed basis, assessing calculated risks, strategies, forecasts, vendor details, ESG compliance, and more. Systematic intelligence, applied protocols, and risk-level yields are aligned to users' goals.

Elevated users will be facilitated by one-click invest options, including: deposits into lending protocols earning interest; assets staking to earn transaction fees; liquidity provisions for trading pools to earn fees; locking tokens into farms to potential increasing returns, and; deposit into vaults to automatically move assets between pools to maximize yields.

These options will be integrated with trusted DeFi protocols, accessible to Elevated wallets from within the platform without requirement to navigate externally. New protocols will be able to integrate with Elevated without permission to achieve best yields automatically as new protocols emerge;



- **Forecasting:** An on-platform simulator can provide forecasting for prospective investments, using a simulator to look backward across existing data, and using that and other inputs to develop scenario forecasting;
- **Tools in the toolbox:** Elevated's investments strategy is based on a proven and successful elevated data model, the Hunt¹ Volatility Funnel (HVF) investments method. HVF is an investment method in traditional markets based on volatility. HVF is an adaptation of the triangle pattern, also developed by Hunt. The HVF is a continuation breakout pattern. This means that a trade is taken in the direction of the trend that precedes the pattern. While there are specific rules that validate the HVF, there are also subjective rules on what makes certain valid pattern more likely to succeed than others.

Through technical analysis we seek to take profits at strategic targets. These 'saved profits' enable the expansion of the portfolio. More assets can be accumulated during subsequent dips - some investment is allowed to ride (moon bag).

- **The Hunt Volatility Funnel (HVF)** is a bespoke volatility based method in traditional markets.
- It is based on identification of 4 key indicators:
 - Macroeconomic factors
 - Trend
 - Pattern
 - 'Trigger event'
- In theory: the market creates a set of criteria (levels prior to an event) and then distinctly moves in a manner that suggests price action will move in a serious direction 'breakout'.
- The concept of "key levels of significance" is beyond support and resistance which is the traditionally well-known element of horizontal levels in technical analysis.

BTC technical analysis using HVF method

The HVF method informs Elevated's proprietary investment strategy. Elevated's utilization of HVF is further calibrated by the application of investment strategies based on analysis of the macro, trend, pattern, and trigger levels;

- **NFTs:** The platform features an in-wallet NFT gallery. NFT portfolios can be managed, including tracking of activities, access to up-to-date NFT investment data, and NFT financial metrics tools.

AI helps users to identify prominent collections and imminent releases, adding market insights for opportunities such as 'undervalued' NFT collections, or other NFT investment opportunities. User account NFTs can be easily moved to other addresses, and NFT marketplaces will be aggregated onto Elevated so that users can explore collections and gain price information. Elevated will stay current with developments in the NFT space, such as their application to other forms of media beyond visual art, and the movement towards tokenization of tangible and even intangible assets, sold as whole or fractional assets, in the real world and in the metaverse

¹ Francis Hunt, an American investments guru



Protocols Search... 🔍 ⋮ 📖

My DeFi		DeFi Market	
Category	Protocols	Combined TVL	Description
1 Dexes	390	\$70.8B	Protocols where you can swap/trade cryptocurrency
2 Lending	131	\$54.96B	Protocols that allow users to borrow and lend assets
3 Bridge	17	\$33.42B	Protocols that bridge token from one network to another
4 Yield	312	\$23.1B	Protocols that pay you a reward for your staking/LP on their platform
5 CDP	31	\$22.84B	Protocols that mint its own stablecoin using some collateral
6 Liquid Staking	16	\$22.43B	Rewards/Liquidity for staked assets
7 Algo-Stables	17	\$7.97B	Protocols that bridge token from one network to another
8 Yield Aggregator	312	\$6.64B	Protocols that pay you a reward for your staking/LP on their platform
9 Services	31	\$22.84B	Protocols that mint its own stablecoin using some collateral
10 Derivatives	25	\$2.44B	Smart contracts that gets its value, risk, and basic term structure from an underlying asset

Continuing discovery: Elevated users will be able to explore and navigate the DeFi ecosystem without leaving the platform. New Web3 projects can be explored via in-built Elevated launch pads. Users can stay current on NFT projects and opportunities via on-platform curated feeds, including notification options for NFT projects, yield opportunities for tokens held, and automated following of other popular wallets to aid opportunities research.

- **Off-ramping portfolios:** The discovery and transactions features help users to build portfolios. Sometimes, users will decide to off-ramp assets from the platform into the ‘real’ world and cash out. Elevated will integrate with known and reputed payments services providers so that users can make payments and withdrawals from the platform. Elevated will also work with old-school debit and credit card providers from within the wallet.

Protocols Search DeFi protocols... 🔍

My DeFi		DeFi Market				
Current portfolio						
Name	Chains	1d Change	7d Change	1m Change	TVL	Mcap/TVL
1 Curve	+5	+1.47%	+2.33%	+12.77%	\$20.79M	0.05207
2 Lido (LDO)		+0.83%	+13.11%	+28.18%	\$18.74M	0.00301
3 MarketDAO (MKR)		-0.18%	-4.72%	+2.18%	\$17.35M	0.00128
4 Aave (AAVE)		-0.16%	+3.78%	-11.22%	\$20.79M	0.00245
5 Uniswap (UNI)		-2.08%	-1.74%	-22.78%	\$2.79B	0.08431
6 Multichain (Multi)		+7.67%	+21.35%	+12.77%	\$71.79M	0.00126
7 Yearn Finance (YFI)	+5	+1.62%	+14.25%	+12.60%	\$715.73M	0.00325
8 Beefy Finance (BIFI)		+1.23%	+5.77%	+6.98%	\$250.79M	0.00416

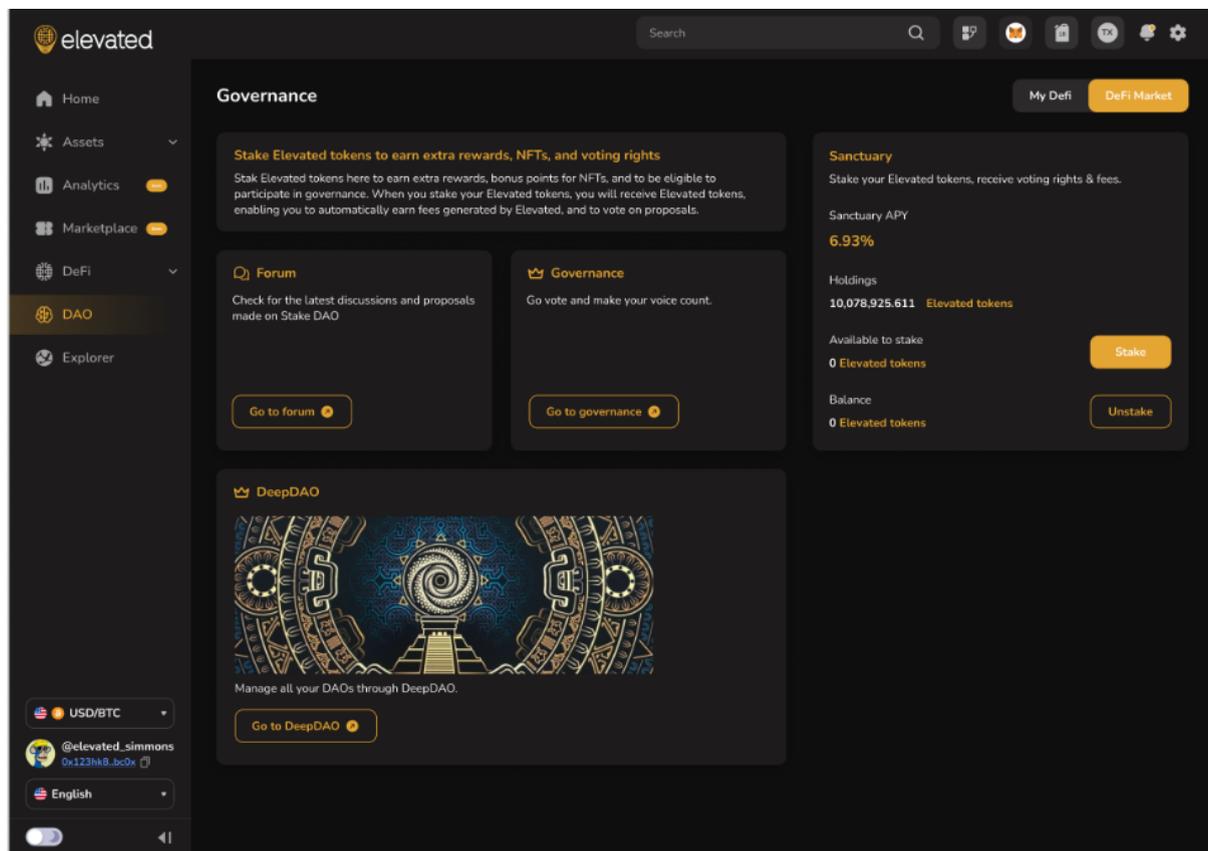


Elevated will introduce a marketplace module where e-commerce opportunities requiring off-ramp purchases can be accessed;

4. Governance

Elevated is a decentralized autonomous organization (DAO). The entity is constructed by encoded computer programme rules that are transparent, controlled by Elevated's members, and are not influenced by any government or other form of jurisdictional oversight. Elevated is a member-owned community without centralized leadership. Its records of financial transactions and its programme rules are based on and maintained on blockchain. All personal data remains on the personal wallet of members. Elevated is not the custodian of the data stored on its blockchains.

The above governance structure significantly defrays liability risks to its principals and investors. As a DAO, certain regulations which are being gradually introduced in the US, UK, and EU, and other areas, will not apply.



Elevated follows governance principles via its transparent programme controlled by the platform's members

Elevated's DAOs are platform community managed and include comprehensive tools through partnerships with other DeFi entities with access to DeFi services integrated with Elevated.



5. Security

By design, Elevated follows, and will help set industry standards for best Web3 DeFi security practices. Security is managed by Elevated's core executive team. The platform implements enterprise-grade cyber security solutions provided by integrated 3rd party robust solutions.

Blockchains are fully loaded with multiple independent nodes. To hack most of the nodes concurrently is believed to be highly improbable, though hackers have already gained access to blockchains in specific, limited instances. One of the most fundamental attributes of distributed ledger technology is data immutability;

As a non-custodial DeFi platform, Elevated doesn't control or even have access to users' private keys and has no access to users' funds.

Elevated provides data-driven risk management tools, with which it makes informed, professional decisions which affect users' assets. The platform doesn't operate on the premise of "*...when you fail, we prosper...*". For Elevated, the time value of money is paramount, and it doesn't seek to profit at the expense of its users.

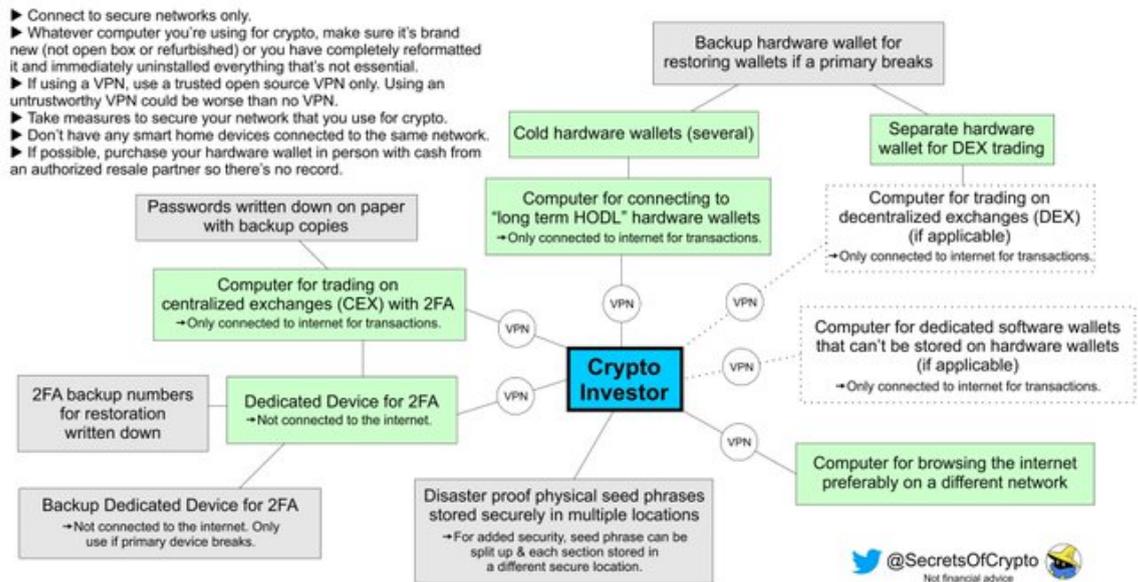
Elevated offers users feedback on its market data analysis, and validates market information to help users manage their risks. While not being a regulated financial advisor, Elevated does offer its opinions, which are educated, timely, and well informed.

Some of Elevated's security features:

- **Recoverable wallets:** Elevated is working with external parties to develop the most advanced recovery methodology for lost keys, pin codes, and data;
- **'Wrong' smart contracts:** Elevated reduces risks associated with interaction with badly coded smart contracts, protecting users by allowing access to prominent protocols within the wallet;
- **Security through partnerships:** Elevated has negotiated partnerships with leading providers of hardware security modules. This will include options for user biometrics on account sign-in



Building a Safe Infrastructure for Cryptocurrency Investing



6. User Experience

Elevated has been designed as a features rich super wallet. It is set to become one of the most innovative and user-friendly experiences on Web3 Defi today. The Elevated team closely monitors developments in the DeFi space, and will continually develop the platform with new features, improvements to established features, and constantly deepening security levels and administrative features, as well as additional areas in the social and gaming space.

The digital wallet is gaining traction at a rapid rate. Market penetration is predicted to follow a similar trajectory to the uptake of smartphones two decades ago. The digital wallet, as with NFTs, is expected to expand its use cases far beyond current applications and looks set to become a personal archive for identity purposes, including biometrics, health tracking, medical and other personal records, on-line banking, and more.

- **Identity management:** Elevated will surpass common standards for TNS² addresses and NFT profiles based on ID photos:
 - Elevated will enable users to create and manage their own identities, giving control about which ID elements remain on-chain and which off-chain, and which dApps have access and to what elements of a user's ID;
 - With users' permission and on an optimal basis, Elevated can enable dApps to track user preferences and gain access to past interactions to better customize dApp experiences;

² Transparent Network Substrate names or addresses



- o Elevated will provide means and advice to users on profile development and storage and presentation of user credentials, for example earning & storing credentials following completion of bounties as ersatz résumés
- **Social experience:** Elevated is set to become a go-to platform for Web3 online gaming:
 - o Users create their own games profiles, complete the record of their achievements, game narratives, and add in-game assets (e.g. NFTs);
 - o Users will be able to own, exchange, and move NFTs across multiple game environments;
 - o Elevated will provide gaming dashboards where games are easy to track, and earnings can be spent or converted (play-to-earn games)

Functionality: Elevated provides a decentralized interface with a modular architecture on Web3. A critical middleware layer provides rails for crypto and other applications to access DeFi and multiple other DeFi protocols. Elevated's modular architecture allows for bundle-relevant wallet functionality, such as deposits on Anchor, or staking on Stader, into an SDK³ available to other crypto protocols and fintech apps. As a decentralized developer-friendly platform, Elevated enables development by community, where the end user is a data controller, apps become views⁴, interfaces become queries.

7. Business Model

Elevated's business model is rooted to tokenomics. Tokenomics captures the value generation of the platform, distributing the platform's earnings to its users who take on stakes of the Elevated Token.

NFTs, or tokens, are the key mechanism for value on Web3. On Elevated, the native token is \$LV. Elevated's Digital Assets are tokens designed for 3 primary functions:

- **Power the network:** Utility token. Elevated Digital Assets represent money, the store of value, and coordinate all financial activity within the network. They are the medium of exchange between wallet users;
- **Value capture:** The tokens are used to capture the value created on the platform;
- **Bestow rights:** Holders of tokens on Elevated get governance rights, and are able to gain enrichment on the platform

10.1 Monetization

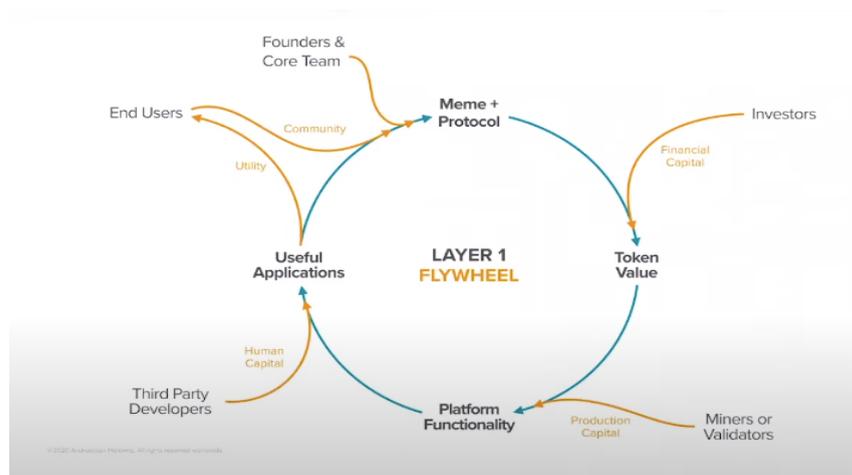
Elevated earns revenue on multiple levels.

³ Open-source system of smart contracts that allows you to execute trades with ERC20 tokens and track balances on different protocols.

⁴ As apps become decoupled from data, they start acting as interchangeable views rather than the single gateway to that data. Interfaces become queries. Data will be distributed across highly diverse interfaces, so sustainable apps need declarative contracts instead of custom data requests <https://ruben.verborgh.org/blog/2017/12/20/paradigm-shifts-for-the-decentralized-web/>



- **Tokens for governance participation:** Elevated aims to align incentives of its stakeholders towards long-term growth, and that the community will own most of the Elevated network. Governance participation is facilitated by a utility token, the \$UP. The token is the key mechanism of value capture, and will coordinate financial activity within the Elevated network, and is the store of value and medium of exchange.



Elevated: Schematic of interactive functions

- **Transaction fees:** Elevated fees are applied to all transactions, to run the network (Utility token). 50% are returned to the staking pool, 50% are burned;
- **Marketplace:** Users may purchase premium features, additional integrations, customization, NFTs, debit cards, etc. Profits are directed to staking pool;
- **Investment strategy fees:** Strategies incur performance, management, entry, and exit fees. Profits directed to staking pool