



# BI Golden Token

Managed, Regulated and Distributed by BI Global

- ✓ BI Golden Tokens Are Backed by the USD and Global Economic Performance
- ✓ BI Golden Tokens can be used in Local and Global Financial Markets
- ✓ Decentralized Investing in Public Companies
- ✓ Access to an Artificial Intelligence System
- ✓ Keep Capital, Dividends, and ROI in a Decentralized Environment

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## Abstract

A digital token backed by fiat currency and global economic performance that solves the issues of the store of value, medium of exchange, and unit of account. The BI Golden Token framework is complemented with TCG's proprietary Artificial intelligence system that generates over 20% ROI per annum (Appendix A).

The BI Golden Token provides fiat currencies a store of value whose exchange rates will always be greater and/or of equal value to the base currency denominator (USD). The token will ensure stable growth through its interconnection with global financial markets by empowering users to anonymously invest in public companies. Ensuring subtle growth of the token is viable through TCG's proprietary Artificial Intelligence value generating system by *signaling* open (buy and short) and close positions for stocks in the global financial markets.

Through mass collaboration, owners of the token will be encouraged to anonymously share market insights with one-another through decentralized private peer-to-peer communication channels powered by blockchain technology. The platform is safely guarded against the general public and ensures that all token owners remain anonymous at all times. Through a joint collaboration between all token holders and TCG's AI system, the BI Golden Token will not only be kept safe in a decentralized environment, but it will also appreciate in value.

Through the integration and partnership with Visa, all BI Golden Token owners will be issued a complementary Debit Visa card; providing a simple *medium of exchange* solution for all token owners.

Through the formation of a closed community, embedded AI system, integration into global financial markets, decentralized means of storing and growing capital, and ease of spending tokens in local markets; this single platform integrates the benefits of decentralization by allowing users to safely store, use and exchange tokens in financial and local markets.

## Origins

TCG has been in operation since 2008 and is growing faster than ever before. The company's operations started through the offering of hedging services for high net worth clients and are currently expanding their services and expertise globally through decentralization.

The firm's core competencies reside in algorithmic trading. In 2008 TCG has developed an Artificial Intelligence (AI) algorithm that has been perfected from there on end. Since then, the system has autonomously opened and closed over 3000 positions in the global financial markets; generating the firm and its clients high returns in all of its years of operations.

During our 10 years of operations, we have had significant breakthroughs in technology, to an extent that our potential to serve clients more efficiently and effectively has become limited due to an external factor: brokering the transactions. Here is a list of the flaws and inefficiencies that we have realized exist in the brokerage industry:

1. High transaction fees
2. Slow order execution
3. Undisclosed backend processes such as "money for order flow" arrangements with market makers
4. Challenge in efficiently managing a portfolio of bonds and equity securities dispersed across North & South America, Europe, and Asia from a single brokerage platform
5. Brokers in different regions have different characteristics and requirements, such as:
  - a. Shorting being limited to only highly liquid equity securities
  - b. A requirement to provide the broker with the rights to execute unauthorized transactions such as transferring funds from bank accounts to the brokerage & merging accounts in order to maintain margin requirements and pledging for IPO's on the clients behalf

Realizing how full service and discount brokerage firms operate, understanding their strengths and weaknesses, it became apparent that there is a gap in the market that must be addressed.

## From notion to motion

We have set ourselves to challenge the industry norms and developed a transparent brokerage that operates globally with an integrated AI Analyzing system that assists investors in minimizing risk and maximizing returns. To tackle the issues the industry is currently facing, we have dedicated ourselves to providing users around the world:

1. Complete control over personal financial assets, this can be achieved by keeping assets in a decentralized environment
2. A digital wallet currency that exhibits a store of value. There is no need to convert a local currency to a cryptocurrency. Rather, migrating the locality of capital is a better alternative
3. Advanced data privacy protection protocols will eliminate the chance of the brokerage account from getting hacked
4. A broker channel that is transparent, reliable, and secure. We achieve this through complete vertical integration in which all orders are relayed directly to the stock exchanges
5. An Artificial Intelligence system that assists investors in objective decision making techniques

## The BI Concept and AI

The Balanced Investment approach is the central framework that depicts current and future development methodologies for TCG's AI system and serves as the foundational support structure for BI Golden Token owners:

1. The AI system is able to filter, identify and interpret necessary/unnecessary structured/unstructured data clusters for objective decision making
2. The AI system uses a unique indexing algorithm that is able to rationalize and prioritize data for real-time and/or for future consumption processes. This is done by objectively assigning a *smart* weight to all inputs

Currently, the AI autonomous trading platform is designed to trade in the foreign exchange (Forex) & secondary stock markets, cryptocurrency's, commodities, and over the counter derivatives with no human supervision. The AI system is able to conduct an analysis of any given stock in most European, Asian and North American financial markets. With TCG's current global expansion through decentralization, this proprietary AI system will be available for use to all BI Golden Token owners.

The BI Analyzing system is one of the company's competitive advantages. This is a system that cannot be replicated and provides results that are sustainable- we know because this is what turned our original investors to our BI Global Broker clients. Throughout the years of developing the AI system, it was fine-tuned, modified, and tweaked on a day-to-day basis in order to achieve optimal performance.

The following are the stock exchanges that our AI system currently trades in: AEB, NYSE, NASDAQ, AMEX, TSE, SEHK, NYMEX, ASX, VENTURE, ARCAEDAGE, BYX, BATS, CHX, SBF, FWB, BVME, TRQXCH, LSE, SEHKNTL, SHA, SHE, and *Cryptocurrencies*.

## Decentralized Brokerage

The product, BI Global Connect is the first decentralized brokerage that is integrated with centralized exchanges such as the NYSE, NASDAQ, TSE, SHEK, SHA, SHE that transmits orders in sub-millisecond latencies, ensuring that the best purchase price is achieved at all times. By the year of 2023, our goal is to integrate at least 50 exchanges, bond and the futures markets into the BI Global Connect platform.

Executing user orders comes at a price. A price that is highly competitive and that we are transparent about; see the order execution fee schedule in Appendix C.

BI Global Brokers is compliant with the following entities:

1. CSRC- China Securities Regulatory Commission
2. SEC- Securities and Exchange Commission (USA)
3. IIROC- Investment Industry Regulatory Organization of Canada

BI Global Brokers holds the following licenses:

1. Fintech License
2. Brokers License

## Private Communication Channel

The brokerage firm will be equipped with private chat rooms that are designed to bring the trading community closer together where market insights, economic developments, and speculations are digested by all users of the community. To minimize speculation, a control system will be implemented that rewards those investors who share valuable insights and flags those who's insights are deemed as abstract.

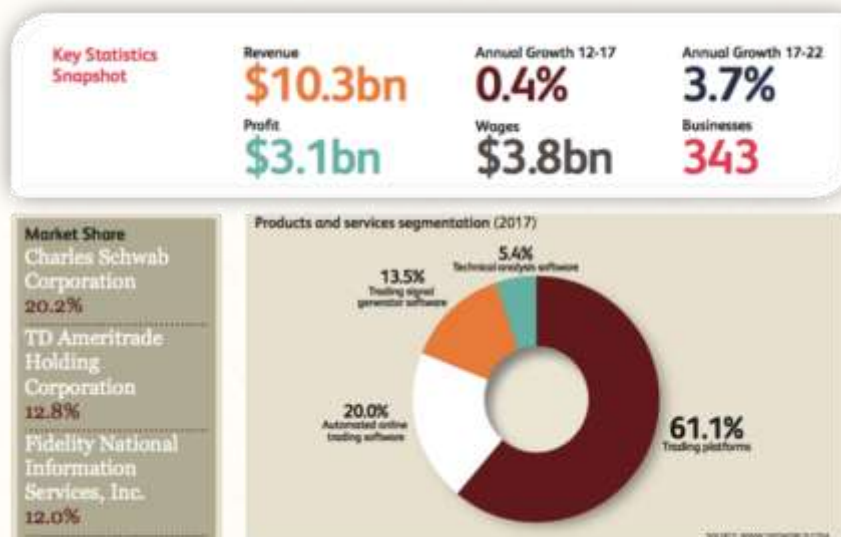
All information generated in these channels will be kept in a decentralized environment, ensuring that all user insights remain private and anonymous and can only be seen by the brokerage's users.



## User and Market Analysis

Through the combination of the AI and the decentralized brokerage system, it is now possible to satisfy the needs of investors who have always wanted to manage their capital in a self-directed account. This includes investors who are:

- Risk averse and are ready to invest in the financial markets if the right tools and resources are provided
  - These are tools that help investors understand investment risks in the context of their portfolio and the market
- Looking to generate stable returns in both the short and long run in bull and bear markets
- Occupied during the day and cannot be actively engaged with the stock market
- Interested in transparency while paying highly competitive order execution fees
- Interested in making insightful and better informed trading decisions



## BI Golden Security Token, Ownership, and Technology Overview

### BI Golden Token- Overview

The *BI Golden security (BIG)* token is a cryptocurrency that represents a share in the BI Global Brokers company, a term interchangeable with a *stock*. Similar to the forces that determine the value of traditional *stocks* owned in a public companies, such forces will also drive the valuation of the *BIG token*.

### BI Golden Token- Growth

The BIG tokens value will increase on a yearly basis through profit sharing, share buybacks, and valuation of the security in the decentralized crypto exchanged:

1. Each year, 8% of gross profit earned by BI Global Brokers will be distributed across all BIG token holders
2. Each year, the company will buy back shares with value of up to 10% of net profit
3. Dividend payments will incur throughout the company's lifetime
4. The BIG tokens will be subjected to trade in a decentralized crypto exchange where its valuation will be determined by the forces of supply and demand

### Why do a Security Token Offering?

The first reason for raising capital through the blockchain is due to higher capital accessibility from investors that are located in regions that do not allow *or* follow a strict use practice of traditional exchange systems.

The second reason for an STO is to offer our security token in the cryptocurrency exchange in order of establishing a market capitalization that is set by market forces. This will help the company establish a valuation that will assist it raising capital in the future if deemed necessary. Early STO investors will also benefit from this as they will be able to sell their equity in any of the phases of the business growth cycle.

### Purchasing and Monitoring BI Golden Tokens

The primary method for purchasing the BI Golden security tokens is through the the [www.biglobal.io](http://www.biglobal.io) website. After successful registration, the BIG token holder will be able to perform the following from inside the app:

- Purchase more BIG tokens
- Monitor balance and growth
- Trade BI Golden Securities in the crypto exchange

### Usage and Safety

The BI Golden Token can be used just like any other fiat currency and is available for use via the issuance of our Debit Visa card; any merchant that accepts a Debit or Visa card will be able to process payments using this card. Through our partnership with VISA and the power of decentralization, only you will have access to your personal funds.



Visit Appendix B for a comparison between holding capital in Cash, a Financial Institution, or in BI the token currency.

### Technology

The BIG tokens will be issued through the Ethereum ERC20 Smart Contract standard. Through such standard, early investors will be able to experience the benefits of the Ethereum ecosystem.

The Ethereum Smart Contract technology will be the epicenter of this project as it is able to handle more complex logical architecture than Bitcoin's UTXO. The UTXO standard is able to store the token state and its changes. Likewise, Ethereum Smart Contracts are able to provide all users of the community with transparent information of the BIG token state in order to ensure market integrity and trust between all users in the BIG token community.

Tapping into the Ethereum blockchain will provide the BIG token with critical functionalities such as allowing its owners to view and manage funds through a web-browser and/or mobile applications, wallet encryption, and access to decentralized exchanges.

## STO Information, Investment Practices, and Policies

### Important Dates

The BIG token STO will take place from January 18, 2019.

### Purchase Requirements

The BIG token can be purchased with Bitcoin, Ethereum or the USD at the following exchange rates: 1 USD=1 BI. Bitcoin and Ethereum tokens will be converted to BIG tokens according to the flowing exchange rate.

### Token Issuance

During the STO, 90,000,000 (ninety million) tokens will be issued to represent 3,000,000 (three million) shares of company.

### BI Golden Token Sale Price

The following is a bonus schedule for early investors:

Week	Date	Bonus
1		2%
2		2%
3		1%
4		1%
5		1%

### Project Timeline

The project will be completed within one calendar year after STO closing date. The following chart displays the approximate time and cost required for the completion of each stage.

Stage	Accumulated Capital	Capital Intake Required/ Project	Project	Estimated Time for Completion (Months)
1	\$10,000,000	\$10,000,000	Mutual Fund Development	2
2	\$11,500,000	\$1,500,000	Mobile Payment Application Development and Debit Visa Card Issuance	2
3	\$11,900,000	\$400,000	Decentralized Communication Platform	3
4	\$12,200,000	\$300,000	AI Embedment into a Decentralized Environment	1
5	\$12,500,000	\$300,000	Refinements and UI Experience Development	1

### Is this a Safe Investment?

To answer this question, many variables must be taken into account such as:

- How much is the investor going to invest?
- Is this a long term or short term investment?
- Does the investor understand the business model being conducted by BI Global Brokers and the industry that it operates in?

The invested capital is stored in a trust fund. This ensures that investors are the sole owners of their capital and that investor capital can only be used for development purposes by the company.

### Affiliate Program

The BIG token is not provided with an affiliate marketing program as it would dilute the value of the security.

Bonuses for early investors is possible without dilution as TCG will match the investor bonus payments from the company's account.

### Dividend and Bonus Payouts

On a yearly basis, dividends will be issued to all STO BIG token holders after completion of the project. The dividend payout will be calculated and adjusted as per the overall annual return in the BIG token investment community.

### Debit Visa Card

STO investors who purchase a minimum of 100 BIG tokens will be eligible to receive a free Debit Visa Card. After project completion, the Debit Visa will be priced at \$20 USD.

### An Investment That Pays For Itself

STO investors who purchase over 1000 BI Golden Tokens will be granted early access to the full AI system which displays *open* and *close* positions in the stock markets.

Investment (BI Golden Tokens)	Access to Full AI System
1,000-4,999	1 Week
5,000-9,999	3 Weeks
10,000-24,999	6 Weeks
25,000-99,999	10 Weeks
100,000-499,000	16 Weeks
500,000-799,999	25 Weeks
800,000+	40 Weeks

## Team Leaders & Advisors

### **Bastien Mai – CEO & Founder**

Founder and lead developer of the BI (Balanced Investment) Analyzing System with over 15 years of financial investment experience in stocks, futures, and forex. Bastien's experience and expertise reside in managing trading systems and supervising a fund comprised of over 50 investment analysts & traders whose trading capital was over 100 million USD.

### **Max KP. – CTO of AI**

Max has over 20 years of experience in software development and serves in a variety of roles such as: developer, team leader, project & product manager, and technical director. Max engages with a series of software development and operations tasks such as: financial market analysis, e-commerce, ERP, and data mining using Erlang/Elixir, C#, C++, Java and JavaScript.

### **Ariel Kulikov –COO**

Ariel's expertise resides in business development, which was built through his experience as a consultant and Finance, Operations, and HR roles at Fortune 100 companies.

### **Jie (Alex) Lan – CTO of Block Chain**

Alex is an ex-engineer of OneLedger Innovative Tech Inc. who has been involved in the fault tolerant synchronization algorithm (foundation of blockchain consensus) patent. Alex demonstrates deep understanding of Blockchain from literature reviews and is an expert in Bitcoin hard fork, mining pool building, and consensus design.

## **Nihalm Patel - Engineer**

Nihalm is an expert in decentralized application development with a strong emphasis on efficient and optimized methodologies that are based on Ethereum Smart Contracts. Nihalm is a full stack web developer who creates high quality websites by making them dynamic, scalable, and responsive while keeping focus on cross browser and device support.

## **Varun Sharma - Engineer**

An IT/Telecom/Network Professional with in-depth knowledge & expertise in the Cisco environment, Microsoft Technologies, Asterisk VoIP, Cloud Computing , Virtualization and Linux and Unix Servers.

## **Nitin S. - Engineer**

Nitin is a talented web, desktop and mobile application developer with extensive knowledge in the following languages and API's: HTML5, CSS, PHP, Perl, Python, JavaScript, AJAX, jQuery, jQuery UI, jQuery Mobile, MySQL Database, Web Mobile, Facebook API, Twitter API, YouTube API, Vimeo API, PayPal API, ClickBank API, and Web & Data Scraping.

## **Andrew Wall – CPA, CMA**

Andrew's expertise lies in growing the businesses financially through the application of a unique mix of financial expertise, strategic insights, and innovative thinking in an effort to utilize capital in the most efficient manner.

## **Wayne Lewis – Legal Council**

Papazian Heisey Myers Barristers and Solicitors  
Robust experience in corporate/commercial and intellectual property law and is also a registered trade-mark agent. Practices include drafting, reviewing and negotiating business agreements, incorporating, countering trade-mark oppositions and drafting license agreements for intellectual property and information technology subject matters.





### **Paul Robitaille - Advisor**

Paul's intimate involvement with Canada's fastest growing companies has given him the opportunity to adopt a growth mindset, and has led him to become an advisor for stakeholders in the technology, media, and professional services sectors.

### **Ahmed Khaled - Advisor**

Ahmed has over 13 years of experience as a Commercial Banker blended with the development banker acumen from BDC.

### **Barete Santourdjian- Advisor**

Barete has over 30 years of business development and 22 years of marketing experiences.

# Appendices

## Appendix A:

### Example 1:

The following is a snapshot taken from TCG's BI Analyzing System app which is available for download on the iPhone and Google play store. The AI system is able to establish a baseline and signal the users when to open (buy or short) and close positions.

NOTE: Due to various reasons, only open (buy and short) position signals have been enabled on the app.

### Example 2:

Below is the performance of several stocks in which TCG's AI system autonomously opened and closed positions:

Company	Symbol	Open Position Date	Signal	Open Position Price	Close Position Date	Close Position Price	P/L
<u>Apple Inc.</u>	AAPL	1/9/2017	B	118.95	2/28/2017	130.11	9.38%
		2/21/2017	B	136.8	2/28/2017	130.11	-4.89%
		3/15/2017	B	140.52	3/17/2017	140.11	-0.29%
		5/17/2017	S	150.2	6/15/2017	144.35	3.89%
		8/2/2017	B	157.24	9/8/2017	158.55	0.83%
		8/28/2017	B	161.55	9/8/2017	158.55	-1.86%
		10/16/2017	B	159.98	11/15/2017	169.12	5.71%
<u>American Express Company</u>	AXP	4/13/2017	S	75.75	4/20/2017	80	-5.61%
		6/1/2017	B	78.35	7/24/2017	85.15	8.68%
		8/4/2017	B	86	8/10/2017	84.58	-1.65%
		9/15/2017	B	87.11	11/2/2018	96	10.21%
		12/4/2017	B	98.65	12/29/2017	99.5	0.86%
<u>Caterpillar Inc.</u>	CAT	1/24/2017	B	96.3	1/30/2017	96.82	0.54%
		4/25/2017	B	104.55	5/1/2017	102.11	-2.33%
		5/15/2017	B	102.53	5/17/2017	100.25	-2.22%
		7/11/2017	B	108.33	7/21/2017	106.65	-1.55%
		8/22/2017	B	115.92	10/24/2017	138.42	19.41%
		12/13/2017	B	148.61	12/15/2017	146.75	-1.25%
<u>UnitedHealth Group Inc</u>	UNH	2/17/2017	S	157.55	2/23/2017	162.5	-3.14%
		3/10/2017	B	170	3/22/2017	167	-1.76%

		3/22/2017	S	167	3/28/2017	165.5	0.90%	
		5/16/2017	S	168	5/19/2017	172.65	-2.77%	
		7/19/2017	B	189.29	8/10/2017	192.65	1.78%	
		9/19/2017	S	194.55	9/27/2017	194.55	0.00%	
		10/2/2017	B	197.54	12/4/2017	212.52	7.58%	
<u>General Electric Company</u>	GE	3/21/2017	S	29.35	4/18/2017	29.92	-1.94%	
		4/13/2017	S	29.5	4/18/2017	29.92	-1.42%	
		4/25/2017	S	29.35	5/19/2017	28	4.60%	
		6/12/2017	B	29	6/20/2017	28	-3.45%	
		6/20/2017	S	28	7/17/2017	26.88	4.00%	
		8/10/2017	S	25.25	9/1/2017	25.2	0.20%	
		9/7/2017	S	24	9/21/2017	24.8	-3.33%	
		11/13/2017	S	19	12/29/2017	17.5	7.89%	
	<u>Cisco Systems, Inc.</u>	CSCO	1/25/2017	B	30.72	3/17/2017	34.2	11.33%
			4/24/2017	B	33.35	5/12/2017	33.4	0.15%
		6/29/2017	S	31.35	7/24/2017	31.88	-1.69%	
		10/12/2017	S	33.21	10/20/2017	34.3	-3.28%	
		11/27/2017	B	36.9	12/29/2017	38.35	3.93%	
<u>Chevron Corporation</u>	CVX	3/13/2017	S	109.3	3/17/2017	107.75	1.42%	
		3/27/2017	S	106.22	4/21/2017	104.95	1.20%	
		4/13/2017	S	106	4/21/2017	104.95	0.99%	
		6/12/2017	B	108	6/14/2017	106.65	-1.25%	
		9/6/2017	B	111.85	10/18/2017	118.25	5.72%	
		11/29/2017	B	117.25	12/12/2017	119.6	2.00%	
<u>Johnson &amp; Johnson</u>	JNJ	1/24/2017	S	117.7	2/9/2017	114	3.14%	
		4/18/2017	S	121.7	5/11/2017	123.15	-1.19%	
		5/26/2017	B	127.85	6/8/2017	130.65	2.19%	
		8/30/2017	S	131	9/7/2017	132.25	-0.95%	
		9/18/2017	B	135.48	3/21/2017	131.7	-2.79%	
		10/11/2017	B	136.75	11/10/2017	139.5	2.01%	
<u>JPMorgan Chase &amp; Co.</u>	JPM	1/17/2017	S	83.5	1/25/2017	86	-2.99%	
		4/5/2017	S	86	4/25/2017	88.35	-2.73%	

		4/25/2017	B	88.35	4/28/2017	87	-1.53%
		5/17/2017	S	84.2	6/7/2017	83.95	0.30%
		5/31/2017	S	82.1	6/7/2017	83.95	-2.25%
		6/9/2017	B	87	7/10/2017	93.11	7.02%
		9/5/2017	S	89.5	9/18/2017	92.95	-3.85%
		11/7/2017	S	98.7	11/15/2017	98.25	0.46%
<u>3M Company</u>	MMM	2/13/2017	B	181	2/28/2017	186.45	3.01%
		5/26/2017	B	200.75	6/6/2017	205.51	2.37%
		6/13/2017	B	209	6/21/2017	212.8	1.82%
		7/19/2017	B	212	7/24/2017	210	-0.94%

### Example 3:

TCG's AI system autonomous trading system is compatible with cryptocurrency analysis and trading:

NOTE: What does N/A indicate? It means that shorting positions in the cryptocurrency exchange market is not yet possible.

Crypto Currency	Open Position Date	Signal	Open Position Price	Close Position Date	Close Position Price	P/L
BTC (Bitcoin)	2017-11-19	B	8030	2017-12-18	18900	135.37%
	2018-01-16	S	N/A	N/A	N/A	N/A
ETH (Ethereum)	2017-11-18	B	345.9	2017-12-06	420	21.42%
	2017-12-11	B	505	2018-01-10	1240	145.54%
	2018-01-12	S	N/A	N/A	N/A	N/A



## Appendix B:

	<b>Pros</b>	<b>Cons</b>
<i>Cash</i>	Easily Accessed, Limited to Spending, No Usage Fees	No Interest Rates, Not Insured, Susceptible to Damage and Loss, Loses Value
<i>Funds in a Financial Institution</i>	Deposit Insurance, Secure, Easily Accessed	Service Fees, Prominent to Account Freezes, Transaction Limits, Low-Interest Fees, Strictly Monitored and Regulated by Local and/or Federal Municipalities, High Trading Fees
<i>BI Silver Token</i>	Access to TCG's AI system, Capital Stored in Decentralized Environment, Secure, Easily Accessed, No Transaction Traces, Deposit Insurance, No Transaction Limits, Anonymously Invest in Public Companies, Backed by Fiat Currency	Minimal Service Fees

## Appendix C:

<b>Exchange</b>	<b>Fixed Rate</b>	<b>Minimum Per Order</b>	<b>Maximum Per Order</b>
NASDAQ (USD)	\$0.008/Share	\$1.50	1.5% of Trade Value
NYSE (USD)	\$0.008/Share	\$1.50	1.5% of Trade Value
TSE (CAD)	\$0.015/Share	\$1.00	1.0% of Trade Value
SEHK (HKD)	0.1% of Trade Value	\$25.00	N/A
SHA (CNY)	0.1% of Trade Value	¥20.00	N/A
SHE (CNY)	0.1% of Trade Value	¥20.00	N/A

<b>Other Fees</b>	
AI Advisory (USD)	\$1.50/ Advice
Auto Trading	10% of Net Profit