

LITEPAPER
V.08.2022

CENTURION INVEST



EMPOWERING
A NEW GENERATION
OF CRYPTO TRADERS

centurioninvest.com

Message from Chairman

"The Internet has been one of the most revolutionary and disruptive technologies in history, creating a major paradigm shift resulting in universal adoption of "digital" into our lives. It made a profound change in the way that we listen to music, watch movies, buy and sell products, and communicate. It has also had a hugely beneficial impact on investing and banking with the emergence of new edge FinTech riding on underlying technologies such as blockchain, AI, IoT, Big data etc. The global online investment platform market size is expected to reach USD 4,995.4 Million in 2028, and register a CAGR of 19.7% during the forecast period. It is being reported that the increasing number of High-

Net-Worth Individual (HNWI), use of crypto currency in various countries across the globe, is a factor driving market growth alongside the increasing need for digital wealth management. Online investment platforms are adding more values and advantages such as easy tracking of investments, as well as hassle-free exploration of new investment opportunities, without third-party assistance. These are key factors to boost the aggressive adoption of online trading & investment platforms. We at Centurion Invest, recognized this market's potential for growth. We center our strategy to immediately venture and quickly emerge as one of the leaders in this market space.

While, it requires extensive resources, expertise and a differentiated long and short term strategies, we are constantly working towards implementing cutting-edge solutions to serve the growing base of customers to a better user experience and driving growth for all our stakeholders and investors.

One year ago, we reflected on a major crypto crash that had affected the whole crypto market

and looked ahead to see what opportunities would emerge. We launched the CI platform, offering our valued customers and investors the opportunity to buy or sell 300+ digital assets and investment instruments seamlessly.

One year on, and we're doing the same thing!

Looking back at the last year, we have realized how fast it has gone by and how much we've achieved in this short time.

What's next? The CIX token

And so we are here, with a year of amazing growth behind us and a future full of promise ahead.

Start trading with us and make your first steps to multiply your wealth on Centurion Invest.

*Be a game changer,
the world is full of small players!*



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Introduction

Centurion Invest provides excellent liquidity and trading platforms mixed with secured investment plans to increase customers' net worth and profits.

In November 2021, CI was fully registered under the Estonian Regulation as virtual asset management and exchange with the FIU (Financial Intelligence Unit).

In May 2022, CI acquired marketing for blockchain entity in Zug Switzerland

At the time of writing these lines, CI is being registered at the Bank of Lithuania as an EMI (Electronic

Money Institution) provider and the French AMF (Autorité des marchés financiers) making it a supervised investment firm complying with the latest financial regulations.

CI will also receive a payment service provider license from the Singaporean Monetary Authority (MAS).

This litepaper aims to introduce and provide an overview of the Centurion Invest Token (CIX). CIX is an integral part of the CI Ecosystem, allowing our users to save money and access numerous benefits and perks within both the CI Wallet and CI Exchange.

Mission

Empowering a New Generation of Crypto Traders

- Our mission is to facilitate access to innovation by educating investors on the most advanced investment tools and dynamic techniques.
- The trade-everything platform empowers both first-time investors and seasoned experts to invest in the cryptocurrencies they want, with the amount of money of their choice.
- We constantly re-evaluate what it means to invest by building simple, easy-to-use financial products for everyone. With lower fees, 24/7 trading services, tools and analytics, and real-time settlement processes spanning across the globe, we take proud in ourselves to empower users to shape their financial future on their terms.

Vision

Creating Economic Freedom for Every Individual and All Businesses.

- We aim to implement groundbreaking investment tools and instruments into one platform, bringing together the world of fiat with the power of cryptocurrency.
- Our platform enables a full-service trading and exchange platform to raise investors' values while offering them in-depth learning, extensive awareness, and a deep method of advanced investment tapping into the future of digital.



CI Ecosystem

The CI platform is the heart of the financial blockchain-powered ecosystem.

The key elements of the CI platform are **CI Wallet**, **CI Exchange**, **CI e-Banking**, **CI Card**, **CI 360**, and **CI Academy**.

CI Wallet: The CI Wallet is our easy-to-use online interface offering customers and investors the opportunity to buy or sell 300+ digital assets and investment instruments seamlessly.

CIEx is a highly secure and regulated crypto trading platform for traders, professionals, and institutions.

CI Cards are instantly loaded with cashback rewards and bonus programs such as loyalty, referral, and BNPL (Buy Now, Pay Later).

At CI, we believe digital assets should be accessible to everyone. CI Academy aims at laying out opportunities in the crypto world in a seamless manner.

CI360° enables businesses to add crypto as payment method in addition to cash, bank transfers, and credit/debit cards.

CI e-Banking enables all possible avenues to manage the highest return, popular cryptocurrencies such as



and much more in a simple and easy-to-operate interface.

Key Metrics

Smart contract **0x6d60A8dFb16D09F67D46fcd36A0Cd310078257ca**

TOKEN NAME **Centurion Invest Token**

TOKEN TICKER **CIX**

ISSUING ENTITY **CI Labs**

TOKEN TYPE **ERC-20**

Decimals **18**

TOKEN TOTAL SUPPLY **2,400,000,000 CIX**

DISTRIBUTION MECHANISMS **PRE-SALE/ PRIVATE SALE/ IEO**



CIX Utility Usage

CIX token currently holds three core usage within our platform.



Fees

Users who experience the crypto trading in CIX will benefit from using CIX to replace the trading fee with discounted rate. This fee can either be paid directly with CIX, or will automatically swap the actual trading fee (e.g. ETH) for CIX on the open market. This means users do not need to explicitly hold CIX token to be able to transact on the protocol.

Note that there is no entitlement, allocation or rights to revenue of the ownership of CIX tokens.

Staking

CIX tokens stored in staking program will be put it under "staking rewards pool." At regular monthly intervals, this pool will be distributed proportionally between all users who are actively staking their CIX tokens on staking pool.

A user's rewards will be proportional to the amount of CIX they have staked during the month, relative to all other active stake users. Staking will be activated a couple of months after the token launch.

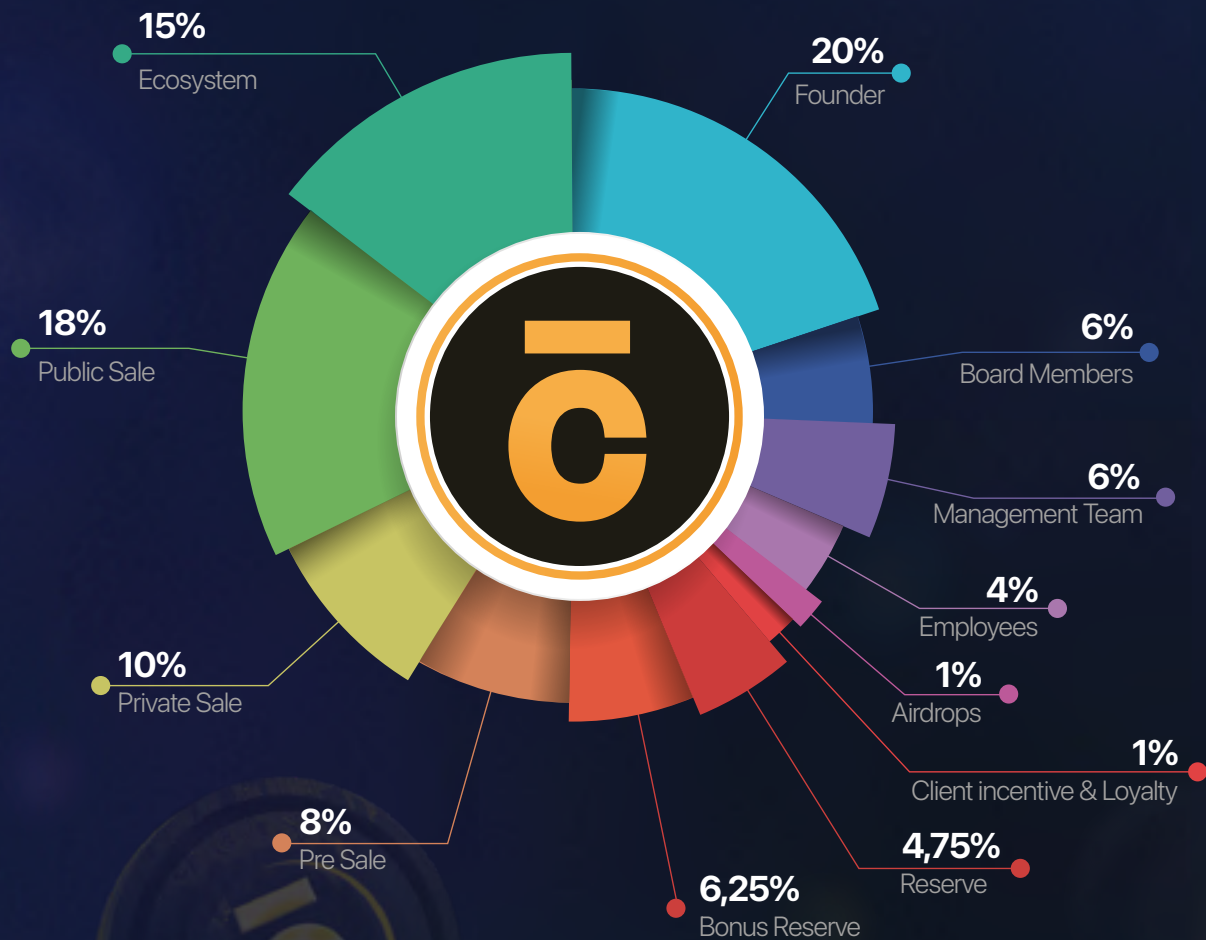
Decentralized Governance

Token holders will be able to vote on token-related proposals via decentralized governance.

Proposals will include topics such as how to allocate token reserves, voting on developer grants, activating daily rewards and changes in token supply. Other proposal categories may be added via the appropriate decentralized governance processes. Our goal is to continuously add to the utility and decentralization of the token through user voting. In order to submit a proposal for voting, an individual needs to own a certain threshold

of tokens, which will be determined at a later date. The foundation has the right to propose items to be put to vote that are seen as positive for the ecosystem as a whole, and will perform a facilitation role in the curation of proposals that will be voted on by all CIX token holders. All votes that successfully pass will be executed accordingly and as soon as feasible given consideration of commercial and technological implementation limitations. Protocol governance is performed on later version of CIX smart contract. The more tokens a user holds, the greater their voting power.

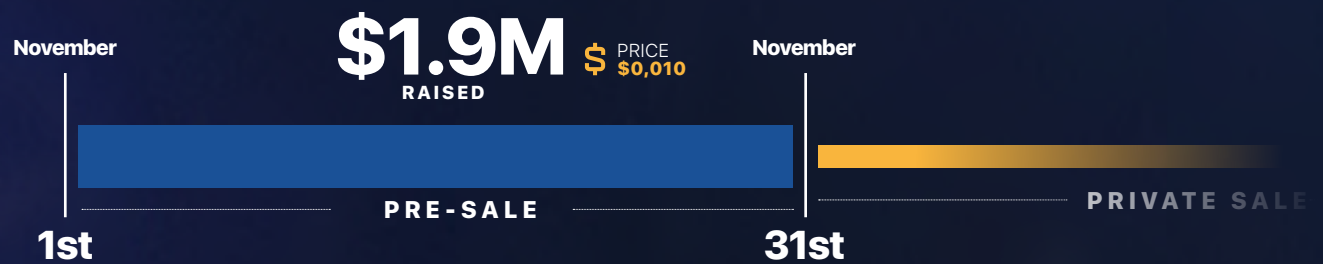
Tokenomics



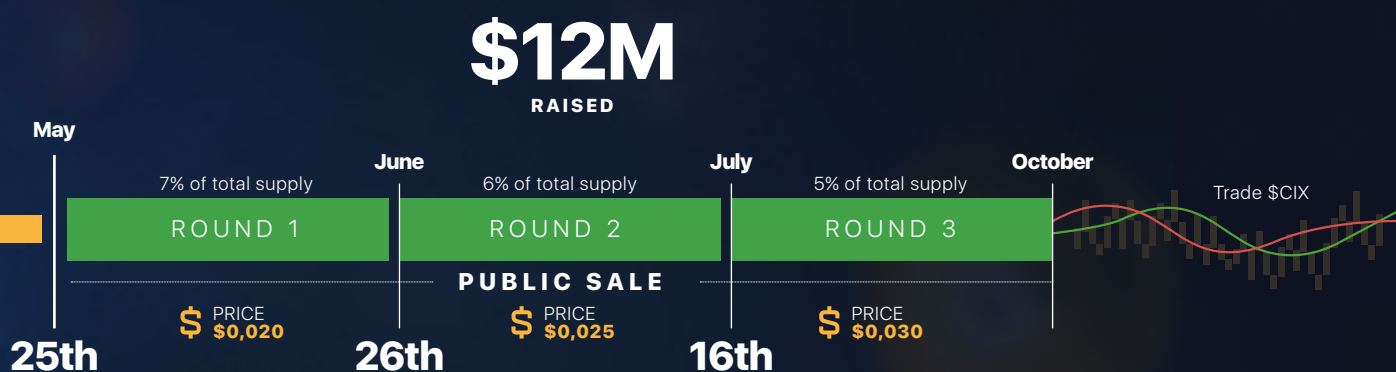
20%	Founder	-
6%	Board Members	1 year Cliff then 5% every quarter
6%	Management Team	1 year Cliff then 5% every quarter
4%	Employees	1 year Cliff then 5% every quarter
1%	Airdrops	20% first & second quarter then 5% every quarter
1%	Client Incentive & Loyalty	20% first & second quarter then 5% every quarter
4,75%	Reserve	-
6,25%	Bonus Reserve	33% every quarter after listing
8%	Phase #1: Pre sale	1 year Cliff then 5% every quarter
10%	Phase #2: Private Sale	1 year Cliff then 10% every quarter
18%	Phase #3: Public sale	Unlocked once tradable
15%	Ecosystem	-

Token Sale

The Pre-Sale tokens are sold at a discount to attract early investors to benefit from CIX ROI. The total issuance of CIX tokens for this presale period is **192.000.000**.



The Private Sale tokens are also sold at a discount. The total issuance of CIX tokens for this private sale period is **240.000.000**.



Use of funds

The Pre & Private sale [AND THE ECOSYSTEM] are used to fund the liquidity pool in CIEx and other exchanges, the operations of CI, its development and upgrades of the CI Wallet.

This also includes talent acquisition, contract development, business expansion and licenses acquiring, training, and R&D budget. In addition, the funds are also dedicated to expand the CI brand's awareness, enabling a new generation of crypto traders.

This involves all related marketing activities including PR, media buying, language coverage, promotion and education.

Vesting program of the CI team

In line with the above, the CI team [Founder, CI Management team & Employees] will vest its tokens in stages.

The vesting schedule will last up to 5 years starting from CIX issuing date for the CI team.

Advisory & Board Members:

All CI Advisory & Board Members are subject to the same agreement. Members will receive CIX starting CIX issuing date end of the public Sale. At this moment, they can begin exchanging their CIX. To be completed under the same terms as private sale token buyers once their locked-up vesting mechanism is lifted.

Roadmap



2016

Centurion TL FZLLC
Dubai, UAE

UAE management and consultancy of
the group companies around the world

100% Completed ●

Q1 2021

Centurion Invest OÜ
Tallinn, ESTONIA

Crypto exchange license of financial
services activities, platform for virtual
currency exchange against Fiat,
wallet management service for virtual
currency and Fiat

Operating under Ereus Europe OÜ
License

● 100% Completed

Q4 2021

CIX Pre & Private Sale

Intensification of marketing activities

100% Completed ●

Q2 2022

CI Labs

Marketing for blockchain

Zug, Switzerland

● 100% Completed

Centurion Invest Europe EMI License

Will be providing regulated financial services - for example, creating ledgers, issuing IBANs, depositing money in these ledgers, Receiving Money, Sending Money and Collecting Money; the supply of virtual and physical Mastercard or VISA debit cards. Status: existing entity (since April 2020)

Paris - France

60% In progress ●

- CIX Public Sale
- Launch of Staking

Q3 2022

Major CEXs and DEXs

Q4 2022

- NFT & Metaverse expansion
- CI Academy Launch

Centurion Invest PTE LTD PSP LICENSE

Payment Service Provider allowing the Account issuance service, Domestic money transfer service, Cross-border money transfer service, Merchant acquisition service, E-money issuance service, Digital payment token service. Status: existing entity (since February 2021) implementation on progress: recruitment process, office preparation, submission of PSP license to regulator- expected end of December 2022

50% In progress ●

Centurion Invest Dubai Crypto Exchange License

Crypto License in UAE is becoming mainstream with more Free Zones allowing companies to indulge in Crypto trading, Crypto Asset handling, bitcoin trading, and related activities

VARA

Centurion Invest Canada Crypto Exchange License

Crypto Exchange License of financial services activities, platform for virtual currency exchange against Fiat, wallet management service for virtual currency and Fiat

Centurion Invest Africa Exchange License

Crypto License in Africa is becoming mainstream with more Free Zones allowing companies to indulge in Crypto trading, Crypto Asset handling, bitcoin trading, and related activities

Q1 2023

CYSEC Cyprus Forex License

The Cyprus Securities Exchange Commission, commonly known as CySEC, is the regulatory body for the financial industry in Cyprus, which has the mission to exercise effective supervision in order to ensure investor protection and a prosperous development of the securities market.

2023 +

Q1: CI Platform v.2.0

Update with Metaverse expansion development

Q2: CIX token Eco-System

Reboot with upgraded smart contract

Q3. MetaCIX Portal service introduction:

Unification model for user to engage

Q4. CIX mainnet

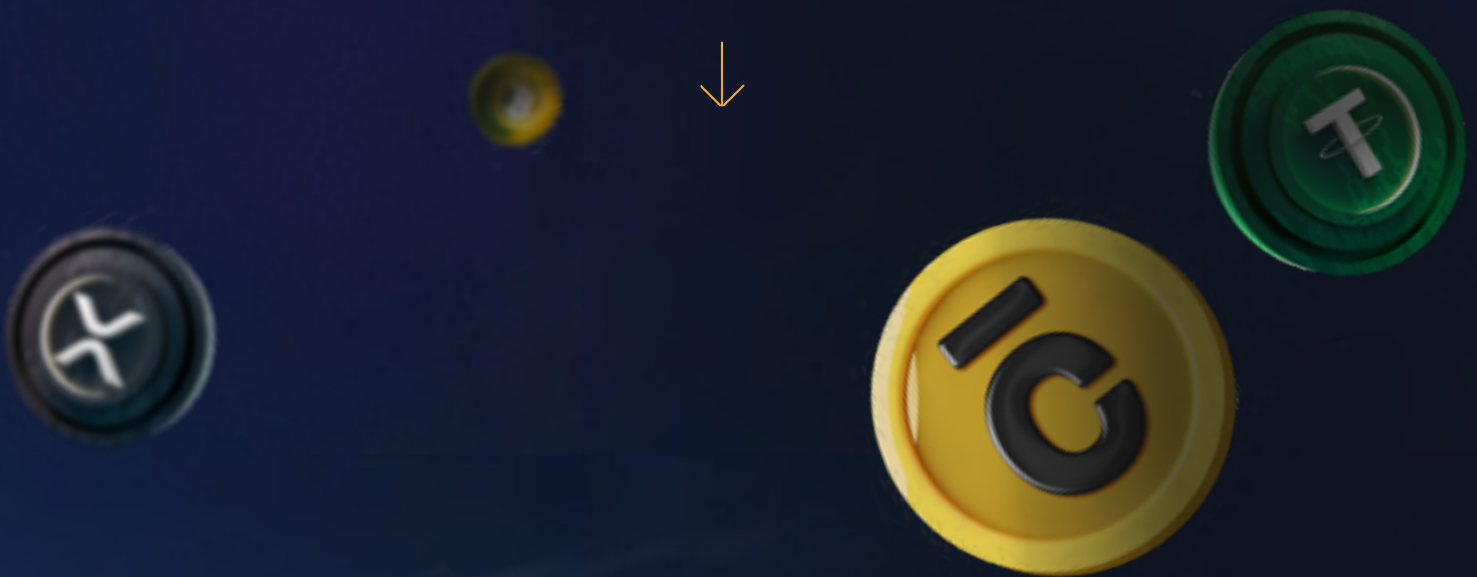
Mainnet development for integration with Dapp system

- Canada
- Estonia
- Switzerland
- Dubai
- Singapore
- Cyprus
- France



Team

Our team is an expert mix of product, software and blockchain developers and experienced professionals in their fields. We've recruited professionals from several European regulators, leading law firms, banks, consultancy firms, fintechs and former entrepreneurs to comply with CI's future demand on the regulatory and business development side. Our team shares the same vision and mission. We're driven to shape the future of the financial services industry. At CI, we try to foster a culture of innovation, one where we embrace new ideas and recognize achievements. As a result, we're growing rapidly and expanding our team.





Utpal NATH
Vice Chairman

Chief Strategy Officer at Centurion Invest is a senior business executive with proven leadership in creating, managing, and growing innovative businesses from zero to \$1Billion+ in revenues.

He owns a strong track record of accomplishment in leading turnaround and growth strategies, Entrepreneurship, strategist, visionary, mentorship, and advisor for many businesses in the MENA region. His technology and digital business experience cover industry verticals such as Telecom, ICT Services, FinTech, Digital Payments, Blockchain, and CryptoEconomy. He is the President of the Dubai chapter of the Government Blockchain Association and a member of GIFT (Global Impact FinTech forum) which is the most diverse and inclusive nonprofit FinTech think tank globally, with top ecosystem leaders and policymakers from 65 countries across.



H.E Zulfiqar Z. GHADIALI
Board Member Vice Chairman APAC
Business Management Office of Sheikh Hamdan bin Khalifa bin Hamdan Al Nahyan - Global Peace Ambassador & Founding member (UN) Commission for Peace

H.E. Mr. Ghadiyali is a Fifth Generation family office based out of Mumbai and Dubai worth in excess of 9 billion USD in field of Real Estate, Steel, General Trading and Technology. H.E. is on board several companies across sectors. As a MBA from University of Cornell in Finance and international business, H.E. has successfully managed several investment portfolios while achieving its targeted returns to his principals and stakeholders. H.E. Ghadiyali have managed portfolio in excess of 30 Billion USD. As a seasoned investment management professional, H.E. Ghadiyali leads team of highly experienced and professional investment managers who's expected to ensure efficient and sustainable returns for its Groups investments.



Stephen MEADE

Board Member at Centurion Invest
Vice Chairman of Corporate Finance & Fundraising

Stephen M. Is an American entrepreneur, executive and business founder who is passionate about creating companies that make a difference in the world. He has the ability to catapult an idea from pure concept to the creation of a thriving business. In the past 20 years, he has created, incubated and architected nine (9) successful technology-based companies. He is a seasoned business

advisor and leader who frequently speaks on the art of networking at executive leadership conferences and startup communities (i.e. executives, entrepreneurs, start-up founders, co-founders, students) around the world.



George SEROUKAS

- Chief Executive Officer at Centurion Invest North America

Executive with over 20 years of corporate management experience in linking company vision while delivering business goals by building and leading results-driven teams.

Strong experience in business development, partnership and client management in roles in roles as Founder &

Chief Operating Officer, General Manager, Country Manager, EVP North America, VP Operations and Professional Services Director.



Jason H. Jang

Chief Information Officer at Centurion Invest

Corporate education and management professional, with extensive business experience as a trusted advisor in the ITTP program and Blockchain, conducting instructions and consultation among many international companies. Detailed knowledge of presentation, business negotiation, public speech, leadership, and Blockchain structure. Extensive experience in developing and managing diverse teams.

Recognized for building capacity through meeting training needs and best practices. Ten years of experience in creating strategic and operational plans, business continuity plans, risk and crisis management planning for organizations, as well as corporate communications and spokesperson development.

