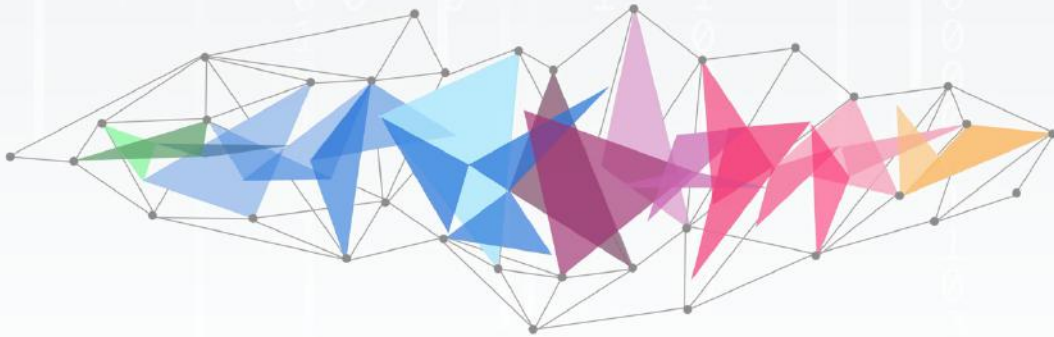




Insight Chain White Paper

V 1.0



A Decentralized Research Ecosystem Chain Based On Blockchain

Insight Chain Founding Team

April 1st, 2018

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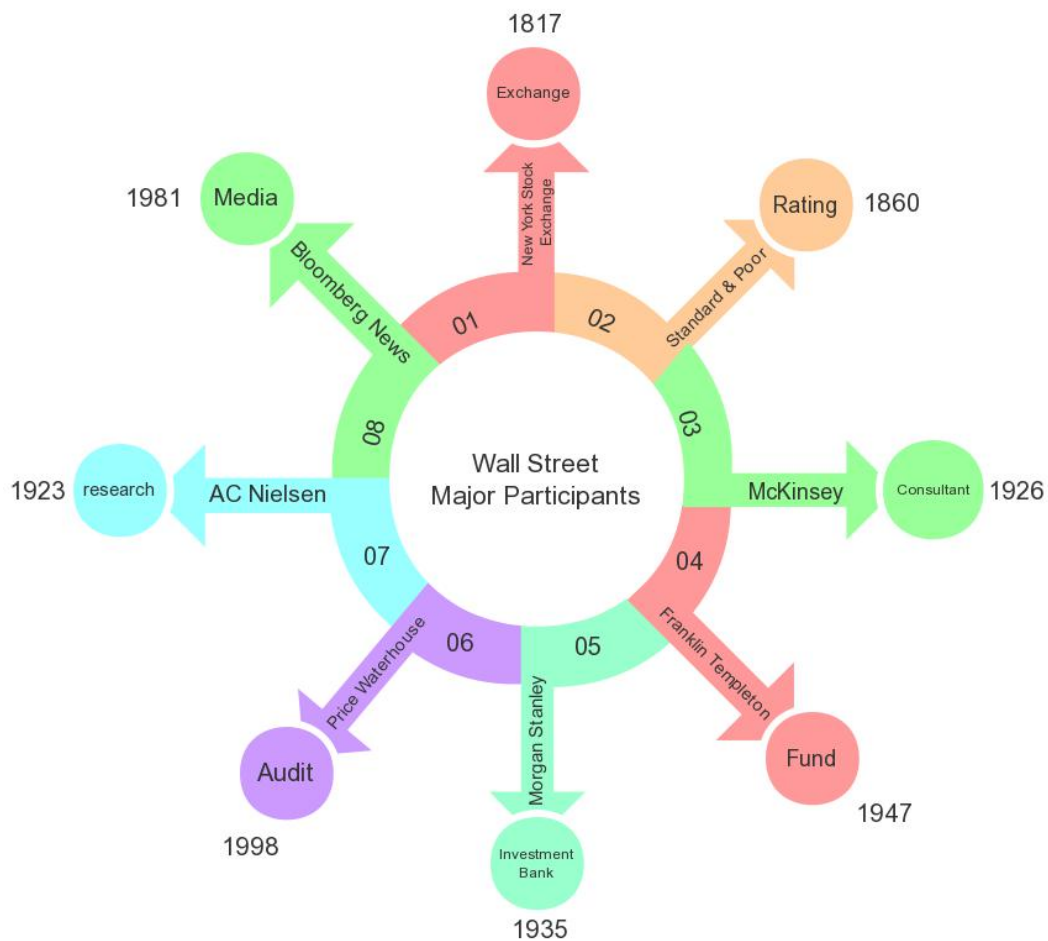
1. Background

The issuance of cryptocurrency has brought a revolutionary development to the blockchain domain. On the one hand, blockchain companies have issued more and more cryptocurrency. And on the other hand, Investors show a spurt of growth. However, as the lack of a good financial order to regulate the cryptocurrency trading like the secondary market, good companies cannot obtain more investment while bad currency rather than good currency has occupied the market and many investors are unable to obtain satisfactory rate of investment (ROI). At the same time, the existing mature methodology to analyze stocks and invest in stocks, experienced analysts and consulting companies participating in the secondary market have not appeared in the currency market yet.

1.1 Traditional Wall Street Financial Order Introduction

Represented by Wall Street, traditional finance connects company, investment bank, exchange, fund, rating company, research company, consulting company and audit company through the stock market to build a financial order in the secondary market.

Insight Chain: Major Participants in Wall Street Financial Order



Through a common participation of investment banks, audit companies, and consulting companies, a company's stock can be publicly traded in exchanges.

Analysts of investment banks can conduct fundamental analysis and technical analysis of stocks through researches, and therefore carry out stock analysis reports, stock ratings and forecast of stock price to help investors make investment decisions on funds and so on.

Rating companies review various financial products in the financial market and assist investors to engage in investment by rating industries, stocks, securities and funds.

The traditional financial market is in a huge scale. It can be conservatively estimated that the overall market value of such a huge traditional financial market

has exceeded USD1 trillion. However, a similar consensus of its logic has not been formed in the blockchain domain. At the same time, due to the centralized management, non-transparent relationship and various gray areas and obscure boxes filling everywhere, it is often seen in news reports of various countries.

The traditional financial market is flooded with kinds of data mediators, who cash in huge economic benefits on trading data. However, data are still of low credibility and numerous deceptions remain common.

1.2 Current Status of Blockchain Domain

The blockchain domain is a start-up, lacking management concept, management tools and platforms corresponding to decentralized management methods. Uncompleted rules and platforms for companies' information disclosure leave investors no opportunities to participate in the companies' management and operation.

There are numerous blockchain companies, featuring in cross-border and cross-language with less information in their early stages, which has formed plenty of information silos as well as false and fraudulent information. Investors cannot analyze the project objectively due to asymmetric information and companies cannot find independent and objective analysts to analyze, interpret and audit project channels. The news that investors couldn't get their money back after investing can be found everywhere.

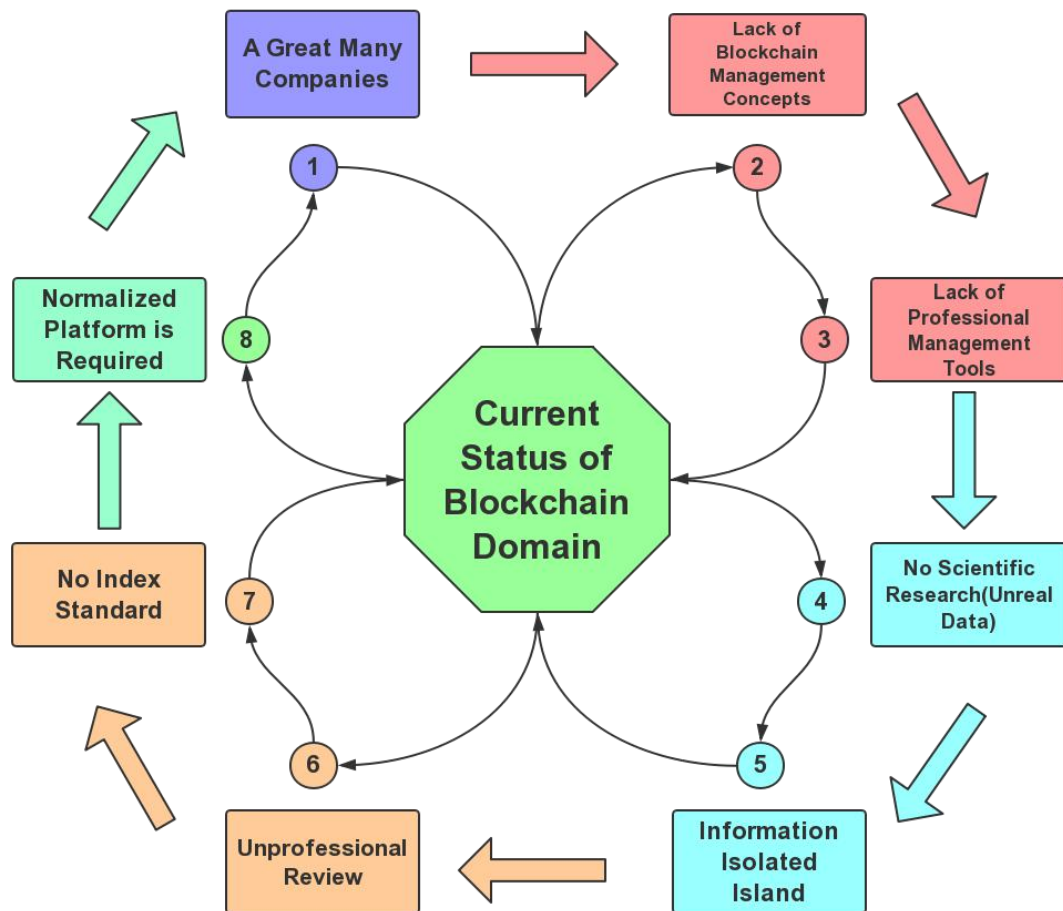
Simultaneously, financial by-products such as cryptocurrency funds in the

cryptocurrency industry are nascent, and corresponding credit rating companies like Standard & Poor's have not yet emerged.

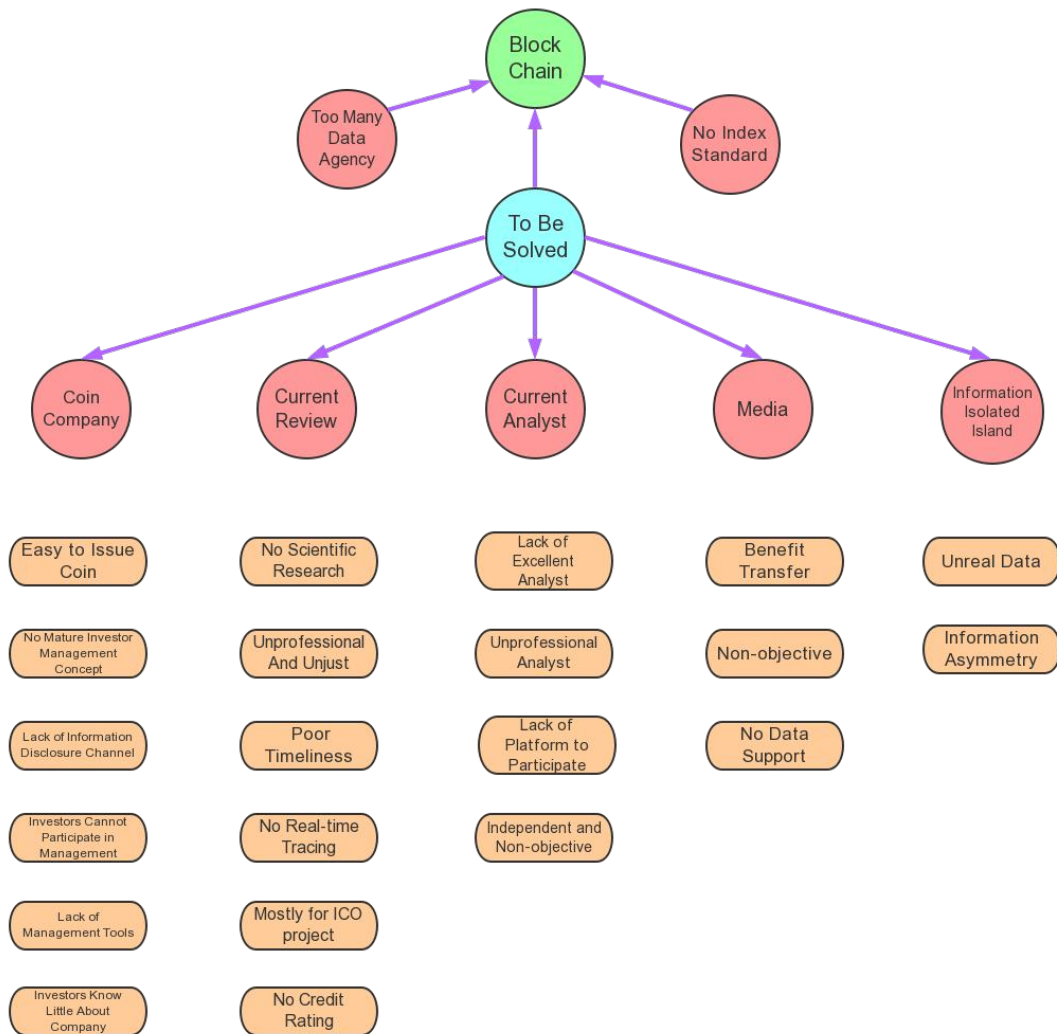
Generally, blockchain companies always have issued cryptocurrency in their early stages and financed in two stages, both in ICO and in Exchange, which are main channels for investors to participate in. However, existing rating of cryptocurrency remains extremely unprofessional and analysis methods in the secondary market have not yet taken into the blockchain market. Some media and independent analysts still get unreal data sources and information without rigorous researches. Beyond that, there is no professional platform for analysts to involved.

In addition, the fact that analysts are short of scientific methods for research with poor current information has resulted in poor timeliness of ratings. Without real-time information like ratings and indexes, there is still no established standard in this industry.

Insight Chain: The Normalized Platform is Required in Blockchain Domain



Insight Chain: Problems To Be Solved in Blockchain Domain

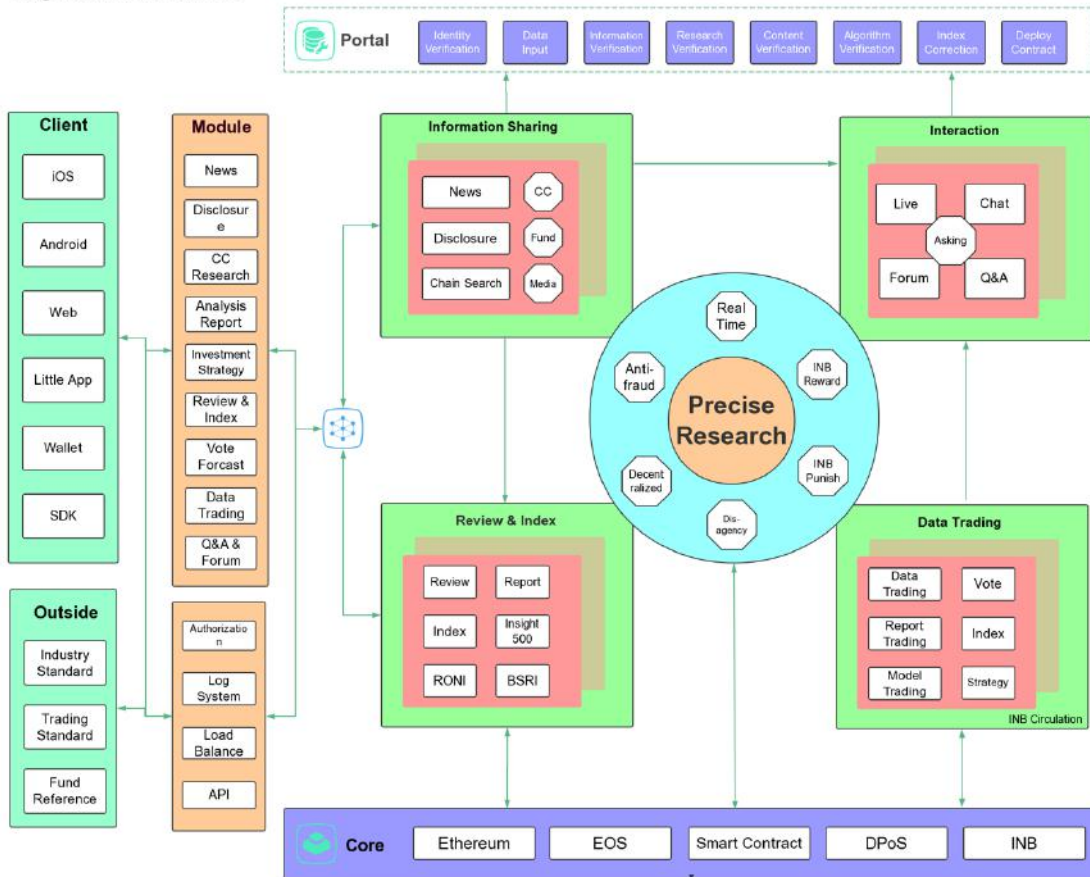


2. Insight Chain Concept

From the background mentioned above, it can be seen that the blockchain industry has begun to take shape while still lacking a Wall Street-like financial order established in the secondary market for hundreds of years. In order to solve above problems existing in the blockchain domain, Insight Chain has proposed a new solution combining with the technology of blockchain.

Insight Chain – A Decentralized Research Ecosystem Chain Based On Blockchain

Insight Chain Architecture



Insight Chain, a decentralized research ecosystem chain based on blockchain, will focus on data ecosystem on the blockchain domain firstly, works on building Wall Street-like financial order in the blockchain domain. It integrates companies, media, analyst and investor with blockchain technology, co-constructs a decentralized platform integrating information sharing, review & index, data trading and interaction based on research and promotes the upgrade and healthy development of the blockchain industry.

Insight Chain is a convergence platform designed to serve all participants involved with good rules and architecture, so as to re-construct a reliable, decentralized, Wall Street-like financial order in the blockchain domain.

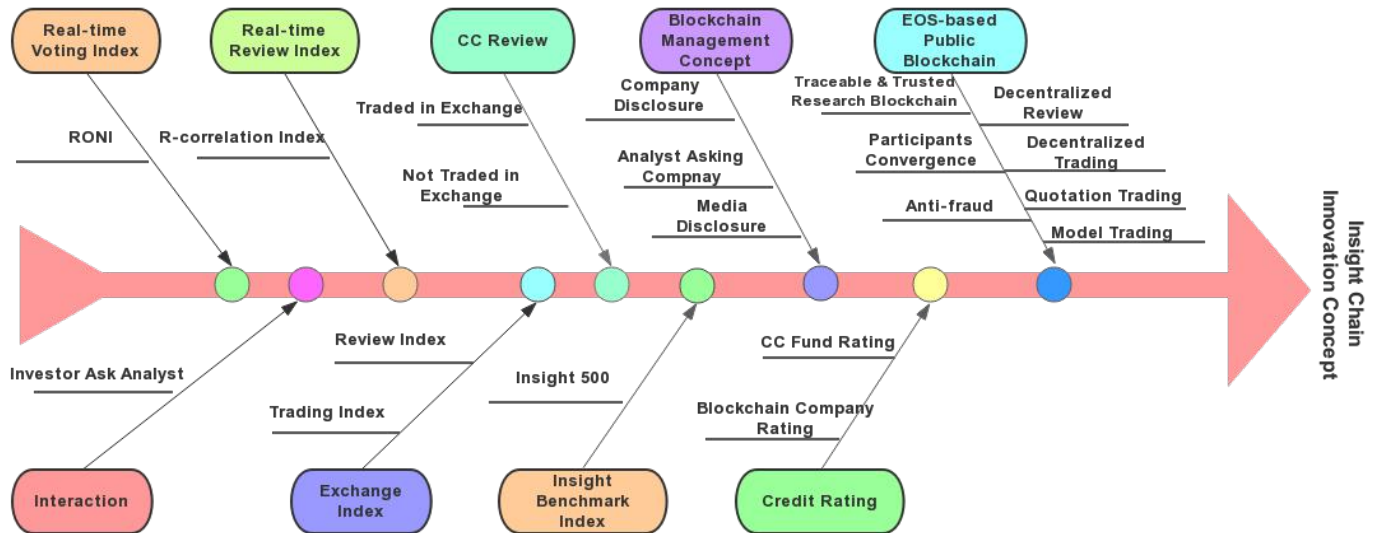
Established on an research public blockchain, Insight Chain stores research data of analysts, media, companies and investors on the blockchain, laying researches to be trusted and traceable. Research data on cryptocurrency, funds and media made by analysts are also stored on the blockchain. As well, upon comprehensive analysis of these data, analysis reports, credit ratings and analysis results made by analysts on cryptocurrency and funds will be stored on the blockchain too. At the same time, all participants can conduct decentralized data trading on the blockchain platform: information, research, reports, etc., so as to achieve intermediation and there will be no third-party middlemen to obtain profit margin. Therefore, all participants can get maximum benefits. Based on various trusted data, the platform will use smart contracts to generate a series of index information for the cryptocurrency market, which is used to represent the health and development status of the market to serve for investors and analysts.

Insight Chain aims to develop the cryptocurrency review, credit rating, and indexes generated by analysts and the platform to trustworthy industry standards. Beyond that, we can guide investors in this platform and also can serve for the whole industry, such as offering currency trading standard for exchanges and reference for various cryptocurrency funds.

Insight Chain will issue an Ethereum-based token: INB being the currency of the platform. INB meets Ethereum ERC-20 token standard and is able to be freely traded on Ethereum's public blockchain: in the system actions like trading, awards

and voting will use INB to pay for decentralization.

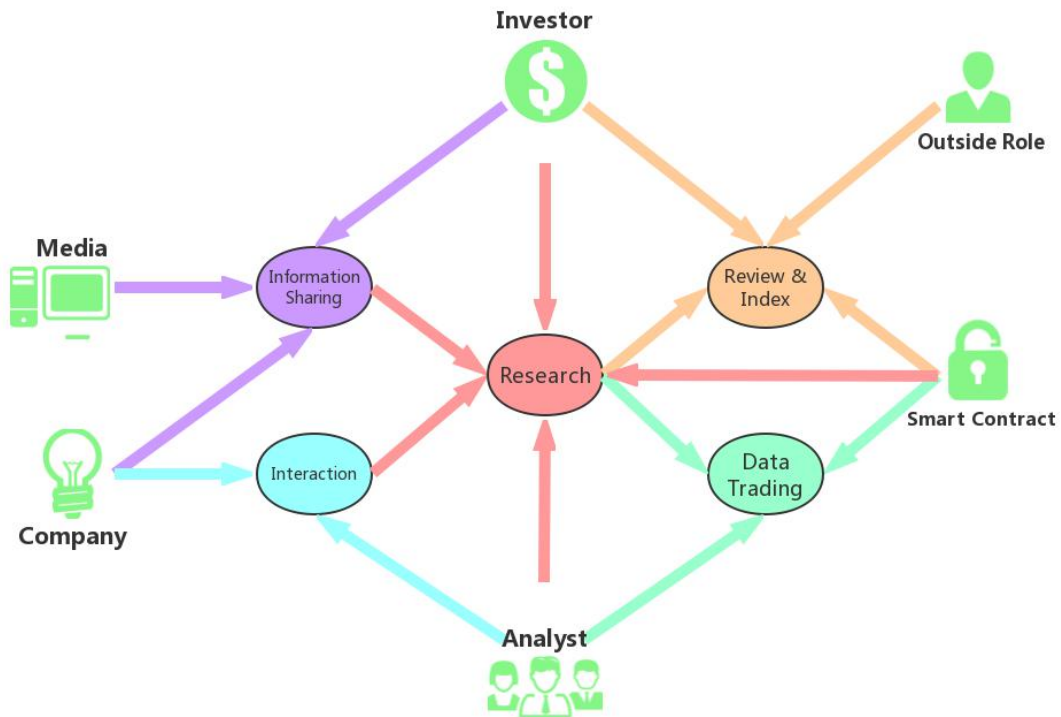
Innovation concept of Insight Chain is shown as follows:



2.1 Insight Chain Participants

Firstly, participants of the platform are as follows.

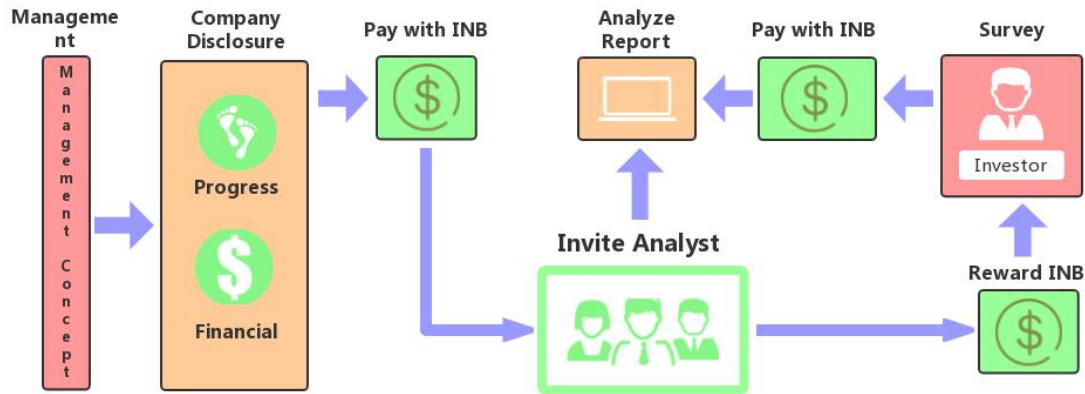
Insight Chain Participants



2.1.1 Company Role

Companies cryptocurrency and cryptocurrency fund issued by companies should be key objects in financial researches. First of all, it is necessary to establish the management concept of blockchain companies and timely disclose the companies' various information like project progress and financial status, allowing investors to participate in the management and operation of companies. Then, companies can invite analysts on the platform to analyze and audit information to ensure the interests of investors and provide investment advice for investors.

Insight Chain – A Decentralized Research Ecosystem Chain Based On Blockchain



2.1.2 Media Role

In news researches, media are main participants, who will disclose relevant information about companies or the industry outside for reference by analysts and investors.

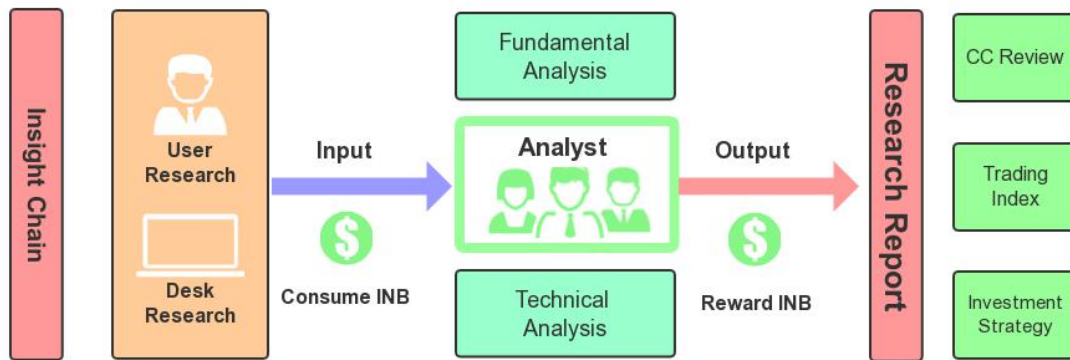
2.1.3 Analyst Role

Analysts as main implementers of the researches, conduct investigations to companies, media, and investors through user researches, fundamental analysis, technical analysis and desktop researches to give research results about companies, cryptocurrency, industry and cryptocurrency funds, which are available for investors to use for free or paying with INB.

Moreover, analysts can disclose real-time investment strategies of cryptocurrency for investors' reference.

There is a ranking system in which analysts can upgrade themselves through user review, company review and system review. The ranking system includes:

Candidate Analyst, Level 1 Analyst, Level 2 Analyst and Level 3 Analyst.



2.1.4 Investor Role

Investors can supervise and inquire about invested companies.

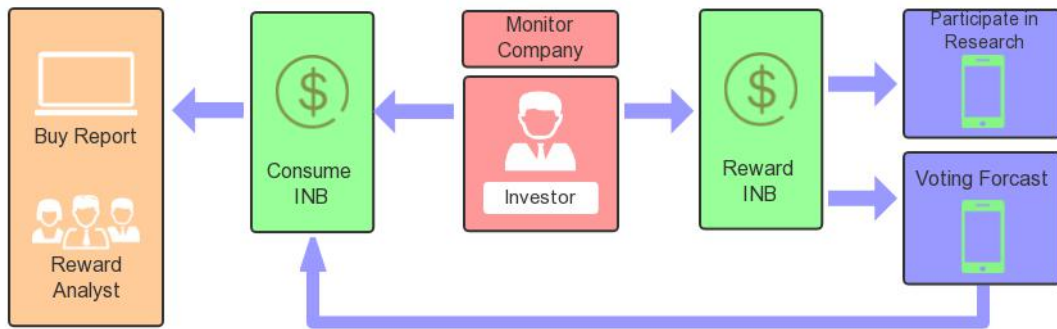
Investors can participate in research requests put forward by other roles in the system and can be rewarded with INB.

Investors can use INB to buy analysis reports, real-time investment advice and more made by analysts.

Analysts can be rewarded for their good advice.

INB can be used to vote on cryptocurrency trend and reward will be given for success.

Insight Chain – A Decentralized Research Ecosystem Chain Based On Blockchain

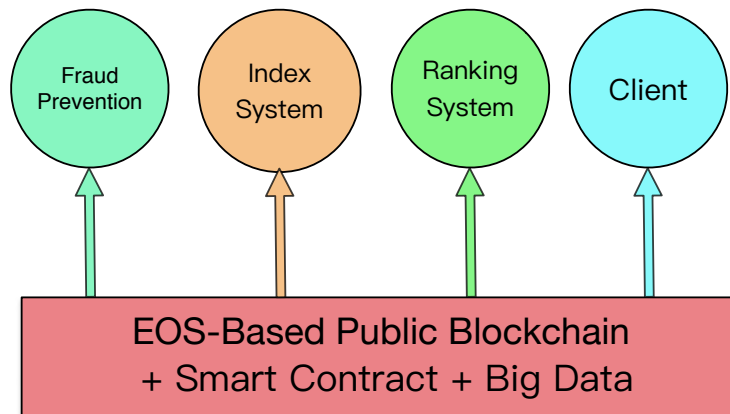


2.1.5 Public Blockchain Role

Based on the public blockchain, the platform provides rules for all participants to effectively participate in all aspects of the blockchain companies' financial order.

Fraud prevention systems based on big data are prepared to prevent fraudulent actions by all participants from affecting the interests of investors.

Decentralized index rules and ranking rules are also prepared. Using smart contracts in the blockchain to automatically generate various cryptocurrency and related indexes and rankings of cryptocurrency funds is to characterize the development of the entire market and to guide investors.



2.2 Insight Chain Ecology

Ecology of the platform is as follows.

2.2.1 Data Research

No matter who you are, general or institutional investor, researches must be done before making decisions. Meticulous and deep researches can firstly bridge match our investment decisions and the actual trend in the future subjectively and objectively. Scientific plan is indispensable to do good researches. Fortunately, the 300-year history of world finance with the Wall Street at the core has recorded everything we need. In the blockchain financial world, the Wall Street-like financial order is the most urgent need for current development. Therefore, by disclosing all research data to investors, Insight Chain will establish the new decentralized and trusted financial order with stimulation ecology.

In the world of blockchain and cryptocurrency, every investor plays a dual role, owner of the business and the producer of data. Serious unfairness has been

generated from existing asymmetric information and non-transparent data between blockchain projects and investors. However, that the blockchain technology has improved makes the traditional financial research system to be upgraded authentic and reliable. As well, massive data, efficiency and timeliness and continuous trading make it possible. Based on this, Insight Chain will establish an IFM (Investors Feedback Management System) for investors of blockchain companies.

Via Insight Chain, investors can finish researches released by companies, analysts and media through the Insight Chain, and realize continuously unclosed research data output of monetized motivation. Data output includes but not limited to questionnaires, voting, evaluation, user feedback, testing, interviews and other scientific research methods and forms. This is an ecosystem to activate the r-coefficient of investors and blockchain companies.

The r-coefficient is an amount of linear correlation between blockchain companies and investors. Insight Chain uses the following formula as the correlation coefficient:

$$Er(X, Y) = \frac{Cov(X, Y)}{\sqrt{Var[X]Var[Y]}}$$

where, X represents the variable of the company; Y represents the variable of investors; Cov (X, Y) is the covariance of X and Y; Var[X] is the variance of X, and

$\text{Var}[Y]$ is the variance of Y .

R-coefficient is to evaluate whether the price of cryptocurrency is reasonable and whether it fluctuates around the value of the company. Apart from helping investors judge the reasonableness of blockchain companies' operational capabilities and price of cryptocurrency, it also can help analysts and investors judge the long-term trend of cryptocurrency, which contributes to value investment.

2.2.2 Information Sharing

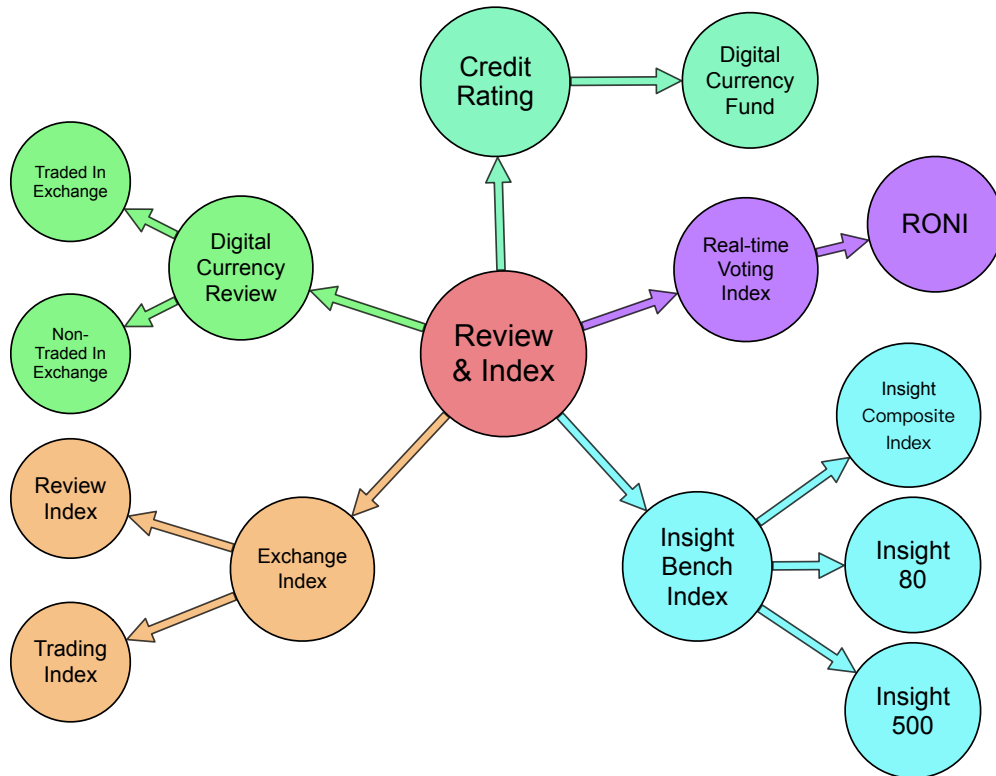
The biggest innovation of a blockchain company derives from overturning the management framework of traditional company investors, among which the core management concept is “disclosure of all information” , including financial information and project progress. However, global investors sorely need a trusted and professional platform to know all information of the company and then participate in it.

Based on the decentralized research data ecology, Insight Chain connects Chartered Blockchain Financial Analyst in the whole world, no longer being limited by geographical restrictions. Analysts and investors can be related seamlessly. Analysts can help investors know about companies' dynamics with all details and provide professional investment decisions, covering market timing and investment portfolios. Analysts have rights to conduct independent third-party

researches on companies, integrating research data and professional analysis methods to rate companies and publish analysis reports. On the Insight Chain platform, analysts can connect both companies and investors, in which news organizations and self-media can participate in to provide analysts with instant information and data, so as to realize the decentralized information sharing mechanism of blockchain companies and investors.

2.2.3 Review & Index

One of the core goals of Insight Chain is to establish an review & index system for blockchain cryptocurrency and cryptocurrency funds: Exponential Evaluation Method refers to make a multiple evaluation to a participating unit. Insight Chain can review not only blockchain companies but also cryptocurrency, containing comprehensive evaluations of correlation coefficients between these two parts, as well as credit ratings of cryptocurrency-related finances such as cryptocurrency funds. In the entire evaluation index system of the Insight Chain, the following five index systems are mainly established.



The first type is a rating index given by independent analysts for cryptocurrency, including the industrial index and the cryptocurrency index. Based on scientific researches, analysts help investors make more accurate investment decisions through analyzing reports professionally. The system will provide some rating dimensions serving as the output of analysts as shown in the following table. Analysts can also establish their own evaluation dimension, each dimension scoring from 0 to 100;

Insight Chain – A Decentralized Research Ecosystem Chain Based On Blockchain

Rating Dimension	Description
Project	Evaluate development potential of projects and judge whether there is fraud and plagiarism in the white papers of projects according to white papers, economic system and news of projects.
Team	Assess the authenticity, capacity and matching rate of teams and continue to track to assess the ability to implement and the stability of project team.
Scene	Evaluate whether it is necessary for projects to use blockchain technology to solve problems, whether blockchain technology is used and whether it is public blockchain used.
Technology	Mainly inspect technical background of team members and source code condition disclosed on Github.
Business	Analyze programs' progress, implementation, operation time and matching rate of route map.
Capital	Mainly inspect financing amount, budget disclosure, capital supervision and token exit of founding team of programs.
Token	Mainly analyze the application condition, trading volume and price of token.
Industry	Whether there is bull news of the industry and industry chain.
Law	Inspect that if there is potential of happened legal risk.
Influence	Mainly focus on the development of projects and digital currency in some social media like Telegram, Twitter, Wechat, Reddit, Steemit, Medium and so on.
User research	Analysts can evaluate programs through researches on investors (voting, questionnaire and interviews)
Company inquiry	Analysts can enquire companies in form of research and evaluate programs according to companies' reply.
Platform index	Indexes like Insight 500, RONI and BSRI provided by the platform can serve as reference.

Rating standard of cryptocurrency are in two types: the rating standard before trading in exchanges, which can be used by investors to assess whether the cryptocurrency is worth investing in private equity and public offering stages; and one after trading while the analyst is required to give the available time for rating.

Rating - Traded in Exchange	Name	Description
A	Buy	Related to representative indexes in the same period, rise above 20%
B	Increase	Related to representative indexes in the same period, rise between 5%~20%
C	Hold	Related to representative indexes in the same period, rise between 10%~5%
D	Sell	Related to representative indexes in the same period, fall above 10%

Rating - Not Traded in Exchange	Name	Description
A	Rocket	Ten-times or more rise when trading in exchanges
B	Multiple	Two-times or more rise when trading in exchanges
C	Balance	Keep balance or rise a little when trading in exchanges
D	Break	Break when trading in exchanges
E	Air	Fraud or abandoned projects

The second is credit rating given by independent analysts on financial products such as cryptocurrency funds. Similar to the first type, it is also made for investors to refer after that the analyst does complete researches on financial products such as cryptocurrency funds.

The third is the real-time voting index. Insight Chain will provide a forecast system based on blockchain technology for investors to predict the rising or falling of cryptocurrency by voting. The RONI index can reflect forecast results and the confidence index towards the market.

The fourth is the Insight benchmark indexes including the classified industry

index, the Insight 500 index, the sentiment index and the confidence index, targeting to service investors with credit rating, independent analysis and research as well as investment consultation. The Insight 500 Index focuses on factors like cryptocurrency and the number of issuance, which are counted in accordance with the price of premium cryptocurrency listed in all global exchanges. These indexes are precise and of great continuousness, which are one of the most important indexes for investors to make decisions. To some extent, blockchain companies and cryptocurrency can be selected into the Insight 500 composition currency can reflect high-quality investment objectives in this industry.

The fifth is exchange index. Digital currency exchanges are spread all over the world. Therefore, investors need to use multiple exchanges at the same time for a long period of time, which will lead to information asymmetry and inequality. Hence, based on blockchain technology, Insight Chain will give at least two evaluation indexes with one relating to the ratings of cryptocurrency and the other relating to the ratings of trading volume.

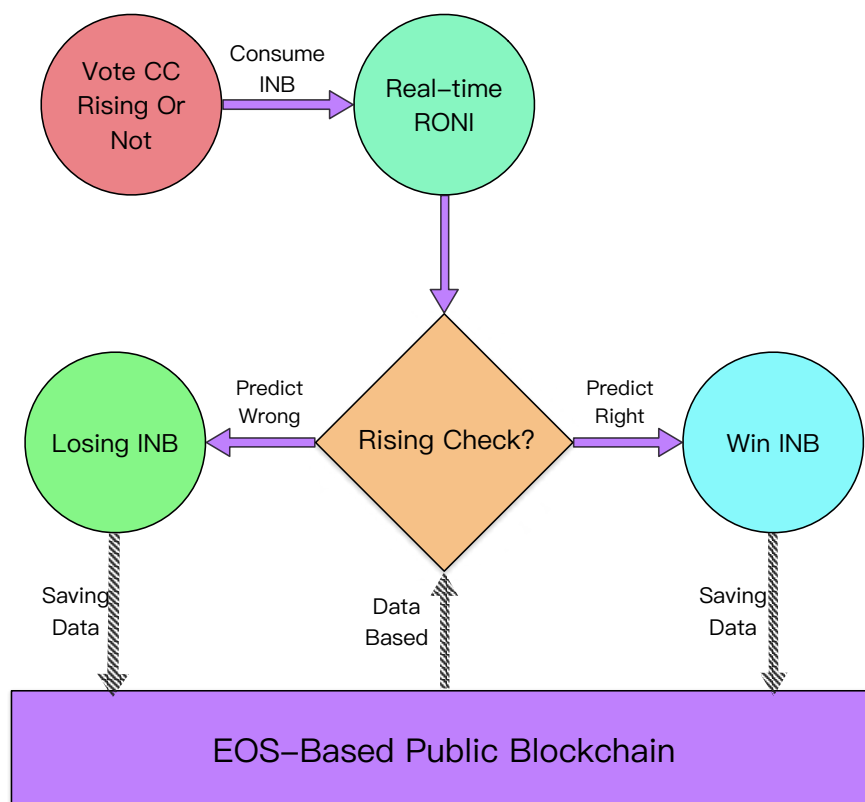
Insight Chain will be a mood index provider for investors of blockchain and cryptocurrency, technical analysts can measure how much the market will rise or fall using Trin statistic:

$$Trin = \frac{\text{Trading volume of falling currency} / \text{Volume of falling currency}}{\text{Trading volume of rising currency} / \text{Volume of rising currency}}$$

If the Trin statistic in the market exceeds 1, the market may be considered as

a bear market. Because the falling currency has a higher trading volume than the rising currency, that is net selling pressure. In addition to the Trin indicator, more emotional indicators will be given in Insight Chain to evaluate investors' optimistic mood.

Insight Chain puts forward the concept of ROEI (Raise Or Not Index), encouraging users to participate in predicting the rising or falling of cryptocurrency by means of INB voting, reward for successful forecast and punishment for failed one. Predicted changes will be divided into several periods: 10 min, 1 h, 12 h, 24 h and 72 h. $RONI = R / (R + N) \times 100$, where R is the number of people who voted for rising and N represents falling. The larger the index is, the greater the likelihood of an increase is.



Insight Chain puts forward the concept of the BSRI (Buy Sell Ratio Index) and obtains the current purchasing and selling condition of mainstream exchanges through technical analysis. $BSRI = B/S \times 100$, where B is the quantity of purchasing and S is the quantity of selling. The larger the index is, the greater the probability of an increase is.

Insight Chain and blockchain analysts gathered evaluation indexes. Evaluation methods include fundamental analysis and technical analysis. Data sources include desktop researches and user researches. Among them, fundamental analysis includes blockchain projects, teams, news, progress, community governance and policy analysis; and technical analysis is mainly about currency analysis and index analysis. Insight Chain will provide analysts with a big data monitoring system to monitor the activity of fans of project community (such as Twitter, Telegram, Wechat, Reddit, Steemit and Medium), and cooperate with the Insight research system to maximize the participation of investors. A large amount of data is the core foundation of analyst output evaluation index, cryptocurrency rating and forecast analysis report of currency price.

We target at developing the ratings and indices in the Insight Chain into trustworthy standards in this industry. On the one hand, investors use these standards to make investments and on the other hand, companies can use these rating indexes as standards in some related applications, such as new cryptocurrency being issued in exchanges.

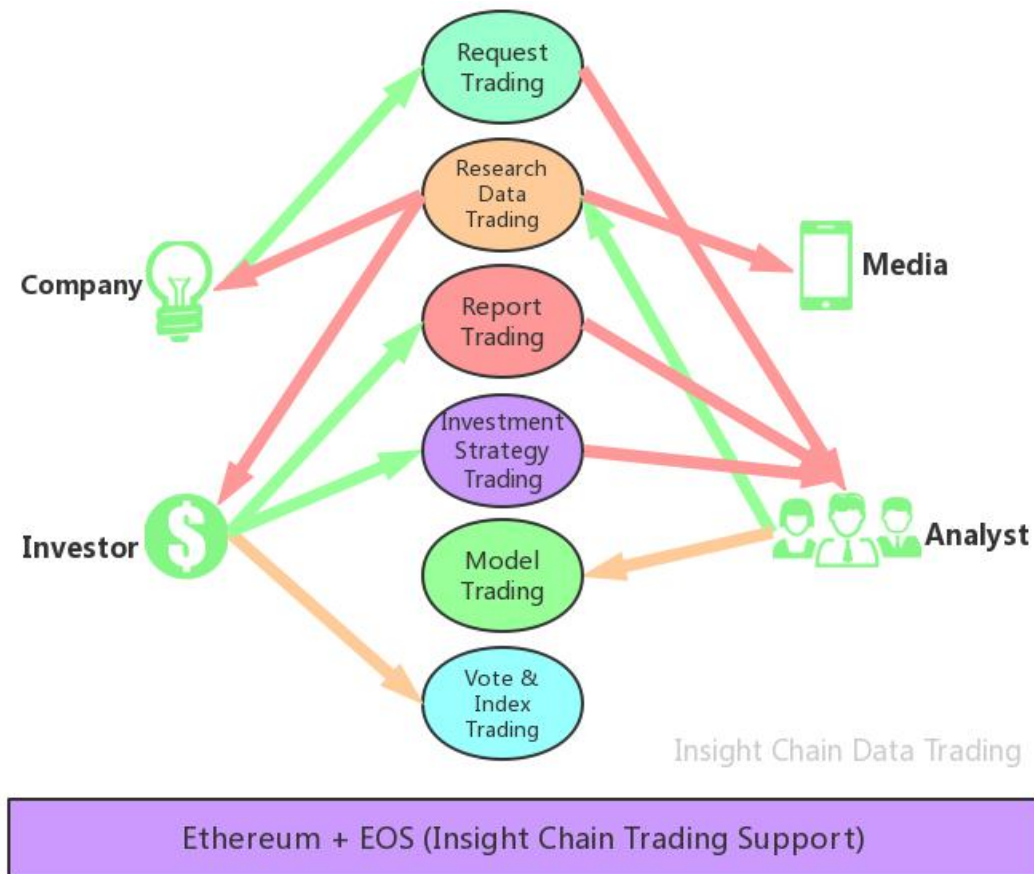
The following table indicates some common evaluation indexes in Insight Chain:

Index Name	Role	Rule	Meaning
Review Index of Crypto-currency	Platform	Weighted average of certain crypto-currency' s review index given by analyst	Measure the quality of one crypto-currency
Relevance (R-coefficient)	Analyst	Index of crypto-currency price and company relevance given by analysts	Measure whether the price of certain crypto-currency fluctuates around its value
Review Index of Industry	Analyst	Given by analyst according to performance of crypto-currency in this industry	Measure the quality of some industry
Credit Rating	Analyst	Given by analysts according to performance and general condition of digital currency	Measure the quality of finances like crypto-currency funds
RONI Index	Platform	Made by platform according to users' voting for rise or not	Measure the expectation of investor
BSRI Index	Platform	Made by platform according to real-time trading condition of crypto-currency	Measure trading conditions of the market
Insight Composite Index	Platform	Made by platform according to performance of all crypto-currencies	Measure the overall condition of crypto-currency market
Insight 80 Basic Index	Platform	Made by platform according to performance of basic premium crypto-currency	Measure the overall condition of crypto-currency market
Insight 500 Index	Platform	Made by platform according to performance of premium crypto-currency	Measure the overall condition of crypto-currency market
TRIN Index	Platform	Given according to the ratio of rise and fall of crypto-currency by platform	Measure the rise of market
Development Index	Platform	Given according to the number of people and frequency of submitting code on Github by platform	Measure development progress of the team
Economic Index	Platform	Value given according to circulation, rise and ROI of crypto-currency by platform	Measure economic conditions of crypto-currency
Review Index of Exchange	Platform	Review index given according to the review of crypto-currency listed in exchanges	Measure the quality of crypto-currency in exchanges
Trading Index of Exchange	Platform	Technical index given according to crypto-currency trading volume of exchanges	Measure trading conditions of exchanges

2.2.4 Data Trading

For hundreds of years, the data exchange market was centralized market mechanism filled with a large amount of incredible data. In view of the high requirements for samples in volume, authenticity, effectiveness and methodology, companies prefer to choose professional third-party research companies or consulting companies such as Nielsen and McKinsey. However, even world-famous research company ACNielsen is unable to complete all the projects. The imbalance between supply and demand provides environment for a large number of middlemen between the data producers and the companies. Therefore, a very complex supply chain is formed to get the final data and multiple suppliers participate in this chain, which results in that the authenticity of the data cannot be guaranteed. Such misleading and even deception may appear in companies' management decision and investors' investment decisions. Insight Chain's decentralized precision research system can solve these problems.

Moreover, Insight Chain is a blockchain-based data exchange market, in which: analysts assign data research tasks and pay tokens to investors; investors vote for and pay tokens for rise and fall of cryptocurrency; companies buy data from investors sustainably; investors or companies can buy professional reports from analysts and pay for subscription of premium media services; and analysts can trade on cryptocurrency analysis models with each other.

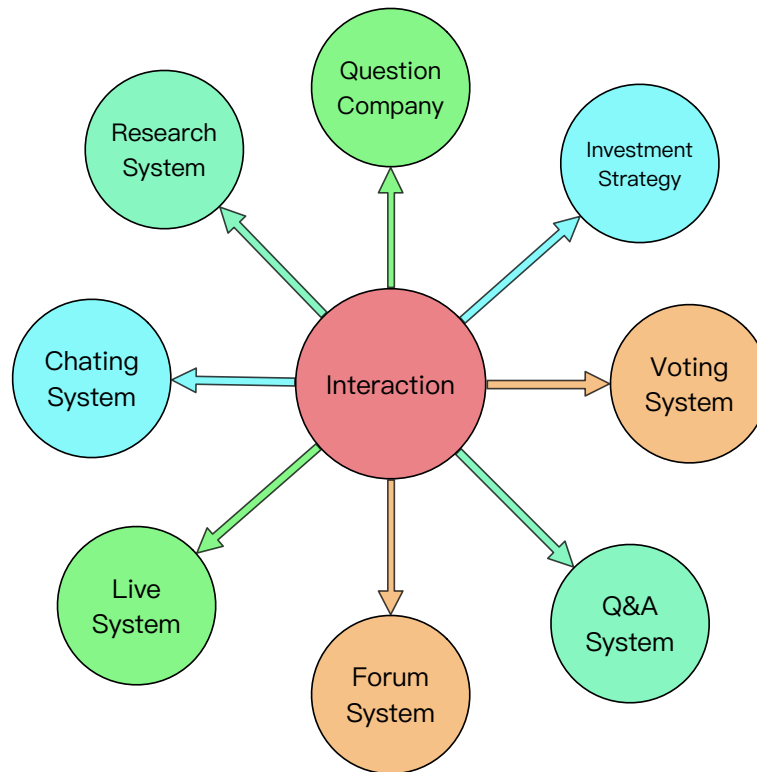


2.2.5 Interaction & Consultant

It can be said that every analyst in Wall Street has a Bloomberg terminal and every stock investor longs for an investment consultant. The Wall Street market has been formed between buyers (brokers) and sellers (funds) with well-paid financial analysts. However, an individual investor is unable to directly enjoy services of financial analyst in Wall Street, and also, he cannot afford a Bloomberg terminal. Extremely high costs have brought rejection to individual investors by Wall Street analysts. They cannot enjoy the most professional investment advisory services anytime and anywhere, as well, the highly asymmetrical information makes it difficult for them to judge the long-term value of a company, by which

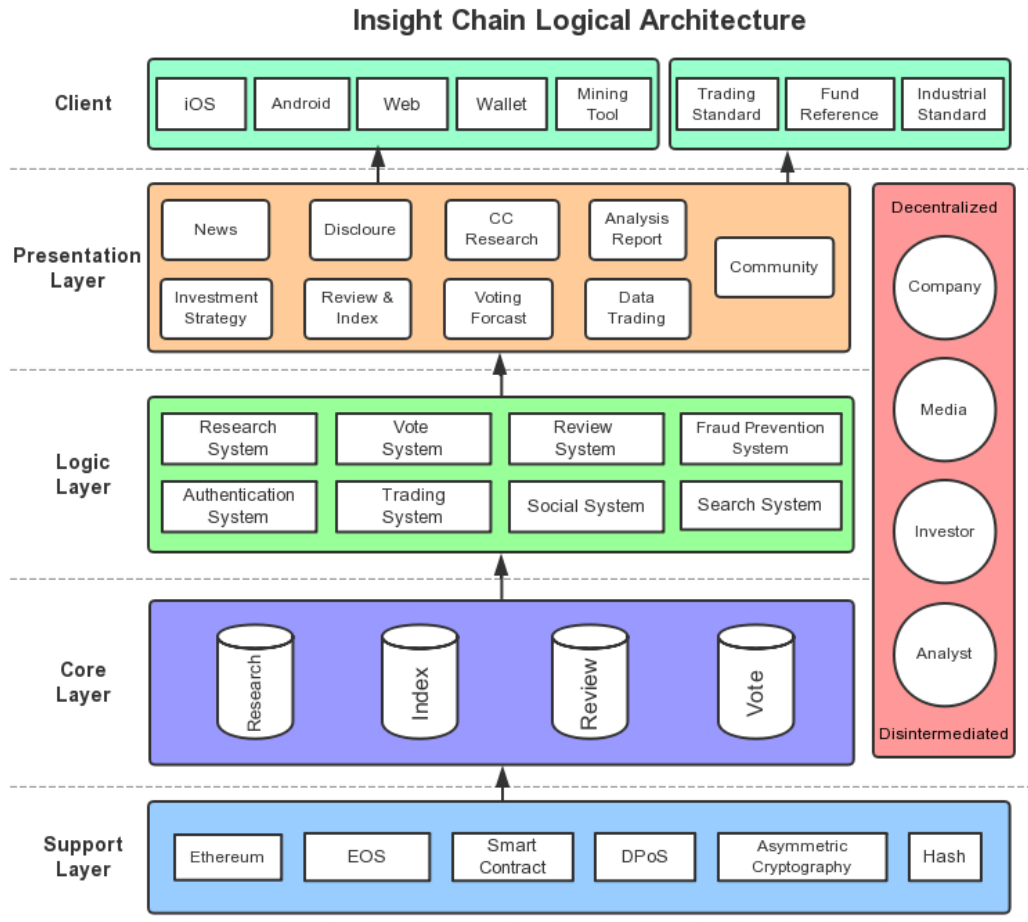
they can make accurate investment decisions. Apparently, this is unfavorable to a company. Similarly, for investment advisors who are skilled at technical analysis, there is still no credible community platform for them to communicate with individual investors anytime and anywhere. More importantly, there are often various mistrust issues between investors and investment advisors as well as between analysts when involving the return on wealth investment. Insight Chain will provide innovative solutions based on blockchain technology to create a reliable and interactive community system of cryptocurrency in the financial sector.

In Insight, a decentralized and trusted community, companies and blockchain analysts establish good relationships of research, disclosure and interaction. Analysts can obtain instant information from companies, including financial information, project progress, major events, strategic adjustments and other information that affects price fluctuations of cryptocurrency. The consulting interaction between investors and analysts is the core of this community. Analysts can not only provide users with monetized investment decisions, analysis reports, market timing advice, but also can initiate customized research tasks such as research and voting to users, realizing an interactive consulting eco-community where users and analysts can carry out data research and data trading. In addition, both news media and We-Media can participate in community interactions.



3. Insight Chain Product Solution

Insight Chain will provide numerous systems and modules to ensure that all participants can fully participate in the Wall Street-like financial ecology of the blockchain domain, so that all participants can enjoy the benefits of the ecosystem. It mainly consists of eight systems and nine modules. There into, the system, as a logic implementation of the module, is built on the blockchain, and the module refers to each part of the applications used by the user.



3.1 Eight Major Systems

Eight major systems include decentralized precision research systems, decentralized voting systems, decentralized evaluation systems, blockchain-based fraud prevention systems, authentication systems, decentralized data exchange systems, social systems and on-chain search systems. The following is a detailed introduction.

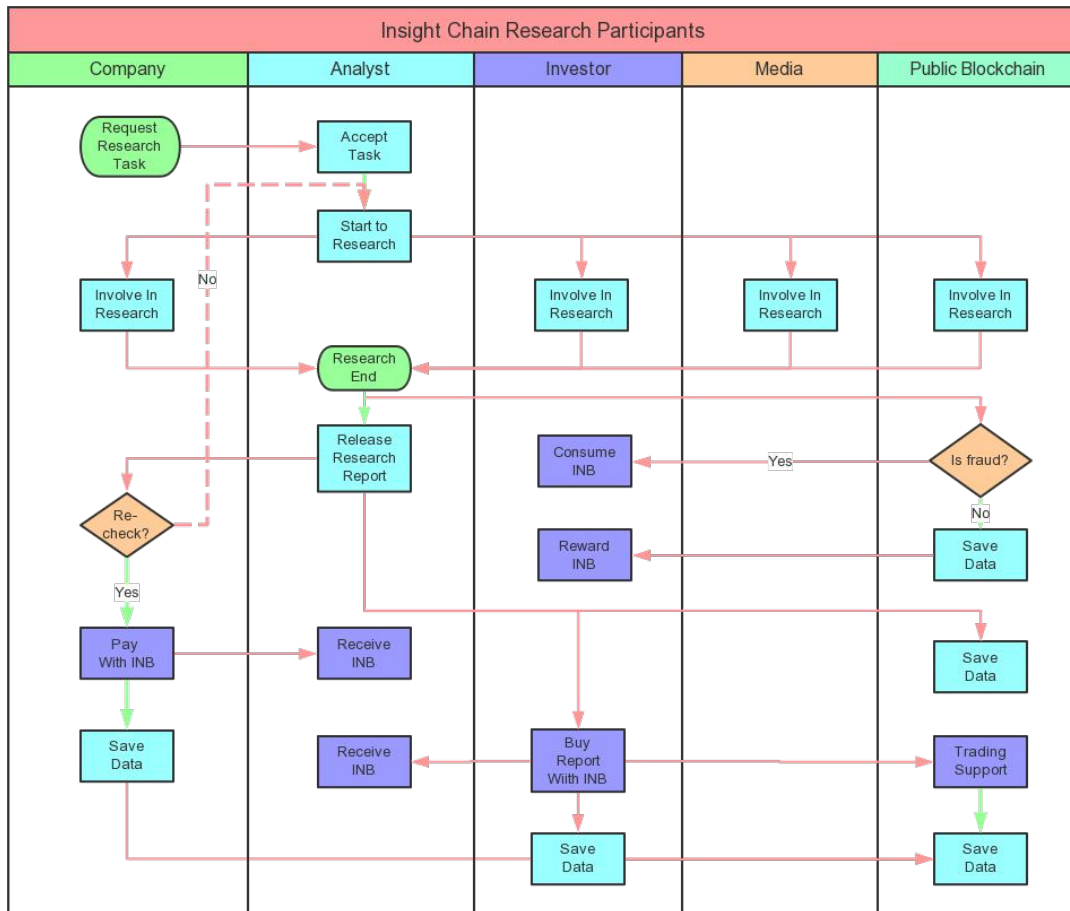
3.1.1 Decentralized Precise Research System

Analysts adopt this system to conduct researches on companies, provide

analysis reports and ratings, and then preserve data on each link on the blockchain. When sponsors pay INB, researches are conducted and will be in good operation to maintain ecology in the form of researching objects getting INB. At the same time, the system will provide an analysis system of the research results, which is convenient for analysts to view and analyze them.

As a key item in the research, the questionnaire will be accurately assigned to the research subjects based on the user image given by the analyst.

There are two important processes, including the launch of research by the company and the implementation of the research task by the analyst. The following Swim lane chart shows the complete process of the entire research process.



3.1.2 Decentralized Voting System

The platform provides a decentralized voting system and saves voting data on the blockchain to ensure the credibility of the voting process and results. It has two important applications for voting: voting research and voting index. The former means that the analyst can investigate user data by means of voting.

The latter refers to the concept of RONI (Raise Or Not Index) proposed by the platform. Users are encouraged to participate in predicting the rise and fall of cryptocurrency by INB voting. If the forecast is successful, the reward will be given, and if not, the penalty will be given, which represents the user's expectation of a

certain cryptocurrency price. The forecast will be divided into several periods: 10 min, 1 h, 12 h, 24 h and 72 h. After the end of the current forecast period, smart contracts built on the blockchain will reallocate INB based on the current number of winners and losers and the total number of INBs. That is to say, all INBs will be allocated to winners without any fees.

3.1.3 Decentralized Review System

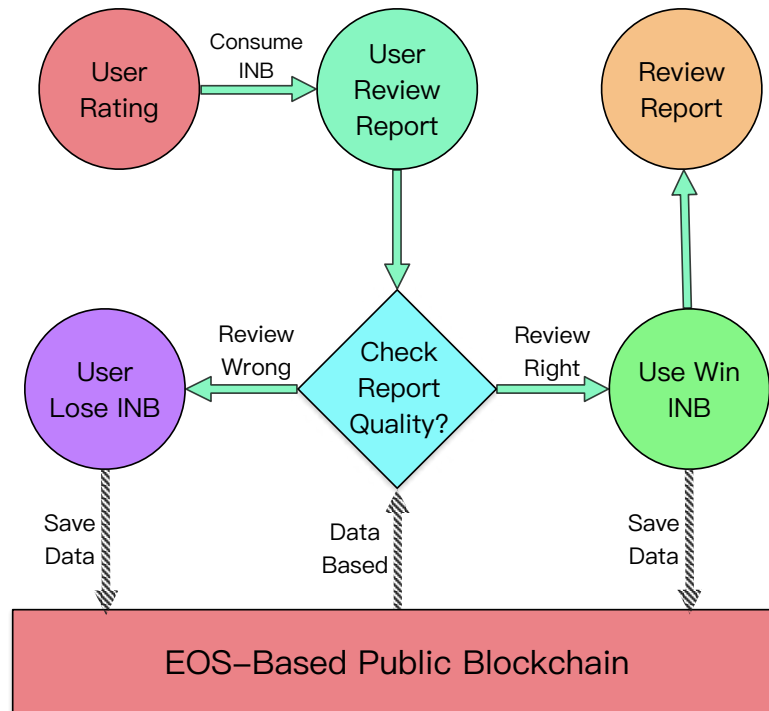
The platform consists of two aspects. One is the review of companies, cryptocurrency, cryptocurrency funds and the industry by analysts and the platform, and the other is review feedback to the initiating trader after completing the trading.

Based on various research data, analysts will analyze the company, cryptocurrency and cryptocurrency funds, and provide analysis reports and ratings for investors' reference. At the same time, the platform will give a comprehensive rating based on the rating result and the logic agreed by the smart contract and save it on the blockchain.

Based on information such as ratings given by analysts, the platform uses the built-in algorithm to give the index and rankings of cryptocurrency, cryptocurrency funds and the industry. The platform proposes the concept of BSRI (Buy Sell Ratio Index), which means to obtain the current buying and selling of mainstream trading through technical analysis. $BSRI = B/S \times 100$, where B indicates

the purchase quantity and S refers to the sales volume. The larger the index, the greater the probability of raising.

Both analysts who complete company's rating and users who purchase analysis report can review the system by voting with INB. According to the feedback, the system uses smart contracts to mark analysts and analysis report, and finally give reward or punishment for all participants, which aims to maintain the positive operation of the entire ecosystem.



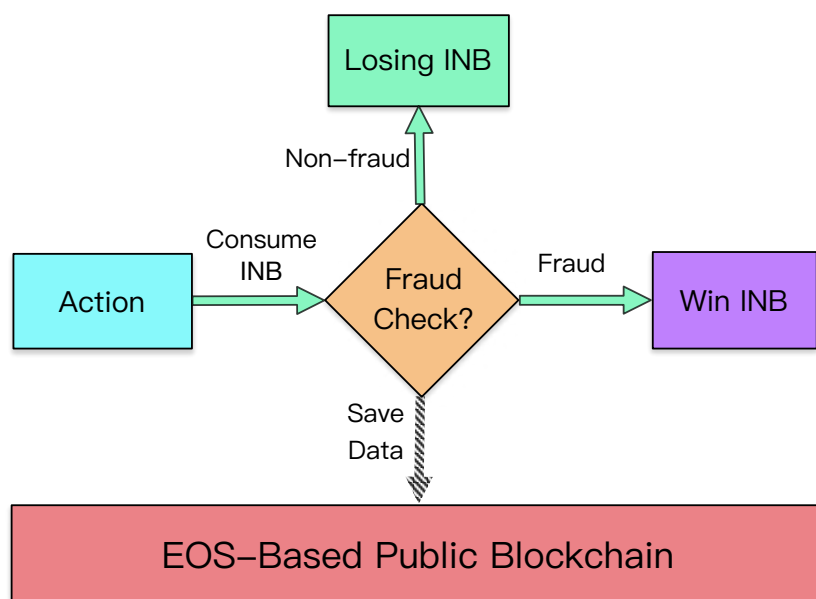
3.1.4 Blockchain-based Fraud Prevention System

There are various fraudulent practices in the current market, such as the fraud of analysts' research data and the falsify of company' s research data and questionnaires. By introducing blockchain technology, the platform records data

information on the blockchain, greatly strengthening the credibility of the data.

At the same time, the system cooperates with INB tokens, with the addition of reward-penalty mechanism. Each participant should be responsible for his actions. People who cheat would be punished with INB. Conversely, active participants would be rewarded with INB.

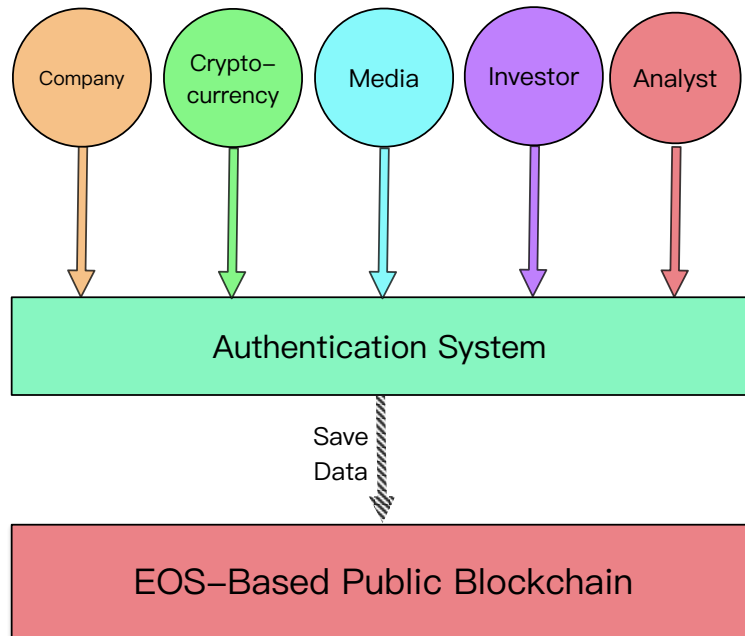
The system also proposes the concept of cryptocurrency-day, which represents the total number of days that the cryptocurrency assets are in the hands of the user. The less the number of days is, the lower the user's trust level is. It is an important reference indicator for anti-cheating.



3.1.5 Authentication System

The authentication system is used for real-name authentication of companies, media, investors and analysts of platform, aiming to prevent problems such as

data fraud resulted from non-authentication. It is the first step to make the platform in a good order.

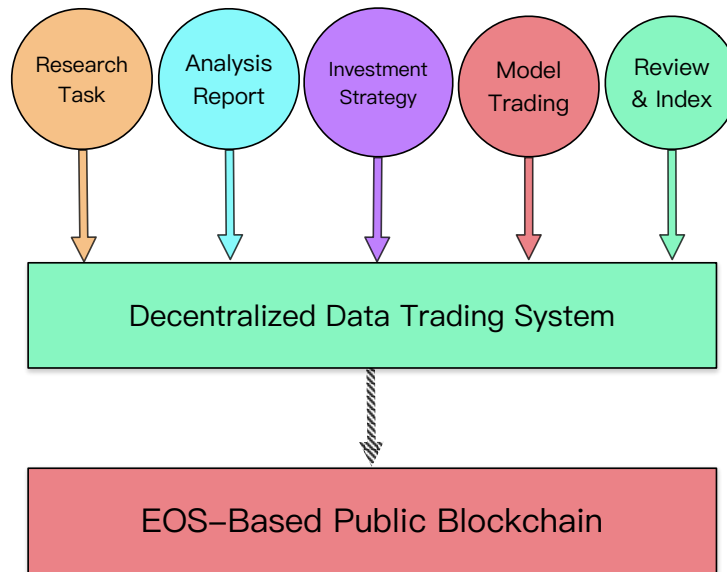


3.1.6 Decentralized Data Trading System

All kinds of data trading on the platform are completed on the blockchain, achieving a real decentralization. Both sides directly use INB for trading, and the platform does not participate or earn any price spread income.

Data trading includes the trading of company research tasks, analyst research tasks and analysis reports. It truly realizes a decentralized trading based on the Insight Chain.

Insight Chain – A Decentralized Research Ecosystem Chain Based On Blockchain

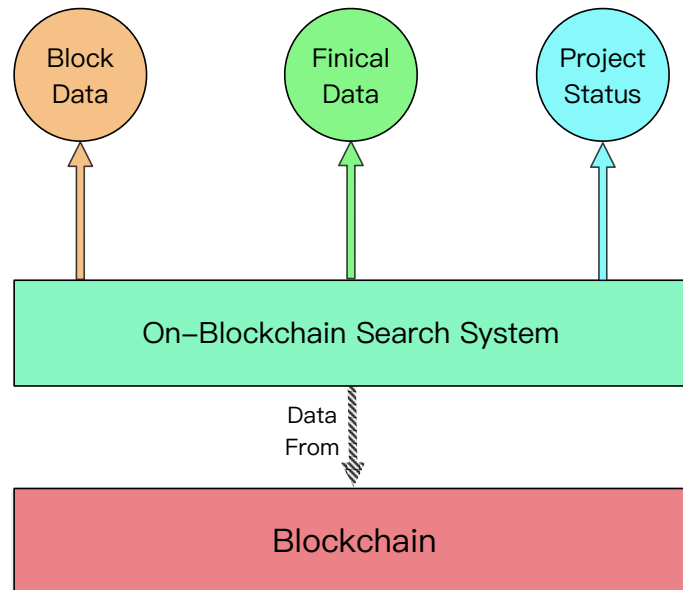


3.1.7 Social System

The social system has created the basis for all kinds of communication between the various roles on the platform, including the establishment of good relationships and the support of functions, such as chat, live broadcast and post bar.

3.1.8 On-Blockchain Search System

The system is applied to search information and data related to blockchain, including project progress, data search saved in the blockchain, usage of project tokens, which is used for analysts and investors to further understand the company.



3.2 Nine Major Modules

The nine major modules include: news information, company disclosure, cryptocurrency research, analysis reports, investment strategies, index ratings, voting forecasts, data trading and community of Question-Answering. The following is a detailed introduction.

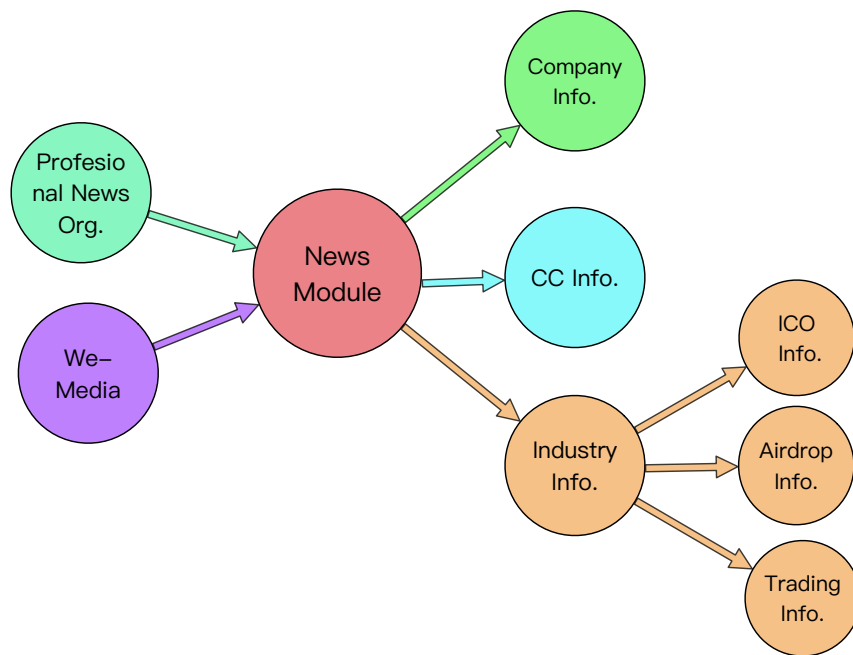
3.2.1 News and Information

Professional news organizations and self-media deliver news about the blockchain industry through the module of news and information.

Investors learn about company information, cryptocurrency and the latest industry news through the news module.

Industry information includes new ICO information, airdrop information and

information of trading in exchanges.



3.2.2 Company Disclosure

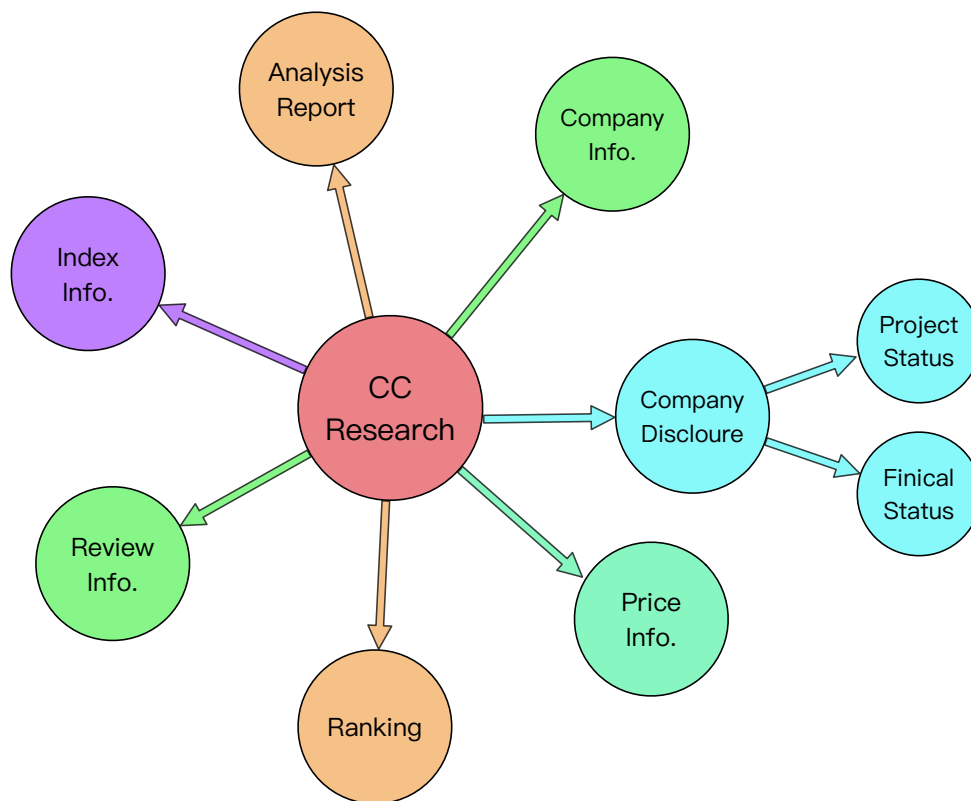
In this module, the company discloses the latest information of the company, the latest progress of the project, financial status, etc. Besides, it utilizes the platform to establish the management and operation modes of the decentralized organization, forming a good communication mechanism between companies, analysts and investors.

3.2.3 Cryptocurrency Research

Based on cryptocurrency and cryptocurrency funds, this module provides all related information about companies, prices, ratings, indexes, analysis reports and ranking and integrates all the information related to cryptocurrency to provide

investors with decision support.

The platform will provide various ways to filter the cryptocurrency information and sort the cryptocurrency and cryptocurrency funds so as to help investors find high-quality cryptocurrency and cryptocurrency funds.



3.2.4 Analysis Report

The platform integrates all analysis reports on cryptocurrency and cryptocurrency funds and provides a convenient way to discover and purchase analysis reports. At the same time, the voting evaluation system after purchase ensures that the good content can be discovered preferentially. The analysis report includes the mark of various rating dimensions mentioned above, the

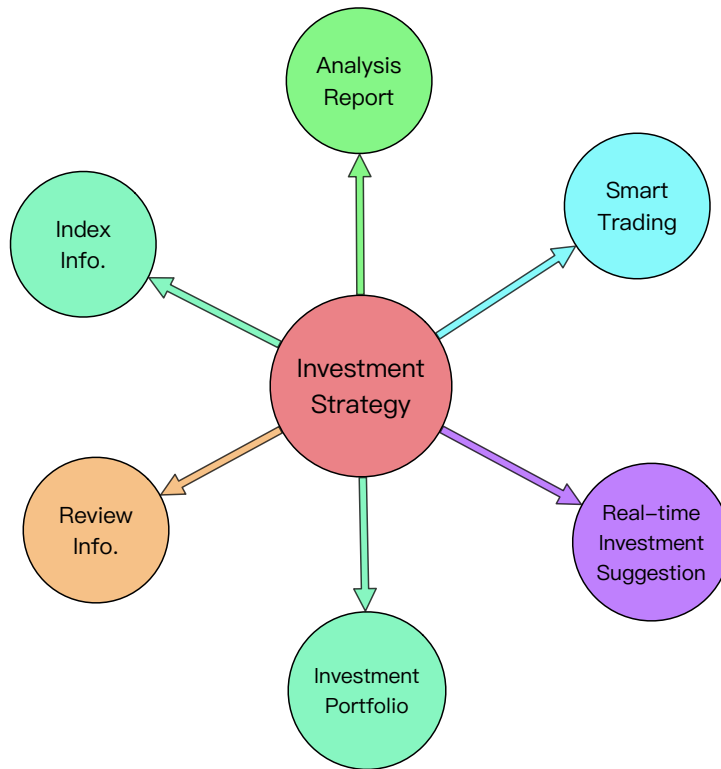
overall rating of the cryptocurrency, the detailed content and results of the research and the company inquiry and the validity period of the rating.

3.2.5 Investment Strategy

Based on the analysis of cryptocurrency and cryptocurrency funds, analysts provide analysis reports that include long-term and short-term investment strategies.

Analysts give short-term trading strategies of cryptocurrency based on real-time market information, and investors can conduct real-time participating.

Meanwhile, the platform provides intelligent trading modules based on AI and assign exchanges' API to trade directly according to the investment strategy given by analysts.



3.2.6 Index Rating

In this module, investors can participate in the generation mechanism of index rating by means of voting and research. At the same time, various cryptocurrency will be sorted according to indexes and ratings given by the analysts and the platform, which are convenient for users to check.

3.2.7 Voting Forecast

In this module, investors can predict the direction of the cryptocurrency price by the number of voting cryptocurrency to form the RONI index. The system will sort the cryptocurrency based on the index so that investors can use the crowd wisdom to make effective investments.

3.2.8 Data Trading

In this module, investors can use INB to purchase data reports and real-time consultations, and filter data reports based on other investors' evaluations.

The module also includes trading of company analysis tasks. Companies can also hire analysts to analyze the cryptocurrency with INB.

3.2.9 Community of Question & Answer

Investors can ask analysts for paid consultation in terms of their own problems, and analysts provide answers after receiving orders. And then these answers will be judged by the system. If right, the investor would pay the INB to the analyst, otherwise the INB would not be transferred.

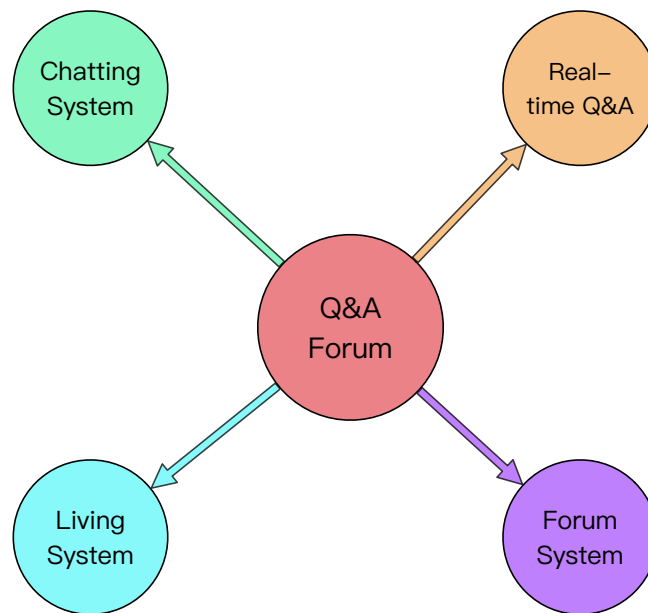
At the same time, as a communication system for each role in the system, it also includes a chat system, a live broadcast system and a post bar system.

The chat system, including plain text chat and voice chat, is a platform for communication between companies, analysts and investors.

The live broadcast system is a platform for analysts to provide real-time advice to investors, including real-time text broadcast and live video.

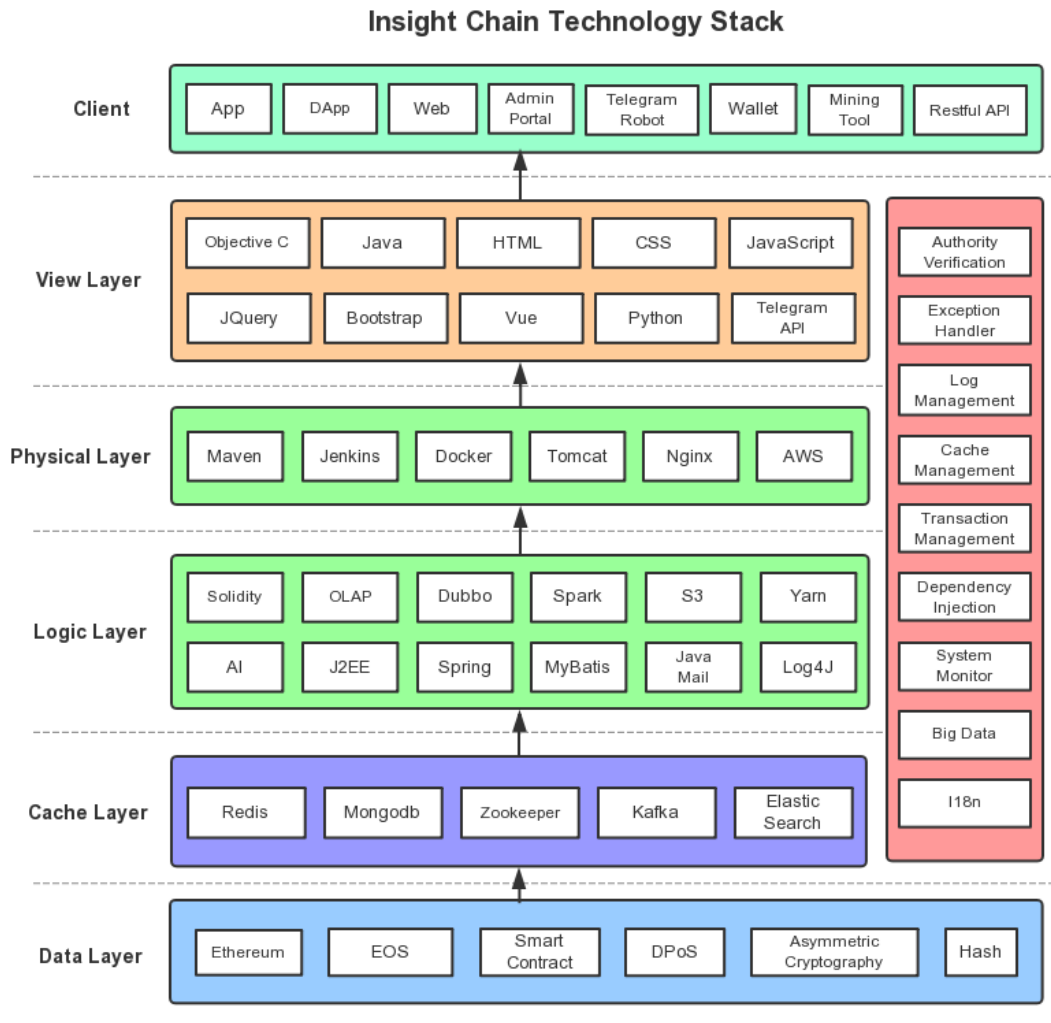
The post bar system is a forum system for investors and analysts to communicate with a certain cryptocurrency. Besides, the administrator of the

company will also respond to some relevant questions in real time.



4. Insight Chain Technical Plan

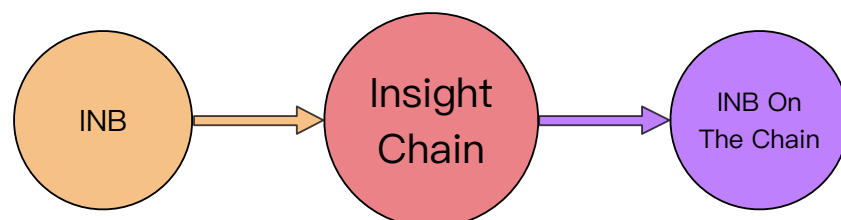
The operation of Insight Chain focuses on the blockchain domain, and the technical plan also adopts the blockchain technology of Ethereum and public chain. INB is released on Ethereum and various INB-based trading in its earlier stage are conducted on Ethereum, ensuring the decentralization of trading. In the later stage, the system will develop a public blockchain, employ it as a basis to store various data generated by the system and support decentralized trading based on internal cryptocurrency to achieve full trustworthiness, traceability and decentralization. The complete technology stack diagram for the entire platform is shown below:



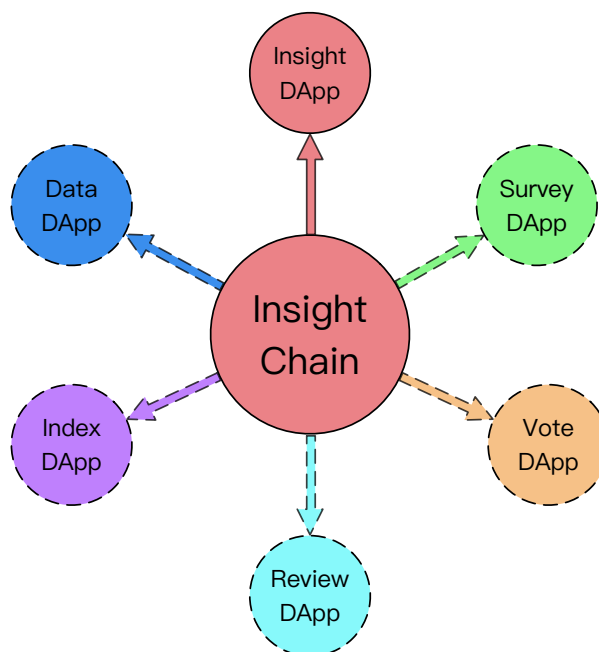
Blockchain technology originates from Bitcoin, and then Ethereum launches blockchain that supports smart contracts. We believe that EOS will become the next major blockchain technology since it uses a new algorithm of block production and achieve a higher trading throughput than Bitcoin and Ethereum. It introduces a new blockchain architecture design that allows decentralized applications to scale horizontally and vertically, which is accomplished by building an imitation operating system on which applications can be built. The software provides accounts, authentication, databases, asynchronous communications and

application dispatch across hundreds of CPU cores or clusters. Based on the software, the blockchain architecture emerges. It can process millions of trading per second, eliminate user fees, and allow for quick and easy deployment of decentralized applications and this is the main reason that why we may choose EOS as the underlying blockchain technology. A stable version of EOS will be released for the community staff in June 2018 and then it will be applied to the system.

At present, many blockchain applications publish their own private chains that have no decentralized features in essence. No other blockchain application participates in the operating ecology of the entire chain and the data is still stored in the centralized system. Insight Chain will develop and launch an public blockchain and run the cryptocurrency of INB in blockchain to ensure normal operation of the public blockchain ecology. We will have a complete set of rules to guarantee the rights of INB holders and make a complete mapping of their holdings on the INB. The new INB will no longer carry out ICOs or trading in exchanges. All rights to use the Insight Chain will be in the hands of the original INB holder.



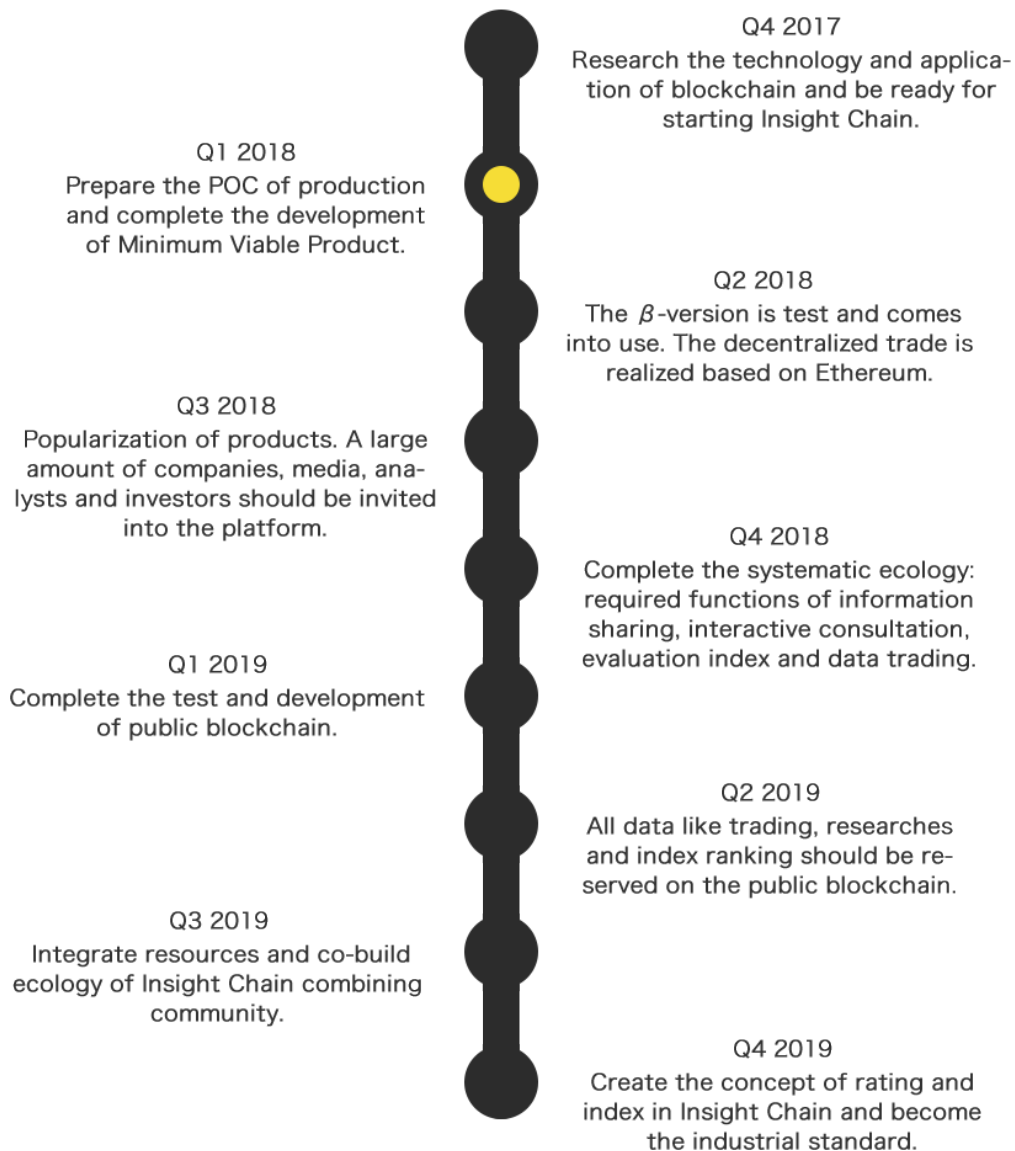
Insight Chain is committed to building an ecosystem in which the right to use various resources in the chain is directly proportional to the holding of INB. This ecosystem contains all Insight-related DApps, including but not limited to research, voting, indexes, ratings and other related applications. With the similarity of the business model and the unified use of INB, the ecosystem will share the data and users of each application, so as to achieve mutual benefit and jointly build a large ecosystem.



5. Insight Chain Roadmap

The development roadmap for Insight Chain is as follows:

Insight Chain Roadmap



6. Insight Chain Token Economy

Insight Chain will issue INB based on the ERC-20 standard at Ethereum and raise the Ethereum required for the project operation through the private sale and public sale. The raised Ether will be used in product development, team expansion, community operations and marketing in accordance with the agreed ratio. As the project progresses, the team will release a certain percentage of tokens to

maintain the healthy development of the entire community.

The INB issued amounts to 10,000,000,000, and the raising is planned to last 30 days. During this period, a total of 3,000,000,000 tokens will be sold, and all the tokens have been sold out. The token will land on the main exchanges as soon as possible after the raising is completed.

The distribution of tokens is shown as follows:



- Raising: 30%, private raising for funding, only for institutional investors, will be locked for one year;

- Community: 30%, being used to reward partners in the public blockchain, such as DApps and nodes;

- Team: 20%, being used to reward teams, consultants and other participants

as well as foundation operation. It will be locked for 3 years;

- Marketing: 20%, being used for marketing of products, fund raising and so on.

7. Insight Chain Team

Insight Chain has a strong researching and technical team, which is very conducive to implement the project. The detailed introduction is as follows.

7.1 Core Team



Lisa Yang, CEO

With a Bachelor in Statistics from Fuzhou University, Lisa Yang has 10 years of experience in market research data analysis. Besides, she created retail business index of SCDI, wrote the first industry authoritative report of *China Mall*

Development Report and served for Goldman Sachs, Standard Chartered Bank and Deutsche Bank. As an early entrepreneur of Cheku Cafe and early people who contacted with Bitcoin, she led the entrepreneur team to successfully finance RMB20 million in 2017.



Jason Ji, CTO

With a Master degree from Beijing University of Aeronautics and Astronautics, Jason Ji is a full stack developer, boasting nearly 10 years of experience in software development and management, has more than one-year experience in research and application of blockchain technology. He had been employed in world-renowned companies such as Samsung and Teradata, possessing extensive experience in blockchain, machine learning, big data processing, high concurrency, app development and IT management.



Lifeng Liu, CSO

With a Ph.D in Communication from Peking University, Lifeng Liu serves as Chairman and CEO of IPSOS, the world's largest market research company focusing on case study, Vice President of Chinese Association of Market Information and Research and Vice President of China Marketing Research Association. He possesses over 20 years of experience in market research and research.



Charles Yan, CFA, COO

With a Master degree in School of Business from Pace University, EMBA of PBC School of Finance from Tsinghua University, MBA of Darden School of Business from University of Virginia, Charles Yan, a CFA charter holder, was employed in Standard Chartered Bank, Yuanda Financial Holdings, Macquarie Capital and other financial companies, possessing over 15 years of experience in financial analysis, securities investment and asset management.



Claudius Tsang, CFA, LLB, CMO

With a Master degree in Finance and Law from the University of Hong Kong, Tsinghua University and the University of Chicago, Claudius Tsang is global partner of Franklin Templeton, the world's largest asset management group, possessing 18 years of investment experience in listed companies and the primary market. Previously, he has served as a senior executive of famous investment banks such as Lehman Brothers.



Chang Tao, CIO

With a Bachelor degree from Beijing University of Posts and Telecommunications and an EMBA from CEIBS, Chang Tao serves as a sponsor and executive of Angel100 and a member of blockchain committee of Angel100. He has been working in the IT industry for 20 years, focusing on Internet, smart hardware, environmental protection and Angel investment.



Tallan Zhou, Chief Analyst

With an MBA from the Hong Kong University of Science and Technology, and Double Bachelor's Degree in Business Administration and Business English from Shanghai University of Finance and Economics, Tallan Zhou HAS previously served as Vice President of the Hong Kong Securities Research Department of Standard Chartered Bank and Vice President of Hong Kong Securities Research Department of Deutsche Bank, possessing over 10 years of experience in financial analysis and ranking No.1 of Asian institutional investors in 2017.

7.2 Consultant Team



JIANG LI, Blockchain Expert and CTO

With 33-year work experience, LI JIANG has a good knowledge in IT,

management, finance and entrepreneurship. He has made achievements in cloud computing, big data, blockchain, artificial intelligence, planning and implementation of data center and IT industry, IT strategy and governance, product innovation and R&D technology management.

Before joining in Microsoft, Li Jiang had worked in several departments of Asia-Pacific IBM, Chinese companies and Australian companies, possessing 16-year experience in integrated technique and management both at home and abroad. In addition, he also worked at Commercial Bank in America, possessing over five years of experience in banking technology and management.

Besides, Li Jiang has served as full-time consultant in the Beijing Municipal Commission of Economy and Information Technology, responsible for planning, policies and standards of Beijing's sophisticated industry and the establishment of a Beijing high-precision fund. He has also once served as director and Senior Vice President of Centrin Data Systems Co., Ltd., dean of Institute of innovation research of the 21Vianet, and director and President of the Western Cloud Computing Base.

Li Jiang serves as an advisor to the Beijing Municipal Government, member of cloud computing expert of the Chinese Institute of Electronics, director of the Cloud Computing Promotion and Policy Forum of Ministry of Industry and Information Technology (MIIT), expert of Data Center Committee of the Ministry

of Housing and Urban-Rural Development, expert of the China Blockchain Technology and Industry Development Forum, first Secretary- General of Zhongguancun blockchain Industry Alliance, Vice President of Zhongguancun Cloud Computing Industry Alliance, President of Cloud Computing Alliance of Beijing Economic and Technological Development Area and Vice Chairman of China Business Continuity Management Professional Committee. In addition, he was responsible for the planning of Cloud Computing Project in Beijing, Chongqing, Guangzhou and Harbin. Moreover, he has participated in the formulation of technical standards for the country and industry.

8. Insight Foundation

The Insight Foundation is a non-profit company officially established in Singapore in April 2018. It is committed to the development, operation, and maintenance of the Insight Chain, as well as the construction of open source ecology based on the Insight Chain. It will take charge of the management and operation of INB, providing support for outstanding ecological projects and safeguarding the healthy development of the community.