

Triple 8

Diversified Asset-backed Precious Metal Token Offering

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Abstract

Triple 8 is redefining how the world conceptualizes and uses money with the launch of asset-backed cryptocurrencies that are directly tied to the value of gold, silver, and platinum bullion.

By leveraging **blockchain ledger** technology and a **diversified portfolio of precious metal holdings**, Triple 8 is creating a new system for money that is both traceable and backed by assets of real value. With the Triple 8 **debit card**, we will provide a seamless transition to this improved system, allowing token holders to pay for everyday goods and services using real precious metals like they would use a traditional debit card today.

Using the Triple 8 platform, token holders will be able to buy, sell, and trade TRPL8 tokens, track their investment portfolios and even govern the growth of our operations through the **DAO8**, a Decentralized Autonomous Organization. With the DAO8, all of our raised funds will be stored transparently in a publicly available **multi-signature wallet**, and community consensus will determine how our money will be deployed or invested before any funds are released. We are also considering the development of a Triple 8 **Exchange** in order to offer further liquidity and security to our token holders.

Triple 8 will also pave the way for new levels of security and transparency in precious metal investing with the development of innovative technologies such as **IoT Smart Vaults** for storing assets and RFID tags, Smart Cameras and Smart Scales for **tracking logistics** as the assets travel to the vault from their source. Our devices will be able to report these logistics to the blockchain in real time, creating a verifiable ledger of where the metal has been, who has interacted with it, and more. This groundbreaking technology will enhance the existing efforts of incentivized **auditors** who will be regularly checking the vaults to verify the existence and authenticity of all assets.

With the rapid growth of cryptocurrency and passion of the **crypto community** as our driving force, Triple 8's long-term vision is to **tokenize as many different commodities as possible**, giving token holders virtually limitless choices in the types of assets they wish to invest in and spend. This will ultimately lead to the development of our own **private permissioned chain**, where any individual or organization can launch tokens on our platform based on their real-world assets.

Triple 8 is a distributed, consensus-driven money system for the technology age, giving people control over not only their personal finances but the system as a whole.

With Triple 8, the future of money is in our hands.

Executive Summary

A Financial System in Crisis

The financial system, as it currently exists, is broken. Traditional global currencies (known as fiat) cannot be accurately and reliably tracked or verified, meaning **no one knows how much money is currently in circulation.**

This is a crisis—a society that depends on money to function should know how much money is in the system. But current fiat management is inefficient and potentially dangerous, leaving virtually everyone exposed to massive debt risks. This is not how assets should be handled, and it is not a system you should have to rely on to build and store wealth.

Introduction of Cryptocurrencies

Cryptocurrencies have made substantial efforts to rectify some of the damage caused by our current money system, but these efforts have still come up short. While currencies like Bitcoin and Ethereum are trackable through the transparent ledger of the blockchain, they lack the backing of and therefore validity provided by assets with real-world value. And while some cryptocurrencies in the market are backed by physical assets, they are singular investments focusing exclusively on one type of commodity, neglecting the power of diversification.

Triple 8 Revolutionizes Money

An alternative to relying on a money system that is inaccurate to the point of fabrication, and that makes all of us incredibly vulnerable to debilitating debt, Triple 8 is revolutionizing money by backing it with real-world assets **for the first time since the loss of the gold standard.** By tokenizing precious metals, Triple 8 is introducing a money system that is valid, transparent, and accountable, all through the use of blockchain technology.

A Diversified, Asset-Backed Crypto Solution

Triple 8 leverages the proven revenue potential of precious metal investments while improving and expanding on the areas where current mineral investing falls short. By harnessing the value of diversified precious metals with the efficient, traceable liquidity of cryptocurrency, Triple 8 perfectly marries the best of each opportunity without any of either's shortcomings, making it poised to become the future of money.

Own & Spend Precious Metals

Triple 8 users can purchase TRPL8 security tokens backed by their choice of assets—gold, silver, platinum, etc.—and spend them as cash.

With Triple 8, there will be **no more guessing games** about what is or is not exchanged, or about who owns currency. In short, we are creating **legitimate money**, backed by real assets that token holders can actually own and spend. The ownership of these assets will be tracked and recorded permanently on the blockchain for all to see and verify.

Triple 8 Exchange

Through our Exchange we will provide a simple interface for users to exchange fiat, BTC, ETH, and potentially other cryptocurrencies for TRPL8 tokens. The Exchange will also allow users to exchange one TRPL8 token, for example Gold, for another, such as Silver tokens, Platinum tokens, or other commodities that will be tokenized on our platform in the future. Our Exchange will be free to use for token holders, and in future iterations of our platform we may consider allowing anyone to exchange currencies through our platform at an affordable cost.

We will implement a strict **KYC/AML** process to ensure the legitimacy of all users purchasing TRPL8 tokens and participating in our exchange.

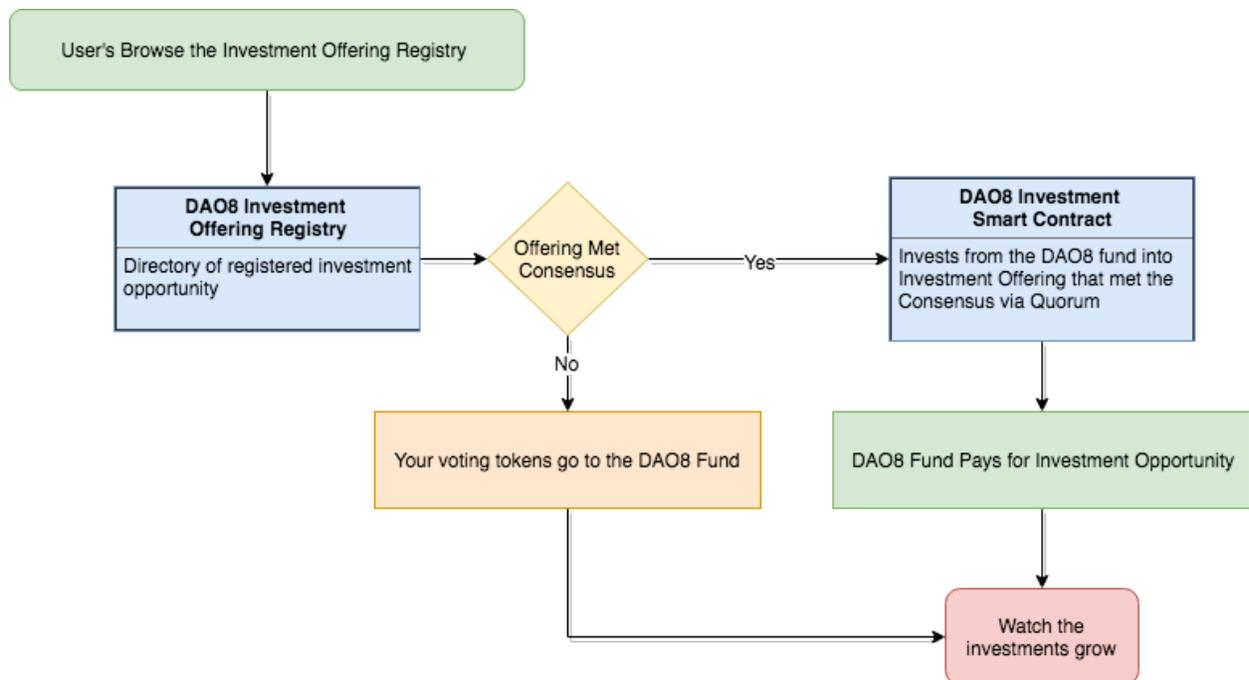
The Triple 8 Debit Card

Imagine purchasing a meal, a new phone, a car, or even a home with ease, using actual bars of gold, silver, and platinum. With one token equaling one gram of each metal, our Triple 8 debit card will allow token holders the flexibility of spending fractions of these assets, represented by TRPL8 tokens, in everyday life.

The Triple 8 debit card combines the **flexibility of cash** with the **technical security of the blockchain** and the **real-world security** of knowing the money is backed by valuable assets. Token holders can spend their diversified portfolio of metals instantly with a payment infrastructure that is similar to the on-the-go banking systems that they are already familiar with.

With the added power of the Triple 8 mobile app, users can select exactly how many gold-, silver-, or platinum-backed tokens they wish to use for a given purchase, granting them complete control over both their portfolio holdings and spending.

Community Consensus Through DAO8



Triple 8 is a strong believer in giving our community **a fair and effective voice** in the direction of our operations as they develop. We will do this by introducing the DAO8, a Decentralized Autonomous Organization software.

The DAO8 will serve as a means of openness within our community by inviting token holders to vote on how our funds are allocated, all through the application of smart contracts within our transparent blockchain ecosystem.

After the Triple 8 token sale, all funds raised will be held transparently in a publically disclosed Ethereum wallet. Proposals for new projects and investment opportunities will be uploaded to an

InterPlanetary File System (IPFS) and listed on our platform. Using the DAO8 voting system, token holders can approve or veto Triple 8 initiatives before any cryptocurrency is released from the DAO's multi-signature contract wallet. By voting, token holders will be able to **directly influence** how Triple 8 will invest and allocate funds, which R&D efforts we pursue, and more.

By participating in this voting system, **token holders will be rewarded** with transaction fees in our tokens each quarter, providing a major incentive for each member of the community to get involved in the future of the Triple 8 financial revolution.

Introduction

Overview

Societies have used money made out of precious metals as a means of exchange and as a way of storing value since the first coins were minted in 650–600 BC. Precious metals are heavy, durable, ductile, and malleable. They can be used in industrial production, made into jewelry, minted as coins, or stored as bars.

The key reason for their value is their rarity, which is why **investors have trusted precious metal assets as stores of value for millennia**. Some coins made from precious metals are still minted today, although they are no longer our primary tools for transaction and value storage.

Why Invest in Metals?

Investors typically look to precious metals as a safe and reliable store of value and as a way to protect their assets from the influence of inflation, devaluation, and potential bond and equity market crashes. They act as safe haven investments, particularly in times of elevated political and economic uncertainty.

The flow of investment capital into commodity-related sectors has increased more than tenfold over the past decade. Soaring prices and increasing volatility have elevated investments in precious metals to a standalone asset class, forming part of almost all diversified asset portfolios.

Inaccessibility of Metal Investments

In today's investment models, participating in precious metal investing requires purchasing metal mining stock or the actual metal itself, which is exclusive to affluent and well-connected investors. With Triple 8, **everyone is empowered** to tap into precious metal resources as a store of value and vehicle for wealth **without any of the existing limitations**.

Because Triple 8 offers the option to invest in fractions of metals rather than entire bars, investors no longer have to commit to paying upwards of \$500,000 for a full bar of gold. This both reduces the exorbitant costs of mining metal in the traditional fashion and makes metal

investing more widely accessible to potential investors who would otherwise not be able to afford investments in bars of gold/silver/platinum/etc. Token holders can reap the benefits of smaller investments in gold without the current barrier to entry.

Opportunity for Longevity of Triple 8

Perhaps the most compelling aspect of Triple 8's platform is the **self-sustaining cycle of financial growth**. Not only will we leverage the consumer functionality of precious metals as currency, we will also have a crucial and profitable relationship with mineral mines in the form of loans. The investment returns on these loans will be used to purchase more metals, thereby **printing money for our token holders**.

There also exists the potential for other tokenized resources on our blockchain, such as oil and natural gas, suggesting a lucrative and even more diversified longevity for Triple 8's future.

Inverting the Debt Crisis

Ultimately, Triple 8 is taking the world's persisting issue of debt and turning it on its head, leveraging debt to acquire more metal for our users in order to adequately prepare them for our current system's inevitable decline. When the market goes haywire, **Triple 8 will to own the market in commodities** such as gold bars, silver, platinum, and eventually many more, **protecting our token holders from financial freefall**.

Market Opportunity

Current Limitations

Opportunities for investing in precious metals are currently limited by the following factors:

- The steep price of gold, silver, and platinum bars
- Options for securely storing the invested metals
- Inaccuracies in tracking the amounts, values, and even ownership of the invested metals
- Real-world supply of the metals

Price of Bullion

In today's market it costs \$512,680 to purchase a standard bar of gold. The exclusivity in this market is perhaps its biggest limitation, with the steep price of bullion acting as a barrier to entry for most investors who might want to use these assets as a store of value or even a vehicle for purchases.

Triple 8 is offering a revolutionary solution to this problem by breaking down the value of gold, silver, and platinum and tokenizing each asset by the gram.

A 1:1 ratio of one gram equaling one Triple 8 security token enables investors to purchase fractional portions of precious metals instead of committing up front to a whole-bar investment. With 12,400 grams in a standard bar of gold, **a person can make an investment in gold for less than \$50.**

Secure Storage

Precious metal bullion must be protected at all times as they can be sold easily due to their high value, demand, and portability. Therefore, precious metals must be stored in a safe and secure location like a safe or vault, which may be owned by a third party such as a bank. This makes access to physical assets limited not only by security measures but also by a third party's hours of operation. Precious-metal storage makes metal assets inherently illiquid.

Precious-metal investors want liquidity and growth from their assets. While crypto investments are liquid, their security is not guaranteed through physical assets.

Triple 8 offers a solution to this problem by making the use of **precious-metal investments accessible anytime, anywhere** by tokenizing them on the blockchain and allowing them to be used to make purchases through a debit card.

Third-Party Vaults

The physical precious metal bullion securing the Triple 8 coins is stored in a reputable, secure vault, like safety deposit boxes. Triple 8 will partner with other companies to achieve this. In this

process, an auditor will go to the safety deposit box, verify the quality and purity of the metal, and evaluate how much it's worth. That approval will be digitized, and then notarized and added to the smart contract that is verified by the blockchain. With this method, everyone will know there's actually \$4mm in gold in the vault.

Incentivized Auditors

Our token ecosystem will reward verified, incentivized auditors for their efforts in ensuring that all assets are authentic and that they exist at the vault. These regular inspections will be performed by a varied group of auditors who will be selected based on their regular participation on our platform and in our ecosystem.

Third-Party Audits

A Big 4 auditing firm will also audit all contracts secured by precious metals and ensure the integrity of all physical precious metal bullion. One possible partner to serve this capacity is the company Prime Trust (<https://primetrust.com/>), who can perform audits for Triple 8 to ensure secure storage.

Smart Contracts

Triple 8 coins incorporate smart contracts. These smart contracts digitally encrypt liens on the precious metal bullion and unmined precious metal reserves. Each Triple 8 coin is proportionally secured with a lien on the underlying precious metal assets.

Next-Level IOT Security

We plan to take secure storage of these metals to the next level to prevent theft or fraud. We will do this through the use of IOT devices such as smart cameras with facial recognition placed in vaults and on shipping trucks, smart weigh scales on trucks and vaults to determine if metals have been removed or a piece of metal has been shaved off, and the use of edge computing to instantaneously report any inconsistencies to our blockchain ledger.

We will eventually move away from Ethereum and onto our own chain in order to accommodate these Machine to Machine (M2M) transmissions within our own Triple 8 Smart Vaults.

Inaccurate Reporting

Reporting of Fiat Money

The issue of reporting around currency exchange lies in a lack of transparency in quantity, quality, and even ownership.

Money that is traded and the physical, tangible money that is backing those trades are at massive odds with one another. In fact, **nearly 90 percent of U.S. dollars are abstract**. Only 10 percent of the American money supply is reflected in paper or coin form.* Because of this, money production is essentially unregulated; both the hard value and amount of money in the market can change unexpectedly and without reason at the mercy of the government or banking institutions.

Reporting of Bullion Trades

Despite precious-metal backing, many bullion trades in the market are not actually backed by existing assets either. For example, for every 250 ounces of silver traded on paper on the international market exchange, there is only one ounce of tangible silver backing those trades.

In a market crash, who owns the metals? Triple 8 doesn't want investors to have to worry about the answer to this question.

Blockchain Ledger Solution

Through the use of our **transparent, permanent blockchain ledger** we will be able to track real-world assets as they are traded or used in purchases through the Triple 8 debit card. We will track both ownership and the actual supply of metals that are available in our system.

Real-World Availability of Metals

Triple 8 is using profits from loans to metal mines to essentially “print money” through a symbiotic relationship between our investors and the mines, with Triple 8 acting as the conduit for both parties’ sustained wealth. Our focus on metal mining through loans to the mines and increased commercial interest in investing in these assets will expand mineral production, which will then propel our own resources, which will then bolster investments.

Secured loans to mines earning a simple rate of returns on bonds provides us with interest revenue to purchase more gold, silver and platinum and place it on the blockchain. This will also enable us to also pay out dividends to our token holders. In this way, Triple 8 is literally **growing our investors’ asset base.**

By using revenues to buy more metals and, in turn, giving that back to users, Triple 8 is **rewarding our users simply for using our platform.**

Growing Asset Base

Triple 8 coins are backed by real precious metal assets. To optimize diversification, price stability, and upside potential we have chosen the following investment distribution:

50% the total funds invested will be in precious metal bullion. The other half will be invested with precious metal mining companies to provide Triple 8 with additional precious metal bullion. The Triple 8 company will provide selected mines with a loan secured with a lien on the unmined precious metals located on the mining sites. (A lien is a loan contract that grants the lender certain legal rights over the borrower's property in the event that the borrower defaults.)

Mines will pay returns on investment to the Triple 8 company in the form of precious metal ingots instead of more cash interest payments. This will enable the underlying asset base securing Triple 8 Coins to grow over time.

Growth rate of asset base	
Gold	4%
Silver	4%
Platinum	4%
Palladium	4%

DAO8 Consensus for Growing Asset Base

Through the DAO8, token holders will be able to vote on how to grow the assets. The following are examples of some of the proposals that will be put before DAO8 token holders for a vote:

- Fixed loans to mining operations
- Variable loans to mining operations
- Equity investments in mines

Diversified Asset Base

While other cryptocurrencies may have asset-backed coins, they are still limited in that investors are exposed to only one asset rather than a diversified portfolio without the potential for growth at the asset-base level. Triple 8 will offer security tokens that are backed by gold, silver, and platinum bullion.

Triple 8 is the only investment vehicle that is fully backed by precious metals with a growing asset base that is both diversified and immediately liquid.

Enhanced Liquidity

Investors in Triple 8 Coins will benefit from enhanced liquidity through crypto markets, investor-to-investor transfers and the Triple 8 Debit Card.

Crypto Markets

Triple 8 Coins will be listed on all major crypto market exchanges, so investors can trade 24/7 against crypto or fiat currencies. Investors in Triple 8 Coins will be able to liquidate their investments as and when required.

Investor-to-investor Transfers

Triple 8 will ensure that Triple 8 Coins can be moved between crypto wallets, so investors can transfer their coins to other investors at any time.

Triple 8 Debit Card

The Triple 8 debit card will feature the following solutions:

- **Multi-payment Integration**
 - Integrates with several debit and credit cards in an existing structure that users are familiar with, for both fiat and crypto.
- **Simple Money Transfer**
 - Instant, easy fiat and crypto transfers between users.
- **Loyalty & Rewards**
 - Integrates multiple loyalty cards to generate rewards when Triple 8 card is used to make purchases.
- **Anti-theft Security**
 - Automatically switches to protection mode when connection with the user's mobile phone is lost.
- **User-friendly Mobile App**
 - Our Triple 8 mobile app will allow token holders to specify exactly how much gold, silver, or platinum they wish to use to make their next purchase, allowing them complete control over their investment portfolio and spending.
 - We will utilize cutting-edge ERC1155 smart contracts to facilitate transfers that are made with a combination of multiple metals, without the need for separate transaction fees for each.

Revenue Model

Investor Pools

Triple 8 will offer token holders the opportunity to grow their asset base by joining investment pools. These investments will be geared toward token holders who are willing to take on risk with the anticipation of larger returns.

The Magic of Leverage

We will start by using earnings from our ICO to purchase gold, silver, and platinum bullion that can be used as collateral to leverage debt to generate returns in a way that will be familiar to anyone who has worked with traditional finance brokers and private equity firms. By taking on short-term loans, Triple 8 will use that money to issue long-term loans to businesses at higher interest rates, and token holders will have the ability to join a pool to stake their own assets in such opportunities.

Triple 8 intends to take the rampant issue of debt, **invert it, and use it** to the benefit of token holders and the company. In the current financial system, debt exists as the lynchpin of a global problem where no one can quantify how much money actually exists. By backing debt with real-world assets we will revolutionize not only the way people invest money but **the way society understands debt on a fundamental level.**

Loans to Metal Mines

Another central use case for our investor pools will be the ability to lend money to precious metal mining operations that are in need of capital to expand their operations. In exchange for a cash loan, Triple 8 will receive an equity stake in the company as well as some percentage of the minerals mined over a certain period of time, which can then be tokenized. **Token holders can be a part of these opportunities** by staking their assets as collateral in a pool.

Fundraising Platform

Our platform will also allow users to bring their own investment opportunities to the table, like a Kickstarter or even an ICO. If someone has an idea for a new business, product, app, or innovative blockchain use case, they can solicit investment from Triple 8 token holders directly.

If the community believes that an opportunity is worthwhile, a new pool will be formed. Token holders will each put their asset-backed tokens up as collateral, and if the investment pans out the

money will be used by Triple 8 to purchase additional gold, silver, and platinum bullion, which will, in turn, be tokenized and added to the asset base of each pool member.

Printing Money

By using investment returns to purchase more precious metals, Triple 8 will essentially be **printing money for token holders**. With future plans to tokenize other commodities, such as oil and natural gas, the possibilities are virtually limitless. Over time we believe we can purchase every type of commodity in its totality, each tokenized and tracked transparently and permanently on the blockchain.

Transaction Fees

When an investor purchases, sells or swaps a precious-metal-backed token either for a different token or for fiat, they will be charged a 1% transaction fee for that action. Of those transaction fees, half will be used by Triple 8 for overhead and operational costs, and the other half will be used for future purchases of precious metals. Those precious metal purchases will ultimately benefit the investors in the form of annual or quarterly dividends in gold, silver, or platinum-backed tokens. This will serve as an additional incentive to use the Triple 8 platform and tokens, similar to a credit card or airline rewards program.

Triple 8 Debit Card

The Triple 8 debit card will integrate with and be secured by the Triple 8 coins. It will be used in the same fashion as a conventional debit or credit card for digital and brick-and-mortar purchases and for ATM withdrawals. In order to achieve this at scale we intend to forge partnerships with the growing number of merchants and networks that will accept stable coins (tokens backed by tangible assets) as payment.

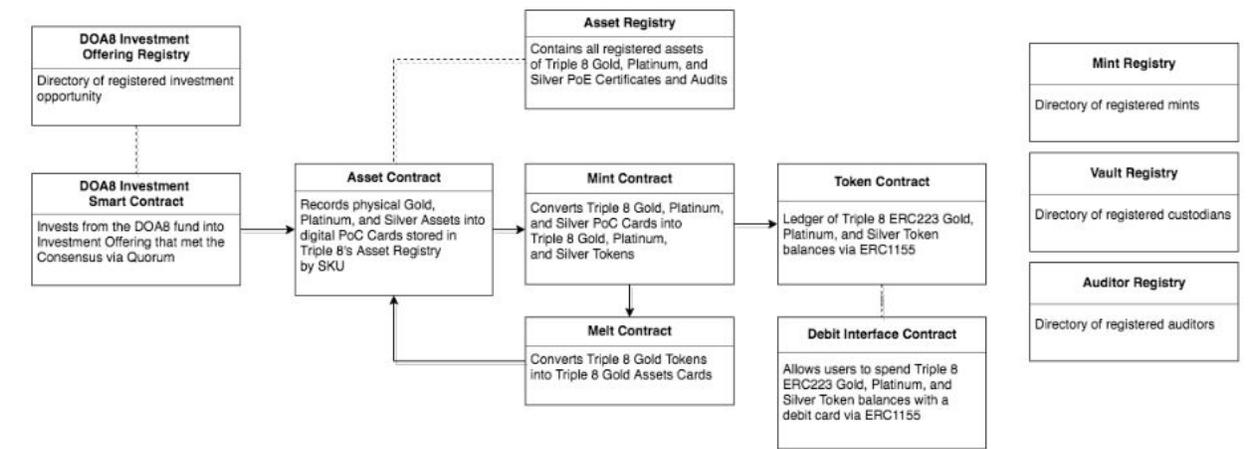
The Triple 8 card will incur annual and interest fees, which will be invested back into the company and the purchase of precious metals.

Technology

Blockchain Architecture

The below diagram represents the basis of the Triple 8 blockchain system architecture:

Triple 8's Blockchain Architecture



Proof-of-Custody Protocol

Triple 8 provides a use case for the tokenization and documentation of precious metals through our unique Proof-of-Custody (PoC) protocol.

PoC utilizes Ethereum's blockchain to track physical assets (gold, silver, and platinum bullion) through its chain of custody, allowing for public verification of an asset's existence without a centralized database.

Triple 8 solves the problem of custody with a precious metal fund by providing transparency, liquidity, and stability through tokenized securities.

This will initially be done indirectly by purchasing, minting, and validating proof of custody on the blockchain of the tokenized gold, silver, platinum bullions. Over time, through machine

learning and AI we intend to provide a smarter, more-transparent fund, a lower risk underwriting model, and improved asset management processes.

Smart Contracts

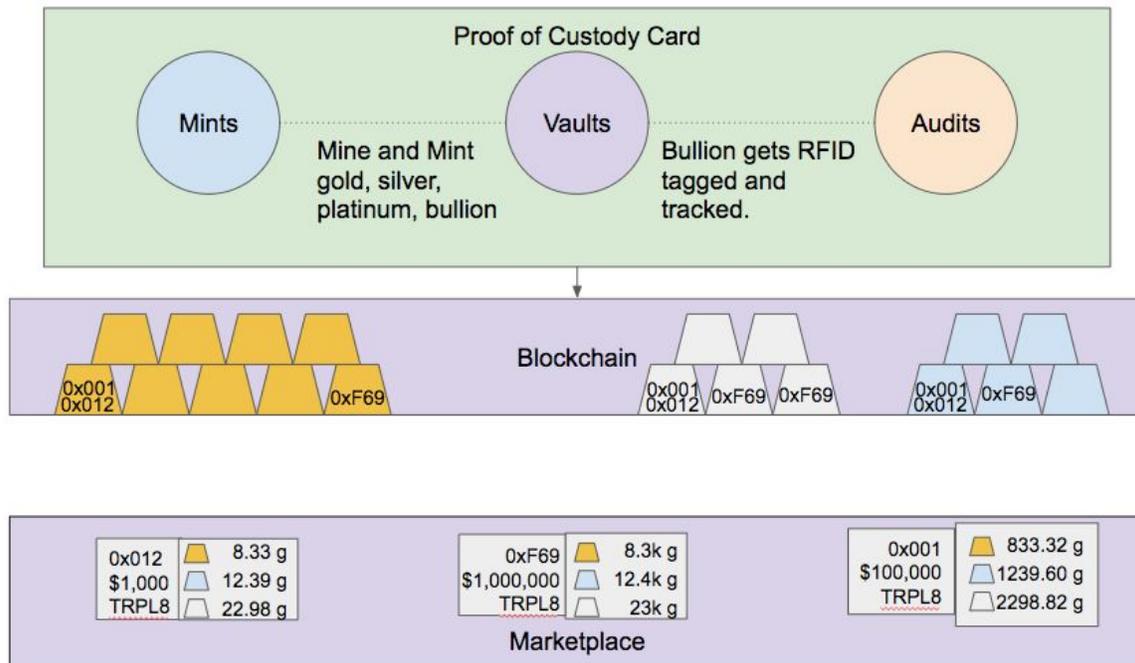
Triple 8's blockchain system will run based on the following smart contracts:

Proof-of-Custody Cards

Each time a metal is bought and minted a PoC card (smart contract) will be issued verifying the exact amounts and purity that is securely stored.

PoC cards consist of the following checks and balances. These entries will be permanently uploaded and stored on our decentralized public database.

1. Timestamp when the card is created
2. SKU of the gold kilobar
3. Kilobar serial number
4. Chain of custody digital signatures provided by vendor, custodian, and auditor
5. Receipt of purchase
6. Proof of insurance certificate
7. Audit verification
8. Receipt from depository
9. Storage fees due
10. Transaction fees due



Minter Smart Contract

The Minter Smart Contract will allow Triple 8 to initiate conversion of PoC Cards to tokens through the following steps:

- Minter verification
- Custodian verification
- Auditor verification
- Mint Contract sends new tokens to accounting Contract to check if dues need to be paid
 - Accounting takes gold, silver, or platinum-backed token to pay the fees
 - Transfers tokens equivalent in the weight registered in the PoC Card

Melting Smart Contract

The Melting Smart Contract will work to adjust the number of tokens that exist in the Triple 8 system if a token holder redeems one of their assets in real life.

If a token holder has, for example, 12,400 gold-backed tokens (there are 12,400 grams in a standard bar of gold) and they want to physically obtain their bar of gold we will accept those tokens and give them the asset directly at the vault once they go through a remote verification process and then additional verification at the site.

When the holder removes the asset from the vault the supply of gold tokens will, therefore, go down and Triple 8 will adjust the number of existing gold tokens accordingly, essentially melting tokens back into a bar.

Contract Functionality:

- Check if the PoC Card has been Minted
 - Check if the user has enough tokens to match the Register Asset's weight
 - Destroy a token for every gram of the asset from the Multi-token Ledger

Debit Smart Contract

The Debit Smart Contract can be used to purchase items from any vendor with our Triple 8 debit card. Token holders can use our mobile app to specify which asset-backed tokens they wish to use to make their next purchase.

Contract Functionality:

- Check if the user has enough tokens for the transaction
 - Send the tokens to burn the tokens
 - The smart contract that holds the gold, silver, and platinum tokens doesn't allow for the balance to be seen by other users
 - Therefore, users can purchase tokens with a smart contract that doesn't expose the balance in their wallets
- Multi-token Ledger Contract (ERC1155)
 - While ERC20 transactions can only be made using one asset-backed token at a time, an ERC1155 smart contract will allow a token holder to use an unlimited number of different tokens in one transaction
 - Typically a trade with gold tokens would require fees for using the gold tokens, and if the user wants to pay using three different tokens, three separate transactions fees would be charged. ERC1155 reduces the fees involved in making transactions with multiple assets.
 - 1 token per gram of precious metals
 - Handles gold, silver, and platinum transactions simultaneously
 - Offers support for additional 3rd party assets

Admin Smart Contract

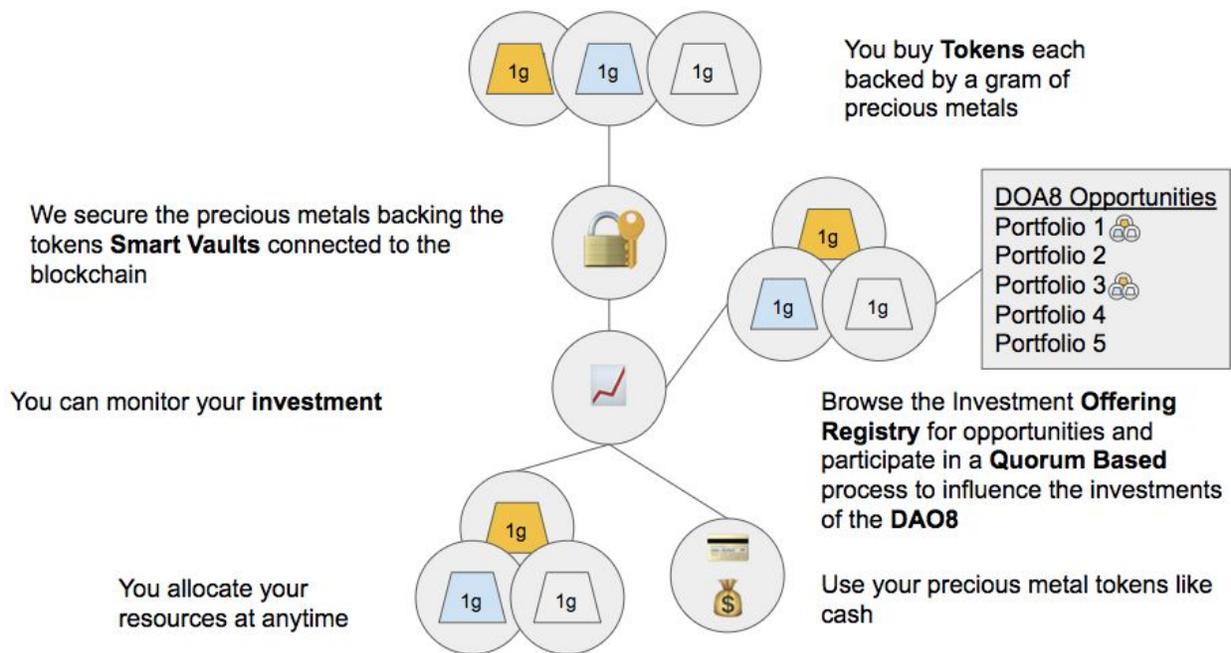
The Admin Smart Contract will be used for registering participants into the Triple 8 system, signing them up to be a verified minter, custodian or auditor.

DAO Investment Smart Contract

The DAO Investment Smart Contract will allow for users on the network to vote on which investment initiatives they wish for Triple 8 to pursue. Token holders will use their TRPL8 tokens to participate in this voting process.

User Experience

Triple 8 token holders will have the opportunity to engage with our platform in the following ways:



Platform Features

Multiple Wallets

Investors will be able to log in and toggle between multiple wallets on our platform, each representing a different security token in our network - gold, silver, or platinum.

This interface will be similar to Coinbase where a user can use fiat to purchase Bitcoin, Ethereum, Bitcoin Cash, or Litecoin using their standard credit cards or a bank transfer, and those tokens will be stored in their respective wallets.

Exchange

Upon logging into the Triple 8 platform users will see our Exchange adjacent to their TRPL8 wallets. This interface will provide a simple way for users to exchange fiat, ETH, BTC and potentially other cryptocurrencies for Triple 8 tokens at no cost.

In later iterations of our platform, we will allow others to exchange cryptocurrencies and fiat through our Exchange at competitive rates.

Trading Metals & Tracking Portfolio

Triple 8 users will also be able to swap their tokens for others that represent different precious metals in our network.

Additionally, a lever will be offered with the option for the user to easily redistribute the ratio of their gold, silver, and platinum holdings if desired, similar to balancing a traditional stock portfolio

We will also provide a graphical representation of how the portfolio has been performing over time based on the value of each mineral.

DAO8

The DAO8 will offer a list of potential investment opportunities and R&D initiatives which token holders can vote on using their TRPL8 tokens.

In the future, we will also feature a fundraising platform within the DAO8 which will allow users to submit their own proposals for investment opportunities. These proposals could include Kickstarters for innovative new ideas, investments for small businesses, or even ICOs and STOs.

Mobile App

The Triple 8 mobile app will work in conjunction with our debit card, allowing users to pick precisely which metals to they wish to spend when they pay for goods and services. It will also give them greater control over the assets in their investment portfolio.

Features

- Login
 - Web3 Wallet integration
 - ETH Address
- Wallet
 - Sliders to allow the user to adjust their holdings
 - Sliders at time of purchase for a user to choose between gold, silver, platinum or any combination of available tokens
 - ERC1155 enables purchases with multiple token types on the same transaction without multiple transaction fees
 - Example: pay an \$80 bill using 1 gold token, 2 platinum tokens, and 4 silver tokens
 - This functions just like traditional currency, but now through a contemporary cryptocurrency platform with tokens backed by real-world assets
- Dashboard
 - Graphical interface similar to Robinhood for rendering holdings
 - Listings of community proposals for investments
 - Users can vote with their TRPL8 base tokens to influence the investments made by DAO8

We will later integrate with vendors to offer an even more streamlined, mobile payment system similar to Apple Pay.

IoT Applications in Smart Vaults

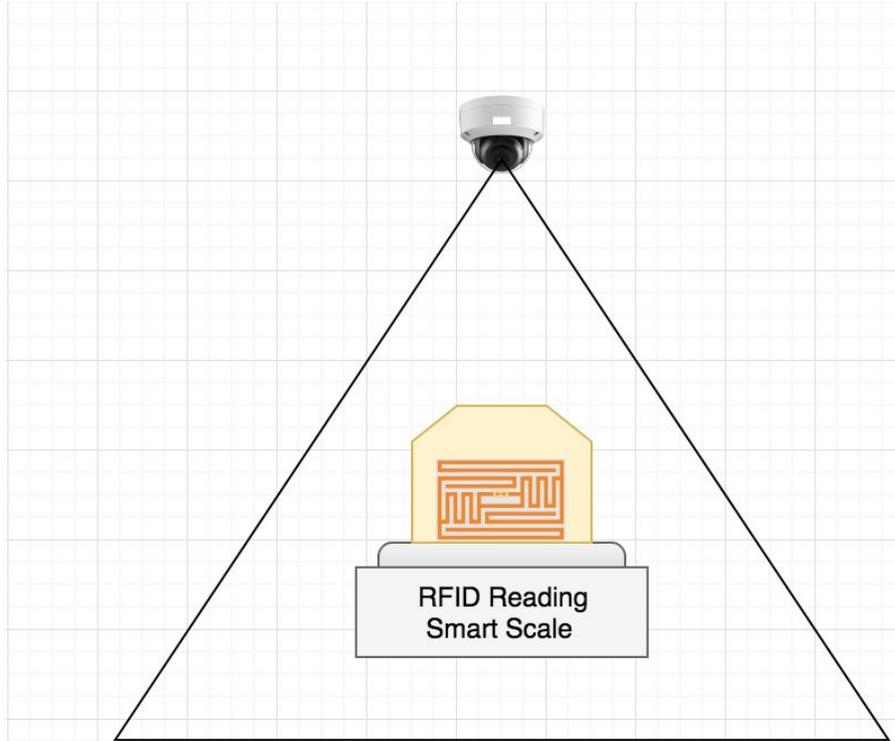
We have plans to develop Triple 8 IoT Smart Vaults that will be equipped with edge sensors and designed to work reliably on or offline, each processing their own data on the device in real-time and reporting events to the blockchain.

We will use commodity smart devices with CPUs and GPUs that are capable of running inference of AI models on the device. Our Smart Vaults will be capable of machine vision, the weighing of assets, RFID tag reading, and ultimately autonomous audits and custodianship.

Triple 8 will be working with IoT and security industry leaders to develop these innovative solutions for the secure storage of precious metals in order to bring this industry into the 21st century.

RFID Tagging & Reading

RFID tags will be implanted into bars of gold, silver, and platinum during the minting process when each bar is being smelted down. RFID readers will also be built into weigh scales that will follow the precious metals from the site of smelting to their ultimate destination in a storage unit. When a bar of metal is removed from the scale or from the storage unit itself the custodians will receive an alert.



Smart Weigh Scales

Our RFID-enabled Smart Weigh Scales will ensure that each and every gram of precious metal is accounted for at all times.

If an entire bar is removed from a storage unit, the RFID tag will be able to inform the custodian and the blockchain of this event. However, if a single gram is shaved off a bar of gold the Smart Scale will be able to register the missing gram. This creates a process for machine-powered accountability across multiple touch points.

Smart Cameras

Smart Cameras will observe the bars of precious metals while they are in transit as well as inside the storage units, and can also watch for and identify humans who are interacting with the assets.

We will use object recognition on the metals to recognize how many bars are present at a given time, creating an additional layer of verification that the assets actually exist inside the vault. We

will also use facial recognition to determine if unauthorized persons have accessed the vault and alert custodians and the blockchain ledger in the case of such an event.

Because our smart devices will process data locally and operate their own intelligence rather than uploading data to the cloud they will be even more tamper-proof.

Edge Computing

Our smart devices will communicate with each other using edge computing. For example, the Smart Scale will report to the RFID reader how many grams of metal is on the scale, and the RFID reader will verify how many bars of metal it detects in that storage unit. Inconsistencies between devices will be reported to custodians.

All events will also be reported and stored on the Triple 8 blockchain ledger. As an example, if a Smart Camera detects someone accessing the vault, that event will be reported to our ledger in real time.

These processes will create redundancies and fail-safes to ensure that all assets are secure and accounted for by machines at all times, eventually leading to our long-term vision for fully autonomous mining, transportation, storage, and audits of precious metals.

AI & Robotics

If agreed to by a consensus of our token holders we intend to attribute a large part of our future R&D budget to the exploration of artificial intelligence and robotics in solving the major problems in mining for precious metals.

Our vision for the future of the industry is complete automation of these processes with no human involvement. Robots will have the ability to pull rocks from the ground and the ore that comes out can be refined by machines and be placed in a vault. AI can be implemented to tag the gold, silver, and platinum bars from the mines.

The mechanization of these processes will eliminate security risks at the mines as well as increase their speed and efficiency many times over. The possible applications of this technology would also have a wide-reaching impact across many different industries.

Tokens & Sale

TRPL8 Native Protocol Token

Token Overview

TRPL8 tokens once minted are used purely as protocol and access token to enable voting and other transactions on the Triple 8 platform. As such, requesting entities and stakeholders of TRPL8 use the tokens to activate buy/sell transactions on the Triple 8 platform via smart contract. Triple 8 will initially airdrop these protocol tokens to stakeholders, to enable their activity on the network.

The right to TRPL8 tokens is contingent upon the successful development of tokens and to the extent applicable, the blockchain upon which they function. There is no guarantee that successful development will ever occur.

Token Terms

Investor Benefits: TRPL8

TRPL8 tokens will be discounted in the presale and private sale windows at a 1:20 ratio.

During the public sale, the ratio will be set to 1:10, meaning for every TRPL security token sold 100 TRPL8 tokens will be sent to a compatible ERC wallet.

Once the platform is established the company plans to complete an SEC qualified offering of the TRPL8 token which will allow US stakeholders to purchase additional TRPL8 tokens via a compliant marketplace on the platform.

The right to TRPL8 tokens is contingent upon the successful development of such non-fungible ERC tokens and to the extent applicable, the Ethereum blockchain upon which they function. There is no guarantee that successful development will ever occur.

- **Initial blockchain:** Ethereum
- **Migration to alternative blockchain:** Not anticipated
- **Expected Triple-8 Network launch date:** 2019-2020
- **Total amount of tokens authorized for creation:** 888,888,888
- **Will they be listed on exchanges:** TBD possibly on IDEX or other decentralized exchanges

Other Material Terms

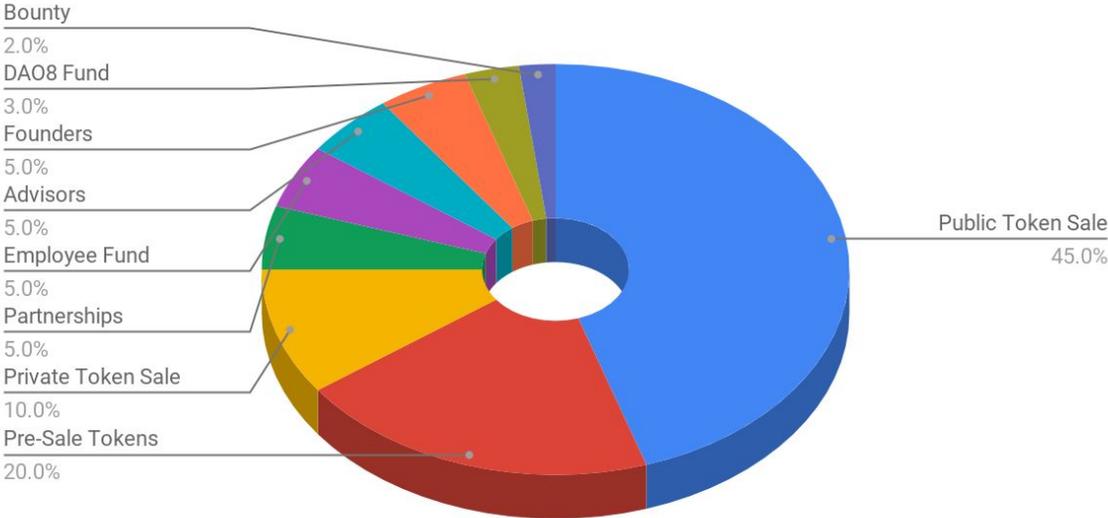
- **Corporate voting rights:** Yes. Under the proposed system
- **Blockchain governance voting rights:** By consensus
- **Restrictions on transfer:** 6 months from the close of the offering
- **Dividends/distributions:** None
- **Redemption rights:** None
- **Other:** None

The company currently does not have a functional distributed ledger based business model nor a blockchain based token and there is no guarantee that such will be developed in the future. The promise of future tokens is contingent upon the successful development of such items. There is no guarantee that successful development will ever occur.

Jurisdictions: No investor who (i) resides, (ii) is located, (iii) has a place of business, or (iv) is conducting business (any of which makes the Investor a “Resident”) in the state of New York will be accepted in this offering.

Token Distribution

Utility Token TRPL-8 Distribution

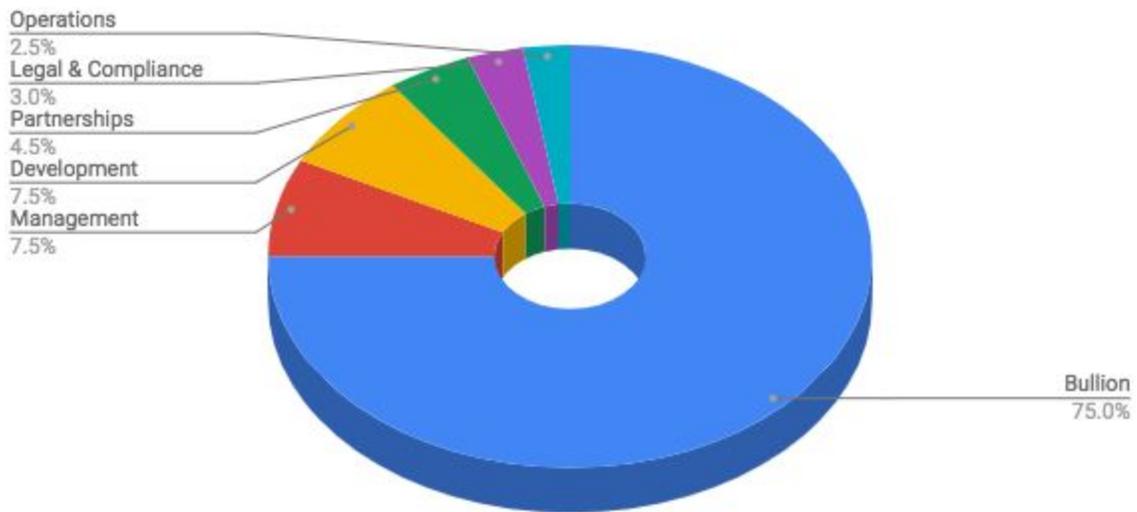


Use of Funds

Of the transaction fees and lending and investing income activity, 75% will be used to purchase additional precious metal ingots facilitating the creation of additional TRPL-Au, -Ag, -Pt tokens. The remaining 25% will be used to fund ongoing platform engineering, research development, and operations, including regulatory and compliance matters as well as operational overhead.

Whenever tokens are rewarded they will be subject to vesting such so that recipients will have a continuing incentive to maintain the integrity of the network by evangelizing the projects that rely on the token.

Allocation of Funds



Research & Development

R&D efforts will be voted on by our community of token holders through the DAO8 based on what they would most like to see for future iterations of the Triple 8 project.

Future research and development initiatives may include:

- Artificial intelligence, machine learning, and robotics to improve mining operations ROI, economic feasibility studies, land surveys, and the mining loan underwriting processes
- IOT remote mine operation monitoring
- IOT smart devices using edge processing
- Masternode solutions

Circulating Supply

On successful conclusion of the Triple 8 initial token offering, a total of 888,888,888 TRPL8 tokens shall be in public circulation. To ensure stability and protection for the Triple 8 platform and participants, an amount of reserve shall be held by the DAO8 Fund. These tokens shall be locked away as a foundation reserve and only used in special events related to business operations.

To avoid market manipulation, it is vital that the TRPL8 purchasing power increases over time. TRPL8 tokens allocated for the advisors and partnerships will be vested on a 6-70 month schedule followed by a release program.

Cold Storage Vesting Calendar

	% of Tokens	Number of Tokens	Lock up Period
Private Token Sale	10%	88,888,888	6 months
Pre-sale Tokens	20%	177,777,777.60	6 months
Public Token Sale	45%	399,999,999.60	6 months
Partnerships	5%	44,444,444.40	6 months
Founders Token Pool	5%	44,444,444.40	70 months
Advisory Token Pool	5%	44,444,444.40	70 months
Employee Compensation Token Pool	5%	44,444,444.40	70 months
DAO8 Fund	3%	26,666,666.64	6 months
Bounty	2%	17,777,777.76	6 months

**All percentages listed shall be adjusted in accordance with the final amount raised.*

Token Limits

There will be no TRPL8 tokens which are not distributed to participants during initial token offering. Outside of the 888,888,888 tokens, no further or new TRPL8 tokens are to be created.

Token Price

	% of Total Tokens	Tokens Issued	Avg Price	Cap
Founders/Advisors/DAO/Employees etc	25%	222,222,222	\$0.0000	\$0.00
Private	10%	88,888,888	\$0.06556	\$5,827,555.50
Pre-sale	20%	177,777,778	\$0.11473	\$20,396,444.47
Public	45%	400,000,000	\$0.1639	\$65,560,000.00
Totals		888,888,888		\$88,888,888

Private Sale

\$5,827,555.50 cap in this round and a discount of 60% is given to investors with a minimum investment of \$50,000. Tokens will be delivered by airdrop with no lockup window.

$$88,888,888 \text{ tokens} \times (\$0.1639 \times 40\%) = \$5,827,555.50$$

Pre-sale

\$20,396,444.36 cap in this round and a discount of 30% is given to investors with a minimum investment of \$25,000. Tokens will be delivered by airdrop and have a 6-month lock-up window.

$$177,777,778 \text{ tokens} \times (\$0.1639 \times 70\%) = \$20,396,444.47$$

Public Sale

\$65,560,000.00 hard cap in this round with a minimum investment of \$10. Tokens will be delivered by airdrop and have a 6-month lock-up window. Further supporting documentation can be found in appropriate regulatory filing documents.

400,000,000 tokens x \$0.1639 = \$65,560,000.00

Summary

Protocol Token TRPL8	
Token Name	Triple 8 Protocol Token
Ticker Symbol	TRPL8
Token Type	Protocol
Token Standard	Ethereum
Token Decimals	8
Tokens Issued	888,888,888 TRPL8 Tokens
Price per TRPL8	\$0.1639
Currencies Accepted	FIAT, ETH, BTC
Hard Cap	\$88,888,888 (~308,641 ETH)
Soft Cap	\$8,888,888 (~30,864 ETH)
Private Sale	
Date	September 2018
Minimum Contribution	\$50,000
Cap	\$5,827,555.50
Discount (60%)	\$0.0656 / token
Pre Sale	
Date	September 2018

Minimum Contribution	\$25,000
Cap	\$20,396,444.47
Discount (30%)	\$0.0984 / token
Public Sale	
Date	October 2018
Minimum Contribution	\$100
Hard Cap	\$65,560,000.00

Triple 8 Weighted Fund Security Token (TRPL-E)

Token Overview

TRPL-E security tokens will represent a single 1 kilobar of gold, silver or platinum of 99.5% purity, with rights and preferences as designated in the SEC filing documents and summarized in the offering document, and will be issued on the Ethereum Blockchain.

Following a 6 month holding period, TRPL-E tokens may become eligible for trading on SEC approved alternate trading platforms as they become available. There is no guarantee that such a trading platform will be available at that time. TRPL-E tokens are not used to activate or enable transactions on the Triple 8 network, they function as a form of a tokenized asset.

Token Terms

The TRPL Token a "Security Token" will represent 1 gram of precious metal with 99.5% purity.

- 1/3 gram of gold
- 1/3 gram of silver
- 1/3 gram of platinum

These tokens do not represent the equity in the company Token 8 Inc. or rights to future protocol tokens.

- **Blockchain:** Ethereum
- **Exchanges:** Tokens intended to be tradable on SEC licensed exchanges upon launch of the service.

Material Terms

- **Voting rights:** non-voting
- **Restrictions on transfer:** 6 months from the close of the offering
- **Dividends/distributions:** at the discretion of the board
- **Redemption rights:** None
- **Other:** None

Investor Benefits

For every Token sold in the presale and private sale window protocol tokens will be airdropped at a 1:20 ratio. Meaning for every TRPL security token sold 20 TRPL8 tokens will be sent to the compatible ERC wallet.

During the public sale, the ratio will be set to 1:10.

Circulating Supply

8,888,888 million TRPL security tokens will be generated.

TRPL-E Weighted Fund Breakdown

From the outset, a TRPL Weighted Token Fund will be with a maximum of 8,888,888 TRPL-E tokens generated at a price of \$23.564 per gram. From the outset, the weighted ratio will be 33% gold, 33% silver, and 33% platinum.

$$\text{Gold} = \$40.34/\text{g} * \frac{1}{3} = \$13.476$$

$$\text{Silver} = \$0.519/\text{g} * \frac{1}{3} = \$0.173$$

$$\text{Platinum} = \$29.827 * \frac{1}{3} = \$9.942$$

$$1 \text{ TRPL-E token} = \$23.564$$

A fraction of a token can be issued up to 8 decimal places. e.g. An investor wishes to purchase into the fund for 1/9 of a gram. The exchange calculation is as follows:

$$\$23.564 * \frac{1}{9} = \$2.61822222 = .11111111 \text{ TRPL-E}$$

Summary

Security Token TRPL-E Weighted	
Token Name	Triple 8 Weighted Fund Security Token
Ticker Symbol	TRPL-E
Security Country of Origin	Cayman Islands
Bullion Ratio	1/3 gram gold, 1/3 gram silver, 1/3 gram platinum
Purity Standard	> 99.5%
Token Type	Security
Token Standard	Ethereum
Token Decimals	8
Tokens Issued in This Fund	8,888,888 TRPL Tokens
Price per TRPL-E	\$23.564
Currencies Accepted	FIAT, ETH, BTC, Bullion

Triple 8 Gold Fund Security Token (TRPL-Au)

Token Overview

TRPL-Au security tokens will represent a single 1 gram of gold of 99.5% purity with rights and preferences as designated in the SEC filing documents and summarized in the offering document and will be issued on the Ethereum Blockchain.

Following a 6 month holding period, TRPL-Au tokens may become eligible for trading on SEC approved alternate trading platforms as they become available. There is no guarantee that such a trading platform will be available at that time. TRPL-Au tokens are not used to activate or enable transactions on the Triple 8 network, they function as a form of a tokenized asset.

Token Terms

The TRPL-Au Token a "Security Token" will represent 1 gram of precious gold metal.

- 1 gram of gold
- Gold = \$40.34/gram

These tokens do not represent the equity in the company Token 8 Inc. or rights to future protocol tokens.

- **Blockchain:** Ethereum
- **Exchanges:** Tokens intended to be tradable on SEC licensed exchanges upon launch of the service.

Material Terms

- **Voting rights:** non-voting
- **Restrictions on transfer:** 6 months from close of the offering
- **Dividends/distributions:** at the discretion of the board
- **Redemption rights:** None
- **Other:** None

Investor Benefits

For every Token sold in the presale and private sale window protocol tokens will be airdropped at a 1:20 ratio. Meaning for every TRPL-Au security token sold 20 TRPL8 tokens will be sent to the compatible ERC wallet.

During the public sale, the ratio will be set to 1:10.

Circulating Supply

8,888,888 million TRPL-Au security tokens will be generated.

TRPL-Au Gold Fund Breakdown

8,888,888 TRPL-Au Security Tokens can be created at a price of \$40.34 per gram of minted gold. A TRPL-Au Token is created once the Proof of Custody card process is completed by the mint smart contract.

Summary

Security Token TRPL-Au - Gold	
Token Name	Triple 8 Gold Fund Security Token
Ticker Symbol	TRPL-Au
Security Country of Origin	Cayman Islands
Bullion Ratio	1 gram gold
Purity Standard	> 99.5%
Token Type	Security
Token Standard	Ethereum
Token Decimals	8
Tokens Issued in This Fund	8,888,888 TRPL Tokens
Price per TRPL-Ag	\$40.340
Currencies Accepted	FIAT, ETH, BTC, Bullion

Triple 8 Silver Fund Security Token (TRPL-Ag)

Token Overview

TRPL-Ag security tokens will represent a single 1 gram of silver of 99.5% purity with rights and preferences as designated in the SEC filing documents and summarized in the offering document and will be issued on the Ethereum Blockchain.

Following a 6 month holding period, TRPL-Ag tokens may become eligible for trading on SEC approved alternate trading platforms as they become available. There is no guarantee that such a

trading platform will be available at that time. TRPL-Ag tokens are not used to activate or enable transactions on the Triple 8 network, they function as a form of a tokenized asset.

Token Terms

The TRPL-Ag Token a "Security Token" will represent 1 gram of precious silver metal.

- 1 gram of silver
- Silver = \$0.519/gram

These tokens do not represent the equity in the company Token 8 Inc. or rights to future protocol tokens.

- **Blockchain:** Ethereum
- **Exchanges:** Tokens intended to be tradable on SEC licensed exchanges upon launch of the service.

Material Terms

- **Voting rights:** non-voting
- **Restrictions on transfer:** 6 months from the close of the offering
- **Dividends/distributions:** at the discretion of the board
- **Redemption rights:** None
- **Other:** None

Investor Benefits

For every Token sold in the presale and private sale window protocol tokens will be airdropped at a 1:20 ratio. Meaning for every TRPL-Ag security token sold 20 TRPL8 tokens will be sent to the compatible ERC wallet.

During the public sale, the ratio will be set to 1:10.

Circulating Supply

888,888,888 million TRPL-Ag security tokens will be generated.

TRPL-Ag Silver Fund Breakdown

888,888,888 TRPL-Ag Security Tokens can be created at a price of \$0.519 per gram of minted silver. A TRPL-Ag Token is created once the Proof of Custody card process is completed by the mint smart contract.

Summary

Security Token TRPL-Ag - Silver	
Token Name	Triple 8 Silver Fund Security Token
Ticker Symbol	TRPL-Ag
Security Country of Origin	Cayman Islands
Bullion Ratio	1 gram silver
Purity Standard	> 99.5%
Token Type	Security
Token Standard	Ethereum
Token Decimals	8
Tokens Issued in This Fund	888,888,888 TRPL-Ag Tokens
Price per TRPL-Ag	\$0.519
Currencies Accepted	FIAT, ETH, BTC, Bullion

Triple 8 Platinum Fund Security Token (TRPL-Pt)

Token Overview

TRPL-Pt security tokens will represent a single 1 gram of platinum of 99.5% purity with rights and preferences as designated in the SEC filing documents and summarized in the offering document and will be issued on the Ethereum Blockchain.

Following a 6 month holding period, TRPL-Pt tokens may become eligible for trading on SEC approved alternate trading platforms as they become available. There is no guarantee that such a

trading platform will be available at that time. TRPL-Pt tokens are not used to activate or enable transactions on the Triple 8 network, they function as a form of a tokenized asset.

Token Terms

The TRPL-Pt Token a "Security Token" will represent 1 gram of precious gold metal.

- 1 gram of platinum
- Platinum = \$29.827/gram

These tokens do not represent the equity in the company Token 8 Inc. or rights to future protocol tokens.

- **Blockchain:** Ethereum
- **Exchanges:** Tokens intended to be tradable on SEC licensed exchanges upon launch of the service.

Material Terms

- **Voting rights:** non-voting
- **Restrictions on transfer:** 6 months from the close of the offering
- **Dividends/distributions:** at the discretion of the board
- **Redemption rights:** None
- **Other:** None

Investor Benefits

For every Token sold in the presale and private sale window protocol tokens will be airdropped at a 1:20 ratio. Meaning for every TRPL-Pt security token sold 20 TRPL8 tokens will be sent to the compatible ERC wallet.

During the public sale, the ratio will be set to 1:10.

Circulating Supply

8,888,888 million TRPL-Pt security tokens will be generated.

TRPL-Pt Platinum Fund Breakdown

8,888,888 TRPL-Pt Security Tokens can be created at a price of \$29.827 per gram of minted platinum. A TRPL-Pt Token is created once the Proof of Custody card process is completed by the mint smart contract.

Summary

Security Token TRPL-Pt - Platinum	
Token Name	Triple 8 Platinum Fund Security Token
Ticker Symbol	TRPL-Pt
Security Country of Origin	Cayman Islands
Bullion Ratio	1 gram Platinum
Purity Standard	> 99.5%
Token Type	Security
Token Standard	Ethereum
Token Decimals	8
Tokens Issued in This Fund	8,888,888 TRPL-Pt Tokens
Price per TRPL-Pt	\$29.827
Currencies Accepted	FIAT, ETH, BTC, Bullion

Partnerships

Below are several companies that we may wish to partner with to achieve the Triple 8 vision as laid out in this whitepaper. Please see our roadmap for a more detailed timeline.

Tokenization of Assets

Triple 8 may partner with a provider such as [Swarm Fund](#) or [Polymath](#) to help tokenize the equity assets in the fund.

Precious Metal Vendor

[CCPM](#) and [LBMA](#) are industry leaders in the wholesale precious metal industry and will serve as our suppliers.

Insurance

[SDBIC](#) and potentially [XL Catlin](#) will act as insurance underwriters to protect the assets in each fund.

Independent Auditor

As part of our business operations, we will need to have an independent third party audit the bullion to verify the purity and value. We have identified these accounting firms as potential service providers: [PricewaterhouseCoopers](#), [Deloitte Touche Tohmatsu](#), [Ernst & Young](#) or [KPMG](#).

Custodian Vault

All the bullion must be kept separate from the firm's internal stakeholders to ensure transparency and fair checks and balances process. We will employ a custodian vault to fill that role. Potential partnership opportunities for asset protection include [PrimeTrust](#), [Security Center in New Orleans](#) and the [International Depository Service](#).

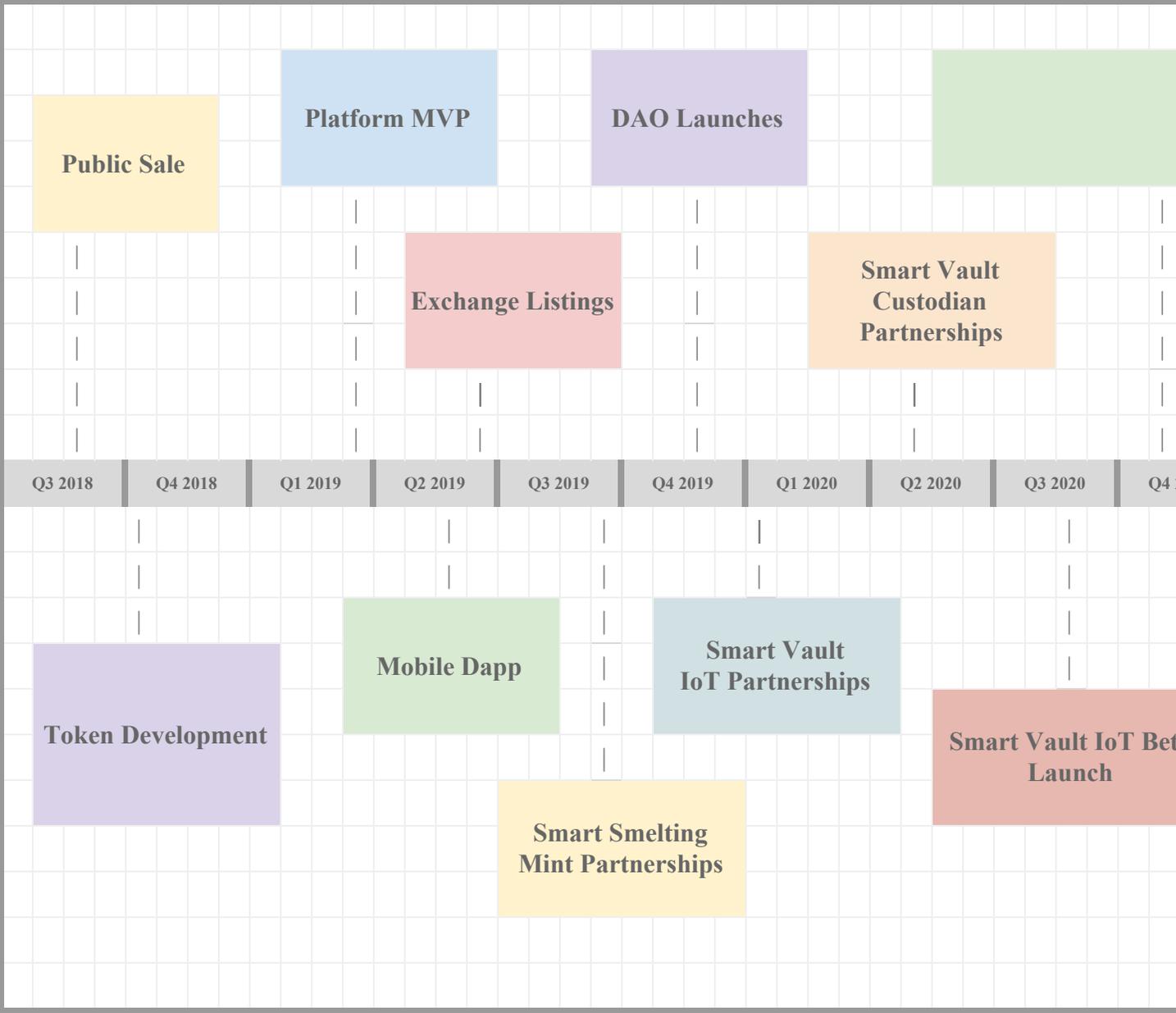
Token Security Exchanges

Once the security tokens have been issued we will work to ensure listing with regulated security exchanges [tZero](#) and [Latoken](#).

Payment Options

We are exploring partnership opportunities with [Flexa](#) for payment options for using our tokens.

Road Map



The Team

Jason Chang (CEO & Chairman, Founder)



Mr. Jason Chang is the Founder, Chairman and Chief Executive Officer of Sunstock, Inc. Mr. Chang began his career in the hospitality industry in the family business operating several hotels throughout California. Mr. Chang has over 20 years of hospitality management experience. In addition, as an entrepreneur, Mr. Chang has helped fund numerous startup companies primarily related to the technology sector. He has excellent communication skills, time-management skills, and overall organizational skills.

Mr. Jason Chang is a highly motivated individual who excels at whatever he does. He has been preparing and researching for this venture for the past few years. His strategic planning and execution make him well suited to lead the Company.

Dr. Ramnik Clair (Director & Founder)



Dr. Ramnik Clair received his medical degree in India and immigrated to the United States in 1983. He completed his medical residency in New York and has subsequently served in his medical practice as a sole practitioner. Dr. Clair assists Sunstock, Inc. in building long-term relationships with his client base.

Chiung Chang (Founder)



Mrs. Chang is a Founder of Triple 8. Mrs. Chang began her career in the hospitality industry in the family business of operating several hotels throughout California. Mrs. Chang was the co-owner and operator of several hotels in California. These hotels were very profitable. Mrs. Chang has over 20 years of hospitality management experience. In addition, as an entrepreneur, Mrs. Chang has excellent communication skills, time-management skills, and overall organizational skills. Also, Mrs. Chang has extensive overseas contacts.

Destiny Aigbe (General Counsel, Co-founder)



Destiny Aigbe is a U.S. securities lawyer. His [practice](#) includes public and private offerings, broker-dealer and investment banking matters, secondary market transactions, venture and private equity capital investments, mergers and acquisitions, and initial coin offerings (ICOs). Clients include public and private companies, broker-dealers, investment banking firms and individual entrepreneurs. We also represent issuers, underwriters, and placement agents in private and public securities offerings, including reverse mergers, initial public offerings (IPOs), secondary offerings, private placements, debt offerings, private investments in public equity (PIPEs), and equity crowdsourcing.

<https://www.linkedin.com/in/destiny-aigbe/>

Simon Josef (Lead Designer)



Simon is a full stack designer with over 10 years of experience. Simon helps companies across the globe to present their technology in visual form in order to make it understandable to a wider audience and constantly strives to find creative solutions to the visual communication problems faced by the Fintech Space, his recent role as head of creative services at blockchain startup Farmatrust gave him a wealth of experience that he now brings to the Triple 8 project. Simon is responsible for the overall image of the Triple 8 brand.

Advisors



Serge Lobreau

Serge Lobreau is the CEO of Flashmoni, a Blockchain-powered fintech company that offers a physical gold-pegged cryptocurrency, innovative payment solutions and smart contract-based advertising solutions. Flashmoni has a successful \$70M raise during their STO.

<https://www.linkedin.com/in/sergelobreau>

Matthew Grimm



Matthew Grimm is a serial business founder with 22+ years of experience. He is the Founder of Blockchain Generation, a global syndicate and turnkey platform for blockchain, ICO, STO, and ETO projects.

<https://www.linkedin.com/in/matthew-grimm-91932764/>

James Sowers



James was named top 50 angel Investor, by Forbes, is a featured speaker @ MIT Media labs, Mentor @ alchemist Accelerator Director @ Greater Good Society. Mentor @ CS359B at Stanford University Designing Decentralized Applications on Blockchain.

James believes in joining the best founders in projects that are creating the future as we know it. He has been quoted saying

"The key to redefining a category is to see possibilities where others don't. Talent is hitting a target no one else can hit. Genius is hitting a target no one else can see."

<http://linkedin.com/in/james-sowers-925a1b17>

Joseph Lowe



Joseph Lowe is the Founder of CareParrot, a peer-to-peer “App Store” for healthcare on the blockchain. Joseph is a cryptocurrency and blockchain enthusiast with a passion for disruption and decentralization of everything.

<https://www.linkedin.com/in/j-low/>

Timothy Northop

Timothy Northop is Triple8’s technical advisor. He is building an automated smart contract system.



Ivan Tsybaev

Ivan Tsybaev is the former CEO of Trucker Path, which raised \$20M in VC funding. Trucker Path is America’s most popular mobile app for the trucking industry with 700k users. Ivan is currently focused on blockchain projects and the tokenization of securities & equity.

<https://www.linkedin.com/in/ivantsybaev/>

Rhiannon Payne



Rhiannon Payne is the CEO of [Sea Foam Media](#), a blockchain consultancy, technology, and marketing studio based in San Francisco. She has worked with over a dozen ICO and STOs and is actively engaged in the community as a blogger and speaker. Rhiannon has traveled the world founding and advising for global start-ups, including on the ground in Tokyo, Japan, working with clients that include The Ritz-Carlton and Grand Hyatt hotels.

<https://www.linkedin.com/in/rhipayne/>

Justin Bowen



Justin Bowen is a technology visionary and entrepreneur with over a decade of experience developing architecture for successful start-ups, contributing to \$100m+ in fundraising seed through series D. He has worked with international teams while living in San Francisco, Tokyo, and Dublin, building platforms for high-volume data processing for location-based imagery and video, as well as applying machine learning and deploying AI services in the agriculture technology industry. Justin is currently leading a blockchain technology team at Sea Foam Media.

<https://www.linkedin.com/in/tonsoffun111/>

Conclusion

The current financial system is unsustainable, and it will inevitably fail. Triple 8 understands this, and we believe we offer the best solution to what is an undeniable global money problem.

In pairing the reliability of a public blockchain ledger with verifiable, diversified physical assets, Triple 8 offers investors the confidence that their money is safe, transparent, accounted for—and most importantly, that it exists at all.

All together, Triple 8 users will enjoy the secure flexibility of TRPL8 tokens, which are backed by assets of the investors' choice (starting with gold, silver, and platinum). Users' crypto wallets can be accessed and utilized with the Triple 8 debit card, which provides convenient versatility in spending these assets. Triple 8 users are also invited to have a say in how the platform is run and how it will continue to improve through the DAO8 voting system, fostering a real sense of community among our token holders.

Additionally, metal mines will also benefit from Triple 8, as our investments in mining companies will encourage the growth of bullion extraction. Our model is a self-sustaining cycle of abundance, opportunity, and protection for all participating parties: precious metal mines, precious metal investors, and the Triple 8 platform itself.

Triple 8 is coming at the financial crisis from every angle, and we will revolutionize the potential of money for everyone involved in our path to a more genuine, reliable, and efficient management of wealth and expenditure of money.

Appendix

Pro Forma Cash Flow

		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
Bullion Assets Under Management		393,624,423	523,074,193	652,523,962	781,973,732	911,423,501	1,040,873,270
Cash Reserves		30,000,000	28,718,122	28,258,493	29,846,113	33,130,982	38,913,099
Income							
Management Fees (1%)		3,936,244	5,230,742	6,525,240	7,819,737	9,114,235	10,408,733
Storage Fees (0.5%)		1,968,122	2,615,371	3,262,620	3,909,869	4,557,118	5,204,366
Interest Earned on Bonds		3,936,244	5,230,742	6,525,240	7,819,737	9,114,235	10,408,733
Interest Earned B2B Loans		150,000	300,000	700,000	1,000,000	2,000,000	2,000,000
Interest Earned B2C Loans		50,000	100,000	250,000	350,000	500,000	750,000
Debit Card Transaction Fees		50,000	250,000	500,000	750,000	1,000,000	1,500,000
Swap Fees		50,000	250,000	350,000	450,000	750,000	750,000
Equity Investment Positions			150,000	450,000	1,000,000	1,400,000	1,400,000
Total Income		10,140,611	14,126,855	18,563,099	23,099,343	28,435,588	32,421,832
Costs							
Costs of Sales							
	Transp.	75,000	150,000	150,000	150,000	150,000	150,000
Gross Profit		10,065,611	13,976,855	18,413,099	22,949,343	28,285,588	32,271,832
Expenses							
Marketing		250,000	300,000	450,000	450,000	450,000	450,000
Development							
	Engineering	1,500,000	1,500,000	1,000,000	1,000,000	1,000,000	1,000,000
	Operations	50,000	50,000	50,000	50,000	50,000	50,000
Bullion for Reserve Purchases		500,000	500,000	750,000	750,000	1,000,000	1,000,000
Loan Operations							

	Issuing Loans	200,000	500,000	500,000	750,000	750,000	1,000,000
General Administrative							
	Overhead	50,000	50,000	50,000	50,000	50,000	50,000
	Partnerships	300,000	300,000	150,000	150,000	150,000	150,000
	Insurance (2%)	7,872,488	10,461,484	13,050,479	15,639,475	18,228,470	20,817,465
	Audits	300,000	300,000	300,000	300,000	300,000	300,000
	Legal	200,000	350,000	400,000	400,000	400,000	400,000
	Custody	125,000	125,000	125,000	125,000	125,000	125,000
Depreciation of Assets		0	0	0	0	0	0
Total Expenses		11,347,488	14,436,484	16,825,479	19,664,475	22,503,470	25,342,465
Profit		(1,281,878)	(459,629)	1,587,620	3,284,869	5,782,118	6,929,366

Pro Forma Balance Sheet

Assets (\$m)	Year 3	Year 2	Year 1
Cash	28.26	28.72	30.00
Bullion Investments	652.52	523.07	393.62
Loans and Advances (net)	0.50	0.50	0.20
Fixed Assets	10.00	7.50	2.50
Other Assets	7.50	4.50	2.55
Total	698.78	564.29	428.87
Liabilities and Shareholder Equity	Year 3	Year 2	Year 1
Capital Reserves	28.26	28.72	30.00
Other Equity Accounts	5.00	3.50	1.00
Deposits and Margins	652.52	523.07	393.62

General Provisions	7.50	5.00	1.00
Other Liabilities	5.50	4.00	3.25
Total	698.78	564.29	428.87