



Moleculus

Streamlining Crypto Investments

Whitepaper 2.0

Our Mission

We envision cryptocurrency & the DeFi industry becoming an integral part of the global economy in the near future. However, to realize this vision, cryptocurrency must become more approachable, stable & feasible in order to attract the global uninitiated population. We at Moleculus Network are striving to bridge this gap in the current market to accelerate the adoption of cryptocurrency. By redefining & simplifying the current investment process through our investment products, users can expect relative stability in returns without expending additional time & resources. Furthermore, a comprehensive ecosystem of financial services built around our investment products can enable users to leverage and realize their returns in order to address their traditional financial obligations in a tangible way.

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Crypto Investing Issues

While investing in cryptocurrencies is simpler than it was a decade ago, it is not without its own set of modern issues. The performance of the DeFi market, like that of the traditional finance industry, is influenced by several internal & external factors. However, because the DeFi industry is still in its infancy, it is prone to experiencing these effects on a larger scale. This is accurately reflected in the DeFi industry's market volatility. Add to that network instabilities, inherent technical complexity, and a plethora of speculative/fraudulent assets with no realistic utility, and you can understand why the majority of the global population is still hesitant to adopt.

To exacerbate these problems, recent market activities involving some of the world's largest institutions have re-emphasized the need for some form of regulatory oversight. However, the constantly changing stance of regulatory bodies across various nations is limiting the immediate growth & adoption. The goal of a regulatory governance in this industry is well-founded; after all, it is primarily concerned with protecting consumers and their assets. However, the ongoing process of establishing any kind of regulatory framework is time-consuming and may be perceived as more of a hindrance in its current state.

These major issues may be resolved in the future, but there is currently no clear path to accomplishing it. Stifling the growth and adoption of DeFi for an extended period of time is not be sustainable in the long run, and may end up permanently driving away both new and existing users.

Moleculus Network is addressing these issues on multiple fronts so that consumers & investors can enter the DeFi industry with a greater sense of convenience, dependability, transparency, and security at all levels.

Moleculus Overview

Moleculus Network is attempting to streamline the process of crypto investing for the wider population. This entails lowering the cost, effort, and time required to build a well-diversified crypto portfolio that includes secure and well-established assets. By doing all of the heavy lifting, members can be confident that they are investing in the best available digital assets, while facilitating it through simple transactions. This not only simplifies portfolio management, but also reduces the time & expense required to build a cryptocurrency portfolio from scratch.

The most common source of frustration in the DeFi industry is that people believe that the utility value of digital assets is extremely limited. The majority of the uninitiated populace believes the industry is speculative, with applications limited to sectors that are not prominent in their regular lifestyle. We are addressing these perceptions by designing and building a consumer finance ecosystem around our investment products. The ecosystem will include leading institutions from the traditional finance industry who would use the economic advantages of blockchain technology to proficiently expand their services.

Therefore, by partnering with these institutions that provide market leading products & services, members can leverage their investment returns to address their traditional financial obligations. This not only validates the utility of consumers' investments, but also broadens the reach of the DeFi industry in general to address a global market and thus integrate and evolve with Traditional Finance industry.

Lastly, we also address the growing concern of consumers not being in control of their assets. While private ownership of assets in cold storage is desirable for security, it also comes at the expense of convenience and the risk of misplacing these devices. Custodian and hot wallets, on the other hand, allow consumers to utilize their assets more conveniently and easily, but they also expose them to the risk of losing access to their assets due to factors beyond their control. Moleculus has created an elegant middle ground between these two storage options so that customers can enjoy the benefits of both. Moleculus Wallets will facilitate the convenience of custodian storage while providing security of private cold storage based on an individual's preference

Moleculus Index Tokens

Moleculus primary offerings is the first-of-its-kind Moleculus Index Token products. These products are crypto indices that leverage the performance of multiple top assets. In essence, these index token products offer a single transaction diversification in multiple secure assets. Therefore, unlike the current practices wherein building a well-diversified portfolio involves investors to scan the market, research extensively on various assets and carry out multiple individual transactions to attain them, they can now achieve the same principles through a single step. By providing this one-point solution, consumers can now enjoy a significant reduction in the cost, effort, and time required to achieve the same desired result.

Each index token product adheres to a distinct investment principle and strategy. Thus, our suite of Index Token products can cater a wide range of patrons, who have distinctly separate needs and investment strategies associated with their crypto assets.

Our Index Token products' unique selling point, or USP, is the Growth Algorithm that governs them. Unlike other index token products that only serve to provide exposure to multiple assets, our Index Tokens tackle the market volatility and outperform the market to provide stable viable returns in all market conditions. This is made possible by our proprietary Growth Algorithm, that tracks the performance of all underlying assets & automatically rebalances the diversification proportions in real time.

The Growth Algorithm identifies and leverages the better performing coins in real time to offset the poor performance of other coins in the asset class. This rebalancing act is automated, taking into account various performance parameters, and is performed in preemption of asset performance in the immediate and near future.

By governing our Index Token products, our Growth Algorithm effectively reduces consumer impulsive and panic trading by only rebalancing a portion of their holdings so that the portfolio's performance remains stable without depriving them of potential future gains. To summarize, our Index Token products effectively combine the principles of Dollar-cost Averaging and Day Trading by deploying this Growth Algorithm to maximize returns and minimize losses. Members can engage with the DeFi industry in a stable, efficient manner, with all the complex activities performed on a network level.

Moleculis Index Tokens Products

Moleculis Network will launch with three Index Token Products, followed by another two products in the following quarter. These products will each have a distinct investment objective and, as a result, a distinct diversification strategy. The following are the five Index Token Products that our platform will provide:

Phase 1 Index Token Products:

1. Moleculis DeFi Index (MDI):

The Moleculis DeFi Index Token (MDI) is a capitalization weighted index that tracks the performance of the top 25 assets across the market. Each underlying asset's weightage is capped at 25%, with the excess weights being redistributed amongst the remaining assets on a weighted basis. The MDI token will exclude any stablecoins that are pegged to fiat currencies.

MDI Calculations:

$TW = 97\% * RMCW \text{ of top 25 Crypto Tokens} + 3\% \text{ IMOL}$, where

TW – Token Weight

RMCV – Square root of market capitalization weighted allocation

IMOL – Native token for Moleculis Network, that will grow as overall assets perform in MDI



2. Moleculis Fundamentals & Value 50 Index (MFV-50):

The Moleculis Fundamentals & Value Index Token (MFV) is an index that leverages 50 crypto assets. The assets leveraged are determined by weighing the asset performance & asset fundamentals conjointly. It uses a combination of root market cap & value weighing to arrive at the final Index weights. Liquidity is an important aspect in this space, and thereby the market capitalization is used as 50% weightage.

MFV Calculation:

$TW = 48\% * RMCW + 48\% * VW + 4\% * \text{IMOL}$, where

TW – Token weight

RMCW – Square root of market capitalization weighted allocation

VW – Value weighted allocation

IMOL - Native token for Moleculis Network, that will grow as overall assets perform in MFV



3. Moleculus Value Index (MVI):

The Moleculus Value Index (MVI) is an index that leverages 150 assets, with a value weight allocation of 71% and a cube root of market capitalization to attain exposure to crypto assets that will provide a higher return on investment, albeit at a slightly elevated risk factor. The index primarily weights fundamental values of the assets higher than their corresponding market capitalization and provides exposure to assets that are currently undervalued and have the legitimate potential to attain significantly better market capitalization in the future.



MVI Calculations:

$TW = 25\% * CMCW + 71\% * VW + 4\% IMOL$, where

TW – Token weight

CMCW – Cube root of market capitalization weighted allocation

VW- Value weighted allocation

IMOL - Native token for Moleculus Network, that will grow as overall assets perform in MVI

The MFV & MVI Index Tokens will be governed by our Growth Algorithm to automatically rebalance the underlying asset weights and diversification in periodic intervals. The rebalancing enables the indices to tackle market developments in real time and neutralize the effects of poor performing assets. Therefore, these indices not only provide instantaneous exposure to multiple assets, but also outperform the market to provide better yet stable returns irrespective of market conditions.

Phase 2 Index Token Products:

1. Moleculus NFT DeFi Index (MND):

The Moleculus NFT DeFi Index (MND) is an index that leverages the performance of assets that are centric towards NFTs and the virtual entertainment ecosystem.

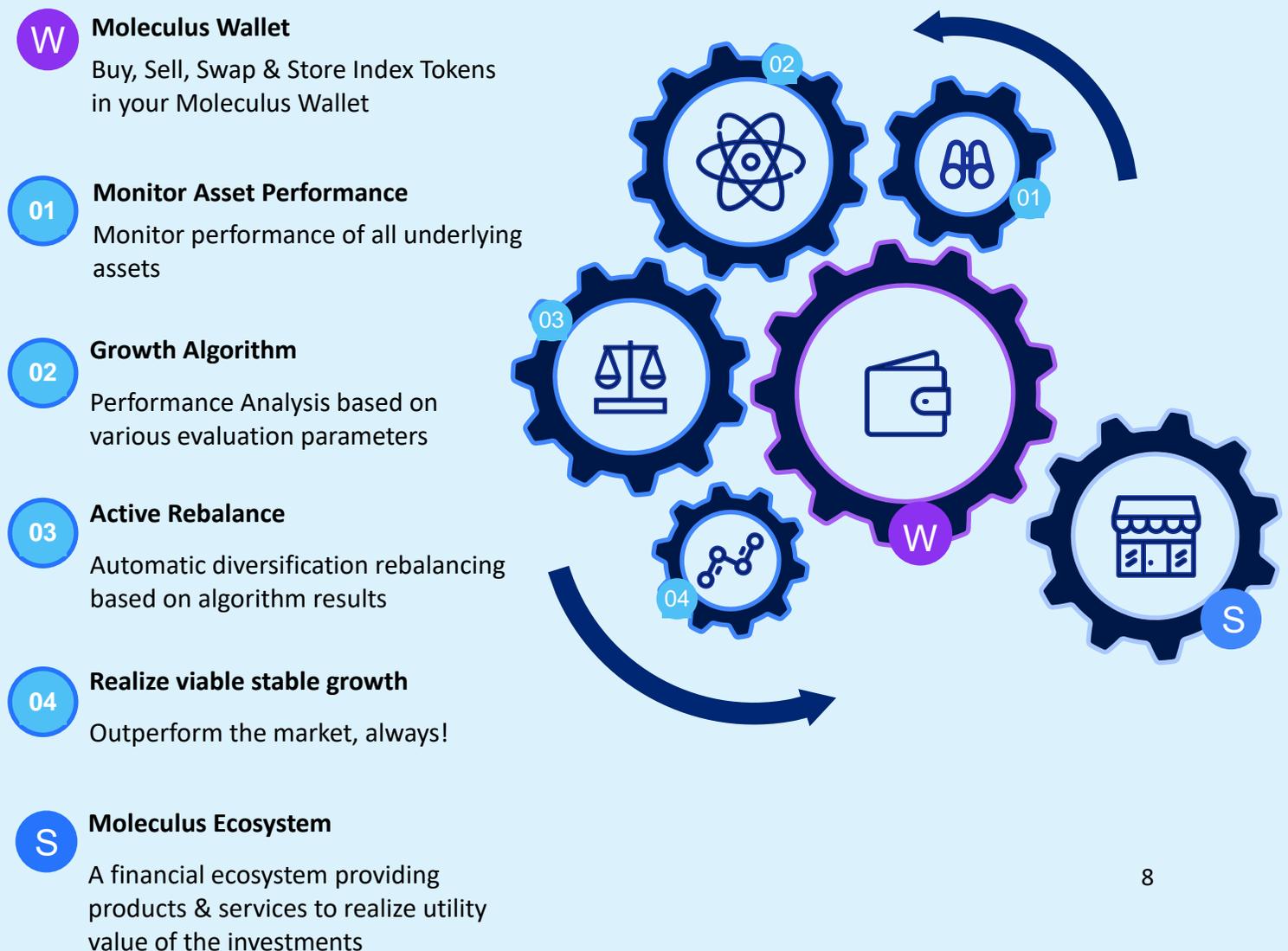
2. Moleculus Bespoke Index (MBI):

The Moleculus Bespoke Index (MBI) is a customizable index that each individual customer can setup and leverage assets based on their objectives and preferences. While setting up this Index, customers will be prompted to set a variety of parameters for their index token to adhere to. Thereafter, based on the parameters set, the index will leverage the chosen assets and utilize the platform's Growth Algorithm in order to achieve the index objectives set.

Moleculus Growth Algorithm

As briefly mentioned previously, the Moleculus Growth Algorithm (GA) is a proprietary algorithm that governs the Index Token products with a primary objective of rebalancing the Index Tokens' diversification in their underlying assets. The Algorithm entails financial and technological analysis of the market on various performance parameters by deploying AI and Machine Learning tools in conjunction with industry experts. Based on the objectives set for each Index Token Product, the GA then provides specific curated outputs. These are then cross referenced and verified by our team of financial and market analysts to eliminate false results. Thereafter the outputs are then deployed over the Index Token Product in predetermined intervals to achieve the primary objectives of the said Index Token.

Index Token Operations Overview



Moleculus Wallet

Our Index Token products, as well as their underlying assets, will be available directly on the Moleculus Wallet. The Moleculus MPC Wallets (Multi Party Computing Wallets) provide the highest security standards for individuals, allowing for greater integration of hardware and software wallets. These wallets support multiple blockchains and are highly resistant to cyberattacks. The wallet's private keys are never stored in a single location in their entirety. Instead, it is divided among multiple parties/devices, and thus the wallet remains secure even if one of the parties/devices is compromised.

These technical specifications of our Moleculus Wallets thus provide an industry-leading storage solution with far superior functionality that can cater to any individual's needs. Furthermore, members can be confident that third parties (including the network itself) will never have complete access to their personal wallet and its assets without their explicit permission.

Because of the nature of our MFV and MVI Index tokens, the underlying assets are stored in the network's custody by default. This is done primarily to provide convenience and lower transactional costs that would otherwise be incurred by member wallets during rebalancing. Instead, members receive the corresponding Index Token in their wallet. However, when members wish to access the underlying assets of their Index Tokens, a one-time transaction will be initiated between their private wallet and the network wallet. Once the transaction is completed, members will have direct and complete access to all of the underlying assets in their wallet, at their sole discretion.

In the case of our MDI tokens, however, members receive the underlying assets directly in their wallet, ready for use at their leisure. This is due to the MDI token's objective and functionality, which is primarily to provide members with a single step exposure to multiple top performing assets.

Moleculus Ecosystem

One of the most common criticisms leveled at cryptocurrency and DeFi in general is that their utilitarian value is limited to their ecosystem. This perception, in turn, does not make the industry appealing unless an individual's lifestyle is significantly associated with this technology. We want to correct this misconception by creating a full ecosystem of financial products and services that serve the traditional financial obligations of the wider populace. The ecosystem will revolve around our Index Token products and their underlying assets, allowing users to tangibly realize their investment returns and, as a result, provide the DeFi industry with a path to global adoption.

Moleculus Ecosystem Products:

1. Phase 1:

a. Systematic Investment Plans (SIP):



The SIP plans are designed for individuals who want to take their first steps toward investing in the DeFi economy in a responsible and risk-averse manner. The adaptable plans enable incremental investment opportunities to be made in smaller increments as needed. The plans will begin with small sums that are financially feasible even for individuals with limited resources. Members can now pick and choose investment structures that do not interfere with their primary financial obligations, thanks to the flexibility offered by the plans.

2. Phase 2:

a. Smart Insurance:



In many ways, the traditional insurance industry has been notoriously inefficient for both customers and service providers. Long claims processing times, high premiums that cannot cover all needs on an individual basis, and time-consuming fraudulent claims management are just a few of the issues plaguing the industry. However, with the rise of blockchain technology and smart contracts, these obstacles can now be overcome much more efficiently. By leveraging smart contract insurance products, industry leaders will be able to provide more competitive and cost-effective insurance products. With the immutable and trustless nature of smart contracts lowering the cost for service providers, individuals can now obtain these products at enticing, flexible pricing that can meet all of their needs. It's a win-win situation for both parties, and smart insurance products will be extremely beneficial to the growth of the insurance industry.

b. Relocate Stress Free:

Moving into a new property, especially a rental property, can be stressful. Renters typically pay 2-3x their monthly rent in advance before moving into a new property. Add in moving and furnishing costs, as well as other miscellaneous purchases, and it is evident that renters face a significant short-term cashflow crunch whenever they move into a new property. Our RSF plans are intended to alter this status quo. Tenants can now obtain collateral-free short-term fiat loans that are designed to alleviate their brief cashflow crunch by repurposing the extensive verifications performed by landlords as eligibility verifications for these RSF Plans. The terms of these short-term loans vary depending on the applicant's Moleculus Wallet balances, with interest rates starting as low as 1%. The loan term also varies depending on the lease term for the rental property. While easing the moving process for renters, the product also provides landlords with the opportunity to earn significant returns on their properties without leveraging them in the traditional sense.



As the network expands and gains a larger user base, more ecosystem products will be made available. The products will adhere to local laws and regulations and include features that meet the acceptable terms. The ecosystem's products will also provide better terms by facilitating and incorporating IMOL tokens. This functionality, however, will be made available at a later date.

Moleculus Native Token – IMOL

The Moleculus Network and its ecosystem use the IMOL token as their native token. At the time of network launch, the IMOL tokens will cover all transactional fees for the purchase of index token products and associated rebalancing activities. The IMOL token will then provide members with additional functionality related to the Index Token and ecosystem products as the community grows and stabilizes. The core functionality, however, is to reduce and possibly eliminate any and all overhead costs associated with keeping the Index Tokens operational. As the network expands, these costs will decrease, allowing all members to benefit from the expansion in the long run.

Moleculus Network Protection

Members, their assets, and their network transactions are all important aspects that require security and protection. Our network will employ measures in all of these areas to ensure the network's operations and integrity at all levels. Members will be required to follow the various KYC and AML regulations that apply to this industry. The information provided will be kept secure and will never be shared with any external or internal bodies for purposes other than the primary purpose for which it was obtained. The Moleculus Wallets and transactions will be backed by custody insurances that will cover members in the event of any malpractices or attacks that are unrelated to the member's activities. The network will also be audited on a regular basis by regulatory bodies, and all activities performed at all levels will be disclosed without jeopardizing the privacy and security of members and their assets. To provide a compliant and risk-averse experience, the Index Tokens and the Ecosystem products will adhere to local and federal laws and regulations.

Roadmap

2022

Moleculus Network was incorporated in Q4 of 2021, and began operations in 2022. Throughout our journey in 2022, the developments listed herein have geared us for official launch & future operations



Tokenomics

Token Symbol
IMOL

Token Platform
ERC20

IMOL Total Supply
41 Billion

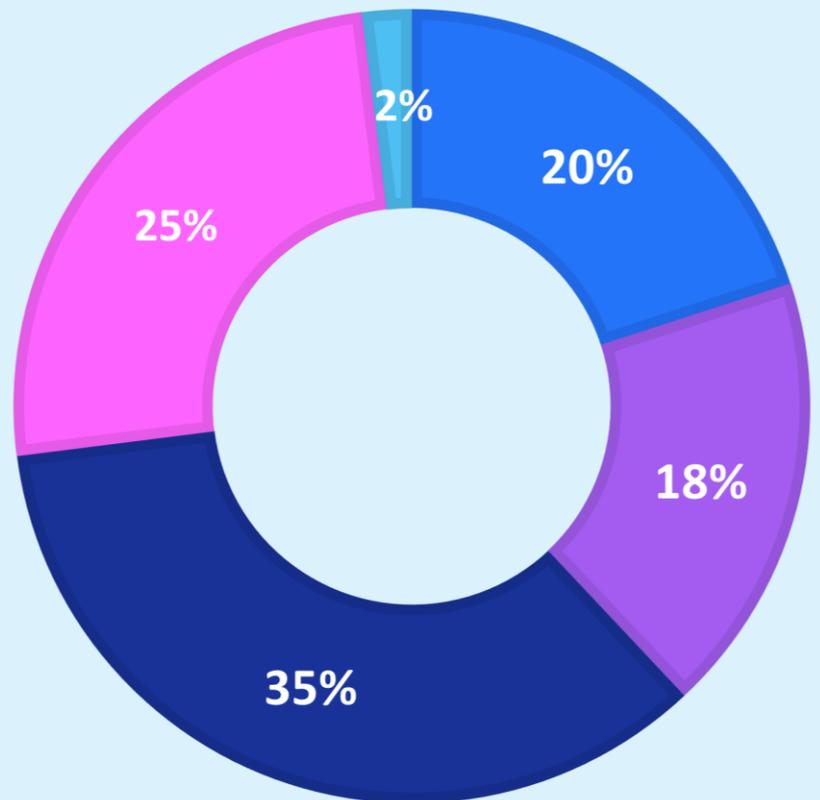
Tokens for Sale
820 Million

IMOL Price at ICO
\$0.0003780

IMOL Valuation
\$15.5 Million

TOKEN ALLOCATION

■ Crowdsale ■ Partners ■ Team ■ Treasury ■ Advisors



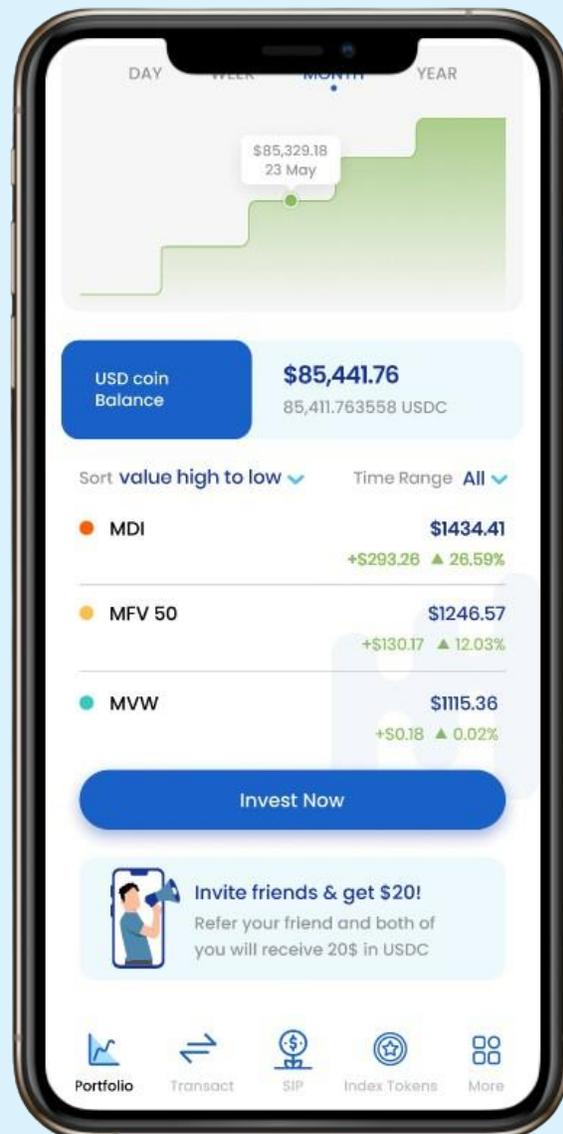
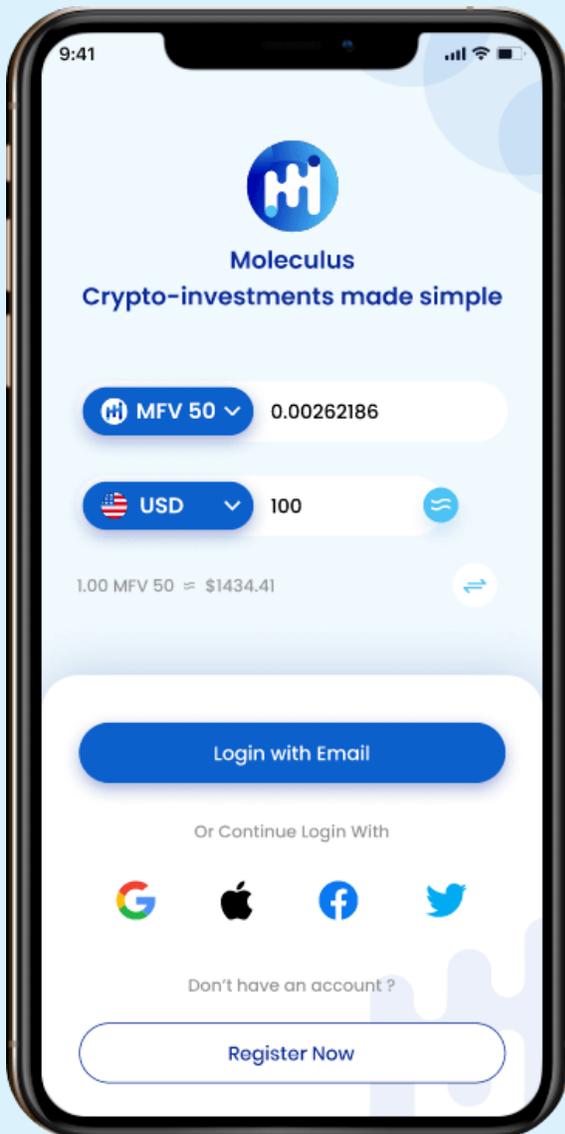
**Token Allocation within the Team will be unlocked after the Crowdsale event in multiple phases based on the token's market performance meeting certain thresholds. The exact structure & terms of these unlocking events will be published in the next iteration of the whitepaper*

Moleculus Mobile Application

The Moleculus Mobile Application is built to provide members with a complete access to the platform and all its functionalities.

Members can create their Moleculus Wallets after registering on the platform and performing KYC verification processes as per the guidelines of our operations. Thereafter members will have complete access to:

1. View and track their Wallet & portfolio balances
2. Buy and Sell Index token products
3. Access the available SIP Product (Phase 1 Moleculus Ecosystem Product)
4. View the fundamentals and live operations of all Index Token Products
5. Add external wallets and fiat payment methods



Legal Disclaimers

A complete set of legal disclaimers and terms of services will be provided in the next iteration of the whitepaper. The disclaimers will be in accordance with the completed finalized Phase 1 operations of Moleculus Network and will cover all aspects in accordance with the regulations set by governing bodies as well as the policies upheld by the platform partners. This document and any information that it contains is not binding in any legal form and is subject to change prior to the Token Generation Event without any notice at the discretion of Moleculus Network. A full disclosure regarding the legal considerations, operations risks and relevant disclaimers will be made available before the Token Generation Event in the next Iteration of the whitepaper. Readers are requested to visit the website www.moleculus.network and connect with the support desk for any further information regarding the same. Once the finalized legal terms, risks and disclaimers are published in the next iteration of the whitepaper, they will also be made available on our website in a dedicated page. Until such disclosures are formulated and published, this document and all of its content is not liable towards any legal actions and proceedings. Any entities other than Moleculus Network that begin and conduct operations based on the information set here in this document will be infringing on patents that are issued to or in process of issuance to Moleculus Network and may face legal actions regarding the same.