



**XIOTRI** DeFi

XIOTRI Litepaper

# Disclaimer

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XIOTRI and the XIOT token are an experimental project. The contract is unaudited at the time of writing. XIOTRI is not registered as a financial advisory service and will not provide financial advice. The community decides the worth of the XIOT and RI tokens and XIOTRI creators are not responsible for financial loss.

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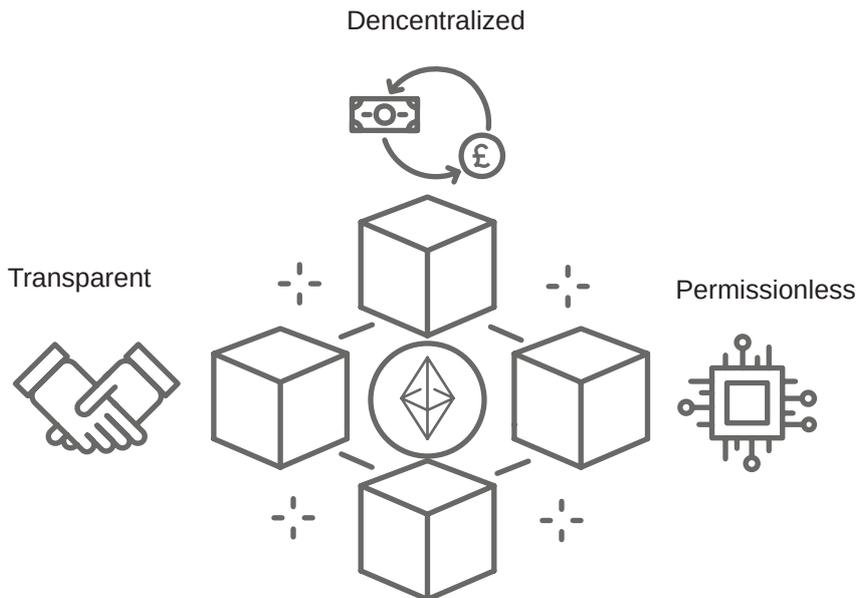
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## What is DEFI?

Decentralized Finance (DeFi) is the movement that leverages decentralized networks to transform old financial products into trustless and transparent protocols that run without intermediaries.





## Executive Summary

XIOTRI is a new take on DEFI. The goal is to create a new technology that favors the individual over the affluent and has longevity. Most of the current systems in the market are not trustworthy. Their only goal is to enrich their creators and quickly exit the scene.

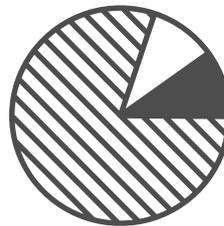
XIOTRI has formulated a unique algorithm that rewards its participants for staking XIOT tokens and other assets, but disincentivizes being overly greedy. The XIOTRI platform is designed to continually provide value to its holders by reducing inflation as time goes by, thus sustaining token value.

# Platform

**Contract Address:** [0x31024a4c3e9aeeb256b825790f5cb7ac645e7cd5](#)

## Token Allocation

XIOTRI runs on the Ethereum blockchain as an ERC20 token called XIOT. A total allocation of 5000 tokens will be created. Ten percent (500) of the total XIOT will be locked into a 1 year escrow beginning on 2020-08-19. 200 XIOT are allocated to a development fund for ongoing maintenance and upgrades. The remaining 4300 tokens will be distributed directly to XIOT's community of supporters via an airdrop. No premine or presale will occur.

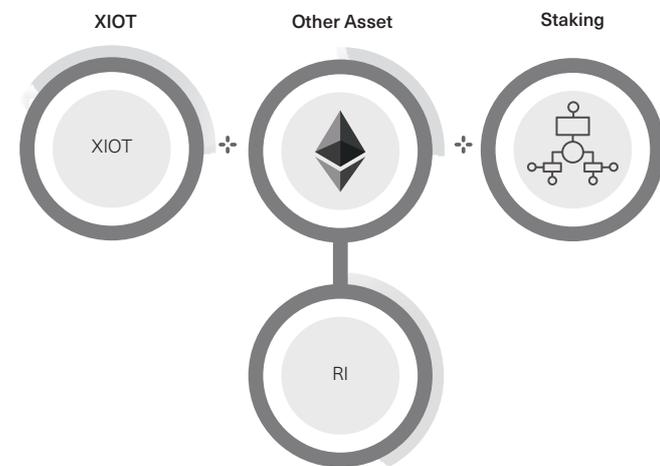


Locked Escrow (10%)	
Development Fund (6.5%)	
Community Airdrop (83.5%)	

[Escrow Wallet Link](#)

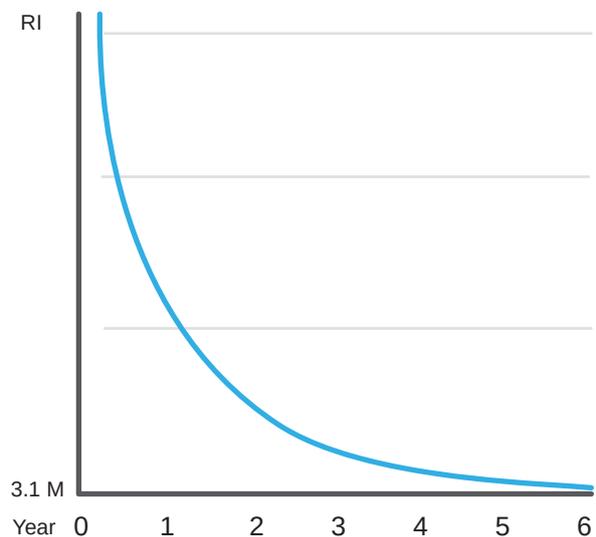
## Staking

XIOT tokens are staked in conjunction with another asset of choice to earn RI. RI can be claimed on the platform at any time, sent to an ERC20 wallet, and then freely traded on the open market.



A maximum of 3.1 million RI (18 decimal places) will be minted and paid to stakers over a period of 6 years. The staker will have the choice of which secondary asset to stake with XIOT. The approved list of assets will be determined by the core developers and may change over time as the space evolves.

### Estimated distribution



# Platform

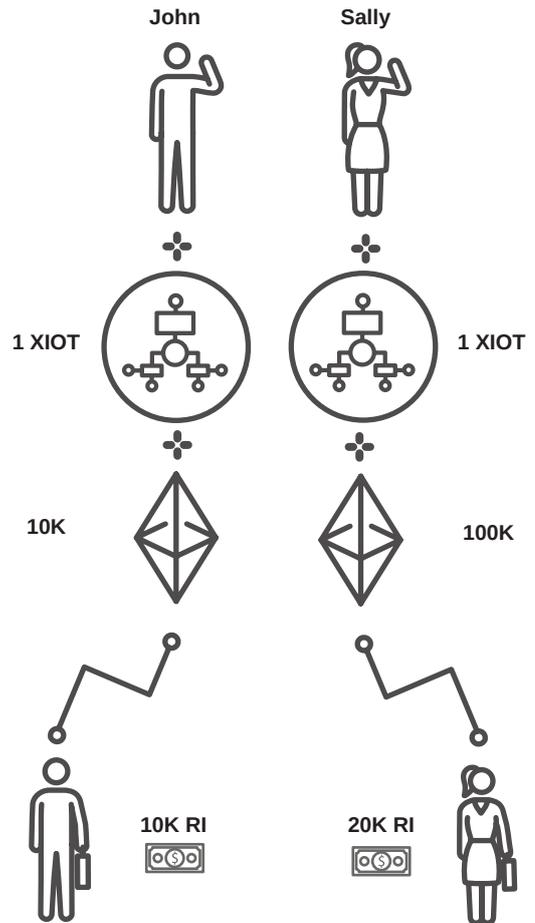
## Staking

The unique algorithm of the XIOTRI Platform allows for diminishing returns on excess stake. Here is an example:

John stakes 1 XIOT and \$10,000 worth of an additional asset.

Sally stakes 1 XIOT and \$100,000 worth of an additional asset.

John is rewarded with 10,000 RI. Sally is rewarded with 20,000 RI. Sally only received 2x the amount of RI even though she staked 10x the amount of assets. The algorithm allows more users to participate in the staking process and receive rewards rather than a few prosperous individuals becoming richer.



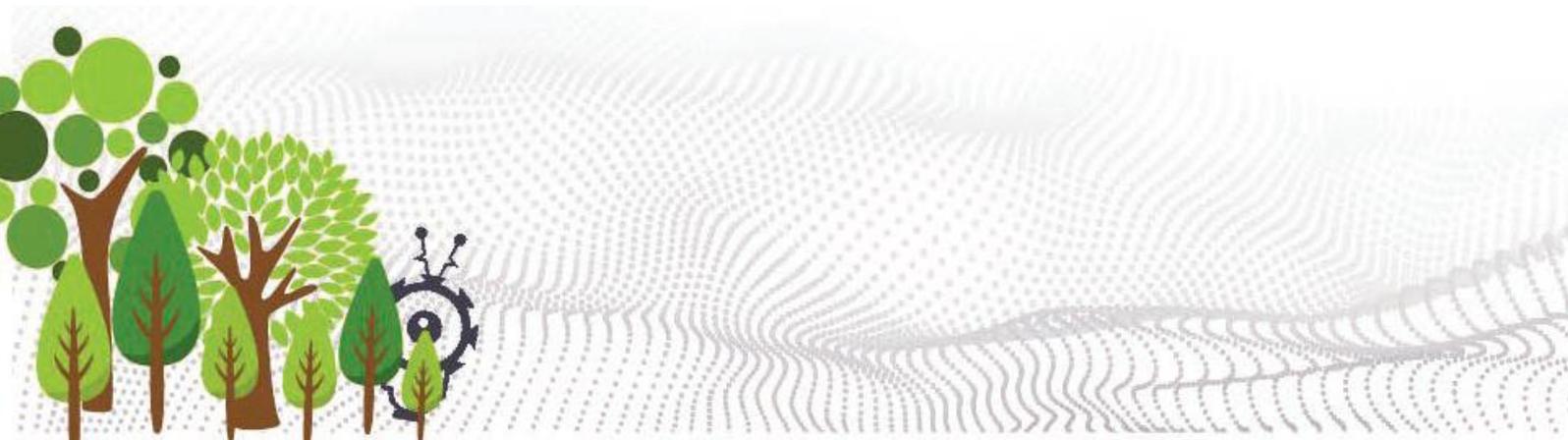
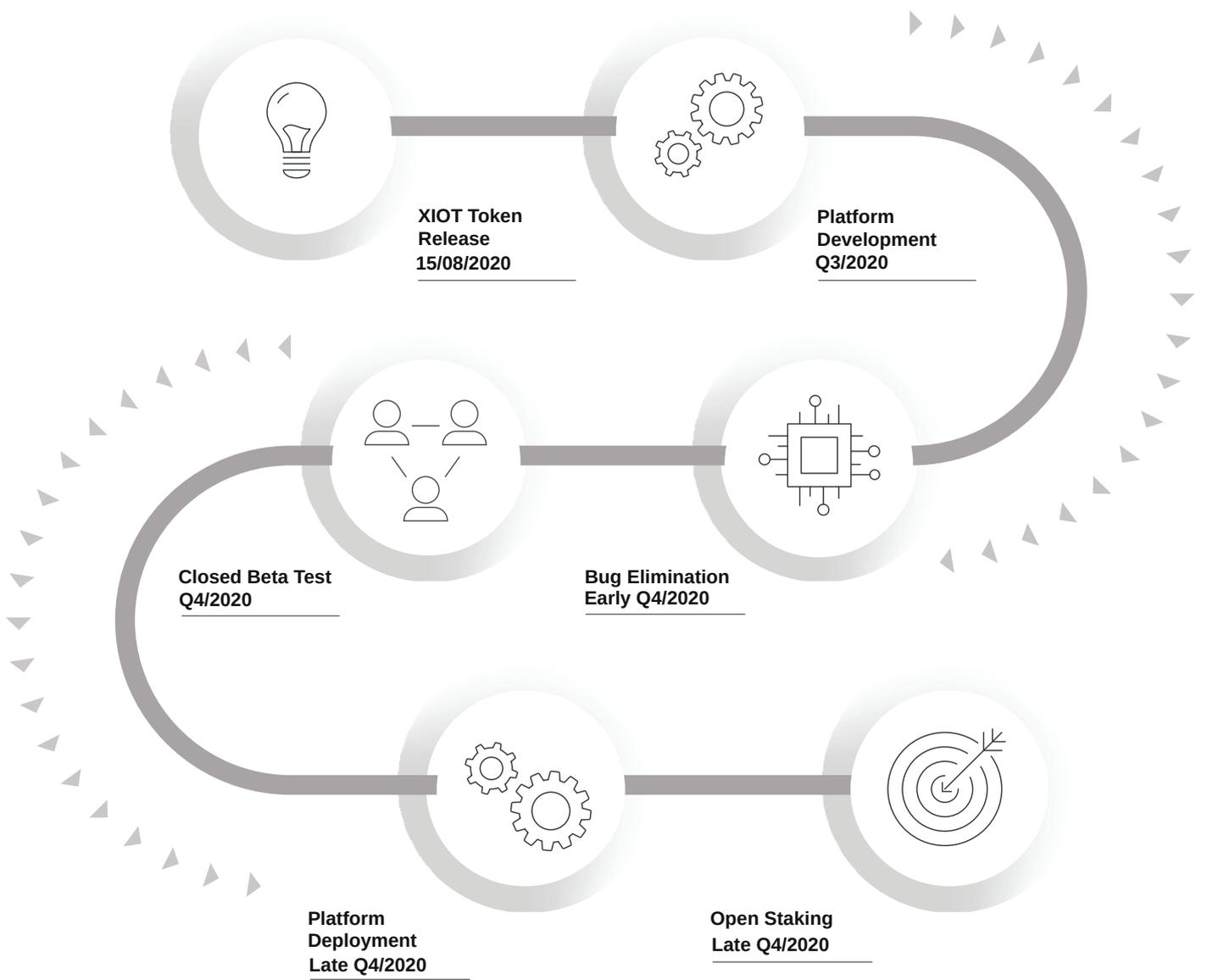
## Future Development

The XIOTRI team and tokens are chain agnostic. If an environment evolves that becomes more competitive than the Ethereum blockchain, the XIOT system may migrate to that chain and continue operation. Notice of at least 30 days will be given before a blockchain transfer is to occur and will be coordinated with exchanges.



# XIOTRI Roadmap

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