Lumira AI
Trading System Whitepaper

World-Leading Intelligent AI Trading System

Velqora Multi-Asset Research

2026

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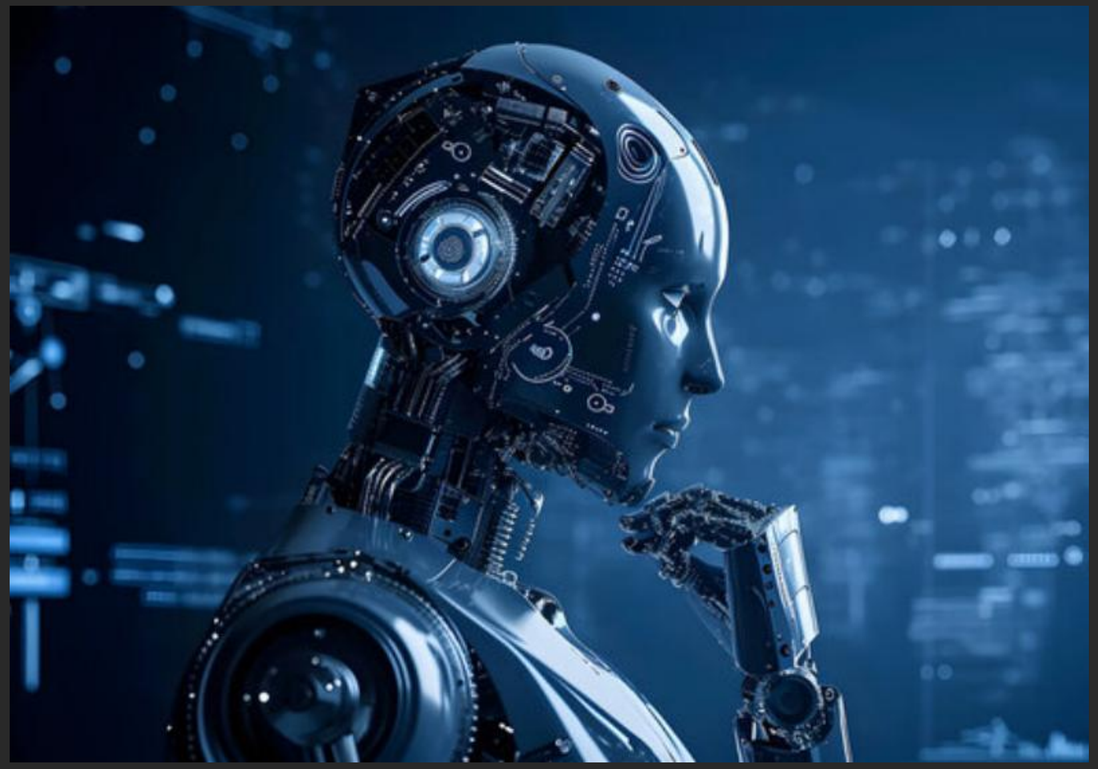

- Industry Background
- Lumira System Overview
- Technical Architecture
- Products and Services
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- Development Planning

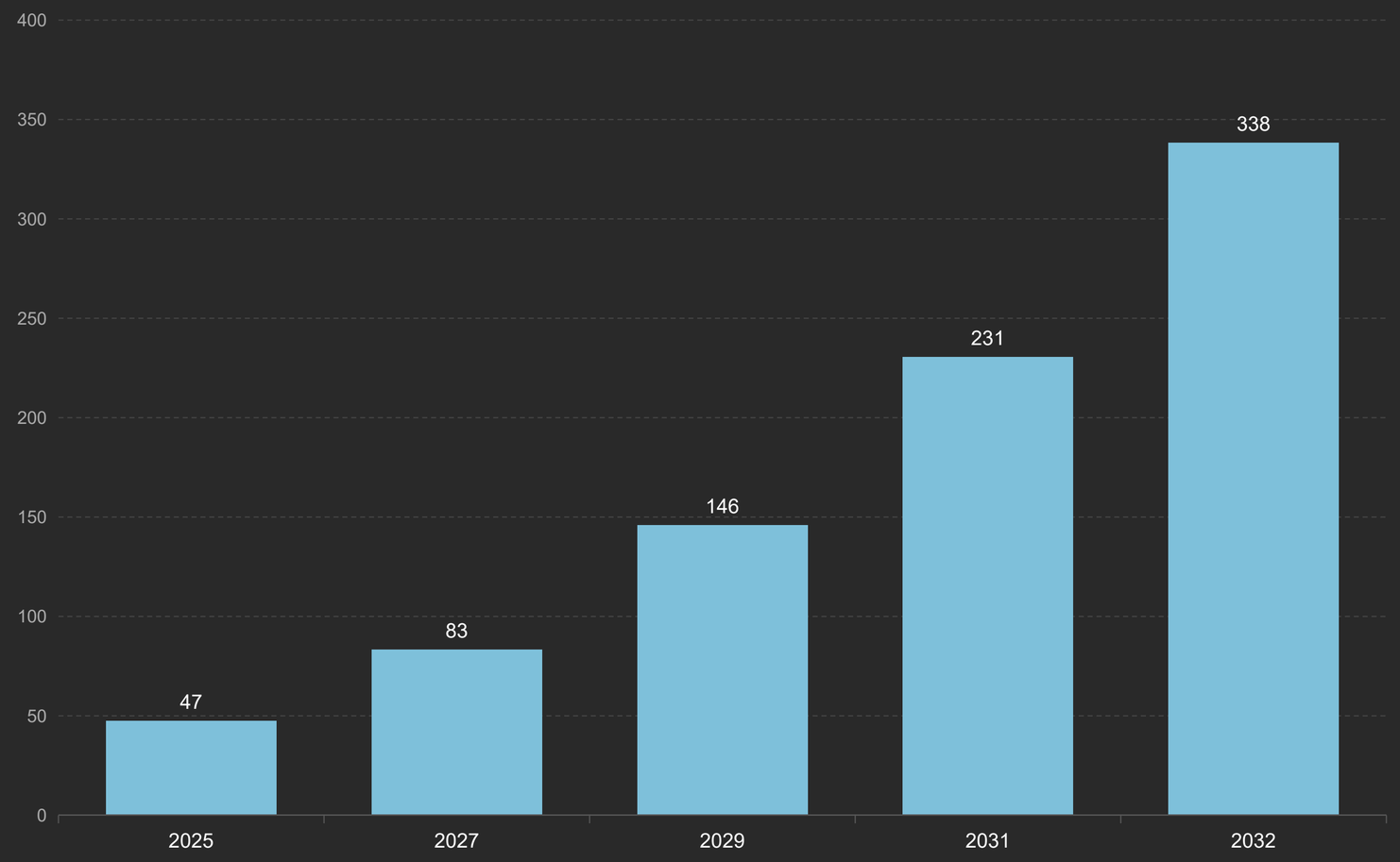
Six Core Chapters, Comprehensive Interpretation of the Lumira Ecosystem

01

Industry Background

Opportunities and Challenges in the AI Trading Era

Global AI Trading Market Overview



Key Data

2025 Market Size
$4.743B

2032 Projected Size
$33.82B

CAGR
32.4%

Generative AI Crypto Market
$1.01B → $4.32B

Four Core Drivers Fueling Market Growth

Deep Integration of AI and Machine Learning

AI-driven trading tools crossed the critical adoption threshold in 2026

Retail searches for automated trading-related terms grew by 140% between Q1 2025 and Q1 2026

User questions shifted from "What is an AI trading bot?" to "Which AI trading bot suits my portfolio?"

Accelerating Institutional Adoption

Financial institutions systematically integrating AI and crypto solutions into various corporate functions

Comprehensive coverage from risk management and compliance to customer service and operational efficiency

Forbes 2026 Crypto Outlook: Institutional adoption will continue to deepen

Rise of Autonomous AI Agents

The industry is moving toward the "DeFAI" era — Decentralized Finance Artificial Intelligence

Autonomous agents can independently handle portfolio rebalancing, automated yield farming, and complex liquidation strategies

Coinbase launched tools allowing AI agents to directly execute trades in June 2026

Cloud Computing Technology Adoption

Cloud-based solutions providing real-time market data access and fast trade execution

Seamless integration with trading platforms

Providing a solid technical foundation for large-scale deployment of AI trading systems

Deep Integration of AI and Cryptocurrency

Most Watched Market Phenomenon of 2026

- AI and crypto assets compete directly for power resources, investment capital, and market attention, while simultaneously showing high correlation in global macro news reactions and geopolitical event digestion capabilities
- AI-driven algorithmic trading systems increasingly rely on blockchain's transparency and programmability, while crypto market sentiment fluctuations profoundly affect AI model training data and application scenarios
- AI agents will achieve autonomous trading through crypto wallets, further deepening the mapping relationship between the two. This integration not only enhances trading efficiency but also injects new vitality into decentralized finance

Transformative Impact of Blockchain on AI Trading

Decentralized Transformation

Transactions are jointly verified and recorded by multiple nodes, making trading more direct, efficient, and secure

AI systems can achieve intermediary-free automated trade execution on this foundation

Fundamentally transforming the traditional financial intermediary model

Data Security and Transparency

Immutability ensures that once data is recorded, it cannot be altered

Providing authentic and reliable data foundations for AI model training and trading decisions

Transparency makes trading records publicly verifiable, enhancing system credibility

Smart Contract Empowerment

Automatically executed contract terms encoded on the blockchain

Automatically executing trades, risk management, and capital allocation when conditions are met

Improving trading efficiency and accuracy while eliminating human factor interference

Global Regulatory Environment and Compliance Trends

United States

- Eight U.S. House Democrats sent a letter to the SEC Chairman requesting clarification on the applicability of securities laws to AI agent trading of crypto assets

  Coinbase registered the AI agent "Coinbase Advisor" as an SEC-licensed investment advisor, becoming one of the world's first AI-driven financial tools operating under formal regulatory oversight

European Union

- EU AI Act and MiCA (Markets in Crypto-Assets Regulation) fully implemented

  Products using AI for automated market-making or asset management must comply with both MiCA financial regulations and AI Act transparency and risk management requirements

Industry Self-Regulation

- FINRA added a Generative AI chapter in its 2026 annual regulatory report

  Requiring enterprises to assess regulatory compliance obligations before deploying GenAI and establish governance frameworks to oversee GenAI usage

  Autonomous AI agents may require new oversight mechanisms, including action tracking and system access limitations

Lumira Compliance Commitment

Lumira embedded compliance into its core architecture from the outset, ensuring the system maintains continuous compliant operations amid evolving regulations

Compliance is not an option, but the cornerstone

Value and Significance of AI Trading

01

Creating Stable Returns for Investors

Providing investors with pathways to stable returns through scientific analysis methods and data-driven strategies

Compared to traditional trading, AI trading captures market opportunities more accurately and reduces trading risks

02

Enhancing Market Efficiency and Liquidity

Improving market efficiency, reducing trading costs, promoting market liquidity

24/7 uninterrupted operation with millisecond-level response, capturing micro-opportunities beyond human traders

03

Promoting Financial Democratization

Bringing strategies once exclusive to quantitative hedge funds and professional trading desks to ordinary investors

Lumira's Mission: To empower every investor with institutional-grade intelligent trading services

02

Lumira System Overview

A Legend of Intelligent Trading Rising from the Ruins

Founding Story: A Vision Rising from the Ruins

> *True wealth is not earning more, but enabling more people to escape poverty.*
>
> — Dr. Garrett Wexler

Founder Profile

Bachelor of Carnegie Mellon University(CMU), Master of Computer Science from ETH Zurich

Senior fund manager at a top Wall Street investment firm, leading global emerging market and multi-asset portfolio management with billions of dollars in AUM

After the 2008 crisis, found a new mission from the ruins: empowering ordinary people to reclaim their financial destiny

Founded Velqora Multi-Asset Research in 2012

Institutional Background and Core Mission

Velqora Multi-Asset Research

Founded in 2012, a new AI trading institution focused on the convergence of blockchain and artificial intelligence

Since its establishment, dedicated to combining technological innovation with market demand to provide global investors with precise, efficient trading tools and strategy solutions

Embedding "Bring rationality to investing, let wealth serve the people" into the development DNA

Long-term Vision

Becoming a world-leading AI trading technology platform, building a complete intelligent financial ecosystem covering AI trading, risk management, asset management, and education

Core Mission

- **Democratizing Intelligent Trading Through AI Technology**
  Bringing institutional-grade AI trading capabilities to every investor
- **Leading Industry Transformation Through Continuous Innovation**
  Drive the evolution of technical standards in the AI trading field
- **Earning Trust Through Transparent, Secure, and Reliable Services**
  All AI decision processes are traceable and auditable

Development History: Five Generations of Technology Iteration

2017

1.0 Quantitative Origin

Combining quantitative models with data algorithms, identifying investment opportunities through statistics and historical data

2019

2.0 Semi-Auto Assistant

Added EA semi-automated trading system, generating precise trading signals, with the rudiments of human logic

2021

3.0 Autonomous Awakening

Introducing machine learning, eliminating manual intervention, automatically executing trades based on AI algorithms

2024

4.0 Intelligence Revolution

Full AI engagement, perceiving trends, simulating master trader operations, an investor who understands market sentiment

2026

5.0 Wisdom Peak

Powered by IBM WatsonX Neural Network, human-like thinking and autonomous learning capabilities

From the quantitative origin of 2017 to the wisdom peak of 2026, Lumira has undergone five generations of technological iteration

Each generation represents a qualitative leap, from "Assistant" to "Intelligent Trader" to "Market-Savvy Investor"

Today, Lumira has evolved into a super-intelligent agent powered by the IBM WatsonX neural network

Gen 1 to Gen 3: From Quantitative to Autonomous

2017

Lumira 1.0 Quantitative Origin

The combination of quantitative models and data algorithms

Rapidly identifying potential investment opportunities through vast statistical and market historical data

Though still an "assistant," it showed the financial world for the first time that rational decision-making can surpass human emotion

2019

Lumira 2.0 Semi-Auto Assistant

"The Sprouting of Consciousness"

Added EA semi-automated trading system—capable of not only analysis but also generating precise trading signals

Beginning to exhibit the rudiments of human logic—not just computation, but judgment

2021

Lumira 3.0 Autonomous Awakening

A qualitative leap — completely free from manual intervention

Automatically executing trades based on AI algorithms and real-time data

Deep learning extracts higher-order features from data, capable of learning human traders' behavior patterns

Becoming an autonomous "Intelligent Trader"

Gen 4 to Gen 5: From Intelligence Revolution to Wisdom Pea

2024 Lumira 4.0 Intelligent Trading Revolution

After full AI engagement, Lumira's thinking began to approach human-level

No longer just computing from data, but capable of **perceiving trends**, **simulating trading masters'** operational habits, capital management, and risk control logic

Becoming flexible, decisive, and composed—an intelligent investor who "understands market sentiment" is born

2026 Lumira 5.0 Wisdom Peak

Equipped with the **IBM WatsonX Neural Network System**, officially gaining human-like thinking and autonomous learning capabilities

Not only analyzing data but predicting markets, distilling logic from the history of world-class traders

Combining real-time market data to create the most adaptive personalized strategies

5th Generation Core Breakthrough

Integrating AI with IoT, cloud computing, big data, and other technologies to build intelligent solutions

Focusing on AI applications across all financial markets, building a super-intelligent trading system covering all asset classes and trading cycles

"The Arrival of Miracles" — This is not only a victory of technology, but the crystallization of conviction

Core Team Introduction

Velqora Multi-Asset Research has a core team of AI quantitative analysts, technical experts, and blockchain specialists. With outstanding professional expertise and rich experience, laying a solid foundation for the company's growth

Team members hail from world-class universities and financial institutions, covering quantitative research, system architecture, blockchain development, operations management, and legal compliance

Garrett Wexler

Founder and CEO

Aldric Hawthorne

Chief Operating Officer

Bartholomew Crenshaw

Market Advisor

Cornelius Thibodeaux

Chief Quantitative Analyst

Edgar Whitfield

Chief Marketing Officer

Grover Pendleton

Legal Counsel

Orville Winthrop

Chief Technology Expert

Sylvester Pritchard

Strategy Advisor

03

Technical Architecture

Full-Chain Intelligent Trading System

Technical Architecture Overview: Four Core Layers

Monitoring and Feedback Layer

Performance Attribution · Risk Review · Model Iteration · Anomaly Detection

Trade Execution Layer

Order Management · Smart Routing · Slippage Control · Multi-Exchange Access

Intelligent Decision Layer

Multi-Dimensional Neural Decision System · Adaptive Learning Engine · IBM WatsonX

Data Perception Layer

Multi-source Data Collection · Real-time Cleaning · Feature Engineering · Data Lineage

INPUT

Each layer communicates through standardized interfaces, ensuring system loose coupling and scalability, achieving end-to-end data flow closed loop

Data Perception Layer: Processing 1.5PB of Data Daily

The system processes over 1.5PB of structured and unstructured data daily

Market Data

Real-time prices, trading volumes, and order book depth (L2/L3 data) for global stocks, futures, forex, and cryptocurrencies

On-Chain Data

Blockchain transaction records, smart contract interactions, whale address movements, liquidity pool changes

Fundamental Data

Listed company financial statements, earnings forecasts, valuation metrics, industry analysis reports

Alternative Data

News information, social media sentiment, project whitepapers, technical documentation

Data Processing Pipeline

Data Cleaning and Standardization

Automatically identifying and correcting discrepancies between different data sources, timestamp consistency verification

→

Feature Engineering

Extracting high-order features from raw data, building proprietary factor systems

→

Data Lineage Management

Data sources, processing procedures, and timestamps for every decision are traceable

→

Decision Input

High-quality data input to the intelligent decision layer, ensuring precise and reliable decisions

Intelligent Decision Layer: Multi-Dimensional Neural Decision System

Macro Perception Module

Analyzing the long-term impact of global macroeconomic indicators, monetary policy, and geopolitical events on markets

LSTM/Transformer trend analysis

Micro Insight Module

Real-time parsing of order book data, on-chain capital flows, and whale address movements

120,000 concurrent requests processed per second

Sentiment Analysis Module

NLP technology quantifies market greed and fear indices

Specialized in fine-tuning large language models for finance and crypto domains

Multi-Agent Collaboration

Analysis/Risk Control/Execution Agent Collaborative Decision-Making

Perception→Analysis→Decision→Execution autonomous loop

The multi-dimensional neural decision system is Lumira's "brain," composed of multiple deep neural network modules and AI inference engines

Modules engage in reasoning, negotiation, and collaborative decision-making through structured protocols

Forming a complete autonomous decision-making loop of Perception→Analysis→Decision→Execution

Adaptive Learning Engine: Key to Continuous Evolution

"Every trade is a self-upgrade; every fluctuation is an intelligent awakening"

Real-time Feedback Loop

Every trade's P&L result serves as a reinforcement learning reward signal, fine-tuning model parameters in real-time

Adopting Deep Reinforcement Learning (DRL) algorithms, continuously optimizing trading decisions through environmental feedback

Strategy Evolution Logic

The engine can identify signs of existing strategy failure in emerging market environments, automatically generating, backtesting, and deploying new strategy variants

LLM-driven evolutionary framework continuously generates and iteratively improves trading strategies

Continuous Intelligent Awakening

The Never-Ending Essence of Evolution

Learning from historical data, with greater emphasis on learning from real-time markets and top traders' behavior for continuous self-upgrade

The adaptive learning engine is the key to Lumira's **continuous evolution capability**

It learns not only from historical data but focuses on learning from real-time markets and top traders' behavior

This is the fundamental difference between Lumira and traditional quantitative systems

IBM WatsonX Neural Network System

Breaking the Shackles of "Mechanical Trading"

- **Extensive Strategy Matrix**: Built-in multi-dimensional strategy groups including trend tracking, reverse arbitrage, range oscillation, and risk hedging, covering all market environments
- **Intelligent Strategy Routing**: Automatically switching to the most suitable strategy mode based on real-time identified "market structure"—trend tracking in strong trending markets, range arbitrage in oscillating markets
- **Shadow Mode Deployment**: New strategies run in parallel in real market environments without directly affecting trading decisions until they stably outperform current production models

Core Advantages

Flexibility

Achieving the perfect unity of AI flexibility and traditional trading rigor

Adaptability

Distilling logic from world-class traders' history, creating personalized strategies with real-time market data

Predictability

Not only analyzing data but predicting market trends and positioning ahead

Security

Shadow mode ensures new strategies won't negatively impact existing trades

Trade Execution Layer: Millisecond-Level Intelligent Execution

Order Management System

Supporting multiple order types including limit orders, market orders, stop-loss orders, and iceberg orders

Automatically splitting large orders into multiple sub-orders to control market impact costs

Smart Order Routing

Real-time analysis of depth and liquidity across multiple markets

Automatically selecting optimal execution paths, saving an average of **0.23%** in trading costs

Multi-Exchange Connectivity

Direct connection to global mainstream exchanges through standardized interfaces

Supporting cross-market trading between traditional financial and crypto markets

Slippage and Latency Control

Built-in slippage model for real-time expected slippage estimation and dynamic order strategy adjustment

Edge servers deployed in major global financial centers, ensuring millisecond-level response

The trade execution layer is responsible for converting signals from the intelligent decision layer into actual trading operations

From order management to smart routing, from multi-exchange connectivity to latency control

Every component is meticulously designed to ensure efficient, precise, and low-cost trade execution

Global Cloud Collaboration: Global Neural Grid

Hybrid Cloud Architecture

Integrating global computing nodes from Amazon Web Services (AWS), Microsoft Azure, Google Cloud, and IBM Cloud

Core computing modules deployed on private cloud for security

Some data processing and user interfaces leverage public cloud elastic scaling capabilities

Edge Computing Nodes

Deploying edge servers in major global financial centers

Ensuring millisecond-level response for data interaction and order execution with exchanges

Microsecond order routing, capturing the smallest market opportunities

Elastic Compute Scheduling

Distributed elastic computing architecture, automatically adjusting resource allocation based on real-time load

Auto-scaling computing power during high market volatility

Auto-scaling down during low periods for cost optimization

Deep Integration of AI and Blockchain

AI Optimizes Blockchain

- **Efficient Data Processing**: Through machine learning algorithms, automatically extracting features and patterns from massive blockchain data, rapidly identifying valuable information
- **Precise Prediction**: Training with authentic, reliable data on the blockchain, analyzing trading history and price fluctuations of different assets to build prediction models
- **Smart Contract Optimization**: Analyzing smart contract execution, identifying potential issues and risks, automatically adjusting contract terms based on market changes

Blockchain Secures AI

- **Data Authenticity and Reliability**: Decentralization and immutability ensure data authenticity and reliability in AI trading systems
- **Trading Security and Transparency**: Through encryption and distributed ledgers, trading information is securely stored and transmitted with publicly transparent records
- **Preventing Data Tampering and Fraud**: Immutability effectively prevents data tampering and fraud, with traceable transaction records

The deep integration of AI and blockchain is one of Lumira's **core competitive advantages**
The two complement each other—AI enhances blockchain data value extraction capabilities
Blockchain provides AI trading with secure, transparent, and trustworthy infrastructure

Performance and Advantages Summary

01
High Accuracy

Data-Driven Precision Analysis

Continuous model optimization: Genetic algorithms, reinforcement learning, and other methods enable models to adapt to market changes

Rigorous risk control: VaR/CVaR assessment, dynamic stop-loss, and stress testing form a three-tier risk control system

02
Rapid Response

Efficient Data Processing: Distributed Computing and Parallel Processing

Millisecond-level response capability

Microsecond order routing: High-speed trading interfaces and edge node deployment

03
24/7 Monitoring

24/7 Market Monitoring

Intelligent early warning: Automatic alerts for abnormal fluctuations

Continuous operation ensures no trading opportunity is missed

04
Data Lineage

Complete Data Tracking System

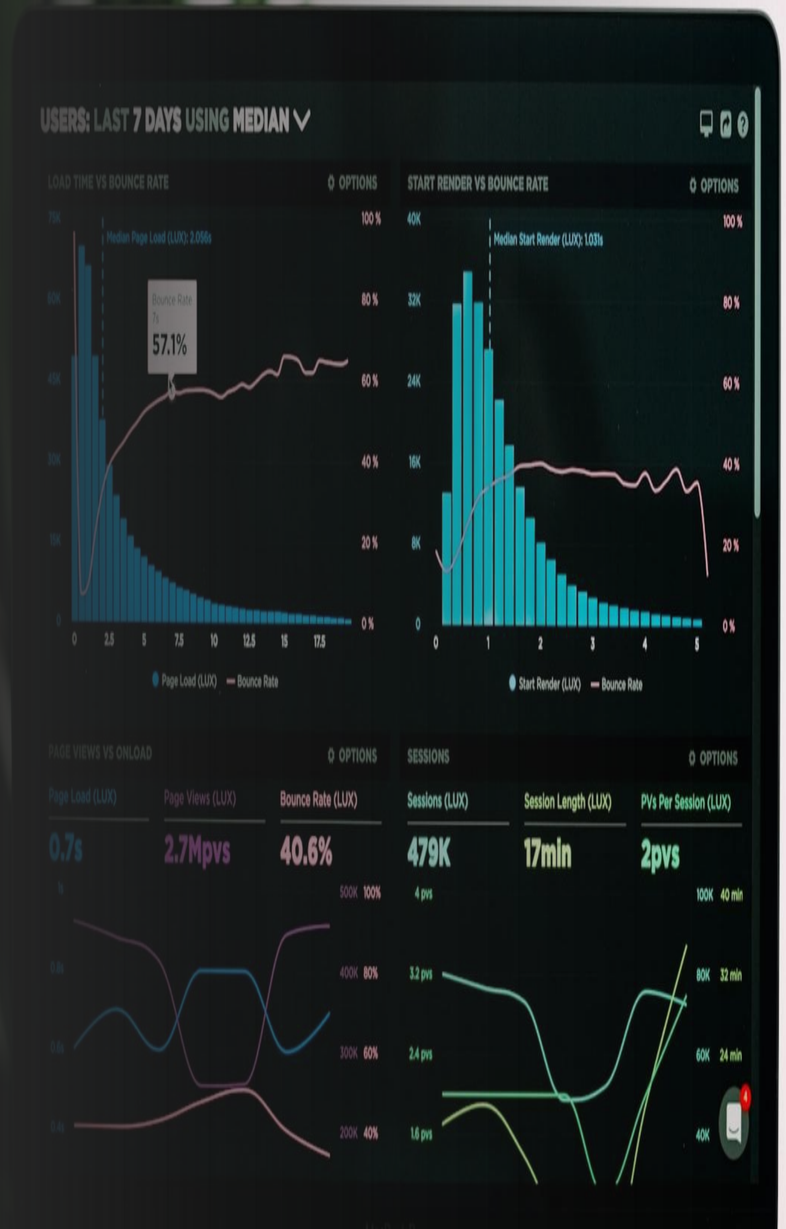
Data sources, processing procedures, and timestamps for every trading decision are traceable

Meeting compliance audit requirements

04

Products and Services

Complete product system covering all user tiers



Lumira Core Version Matrix Overview

Lite Personal Finance Version

One-Click Smart Investing, Effortless Wealth Management

Target Users
Individual investors new to AI trading, general wealth management users

Core Features
· One-Click Smart Invest, Auto Strategy Matching
· 24/7 Automatic Operation
· Stable Strategy Portfolio
· Intuitive Data Dashboard
· Mobile-First

Pro Professional Trading Version

Strategy Freedom, Alpha Hunter

Target Users
Professional traders, career investors, veteran crypto players

Core Features
· Advanced Strategy Editor
· High-Frequency Arbitrage Tools
· Smart Grid and Martingale
· Long-Short Portfolio Hedging
· Millisecond-Level Market Data Feed

Inst Institutional Version

Private Deployment, Full-Stack Risk Control

Target Users
Hedge funds, family offices, asset management companies

Core Features
· Fully Private Deployment
· Exclusive Computing Cluster
· Multi-Account Hierarchical Risk Control
· Compliance Audit Tracking
· Dedicated Client Success Manager

Lite Personal Finance: Making Smart Trading Accessible to All

One-Click Smart Investing, Effortless Wealth Management

Core Features

- **One-Click Smart Invest**: Auto-matches optimal strategy portfolio after risk assessment
- **24/7 Auto-Run**: All-weather market monitoring for "passive income"
- **Stable Strategy Portfolio**: Medium-low risk arbitrage, index enhancement,DCA optimization
- **Intuitive Data Dashboard**: Clear and easy-to-understand return curves, position distribution, and risk indicators
- **Mobile-First**: Deeply optimized for mobile, manage investments anytime, anywhere

Applicable Scenarios

· Salary Wealth Management
· Retirement Reserve
· Education Fund Planning
· Idle Asset Appreciation

Launch intelligent trading without any programming or finance background

Pro Professional Trading: Empowering Professional Traders

Strategy Freedom, Alpha Hunter

Core Features

- **Advanced Strategy Editor**: Drag-and-drop building of proprietary multi-factor models
- **High-Frequency Arbitrage Tools**: Statistical arbitrage, cash-futures arbitrage, cross-market arbitrage
- **Smart Grid and Martingale**: Advanced parameter optimization capabilities
- **Long-Short Portfolio Hedging**: Multi-asset, multi-direction hedge portfolio construction
- **Deep Order Book Analysis**: Real-time L2 data parsing, insight into institutional movements
- **Smart Order Routing + Millisecond-Level Market Data**

Applicable Scenarios

· Intraday Trading
· High-Frequency Arbitrage
· Cross-Market Hedging
· Trend Following
· Event-Driven Trading

Providing professional traders with a complete strategy toolkit

Institutional Investment Version

Private Deployment, Full-Stack Risk Control

Deployment and Performance

- Fully private deployment, data never leaves the premises
- Exclusive GPU/CPU Computing Cluster
- Global edge node access with microsecond trading latency

Risk Control and Compliance

- Multi-account hierarchical risk control, independently setting permissions and limits
- Complete compliance audit tracking, meeting regulatory requirements
- Customized API interfaces, seamless integration with existing systems

Exclusive Services

· Personalized Strategy Deep Customization
· Joint R&D with Core Algorithm Team
· 24/7 Dedicated Client Success Manager
· Full-Process Technical Support
· Strategy Optimization Consulting

Providing institutional clients with the highest level of service and protection

Stock AI Trading Products

Covering major global stock markets

Multi-Factor Stock Selection

Building factor libraries from multiple dimensions including value, growth, quality, momentum, and sentiment

Dynamically screening assets with alpha generation potential

T0 Algorithmic Trading

Leveraging machine learning and strategy network enhancement algorithms

Assisting investors in intraday round-trip trading to capture spread profits

Event-Driven Strategy

Real-time monitoring of earnings releases, rating adjustments, news sentiment, and other events

Automatically triggering trading decisions

Intelligent Rebalancing Optimization

Based on market conditions and portfolio risk exposure

Automatically recommending or executing rebalancing operations

Real-time scanning and screening of thousands of stocks through deep learning models

From multi-factor stock selection to T0 algorithms, from event-driven to intelligent rebalancing

Lumira Stock AI Trading provides investors with comprehensive intelligent equity trading solutions

Crypto Asset AI Trading Products

Complete intelligent trading solutions for 24/7 non-stop operation in high-volatility markets

Spot Grid Trading

Intelligently setting price ranges and grid density, automatically buying low and selling high in oscillating markets to accumulate profits

Perpetual Contract Strategy

Supporting long-short dual-direction positions, combining trend tracking and reversal signals, automatically managing leverage and margin

Cross-Exchange Arbitrage

Real-time monitoring of price differences between major exchanges, automatically executing arbitrage and cash-futures arbitrage

DeFi Yield Optimization

Automatically finding optimal liquidity pools and staking strategies for dynamic annualized yield optimization

On-Chain Data Alerts

Monitoring whale address movements, large transfers, contract deployments, and other on-chain signals to anticipate market changes in advance

Futures and Commodities AI Trading Products

Trend Following Strategy

Multi-timeframe trend recognition algorithms

Capturing primary uptrends in trending markets for maximum returns

Mean Reversion Strategy

Identifying instruments that have deviated excessively from reasonable ranges

Executing reverse trades to profit from price mean reversion

Cross-Asset Arbitrage

Analyzing price relationships between related instruments

Capturing arbitrage opportunities from abnormal price spread fluctuations

Macroeconomic Factor Model

Incorporating macro indicators such as CPI, PMI, and interest rate decisions into the model

Improving medium-to-long cycle strategy accuracy

Futures and commodities trading strategies integrating macroeconomic factors with micro price behavior analysis

From trend following to mean reversion, from cross-asset arbitrage to macro factor models

Lumira provides comprehensive intelligent trading coverage for futures and commodities markets

Multi-Risk Level Product Matrix

Risk Level	Target Annualized Return	Max Drawdown	Strategy Focus	Compatible Version
Conservative	5%-10%	≤5%	Bond Enhancement, Fixed-income-like, Hedge Arbitrage	Lite / Pro / Inst
Stable	10%-20%	≤15%	Multi-factor Stock Selection, Index Enhancement, Grid Trading	Pro / Inst
Progressive	20%-40%	≤30%	Trend Following, Futures CTA, Crypto Contracts	Pro / Inst
Aggressive	40%+	No Hard Constraints	High-frequency Arbitrage, Leverage Strategies, Event Trading	Inst (Exclusive for Professional Investors)

Product Design Philosophy

- Each asset class offers multiple risk level options, allowing users to flexibly configure based on their risk tolerance
- From conservative to aggressive, from personal finance to institutional investing, Lumira provides every investor with the optimal risk-return portfolio
- Risk levels are tied to version permissions, ensuring users trade only within their understood risk range

Customized Solutions

Feature Customization

- **Data Collection and Cleaning**: Integrating institutional proprietary data sources with third-party vendors
- **Strategy Backtesting Engine**: High-speed distributed backtesting environment, large-scale parameter optimization
- **Risk assessment Dashboard**: Customized risk monitoring large screen, real-time risk indicator tracking

Data Customization

- **Dedicated Data Interface**: Ensuring efficient and accurate access to required data
- **Data Cleaning Standardization**: Quality validation, missing value handling, format unification
- **Feature Engineering Collaboration**: Joint development of proprietary factors and feature systems

Security and Compliance

- **AES-256+TLS1.3** dual encryption ensuring data transmission and storage security
- **Hierarchical Permission Management**: Multi-role, fine-grained feature and data access control
- Compliant with **GDPR/CCPA/MiCA** and securities regulations of respective countries

Lumira deeply understands the unique needs of institutional clients in financial markets

A complete customization service system has been built, covering functionality to data, security to compliance

Ensuring every institutional client receives solutions best suited to their business model

Consulting and Training Services

Consulting Services

- **Strategy Diagnosis**: Comprehensive assessment and optimization recommendations for clients' existing trading strategies
- **Portfolio Optimization Recommendations**: Providing asset allocation plans based on market conditions and client objectives
- **Market Insight Reports**: Regular in-depth market analysis and strategy research reports
- **Emergency Response Support**: Providing real-time decision support during extreme market volatility

Training System

Course Name	Content	Target Users	Pricing / Availability
Beginner Course	AI Trading Basics, Platform Operation, Risk Awareness	Lite Users	Free
Advanced Bootcamp	Strategy Development, Model Tuning, Risk Management	Pro Users	Regular Schedule
Master Workshop	Advanced Factor Mining, Institutional Portfolio Management	Inst Clients	Exclusive Customization

05

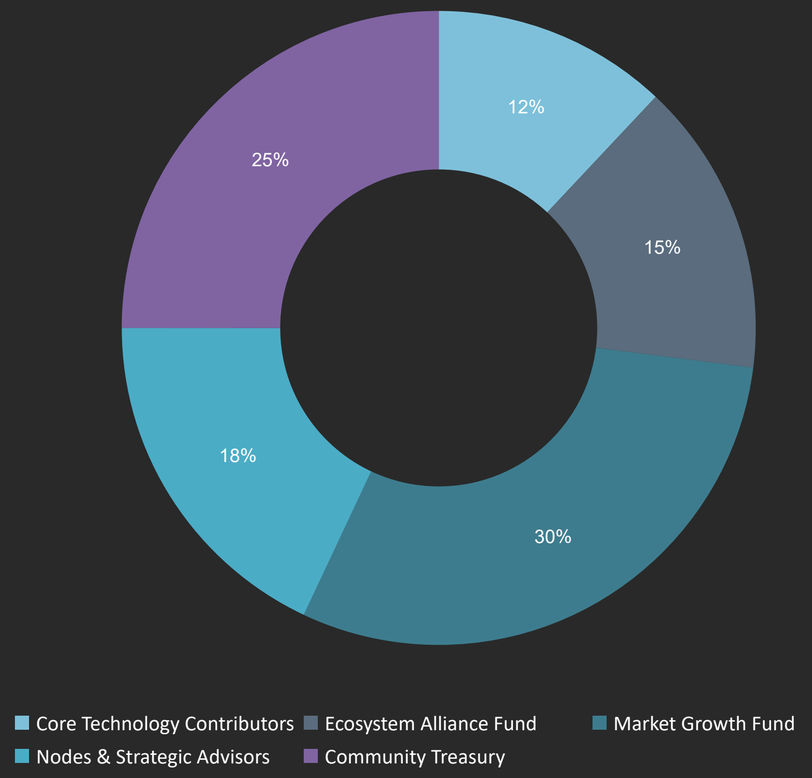
Token Economics

LMA Token-Driven Ecosystem Closed Loop

LMA Token Introduction and Allocation

Token Name: Lumira Token (LMA)
Blockchain: Solana Blockchain
Total Supply: 500,000,000 tokens (Never to be increased)
Positioning: The "energy source" and "governance credential" driving the entire Lumira ecosystem

Allocation Target	Proportion	Purpose
Core Technology Contributors	12%	Sustaining core AI algorithm and technology iteration
Ecosystem Alliance Fund	15%	Expanding the global partnership network
Market Growth Fund	30%	Large-scale promotion, KOL engagement, and education subsidies
Nodes & Strategic Advisors	18%	High-value incentives for nodes and strategic leaders
Community Treasury	25%	Ecosystem incentives and liquidity



Ecosystem Token: Gateway to the Super Brain

Service Payment

- LMA is the sole payment medium within the system
- Users need to consume LMA to pay for AI strategy services, subscribe to premium algorithm modules, and use advanced APIs
- All services within the Lumira ecosystem are priced and settled in LMA

Feature Unlocking

- Staking a certain amount of LMA unlocks different levels of service permissions
- From basic copy-trading strategies to top-tier exclusive strategies customized in real-time by the "Adaptive Learning Engine"
- The more you stake, the more powerful features you unlock

Ecosystem Closed Loop

- LMA is deeply embedded in every critical component of the system, forming a vibrant closed-loop economy
- Users pay for services with LMA → Platform earns revenue → Revenue used to buy back and burn LMA → LMA supply decreases, value increases
- This closed loop ensures the long-term value of LMA tokens and the co-growth with the Lumira platform

Governance Credential: Shaping the Brain's Evolution Direction

Strategy Parameter Voting

Holders have the right to participate in community voting on Lumira AI's core parameters

Such as global risk tolerance, maximum drawdown, jointly adjusting the "Brain's" investment style

Strategy Direction Governance

The community can propose and vote on future R&D priorities and strategy optimization types

Guiding Lumira's evolutionary path, achieving true community co-governance

Treasury Fund Proposals

Having decision-making authority over the use of ecosystem treasury funds

Including technical R&D, market partnerships, security audits, achieving true decentralized autonomy (DAO)

LMA holders are not only investors but also **co-builders** of the Lumira ecosystem

Through governance mechanisms, every holder can participate in Lumira's development direction decisions

This is the core philosophy of decentralized governance—Co-build, Co-govern, Co-share

Incentive Mechanism and Value Capture

Incentive Mechanism: Contribution is Mining

- **Data Contribution Rewards**: Users earn LMA rewards by authorizing anonymous sharing of trading data or providing valuable alternative data sources, which will be used to train more powerful AI models
- **Strategy Feedback Rewards**: High-quality users who actively participate in strategy backtesting and provide effective feedback will receive system rewards, becoming part of Lumira's "Adaptive Learning Engine"
- **Liquidity Provision Incentives**: Users providing liquidity for LMA trading pairs receive trading fee sharing and LMA token incentives, ensuring healthy token ecosystem development

Value Capture Mechanism

Profit Buyback and Burn

A portion of Lumira system's trading profits will be used for periodic LMA buybacks and burns, creating continuous deflationary pressure

Staking Dividends

Another portion of profits will be used to buy back LMA, distributed to users who stake LMA in official staking contracts, sharing platform revenue

Through the dual-wheel drive of incentive mechanisms and value capture, LMA tokens achieve a **positive cycle** within the ecosystem

Users contribute and earn rewards → Platform growth generates profits → Profits buy back and burn tokens → Holders benefit

This design ensures the long-term symbiotic relationship between LMA and the Lumira platform

06

Development Planning

Short, Medium, and Long-term Strategic Blueprint

Short-term Plan (1-2 Years): Building the Foundat

01
Talent Development

Actively recruiting professionals in quantitative analysis, financial engineering, data science, and related fields

Forming a high-quality, innovative team

Conducting internal training and knowledge-sharing activities to enhance team members' professional skills

02
Data Collection and Organization

Establishing comprehensive data collection pipelines

Broadly collecting financial market data, macroeconomic data, and related information

Organizing, cleaning, and storing collected data to ensure accuracy and usability

03
AI Strategy R&D

Focusing on AI trading strategy R&D in stocks, futures, forex, and other fields

Building strategy backtesting systems for rigorous backtesting and optimization of developed strategies

Ensuring strategy effectiveness and stability

04
Client Expansion

Actively engaging with financial institutions, high-net-worth clients, and other potential customers

Promoting Velqora Multi-Asset Research's services and products

Providing customized AI strategy solutions to meet different client needs

Mid-term Plan (3-5 Years): Continuous Innovation

01
Technology Upgrade

Continuously introducing the latest AI technologies and algorithms, such as deep learning, reinforcement learning, etc.

Upgrading and optimizing existing AI trading systems to improve performance and accuracy

Exploring emerging technology applications in trading, maintaining technological leadership

02
Product Innovation

Developing new AI trading products and services based on market demand and client feedback

Expanding trading instruments to cover more financial markets and asset classes

Providing diversified portfolio management solutions to meet different clients' investment needs

03
Industry Partnership

Establishing strategic partnerships with financial institutions, technology companies, and others

Jointly conducting R&D projects, achieving resource sharing and complementary advantages

Participating in industry standard setting, enhancing the company's influence and voice in the industry

04
Risk Management

Establishing a comprehensive risk management system for full monitoring and management of trading risks

Developing risk warning models to timely identify and address potential risks

Ensuring client asset security and maintaining stable company operations

Long-term Plan (5+ Years): Leading the Future

01
Global Expansion

Gradually expanding overseas markets, establishing a global business network

Establishing branch offices or partnership hubs in different countries and regions

Providing localized AI trading services and support for global clients

02
FinTech Innovation

Continuously investing in fintech research and innovation, exploring deep integration of AI with blockchain and other emerging technologies

Developing disruptive financial products and services, leading industry transformation

Driving the construction and development of the fintech ecosystem

03
Social Responsibility

Actively participating in financial literacy programs, enhancing public financial education

Promoting compliance and transparency in AI trading, maintaining market order

Creating long-term value for society, achieving a win-win of economic and social benefits

04
Brand Building

Building a world-renowned AI trading brand, establishing an industry benchmark image

Earning client trust and reputation through quality service and outstanding performance

Becoming the preferred AI trading partner for global investors

Development Vision

Democratizing AI Trading Globally, Driving Wealth Growth Through Intelligence

Velqora Multi-Asset Research is committed to becoming a world-leading AI-driven multi-asset trading institution. Through continuous innovation and exceptional service, we provide every investor with intelligent, efficient, and reliable trading solutions. We believe AI technology will fundamentally transform the future of financial trading, and we stand at the forefront of this revolution.