



-VISION NETWORK LITEPAPER V2.0-
(JULY 2020)

WEALTH MANAGEMENT
Simplified Decentralized Revolutionized





TABLE OF CONTENTS

| | |
|-------------------------------------|-------|
| ABSTRACT | 3-4 |
| MISSION AND VISION | 5 |
| OVERVIEW | 6-8 |
| VISION BRIDGE. | 9-10 |
| VISION NETWORK ECOSYSTEM | 11 |
| VISION NETWORK GOVERNANCE | 12 |
| VISION NETWORK TOKEN. | 13-16 |
| ADVANTAGES AND RISKS | 17-18 |
| ROADMAP | 19 |
| CONCLUSION. | 20 |



ABSTRACT

In traditional economies the financial sector possesses colossal wealth, with the banking sector worth over **7 trillion Euros** and global stocks holding **77 Trillion EUR in value**. It was foreseeable that the financial sector of digital assets would be a leading value proposition. This sector, popularly referred to as decentralized finance (DeFi) is now nearing **3.5 billion EUR in locked value**. This sector allows individuals to benefit from the profit producing features of many traditional financial products. The 202 Billion EUR in net income annually that goes to banks can now **go to individuals**. DeFi enables individuals to act as the lender, liquidity provider, financier, investment bank, financial manager, etc. Anyone and everyone can become a bank and take those profits traditionally reserved for banks back into their own pockets. Traditional models of .25% APY are outdated and inordinately benefit the wealthy and elite, while DeFi gives the power and the profits back to the people.

However, there is an inherent impediment in the decentralized finance model and it is in the name itself. “Decentralization” creates complications, as by definition, it takes away organizational coherence. In traditional finance, a centralized entity (wealth manager or bank) is responsible for organizing the many financial options open to investors. This is especially well known to the wealthy who create “Family Offices” that organize and distribute their wealth to the **highest return investments**, however, there is no such central entity, by definition, in decentralized finance.

A barrier to entry in the current DeFi ecosystem is that individuals are constantly forced to chase the best returns by staying up to date on dozens of options, many of which often change daily. One week, investors see an attractive 17% APY available for supplying their Basic Attention Token (BAT) on Compound, and the next week see rates go down to .17% APY. Meanwhile, they could have been making **8% holding BAT on Crypto.com**. The time and energy it takes to stay current on all of the DeFi options available to investors, and staying current on which ones give the best returns, is not only a barrier to entry but a barrier to greater returns. Even the most seasoned DeFi users can find the sector to be tedious and convoluted.



ABSTRACT

What if there was a wealth manager that automatically put digital assets into the most profitable investments for investors, continuously and efficiently? Anywhere in DeFi the best return for your assets is found and executed on, whether it is on a lending platform, staking platform, centralized exchange, EOS blockchain, or ETH blockchain. What if this solution could also stay true to the ethos of decentralized finance?

Vision is our solution, and it is set to revolutionize and unify decentralized finance. Vision seeks to increase the returns and decrease the complexity of investing in DeFi, by providing an automated platform. The Vision platform serves the needs of any investor with any experience level: as a singular system to learn and use, which gives users access to the entirety of DeFi products across all platforms. Vision constantly, instantly, and economically moves investors' holdings to the optimal platforms where they can earn the most passive income.

Initially, Vision will be a centralized entity, however, a scheduled timeline will convert our platform into a decentralized autonomous organization (DAO), where our users will fully control the ecosystem. Our users will choose what our fee structure, feature set, and organizational decisions will be; we are simultaneously centralizing all of DeFi while decentralizing our governance. This model allows us to remain true to the vision of cryptocurrencies while providing the benefits of centralized wealth management. Vision aims to bring digital asset wealth management to every single investor in a simplified and efficient package.



MISSION AND VISION

MISSION Produce the highest possible passive income for our holders, by simplifying and automating the entire DeFi sector. Create a universal product that can serve large, small, and institutional investors. Be community led: decentralize our power, our profits, and our structure.

“Wealth Management: simplified, decentralized, revolutionized.”

VISION We will play a part in dismantling traditional finance and giving the profits and power of shared financial systems to the users. We will create a world where every individual can have a “Family Office,” everyone can have a wealth manager that ensures their hard earned money works as hard for them as they worked for it. This streamlining of DeFi will bring digital assets and DeFi to every person and institution on earth. Vision Network will become the go-to for anyone looking to hold digital assets and gain maximum returns on their investments.



OVERVIEW

By definition, having multiple entities that are not interconnected is inherent in decentralization. There are many platforms in DeFi: Compound, Uniswap, Balancer, Curve, and many more. All of these platforms have different structures, interfaces, returns, and models. This fragmented system makes it cumbersome for both institutions and individuals to consistently make the best financial decisions. This is a system with “Big Data”: What is the interest rate? How does the investment work? What assets does one need? How does one invest on the platform? Is it safe? How does one make sure it is safe? The answers to these questions can change daily.

Investors, large or small, couldn’t care less about the intricacies above. Very few people think, “How does the S&P 500 work?”, they just put money in their broker and invest. But if you just wanted to put your money in DeFi and invest, what would you do? That is the question we are answering. We want to strip away the complexity and bring DeFi simply and understandably to every investor.

The Vision Network will create a single and simple interface to deposit your digital assets we call **Vision Dashboard**. With one click your assets are in the system. You then have the choice to pick and choose where to put your assets or you can let us choose the best investments, set it and forget it.

With the **Vision Bridge** technology we will connect all DeFi Platforms together, through autonomous smart contracts we will move your digital assets in and out of the most profitable places to hold them.



OVERVIEW

VISION DASHBOARD

To summarize, our ecosystem has two key features:

Allows users to learn a single system and invest in all of DeFi. This gives institutions and individuals the ability to simply access digital assets and their passive income potential. Users can choose to direct their investments more actively by choosing options in an easy to understand user interface, or let the system automate the best investing decisions.

VISION BRIDGE

This is the brains behind Vision Network. One won't see it working but will see the passive income it provides. This will optimize fees, efficiency, autonomy, and returns of the system. The system will intelligently and responsively move assets in the most efficient manner taking into account multiple market factors.

Two examples of the power of Vision Dashboard and Vision Bridge:

- a) Investor expects Compound token will go up exponentially in value, they deposit Ethereum into Vision Network then:
 - i Press two options on Vision Dashboard
 1. "Maximize Comp Yield Farming"
 2. "Any Asset" (if they wanted to keep all Ethereum they would Choose "Ethereum Only" option and Vision would maximize their returns on Ethereum while only holding Ethereum)
 - ii Vision Bridge then looks at Compound for the assets that produce the most COMP tokens for holders (lets say USDC and ZRX), it sells Ether to buy those assets and puts them on Compound. If other assets become more profitable it switches to them. However, if any other holder is pulling ZRX and USDC off Compound for Ethereum, Vision Bridge could swap the holdings of the two investors on a second layer level, in this way Vision Bridge minimizes fees for both investors. This "virtual machine" level of Vision Bridge will allow for higher efficiency and returns for all network users.
 - iii When the investor removes their holdings they can choose to remove them in "Ether Only" (Vision Bridge will either sell the ZRX and USDC for Ether or if someone else on Vision needs to swap Ether for ZRX/USDC it will exchange the two inventors holdings for the lowest fee possible) or the investor could choose to remove the assets as "current holdings" and the system will return them ZRX/USDC



OVERVIEW

- b) The investor wants the largest returns they can get, they put tBTC into the Vision Network
 - I They press two options on Vision Dashboard
 1. “Maximize All Returns”
 2. “At least 75% *BTC” (rather than “any asset” or “tBTC Only”, this allows Vision to sell up to 25% of their tBTC to maximize gains and convert their tBTC to the most profitable “Ethereum-based BTC” option)
 - II Vision Bridge sees that it can enter the [SNX Curvepool](#). It sells tBTC to sBTC and enters the Curvepool. When the pool yields the BPT, CRV, and BAL rewards it sells those to buy more sBTC (ensuring their is always at least 75% in *BTC). Vision Bridge sees that the best place to put the other 25% is in the AMPL Uniswap Liquidity pool and sells 25% of their tBTC for AMPL/ETH 50/50, putting AMPL/ETH into uniswap and then into the AMPL Geyser to yield the the highest APY possible. If the AMPL/ETH proportion goes over 25% of total holdings it is sold to remain at 25%. Again this can happen on chain or at the second layer level if other users want to make movements that compliment the investors needs.
 - III The investor can then pull out in “single asset” or in current holdings and Vision Bridge will meet their request with all tBTC (or any other asset) or give them back 75% sBTC and 25% AMPL/ETH.

As you can see, even these examples introduce complexity and vocabulary investors may not be familiar with. All an investor needs to know is that the system takes their goals into mind and then makes the best decisions it can to maximize their passive income.

Vision Dashboard makes highly complex actions into simple decisions: “maximize APY”, “maximize BAL rewards”, “100% Ethereum”, “Any Asset”, etc. Once a choice is made, Vision Bridge executes on the choice and constantly rebalances to ensure yields are maximized. The ecosystem takes complexity and distills it to simple English.



VISION BRIDGE

VISION BLOCKCHAIN

The Vision Network Token (VSN) will begin as an ERC-20 token. In Q2 of 2021 we will launch our own VSN blockchain (VSN-B) that will allow interoperability between all blockchains. Vision Bridge will run on this Vision Blockchain. The choice to make our own blockchain is intentional and essential to our ecosystem functioning at the highest levels regardless of scale. With this structure we can control every aspect of our ecosystem and engineer it to be perfectly tooled for taking advantage of DeFi across the entire cryptocurrency space.

VSN-B will layer on top of any chain, including the Ethereum blockchain. There will be times where a transaction can happen solely on VSN-B, as the components for the transaction will already exist on the target blockchain and it will just require the shifting of ownership or location on VSN-B. With this second layer we have what can be considered a “Virtual Machine” that just needs to update the data behind the “on chain” variables as needed. This also means our transactions can happen instantly and without battling non-related transactions for capacity.

VSN-B will also ameliorate two interconnected cost issues with Ethereum (and other blockchains): network capacity and gas fees. In creating our own chain we will reduce transaction costs to a fraction of what they are if we remained on the Ethereum blockchain. With a second layer chain that interacts directly with the Ethereum Blockchain we can intelligently and responsively choose transactions that are most profitable. VSN-B will be economically efficient, only handling VSN transactions; these will be minimal compared to the entirety of transactions on the chains such as: Binance Chain, NEO, ADA, etc.

Our entire chain, ecosystem, and smart contracts will be engineered around DeFi optimization. We will not have any unknown variables or extra functionality that brings down the efficiency of our code. There will be no extraneous transactions to crowd our chain. With this, our blockchain will be the most effective and efficient blockchain for maximizing users’ DeFi gains. Vision Bridge will be a collection of smart contracts that effectively interconnect the DeFi space. This library will constantly update and upgrade as the DeFi protocols shift. Even if the Ethereum Blockchain (where most of DeFi is located currently) were to degrade or lose dominance, Vision would already be positioned to take advantage of any new leading protocol.

Of course all main blockchains are working on scaling issues. However, our own blockchain will still provide efficiencies that can’t come from these scaling solutions. We also do not have to be at the mercy of other blockchains upgrading their functionality, we will be able to control every aspect of our ecosystem. This will be essential for scalability and security.



VISION BRIDGE

VISION BRIDGE Outside of Ethereum there are other distributed ledger technology (DLT) options. Binance Chain, EOS, and NEO all have up and coming DeFi protocols. As these gain traction, if they become more profitable and prevalent Vision can facilitate cross-chain DeFi. At the simplest level this can take place through the second layer, a “Virtual Machine” in effect. With funds on each chain Vision Bridge can deploy them as needed depending on usage, just making changes on the Vision Blockchain. At the most complex level Vision can transfer value between chains. If more funds are required the smart contract transfers over funds as needed from its own chain or another chain.

There are three key issues with interoperability:

1. Security
2. Speed
3. Centralization

To ameliorate these issues Vision Bridge will implement “Proof of Vision” (POV). At full implementation this system will allow 100,000 transactions per second using an optimized consensus. To ensure decentralization this consensus will use a node system that allows for 1,000+ node operators. The model allows for all nodes to verify a transaction and ensure that all blockchains are verifiably in sync. This verifies that funds are where they are supposed to be, the system is accurately capitalized, and the investment choices are optimized.

Each node verifies each movement on the Vision Bridge and increases its effectiveness and decentralization. The high transaction throughput will ensure that the system can handle a large user base and efficiently adjust allocations to market movements. This structure provides a better user experience.

This node structure is similar to the miner structure of Bitcoin and Ethereum itself. Through decentralizing Vision Bridge we can ensure that the system is secure and transparent. Security and transparency will be essential to the network’s growth and success. The node structure, which also requires users to “stake” (lock up) their VSN tokens will also produce positive tokenomics and increase the economic viability of the system, while rewarding node operators through staking rewards.



VISION NETWORK ECOSYSTEM

It is extremely cumbersome to navigate the decentralized finance ecosystem. All of the possible choices (Curve, Uniswap, Balancer, Synthetic, etc.) have disparate user experiences. Each one has its own structure, incentives, and interface. The Vision Network Ecosystem will support any wallet and tokens while offering “one click” or even completely automatic access to:

- The most popular DeFi platforms and their features
- Liquidity Pools
- Interest Earning through Lending (investors can provide collateral for a loan to earn an APY on their assets)
- Exchanging Assets at the best market price
- Yield Farming
- Governance Management: voting for changes and decisions in the ecosystem the user is integrated into

With the Vision Dashboard investors can quickly and easily vote to increase the interest rates on Compound, increase their Maker DAO CDP leverage, and increase their asset allocation to Balancer Pools. They can do all of this from one easy interface that securely and efficiently connects them with each platform. No longer do users have to connect their wallet to five different protocols and verify transaction after transaction, just to verify them again next week when the rates change. Vision will instantly and easily manage an entire DeFi portfolio.

DeFi will not gain mainstream adoption until simplicity and efficiency is addressed. Simplifying the user interface and distilling DeFi down to a single product will be integral in “[crossing the chasm](#)”, moving from early adopters to the early majority. The current structure of DeFi is overwhelming and highly technical. If we are able to simplify wallet integration, create fiat on-ramps, or integrate with centralized exchanges we could complete the simplifying of the system to its most elegant and effortless form. Wallet integration will be the most technical part of our protocol, which is as low as one can get the bar with current technology.

In creating the Vision Network Ecosystem we will be integrating all of DeFi into a package that can be accessed and used by billions of internet users. Vision is the last building block in bringing commercial and individual investors into DeFi. Our decentralized and scalable network allows for both a Hedge Fund and a single individual to access our return-increasing products with even the lowest level of technical knowledge.



VISION NETWORK GOVERNANCE

Vision Network connects the best of centralization with the best of decentralization. It provides a centralized platform to instantly and easily access multiple decentralized platforms. However, we do believe that even centralized platforms should be as decentralized as possible. A core belief of the Vision Network is that every stakeholder in the ecosystem should participate in decision-making without having to rely on or trust any one individual or entity. The network will be distributed among hundreds if not thousands of independent entities. In this way no single node or actor can control or hamper the network. This will ensure maximum uptime, functionality, and security.

The Vision Core Team will initially guide the project and development. As the project builds in size the governance will organically shift to community members who hold the VSN token. The VSN token serves as both a utility and governance token. Anyone in the community can suggest a change to the ecosystem and it will be put to a vote, each token holder will get a say in the vote based on their proportional holding. These changes could include, but are not limited to: fee structures, profit sharing ratios, new feature sets, new DeFi protocol integration, etc.

Each holder will have more voting power based on their VSN holdings up to a fixed hard cap (which can be adjusted based on the distribution of token holders). Everyone who holds VSN will have a vote. However, with the fixed hard cap, a small group of individuals will not be able to accrue a super majority of tokens and control the whole protocol. This will maintain the distributed and decentralized control of our network. With this decentralized governance model Vision Network will not be a legal entity, and will not have a central party that is responsible for the protocol or its control.

Governance will be administered through a democratic voting system. Any user can suggest a topic for voting on the Vision Dashboard and then a vote will take place. If the vote acquires more than 60% of total votes the change will pass and be enacted. Holders can use their tokens to create any change to the ecosystem. The users of the Vision Network will choose whichever decisions benefit them and the network the most. In this way the network will grow and adapt to the changing landscape of DeFi, remaining competitive and responsive to market pressures.

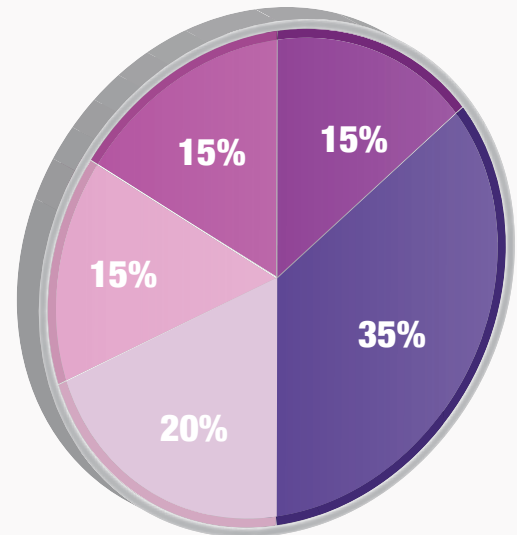
VSN token is not only used for Governance, it will also have utility in the ecosystem, producing benefits and added returns for holders.



VISION NETWORK TOKEN

TOKEN DISTRIBUTION

The Vision Network Token (VSN) will be essential to the Vision ecosystem. It's value will be directly correlated with the usage and effectiveness of the platform. The more users engage with the platform and the more profit they make, the more VSN will be worth. VSN tokens have to be directly held and used to engage with the Vision Network.



These Entities are described below:

Vision Network: These funds are used to pay the founding team including but not limited to developers, management, marketing experts, etc.

Private Sale: These were sold to long term investors who will help support the network in its early days

Public Sale: These were open to the public to buy at launch

Strategic Funds: Used to fund marketing and development such as strategic partnerships, sponsorships, media coverage, exchange listings, etc.

Strategic Investors: These are early investors who also have industry relationships that can help Vision Network to spread larger and faster



VISION NETWORK TOKEN

TOKENOMICS

The VSN token is meant to have an intrinsic value and to bring utility to holders. It is not only used to steer our organization (through governance), it is meant to produce revenue for Vision Network and all of the holders of VSN. VSN will be integral to using Vision Network, users must buy and hold VSN to access the simplicity and efficiency of Vision Network. Any amount users spend in usage fees will pale in comparison to the gains they make from effectively and quickly investing in the most profitable places to hold digital assets in all of DeFi. The tokenomics are as follows:

Vision Network produces income through two revenue streams:

1. Users will pay for DApps using the Vision Token, these will include products like: automated investing applications, arbitrage bots, advanced platform functions, and more
2. Users will pay a generalized fee schedule (for deposits and general platform use)

VSN token holders will gain value from VSN in multiple ways:

1. Pay with VSN for general use of the platform to simplify the DeFi experience and increase gains. Each interaction with Vision Bridge will cost a small fee which can only be paid in VSN (these fees may be payable in other currencies later, but will be converted automatically to VSN).
2. Pay with VSN for DApps (which can be developed by both the core team and the community), these DApps will increase returns
3. Staking VSN, which creates three revenue streams
 - a) Receive a percentage of the fees paid by other users
 - b) Access the platform for free (easily access all of DeFi without added cost)
 - c) Access DApps for reduced rates
 - d) Receive allocation of the yearly inflation of supply (VSN airdropped for staking)
4. Hold a Proof of Vision (POV) Node
 - a) Receive a percentage of the fees paid by other users
 - b) Access the platform for free (easily access all of DeFi without any added cost)
 - c) Access DApps for reduced rates
 - d) Receive a larger allocation of the yearly inflation of supply (VSN airdropped for holding a POV Node)

The specific numbers will be decided as we near launch. The main determining factors will be user base, marketplace, and features at launch. Currently these are the tokenomics, though they will change as we assess accessibility and efficiency of the market.

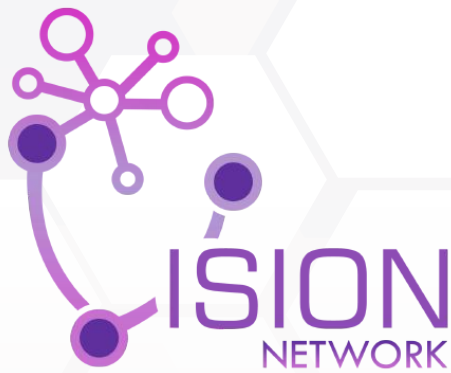


VISION NETWORK TOKEN

| Fees Paid by Users | |
|-------------------------------------|--|
| Product | VSN Paid |
| Vision Staking | 20,000+ VSN |
| Vision POV Node | 500,000 VSN |
| Platform Access (one time fee) | 1,000 VSN (waived for stakers and node operators) |
| Each interaction with Vision Bridge | .01% (.0001) of the value of the transaction paid in VSN (waived for stakers and node operators) |
| Core Team DApps | 15 VSN/week 50 VSN/month 500 VSN/year (10% discount for Stakers, 25% discount for POV Node Holders. Certain Core DApps will be available for free to stakers and node holders.) |
| Community DApps | Prices set by creator (10% discount for Stakers, 25% discount for POV Node Holders) |

| Fees Distribution | |
|--|--|
| Percent of Fees paid to Stakers | 10% of all fees earned paid to stakers, in proportion to staked amount up to a hard cap of 500,000 VSN |
| Percent of Fees paid to Node Operators | 20% of all fees earned paid to node operators, evenly distributed to all nodes |
| Percent of Fees paid to the Development Fund | 70% of all fees earned paid to the Development Fund |

We think the above tokenomics along with the supply distribution will catalyze the project in its early days. We believe that the decisions above will ensure we have all the resources and structures to launch powerfully and successfully. As the control of the ecosystem shifts to the decentralized autonomous organization (DAO), the tokenomics can be changed to whatever the community deems worthy. Though we do believe the 70% of fees dedicated to spreading and building the ecosystem is essential now, it could shift in the future.



VISION NETWORK TOKEN

TOKEN SUPPLY

The supply at launch was 250,000,000 Tokens. Moving forward the supply will have inflation every year. This choice was made for these reasons:

1. Incentivize and support the creation of more POV Nodes. The more nodes the more stable, secure, and efficient the network
2. Incentivize and support the staking of VSN, the locking up of supply supports the economics of the ecosystem while bringing on more holders
3. Supporting the ability to pay the fees of the network while maintaining a Node or Stake
4. Offsetting the costs of the network to stakers and node operators
5. Offset the incremental nature of transaction fees that happen daily

With this in mind the platform will have an inflation rate of 7% per year to start (17.5M tokens the first year), this rate of inflation can only decrease in future years, it will never increase. It will adapt to platform usage and governance votes (though it will be hard capped at 7%). This inflation will be distributed as follows:

1. 80% to POV Node Operators, evenly distributed to all node operators
2. 20% to VSN Stakers, distributed in proportion to the size of the holders stake up to a hard cap of 1,000,000 VSN

SUMMARY OF TOKENOMICS

These tokenomics are designed from the ground up to develop a healthy and financially solvent ecosystem. They are also created with growth in mind. They incentivize using and holding VSN long term. With these tokenomics we believe the long term value of VSN will be in line with the growth of the Vision Network and DeFi more broadly. We are also excited that all of these fees are used to yield more returns for users. Without a doubt, anyone using the Vision Network will earn more in passive income than they pay in fees. This amount they earn will also be more than if they actively managed their DeFi portfolio unless they chased the highest gains daily and devised a way to offset transactional fees (two things the Vision Network is designed to do).

The fee schedule is exponentially more user friendly than traditional finance and the fees they charge on capital and earnings. Our most analogous traditional structure is hedge funds (we adaptively, actively, and intelligently place investor funds in the most profitable investments in a similar manner), however, hedge funds usually charge 2% of principle and 20% of all profits. Our fee schedule is much more generous to our holders than this traditional model. This is finance for the people, by the people. The fees are only there to ensure that the ecosystem grows, evolves, and is successful.



ADVANTAGES AND RISKS

ADVANTAGES (i.e. Value Proposition)

1. One single interface to learn in order to access all of DeFi through the Vision Dashboard.
2. Easy and customisable actions, taking complex and profitable transactions and distilling them to one button
3. Decentralized blockchain, Vision Blockchain itself is decentralized while also being decentralized from all other blockchains. This allows our chain to be fully designed around our use case and have no extraneous features or traffic.
4. Interoperable blockchain, through the Vision Blockchain we can ensure our holders get the best returns across any blockchain.
5. Reduction in costs and increase in efficiency through the Vision Bridge.
6. Automatic and efficient movement of digital assets to their most profitable investment
7. Expandability through DApps. There is an endless amount of DApps that can take advantage of the many offerings of DeFi. These can all be accessed quickly, easily, and economically through the Vision Dashboard.
8. The sharing of profits and control of the ecosystem. Through the DAO and VSN users will share in the economic success of the ecosystem and also control it's structure. This will ensure the ecosystem most effectively serves the needs of the community while adding to the value of investors' DeFi holdings with the appreciation of the VSN token.
9. Wide Appeal: the accessibility and structure of the ecosystem means we could onboard a bank with millions in capital just as easily as an individual with three figures of wealth.
10. One name for all of DeFi. Vision Network can become a name synonymous with DeFi, representing the best of the best in DeFi. With this marketing and branding we can more effectively build our user base.
11. DeFi ecosystem timing. The DeFi sector is nascent yet mature, many of its growing pains are in the past. Many of the security, interoperability, and efficiency issues have been ameliorated at this point. Yet the space still has not reached its full potential in locked value and user base. We are coming at a perfect time to unite all of DeFi.



ADVANTAGES AND RISKS

RISKS

1. A regression of the DeFi sector. We don't foresee DeFi slowing down anytime soon, but if returns or use of the entire ecosystem reduces Vision would see less usage.
2. Competition, there are other competitors in this space, though none of them have our forward thinking tokenomics, unique interoperable blockchain, and DApps/DAO combination. We believe our ecosystem will be the most effective and adaptive in DeFi.
3. A lack of community engagement. This would mostly affect the VSN token, whatever holders do exist will still be able to access larger and easier passive income in DeFi, though their VSN tokens will not appreciate as much, the cost of entering and using the ecosystem would be reduced.
4. Development setbacks. We have set up the tokenomics and funding model to ensure we are proficiently capitalized to execute on our vision. We also have multiple examples of platforms that are all doing parts of our ecosystem (though none of them have integrated all the pieces like we will) and many of them have public code. With this in mind we believe we are proficiently positioned to meet our development deadlines.
5. There is always smart contract risk in DeFi, we will take every precaution to have our code third party audited and only use platforms that have high standards for security. We will never use a platform that has not been audited.



ROADMAP

Our Roadmap has five stages:

- 1. Initiate:** get out of the gate fast, be a first mover with a novel and more effective model
- 2. Grow:** spread our “vision” and build critical mass that can help us in the develop stage
- 3. Develop:** securely and quickly build out the structures of the Vision Bridge and Dashboard
- 4. Refine:** improve the platform and DApps ecosystem. Ensure our users have the best products and options in the DeFi space.
- 5. Preeminence:** become the go-to platform for DeFi, spreading across all platforms and growing our user base to millions

2020 Q3 -Distribution of the ERC 20 VSN Token via public and private sale
-Completion of the Litepaper
-Beginning of the marketing campaign
-Beginning of the exchange listing campaign

2020 Q4 -Full marketing and education campaign
-Full exchange listing campaign
-Relaunch of the Whitepaper

2021 Q1-Q2 -Vision Bridge Release
-Transition ERC to Mainnet VSN tokens
-Launch staking platform
-Release of Vision App V1.0 allowing basic internal DeFi applications
-Continued Marketing and Exchange Listings
-Launch a Mainnet Exchange (allowing users to exchange for VSN through the Vision Dashboard)

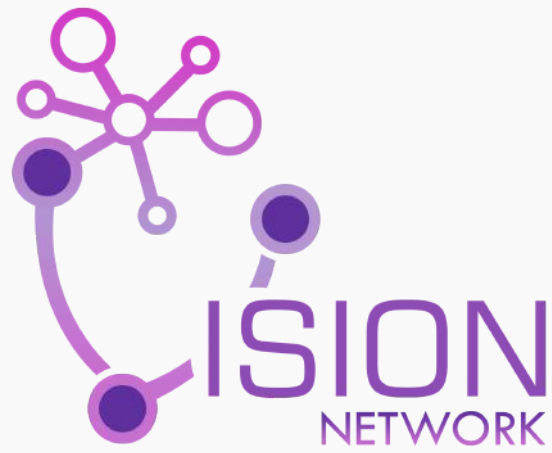
2021 Q3 -Node elections V1.0
-Establish first bridges to other popular DeFi protocols using the Vision Bridge
-Launch first Core DApps

2021 Q4 -Release of the Vision App V2.0 with fully integrated interoperability
-Launch of DApp campaigns to increase community DApps
-Establish partnerships with financial institutions
-Focus on growing POV Node Operators
-Integration with CeFi, bringing our Vision Bridge to financial offerings by Centralized Exchanges



CONCLUSION

Vision Network seeks to take all of the complexity and variability of DeFi and distill it into the most simple and effective package possible. We want to bring the many benefits of decentralized finance to every single investor. The Vision Dashboard makes it so users can quickly and easily make the best decisions for their financial benefit. The Vision Blockchain will allow our system to function efficiently and effectively. The Vision Bridge will make it so that the most complex of actions are automatically executed and constantly updated to market conditions. The Vision token will ensure this ecosystem is owned by the users and benefits them directly. We are creating a wealth management solution of the future, one that ensures every individual can partake in the future of finance with even the most basic understanding of the technology. Vision Network brings DeFi to the masses.



WEALTH MANAGEMENT
Simplified Decentralized Revolutionized.

