



YOU&I Holdings

Real-World Asset Tokenization (STO) Whitepaper

Security Token Offering Whitepaper

"Uniqueness enriches the life"

Confidentiality Notice: This document contains critical information regarding YOU&I Holdings' business strategy and token structure. Prior written approval is required for distribution or reproduction.



Table of Contents

- Executive Summary
- 1. The Era of Real-World Asset Tokenization
- 2. Market Opportunity & Problem Definition
- 3. Introduction to YOU&I Holdings
- 4. STO Platform Overview
- 5. Tokenization Target Asset Portfolio
- 6. YOU&I Tokenomics
- 7. Technical Architecture
- 8. AI-Based Cross-Border e-Commerce Ecosystem
- 9. Governance and Community
- 10. Legal and Regulatory Compliance
- 11. Roadmap
- 12. Team and Partners
- 13. Risk Disclosure and Disclaimer
- 14. Appendix



Executive Summary

Project Overview · Core Value Proposition · Differentiating Factors

프로젝트 개요

YOU&I AI Crypto Ecosystem is a blockchain-based real-world asset tokenization (STO) project led by YOU & I HOLDINGS INC (hereinafter "YOU&I Holdings"), headquartered in New York, USA.

As a global asset management company, YOU&I AI Crypto Ecosystem tokenizes over KRW 200 trillion in real-world assets including real estate, government bonds, cultural relics, and energy, building a next-generation financial ecosystem integrated with AI technology.

In traditional financial markets, investment in high-value assets such as real estate, government bonds, and cultural relics has been accessible only to a select few high-net-worth individuals and institutional investors.

In particular, entry barriers ranging from hundreds of millions to trillions of KRW, illiquidity requiring 6-18 months for asset disposition, and regional investment restrictions represent fundamental inefficiencies in the global asset market.

YOU&I Holdings aims to eliminate these barriers through blockchain tokenization, creating an environment where anyone in the world can invest in premium real-world assets with small amounts.

This project goes beyond simple token issuance, digitizing the value of real-world assets to maximize liquidity, and aspires to build an integrated ecosystem combining AI-based distributed computing infrastructure with a cross-border e-Commerce platform.

Through this, investors receive the dual benefits of asset income distribution and token value appreciation, while ecosystem participants receive AI resource contribution rewards and commerce activity incentives.

Core Value Proposition

Core Value	Description	Expected Impact
AI Convergence Ecosystem	Blockchain+AI integrated distributed computing, data distribution, model service integration	Infrastructure cost reduction, participant reward system establishment, lowered AI industry entry barriers
Global Commerce	AI chatbot-based cross-border e-Commerce platform, integrated points system, national real estate and NPL bond acquisition	157-country network utilization, organic linkage of real and token economies
Transparent Income Distribution	Smart contract-based automatic income distribution, on-chain asset tracking	Automated quarterly income settlement, investor trust building

Differentiating Factors

- **Direct Real-World Asset Ownership**

An STO directly issued by an asset management company holding over KRW 200 trillion in real-world assets. Not a platform operator or intermediary, but the asset owner directly leads the tokenization.

- **Diversified Portfolio**

Risk diversification through a multi-asset portfolio including real estate (Saipan, Philippines, Busan, Gyeongju), government bonds (Brazil), financial assets (IBOE), cultural relics (Chinese imperial/Korean artifacts), domestic and international real estate NPL bond acquisition, mining (zeolite), tourism & leisure (glamping theme park), mobility (K-Taxi), RWA coins, and more.

- **Global Network**

Possesses immediately deployable distribution channels through the WMU Organizing Committee across 157 countries, 550,000 influencers, and the World Chinese Merchants Association (70 million members, 30,000 chapters).

- **AI Technology Convergence**

Building a multi-layered ecosystem that goes beyond simple tokenization to integrate distributed AI computing, data distribution, and cross-border commerce.

- **Capital Strength**

USD 1 billion in capital, primary banking with JPMorgan Chase Bank, L.O.C. and corporate bond issuance capacity in the KRW 100 trillion range. A self-capitalized foundation independent of venture investment.



1. The Era of Real-World Asset Tokenization

Why STO Now · Limitations of Traditional Finance · Global Institutional Participation · Crypto vs STO

1-1. Why STO Now?

Highly conservative forecast; tokenization potential of \$68 trillion by 2030 in best-case scenario

Tokenized asset potential differs across countries due to variation in maturity of regulations and size of asset classes



Source: World Economic Forum – Global Agenda Council, BCG Analysis

¹ For example, Insurance policies, Pensions, Alternative Investments; ² e.g., Infrastructure Projects, Car Fleets, Patents

Note: The analysis does not include crypto assets

The global tokenized asset market is projected to grow to USD 16 trillion by 2030, according to BCG forecasts.

This represents explosive annual growth of over 50% from approximately USD 300 billion in 2023.

Top-tier global financial institutions including BlackRock, JPMorgan, Franklin Templeton, Goldman Sachs, and HSBC are actively entering asset tokenization, and STO has established itself not as an experimental technology but as core infrastructure for mainstream finance.

BlackRock CEO Larry Fink declared that "the tokenization of every financial asset is the next generation of finance," indicating that tokenization has moved beyond the stage of technological possibility to become an industrial imperative.

The point has arrived where blockchain technology can fundamentally resolve the issues of liquidity, accessibility, and transparency that traditional financial systems have failed to address for decades.

In particular, the total value of illiquid assets such as real estate, government bonds, and art is several multiples of global GDP, yet most of these assets suffer from inefficient capital allocation due to high entry barriers and complex transaction structures.

STO has the potential to liberate these massive locked assets and elevate the efficiency of the global capital market to the next level.

1-2. Limitations of Traditional Finance and Tokenization Solutions

Traditional financial systems have exposed structural limitations in asset accessibility, liquidity, and transparency for decades. Tokenization addresses these limitations through technology.



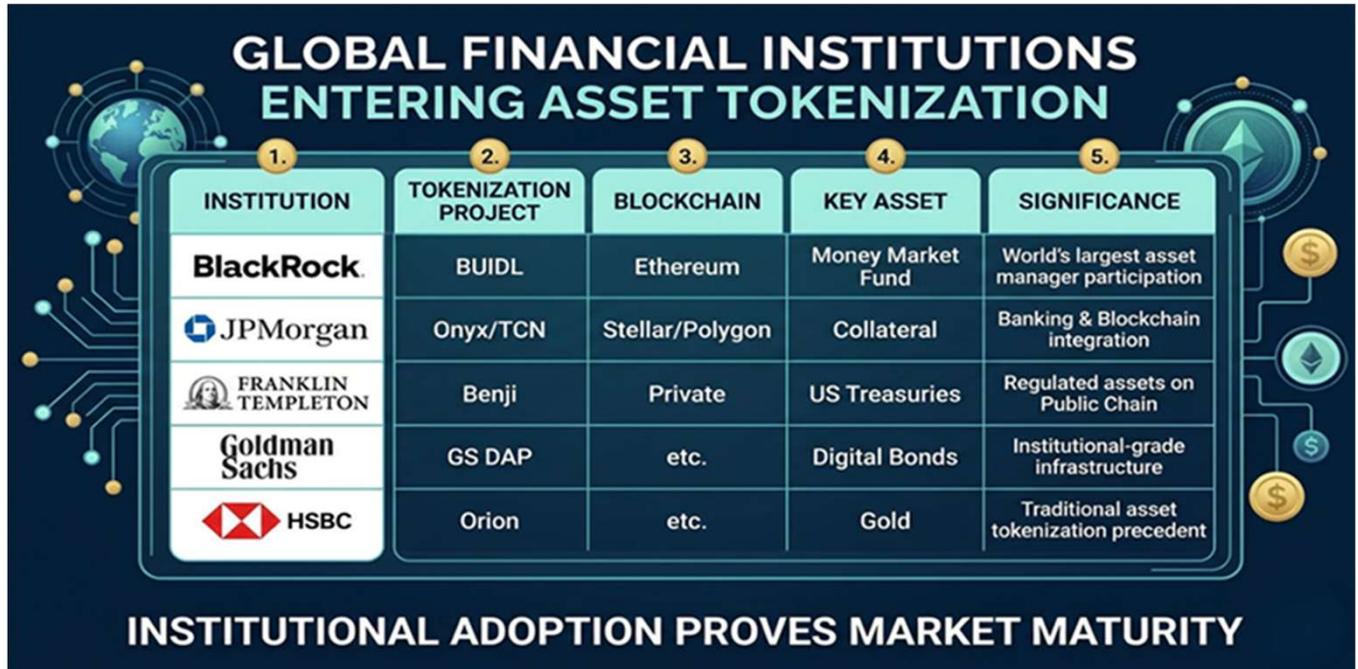
Legacy System	Post-Tokenization	Improvement Effect
Minimum investment: hundreds of millions to trillions of KRW	Fractional investment possible	Entry barrier elimination
6-18 months for asset disposition	24/7 exchange trading	Significant liquidity improvement
Reliance on quarterly/annual reports	On-chain real-time tracking	Transparency maximization
Intermediary costs 7-15%	Smart contract auto-execution	60-80% cost reduction
Regional investment restrictions	Global investor participation	Geographic barrier elimination
Settlement T+2 to T+5 days	Real-time or T+0 settlement	Settlement risk elimination

For example, investing in a commercial building in Manhattan, New York traditionally requires minimum capital of tens of millions of dollars, with broker, legal, appraisal, and management costs totaling 10-15% of the total transaction amount throughout the acquisition-operation-disposition process.

However, by dividing the same building into tens of thousands of tokens through STO, individual investors can participate with small amounts, rental income is automatically distributed through smart contracts, and 24/7 trading becomes possible on secondary markets.

1-3. Global Institutional Participation in Tokenization

The world's largest financial institutions are making full-scale entries into asset tokenization, demonstrating the institutional maturation of the STO market.



Institution	Tokenization Business	Scale/Results	Significance
BlackRock	BUIDL (Tokenized Money Market Fund)	Ethereum-based, \$500M+ AUM	Participation of world's largest asset manager
JPMorgan	Onyx/Tokenized Collateral Network	Blockchain-based collateral management	Integration of banking systems and blockchain
Franklin Templeton	Benji (Tokenized U.S. Treasury Fund)	Stellar/Polygon-based	Regulated asset management on public chains
Goldman Sachs	GS DAP (Digital Asset Platform)	European Investment Bank digital bonds	Institutional-grade tokenization infrastructure
HSBC	Orion (Tokenized Gold Trading)	Physical gold-based tokens	Precedent for traditional asset (gold) tokenization

The participation of these institutions signifies not only the technical feasibility of tokenization but also the maturation of the regulatory environment, the existence of institutional investor demand, and the validation of business models.

YOU&I Holdings aligns with this institutional trend while securing a unique position as an asset management company that directly holds over KRW 200 trillion in real-world assets.

1-4. Problems of the Cryptocurrency Market and STO Solutions

Since the emergence of Bitcoin in 2009, the cryptocurrency market has grown explosively while simultaneously exposing serious structural problems.

The 2022 FTX debacle and the Terra-Luna collapse starkly revealed the limitations of token projects lacking real-world value backing. STO structurally resolves these problems by being issued under securities law frameworks based on real-world assets.

Cryptocurrency Problems	STO Solutions
Absence of intrinsic value: Most tokens rely on expectations without substantive underlying assets	Intrinsic value backing by real-world assets (real estate, government bonds, cultural relics)
Extreme price volatility: 20-50% daily swings are frequent	Floor Price mechanism supported by underlying asset value
Regulatory uncertainty: Different legal status across jurisdictions	Operation within securities law/capital markets law frameworks, clear legal classification
Inadequate investor protection: Rug pulls and scam projects proliferate	Institutional safeguards: KYC/AML, prospectus, external audit, custodian



2. Market Opportunity & Problem Definition

Global Market Size · TAM/SAM/SOM · Competitive Landscape

2-1. Global Asset Tokenization Market Size

The total value of real-world assets worldwide amounts to hundreds of trillions of dollars, yet the tokenized portion is extremely minimal. This represents a massive untapped market opportunity.

Segment	Current Size	2030 Projection	CAGR	Source
Global Real Estate	\$326.5T	-	-	Savills (2023)
Global Bonds	\$133T	-	-	BIS (2023)
Total Tokenized Assets	-	\$16T	50%+	BCG
Tokenized Real Estate	-	\$1.4T	40%+	MarketsandMarkets
Tokenized Bonds	-	\$4T	55%+	Deutsche Bank

The global real estate market alone reaches USD 326.5 trillion, of which investment-grade commercial real estate accounts for approximately 30%. The bond market also reaches USD 133 trillion, but individual investor access is extremely limited. When these assets become fractionalizable through tokenization, a massive influx of capital from retail investors and small institutions previously unable to participate is expected.

2-2. TAM/SAM/SOM Market Sizing

YOU&I Holdings estimates market opportunities in three tiers based on the characteristics of its held assets and network reach.

Category	Estimation Basis	Result
TAM (Top-Down)	Global RE \$326.5T × Investment share 30% × Tokenization penetration 10%	Approx. \$9.8T
SAM	TAM × APAC share 35% × Regulated market 40% × Commercial/Resort 50%	Approx. \$686B
SOM (Year 3)	SAM × Market share 0.5%	Approx. \$3.4B

Key assumptions for TAM estimation are as follows:

First, of the global real estate asset total value of USD 326.5 trillion (Savills), investment-purpose assets account for approximately 30% (USD 98 trillion).

Second, BCG projects that approximately 10% of real-world assets including real estate will be tokenized by 2030. Combining these two assumptions, TAM reaches approximately USD 9.8 trillion.

SAM reflects YOU&I Holdings' actual business scope. The Asia-Pacific region (Korea, China, Southeast Asia, Pacific) is the core market, focusing on markets where STO regulations are established and on commercial real estate and resort/tourism development.

SOM conservatively assumes a 0.5% market share, but considering the asset scale exceeding KRW 200 trillion and the 157-country network, this is an achievable target.

2-3. Additional Market Opportunities

Beyond STO, the YOU&I ecosystem secures additional revenue streams in cross-border commerce and AI infrastructure markets.

Market	Size	CAGR	YOU&I Opportunity
Korea-China-SEA Cross-border Commerce	Approx. \$200B	15%+	Korea reverse-purchase market KRW 10T+, WMU/Huashang network utilization
Distributed AI Computing (2030)	Approx. \$20B	40%+	GPU network, data distribution platform
Global AI Market (2030)	\$1.3T	36.8%	AI model marketplace, no-code AI Builder

Cross-border commerce is an area where YOU&I Holdings' existing network (WMU across 157 countries, World Chinese Merchants Association of 70 million) can be immediately leveraged. Korea's online export (reverse-purchase) market grew 500% from KRW 2 trillion in 2016 to KRW 10 trillion in 2020, and among 640,000 domestic shopping malls, only about 4% support international exports, indicating significant growth potential.

2-4. Competitive Landscape Analysis

The major players in the current global STO market and YOU&I's positioning are as follows:

Project	Underlying Assets	Network	Asset Scale	Differentiator
Securitize	Various security tokens	Institutional focus	Platform (issuance/mgmt)	SEC-registered transfer agent, BlackRock partner
RealT	U.S. residential RE	Retail focus	\$100M+	Investment from \$50, DeFi integration
Ondo Finance	U.S. Treasuries	DeFi focus	\$500M+ TVL	Tokenized Treasury DeFi integration
YOU&I	Multi real-world assets	157 countries, 550K	KRW 200T+	Direct asset ownership, AI+Commerce integration

YOU&I's Core Differentiators

- Direct Asset Ownership

While Securitize, RealT, and others serve as platforms/intermediaries, YOU&I Holdings is an issuer that directly holds over KRW 200 trillion in assets.

- Multi-Asset Portfolio

Competitors focus on single asset types (real estate or government bonds), while YOU&I diversifies risk with a composite portfolio of real estate + government bonds + cultural relics + energy.

- Ecosystem Integration

The three-axis integrated ecosystem of STO + AI Platform + Cross-border Commerce is the only one of its kind in the industry.

- Global Distribution Network

The existing network of 157-country WMU, 550,000 influencers, and 70 million members of the World Chinese Merchants Association serves as immediately deployable distribution infrastructure.

- Capital Independence

With USD 1 billion in capital and JPMorgan Chase as the primary bank, the company has a self-sustaining capital structure independent of venture investment.



3. Introduction to YOU&I Holdings

Company Overview · Chairman Profile · Global Network · Asset Holdings

3-1. Company Overview

YOU&I Holdings is an asset management company registered in the State of New York, USA, aiming to become a global decacorn financial platform enterprise.

As a corporation formally registered with the NYS Department of State, Division of Corporations, it holds comprehensive financial licenses enabling financial development, private equity fund formation, financial REIT operation, mutual aid business, and credit union operation.

Multi-stakeholder Cooperative: Operating a cooperative involving diverse stakeholders

These comprehensive financial licenses provide the legal foundation for conducting the entire tokenization business process internally, including STO issuance, asset custody, and investor fund management.

3-2. Chairman Profile — Chairman Kang Sung Mo

Chairman Kang Sung Mo (also known as Chairman Jung Ki-seob) demonstrates multifaceted leadership in finance, real estate development, and international networking.

He operates multiple corporations across the United States, South Korea, and China, overseeing global finance, real estate, and network businesses.

No.	Title	Organization	Scale/Notes
1	CEO & Chairman, U.S. Corporation	YOU&I Holdings INC	Capital: USD 1 billion
2	CEO, Korea Branch Office	YOU&I Holdings Korea Branch	Korea business operations
3	Chairman	WEO (World Environment Organization) INC under UN	Capital: USD 100 million, Environment/Energy
4	Business Chairman	WMU (World Miss University)	157-country organizing committee
5	Representative Chairman	Yongsan International Business District Development JV	420,000 pyeong large-scale urban development
6	Chairman/CEO	Metaverse Mutual Aid Association / Multi-stakeholder Cooperative	Capital: KRW 30 billion
7	Executive Director	World University Students Peace Service Corps Foundation	Global youth network

Greater China Network: Chairman Kang has secured direct access to the Greater China market through a joint business agreement with the World Chinese Merchants Association (Huashang: 70 million members worldwide, 30,000 chapters).

The World Chinese Merchants Association is the largest commercial organization representing the overseas Chinese merchant network worldwide, possessing massive commercial infrastructure spanning mainland China, Southeast Asia, North America, and Europe through 70 million members and 30,000 chapters.

This partnership provides direct distribution channels to the Chinese consumer market for the cross-border commerce business, serving as a critical strategic asset for STO distribution in the Asia-Pacific region.

Additionally, based on experience operating multiple corporations in China, South Korea, and the United States, he possesses multi-jurisdictional business operation capabilities.

3-3. Global Network — WMU

WMU (World Miss University) is a global organization with over 36 years of tradition, established in 1986 to commemorate the United Nations' declaration of the "International Year of Peace."

From its inception, WMU has operated with a mission of cultural exchange and peace promotion. It currently operates organizing committees in 157 countries and maintains a network of 550,000 highly loyal influencers.



WMU Key Metrics	Figures
Founding Year	1986 (Commemorating UN "International Year of Peace")
Operating Period	36+ years (as of 2022)
Organizing Committees	157 countries
Influencer Network	550,000 members
Associated Network	World Chinese Merchants Association: 70M members, 30,000 chapters

WMU operates a structure where representatives selected from each country engage in cultural exchange, volunteer activities, and business networking, resulting in extremely high participant loyalty.

This network performs the following roles in the YOU&I ecosystem:

STO Investor Acquisition: Global investor access through organizing committees in 157 countries. Each national representative supports STO introduction and onboarding for local investors.

Cross-border Commerce Marketing: Live commerce, SNS marketing, product promotion and sales leveraging 550,000 influencers. Considering the average follower count per influencer, reaching tens of millions of potential consumers is possible.

Brand Ambassador: Each national representative builds regional brand awareness and delivers communication tailored to local languages and cultures.

Community Building: Initial community formation based on existing loyal followers. While typical blockchain projects must build communities from zero, YOU&I possesses a global community from Day 1.

3-3. WMU (Continued) — Huashang (World Chinese Merchants Association) Synergy

Huashang (World Chinese Merchants Association) Synergy: When WMU's 157-country network combines with the World Chinese Merchants Association's 70 million members and 30,000 chapters, an integrated distribution and marketing infrastructure spanning the world's major consumer markets (China, Southeast Asia, North America, Europe) is completed.

The Greater China market is the largest consumer market for global cross-border e-Commerce, and the combination of these two networks represents an irreplicable competitive advantage.



YOU&I HOLDINGS With NGO

NGO 단체	
주요 5대 자산	1. World miss University INC 회장
	2. 재단법인 세계대학평화봉사사절단 집행위원장(본점 뉴욕)
	3. 국제 불특체인 문화기구 대표
	4. 한국 불특체인 연합회 회장
	5. 유엔아이이중협동조합연합회 회장
	6. 유니벤드협동조합 이사장
	7. 의료법인 유니벤드의료재단(구, 광양우리병원) 이사장
	8. 재단법인 세계환경감시기구 (WEMO/ World Environment Monitoring Organization/추진위원회)총재
	9. 재단법인 세계불교황청대학교단 총재/이사장

강성모 (사)한국불특체인연합회 회장 취임
"헌대를 주구하는 헌에서 불특체인 자선 활동의 이념이다"

강성모 "한국, 불특체인문의 의정국"으로 도약할 때

한국 불특체인 문화기후 [이중협동조합연합회] 유망 세계진도

강성모 "한국, 불특체인문의 의정국"으로 도약할 때

유엔아이이중협동조합 강성모 회장, 아시아모델서빌'서 협동조합 가치 전파한다

3-4. Asset Holdings and Capital Structure

YOU&I Holdings' asset structure is composed as follows:

Asset Category	Scale	Notes
Cash	KRW 2.5 trillion	Deposited at JPMorgan Chase Bank
14 Major Assets	Individual appraisal sum	Detailed in Chapter 5
Confidential Assets	Undisclosed	Security matter
Credit Capacity	Corporate bond issuance capability in KRW 100T range	L.O.C. based
Total	KRW 200 trillion+	Per company disclosure





4. STO Platform Overview

Core Principles · Tokenization Process · Investor Journey · Valuation · Income Distribution

4-1. Core Platform Principles

The YOU&I STO Platform is designed on five core principles combining the reliability of traditional finance with the efficiency of blockchain.

Principle	Description	Implementation
Transparency	All asset information, transaction history, income distribution recorded on-chain	Public blockchain records, real-time dashboard
Accessibility	Any global investor can participate with small amounts	Token fractionalization, multilingual interface, 157-country support
Efficiency	Smart contract-based auto-execution, minimized intermediary costs	Automated income distribution, voting, vesting
Compliance	Built-in securities/capital markets law compliance framework	Tiered KYC/AML, Reg D/S compliance
Security	External audit, multi-signature, PKI authentication, multi-layer security	HSM/MPC wallet, AES-256 encryption

4-2. Asset Tokenization Process (7 Steps)

YOU&I Holdings' asset tokenization follows a rigorous 7-step process. Each step includes external expert verification and internal approval procedures.

Step 1 — Asset Selection & Due Diligence: Verification of legal ownership, independent appraisal, profitability analysis, and environmental/legal risk assessment. Fair value assessment by external appraisal firms and title review by legal counsel are mandatory.

Step 2 — Legal Structuring: Establishment of asset-specific SPVs (Special Purpose Vehicles), custody structure design, and confirmation of securities registration/exemption requirements by jurisdiction. Legal structures are established to comply with requirements in each jurisdiction: Reg D/S in the US, Capital Markets Act in Korea, SFA in Singapore, etc.

Step 3 — Token Design: Smart contract development, token economics design (issuance volume, distribution ratio, vesting), and review of STO-specific standards such as ERC-1400.

Step 4 — Security Audit: Smart contract code audit and Formal Verification by external blockchain security audit firms.

Step 5 — Regulatory Compliance: Establishment of KYC/AML procedures, preparation of Prospectus/PPM (Private Placement Memorandum), and construction of whitelist (qualified investor list) management systems.

Step 6 — Token Issuance & Distribution: Primary sale execution, listing on regulated exchanges, and commencement of secondary market trading. Lock-up periods and transfer restrictions are automatically enforced by smart contracts.

Step 7 — Asset Management & Income Distribution: Ongoing asset management, periodic revaluation, income distribution, investor report issuance, and governance vote operations.

4-3. Investor Journey (User Journey)

The complete process for investors using the YOU&I STO platform is as follows:

Account Creation: Install YIHX-Wallet → Register basic information

KYC Verification: Submit identification → Identity verification → Accredited investor verification (if applicable)

Asset Exploration: Browse asset information within the portfolio → Review appraisal reports, income projections, risk reports

Investment Execution: Purchase tokens of desired assets → Pay with fiat currency or YOU&I tokens

Income Receipt: Receive automatic quarterly dividends → Verify on-chain records

Trading: Buy and sell tokens on the secondary market → 24/7 trading available

Governance Participation: Exercise voting rights based on token holdings → Participate in ecosystem decision-making

4-4. Asset Valuation Methodology

Three valuation methodologies are employed in parallel to ensure the fairness and transparency of token pricing.

Methodology	Basis	Applicable Assets
Asset-Based (NAV)	Token Value = Underlying Asset Appraisal / Total Token Supply	Real estate, cultural relics
Income-Based	Token Value = (Annual Net Income / Discount Rate) / Total Token Supply	Rental RE, government bonds
DCF	Token Value = PV of Future Cash Flows / Total Token Supply	Development projects

Valuation Adjustment Factors: Liquidity premium +5-15% (24/7 trading availability), Fractional ownership premium +3-8% (small-amount investment accessibility), Regulatory risk discount -5-10%, Technology risk discount -3-5%

4-5. Income Distribution Structure

Each asset type has different income generation timing and distribution methods, with all distributions automatically executed through smart contracts.

Asset Type	Revenue Type	Distribution Cycle	Distribution Method
Real Estate Rental	Rental income	Quarterly	Smart contract auto-distribution
RE Development	Development profit	Per milestone	Distribution after approval
Government Bonds	Interest	Semi-annually	Smart contract auto-distribution
NFT	Sales/Royalties	Real-time	Immediate distribution upon transaction
AI Platform	Usage fees	Monthly	Automatic settlement



5. Tokenization Target Asset Portfolio

14 Core Assets · Total Value Over KRW 200 Trillion

Asset Overview Table

YOU&I Holdings holds 14 core assets including real estate, financial assets, government bonds, and cultural artifacts, with a total asset value exceeding KRW 200 trillion.

Each asset is managed through an independent SPV, providing proportional income distribution to token holders.

No.	Asset Name	Type	Scale/Value
1	U.S. Treasury IBOE	Financial Asset	Total: Confidential
2	Domestic/International RE NPL Bond / RE Development	RE/Finance	KRW 2 trillion
3	Saipan/Rota Island Development Rights	RE Development	KRW 2T (Saipan 1.5T + Rota 500B)
4	Philippines Resort Development Rights	RE Development	KRW 2.5 trillion
5	Brazilian Government Bonds	Gov. Bonds	KRW 1.077 trillion
6	Busan Citizens' Park Urban Redevelopment	Urban Development	KRW 49.5 billion
7	Gyeongju Nuclear Industrial Complex	Industrial Development	KRW 70.4 billion
8	Chinese Imperial/Korean Artifacts (NFT)	Cultural Relics	KRW 3.077 trillion+
9	Cambodia Sihanoukville RE / BeomA World	RE Development	KRW 1 trillion
10	Blockchain Coin Ecosystem Development	Blockchain/Finance	KRW 1 trillion
11	Cambodia K-Taxi Business	Mobility/Services	-
12	Gangwon-do Jeongseon Zeolite Mine	Mining/Resources	-
13	Sanjeong Lake Glamping Theme Park	Tourism/Leisure	-
14	Paju LCD Villa Village RE Business	Real Estate	-
15	PAVV (RWA Coin) Blockchain Acquisition	Movable Assets	KRW 4 trillion

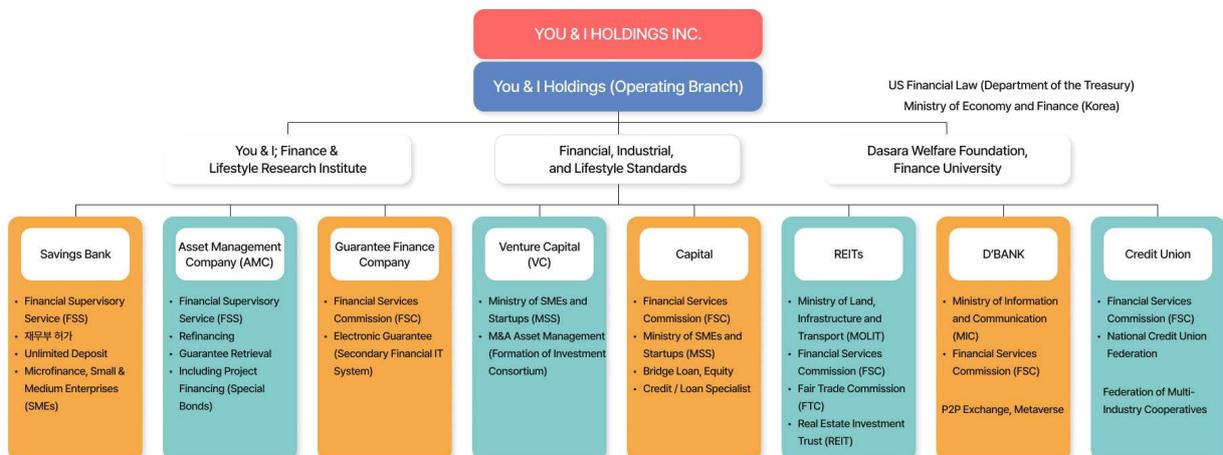
Total Asset Holdings

200+ Trillion KRW

Cash KRW 2.5 trillion + 14 Major Assets + Confidential Assets

YOU & I Financial Structure

* Completion of Democratic Cultural Global Village; Realignment of Wealth (International Finance, People's Fund, Sharing Finance)
 * Enhancement of Hongik Economic Life; Wealth Light Finance University, Wealthy Forest Dasara, Social Welfare Foundation



Special Financial Program

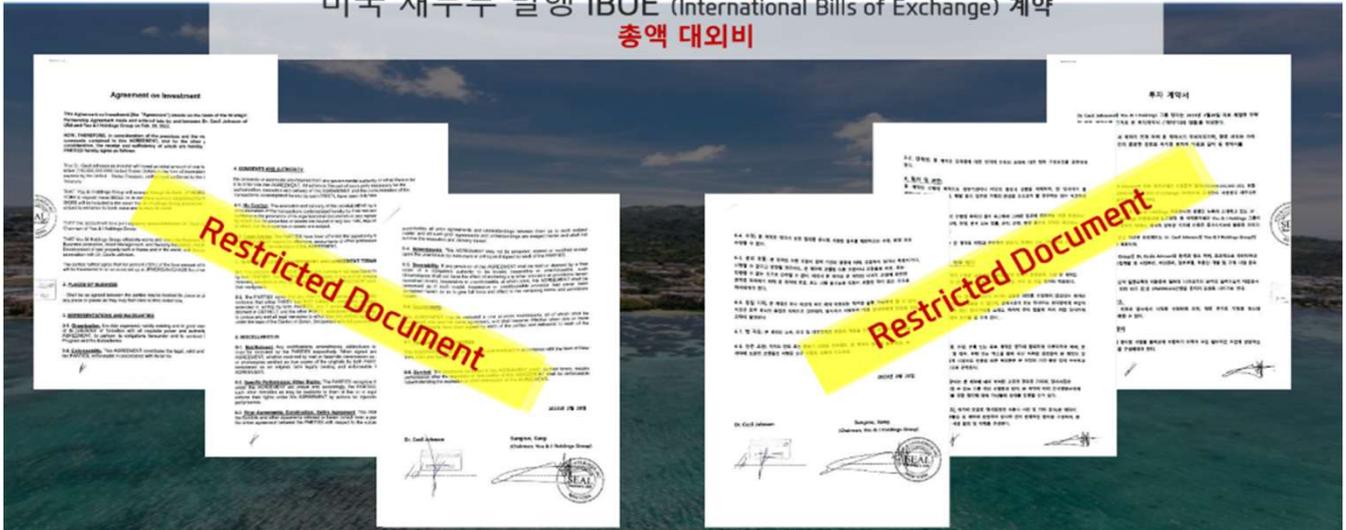
- * Stocks of Leading Global Financial Companies; Stock Value upon Listing
- * Dividend of Operating Profit; Real Estate L/C (Revolving) Collateral Income
- * Stability, Liquidity, Profitability

Asset 1: U.S. Treasury-Issued IBOE



YOU&I HOLDINGS The Eight Major Assets

미국 재무부 발행 IBOE (International Bills of Exchange) 계약
총액 대외비



Type: Financial asset (International Bills of Exchange)
 Scale: Total amount confidential (USD 150,000,000,000 / approx. KRW 192 trillion per English documentation)
 Official Name: International Bills of Exchange (IBOE)
 Issuing Authority: U.S. Department of the Treasury
 Purpose: Utilized for large-scale project funding including environment, energy, construction, and corporate acquisitions
 Utilization Plan:
 Environmental/Energy Projects: Eco-friendly energy development in partnership with WEO (World Environment Organization) under the UN
 Construction Projects: Funding for overseas real estate development in Saipan, Philippines, etc.
 Corporate Acquisitions: Ecosystem expansion through strategic M&A
 Tokenization Significance: As International Bills of Exchange issued by the U.S. Treasury, IBOE provides value backing with the highest credit rating. When tokens are issued based on this as the underlying asset, it serves as a Floor Price mechanism to strengthen investor protection.
 This backs the token's downside protection (Floor Price), enhancing investor protection.
 Detailed Information: Specific terms are confidential for security and business strategy purposes

Asset 2: Domestic & International Real Estate NPL Bond Acquisition

Type: Real Estate/Finance
 Scale: Total KRW 2 trillion
 Key Details:
 UNI Realty Korea – YOU&I Holdings holds 70% as the major shareholder (income-generating real estate operation: securing diverse revenue streams)
 UNI Prime Asset Management – Operations management for all company assets
 Business linkage model construction through M&A of KOSPI/KOSDAQ-listed companies
 Tokenization Significance: Secures stable revenue through domestic and international real estate NPL (non-performing loan) bond acquisition and real estate development, distributing income to token holders.

Asset 3: Saipan/Rota Island Development Rights (KRW 2T)



YOU&I HOLDINGS The Eight Major Assets

사이판, 로타 섬 카지노, 호텔, 주변 개발 사업

총 2조 원 (₩ 2,000,000,000,000)



Location: Commonwealth of the Northern Mariana Islands (CNMI), Western Pacific
 Total Project Scale: KRW 2 trillion
 Saipan: KRW 1.5 trillion

Rota: KRW 500 billion

Development Details:

Hotel: 5-star luxury resort hotel (500+ rooms)

Casino: Integrated resort casino (CNMI is one of the few U.S. territories permitting casino licenses)

Shopping Mall: Large-scale shopping facilities leveraging the duty-free shopping zone

Leisure Facilities: Golf course, marina, marine sports center

Aviation: Completing tourism infrastructure through charter flights and airline route development

Key Advantages:

A rare U.S. territory where casino licenses are permitted

Geographic intersection of tourism demand from China, Korea, and Japan (3-4 hour flight radius)

Year-round tropical climate ideal for resort business (average annual temperature 27°C)

Excellent tourist accessibility through the U.S. Visa Waiver Program (ESTA)

Revenue Outlook: Diversified revenue streams including casino operations, hotel room revenue, shopping mall rental income, and tourism/leisure revenue. Casino operations alone are expected to generate annual revenue in the hundreds of billions of KRW.

Tokenization Plan: Development profit distribution to token holders upon achievement of development milestones by phase. Separate management of Saipan/Rota through SPVs.

Asset 4: Philippines Resort Development Rights (KRW 2.5T)



YOU&I HOLDINGS The Eight Major Assets

필리핀(시키후르/팔라완) 리조트 개발사업

총 2조 5,000억 원 (₩ 2,500,000,000,000)



Location: Palawan and Siquijor, Philippines
 Total Project Scale: KRW 2.5 trillion
 Area Details:

Region	Area (m ²)	Area (pyeong)	Development Direction
Palawan	4,704,712 m ²	1,423,716 pyeong	Large-scale luxury resort complex
Siquijor	3,226,196 m ²	975,920 pyeong	Eco-tourism wellness resort
Total	7,930,908 m ²	2,399,636 pyeong	—

Palawan Development Plan: Known as "The Last Jewel of the Orient," a world-renowned tourist destination. Large-scale complex development including luxury resort, golf course (18+ holes), marina, and eco-village. Over 2 million foreign tourists visit annually.

Siquijor Development Plan: Premium wellness resort, yoga/meditation center, and marine ecology experience facilities while preserving the natural ecosystem. Targeting the high-value wellness tourism market with the brand "Island of Healing."

Revenue Outlook: Hotel/resort operations, real estate sales, tourism infrastructure rental income

Tokenization Plan: Phased tokenization after establishment of site-specific SPVs, income distribution by development milestone. Palawan and Siquijor managed as separate SPVs allowing selective investor participation.

Asset 5: Brazilian Government Bonds (KRW 1.077T)



Brief Information of the Brazilian Treasury Note

구분	내용
Identification(채권종류)	: Brazilian Treasury Note-LTN
Series(시리즈)	: Z
Quantity(수량)	: 01 Uni
Face Value(액면가)	: Cr\$ 10,000,000,000,00(Ten Billion Brazilian Cruzeiros)
Issuing Date(발행일)	: 14 06 / 1973
Serial Number (일련번호)	: Z 307591
National Treasury Registration (국고등록번호)	: 307591-7
BACEN No	: 736173
Maturity (만기일)	: 30 09 / 2036
LPV PU 2036(Value at maturity) (만기금액)	: R\$ 89,922,872,328.30
Issuing Law (Legal Base) (발급법)	: Lei No. 1079 - DE 29 DE JANEIRO DE 1970 - DOU, DE 29/17 70
Treasury Certificate (재무증서번호)	Personal Information
CODIP No	

본 내용은 2016년 12월 7일 브라질 재무성의 문서로 채권의 소유권이 '이완희'로 되어 있음을 확인하는 것과 브라질 국채의 발행 경위와 목적, 채권의 사용 용도 등이 설명 되어 있고 브라질 중앙은행의 해외 반출 확인서 입니다.

Official Name: Brazilian Treasury Note-LTN, Series Z
 Face Value: Cr\$ 10,000,000,000,000 (Ten Billion Brazilian Cruzeiros)
 Maturity Date: September 30, 2036
 Maturity Amount: R\$ 89,922,872,328.30

KRW Equivalent: Approximately KRW 1.077 trillion (₩1,077,000,000,000)

Investment Significance: Brazil, the largest economy in South America (top 10 global GDP), offers stable returns backed by sovereign credit with high interest rates (10%+ annually). The guaranteed long-term income stream of approximately 11 years until the 2036 maturity contributes to medium- to long-term value backing of YOU&I tokens.

Income Structure: Semi-annual coupon interest + principal repayment at maturity. Regular interest income generated based on Brazil's benchmark rate (SELIC).

Tokenization Plan: Semi-annual interest income automatically distributed to token holders through smart contracts. Since the sovereign credit risk is borne by the Brazilian government, this provides the most stable income stream among individual assets.

Asset 6: Busan Citizens' Park Urban Redevelopment (KRW 49.5B)



YOU&I HOLDINGS The Eight Major Assets

부산 시민공원 재정비 촉진1-1구역 도시환경정비사업

시행사 수지 분석가 (15%)

총 495억 원 (₩ 49,500,000,000)



Location: Adjacent to Busan Citizens' Park, Busan Metropolitan City

Project Name: Citizens' Park Renewal Promotion Zone 1-1 Urban Redevelopment Project

Total Project Cost: KRW 49.5 billion (₩49,500,000,000)

Area: 60,417.00 m² (18,276.14 pyeong)

Number of Lots: 425 lots (including government-owned land)

Developer Profit Analysis Rate: 15%

Development Plan: An urban regeneration project for complex development of residential, commercial, and cultural facilities. Located in a prime area in downtown Busan with high land value appreciation potential. Adjacent to Busan Citizens' Park (former Camp Hialeah U.S. military base site), medium- to long-term asset value appreciation is expected in alignment with urban renewal trends.

Expected Development Details:

Residential: Urban apartments, officetels

Commercial: Retail, F&B, convenience facilities

Cultural: Cultural spaces linked to Citizens' Park

Tokenization Plan: Rental income distribution after development completion, development profit settlement by milestone. Proportional distribution to token holders based on the 15% developer profit analysis rate.

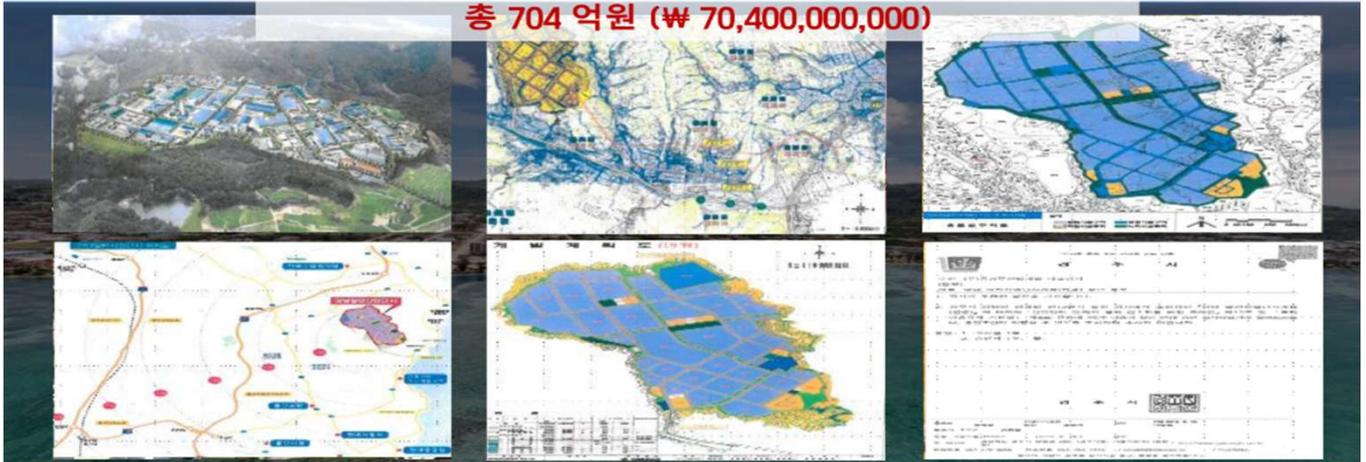
Asset 7: Gyeongju Nuclear Power Complex (KRW 70.4B)



YOU&I HOLDINGS The Eight Major Assets

경주 원전산업단지 시행사 수지 분석가 (22%)

총 704 억원 (₩ 70,400,000,000)



Location: Gyeongju City, North Gyeongsang Province

Total Project Cost: KRW 70.4 billion (₩70,400,000,000)

Site Area: 526,100 pyeong (approximately 1.74 million m²)

Developer Profit Analysis Rate: 22%

Development Plan: Development of a nuclear power industry cluster. Gyeongju is the center of Korea's nuclear power industry, where the headquarters of Korea Hydro & Nuclear Power Co. is located.

Industrial Complex Components:

Nuclear decommissioning industry facilities

Radiation technology application research facilities

Energy research infrastructure

Tenant spaces for related companies

Strategic Significance: A national strategic project consolidating Korea's nuclear power industry ecosystem. The global nuclear decommissioning market is rapidly growing (projected at USD 12 billion by 2030), and the Gyeongju Nuclear Power Industrial Complex aims to serve as a hub for this market.

Tokenization Plan: Distribution of industrial complex sales and rental income to token holders. Proportional distribution based on the 22% developer profit analysis rate. Stable income stream expected based on long-term lease agreements.

Asset 8: Chinese Imperial & Korean Artifacts NFT (KRW 3.077T+)



YOU&I HOLDINGS The Eight Major Assets

중국 황실 및 한국 유물, 보물 보유

등기 권한 확보 보물 56점 (1조 770억 원), 자체 보유 2만 점 (2조 원+@)

총 3조 770억 원+@ (₩ 3,077,000,000,000) + @



Total Asset Value: Over KRW 3.077 trillion (₩3,077,000,000,000+)

Composition Details:

Category	Quantity	Appraised Value	Notes
Legally Secured Treasures	56 pieces	KRW 1.777 trillion	Legal ownership secured, certified appraisal completed
Self-Held Artifacts	20,000+ pieces	KRW 2 trillion+	Diverse types of historical artifacts
Total	20,056+ pieces	KRW 3.077 trillion+	

Artifact Types: Chinese imperial collections (Qing and Ming dynasty eras), Korean historical artifacts, ceramics, calligraphy and paintings, metalwork, jade objects, bronzeware, etc.

NFT Business Plan:

Issue NFTs as Digital Twins of individual artifacts to enable fractional ownership and trading

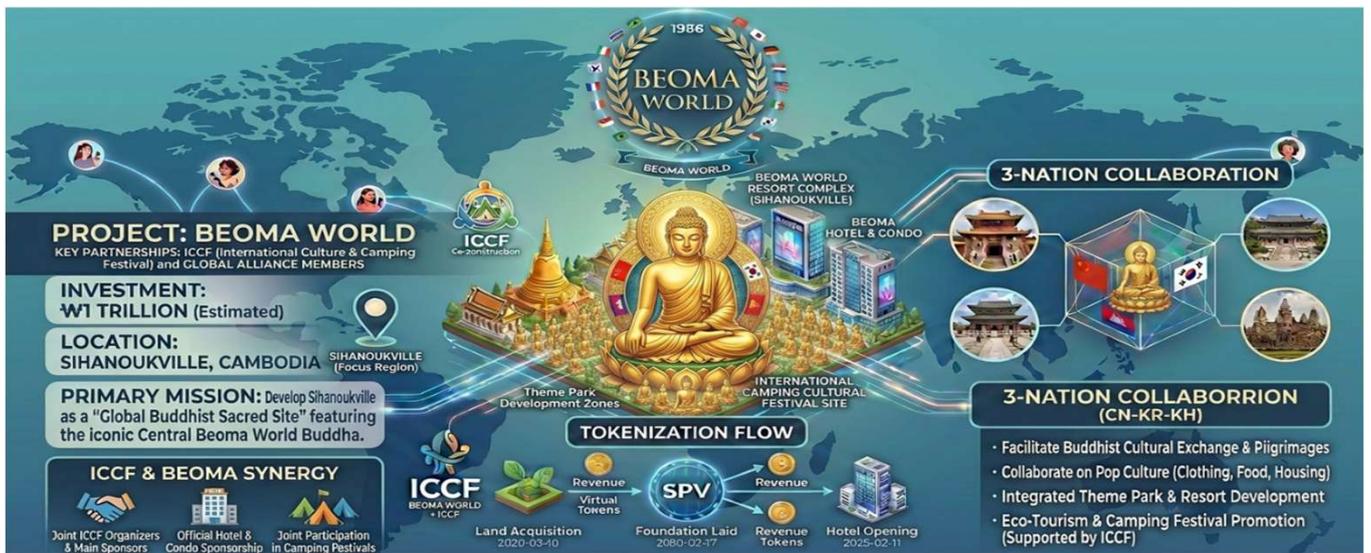
Store high-resolution 3D scanning, metadata records, and certificates of authenticity on the blockchain

Distribute royalties from artifact exhibitions, loans, publications, and digital content to NFT holders

Build a metaverse exhibition hall for digital cultural experience services

Tokenization Significance: Cultural relics are non-depreciating assets whose value appreciates over time, serving as long-term value preservation for the portfolio. Unlike real estate and government bonds, they offer excellent inflation hedging, with value appreciation expected from their scarcity.

Asset 9: Cambodia Sihanoukville Real Estate & Buddhist BeomA World (KRW 1T)



Type: Real Estate Development / Culture & Tourism

Scale: KRW 1 trillion

Location: Sihanoukville, Cambodia

BeomA World (BEOMA WORLD) Business Overview: BeomA World, led by YOU&I Holdings, is a project to establish four major Buddhist sacred sites across China, South Korea, and Cambodia. It maximizes the BeomA brand through joint membership and title sponsorship (hotel/condo sectors) with the ICCF Organizing Committee and joint participation in the International Camping Cultural Festival.

By collaborating with popular culture on human necessities of life, the project propagates the BeomA World (梵婀世界) as popular Buddhist culture, stimulates tourist visits from China and Cambodia (pilgrimage packages), activates theme park business sites in the three countries, and contributes to Buddhist cultural exchange and economic development.

In particular, it provides maximum support for Cambodian Buddhist culture through BeomA World, pioneering it as a global Buddhist sacred site and contributing to the dissemination of Buddhist culture.

Development Plan: Creation of a complex cultural and tourism district in the Sihanoukville area, hotel/condo development, theme park construction

Tokenization Plan: Income distribution by development milestone, separate management through SPV

Asset 10: Blockchain Coin Ecosystem Development (KRW 1T)



Type: Blockchain/Finance

Scale: KRW 1 trillion (coin issuance)

Business Description: Blockchain Crypto Card — A blockchain-based crypto card business building next-generation payment infrastructure connecting physical payments with digital assets.

PAVV RWA Coin Company Integration: A U.S.-based RWA (Real World Asset) coin listed on U.S. exchanges demonstrating high business viability and returns. Strategically acquired 100% through YOU&I Holdings' corporate bonds and integrated into the company ecosystem.

Tokenization Plan: Value creation through coin ecosystem development and issuance, income distribution linked to RWA coin

Asset 13: Sanjeong Lake Glamping Theme Park Business

산정호수 ZOOZOO 테마파크

관광휴양업 개발사업



시행 / 시공
 도영종합건설주식회사
 DOYOUNG GENERAL CONSTRUCTION CO., LTD.



좌각의 투자기준을 갖춘 좌각의 상품

수익형 글램핑 수익비교

좌	투자금액	수익금(월)	수익률(월)	수익금(년)	수익률(년)
정형형 숙박시설	250,000,000원	1,000,000원	0.40%	12,000,000원	4.80%
오르스탈 1채	200,000,000원	1,200,000원	0.60%	14,400,000원	4.80%
은행 1년 정기예금	120,000,000원	300,000원	0.251%	4,200,000원	3.5%
글램핑스타(호지+스타일1채) 30명	120,000,000원	1,200,000원	1%	14,400,000원	12%
글램핑스타(호지+스타일2채) 60명	240,000,000원	2,400,000원	1%	28,800,000원	12%
글램핑스타(호지+스타일4채) 120명	480,000,000원	4,800,000원	1%	57,600,000원	12%

* 해당수익이 120,000원 인당 19일 운영 기준
 * 해당수익이 운영 후가지 월당 수익률 반영임

Type: Tourism/Leisure

Location: Sanjeong Lake, Pocheon, Gyeonggi-do

Business Description: Operation of a glamping theme park business near Sanjeong Lake. Constructing experiential accommodation and leisure facilities to meet domestic premium leisure and tourism demand.

Tokenization Plan: Distribution to token holders based on operational revenue

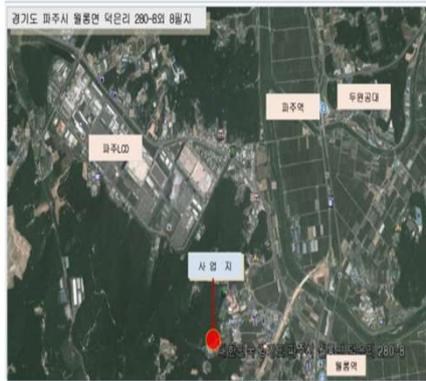
Asset 14: Paju LCD Villa Village Real Estate Business

파주LCD빌라 매매제안서

파주시 월롱면 덕은리 빌라



YOU & I
 HOLDINGS GROUP



Type: Real Estate

Location: Paju, Gyeonggi-do

Business Description: Real estate revenue business through Paju LCD Villa Village trading. Conducting real estate investment and trading to meet metropolitan area residential demand.

Tokenization Plan: Distribution of trading and rental income to token holders





6. YOU&I Tokenomics

Token Basic Info · Distribution · Vesting · Utility · Value Accumulation · Staking

6-1. Token Basic Information

The YOU&I (YIHX) token is a hybrid (utility + security) token backed by real-world asset value.

It simultaneously performs income distribution from underlying assets (security aspect) and payment for various ecosystem services (utility aspect).



Item	Details
Token Name / Symbol	YOU&I / YIHX
Base Chain	ERC-20 → BEP-20 migration planned
Token Supply	1,000,000,000
Token Type	Hybrid (Utility + Security)
Dedicated Wallet	YIHX-Wallet

The transition from ERC-20 to BEP-20 is a strategic decision to reduce gas fees (90%+ savings compared to Ethereum) and improve processing speed (3-second block time), minimizing user costs during high-volume transactions and income distributions.

6-2. Token Distribution Structure

Token distribution is designed with long-term ecosystem growth and value stability as top priorities. 90% of all tokens are allocated to platform operations and ecosystem development, minimizing speculative selling pressure.

Category	Ratio	Purpose	Detailed Description
Platform Reserve	50%	AI platform ops, resource rewards, staking reward pool	AI resource provider (GPU, data, model) rewards, staking participant rewards, platform operating costs
Ecosystem Development	40%	14 asset linkage, value stabilization, new asset integration	Token allocation for asset tokenization, additional allocation for new assets, ecosystem expansion incentives
Team & Advisors	5%	Core team/advisor compensation (vesting applied)	12-month cliff + 36-month linear vesting for long-term commitment
Marketing & Partnerships	3%	Global marketing, exchange listing, partner alliances	157-country marketing campaigns, exchange liquidity, strategic partnerships
Liquidity	2%	Exchange liquidity provision, market making	Immediate liquidity at exchange listing, market-making operating funds

6-3. Vesting Schedule

Strict vesting schedules are applied to all token distributions, preventing sudden selling pressure on the market and protecting long-term value growth.

Target	Cliff (Lock-Up)	Vesting	TGE	Monthly Unlock
Platform Reserve (50%)	None	48+ months	5%	~2%
Ecosystem Development (40%)	3 months	Linked to asset tokenization	0%	Asset-specific trigger
Team & Advisors (5%)	12 months	36-month linear	0%	~2.8%
Marketing (3%)	None	24 months	10%	~3.75%
Liquidity (2%)	None	Immediate	100%	-

Initial Circulation Ratio: At TGE, tokens available for circulation are approximately 7% of the total (Liquidity 2% + Platform Reserve TGE 5%).

Subsequently, approximately 2% is progressively unlocked monthly, with actual circulation further limited by the staking participation rate (target 40%).

6-4. Token Utility

The YOU&I token performs 7 core utilities within the ecosystem, generating continuous demand for the token.

Utility	Description	Demand Driver
AI Service Payment	GPU, data, AI model usage fee payment	AI market CAGR 36.8%
Staking	Token deposit → Ranking participation & additional rewards	Passive income, reduced circulation
Commerce Payment	Product purchases on cross-border platform	157-country commerce volume
Governance	Voting on key ecosystem decisions	Asset integration/removal, fee changes
STO Income Distribution	Proportional distribution of underlying asset income	Quarterly dividend income
NFT Purchase	Cultural relics NFT marketplace trading	KRW 3.077T+ cultural relics NFT-ization
Points Exchange	Bidirectional exchange: Integrated Points ↔ YOU&I tokens	Commerce-token economy linkage

6-5. Value Accumulation Mechanism

The value of YOU&I tokens is designed to accumulate through multiple mechanisms. It pursues organic value growth based on real economic activity, not short-term speculation.

Virtuous Cycle Structure

1. Underlying asset income → Distribution to holders → Strengthened token holding incentive
2. AI platform usage fees → Partial token burn → Increased scarcity
3. Staking → Reduced circulation → Improved supply-demand dynamics
4. Increased commerce transaction volume → Increased token payment demand → Price support
5. New asset integration → Increased underlying asset value → NAV appreciation
6. Network growth → User expansion across 157 countries → Realization of ecosystem economies of scale

Through this virtuous cycle, the long-term goal is token deflation. Additionally, balance between burns and unlocks is pursued to simultaneously achieve price stability and long-term value appreciation.

6-6. Staking Program

Staking is the core participation mechanism of the YOU&I ecosystem. Token holders can apply for staking on the cross-border AI platform, and YOU&I tokens purchased with integrated points are also eligible for staking.

Item	Details
Staking Reward Pool	Paid from Platform Reserve (50%)
Ranking System	Real-time ranking disclosure based on staking quantity
Influencer Benefits	Sponsorship, promotion, advertising benefits for top-ranked holders from partner companies
KOL Effect	Community activation and viral marketing through Greater China influencer (KOL/Wanghong) staking participation
Target Participation Rate	40% of total circulating tokens
Liquidity Effect	At 40% staking participation, effective circulating supply reduced by 60%

\$200B Real-World Asset Foundation: YOU&I AI STO Next-Generation Financial Ecosystem

Tokenizing over \$200B in real-world assets—including real estate, government bonds, and cultural assets—through STO (Security Token Offering) to lower investment barriers and maximize liquidity.





7. Technical Architecture

Three-Layer Architecture · Layer 1/2/3 · Smart Contracts · Security · AI

7-1. Three-Layer Architecture Overview

The YOU&I AI Crypto Ecosystem is designed with a three-layer structure: Resource Provision (Layer 1), Intermediate Management (Layer 2), and Upper Ecosystem (Layer 3). This structure forms a transparent blockchain-based value chain from physical computing resources to end-user services.

Layer	Name	Core Components	Role
Layer 1	Crypto Vessels (Resource Provision)	GPU Network, DATA, AI Model Service, Cloud Storage	Provide physical resources to the blockchain network
Layer 2	Crypto Skeleton (Intermediate Mgmt)	Resource Allocator, Contribution Rating, Coin Payroll (BEP20), Block Generator, ERC20 Smart Contract	Smart contract-based resource distribution/settlement automation
Layer 3	Crypto Organism (Upper Ecosystem)	AI Market, Data Analysis Platform, Easy AI Builder, Block Generator, YOU&I AI Crypto Society	End-user services / community activation

Core Technology Framework

Framework	Components	Description
AI Eco System	GPU + Dataset + AI Model	Integrated management of the three core AI ecosystem resources
AI Deep Learning	Efficient Data Transfer/Storage + Multi-Server Multi-GPU DL	Optimized large-scale data transfer/storage, multi-server/GPU deep learning
AI Mining	Higher Return Mining + Multi Mining	High-yield mining algorithms, simultaneous multi-mining operation

The core of the three-layer structure is connecting the entire value chain of "resource providers → intermediate managers → end users" through blockchain, ensuring that all contributions and rewards are transparently recorded and automatically settled.

7-2. Layer 1: Crypto Vessels – Resource Provision Layer

Layer 1 is the foundational layer where ecosystem participants provide physical resources and receive rewards. The name Vessels (blood vessels) symbolizes the role of base infrastructure that supplies resources throughout the ecosystem.

GPU Network: Converts Bitcoin mining GPUs for machine learning research, networking distributed individual GPUs for large-scale AI training. By repurposing high-performance GPU resources previously used for Bitcoin mining for ML/DL training, it maximizes idle computing resource efficiency. Participants receive dual income from GPU usage fees and blockchain mining rewards.

DATA: Provides a blockchain-based data marketplace for generating, distributing, and rewarding AI training data. The entire process of data Creation, Distribution, and Reward is recorded on the blockchain, ensuring fair compensation for data contributors. Data providers receive rewards based on data quality and utilization.

AI Model Service: Pays model usage fees to participants who provide machine learning models for end-user AI services such as conversation analysis, video analysis, and autonomous driving. Various AI service models are registered on the marketplace for selective utilization by consumers.

Cloud Storage: Provides distributed storage ensuring data durability and availability, with rewards for storage space providers.

Rewards for resource provision operate on a dual structure of usage fees from users and additional rewards based on blockchain principles.

7-3. Layer 2: Crypto Skeleton — Intermediate Management Layer

Layer 2 exists in a distributed manner within the cloud, managing Layer 1 resources and processing settlements based on smart contracts. The name Skeleton symbolizes the structural backbone role of the ecosystem.

Resource Allocator: Optimally distributes GPU, data, model, and storage resources from Crypto Vessels to consumers and calculates usage fees. AI-based load balancing algorithms are applied to maximize resource utilization.

Contribution Rating System: Quantitatively evaluates the value contributed by each resource to the Crypto Ecosystem. Multi-dimensional metrics including GPU throughput, data quality, model accuracy, and uptime are recorded on the blockchain to ensure transparent evaluation.

Coin Payroll System (BEP20): Automates income distribution based on contribution. Implemented on BEP-20 to reduce gas fees (90%+ savings vs Ethereum) and ensure rapid settlement with 3-second block time.

Block Generator: Generates all transaction, contribution evaluation, and income distribution records on the blockchain, maintaining an immutable audit trail.

ERC20 Smart Contract: Adopts ERC-20 as the base token (YHX) standard for maximum compatibility. Tradable on all DEX/CEX, achieving decentralization.

7-4. Layer 3: Crypto Organism — Upper Ecosystem Layer

Layer 3 is the ecosystem activation layer where end users utilize AI services and participate in the community. The name Organism symbolizes the self-growth and evolution of a living ecosystem.

YOU&I AI Crypto Workspace — 4 Core Services:

AI Market: A marketplace for trading GPU resources, datasets, and AI models. Consumers pay with tokens, and suppliers receive revenue in tokens.

Data Analysis Platform: A platform providing insights by analyzing data accumulated on the blockchain.

Easy AI Builder: A no-code tool for building AI models without programming knowledge. Aims for AI democratization and expanded ecosystem participation.

Block Generator: Records all service transactions occurring in Layer 3 on the blockchain to ensure transparency.

YOU&I AI Crypto Society: A community platform where token holders and ecosystem participants interact, share knowledge, and engage in collaborative development.

7-5. Core Technology Framework

7-5. Core Technology Framework

Framework	Components	Description
AI Eco System	GPU + Dataset + AI Model	Integrated ecosystem of distributed AI resources
AI Deep Learning	Efficient Data Transfer/Storage + Multi-Server Multi-GPU DL	Efficient data transfer/storage with multi-server, multi-GPU deep learning
AI Mining	Higher Return Mining + Multi Mining	Higher-yield mining vs traditional, simultaneous multi-resource mining

7-6. Smart Contract Design

Standard	Purpose	Features
ERC-20	Base Token (YIHX)	Universal token standard, maximum compatibility, all DEX/CEX support
BEP-20	Coin Payroll System	Low gas fees (90%+ reduction vs Ethereum), 3-second block time
ERC-1400 (Under Review)	STO-Dedicated Token	Partitioning, document management, transfer restrictions, built-in regulatory compliance functions

YOU&I's smart contracts are designed to automate all critical functions of the ecosystem.

The smart contracts manage token distribution, income allocation, vesting schedules, governance voting, and staking rewards with full transparency on-chain.

All smart contracts undergo rigorous external security audits and formal verification before deployment.

Multi-signature (Multi-Sig) requirements are enforced for all high-value transactions, with time-lock mechanisms for added security.

Emergency pause functionality is built in to protect user assets in case of security incidents.

7-7. Security Architecture

Security Area	Applied Technology	Details
Smart Contract	External Audit, Formal Verification	Code audit by multiple security agencies before deployment
User Authentication	PKI-based certificates, Private Key matching	Enhanced login security through blockchain authentication key matching
Data Protection	AES-256 encryption, distributed storage	GDPR compliance, personal data encryption
Wallet Security	Multi-signature (minimum 3/5), hardware wallet support	Hot wallet/cold wallet separation
Key Management	HSM/MPC wallet (operational keys)	Distributed key management with no single point of failure

7-8. AI Platform Application Areas

The AI platform is utilized across multiple sectors to maximize ecosystem value creation.

Application Area	Description	Expected Market
Autonomous Driving	Autonomous driving model training using distributed GPU network	Global autonomous driving market \$550B+ (2030)
Business Automation	Enterprise AI workflow automation	Rapid growth in enterprise AI market
Autonomous Delivery/Logistics	Last-mile delivery optimization	Growing demand for logistics automation
Smart Home	AI control of household IoT devices	Smart home market \$300B+ (2030)
Commerce	AI product recommendations, price optimization, demand forecasting	Expanding AI adoption in e-Commerce
Medical Care	Medical image analysis, drug discovery support	Healthcare AI market \$188B (2030)
Smart Education	Personalized learning path design	EdTech market growth
AI Finance	Risk analysis, portfolio optimization, anomalous transaction detection	Surging demand for FinTech AI
Smart Agriculture	Crop monitoring, yield forecasting	Agricultural technology innovation
Intelligence Security	Cyber threat detection and response	Expanding security AI market
Safety Assurance Robotics	AI model training for robot control	Expanding robotics AI market



8. AI-Based Cross-Border e-Commerce Ecosystem

Platform Overview · Core Features · Integrated Points · Staking · Business Flow

8-1. Platform Overview and Vision

YOU&I's AI-based cross-border e-Commerce platform aims to become a global commerce hub connecting producers and consumers across borders.

The platform leverages AI chatbot technology, multilingual support, and blockchain-based payment infrastructure to provide seamless cross-border shopping experiences.

By integrating the WMU's 157-country network and the World Chinese Merchants Association's vast distribution channels, the platform achieves global scale from Day 1.

Year	South Korea Online Export (Reverse Purchase) Scale	Growth Rate
2016	Approx. KRW 2 trillion	Base year
2020	Approx. KRW 10 trillion	500% growth

The platform connects Korean products with global consumers, particularly targeting the rapidly growing Asia-Pacific cross-border commerce market.

Revenue is generated through transaction fees, advertising, premium services, and token-based payment incentives.

Platform Operation Structure:

Sellers register products → AI-powered translation and localization → Global marketplace listing → Buyers purchase with fiat/tokens → Escrow-based settlement → Cross-border shipping

The integrated points system enables seamless conversion between commerce points and YOU&I tokens, bridging the real and token economies.

Through this structure, commerce activity directly drives token demand, creating a sustainable economic flywheel.

8-2. Core Features

The platform provides the following core features to create a comprehensive cross-border commerce ecosystem:

AI Chatbot Commerce: Multilingual AI chatbot-based product recommendation, order processing, and customer service. Supporting 157 countries' languages through real-time translation.

Blockchain Payment: Token-based payment system enabling instant cross-border settlements with minimal fees. Integration with major fiat currencies for easy onboarding.

Influencer Live Commerce: Integration with the 550,000 WMU influencer network for live streaming commerce. KOL-driven product promotion and real-time sales.

Global Logistics Integration: Partnerships with international logistics providers for streamlined cross-border shipping, customs clearance, and tracking.

Seller Dashboard: AI-powered analytics, inventory management, pricing optimization, and multi-market management tools for sellers.

Buyer Protection: Blockchain-based escrow, dispute resolution, and quality assurance mechanisms.

8-3. Integrated Points System

The integrated points system bridges the token economy and real-world commerce:

Points are earned through purchases, reviews, referrals, and community participation on the platform.

Points can be converted to YOU&I tokens at market-determined exchange rates, creating a direct link between commerce activity and token demand.

Conversely, YOU&I tokens can be converted to points for use in commerce, creating bidirectional value flow.

Partner merchants can issue branded points that interoperate with the unified points system.

The points system incentivizes platform engagement and drives organic token demand growth.

Points earning structure: Purchase 1% + Review 0.5% + Referral 2% + Staking bonus up to 3%

Token conversion rate is dynamically adjusted based on market conditions and platform economics.

All points transactions are recorded on-chain for transparency and auditability.

8-4. Staking Ranking System

The staking ranking system creates a gamified engagement mechanism within the commerce ecosystem:

Users stake YOU&I tokens to earn ranking positions, with higher stakes yielding higher rankings.

Top-ranked users receive premium benefits including higher points earning rates, exclusive product access, and brand partnership opportunities.

The ranking is publicly displayed in real-time, creating social proof and competitive motivation.

Influencers and KOLs are particularly incentivized to maintain high rankings for enhanced visibility and sponsorship opportunities.

This mechanism effectively locks tokens in staking, reducing circulating supply and supporting token value.

8-5. Business Flow

The complete business flow of the cross-border AI commerce platform:

Step 1: Seller onboarding → Product registration → AI-powered content localization

Step 2: Global marketplace listing → AI product matching → Buyer discovery

Step 3: Purchase → Blockchain payment/escrow → Order confirmation

Step 4: Cross-border logistics → Delivery → Buyer confirmation

Step 5: Settlement → Points reward → Token conversion option

8-6. User Scenarios

User Scenario examples demonstrating the platform's integrated experience:

Scenario A — Korean Seller: A Korean cosmetics brand registers products on the platform. AI translates listings into 12 languages. A Chinese influencer promotes the product via live commerce. Buyers in 5 countries purchase using local currency or YOU&I tokens. Settlement occurs in 24 hours via blockchain escrow.

Scenario B — Global Buyer: A buyer in Southeast Asia discovers Korean products through AI recommendations. They pay with integrated points earned from previous purchases. Cross-border shipping is handled seamlessly with real-time tracking. They earn additional points and stake them for ranking benefits.

Scenario C — Influencer: A WMU representative promotes platform products to their 10,000+ followers. They earn commission in YOU&I tokens and stake them for ranking. Higher ranking unlocks brand partnership opportunities and increased commissions.

8-7. First-Year Targets and Key Metrics

Metric	First-Year Target	Notes
GMV (Total Transaction Volume)	\$100M	Cross-border product transactions
Registered Shopping Malls	5,000+	0.8% of 640,000 domestic malls
Monthly Active Users	500,000+	Initial influx from WMU network
Integrated Points Issued	\$10M+	Partner mall point conversion
AI Chatbot Interactions	1M+/month	Multilingual (KR/CN/EN/JP)



9. Governance and Community

9-1. Progressive Decentralization Strategy

YOU&I's governance transitions from centralized management to community-driven governance through a phased approach, ensuring stability during early stages while progressively empowering token holders.

Phase	Structure	Description	Expected Timeline
Phase 1	Centralized Governance	YOU&I Holdings board decision-making, rapid business execution	2024~2025
Phase 2	Hybrid	YOU&I Foundation establishment, parallel token holder voting, key decisions by foundation+community consensus	2025~2026
Phase 3	DAO Governance	On-chain voting-centered decentralization, Smart Contract-based autonomous operation	2027~

9-2. Voting Mechanism

Token holders exercise voting rights proportional to their holdings on key ecosystem decisions:

New asset integration and removal proposals

Fee structure modifications

Treasury fund allocation decisions

Protocol upgrade proposals

9-3. Community Incentives

Community incentives are designed to encourage active participation in governance and ecosystem development:

Activity	Reward Type	Details
Staking	YOU&I Tokens	Rewards proportional to deposit period and quantity
Governance Voting	Additional Rewards	Voting participation incentives
AI Resource Provision	YOU&I Tokens	Based on GPU, data, and model contribution
Referral	Token Rewards	Rewards for new user acquisition
Influencer Activity	Tokens, sponsorship, patronage	Marketing activity leveraging WMU network
Bug Bounty	YOU&I Tokens	Rewards for reporting security vulnerabilities



10. Legal and Regulatory Compliance

10-1. Corporate Registration and Legal Status

YOU&I Holdings maintains rigorous legal compliance across multiple jurisdictions:

Item	Details
Registration Authority	NYS Department of State, Division of Corporations
Official Name	YOU & I HOLDINGS INC
Entity Type	New York State registered corporation (Corporation)
Share Structure	1,000,000,000 Common Shares, Par Value \$1.00 each
Capital	USD 1,000,000,000 (1 billion dollars)
South Korea Registration	Corporate entity (Business Registration No. 365-84-00038), Foreign Enterprise Domestic Branch Substantive Asset Declaration registered

All STO issuances comply with applicable securities regulations including U.S. Regulation D (accredited investors) and Regulation S (offshore transactions).

SPV (Special Purpose Vehicle) structures are established for each asset to provide legal isolation and investor protection.

External legal counsel in each jurisdiction provides ongoing compliance monitoring and regulatory guidance.

The legal structure supports multi-jurisdictional operations across the United States, South Korea, Singapore, and other target markets.

Regular compliance audits are conducted by independent third parties to ensure ongoing regulatory adherence.

All investor communications and disclosures comply with applicable securities law requirements.

The company maintains active dialogue with regulatory authorities in key jurisdictions to ensure proactive compliance.

Legal opinions from qualified law firms are obtained for each new asset tokenization.

10-2. Global Regulatory Framework

The global regulatory landscape for security tokens is rapidly evolving, with major jurisdictions establishing clear frameworks:

Region	Key Regulations	YOU&I Application	Market Entry Strategy
United States (SEC)	Reg D (506b/c), Reg S, Reg A+	Accredited investor-focused private placement, offshore issuance	Primary market (private placement)
South Korea (FSC)	Capital Markets Act, Special Financial Information Act (VASP)	VASP registration, ISMS certification, investment prospectus issuance	Secondary market (exchange listing)
Singapore (MAS)	SFA, PS Act	Leveraging as Asia STO hub	Asia-Pacific base
EU	MiCA, MIFID II	Phased entry, license acquisition	Long-term expansion

10-3. KYC/AML Program

A comprehensive KYC/AML program is implemented with tiered verification levels:

KYC Level	Verification Items	Applicable To
Tier 1	Name, email, phone number	Platform registration
Tier 2	+ ID, selfie, address proof	General transactions
Tier 3	+ Source of funds, income proof	High-value transactions
Tier 4	+ Accredited investor verification, PEP (Politically Exposed Person) check	STO investment participation

All KYC data is processed in compliance with GDPR and applicable data protection regulations. Third-party KYC providers are utilized for enhanced verification accuracy.

10-4. Regulatory Comparison by Country

Item	United States	Singapore	EU/MiCA	South Korea	Japan	Switzerland
Regulatory Authority	SEC/FINRA	MAS	National FCA	FSC/FSS	FSA	FINMA
STO Permitted	Yes (Exempt)	Yes	Yes	Yes (Limited)	Yes	Yes
KYC Level	High	High	High	Very High	High	Medium
Accredited Investor	\$1M+	SGD 2M+	MiFID Criteria	Qualification Required	None	None
Travel Rule	\$3,000+	SGD 1,500+	EUR 1,000+	KRW 1M+	Not Applied	CHF 1,000+

10-5. Howey Test Analysis

Analysis of YOU&I token's position under the Howey Test framework:

Howey Test Requirement	YOU&I Token Analysis	Satisfied?
Investment of Money	Investors purchase tokens with fiat or cryptocurrency	Satisfied
Common Enterprise	Multiple investors' funds pooled into common asset pool	Satisfied
Expectation of Profits	Asset income distribution, expectation of token value appreciation	Satisfied
Efforts of Others	Depends on YOU&I Holdings asset management and platform operation	Satisfied

YOU&I Holdings proactively treats the token as a security for regulatory purposes, ensuring the highest level of investor protection and regulatory compliance.

10-6. Investor Protection Mechanisms

Multiple layers of investor protection are built into the YOU&I ecosystem:

Asset Custody: All underlying assets are held through regulated custodians and SPV structures.

Regular Audits: Independent financial audits and asset revaluations are conducted on a regular basis.

Insurance: Appropriate insurance coverage is maintained for key assets and operational risks.

Dispute Resolution: Clear dispute resolution mechanisms are established, including arbitration clauses.

Reporting: Regular investor reports provide transparent updates on asset performance and fund utilization.

Emergency Protocols: Established procedures for asset protection in adverse market conditions or security incidents.

11. Roadmap

YOU&I Holdings has established a comprehensive development roadmap across four phases:

Phase	Period	Key Milestones	Status
1	2023.06~12	YOU&I token design, AI architecture design, UI/UX design	Completed
2	2024.01~04	AI Ecosystem design, ecosystem meetup, Pre-Mining start, YIHX-Wallet build, Chain Website build	Completed
3	2026.05~08	Global Meet-Up, Community Channel build, Global SALE, marketing, AI & Big Data ecosystem expansion	In Progress
4	2026.09~12	Global exchange listing, Community expansion, Global SALE expansion, YOU&I Foundation establishment	Target
5	2027.01~06	South Korea exchange listing, Whitepaper V3.0 release, AI Big Data sales business, DB Foundation revenue business	In Progress/Target
6	2027.07~2027.12	Saipan/Philippines development groundbreaking, STO 2nd issuance, Asia-Pacific expansion, DAO transition start	Planned
7	2028~	Global decacorn financial platform, full DAO transition, additional asset inclusion expansion	Vision

Phase 2 (Q3-Q4 2025): Growth — Additional asset tokenization, cross-border commerce platform launch, AI infrastructure deployment

Phase 3 (2026): Expansion — Full ecosystem integration, additional exchange listings, institutional partnerships, governance transition

Phase 4 (2027+): Maturity — Complete decentralization, global scale operations, full AI ecosystem, community governance

Each phase includes specific KPIs, milestones, and success metrics to ensure accountability and transparent progress tracking.

The roadmap is subject to adjustment based on market conditions, regulatory developments, and community feedback.

12. Team and Partners

Core Executive Team

The core executive team brings decades of combined experience in finance, technology, real estate, and international business:

Chairman Kang Sung Mo — Finance, real estate development, international networking. Operates multiple corporations across the U.S., Korea, and China.

The team is supplemented by advisors with expertise in blockchain technology, securities law, AI/ML, and cross-border commerce.

Strategic Partnerships

YOU&I Holdings has established strategic partnerships with key organizations to accelerate ecosystem development:

Partner Type	Organization/Company	Role	Strategic Value
Finance	JPMorgan Chase Bank	Primary bank, payment infrastructure	Global financial credibility, L.O.C issuance support
Global Network	WMU (157 countries)	Marketing, investor acquisition	550K influencers, immediately available distribution channels
Greater China	World Chinese Merchants Association	China market entry, commerce partner	70M members, 30K branches worldwide
International Organization	UN-affiliated WEO INC	Environment/energy business linkage	International legitimacy, ESG business linkage potential
Commerce	South Korea Weibo, 38 Communication	Cross-border e-commerce operations	Direct access channel to Chinese consumer market
Real Estate	Yongsan International Business District PPP	420K pyeong large-scale urban development	Largest domestic urban mixed-use development project
Finance	Metaverse Cooperative Association	Mutual aid, credit, cross-industry cooperative operation	KRW 30B capital, financial services infrastructure
Service/Education	World University Student Peace Service Corps Foundation	Global youth network	Education and service-based community expansion

Technology Partners: Blockchain infrastructure, AI/ML capabilities, and security audit services.

Financial Partners: Banking relationships, custody solutions, and regulatory advisory services.

13. Risk Disclosure and Disclaimer

[General Disclaimer]

This whitepaper is provided for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities. The information contained herein is subject to change without notice.

[Investment Risk Disclosure]

Investment in digital assets, including security tokens, involves significant risks. Investors should carefully consider the following risk factors:

Market Risk: Token values may fluctuate significantly based on market conditions, regulatory changes, and broader economic factors.

Liquidity Risk: Secondary market liquidity is not guaranteed, and investors may not be able to sell tokens at desired prices or timing.

Regulatory Risk: Changes in securities laws, tax regulations, or blockchain-specific regulations may adversely impact the project.

Technology Risk: Blockchain technology, smart contracts, and AI systems may contain vulnerabilities or experience operational disruptions.

[Securities-Related Disclosure]

The YIHX token may be classified as a security under applicable securities laws in certain jurisdictions.

Investors are responsible for understanding and complying with the securities laws of their respective jurisdictions.

The token has not been registered under the Securities Act of 1933 and is offered pursuant to available exemptions.

No regulatory authority has approved or disapproved this offering or passed upon the accuracy of this whitepaper.

[Eligibility Restrictions]

Token purchases may be restricted to accredited/qualified investors in certain jurisdictions. Investors must verify their eligibility before participating.

[Forward-Looking Statements]

This whitepaper contains forward-looking statements based on current expectations and projections. Actual results may differ materially from those anticipated due to various factors beyond the company's control.

[Professional Advisory Recommendation]

Investors are strongly advised to consult with qualified legal, financial, and tax advisors before making any investment decisions regarding YOU&I tokens.

[Information Accuracy and Completeness]

While every effort has been made to ensure accuracy, YOU&I Holdings does not guarantee the completeness or accuracy of all information in this document. Information is subject to update and revision.

[Jurisdiction and Dispute Resolution]

This document and any disputes arising from it shall be governed by the laws of the State of New York, USA. Any disputes shall be resolved through binding arbitration.

[Document Validity]

This whitepaper supersedes all prior versions. The final interpretation authority rests with YOU & I HOLDINGS INC.

14. Appendix

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