

TANZANITE CRYPTO INDEX FUND

WHITEPAPER

Version 6.3

Digital Tanzanite.

Africa's rarest crypto asset.

A Decentralized Index Fund on BNB Chain

Bridging Traditional Finance and Crypto Wealth Creation for Africa and the African Diaspora

May 2026

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1. Executive Summary

Tanzanite is one thousand times rarer than diamonds and is found in only one place on Earth. Within eighteen months of its 1967 discovery, it had become a globally recognized investment-grade asset on the strength of three properties: provable scarcity, single-origin pedigree, and a transparent grading framework.

The Tanzanite Crypto Index Fund (TCIF) is built on the same three principles. A fixed supply of 100,000,000 tokens (provable scarcity), African-built for African investors (single-origin pedigree), and a 15-minute on-chain NAV oracle that grades every dollar of underlying value in real time (transparent grading). TCIF is Digital Tanzanite: Africa's rarest crypto asset, decentralized and accessible to anyone with a mobile phone.

The Tanzanite Crypto Index Fund (TCIF) is a decentralized investment vehicle built on BNB Chain, designed to bridge traditional finance and crypto wealth creation for Africa and the African Diaspora.

By offering a diversified portfolio of 16 carefully selected crypto assets, split into 60% Core (large-cap, highly liquid), 32% Growth (mid-cap with real product-market fit), and 8% Emerging (high-asymmetry early-stage), TCIF provides single-token exposure that previously required multi-exchange complexity and significant technical expertise.

TCIF is live on BNB Chain mainnet with deployed and verified smart contracts, a functional web application, and an automated NAV Oracle that publishes portfolio value every 15 minutes. The project targets a \$5M total funding round (private sale, public sale, strategic funding) to fully deploy the target portfolio and launch pan-African user acquisition.

This Version 6.3 reflects the May 2026 portfolio rebalance which replaced six legacy holdings (ADA, DOT, ICP, CURES, HASHAI, ANLOG) with seven category leaders (SOL, TAO, HYPE, SUI, QNT, TON, VVV) chosen on the basis of trailing 24-month performance, ecosystem traction, institutional adoption signals, and demographic alignment with the fund's African retail thesis. The portfolio tier shape has been refined to 60% Core / 36% Growth / 4% Emerging following successive liquidity audits that reclassified VVV from Emerging to Growth and right-sized the Emerging tier to genuine micro-caps only.

Metric	Value
Total Token Supply	100,000,000 TCIF (BEP-20)
Baseline NAV per Token	\$0.03 (based on \$3M target portfolio)
Private Sale Price	\$0.05 per token (Q2 2026)
Public Sale Price (IDO)	\$0.07 per token (Q3 2026)
Total Funding Target	\$5M (token sales + strategic funding)
Expense Ratio	0.15% annual
Staking APY	5 to 10%
Blockchain	BNB Smart Chain (BEP-20)
NAV Growth Target (3 Year)	3.3x base case, 6.4x bull case

2. Vision and Mission

2.1 Vision

To become Africa's premier decentralized investment platform, empowering millions across the continent and the African Diaspora with accessible, transparent, and community-governed crypto wealth creation tools.

2.2 Mission

TCIF's mission is to democratize crypto investing by providing a single token that offers diversified exposure to 16 carefully selected digital assets, managed through transparent on-chain governance, with industry-leading low fees and full retail accessibility.

2.3 Core Principles

- **Financial Inclusion:** Lowering barriers to crypto investment for Africa's 350+ million unbanked and underbanked adults, as well as the global African Diaspora, through mobile-first design and low minimum investment thresholds.
- **Transparency:** All portfolio holdings, NAV calculations, and governance decisions are verifiable on-chain through BNB Smart Chain and BSCScan.
- **Community Governance:** Token holders drive portfolio rebalancing, fee adjustments, and strategic decisions through DAO voting mechanisms.
- **Security First:** Multi-signature treasury management, 48-hour timelock mechanisms for critical operations, and immutable team token vesting protect investor assets.

3. Market Opportunity

3.1 Global Crypto Market

The global cryptocurrency market exceeds \$3 trillion in total capitalization, with Bitcoin alone above \$1.5 trillion and Ethereum above \$250 billion. Institutional adoption continues to accelerate through spot ETF approvals, RWA tokenization initiatives, and corporate treasury diversification into digital assets.

3.2 African Market Dynamics

Africa represents one of the fastest growing crypto adoption regions globally, driven by several structural factors:

- **Unbanked Population:** Over 350 million adults across Africa lack access to traditional banking services, creating massive demand for alternative financial infrastructure. TCIF's initial high-adoption markets include Nigeria, Kenya, South Africa, Ghana, Egypt, and Uganda.
- **Mobile Penetration:** Mobile money adoption (M-Pesa, Airtel Money, MTN MoMo) has demonstrated that Africans adopt digital financial tools when they are accessible and practical. Telegram, which TON is native to, has hundreds of millions of African users.
- **Youth Demographics:** Africa has the youngest population globally, with over 60% under age 25. This demographic is digitally native and receptive to crypto-based financial products.
- **Currency Volatility:** Local currencies across the continent experience significant inflation and devaluation, making dollar-denominated crypto assets an attractive store of value.
- **Diaspora Remittances:** The African Diaspora sends over \$90 billion annually in remittances. TCIF offers an alternative channel for Diaspora investment into crypto assets with African-focused governance.

3.3 Competitive Gap

Despite growing crypto adoption, Africa lacks locally built, professionally structured index fund products. Existing options (Grayscale, Bitwise, TokenSets) are designed for Western institutional markets with high minimums, regulatory barriers, and fee structures inappropriate for African retail investors.

4. Problem Statement

African investors and members of the Diaspora face several compounding barriers to participating in the global crypto economy:

- **Complexity:** Managing a diversified crypto portfolio requires technical knowledge across multiple exchanges, wallets, and protocols. Most retail investors lack the expertise to properly diversify across asset classes.
- **High Costs:** Traditional crypto index funds charge 1.5% to 2.5% annual management fees, significantly eroding returns over multi-year holding periods.
- **Limited Access:** Many global crypto products require KYC processes that exclude African users, minimum investments that exceed local income levels, and banking infrastructure that does not exist in rural areas.
- **Single-Asset Risk:** Most African crypto investors concentrate in Bitcoin or a single altcoin, exposing themselves to extreme volatility without diversification benefits.
- **No Local Products:** There are no decentralized index funds built by African teams, for African markets, with local currency integration and community-driven governance.

5. TCIF Solution

TCIF solves these problems by packaging a professionally structured, diversified crypto portfolio into a single BEP-20 token on BNB Chain. One token purchase gives investors exposure to 16 assets across Core, Growth, and Emerging tiers with automated NAV tracking and ultra-low fees.

5.1 Key Features

- **Single Token, Full Diversification:** Buy one TCIF token and gain exposure to BTC, ETH, XRP, BNB, SOL, NEAR and 10 additional assets across AI, RWA, L1, DeSci, and infrastructure sectors.
- **Real-Time NAV Tracking:** An on-chain NAV Oracle updates every 15 minutes, providing transparent, verifiable portfolio valuation using live market data from CoinGecko.
- **Ultra-Low Fees:** 0.15% annual expense ratio, made possible by smart contract automation. This is approximately 94% lower than the Grayscale fund and 82% lower than the Bitwise 10 Crypto Index.
- **Community Governance:** DAO voting on portfolio rebalancing, fee adjustments, and treasury allocation. 1 TCIF = 1 vote.
- **Deflationary Tokenomics:** 5% of annual profits allocated to token buyback and burn, reducing circulating supply over time.
- **Mobile-First UX:** Built for mobile wallet flows (Trust Wallet, Binance Web3 Wallet) and accessible from any smartphone in any African country.

6. Technical Foundation

6.1 BNB Chain Infrastructure

TCIF is built on BNB Smart Chain, leveraging sub-second finality, 2,000+ TPS capacity, and transaction fees under \$0.01. The BNB Chain ecosystem provides mature DeFi infrastructure including PancakeSwap, Venus Protocol, Beefy Finance, and Reown AppKit (300+ wallet support).

6.2 Smart Contract Architecture

All contracts are built with Foundry (Solidity 0.8.20) and follow UUPS upgradeable proxy patterns for maintainability. Key deployed contracts:

Contract	Purpose	Status
TCIFToken.sol	BEP-20 token with mint, burn, pause, UUPS upgradeability	Live (Mainnet)
TCIFSale.sol	Private and public sale with Chainlink BNB/USD oracle integration	Live (Mainnet)
TreasuryManager.sol	Fund allocation, timelock controls, withdrawal routing	Live (Mainnet)
TimelockController.sol	48-hour delay for all critical treasury operations	Live (Mainnet)
TeamVesting.sol	Immutable quarterly vesting (12M TCIF over 2 years)	Live (Mainnet)
NAVOracle.sol	On-chain dual NAV storage, updated every 15 minutes	Live (Mainnet)
Gnosis Safe Multisig	Treasury and admin role holder	Live (Mainnet)
StakingManager.sol	Lock-up staking (30/90/180 days), dynamic APY	Deployed
GovernanceDAO.sol	On-chain proposals, token-weighted voting	Deployed

6.3 Security Architecture

- Multi-Signature Treasury: Gnosis Safe with multi-sig approval requirements for all treasury operations. Currently 1-of-1, planned upgrade to 3-of-5.
- Timelock Mechanism: 48-hour waiting period for all critical operations (withdrawals, parameter changes, cap modifications) via TimelockController.
- Role-Based Access Control: Granular permissions across all contracts, separating ADMIN, KEEPER, PROPOSER, and EXECUTOR roles.
- Immutable Vesting: TeamVesting contract has no admin override; tokens vest on a fixed quarterly schedule regardless of team actions.
- Audit Pipeline: CertiK and Hacken audit submissions in progress. Immunefi bug bounty program planned at public launch.

6.4 NAV Oracle System

The NAV Oracle is a three-component system that provides real-time portfolio valuation:

- On-Chain Storage (NAVOracle.sol at 0xB3efEc12ad478f63cB81699F1a4d2e669d8D8d3c): Stores the latest NAV per token value on BNB Chain, queryable by any smart contract or frontend.

- Keeper Service (Node.js, containerized via Docker): Automated process that fetches live prices from CoinGecko every 15 minutes, calculates portfolio-weighted NAV, and submits updates to the on-chain oracle.
- Dual Portfolio Tracking: Maintains both simulated portfolio (target allocations at current market prices) and actual portfolio (deployed holdings) for transparent comparison. Both values are published on chain.

7. Portfolio Strategy and Composition

7.1 Investment Thesis

TCIF employs a 60/36/4 Core-Growth-Emerging allocation strategy designed to balance institutional-grade stability with asymmetric upside potential. Core assets provide large-cap exposure with deep liquidity. Growth assets target mid-cap quality with measurable product-market fit. Emerging assets capture early-stage opportunities at conservative position sizing.

The May 2026 rebalance evolved from an initial 60/20/20 split through 60/32/8 to the current 60/36/4 shape. Successive liquidity audits reclassified mislabeled assets (notably VVV, promoted from Emerging to Growth on the basis of \$755M market cap, \$101M daily volume, and Coinbase listing on day-one) and right-sized the Emerging tier to genuinely high-risk micro-caps only. The result is a sharper distinction between conviction-weighted Growth exposure and capped speculative tail risk.

7.2 Portfolio Composition

Total target portfolio value: \$3,000,000 across 16 assets as of May 2026.

Tier 1: Core Assets (60%, \$1,800,000)

Asset	Ticker	Allocation	Target Value	Sector
Bitcoin	BTC	20%	\$600K	Store of Value
Ethereum	ETH	10%	\$300K	Smart Contracts
XRP	XRP	8%	\$240K	Payments
BNB	BNB	8%	\$240K	Exchange / Infra
Solana	SOL	10%	\$300K	Layer 1
NEAR Protocol	NEAR	4%	\$120K	Layer 1

Tier 2: Growth Assets (36%, \$1,080,000)

Asset	Ticker	Allocation	Target Value	Sector
Bittensor	TAO	8%	\$240K	Decentralized AI
Hyperliquid	HYPE	6%	\$180K	Onchain Perps
Ondo Finance	ONDO	5%	\$150K	Real World Assets
Sui	SUI	5%	\$150K	Layer 1
Toncoin	TON	5%	\$150K	Mobile / Telegram
Venice Token	VVV	4%	\$120K	AI Inference
Quant	QNT	3%	\$90K	Enterprise / CBDC

Tier 3: Emerging Assets (4%, \$120,000)

Asset	Ticker	Allocation	Target Value	Sector
ASI Alliance	FET	3%	\$90K	AI Agents
Welshare Health	WEL	0.5%	\$15K	DeSci / Health
AxonDAO	AXGT	0.5%	\$15K	DeSci / Governance

7.3 Illiquidity Risk Discounts

Smaller-cap holdings receive valuation discounts in internal NAV reporting to account for limited trading volume and market depth:

Asset	Liquidity Tier	Discount	Rationale
WEL	Tier 3 Emerging	50%	Micro-cap, limited exchange listings
AXGT	Tier 3 Emerging	35%	DEX-traded DeSci governance, moderate volume

These discounts apply to internal valuation reporting only and do not influence the on-chain NAVOracle, which publishes raw market prices. Discounted basis is used for stress-testing and risk attribution. Full methodology is documented in Annex 1.

7.4 Rebalancing Strategy

Portfolio rebalancing occurs quarterly through DAO governance votes once GovernanceDAO is activated. Token holders propose and approve allocation changes based on market conditions, asset performance, and risk assessment. The rebalancing framework prioritizes risk-adjusted returns, sector rotation, liquidity dynamics, and protocol upgrade events.

8. Tokenomics

8.1 Token Specifications

Parameter	Value
Token Name	Tanzanite Crypto Index Fund
Ticker	TCIF
Standard	BEP-20 (BNB Smart Chain)
Total Supply	100,000,000 TCIF
Decimals	18
Initial NAV	\$0.03 per token
Contract	0xa821BD055F778F8aa98f84C48C81E9B3Ed4FcfE9 (verified on BSCScan)

8.2 Token Distribution

Allocation	Percentage	Tokens	Status / Notes
Investors	50%	50,000,000	Private + public sale (25M private at \$0.05, 25M public at \$0.07)
Treasury	20%	20,000,000	Operations, reserves, strategic deployment
Team	15%	15,000,000	3M distributed immediately; 12M in immutable TeamVesting (8 quarters)
Marketing	10%	10,000,000	Community growth, partnerships, KOL programs
Liquidity	5%	5,000,000	PancakeSwap LP pools

8.3 Team Token Vesting

The 15M team allocation is structured for long-term alignment with investors:

- Immediate Distribution: 3,000,000 TCIF (20%) distributed to the founding team upon deployment for operational needs and immediate contribution recognition.
- Vesting Contract: 12,000,000 TCIF (80%) locked in the TeamVesting smart contract (0xEccb84498Bf35905D1dA655579BD7Ee2014D2b0C) with quarterly unlocks over 2 years. This contract is immutable with no admin override; tokens vest on the fixed schedule regardless of team actions.

8.4 Deflationary Mechanism

5% of annual fund profits are allocated to token buybacks and burns via the TreasuryManager contract. This systematically reduces circulating supply, creating upward price pressure as the portfolio grows.

8.5 Token Utility

- Governance: 1 TCIF = 1 vote on portfolio rebalancing, fee adjustments, and treasury allocation proposals.
- Staking: Lock tokens for 5 to 10% APY, with 50% of staking yields distributed to holders and 50% reinvested into the fund.

- Value Accrual: Each TCIF token represents a proportional share of the underlying 16-asset portfolio. As portfolio value increases, NAV per token increases.

9. Governance Model

TCIF employs a hybrid DAO model on BNB Chain, combining on-chain voting with multi-signature treasury oversight:

Parameter	Value
Voting Mechanism	1 TCIF = 1 vote for on-chain proposals
Treasury Oversight	Gnosis Safe multi-signature approvals
Proposal Threshold	10,000 TCIF minimum to submit a proposal
Quorum	5% of total supply (5,000,000 TCIF)
Voting Period	7 days per proposal
Execution	On-chain via TimelockController (48-hour delay)

9.1 Governance Scope

Token holders can propose and vote on: portfolio rebalancing (asset additions, removals, weight changes), fee structure adjustments, treasury allocation for marketing or development, strategic partnerships, expense ratio modifications, and protocol upgrade approvals.

9.2 Community Engagement

Monthly AMAs with the core team, quarterly portfolio performance reviews, proposal discussion forums, and incentive programs for active governance participants.

10. Revenue and Fee Structure

10.1 Expense Ratio: 0.15% Annual

TCIF charges an annual expense ratio of 0.15% on Assets Under Management (AUM), a fundamental shift from the traditional 1.5% to 2.5% management fees charged by crypto index competitors. This ultra-low fee structure is enabled by smart contract automation, on-chain transparency, and the absence of traditional fund-administrator overhead.

Competitive Fee Comparison

Product	Annual Fee	Type	Blockchain
Grayscale Digital Large Cap Fund	2.50%	Management Fee	Off-chain
Bitwise 10 Crypto Index	0.85%	Management Fee	Off-chain
TokenSets (DeFi Index)	1.00 to 2.00%	Streaming Fee	Ethereum
Index Coop (DPI)	0.95%	Streaming Fee	Ethereum
TCIF	0.15%	Expense Ratio	BNB Chain

Fee Impact on Returns

At a hypothetical 25% gross annual portfolio return, the difference between TCIF's 0.15% expense ratio and a traditional 1.5% management fee compounds to approximately 4% additional cumulative return over a three-year horizon. Net of fees, TCIF retains 99.85% of gross returns annually for token holders.

10.2 Additional Revenue Streams

- Staking Rewards: 5 to 10% APY, with 50% distributed to token holders and 50% reinvested into the fund.
- Crowdfunding Platform Fees: 2 to 5% on future TCIF-hosted investment campaigns.
- Buyback Program: 5% of annual profits allocated to token buybacks, supporting price stability and reducing circulating supply.

11. Fundraising Strategy

TCIF targets \$5M in total funding through two complementary tracks: token sales for portfolio deployment, and strategic partnerships for operations and growth.

11.1 Track 1: Token Sales (\$3M)

The private sale discount (\$0.05 vs \$0.07 public) serves as the primary early investor incentive. Clean pricing with no bonus tokens ensures consistent tokenomics and avoids dilution complexity.

Token sale proceeds (\$3M) are deployed directly into the 16-asset portfolio according to the allocation strategy outlined in Section 7.

Phase	Tokens	Price	Raises	Timeline
Private Sale	25,000,000	\$0.05/token	\$1,250,000	Q2 2026 (April–June)
Public Sale (IDO)	25,000,000	\$0.07/token	\$1,750,000	Q3 2026

11.2 Track 2: Strategic Funding (\$2M)

The remaining \$2M is sourced through accelerator programs, ecosystem grants, and strategic partnerships. This track funds operations, development, marketing, and exchange listings without additional token dilution.

Source	Target Amount	Status
Accelerator Programs (YZi Labs)	Up to \$2,000,000	Application submitted
BNB Chain MVB Program	Up to \$500,000	Eligible, pending application
Ecosystem Grants (Gitcoin, others)	Up to \$500,000	Pipeline
Strategic Partnerships	Variable	In discussion

11.3 Use of Proceeds (\$5M Total)

Category	Amount	Percentage	Purpose
Portfolio Deployment	\$3,000,000	60%	Purchase of 16 portfolio assets per allocation strategy
Liquidity Provisioning	\$500,000	10%	PancakeSwap LP, DEX market making
Development	\$500,000	10%	Smart contract upgrades, app development, integrations
Marketing	\$500,000	10%	Community growth, KOLs, partnerships, PR campaigns
Operations	\$300,000	6%	Legal, compliance, team compensation
Reserve	\$200,000	4%	Emergency fund, strategic opportunities

12. Roadmap

Phase	Milestones	Target
Q1-Q2 2026 (Current)	All smart contracts deployed and verified on BNB mainnet. NAV Oracle live with 16-asset portfolio. Investor data room finalized.	Live
Q2 2026	Private sale launch at \$0.05/token. Portfolio capital deployment begins. Security audit submissions to CertiK and Hacken.	June 2026
Q3 2026	Public sale (IDO) at \$0.07/token. PancakeSwap liquidity provisioning. Staking and Governance contracts activated.	September 2026
Q4 2026	\$10M AUM target. Venus Protocol and Beefy Finance integrations. Pan-African user acquisition campaigns.	December 2026
2027+	Pan-African expansion across East, West, Southern Africa. Diaspora corridor launches. Multi-currency on-ramps.	Ongoing

13. Financial Projections

Financial projections are based on the NAV calculation methodology detailed in Annex 1 (NAV Methodology and Portfolio Simulation, Version 4.0). Three scenarios model potential outcomes over a 3-year horizon (May 2026 through May 2029) based on per-asset price multipliers derived from cycle-history regression and ecosystem-traction benchmarking.

13.1 Scenario Summary

Metric	Bear Case	Base Case	Bull Case
Portfolio Value (3Y)	\$2.15M	\$10.02M	\$19.14M
NAV per Token (3Y)	\$0.0215	\$0.1002	\$0.1914
Overall Multiplier	0.72x	3.34x	6.38x
NAV Return from \$0.03	-28%	+234%	+538%
\$10K Position Value*	\$4,293	\$20,040	\$38,280
Primary Objective	Capital Preservation	Compound Growth	Maximum Capture

*\$10K position value assumes purchase at private sale price (\$0.05/token = 200,000 TCIF). Token price at exit modeled as equal to NAV per institutional convention.

Per-asset multipliers, methodology, and full breakdowns by tier are documented in Annex 1. All projections cap individual asset multipliers at 10x maximum over three years, a conservative ceiling even for emerging assets. Truly illiquid Emerging assets (WEL, AXGT) receive 35% to 50% illiquidity discounts per Section 7.3.

13.2 Revenue Projections

Revenue projections assume base case portfolio growth. Year 1 revenue is primarily staking-driven as AUM scales. By Year 3, the combination of expense ratio fees on larger AUM, staking yields, and crowdfunding platform fees creates a sustainable revenue base supporting continued development, team compensation, and ecosystem investment.

14. Risk Management

TCIF employs multiple layers of risk management:

- **Market Risk:** Diversified 16-asset portfolio with tier-based allocation reduces single-asset concentration. Quarterly rebalancing allows allocation adjustment based on changing market conditions.
- **Smart Contract Risk:** Multiple independent audits (CertiK, Hacken), Immunefi bug bounty, and ongoing security monitoring. UUPS upgrade pattern allows fixes for non-immutable contracts.
- **Operational Risk:** 48-hour timelock on all critical operations prevents instant exploitation. Multi-signature governance prevents single-actor compromise.
- **Liquidity Risk:** Tier-based valuation with illiquidity discounts ensures conservative NAV reporting for thinly traded assets. Emerging tier capped at 4% maximum and restricted to genuine micro-caps after the v3 liquidity audit.
- **Regulatory Risk:** Compliance-first approach with applicable financial regulations. Conservative jurisdictional positioning. Active dialogue with regulators in target markets.
- **Oracle Risk:** Multi-source price aggregation, circuit breakers (15% NAV deviation pause), and CoinGecko + on-chain DEX cross-validation.

15. Economic, Social, and Environmental Impact

15.1 Economic Impact

- **Financial Inclusion:** Targeting 350+ million unbanked Africans and members of the African Diaspora with accessible crypto investment tools by 2028.
- **Job Creation:** 500+ direct jobs and 2,000+ indirect jobs in blockchain and fintech sectors across the continent.
- **Investment Deployment:** \$10M+ in community investment deployed across African communities by 2028.
- **Diaspora Engagement:** Providing the African Diaspora with a trusted, transparent vehicle for investing in Africa's digital economy.

15.2 Social Impact

- **Education:** Crypto literacy programs for local communities across Africa, partnering with universities and community organizations.
- **Entrepreneurship:** Empowerment of African entrepreneurs via the planned crowdfunding platform.

15.3 Environmental Commitment

- **Net-Zero Target:** Commitment to net-zero emissions by 2028 through carbon offset programs and renewable energy partnerships.
- **Energy Efficiency:** BNB Chain's Proof-of-Staked-Authority consensus uses a fraction of the energy required by proof-of-work chains.

16. Competitive Landscape

TCIF's primary differentiators are its ultra-low 0.15% expense ratio, on-chain dual NAV transparency, community DAO governance, and specific focus on African and Diaspora market accessibility. No existing crypto index fund combines these characteristics, leaving TCIF positioned to capture an underserved market segment.

17. Team

TCIF is built by a team of finance, technology, and operations professionals committed to bringing institutional-grade crypto investment to underserved markets. Full team biographies and advisor list are available in the Investor Data Room (document 05).

18. Call to Action

TCIF is live on BNB Chain mainnet with deployed and verified smart contracts, a functional web application, and an automated dual NAV Oracle. The private sale opens Q2 2026 at \$0.05 per token, offering early investors entry at a significant discount to the public sale price.

Investors interested in participating in the private sale or partnership opportunities should reach out via investors@tcif.finance or visit tcif.finance to begin the whitelist process.

Disclaimer: TCIF tokens are speculative digital assets. Cryptocurrency investments carry significant risk including potential loss of principal. Past performance and projections do not guarantee future results. This document does not constitute financial advice. Investors should conduct their own due diligence and consult with qualified financial advisors before investing. TCIF complies with applicable financial regulations.

End of Whitepaper Version 6.3