



CRYLO® White Paper

(no public offering)

Get a personalized crypto investment portfolio with active risk management. BTC, ETH, DeFi—the best of Web3 in one portfolio. CRYLO® is your personal AI wealth manager.

\$CRYLO will become our community-first, utility-token for empowerment.

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CRYLO[®] — At-a-Glance

Who it's for: Everyday crypto users seeking simple, non-custodial access to diversified DeFi strategies; professionals and institutions needing auditability and governance; developers who value standards-based building blocks.

What CRYLO[®] is: A transparent, user-friendly platform combining artificial intelligence, machine learning, non-custodial vaults, access staking (service credits), optional gasless transactions, and on-chain governance. \$CRYLO is a utility token for access, fee credits, and governance—no equity, no dividends, no profit rights.

How it works: Users allocate into auditable vault strategies via self-custody wallets; access staking unlocks tiers and fee credits; governance proposes/votes on listings and parameters; an optional paymaster abstracts gas where supported; a secure payment gateway assigns deposit addresses and consolidates on-chain settlement.

Why now: DeFi infrastructure and standards are maturing, while regulation in CH/UK/EEA clarifies disclosure and consumer-protection expectations. Users want simple UX, verifiable on-chain data, and community-first alignment.

What makes CRYLO[®] different: Community-first tokenomics (no VC token allocation), compliance-aware launch (CH/UK/EEA), a Post-TGE Transparency Pack (initial float, locks, addresses, MM policy), and explicit audit/bounty/incident-response disclosures.

Core features:

- Non-custodial vaults with transparent, rules-based allocations.
- Access several DeFi protocols → service access/fee credits (not financial returns).
- Governance with time-locked execution; parameters ratified by the community.
- Optional gasless transactions for simpler UX where supported.
- Security: independent audits, ongoing bug bounty, emergency pause.

\$CRYLO token & tokenomics:

- Utility only: access tiers, fee credits, governance. No equity/profit rights.
- Fixed max supply: 600,000,000 \$CRYLO.
- Community-driven distribution; no VC token allocation (equity/loans fund the company).
- Pre-TGE: publish initial circulating supply, vesting/lock schedules, addresses, and MM policy.

Roadmap (high-level): Phase 1 Foundations → Phase 2 Controlled Launch → Phase 3 Community Growth → Phase 4 Maturity (continuous audits & reporting).

Key risks (non-exhaustive):

- Smart-contract vulnerabilities despite audits.
- Market volatility and liquidity conditions.
- Regulatory changes that may limit availability or features.
- Third-party protocol/bridge risks; MEV/slippage effects.
- Privacy/KYC/AML and oracle maintaining issues with third-party providers where features require it.

Availability & compliance: Initial focus: Switzerland, UK, and EEA (subject to local rules). \$CRYLO will only be offered to other regions and countries if and where laws and regulations are clarified. This paper is informational and not an offer of securities.

1. Executive Summary

CRYLO® is building a transparent, user-friendly platform that aggregates core DeFi capabilities—crypto trading, staking, and non-custodial vault strategies. Our goal is to provide fair, simple, and auditable access to decentralized finance for both individuals and institutions.

The aggregation of core DeFi functions enables the platform to analyze the entire crypto market. After a user answers a few investment questions, the platform creates a personalized portfolio. With the help of state-of-the-art AI and ML algorithms, the platform becomes a personal wealth manager. Portfolios are actively rules-based traded, and a dedicated team of asset managers take on a supervisory role to ensure that professional risk management is in place.

To run the platform, a new token will be launched. The \$CRYLO token is a pure utility token used for access, credits/fee discounts, and governance. It does not represent equity, debt, revenue share, or any right to profits. The token's design, distribution, and disclosures are structured to align with utility-token principles in Switzerland, the UK, and the EU.

2. Problem & Opportunity

DeFi participation remains complex: interfaces are fragmented, costs can be opaque, and on-chain fund flows are hard to follow for non-experts. Cross-protocol moves are time-consuming, and new users struggle with gas, wallets, and risk management.

At the same time, adoption is growing, and infrastructure keeps improving. There is a clear opportunity for a platform that combines transparent vaults, simple staking, optional account abstraction, and community governance—without compromising self-custody.

3. Platform Overview

CRYLO® brings a set of composable smart-contract modules together under one roof. Users can allocate into auditable vault strategies, stake for access/fee credits, and transact through optional gas sponsorship. All critical actions are traceable on-chain and on our platform.

3.1 Core Components

- Utility Token (\$CRYLO): Access tiers, fee credits, and on-chain governance voting.
- Vaults: Non-custodial smart contracts that allocate across vetted DeFi protocols with transparent rules and fees.
- Staking (Access Staking): Time-bound staking to qualify for service tiers and fee credits. No dividends or rights to profits.
- Paymaster (Optional): Account-abstraction based gas sponsorship for a simpler UX where supported.
- Payment Gateway: Secure address assignment to attribute deposits without revealing wallet keys; consolidated on-chain settlement.

- Governance: Token-holder proposals and votes for listings, vault additions, and parameter changes.

3.2 What We Deliberately Do Not Publish

- Exact contract ABIs and function signatures not essential for public understanding.
- Proprietary allocation formulas, model parameters, and risk thresholds.
- Code-level examples, integration snippets, and bundler/forwarder configs.
- Vendor-specific stack choices that enable copy-paste replication.

4. Architecture (High-Level)

The platform is modular and upgrade-aware. Contracts interoperate through standardized interfaces (e.g., ERC-20 compatibility and account-abstraction patterns where supported). All vault allocations, fees, and withdrawals are recorded on-chain for independent verification.

- Modularity: Each module can be upgraded through time-locked, governance-approved processes.
- Interoperability: Standards-based design for broad wallet and tool support.
- Transparency: On-chain state for allocations, fees, and withdrawals.
- Security: Independent audits, bug bounties, and emergency pause mechanisms.

5. \$CRYLO Utility & Community-First Tokenomics

Design Objective: Maintain \$CRYLO as a utility token only. It provides access rights, service credits, fee discounts, priority features, and governance participation. \$CRYLO does not grant ownership, profit rights, or claims on treasury assets. Holding or staking \$CRYLO does not entitle anyone to dividends, revenue share, or profit distributions.

5.1 Utility Scope

- Access & Tiering: Unlock platform features and higher usage limits with time-bound access staking.
- Fee Credits/Discounts: Reduce eligible platform fees or receive credits redeemable for platform services.
- Governance: Propose and vote on listings, integrations, and parameter changes.
- Gas Sponsorship Eligibility: Where available, token thresholds may qualify users for partial gas sponsorship.

5.2 Supply & Distribution

Fixed Maximum Supply: 600,000,000 \$CRYLO (no further minting).

Community-driven distribution—no VC allocation in the token. Equity or loans may fund the company, not the token.

<u>Category</u>	<u>Allocation</u>	<u>Notes</u>
Community Usage & Airdrops	35%	Earned via participation, quests, governance, education.
Contributor Grants & Ecosystem	15%	Builders, auditors, integrations; milestone-based unlocks.
Liquidity & Market Making	15%	DEX/CEX liquidity provisioning; subject to transparent policies.
Access Staking Rewards (Service Credits)	15%	Non-financial service credits and fee rebates; time-bound.
Treasury (Governance-controlled)	10%	For long-term maintenance; public reporting.
Team & Advisors	8%	4-year vesting, 12-month cliff; strict disclosure.
Compliance & Reserves	2%	Risk/incident reserves; may be unused if not needed.

Illustrative schedule (subject to governance and legal review):

- Team & Advisors: 12-month cliff, then linear monthly over 36 months; unvested forfeited on early departure.
- Community/Contributor Grants: Milestone-based releases; unused allocations can be re-granted.
- Liquidity: Programmatic policies; transparent wallet disclosures and time-locks where practicable.
- Access Staking: Rewards are denominated as service credits/fee rebates, not promises of financial returns.

5.3 Token-Holder Rights & Non-Rights

- Rights: Access to features, fee credits, governance participation.
- Non-Rights: No equity, no dividends, no entitlement to profits, no claim on treasury/issuer assets.

5.4 Initial Circulating Supply & TGE Disclosures (will be published prior to any TGE)

Before any token generation event (TGE) or public distribution in the UK/EEA, CRYLO[®] will publish: a) initial circulating supply at TGE, b) vesting/lock schedules by category, c) treasury and liquidity wallet addresses with time-lock policies, and d) a plain-English

explanation of any market-making or liquidity provisioning arrangements (no price-support commitments).

6. Governance

CRYLO[®] governance is community-driven. \$CRYLO holders can propose and vote on listings, vault integrations, parameter changes, and treasury disbursements within defined risk and compliance constraints. Upgrades are time-locked and executed only after successful on-chain votes.

6.1 Governance Parameters (to be ratified by community)

Prior to or at launch, a governance framework will propose initial parameters for community vote, including proposal thresholds, quorum, voting period, execution delay (time-lock), and emergency procedures. These parameters will be published transparently and may evolve via on-chain governance.

7. Security

- Independent Audits: Multiple third-party audits prior to and after mainnet deployments.
- Bug Bounty: Tiered rewards for responsibly disclosed vulnerabilities.
- Operational Safeguards: Multi-sig controls, emergency pause, and circuit breakers for abnormal conditions.

7.1 Audits & Disclosure Plan

Audit reports (scope, auditor, commit hash, findings, remediations) will be published before mainnet launch and updated for material upgrades. A public bug bounty will run continuously with transparent scope and payout ranges.

7.2 Incident Response & Responsible Disclosure

We maintain a responsible-disclosure channel and an incident response policy covering severity classification, user communications, on-chain mitigations (pauses, parameter changes), post-mortems, and lessons learned.

8. Compliance, Jurisdictions & Disclosures

This white paper is informational and not an offer of securities or other financial instruments. \$CRYLO is intended as a utility token for access, credits, and governance. Availability is phased: initial focus on Switzerland, the UK, and the EEA. Geographic access may vary due to local rules.

- Switzerland (FINMA guidance): Utility tokens confer digital access; if a token has investment characteristics, it may be treated as a security. CRYLO[®] is designed for access and service utility.
- EU (MiCA): Draft, notify (where required), and publish a crypto-asset white paper before public offerings; ensure clear risk factors, issuer details, and rights/obligations; maintain post-offer transparency.

- UK (FCA): Financial-promotion rules apply to qualifying cryptoassets; all communications must be fair, clear, and not misleading; include prominent risk warnings; avoid inappropriately incentivizing investments.

Other persons, outside the EEA: CRYLO[®] is not being offered in any other region or country. Once country-specific regulations have been reviewed and approved, we will adjust geo-blocking accordingly. No expectation of profits should be formed from purchasing or holding \$CRYLO. There are no dividends, revenue shares, or rights analogous to equity. Access staking rewards are structured as service credits/fee rebates only.

KYC/AML: Where legally required, access to certain features may involve third-party KYC/AML providers. CRYLO[®] does not custody user funds; users retain control of their wallets.

8.1 Issuer Information (MiCA readiness – to be completed before any EU public offer)

Issuer legal name: CRYLO AG (in the process of being established)

Registered address:

Contact (email/website): compliance@crylo.ai

LEI (if any): [Insert]

NCA to be notified: [Insert Member State authority]

White paper register ID (when assigned): [Insert]

8.2 UK Retail Risk Warning (for UK-facing materials)

“Don’t invest unless you’re prepared to lose all the money you invest. Crypto assets are high-risk, and you should not expect to be protected if something goes wrong.”

Promotions to UK consumers will follow FCA PS23/6 and FG23/3 (fair, clear, not misleading; no inappropriate incentives; positive frictions; client categorization and appropriateness check where applicable).

9. Key Risks (Non-Exhaustive)

- Smart-Contract Risk: Vulnerabilities can exist despite audits.
- Market Risk: Crypto markets are volatile; token prices can fluctuate widely.
- Regulatory Risk: Rules can change and may limit availability or features.
- Protocol Risk: Third-party integrations can fail or be exploited.
- UX/Operational Risk: Bridges, wallets, bundlers, and networks may experience disruptions.

9.1 Additional Technical & Operational Risks

- Oracle & Data Dependencies: Third-party oracle failures or manipulation can impact strategy execution.
- MEV/Slippage: Transactions may be reordered or face adverse price movements.
- Bridges & Interop: Cross-chain bridges can fail or be exploited; availability and withdrawal times may vary.

Privacy & Data Handling: Where KYC/AML is required for certain features, third-party providers

10. Roadmap (High Level)

- Phase 1 — Foundations: Internal audits, testnets, limited pilots; draft/publish public materials.
- Phase 2 — Controlled Launch: Whitelisted users, limited vaults, access staking tiers; telemetry and safety limits.
- Phase 3 — Community Growth: Broader listings via governance, expanded tooling, ecosystem grants.
- Phase 4 — Maturity: Continuous audits, formal verification advances, and ongoing compliance reporting.

11. Team & Governance (Accountability, not Hype)

Issuer & Persons Responsible (MiCA):

CRYLO AG (Switzerland) is the issuer for \$CRYLO in initial jurisdictions. The management body responsible for this white paper and ongoing disclosures comprises:

- Marcel Isler, CEO — Overall responsibility for disclosures and compliance
- Almagul Kondybayeva, CTO — Technology and security disclosures
- Andriy Shestakov, CPO — Regulatory notifications and records
- Dr. iur. Daniel Oeri, Wenger Vieli Law — External legal and compliance advisor

To the best of their knowledge, this white paper is fair, clear, and not misleading. Extended bios and updates appear on <https://www.crylo.ai/about-crylo/leadership>.

Governance & Change Control:

Protocol upgrades are executed via on-chain governance with time-locked execution; operational keys are held under a multi-signer policy administered by independent roles and subject to rotation. Initial parameters (proposal threshold, quorum, voting period, execution delay) are published before launch and evolve only via governance vote.

Independence & Conflicts:

Officers and advisors must disclose material conflicts. Advisory roles are non-binding and do not imply control over treasury, listings, or parameters.

Security & Backgrounds:

Key personnel undergo background checks. Security-sensitive details (key custodian names, signer counts, runbooks) are not published to reduce attack surface. Audit reports and bounty programs are published on the official site after each material release.

Appendix A – Official Channels & Anti-Impersonation

Official website: <https://www.crylo.ai>

GitHub: <https://github.com/CRYLOai>

Contract addresses: Published only on official channels after audits.

Beware of spoofed domains or social accounts; always verify announcements on the official site.

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