

Revolution - Ai

A white paper on AI to
revolutionize the financial
system

R - AI

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Chapter 1

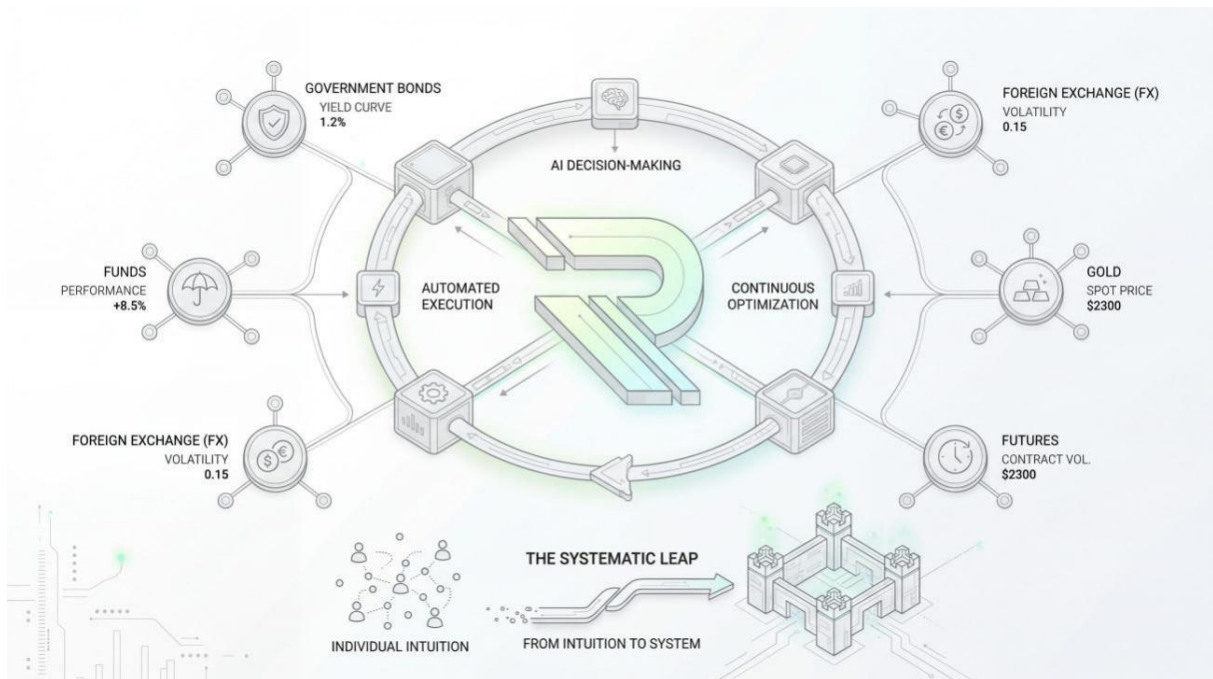
PROJECT SUMMARY

All financial narratives ultimately cannot avoid the cruel truth: most of the profits in the market come from poor cognition, poor information, poor discipline and poor execution.

Financial markets are essentially a cognitive hierarchical machine.

A few people master information processing ability, model deduction ability, risk pricing ability and execution discipline, while most people stay in emotions, experience, fragmented information and lagging reactions.

The so-called financial profit is often not about who is more diligent, but who has a higher-dimensional cognitive system and can continue to complete the structural harvest of low cognitive participants.



When artificial intelligence begins to fully enter the financial core area, this gap will not only not narrow, but will be further amplified.

R-AI is built for this reality. Designed for individual users worldwide, it spans multiple asset classes including Treasuries, Funds, Forex, Gold, Futures, Crypto, creating a complete closed loop of AI-driven decision-making, automated execution, and continuous optimization. It transforms the research, allocation, risk management, and execution capabilities once reserved for institutions into intelligent investment capabilities accessible to individuals. What users gain through R-AI is more than just an investment gateway, but a complete institutional-grade asset operating system.

R-AI believes that the most important difference between individuals and the market in the future is no longer the size of Funds, the speed of news, or the amount of experience, but who completes the transition from [investing by feeling] to [investing with systems] first. What is truly scarce in this era is not opportunity, but the ability to harness it. R-AI wants to be the starting point for this capability.

The background features a complex, futuristic circuit board design in light gray. A central glowing globe is surrounded by intricate patterns of lines and nodes, suggesting a global network or data flow. The overall aesthetic is clean and high-tech.

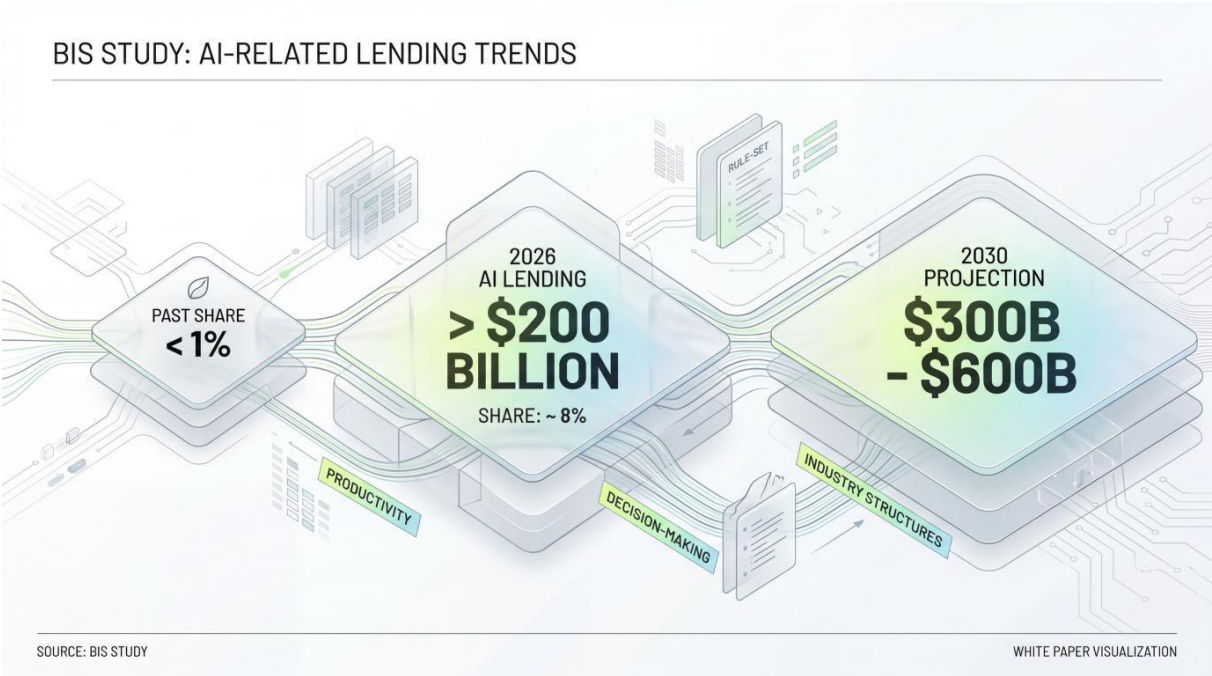
Chapter 2

MACRO BACKGROUND AND OPPORTUNITIES OF THE TIMES

Every major technological leap redefines how wealth flows, how opportunities are distributed, and how advantages are solidified. AI is becoming a core variable in this round of global financial restructuring. The IMF pointed out in its 2025 study that the growth benefits of AI may exceed twice that of low-income economies in advanced

economies because different countries and groups have different levels of control over data, technology, infrastructure and system capabilities. In other words, **AI is not empowering everyone equally, but prioritizing the side that is closer to high cognition and high system capabilities.**

This change has begun to spread to the capital layer. According to a study released by BIS in 2026, the balance of private credit in AI-related fields has exceeded \$200 billion, and the proportion of total private credit has risen from less than 1% to nearly 8%; By 2030, this size could rise further to \$300 billion to \$600 billion. Capital never pays for concepts for a long time, and capital only continues to flow to technologies that can change productivity, change decision-making, and change the structure of industries. Today's accelerated pricing of AI by global capital itself means that the underlying rules of the financial world are being rewritten.



The real opportunity of the times was born precisely on this watershed.

AI has exacerbated the development gap between countries, and the growth benefits of advanced economies may exceed those of low-income economies by several times or even dozens of times, because different groups have different degrees of control over data, technology, and system capabilities.

At the same time, the retail investor structure is also rapidly rejuvenating. According to World Economic Forum 2025 data, 30% of Gen Z in 13 economies start investing in college or early adulthood, and 41% of Gen Z and millennials are willing to let AI assistants manage their investments. This shows that a new trend has been formed: the financial world is moving from "people looking for opportunities" to "systems controlling opportunities", and the next round of the most valuable financial platform must meet three things at the same time - it can target global individual users, connect to multi-asset markets, and truly transform AI capabilities into a continuous investment system. The birth of R-AI is a positive response to the opportunities of this era.

Chapter 3

INDUSTRY PAIN POINTS AND MARKET GAPS

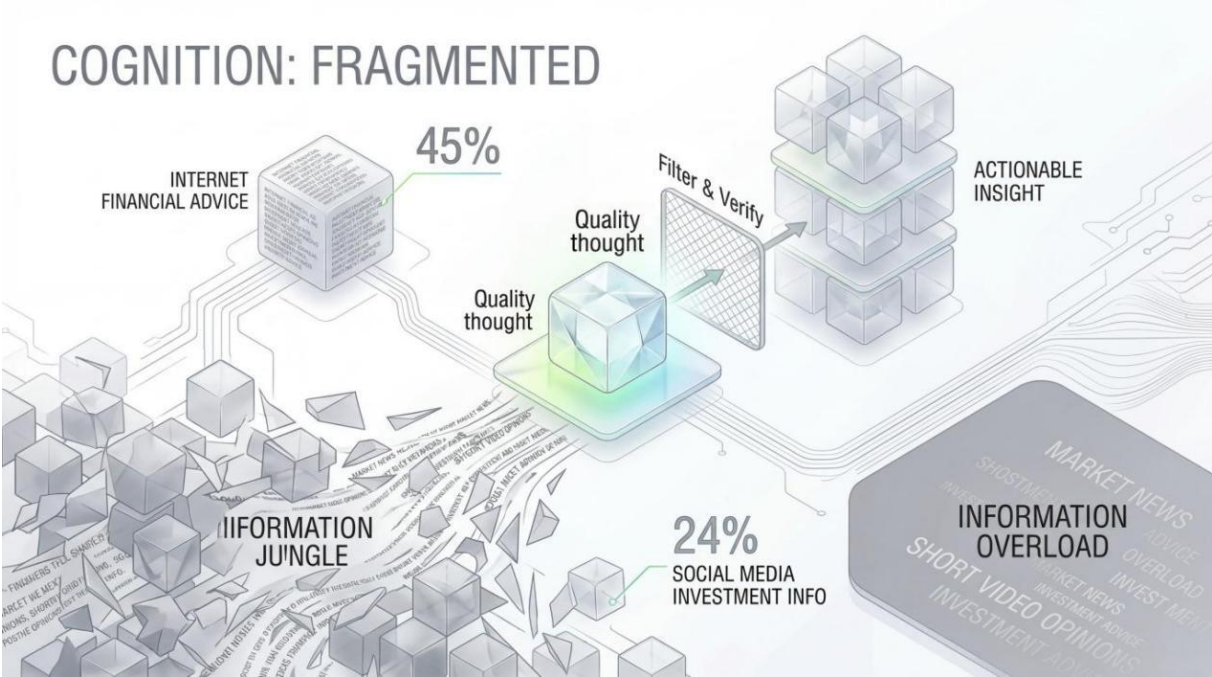
The threshold for global financial markets is falling, but the real difficulty is rising. Accounts, trading instruments, and global asset on-ramps are becoming more common, but individual investors are not facing a simpler world, but a more complex, crowded, and systematic market environment. According to the OECD/INBE international survey, the average financial literacy score of adults in the 39 economies surveyed is only 60/100, and the average adult who reaches the minimum target line (70 points) is only 34%; Financial literacy is significantly correlated with income and education level. In other

words, although a large number of users have entered the market, they do not have sufficient financial understanding, risk identification and long-term decision-making capabilities.

The real pain point of the industry is not just the "lack of opportunities", but the long-term lack of an investment system that can continue to operate by individuals, which is reflected in three levels:

- **There is more and more information, and cognition is becoming more and more scattered.**

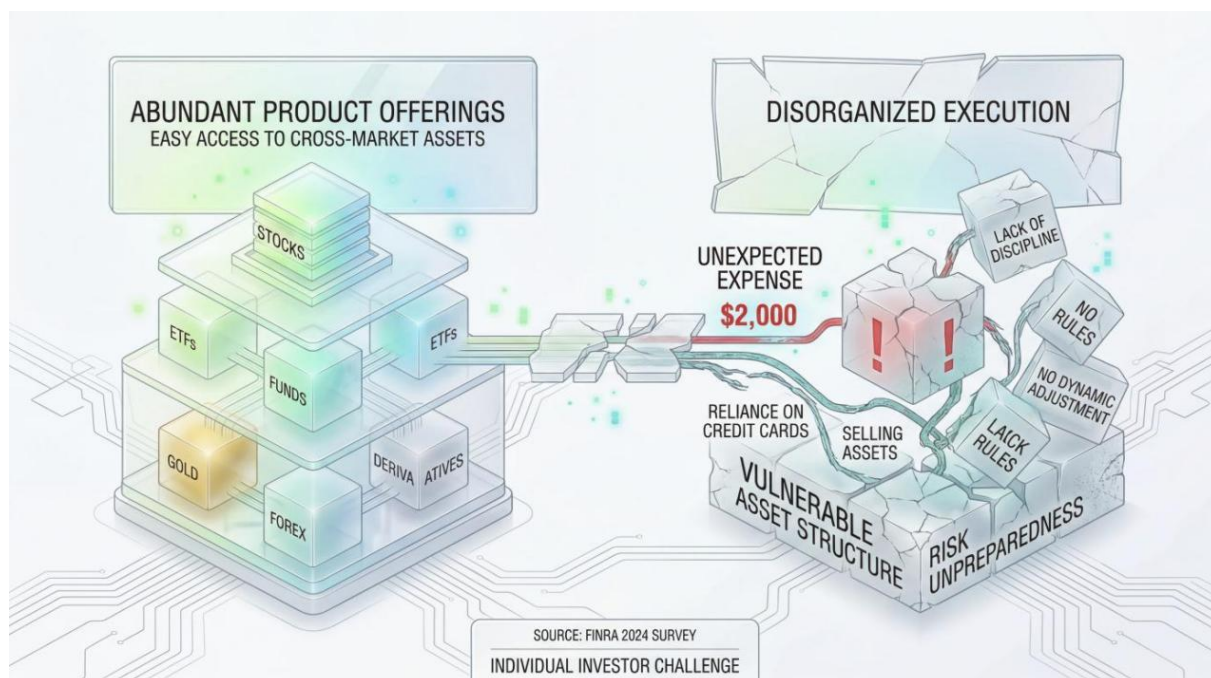
Market information, social media, short video opinions, and so-called "investment advice" are highly proliferated, and the total amount of information received by ordinary users has increased unprecedentedly, but high-quality, verifiable, and executable information is even more scarce. The World Economic Forum pointed out that the financial sector is entering a new stage of "information overload";



FINRA also pointed out in its 2025 study that 45% of investors will get financial advice from the Internet, and 24% will get investment information directly from social media. More entrances do not mean more accurate judgments, many times just more noise.

- **Products are becoming more and more abundant, but execution is becoming more and more disorderly.**

Today's individual investors have easy access to stocks, ETFs, Funds, gold, foreign exchange, derivatives and even more cross-market assets, but "buying" does not mean "knowing how to allocate". FINRA's 2024 National Financial Capacity Survey shows that a significant proportion of people still need to rely on credit cards, loans, or selling assets to cope with sudden spending of \$2,000, indicating that



a large number of users are still vulnerable in terms of money management, risk preparation, and asset structure. The lack of discipline, rules, and dynamic

adjustment mechanisms are the key reasons why it is difficult for individual investment to stabilize in the long term.

· Risks are becoming more and more hidden, but ordinary people are becoming more and more likely to become cost bearers.

The SEC made it clear in its 2024 report that complex investment fraud remains a key area of focus and has caused billions of dollars in investor losses; FINRA further found in its 2025 study that 50% of investors surveyed are still willing to invest in the face of typical scam characteristics such as "guaranteed high returns". The more complex the market, the more packaged the product, and the more social the communication, the more likely it is that low-cognitive users are actually bearing the cost of mispricing, mood swings, and fraud risks in the process of seemingly participating in the market.

Chapter 4

R-AI'S VISION AND CORE DESIGN PHILOSOPHY

The world of finance is entering a whole new phase.

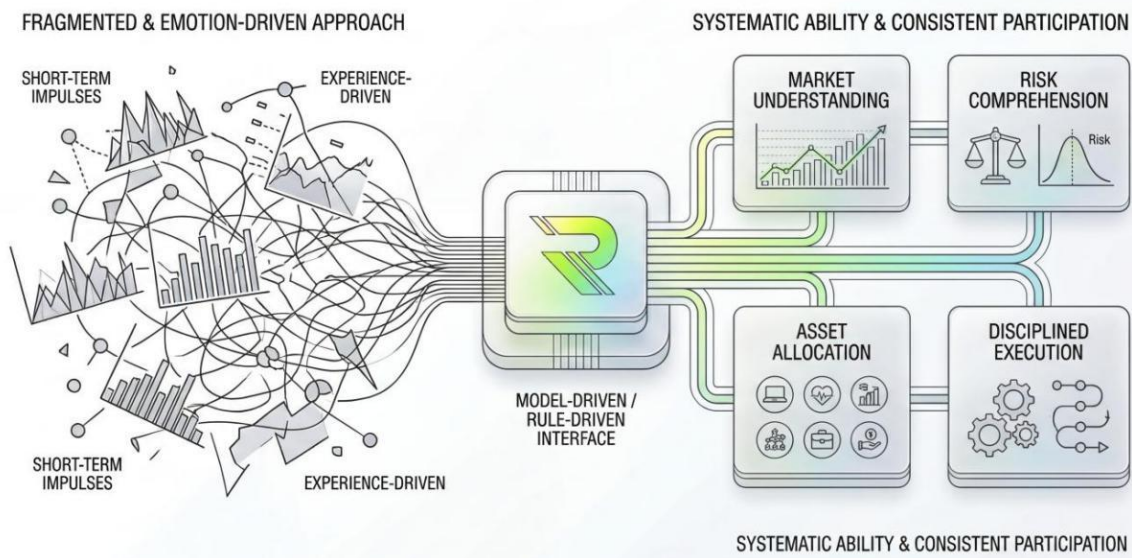
In the past, the gap between individuals and institutions was mainly reflected in access to information, research resources and trading tools; In the future, this gap will be more reflected in system capabilities.

Whoever can process data more efficiently, identify structures more stably, execute strategies more disciplinedly, and complete risk control more consistently is more likely to take the initiative in global asset competition. R-AI's vision is established in this context

- to promote the gradual evolution of institutional-level financial capabilities from a system tool monopolized by a few to an intelligent infrastructure that can be accessed, called, and sustainably used by individual users around the world.

What AI hopes to serve is not short-term emotion-driven trading impulses, but the underlying abilities that individuals have long lacked in complex financial environments: the ability to understand the market, the ability to understand risks, the ability to allocate across assets, and the ability to maintain discipline in the face of volatility. The platform

R-AI: SYSTEMATIC TRANSFORMATION OF INDIVIDUAL INVESTMENT



believes that what is really important in the future is not for more people to get an accidental investment opportunity, but for more people to have the systematic ability to participate in the global asset market stably for the first time. R-AI hopes to become the key interface connecting individuals, AI and the global financial market, so that personal investment can shift from experience-led, emotion-led, and fragment-led to model-led, rule-led, and system-led.

Based on this vision, R-AI's core design philosophy is based on the following principles:

- **Replace experience with system.**

The complexity of the market has long exceeded the boundaries that personal experience can be controlled stably, and truly effective investment capabilities must be built on long-term operational analysis, decision-making and execution systems.

- **Replacing emotions with probability.**

Investing is not an emotional outlet or a game of right and wrong in a single judgment, but a probability management process that consistently makes high-quality decisions in an uncertain environment.

- **Replace a single point with synergy. It**

is increasingly difficult for a single asset, a single market, and a single perspective to support long-term and stable allocation logic, and more competitive capabilities in the future come from multi-asset, multi-cyclical, and multi-dimensional dynamic collaboration.

- **Replace impulse with discipline.**

Decision-making, execution, tuning and risk control must form a closed loop, and any operation that is out of discipline will amplify errors in the long run.

- **Replace short-term with long-term.**

R-AI is not concerned with short-term wins and losses in a single market, but helps users build an investment method that can cross cycles, continuously optimize, and evolve.

Therefore, R-AI does not define itself as a pure investment tool, nor does it understand AI as a wrapper for market forecasting. R-AI hopes to build a financial operating system for global individual users:

Let AI undertake high-frequency analysis, structure recognition, dynamic tuning, and execution collaboration, allowing users to obtain higher-level configuration capabilities, risk understanding capabilities, and long-term participation capabilities. In this sense, R-AI's vision is not just to improve investment efficiency, but to drive a real generational leap in the way personal wealth is managed.

Chapter 5

FOUNDATION STRUCTURE AND CORE TEAM

R-AI's organizational development is not built around a single product or short-term market opportunity. Instead, it is structured with the goal of building long-term platform capabilities.

The project's core operating entity is **R-ai Technology Finance Limited**, with its registered address at **3979 FREEDOM CIR, SANTA CLARA, CA 95054**. Strategic planning, technology development, product implementation, and global expansion are jointly advanced by the board of directors, management team, and technical team. A second entity, **R-AI Collaborative Network Development Co., Ltd.**, is registered in Los Angeles at **700 S Flower St** and is primarily responsible for building and accelerating the expansion of R-AI's social consensus. From the very beginning, R-AI has been positioned as a composite platform organization integrating AI, finance, data, and automated execution capabilities.

RELATED CORPORATE DOCUMENTS

R-AI Technology Finance Limited

STATE OF CALIFORNIA
Office of the Secretary of State
ARTICLES OF INCORPORATION
CA GENERAL STOCK CORPORATION
California Secretary of State
1500 11th Street
Sacramento, California 95814
(916) 657-5448

For Office Use Only
-FILED-
File No. 82026080380
Date Filed: 2/16/2026

Corporation Name
Corporation Name R-AI Technology Finance Limited

Initial Street Address of Principal Office of Corporation
Principal Address 3979 FREEDOM CIR
SANTA CLARA, CA 95054

Initial Mailing Address of Corporation
Mailing Address 3979 FREEDOM CIR
SANTA CLARA, CA 95054

Attention

Directors

Director Name	Director Address
Thomas M. Siebel	3979 FREEDOM CIR SANTA CLARA, CA 95054

Agent for Service of Process
Agent Name Thomas M. Siebel
Agent Address 3979 FREEDOM CIR
SANTA CLARA, CA 95054

Shares
The total number of shares the corporation is authorized to issue is: 50,000,000
Does the corporation have more than one class or series of shares? No

Purpose Statement
The purpose of the corporation is to engage in any lawful act or activity for which a corporation may be organized under the General Corporation Law of California other than the banking business, the trust company business or the practice of a profession permitted to be incorporated by the California Corporations Code.

Additional information and signatures set forth on attached pages, if any, are incorporated herein by reference and made part of this filing.

Electronic Signature
 I declare that I am the person who executed this instrument, which execution is my act and deed.

Thomas M. Siebel 02/16/2026
Director Signature Date

BA17-1171 02/16/2026 2:06 AM Received by California Secretary of State

Department Of the Treasury
Internal Revenue Service
Philadelphia, PA 19255-0023
Important Information - Please Read

IRS Notice CP75A

R-AI TECHNOLOGY FINANCE LIMITED
3979 FREEDOM CIR
SANTA CLARA, CA 95054

February 24, 2026

We assigned you an employer identification number (EIN)

Your EIN is **41-4455676**. The name control associated with this EIN is **R-AI**.

What you need to do

- If you did not apply for this EIN, visit [IRS.gov/EINNotRequested](https://irs.gov/EINNotRequested).
- Use this EIN and your name exactly as they appear above when you fill out your tax returns. Otherwise, it may cause delays. Keep a copy of this notice for your records because we'll only send it to you once. You can share a copy with future officers of your organization or anyone asking for proof of your EIN. If your name or address is incorrect as shown, send the correct information to the address at the top of this notice.
- You must file the following forms by the dates shown.

Form	Due Date
1120	09/15/2026

What you need to know

If you need to pay certain types of taxes, like employment or corporate income taxes, we'll send you a package with instructions. The package will tell you how to pay your taxes online using the Electronic Federal Tax Payment System (EFTPS). We'll also send you a personal identification number (PIN) separately. Be sure to activate your PIN when you receive it, so you can start using the EFTPS. To learn more about EFTPS, refer to Publication 966, Electronic Choices to Pay All Your Federal Taxes.

If you qualify as a small business corporation and plan to file Form 1120-S, U.S. Income Tax Return for an S Corporation, you must first file Form 2553, Election by a Small Business Corporation, to elect to be treated as an S Corporation. Refer to the instructions for the Form 2553 for more information.

Additional Information

- Refer to Publication 4557, Safeguarding Taxpayer Data: A Guide for Your Business, for tips on keeping your EIN safe.
- Find tax forms or publications by visiting [IRS.gov/forms](https://irs.gov/forms) or by calling 800-TAX-FORM (800-829-3676).
- Call us at 800-829-4633 if you can't find what you need online. If you prefer, you can write to the address at the top of this notice.

NUMBER 001

SHARES 50000000

INCORPORATED UNDER THE LAWS OF THE STATE OF CALIFORNIA

R-AI Technology Finance Limited

AUTHORIZED TO ISSUE 50000000 SHARES COMMON STOCK AT 1.00 PAR VALUE

This is to Certify that **Thomas M. Siebel** is the owner of **Fifty Million** fully paid and non-assessable shares of the above Corporation transferable only on the books of the Corporation by the holder hereof in person or by duly authorized Attorney upon surrender of this certificate properly endorsed.

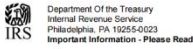
In Witness Whereof, the said Corporation has caused this Certificate to be signed by its duly authorized officers and Corporate Seal to be hereunto affixed this 16th day of Feb. A.D., 2026

SECRETARY

PRESIDENT

RELATED CORPORATE DOCUMENTS

R-AI Collaborative Network Development Co.,Ltd



R-AI COLLABORATIVE NETWORK DEVELOPMENT CO.,LTD
700 S FLOWER ST
LOS ANGELES, CA 90017

April 07, 2026

We assigned you an employer identification number (EIN)

Your EIN is **41-5358616**. The name control associated with this EIN is R-AI.

What you need to do

- If you did not apply for this EIN, visit [IRS.gov/EIN/Requested](https://www.irs.gov/ein/Requested).
- Use this EIN and your name exactly as they appear above when you fill out your tax returns. Otherwise, it may cause delays. Keep a copy of this notice for your records because we'll only send it to you once. You can share a copy with future officers of your organization or anyone asking for proof of your EIN. If your name or address is incorrect as shown, send the correct information to the address at the top of this notice.
- You must file the following forms by the dates shown.

Form	Due Date
1120	09/15/2026

What you need to know

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- Call us at 800-829-4633 if you can't find what you need online. If you prefer, you can write to the address at the top of this notice.

Notice CP575A

Employer ID Number 41-5358616

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Secretary of State Certificate of Status

I, SHIRLEY N. WEBER, PH.D., California Secretary of State, hereby certify:

Entity Name: R-AI Collaborative Network Development Co., Ltd.
Entity No.: B20260152534
Registration Date: 03/30/2026
Entity Type: Stock Corporation - CA - General
Formed In: CALIFORNIA
Status: Active

The above referenced entity is active on the Secretary of State's records and is authorized to exercise all its powers, rights and privileges in California.

This certificate relates to the status of the entity on the Secretary of State's records as of the date of this certificate and does not reflect documents that are pending review or other events that may impact status.

No information is available from this office regarding the financial condition, status of licenses, if any, business activities or practices of the entity.

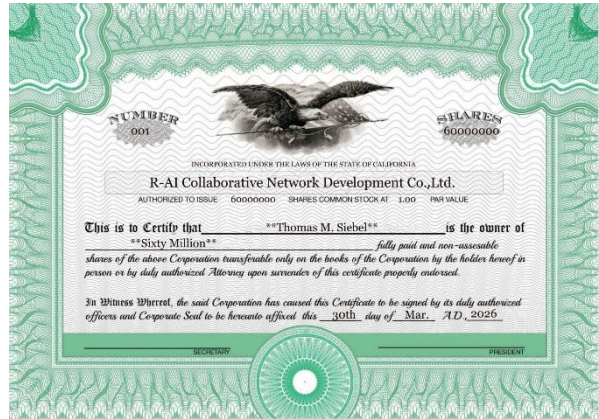


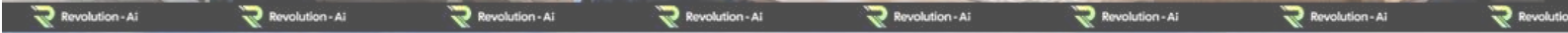
IN WITNESS WHEREOF, I execute this certificate and affix the Great Seal of the State of California this day of April 06, 2026.

SHIRLEY N. WEBER, PH.D.
Secretary of State

Certificate No.: 443117427

To verify the issuance of this Certificate, use the Certificate No. above with the Secretary of State Certification Verification Search available at bizfileOnline.sos.ca.gov.



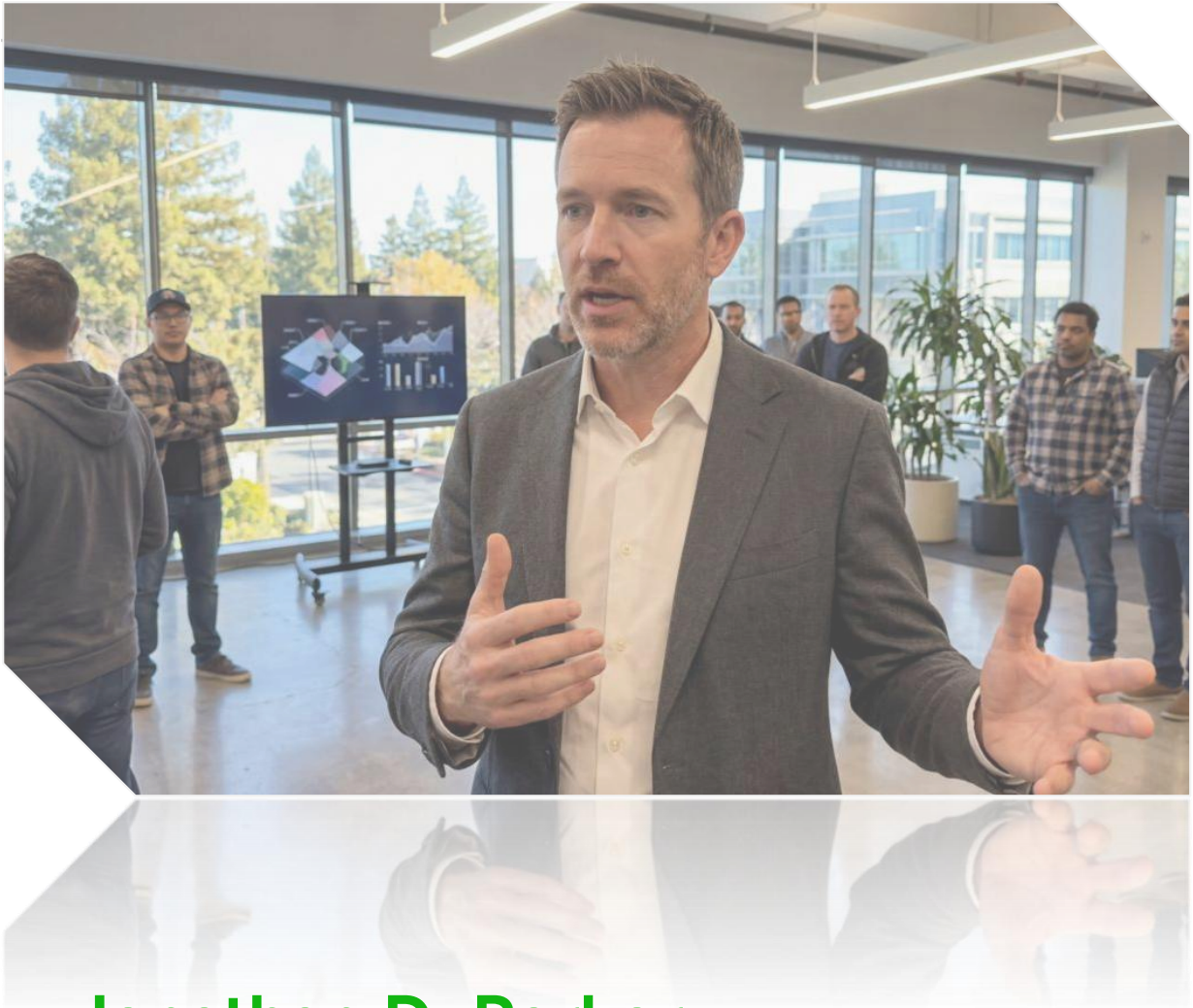




Thomas M. Siebel

Founder and Chairman

At the highest architectural level, R-AI is guided by the long-term strategic leadership of its Founder and Chairman, Thomas M. Siebel. Thomas M. Siebel is an American entrepreneur and investor who has long been deeply engaged in enterprise software, data analytics, and AI infrastructure development. He previously served as an executive at Oracle and went on to found two renowned technology companies—Siebel Systems and C3 AI—driving the commercialization and large-scale adoption of enterprise software and artificial intelligence. He has had broad influence in platform-level system architecture, long-term technology investment, and enterprise-grade AI applications.



Jonathan D. Parker

Chief Executive Officer (CEO)

R-AI Chief Executive Officer Jonathan D. Parker has more than 25 years of experience in enterprise AI and automation. His early professional background was shaped by both engineering and finance, leading him to develop a career path grounded equally in technical thinking and financial risk awareness. Over the years, he has remained focused on the commercialization of enterprise AI systems, the deployment of automation infrastructure, and the development of intelligent platform systems for end users. He is now fully responsible for R-AI's global strategic planning, technology direction, and capital strategy.

➤ **Other core members include:**



Andrew Collins

Chief Operating Officer (COO)

He has long been involved in the development of operational systems and cross-functional management within technology enterprises, with extensive experience in product advancement, organizational coordination, process optimization, and global execution. Since joining R-AI, he has been responsible for the platform's day-to-day operational management, key project advancement, resource coordination, and the development of business execution systems, driving the efficient implementation of strategic objectives across product, technology, and market functions.



Michael R. Bennett

Chief Technology Officer (CTO)

He has long been engaged in cloud computing, distributed systems, and AI infrastructure development, and previously worked with Jonathan Parker on enterprise AI projects. Since joining R-AI, he has been responsible for the architecture of the core AI platform, the development of the global R&D system, and large-scale deployment capabilities, and currently oversees an engineering team of more than 300 people.



David A. Reynolds

Chief Strategy Officer (CSO)

He brings nearly 25 years of experience in technology strategy, capital operations, and growth management. He graduated with a degree in Economics from the University of Chicago and later earned an MBA from the Wharton School. Over the course of his career, he has held roles at McKinsey, IBM, and a Silicon Valley technology fund, leading investments in more than 20 AI and automation companies. He is now responsible for global market expansion, partner ecosystem development, and capital markets strategy.



Daniel Xu

Chief AI Researcher

An expert in artificial intelligence research, he holds a Ph.D. in Artificial Intelligence from Carnegie Mellon University. He previously joined the OpenAI research team, where he participated in large model training and optimization, and later served as Head of Research at an AI unicorn company. He is now responsible for algorithm innovation, model research, and frontier technology exploration.



Sophia Chen

Senior Machine Learning Engineer

She graduated in Computer Science from the University of California, Berkeley, and later earned a master's degree in artificial intelligence. She previously worked at Google AI on recommendation system optimization, and later led visual model deployment and performance optimization at an autonomous driving AI company. She is now responsible for enterprise AI model development, machine learning systems engineering, and model performance enhancement.



Emily Carter

Chief Data Scientist

With a dual background in finance and technology, she graduated from Columbia University's master's program in Data Science. Early in her career, she worked at Goldman Sachs in quantitative analysis, and later served as Chief Data Scientist at a fintech company, where she led the development of an AI risk control system. She is now responsible for financial data modeling, risk factor identification, and business decision algorithms.



Jason Miller

Responsable de l'ingénierie MLOps

He has more than 15 years of experience in AI infrastructure and MLOps. He graduated in Software Engineering from the Georgia Institute of Technology, previously worked on GPU computing optimization within NVIDIA's AI platform team, and later led the MLOps architecture for an AI cloud platform. He now oversees AI deployment automation, cloud-native AI architecture, and data pipeline systems.

Overall, the R-AI team is not a simple combination of financial professionals or technical personnel alone. Instead, it is built upon multiple complementary capability lines, including enterprise-grade AI architecture, financial data modeling, algorithm research, automated execution, and global strategic expansion. This organizational structure gives R-AI the foundation to translate institutional-level system capabilities into long-term, productized, and platform-based solutions for individual users, while also providing the organizational support needed for future ecosystem expansion and global rollout.



----- AI BOARD MEMBER -----

Thomas M. Siebel
Foundation Chairman

Founder of C3 AI, with long-standing expertise in enterprise AI and digital system development, combining industrial strategic vision with global technology leadership.



Larry Ellison
Foundation Vice Chairman

Co-founder of Oracle and one of the most influential business leaders in global enterprise software, databases, and cloud computing.

----- AI BOARD MEMBER -----



Yann LeCun
Foundation Member

Turing Award laureate and one of the foundational scientists in modern deep learning and computer vision, formerly Chief AI Scientist at Meta.

Ilya Sutskever
Foundation Member

One of the most influential core researchers in large-scale AI models, with far-reaching impact on foundation model architecture and intelligent systems research.



Jonathan D. Parker
Executive Director

CEO of R-AI, a leader with both financial strategic thinking and global business vision, with a long-term focus on the integration of AI technology and modern financial systems.



Andrew Collins
Executive Director

COO of R-AI, focused on operational management and organizational coordination, with extensive experience in global expansion, resource integration, and system implementation.





Chapter 6

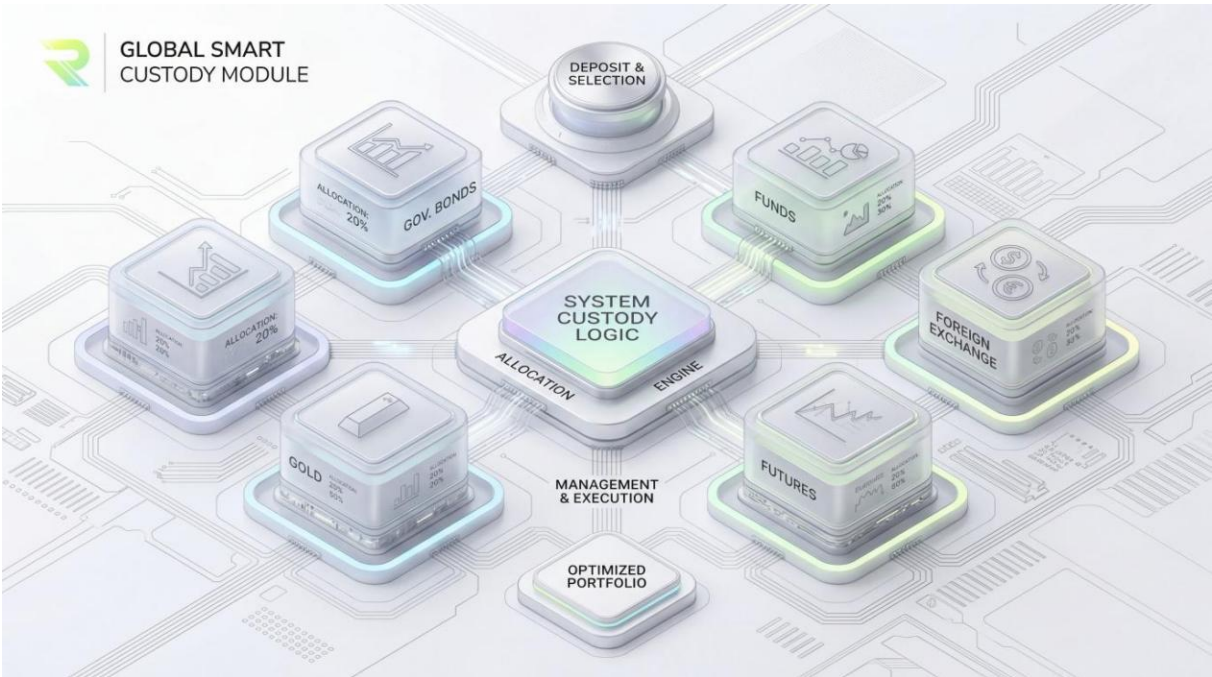
PRODUCT SYSTEM AND USER PARTICIPATION PATH

R-AI's current product system consists of two core modules: **R-AI One-Click Smart Investment** and **global investment module**. The former is aimed at users who want to participate in asset allocation with higher efficiency and reduce the burden of manual decision-making; The latter is aimed at users who want to directly understand the global asset structure, observe different market directions, and make independent judgments. Together, the two types of products form the core product framework of R-AI for individual users around the world.

In terms of fund acceptance methods, users can complete the recharge through USDT or fiat currencies of various countries. After entering the platform, the Funds are uniformly collected into the USD account on the platform, which is used as the basic account unit for subsequent product participation, income settlement, asset summary and record management. The total asset value, income changes, custody records and related results displayed on the platform are all managed around the USD account.

6.1 R-AI ONE-CLICK SMART INVESTMENT

This product is mainly aimed at users who want to participate in global asset allocation in a simple and systematic way. After completing a deposit, users can directly select the corresponding term product and enter the intelligent managed investment process, and the system will continue to run around the multi-asset allocation logic. The module covers



six major asset directions: Treasuries, Funds, Forex, Gold, Futures, Crypto, and realizes portfolio operation through a unified allocation mechanism, execution mechanism and management mechanism.

At present, R-AI One-Click Smart Investment has formed a clear cyclical product structure, covering two types of participation: short-term and medium-term and long-term. Different cycles correspond to different operating rhythms, income ranges, and participation preferences, and users can choose according to their own needs for liquidity, holding cycle, and asset management methods.

➤ **R-AI One-Click Smart Investment Product Parameters**

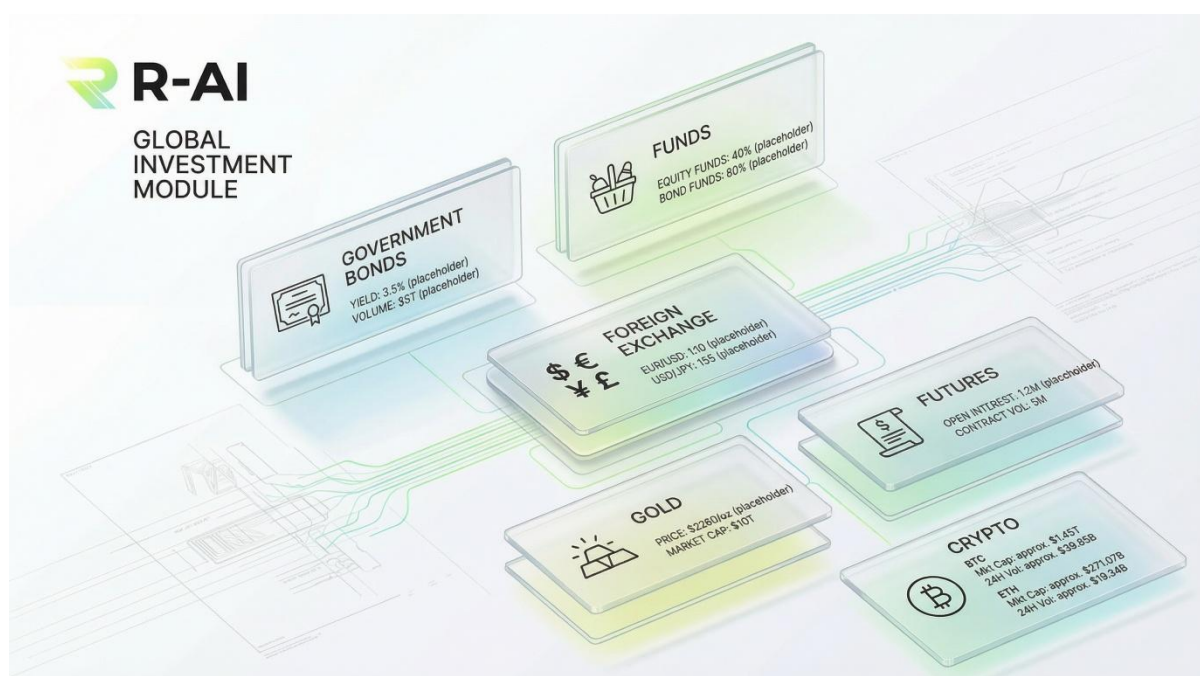
Product Name	Investment Term	Reference Return Range
Spark	3 days	2.8% ~ 3.4%
Surge	10 days	8.3%-9.1%
Horizon	30 days	28.3%-31.2%
Fortress	To be determined	To be determined
Omni	To be determined	To be determined

Note 1 This table is for reference only, and the product service will be improved in stages, subject to the actual online service

This module not only provides a periodic participation portal, but also displays the AI quantitative investment scope, execution logic, asset operation, comparison with traditional wealth management, and core advantages, so that users can complete the complete process from participation to viewing results within the same product system. At its core, it is not about manually handling complex configurations, but about leaving asset analysis, portfolio management, and continuous operation to the system.

6.2 GLOBAL INVESTMENT MODULE

The global investment module is the second core product path provided by R-AI to users. Its main role is to structure and display multiple types of global assets according to a unified logic, helping users establish a complete global asset cognition within the same platform. At present, the product interface has divided global investment into six major



sectors, namely **Treasuries, Funds, Forex, Gold, Futures, Crypto.**

This module does not assume the system operation responsibility of intelligent custody, but serves as a global asset participation and observation portal, presenting users with the allocation direction, reference return range and reference period of different types of assets, so that users can understand the income characteristics and participation logic of different markets under a more intuitive framework. Through this module, users can quickly form a basic understanding of the global asset landscape and further cooperate with R-AI One-Click Smart Investment.

➤ R-AI Global Investment Block List

Asset class	Product/Subject	Reference Return Range	Reference period
Treasuries	U.S. Treasuries	3.70%	Month
Treasuries	Japanese government bonds	0.70%	Month
Treasuries	German government bonds	2.20%	Month
Treasuries	British government bonds	0.50%	Month
Treasuries	Indian government bonds	5.60%	Month
Funds	VTI	10% ~ 13%	Year
Funds	iShares MSCI	8% ~ 11%	Year
Funds	VXUS	5% ~ 7%	Year
Funds	SPY	10% ~ 12%	Year
Forex	EUR/USD	0.1% ~ 0.3%	Week
Forex	USD/JPY	0.4% ~ 0.6%	Week
Forex	AUD/USD	0.2% ~ 0.4%	Week
Forex	NZD/USD	0.8% ~ 1.0%	Week
Forex	GBP/USD	0.6% ~ 1.0%	Week
Gold	GC	5.2% ~ 10.1%	Month
Gold	MGC	8.7% ~ 11.1%	Month
Gold	GC Options	5.2% ~ 7.6%	Month
Futures	WTI crude oil	1.1% ~ 1.4%	Month
Futures	Gold Futures	3.4% ~ 5.2%	Month
Futures	DAX index	0.4% ~ 0.7%	Month
Futures	Nikkei 225 Futures	2.0% ~ 11.0%	Month
Futures	Corn Futures	0.3% ~ 1.2%	Month
Futures	Silver Futures	1.4% ~ 3.0%	Month
Crypto	BTC	10 ~ 12%	Year
Crypto	ETH	5% ~ 8%	Year

Note 2 This table is for reference only, and the product service will be improved in stages, subject to the actual application

➤ Global investment sector description

The Treasuries segment primarily serves as the expression of relatively stable income-generating assets.

The Funds segment corresponds to long-term allocation strategies centered on index-based and portfolio-based investments.

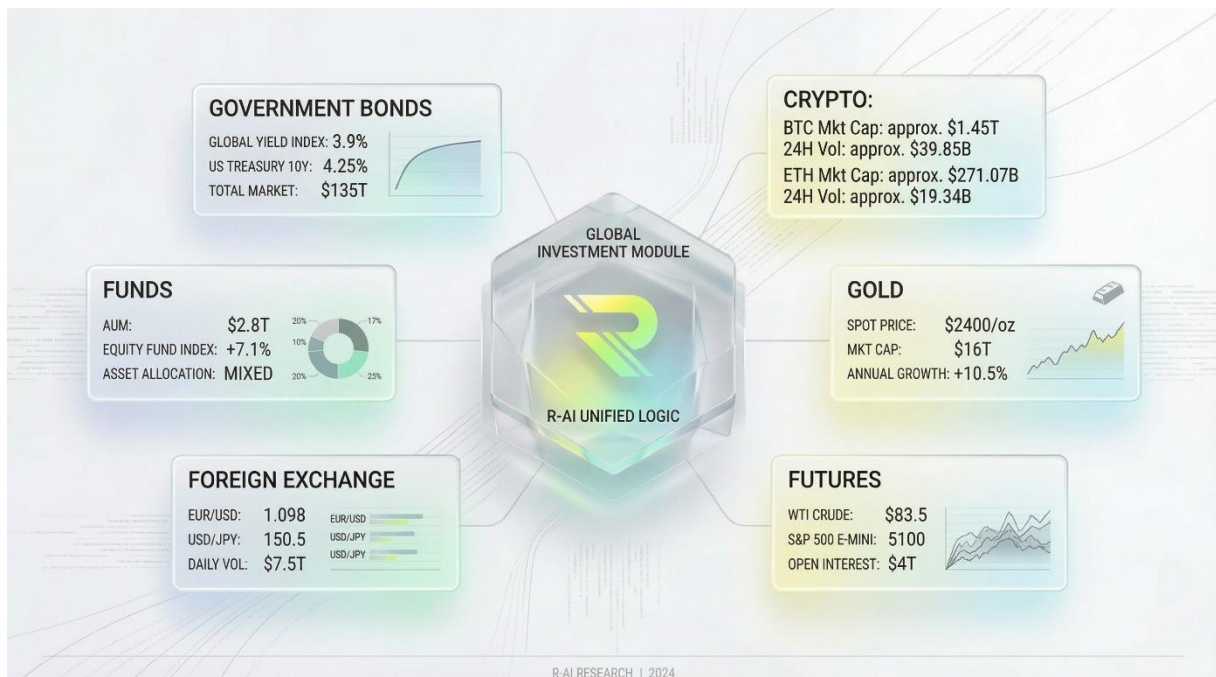
The Forex segment captures cyclical opportunities across major currency pairs.

The Gold segment represents allocation opportunities related to precious metals.

The Futures segment further extends into diversified underlying assets such as energy, indices, and commodities.

The Crypto segment primarily focuses on identifying opportunities in the two leading assets, BTC and ETH.

Together, these six segments form the core product landscape of R-AI's current Global Investment Module.



R-AI's current product composition is an early placement of the future personal financial form. Accounts, products, assets, and paths are no longer separate functional stacks from each other, but are organized into a unified participation framework, allowing individuals to truly have a participation order and management ability close to the institutional level for the first time.

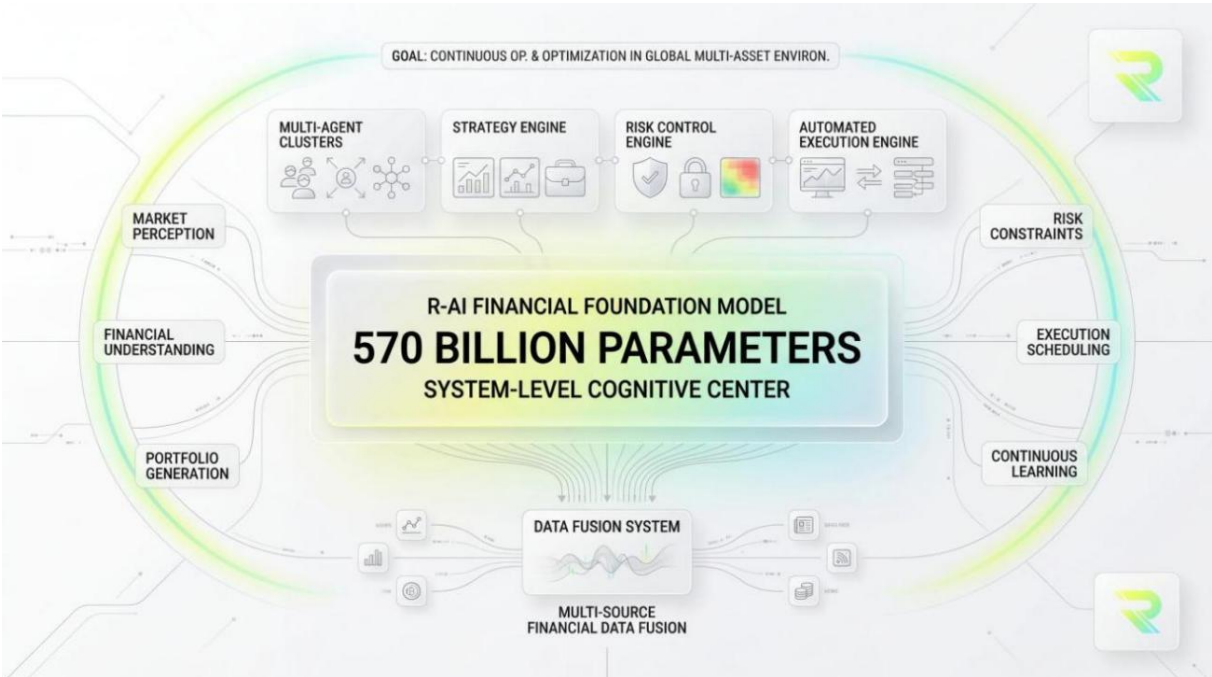
Chapter 7

TECHNICAL ARCHITECTURE OF AI FINANCIAL MODELS

R-AI's AI financial technology architecture is based on a **570 billion parameter self-developed financial basic model**, which connects the multi-source financial data fusion system downwards and supports multi-agent collaborative clusters, strategy engines, risk control engines and automatic execution engines upwards, forming a system closed loop covering market perception, financial understanding, portfolio generation, risk constraints, execution scheduling and continuous learning. The entire architecture serves a clear goal: to enable AI to operate continuously, make continuous

decisions, and continuously optimize in a global multi-asset environment.

R-AI defines the model layer as a system-level cognitive center. The model layer is responsible for unifying financial semantics, reasoning framework, and decision-making interface, so that the data layer, agent layer, policy layer, risk control layer, and execution



layer run on the same logical baseline. The value brought by this is that the output of each layer can be constrained and interpreted by the same set of financial cognitive systems, reducing module fragmentation, signal conflicts and judgment shifts.

7.1

MODEL BASE: 570 BILLION PARAMETER FINANCIAL BASIC MODEL

R-AI uses the 570 billion parameter financial basic model as the intelligent base of the entire technical system. The model is targeted training around financial scenarios, focusing on core tasks such as structural understanding, relationship modeling, factor identification, cycle deduction, risk assessment, and strategy support in the global multi-asset market.

➤ The model base assumes the following basic duties:

- Unified processing of cross-market, cross-asset, and cross-cycle data, and incorporating macro variables, price behavior, fluctuation structure, capital flow, and risk factors into the same reasoning space.
- Establish cross-asset mapping capabilities, so that different assets such as Treasuries, Funds, Forex, Gold, Futures, Crypto can complete comparison, linkage, and allocation judgment within a unified model.
- Provide standardized financial cognition capabilities to the upper-level agent system, so that various agents can work together under the same model logic.
- Output a unified reasoning interface to the policy layer and risk control layer to ensure that policy generation, risk review and execution scheduling

are established in the same cognitive coordinate system.

- Maintaining contextual continuity allows the system to track the evolution of market states over a long period of time, rather than responding locally to a single point in time.

Within R-AI, the 570 billion parameter model assumes the role of "financial cognitive base". Strategy, risk control, and execution still operate independently, but they share the same intelligence core. This structure allows the whole system to have stronger cross-asset reasoning capabilities, environmental adaptability and long-term iteration capabilities.

7.2 DATA BASE: MULTI-SOURCE FINANCIAL DATA FUSION SYSTEM

R-AI's data base is composed of a multi-source financial data fusion system, which is responsible for continuously accessing, cleaning, standardizing, mapping, and organizing multi-dimensional financial data.

➤ **The types of data covered by the system include:**

- Macroeconomic data
- Interest rate curve and credit structure data
- Inflation and money supply data
- Exchange rate and global capital flow data
- Equity market price and transaction structure data
- Commodity and Futures price data
- Volatility and risk appetite indicators
- Liquidity and market depth indicators
- Market sentiment data and behavioral data
- Cross-asset correlation and transmission path data

All external data must go through a unified processing process before entering the model and agent cluster:

- Time alignment
- Outlier handling

- Missing fixes
- Feature mapping
- Structured annotation
- Relationship modeling

The significance of this layer is to establish a standardized input environment for the entire AI financial system. After the data base processing, data from different markets, different frequencies, and different sources can enter the same framework to be called and compared. Subsequent policy generation, risk control, and execution scheduling are all built on this unified data view.

7.3 AGENT CLUSTER: MULTI-AGENT FINANCIAL TASK DIVISION SYSTEM

On top of the 570 billion parameter model base, R-AI adopts multi-agent collaborative clusters. This cluster serves the division of financial tasks and does not serve a single point of question and answer. The system disassembles complex financial processes into several specialized task units, and then completes collaborative operation through a unified model and a unified data base. R-AI's Agent cluster adopts **a five-layer**

structure: perception layer, analysis layer, decision layer, execution layer, and learning layer

➤ Perception layer agent

The perception layer is responsible for establishing the real-time input capabilities of the system and is the front-end entrance to the entire task network. It mainly includes:

- **Market Data Perception Agent:** Responsible for receiving global market data streams, completing market updates, indicator extraction, exception removal, missing fixes, and feature coding.
- **Event monitoring agent:** responsible for tracking policy changes, macro announcements, emergencies and market changes, and outputting event-level structured signals.

➤ Analysis layer Agent

The analytics layer is responsible for transforming the raw inputs into explainable financial environments and asset relationships. It mainly includes:

- **Macro Environment Analysis Agent:** Continuously track interest rates, inflation, monetary policy, fiscal policy, liquidity changes, employment data and global risk events, and output macro environment labels and policy

background judgments.

- **Cross-asset relationship mapping agent:** Identify the correlation, substitution, risk transmission path, and configuration level between different assets, and establish a dynamic asset relationship graph.
- **Factor Identification and Signal Extraction Agent:** Extract trends, volatility, liquidity, sentiment, value, and risk factors from multi-source data, and evaluate their effectiveness across different cycles and assets.
- **Market State Classification Agent:** Classifies the state of the market, such as risk appetite expansion, risk appetite contraction, liquidity tightening, trend dominance, volatility dominance, etc.

➤ Decision-making layer agent

The decision layer is responsible for translating the analysis layer output into executable configuration scenarios. It mainly includes:

- **Strategy Generation Agent:** Generate portfolio direction, asset weight, participation cycle, and adjustment suggestions based on the macro environment, cross-asset relationships, factor signals, income targets, and constraints.
- **Portfolio Optimization Agent:** Optimize the return-risk ratio, decentralize processing, expose correction, and fine-tune the portfolio structure of the preliminary strategy results.
- **Cycle matching agent:** Map different strategy signals to different

product cycles such as 3 days, 10 days, 30 days, 180 days, and 365 days to ensure that short, medium, and long-term products undertake different rhythm of strategy logic.

➤ Execution layer agent

The executive level is responsible for translating the results of audited decisions into standardized task processes. It mainly includes:

- **Risk Review Agent:** Perform fluctuation threshold review, correlation imbalance identification, extreme scenario stress testing, concentration control, and risk exposure testing.
- **Execution orchestration agent:** Complete task disassembly, sequence orchestration, interface scheduling, execution reporting, and exception handling.
- **Rebalancing and Tuning Agent:** Continuously track deviations during the operation of the portfolio, and dynamically modify asset weights, cycle rhythms, and strategy parameters.

➤ Learning layer agent

The learning layer is responsible for the attribution and continuous optimization of historical results. It mainly includes:

- **Review Learning Agent:** Evaluate the model's judgment bias, strategy bias, execution bias, and market deviations, and feed back the results to the model, factor system, and strategy layer.
- **Parameter Calibration Agent:** Adjusts factor weights, risk thresholds, period parameters, and combination constraint boundaries based on historical performance.

The core value of Agent clusters is to organize complex financial tasks into task networks that can be divided, collaborative, backhauled, and optimized. Each agent has clear boundaries of responsibilities, a stable input/output structure, and a clear collaboration position, so that the entire system has greater controllability, interpretability, and continuous evolution.

7.4 STRATEGY ENGINE: MULTI-ASSET COLLABORATIVE STRATEGY SYSTEM

R-AI's strategy engine undertakes the output results of the agent cluster and is responsible for transforming financial cognition, factor signals, macro judgments, and portfolio constraints into executable asset allocation solutions.

➤ **The policy engine operates around the following principles:**

- Cross-asset synergy
- Multi-cycle parallelism
- Dynamic adjustment of parameters
- Balance of income and risk
- The combination takes precedence over a single target

➤ **Internally, the policy engine mainly handles the following tasks:**

- Market environment identification
- Signal strength assessment
- Asset weight generation
- Periodic mapping
- Risk budget allocation

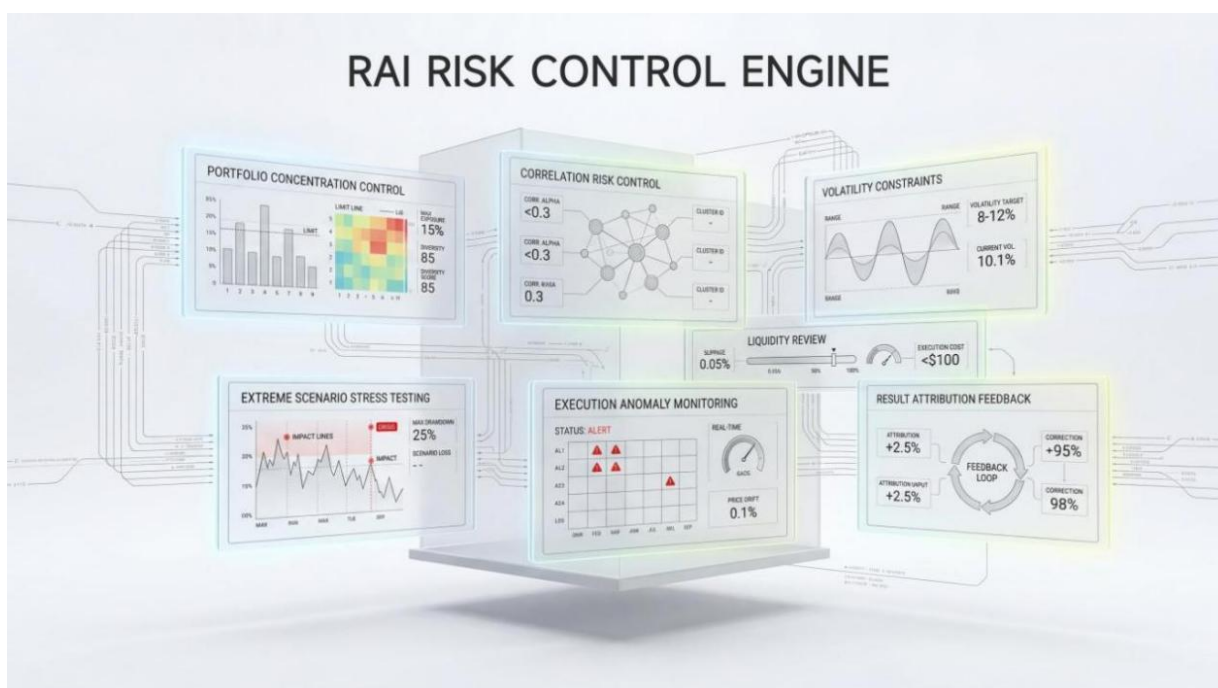
- Combinatorial refactoring
- Dynamic tracking and correction

The strategy system focuses on global portfolio quality rather than isolated predictions for a single target. It continuously evaluates the allocation position of different assets in the current environment, and forms a better return risk structure through weight changes, periodic allocation and portfolio restructuring.

7.5

RISK CONTROL ENGINE: DYNAMIC PROBABILISTIC RISK CONTROL SYSTEM

R-AI's risk control engine runs through the whole process of policy generation, execution scheduling, and combined operation, and continuously constrains the system output



based on the basic principles of probabilistic, dynamic, real-time, and hierarchical.

➤ The core functions of the risk control engine include:

- **Portfolio concentration control:** Limit excessive concentration of single-asset, unidirectional, and single-thematic risk exposure.
- **Correlation risk control:** Identify the superimposed risks caused by the abnormal increase in correlation between assets in extreme environments.

- **Volatility constraints:** Restrict the volatility range of the portfolio according to different product cycles and target characteristics.
- **Liquidity Review:** Avoid high slippage, high execution cost strategies in a low-liquidity environment.
- **Extreme scenario stress testing:** Simulate review of sudden risk scenarios, policy shocks, and cross-market resonance risks.
- **Execution exception monitoring:** Real-time monitoring of abnormal prices, data shifts, interface failures, and execution failures.
- **Result attribution feedback:** Feedback returns, drawdowns, deviations, and risk exposures to the model and strategy layers to form a continuous correction mechanism.

This risk control system is directly embedded in the decision-making link and the execution link. The system's handling of risks is not an additional step, but a core operating condition. This ensures that the entire AI financial system not only identifies opportunities, but also has the discipline and sense of boundaries required for long-term stable operation.

7.6

AUTOMATIC EXECUTION ENGINE: TASK SCHEDULING AND CONTINUOUS OPERATION SYSTEM

The automated execution engine takes the results of the approved policy and translates it into a standardized execution process.

➤ Its core tasks include:

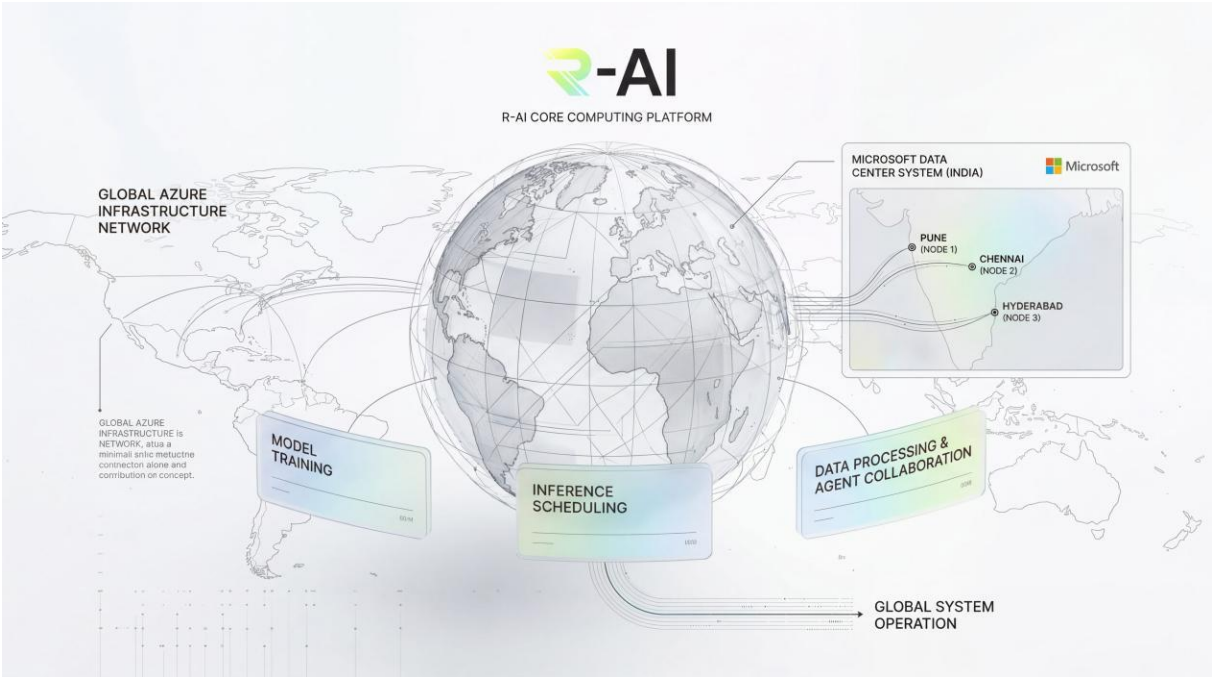
- Task disassembly
- Sequential arrangement
- Interface scheduling
- Execution returns
- Exception handling
- Dynamic rebalancing
- Income reinvestment

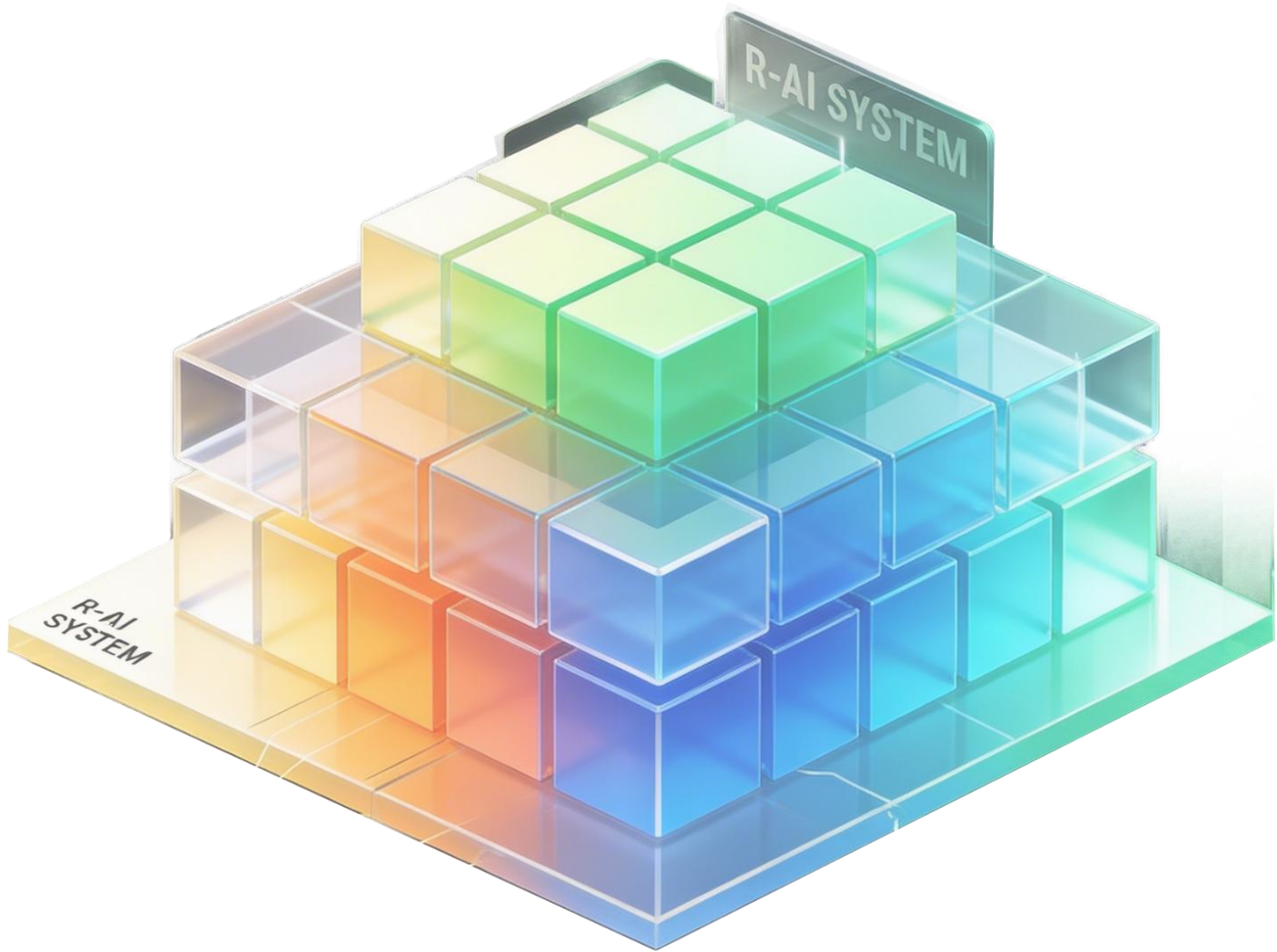
The execution of the engine is not only a single action trigger, but more importantly, it ensures the continuity, stability and adjustability of the entire portfolio over a long period

of time. As the market environment, asset structure and risk conditions change, the execution engine can synergize with the rebalancing agent and risk control engine to continuously adjust the system state, so that the asset management process always remains within the established income risk framework.

7.7 THE OPERATIONAL HARDWARE FOUNDATION OF AI FINANCIAL MODELS

R-AI's AI financial system is built on a 570 billion parameter financial basic model, multi-agent collaborative cluster, strategy engine, risk control engine and execution engine. For this system to operate stably for a long time, the underlying





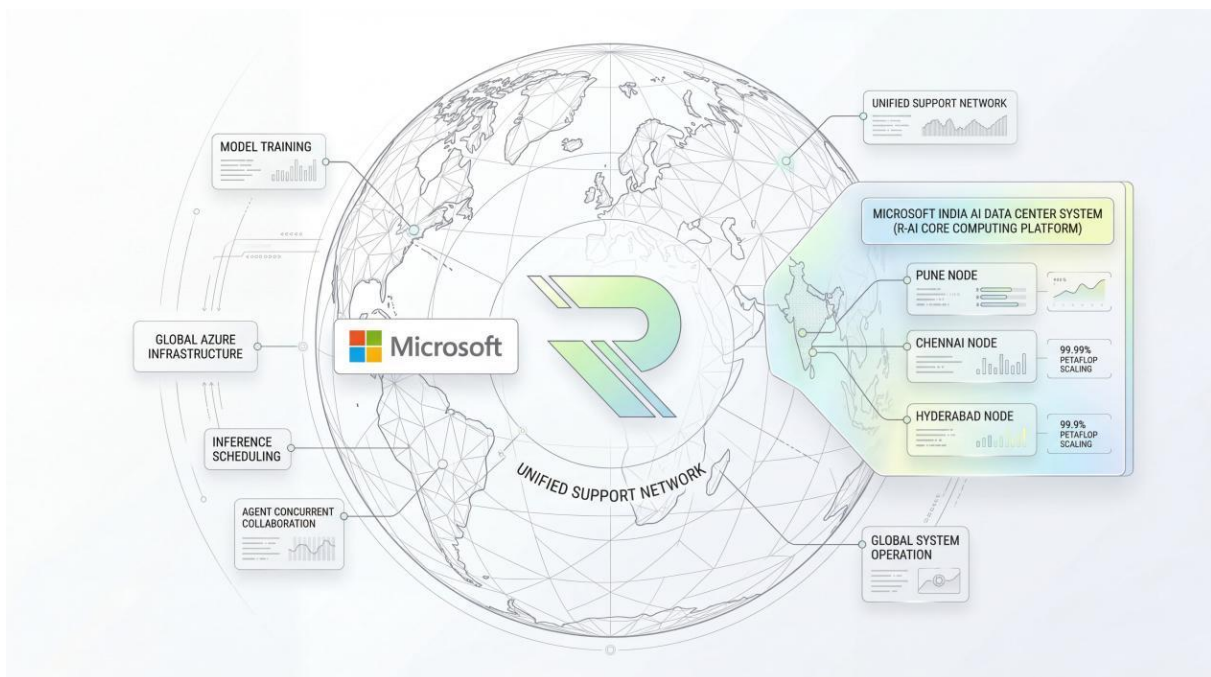
hardware infrastructure must be strong enough to support it.

R-AI adopts Microsoft's continuously expanding AI data center system in India as the core computing power bearing base, focusing on core nodes such as Pune, Chennai, and Hyderabad, and combines Microsoft's global Azure infrastructure to form a unified support network for model training, inference scheduling, data processing, Agent concurrent collaboration with the global system.

The training, fine-tuning, reasoning and continuous iteration of the 570 billion parameter financial basic model have extremely high requirements for the

underlying computing power, bandwidth, storage, network latency and task scheduling capabilities. It is difficult for ordinary server clusters to support such large-scale model systems for a long time, but Microsoft's next-generation AI data center system in India can provide basic support for enterprise-level and ultra-large-scale tasks, so that R-AI can maintain stable operation in high-concurrency, multi-tasking, and long-term scenarios.

➤ **The core significance of Microsoft Azure hardware base**



for R-AI:

The 570 billion parameter model with a carrying capacity of ultra-large-scale computing power

is not a lightweight inference task, it requires continuous training resources,

inference resources and parallel scheduling resources. Microsoft's data center system can support the formation of a complete link between training, fine-tuning, deployment and online inference of the model, providing a long-term stable computing power base for R-AI.

High concurrent task processing capabilities

R-AI adopts a multi-agent collaborative cluster, and the perception layer, analysis layer, decision-making layer, execution layer, and learning layer need to process a large amount of market data, strategy signals, risk control review and review tasks concurrently. Robust data center resources enable these tasks to run simultaneously without local congestion affecting the overall system rhythm.

Low-latency global network capabilities

R-AI connects global multi-asset markets and needs to continuously process data flows and execution links across markets, regions, and time zones. Microsoft's large-scale cloud infrastructure can provide stronger network coverage and regional collaboration capabilities, helping the platform maintain higher data synchronization efficiency and system responsiveness in a global asset environment.

Elastic Capacity Expansion When

the scale of users expands, the complexity of the model increases, the number of agents increases, and the coverage of assets expands, the platform needs not one-time fixed hardware, but a computing power foundation that can be

continuously expanded. Microsoft's data center system and cloud architecture can provide continuous expansion capabilities for R-AI, so that the platform has nearly unlimited computing power expansion space.

At the performance level,

the advantages of Microsoft's ultra-large-scale AI data center include massively parallel computing, distributed training, massive storage, high-speed network switching, task orchestration, containerized deployment, and cross-regional scheduling. For R-AI, this means that the model, data, agent, policy, and execution layers can collaborate efficiently under the same infrastructure framework. Market data access, factor extraction, policy generation, risk review, execution orchestration, and outcome attribution do not need to be siloed across multiple inefficient systems, but can run in parallel on a unified, high-performance base.

In terms of security,

Microsoft has long served large enterprises, financial institutions, government agencies and key industry customers around the world, and its data center system has mature capabilities in identity management, access control, network isolation, data encryption, log auditing, fault recovery and disaster recovery mechanisms. For R-AI, this means that user account data, product participation records, model parameters, policy data, execution logs, risk control logs, and revenue records can all run within an enterprise-level security framework. Data can be protected at a higher level during transmission, storage, and recall, and the system is more resilient to network attacks, interface anomalies, extreme concurrency, and node failures.

Chapter 8

AI EXECUTION LOGIC AND RISK CONTROL FRAMEWORK

R-AI's core capabilities are reflected in how it executes after judgments are formed, how it imposes constraints during execution, and how it optimizes after those constraints are applied. Models and strategies are responsible for identifying directions, and execution and risk control are responsible for ensuring that the system can be implemented stably. The execution of RAI revolves around execution links, weight allocation, rebalancing mechanisms, risk constraints, rebalancing logic and return update mechanisms, transforming financial cognition into an operational, controllable, and sustainably optimized asset management process.

8.1 OVERVIEW OF THE IMPLEMENTATION SYSTEM

R-AI's execution system adopts a closed-loop structure, mainly including the following six links:

- Signal generation
- Weight Optimization
- Risk review
- Task orchestration
- Perform feedback
- Rebalancing and review

Inside the system, these six links are not linearly series, but a dynamic linkage structure with a continuous feedback mechanism. Signal generation determines the asset candidate set, weight calculation determines the portfolio structure, risk review determines the execution boundary, task orchestration determines the landing path, execution feedback determines deviation correction, and rebalancing and review determine whether the system enters the next round of optimization.



R-AI execution layer is not concerned with the single action itself, but with the execution quality of the combined level. The quality of execution is mainly measured by three indicators:

- Target income retention
- Risk exposure deviation
- Comprehensive transaction cost control level

8.2 SIGNAL GENERATION MECHANISM

R-AI first unifies market judgments from different sources into standard signals. The original signal of each asset at each point in time is composed of five types of factors: trend, volatility, liquidity, sentiment and macro environment.

➤ Signal Generation Formula:

$$\begin{aligned} \mathit{signal}(i, t) &= a1\mathit{trend}(i, t) + a2\mathit{vol}(i, t) + a3\mathit{liq}(i, t) \\ &+ a4\mathit{sent}(i, t) + a5 * \mathit{macro}(i, t) \end{aligned}$$

where $\mathit{signal}(i, t)$ represents the original signal of asset i at time point t ; trend , vol , liq , sent , and macro represent trend factors, volatility factors, liquidity factors, sentiment factors, and macro factors, respectively. $A1$ to $A5$ represent the weight coefficients of the corresponding factors.

Due to the different semagrams of different assets, the system needs to be standardized before entering the execution.

➤ Standardized Signaling Formula:

$$\mathit{signal}_{(std)}(i, t) = \frac{\mathit{signal}(i, t) - \mu(i, t, L)}{\sigma(i, t, L) + \epsilon}$$

where $signal_{(std)}$ represents the standardized signal; $\mu(i, t, L)$ represents the rolling mean of the length of L ; $\sigma(i, t, L)$ represents the rolling standard deviation of the length of L ; ϵ indicates a stable term.

After standardization, the system filters the execution candidates through a threshold mechanism.

➤ **Execution triggers:**

$$if abs(signal_{std}(i, t)) > \theta(i), then asset i enters execution set$$

where $\theta(i)$ represents the execution threshold of asset i . The higher the threshold, the stricter the system requirements for signal quality. The lower the threshold, the more often the system will execute.

8.3 WEIGHT SOLVING MECHANISM

After the formation of the candidate assets, R-AI uniformly solves the portfolio weights. Portfolio optimization goals are determined by expected returns, risk penalties and rebalancing costs.

➤ Basic weight optimization objectives:

$$\text{Maximize: } W(t) * R(t) - (\text{lambda}/2) * W(t) * \text{Sigma}(t)W(t) \\ - \text{eta} ||W(t) - W(t - 1)||^2$$

where $W(t)$ represents the target weight vector at point t ; $R(t)$ represents the expected return vector; $\text{Sigma}(t)$ represents the covariance matrix; Lambda represents the risk aversion coefficient; ETA represents the penalty coefficient for rebalancing; $W(t-1)$ indicates the weight of the previous portfolio.

This objective function controls three things at once:

- Hope that the portfolio will achieve higher expected returns
- It is hoped that the combination risk exposure will remain within a manageable range
- It is hoped that unnecessary costs will be avoided due to frequent and large rebalancing

➤ Constraints

In terms of constraints, R-AI introduces total weight constraints, single asset constraints, sector constraints and liquidity constraints.

Total weight constraints:

$$\mathit{sum}[W(i, t)] = 1$$

Single-asset upper limit constraints:

$$0 \leq W(i, t) \leq U(i)$$

Sector ceiling constraints:

$$\mathit{sum}[W(i, t), i \in \mathit{Group}(k)] \leq G(k)$$

Liquidity constraints:

$$W(i, t) \leq \mathit{beta}(i) * \mathit{ADV}(i, t)$$

where $U(i)$ represents the upper limit of a single asset position; $\mathit{Group}(k)$ represents the group of assets of class k ; $G(k)$ represents the upper limit of the sector; $\mathit{ADV}(i, t)$ represents the average tradable size of asset i at the time of t ; $\mathit{beta}(i)$ represents the liquidity discount factor.

8.4 RISK BUDGET ALLOCATION MECHANISM

R-AI not only controls the size of the position, but also controls the proportion of each asset to the overall risk. The system uses a risk budget mechanism to make the contribution of different assets in the portfolio more balanced.

Portfolio volatility formula:

$$\mathbf{PortVol}(t) = \mathbf{sqrt}[W(t) * \mathbf{Sigma}(t) * W(t)]$$

Single-asset risk contribution formula:

$$\mathbf{RC}(i, t) = W(i, t) * \mathbf{Sigma}(t) * W(t) / \mathbf{PortVol}(t)$$

where PortVol(t) represents the volatility of the portfolio;

RC(i,t) represents the marginal risk contribution of asset i to the total fluctuation of the portfolio at point t.

➤ Risk budget objectives:

$$\mathbf{RC}(i, t) \approx \mathbf{B}(i) * \mathbf{PortVol}(t)$$

where B(i) represents the proportion of the risk budget preset by asset i.

Through this mechanism, the system does not focus on "who has a higher position", but "who occupies more real risk".

8.5

REBALANCING AND REBALANCING MECHANISM

R-AI does not use simple fixed frequency rebalancing, but adopts a compound mechanism of "deviation trigger + state trigger".

➤ **Combinatorial Deviation Formula:**

$$Drift(t) = \sum |W_{actual}(i, t) - W_{target}(i, t)|$$

where $Drift(t)$ represents the overall deviation of the current combination relative to the target combination; $W_{actual}(i, t)$ indicates the actual weight; $W_{target}(i, t)$ indicates the target weight.

➤ **Deviation triggers:**

$$if\ Drift(t) > \delta, \ then\ rebalance = 1$$

where δ represents the deviation threshold. In addition to weight shifts, changes in the macro environment and volatility state can also trigger rebalancing.

➤ **Status triggers:**

$$if\ Regime(t) \neq Regime(t - 1), \ then\ rebalance = 1$$

where $Regime(t)$ represents the current market state label, which may include trend-led, shock-led, risk expansion, risk contraction, liquidity easing, liquidity tightening, etc.

➤ **R-AI's rebalancing logic includes three modes:**

- Deviation corrective rebalancing: Used to correct for combination weight drift

- State-switching rebalancing: used to respond to changes in the market environment
- Risk contraction rebalancing: Used for active load shedding when the combination enters the high-pressure risk zone

➤ Code example 1: Execute the trigger and rebalancing decision logic

```
def generate_execution_plan(signal_std, current_weights, target_weights, threshold,
drift_limit):
    execution_set = []
    rebalance_orders = []

    for asset in signal_std:
        if abs(signal_std[asset]) > threshold[asset]:
            execution_set.append(asset)

    total_drift = 0.0
    for asset in target_weights:
        drift = abs(target_weights[asset] - current_weights.get(asset, 0.0))
        total_drift += drift

    if total_drift > drift_limit:
        for asset in target_weights:
            delta_weight = target_weights[asset] - current_weights.get(asset, 0.0)
            if abs(delta_weight) > 0:
                rebalance_orders.append({
                    "asset": asset,
                    "target_weight": target_weights[asset],
```

```
        "delta_weight": delta_weight
    })

return {
    "execution_set": execution_set,
    "total_drift": total_drift,
    "rebalance_orders": rebalance_orders
}
```

8.6 ASSET LAYER RISK CONTROL

Asset-level risk control is used to constrain the risk exposure, volatility ceiling, and individual stop-loss conditions of a single asset.

➤ Single-asset risk constraint formula:

$$W(i, t) * Vol(i, t) \leq K(i)$$

where Vol(i,t) represents the volatility of asset i at the time of t; K(i) represents the upper limit of risk for a single asset.

In terms of stop-loss mechanism, R-AI uses dynamic fluctuating stop loss and does not use a fixed percentage point stop loss. The system dynamically adjusts the stop-loss

boundaries based on the asset's historical fluctuations.

➤ **Dynamic stop loss line formula:**

$$\begin{aligned} \mathbf{StopLine(i, t)} \\ = \mathbf{EntryPrice(i) - M(i) * ATR(i, t)} \end{aligned}$$

where EntryPrice(i) represents the entry price; ATR(i,t) represents the average true fluctuation range; M(i) indicates the stop loss multiple.

➤ **Exit conditions:**

*if Price(i, t)
< StopLine(i, t), then reduce or exit position*

This method allows the stop-loss boundary to adjust with the fluctuation, reducing the probability of being washed out prematurely by noise in high-volatility environments.

8.7 COMBINED LAYER RISK CONTROL

Portfolio risk control focuses on controlling total drawdown, correlation expansion and risk concentration.

➤ Maximum drawdown formula:

$$MDD(t) = 1 - V(t)/MaxValue(0 \dots t)$$

where $V(t)$ represents the net value of the combination at the time of t ; $MaxValue(0 \dots t)$ represents the all-time highest net worth as of t .

When the maximum drawdown exceeds the threshold, the system enters risk contraction mode.

➤ Risk contraction formula:

$$W_{new}(t) = \gamma(t) * W_{old}(t)$$

where $\gamma(t)$ represents the risk shrinkage coefficient, with a value less than 1. The $\gamma(t)$ is determined by the current volatility level, drawdown speed, and liquidity status.

For correlation risk, R-AI focuses on monitoring the rise of average correlation during the stress phase.

➤ Average correlation formula:

$$Corr_{avg}(t) = average[Corr(i, j, t), \text{forall } i \neq j]$$

If $Corr_{avg}(t)$ exceeds the preset threshold, indicating that the market has entered a state of high resonance, the system will automatically reduce the portfolio weight of highly elastic assets and increase the defensive allocation ratio.

➤ Code example 2: Dynamic risk control and risk contraction logic

```
def apply_risk_control(portfolio_return, portfolio_value, peak_value, avg_corr,
                      corr_limit, mdd_limit):
    max_drawdown = 1.0 - portfolio_value / peak_value
    risk_state = "normal"
    shrink_factor = 1.0

    if max_drawdown > mdd_limit:
        risk_state = "drawdown_alert"
        shrink_factor *= 0.7

    if avg_corr > corr_limit:
        risk_state = "correlation_alert"
        shrink_factor *= 0.8

    adjusted_return = portfolio_return * shrink_factor

    return {
        "risk_state": risk_state,
        "max_drawdown": max_drawdown,
```

```
"shrink_factor": shrink_factor,  
"adjusted_return": adjusted_return  
}
```

8.8 RISK CONTROL AT THE EXECUTIVE LEVEL

The risk control at the executive level solves the problem of "correct judgment but distorted landing", focusing on monitoring slippage, market shocks, insufficient transactions and interface abnormalities.

➤ Slippage formula:

$$\mathit{Slip}(i, t) = [\mathit{ExecPrice}(i, t) - \mathit{TheoPrice}(i, t)] / \mathit{TheoPrice}(i, t)$$

where ExecPrice(i,t) represents the actual transaction price; TheoPrice(i,t) represents the theoretical transaction price.

If the slippage exceeds the threshold, the system will interrupt the subsequent execution of the same path and recalculate the execution plan.

➤ Execution Interrupt Conditions:

if $abs(Slip(i, t)) > SlipLimit(i)$, then pause execution path

R-AI also introduces a comprehensive cost function to incorporate fixed costs, linear transaction costs, and shock costs into unified control.

➤ Comprehensive Transaction Cost Formula:

$$Cost(t) = \sum [C_{fix}(i) + C_{var}(i) * abs(DeltaW(i, t)) + Phi(i) * abs(DeltaW(i, t))^2]$$

where $C_{fix}(i)$ represents fixed costs; $C_{var}(i)$ represents linear transaction costs; $Phi(i)$ represents the market shock cost coefficient; $DeltaW(i, t)$ represents the change in the weight of the asset.

This definition ensures that portfolio optimization takes into account "executable returns" rather than theoretical returns that are out of the actual closing conditions.

8.9

RISK CONTROL AT THE SYSTEM LEVEL

System-level risk control is used to identify model mismatch, data drift and input environment anomalies, and is the last technical line of defense for the stable operation of the whole system.

➤ Data Drift Identification Formula:

$$DriftScore(t) = \sum |Mean_{live}(j, t) - Mean_{train}(j)|$$

where $Mean_{live}(j, t)$ represents the mean value of the j th input feature in the real-time environment; $Mean_{train}(j)$ represents the mean at the training baseline.

When the $DriftScore(t)$ exceeds the threshold, the system automatically reduces the confidence of the model and shrinks the strength of the strategy.

➤ Strategy Intensity Adjustment Formula:

$$R_{adj}(t) = \omega(t) * R_{raw}(t)$$

where $R_{raw}(t)$ represents the original expected return; $R_{adj}(t)$ represents adjusted expected returns; $\omega(t)$ represents the confidence discount coefficient, with a value less than 1.

The core goal of system-level risk control is to prioritize the protection of system stability

under conditions such as model mismatch, environmental mutations, and input anomalies, rather than continuing to maintain high offensive output.

8.10 INCOME REPETITION AND NET VALUE UPDATE MECHANISM

R-AI introduces income reinvestment logic into medium and long-term products to improve capital utilization efficiency under long-term operation.

➤ **Equity update formula:**

$$V(t + 1) = V(t) * [1 + r(t) - Cost(t)]$$

where $V(t)$ represents the net value of the combination at the time of t ; $r(t)$ represents the current rate of return; $Cost(t)$ represents the comprehensive execution cost of the current period.

If the income reinvestment is enabled, the investable principal in the next installment will be updated as follows:

➤ Reinvestment update formula:

$$A(t + 1) = A(t) * [1 + r(t) - xi(t)]$$

where $A(t)$ represents the current investable principal; $xi(t)$ indicates the extraction ratio, freeze ratio, or reservation ratio.

The income reinvestment mechanism enables R-AI to dynamically adjust the speed of capital expansion according to strategy performance and risk status in different cycle products, enhancing long-term operation efficiency.

➤ Code example 3: Income compounding and net value update logic

```
def update_nav_and_reinvest(nav, period_return, execution_cost, withdraw_ratio=0.0,
reserve_ratio=0.0):
    net_return = period_return - execution_cost
    new_nav = nav * (1.0 + net_return)

    reinvestable_ratio = 1.0 - withdraw_ratio - reserve_ratio
    if reinvestable_ratio < 0:
        reinvestable_ratio = 0.0

    reinvestable_amount = new_nav * reinvestable_ratio
    withdrawn_amount = new_nav * withdraw_ratio
    reserved_amount = new_nav * reserve_ratio
```

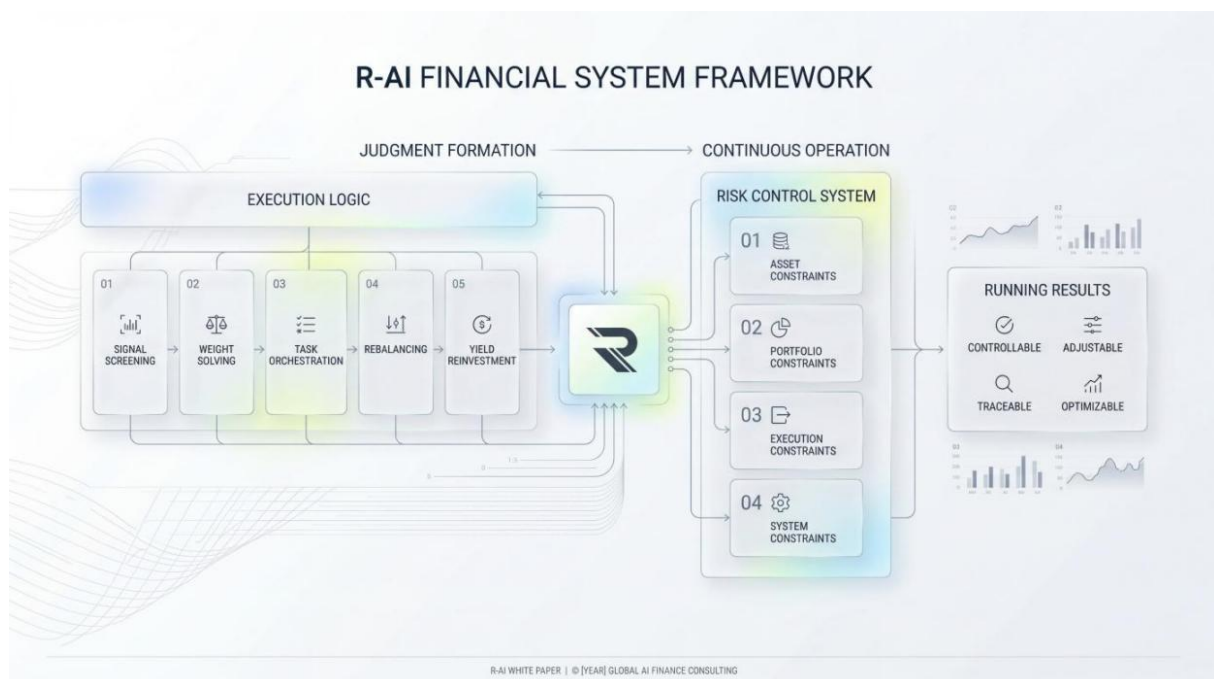
```

return {
  "net_return": net_return,
  "new_nav": new_nav,
  "reinvestable_amount": reinvestable_amount,
  "withdrawn_amount": withdrawn_amount,
  "reserved_amount": reserved_amount
}

```

8.11 SUMMARY OF THIS CHAPTER

The execution logic and risk control system of R-AI constitute the key foundation for the entire AI financial system from "forming judgments" to "continuous operation". At the



execution layer, the system completes signal screening, weight solving, task orchestration, rebalancing, and revenue reinvestment. At the **risk control layer**, the system completes asset constraints, portfolio constraints, execution constraints, and system constraints. In terms of running results, they work together to ensure that the portfolio is always in a controllable, adjustable, traceable, and optimisable state.

This system corresponds not to a single point of trading ability, but to a set of asset management logic that can be operated for a long time. Through the dual closed loop of execution and risk control, R-AI truly transforms strategic capabilities into stable system capabilities.

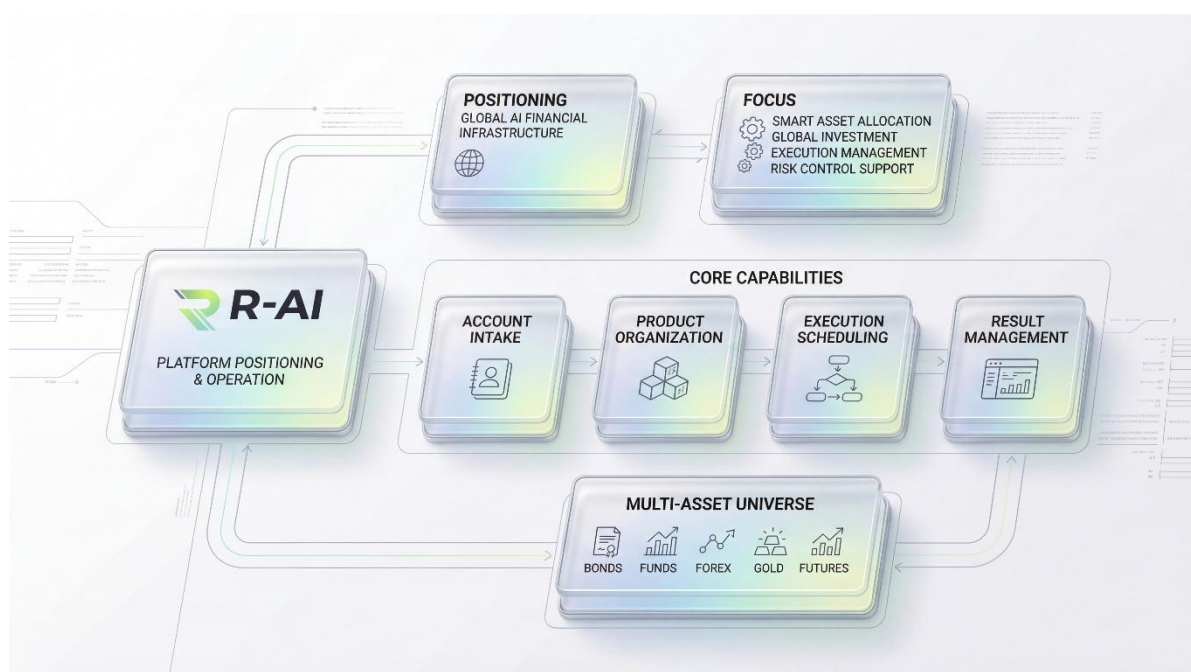
Chapter 9

CAPITAL SYSTEM AND COMPLIANCE BOUNDARIES

The operation system of R-AI is based on clear fund onboarding logic, account management logic and service boundary logic. The platform currently adopts the fund organization method of USDT and fiat currency deposits in various countries, and the unified collection of USD accounts on the platform, and forms a complete operating framework around product participation, income display, account records, risk disclosure and regional adaptation. The core goal of the system is to provide users with a unified, clear and manageable entry point for participation, while ensuring that the platform has clear boundaries at the level of fund onboarding, product display, risk control and service organization.

9.1 PLATFORM POSITIONING AND OPERATION ATTRIBUTES

R-AI is positioned as an AI financial infrastructure platform for global individual users, focusing on intelligent asset allocation, global investment participation, system execution management, and risk control support. The core capabilities of the platform are reflected in account infrastructure, product organization, AI decision-making, execution scheduling



and result management, and establish a unified product and system structure around various types of assets such as Treasuries, Funds, Forex, Gold, Futures, Crypto.

The operating properties of R-AI can be summarized as follows:

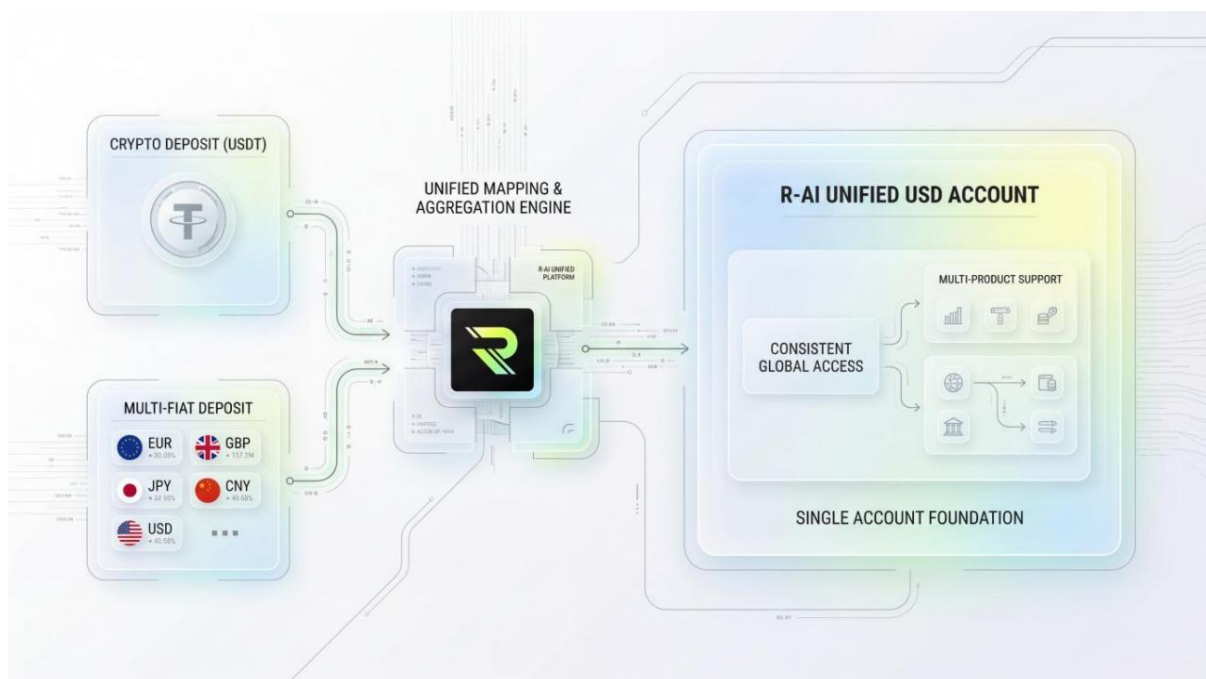
- **Provide** participation paths and account systems for global multi-asset markets.

- Provide systematic operation capabilities **based on AI models, strategy engines** and risk control engines.
- **Provide product participation mechanisms based on cyclical products and global investment modules.**
- **Provides fund summary, result display and record management around USD accounts.**
- **Provide continuous updates, dynamic adjustments, risk constraints, and execution feedback capabilities.**

The platform is a systematic financial technology service system by definition, and its core lies in organizational capabilities, operational capabilities and management capabilities. The platform does not use a single transaction matching, a single investment suggestion or a single information display as the value boundary, but forms a unified service logic around accounts, products, models, execution and risk control.

9.2 FUND ONBOARDING MECHANISM AND ACCOUNT SYSTEM

R-AI currently adopts a dual-entry fund acceptance method, and users can **complete the entry of Funds through USDT or fiat currencies of various countries**. After entering the platform, Funds from different sources are not directly managed in their



original form, but are uniformly mapped and collected in the USD account on the platform. This mechanism enables the platform to establish a consistent account foundation across different fiat environments, different deposit paths, and different product types.

USD accounts assume the responsibility of a unified fund carrier within R-AI, which is mainly reflected in the following aspects:

- The base account unit that participates as a user product.
- It serves as a unified record account for income settlement and result collection.
- As a unified display basis for total asset value, income changes and custody records.
- As a unified management interface for subsequent multi-product, multi-cycle, and multi-asset participation.

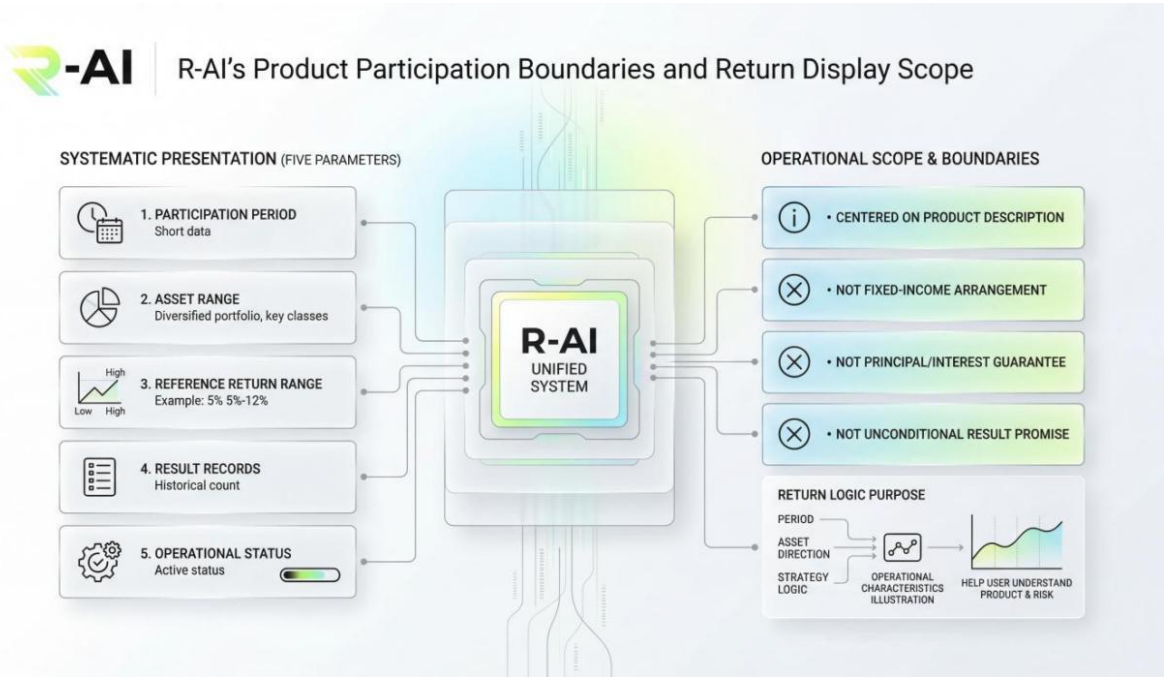
The significance of this mechanism is to organize Funds from different sources, different currencies, and different participation methods into the same account logic, so that the platform can maintain a clear structure in product participation, income statistics, account management and subsequent expansion. For users, the path of capital entry can be diversified, but the account management logic remains unified; For the platform, the fund organization method can be flexible, but the product and result display basis is the same.

9.3 PRODUCT PARTICIPATION BOUNDARIES AND RETURN DISPLAY FRAMEWORK

R-AI's product system revolves around R-AI's one-click intelligent financial management

and global investment modules, both of which are based on a unified account system and unified capital logic. In the process of product display, the platform systematically expresses the participation cycle, asset scope, reference return range, result record and operation status, but all relevant displays are based on product organization and operation instructions, which does not constitute a fixed income arrangement, does not constitute a rigid payment commitment, and does not constitute an unconditional result commitment.

Regarding the reference return range, the platform adopts a range-based disclosure framework. Its purpose is to reflect the operating characteristics of different product cycles, different asset directions and different strategy logics, and help users form a relatively complete product understanding and risk cognition.



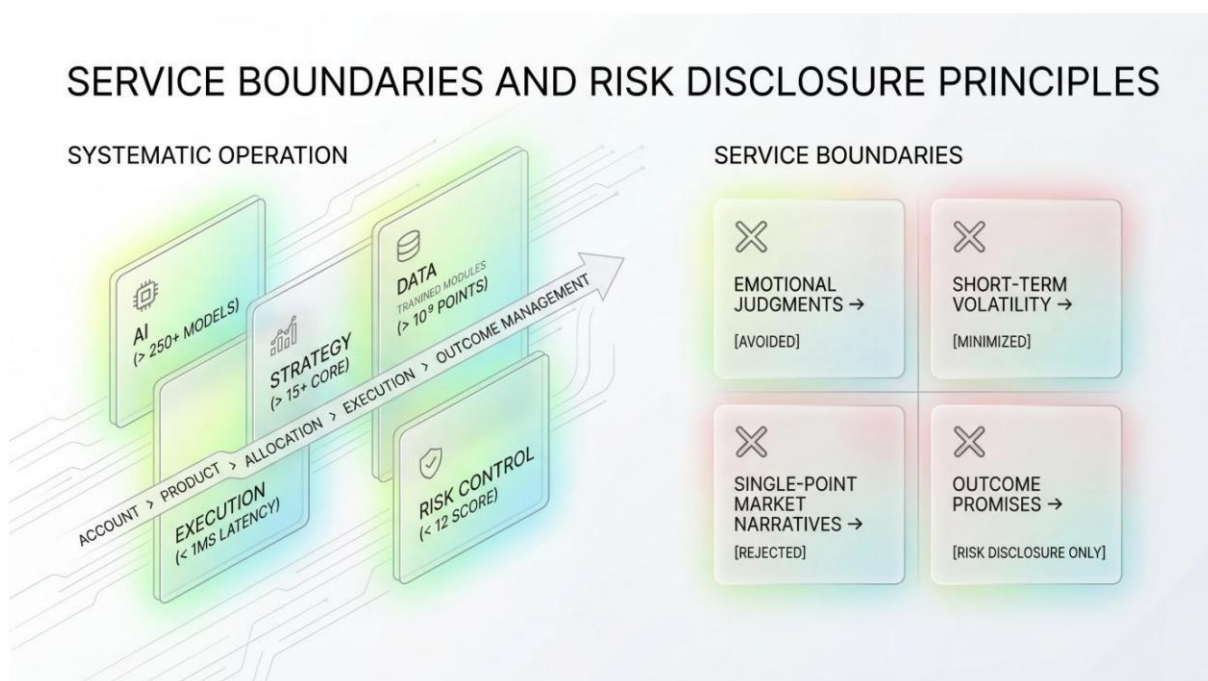
These range-based disclosures have the following characteristics:

- Part of the product information display;
- Interval expression of system operation results;
- Dynamically changes with market environment, volatility status, liquidity conditions and strategy rhythm;
- Not equivalent to fixed interest rate, guaranteed income or principal protection commitment.

The focus of the platform at the product level has always been "clear participation path, clear operation logic, and clear result management", rather than replacing system operation with static commitments. The realization of product returns depends on the combined effect of multiple factors such as asset performance, strategy output, risk constraints, execution quality and market environment.

9.4 SERVICE BOUNDARIES AND RISK DISCLOSURE PRINCIPLES

R-AI builds service capabilities around systematic operation while maintaining a clear sense of boundaries. The platform provides a financial technology service system based on AI, data, strategy, execution and risk control, and the service objects are the whole process of account, product, configuration, execution and result management. The



platform does not organize product expression with emotional judgment, short-term fluctuation stimulation or single-point market narrative, nor does it replace risk disclosure with result promises.

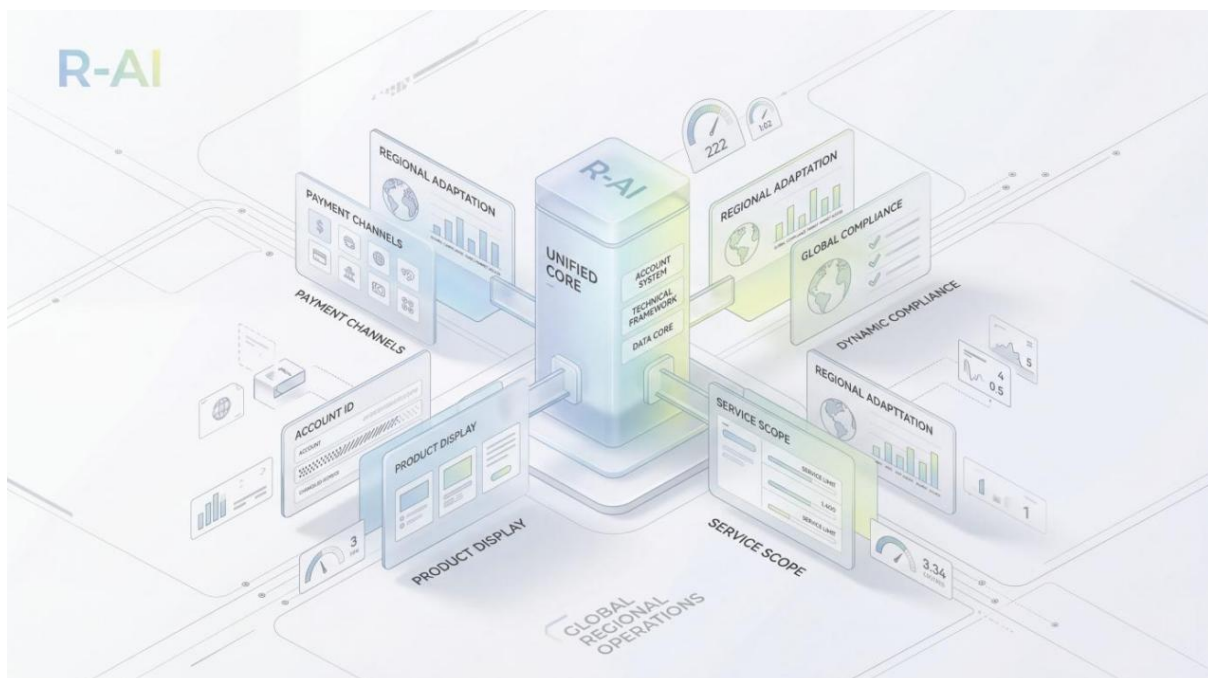
The main risk categories addressed by R-AI include:

- **Market risk:** Asset price fluctuations, changes in the macro environment, changes in interest rates and exchange rates, policy changes and other factors may affect product performance .
- **Liquidity risk:** The trading depth and closing conditions of different assets in different time windows may change.
- **Execution risk:** In the execution process, slippage, impact costs, transaction deviations and path deviations may occur .
- **Model risk:** Model parameters, input features, environmental changes, and out-of-sample scenarios may affect the accuracy of the system.
- **Systemic risk:** In extreme market environments, cross-market linkages or emergencies, asset correlation may rise rapidly, and portfolio risk may be amplified.
- **Jurisdiction risk:** Regulatory rules, payment rules, and service boundaries may change in different countries or regions.

Therefore, R-AI adheres to the following principles in service organization: · All product engagements are based on risk disclosure and boundary understanding. All reference intervals serve product descriptions and do not serve rigid commitments. All system operation results are affected by both market and execution conditions. All account and product management are based on platform rules and risk control rules.

9.5 PRINCIPLES OF REGIONAL ADAPTATION AND COMPLIANCE OPERATION

R-AI operates for global users, but globalization does not mean unification. Different countries and regions have differences in payment channels, account identification, product display, financial service scope, and data processing requirements. The platform adopts **the principle of "unifying the underlying logic and dynamic regional adaptation" in regional operation**, that is, under the premise of maintaining the unity of the account system, product structure, risk control and technical framework, it dynamically adjusts the access mechanism, display mode, service boundary and operation path according to the requirements of different jurisdictions.



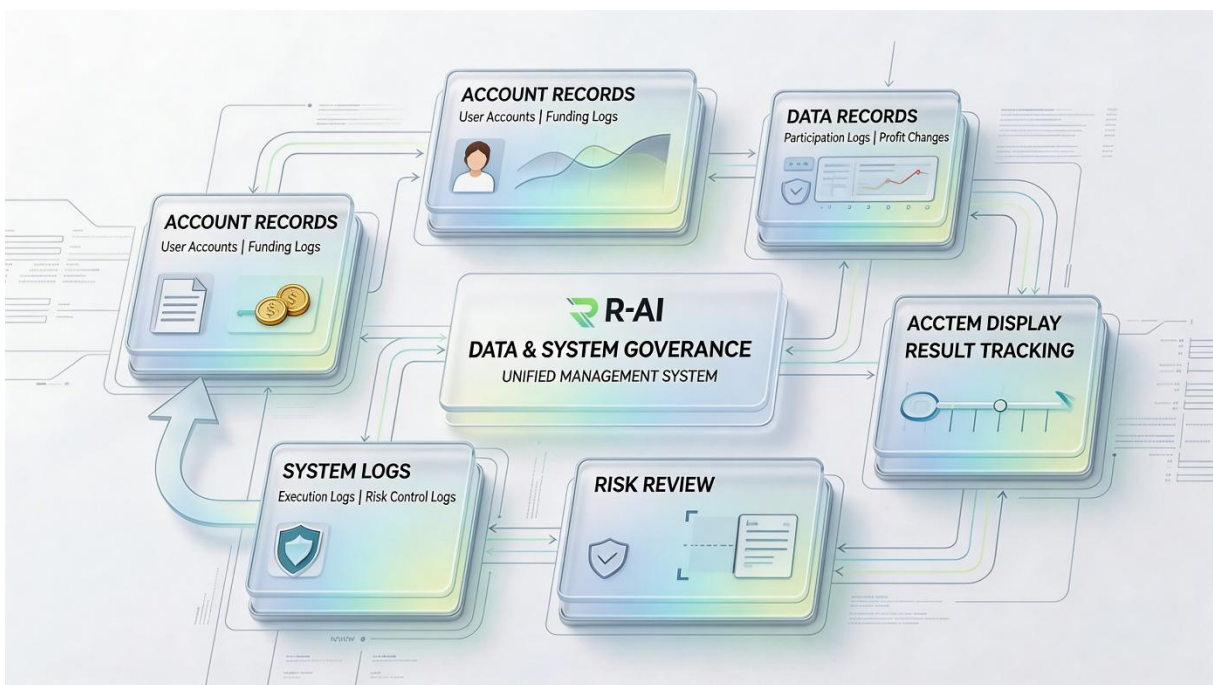
The principles of regional adaptation mainly include:

- Adjust product access methods and display depth according to the local regulatory environment.
- Adjust fiat currency channels, recharge methods and account mapping methods according to local payment conditions.
- Adjust the visibility and participation scope of some product modules according to local service rules.
- Improve identification, risk disclosure, record retention, and data processing processes according to local compliance requirements.

This principle enables R-AI to maintain the consistency of the underlying system during global expansion, while retaining sufficient adjustment space and operational flexibility under changes in external rules.

9.6 DATA SECURITY, ACCOUNT RECORDS, AND SYSTEM GOVERNANCE

The operation of R-AI not only relies on models, policies, and products, but also relies on stable data governance, account governance, and system governance mechanisms. The platform establishes a unified management system around user accounts, capital records, product participation records, revenue change records, system execution logs



and risk control logs to support account display, result tracking, risk review and system review.

At the data and records management level, the platform adheres to the following principles:

- User account information, asset records, and participation records are uniformly included in the platform's security management system.
- System execution logs, risk control logs and position adjustment records are used as an important basis for internal governance and review.
- Data calls, model runs, execution feedback, and result attribution remain traceable, reviewable, and traceable.
- Maintain a unified basis and logic for account result display, product participation records, and revenue collection records.

The core of system governance is to ensure that all aspects of the platform from front-end accounts to back-end models, from product participation to result management are in a controllable, traceable, and sustainable state. This governance capability is an important foundation for R-AI to achieve long-term stable operation.

9.7 SUMMARY OF THIS CHAPTER

R-The capital system and compliance operation boundaries of AI constitute the basic framework for the long-term operation of the platform. USDT is unified with fiat currency deposits and USD accounts in various countries, establishing a clear and consistent account logic. Product participation, revenue display, risk disclosure and result management have established a clear and consistent service logic; Regional adaptation, data governance, and system governance establish a clear and consistent operation logic.

The capital entrance can be diversified, and the account system remains unified; The product structure can be expanded, and the service boundaries are maintained clearly; The market environment can change, and platform rules, risk constraints, and system governance always need to exist stably. For R-AI, what is really important is not only to connect users and the market, but also to establish a basic framework for an AI financial platform that can operate for a long time with clear boundaries, unified accounts and systematic rules.

Chapter 10

ECOLOGICAL DEVELOPMENT PLANNING

The future development of R-AI is an ongoing AI financial ecosystem.

As the account system, product system, technology system, execution system and global connectivity capabilities continue to mature, the ecological boundaries of R-AI will continue to extend outward, gradually forming a **comprehensive system connecting [global assets, global payments, digital currency finance, AI applications, AI computing power and on-chain networks]**.

The value of ecology comes from the connection and collaboration between different capabilities; Once these capabilities enter the same framework, the carrying capacity, scalability and long-term space of the platform will be significantly amplified.

10.1 LAYOUT OF FUTURE ECOLOGICAL APPLICATIONS



In the future, R-AI will focus on multiple core ecological modules and gradually form a more complete application network on the existing basis. Key directions include:

- **The intelligent asset management ecosystem**

continues to deepen products around multi-cycle, multi-asset, and multi-strategy, making account infrastructure, asset allocation, income management, risk control, and result display more complete, and gradually forming an intelligent asset management center for global individual users.

- **The global asset allocation ecosystem**

will continue to extend from the existing Treasuries, Funds, Forex, Gold, Futures, Crypto and other directions, enhance the organization, mapping and allocation capabilities of

global assets, and form a more complete global asset allocation network.

- **The future platform of the global payment ecosystem**

can further connect a wider range of cross-border payment scenarios, stablecoin payment scenarios, and multi-regional capital flow scenarios, so that the account system not only serves product participation, but also serves the global value flow and digital payment network in a broader sense.

- **Digital currency ecology**

With the continuous integration of on-chain finance and real finance, R-AI will also have stronger digital financial undertaking capabilities in the future, forming a more natural expansion space in the direction of digital asset accounts, on-chain capital organization, on-chain asset mapping, and on-chain liquidity management.

- **Cross-chain collaborative ecology**

The future of digital finance will not stay in a single-chain structure. R-AI will gradually form a collaborative capability for multi-chain environments, enabling different on-chain assets, on-chain accounts, and on-chain fund paths to be identified, organized, and connected at a higher level.

- **Public Blockchain Ecosystem Connectivity**

As public blockchain infrastructure continues to play an increasingly important role in digital finance, R-AI will progressively build stronger connectivity with a broader public blockchain ecosystem, creating greater room for future expansion in asset mapping, value transfer, application deployment, and ecosystem collaboration.

- **AI Application Ecosystem**

In the future, the platform's accumulated model capabilities, Agent capabilities, strategy

capabilities, and execution capabilities will not only serve asset management, but will also extend into a broader range of AI application scenarios, enabling R-AI to gradually evolve from a financial platform into a more comprehensive system with stronger AI service capabilities.

- **AI Computing Ecosystem**

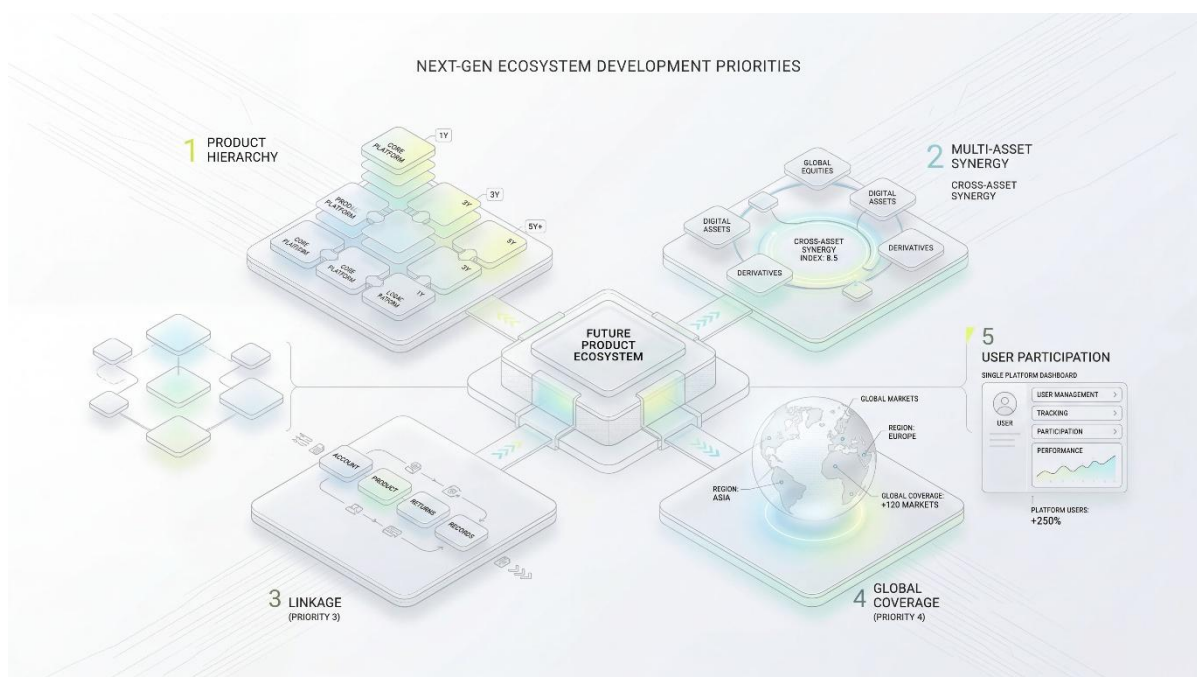
The long-term evolution of models, Agents, and intelligent systems depends on stable, continuous, and scalable computing power. As the platform develops, AI computing resources, computing power orchestration capabilities, and collaborative computing capabilities will also become key components of the ecosystem, providing essential support for model upgrades, system expansion, and application extension.

- **The intelligent service ecosystem**

account view, asset view, income view, risk view and execution view will continue to be deepened in the future, allowing users to see a more complete capital status, asset status and system operation status in one platform, and gradually form a long-term companion intelligent service experience.

these modules form the basic outline of R-AI's future ecosystem. As the platform continues to develop, R-AI will gradually move from the current asset management platform form to a larger AI financial ecological network.

10.2 THE PRODUCT ECOSYSTEM CONTINUES TO EXPAND



In the future, R-AI will continue to promote product expansion around the existing one-click intelligent financial management and global investment modules.

In terms of one-click intelligent financial management, the platform will continue to enrich products with different cycles, enhance the allocation level between short, medium and long cycles, so that users with different preferences, different rhythms, and different capital sizes can find ways to participate that better match their own. In terms of global investment modules, the platform will continue to increase asset coverage and strengthen the organizational capabilities, display capabilities and allocation logic expression capabilities between global assets.

The key priorities for the future development of the product

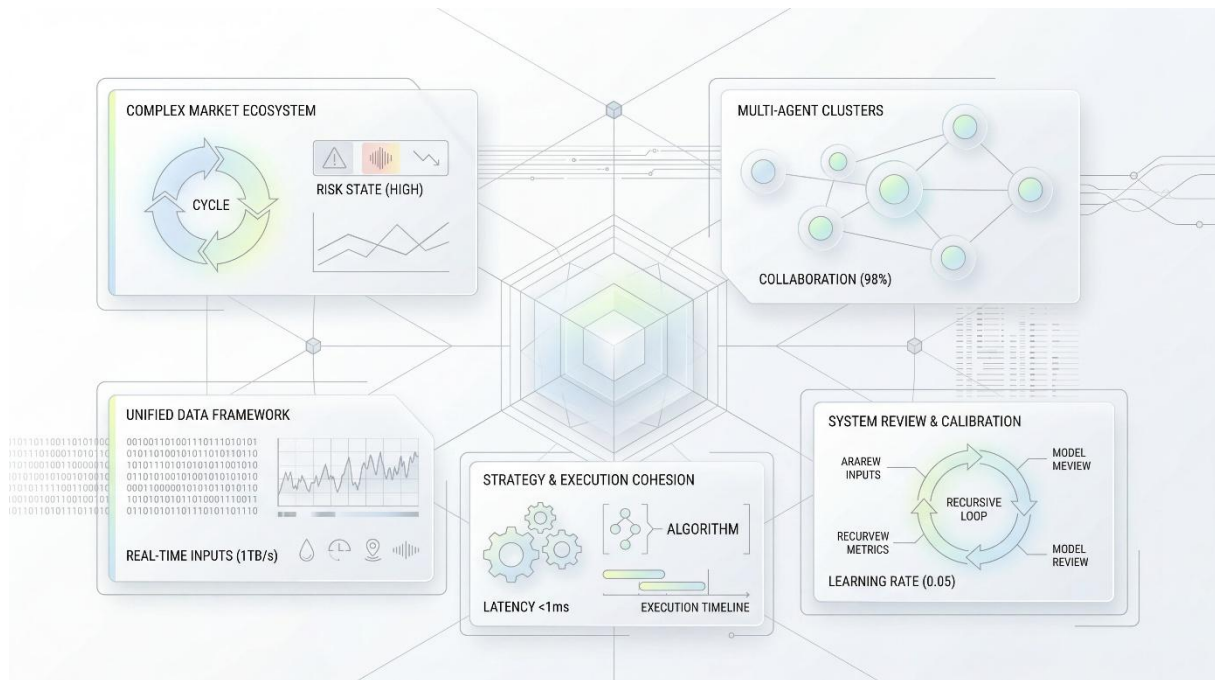
ecosystem include:

- Continuously refining the tiered structure of products across different investment horizons
- Continuously strengthening the synergy among multi-asset products
- Continuously improving the linkage among accounts, products, returns, and records
- Continuously expanding the breadth of global asset coverage
- Continuously enhancing the completeness of users' ability to participate, track, and manage within a single platform

As the product ecosystem continues to mature, R-AI will gradually evolve from its current dual-core product structure into a more comprehensive multi-layered product system.

10.3 THE TECHNOLOGY ECOLOGY CONTINUES TO UPGRADE

The future technology upgrade of R-AI will continue to revolve around the 570 billion parameter financial basic model, multi-source financial data fusion system, multi-agent collaborative cluster, strategy engine, risk control engine and execution engine. The development direction of the technology ecosystem is to make the platform's system capabilities deeper and deeper, task processing more and more refined, and the linkage between model understanding, policy generation, risk identification and execution orchestration becoming stronger and stronger.



The key priorities for the future development of the technology ecosystem include:

- Continuously strengthening the model's ability to understand complex market environments, complex cycles, and complex risk conditions
- Continuously optimizing the division of labor across multi-Agent clusters to enable more efficient collaboration and more complete execution chains
- Continuously expanding the breadth and real-time capability of the data foundation, bringing more critical financial variables into a unified processing framework
- Continuously enhancing the coordination efficiency among strategy, risk control, and execution
- Continuously advancing the system's capabilities in post-trade review, parameter calibration, and long-term learning

The continued strengthening of the technology ecosystem will determine whether R-AI can, in the future, support more complex asset networks, broader payment networks, and richer digital financial application scenarios.

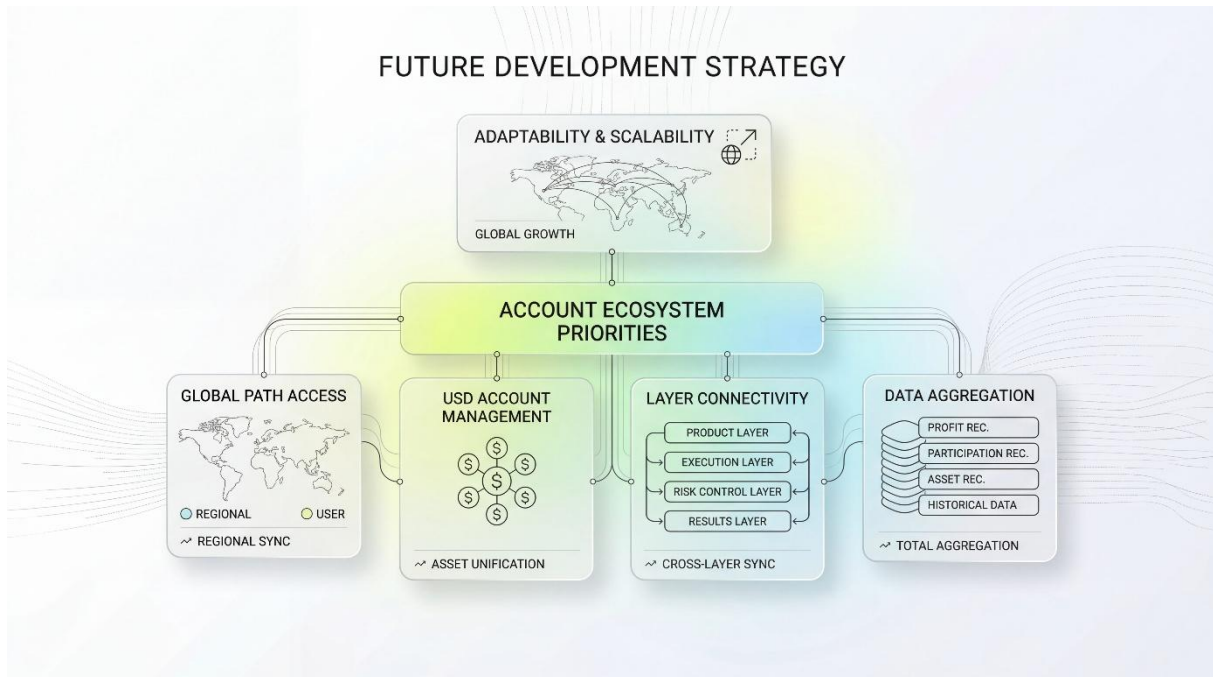
10.4 EXPANSION OF ACCOUNT ECOLOGY AND CAPITAL SYSTEM

The account system will continue to serve as the core access layer of the R-AI ecosystem. At present, the platform has already established a framework that supports deposits in both USDT and local fiat currencies, with all Funds consolidated into a unified internal USD account. In the future, this system will continue to evolve toward stronger fund onboarding capabilities, more complete account mapping capabilities, and more unified asset management capabilities.

The key priorities for the future development of the account ecosystem include:

- Continuously optimizing deposit pathways and account access experiences across different regions
- Continuously strengthening the unified management capability of the USD account within the platform
- Continuously enhancing the connectivity between the account layer and the product layer, execution layer, risk control layer, and results layer

- Continuously improving the unified aggregation of return records, participation records, asset records, and historical activity trails
- Continuously increasing the adaptability and scalability of the account system across

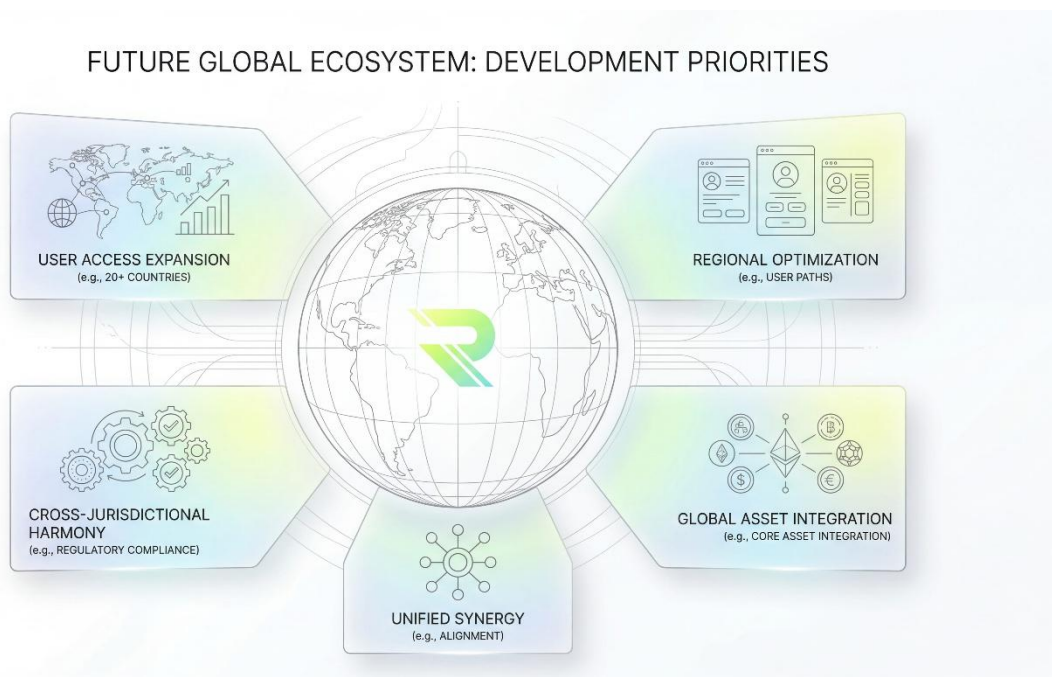


different global environments

As the account system continues to improve, R-AI's future capability to support global payments, digital finance, and cross-chain asset scenarios will also be strengthened accordingly.

10.5 THE GLOBALIZATION ECOLOGY CONTINUES TO ADVANCE

R-AI's asset perspective is global, and its ecosystem perspective is equally global. In the future, the platform will continue to expand its access capabilities across more countries and regions, improve regional adaptation mechanisms and localized collaboration capabilities, and enable users in different markets to access R-AI within a unified system framework.



The key priorities for the future development of the global ecosystem include:

- Continuously expanding user access capabilities across more countries and regions
- Continuously improving account adaptation, fund onboarding, and service organization

models across different jurisdictions

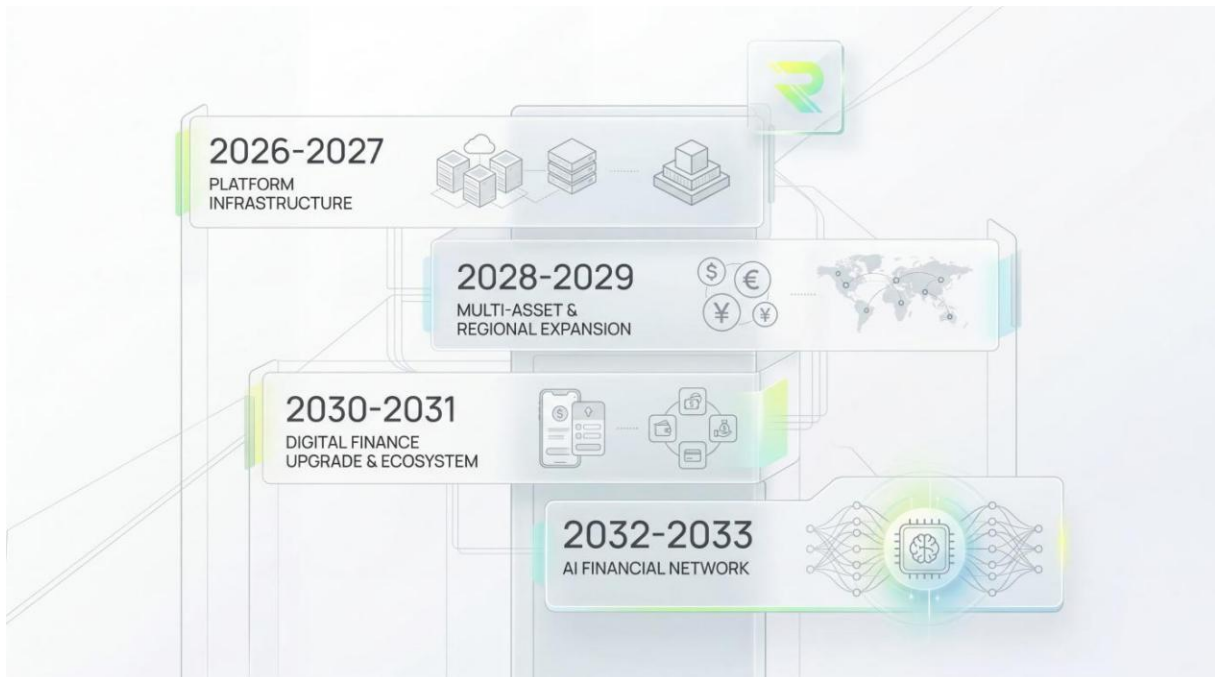
- Continuously optimizing product presentation and participation pathways according to regional environments
- Continuously strengthening the platform's ability to organize and support core global asset categories
- Continuously improving the coordination efficiency between localized operations and a unified system foundation

As globalization continues to advance, R-AI will gradually build stronger international operating capabilities, enabling the platform ecosystem to evolve from regional coverage toward truly global connectivity.

Chapter 11

DEVELOPMENT ROADMAP

The development of R-AI will continue to advance around four levels: platform formation, ecological expansion, global connectivity and infrastructure upgrades. From 2026 to 2033, it is a critical stage for R-AI to move from a product platform to an AI financial ecosystem.



2026-2027: Complete the foundation forming of the platform

complete the comprehensive integration of the account system, product system, technical system and execution risk control system;

Complete the continuous improvement of one-click intelligent financial management and global investment modules;

Complete the unified fund acceptance logic of USDT, fiat currency and USD account on the platform.

complete the stable closed loop of 570 billion parameter financial basic model, multi-agent cluster, strategy engine, risk control engine and execution engine;

Complete the infrastructure construction of the platform from "usable" to

"sustainable operation".

2028-2029: Complete multi-asset and multi-region expansion

expand global asset coverage and enhance multi-asset collaborative allocation capabilities;

enrich the product structure of different cycles to form a more complete product matrix;

improve the access capacity of users in multiple regions around the world and improve the regional adaptation mechanism;

strengthen the unified linkage between the account layer, product layer, risk control layer and result layer;

Promote the platform from "single system capability" to "multi-asset, multi-regional, and multi-scenario collaboration capabilities".

2030-2031: Complete the upgrading of digital finance and ecological connections

Promote the capacity building of global payment, digital finance, cross-chain collaboration and public chain ecological connection;

Enhance the platform's scalability in on-chain asset mapping, on-chain capital undertaking, and on-chain scenario coordination.

expand the supporting role of the AI application layer and AI computing power layer in the ecosystem;

promote the gradual integration of traditional multi-asset management capabilities with digital financial networks;

Enable R-AI to evolve from a global asset allocation platform into an AI system platform connecting the real economy and digital finance.

2032-2033: Complete the formation of AI financial infrastructure networks

form a complete ecological network supported by account system, product system, technology system, capital system, risk control system and globalization system;

form a large ecological collaborative structure covering global assets, global payments, digital finance, AI applications and AI computing power;

Form a more mature system governance, ecological cooperation and long-term operation capabilities;

Form a unified AI financial infrastructure framework for global individual users;

Promote R-AI to grow from a platform form to an AI financial infrastructure

network with long-term value, global connectivity and ecosystem support capabilities.

From 2026 to 2033, the main line of R-AI's development has always been clear:

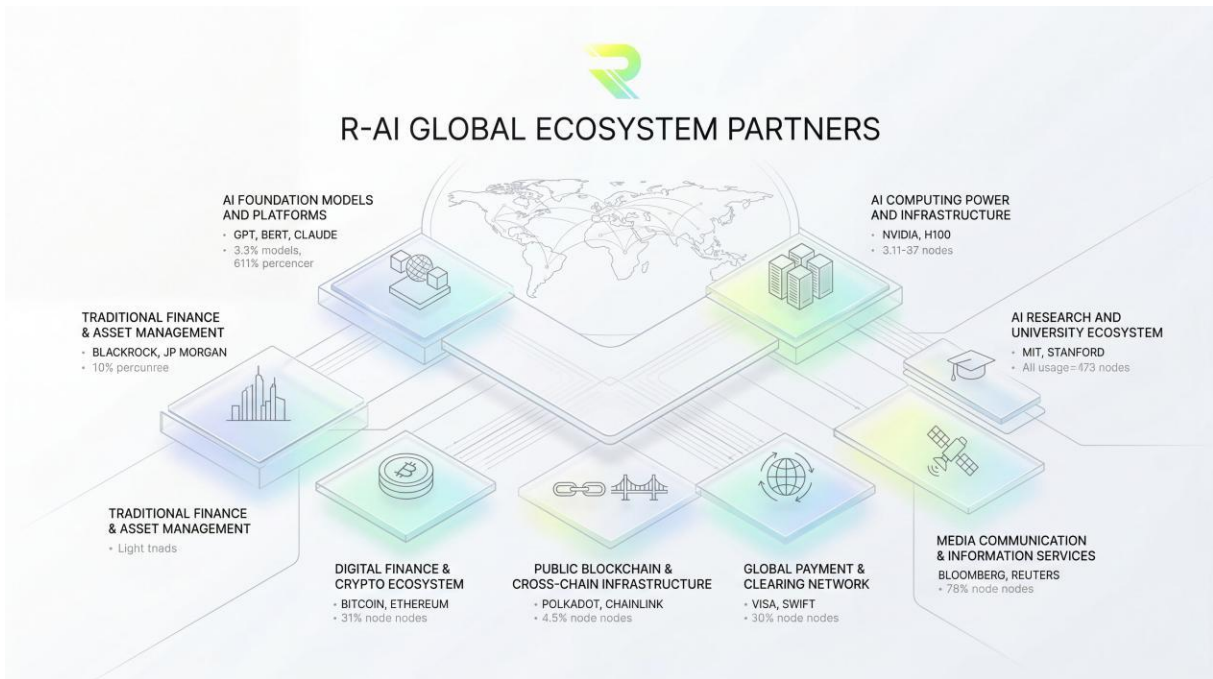
- first complete the platform foundation build-out, and then complete the ecological expansion;
- Complete the system closed loop first, and then complete the global connection;
- Finally, establish an AI financial ecosystem that can operate for a long time, continue to evolve, and face the future era of digital finance.



Chapter 12

GLOBAL PARTNER LANDSCAPE

The following outlines the key coverage areas of R-AI's global partner landscape. All institutions and enterprises listed are real and representative organizations, included for the purpose of illustrating ecosystem collaboration and partnership planning in this white paper. Their inclusion does not imply that formal cooperation has already been established at this stage.



➤ **AI Foundation Models and Platforms:**

OpenAI	Google DeepMind	Anthropic	Meta AI	Microsoft AI
Amazon Web Services	IBM	Oracle	Cohere	Hugging Face
Stability AI	Mistral AI	Character.AI	Perplexity AI	Databricks
Snowflake	Scale AI	Palantir	DataRobot	C3 AI
Adept AI	Inflection AI	Writer	Runway	Midjourney
Pinecone	Weights & Biases	LangChain	UiPath	Automation Anywhere

➤ AI Computing Power and Infrastructure:

NVIDIA, AMD, Intel, Broadcom, Qualcomm, Arm, TSMC, Samsung Electronics, SK hynix, Micron Technology, Supermicro, Dell Technologies, HPE, Lenovo, Cisco, Arista Networks, CoreWeave, Lambda, Together AI, Cerebras Systems, SambaNova Systems, Graphcore, Groq, Nebius, Crusoe, Equinix, Digital Realty, Schneider Electric, Vertiv, ServiceNow

➤ AI research and university ecology:

Stanford University, Massachusetts Institute of Technology, University of California Berkeley, Carnegie Mellon University, University of Oxford, University of Cambridge, Harvard University, Princeton University, Cornell University, Columbia University, California Institute of Technology, ETH Zurich, National University of Singapore, Tsinghua University, Peking University, University of Toronto, University of Washington, University of Illinois Urbana-Champaign, Georgia Institute of Technology, University of Michigan, Imperial College London, University College London, EPFL, University of California San Diego, University of California Los Angeles, University of Edinburgh, University of Amsterdam, Technion, KAIST, Nanyang

➤ **Traditional Finance and Asset Management:**

JPMorganChase, Goldman Sachs, Morgan Stanley, BlackRock, Fidelity Investments, State Street, BNY, Charles Schwab, Citigroup, HSBC, UBS, Barclays, Deutsche Bank, BNP Paribas, Societe Generale, Standard Chartered, Wells Fargo, American Express, PayPal, Visa, Mastercard, Moody's, S&P Global, MSCI, Nasdaq, Intercontinental Exchange, CME Group, London Stock Exchange Group, Hong Kong Exchanges and Clearing, Singapore Exchange

➤ **Digital Finance and Crypto Ecology:**

Coinbase, Circle, Kraken, Binance, OKX, Bybit, Bitget, Anchorage Digital, Fireblocks, Chainalysis, TRM Labs, Elliptic, ConsenSys, Ledger, BitGo, Copper, Galaxy Digital, Paxos, Ripple, Alchemy, MoonPay, Robinhood, Block, Payoneer, Stripe, Worldpay, Adyen, Revolut, Wise, Nuvei

➤ **Public chain and cross-chain infrastructure:**

Ethereum Foundation, Solana Foundation, Avalanche, BNB Chain, Polygon Labs, Arbitrum Foundation, Optimism, Base, StarkWare, zkSync, NEAR Foundation, Polkadot, Cosmos, TON Foundation, TRON, Tezos Foundation, Aptos, Sui, Sei,

Injective, Chainlink Labs, Wormhole, LayerZero, Axelar, Hyperlane, Celer Network, The Graph, Alchemy, QuickNode, Ankr

➤ **Global Payments & Clearing Network:**

SWIFT, PayPal, Visa, Mastercard, Stripe, Adyen, Worldpay, Checkout.com, Fiserv, FIS, Global Payments, ACI Worldwide, Payoneer, Wise, Revolut, Western Union, MoneyGram, Airwallex, XTransfer, Rapyd, dLocal, EBANX, Remitly, Xoom, TerraPay, Trangolo, Network International, Nium, Marqeta, Flutterwave

➤ **Media Communication and Information Services:**

Bloomberg, Reuters, CNBC, Financial Times, The Wall Street Journal, Forbes, Fortune, The Economist, Yahoo Finance, MarketWatch, Barron's, Seeking Alpha, CoinDesk, Cointelegraph, The Block, Decrypt, Benzinga, Business Insider, TechCrunch, MIT Technology Review, Wired, The Information, Nikkei, South China Morning Post, Caixin, Investing.com, TradingView, Sina Finance, Tencent News, 36Kr

Chapter 13

RISK DISCLOSURE AND DISCLAIMER

R-AI provides an intelligent financial service system based on AI models, data systems, policy engines, execution engines, and risk control engines. The platform forms systematic operation capabilities around global multi-asset allocation, periodic product participation, account aggregation and result management, but any financial activity is accompanied by risks, and any system capability has boundaries. In order to ensure that the platform expresses clearly, users fully understand, and the participation logic is transparent, R-AI discloses the relevant risks and boundary matters as follows.

13.1

MARKET RISK

The directions of Treasuries, Funds, Forex, Gold, Futures, Crypto and other assets covered by R-AI are all in the real market environment. Different assets will be affected by a variety of factors, including macroeconomic changes, monetary policy changes, fiscal policy changes, interest rate changes, exchange rate fluctuations, liquidity changes, geopolitical events, and changes in market sentiment, which may directly affect product performance, portfolio results and account returns.

Global asset markets are not in a constant state. In different cycles, asset prices may continue to fluctuate, fluctuate violently or have structural imbalances, and the correlation between some assets may also increase significantly in a stressful environment. Once market conditions change rapidly, there may be significant deviations in the rhythm of product operation, portfolio performance and result intervals.

13.2

STRATEGY AND MODEL RISK

The operation of R-AI is based on a 570 billion parameter financial basic model,

multi-agent collaborative cluster, strategy system and risk system. Model capabilities, strategy generation capabilities, and execution capabilities jointly determine the output quality of the platform, but no model can exhaust all market conditions, and no strategy system can cover all off-sample environments.

The model may be affected by parameter deviations, changes in input distribution, out-of-sample environmental shocks, extreme market conditions, abnormal event disturbances, and other factors. The effectiveness of the strategy may also change at different stages, some signals may fail in certain market states, and some parameters may need to be recalibrated during structural switching. The platform will continue to review, revise and optimize, but there may always be deviations between the model's judgment and the real market results.

13.3

EXECUTION AND LIQUIDITY RISK

R-AI's system output needs to be executed in a real market environment. Execution quality is affected by market depth, liquidity conditions, transaction speed, price slippage, transaction costs, shock costs, and the external execution environment. Even if the strategy logic holds, execution results may vary due to illiquidity, price shifts, timing changes, or different levels of market congestion.

In the stage of extreme market conditions, emergencies or cross-market linkage amplification, some assets may experience a decrease in transaction efficiency, contraction of liquidity, price jumps, and increase in execution costs, which will

affect the quality of rebalancing, rebalancing efficiency and the actual performance of the portfolio. R-AI controls related issues through execution orchestration, exception handling, and dynamic risk control, but execution risks always exist objectively.

13.4

SYSTEM AND TECHNICAL RISKS

The operation of R-AI relies on the collaboration between the model system, data system, account system, execution system and external infrastructure. During the operation of the system, it may face problems such as data delays, interface failures, network fluctuations, abnormal third-party services, link interruptions, and unstable external dependencies. Related issues can affect signal generation, policy execution, execution feedback, or results presentation in a short period of time.

In high-concurrency, high-volatility, or abnormal environments, system load, data quality, call stability, and task scheduling efficiency may all be under higher pressure. The platform will continue to strengthen system stability through monitoring, redundancy, verification, and fault tolerance mechanisms, but technical risks, system risks, and external dependency risks still need to be fully understood.

13.5

ACCOUNT AND FUND MANAGEMENT RISKS

R-AI currently adopts the fund organization method of depositing USDT with fiat currencies of various countries and unified collection of USD accounts on the platform. In different countries, regions, and payment environments, users may face differences in deposit paths, arrival timeliness, account mapping, and payment conditions. Changes in external payment channels, settlement channels, digital asset networks, and account environments may also affect the access path of Funds and the efficiency of account processing.

The USD account in the platform undertakes unified aggregation, unified recording, and unified display functions, but the stability of the account view, fund onboarding efficiency, record synchronization timeliness, and cross-path adaptability may still be affected by the external environment, rule changes, and system conditions. The platform will continue to improve the account system and management capabilities, but external uncertainties in the fund management process always need to be fully considered.

13.6

COMPLIANCE AND JURISDICTIONAL RISK

R-AI operates for global users, and there are significant differences in financial services, digital assets, payment systems, data processing, account access, and product display in different countries and regions. Relevant regulatory rules,

policy requirements, market access conditions, and compliance standards may change over time, and access methods, display content, service boundaries, and participation paths may also change in some regions.

The platform will dynamically adjust the account mechanism, product display, service organization and regional adaptation according to different jurisdiction environments. Changes in jurisdiction, regulation, payment rules, and service boundaries may affect the platform's operation mode, product visibility, and user access conditions in specific regions.

13.7

INCOME DISPLAY BOUNDARY

The reference income interval, cycle information and asset direction information used by R-AI in product display are part of the product information expression and are used to help users understand the system characteristics under different product structures, different asset directions and different operating cycles. The relevant display is organized based on specific logic, specific conditions and specific intervals, and does not represent a fixed income arrangement, a minimum return commitment, or a principal protection arrangement.

The results of any product are affected by the market environment, strategy output, execution conditions, liquidity status, risk control effect and changes in system parameters. The reference interval is used for information display and does not constitute a guarantee of return, a promise of redemption or a promise

of results. When participating in platform products, users should make decisions based on their own judgment, risk tolerance and understanding of platform rules.

13.8

USER PARTICIPATION RESPONSIBILITY BOUNDARIES

R-AI provides systematic financial technology service capabilities, including account infrastructure, product organization, strategy operation, execution management, and result display capabilities. The platform continues to optimize the model, strategy, execution and risk control system, and users still need to fully understand the relevant product attributes, participation paths, fund management methods and potential risks, and reasonably evaluate their own capital arrangements and participation rhythms.

When using platform services, users should fully understand market risk, model risk, execution risk, system risk, account risk and jurisdiction risk, participate rationally, and should not understand the platform's display content, product range information or systematic management capabilities as an unconditional result guarantee.

13.9 DISCLAIMER

The content contained in this white paper is only used to introduce R-AI's project background, product system, technical architecture, ecological planning and operation framework, and does not constitute investment advice, income commitments, any form of capital protection arrangements, nor does it constitute a public offering, sales solicitation or legal guarantee document in any jurisdiction.

The product structure, reference revenue range, ecological planning, technical route, partner territory, future direction and related expressions involved in the white paper may be adjusted according to the market environment, platform development, technology evolution, regional adaptation and compliance requirements. Users, partners and relevant readers should understand the content of this document based on their own circumstances, applicable rules and independent judgment.

Chapter 14

R-AI DIGITAL SPOKESPERSON |STAR BEAR|

For consumer-facing service scenarios, Star Bear will become the most loyal and intimate financial steward of users. It accompanies users as they enter R-AI, helping them understand accounts, products, returns, and risks, while gradually building their own global asset perspective. In the future era of AI finance, people need not only a cold system entrance, but also a companion role that can be perceived, trusted, and remembered for a long time. It is this connection that the star bear undertakes.





Within the R-AI brand system,

StarBear represents intelligence, stability, protection, and growth.

It transforms financial capabilities that are inherently technical, systematic, and rational into a brand expression that feels warmer, more memorable, and more capable of building an emotional connection with users.

It embodies both a sense of futurism and a sense of approachability;

it symbolizes not only the intelligent power of the AI era,

but also the trust and long-term companionship that matter most in wealth management.

For users, **StarBear** is far more than a simple cartoon character. It is better understood as R-AI's personified extension in the digital world—the most direct, vivid, and human-centered communication interface between the platform and its users.

As the R-AI ecosystem continues to expand, StarBear will also become a central symbol running across the platform, community, content, events, and global communication. It can appear within product interfaces, community interactions, educational content, as well as global campaigns and ecosystem activities, continuously strengthening R-AI's brand recognition and community cohesion.

In the future, as more and more users build their own systematic financial lives within R-AI, what StarBear represents will go far beyond a digital brand ambassador. It will come to embody long-term companionship, a relationship of trust, and a brand spirit that belongs to the new era of AI-driven finance.





Chapter 15

CONCLUSION

In every era, new abilities will be handed over to a few people.

The first person to master the tools, the first to understand the rules, and the first to complete the system upgrade are often the first to pass through the cycle and the first to catch the dividends given by the times.

Today, AI is entering the core position of finance, and the logic of wealth distribution, the operation logic of assets, and the way individuals participate in the market are being rewritten.

A new door has been opened, and the real gap has begun to move from poor information to poor system, from poor experience to poor cognition, and from a single judgment to long-term ability.

It is this great change that R-AI wants to promote.

Let profitable AI no longer be far away, let systematic research, configuration, execution and risk control capabilities move from a few institutions to a wider range of people, so that more ordinary people can truly have their own AI financial system for the first time.



Looking back many years later, perhaps what really changed your destiny was not a certain rise and fall, nor a certain round of market, but whether you completed your own upgrade first when you began to reconstruct in this era.

In every round of major changes, there will be people who will wait and see, some people will hesitate, and there will always be people who will walk in first. Those who walk in first often see the new order first, establish new abilities, and stand in a new position

first. R-AI has set up the entrance to the future, and the next thing to do is to accompany more people to walk in.

The era of AI finance is unfolding, and the wealth logic belonging to the next generation is also taking shape. For those who are willing to believe in the long term, in the system, and in evolution, now may be the most worthwhile moment to take the step.