



**Valinity** is a patent-pending ERC20 DeFi ecosystem that is continuously acquiring the world's strongest tokenized assets **WBTC, ETH, PAXG** to back and enhance its native token, VY.

**The world's first completely decentralized fund manager !**

Newly acquired assets along with interest from loans and transaction fees steadily increase the asset-to-VY ratio, allowing VY not only to leverage the performance of the underlying assets but also outperform them.



# Built on 3 Smart Contracts

100% Decentralized. 100% Transparent. What DeFi Is Truly Meant to Be!



**Valinity Acquisition**  
Treasury



**Valinity Reserve**  
Treasury



**Valinity Collateral**  
Treasury

1.

**Valinity Acquisition Treasury** receives and holds VY from fees and minting. These VY tokens are sold to acquire assets, which are then sent and locked in the **Valinity Reserve Treasury**.

2.

Users can access the assets in the **Valinity Reserve Treasury** through loans by collateralizing their VY in the **Valinity Collateral Treasury**.

3.

**Collateralized VY** is charged interest, which is sent back to the **Valinity Acquisition Treasury**, removing those VY tokens from circulation—along with all VY transaction fees.

# Key Advantages

## 1. Price Appreciation

Every transaction within the ecosystem is continuously increasing the VY-to-asset ratio. Over time, this means VY will naturally outperform its underlying assets (WBTC/ETH/PAXG) in terms of price performance, simply because each VY is backed by a growing amount of WBTC/ETH/PAXG.

## 2. Liquidation Risk Free Loans

VY is the first ecosystem that offers collateralized loans without due dates or the risk of liquidation since the liquidity received from these loans is actually VY's backing. As the ecosystem grows, users can refinance existing loans and access even more liquidity.

## 3. Swapping Debt

Users can repay their loans tied to a depreciated asset and open a new loan on an appreciated asset, unlocking even more liquidity without increasing risk.

## 4. Rising Floor Price

VY's loan-to-value (LTV) model creates a floor price that constantly increases. This floor price reflects the locked liquidity available through loans, giving investors a built-in way to manage risk without the need of technical analysis.

# Growth Strategy

**Valinity** is reducing fees including annual loan interest from 12% to 3% making its locked liquidity accessible and attractive to external platforms. This enables DeFi projects to build on top of Valinity's Central Treasury of Decentralized Reserves (CTDR) and launch their own token backed by **WBTC**, **ETH**, and **PAXG**, offering zero-liquidation risk loans.

**Valinity will provide everything needed to launch !  
full white-label support including:**

**Smart contracts**

**Ready-to-launch dApp**

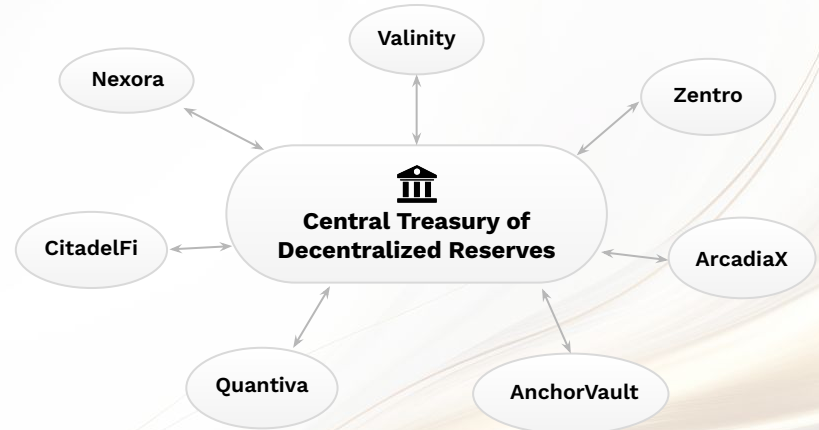
**Patent-pending technology**

**Certik-audited security**

## Shared Liquidity, Shared Growth

As more protocols integrate, the CTDR's locked liquidity grows, strengthening every ecosystem connected to it.

This network effect enhances all tokens value, increases capital efficiency, and creates compounding returns for all participants.



# Ready to Scale!

## Proven Longevity

**TGE 12/08/2021**

Valinity began development in 2019 and held its Token Generation Event (TGE) on December 8, 2021. With over three years of active performance, the protocol has consistently demonstrated its functionality and long-term advantages in real-world conditions.

## World-Class Development Team

**Iterate**

The protocol is backed by a top-tier development firm that helped open doors with Paxos and came highly recommended by Hedera Hashgraph. Iterates CEO is a former NASA engineer which now leads the technical vision and execution of the ecosystem as Valinity's CTO.

## Security You Can Trust

**Certik**

Valinity has been audited and verified by Certik, ranking in the top 10% globally for security and potential. The entire ecosystem is 100% powered by smart contracts delivering the trustless, transparent architecture that DeFi was always meant to be.

## Patent-Pending Technology

**Patent**

Valinity is built on patent-pending technology, offering a competitive edge in the evolving DeFi space.

Developed By



Audited By



Patent-Pending

**Tokenomics**

Incubated By



INTERNATIONAL  
BLOCKCHAIN  
CONSULTING



**VALINITY**