



MONARCH

WHITE PAPER

Rev. 05.29.2019

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INTRODUCTION

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2017 was an outstanding year for cryptocurrency. Hundreds of projects received funding, innovation was pushed to the limit, and a plethora of bright minds were attracted to the industry. However, despite the surge of interest in blockchain technology, interfaces are still not simple and intuitive; the barrier to entry is still difficult for non-technical users/audiences and usability of most cryptocurrencies is still severely limited. In summary, cryptocurrency is still far from mass adoption.

Currently, there is no single app that allows users to access all their desired cryptocurrency and blockchain applications from one place. Additionally, there is no single application that can grant access to numerous blockchain and cryptocurrency services. This lack of accessibility makes it extremely difficult for users to stay organized, as numerous apps and programs are needed to access all of their information.

Then, there is the somewhat complicated process of buying, trading, and cashing out crypto assets into fiat currency. The act of trading and investing in cryptocurrencies still requires a certain degree of technical knowledge.

The crypto space poses a variety of risks in regards to the management of private keys and seeds, which can be easily misplaced, lost, or stolen. Moreover, the numerous Know Your Customer (KYC) processes and account setups required by exchanges and other services create even more barriers to entry. There is also the possibility of financial loss related to market volatility and crypto asset devaluation.

Monarch aims to address these limitations. Our team consists of some of the best and brightest minds in cryptocurrency and software development. We understand users' issues and have the means to solve them.

We have created a platform that allows supported users to add their legal KYC and banking data with Monarch to purchase cryptocurrency assets. We've also given users the ability to easily comply with KYC processes for most of the companies that partner with Monarch. These users can then use our Central Hub with proprietary resources in the Monarch Wallet. This platform is a centralized database that allows users to opt-in for the services they qualify for.

We plan to create a password-generation tool that will electronically store users' private keys and passwords for all their crypto and non-crypto sites or services.

We plan to integrate a recurring payments tool that will allow users to monitor, start, and stop all subscriptions to services, like Netflix, Amazon, mortgage companies, utility bills, car payments, etc. All of this is made possible with a simple swipe in our mobile app. This patent-pending feature will also be integrated into any service provider or application.

Currently, Monarch offers an extremely useful and free Universal Cryptocurrency Wallet application that allows cold storage of BTC, ETC, XLM, XLR, SRP, TUCD, BCH, and all ERC20 tokens. Users can also trade most ERC20 to ERC20 tokens using the decentralized ERC20

INTRODUCTION (CONT.)

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exchange in the app. The wallet also features a portfolio tracker, which helps users stay up-to-date on the news and the status of all their crypto assets. Qualified users in supported areas can also buy or sell BTC, ETH, and BCH in-app. Monarch has also purchased a broker-dealer license (pending FINRA-SEC approval) and partnered with a platform to launch security token offerings for qualified individuals and institutions.

Using an easy-to-understand interface, users will have access to all of Monarch's partnered providers from one place. With the Monarch Wallet, users will be able to access all of their enabled blockchain and financial services, games, file storage, etc. with a few swipes on their screen.

We are bringing cryptocurrency and blockchain to the masses.

USERS

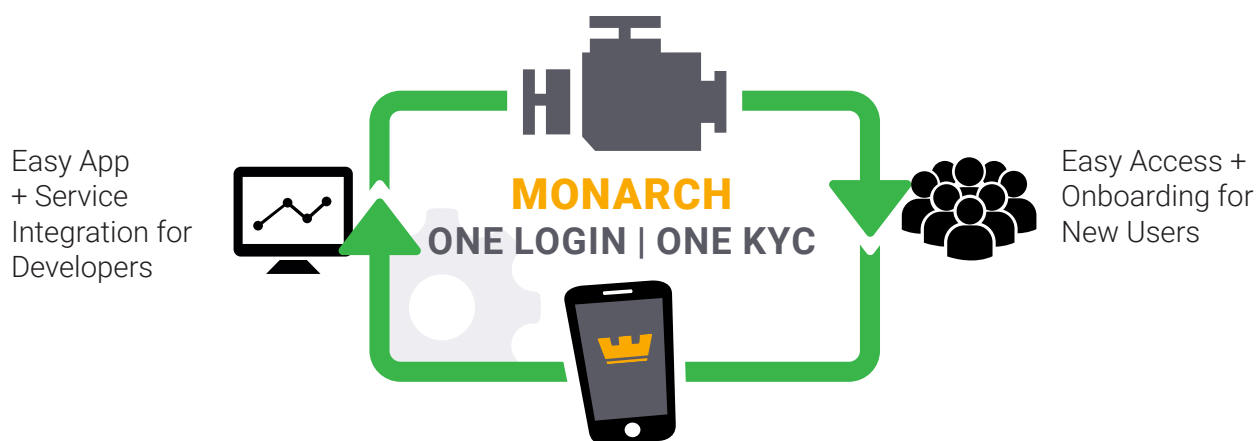
- Multiple KYC—increased risk for identity theft
- ID/password management—too many usernames and passwords to remember
- Too many wallets—no easy all-in-one wallet to safely and securely store crypto
- No bill-paying/subscription payment solutions with crypto—no automated crypto-to- fiat solution to pay any bill or set up recurring/subscription payments.
- No multi-currency support
- User interfaces aren't easy to navigate or understand
- Financial analytics and tax forms missing or non-existent
- No all-in-one solution for all the best services in easy-to-access place
- Most exchange users don't own their keys—not your keys, not your crypto
- No decentralized encrypted talk and text readily available within one financial app
- Decentralized gaming requires separate apps and experience
- Decentralized file sharing requires separate apps and experience
- Offline custody solutions with existing financial solutions from one place is unheard of
- Crowdfunding for ideas or ICOs use separate systems and websites
- STO platforms are entirely separate and very cumbersome

MERCHANTS

- Some merchants only accept fiat but would love to accept crypto if they automatically get paid in fiat.
- Some merchants want crypto—no easy plug-in for accepting multiple cryptos online, in-store, or in person.
- Financial analytics and tax forms missing or non-existent
- Difficult setup
- Cumbersome KYC processes
- Expensive fees charged every transaction
- Slow transaction times

PARTNERSHIPS & INTEGRATION

- No Easy Integrations
- Many don't want to share their Users
- No All-In-One Easy to use App with many users to make Developers & Companies want partner to serve the most amount of people
- Not enough Monetary Incentivization



MONARCH IS THE FUTURE OF DEFI.

Monarch is a revolutionary blockchain platform that enables users to “Be Their Own Monarch,” providing a simple and easy-to-use bridge between existing service providers and Monarch’s true all-in-one platform. It’s an all-encompassing tool that brings practical functionality to blockchain and cryptocurrencies for real-world usage.

Cryptocurrency complexities are a thing of the past. With the Monarch Wallet, users will be able to store passwords, access all enabled services, manage 2FA codes, access a cold storage wallet, manage cryptocurrency balances, manage private keys, conduct traditional fiat payments, and access all other Monarch service providers’ platforms. The Monarch platform also intends to connect to 3rd party exchanges—Binance, Bittrex, Coinbase, etc.—so users can trade across all exchanges on one platform with one user-friendly application. Furthermore, Monarch will partner with exchanges in order to find the best possible buy and sell price among the seemingly countless exchange options.



Identity Management: This feature will allow users to use only one password for all services. Monarch will generate a new password for each service, but the user will only need to remember one password to access the Monarch platform. The user will be able to interact with all services that they are subscribed to, for example Amazon, Netflix, their mortgage lender, etc. All passwords used through the Monarch Platform will be retrievable both on- and off-chain if needed by the user. All services will be shown through the Monarch Wallet.



Password Vault: The Monarch Password Vault will store passwords locally and securely.

SOLUTION (CONT.)

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Recurring Payments: Users will be able to pay for subscription-based services (recurring payments) in multiple currencies, including fiat and cryptocurrency. They'll also be able to set recurring payments peer-to-peer, consumer-to-business, or business-to-business (e.g. set up a recurring payment channel to pay a roommate or family member for your cell phone bill, car payments, mortgages, Netflix, Spotify, etc.).



Universal Crypto Wallet: Users can store, send, and receive most, if not all, of their crypto in one easy-to-use, decentralized, and secure application that syncs across multiple devices.



Secure Wallet: Users can store funds in cold storage wallets, so they retain ownership of their private keys. They'll also have a hot wallet to manage their funds and pay for subscriptions. This will hold both fiat and cryptocurrency.



Hot Wallet: This gives users instant access to their funds from a centralized storage solution for speed and ease of use.



Exchange Transactions: Users can access Monarch's exchange to purchase, sell, and hold cryptocurrencies at the best possible prices through exchange arbitrage.



Billing Adjustments: There will be simple on/off switches for all recurring payments. Users can track all recurring bills on a single screen, like a condensed version of QuickBooks for your cryptocurrency portfolio.



Subscriptions: Users can automatically enter new subscription contracts with Monarch's service providers.



Easy User Experience: This one-swipe feature for all on/off switches will instantly cancel a subscription payment (i.e. terminate a Netflix subscription). Monarch's mobile platform will include all of the above services with the simplest user experience possible.



Crowdfunding: This feature works like Kickstarter but with crypto!



Fiat Gateway: Users can buy/sell BTC and ETH in-app with support for more tokens in the future.

SOLUTION (CONT.)

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ERC-20 DEX: Users can trade most ERC20 tokens in-app while maintaining ownership through the Decentralized ERC Exchange.



Index Funds: Users can participate in various index crypto funds easily.



Crypto APR % Interest Earning: Qualified users can earn up to 7.1% APR paid weekly for supported cryptocurrencies.



Crypto Loans: Users can take out a fiat loan using your crypto as collateral.



Merchant Payment Solution: Merchants can accept cryptocurrency online, through Invoice, or in person.



Merchant Plug-in: This service gives merchants, businesses, individuals, and non-profits the ability to accept cryptocurrency and get paid in USD/fiat.



Low Seller Fees: Monarch charges merchants 2% on received payments. If merchants utilize Monarch Utility Tokens, they can cut these fees up to 50%.



Portfolio Management: Users can track their portfolio, whether it be on the Monarch Cold and Hot Wallet or 3rd.



Party Exchanges via API connection.



Games: Quick access to all enabled games.



File Storage: Access to all partnered file storage service providers.



Crowdfunding: Access to our partnered crowdfunding service providers.



DeFi: All the best decentralized financial solutions in one place



NFT: Non-fungible token support and expansion



Decentralized chat and video: This feature provides users with decentralized video, phone, and chat functionality through our partners.

SOLUTION (CONT.)

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Security Token Platform: Qualified individuals and institutions will be able to purchase and sell securities.



One KYC Process for All Services: Users will only need to fill out and submit KYC information once. Then, they can select what services they want to apply for and use the user-friendly dashboard to access different platforms.



Interface for Finances: The user interface keeps track of finances and analyzes spending habits. Users will be able to create budgets, receive alerts, track their investments, and keep track of their bills all in one place.



Tax Reconcile Forms: Immutable ledgers make it easy to keep track of accounting. Monarch will create exportable reports to automate the process of documenting taxes and performing real-time audits.

SERVICES NOT LISTED HERE:

With Monarch, we embrace innovation by continuing to partner with companies that offer valuable services to our users.

This will all be made possible through our upcoming, unique wallet ecosystem. Using our Monarch Motor and developer resources, partners will be able to add their services right to the Monarch Wallet, giving our users access to all these great service providers.

To show the world this is possible, we have already gotten started. We currently allow our qualified users to buy, sell, swap, and earn interest on cryptocurrencies from several providers on the Monarch Wallet.

We intend to bring thousands of services from hundreds of providers to the Monarch Wallet for one seamless experience for our users.

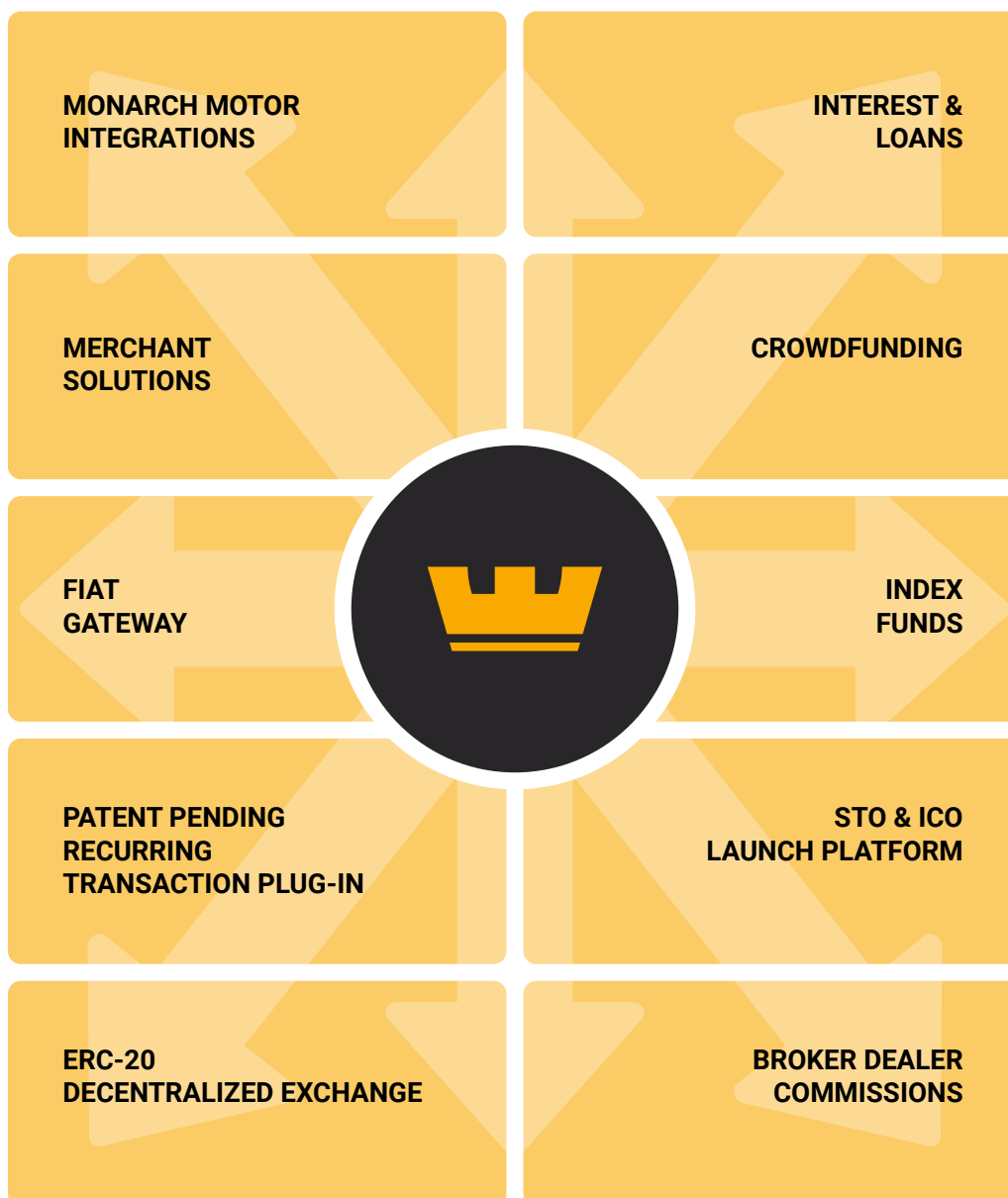
DIVIDEND STRUCTURE:

15% of gross revenue will be distributed proportionally to all Monarch Security Token (MTS) Holders once a week. Fees collected will be used to buy back the Monarch Utility Tokens (MT) and will be distributed amongst Monarch Security Token Holders. (*Note: Payments will lag three months behind to ensure business revenue accuracy due to potential chargeback windows.)

Monarch utilizes a two-token structure: The Monarch Security Token (MTS) and the Monarch Utility Token (MT). The Monarch Security Token allows holders to benefit from the distribution of dividends. The Monarch Utility Token is utilized as a transactional medium to optimize fee structures and payment remediation.

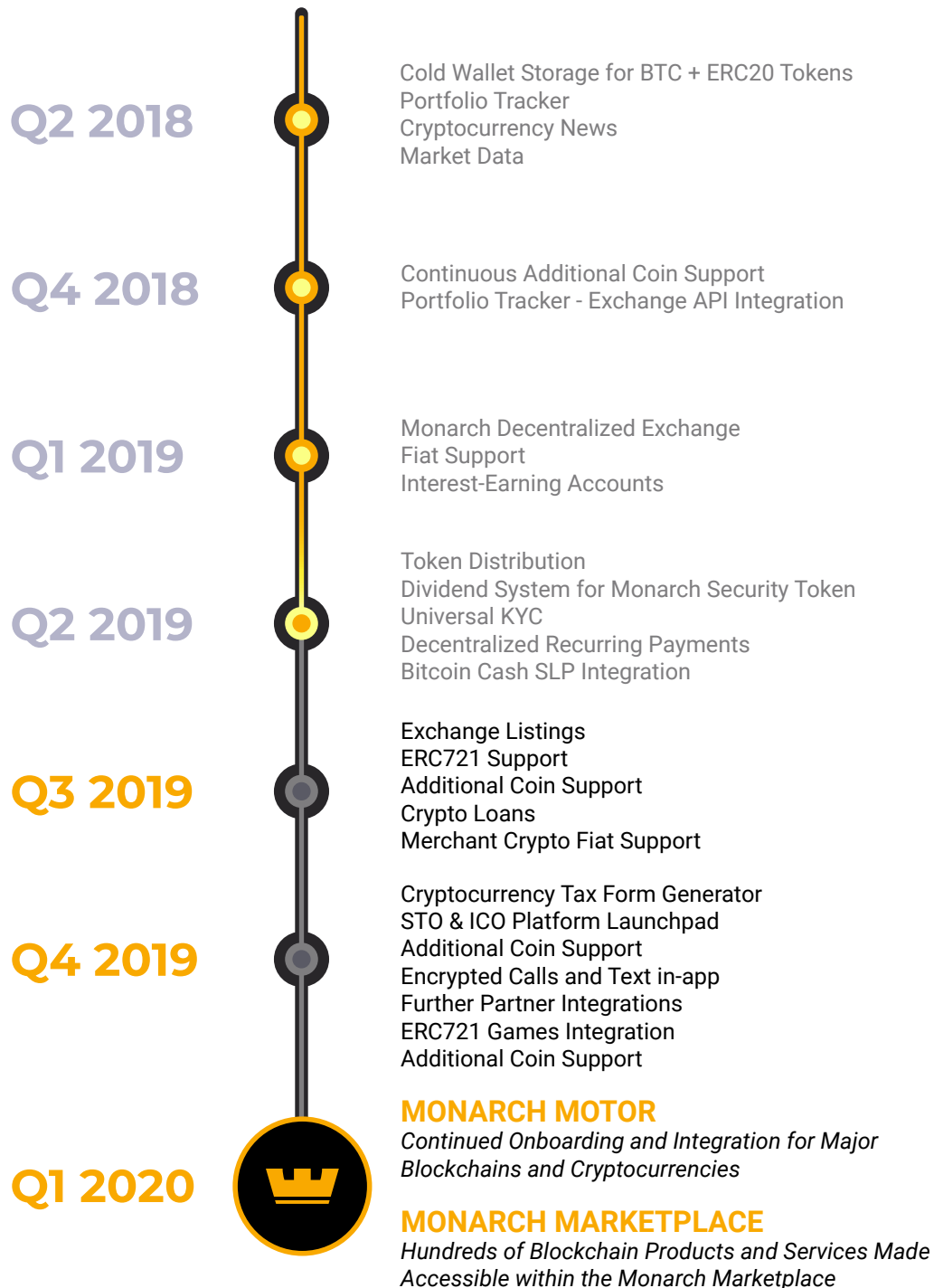
REVENUE SOURCES

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ROAD MAP

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TOKEN SALE

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Total Supply 500 Million Tokens [250 M Utility Tokens (MT) + 250 M Security Tokens (MTS)]

Target Sale Amount: ~31.2 Mil MTS & ~25 Mil MT

Total Raise Hard Cap = 56.25 Mil

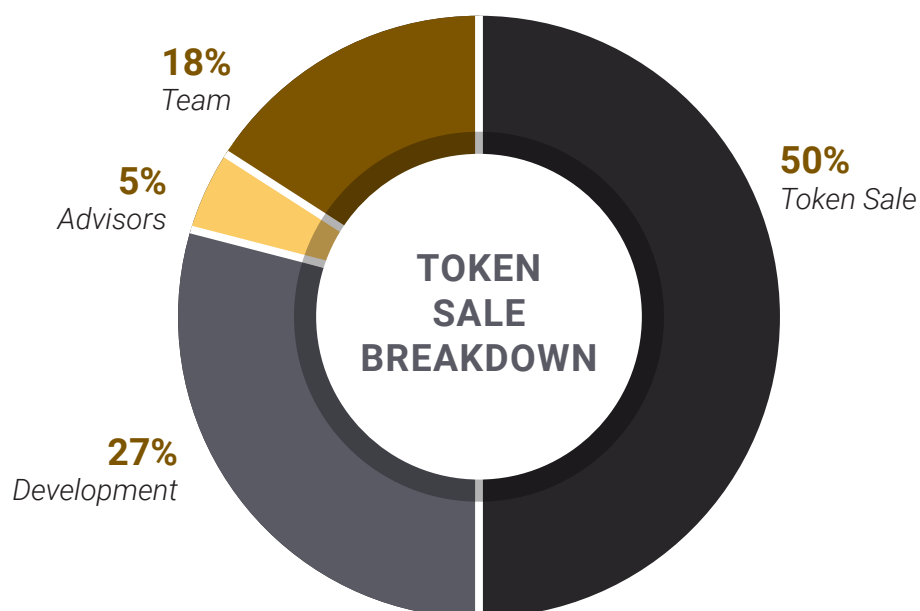
Standard Price/Token – MTS = \$0.125/Token, MT = \$0.10/Token

The total token sale supply is fixed at 500 million tokens. Monarch is holding an IEO with LATOKEN in June 2019 with a target raise of \$5.5 million USD and will include various discounts depending on the date and time.

MONARCH PROMO TOKENS

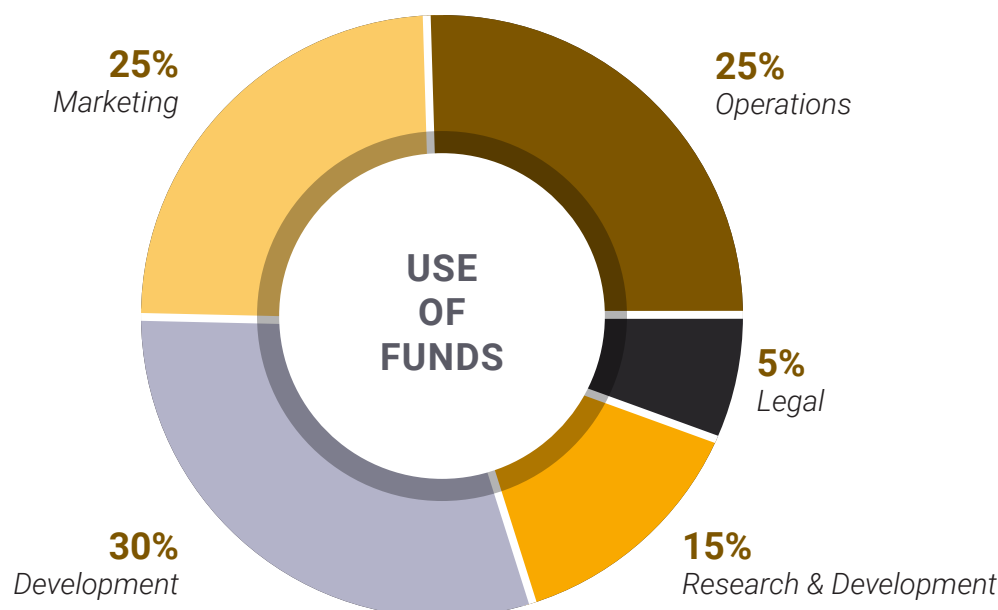
By simply downloading the Monarch Application, users can enjoy the wide variety of services provided by the Monarch platform and wallet. In order to encourage user adoption, Monarch Promo Tokens will be issued, nurturing the growth and development of the platform. Monarch Promo Tokens can be earned by raising awareness or using the platform before the end of the token sale. Monarch Promo Tokens will swap for a 1-to-1 ratio for Monarch Utility Tokens (MT) post-token sale.

50% of tokens will be used to incentivize the development of the platform and company. 5% is allocated for advisors, 18% is associated with the core team, and 27% is allocated to incentivize ongoing development for the Monarch platform. Each of the foregoing persons and members of such teams will be on a 2-year vesting schedule. The team will receive 1/4th of their allocated tokens six months after the end of the token generation event. Each month thereafter, the team will receive 1/24th of their allocation until all the tokens are distributed. (Some advisors may not be subject to the same vesting requirements as the team.)



USE OF FUNDS

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Development—After the fundraising period, the development of the Monarch platform will be the largest priority. This will include obtaining additional developers, purchasing technical resources, and implementing the Monarch platform.

Marketing—Our plan is to develop partnerships with merchants to increase adoption of the Monarch platform by creating and managing marketing campaigns, growing our content marketing team, and developing a sales force to reach broader audiences and acquire new users for MonarchPay and the Monarch Wallet.

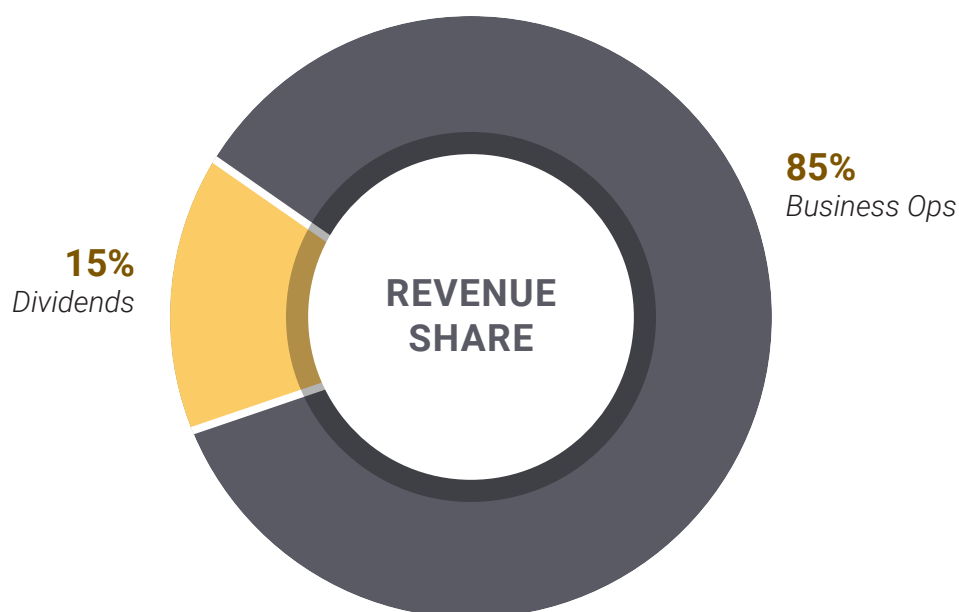
Operations—These funds will be used to cover operational expenses of building the platform, such as renting office space, paying salaries, and other business-related costs.

Research & Development—R&D will be vital to the success of our business, as the cryptocurrency market is an ever-evolving and dynamic market. Research will be a cornerstone of Monarch, allowing us to be at the forefront of innovation. Monarch will keep all options open as platforms like Cardano, NEO, Ontology, Zilliqa, and EOS evolve. Lightning Network, sharding, and rootstock are also options that may help scale existing blockchains, which are all great options we will explore going forward. If our customers' needs cannot be met by one of the above options, we may elect to create our own blockchain. Development of our Monarch Motor and easy integration ecosystem/central hub will also open us up to allow many companies' services and products within our apps.

Legal—We intend to establish compliance with the ongoing regulatory framework and complete all legal obligations.

REVENUE SHARE

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Peer to Peer—No transaction fees are charged for peer-to-peer cryptocurrency sending and receiving in the Monarch Wallet.

Consumer to Merchant—Monarch charges a 2% transaction fee on all consumer-to-merchant transactions in the Monarch network. Transaction fees in the Monarch system are carefully allocated to allow Monarch to thrive as a business, regardless of token sale funding.

Multiple Revenue Streams—Monarch collects a .5 to 2% transaction fee from the majority of services in the platform, but with the Monarch Motor, it will include additional profit-sharing requirements or a mutual value add from companies and services.

Admin & Development—The transaction fees play an essential role in allowing Monarch to function as a company, as 85% of the transaction fee revenues are allocated to further the development, organization, and marketing efforts. This money is used to further develop the platform, pay staff, establish new partnerships, and acquire more users.

Dividend Payout—To further expand adoption and increase usage on the platform, Monarch will have a dividend payout system for Monarch Security Token (MTS) holders. 15% of Monarch's gross revenue will be allocated to this dividend. Users will receive dividend payouts each week after a quarter lag for the gross revenue made in that week from all of Monarch's business services. These dividends will be directly proportional to the amount of MTS being held on the platform that week.

TOKEN COMPARISON

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In the current regulatory environment, it's more important than ever to distinguish between security and utility tokens. If a token derives its value from an external/tradeable asset, it is classified as a security token. Utility tokens, also called User Tokens, represent future access to a company's product or service.

Monarch and its users all benefit from having a two-token system. MTS holders will pay a weekly dividend split equally between all security tokens based on 15% gross revenue from Monarch paid with Monarch Utility Tokens, therefore classifying it as a security. (*Note: This does not include Monarch's token sales or equity raises.)

The Monarch Utility Token will function similarly to how Binance's BNB token is used in reducing transaction fees. In this vein, Monarch's Utility Tokens will allow users to have up to a 50% reduction in fees, depending on the services they are using the tokens for within the Monarch Wallet or MonarchPay platforms.



MONARCH SECURITY TOKEN (MTS) **TOTAL SUPPLY: 500 MILLION TOKENS**

- 15% of gross revenue paid in dividends distributed weekly to MTS holders via Monarch's Hot Wallet.
- 1-to-1 airdrop of Monarch Utility Tokens (MT) post-token generation event
- 500 million Utility Tokens will be airdropped in a 1-to-1 ratio to MTS holders
- Limited to accredited investors only



MONARCH UTILITY TOKEN (MT) **TOTAL SUPPLY: 1 BILLION TOKENS**

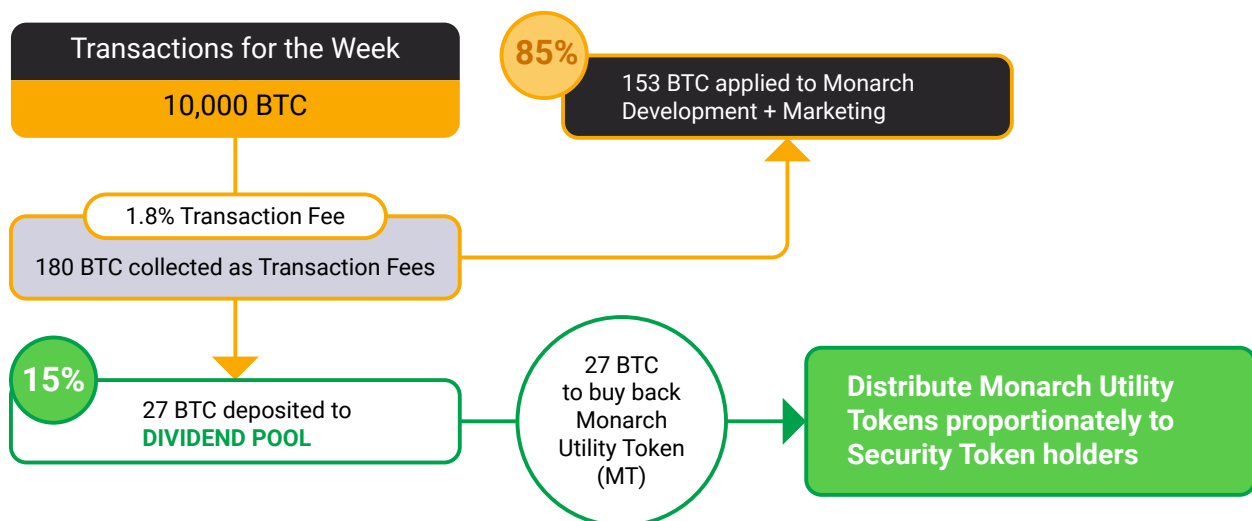
- Up to 50% discount on MonarchPay exchange fees
- Up to 50% discount on consumer-to-merchant transaction fees
- Up to 50% discount on other partner service fees integrated into the Monarch Wallet.
- Medium for MTS dividend distribution

DIVIDEND STRUCTURE

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15% of gross revenue from all Monarch business revenue will be distributed to MTS holders in the form of Monarch Utility Tokens (MT). Once a week, the fees will be exchanged for Monarch Utility Tokens inside the Monarch Exchange and distributed proportionally to all holders of Monarch Security Tokens. (*Note: Payments will lag three months behind to ensure business revenue accuracy because of potential chargebacks.)

Example: If 10,000 BTC were transacted in the Monarch Wallet and Pay systems in a week, using an average of 1.8% transaction fees collected (some may have used the Monarch Utility tokens to remove or cut their transaction fees up to 50%), Monarch would generate roughly 180 BTC in revenue. This revenue would then be put in an account where it will be held for three months. After this time, 15% would be taken to purchase MT. This would equate to roughly 27 BTC, which would then be exchanged for MT and distributed between all MTS holders proportionately.



THE JOURNEY FORWARD

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Monarch has been in development since late 2017 and initially launched its Token Generation Event with a Minimum Viable Product (MVP) called the Monarch Wallet. This application was made available on Windows 64-bit, Mac OS, Android, and iOS. It launched as a free universal decentralized cryptocurrency wallet. In contrast to other companies, Monarch has decided to deliver technology and develop most of its technology without investors' funds, while raising money for future growth. Most companies have raised funds based on an idea, but Monarch is setting a new standard for the industry by delivering value first.

Currently, Monarch has a staff of five full-time decentralized application and blockchain developers, along with six designers and quality assurance leads that are well-versed in the industry. Monarch has also garnered a full staff of user and investor relations management staff. Six full-time community managers are assigned to handle all user and investor inquiries and technical support queries across all social media platforms. The community managers also help with marketing strategy, content marketing, social media management, and the go-to-market strategy of both merchant and user acquisition to make Monarch the leading payment and investor exchange gateway. As the platform grows, more community management professionals will be added to the team to ensure user satisfaction.

Monarch has staffed multiple leading security and tax attorneys to ensure we comply with all security regulations and money transmitter laws. Monarch also utilizes multiple intellectual properties and patent lawyers to ensure our patent-pending technology of decentralized recurring payment is protected. As a "tech first" company, Monarch puts a heavy emphasis on the

research and development of blockchain technologies. As the blockchain industry evolves and new standardized practices are created, Monarch leads the charge when it comes to compliance and new technological development.

Now, Monarch will also lead the way by embracing all. We stopped reinventing the wheel, we don't need to create every service ourselves. We embrace all projects that have value. Partner's plug into the Monarch Motor to be powered by our Platform & Users. Those who join us become a member of the Monarch Wallet Blockchain Alliance.

This is all possible because Monarch is creating a simple user experience through just one application, one KYC process, and one dashboard that manages everything by building an ecosystem which allows companies to easily integrate and partner with us. Easy partner integration with ensured compatibility and available developer resources is one of our top priorities. More income can be generated this way for all parties involved, as this will ensure users have access to more products and services, which ultimately serves them best by placing their wants and needs first. Empowering users to be their own Monarch, while providing them with everything they could ever want or need in one place, is our mission. On top of all of this, qualified believers in Monarch will also be able to share in the revenue the company generates, as 15% of gross revenue is shared between all MTS holders weekly.

TEAM

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SNEH BHATT
CEO

CEO of CryptoSomniac. Crypto Digital Marketing and Media agency mogul. Assisted 70+ crypto projects. Drexel University BS in Engineering. Systems Engineer for Johnson & Johnson and several other Fortune 500 companies. Programmer.



ROBERT BEADLES
PRESIDENT

CEO of Splash Factory blockchain development. Created numerous multi-million-dollar businesses. Crypto influencer known as "CryptoBeadles". Investor. Philanthropist. All of his success comes from God, team, and hard work.



WILLIAM LINCE
CMO

Will oversees successful campaigns that improve conversion and adoption via digital marketing, team building, networking, offline marketing, branding, advertising, public speaking, photography, videography, and audio production.



ROBERT CORNISH
LEGAL

A leading USA attorney in the global digital assets industry with compliance, deal formation and corporate governance. Regularly represent securities and commodities industry participants in litigation, regulatory and corporate governance.



NATE AGUILA
CREATIVE DIRECTOR

Nate oversees the logistics of project fulfillment and integrates strategic planning into the design and development workflows. He directs business planning, marketing campaigns, UX/UI, and agile design + development teams.

TEAM (CONT.)

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TROY SILVA
WEB SYSTEMS LEAD

Troy manages website and software development teams that are tasked with blockchain or side-chain setup, configurations, database management, node deployment, and API production. He specializes in dynamic web and software solutions.



JESUS MORENO
BLOCKCHAIN LEAD

Jesus manages development teams that are tasked with Solidity-based coding, DApps, smart contracts, or creating new blockchain or side-chain solutions. He specializes in creating adaptive user interfaces that integrate with existing or custom blockchains.



MARK CORPUZ
MOBILE APP LEAD

Mark's teams handle the development of mobile applications that seamlessly integrate with decentralized data and the user's hardware. He has expertise in Solidity, C++, and iOS development.



MATT BOWER
WEB ENGINEER

Full stack software developer that specializes in web-based solutions. Handles front end, dashboard, and database integrations with Monarch platform applications.



AARON BEADLES
GROWTH MANAGER

Aaron oversees the teams focused on our clients' social media growth activities. He is adept at rapid conversion and adoption through non-standard marketing tactics that get results.



TOM PRESLER
CAMPAIGN MGR

Tom manages teams responsible for initiating bounty programs, promotional events, and maintaining chat/forum communications. He is a talented and experienced coordinator that applies his skills to all aspects of Monarch.

TEAM (CONT.)

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JASON RANDLE
SUPPORT LEAD

Jason is the Customer Support Lead and Brand Ambassador. Telegram Admin. He can also be found traveling to various conferences and hosting the Monarch booth, speaking to potential investors, users, and crypto and DLT enthusiasts to help raise awareness of the Monarch brand.



ROGER VER
CEO, BITCOIN.COM
ADVISOR

Founding member and board advisor for Bitcoin Foundation. Prominent Bitcoin evangelist and angel investor.



DAVID ZIMBECK
BITHALO/BITBAY
ADVISOR

Original creator of Smart Contracts. World's first real estate transaction on BlockChain. Created one of the most advanced crypto platforms in existence. Master blockchain and software programmer.



DMITRI NAZAROV
GENESIS VISION
ADVISOR

Founder-CEO Genesis Vision (GVT). Smart Contract Auditor. Master Software Developer: IAEA, DataArt, Saint Petersburg Stock Exchange, Motorola, Reksoft.



DAMON NAM
COINVEST
ADVISOR

Founder and Executive Director of Coinvest. 16 years at Microsoft. where he was a US Services Partner Program Director. Studied Information Technology and has a Bachelor of Science in Business at Southern Methodist University.



NIMROD MAY
SIRIN LABS
ADVISOR

CMO Sirin Labs. CMO WOO. CEO RDSeed. VP Marketing of Gett. Head Marketeer Of Disney. Mentor-Microsoft Ventures. Mentor- TechCareer Israel.

TEAM (CONT.)

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ERIC LY
LINKEDIN
ADVISOR

Co-Founder at LinkedIn. CEO & Founder of Hub, the Human Trust Protocol.



GEE HWAN CHUANG
**INK PROTOCOL/
LISTIA**
ADVISOR

Co-Founder & CEO of Listia Inc. Co- Founder & CEO of Ink Protocol (XNK). Founder of GEE! TECHNOLOGIES. Co-Founder of MODsearch LLC. Senior Software Engineer ZYXEL. Cornell University Masters, B.S Computer Engineering.



ENZO VILLANI
TRANSFORM GROUP
ADVISOR

Managing Director for Transform Group. Board member for Velocity Ledger. Owner of VA Capital Partners. Advisor and consultant for numerous projects.



JOSH PHAIR
ADVISOR

President-Scottsdale Mint. Principal HPR Ammunition. VP Willis Towers Watson. Florida State University-B.S Risk Management.