



# Index 20

**WHITEPAPER**



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## INTRODUCTION

The world as we know of today has changed a lot in the recent past. Historians believe that more technological advancements and progress have been made in the last few decades than compared to the entire history of humanity of thousands of years.

While blockchain has left no industry alone, it has influenced the finance industry the most. Blockchain has entirely changed the way the finance industry works. From decentralized finance applications to fungible currencies, nothing is left unaltered.

Since our current world is quickly moving to digital, more and more people are joining this new reality and investing their time and energy to build in it. There comes the role of Index-20 Token.

## WHAT IS INDEX-20?

The Index-20 or i20 is a digital currency or a token that provides the safest way to invest in the cryptocurrency markets. For those who are looking for an Exchange-Traded Fund (ETF) that represents the top crypto market, i20 is the answer. The i20 token represents an equal distribution of investments in the top 20 cryptocurrencies by market capitalization, excluding stablecoins. i20 reduces risk by including only those tokens which are regularly featured in the list of the top coins, not those which are flash-in-the-pan memes or pump-and-dump schemes.

## CHALLENGE

The cryptocurrency market provides a tremendous opportunity for people to purchase financial instruments that are independent of fiat currency and which represent a future monetary system. However, to date it is difficult to find in a well-balanced portfolio of cryptocurrencies because the nature of the crypto market is very different than that of stock or commodities markets.

In the traditional markets, index and ETF funds can easily represent an entire market, market leaders, or a segment of the market. However, an index in crypto doesn't properly represent cryptocurrency for two reasons. First of all, stablecoins are pegged to fiat currency, not to the crypto markets. Stablecoins are an important part of the industry, but, as of this writing, stablecoins make up 4 of the top 20 coins in crypto—which means that an index will skew towards the default economy—exactly what crypto holders want to avoid. Secondly, sudden trends (memecoins or pump-and-dump trends) can allow low-quality coins to suddenly gain market cap and make it into the top 20, even though these coins have no merit on their own and will quickly lose value. Again, this is not representative of the longterm value of the crypto market and involves unnecessary speculation for individuals who want to follow long-term crypto trends.



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While anyone could create their own basket of cryptocurrencies, the cost of transaction fees and management of the portfolio makes this an impractical solution. Therefore, the market needs a solution that will allow anyone interested in the market to easily purchase a market indicator that is fully liquid and provides a solution for top-20 cryptoasset holding.

## **i-20 IS SOLUTION**

The i20 is an ERC-20 token that represents a fully backed ETF with a basket of cryptocurrencies from the top 20 cryptoassets based on their market cap. i20 purchases 5 % of the portfolio in each of the top-20 cryptoassets, excluding stablecoins and excluding any pump-and-dumps that might temporarily be in the top 20.

Based on an in-depth analysis of historic data, the team has developed a methodology for balancing of the index portfolio. The purpose is to maximize the yields and minimize the risks. The portfolio balance will be adjusted every fortnight (every two weeks). The coins held will be limited to two types:

- Tokens which are in the top 20 and were in the top 40 two weeks previous.
- Fast-rising crypto-assets that are in the top 20 and were in the top 20 two weeks prior as well.

i20 employs two analysts and a three-person management team to assess if there is any token that needs to be removed from the portfolio due to undue risk. The team must agree with a majority of 4 of the 5 team members to remove or add any token from the portfolio if it is an exception to the top-20 rule

## **HOW IT WORKS**

Every time someone purchases i20 tokens from the i20 smart contract, additional funds are purchased from the top 20 list (5 % of each token, in the relative purchase amount). Any time someone sells i20 token to the smart contract, those tokens are sold and the tokens are burned. i20 tokens can also be exchanged among crypto holders on decentralized exchanges. The i20 token price will represent the basket of underlying cryptocurrencies.

## **MARKET AND COMPETITION**

While it seems obvious that people want ETFs and index type funds, to date, such cryptoassets are generally only available through exchanges themselves. The major exchanges offer a variety of index funds. However, most crypto buyers are aware that it is dangerous to keep money on exchanges. Crypto exchanges are subject to hacking attacks and they are opaque, as recent crypto exchange failures have shown. The advantage of i20 is that the team will maintain fully transparent, on-chain, multisig wallets that guarantee that holders of i20 can see the full backing of the token at any time.

## **ORGANIZATION AND MISSION**

The i20 team is made up of experienced crypto founders, analysts, and financial experts. It is our mission to make crypto accessible for anyone, reducing the complexity and increasing people's ability to easily benefit from cryptoassets



## THE COMPANY AND FOUNDERS

**Matan Doyich:** managed a profitable investment fund and has been in the crypto space for more than four years. Matan is a marketing and sales professional with an investment background, and has been a part of several successful crypto token launches. Matan's current focus is squarely on i20, where he will be managing operations and ensuring the success of the project.

**Adiel Barzel:** Has more than 15 years of sales and marketing professional experience. A crypto businessperson for the last five years, Adiel was the co-founder and general manager of an investment fund that has provided him and dozens of other investors highly profitable investments in the crypto area, before moving on to found i20, where he now is dedicating full time.

## DISCLAIMER

Investing in cryptocurrencies carries inherent risks, including market volatility and potential losses. The value of cryptocurrencies can fluctuate significantly, and there is no guarantee of profit. Before investing, carefully consider your financial situation and risk tolerance.

Cryptocurrencies are subject to varying regulations across jurisdictions. Changes in regulations or government actions can impact the legality and availability of cryptocurrencies. It is your responsibility to understand and comply with the laws and regulations relevant to your jurisdiction.

The information provided in this whitepaper may not reflect the current state of the market. While efforts have been made to ensure accuracy, no warranty is given regarding completeness or reliability. Conduct your own research and seek professional advice before making investment decisions based on this information.