📘 TROYVEST WHITEPAPER (v4.1)

1. Introduction

Troyvest is a dual-token decentralized finance ecosystem designed to restore transparency, security, and accountability in crypto.

The system is powered by:

- **TROY** — Utility token for staking, liquidity, premiums, and DEX operations

- **MIDAS (MDS)** — Governance token controlling treasury and protocol parameters

The mission: Build a sustainable, transparent, community-owned economic system.

2. The Problem

Most cryptoprojectsstilloperate likecentralized companies:

- Treasuries controlled by private keys

- No transparency on spending

- Team token dumping risk

- Weak governance

- No revenue-backed utility

This undermines investor trust.

3. The Troyvest Solution

Troyvest solvestheseissuesthrougha **dual-token architecture** and **transparent treasury control**.

A. TROY — The Utility Engine

TROYpowers the ecosystem:

- Staking and yield farming

- Liquidity pools

- Premium payments for insurance

- Fee utility on TroyDEX

- Access to yield vaults

- Price stability via auto-locking

B. MIDAS — The Governance Key

MIDAS holders control:

- Treasury releases

- Insurance parameters

- Oracle settings

- Protocol upgrades

- DAO spending

● Unlock schedules for long-term reserves

Governance is designed to be fair, trackable, and truly decentralized.

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4. TroyShield — Hybrid On-Chain Insurance

A decentralized insurance system that offers:

A. Crypto Price Cover (Automated)

- User selects drawdown percentage, duration, and asset

● Chainlink monitors price

● Automatic payout if price hits strike

- Entire process fully on-chain

B. Real-World Mutual Cover

● Members purchase plans

● Claim submitted

● Assessor quorum / DAO vote

- Approved payout executed on-chain

Premium Router Architecture

Premiums are split:

- **70%→Riskreserves**

- **30%→Staking reward pool**

This aligns ecosystem incentives with protection and sustainability.

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5. Treasury Governance

A long-term reserve of TROY is locked for **5 years**, controlled only by DAO votes.

Treasury rules:

- DAO decides on monthly unlock caps

- Unlocks can be paused

- 100% on-chain transparency

- No single individual can access funds

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6. Governance Framework

Built with:

- On-chain voting (Governor + Timelock)

- Off-chain voting (Snapshot)

- Community proposals

- Automated execution after successful votes

7. Compliance and Ethics

Troyvest ensures:

- Full transparency

- Fair claim processing

- Clear risk modeling

- Non-exploitable funding flows

- Public availability of all contracts

8. Conclusion

Troyvestprovides:

- Transparent treasury

- Real utility

- Sustainable token model

- Community-first governance

- Hybrid insurance with real and digital asset coverage

A newstandard for trust-driven decentralized finance.