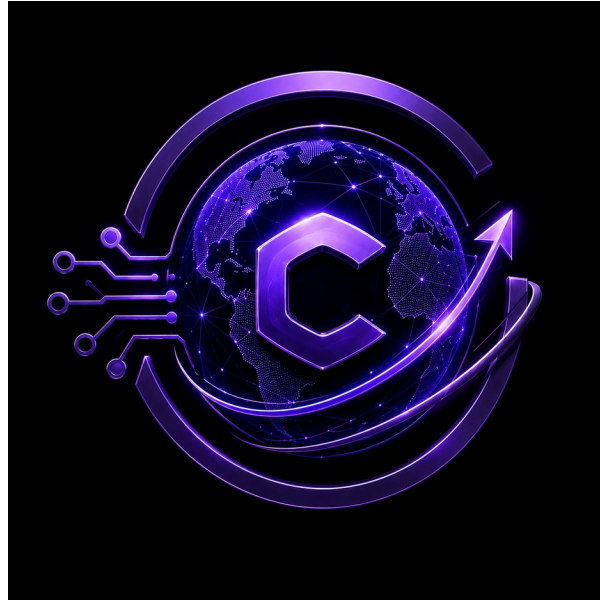




CEARSI

THE AI CRYPTO SYSTEM

Whitepaper v1.2

\$CEAR — Utility Token of the CEARSI AI Ecosystem · Solana

Powered by Claude. Built for crypto.

www.cearsi.io

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1. Executive Summary

CEARSI is an AI-native crypto intelligence system built to make the digital asset economy legible, teachable, and actionable for everyone — from the first-time buyer to the professional desk. The product lives at cearsi.dev and cearsi.io and is powered by Claude, Anthropic's frontier large language model family, wrapped in a purpose-built crypto data, education, and tooling layer.

Most people do not lose money in crypto because the technology is broken. They lose money because information is fragmented, adversarial, and arrives faster than a human can process it. Prices, on-chain flows, protocol mechanics, tax treatment, and regulation each live in a different silo, in a different language, updated on a different clock. CEARSI collapses those silos into a single conversational surface that explains, tracks, teaches, builds, and warns.

\$CEAR is the utility token that powers the CEARSI AI ecosystem. It is issued on Solana with a fixed total supply of 3,000,000,000 CEAR. It is designed to support long-term platform growth through premium AI features, Think Credits, community rewards, future governance opportunities, and ecosystem expansion. The token allocation prioritizes sustainable development, healthy liquidity, and long-term alignment through transparent vesting schedules for the team and advisors.

At a glance

3,000,000,000 CEAR fixed supply · Solana SPL · 450,000,000 CEAR (15%) public presale across four rounds · \$1,200,000 maximum presale target · 36-month linear team vesting with no cliff · live product shipping today at cearsi.dev, powered by Claude.

This document describes the problem CEARSI addresses, the product and technical architecture, the role of Claude within it, the token economy and its distribution, the presale structure, governance and treasury policy, the risk landscape, and the roadmap through which the CEARSI Empire is intended to expand. It concludes with legal notices and a forward-looking statement that governs the reading of the entire paper.

2. Introduction: The Queen of Crypto

CEARSI began as a simple observation. The bottleneck in crypto adoption is not throughput, custody, or user interface polish. It is comprehension. Every year, tens of millions of new participants enter digital assets carrying assumptions imported from traditional finance, and every year a predictable share of them are separated from their capital by mechanics nobody explained: impermanent loss, slippage, token unlock cliffs, rehypothecated collateral, wash-

traded volume, honeypot contracts, and the quiet tax bill that arrives eleven months after the trade.

Simultaneously, the frontier of artificial intelligence crossed a threshold. Models became genuinely capable of reading a smart contract, summarizing a governance proposal, explaining a yield strategy at the user's own level of sophistication, writing and debugging the code to test it, and doing all of that in a continuous conversation that remembers context.

CEARSI is the deliberate collision of those two facts: frontier reasoning applied relentlessly to the one domain where information asymmetry is most expensive. The brand persona — Cearsi, the AI Queen of Crypto, enthroned before her dragon — is not decoration. It encodes the product thesis: sovereignty through sight. The dragon eye never sleeps because markets never close, and the system that watches them on your behalf should not either.

2.1 Mission

To give every participant in the digital asset economy an always-available, always-current, frontier-intelligence advisor for learning, tracking, and building — and to align the economics of that system with the community that uses it.

2.2 Design principles

- Education before speculation. Every feature must make the user more capable, not merely more active.
- Explain the mechanism, not just the number. A price is a fact; a reason is an asset.
- Verifiable by default. On-chain claims should be checkable on-chain, by the user, without trust.
- Transparent economics. Supply, vesting, treasury, and unlocks published and unamended.
- Model-agnostic architecture, best-model routing. Claude is the primary reasoning engine; the system is engineered so the best available model always serves the user.
- Compliance-aware by construction. Educational framing, no personalized investment advice, jurisdictional gating where required.

3. The Problem

3.1 Information asymmetry is the dominant tax on retail participants

Professional desks employ analysts, quants, counsel, and tax specialists. Retail participants employ a group chat. The gap between those two research budgets is the single largest source of value transfer in crypto markets, and it is structural: it does not close as the technology matures, because complexity grows faster than the average participant's study time.

3.2 Fragmentation of the information stack

A single competent decision in digital assets requires assembling, at minimum, the following layers — each of which currently lives in a separate tool, format, and vocabulary:

Layer	Where it lives today	Failure mode
Price and liquidity	Exchanges, aggregators, charting tools	Wash-traded volume, thin books misread as depth
On-chain flow	Block explorers, analytics dashboards	Requires query literacy most users lack
Protocol mechanics	Docs, GitHub, audits	Written for engineers, not participants
Token supply schedule	Vesting trackers, PDFs, forum posts	Unlock cliffs discovered after the drawdown
Regulation	Agency releases, court dockets, counsel memos	Slow, jurisdictional, expensive
Tax treatment	Accountants, spreadsheets	Reconstructed retroactively under deadline
Sentiment and narrative	Social platforms	Adversarial and incentive-corrupted

3.3 The speed problem

Crypto is a 24/7/365 market with no circuit breakers, in which materially price-relevant information — an exploit, a depeg, a governance vote, an enforcement action, a large unlock — can propagate globally in minutes. Human attention cannot be scheduled around that. Any solution that requires the user to be watching at the right moment is not a solution.

3.4 The trust problem

The incumbent answer to 'who should I ask?' is an influencer with an undisclosed position, or an anonymous account whose entire business model is your exit liquidity. Generic AI assistants are not an adequate substitute either: without live data they hallucinate prices, without domain grounding they misstate protocol mechanics, and without an educational frame they drift into implied advice.

3.5 The developer problem

On the builder side, the friction is different but equally real. Writing and testing Solana programs, indexing on-chain state, wiring RPC infrastructure, and backtesting a strategy are each multi-day tasks for a competent engineer and impossible for everyone else. The tooling exists; the on-ramp does not.

4. The CEARSI Solution

CEARSI is a single conversational system with five product surfaces, each addressing one failure mode identified above. All five share one memory, one data layer, and one reasoning engine.

4.1 Cearsi Chat — the conversational core

Unlimited natural-language conversation with a Claude-powered assistant grounded in live crypto data and a curated knowledge base. Available on web, iOS, Android, and desktop. Ask what a term means, why a token moved, how a protocol earns, what a contract does, or what a tax event looks like — and receive an answer calibrated to your stated level.

4.2 Cearsi Learn — guided learning paths

A structured five-step curriculum that takes a user from 'what is a blockchain' to advanced portfolio construction, derivatives mechanics, on-chain analysis, and regulatory literacy. Steps 1–2 are included at the Pro tier; the advanced path (steps 3–5) unlocks at Max. Progress is tracked, assessed conversationally, and adapted to demonstrated competence rather than time served.

4.3 Cearsi Markets — live tracking and analytics

Real-time price, volume, liquidity, and on-chain flow tracking with portfolio monitoring and configurable alerts. Advanced market analytics and an AI strategy trainer with backtesting are available on paid tiers. The distinguishing feature is not the chart; it is that every anomaly on the chart can be interrogated in plain language and answered with the underlying data.

4.4 Cearsi Build — Claude Code for crypto development

An integrated development surface that generates, explains, and debugs code for crypto workflows: Solana program scaffolding, indexing scripts, data pipelines, backtests, and visualizations. This turns a multi-day engineering task into a conversation, and turns non-engineers into people who can at least read and verify what a contract does.

4.5 Cearsi Research — legislation, tax, and compliance intelligence

In-depth research over legislation, enforcement actions, and tax treatment across jurisdictions, delivered as sourced summaries rather than assertions. Offered at the Max and Business tiers, with SSO, audit logs, and compliance controls for organizations that must evidence their process.

Positioning

CEARSI is not a trading signal service and does not provide personalized investment advice. It is an educational and analytical system: it teaches the mechanism, surfaces the data, and shows its work.

5. Claude Integration

Claude is the reasoning engine of CEARSI. The relationship is architectural rather than cosmetic: the product's core loop — retrieve, ground, reason, explain, act, verify — is built around a frontier model's ability to hold long context, follow strict instructions, use tools, and refuse cleanly when a request crosses a policy boundary.

5.1 Why Claude

- **Long-context reasoning.** Whitepapers, audit reports, governance threads, and multi-thousand-line contracts fit in a single reasoning window, so analysis is performed over whole documents rather than fragments.
- **Instruction fidelity.** CEARSI operates under a strict educational-framing system prompt. Claude's adherence to negative constraints — never issue personalized investment advice, never state a price without a live source, never assert a legal conclusion — is central to the product's compliance posture.
- **Tool use and structured output.** Claude calls CEARSI's internal tools for market data, on-chain queries, portfolio state, and document retrieval, and returns typed, schema-validated structures that the interface can render and the system can audit.
- **Code generation quality.** Claude Code underpins Cearsi Build, generating and debugging Solana, TypeScript, and Python workflows to a standard that non-specialists can safely review.
- **Safety behaviour.** Graceful refusal and explicit uncertainty are features, not friction, in a domain where a confident wrong answer is the expensive failure mode.

5.2 How the integration works

1. Retrieval. A user request is decomposed and routed to CEARSI's data layer: market feeds, Solana RPC via a server-side proxy, the curated knowledge base, regulatory corpora, and the user's own portfolio and learning state.
2. Grounding. Retrieved facts are injected as structured context with provenance attached, so every downstream claim can be traced to a source and a timestamp.
3. Reasoning. Claude reasons over the grounded context under the CEARSI system prompt, which fixes tone, reading level, educational framing, and prohibited outputs.
4. Tool execution. Where an action is required — fetch a balance, verify a signature, run a backtest, generate code — Claude invokes the corresponding allowlisted tool and reasons over the result.
5. Verification and rendering. Outputs are schema-checked, numeric claims are re-tied to their sources, and the response is rendered with citations, charts, or runnable code.

5.3 Model routing and Think Credits

Not every request requires the same depth of reasoning. CEARSI routes lightweight lookups to fast, inexpensive inference and reserves extended reasoning for genuinely hard analytical work. That extended reasoning is metered as Think Credits — the unit of account for deep-inference work inside the ecosystem, and one of the primary utilities of \$CEAR.

5.4 MCP and API surface

Max-tier and Business users receive REST API access and MCP (Model Context Protocol) integrations, allowing CEARSI's grounded crypto tooling to be attached to their own agents, workspaces, and internal systems. This turns CEARSI from a destination into infrastructure.

5.5 Privacy and data handling

Conversations, portfolio data, and learning state are treated as user property. Wallet connections are read-only by default; the system never custodies user funds and never requests private keys or seed phrases. Third-party API credentials, including RPC keys, are held server-side and never exposed to the browser.

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6. Technology Architecture

6.1 System layers

Layer	Function
Interface	Web, iOS, Android, and desktop clients sharing one session, memory, and entitlement state
Orchestration	Request decomposition, model routing, tool dispatch, Think Credit metering, rate limiting
Reasoning	Claude family models with extended reasoning for deep analytical tasks
Data	Market feeds, on-chain indexers, curated knowledge base, regulatory and tax corpora
Chain access	Server-side Solana RPC proxy exposing a strict method allowlist
Token	SPL contracts, presale escrow, vesting and distribution logic on Solana
Identity & billing	Accounts, subscription tiers, SSO, audit logging, entitlement enforcement

6.2 Why Solana

- Sub-cent transaction costs make micro-utility — credit top-ups, reward drips, per-query settlement — economically viable.
- Sub-second finality supports interactive, in-product token flows rather than batched settlement.
- Mature SPL tooling, deep wallet penetration (Phantom, Solflare, Backpack), and a liquid DEX ecosystem.
- A large, technically literate user base that overlaps precisely with CEARSI's target audience.

6.3 Chain access and key custody

All chain reads and broadcast operations pass through a server-side RPC proxy. Provider credentials live exclusively in environment secrets and are never shipped to the client. The

proxy enforces a strict allowlist of JSON-RPC methods with schema validation on every request, so the public surface is limited to exactly the operations the product requires — balance reads, transaction and signature status, and transaction submission.

6.4 Security posture

- Third-party audit of all token, presale, and vesting contracts prior to public sale, with reports published.
- Multisignature control of treasury, liquidity, and unclaimed presale allocations.
- Non-custodial by design: CEARSI never holds user funds, keys, or seed phrases.
- Read-only wallet connection for portfolio tracking; signing is always explicit and user-initiated.
- Input validation, method allowlisting, and rate limiting at every server boundary.
- Ongoing bug bounty funded from the treasury allocation.

6.5 Reliability

Market data and RPC access are provisioned across redundant providers with automatic failover. Model access is architected behind a routing layer so that capacity constraints at any single provider degrade latency rather than availability.

7. Product and Access Tiers

CEARSI is available today as a subscription product. Every paid plan begins with a three-day free trial and can be cancelled at any time, with access retained through the end of the paid billing period.

Tier	Price	Built for	Includes
Free	\$0	First-time users	Chat across web, iOS, Android and desktop; crypto and blockchain basics; market price and trend tracking; code generation and data visualization; writing and content creation
Pro	\$17–20 / mo	Everyday productivity	Everything in Free, plus advanced market analytics, AI strategy trainer and backtesting, Claude Code for crypto development, portfolio tracking and alerts, learning path steps 1–2, full resources library, priority support

Tier	Price	Built for	Includes
Max	\$85–100 / mo	Power users	Everything in Pro, plus 5x–20x usage, advanced model access, advanced learning path steps 3–5, in-depth legislation and tax research, REST API access, MCP integrations, dedicated support and onboarding
Team	\$102–120 / seat / mo	Study groups and cohorts	Everything in Max, plus shared workspaces, team portfolio tracking, central billing
Business	\$169–199 / mo	Compliance-conscious organizations	Everything in Team, plus SSO, audit logs, compliance controls, priority support

Annual billing carries a 15–17% discount against monthly pricing. One-time message top-up packs are available for users who exceed their allowance without wishing to upgrade tier. Pricing shown reflects published rates at the time of writing and is subject to change; the live schedule at cearsi.dev governs.

7.1 The role of \$CEAR in access

\$CEAR is intended to become a first-class settlement and entitlement instrument across these tiers — purchasing Think Credits, discounting subscription costs when paid in token, unlocking community-gated capability, and rewarding contribution. Fiat and card payment remain fully supported; token utility is additive, never a barrier to using the product.

8. Token Utility — \$CEAR

CEAR is the utility token that powers the CEARSI AI ecosystem. It is designed to support long-term platform growth through premium AI features, Think Credits, community rewards, future governance opportunities, and ecosystem expansion. The token allocation prioritizes sustainable development, healthy liquidity, and long-term alignment through transparent vesting schedules for the team and advisors.

8.1 Utility surfaces

Utility	Description
Premium AI access	Token-settled access to advanced models, higher usage ceilings, and priority inference queues
Think Credits	The metered unit of extended reasoning; purchasable and top-upable in CEAR
Subscription settlement	Pay Pro, Max, Team, or Business subscriptions in CEAR at a preferential rate
Staking	Lock CEAR for sustained feature entitlements, elevated rate limits, and reward accrual
Community rewards	Distribution for education completion, contribution, moderation, referrals, and quality feedback
Developer access	API and MCP quota purchased and metered in CEAR for agents and integrations
Ecosystem expansion	Grants, integration incentives, and partner programs denominated in CEAR
Future governance	Signalling and, subject to legal review, formal voting over ecosystem parameters and grants

8.2 Demand and sink design

Every utility above is a sink: tokens spent on Think Credits, API quota, and subscription settlement leave circulating supply for the duration of the entitlement or permanently, depending on the mechanism ultimately adopted. Staking removes supply for the lock duration. The intent is that token demand scales with product usage rather than with narrative, and the treasury will publish usage-linked metrics as the ecosystem matures.

8.3 What \$CEAR is not

- It is not a share, security, debt instrument, or claim on the revenue, profit, or assets of Mosheh Investments Inc.
- It does not entitle the holder to dividends, distributions, or equity.
- It is not a deposit and is not insured.

- Acquisition of CEAR should be understood as the purchase of prospective access to a software ecosystem, not as an investment.

9. Tokenomics

Parameter	Value
Token name	CEARSI
Ticker	CEAR
Blockchain	Solana
Standard	SPL
Token type	Utility token
Total supply	3,000,000,000 CEAR (fixed)
Presale allocation	450,000,000 CEAR (15%)
Maximum presale target	\$1,200,000 USD
Team vesting	36 months, linear, no cliff

9.1 Token allocation

Allocation	%	Tokens
Ecosystem & Platform Growth	30%	900,000,000 CEAR
Public Presale	15%	450,000,000 CEAR
Liquidity	15%	450,000,000 CEAR
Treasury	15%	450,000,000 CEAR
Team	10%	300,000,000 CEAR
Marketing & Partnerships	10%	300,000,000 CEAR

Allocation	%	Tokens
Strategic Reserve	5%	150,000,000 CEAR
Total	100%	3,000,000,000 CEAR

9.2 Allocation rationale

- **Ecosystem & Platform Growth (30%).** The largest allocation funds the thing that gives the token meaning: inference subsidy, Think Credit issuance, learning rewards, grants, integrations, and developer incentives. Released programmatically against usage milestones rather than the calendar.
- **Public Presale (15%).** Distributed across four ascending rounds to fund audits, infrastructure, liquidity provision, and go-to-market.
- **Liquidity (15%).** Seeds and sustains depth on Solana DEX venues and any future centralized listings. Initial LP positions are locked; the schedule is published at listing.
- **Treasury (15%).** Multisig-controlled operating reserve for engineering, security, audits, bug bounty, legal, and contingency. Not a market-making wallet.
- **Team (10%).** 36-month linear vesting with no cliff and monthly unlocks — no first-year discontinuity, no incentive to exit early.
- **Marketing & Partnerships (10%).** Distribution, exchange and infrastructure partnerships, content, and community programs.
- **Strategic Reserve (5%).** Unallocated capacity for unforeseen opportunity — a major integration, an acquisition, an emergency liquidity event. Any deployment is disclosed in advance.

9.3 Supply policy

Total supply is fixed at 3,000,000,000 CEAR. There is no inflationary emission and no mint authority retained after deployment; mint authority is revoked at launch and the revocation is verifiable on-chain. Any future burn mechanism tied to Think Credit consumption would reduce supply and would be introduced only after public disclosure.

10. Presale Structure

The public presale distributes 450,000,000 CEAR — 15% of total supply — across four ascending rounds against a maximum presale target of \$1,200,000 USD.

Round	Tokens	Price (USD)	Target
Round 1 — Genesis	90,000,000 CEAR	\$0.0015	\$135,000
Round 2 — Ascension	105,000,000 CEAR	\$0.0022	\$231,000
Round 3 — Dominion	120,000,000 CEAR	\$0.0028	\$336,000
Round 4 — Coronation	135,000,000 CEAR	\$0.0037	\$499,500
Total	450,000,000 CEAR	—	\$1,201,500

10.1 Round mechanics

- Each round is hard-capped at its stated token allocation. Unsold tokens from a round roll forward to the next round or return to the Strategic Reserve at the team's disclosed discretion.
- Contributions are accepted in SOL and supported stablecoins to a published, multisig-controlled presale address.
- Every contribution is verifiable on-chain. The live presale interface reads the treasury balance directly from Solana and exposes a signature checker so any contributor can confirm their transaction independently.
- Rounds close on the earlier of cap reached or the published round deadline.

10.2 Use of proceeds

Category	Share	Purpose
Liquidity provision	30%	DEX pool seeding and depth maintenance at listing
Engineering & infrastructure	25%	Model inference costs, RPC and data providers, hosting, mobile and desktop clients
Security & audit	15%	Contract audits, penetration testing, bug bounty funding

Category	Share	Purpose
Marketing & growth	15%	Distribution, partnerships, content, community programs
Legal & compliance	10%	Counsel, jurisdictional review, entity and regulatory work
Operating reserve	5%	Contingency held by the treasury multisig

10.3 Distribution and claim

Presale tokens are claimable through the official CEARSI interface following the conclusion of the final round and the establishment of initial liquidity. Contributors interact only with the published contract address; CEARSI will never request a seed phrase, never DM first, and never announce a distribution outside official channels.

Security notice

Verify every address against the official cearsi.io announcement before sending funds. Presale fraud in this sector is overwhelmingly executed through cloned sites, impostor support accounts, and spoofed addresses. CEARSI support will never initiate contact and will never ask for your private key or seed phrase.

11. Vesting and Unlock Schedule

Allocation	Vesting	Cliff	Unlock cadence
Team — 300,000,000 CEAR	36-month linear	None	Monthly
Advisors	12-month linear	None	Monthly
Ecosystem & Platform Growth	Milestone and usage-linked release	None	Programmatic, disclosed
Liquidity	Locked at listing per published schedule	—	Per lock terms
Treasury	Multisig-controlled,	—	As needed,

Allocation	Vesting	Cliff	Unlock cadence
	disclosed deployments		announced
Marketing & Partnerships	Campaign-linked release	—	As deployed
Strategic Reserve	Held; deployment disclosed in advance	—	Discretionary, announced

11.1 Why no cliff

Cliff structures concentrate a large, predictable sell pressure event at a single date and create a perverse incentive to survive until it. Linear monthly vesting from month one spreads team unlocks smoothly across three years and ties the team's realizable value to sustained delivery rather than to a calendar milestone. The team's tokens fully unlock only after 36 consecutive months of shipping.

11.2 Transparency commitments

- Vesting contracts are on-chain, audited, and independently verifiable.
- All treasury, liquidity, and reserve wallet addresses are published.
- An unlock calendar is maintained publicly and updated before, not after, each event.
- Any material deviation from the published schedule is announced in advance with rationale.

12. Governance

CEARSI launches under the stewardship of Mosheh Investments Inc., with a deliberate and staged path toward community participation. Decentralizing governance before there is a community competent and incentivized to exercise it produces capture, not democracy.

12.1 Phase 1 — Stewardship

The company directs product, treasury, and protocol decisions, operating under public commitments: published wallets, published unlock calendar, disclosed treasury deployments, and audited contracts. Community input is gathered through official channels and formal feedback programs.

12.2 Phase 2 — Signalling

Token-weighted, non-binding signalling votes on ecosystem parameters: grant recipients, reward weightings, feature prioritization, and integration targets. Results are published together with the team's response, including reasoning where a signal is not followed.

12.3 Phase 3 — Binding governance

Subject to legal review in the relevant jurisdictions, binding on-chain governance over defined domains — the ecosystem growth allocation, grant programs, reward parameters, and community treasury spend. Core protocol security parameters and matters carrying legal or fiduciary obligation remain outside community control.

12.4 Treasury policy

- Multisignature control with a published signer threshold.
- Treasury exists to fund development, security, and liquidity — not to trade the token.
- Periodic treasury reporting covering balances, deployments, and runway.
- No undisclosed OTC sales of team or treasury tokens.

13. Market Opportunity

Two large, independently growing markets intersect at CEARSI: consumer and professional AI assistance, and digital asset participation. Each is enormous on its own; the intersection is materially underserved.

13.1 Demand drivers

- Sustained global growth in digital asset ownership, with each cohort of new entrants arriving with a comprehension deficit and a willingness to pay to close it.
- Rapid normalization of paid AI subscriptions across consumer and professional segments, establishing both the price point and the interaction habit.
- Increasing regulatory complexity, which raises the value of research and compliance tooling for individuals and firms alike.
- Institutional and advisory adoption creating demand for auditable, compliance-friendly educational infrastructure with SSO and audit logs.
- The agentic shift: AI systems that act, not merely answer, requiring metered, tokenized access to grounded domain tooling — precisely what the MCP and API tiers provide.

13.2 Competitive landscape

Category	Examples	Gap CEARSI fills
General AI assistants	Horizontal chat products	No live crypto grounding, no portfolio state, no domain curriculum, no on-chain tooling
Market data terminals	Analytics dashboards	Present data without explanation; assume expertise the user does not have
Crypto education platforms	Course libraries	Static, quickly stale, non-conversational, not adapted to the individual
Signal and alpha groups	Paid communities	Misaligned incentives, unverifiable claims, no educational transfer
Developer tooling	SDKs and frameworks	Assume an engineer; offer no on-ramp for the majority

13.3 Defensibility

CEARSI's durable advantages are the curated domain knowledge base and evaluation suite; per-user learning and portfolio memory that compounds with use and raises switching cost; the grounded tool layer that converts a general model into a domain system; distribution through the token community; and an economic model in which usage and token demand reinforce one another.

14. Regulatory Landscape and the CLARITY Act

No serious digital asset project can be evaluated in isolation from the legislative process that will define its operating environment. For most of the last decade, United States digital asset policy was made not by statute but by enforcement: agencies asserted jurisdiction after the fact, projects guessed at the boundaries, and the market priced in a permanent legal discount. That era is ending. CEARSI is designed, allocated, and governed for the environment that is now taking shape rather than the one that is being left behind.

14.1 From enforcement to legislation

The central unresolved question in U.S. digital asset law has always been classification: when is a token a security, when is it a commodity, and who supervises the market in which it trades. The Securities and Exchange Commission and the Commodity Futures Trading Commission each claimed overlapping authority, and courts produced inconsistent results applying a 1946 investment-contract test to programmable assets. The practical consequence was that compliance was unknowable in advance.

Congress responded with a market-structure framework advanced as the Digital Asset Market Clarity Act, commonly referred to as the CLARITY Act, which passed the U.S. House of Representatives in July 2025 with substantial bipartisan support and has since moved through Senate consideration alongside companion market-structure proposals. It follows the enactment of federal stablecoin legislation in 2025, which established that Congress is willing and able to legislate in this sector rather than delegate it entirely to enforcement.

14.2 What the CLARITY Act does

- Establishes a statutory classification pathway. It distinguishes a "digital commodity" — a token whose value derives from a functional, decentralized blockchain system — from an investment contract asset sold to raise capital. Classification becomes a test a project can plan against, not a verdict delivered years later.
- Assigns primary spot-market jurisdiction to the CFTC for digital commodities, while the SEC retains authority over investment-contract offerings and traditional securities activity, ending the most damaging source of regulatory ambiguity.
- Creates a registration regime for digital commodity exchanges, brokers and dealers, with customer asset segregation, disclosure, conflict-of-interest and recordkeeping obligations comparable to those in conventional markets.
- Provides a compliant fundraising path with defined disclosure requirements and dollar caps, so a project can raise capital and distribute tokens without being forced offshore or into structures that disadvantage retail participants.
- Codifies the maturity concept: an asset that begins its life as an investment contract can transition to digital commodity status once the underlying system is functional and sufficiently decentralized, subject to certification and disclosure.
- Protects self-custody and non-custodial software development, confirming that writing and publishing protocol code, running validating infrastructure, and holding one's own keys are not, by themselves, regulated intermediary activities.

14.3 Why this matters specifically for \$CEAR

The CLARITY framework rewards exactly the characteristics \$CEAR was engineered to have. Its logic is that tokens which do real work inside a functioning system, with transparent supply,

disclosed insiders and honest distribution, belong in a regulated commodity market rather than in permanent legal limbo.

- Functional utility at launch. \$CEAR is consumed for Think Credits, premium AI access, API metering and ecosystem services. It is not a claim on the profits or assets of Mosheh Investments Inc., and the CEARSI product exists and operates independently of token price.
- Transparent, fixed supply. Three billion CEAR, no inflation, on-chain verifiable allocation across seven disclosed buckets.
- Disclosed insider economics. Team tokens vest linearly over thirty-six months with no cliff; advisors over twelve. This is the exact category of disclosure a maturity certification contemplates.
- A progressive decentralization path. Governance moves from advisory signalling to token-weighted voting to binding on-chain control over defined domains, which is the operative standard for transition from investment contract asset to digital commodity.
- Real fundraising discipline. A capped \$1,200,000 presale across four disclosed rounds, with published use of proceeds, is aligned with the exemption architecture the legislation envisions rather than in tension with it.

14.4 The potential upside of a clear rulebook

Legal clarity is not merely defensive. It is the precondition for the capital that has been sitting on the sidelines. Registered exchanges gain a lawful basis to list compliant digital commodities. Banks, broker-dealers and registered advisers gain a framework for custody and distribution. Institutional allocators gain the classification certainty their mandates require before they can hold an asset at all. Payment processors, market makers and auditors gain rules they can build products against.

For a compliance-forward utility token on a high-throughput chain, the effect of that shift is asymmetric. The projects most likely to benefit are those that already look like what the statute describes: disclosed, functional, fixed-supply, non-custodial, and honest about what the token does. CEARSI is deliberately built to that profile.

The CLARITY Act and related proposals remain subject to Senate action, reconciliation, amendment, rulemaking and implementation timelines. Final text may differ materially from versions described here, and no assurance can be given that any framework will be enacted, or that \$CEAR would qualify for any particular treatment under it. This section is not legal advice. See Section 17 (Risk Factors) and Section 19 (Forward-Looking Statement).

15. The Utility Meme Thesis

CEARSI is a meme with utility, and that is a deliberate design decision rather than a contradiction to be apologized for. The Queen of Crypto, the dragon, the empire iconography — these are not decoration bolted onto a fintech product. They are the distribution layer. Underneath them sits a real Claude-powered AI system with paying subscribers, metered credits and an API. Both halves are load-bearing.

15.1 Two failure modes, one synthesis

- The pure meme fails on gravity. Attention is the only asset. There is no product to buy, no revenue to reinvest, no reason to hold once the narrative rotates. Culture without cash flow decays to zero on a predictable curve.
- The pure utility token fails on obscurity. The technology works, the tokenomics are elegant, and nobody ever hears about it. Excellent infrastructure with no cultural surface area never reaches the audience it was built to serve.
- The synthesis is the utility meme: a brand strong enough to travel on its own, attached to a product people actually pay to use. The meme acquires the user; the utility retains them; the token sits at the point where those two forces meet.

15.2 Why the meme is honest here

The most durable assets in this industry are the ones whose story and whose function point in the same direction. CEARSI's iconography encodes the product thesis rather than distracting from it. The Queen represents command over complexity — a system that reads the market so the holder does not have to. The dragon eye is surveillance and vigilance: on-chain monitoring, risk detection, the alert that arrives before the loss. The empire is the ecosystem itself, expanding across tiers, integrations and chains. A user who understands the imagery already understands the product.

That coherence is what separates a utility meme from a costume. When the narrative and the roadmap describe the same thing, marketing spend compounds into product adoption instead of evaporating with the cycle.

15.3 The economic loop

- Culture drives reach. Memetic branding is the cheapest and fastest distribution mechanism ever available to a consumer software product, and crypto-native audiences propagate it for free.
- Reach drives usage. Arriving users meet a working Claude-powered assistant, free and paid tiers, Think Credits and an API — not a placeholder site and a countdown clock.

- Usage drives token demand. Credits, premium features, API metering and ecosystem services are denominated in \$CEAR, so consumption is structurally tied to product activity rather than speculation alone.
- Demand funds the empire. Ecosystem, treasury and liquidity allocations recycle into features, integrations and rewards, which strengthen both the product and the story that carries it.

15.4 Culture as a defensible moat

AI capability is increasingly commoditized; frontier models are available to anyone with an API key. What is not commoditized is trust, recognition and community. A user chooses the assistant they identify with, recommend and belong around. Brand equity built in public over multiple cycles is far harder to clone than a system prompt, and it is precisely what a memetic identity accumulates.

CEARSI therefore treats community, aesthetics and narrative as first-class engineering concerns, budgeted and measured alongside uptime and model quality. Ten percent of supply is allocated to marketing and partnerships not as an afterthought but because distribution is a product feature.

15.5 What this does not mean

Being a meme with utility is not a licence for unserious economics. \$CEAR carries a fixed supply, disclosed allocations, thirty-six month team vesting with no cliff, published presale rounds and caps, a functioning product and a compliance posture aligned with the emerging U.S. framework described in Section 14. The meme is how the empire is heard. The utility is why it endures. Holders should evaluate both, and should read Section 17 (Risk Factors) before participating.

16. Roadmap

16.1 Phase I — The Awakening

- Public launch of Cearsi Chat, Learn, and Markets across web, iOS, Android, and desktop.
- Claude integration hardened: grounding pipeline, tool layer, and educational system prompt in production.
- Contract development and third-party audit of token, presale, and vesting contracts.
- Presale Rounds 1 and 2; community and social infrastructure established.

16.2 Phase II — The Empire

- Presale Rounds 3 and 4; token generation event and listing with locked initial liquidity.

- Think Credits live and settleable in CEAR; staking for entitlements and rewards.
- Cearsi Build (Claude Code for crypto) generally available; strategy trainer and backtesting expanded.
- Learning rewards program: earn CEAR for verified curriculum completion.

16.3 Phase III — The Expansion

- REST API and MCP integrations at scale; third-party agents consuming CEARSI tooling.
- Team and Business tiers with SSO, audit logs, and compliance controls.
- Multi-chain data coverage beyond Solana for analysis and tracking.
- Cearsi Research expanded across additional jurisdictions; grant program opened.
- Governance Phase 2: token-weighted signalling live.

16.4 Phase IV — The Realm

- Autonomous agent framework: user-configured CEARSI agents monitoring, alerting, and executing user-authorized workflows.
- Institutional and advisory deployments; white-label education infrastructure.
- Governance Phase 3: binding on-chain governance over defined domains, subject to legal review.
- Ecosystem fund deploying at scale into builders on the CEARSI stack.

Roadmap sequencing is indicative and subject to change based on audit outcomes, market conditions, regulatory developments, and technical findings. See the Forward-Looking Statement in Section 19.

17. Risk Factors

Prospective participants should read this section in full. The following list is illustrative, not exhaustive.

17.1 Market and token risk

- Extreme price volatility. The value of CEAR may fall to zero. Never commit funds you cannot afford to lose entirely.
- Liquidity risk. There may be insufficient market depth to exit a position at or near the quoted price, or at all.
- Unlock pressure. Scheduled vesting releases increase circulating supply and may exert downward price pressure.

- No price guarantee. Presale pricing reflects round structure, not valuation, and implies no future market price.

17.2 Regulatory risk

- Digital asset regulation is unsettled and divergent across jurisdictions and is subject to rapid change.
- A regulator may characterize CEAR differently than the issuer does, which could compel changes to distribution, utility, availability, or the project as a whole.
- Access may be geofenced or withdrawn in specific jurisdictions, including retroactively.
- Tax treatment of acquisition, staking, rewards, and disposal varies and may change; participants are responsible for their own compliance.

17.3 Technology risk

- Smart contract vulnerability. Audits reduce but do not eliminate the risk of exploit or loss.
- Blockchain dependency. Solana outages, congestion, or protocol changes may impair functionality.
- AI model risk. Outputs may be incomplete, outdated, or incorrect. All CEARSI output is educational and must be independently verified.
- Third-party dependency. Model providers, data vendors, RPC providers, and custodial partners may change terms, pricing, or availability.
- Security incidents. Phishing, address spoofing, and social engineering target token communities intensively.

17.4 Business and execution risk

- Execution risk. Roadmap items may be delayed, altered, or abandoned.
- Funding risk. Failure to reach fundraising targets may materially constrain development scope and pace.
- Competition. Well-capitalized incumbents may replicate elements of the offering.
- Key personnel. Loss of critical team members may adversely affect delivery.
- Cost risk. Inference and data costs are material and may rise, compressing margin or forcing repricing.

17.5 Adoption risk

- The product may fail to reach the user scale required to make token utility economically meaningful.
- Users may not adopt token-settled payment where fiat rails are available and familiar.

18. Legal Notices and Disclaimers

18.1 Issuer

www.cearsi.io is owned and operated by Mosheh Investments Inc. References in this document to 'CEARSI', 'we', 'us', 'the company', or 'the project' mean Mosheh Investments Inc. and its affiliates unless the context requires otherwise.

18.2 No offer of securities

This whitepaper does not constitute a prospectus, offering memorandum, or solicitation for investment, and is not an offer to sell or a solicitation of an offer to buy securities in any jurisdiction. CEAR is a utility token intended to provide access to features of the CEARSI software ecosystem. It confers no ownership, equity, dividend, revenue-share, or liquidation rights in Mosheh Investments Inc.

18.3 No financial advice

Nothing in this document, on cearsi.io, on cearsi.dev, or in any CEARSI product output constitutes financial, investment, legal, tax, or accounting advice. CEARSI is an educational and analytical tool for financial literacy. It does not provide personalized investment advice. Consult qualified professionals before making financial decisions.

18.4 No warranty

This document and the CEARSI platform are provided 'as is' and 'as available' without warranty of any kind, express or implied. While the company has taken reasonable care in preparing this whitepaper, no representation or warranty is made as to the accuracy, completeness, or currency of its contents.

18.5 Jurisdictional restrictions

Participation may be restricted or prohibited for residents and citizens of certain jurisdictions and for sanctioned persons and entities. It is the sole responsibility of each participant to determine whether participation is lawful in their jurisdiction and to comply with all applicable laws, including KYC/AML requirements where imposed.

18.6 Third-party marks

Claude and Anthropic are trademarks of Anthropic PBC. Solana is a trademark of the Solana Foundation. Phantom and other wallet names are trademarks of their respective owners. Use of these marks is descriptive and does not imply endorsement, affiliation, or sponsorship.

18.7 Amendment

This whitepaper is a living document and may be amended. Material amendments will be published with a revision notice. The version published at cearsi.io governs.

18.8 Language

The English-language version of this document is authoritative. Translations are provided for convenience; in the event of conflict, the English version prevails.

19. Forward-Looking Statement

This whitepaper contains forward-looking statements within the meaning of applicable securities and financial regulations. Forward-looking statements are statements that are not historical fact. They include, without limitation, statements regarding the CEARSI platform's anticipated features, capabilities, and performance; the intended utility, adoption, and economics of the \$CEAR token; the structure, timing, and outcome of the presale; the token allocation, vesting, unlock, liquidity, and treasury arrangements described herein; the roadmap phases and their sequencing; anticipated integrations, including with Claude and Anthropic models, Solana infrastructure, and third-party data and API providers; expected market size, competitive positioning, and user growth; anticipated governance evolution; and the company's plans, objectives, strategies, and expectations for future operations.

Forward-looking statements are frequently, but not always, identified by words and phrases such as 'anticipate', 'aim', 'believe', 'could', 'estimate', 'expect', 'forecast', 'future', 'intend', 'may', 'plan', 'potential', 'project', 'roadmap', 'seek', 'should', 'target', 'will', 'would', and similar expressions, or by discussion of strategy, objectives, or intended outcomes.

These statements are based on the beliefs and assumptions of Mosheh Investments Inc. and on information available to the company as of the date of publication. They are inherently subject to significant known and unknown risks, uncertainties, assumptions, and contingencies — many of which are beyond the company's control — that could cause actual results, performance, adoption, timing, token value, or achievements to differ materially and adversely from those expressed or implied.

Such factors include, without limitation: changes in law, regulation, enforcement posture, or tax treatment applicable to digital assets, artificial intelligence, or financial education in any jurisdiction; adverse characterization of the \$CEAR token by any regulator or court; failure to achieve fundraising targets or to raise sufficient capital on acceptable terms; delays, defects, vulnerabilities, or exploits in smart contracts, infrastructure, or third-party dependencies; outages, congestion, forks, or protocol changes affecting the Solana network; changes to the availability, capability, pricing, terms of service, or acceptable-use policies of Anthropic, Claude models, or any other AI, data, RPC, custody, exchange, or payment provider; inaccuracy,

incompleteness, or unavailability of AI-generated output; extreme volatility, illiquidity, or absence of a market for the token; the impact of scheduled and unscheduled token unlocks on circulating supply and price; competitive activity, including by better-capitalized incumbents; failure to achieve or sustain user adoption, retention, monetization, or token-settled payment behaviour; increases in inference, infrastructure, compliance, or personnel costs; loss of key personnel; cyberattack, fraud, phishing, address spoofing, or social engineering directed at the project or its community; macroeconomic and digital-asset-market cycles; and the other matters described in Section 17 (Risk Factors).

All figures, allocations, prices, targets, dates, tiers, and schedules presented in this document — including but not limited to total supply, allocation percentages, presale round pricing and caps, fundraising goals, use-of-proceeds percentages, vesting periods, subscription pricing, and roadmap timing — are targets and current intentions only. They are not commitments, guarantees, or predictions, and they may change without prior notice.

No statement in this whitepaper should be construed as a promise or guarantee of future performance, of any specific result, of any token price or return, of continued availability of any feature, or of the delivery of any roadmap item on any timeline. Past performance, testing, prototypes, and demonstrations are not indicative of future results.

Except as required by applicable law, Mosheh Investments Inc. expressly disclaims any obligation or undertaking to update, revise, supplement, or publicly release any revision to any forward-looking statement contained herein to reflect any change in its expectations, events, conditions, or circumstances arising after the date of this document.

Readers are cautioned not to place undue reliance on forward-looking statements. Any decision to acquire \$CEAR should be made solely on the basis of independent research, independent professional advice, and a full understanding of the risks described in Section 15, and never on the basis of the forward-looking statements contained in this document.

20. Glossary

Term	Definition
\$CEAR	The SPL utility token of the CEARSI AI ecosystem on Solana
Claude	The frontier large language model family from Anthropic PBC that powers CEARSI's reasoning
Think Credits	The metered unit of extended AI reasoning within CEARSI, purchasable in CEAR

Term	Definition
MCP	Model Context Protocol — an open standard allowing external agents to consume CEARSI tooling
SPL	Solana Program Library — the token standard used for CEAR
TGE	Token Generation Event — the point at which tokens become transferable and claimable
Vesting	The scheduled, time-based release of allocated tokens
Cliff	A period before which no vested tokens unlock; CEARSI uses no cliff
Multisig	A wallet requiring multiple independent signatures to authorize a transaction
RPC proxy	A server-side intermediary exposing a restricted allowlist of blockchain methods
Circulating supply	Tokens in public hands, excluding locked, vested, and reserved allocations

21. Contact

Website	www.cearsi.io
Product	www.cearsi.dev
Entity	Mosheh Investments Inc.
Network	Solana
Token	\$CEAR (SPL)

THE DRAGON EYE NEVER SLEEPS. THE EMPIRE NEVER ENDS.

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