FORTUNA COMMUNITY

DRAFT WHITEPAPER

Internal Beta Edition to 1 December 2026

The best recommendation often starts with someone you trust.

A friend tells you where to stay. Someone local points you towards a great experience. A business earns your confidence by doing a good job.

We are building Fortuna around those connections: an invitation-only community where people can travel, discover services, share interests and build a reputation through real activity.

ASK NOVA, our AI concierge, is designed to help you find your way through it. Fortuna Trust adds the history behind a recommendation. Membership connects the services, while a published model explains how eligible fees support the community.

Internal use during beta
This DRAFT WHITEPAPER covers Fortuna's beta from 1 October through to 1 December 2026. The official launch is planned for 1 December once all legal sign-off is complete.

The beta is where members help test and improve Fortuna. This draft explains the member experience, how the platform works and what we plan to build next.

It begins with an invitation

01 MEMBERSHIP

Start with an invitation

An existing member invites you in. You create your profile, explore the community and begin using the available services.

Free to join. Monthly membership paid in arrears.
There is no joining fee and no credit card is required just to join. All members pay a monthly membership fee once any introductory offer ends.

Membership	Monthly price
Individual	US$10 equivalent in FUT
Business	US$50 equivalent in FUT

The fee pays for platform services and member benefits, including eligible travel pricing, ASK NOVA and, for Business Members, business features. Community placement comes through invitation and participation.

Billing on the first of each month

Membership is billed in arrears on the first. For example, a member who joins on 2 October has their first payment due on 1 November, unless an introductory offer applies.

The proposed launch offer gives the first 100,000 Individual Members and first 10,000 Business Members three months of membership benefits free.

Public visitors can book travel. An invitation opens the member community.

Once inside, make it your community

02 YOUR COMMUNITY

Find your people

Your profile is the beginning. The value grows as you find people with shared interests, useful experience and places in common.

Fortuna brings profiles, friends, posts and conversations together with destination and interest-based Communities. Connect with travellers heading to the same city, people who share a hobby or local businesses.

Build your first circle

You can start by inviting six people you trust. They bring their own interests and connections, helping the wider community grow through personal invitations.

Within Fortuna, Communities can be open to members or private and invitation-only. They can bring together discussions, events, activities and member content, with moderators responsible for keeping the space useful and welcoming.

Help shape the beta

During beta, members can request a new Community through Fortuna administration. A fuller creation and approval process is planned as the platform develops.

Your personal profile and a linked Business Profile serve different purposes. You can share your interests as a person while building a separate reputation for the services your business provides.

> Meet someone, solve a problem, plan a trip or find a service you can trust.

NOVA helps you find the right connection

03 ASK NOVA

Tell NOVA what you need

You should be able to describe what you want in ordinary language. ASK NOVA is Fortuna's AI concierge, designed to help you search, plan and discover.

> **Example request**
> NOVA, find me a personal trainer in Manly. Only show PRO members or higher, with at least 25,000 Trust Points and an average rating above 9.

That request combines a service, a location and a reputation standard. NOVA is designed to bring those requirements into the same search.

Search across Fortuna

NOVA can help find people and Communities, travel options, businesses, restaurants, experiences and Marketplace listings. It can also help organise an itinerary or explore an idea.

For relevant requests, NOVA is designed to search Fortuna first. You can ask it to search only inside the community. Where an outside search is supported, the product will make that option clear.

Discover what suits you

Use Trust, ratings, location and availability to find options that match what you want.

04 FORTUNA TRAVEL

Plan a trip with Fortuna

Travel gives members a reason to use Fortuna in everyday life. It connects the community with something people already want to do.

The planned experience brings travel search and eligible bookings together with NOVA-assisted planning, destination Communities and local businesses. You can explore accommodation, experiences and transport, then discover people and services around your trip.

Member benefits that you can compare

Members are intended to access negotiated or member-only travel pricing where available. The aim is practical value: a useful rate, a relevant option or help finding the right experience.

Public visitors can also book travel. The private community and membership benefits belong to invited members.

Choose the trip that suits you

Compare travel options for your dates, destination and budget, with member pricing for eligible bookings.

Traditional payment methods and FUT payments are planned where supported by the relevant booking service. Features and supplier connections will be tested and expanded through beta.

The next question is who you can trust

05 FORTUNA TRUST

Give reputation a real history

See the experience behind a recommendation. Fortuna Trust is designed to link reputation to verified identity and completed activity.

A transaction comes first

A completed, eligible FUT transaction allows the associated transaction-weighted review. The customer rates the business and the business rates the customer. Personal Trust and Business Trust remain separate.

The amount of FUT spent and the rating determine the Trust Point change. Higher scores add points, a score of 5 is neutral, and lower scores reduce points.

A simple example

Spend 500 FUT and give a business 8 out of 10. That score has a +60% multiplier, so the business gains 300 Trust Points.

An opportunity to make things right

A score below 5 opens a proposed seven-day resolution window. If the issue is resolved and the customer updates the score, the Trust calculation changes while the review history records the outcome.

Verified scores of 8 or higher can add a place to your Favourite Places. Trust rules keep scores connected to genuine, completed transactions.

NOVA can combine Trust with ratings, relevance and availability. Page 20 shows the score multipliers and Trust Levels.

For businesses, good service becomes easier to discover

06 BUSINESS MEMBERSHIP

Your business in Fortuna

A Business Profile gives members a place to understand what you offer and see the reputation you have earned.

Business Members can present their services, location, service areas, availability, contact details and approved listings. Discovery through NOVA, the Service Directory and Marketplace is designed to help relevant customers find them.

Keep your business reputation distinct

Your Business Trust history belongs to that Business Profile and is linked to your verified member identity. It remains separate from your Personal Trust.

Most members have no business; others may run several, including a franchise with 100. Each paid profile follows the published Business Membership price and pricing terms.

Create a paid Community

Eligible Business Members may offer a private subscription Community for content, education, events, discussions or access. You set the subscription price, payable in FUT where supported.

> **The proposed model keeps 100% of Community subscription revenue with the Business Member.**
> The platform commission is 0%. Disclosed payment, network and transaction fees, and applicable taxes, remain separate.

Business Members build confidence with accurate listings, reliable delivery and clear customer support.

Membership fees follow a published allocation

06 BUSINESS MEMBERSHIP

Paid member communities

Members can build a paid community around the knowledge, skills and experiences they share.

Platforms such as OnlyFans have shown how some creators build substantial subscription income. Fortuna aims to give other professionals a platform to build large networks without the adult-content associations.

An online cooking school

A cooking teacher could offer recipes, lessons and live video calls with subscribers, similar to a Zoom class. Subscribers could cook along and ask questions. Live subscriber calls are part of the planned experience.

> **The creator keeps 100% of subscription revenue.**
> Fortuna takes a 0% platform commission under the proposed model. Subscription payments go directly to the member providing the content or service.

Paid Community subscriptions are separate from Fortuna's US$10 and US$50 monthly membership fees and from purchases in a FUT token sale.

Business revenue is additional income

Most members will have no business. Some may operate several, or a franchise with 100 businesses. The US$50 equivalent is the proposed fee per paid Business Profile; total business membership income can only be established as paid profiles join.

Business fees therefore act as a bonus to the Individual Membership base model. Member numbers alone cannot define that business income.

Membership fees follow a published allocation

07 MEMBERSHIP ECONOMICS

How fees are allocated

These six shares apply to monthly membership revenue: US$10 Individual and US$50 Business, paid in FUT. Token sale proceeds follow the separate token model.

Allocation	Share	US$10 Individual	US$50 Business
Fortuna Rewards Community Distribution	30%	$3	$15
FUT Holder Distribution	30%	$3	$15
Buy and Burn	10%	$1	$5
Platform Costs	10%	$1	$5
Member Rewards Draw	10%	$1	$5
Fortuna Foundation	10%	$1	$5
Total allocated	100%	$10	$50

Paying for the services members use

The Platform Costs allocation supports NOVA, travel searches, supplier connections, software, hosting, security and related service costs. This allocation pays for delivering member services.

Eligible revenue is membership revenue included under the published allocation rules, which define the treatment of taxes, refunds, reversals and chargebacks.

The table shows the split when the full monthly fee qualifies for allocation.

Here is how the community share is designed to work

08 FORTUNA REWARDS

How the six levels work

Fortuna Rewards Community Distribution is proposed to receive 30% of eligible membership revenue. That amount is shared across six qualifying levels.

> For a US$10 Individual Membership, the community share is US$3: **US$0.50 equivalent in FUT for each qualifying level.**
>
> For a US$50 Business Membership, it is US$15: **US$2.50 equivalent in FUT for each qualifying level.**

Invitations and flow-over

A member can choose the first six direct members under the structure rules. Once those places are full, further eligible members can flow into available positions below, with the proposed system directing placement towards the weakest available branch.

The six levels have a maximum mathematical capacity of 55,986 positions. Rewards are calculated from qualifying paid membership activity and the receiving member's eligibility.

Page 21 shows the Individual Membership calculation. Business membership income is an additional bonus, based on actual paid business activity.

Members also need a voice in how the community is run

09 MEMBER GOVERNANCE

Members have a voice

One eligible verified member equals one vote
This is the proposed principle for decisions assigned to member governance.

Fortuna's DAO is its member-governance model. The Governance Charter will define how members propose ideas, vote and manage conflicts. Every eligible verified member has an equal vote on the decisions assigned to member governance.

How the community began

The Founder personally funded the initial setup and development. The initial Board was selected for skills, experience, connections and contribution. Board seats are appointments based on contribution, with any FUT allocation providing a separate incentive for continuing involvement.

Standards and fair participation

Peer moderation and Community Standards help keep the space useful and welcoming. Participation and any changes to membership status follow published standards and review processes.

Positions are community assignments. When one becomes vacant, the strongest eligible link in that branch is intended to move up under published, objective succession rules.

Member voting works alongside the responsibilities of companies, trustees and service providers for contracts, funds and day-to-day operations.

FUT connects eligible payments and other platform uses

10 FUT AND THE WALLET

A token designed for use

FUT is the proposed Fortuna utility token. Its intended role is to connect payments, rewards and eligible activity across the platform.

What FUT is intended to do

Members can use FUT for eligible membership payments and, where supported, services, Marketplace purchases and paid Community subscriptions. Eligible FUT transactions also provide the basis for transaction-weighted Trust.

The wallet is intended to let members hold and transfer FUT and supported balances. Eligible rewards may be used for membership, travel or other supported functions under the relevant rules.

The planned Fortuna debit card

Fortuna intends to offer a branded debit card through an approved issuing partner. Eligible members could then spend supported balances and use ATMs where permitted.

The card is planned for a later stage, with countries, fees and supported balances set through the issuing partner.

The supply and allocation are set out next

11 FUT SUPPLY

How FUT is allocated

The draft token model provides a fixed total supply of **100,000,000 FUT**. Each allocation has a defined purpose.

Allocation	Share	FUT
Public IEO Sale	50%	50,000,000
Foundation Allocation	11%	11,000,000
Founder	10%	10,000,000
Fortuna DAO Incubator	10%	10,000,000
Board	6%	6,000,000
Ambassadors	3%	3,000,000
Branding	3%	3,000,000
Community and Strategic Development	3%	3,000,000
Liquidity	3%	3,000,000
Bounties and Incentives	1%	1,000,000
Total	100%	100,000,000

Tokens released over time

The Founder allocation is proposed to vest over 20 months at 500,000 FUT per month. The Board allocation spans six positions and is also proposed to vest over 20 months, subject to continuing-role conditions.

Ambassador allocations follow performance and vesting terms. Branding, strategic development, liquidity and bounties support their stated programme purposes.

Any transfer of eligible unsold pre-IEO allocations follows the final sale schedule within the fixed total supply.

The Foundation Allocation supports the next stage

11 FUT SUPPLY

What each allocation does

These are shares of the FUT supply. Page 9 explains the monthly fees.

Public IEO Sale 50%. Exchange-sale tokens. Proceeds stay in the Treasury for approved Treasury and liquidity purposes.

Foundation Allocation 11%. Purchased tokens and bonus pools for the early sale, supporting later development, operations and launch.

Founder 10%. The Founder's stake for founding and developing Fortuna, released over the proposed 20-month vesting schedule.

Fortuna DAO Incubator 10%. Tokens reserved to support approved projects under the Incubator's governance and individual project plans.

Board 6%. Incentives for continuing contribution across six Board positions, with the proposed 20-month vesting and continuing-role conditions.

Ambassadors 3%. Tokens for people helping represent Fortuna and grow its community, under performance and vesting terms.

Branding 3%. Tokens for brand identity, communications and approved promotion to help people understand and recognise Fortuna.

Community and Strategic Development 3%. Resources for approved community growth initiatives, useful connections and strategic partnerships.

Liquidity 3%. FUT reserved for approved liquidity arrangements, supporting trading, token use and market access under Treasury policy.

Bounties and Incentives 1%. Token rewards for defined contributions and approved programmes, each with its own reward terms.

The Foundation Allocation supports the next stage

12 FOUNDATION ALLOCATION

Funding the next stage

The Founder funded the initial build personally. The proposed Foundation Sale supports later development, operations and launch costs.

Component	Maximum FUT	Proposed basis
Purchased tokens	5,000,000	US$0.50 / USDT equivalent per FUT
Deposit-match bonus	5,000,000	One bonus FUT for each qualifying purchased FUT
Direct-referee bonus pool	1,000,000	20% of qualifying original purchased FUT
Total allocation	11,000,000	Purchase and bonus pools combined

Selling all 5,000,000 purchased tokens at the proposed price would raise US$2,500,000 before costs or adjustments.

How the bonuses are calculated
A qualifying purchase of 1,000 FUT could receive 1,000 bonus FUT under the match. An eligible direct-referee bonus would be 200 FUT, calculated on the original 1,000 purchased FUT only.

The final sale schedule will detail participation, bonuses, vesting and settlement.

The Treasury has a different role from operating funds

13 TREASURY POLICY

Treasury and token flows

100% of planned IEO proceeds stay in the Treasury. The proposed policy dedicates those proceeds to approved Treasury and liquidity purposes.

An IEO is a token offering through an exchange. Fortuna targets Q1 2027. Platform service costs are intended to use the 10% costs allocation and other approved operating revenue.

FUT Holder Distribution

The proposal allocates 30% of eligible membership revenue at the same rate per eligible FUT. Programme details will set out eligible holdings, calculation dates and payment arrangements.

Buy and Burn

A further 10% of eligible monthly membership revenue is proposed to acquire FUT and permanently remove those tokens from supply. Burning 1,000,000 FUT from a 100,000,000 FUT supply would leave 99,000,000 FUT. This mechanism reduces the token supply.

Planned Treasury controls include multiple approvals for material transactions, custody and counterparty limits, reconciliation, reporting and conflict-of-interest rules.

The Treasury and 3% liquidity allocation are intended to support token use and market access, with assets managed under the published Treasury Policy.

The community can also help new ideas take shape

14 THE FORTUNA INCUBATOR

Bring an idea worth building

A founder may have the idea and the drive, but still need technical help, commercial experience and people willing to test the product.

The Fortuna Incubator is designed to bring those resources together. It gives founders and developers a route to submit projects for review and, if accepted, access approved support from the wider ecosystem.

> **10,000,000 FUT is proposed for the DAO Incubator.**
> That is 10% of the total FUT supply, reserved for approved projects under the programme's governance.

From submission to a build plan

A project is assessed on the problem it solves, its team, technical feasibility, market rationale and funding needs. Security, intellectual property, legal requirements and conflicts also form part of the review.

Each accepted project needs its own approved plan. Any project tokens, Treasury participation, FUT matching, founder arrangements or salaries are documented for that project.

Accountability comes with support

Each project, including those connected to the Founder, Board or team, follows a documented review. Funding and launch arrangements are recorded in the approved project plan.

The aim is to help a promising idea reach a practical next step, with clear responsibilities and a plan the community can understand.

Other allocations support members and community causes

15 COMMUNITY PROGRAMMES

Community programmes

Two proposed allocations extend the membership model beyond individual services and the six-level community distribution.

The Fortuna Foundation

Ten percent of eligible membership revenue is proposed for the Fortuna Foundation. The intended model lets eligible members vote on approved charitable and community priorities through a Charity DAO.

Foundation funds are intended to be accounted for separately. Grants and projects follow the Foundation rules, including conflict disclosures and the responsibilities of the people overseeing those funds.

The Member Rewards Draw

Another 10% is proposed for a random member rewards draw. Prizes may include selected Fortuna Founder Tours or other published rewards.

Each promotion sets out eligibility, dates, prizes and claim procedures. Selection is intended to be auditable. Under the current proposal, winners become eligible to win again after 12 months.

The proposed draw includes entry without a separate charge. Published promotion rules set out eligibility and availability in each country.

> Community programmes bring member rewards and support for good causes alongside the six-level distribution.

16 LAUNCH ROADMAP

Beta to 1 December

Our beta runs from 1 October to 1 December 2026, with members helping shape Fortuna for launch.

When	Planned milestone
1 October 2026	Beta launch: community, NOVA, Trust, travel, rewards and wallet/FUT functions, plus business onboarding and testing.
October to November 2026	Improve the experience, expand Communities and providers, refine billing and governance, and introduce selected Incubator projects and the planned Foundation-member bonus phase.
1 December 2026	Planned official app launch following completion of all legal sign-off.
Q1 2027 target	Target IEO following exchange acceptance, approvals and launch readiness.

Your role in beta

Complete your profile. Explore Communities and available features. Try NOVA and the travel experience. Share ideas that would make Fortuna more useful, and invite people who will contribute to the community.

Internal beta use. Official launch is planned for 1 December 2026, once all legal sign-off is complete.

Start at fortuna.travel
Bring your invitation, your interests and your feedback.

Explore the Trust scores and Rewards calculations

REFERENCE 01 TRUST

Trust scores and levels

An eligible transaction's FUT value is multiplied by the rating factor to calculate the Trust Point change.

FUT spent × score multiplier = Trust Point change

Score	Multiplier
10	+100%
9	+80%
8	+60%
7	+40%
6	+20%
5	0%
4	-20%
3	-40%
2	-60%
1	-80%
0	-100%

Trust Level	Trust Points
Newbie	0-999
Traveller	1,000-4,999
Explorer	5,000-9,999
Guide	10,000-24,999
PRO	25,000+
Featured	Board invitation

Reading the result

A score of 5 makes no change. Scores above 5 add Trust Points; scores below 5 subtract them. For example, 500 FUT at a score of 8 adds 300 points. At a score of 4, it subtracts 100 points.

Personal and Business Trust are separate. Featured status is awarded by Board invitation. The seven-day resolution process can update the calculation when an eligible score is revised, while retaining the outcome in the review history.

REFERENCE 02 REWARDS

The six-level calculation

The six-level structure can hold 55,986 positions. The table shows the monthly calculation when every position has a qualifying paid Individual Membership.

Level	Positions	Individual US$0.50 each
1	6	$3
2	36	$18
3	216	$108
4	1,296	$648
5	7,776	$3,888
6	46,656	$23,328
Total	55,986	$27,993

How to read the example

This example uses US$10 Individual Memberships only. Business membership income cannot yet be projected from member numbers: most members have no business, while some may have many. Business fees are an additional bonus to this base model.

Distributions follow the qualifying memberships in each member's community and the Rewards Rules.

fortuna.travel | fortunatoken.io