



## Forward & Progressive

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The landscape of financial markets is changing and becoming ever-more and increasingly damaged from the faults and mistakes of the current architecture and the system that is in place. The market for financial products is under a huge strain of disparities with the current systems architecture. The flaws in the current financial market plunge investors into dark holes without anything tangible to own or trade. The servicing of trade agreements between investors and market participants is flawed with the lack of regulatory safety and consumer transparency with dealing in the financial markets. Investors are sold fake assets and misled from the service providers on financial risk and the management of assets, that are being traded in the markets which are non-compliant with the provisional requirements of financial regulatory bodies.

The financial landscape functions as a proprietary economic body with open access to most individuals (above legal age) and businesses across the globe. The financial markets under current form lack the ability to provide investors with the infrastructure that supports the benefits of investor and economic stability. The wide range of flaws in the system that is in use across the globe today fundamentally deters from the basis of investment stability as the products do not carry real value to investors in the form of tangible goods or monetary or financial assets, beyond the purchase agreement and initial trade for the investor or market participants. Financial markets that support the trading of instruments (particularly) in the distribution and ownership of fractionalized digital assets (this occurs with online stocks and shares trading platforms), with current technology based financial platforms lacks the process of legitimate redemption from the market.

The products that service the financial markets today are open to investors and support the financing of any fiat deposit to trade with the assets and instruments being offered on the variety of financial market trading platforms that are available to investors. Legitimacy of the trading that is occurring on these platforms can be defined as a unit of account and not real assets that are able to support investors, with the financial inclusion and stable investment benefits of traditional ownership once trading has occurred between the market and investor. The systems that support this financing of trade with financial assets that are digitalized lack provisional techniques to bring inclusive opportunities to investors, and consume the capital of individuals and businesses while failing to redeem the proprietary functions of traditional investing within financial markets. Trading financial assets with the approach of offering a digital alternative instead of using a brokerage for purchasing capital products, creates

complexities with the servicing of the transmissions that facilitate the market and distribute assets and custody to investors. The architecture of having a flawed approach to the ownership and distribution of financial assets with the modern financial markets, directs the responsibility of producing safeguards for investors to the financial oversight bodies and regulators that manage policies for trading financial markets. The flaws of trading with online exchanges between individuals and businesses restricts the investors potential to manage risk and serve the ownership of financial instruments, as a single holder with traditional custody being settled with clearing house approval. Trading financial instruments with the use of digitalization and technology restricted from over-sight and supported by provisionally lackluster policies, draws attention to the risk of capital allocation from investors. The servicing of trading with these fractionalized digital assets (stocks and shares) and financial instruments that are being traded with custody being maintained from the service providers and trading platforms, land the investors and individuals who trade these fractionalized digital assets (stocks and shares) and capital products with insecure and fraudulent services for financing and investing in the financial markets.

The digitalization of financial instruments and capital markets from the innovation of technology in finance, has helped investors and market participants achieve more access to financial assets and capital products. Providing services through the use of technology in finance and the trading of financial instruments and capital markets retrospectively propagates the controls of the financial instruments, and capital products being traded to the operators of the services and products being provided through the use of financial technology products and services. The investors and market participants who service the financing of the market and day to day trading volumes consume large amounts of risk from using the trading products and services that are offered, with these financial technology companies who support trading financial instruments and capital products in a digital form. The risk that is associated with the trading platforms that offer fractionalized digital assets (stocks and shares) and capital products using technology in finance determines the property of having outsourced capital management, and custody given from the service providers who operate as functional providers within the trading zone of financial markets.

Financial technology streamlines the process of trading between businesses and individuals and operators of the trading services that produce opportunities with the financial markets. The proprietary trading systems that support the operations of the financial markets for instrument-based assets and capital products with financial technologies, in distribution and exchange function as platforms of transfers within the financial markets. They are operators of the medium of exchange with transmissional properties with financial instruments and capital market products. The dynamics of having financial trading markets that uses technology for servicing the trading of financial instruments and capital products that produces transfers, through digital means and supports the accessibility for the investors and market participants, capitalizes from offering more advantages for trading participation when servicing settlements in the financial markets. The market for trading financial instruments with the operating and management systems of today, that provide the ability for trading between traders and investors in the financial markets have defects that define investor and economic stability when investing and trading the financial markets. The transfer of financial instruments and capital products with the technological architecture that is servicing the trading markets for finance, restricts the investors and trader's capabilities for functional ownership of the capital products being traded on the market. The security of assets that investors and traders benefit from, from the use of financial technology services with trading capital markets and products suspends the investors experience with handling and trading

financial products. The lag or thereof of security for investors with fractionalized digital assets (stocks and shares) and financial instruments leaves the market operations susceptible to attack and malicious actors that can manipulate the operating systems and consume the property of the market participants and investors.

The service techniques from trading the financial markets and exchanging capital products on the market that is providing investors and market participants to trade fundamentally from the financial technology landscape, draws attention to the user experience of the handling and redemption of the financial instruments being traded. The exchange between the settlement provider and the investor or market participant, directs outsourced approaches from the traditional brokerage that services the medium of exchange for financial instruments and capital products. Fundamentally the servicing of trading financial instruments and capital products using financial technology makes more efficient means of trading, the outsourced approach to giving the service providers the ability for authenticating settlement and maintaining the storage of ownership after the settlement conceptualizes is how financial technology, outsources the means of traditional brokerage and servicing investors or market participants. The risk of an investment's stability to the investor and market participants is impacted from the approach of using financial technology and the outsourced approach of settlement from traditional brokerages. The dynamics of this market-based architecture for trading financial instruments and capital products produces the approach of outsourced techniques that makes for more vulnerable means of trading the financial markets than compared to more advanced financial technology services.

Provisional oversight of the trading market that is operating with financial technology systems stem the reach of maintaining due diligence to the service operators and providers that service the trading markets. The restrictive measures that can be taken from applying tighter provisional oversight to the markets support the inclusive properties of transmitting settlement and ownership with investors and market participants. Understanding that the oversight provides the insure of propagating the ability for the ownership and settlements of fractionalized digital assets (stocks and shares) from traditional brokerages helps regulators direct the policies to managing the outsourced liabilities that carry risk, from trading with financial technology service providers that support the trading of digital financial instruments and fractional digital assets (stocks and shares). Fundamentally the oversight of settlements and transfers between market traders or participants services the approach to supporting measures that base inclusion, on giving investors and market participants the proprietary functions to trade the financial markets with safer redemption of the underlying asset when exchanging capital products. The supportive measures from the implementation of provisionals to secure the stability of the market and provide the infrastructure for the functions of better trading operations, can give service providers and investors a variety of techniques that apply with the exchange of financial instruments and capital products with technology innovation. The applied techniques to maintaining healthy market operations and the functional dynamics of considering the outsourced approach to settlements from traditional brokerages, helps developing the sandbox that produces less risk to investors from the transfers and redemption of financial instruments and capital products. The security of investor deposits and further custody of financial instruments and the capital products like fractionalized digital assets (stocks and shares), is deferred to the financial technology companies that service the markets. The deposit of investors carries risk that does not come with traditional methods of investing and capital allocation with brokerages that otherwise clear settlements in-house and provide guarantors with the capital deposits that are traded with the trading service providers. Consuming the service of financial market technology

trading providers and using the redemption services that are supportive with fractionalized digital assets (stocks and shares) and capital products trading through the use of current financial technology operations, puts an emphasis on innovation and the dynamics of the market landscape to produce technology upgrades for investors and/or market participants, that decrease risk when trading the financial markets with companies who service trading through current financial technologies.

Producing the ability for the consumption of trading financial instruments and capital products when transfers and the transmit of exchange is distributed, through the use financial technology services holds the functions of an effective investment while carrying the inherited benefit of greater access and accountability for the investor. The redemption of fractionalized digital assets (stocks and shares) and financial instrument transfers processed digitally expands the economic benefits of financial markets yet leaves open the risks of malicious attacks from outsourced service providers and the cyber deficiencies that are carried from the use of the current financial technology systems market architecture and services. The use of fractionalized digital assets (stocks and shares) is fundamentally more effective to trade than individual whole assets – the problem is the ownership and authentication properties that are dismissed from the use of current financial technology providers. The transfer and ownership of financial instruments and capital products is maintained from the technology service providers and proves to deter investors from the responsibility of managing capital products that are digitalized and can become fraudulent or duplicated from the original product, investment, instrument, asset or allocated investment capital. The playing field is open for investors and market participants and the financial technology service providers who operate the functions of trading the market as the landscape continues to offer innovative measures to investors with the benefits of technology to service the market and support traders. The difference between forms of investing with traditional brokerages and digitalized finance instruments and capital product settlement processors is the foundation that gives the advantages that serve the forward and progressive thinking in finance.