Empowering a Million Lives Through Verified Action

Published by

Salvorias
FOUNDATION

February 2026 Version 1.0 (Final)

Contents

Executive Summary

The Salvorias Network is a mission-driven Layer-1 blockchain designed to transform savings, education, and personal growth into measurable on-chain value. Its purpose is direct: **empower one million people to improve their financial position through verified actions that prove discipline, learning, and service.**

Powered by a hybrid consensus model — **Proof-of-Stake (PoS)** for security and **Proof-of-Action (PoA)** for mission integrity — Salvorias rewards individuals not for speculation, but for behavioral progress.

Partnerships with **Savings Highway Global (SHG)** and **My Millionaire Mastery (MMM)** extend the blockchain's reach into the real economy. Members earn digital rewards (SAVDR) for verified savings, educational milestones, and community participation. Every validated action strengthens the network and uplifts the participant.

Participation in the Salvorias Network does not guarantee any specific income, savings amount, or financial outcome; all results depend on each participant's choices, behavior, and circumstances.

Vision, Mission, Goals

Vision

We envision a world where prosperity, purpose, and peace are more broadly accessible — powered by blockchain transparency, collective collaboration, and a shared pursuit of social sustainability. The Salvorias Foundation stands as a beacon of innovation, integrity, and inclusion — uniting individuals, organizations, and nations through technology and trust to transform lives, support balance, and build a regenerative future for all.

Mission

The Salvorias Foundation is dedicated to advancing social sustainability — forging harmony between people, planet, and progress. We seek to empower communities to design their own future through decentralized systems that strengthen education, economic empowerment, ecological restoration, and transparent social impact. Guided by innovation, integrity, and inclusion, we are working to build the foundations of a world where every generation — present and future — has the tools, opportunity, and trust to thrive.

Goals

The Foundation intends to champion projects that harness blockchain innovation to advance sustainable progress — empowering communities through transparent systems of value exchange, verifiable impact tracking, and decentralized collaboration. Our goal is to help strengthen social, ecological, economic, cultural, and political resilience, improving the quality of life for all.

Forward-Looking Statements

This lite paper contains forward-looking statements, including statements regarding anticipated protocol functionality, governance processes, roadmap milestones, rewards mechanisms, licensing structures, and ecosystem development. These statements are based on current expectations and assumptions and involve known and unknown risks and uncertainties. Actual outcomes may differ materially from those described. No assurance is given that any forward-looking statements will be realized.

The Problem: Broken Rewards, Broken Mindsets

Traditional Reward Systems

- Centralized loyalty programs own user data.
- Rewards have expiration dates, limited partners, and little true value.
- Education and self-improvement are invisible to these systems.
- Existing reward systems are typically proprietary, non-interoperable, and lack on-chain auditability, limiting transparency, portability, and participant ownership. As a result, participants have limited visibility into how rewards are generated, calculated, or modified, and limited ability to carry value across platforms or ecosystems."

Financial Literacy Gap

- Fewer than 30% of adults globally demonstrate an understanding of compound interest or basic credit principles.
- Without aligned incentives to learn and apply knowledge, long-term financial habits rarely change.
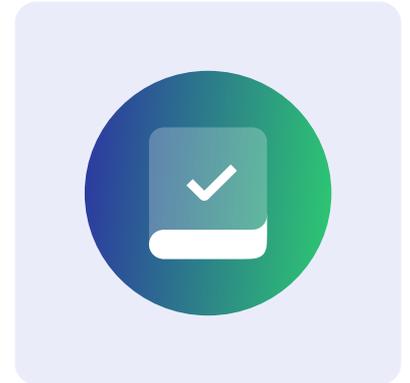
Core Principles

- No widely adopted network currently connects personal growth, verifiable savings activity, and transparent digital value.
- Salvorias is designed to address this gap.

The Solution: The Salvorias Network

Architecture

Salvorias is a sovereign Layer-1 blockchain designed to support behavioral data integrity and real-world impact tracking. It utilizes:

- **Proof-of-Stake –** Proof-of-Stake – validators support network consensus.
- **Proof-of-Action –** decentralized oracles verify qualifying real-world activities.

Mission Alignment

Every subsystem serves the end-goal:

- Validators ensure trust.
- Partners supply verified data.
- Participants earn for actions that matter.

Core Principles

1 **Earned, not sold.** Tokens are minted for verified work or learning.

2 **Transparent.** All reward logic is on-chain.

3 **Inclusive.** Anyone with a phone and intent to improve can participate.

4 **Sustainable.** Emissions decay yearly; long-term rewards come from network fees.

Partner Ecosystem

NuWin Enterprises

NuWin Enterprises is a technology innovation firm known for incubating new business models and developing advanced channel programs for wireless and mobile partners. The company gained recognition for creating the NuWin Billing Mediation Platform (BMP), which redesigned direct carrier billing to offer secure and high-volume mobile commerce solutions for global enterprises. Currently, NuWin is expanding its reach into the fields of artificial intelligence and blockchain technology through the development of social AI platforms. These initiatives are positioned to help businesses rethink their mobile strategies by integrating decentralized security and automated intelligence into their existing revenue streams.

NuWin Foundation

NuWin Foundation is a mission-driven nonprofit organization dedicated to advancing the principles of social sustainability within communities. The Foundation focuses on fostering systems and structures that meet the needs of present populations while preserving the capacity of future generations to thrive. Through the identification, engagement, and support of initiatives spanning social, ecological, economic, cultural, and civic sustainability, NuWin Foundation works to strengthen community resilience and improve overall quality of life. Its efforts are guided by a long-term commitment to sustainable development that balances immediate impact with enduring societal well-being.

Suarez-Garcia Enterprise, Inc.

Suarez-Garcia Enterprise, Inc. is an international consulting firm with nearly a decade of experience in providing strategic guidance to entrepreneurs, business owners, and employees. The firm specializes in performance-focused training programs that emphasize mental resilience, disciplined action, and the practical application of business results. Beyond traditional consulting, the company also offers a suite of vetted resources for individuals interested in home-based business opportunities. These resources include in-depth research and proven alternatives designed to improve the success rates and operational efficiency of small-scale enterprises.

Tan & Linda Nguyen Foundation

The Tan & Linda Nguyen Foundation is dedicated to developing climate-resilient infrastructure and sustainable systems that support long-term environmental and social stability. The Foundation prioritizes creating opportunities for under-served communities and communities of color to participate in and profit from the emerging green economy. Their work involves identifying and funding innovative projects that advance ecological, cultural, and political sustainability at a local level. By fostering inclusive participation in sustainable development, the Foundation aims to improve the overall quality of life and health for future generations.

Savings Highway Global (SHG)

Savings Highway Global is a membership-based platform that provides participants with exclusive discounts on travel, healthcare, insurance, and daily lifestyle expenses. The organization is driven by a mission to help one million families achieve financial independence and become debt-free through strategic cost-saving measures. To integrate with the Salvorias blockchain, SHG utilizes API feeds to verify member activities, such as renewals and healthcare savings. These verified events are recorded as Proof-of-Action (PoA) data points, ensuring transparent and immutable tracking of member benefits and engagement.

My Millionaire Mastery (MMM)

My Millionaire Mastery is an education-focused project designed to teach financial literacy and the psychological foundations of success. The platform provides a comprehensive curriculum that covers wealth-building strategies and modern financial mindsets. Salvorias integrates these learning modules directly into its ecosystem by using course completions, quiz results, and peer-to-peer education sessions as Proof-of-Action triggers. By combining with SHG, MMM helps form a unique dual-track utility model that rewards users for both their educational progress and their financial saving habits.

Dual-Token Economy

SAVDR – Digital Reward

Purpose: earned digital reward representing verified contribution and staking weight.

Nature: non-speculative, no value outside of the ecosystem.

Distribution: node rewards + Proof-of-Action + staking yields.

SAVDR is intended solely as a digital reward and access mechanism within the Salvorias ecosystem. It is not designed or marketed as an investment, and it should not be purchased or held with an expectation of profit derived from the efforts of others."

SAV – Utility Token

Additional utility and settlement mechanisms may be introduced in future phases and documented separately.

If introduced, SAV will be structured as a limited-scope utility and settlement token used only for defined functions on a fully operational network. It will not be offered as a fundraising vehicle, and any distribution will comply with applicable securities and consumer protection laws.

License NFTS

Node and infrastructure licenses are issued as non-fungible tokens (NFTs) that represent the right to operate within the network under the terms of the Charter. License NFTs are transferable and may be sold on approved marketplaces; however, initial license NFTs are subject to a one-year transfer restriction from the date of issuance. This restriction is designed to support network stability, discourage short-term speculation, and align license ownership with long-term participation.

Emission Model

Total Supply: 10,000,000,000 SAVDR (10B)   **Vault Recycling** begins after Year 10

Year	Emission (% of total)	Emission (B SAVDR)	Cumulative (B)
1	18%	1.80	1.80
2	15%	1.50	3.30
3	12%	1.20	4.50
4	11%	1.10	5.60
5	10%	1.00	6.60
6	9%	0.90	7.50
7	8%	0.80	8.30
8	7%	0.70	9.00
9	6%	0.60	9.60
10	4%	0.40	10.00

Early participants may earn a greater share of network rewards due to higher initial emissions; over time, emissions decline and Vault-funded rewards support long-term network sustainability

Reward Distribution Framework

Following Mainnet Activation, daily SAVDR emissions are allocated using a distribution model designed to accelerate network growth, participation, and decentralization. These reward formulas describe how network participation rewards are allocated among eligible wallets; they are not promises of financial return, and the real-world value of any rewards, if any, may be limited or zero.

Daily Reward Allocation:

- **45% – Proof-of-Action (PoA) Rewards**
- **40% – Node Operator Rewards**
- **15% – Staking Rewards**

Proof-of-Action (PoA) rewardable activities are defined and updated by the **Board of Directors** in accordance with the **Foundation Charter,** to encourage behaviors that support the Charter's mission. The **initial PoA actions are outlined in this document**. Following mainnet launch, the authoritative PoA rewards points table—including eligible actions and weighting—will be maintained within the **back-office governance and staking application at Salvorias.com**. This lite paper may be updated periodically to reflect material changes.

Proof-of-Action (POA) Protocol

Action Event: A trusted partner confirms that a user completed a qualifying activity — for example, completing an MMM module or redeeming an SHG discount. How Proof-of-Action Works:

1. **Oracle Verification:** Savings Oracle Software Nodes receive encrypted event data, hash the record, and sign it.
2. **Consensus:** Validators confirm the activity. Duplicate or suspicious activity is rejected.
3. **Reward Minting:** The system calculates Proof-of-Action points and issues SAVDR rewards..
4. **Audit:** A daily cryptographic summary of verified actions is reported..

This system replaces energy-intensive Proof-of-Work with rewards tied to real, measurable human activity.

Bootstrap Proof-Of-Action Rewards Pool (Days 1–90)

Proof-of-Action rewards, point values, eligibility criteria, and qualifying activities are subject to modification through governance decisions or protocol updates and do not constitute guaranteed rewards."

During the first 90 days after Mainnet Activation, the Proof-of-Action rewards pool includes additional incentives designed to accelerate early participation, adoption, and decentralization.

Node Operations Within Proof-of-Action (Dual Participation)

During the bootstrapping period, node operators **participate in Proof-of-Action rewards in addition to their 40% Node Operator pool**, using the same daily point values as used in the Node Operator Rewards. These additional points are:

Savings Oracle Node: 10 points per active day

Validator Node: 100 points per active day

Early node adopters who support the blockchain earn additional SAVDR as they participate in both rewards pools for the allocated period.

Referral Rewards (One-Time PoA Triggers)

To accelerate decentralized growth, referrals generate **one-time Proof-of-Action point rewards:**

- **Node License Referral:**
  - **100 points** per **paid node license**
  - Multiple licenses earn **100 points per license**

- **MMM Membership Referral:**
  - **100 points** per **paid MMM membership**
  - Multiple memberships earn **100 points per active account**

MMM Membership Proof-Of-Action Rewards

- **MMM Membership Purchase:**
  - **100 points** at successful payment

- **Active MMM Membership (Daily):**
  - **10 points per day** for each active, paid membership
  - No daily action required beyond maintaining paid status

Stake Action Incentive (Within The 45% PoA Pool)

To promote daily wallet engagement and active compounding behavior:

- **10 points per day** are awarded when a user performs at least one **qualifying staking transaction** within a 24-hour reward cycle.

Qualifying Actions Include:

- Staking newly received rewards
- Restaking existing balances

Node Operator Rewards Protocol

Node operators support network availability, integrity, and decentralization by operating licensed infrastructure software. Node operator rewards are distributed using a points-weighted, proportional model, with rewards allocated based on each operator's share of total active network points.

Each licensed node that is actively operating and recognized by the blockchain earns points based on node type. Daily rewards are distributed proportionally across all active nodes.

Eligible Node Types and Points

- Oracle Savings Node: 10 points per active node
- Validator Node: 100 points per active node

Rewards Mechanics

- **40% of daily emissions are allocated to the node operator rewards pool.**
- Points are awarded to each active node based on node type.
- Rewards are distributed proportionally based on an operator's share of total active network points
- Reward formula: Operator's Total Node Points/Total Active Network Node Points X Node Operator Rewards Pool = Daily Node Operator Reward Share

Operational Requirements

- A valid Oracle Savings License NFT or Validator License NFT is required per node; rewards are sent to the wallet holding the license NFT.
- Nodes must be actively operating and detectable by the network to earn points.
- Rewards are based on observed participation, not uptime guarantees or performance promises.

This node operator rewards model provides a transparent, predictable, and proportional incentive structure that aligns infrastructure participation with long-term network health.

Node Roles and Reward Eligibility

The following table outlines the roles, requirements, and reward eligibility of the different node types within the Salvorias network.

Node Type	Role	Requirements	Rewards
Validator Node	Consensus + security	250K SAVDR staked, hosting	% of Node Operator pool + block transaction fees
RPC/Savings Oracle Node	Oracle relays, off-chain attestation	Purchase of a node software license, hosting	% of Node Operator pool

Staking Rewards Protocol

Staking is a core component of the network's economic design, providing a mechanism for participants to commit tokens over time and align their incentives with the long-term health of the blockchain. By staking tokens, participants reduce circulating supply and signal durable participation in the network.

Staking in the Salvorias ecosystem is a mechanism for signaling long-term participation and supporting network operations. It does not create a deposit account, is not insured, and does not guarantee any specific return, rate, or payout schedule

To support this function, 15% of total daily token emissions are reserved exclusively for staking rewards. This allocation is fixed and operates independently from all other reward mechanisms.

- **15% of daily emissions are allocated to the staking rewards pool.**
- Participation in staking is voluntary.
- Rewards are distributed proportionally based on each participant's share of the total staked network balance.
- Reward formula: Individual Staked Balance/Total Network Staked Balance X Staked Rewards Pool = Daily Staking Reward Share

This staking rewards structure provides a clear, proportional, and transparent incentive for long-term token participation.

Utility Framework — Education, Savings, Mindset

The Salvorias ecosystem is designed around a practical utility framework that aligns personal growth, financial discipline, and long-term behavioral outcomes. Token utility is intentionally structured across three integrated dimensions: Education, Savings, and Behavioral Alignment. Together, these utilities reinforce productive participation and measurable progress over time.

Education Utility

Education utility enables access to structured learning, mentorship, and credentialed outcomes within the ecosystem. Participants use SAVDR to engage with premium educational resources while earning recognition for verified completion and progress.

- Access to premium MMM courses, coaching programs, and educational content.
- Token rewards for verified course completion and milestone achievements.
- Use of SAVDR to unlock premium content from established speakers, educators, and authors.

This model connects learning directly to participation, accountability, and long-term value creation. Educational content availability, access terms, and reward eligibility are subject to partner participation and governance decisions.

Savings Utility

Savings utility focuses on measurable household impact by aligning spending behavior with long-term financial outcomes. SAVDR is used to access savings programs, track benefits, and reinforce disciplined financial habits.

- Payment of SHG memberships using SAVDR.
- Rewards tied to verified discounts, renewals, and savings-based actions.
- Participation in premium travel and lifestyle savings programs through SAV coin and related instruments.

This utility layer transforms everyday financial decisions into trackable, outcome-driven participation. Savings outcomes vary by participant and do not constitute financial advice or guaranteed results

Behavioral Utility

The Salvorias Foundation may develop future protocol features designed to encourage consistent and responsible participation across the ecosystem. Behavioral alignment principles may be incorporated into protocol features, programs, or governance mechanisms as the system evolves.

Any behavioral-based mechanisms, if implemented, will be defined through formal protocol updates or governance processes and are not required for core token functionality.

SAVDR will serve as the primary mechanism for interacting with any behavioral alignment features introduced under this framework.

The combination of learning + saving + service defines the **Salvorias Mindset**—a measurable pathway to prosperity.
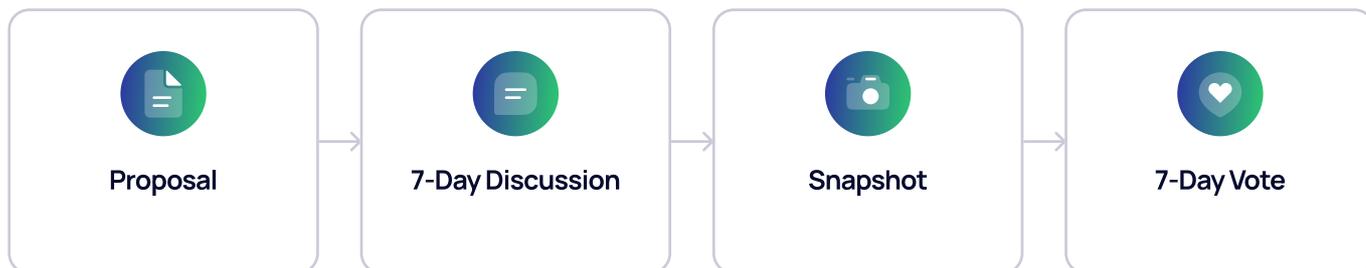
Governance and Compliance

Structure

- **Salvorias Foundation:** stewards core IP, issues grants, and supports mission alignment.
- **Foundation Board of Directors:** executes the Charter, oversees operations within its delegated authority, and carries out approved governance outcomes.
- **Salvorias Services LLC:** serves as the operating entity responsible for implementing the Charter and executing Board-approved initiatives, including the operation of licenses, integrations, and supporting infrastructure.
- **Node Owner Governance:** node owners serve as the primary governance body, approving the Charter and voting on proposals within the Charter's defined scope.

Governance Authority

- **Node owners** vote on governance proposals.
- Proposals must either fall within the scope of the approved Charter, or explicitly propose an amendment to the Charter.
- The Board of Directors is responsible for executing approved proposals in accordance with the Charter.

| Proposal | → | 7-Day Discussion | → | Snapshot | → | 7-Day Vote |

Proposal Eligibility And Fee

Any node owner may create and submit a governance proposal. To submit a proposal, the proposer must post a SAVDR proposal fee, paid to the Salvorias Services LLC governance wallet.

- **50% of the proposal** fee is consumed upon submission to fund proposal review, processing, and associated operational work.
- The remaining **50% is conditionally refundable** and returned upon successful completion of the proposal process.
- If a proposal fails, the refundable portion is also consumed.

This structure ensures that proposals are submitted in good faith, discourages spam, and aligns proposers with the operational costs of governance participation.

Process

Governance proposals are initiated through a formal submission process that requires the proposer to post the required SAVDR proposal fee. Upon submission, proposals enter a **three-day review period** during which the Board of Directors validates the proposal for clarity, scope, and Charter compliance, confirms node owner eligibility requirements, and works with the proposer to refine the proposal as needed. As part of this review, the Board obtains and publishes both an **In Favor** statement and an **Against** statement to ensure balanced presentation and informed evaluation by node owners.

Following Board review, proposals enter a **seven-day discussion period**, during which node owners may review, evaluate, and provide feedback. At the conclusion of the discussion phase, a snapshot is taken to determine voter eligibility, after which the proposal proceeds to a **seven-day voting period** conducted by node owners.

Voting Authority

- Node owners vote on governance proposals.
- Proposals must fall within the scope of the Charter (or explicitly propose a Charter amendment).

Approval Thresholds

- **Routine proposals (Charter-permitted changes)**: require a simple majority of voting node owners to pass.
- **Charter amendments:** require a two-thirds (2/3) supermajority of voting node owners to pass.

Execution

- Once approved, proposals are implemented through the **Board of Directors** and the authorized operating entities, consistent with the Charter.

Glossary

Blockchain: A decentralized digital ledger that records transactions across multiple computers securely and transparently, ensuring data integrity without a central authority.

Validator: A node that participates in consensus by validating blocks and securing the network.

Proof-of-Stake (PoS): A consensus mechanism in which validators stake tokens to participate in block production and network security. The protocol also supports non-validator token staking, allowing participants to commit tokens to the network and earn proportional rewards from the Staking Rewards Pool, reinforcing long-term alignment and network stability.

Proof-of-Action (PoA): A Salvorias mechanism that rewards verified actions aligned with the Foundation Charter and network objectives.

SAVDR: A digital reward token earned through Proof-of-Action, node operation, and staking participation within the Salvorias ecosystem.

SAV: A utility and settlement token that may be introduced in future phases and documented separately.

Staking: Locking tokens to support network operations and earn rewards.

Oracle Node: Infrastructure software that connects verified off-chain data to on-chain contracts.

Oracle Savings License: A node license issued as a non-fungible token (NFT) that grants the holder the right to operate an approved oracle or node service within the network. Oracle Savings Licenses are transferable, subject to a one-year transfer restriction from the date of issuance. An active license is required to earn node-related rewards and to participate in the Node Operator rewards pool, as defined by the protocol.

Reservoir Vault: A treasury contract that collects fees and manages long-term reward emissions.

Governance: Community voting process directing network decisions.

Emission Decay: A scheduled reduction in new token emissions over time to manage supply growth.

Utility: Practical, non-speculative use of a digital asset within the ecosystem.

Savings Highway Global (SHG) : A partner organization focused on promoting savings-oriented behavior.

My Millionaire Mastery (MMM): An education partner focused on financial literacy and mindset development.

Disclaimers

Forward-Looking Statements

This white paper contains forward-looking statements, including statements regarding anticipated protocol functionality, governance processes, roadmap milestones, rewards mechanisms, licensing structures, and ecosystem development. These statements are based on current expectations and assumptions and involve known and unknown risks and uncertainties. Actual outcomes may differ materially from those described. No assurance is given that any forward-looking statements will be achieved.

No Investment Or Speculative Purpose

Nothing in this document constitutes, or should be construed as, an offer to sell or a solicitation to buy any security, investment contract, or financial instrument. SAVDR, SAV, node licenses, digital rewards, and related assets are not issued or intended for speculative or investment purposes and do not represent equity, debt, profit-sharing, or ownership interests of any kind. Participation in the Salvorias ecosystem is intended solely for utility, participation, and educational purposes, not for capital appreciation or financial return.

No Expectation Of Profit

Participation in the network—including staking, node operation, governance participation, licensing, or receipt of digital rewards—does not create any expectation of profit derived from the efforts of others. Any rewards or incentives described are designed to support participation and network operations and do not constitute dividends, yield, returns, or guarantees of value. Any protocol rewards are variable, not guaranteed, and do not represent interest, a fixed rate, yield, or promised return, and should not be treated as a savings or investment product.

Utility-Only Tokens And Licenses

Digital tokens and licenses described in this document are designed exclusively for use within the Salvorias ecosystem. They may have limited or no value outside the ecosystem, and there is no guarantee of liquidity, transferability, or external market availability. The utility, availability, and functionality of tokens, licenses, and rewards may change through governance decisions or protocol updates.

Risk And Uncertainty

Participation in blockchain-based systems involves inherent risks, including but not limited to software defects, security vulnerabilities, governance changes, protocol upgrades, regulatory developments, market conditions, and third-party dependencies. Participants assume full responsibility for assessing these risks and for any decisions made based on participation in the ecosystem.

Regulatory And Tax Responsibility

Users are solely responsible for determining and complying with any applicable laws, regulations, reporting obligations, or tax requirements related to their participation. The Salvorias Foundation, Salvorias Services LLC, and related entities do not provide legal, tax, or investment advice.

Modifications And Updates

All descriptions and projections in this white paper are subject to change based on governance or operational requirements.

Income And Results Disclosure

Any references to potential savings, rewards, or business opportunities associated with Savings Highway Global, My Millionaire Mastery, Salvorias nodes, or related programs are for educational and illustrative purposes only. They do not represent typical or average results. Many participants may earn little or no income. Any outcome depends on individual effort, experience, market conditions, and many factors beyond the control of the Salvorias Foundation, Salvorias Services LLC, Savings Highway Global, My Millionaire Mastery, the Tan & Linda Nguyen Foundation, and their partners. No specific earnings, savings, or results are promised or implied.

Limitation Of Liability

To the fullest extent permitted by law, the Salvorias Foundation, Salvorias Services LLC, Savings Highway Global, My Millionaire Mastery, the Tan & Linda Nguyen Foundation, Tan Nguyen, their founders (including Steve Gresham and Tan Nguyen), officers, directors, employees, contractors, volunteers, and partners shall not be liable for any indirect, incidental, consequential, special, exemplary, or punitive damages, or for any loss of profits, revenues, data, or opportunities arising out of or related to participation in the Salvorias ecosystem, any climate-resilience or sustainability projects, use of associated products or services, or reliance on this lite paper. Participants are solely responsible for their own decisions and agree to hold these parties harmless from claims arising from such decisions.

No Personal Guarantees

No individual—including founders, team members, node operators, or affiliates—has authority to promise or guarantee specific earnings, token prices, savings amounts, or outcomes. Any such statements should be considered unauthorized and unreliable, and participants should rely only on official written materials and their own professional advisors.

Salvorias
FOUNDATION

Salvorias Foundation is more than an organization—it's a commitment to measurable impact.

By operating a Validator or Oracle Node, participants power a decentralized network where verified learning, savings behavior, and community contribution are directly rewarded. Whether you're an educator, developer, values-aligned enterprise, or blockchain advocate, your participation helps build an ecosystem rooted in transparency, inclusion, and purpose—not speculation.

To learn more, visit salvoriasfoundation.org or email support@salvorias.com.