

Whitepaper v1.0

Research-first crypto products, portfolio infrastructure and a modular protocol architecture.

CANONICAL M30 RESEARCH

M30 Universe Research Report v7.0 - MAX-AUDIT Conversation-Complete Stages 1-4

346-page canonical research report. 125 assets evaluated; 44 selected; complete ranking, target allocation, constraints, capacity framework and stress tests.

Research page: <https://mosaiclabsprotocol.com/crypto/m30-research-report/>

PDF download: <https://mosaiclabsprotocol.com/crypto/m30-research-report/download/>

1. Executive summary

Mosaic Labs Protocol is building a crypto product stack that begins with auditable research and progresses into investment, token, earn, trading, intelligence and infrastructure products. The design principle is separation of economic purpose and risk: a product may share infrastructure with another Mosaic product, but it must not silently share backing assets, liabilities or risk.

The first flagship research artifact is M30, a global crypto portfolio methodology derived from a 125-asset audit. The final research universe selects 44 assets and converts qualitative and quantitative research into a 60% CORE / 30% MIDDLE / 10% LONG-TAIL target architecture.

2. Why Mosaic exists

Crypto markets are fragmented across chains, venues, custody systems and token designs. Market capitalization alone can overweight weak value capture, while protocol success can be mistaken for token-holder economics. Mosaic's response is to make research, portfolio rules, risk constraints and product boundaries explicit and versioned.

The core question is not whether a protocol is important. It is whether the investable asset captures the economic value, can survive over a long horizon, remains liquid and custodial, and improves the portfolio after opportunity cost and redundancy are considered.

3. The Mosaic Crypto stack

Layer	Role
Offer	Product map and canonical links.
M30 Research Report	Open research and methodology. Free.
M30 Portfolio	Flagship invest product built from M30 methodology.
Mosaic Token	Coming soon. Ecosystem utility and governance to be defined before launch.
Mosaic Vaults	Earn products with separate risk and asset pools.
Mosaic Trade	Trading and execution workflows.
Mosaic Intelligence	Research and decision-support layer.
Mosaic Protocol	Shared infrastructure for data, portfolio, execution, accounting, custody and on-chain systems.
Docs	Technical/product documentation and operating rules.
Whitepaper	High-level thesis, architecture and roadmap.

4. M30 - the research foundation

M30 is designed to represent the global crypto economy without defaulting to naive market-cap weighting or filler. Selection is constrained by hard gates, token-level value capture, survivability, liquidity, custody and portfolio opportunity cost.

Canonical results: 125 assets evaluated; 44 SELECTED; 32 RESERVE; 49 REJECT. The final target allocation is exactly 100.00% across 44 assets.

Tier	Target	Role
CORE	60.00%	Permanent-loss defense and highest-conviction market infrastructure.
MIDDLE	30.00%	Strong differentiated exposures with greater concentration, regulatory, dilution or business-model risk.
LONG-TAIL	10.00%	Smaller differentiated exposures with strict capacity, maturity, liquidity or survivability limits.

5. M30 target allocation

Rank	Asset	Tier	Target Weight
1	BTC	CORE	28.00%
2	ETH	CORE	17.00%
3	SOL	CORE	7.00%
4	LINK	CORE	4.50%
5	UNI	CORE	3.50%
6	SKY	MIDDLE	2.00%
7	TRX	MIDDLE	3.40%
8	BNB	MIDDLE	3.40%
9	HYPE	MIDDLE	3.00%
10	RENDER	MIDDLE	2.50%
11	TAO	MIDDLE	2.30%
12	ZRO	MIDDLE	1.90%
13	AAVE	MIDDLE	2.00%
14	AVAX	MIDDLE	1.90%
15	CAKE	MIDDLE	1.70%
16	SYRUP	MIDDLE	0.90%
17	PENDLE	MIDDLE	1.30%
18	PYTH	MIDDLE	1.10%
19	NEAR	MIDDLE	1.00%
20	POL	MIDDLE	0.90%
21	JUP	MIDDLE	0.70%
22	ZEC	LONG-TAIL	0.95%
23	PUMP	LONG-TAIL	0.90%
24	ETHFI	LONG-TAIL	0.75%
25	JTO	LONG-TAIL	0.65%
26	AKT	LONG-TAIL	0.60%
27	RUNE	LONG-TAIL	0.55%
28	AR	LONG-TAIL	0.55%
29	DOT	LONG-TAIL	0.50%
30	CC	LONG-TAIL	0.45%
31	JST	LONG-TAIL	0.40%
32	SUI	LONG-TAIL	0.40%
33	STX	LONG-TAIL	0.40%
34	RAY	LONG-TAIL	0.35%
35	INJ	LONG-TAIL	0.35%
36	FIL	LONG-TAIL	0.35%
37	TRAC	LONG-TAIL	0.30%
38	CHZ	LONG-TAIL	0.30%
39	CRV	LONG-TAIL	0.30%
40	AERO	LONG-TAIL	0.30%
41	ASTER	LONG-TAIL	0.25%
42	LIT	LONG-TAIL	0.20%
43	SSV	LONG-TAIL	0.10%
44	RPL	LONG-TAIL	0.10%

6. M30 principles

- Hard Gate > Score.
- Protocol Quality != Token Quality.
- TVL != Revenue != Token-holder Value.

- Yield != Value Capture.
- Token-funded activity != external economic demand.
- Great Protocol + Wrong Asset = 0%.
- Market cap is an anchor, not a verdict.
- Buybacks must be measured net of dilution.
- Governance approval is not execution.
- No filler.
- Security > liquidity > capital preservation > yield.

7. Portfolio risk architecture

M30 uses explicit asset, ecosystem, sector, dilution, custody and capacity constraints. The portfolio is continuously monitored, reviewed monthly for eligibility, formally rebalanced quarterly, and can remove an asset immediately after a hard-gate failure.

Stress testing covers BTC dominance, ETH failure, Solana failure, severe regulation/DeFi shock, an -80% crypto bear market and liquidity compression, L2 commoditization, AI/DePIN demand collapse, smart-contract or bridge exploits, cryptographic tail risk and custody/access failure.

8. M30 implementation model

The intended live product is a single portfolio experience backed by segregated multi-chain assets held in native form where practicable. A live implementation requires a versioned index engine, independent pricing and NAV, multi-chain custody, execution and capacity controls, double-entry accounting, subscriptions/redemptions, compliance controls and public proof/attestation mechanisms.

The current application is wallet read-only. The portfolio, custody, execution and issuance layers described here are implementation targets and must be completed and audited before live investment access.

9. Mosaic Token - coming soon

Mosaic Token is planned as the native ecosystem token for Mosaic Labs Protocol. The final utility, governance, token economics, supply, distribution and launch terms are intentionally not treated as finalized until they are separately designed, audited and published.

Critical separation: M30 assets and M30 investor backing must never finance Mosaic Token emissions, liquidity programs, corporate operating expenses, Vault losses, leverage or unrelated Mosaic products.

10. Mosaic Vaults - earn

Mosaic Vaults are planned earn products for transparent, risk-controlled crypto strategies. Vaults are not an extension of the M30 backing pool. Their assets, strategies, liabilities, risk parameters and performance accounting must be separate and clearly disclosed.

11. Mosaic Trade - trade

Mosaic Trade is the planned trading and execution layer for crypto market access and strategy workflows. Its purpose is execution and trading functionality, not to alter M30 methodology or use M30 backing assets as a source of trading risk.

12. Mosaic Intelligence - research

Mosaic Intelligence is the research layer for protocol analysis, market structure, token economics, portfolio research and decision-support. The M30 Research Report is the first flagship open research artifact. Future research can be published publicly or offered as premium intelligence without changing the canonical M30 methodology unless a formal version update is issued.

13. Mosaic Protocol - infrastructure

Mosaic Protocol is the shared infrastructure layer behind the Crypto vertical: market and on-chain data, portfolio rules, pricing/NAV, execution, accounting, custody adapters, proof systems and on-chain product components. Shared infrastructure does not imply shared risk pools.

14. Transparency and trust model

Domain	Standard
Research	Public canonical report with versioning and methodology history.
Portfolio	Published target weights, tier architecture and risk constraints.
Execution	Documented capacity rules, drift controls and rebalance policy.
Custody	Native multi-chain custody and policy-controlled signing; no single unrestricted hot-wallet dependency.
Accounting	Independent NAV and double-entry asset/liability ledger.
Proof	Public methodology version, holdings/attestations where feasible and unit/NAV reconciliation.
Governance	Documented approvals and emergency controls; governance proposal is not treated as implementation.

15. Roadmap

Phase	Focus	Outcome
Phase 1	Open research	Publish M30 canonical research, Crypto Offer, Docs and Whitepaper.
Phase 2	M30 product infrastructure	Build index, price/NAV, custody, execution, accounting, proof and compliance layers.
Phase 3	M30 live access	Launch subscriptions/redemptions only after legal and operational readiness.
Phase 4	Mosaic Token	Publish final token utility, tokenomics, governance and distribution; launch only after the product stack justifies it.
Phase 5	Vaults / Trade / Intelligence / Protocol	Expand modular products without weakening the M30 firewall or product-specific risk segregation.

16. Product and legal boundary

M30 is a research-stage portfolio concept until the legal and operational structure is finalized. Mosaic should not describe M30 as an ETF unless the eventual legal wrapper permits that terminology. This whitepaper is a product and architecture document, not an offer to sell securities, fund interests or crypto-assets, and not investment advice.

17. Canonical links

Offer https://mosaiclabsprotocol.com/crypto/offer/	M30 Research Report https://mosaiclabsprotocol.com/crypto/m30-research-report/
M30 Portfolio https://mosaiclabsprotocol.com/crypto/m30-portfolio/	Mosaic Token https://mosaiclabsprotocol.com/crypto/mosaic-token/
Mosaic Vaults https://mosaiclabsprotocol.com/crypto/mosaic-vaults/	Mosaic Trade https://mosaiclabsprotocol.com/crypto/mosaic-trade/
Mosaic Intelligence https://mosaiclabsprotocol.com/crypto/mosaic-intelligence/	Mosaic Protocol https://mosaiclabsprotocol.com/crypto/mosaic-protocol/
Docs https://mosaiclabsprotocol.com/crypto/docs/	Whitepaper https://mosaiclabsprotocol.com/crypto/whitepaper/