

IQFI

Intelligence Quant Decentralized Finance

22% APY

The Number of Intelligent Yield Finance

From LAMB to IQFI: An AI Quant DeFi Ecosystem

Built Around a 22% Annual Target

Stake USDT. Receive IQFI. Target 22% APY for 1 Year.

Buy IQFI. Stake for 1 Year. Receive 22% APY Interest in USDT

Powered by DF717 AI Quant Financial System

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Detail policy: IQFI may apply an APY range from 12% to 22% depending on staking terms, platform policy, operating performance, reserve status, market conditions, and risk management standards. The headline annual target is 22% for a one-year basis.

Important Notice

This white paper describes the rebranding of LAMB into IQFI, the IQFI ecosystem structure, the USDT staking structure, the IQFI token distribution structure, the IQFI purchase and one-year staking interest structure, and the 22% APY annual target model powered by the DF717 AI Quant Financial System.

The core public-facing number of IQFI is 22% APY. This is the maximum annual target for the one-year structure. In detailed operating policy, IQFI may apply an APY range from 12% to 22% depending on platform policy, staking conditions, DF717 operating performance, reserve status, market conditions, and risk management standards.

References to 22% APY describe the headline annual target and maximum APY level of the IQFI platform. Digital assets, DeFi participation, and financial market operations may involve market volatility, liquidity risk, technology risk, operational risk, and regulatory risk.

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1. Rebranding Declaration

LAMB will be rebranded into IQFI, a new financial ecosystem brand.

IQFI stands for Intelligence Quant Decentralized Finance. It represents a next-generation AI Quant DeFi platform built around artificial intelligence, quantitative analysis, data science, and algorithmic financial modeling.

While LAMB began as a community-based token project, IQFI represents a transition into an AI DeFi ecosystem with a clearer financial technology foundation, yield structure, token utility, and long-term ecosystem expansion.

The core direction of IQFI is simple and direct: USDT Staking -> IQFI Distribution -> DF717 AI Quant Operation -> 22% APY Annual Target -> IQFI Purchase and One-Year Staking -> USDT Interest Payment -> IQFI Ecosystem Expansion.

Core message: Stake USDT and receive IQFI based on the deposited value. Buy IQFI and stake it for one year to receive 22% APY interest in USDT as the maximum annual target based on the reference value of the purchased IQFI.

2. Why LAMB Is Rebranding into IQFI

LAMB gained community and market attention in its early stages, but long-term growth requires a clearer brand identity, yield structure, technology foundation, and trust recovery strategy.

In the DeFi market, projects based only on community momentum or meme-driven narratives face difficulty surviving over the long term. Users increasingly demand clear yield mechanisms, real token utility, stable operating systems, risk management, and transparent communication.

For this reason, LAMB will transition into IQFI instead of continuing under its existing brand.

IQFI is designed as a DeFi ecosystem connected to the DF717 AI Quant Financial System. It aims to build a new financial ecosystem centered on USDT staking, IQFI distribution, direct IQFI purchase, one-year staking, USDT interest payment, and a 22% APY annual target structure.

3. Meaning of IQFI

IQFI stands for Intelligence Quant Decentralized Finance.

Intelligence represents artificial intelligence and advanced financial intelligence. Quant represents mathematical modeling, statistical analysis, algorithmic strategies, and data-driven financial analysis. Decentralized Finance represents an open financial ecosystem built on blockchain infrastructure.

In this sense, IQFI is not merely a token name. IQFI is a financial ecosystem brand designed to restructure DeFi yield models through AI and quantitative technology.

4. Core Vision of IQFI

The vision of IQFI is to become a global DeFi platform where users can participate in a 22% APY annual target structure through USDT and IQFI, powered by the DF717 AI Quant Financial System.

IQFI aims to use artificial intelligence, quantitative analysis, data science, and algorithmic financial models to analyze global financial markets and create a data-driven operating strategy.

IQFI's long-term vision is to build a USDT staking-based yield structure, strengthen the real utility of the IQFI token, provide IQFI buyers with a one-year staking-based USDT interest structure, and deliver an intelligent DeFi ecosystem connected to the DF717 AI Quant Financial System for global users.

5. Relationship Between DF717 and IQFI

The core technological foundation of the IQFI ecosystem is DF717.

DF717 is an AI financial system that researches and develops global market analysis and operating strategies based on artificial intelligence, quantitative analysis, data science, algorithmic modeling, automated financial systems, and risk management technology.

IQFI expands the technological foundation of DF717 into a DeFi ecosystem. In this structure, DF717 is the operating engine of IQFI, and IQFI is the ecosystem that connects DF717's AI Quant financial technology to a DeFi structure accessible to users.

6. IQFI Ecosystem Structure

The IQFI ecosystem operates around two main participation structures.

First, users can stake USDT and receive IQFI based on the value of the staked USDT. The staked USDT is operated through the DF717 AI Quant Financial System, and users can participate in a 22% APY annual target interest yield structure.

Second, users can directly purchase IQFI and stake it for one year. In this case, users can receive 22% APY interest in USDT as the maximum annual target based on the reference value of the purchased IQFI.

IQFI ecosystem flow for USDT staking: USDT Staking -> IQFI Distribution -> DF717 AI Quant Operation -> 22% APY Annual Target -> USDT Principal and Interest Settlement.

IQFI buyer flow: IQFI Purchase -> One-Year Staking -> Reference Value Calculation -> 22% APY Annual Target Interest Calculation -> USDT Interest Payment.

This structure gives a clear participation incentive to both USDT deposit users and IQFI buyers.

7. USDT Staking Structure

The core asset of IQFI is USDT.

Users can stake USDT on the IQFI platform. Because USDT is a stablecoin-based asset, users can understand the yield model more intuitively than highly volatile token-based structures.

When users stake USDT, they receive IQFI based on the value of the staked USDT. For example, if a user stakes a certain amount of USDT, the platform distributes IQFI equivalent to that value based on the reference price or platform policy at the time.

In this structure, IQFI is not merely a reward token. It serves as proof of the user's staking participation and as a core token connected to future ecosystem rewards and settlement structure.

8. IQFI Distribution Structure

When users stake USDT, the platform distributes IQFI according to the value of the staked USDT.

IQFI distribution has the following meanings: first, IQFI proves the user's participation in USDT staking; second, IQFI is connected to the ecosystem reward and settlement structure; third, IQFI may be used in the future for staking, tiered benefits, community participation, ecosystem rewards, and partnership benefits; fourth, IQFI may also function as a separate participation asset for direct purchase and one-year staking to receive USDT interest.

Therefore, IQFI is not merely a distributed reward token. It is a core participation asset of the IQFI ecosystem.

9. The 22% APY Annual Target Structure

22% is the headline. 12%-22% is the detailed policy range. One year is the core basis.

The core message of IQFI is clear: stake USDT and participate in a 22% APY annual target interest yield structure.

IQFI should use 22% as the main public-facing number because it is simple, memorable, and brandable. The number 22 becomes the IQFI meme number: the 22% standard, the 22% target, and the 22% annual yield message.

In detailed platform policy, the applicable APY may range from 12% to 22% depending on staking terms, platform policy, operating performance, reserve status, market conditions, and risk management standards. The maximum target yield is 22% APY on a one-year basis.

For example, if a user stakes 10,000 USDT for one year, the headline annual target is 2,200 USDT in interest at 22% APY. Under detailed policy, the applicable annual interest may range from 1,200 USDT to 2,200 USDT depending on the final APY rate applied within the 12%-22% range.

IQFI is not designed to rely only on token price appreciation. The core of IQFI is to connect USDT staking, DF717 AI Quant operation, IQFI token utility, and a 22% APY annual target into one ecosystem.

10. IQFI Purchase and One-Year Staking USDT Interest Structure

The IQFI ecosystem provides a USDT-based interest reward structure not only for USDT staking users, but also for users who directly purchase IQFI.

Users can directly purchase IQFI through exchanges, the platform, or within the IQFI ecosystem.

Users who purchase IQFI can stake that IQFI for one year. In this case, users can receive 22% APY interest in USDT as the maximum annual target based on the reference value of the purchased IQFI.

In other words, the IQFI buyer reward structure does not increase the number of IQFI tokens. Instead, users receive USDT interest based on the reference value of the IQFI they purchased and staked for one year.

For example, if a user purchases IQFI equivalent to 10,000 USDT and stakes it for one year, the 22% APY annual target equals 2,200 USDT in interest after one year. Under detailed policy, the applicable one-year APY may range from 12% to 22%.

This structure strengthens direct purchase demand and long-term holding demand for IQFI. Users are not simply buying IQFI for token price exposure. They can stake IQFI for one year and participate in a USDT interest yield structure.

Therefore, the IQFI ecosystem has two major participation methods: first, users stake USDT and receive IQFI based on the staked value; second, users purchase IQFI and stake it for one year to receive USDT interest based on the reference value of the purchased IQFI, with 22% APY as the maximum annual target.

11. IQFI Return and USDT Settlement Structure

When the USDT staking period ends, users may return IQFI according to platform policy and receive USDT principal and interest yield.

In this structure, IQFI is not simply a token to hold. It functions as a core settlement asset connected to the USDT staking position.

During the staking period, users may hold IQFI or use IQFI according to the conditions provided by the platform.

For users who directly purchase IQFI and stake it for one year, the USDT interest may be paid after the staking period based on the reference value of the purchased IQFI and the 22% APY maximum annual target structure.

Final settlement is subject to platform policy, staking conditions, operating performance, reserve status, and risk management standards.

12. IQFI Token Demand Structure

Demand for IQFI is created through both the USDT staking structure and the IQFI purchase and one-year staking structure.

Users who stake USDT receive IQFI according to the staked value. Users who directly purchase IQFI can stake that IQFI for one year and participate in the USDT interest yield structure.

This creates the following demand flow: Increase in USDT staking -> Increase in IQFI distribution -> Increase in IQFI holders -> Increase in direct IQFI purchase demand -> Increase in one-year staking demand -> Increase in long-term IQFI holding -> Expansion of ecosystem participation -> Strengthening of IQFI utility -> Potential upward pressure on token value.

Additionally, direct IQFI purchase demand may increase market liquidity and trading activity for IQFI. Therefore, IQFI is not simply a reward token. It is a core asset connecting USDT deposits, token purchase, one-year staking, USDT interest payment, and settlement structure.

13. User Yield Structure

The user yield structure of IQFI consists of three main components.

First, USDT staking interest yield. Users can stake USDT and participate in a 22% APY annual target yield structure powered by the DF717 AI Quant Financial System. Detailed policy may apply an APY range from 12% to 22%.

Second, IQFI purchase and one-year staking USDT interest. Users can purchase IQFI and stake it for one year to receive USDT interest based on the reference value of the purchased IQFI, with 22% APY as the maximum annual target.

Third, potential IQFI token value appreciation. As IQFI's deposit size, user base, exchange listing progress, ecosystem expansion, and token utility increase, demand for IQFI may increase. However, token price appreciation is not guaranteed.

14. Key Differentiators of IQFI

IQFI aims to establish a structure different from existing DeFi projects.

First, IQFI does not rely only on simple token rewards or liquidity pool yield. It is designed around an operating structure based on the DF717 AI Quant Financial System.

Second, IQFI uses a USDT staking-based model so users can understand the yield structure more intuitively.

Third, IQFI connects token demand and user participation by distributing IQFI based on the value of staked USDT.

Fourth, IQFI provides a structure where users who directly purchase IQFI can stake it for one year and receive USDT interest, strengthening the demand and utility of the IQFI token itself.

Fifth, IQFI does not depend only on additional token distribution as a reward. It provides a more intuitive yield model by offering USDT interest based on the reference value of purchased IQFI.

Sixth, IQFI builds clear positioning in the global DeFi market around the strong, memorable, and memeable message of 22% APY.

Seventh, through the rebranding from LAMB to IQFI, the project aims to reorganize its existing image and restore trust as a more professional AI financial technology brand.

15. Transition Strategy from LAMB to IQFI

Existing LAMB holders may transition into the IQFI ecosystem.

LAMB will be rebranded into IQFI, and the existing LAMB community will become early participants in the new IQFI ecosystem.

Existing LAMB tokens may be swapped or migrated into IQFI tokens. The swap ratio, schedule, lock-up conditions, supply adjustment, and reward policies should be announced separately through official channels.

The transition strategy includes brand transition, token transition, community transition, trust recovery, introduction of the USDT staking structure, and introduction of the direct IQFI purchase and one-year staking structure.

IQFI aims to restore trust through transparent announcements, regular operating reports, disclosure of deposit size, disclosure of risk management policies, and publication of the platform development roadmap.

22% APY is the headline annual target. Details define an applicable 12%-22% APY range.

16. Roadmap

Phase	Focus	Core Actions
Phase 1	Rebranding	Transition from LAMB to IQFI; release logo, website, white paper, and community announcements.
Phase 2	IQFI Token Migration	Convert existing LAMB holders into IQFI; announce swap ratio and schedule.
Phase 3	Initial Listing Announcement	Announce the first IQFI listing plan as soon as possible; disclose the target exchange category, listing preparation status, expected listing timeline, trading pair plan, liquidity preparation, and official communication channels.
Phase 3	USDT Staking Protocol Launch	Launch USDT staking, IQFI distribution, APY policy, dashboard, and settlement system.
Phase 4	IQFI Purchase and One-Year Staking Launch	Introduce one-year staking and USDT interest payment structure for IQFI buyers.
Phase 5	DF717 AI Quant System Integration	Integrate DF717 operation, publish performance indicators, operating reports, and enhance risk management.
Phase 6	Global Expansion	Expand exchange listings, global community, partnerships, and AI Quant DeFi positioning around the 22% annual target.

17. Risk Management Strategy

IQFI places strong importance on risk management to secure long-term trust.

The DF717 AI Quant Financial System continuously analyzes market volatility, position risk, loss limitation, liquidity conditions, and global financial market data.

IQFI may design a platform reserve structure to support a stable interest payment structure. Reserves may be used as a safeguard against market volatility, temporary operating losses, and liquidity needs.

IQFI also aims to strengthen transparency by sharing regular operating reports, deposit size, payment status, and risk management policies with the community.

To help users manage assets in a predictable manner, staking periods, withdrawal conditions, IQFI return conditions, IQFI one-year staking conditions, USDT interest payment conditions, and settlement procedures should be clearly designed.

18. Trust Recovery Strategy

The rebranding from LAMB to IQFI is not merely a change of image.

It is a strategic transition to redefine the essence of the project and build new trust with the community and the market.

IQFI aims to restore trust through disclosure of the USDT staking structure, explanation of the IQFI distribution structure, disclosure of the IQFI purchase and one-year staking USDT interest structure, presentation of the DF717-based operating model, regular announcements and operating reports, disclosure of risk management policies, continuous communication with the community, and transparent guidance on the transition from LAMB to IQFI.

19. Final Positioning of IQFI

IQFI is a DeFi ecosystem combining world's highest IQ leadership with an AI Quant Financial System.

IQFI is a USDT staking and IQFI one-year staking yield protocol powered by the DF717 AI Quant Financial System.

Users can stake USDT and receive IQFI.

22% APY is the headline annual target. Details define an applicable 12%-22% APY range.

Users can purchase IQFI and stake it for one year to participate in a USDT interest yield structure.

IQFI is an AI Quant DeFi ecosystem targeting 22% APY on a one-year basis, with detailed platform policy applying a 12%-22% APY range when needed.

IQFI is the next stage of LAMB and a next-generation DeFi brand reborn through AI Quant finance.

20. Final Summary

IQFI is an AI Quant DeFi ecosystem launched through the rebranding of LAMB.

Users can stake USDT and receive IQFI based on the value of the staked USDT. The staked USDT is operated through the DF717 AI Quant Financial System, and users can participate in a 22% APY annual target yield structure.

Users can also directly purchase IQFI and stake it for one year to receive 22% APY interest in USDT as the maximum annual target based on the reference value of the purchased IQFI.

IQFI connects USDT staking, IQFI distribution, direct IQFI purchase, one-year staking, USDT interest payment, DF717 AI Quant operation, and a 22% APY annual target into one next-generation AI DeFi ecosystem.

24. Disclaimer

The APY structure of IQFI is applied based on the DF717 AI Quant Financial System, platform policies, operating performance, reserve status, market conditions, and risk management standards.

Digital asset deposits and financial market operations may involve market volatility, liquidity risks, technical risks, operational risks, and regulatory risks. Final yield payment conditions may vary depending on platform policies, staking conditions, market environment, operating performance, and risk management standards.

This document is intended to explain the structure and vision of the IQFI ecosystem. It does not constitute investment solicitation, financial product sales, yield guarantee, or legal commitment in any country or jurisdiction.

Users of the IQFI platform should fully understand the risks associated with digital assets and financial market operations before participating.