

Ark— Executive Overview

The DeFi Tower Built on A Aingle Reservation Primitive.

[Get the gist in 2 minutes](#)

TL;DR for investors

Refracted Labs is launching a single reservation primitive—initially on EVM—that unifies DeFi spot trading, options, and lending into one gasless, AI-driven platform for radically higher capital efficiency and reliable, penalty-backed execution. This solves DeFi's liquidity fragmentation and delivers a user experience on par with TradFi.

Get the gist in 2 minutes

The TL;DR

PROBLEM

Current DeFi forces capital into rigid, siloed, smart contracts

Public and exploitable pricing formulas, fragmenting liquidity and leading to failed fills, uniform risk pricing, rate volatility, and forced liquidations.

SOLUTION

A universal reservation primitive where market makers post bonds once

They compete off-chain with private AI to quote prices, and are held accountable by bond penalties — guaranteeing reliable, market-driven execution without fragmented pools or public-rate formulas.

Three products

Seal

Gasless spot and limit orders, penalty-backed execution

Squirrel

Fixed-rate loans with no liquidation risk

Hedgehog

Options on any tokenized asset, competitive AI pricing

One team

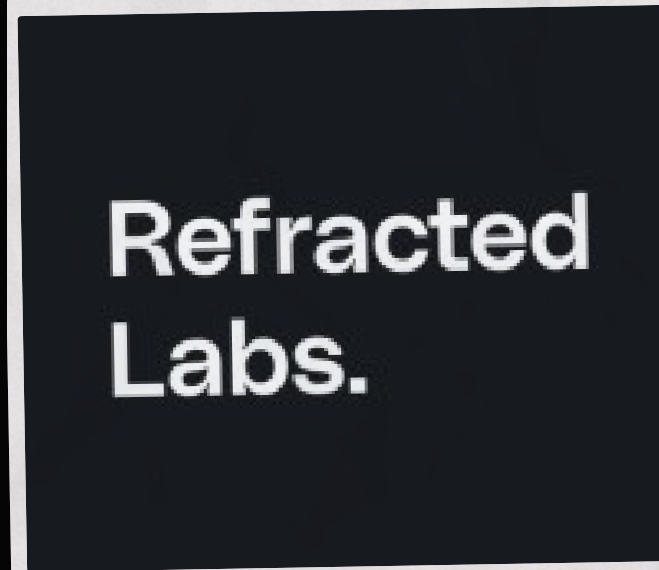
Refracted Labs has built and scaled DeFi apps and validators securing \$20B+ TVL, operates Pryzm and a validator business with 550K+ delegators, and brings deep experience across institutional finance (Goldman Sachs, JPMorgan), protocol engineering (Anchor Protocol), and AI.



Olly, CEO : Ex-Goldman Sachs & JPMorgan.



Mo, CTO : Led engineering for \$20B AUM DeFi protocol.



Core Team, Elite engineers, designers, mathematicians.

Everything you need to know

Executive summary

Refracted Labs is pioneering a revolutionary frontier—a singular reservation primitive that powerfully fuses DeFi spot, options and lending.

01 Gasless

02 AI-driven platform

03 Penalty-backed execution

04 Radically higher capital efficiency

Our analysis

Market Context & Key DeFi Failures

Uniform Lending Rates & Liquidations

DeFi's lending protocols charge the same interest for vastly different risk profiles.

Imagine if your mortgage rate were identical for a 10% LTV and a 90% LTV loan. Borrowers pay high rates regardless of collateral quality; safe positions get liquidated by oracle glitches.

Borrowing costs swing from 2% to 40% overnight.

DeFi's Liquidity Wasteland

90% of trading volume concentrates in a few pools, while most assets sit idle

Atomic, on-chain settlement forces all capital to sit in smart contracts to trade. There's no credit or net settlement like TradFi's "trade now, settle later."

Draining billions from the ecosystem.

Exploitable Public Pricing Models

Options DEXs rely on public oracle grids or thin books, forcing serious traders back to centralized venues.

AMMs (Uniswap, Curve) and money markets (Aave, Compound) publish their rate-model formulas on-chain, enabling systematic MEV extraction and front-running.

TradFi Contrast

Traditional brokerages separate trading from settlement, price risk rationally, and keep pricing models private.

They provide unified platforms for spot, derivatives, and lending—delivering efficiency, predictability, and deep liquidity.

Siloed Product Maze

Spot trading, options, futures, and lending each live in separate DeFi silos.

Users must navigate multiple protocols, interfaces, and wallets to execute different functions—an expert-only experience that blocks mainstream adoption.

Everything you need to know

Market Opportunity: Momentum

AI Advantage

Private AI pricing prevents front-running and democratizes sophisticated quant strategies

Replacing public formulas that AMMs, money markets, and lending protocols currently expose.

Why Now

DeFi TVL hit ~\$237 B in Q3 2025; crypto derivatives account for 70–80% of trading volume

AI tools now enable anyone to deploy institutional-grade pricing models.

Business Model

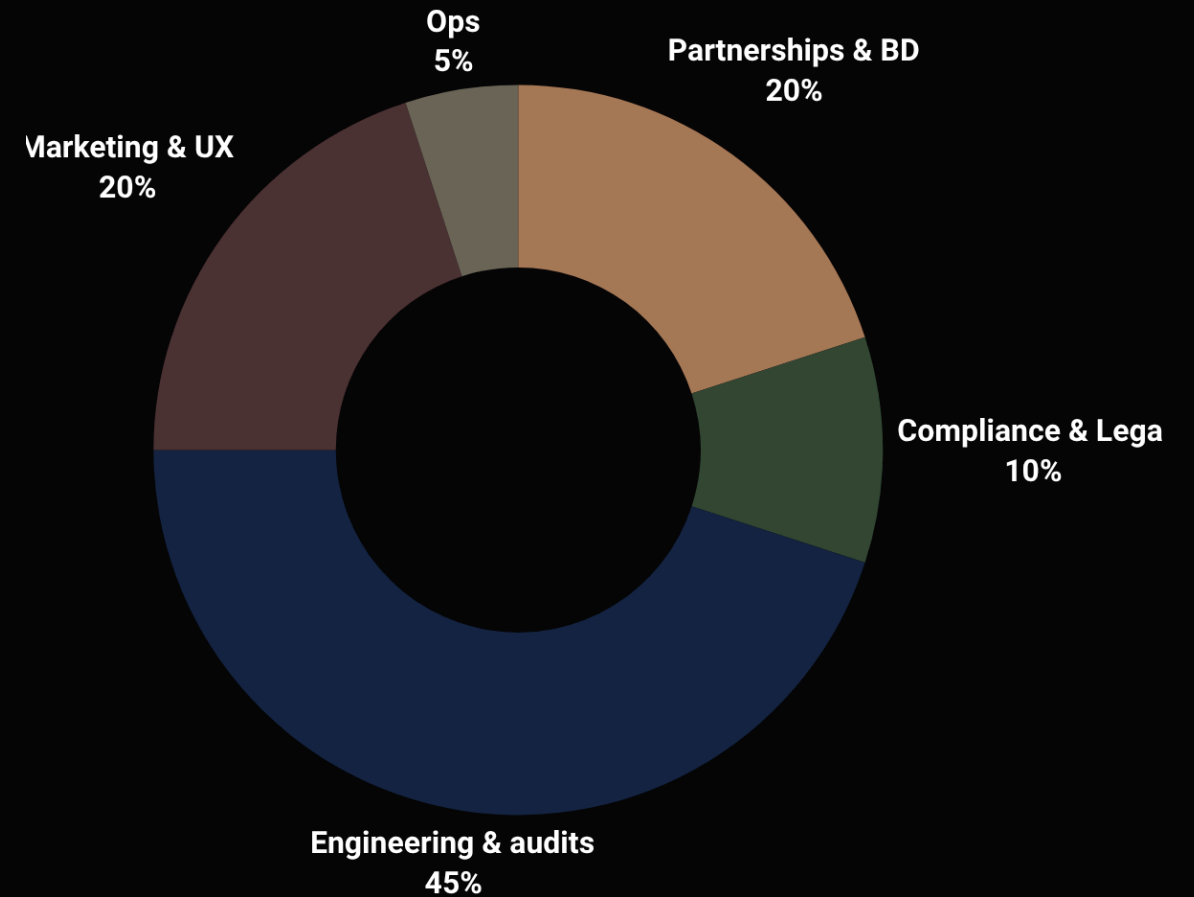
Protocol take-rates on reservations, premium sharing on options and lending, penalty revenue sharing, and AI-tooling subscriptions for makers.

Catalyst

Funding Ask

Raise: \$3M SAFE @ \$30M pre-money.

Use of Proceeds:



Join Us

Call to Action

Join us in building DeFi's universal financial rails.

Book a meeting

Calendly

30 minutes
meeting with Olly

Get in touch

Telegram

Talk with Mo

Telegram

Talk with Olly

Email

contact@refractedlabs.com

THANK YOU.