

# LucisDollar White Paper



*The Revolution of Cryptocurrency Banking*



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## Overview

The LucisDollar is a new crypto currency which has been created to create a stable and trusted currency that will facilitate seamless exchange between fiat world currencies and vetted crypto currencies.

It has the underlying purpose of increasing the utility of cryptocurrencies in the global ecosystem and creating financial solutions that are much more efficient with lower costs.

It is rooted in next generation security protocols that will create one of the most secure crypto networks in the world.

## The Plan

### *Internal Exchange*

It all begins with inter-currency exchange-ability using a stable medium of exchange.

A fundamental driver of the cryptocurrency revolution is the ability to exchange, both in terms of fiat and other cryptocurrencies. The ability to quickly transfer from one store of value to another, and then deploy that value in either investments or commerce, is a hallmark of blockchain technology innovation. LucisDollar (traded as LUCD) understands the value provided by such exchanges and provides an evolving exchange to its holders as follows:

### *Stability – The True Measure of Trust*

The future valuation of our currency will be run by a proprietary algorithm that takes into account the Global GNO and several other factors of the world economy. This will create a currency that is not susceptible to the volatility that most crypto currencies are currently facing in the market place.

Having one currency that has intelligent algorithmic value not controlled by a centralized government will provide a speculation proof non-volatile valuation of currency that will stabilize value and create a trusted medium of exchange.

### *Phase 1 – BTC to LUCD, LUCD to BTC*

The first iteration of our exchange features exchange between LUCD and Bitcoin (BTC). LucisDollar will provide fast, secure, and validated blockchain transactions. Users will deposit and withdraw BTC from the LucisDollar environment.

### *Phase 2 – Implementation of Valuation Algorithm*

In Phase 2 we add the LUCD valuation algorithm creating the stable valuation models needed to create efficient seamless exchange between our first currency pair LUCD and BTC.

### *Phase 3 - Multiple Top Cryptocurrencies*

In Phase 3 we add top cryptocurrencies to our exchange, in order to facilitate value creation for users. This phase includes the implementation of the ability to deposit and withdraw all supported cryptocurrencies.

## *Phase 4 - Top Fiat and Cryptocurrencies*

The final iteration of our exchange adds top fiat currencies, with the ability to deposit and withdraw fiat currencies to and from other financial institutions.

As with all aspects of the LucisDollar plan, our exchange will be private and secure, utilizing all technologies and methodologies at our disposal to ensure safe, anonymous transactions. In addition, as the LucisDollar project progresses we will begin to offer banking-like services to further enhance the value of our exchange, such as external pay cards and transfers to external financial institutions, to encourage users to make the LucisDollar ecosystem their preferred agent to store and deploy financial value.

## **Payment Remittance**

### *Benefits*

Blockchain technology is already altering dozens of industries, and many dozens more will be changed forever in the coming years. One industry blockchain will affect heavily is payment remittances. Remittances, which totaled \$429 billion in 2016, are worth three times as much as all foreign aid provided by governments worldwide combined. The World Bank says transaction fees average 7.45% globally and, in many remittance corridors, they are as high as 15%.

Western Union, Moneygram, and Ria control 1.1 million retail locations and account for more than 25% of the world's annual remittance volume. 2017 witnessed sustained pressure on traditional brick and mortar agent-based models and a continued focus on digital modes of money transfer. Today brick and mortar based cash services account for roughly 47% of all remittances according to Remittance Price Worldwide. This number will most likely reduce significantly with the continued proliferation of smartphones that make online transfers more convenient and cheaper. This market driven shift presents challenges for existing companies that require a robust technology platform to support both traditional and newer modes of servicing customers.

### *Challenges*

Most financial institutions looking to get into the cryptocurrency market is that they have a legacy infrastructure to support, and technological inefficiencies that create higher costs and lengthened transaction times.

### *Vision*

As we implement our remittance platform, our initial goal is to capture 1% of the payment remittance market by 2023, which will generate in excess of 5 billion dollars annually for the project.

## **Payment Processing**

### *Benefits*

Payment processing is another area that blockchain technology will transform for the better. As the digital economy continues to expand, an ever-growing number of payments are processed through digital means, either through credit card networks, mobile payments, or direct digital payments. In a 2016 survey, payment processor TSYS asked

over 1,000 consumers which payment form they prefer. Forty percent chose credit cards, while 35 percent selected debit cards, and only 11 percent specified a preference for using cash.

At the same time, a recent Nilson report predicts that by 2025 nearly 55 trillion in payments will be processed digitally, generating more than 2 trillion dollars in revenues for the providers in that sector. At the same time, traditional payment networks continue to operate on legacy platforms with outdated technology, which provides a major opportunity to new market entrants such as LucisDollar that bring with them new ways of thinking and innovation of traditional methods.

### *Challenges*

One of the largest problems in the payment processing industry today is the fragmentation of the various aspects of the process; today there are massive institutions that act as Acquirers, Issuers, Gateways, ISOs, and Card Networks, and in the vast majority of these cases each of these providers are separate entities. Our innovative platform will eventually bring all of these aspects of payment processing into a single environment, this allows for major efficiencies passed on as cost savings to our end users.

At the same time, one of the current issues facing blockchain payment processing platforms is the current volatility levels inherent in all cryptocurrencies today. As a merchant, it is difficult to accept cryptocurrencies as a method of payment when the value of received coins may or may not remain at or above what the consumer originally paid for goods or services. Once again, our innovative payment ecosystem will provide the ability for merchants to receive instant payment verification and instant guarantee of funds, allowing merchants to take advantage of the inherent ease of blockchain-derived payments while at the same time trusting that the value proposition is stable and secure.

### *Vision*

As we implement our payment processing platform and overall ecosystem our initial goal is to capture .25% of worldwide payment processing by 2023, which will generate in excess of 5 billion dollars per year in revenues for the project at that point.

## **Escrow Services**

### *Benefits*

Our escrow-based smart contracts will allow two or more individuals to enter into a secure and safe agreement for purchase and delivery of goods or services using vetted cryptocurrencies.

In our platform, upon acceptance of the agreement by both parties, the payment is placed in an secure escrow account. The product is shipped, and/or the services are performed. Once the products/services are delivered, funds are released to the service provider. Incomplete delivery and/or disputes, are settled through independent third-party verifiers.

### *Challenges*

The cryptocurrency market is the wild west. One of the major risks associated with cryptocurrencies being used as a medium of exchange involves the sheer amount of

fraudulent activities where services and products are being paid for and not delivered, and/or services are being performed without remittance of associated fees.

In many cases there are no guarantees, and once cryptocurrency has been sent there is no way for customers to avail themselves of the current protections offered by legal entities.

### *Vision*

We aim to provide a safe and secure method of exchange for goods and services affording buyers with protections above and beyond those currently used in Cryptocurrency transactions and on par with those legislated in normal market transactions.

## **Trust Score**

### *The new and improved Credit Score*

It is widely known that the credit scoring industry has long been fraught with errors, duplicate listings, inability to deal with identity theft and many other complicated issues. This affects the everyday ability for common individuals to financially interact with the world.

Sometimes these reporting mistakes and errors cost people the ability to own property, to acquire a method of transportation, or financially provide for their families in times of crisis.

We are designing an algorithm that will weigh and score every interaction, every transaction, every product purchase, escrow event, disputes, complaints and every activity within our ecosystem and assign trust levels to each user.

Different trust levels will open up different product offerings and financial capabilities while reducing fees and margins, as well as making escrow events easier. It will determine whether people, companies, and organizations are able to receive loans through our banking system, crowdfund within the community, incorporate within our system and future incorporation platform, take a company public, launch an ICO and many other activities provided by our platform. It will also increase the sizes and frequencies of certain transaction types.

## **Banking**

### *A New Era in Banking*

The first iteration of our ecosystem will only allow for transfers between BTC and LUCD.

Over time we will begin to add more vetted and secure cryptocurrencies into our banking environment.

Once we have established a secure exchange and banking system, we will begin to onboard the top five to ten fiat currencies as well.

Once we successfully onboard world currencies, we will be able to launch multiple types of traditional and nontraditional holding accounts.

Such accounts include:



### *Digital Card Accounts*

A future model for the current checking accounts of today. Our proprietary system will disallow double spending as transactions will be controlled by blockchain technology. As no double spending is permitted by our accounts, overdraft fees and bank side NSF fees will be a thing of the ancient past.

Individuals will be able to load multiple currencies, both crypto and fiat, and will be able to spend anywhere where visa and mastercard are accepted. Our accounts will also be interest bearing accounts (up to .5% per month of Average Daily balance) with lower transaction fees than traditional banking accounts.

### *Liquid Savings Accounts*

These are very much like today's savings accounts with the ability to hold both fiat and crypto currencies. These accounts, as they are held in individual vault wallets, and are interest bearing accounts at a higher rate than Digital Card Accounts (up to 2% per month of Average Daily Balance). However, in order to receive the full benefit of the interest they will be subject to limitations on withdrawal amounts and frequencies.

This does not mean however, that the clients do not have access to their funds, it simply means, that if they surpass the limitations set by the trust level the interest-bearing properties of their accounts would revert back to those set aside for Digital Card Accounts for any month in which the limits were surpassed.

### *Illiquid Savings Accounts*

The future of Bonds and CDs. These are wallets that will again hold both fiat and cryptocurrencies. They will bear top-tier interest rates (initially up to 8% per month of average daily balance). The amounts however will be stored in inaccessible cold wallets for a predetermined period of time, which the customer selects when setting up the account. The money is held and interest accrues. Monies deposited can be accessed in case of emergency at a penalty of interests earned plus a percentage based on the trust score of the customer.

### *Secured Profit Sharing Accounts*

These accounts are very strictly enforced, they are high-risk accounts that participate in profits made by the bank in activities such as: Investments, Real Estate, ICO Investments, Arbitrage, Trading, Commercial and Consumer Lending, Crypto Mining Operations and other such investments.

These accounts are entered into at the self-managed risk of the customer who acknowledges that participation in any investment activities could result in the loss of capital invested.

### *Insurance Products*

We will not go into detail on this subject except to mention that these services will be offered on an individual basis at private request and only once such services are offered.

## **Due Diligence and Vetting Protocols**

The global nature of cryptocurrency and the anonymity blockchain technology offers negates the old methods of due diligence previously used to determine suitability and mitigate risk. Today a more advanced method of enhanced due diligence is required. Not only do the nature of an opportunity, the financials, and the legal agreements need to be thoroughly reviewed, but the backgrounds and intent of the individuals must also be determined. Since its inception on the dark web and utilization by select nefarious sub-groups, digital currency has an added level of due diligence responsibility that traditional fiat does not. At LucisDollar we take that responsibility very seriously and have taken extra measures to mitigate risk for our organization, as well as the global market.

## **The Recla Group, LLC**

To this end, we sought the guidance and services of The Recla Group, LLC (TRG). Founded by Justin and Tonya Dawn Recla, former federal government counterintelligence agents, TRG has a proven track record of providing enhanced due diligence, specifically as it relates to investigating individuals involved in opportunities.

Based on over 20 years of combined counterintelligence experience, TRG's risk mitigation efforts combine the best of the federal government top secret clearance process with specific project needs. TRG's unique due diligence process protects company assets, investor interests, and overall integrity of the business. It creates solid relationships founded in transparency and trust and increases the likelihood of business success. The process also provides clarity and identifies gaps of information within all business relationships.

### *Principals, Partners and Investors*

The enhanced due diligence process will be applied to all principals, partners and investors involved with LucisDollar. The process will be handled transparently and act as a filter to determine cultural suitability.

### *Investments*

This process will also be applied to any investment opportunities pursued by LucisDollar as part of its portfolio. This mitigates risk and protects company and investor interests. LucisDollar will work with TRG to establish acceptable risk aversion levels for each investment and pursue only those opportunities that meet the vetting standards.

### *Clients*

The relationship between the anonymous nature of cryptocurrency and the transparent culture of LucisDollar requires a delicate balance between properly identifying clients and providing security for their personal involvement. This balance will be managed by a two-phase process. The first phase is self-disclosure during the application process. The second phase is investigative prior to client approval. LucisDollar will work directly with TRG to establish the necessary boundaries and risk mitigation regarding client involvement with the organization.

### *Client Trust Score System*

We operate on the foundation that transparency expedites trust. The vetting process will contribute to a portion of the LUCD Trust Score System used in association with each client, partner and investor. This trust score is based on a variety of factors. The vetting portion is based on the information self-disclosed during the initial phase of the due diligence process and weighed against the actual information discovered during the investigative phase of the process. As long as any derogatory information self-disclosed, verified or discovered is not too egregious and the individual being vetted is willing to discuss the information found, then the overall trust score won't necessarily be negatively impacted. Areas taken into consideration for determining factors of risk include: nature of derogatory information, criminal background, a variety of financial factors, global watch list concerns, amount of derogatory information self-disclosed and willingness to operate in transparency.

### *Network and Blockchain System Security*

The two current internet protocols, TCP/IP and OSI, are both subject to hacking and neither therefore is secure. Cloud computing on the open internet is shadowy, dark, and uncertain. You never know if your data is shared, copied, altered, or transmitted safely.

All other cryptocurrencies are subject to cybercrime and low-level internet security. Unlike secure military transmission channels and high security protocols systems, the internet on which normal cryptocurrencies are run, was not developed with security in mind.

To secure the transactions and blockchain of the LucisDollar we have created a ultra-secure web environment using a completely new and proprietary nine-level security protocol. Multiple Government agencies are currently using our system to create secure and un-hackable applications.

If you would like more information about our proprietary security measures, it is readily available upon request.

### *How secure will our network be?*

Most technological advances are only able to acquire insurance that guarantees up to 99.99% security. Lloyd's of London recently rated our technology and its security with a 99.999% guaranteed rating.

## **LucisDollar Team**

### *CEO/CVO – Joshua Phair*

Joshua Phair has spent the last 15 years as a high-level advisor and consultant to several multi-hundred million dollar companies as a big data modeling expert. His clients have hailed him as one of the brightest minds to emerge from this industry in a generation, principally because he has saved these clients hundreds of millions of dollars through his proprietary algorithms and predictive modeling sequences. He is considered to be a visionary by his peers, using his abilities to help businesses in multiple verticals correct inefficiencies that save money and increase revenues. He has now brought that vision and analytical background to the LucisDollar initiative, where he has assembled a world-class team to implement his vision and accomplish the goals objectives of this ambitious project.

### *Advisor on Global Payment Systems – Paul Barlow*

Paul Barlow has spent nearly 20 years building and managing Sales and Distribution networks for many international companies. Fluent in Portuguese and Spanish, his main focus is in Latin America. He has also worked in Europe and Asia. Paul has been instrumental in the international expansion of several companies. Two specific areas of Paul's expertise are Payment Remittance and Payment Processing services. He believes that true innovation in both remittance and payment processing will create multi-trillion dollar shifts in wealth and he sees that blockchain technology will be the disruptive force to drive that transfer. Paul has been working in the blockchain and cryptocurrency space for the last three years to innovate remittance and payment processing, and he is excited that the LucisDollar project will allow those efforts to finally bear fruit.

### *Advisor on Cooperative Capitalism – Berny Dohrmann*

In his first 20 years, Mr. Dohrmann was Chairman of a public institution, heading up global investment firms the size of such major firms today, where he supervised thousands of licensed professionals operating in 14 countries. He is also the creator and inventor of *Super Teaching™* and holds multiple patents. Afterwards, Berny started an entrepreneurial incubator and high-level networking launchpad called CEO Space International. CEO Space has been rated in Forbes and Inc. as the number 1 must go to business event of the year on multiple occasions. Berny has helped launch global brands and multi-million dollar companies and continues to mentor highest level CEOs and entrepreneurs in the methodology of Cooperative Capitalism.

### *Advisor on International Banking and Investments – Fred Newcomb*

Fred Newcomb is the owner and President of Newcomb & Company, a broker/dealer and member firm of the NASD/FINRA. Mr. Newcomb's accomplishments in investment banking have ranged from arranging the financing of Samsung's entry into the computer

market in the United States in the commercial arena to the creation and sales of investment companies in the mutual fund, insurance, hedge fund and venture capital industries. Mr. Newcomb is a pioneer of the mutual fund industry where he contributed multiple historic financial instruments and transactions, including the first international mutual fund merger. Mr. Newcomb has combined his expertise in investment banking and financial services by building multiple mutual funds. He has also consulted on the formation of the Morgan Stanley Mutual Funds and other well-known investment company services. Mr. Newcomb has built international and foreign fund portfolios outside of the United States. An integral part of Mr. Newcomb's work has been the reorganization of the structure and operation of mutual funds and their service support systems to ensure stronger compliance and more efficient operation.

*Advisor on Corporate Counterintelligence – Justin Recla*

Justin Recla has over 13 years of experience and advanced training as a Counterintelligence Special Agent and Army soldier. He is a subject matter expert in tactical questioning, surveillance, counter espionage, threat and vulnerability assessments, and investigative techniques. He is a leader in Cryptocurrency due diligence and education and is the co-founder of CryptoBit Verified™, the very first Cryptocurrency vetting provider. Justin brings his honed investigative skills from the military sector and delivers them to the boardroom to help business owners protect their two most valuable assets: Time & Money.

*Advisor on Vision Integrity – Tonya Dawn Recla, M.A.*

Tonya Dawn Recla brings decades of experience exploring the human psyche and human behavior. Highlights of her professional experience include her roles as: a Counterintelligence Special Agent, an Army soldier, and Co-founder of a corporate counterintelligence firm that offers business due diligence and vetting solutions and cryptocurrency due diligence. She founded an international personal development training platform. She is masterful at systemizing and automating processes and has advised thousands of business owners regarding vision integrity, scalability, and high-level evolutionary concepts to insure successful implementation of disruptive technologies.

*Advisor on Internet Security Protocols – Giles Witherspoon-Boyd*

Giles Witherspoon-Boyd is the Founder and CEO of Protocol Enterprises LLC. Giles has spoken at over 30 national and international conferences. Giles sits on the PCI (Payment Card Industry) Small Merchant Task Force and frequently legislates alongside his colleagues from the major credit card companies. He educates clients on data security best practices and streamlines the validation of compliance standards by storing necessary evidence and facilitating internal and 3rd party collaboration. Giles' past involvement includes PCI forensic investigations, network security penetration tests and data security audits. In performing these services, he guides clients in organization and

delivery of successful employee training, creation and review of processes, and technology implementation needed to create a culture of strong data security practices.

*Advisor on Global Brand Domination – Daniel Ruke*

Ruke is described as a creative entrepreneur and artist who transforms visions into reality. He has worked with Intellectual Properties of Disney, Marvel and Chico's. He started his first company, Ruke Illustrations, 2 Decades ago and grew it into blink, a full-service Creative Marketing Studio. RUKÉ has always looked for the client's uniqueness in branding, product image and sales cycles, all of which separate the client from their competition. The demand for RUKÉ to personally illustrate novel covers, stage productions and a wide range of digital media allowed him to revisit his roots. RUKÉ also was asked to start lecturing on industry experiences at multiple venues including the University of Miami. RUKÉ prides himself in creating cultural brands. Being a keen observer of not only audience demographics, but more importantly, their psychographics and socialgraphics, he connects brands to their customers' world. He's had the honor of contributing to the success of hundreds of Brands, Products and Companies.

*Advisor on Global Culture – Dr. David Gruder*

David Gruder, PhD is a clinical and organizational psychologist, President of Integrity Culture Systems™ and Director of the soon-to-be-launched Center for Integral Leadership at the California Institute for Human Science (CIHS). Since the 1970s, Dr. Gruder has provided keynotes, training, consulting and mentoring to executives, entrepreneurs, thought leaders, helping professionals, and their teams, in 8 countries on 3 continents on over 100 topics. Named "America's Integrity Expert" in 2008 by Radio & TV Interview Reports, Dr. Gruder was the recipient of a leadership award and a culture creation award. He has served on the Board of the business development organization CEO Space International. His main website is [www.DrGruder.com](http://www.DrGruder.com)

*Lead Developer – Karl Monson*

Karl Monson is an expert level programmer with over 10 years of experience. He has worked with multiple Fortune 500 clients, as well as several startups that have achieved significant success. He has an active interest in learning new concepts and is rapidly adaptable to accomplish any task presented. He currently runs his own development agency and enjoys helping new projects launch.

### *Token Properties and Statistics*

Token Name	LucisDollar (LUCD)
Token Algorithm	Cryptonight/Cryptonote
Token Supply	250,000,000
Pre-mined Supply	100,000,000
Supply for POW	60,000,000
Supply for POS	90,000,000
Block Time	120 Seconds
Block Difficulty	Retargeted every block.

### *Proof of Work Layout*

POW Blocks	Rewards
1 – 150,000	100 LUCD +10% of Tx Fees
150,001 – 350,000	75 LUCD + 15% of Tx Fees
350,001 – 650,000	50 LUCD + 20% of Tx Fees
650,001 – 1,250,000	25 LUCD + 25% of Tx Fees
1,250,001 and beyond	45% of Tx Fees
Estimated POW Block Reward Time	4.76 Years

### *Proof of Stake POS Layout*

Staking Reward	Up to .1475 % of average daily balance
Estimated LUCD POS Reward Time	4.76 Years

### *ICO Referral Program*

Partner Pre-ICO	8% of coins purchased by personal referrals
Pre-ICO	6% of coins purchased by personal referrals
ICO	4% of coins purchased by personal referrals

## **Profit Sharing Program**

### *ICO Phases*

#### Partner Pre ICO

Phase	Date	Price	Amount available
1	12/15/2017	\$0.05 USD	4,000,000
2	12/18/2017	\$0.08 USD	4,000,000
3	12/21/2017	\$0.11 USD	4,000,000
4	12/24/2017	\$0.15 USD	4,000,000
5	12/27/2017	\$0.20 USD	4,000,000

#### Pre ICO

Phase	Date	Price	Amount available
1	01/15/2017	\$0.30 USD	4,000,000
2	01/18/2017	\$0.35 USD	4,000,000
3	01/21/2017	\$0.40 USD	4,000,000
4	01/24/2017	\$0.50 USD	4,000,000
5	01/27/2017	\$0.60 USD	4,000,000

#### ICO

Phase	Date	Price	Amount available
1	02/15/2017	\$0.80 USD	4,000,000
2	02/18/2017	\$0.90 USD	4,000,000
3	02/21/2017	\$1.00 USD	4,000,000
4	02/24/2017	\$1.10 USD	4,000,000
5	02/27/2017	\$1.20 USD	4,000,000



### *Lending Program*

LucisDollar seeks to partner with its users long term. To this end, we will launch an aggressive Lending Program prior to launching our savings programs, in order to reward early believers in the project. Over two years this program's payouts will diminish until it is absorbed by our Illiquid Savings Accounts program.

Lending Amount	Interest (Accrued Daily)	Capital Lock Period
\$100-\$1000	Daily Variation Rate	299 Days
\$1001-\$5000	Daily Variation Rate + .10%	239 Days
\$5001-\$10000	Daily Variation Rate + .20%	179 Days
\$10001-\$25000	Daily Variation Rate + .25%	119 Days
\$25000+	Daily Variation Rate + .35%	89 Days

Interest payouts occur daily in USD. Daily interest paid is variable and can be as low as 0%. If the lent amounts qualify the lender for a daily bonus percentage, that bonus percentage is earned every day that capital remains locked. Capital will be returned in USD to the appropriate wallet within 24 hours after the Capital Lock Period expires.

The Lending Program will last for a duration of two years, and will follow the chart above. Once the Lending Program launches, the first day the program goes live will start the two-year cycle. After the 24 months expires, all new amounts will be subsequently lent in Illiquid Savings Accounts that will earn up to 8% interest on the daily balance per month, as previously stated.

### *Coin Distribution*

60 Million Coins ICO Phases for Public Purchase

5 Million Founders

5 Million for Advisor Team and Pre-ICO Service Agreements

30 Million Corporate Holdings

### *Use of Funds*

20% Diversified Asset Portfolio for Financial Corporate Security.

35% Blockchain property enhancement and security integrations.

5% Legal and International Corporate Structuring

40 % for profit centers through Arbitrage, ICO investing and other technological investment opportunities to increase the funding for the bank as well as contribute to the profit sharing program.

### Disclaimer

Fast Freedom Inc. does not currently accept fiat currencies such as the USD for the purchase of LucisDollars. Purchase of a LucisDollar does not constitute a purchase of a security of any kind, nor does it offer any of the benefits of having equitable positions in the holdings of the company. All coin purchases must be made in Bitcoin. Purchaser agrees that no spoken, written or implied guarantee of earnings has been provided by the Founders, nor the Advisors of the Global team. Purchaser further recognizes and agrees that while the intention of the LucisDollar is to create a speculative proof method of exchange that the current market conditions will not allow guarantee of any kind that the LucisDollar will hold any predictable value at any future date and any such evidences that present themselves as such are mere speculation and any future earnings are not guaranteed. Furthermore, Purchaser recognizes that in volatile markets, there is a possibility that monies invested may be lost entirely by unpredictable market conditions and they have been advised by the founders not to invest money they cannot afford to invest and risk complete loss. None of the statements in this document may be construed as proof or guarantee of earnings of any kind. All purchases are final due to the current nature of blockchain technology, there are no refunds, nor returns.