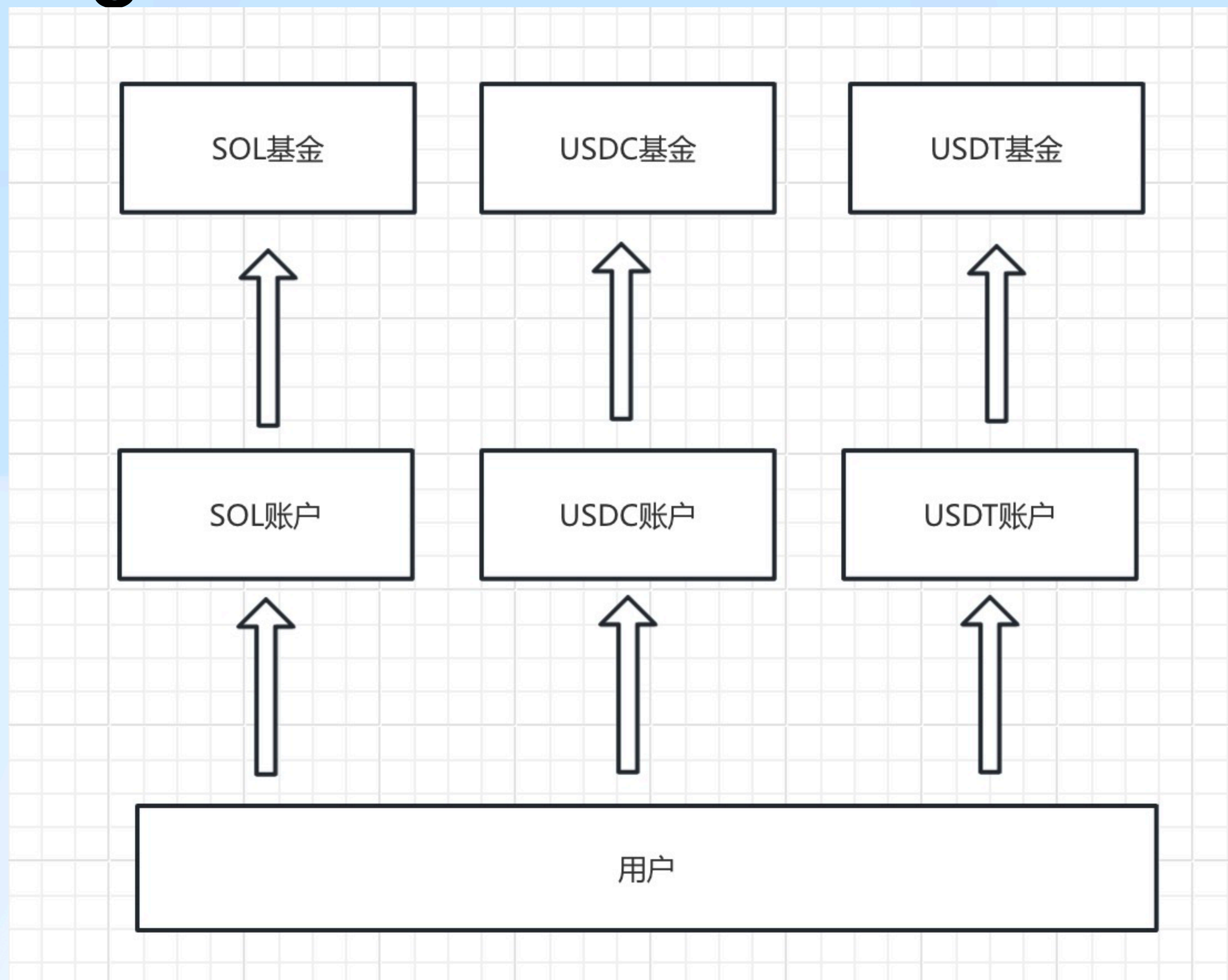# On-chain Pension

Pension Project Based on Solana

33357

Pension Models

- Pay-as-you-go Pension

  - Current contributions pay current retirees

  - Continuous contributions ensure payments

- Funded Pension

  - Contributions saved for future payout

  - No funds, no pension

Product Design

Product Flow

- Open a pension account

  - Set amount, term, currency to open your individual account

- Contribute regularly

  - Contribute until term ends; close account afterward

- Choose investment fund

  - Choose fund pool you are willing to invest

- Close account in advance

  - Close account and withdraw principle + interest

- Choose withdrawal method at maturity

  - Withdraw lump sum or installments

Product Advantages

- Higher interest than traditional plans

  - USD interest over 5%

- Transparency

  - Transparent fund reverses and flow

- Code as law

  - Open-source, immutable smart contract

- Freely accessible

  - Close account anytime and withdraw pension

On-chain Interest Rate

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质押 ≈ 7.20% APY	解除质押

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SOL ⌄	0.0

接收 ⓘ   0% 滑点

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1 JitoSOL   ≈1.141 SOL

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solend.fi/dashboard

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Isolated

SOL $158.50	0.65 / 1	543k $86,144,748	1.26%	192k $30,380,438	4.45%
USDC $1.00	0.70 / 1	52.5m $52,465,206	6.73%	42.8m $42,778,231	10.32%
USDT $1.00	0.70 / 1	10.1m $10,149,605	5.50%	8.16m $8,155,167	8.55%
PYUSD $1.00	0.70 / 1	2.35m $2,349,261	7.84%	1.84m $1,843,114	12.48%

Calculation of Compound Interest

- 25yo, ¥1000/month

- 10 years contribution

- Pension from 60-85


```
yarn run v1.22.19
$ ts-node ./test.ts
退休时养老金账户价值：417368.2464658497 元，投入总额：120000 元，比率：3.4780687205487473 %
领取 25 年，每月养老金：2439.8932052558393 元，领取总额：731967.9615767518，比率：6.099733013139598 %
```

Business Model

- Charge fees on fund returns

  - Charge a portion of users' investment returns as fees

- Partner with liquidity-seeking projects

  - Liquidity-seeking projects offer higher returns to collaborate with our users

- Fixed-term funds

  - Launch higher-yield fixed-term fund products

Thanks for Watching