

# DGT LZ FINANCE

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## Abstract

**The information in this lite paper does not constitute legal advice and should not be interpreted as such.**

This document has been drafted to summarize the entirety of our project and the token economics for DGT LZ Finance' s token - DGT LZ. The main goal of this document is to highlight our roadmap and vision provided by DGT LZ Finance.

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## ASSESSMENT – Decentralized Finance VS Traditional Finance

Some facts :

- around 70% of the population has a traditional Bank account
- around 3.9% of the population owns some Crypto Currencies
- an estimate of 1% of the population uses Decentralized Finance

While more than 3.9% of the population is aware of the existence of Crypto Currencies, we still face many people reluctant to use them.

The main reason is obviously the technical complexity to own/buy/manage them for regular people. The second reason is the safety of the funds.

We cannot disagree with those points, nor will we discuss the superiority/benefits of Traditional vs Decentralized because we believe both must live together.

**Now, let's imagine a platform where people are offered ease of use, security, and above all high returns of up to 34% annually?**

Welcome to DGTLZ Finance, the platform where we Digitalize money for you.

## DGTLZ – Solving problems

From an outsider's point of view, cryptos are still too complicated to take part in, and even for the one braving the 1<sup>st</sup> step (buying/holding), how to make gains in DEFI is way above their knowledge.

From an insider's point of view, most of DEFI projects are Ponzi's, in the way that they make money from their users money, not relying on third-parts.

More generally, as stated by multiple instances, crypto ecosystem lacks of fresh investments to maintain sustainability.

**We will solve those problems by facilitating outsider's investments, managing their fund and rewarding our shareholders with the profits generated**

## DGTLZ - About the Platform

### A Two Sides Project

DGTLZ Finance project aiming to work in both worlds of classic finance and Decentralized finance.

The name DGTLZ was chosen because it summarizes the action of Digitalizing assets on behalf of novices.

On the traditional side, we offer high return investments without the hassles of the decentralized side with an easy 1 step investment, legally guaranteed.

On the decentralized side, we offer our holders a % of the benefits made with the liquidity provided on the traditional side.

## A Law-abiding Platform

Despite the low numbers of users, many countries are stepping in to regulate/tax/even forbid Decentralized Finance and Crypto Currencies.

DGTLZ Finance will run on behalf of its customers, using a one-of-kind, worldwide legally bulletproof contract.

This contract will also guarantee our investors to have a legal right to a lawsuit.

## A Fully Disclosed Team

At DGTLZ Finance we understand that Decentralized Finance doesn't go along with Anonymity.

We run our Registered Company, our Team is fully transparent and public.

## DGTLZ - Technicals

The DGTLZ token will initially be deployed on the FANTOM network, but will work under any blockchain, aiming for the best / safest protocols to offer a high return.

## Highlights

The DGTLZ platform will be launched with 2 versions of the website and the following features in place:

On the Traditional Version

- **Traditional Finance Dashboard**
- **Compounding gains**
- **Referral Program**

## On the Decentralized Version

- Defi Finance Dashboard
- Compounding gains
- Referral Program

## Token Issuance and Launch

DGT LZ will run a first 2 rounds before launching :

- One round of private pre-sale on its own platform, with a complementary 25% discount for early investors
- A second round hosted on a dedicated Pre-sale/IDO platform with a 25% **discount** off the listing price

During both sales, there will be a minimum and maximum purchase requirement and limitation. Users will have to ensure that they are aware of these guidelines before the start of the sale as transactions may be denied if they are not within the expected range. Our maximum limitation has been implemented to ensure fair distribution of the DGT LZ token and to combat the centralization and stockpiling of tokens at launch.

	DGT LZ	BNB
<b>TOTAL SUPPLY</b>	13,000,000	533
PRESALE	3,000,000	123 Vesting 3 months
Whitelist	1,300,000	39 Vesting 6 months
MARKETING	1,800,000	73.8 Vesting 6 months
Referrals	700,000	28.7
DEVELOPEMENT	1,255,000	51.455
LIQUIDITY	1,100,000	45.1 Locked 1 year
PARTNERS	1,000,000	41 Vesting 3 months
TEAM	2,100,000	86.1 Vesting 6 Months
INSURANCE	400,000	16.4
LAUNCH FEES	345,000	14.145
	13,000,000.00	518.7

## Preventing Runway Inflation and Token Devaluation

DGTZ is issued as a fixed supply token to prevent runaway inflation and subsequent token devaluation as a result. A fixed supply results in upward price pressure with increasing demand, allowing token holders to benefit. By doing this and having utility on the platform, the DGTZ token will not be plagued by the same issues presented by inflationary tokens and their ever-increasing supply.

Another way of saying this is that without hard capping our supply, we will encounter runaway inflation which will cause token balances to accrue at a rate that may potentially be faster than our own market appreciation. With hard capping, we can avoid token value stagnation and the resulting loss of demand and downward price pressure on the token.

## Token Maintenance

To ensure that the price of DGTZ is stable and owners are incentivized to hold, we have implemented the following stabilizing mechanisms,

**A Mandatory staking contract, where our holders will have to commit their shares in a staking contract to benefit the rewards from our platform.**

**A Transfer tax, applied to each sale of the DGTZ token.**

There will be a 4% transfer tax applied to every sale of the DGTZ token.

- 1% will be used to buy-back and burn DGTZ immediately
- 2% tax will be used for the development and enhancement of the DGTZ Platform
- 2% tax will be used to automatically provide liquidity

## DGTLZ - Strategies

The DGTLZ platform will use several strategies to offer the best returns coupled with the safest investments including, but not limited to :

### Yield Farming (25% of TVL)

Thanks to our partnerships with platforms like GeniusYield, Autocrypto, Defiyield, we will benefit from their powerful algorithms to have our liquidity permanently moved to the most attractive farms across many chains.

### Lending (20% of TVL)

We will deposit some funds on Lending platforms to ensure a minimum return and contribute to provide liquidity from traditional finance to decentralized finance.

### Arbitrage (25% of TVL)

One of the key features of our platform is its powerful and innovative Arbitrage Bot that we use in the background, providing us risk free returns.

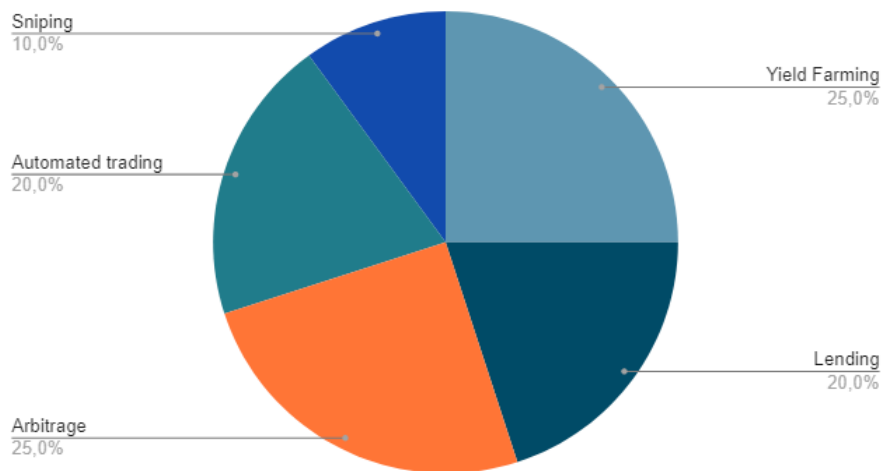
### Trading bot (20% of TVL)

The second key feature is our powerful bot looking for every market moves, using state of the art algorithms and offering safe fast trades.

### Sniping (10% of TVL)

We also developed a fast and efficient bot always looking for the best entries, allowing us to resell with comfortable margins.

Distribution of managed funds (TVL)



## Referral Program

Two referral programs will exist :

An on-chain referral program will be implemented to encourage the organic growth of the platform. We will allow referrers of our platform to earn a percentage of every **DGTLZ** that the referred person earns while staking it. Referrers will do this by simply creating a referral link and sharing it. This shared link will be used to make a connection with the inviter and the invitee.



An off-chain referral program will be implemented to encourage the organic growth of the platform. We will allow referrers of our platform to earn a percentage of every **Fiat Currency** that the referred person deposits. Referrers will do this by simply creating a referral link and sharing it. This shared link will be used to make a connection with the inviter and the invitee.

## CONCLUSION

We share the view that decentralized finance systems will become an increasingly important component of the world's economy and there is likely no better moment to become part of this emerging industry than now.

It is still a very small percent of the population using it, for obvious technical reasons, and even sometimes legal ones.

**With this in mind, we have developed DGT LZ Finance.**

The launch of DGT LZ represents a key milestone in the development of Decentralized Finance and the Digitalization of money. The results of this implementation should improve customers' life with our platform and provide the necessary data to inform the development of our roadmap.