

# ToLcoin

TOL YOUR WAY THROUGH LIFE.



# THE EXISTING ECOSYSTEM

Top companies contributing towards a blockchain-integrated industry:

## IBM

IBM's blockchain integration solutions and strategies focus on healthcare, insurance, travel, financial services, automotive and retail industries.

## JPMORGAN

JPMorgan's own blockchain platform Quorum, based on Ethereum, is used for various financial applications, including payment processing and securities trading.

## CONSENSYS

ConsenSys is focused on creating decentralized solutions for various industries through their blockchain company including finance and healthcare.

# THE EXISTING ECOSYSTEM

Top companies contributing towards a blockchain-integrated industry:

## RIPPLE

Ripple creates solutions for cross-border payments through their blockchain platform XRP Ledger, used by various financial institutions globally.

## IMMUTABLE

Immutable's blockchain platform allows developers to create and manage blockchain-based games, designed to provide a secure and decentralized gaming experience.

## ALIBABA

AntChain, Alibaba's blockchain-based platform, is used for various applications, including finance and digital identity verification.

# ADAPTABILITY



- While blockchain based products and services have seen a surge over the past few years, adaption and usability are still limited.
- While tech and multi-national corporations have made sizeable investments to integrate blockchain to improve their operations, widespread implementation is yet to be expected.
- Progressive nations worldwide such as Switzerland and Singapore have begun to embrace the technology advancements gradually through appropriate laws and regulations, encouraging innovation through existing and new businesses.





# TOL'S MARKET REACHABILITY

- ToL's ecosystem integrates blockchain usability among a variety of services ranging from investment in govt sector projects, healthcare and insurance, to gaming, travel/tourism, lifestyle experiences, entertainment, financial services, and a cryptocurrency exchange.
- This ecosystem promises a direct, significant influence on the level of adaptability of the market, projecting an almost immediate conversion rate.
- ToL currently targets and caters to a wide market, consisting of existing crypto enthusiasts, as well as amateurs new to the crypto domain.



# INTRODUCING TOL: CRYPTO CITY

The consumers will be targeted by ToL gradually, as they adapt from using one platform most suited and relatable to their everyday life.

User's may typically begin booking hotel stays or flights, and transition to other services within ToL's ecosystem, essentially centralizing their lifestyle through **ToL Crypto City**.

Foreseeing the conversion of users adapting from one service to others, **ToL Crypto City** will be taking form, and redefining how people traditionally transact and live their life with crypto.

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# PROJECTS

Government services

Insurance Services

Cryptocurrency Exchange

Lotto Vault

Travel and Tourism

Gaming Zone

Crypto ATM

Experiences and Amenities

Financial Services

Healthcare





# GOVERNMENT SERVICES: UNLOCKING EFFICIENCY


ToL embarks on a concept of the revolutionary Crypto City by venturing into an untapped blockchain integration with government and semi-government infrastructure services like:

- **Construction:** Government contracted projects i.e.- metro/subway stations, public attractions such as parks or museums.
- **Public Transportation:** Trains, buses, ferries, taxis and road/railway maintenance.
- **Energy:** Renewable energy or solar power project developments.
- **Automotive manufacturers:** Entities established under the government.

The Crypto City concept will be tied across regions; ToL will enter into agreements with development, transport, utilities and infrastructure authorities of governments worldwide.



# GOVERNMENT SERVICES: UNLOCKING EFFICIENCY



Leveraging ToL's blockchain technology is an especially advantageous integration option for highly sensitive and confidential government information that cannot be tampered with or hacked i.e.- energy-related data like energy consumption, transactions or distribution.

- ToL integration will facilitate secure and efficient payment systems for government transportation and energy services.
- This will ensure seamless and instant transactions surpassing traditional banking limitations and delays.

ToL's infrastructure will make it highly lucrative for governments and their entities, allowing them to cut back on financial expenditure by reduced transaction costs, enhanced privacy, and efficient cross-border transactions.



# CRYPTOCURRENCY EXCHANGE: TRADING PERSONIFIED



With the crypto trading sphere significantly expanding, ToL aims to refine the user experience, focusing on:

- User Satisfaction
- Security
- Accessibility

These aspects will be enhanced through ToL's exchange via robust security measures, appropriate regulatory measures through AML/KYC policies, and an overall secure regulatory framework protecting user data, user funds and transactions.

The exchange will also enable peer-to-peer trading without intermediaries, reducing the risk of hacks and improving user autonomy. Liquidity enhancements, automation features and interoperability solutions further enhance the user experience.

# TRAVEL AND TOURISM: LIMITLESS EXPLORATION

ToL will build flexible partnerships to expand the travel and tourism industry and its integration with cryptocurrency utilities.

Frequent leisure and business travelers can earn and enjoy ToL cashback benefits and rewards when traveling with ToL's exclusive aviation partners ranging from budget airlines, to domestic, international, private jets and charter airlines.

Travelers will also be able to redeem these benefits through this unified platform when booking their staycations or business trips with hotels, and while traveling via car rental services.

Business travelers can even arrange personal office spaces for business meetings overseas for both parties.

ToL's presence within the travel industry will be highly exclusive with safe and secure transactions, loyalty programs and highly centralized global access.







# CRYPTO ATM: THE FUTURE OF TRANSACTIONS

ToL will establish Crypto ATMs, allowing users to transact with crypto via specialized kiosks, in return for cash or debit/credit cards.

This network of ToL's Crypto ATM's will be facilitated and developed independently by ToL exclusively, to ensure the highest quality and experience of interacting with the machines.

Based at select locations globally, users will be able to carry out transactions with a state-of-the-art experience, just as luxurious as what cryptocurrency transacting is meant to evoke.

# FINANCIAL SERVICES: THE BANKING REVOLUTION

Monetary transactions are made simpler with ToL, with users being able to send and receive money by converting ToL to fiat currency, bypassing currency exchange limitations and fluctuations.

ToL will also facilitate services similar to traditional financial institutions, such as:

- **ToL powered crypto debit/credit card**
- **Mortgage ToLcoin** in exchange for banking returns and facilities
- **Lending/Borrowing** via ToL
- **Residency via investment** i.e.- Portugal, Mexico, Brazil.
- **ToL-backed loans and lease schemes.**







# HEALTHCARE: TOTAL WELLNESS

- User's will be able to use ToL for medical consultations, surgeries, and other services.
- ToL aims to reduce transaction fees and processing times, making payments faster and more efficient, as hospitals will be able to receive payments globally.
- Schedule and book remote consultations with doctors and specialists worldwide, and simply pay via ToL.
- ToL will also ensure that patients have more control and assurance over the privacy of their healthcare data, as well as transactions without revealing their personal information, ensuring data security.

# INSURANCE SERVICES: HIGHER PROTECTION

- User's with multiple insurance schemes across renters/home insurance, motor insurance, health insurance, travel insurance can find it challenging to maintain and keep track of all their records with multiple insurance providers.
- ToL's insurance platform will eliminate all limitations and centralize immutable records of all insurance schemes, policies, claims, and transactions.
- With the highly confidential nature of insurance claims, and the presence of fraudulent insurance claims, ToL will be able to centralize and secure the integrity and traceability of such data, improving the overall extensive cycle of insurance claims, investigations and settlements for both, the insurer and policy holder.





## **EXPERIENCES AND AMENITIES: OPULENT LIVING WITH ToL**

- Providing the ultimate luxury lifestyle experience, access to ToL will bring about exclusive access to a variety of experiences, food and beverages, activities and amenities, like luxury villas, high-end chauffeur services, and exclusive parties and events available to crypto enthusiasts based in the UAE.
- ToL will facilitate transactions for exclusive ToL members for payments and purchases of luxury villas, cars, events and other experiences, giving the users higher access and exclusivity as they progress.

# GAMING ZONE: A NEXT-GEN COMMUNITY

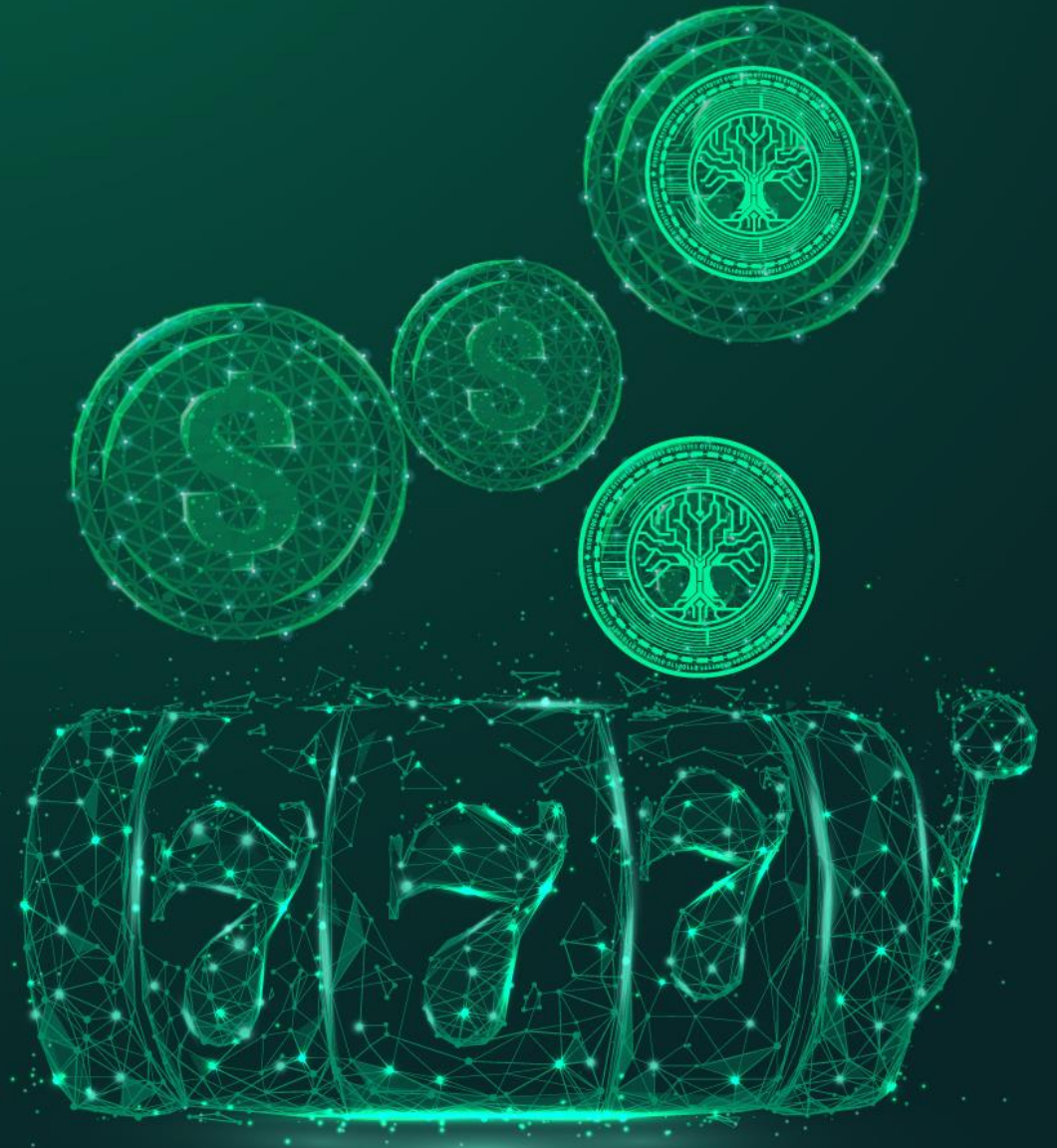
- Bringing ToL to its own gaming platform, both gamers and game developers will be able to enhance their overall experience through a range of benefits with the integration of ToL.
- The game ecosystems will facilitate in-game transactions i.e.- purchasing skills, weapons, avatars, etc., with ToL being the primary currency of purchase, as well as player-to-player transactions.
- Transactions with gaming developers in games specific to ToL's gaming platform will also be carried out via ToL.





# LOTTO VAULT: WINNING AT LIFE...AND MORE

- ToL will be used exclusively via the lottery platform from ticket sales, to the prize payouts and jackpot distribution.
- The lotto vault by ToL ensures that the process will not be tampered or manipulated with, essentially forming a transparent and fair ecosystem.
- As opposed to traditional lotteries, ToL's lotto vault will be accessible worldwide, giving users equal chances of winning regardless of geographical limitations.



# STAKING PLAN

ToL offers two staking plans which users can opt for based on their preference.

## FIXED

- Fixed staking rewards and staking period.
- Based on the staking period, holders will receive regular rewards via ToLcoins.
- ToLcoin holders will know their earning potential in advance i.e.- if 100 coins are @ 10% for 6 months, 1 token will be gained every day until the end of the 6 months.
- ToL tokens will be locked; tokens aren't accessible until the holder has reached the end of the staking period.

## FLEXIBLE

- Holders don't need to wait till the end of the contract period to receive their investment.
- Staking rewards are calculated on each day according to number of ToLcoins staked, where the % on investment will remain the same.



LVL	1	2	3
%	7	6	5



# STAKING PLAN

This plan offers you the following benefits for a contract period of 6 months:

- You can earn 7% staking reward per month
- You can get 7% direct reward
- You can access 3 levels of income
- You can make 18% total level income

LVL	1	2	3	4	5	6
%	10	8	8	7	7	5

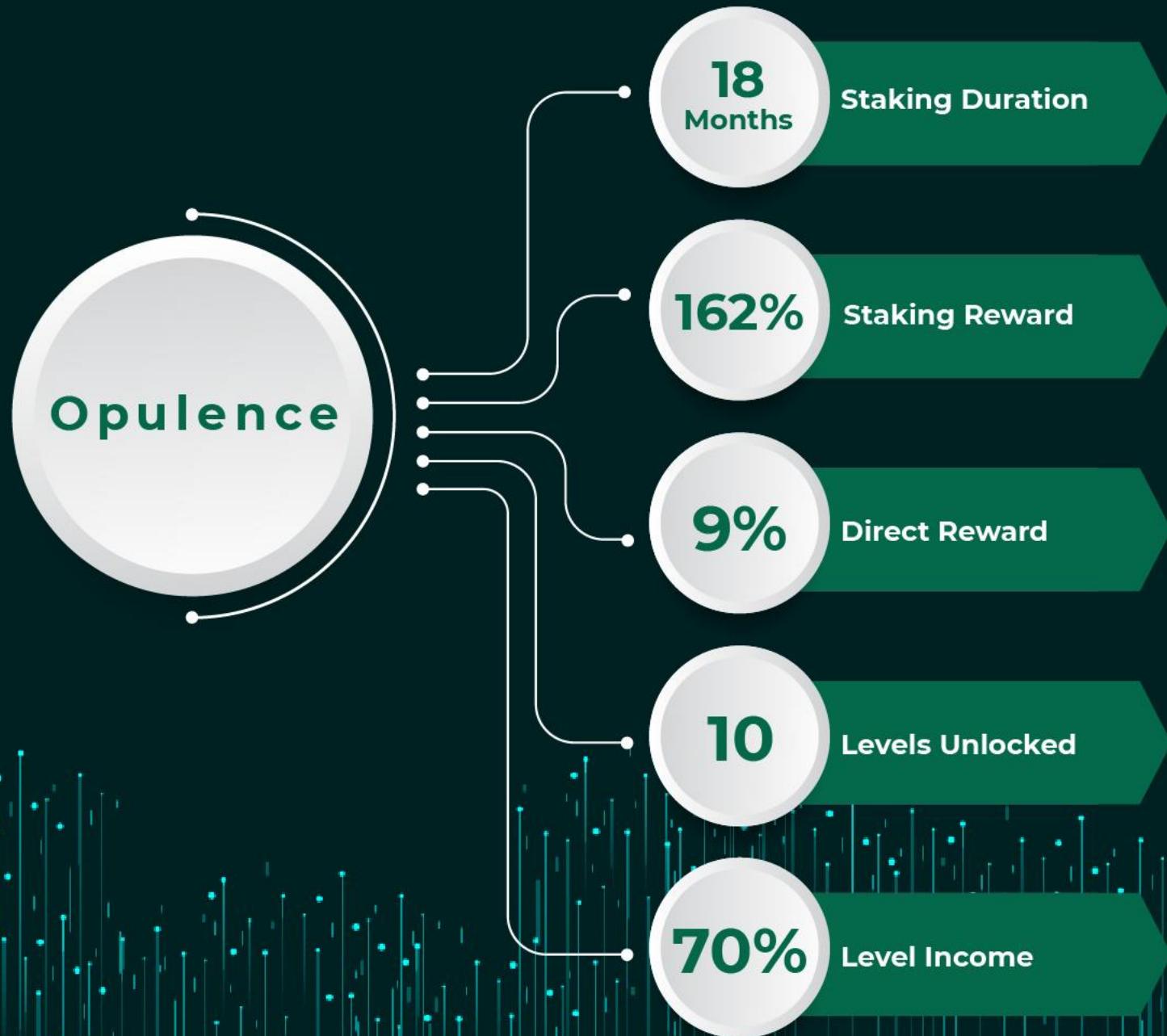


# STAKING PLAN

This plan offers you the following benefits for a contract period of 12 months:

- You can earn 8% staking reward per month
- You can get 8% direct reward
- You can access 6 levels of income
- You can make 45% total level income

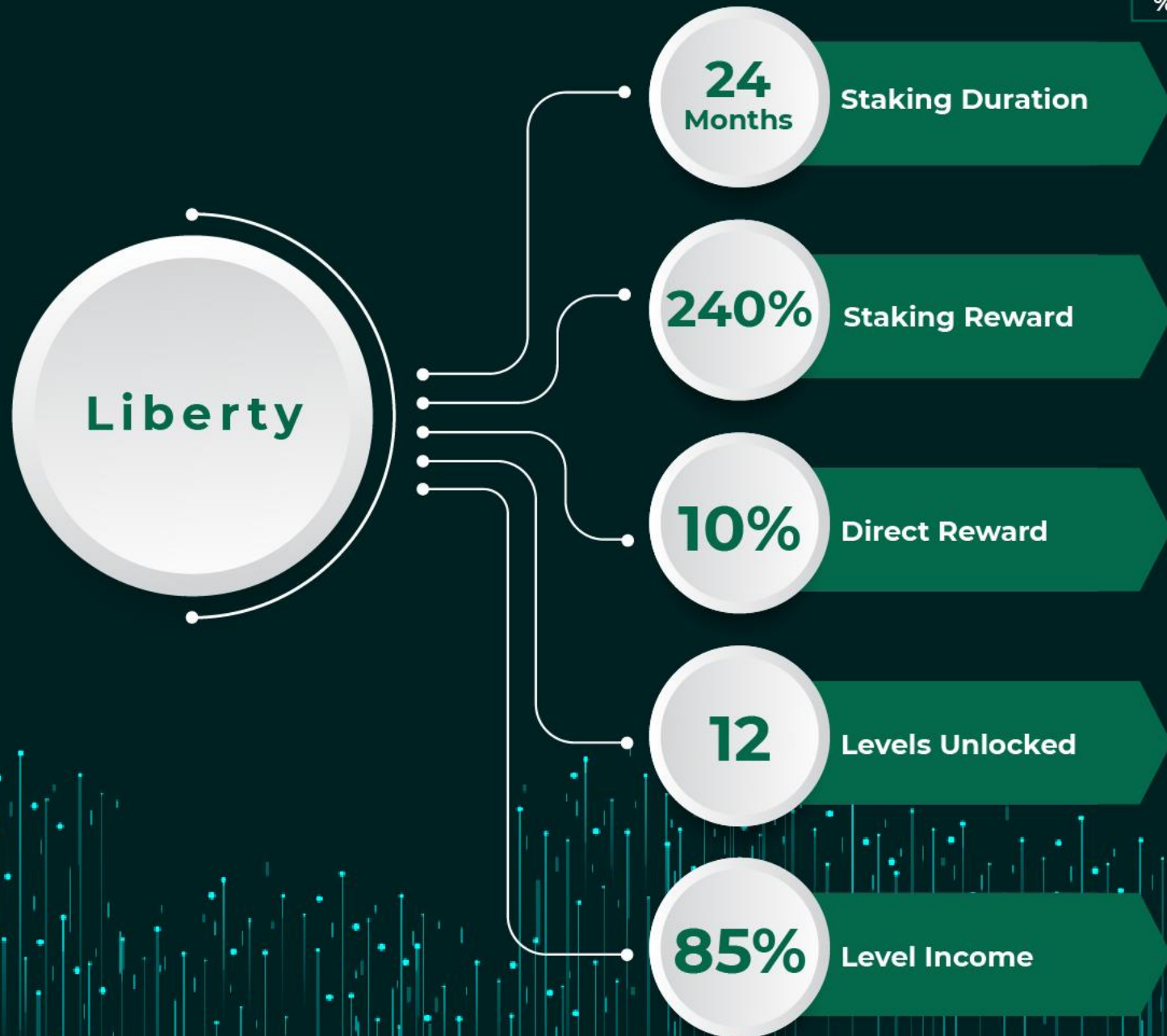
LVL	1	2	3	4	5	6	7	8	9	10
%	12	9	9	8	8	7	7	6	5	4



# STAKING PLAN



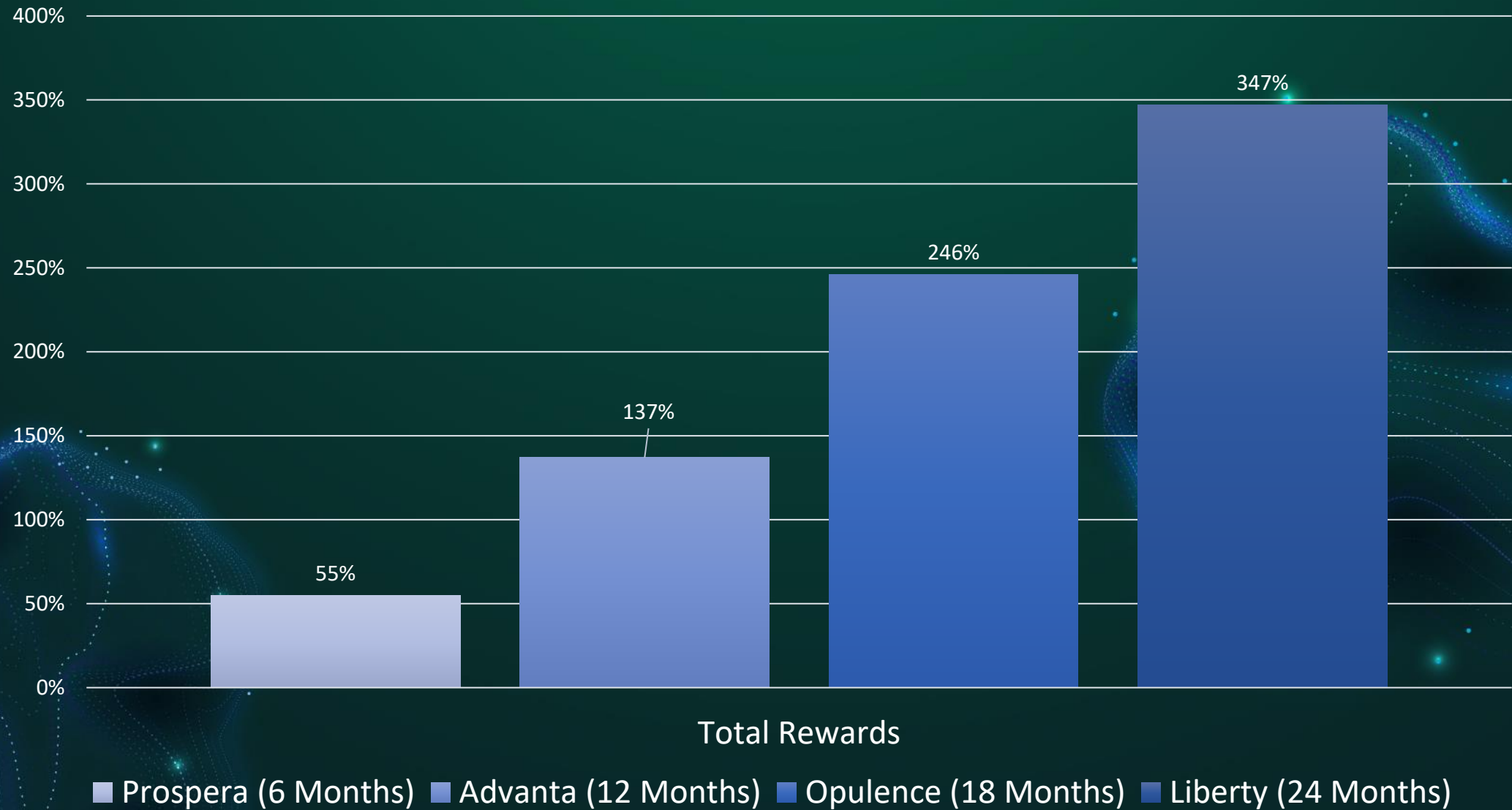
LVL	1	2	3	4	5	6	7	8	9	10	11	12
%	12	9	9	8	8	7	7	6	5	4	2	1



# STAKING PLAN



# STAKING PLAN



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YOUR GATEWAY TO THE NEXT-GEN CRYPTO CITY.

