







The staking policy of LedgerFi allows users to stake LFT tokens via Token staking, Node staking, or Liquidity pool staking. Token staking will begin immediately after the presale of LFT tokens, while Node staking begins only at the time of LedgerChat release.

Token Staking

A wallet user will be able to do token staking with a minimum value of 5000 LFTs to a maximum of 50000 LFTs.

Each user will be rewarded monthly with 1% of the staked token which makes 12% in a year. For example, a user who staked a minimum of 5000 LFTs will get a reward of 50 LFTs in a month, and it makes 600 LFTs in a year. Rewards will be released once a month. Users have to stake tokens for 3 months from the start of staking. The early defunding of tokens i.e. before 3 months, will charge users a penalty fee ranging from 15% to 30% on the rewards.

The early defunding policy is as below

| Days | Rewards | |
|--------------------------|------------------------------|--|
| Starting date to 30 days | No rewards. | |
| From 31 days to 60 days | 30 % penalty on the rewards. | |
| From 61 days to 90 days | 15% penalty on the rewards. | |

Staking for LedgerChat Nodes

To host LedgerChat nodes, a user has to stake a particular amount of LFT tokens. Details of token requirement for node staking.

| Nodes | Tokens Required | |
|------------|-----------------|--|
| 0 and 100 | 20,000 LFTs | |
| 101 to 200 | 25,000 LFTs | |
| 201 to 300 | 30,000 LFTs | |
| 301 to 400 | 40,000 LFTs | |



There is a monthly reward of a maximum of 800 tokens per node staking with 30 days of locking period. Each node is monitored regularly for its activeness and health, and use the statistics for calculating the reward in a month. The users have to stake the node for at least one year. The early defunding, i.e. before 12 months will charge a penalty fee of 2% to 15% on the staked tokens and 10% of the last allocation of rewards.

| Months | Slashing Token | Slashing Reward |
|---------------|--------------------------|----------------------------|
| 0 - 3 Months | 15% of Node Stake Amount | No rewards |
| 3 - 6 Months | 10% of Node Stake Amount | 10% of the last allocation |
| 6 - 9 Months | 5% of Node Stake Amount | 10% of the last allocation |
| 9 - 12 Months | 2% of Node Stake Amount | 10% of the last allocation |

The system also provides users to upgrade their token staking to node staking if the minimum LFT for node staking satisfy and there will be no slashing for converting from token staking to node staking.