



[PensionRewards.com](https://PensionRewards.com)

**Pension Rewards: A decentralized Human Resource Hub for discovering qualified talent and global freelance reward ecosystem/platform.**

**\*WhitePaper\***

**COPYRIGHT © 2018 - PENSIONREWARDS**

The Pension Rewards is a decentralized Human Resource hub for discovering qualified talent and global freelance reward ecosystem/platform that gives users the ability to interact, connect, trade/explore skills. Built on the algorithm of proof of freelance and proof of skills.

The technology simplifies the process of decentralizing job opportunities, embracing skills, disrupting unemployment. Patents will be stored on blockchain, making them immutable, transparent and secure. Licensing patents will be done through smart contracts, ensuring that all parties meets an agreement.

The platform fully utilizes the capabilities of Blockchain where you could earn money by completing various tasks using Pcoin as base payment currency.

### **A New Initiative:**

Pension Coin is a unique digital currency inspired by the pursuit of philanthropy and pareto-optimal game theory. Pension Coin offers a secure and trust-less network to disrupt the non-transparent employment model in the world by making everyone useful and get rewarded via the pension reward platform. On our network, help yourself by helping others.

### **More transparency:**

Every transaction will be traceable via the explorer. The information stored in a block will show the distribution allocation. This will also show how rewards are distributed.

With the new transparency system which is completely unique in the blockchain world, we are building barriers which will limit the cases of unemployment, partiality, on the Reward platform. Our target is to build a user-friendly system with the aim to grant the right to freelancers, gurus, who are ready to sell their skills/fields to the decentralized labor market and make something out of it but not as a place for illegal actions/activities. To

reach this full transparency is as important as to stay without any strict censorship.

**\$Pcoin** is usable worldwide – Use it to pay hired freelancers on the platform [crypto token for freelancers and employees], exchange on Crypto trading sites, or exchange into your preferred fiat currency and lots more.

**\$Pcoin** is going to be issued with a limited amount, therefore, once \$Pcoin spread globally, its value will multiply rapidly, producing a large profit for investors/freelancers. The use case of \$Pcoin will also assist the growth in no time.

## **Around The Globe**

Searching for a job can be one of the most frustrating, challenging things you'll ever experience. Whether you're looking to make a career change, you're straight out of college, or anywhere in between, the job search brings about the same headaches for all of us. SENTIMENTS is one of the biggest predicaments job seekers face because most recruiters may be selfish and may not give the job to the appropriate and qualified applicants, regardless of the applicant's qualifications.

Finding the right formula to help you land that perfect job can be quite a conundrum. No matter how frustrating the process becomes, don't lose hope as the internet and blockchain era has brought about a lot of developments and advancements in our day to day lives and how we connect and interact with the world in a blink of our eye.

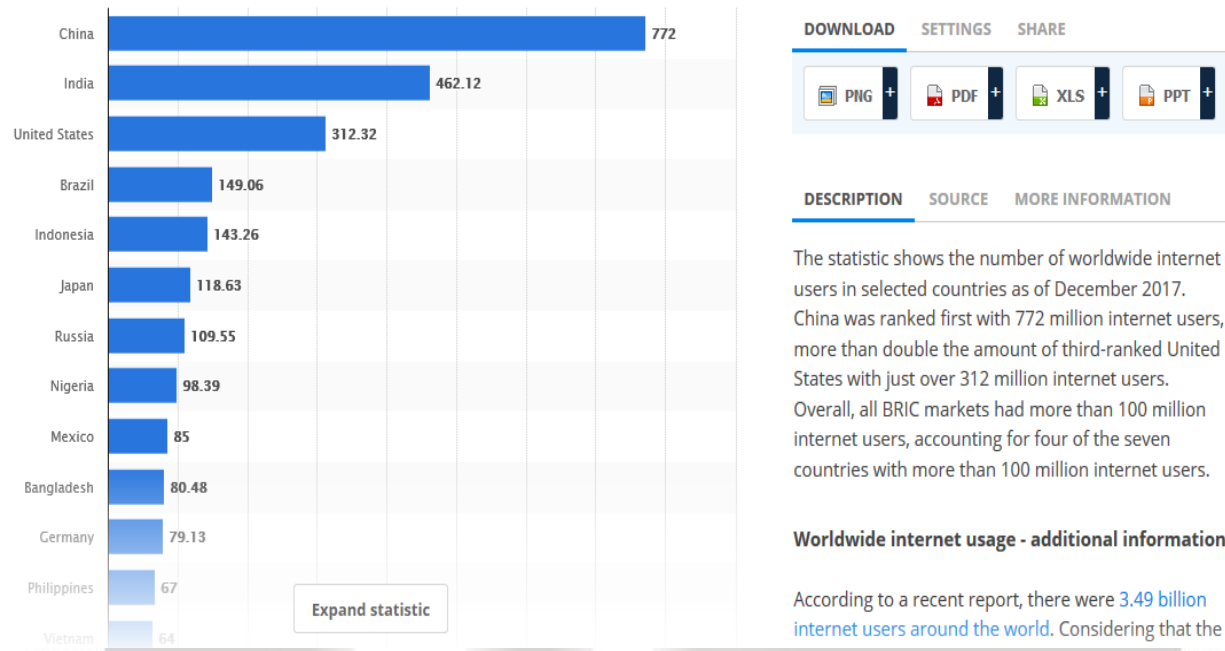
It has successfully bridged the distant gaps in communication and made the world a global village of which has given every single user of the internet the ability to tap into something useful and rewarding.

There is no gain saying that the positive effects of internet/blockchain has not been felt in all sectors of human endeavors. Before now, businesses were reluctant to go on the net while neglecting marketing as a tool for business



and individual growth. But today 85% of all businesses and skills oriented human rely on exploring the internet as a tool for multiple consultancy and lots more.

### Countries with the highest number of internet users as of December 2017 (in millions)



Nevertheless and to be honest, this technological advancement has not left us without a desire for more since it's really wide. The effects of internet are both good and ridiculously bad.

# INTERNET USAGE STATISTICS

## The Internet Big Picture

### World Internet Users and 2018 Population Stats

WORLD INTERNET USAGE AND POPULATION STATISTICS DEC 31, 2017 - Update						
World Regions	Population ( 2018 Est.)	Population % of World	Internet Users 31 Dec 2017	Penetration Rate (% Pop.)	Growth 2000-2018	Internet Users %
<a href="#">Africa</a>	1,287,914,329	16.9 %	453,329,534	35.2 %	9,941 %	10.9 %
<a href="#">Asia</a>	4,207,588,157	55.1 %	2,023,630,194	48.1 %	1,670 %	48.7 %
<a href="#">Europe</a>	827,650,849	10.8 %	704,833,752	85.2 %	570 %	17.0 %
<a href="#">Latin America / Caribbean</a>	652,047,996	8.5 %	437,001,277	67.0 %	2,318 %	10.5 %
<a href="#">Middle East</a>	254,438,981	3.3 %	164,037,259	64.5 %	4,893 %	3.9 %
<a href="#">North America</a>	363,844,662	4.8 %	345,660,847	95.0 %	219 %	8.3 %
<a href="#">Oceania / Australia</a>	41,273,454	0.6 %	28,439,277	68.9 %	273 %	0.7 %
<a href="#">WORLD TOTAL</a>	7,634,758,428	100.0 %	4,156,932,140	54.4 %	1,052 %	100.0 %

Every day people spend an average of 200 minutes on social media, search engines and lots more, the creative productivity of most persons are being wasted on online because people spend hours on the net looking for a new way out to get along and even earn something in return but in the other way enrich this big corporations.

Given so much interest in decentralization dream, it is necessary to understand that this niche must be filled with an interesting product that adds value for businesses, ICO projects, and individual users that evolve around it.

A number of similar/analogue models are already operating to cater to the freelance/gigs market and the social media promotion sector but looking to the rate at which people seek jobs, we also aim to add our own input and make the world a much more better place which gives everyone honest freedom.

**Pension Rewards Platform** was born out of research and passion to see people connect to the outside world, hire or be employed and be happy without fear of been useless, using the strategy " **Find > Make > Earn >**

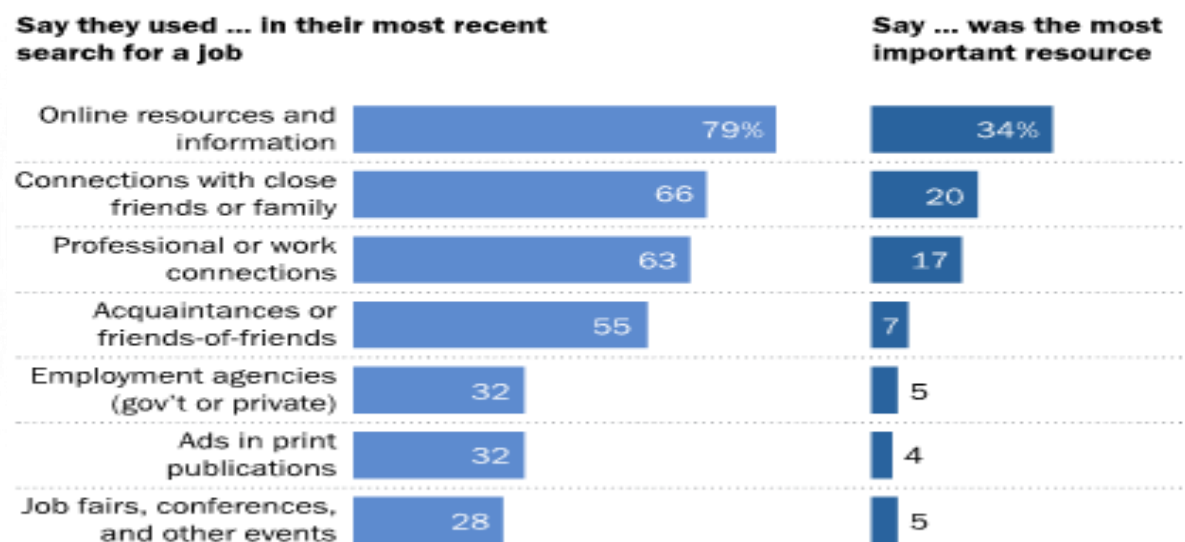
**Repeat"** and also be granted the ability of having a diversified income source while aiming at expanding the spread of **blockchain** and **cryptocurrencies** with a real world usecase. **Bitcoin** was a gift to humanity | **Pension Rewards** aim to be a gift to honest and ready to work citizens.

From our research analysis, it's discovered that the internet is an essential employment resource for many of today's job seekers, according to a new survey by [Pew Research Center](#) using America as case study.

---

**Roughly one-third of recent job seekers say the internet was the most important resource available to them during their most recent employment search**

*Among Americans who have looked for a new job in the last two years, the % who ...*



Note: Based on the 34% of Americans who have looked for a new job in the last two years.

Survey conducted June 10-July 12, 2015. Sample size = 2,001

PEW RESEARCH CENTER

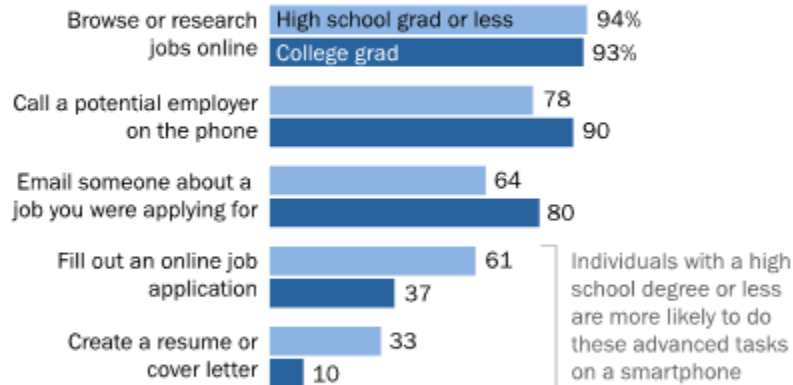
---

Yet even as the internet has taken on a central role in how people find and apply for work, a minority of Americans would find it difficult to engage in many digital job seeking behaviors – such as creating a professional resume, searching job listings online, or following up via email with potential employers.

---

**Smartphone job seekers with lower education levels are much more likely to use their phone to fill out a job application or create a resume or cover letter**

*Among Americans who have used a smartphone as part of a job search, the % in each education group who have done so in order to ...*



Note: Based on the 28% of Americans who have used a smartphone during a job search

Survey conducted June 10-July 12, 2015. Sample size = 2,001

PEW RESEARCH CENTER

---

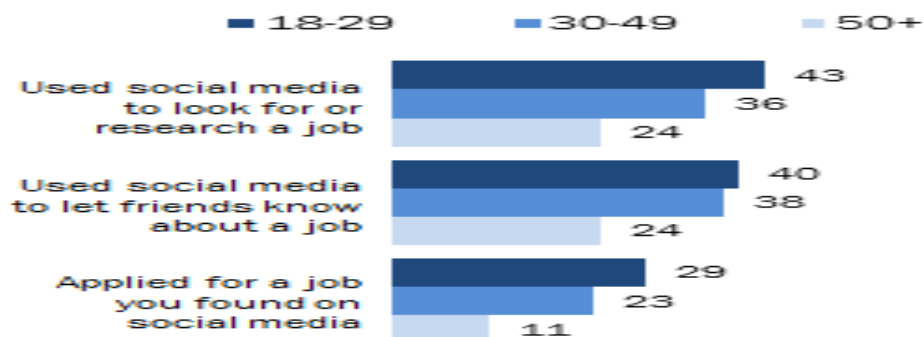
And while many of today's job seekers are enlisting their smartphones to browse jobs or communicate with potential employers, others are using their mobile devices for far more complex and challenging tasks, from writing a resume to filling out an online job application.

The world has PROGRESSED and now we need PEOPLE who think CREATIVELY, INNOVATIVELY, AUTONOMOUSLY, CRITICALLY, INDEPENDENTLY, with the ABILITY to CONNECT.

---

## Social media users from a range of age groups use these platforms for employment-related purposes

*% of social media users in each age group who have ...*



Note: Based on the 65% of Americans who use social media  
Survey conducted June 10-July 12, 2015. Sample size = 2,001  
**PEW RESEARCH CENTER**

---

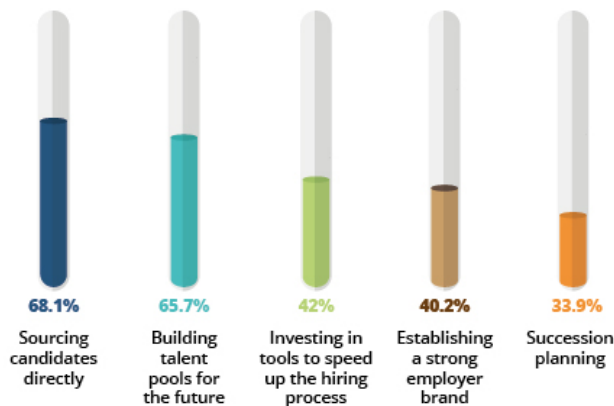
By paying attention to job-search statistics like these, you can more readily prepare yourself for success and make the job search just a little bit easier. The insights contained within these statistics give you a blueprint on how to position yourself to stand out more prominently among the job-search noise and this is why We are proud to introduce to you **PENSION REWARDS DECENTRALIZED FREELANCE PLATFORM..** The freelance platform that does more. No more CV submissions before you are hired. Your CV is on your profile which tells all about you and what you've got to offer.

But remember, to be an effective freelancer, there are certain skills you need to have. Some of these are time management, professionalism, good communication skills, self-discipline, willingness to learn and ambition to success.

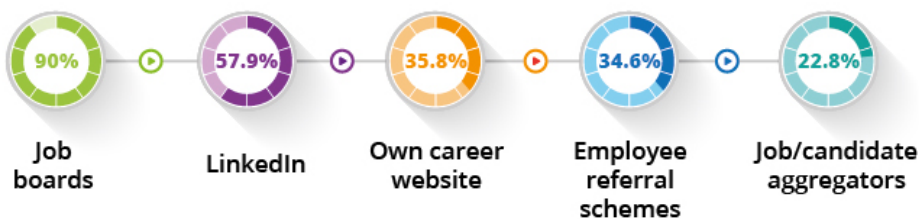


## Below are some research statistics which yielded to this Project:

According to a white paper published by CV Library titled "What does 2018 have in store for recruitment?", when organizations were asked about their top recruitment priorities in 2018, they cited the following:

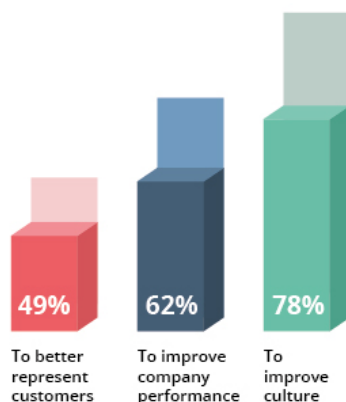


The question of top sourcing channels elicited the following response:



Diversity in terms of gender and ethnicity will be crucial for organizations in the year 2018. Companies need to provide the same opportunities to everyone including candidates with disabilities and veterans.

Top Reasons companies focus on diversity include:



## 2. Use social recruiting strategies

More and more companies will adopt a social recruiting strategy to find talents, advertise jobs and communicate with potential candidates about company culture in the year 2018. There would be an increase in the investment in social media strategies and social listening tools.

**80%**

Employers say social recruiting helps them find passive candidates.

**75%**

Potential hires aren't actively searching. Recruiters use social to reach them.

**70%**

Hiring managers say they have successfully hired with social.

**89%**

companies plan to recruit on social media.

## 3. Adopt a mobile-enabled application process

With each passing year, mobile devices are increasingly becoming more entrenched in our everyday life. In 2018, expect more and more organizations to adopt a mobile-enabled application process to meet the candidate expectations.

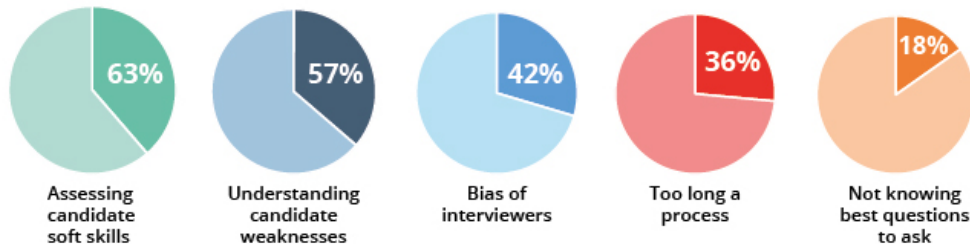
1. According to Glassdoor, 89% of job seekers say their mobile device is an important tool for job searching and 45% use it to search for jobs at least once a day.
2. According to a research conducted by PageUp, only 29% of Australia's, 30% of Hong Kong's largest companies, and 32% of the largest universities in the US have fully mobile-optimized career sites. Numbers were even lower in Southeast Asia (10%). We expect this number to grow in 2018.
3. PageUp research reveals 16% of submitted applications come via a mobile device.



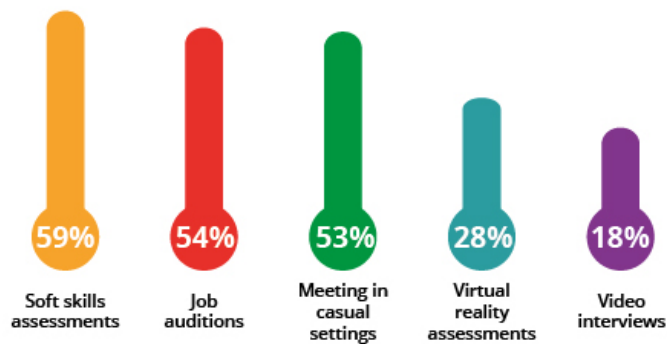
**Rewards**

Traditional interviews are not the most effective ways to access candidates. In the year 2018, with the help of new interviewing tools and platforms, it would be possible for recruiters to assess a candidate's overall skills and capabilities in much lesser time.

Where traditional interviews fail:



Most useful interviewing innovations:



Utilizing the above statistics. It has giving us a wide range idea implementation to help companies, job seekers, talented people, upcoming gurus to find a place to decentralize their abilities.

## PROBLEMS FACED BY FREELANCERS

It should be noted that the freelancers work on platforms like Fiverr, Freelancer, oDesk, Upwork, etc. There are a few fundamental flaws and challenges associated with these platforms. Let us see some of them.

**\* Lack of freelance job opportunities to the relevant worker/sentiments**

Most freelancers are willing to work but has been hindered because of a reputable platform where they can get jobs steadily. SENTIMENTS is one of the biggest predicaments job seekers face because most recruiters may be selfish and may not give the job to the appropriate and qualified applicants, regardless of the applicant's qualifications.

**\* Delay of Workers Funds.**

Delays in withdrawals due to usage of third-party payments systems. But with the introduction of cryptocurrencies, this will be instant after all checks and parties has met their agreements with no further dispute.

**\* Absence of trust between parties regarding payments and task completion**

At this point, we will be implementing a hold of funds before release to the worker. Release will be done once the buyer drops ratings and reviews after job satisfaction. A consensus must be met.

**\* Currency Barrier**

When a freelancer is hired for a job after the job is accomplished there's always a cross-border currency problems, like most freelancer platform such as freelancer, and fiverr, only made provisions for paying freelancers using credit cards, Payoneer and PayPal, of which most third-world countries are restricted by PayPal and some freelancers may not have access to banks, but with help of cryptocurrencies, payments are made easy with no censorship, giving you full control of your money.

**\* Chances of fraud by either of the party**

Sites like Fiverr has not been favoring freelancers in a way that chargeback's occur easily from the buyer side after seller has delivered a task. To fight this, we will be in full monitor of every dispute and serve like a judge [honest people who will make both parties come to an agreement without letting any cheat occur after both parties are been reviewed]



### **\* High Percentage cut on customer funds**

From sites like fiverr who takes at least 20% cut on funds of freelancer sounds absurd and this is like they taking huge from the workers. Our platform tends to solve this as well.

### **\* Location and language barrier**

During our recent research and experience. Language barrier has always been another issue where by people from on language finds it difficult to understand another person with another language. But with Pension Rewards Platform, we're going to fix this barrier and make everything completely decentralized.

### **\* Quality and time issues**

Pension Rewards will use the top rated rankings and will as well make sure there is extra time for job reviews and completion of jobs be done completely before release to customer. Customers will also be advised to do a follow up while seller lay hands on their job[s].

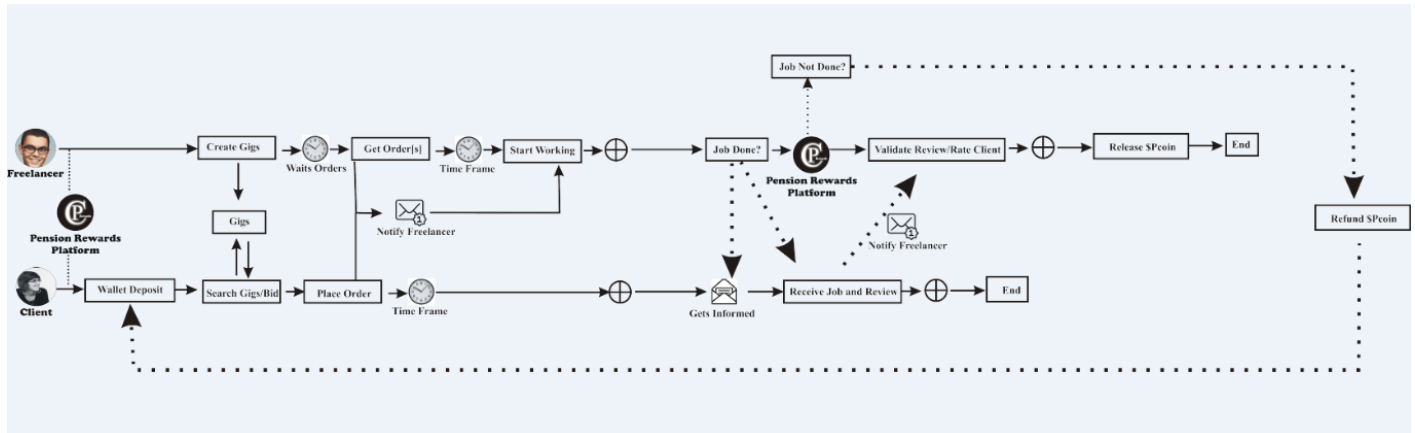
## **Basic Principles and Key Features:**

There are four major utilizers of Pension Rewards Platform

- Freelancers
- Full/Part-time employees
- Employers/Companies
- Affiliates - To help boost user base and aid promotion while a reward is set aside.

## **How it works using \$PCoin within the Platform.**

Platform users either earn or buy Pcoins on available exchange [or at ICO] holds few on the platform. Use it to pay for services and get it rendered. Both employers and employee has their own crypto wallets in their account dashboards.



View Full Image @

[https://drive.google.com/open?id=1V8mYjP1\\_L8tSdP3g46Bl8dCr-iC\\_Gcus](https://drive.google.com/open?id=1V8mYjP1_L8tSdP3g46Bl8dCr-iC_Gcus)

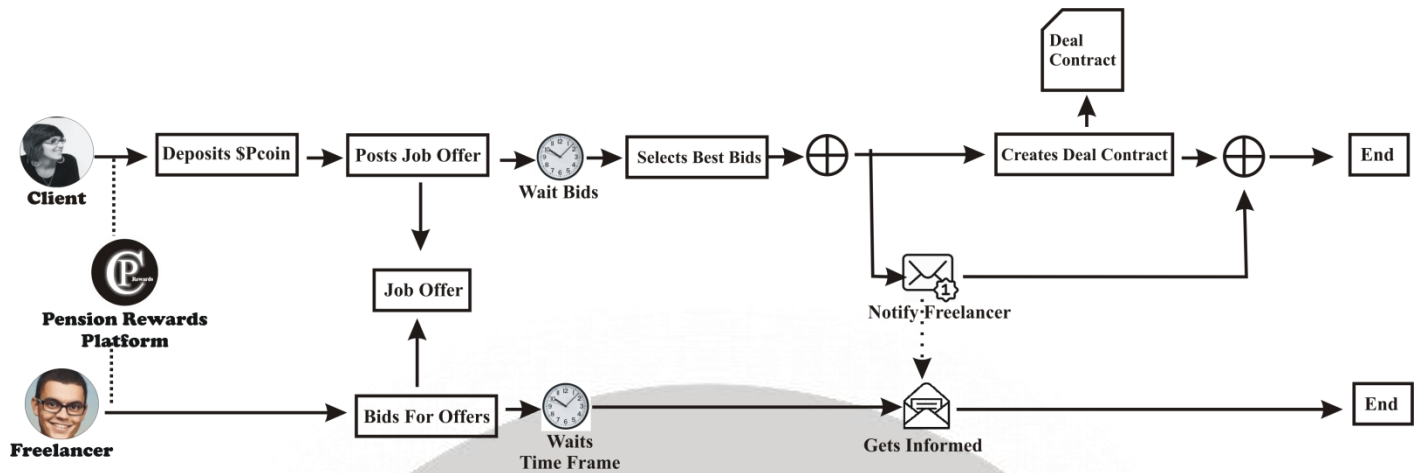
**Platform and Pcoin:** A platform where services are offered with the use of crypto. For example, “I will design your Resume for 10Pcoins”.

**Seller/Employee:** A registered user who offers services for a reward of been paid. The Freelancer/Worker (people doing the work)

**Buyer/Employer:** A registered user who is able to purchase a service on the platform. The Employer/Customer/Client (the person hiring the Freelancer)

**Order:** When a buyer purchases a Service and ready to pay, it’s called an order.

**Post a Request:** The option for a registered buyer/seller to submit a decentralized request for services to aid a faster submissions of offers/bids from different workers. For example, a buyer/seller can post a request for a service by writing “We are a team of 3 and we need a very good blockchain expert to assist us in deploying a smart contract”. Below image shows how it works.



## Payments System:

Our system will accept Pcoin and also accept BTC, ETH, LTC, KMD. The only difference lies in the network fee for each currency. Users can publish tasks only if they have enough Pcoins in the platform internal account.

## Customer's Functions

- Request or search tasks, specify number of services and bid payment for each tasks in crypto.
- Adding different filters to target suitable workers (filter workers rate, e.t.c).
- View and check workers' progress and reports
- Review completed tasks and rate.
- Contact with the workers
- Post a request [Outsourcing within the platform]
- Make withdrawals and deposits or swap balance
- Own personal wallet

## **Worker's Functions**

- Create tasks, specify number of services and bid payment for each tasks in crypto.
- View list of available tasks, filtering tags, currency, categories
- Edit tasks
- View corrections and comments of the customer and resolve them
- Send tasks for review/check
- Post a request [Outsourcing within the platform]
- Contact with customer if required
- If customer is happy with bid he/she will award you project and before acceptance of projects, customer needs to reach a consensus before making agreements.
- Make withdrawals and deposits or swap balance
- Own personal wallet

## **Ratings**

Pension Rewards Platform follows a rating system. It provides objective and fully assessment of system's users.

### ***Rating is based on the following:***

Rating of the customer by users. Customers can rate how fair a worker is.

Number of approved tasks.

Number of declined tasks.

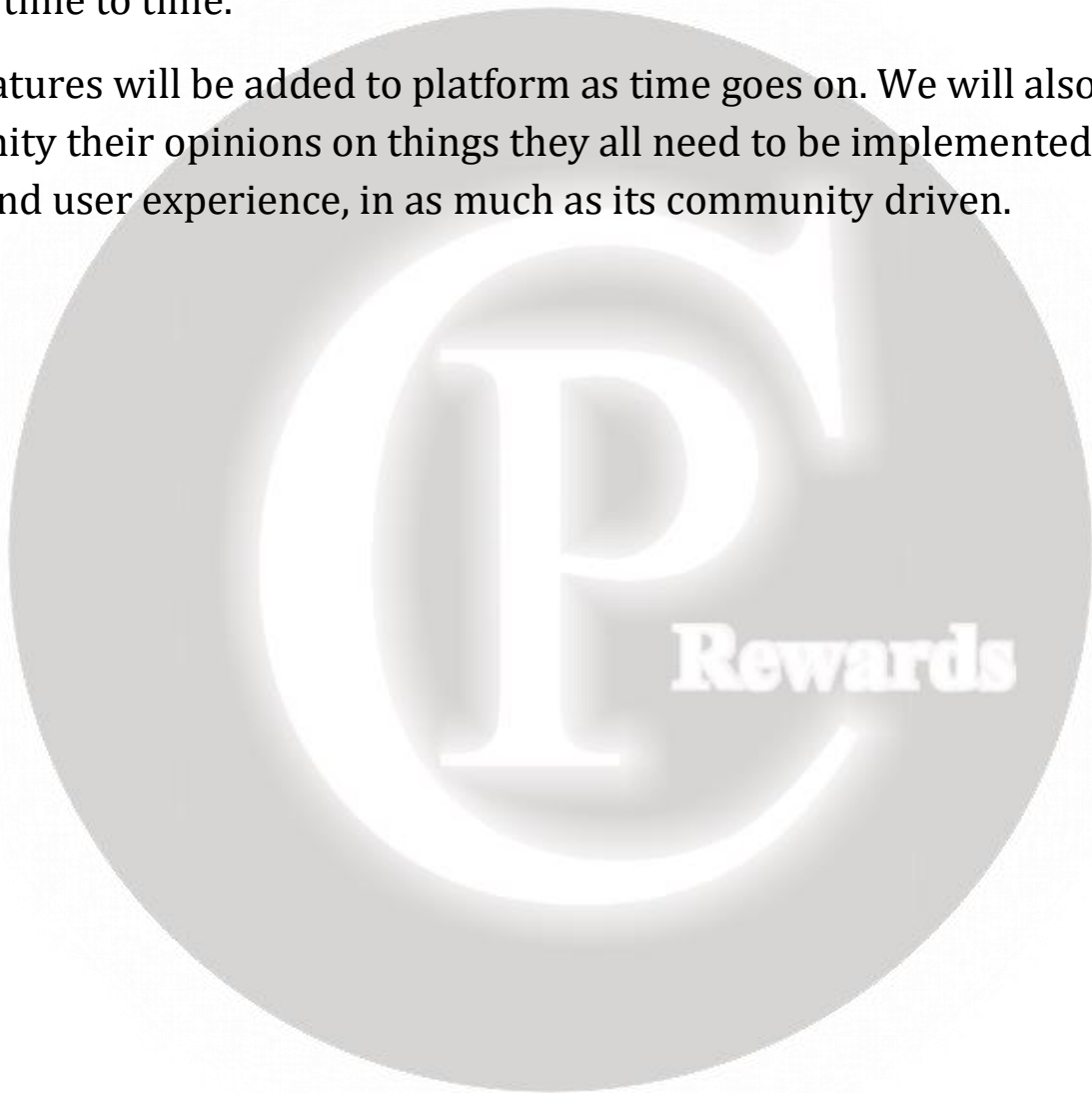


## **Technical Aspects:**

The Platform servers will be strong and secure enough to stand requests and storage.

Tested loop holes will be fixed. NOTE: Bugs are constant and will be fixed once any shows up or before any shows up. A regular pen test will be carried on from time to time.

More features will be added to platform as time goes on. We will also ask our community their opinions on things they all need to be implemented for easy access and user experience, in as much as its community driven.



## Why ICO?

An ICO is a fundraising tool that trades future cryptocurrencies in exchange for cryptocurrencies of immediate, liquid value. An Initial Coin Offering (ICO) is used by startups to bypass the rigorous and regulated capital-raising process required by venture capitalists or banks. In an ICO campaign, a percentage of the cryptocurrency is sold to early backers of the project in exchange for legal tender or other cryptocurrencies, but in this case, we make use of Ethereum Smart Contract. More and better understanding at [https://en.wikipedia.org/wiki/Initial\\_coin\\_offering](https://en.wikipedia.org/wiki/Initial_coin_offering)

## Token Structure

A total of 250,000,000 \$Pcoin tokens will be released.

**Name:** Pension Coin

**Decimal:** 8

**Ticker:** PCOIN

**Smart Contract:** [0x54fafa3442d050c022b7818e50ab448303e47d30](https://etherscan.io/address/0x54fafa3442d050c022b7818e50ab448303e47d30)

**Total Supply:** 250,000,000 Pcoin

**Adjustable emission:** All unsold and unallocated tokens will be destroyed and additional release of tokens will not be possible.

**Secured/Transparent ways to purchase tokens:** Ethereum (ETH)

**Caps:**

**SoftCap:** 3000ETH **HardCap:** 5000ETH

## **Purchase Stages: How To Participate in PensionCoin ICO**

### **Stage 1 ICO**

1 ETH = 50,000 PCoin [+30% Bonus]

0.5 ETH = 25,000 PCoin [+20% Bonus]

0.1 ETH = 5,000 PCoin

0.05 ETH = 2,500 PCoin

0.01 ETH = 500 PCoin

### **Stage 2**

1 ETH = 40,000 PCoin [+15% Bonus]

0.5 ETH = 20,000 PCoin

0.1 ETH = 4,000 PCoin

0.05 ETH = 2,000 PCoin

0.01 ETH = 400 PCoin

### **Stage 3**

1 ETH = 30,000 PCoin [+10% Bonus]

0.5 ETH = 15,000 PCoin

0.1 ETH = 3,000 PCoin

0.05 ETH = 1,500 PCoin

0.01 ETH = 300 PCoin

Send ETH only from ERC20 wallets like Metamask, IMTOKEN, MEW, TRUSTWALLET to our smart contract for instant claim.

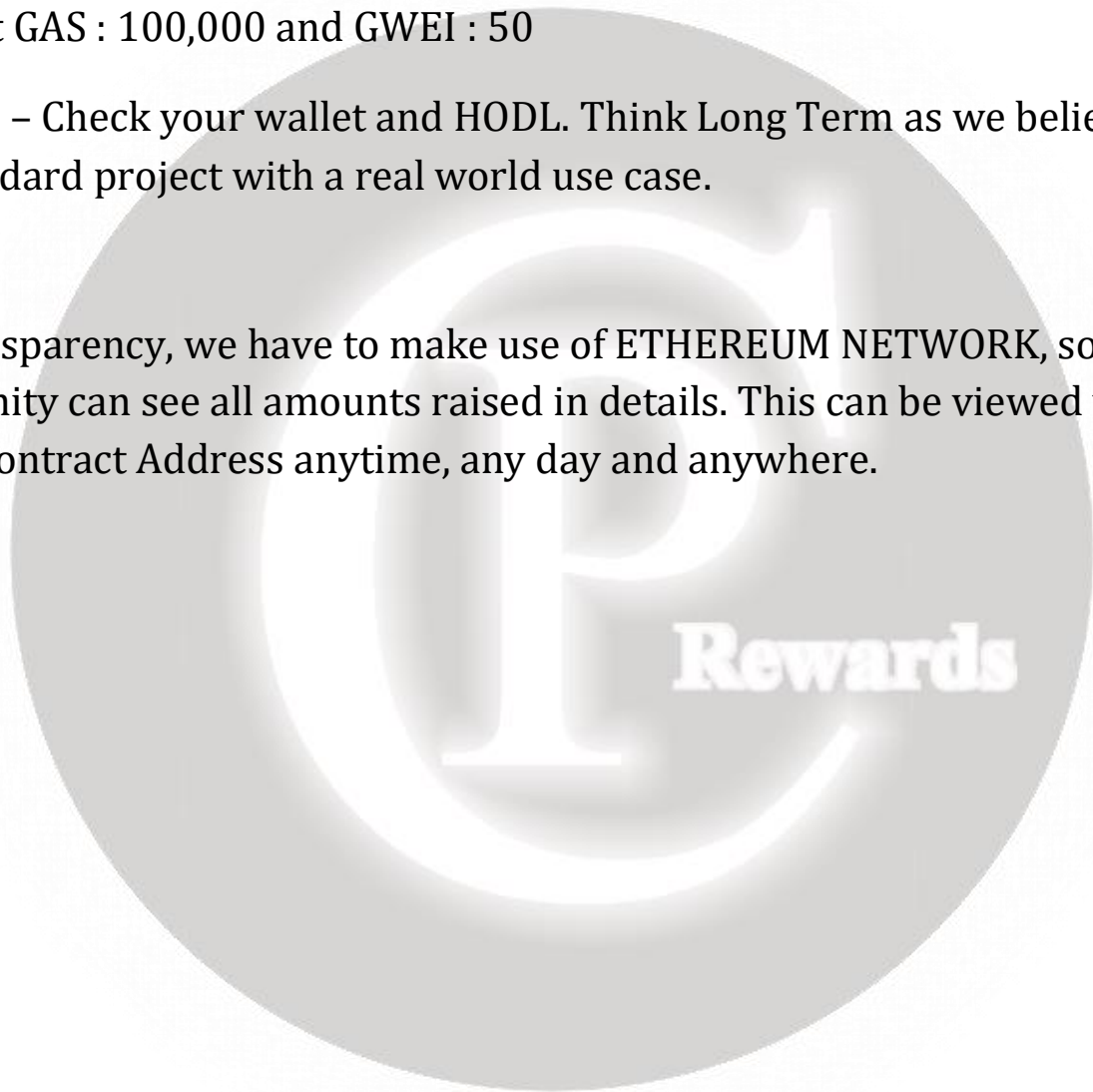


Send ETH to [0x54fafa3442d050c022b7818e50ab448303e47d30](https://0x54fafa3442d050c022b7818e50ab448303e47d30) [Our Only Smart Contract]

1. Ensure you have at minimum of 0.01 ETH in your Wallet
2. Send ETH to our Smart contract :  
0x54fafa3442d050c022b7818e50ab448303e47d30
3. Set GAS : 100,000 and GWEI : 50

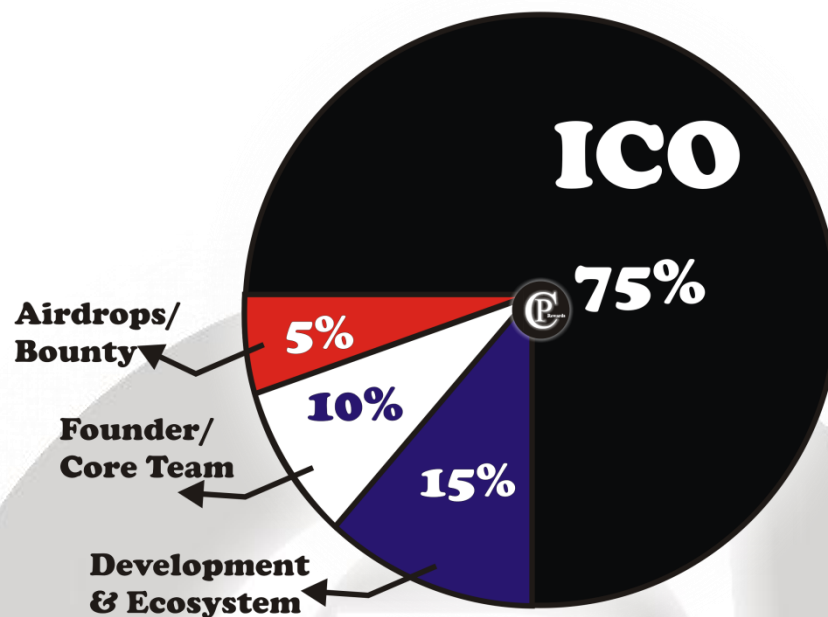
✓ Done – Check your wallet and HODL. Think Long Term as we believe this is a standard project with a real world use case.

For transparency, we have to make use of ETHEREUM NETWORK, so our community can see all amounts raised in details. This can be viewed via our Smart Contract Address anytime, any day and anywhere.

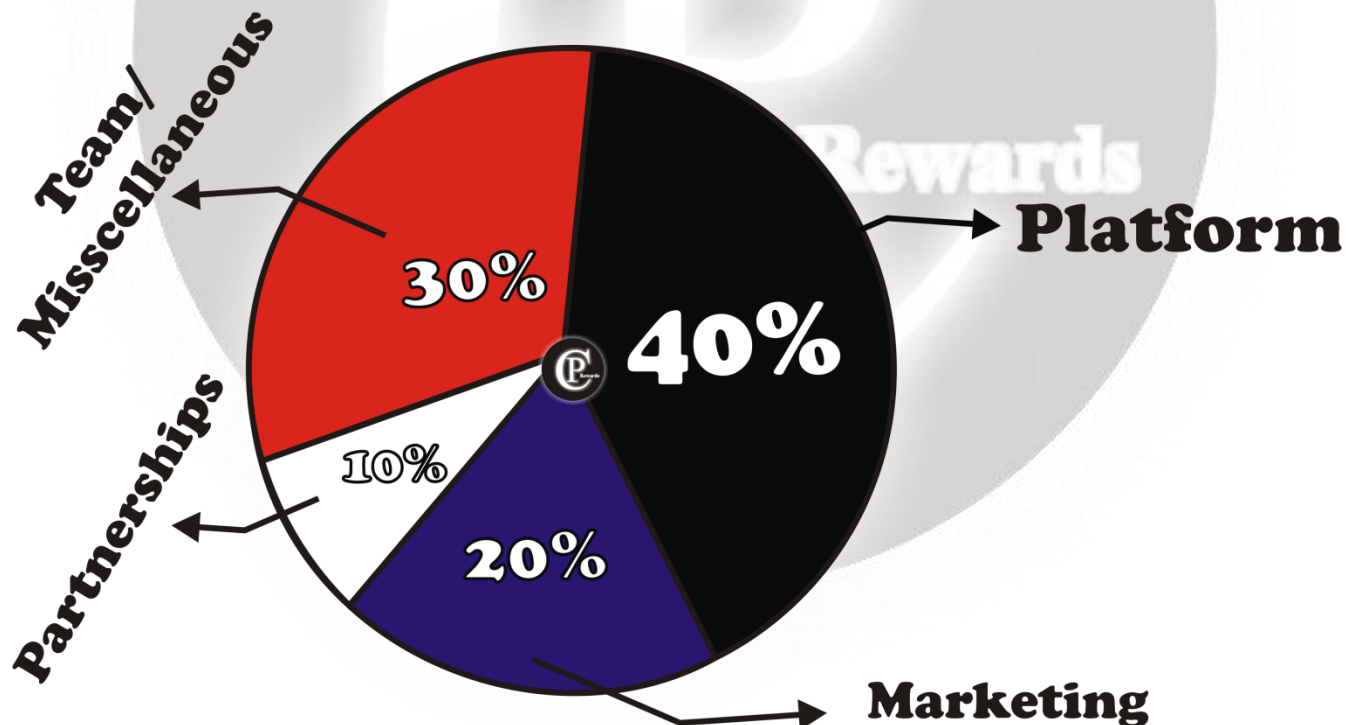




## Token Allocation:



## Funds Raised Allocation:



Pension Reward's public launch and a global marketing campaign will be launched on the basis of the money collected during the ICO rounds.

# Core Team

Honesty saves everyone's time and this is why We are confident and innovative people who has a good work ethic and interpersonal skills ranging from different fields of disciplines and regions. We pride ourselves on our ability to persevere, work well with others and autonomously. To achieve a faster adoption, we have to decentralize the team from different part of the world with the aim of hiring more.

Reach us via [hireme@pensionrewards.com](mailto:hireme@pensionrewards.com)



**Olawale Isaac Odejide**  
Founder/COO

[Facebook](#) || [Twitter](#) || [LinkedIn](#)



**Oscar Michael**  
Co-Founder

[Facebook](#) || [Twitter](#) || [LinkedIn](#)



**Bello Opeyemi**  
Project Manager

[Facebook](#) || [LinkedIn](#)



**Mbosinwa Awunor**  
Programmer

[Facebook](#) || [Twitter](#)



**Ololade Dada**  
Community Manager

[Facebook](#) || [LinkedIn](#)



**Jahanzaib Waris**  
PHP Developer

[Facebook](#) || [LinkedIn](#)



**Stephen Voski**  
Social Media Manager

[Facebook](#) || [LinkedIn](#) || [Twitter](#)



**Oyenike Abodunrin**  
Customer Relations

[Facebook](#) || [LinkedIn](#) ||



**Gerrad Chigozie**  
Marketing Assistant

[Facebook](#) || [LinkedIn](#) ||

**Follow Us and Never Miss a Single Update.**

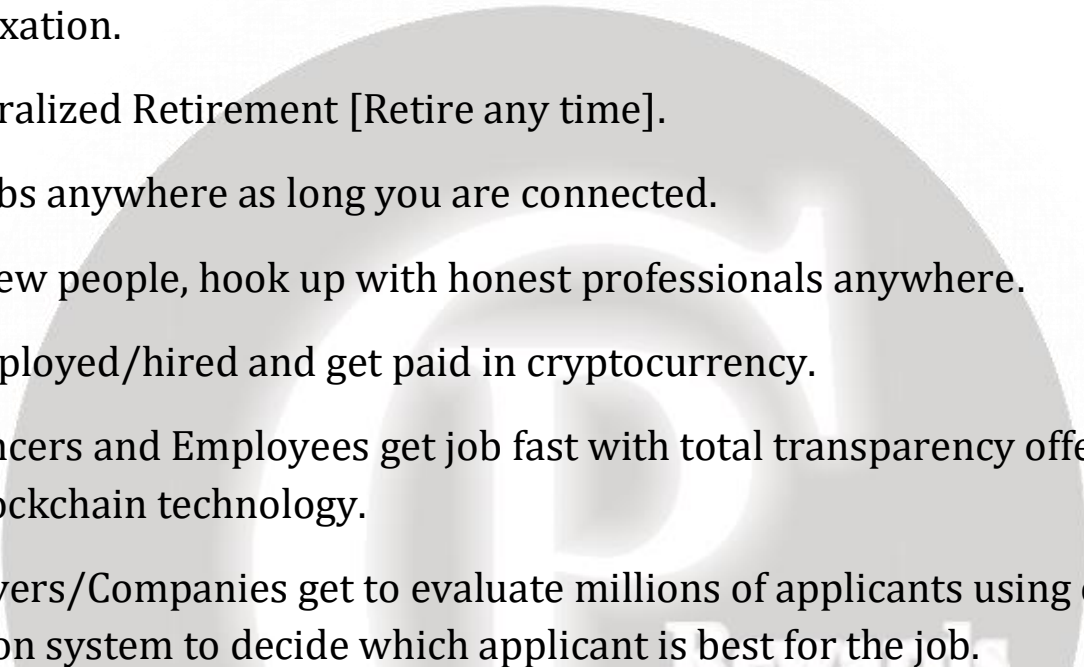


**Rewards**

## **Pension Rewards Features/Aims/Benefits at a glance:**

- \* A hybrid platform, i.e., a combination of Centralized & Decentralized functionality with full platform accountability.
- \* Enlarging more use cases of cryptocurrencies.
- \* Encourages youths/upcoming gurus to learn a skill while rest assured there is a reward in a decentralized world.
- \* Solving unemployment and decentralizing employments.
- \* High-standard security protocols against third-party frauds.
- \* Expanding job opportunities i.e Availability of work for individuals at any location in the world.
- \* To boycotts non-transparent employment model.
- \* To boycott the need of waiting on the government to provide physical jobs.
- \* Independence from the professional market scenario in any country where Pension Rewards is been used.
- \* Quality and standard maintenance guidelines that have to be adhered.
- \* To favor honest employees.
- \* Full range of necessary services.
- \* Helping you turn your passion into profit.
- \* Honest reviews to help select the best partner.
- \* A convenient Human Resource hub for discovering qualified talent.
- \* Increased productivity.
- \* Flexible payments in a way that the platform users assigns the price of each job.



- \* Rating system, reputation growth i.e. The status of the employee and the customer is immediately visible.
  - \* Earnings in the industry of the blockchain without any investment but in this case, your skills are your investment.
  - \* Trustworthy and transparent payments system (Blockchain technology).
  - \* Zero taxation.
  - \* Decentralized Retirement [Retire any time].
  - \* Find jobs anywhere as long you are connected.
  - \* Meet new people, hook up with honest professionals anywhere.
  - \* Get employed/hired and get paid in cryptocurrency.
  - \* Freelancers and Employees get job fast with total transparency offered using blockchain technology.
  - \* Employers/Companies get to evaluate millions of applicants using our reputation system to decide which applicant is best for the job.
- 



## **SOLUTION SUMMARY**

Below is the summary of the problem solved by Pension Rewards.

Pension Rewards tends to solve a crucial societal problem and creating a decentralized platform, while on the platform, we believe will revolutionize the global social ecosystem and yield a long term growth globally. The idea is to create a platform where anyone can work on simple tasks, businesses can benefit and both the parties add value to the ecosystem and earn on the go. They can make transactions in main cryptocurrencies or the base payment coin \$Pcoin (\*Conditional) tokens.

We will empower the world's freelance/workers community by creating one of the largest worker-centric decentralized ecosystem where independent workers can pursue their passions and get the value they deserve from the gig economy.

The Pension Rewards is leveraging on the innovative distributed technology of Blockchain with partnership from experts social media analysts, Tech developers, ICO experts, brand influencers and managers of both Finance and human resource industry to launch the Pension Rewards

platform on the blockchain and creating the Pension Coin to be issued during its Initial Coin Offering, with the plan to build a sustainable community for the freelance enthusiasts, offering them timeless opportunities to earn rewards through cryptocurrency backed platform.

Providing them with a trusted platform, which is efficient and fully transparent innovative with new revenue/employment streams, this will become the apex for us as we monetize the freelance platform. The Coin gives strength to the value of the Platform and by doing so, it gives value to the coin as well.

One of the advantages of owning Pension Coin [Pcoin] is that it gives you an opportunity to own a coin in of the fastest growing ecosystem on the blockchain.

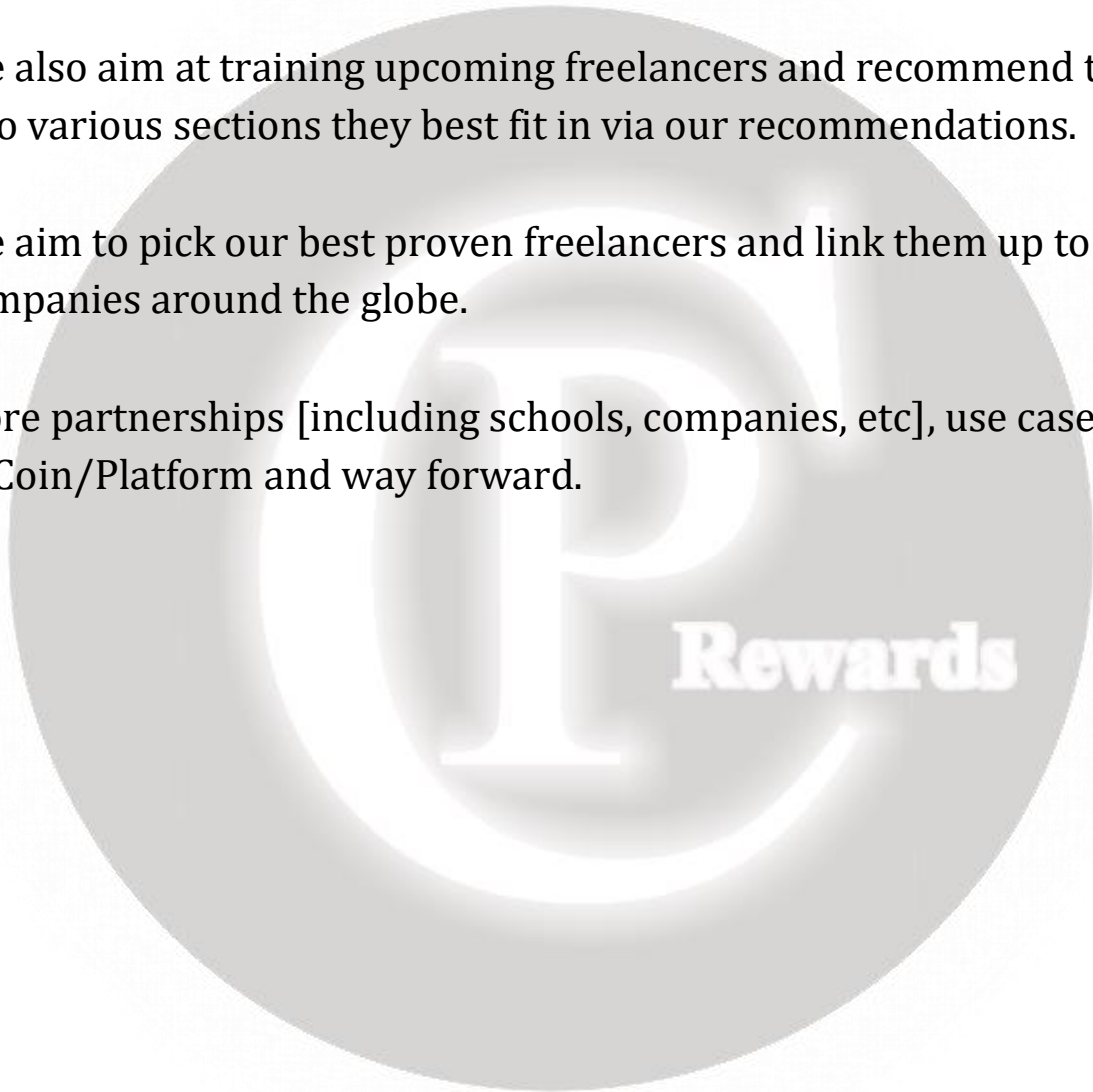
After condensing the original concept, we relentlessly reached out to interested partners and organically built our team. Along this journey, we found great minds, partners and mentors strongly committed and excited to work with in fine tuning our vision and refining our proposal for the market. Now that we drive towards the ICO stage, we in advance thank everyone that are ready to support us and hope to surpass the expectations of the community in the future.

The purpose of this document is to provide information regarding the platform, cryptocurrency and Business model on blockchain, its core conceptual idea, functional model, competitive advantages, team, ICO details and roadmap towards the actualization of our projected roadmap.

## **Future Plans**

- Pension Rewards anticipate to partner with various popular payment processors to make it easier to convert between PCoins with fiat or other Cryptocurrencies directly using the platform internal exchange.

- On the platform, you can convert your PCoins to USDT and exchange back to PCoins when ready to purchase a service [This will help solve volatility]
- For a faster adoption globally, we tend to have offices/hub in strategic places globally.
- We also aim at training upcoming freelancers and recommend them into various sections they best fit in via our recommendations.
- We aim to pick our best proven freelancers and link them up to big companies around the globe.
- More partnerships [including schools, companies, etc], use cases of \$PCoin/Platform and way forward.



## **Disclaimer:**

No information in this Whitepaper should be considered to be business, legal, financial or tax advice regarding Pcoin/Pension Rewards platform, the distributor, the Pension Coin, the PCoin Initial Coins Sale.

You should consult your own legal, financial, tax or other professional adviser regarding PCoin and/or the Distributor and their respective businesses and operations, the Pension Coin, the PCoin Initial Coins Sale.

You should be aware that you may be required to bear the financial risk of any purchase of PCoins for an indefinite period of time.

### **I'm a US, Chinese citizen can I participate in your token sale?**

Pension Rewards or Teams will not be liable for any issues be it legal or financial risk that may arise if you participate from a country where ICO is not allowed.

We are not obligated to any country and our project is available for everyone on a condition of not getting third-party involved.

Contributions is not allowed for any country with strict regulations of ICO and token sale, if you must participate in our tokens sale you must first consider the regulations binding ICO in your country.

### **I changed my mind, can I get refund?**

We strongly recommend you think twice and make conclusions before participating in our tokens sale, we will not be able to make refund for any PCoin tokens paid for. The token sale is in a selfdrop format, you send your ETH contributions to our smart contract address and get your tokens immediately. This is very transparent as all transaction are live.

## **Risk of lack of profit:**



Pension Rewards original team and founders cannot guarantee that the value of Pcoin tokens will grow, as well as we cannot guarantee that the price of Pcoin tokens will not decrease due to circumstances beyond our control. Remember, this is a decentralized market and we urge everyone to look into what they can do to make the platform a success as this will be another encouragement as the platform is here to stay.

Also keep it in mind, the rapidly growing market and the popularity of the platform due to the goals it delivers, the Coin price and platform will grow. This is because expansion of market and the reduction of tokens leads to growth in Token value based on your conversion. Pension Rewards strictly disclaim any kind of price forecast as well as any profit guarantee, Price of PCoin tokens will depend on demand from the Pension Rewards ecosystem.

Risk connected with malfunctions of Ethereum blockchain. Pension Rewards is an Ethereum-based blockchain platform, our tokens and smart-contracts are directly connected to Ethereum protocols and in case of failures or disturbances in their work Pcoin tokens could also have disruptions as a result.

### **Right of control**

Investors should be aware that owning \$Pcoins does not give the right of ownership in Pension Rewards. Moreover, token holders cannot participate in the decision making influencing the work and the development of the Pension Rewards Platform.

**Reference:**

<https://www.statista.com/statistics/190858/most-effective-online-marketing-channels-according-to-us-companies/>

<https://www.internetworldstats.com/stats.htm>

<https://www.statista.com/statistics/262966/number-of-internet-users-in-selected-countries/>

<https://www.topresume.com/career-advice/7-top-job-search-statistics>

<https://www.talentnow.com/recruitment-statistics-2018-trends-insights-hiring-talented-candidates/>

<http://www.pewinternet.org/2015/11/19/searching-for-work-in-the-digital-era/>

<http://blog.indeed.com/2017/07/27/the-unstoppable-rise-of-mobile-job-search/>

