



**WLL COIN**  
WILL AND LEGACY

**Digitrust Corporation Pte Ltd**

**Initial Coin Offering**

**Whitepaper Version 0.1 - Working Draft (Subject to Change)**



**WLL COIN**  
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# A Decentralized Organization for Settlement of Crypto Assets

WILL COIN (WLL)

*Digitrust Corporation Pte Ltd, Singapore*

Initial Coin Offering

Whitepaper



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## 1- Abstract:

Millions of Crypto currency transactions are being executed on a daily basis based on the fast expanding blockchain technology. People all over the world buy, store, trade and transact crypto currencies and the trend is expected to grow multi fold. The owners (investors) are assigned secret keys that often remain strictly and only under their control and excess. The right to transfer, assign, exchange or utilise the digital currency is granted only to the holder of the secret key.

The global cryptocurrency market is valued at a Trillion U.S. Dollar. When a crypto-trader or holder meets an untimely demise, they would want a decentralized organization to make sure that any and all assets that they own and control be distributed as per their wish.

A decentralized organization that understands the complexities and fringe-legal implications of the crypto-asset settlement are what we are building. This DAO will provide a Crypto-Will or Testament is a legal document by which a person, the testator, expresses their wishes as to how their crypto-assets shall be distributed upon their demise. They name our system as the executor, to manage the estate until its final distribution. The settlement shall happen within the legal boundaries of the testator and their nominee(s).





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Thereby bringing into the taxable holding of the nominee(s), an amount of currency that so far may or may not have come into the legal jurisdiction of the nominee(s)' country. The proposed DAO will require government cooperation to execute the premise and bring value in legal tender or native fiat currency into the country for settlement to the nominee(s).

Thus benefiting the testator, nominee(s) and the target country.



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### **Questions that remain unanswered in this growing digital currency maze is:-**

- What happens to these purchased, stored or traded currencies when the rightful owner passes away?
- Who inherits the cryptocurrency when the owner is no longer alive?
- How can the owner of the cryptocurrency ensure his wealth is transferred to his beloved or chosen ones upon his/her death?
- How does one rightfully pass on his/her wealth in cryptocurrency to his/her nominee without any hassle to the assignee or assignor and without unlawful interference?
- How does the receiver who has no idea about the crypto world would receive, store, convert and use the cryptocurrency?
- How will the beneficiary (the receiver) handle necessary legal and taxation issues or convert the inheritance into a legal tender?
- Who can be trusted to handle the process on behalf of the crypto investor?
- How can this whole process be executed with complete confidence, trust and faith in a third party?



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Glaring exposure to these uncertainties creates fear and requires addressable solution, one such as proposed by WLL coin and our decentralised settlement of crypto assets. We utilise the latest in blockchain technology, artificial intelligence and hyper ledger as a solution for a trillion dollar industry problem.

The goal is for the owner of the cryptocurrency to have complete control of the process without divulging any unwanted information to any party including WLL coin or even (if needed) the beneficiary themselves. Transfer of crypto assets to the beneficiary via a seamless process of technology, integration, application and execution is what we offer to the world of cryptocurrency investors.



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## 2 Vision

It is our aim to create an environment for cryptocurrency investors to be able to pass on their investment safely and securely to their heirs, after all we invest for reasons of building wealth for ourselves and to share it with our loved ones. We aim to make nomination of beneficiary a standard feature and a norm for the industry. This will create confidence within the industry and bring about a safer environment where we can buy, sell and use cryptocurrency with confidence knowing that our family or loved ones right as receiver of the wealth is assured.

The goal is for the owner of the cryptocurrency to have complete control of the process without divulging any unwanted information to any party including WLL coin or even (if needed) the beneficiary themselves. Transfer of crypto assets to the beneficiary must be via a seamless process of technology, integration, application and execution.

We aim to utilise the latest in blockchain technology, artificial intelligence and hyper ledger to provide a feasible solution for a trillion dollar industry problem.



### 3- Mission

Our experience in this industry indicates a yearly average mortality rate of 3% among the investor community. That translates into approximately 3 million deaths per year for every 100 Mil investor community worldwide. WLL coin will create awareness and inspire mass adoption of wealth and estate assignments, using our services and WLL coin resulting in everyday usage among the investor society.

It is our goal to provide this service to each and every Crypto Investor globally. Mind you, all of us will pass on one day and we need to ensure our crypto wealth is passed on to our loved ones, meaning all the crypto community members in one way or another, will become a community member of WLL Coin.

Our mission is to extend our reach through our global offices, which will help us build wealth assignment and protection services to global crypto investors and to create a fully functional system that is able to and easily integrate into the world of crypto wealth management via the blockchain technology.



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## 4- What is WLL coin

WLL coin is a token issued by Digitrust Corporation who provide wealth assignment services to members of the crypto investment community. The coin can be purchased and utilised like any other crypto coins in the market today. Holders and community who utilise the coin will be entitled for the service of crypto wealth assignment while the non WLL coin community may be provided these services at a chargeable rate.

## 5- What is WLL coin service

It is a fully automated service for transfer of crypto-assets to the beneficiary via a seamless process of technology, integration, application and execution of blockchain hyperledger and sawtooth technology.

The system will be designed to integrate with entities (ie exchange, ewallet) who has your holdings with them and allow transfer of your assets to your chosen one without much hassle or fuss. The key point to be made here is first to identify your investment portfolio which could either be hidden or stored somewhere and it will be either known or unknown to your beneficiaries or your estate managers. WLL system extracts these information using your approval (grant of probate) and then begin the process of identifying your beneficiaries, verify authenticity and execute the transfer protocol (via Execution Order, Letter of Administration or if necessary, a court order)



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## 6- Why do you need WLL Coin Services?

Death takes place no matter what. The question is how does one prepare for the eventuality and ensure their crypto-wealth is handed over securely to their beneficiaries. WLL Coin is a technology driven solution that can help you realise that.

You will need the services provided by the coin to protect your crypto wealth in a safe way and to pass it on to your loved ones securely. The coin is a mode for a secure settlement service.

## 7- How WLL coin service be essential to you?

If you believe you are not invisible to the call of death and that death can happen without notice. You will also understand the importance of ensuring the well being of your loved ones. after all, one of your investment goal is to provide a financial safe haven for yourself and for your loved ones.

You need someone to ensure that the wealth you have built reaches your family in the event of your sudden death. WLL coin Integrated Services (WCIS) allow you to put in place certain process and procedures to ensure that the transfer of your crypto-wealth takes place seamlessly, automatically and without interference from unknown party. You also want this process to be completed without unreasonable loss in time and value to your intended recipient.



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## 8- How is it implemented?

It allows seamless integration with crypto exchanges and wallets and utilise investigative and suggestive tools to ascertain death, It also verifies validity of claim and expeditiously and without malice help the beneficiary of the deceased person to assume control of the crypto-wealth in accordance the Crypto-Investors written choice.

There are many ways to achieve this. The main aspect being customers preference of a safety net to protect their investment and meeting legislative requirements. You as the customer appoint your chosen beneficiary (ies). You may amend, add or delete these beneficiaries as you desire from time to time. This will be done either on the WLL integrated system or the exchange integrated module.

All you need to do is provide sufficient information about your beneficiary. The more information you provide will make it easier for the system to trace, identify and confirm the rightful recipient before executing further protocols.

There is no requirement to disclose your investment details or private keys or passwords. All you need to do is grant WLL system permission to activate its protocols upon confirmation of your death. WLL remote system will store all KYB (know your beneficiary) details in a remote server and update this information periodically based on your instruction.



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The WLL pulse system will verify and confirm your passing away. It then sends multiple alerts to the respective protocols for execution of your instructions. Upon satisfactory compliance with the protocol instructions, the system begins the process of interaction with e-wallets and exchanges for transferring of your crypto asset to the rightful recipient.

## 9- How WLL coin affect your crypto investment?

WLL coin can be used as a tool to protect your investment and to ensure it is not lost in the crypto maze upon your death. The wealth you built will be passed on to your rightful heir, kin or beneficiary in a lawful manner. It does not interfere, divulge, expose or meddle with your investment portfolio. It merely provide a service of transfer of ownership of your wealth to your intended recipient(s) utilising a High Abstraction Level (HAL) algorithm that provide positive verification of identities.





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## 10- Types of services

The service is divided into several segments and maybe simply classified as following:

- 1- Appointment of Beneficiary
- 2- Amendment, addition or deletion
- 3- GNS (Geo Network Search) pulse identification, alert and response
- 4- Verification and counter response
- 5- Execution & wealth transfer protocol

There service is made available to all WLL community and coin users. The process will be automated. In near future we foresee the appointment of beneficiaries to become a regulated and mandated feature to crypto-investment world. The non WLL community or non WLL coin user may be charged a fee for the service (fee structure will be determined in near future)



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## 11- How do one subscribe to this service?

There is no subscription to this service as all WLL coin user will be automatically entitled for the service as long they or their beneficiaries are active WLL community members. We may also extend the services to other community members such as BTC, ETH, XRP etc., however, decision on which combination coins to be used may be via WLL community voting system and future partnership arrangements with other coins in circulation.



## 12- Rollout plans and future services

WLL service is an integrated and evolving system. The current rollout plan is targeted towards various stages of development.

- Rollout 1 - Beneficiary assignment, edition, deletion and amendments
- Rollout 2 - Pulse search protocol (to identify verify and confirm pulse presence)
- Rollout 3 - Alert, Activate and Execute
- Rollout 4 - Transfer Protocol

### **Additional Services**

- Rollout 5 - Legal and Support Module (Legal, trustees, guardians)
- Rollout 6- Clearance house & CAS support module (Cost Assistance Center)

During the first phase of the rollout, creating integration with existing platforms, exchanges and e-wallets will allow appointment of beneficiaries and heirs by the crypto investor. Further process will enhance the owner's ability to direct and redirect the system and control their assignment at will. The investor can manage, assign, transfer and execute his/her wish using the proven and reliable blockchain technology. All these will be done in complete secrecy without interference or divulgence or even assignment of any access codes and passwords. The system incorporates hyper ledger multi signature authorisation method and the cryptocurrency investors will have full control of the process.



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## 13- Why should you purchase the coin now

The crypto investment community is growing at tremendous speed. Market statistics indicate many new users of crypto coins. As the demand and usage for crypto coins increase in the market, so will be the need for WLL services and the demand for WLL coin. Therefore we foresee a sharp increase in the coin price over period of time from its initial price of USD 0.10. Entities who offer similar services have priced their coin at much higher price while we kept it lower to give the value for money factor to our community.

Our expected growth in value is estimated to be around 150x to 300x. therefore an entry price of USD 0.10 is very attractive entry point for the community. There are also attractive bonuses and incentives for early buyers.

Expected trend in WLL coin usage:

(based on average circulation of 1,000 coins per community member)

Year	Expected Number of Crypto Investors	Death (3%) annually	10% community reach	Average demand for WLL Coin
2018	300,000,000	9,000,000	900,000	900,000,000
2020	500,000,000	15,000,000	1,500,000	1,500,000,000
2025	1,000,000,000	30,000,000	3,000,000	3,000,000,000
2030	3,000,000,000	90,000,000	9,000,000	9,000,000,000
2035	4,000,000,000	120,000,000	12,000,000	12,000,000,000
2050	5,000,000,000	150,000,000	15,000,000	15,000,000,000



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## 14- Benefits of WLL Coin

- a- It help you to protect your Crypto Asset
- b- It safeguards your beneficiaries right to receive the wealth
- c- The Coin is a Utility token and can be used like any other Coins
- d- Expected appreciation in value through constant demand for  
WLL service
- e- Allows seamless process of transferring your wealth to your  
beneficiary
- f- The coin helps you to prepare for any eventuality and secures  
settlement services
- g- It increases market confidence in crypto investment





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## 15- Introducing the Key Personnel

### **Capt. Selva Ramasamy**

#### **Founder & CEO**

Founder & CEO of Digitrust Corporation Pte. Ltd Singapore and WLL coin, is a Licenced Airline Pilot, having flown for some of the Major Airlines in the World, is Qualified in Economics & Finance, Involved in various Ventures & Business Development projects. CEO of Caravan Trustees Berhad (A will writing, Trust & Estate management Public Company located in Malaysia) Currently representing as Trustee for some major clients. CEO & Director of Zinfoway Technologies, an IT company involved in Blockchain technology and product development with offices in Malaysia, Singapore & India. Possess wide knowledge in Distressed Asset Management and its related protocols.



### **Allan Graham Fiddler**

#### **COO**

The COO (Chief Operating Officer) was Born in UK and is qualified in field of Engineering, Allen Fiddler have been involved in many key management roles including project management, project analysis, implementation, project marketing & management. He is Highly experienced in Implementation process of heavy technology based proj-





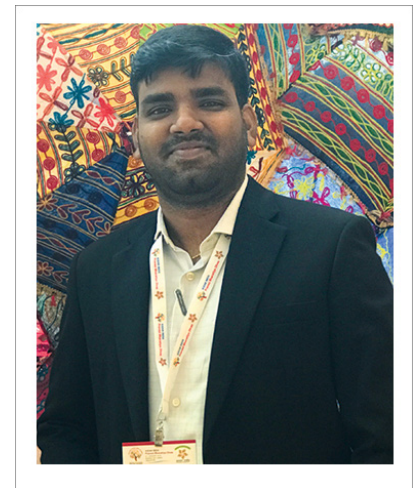
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ects, As COO, Allan will be heading our Operational and Marketing Team and will play key implementation role in establishing global presence & listings of WLL coin at major exchanges and trading platforms globally

### **Sasidharan Thiruvengadam**

#### **Co-Founder & CTO**

The Co-Founder & CTO (Chief Technical Officer) of Digitrust Corporation, is armed with a Degree in Instrumentation and Control Engineering, With huge passion for Information Technology worked in various projects and with 7 Years of experience in IT Domain. With knowledge & understanding of Blockchain technology got involved deeply in to it. Is a Director of Operation for Zinfoway Technologies an IT company involved in Application Development & Blockchain technology and product development with offices in Singapore, India & Malaysia. Sasi will be heading the development & execution team of the WLL coin protocols and related Blockchain development



### **Arjun Giare**



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## 16- Tokenomics:

### TOKEN CROWDSALE



Join us in revolution of Cryptowills. Get it and be with peace of mind with us !!!

#### TOKEN DETAILS:

**Token Available for Sale**  
500,000,000 WLL

**Token Type**  
Utility Token

**Token Price**  
USD 0.10 / WLL

**ICO (Softcap)**  
USD 5 Mil

**ICO (Hardcap)**  
USD 50 Mil

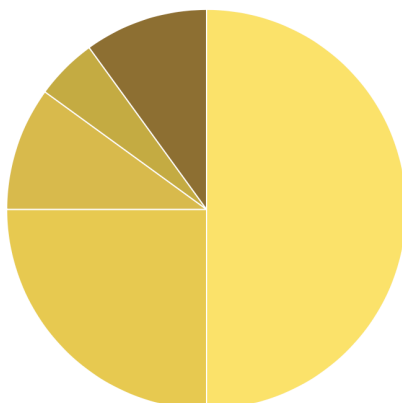
\*All Unsold token will be moved to reserve wallet for future use

### TOKEN ALLOCATION



Total Tokens for ICO: **1,000,000,000**

Token Allocation

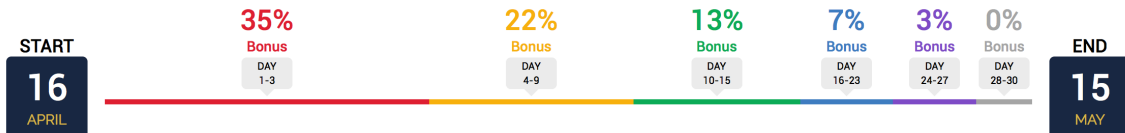


ICO Sale :	50%
Bonus and Bounty :	25%
Founders and Team :	10%
Reserve :	10%
Advisors :	5%



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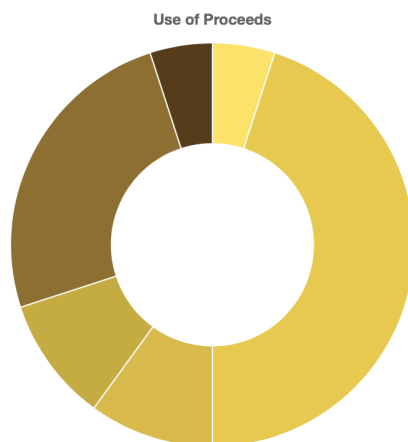
## REWARDS AND BOUNTY



### Bonus Rates

Stages	Your Purchase (USD)	Tokens (in WLL)	Bonus Rate	Bonus (in WLL Token)	Total Receivable (in WLL Token)
Early Bird (Day 1-3) 35%	1000	10000	35%	3500	13500
Stage 2 (Day 4-9) 22%	1000	10000	22%	2200	12200
Stage 3 (Day 10-15) 13%	1000	10000	13%	1300	11300
Stage 4 (Day 16-23) 7%	1000	10000	7%	700	10700
Stage 5 (Day 24-27) 3%	1000	10000	3%	300	10300
Stage 6 (Day 28-30) 0%	1000	10000	0%	0	10000

## USE OF PROCEEDS (FOR 3 YEARS)



- System Development and Maintenance : 45%
- Legal Team : 25%
- Board and Administration: 10%
- International Expansion and Facility : 10%
- Listing in Exchange / Community Building : 5%
- Marketing and Promos : 5%



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## 17- Timeline:

### KEY DATES

YEAR 2018

JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

Pre Sale

Pre ICO

ICO

Post ICO

Listing in Exchange

Product Release

#### PRE ICO:

**Start Date**

March 26th 2018

**End Date**

April 15th 2018

#### ICO:

**Start Date**

April 16th 2018

**End Date**

May 15th 2018





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## 18- Roadmap

### **2018 - 1st Quarter**

Preparation for Pre-Sale

Appointment of Global Services

ICO - Presale

### **2018 - 2nd Quarter**

ICO - Public Sale

MVP - Core Engine & Security factor roll out

Partnership Agreements & Exchange Listings

### **2018 - 3rd Quarter**

API modelling for integration with Exchanged

Deep integration of Artificial intelligence & Hyperledger

Beta Release

Partnership Agreements & Exchange Listings

### **2018 - 4th Quarter**

Go Live

Phase 2 Development for Extended Protocols



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## 20- FAQ

### A- Token Sale Details

**How many WLL tokens are distributed through the token Crowdsale?**

Maximum supply: 500,000,000 WLL

Tokens available in Pre-ICO: USD 50,000,000

Tokens available in ICO: USD 450,000,000

**What is the Token sale duration?**

Pre-ICO: **15 Days**

ICO: **30 Days**

**What happens if scheduled tokens are not all distributed until the end of sale?**

All unsold Tokens will be moved to reserve wallet for future use.

**What is expected value of WLL tokens after the token sale?**

The WLL token value cannot be recommended in advance as any other cryptocurrencies, the value of token is determined by the market valuation.



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## **Who can participate in the token Crowdsale?**

Anyone can join to Crowdsale, but it is important to determine if it is possible in a given jurisdiction to participate in tokensale. Please check regulatory restrictions in your country or state and read the terms.



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## B- Token Sale Process

### **What is token sale and why is it needed?**

A token sale is an event in which companies making use of blockchain technology attract participation and support for their platforms by selling cryptocurrency tokens to early adopters and enthusiasts in exchange for money today. Usually these tokens, after their issuance, can be used on the project platform as internal currency for payment of services. The project, in turn, receives the financing necessary for start-up costs and development of the platform.

### **How may I take part in ICO or Pre-ICO?**

In order to participate in the WLL Token sale, you can (subject to eligibility restrictions) purchase the desired amount of WLL through our website (<https://wllcoin.io>), making payment during the sale process.

### **What methods of payment are available for ONL purchases?**

Participants in the process will need to transfer ETH / BTC / XRP / FIAT to the specified address in the investors portal. We recommend carefully checking the address with the transfer address field before transferring the ETH / BTC / XRP.

- In Ethereum ETH / Bitcoin BTC / Ripple XRP
- Bank wire in Fiat Currency (USD)

### **What is the participation amount?**

There is no minimum or maximum participation amount



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### **When will I receive my tokens?**

Tokens will be distributed immediately from the Crowdsale Smart Contract within the Ethereum transaction of your contribution. You should see them in your wallet after a few confirmations of the Ethereum network.

For BTC & XRP Payment We will transfer tokens to ERC 20 Compatible wallet Every Wednesday & Saturday during sale period

### **How can I get Ethereum?**

Purchasing Ethereum can be done easily at any of the Ethereum exchanges such as Coinbase, Kraken etc. Once Ether has been purchased (for fiat: USD, EUR, GBP or crypto: BTC), the funds should be transferred to your own secure wallet.

### **Can I buy ONL Tokens using wallet created on cryptocurrency exchange?**

**Absolutely not.** All ICO purchases should be made with use of your private and secure Ethereum / Bitcoin or Ripple wallet. Purchased tokens will be sent back at your initially used address so it is important to make transaction from your own wallet.

### **How high should be gas limit for transaction?**

To make smooth & fast transaction without rejection, set GAS LIMIT to 200,000 and GAS PRICE to 50 GWEI or more. You can check recommended GAS PRICE at, <https://ethgasstation.info/>





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### **How Many WLL Tokens will I receive?**

It will be determined based on market price where our WLL is priced at 0.10 USD / Token. The number is much higher for early participants with bonuses up to 60%.

### **What will happen if I send the Ethereum to the wrong address?**

If ETH / BTC / XRP sent to wrong address you will not be able to return it. Please double check the address of your transactions before taking part in tokensale. The company will not be responsible for token loss.

### **ETH was sent to the correct address, but I cannot see the tokens. Why?**

You need to wait for confirmation of the transaction. Usually transactions are confirmed after 20 seconds, but in some cases it may take longer. If you want to check transaction status, use its hash to find it at, <https://etherscan.io/>

### **Is there AML/KYC process?**

Yes, You need to do AML / KYC verification before participating.

### **Do you offer any bonuses during Pre-ICO and ICO?**

Yes, Details as follows.



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## C- WLL Token

### **What is the purpose of the WLL Token?**

WLL token is designed as payment for services for our platform.

### **When can I exchange an ONL tokens on cryptocurrencies exchanges?**

All WLL tokens will start to be transferable on 1<sup>st</sup> June 2018. After that date availability of WLL on the market depends on how fast exchanges add WLL to their markets. We will do our best to make WLL tokens available on as many exchanges as possible.

### **How can I check my WLL tokens balance?**

WLL Tokens balance can be viewed in any Ethereum Wallet you use, such as [myetherwallet.com](https://myetherwallet.com).



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## D- WLL Platform

### **What is WLL token?**

Token issues by decentralised organization for settlement of crypto assets. It offers unlimited scalability and availability utilising Blockchain Technology

### **Where can I find out more about the WLL ?**

Detailed description of the platform is available in the whitepaper.

All details regarding WLL will be delivered by email and social networks channels:

- Facebook
- Twitter
- Telegram
- Reddit



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### **What is the status of the platform?**

We currently have a working prototype of the platform.

### **What are main schedules for the WLL Platform?**

Framework schedule for WLL Platform is presented in Road Map [\[link\]](#) section on our website. Exact dates of the next stages will be announced in the future.

### **How can I contact you?**

If you still have any question, feel free to contact us by our support service or join our communities at Telegram, Etc.