

TimeAlly Super Goal Achiever Plan (TSGAP)



**Systematic
Accumulation
Plan (SAP)**

TimeAlly Super Goal Achiever Plan (TSGAP) is Decentralized Smart Contract based Systematic Accumulation Plan (SAP). TSGAP Incentivize Stakers behavior for staking regularly in a disciplined way



Smart Contract

The entire staked Era Swap(ES) is stored in a trustless smart contract system . This can't be double spend & moved out for any other purpose as this is completely managed by Blockchain based smart contract



**Benefits stored
safely**

The future benefits of the Staker are stored safely in Smart Contract on Day 1 of beginning of annuity which is transparent & most secured system driven



Total Control

The assets will be distributed at different interval time as per the Smart Contract logics. The withdrawal of eligible benefits is in total control of the Staker



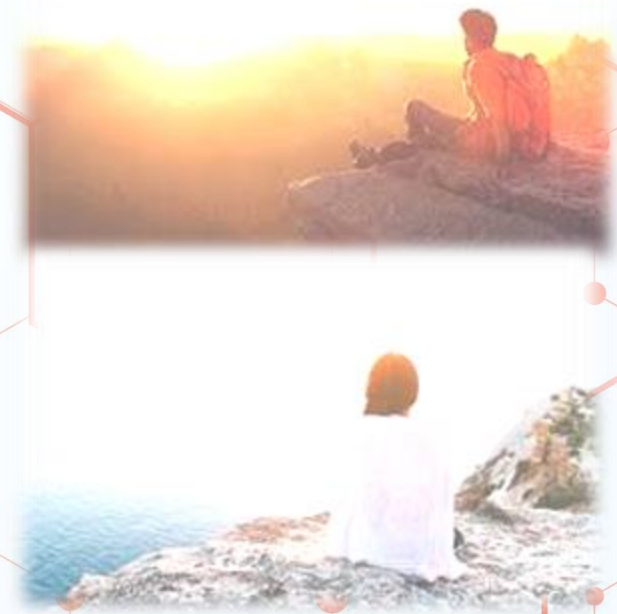
**Bonus & Annuity
Guaranteed**

Will receive Annuity on ES staked every month for the same month in next 9 years. Booster Bonus on total ES staked of 1st Year gets released timely in equal %age on every 36th /72nd/108th Month



Limited Period

TSGAP is limited period Solution viable for 100,00000 (10 Million ES). Once 10 Millions ES are accepted in TSGAP smart contract this contract won't accept any more Staking's in the plan .





Hidden
Charges/ taxes

Agent /
Brokers
Commission

Manager/Supervisor
Commission

Regulatory
Charges

OPEX Cost

Customer
Service Cost

Marketing &
Promotional
Cost

Accounting
Cost

Underwriting
Cost

Legal Charges

Additional
Taxes

Human Error

Security Threat

Reinsurance
Cost

Interest on
Capital



Power of Compounding



Minimum staking



Era Swap Cost Averaging



Day Swappers Rewards



Booster Bonus



Complete Transparency



No need to Time the Market



Nominate your Legacy



Milestone based Goal Achievement



TSGAP SAP & Annuity Chart in ES

TSGAP ES SAP for 12 months	Monthly Annuity Return in ES
100 to 499 ES	16%
500 to 999 ES	18%
1000 to 9999 ES	20%
10000 to 99999 ES	22%
100000 ES and above	24%

- The above plan will accept only 10000000 (10 millions) ES in stake
- All the percentages are purely based on number of ES deposited in TSGAP plan.

Important Smart Contract Conditions for Stakers

➤SAP Starts with Minimum 100 ES and above (Please refer to **TSGAP SAP & Annuity Chart in ES**)

➤Grace Period:

Once you have deposited ES in TSGAP for first month accumulation, your window to deposit 2nd Month accumulation will open for 30Days 10 hours. If SAP not deposited within 30 days 10hours as per the due then there is grace of 10 days to deposit the SAP. After Grace period the Staker will not be allowed to deposit for the respective month . The opportunity to deposit ES for the respective month will be lost forever. If failed then there will be no payout for the month. The window will open now for the new deposit .

❖The Grace period to deposit monthly accumulation is 10 Days. If staked SAP in Grace period then there will 1% deduction from first Booster bonus

❖If defaulted to stake min SAP as per plan chosen then there will be 2% deduction from first Booster bonus

❖That is, TSGAP SAP 1000 ES for 12 months scenario => if Staker defaults to stake for 2 months then it will 2months X 2 % = 4% ES will be deducted from first Booster bonus. The total Annuity returns 9 years & Boosters benefits in SAP 1000 will be ES 28000(280%) - 1.33 % ES from first booster bonus = 27866.67 ES (278.67%) returns which he/she will get in 9 years due to default of SAP for 2 months.

❖That is, TSGAP SAP 1000 ES for 12 months scenario => if Staker defaults to stake for 10 months then it will 10 months X 2% = 20% ES will be deducted from first Booster bonus. The total Annuity returns 9 years & Boosters benefits in SAP 1000 will be 5600 ES (280%)- 6.67% ES from first booster bonus= 5466.67 ES (273.33%) returns which he/she will get in 9 years due to default of SAP for 10 months.

➤TOP up:

❖If one tries to deposit 11 months SAP in one go than the purpose of doing SAP which is entering market at different months & ES rate will not be achieved. If one deposits more than SAP commitment than additional ES deposited will be counted as TOP Up.

❖ Additional TOP up will be applicable only as per the plan chosen at the time of contract acceptance by the staker as per TSGAP SAP & Annuity Chart

➤Nominee:

❖ Any number of nominees can be added by the staker. A nominee who gets the benefit of the plan in case, the staker doesn't withdraw benefit continuously for 12 months. If the staker doesn't withdraw benefits till 1 year, then nominee can withdraw these benefits (in case there is no appointee selected). Any Nominee can also deposit SAP on behalf of the staker

➤Appointee:

❖Appointee is the custodian who can facilitate preponment of benefits to the nominee.

❖Any number of appointees can be added. With the approval of min 51% appointee, the appointee can prepone the benefits for the nominee in case the staker doesn't withdraw benefits continuously for 6 months. The appointee can vote any anytime. If staker doesn't withdraw benefits up to 6 months then with the consensus of appointees, nominees could be able to withdraw before the 1-year waiting period criteria.

➤The duration of the month is 30 days 10 hours from the first staking day & time.

Era Swap TSGAP SAP 100 ES Illustration for 12 Months

Year 1 - Accumulation Year		Deposited in Stakers Bucket in Advance by Smart Contract	Annuity Year 1		Annuity Year 2		Annuity Year 3		Annuity Year 4		Annuity Year 5		Annuity Year 6		Annuity Year 7		Annuity Year 8		Annuity Year 9	
Months	ES Staked		Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward
Month 1	100		1	16	13	16	25	16	37	16	49	16	61	16	73	16	85	16	97	16
Month 2	100		2	16	14	16	26	16	38	16	50	16	62	16	74	16	86	16	98	16
Month 3	100		3	16	15	16	27	16	39	16	51	16	63	16	75	16	87	16	99	16
Month 4	100		4	16	16	16	28	16	40	16	52	16	64	16	76	16	88	16	100	16
Month 5	100		5	16	17	16	29	16	41	16	53	16	65	16	77	16	89	16	101	16
Month 6	100		6	16	18	16	30	16	42	16	54	16	66	16	78	16	90	16	102	16
Month 7	100		7	16	19	16	31	16	43	16	55	16	67	16	79	16	91	16	103	16
Month 8	100		8	16	20	16	32	16	44	16	56	16	68	16	80	16	92	16	104	16
Month 9	100		9	16	21	16	33	16	45	16	57	16	69	16	81	16	93	16	105	16
Month 10	100		10	16	22	16	34	16	46	16	58	16	70	16	82	16	94	16	106	16
Month 11	100		11	16	23	16	35	16	47	16	59	16	71	16	83	16	95	16	107	16
Month 12	100		12	16	24	16	36	16	48	16	60	16	72	16	84	16	96	16	108	16
1200			192		192		192		192		192		192		192		192		192	

TSGAP Smart Contract Guaranteed benefit Summary (ES guaranteed as per smart contract)

Total TSGAP Staked	Total Accumulated (ES) 1 Year	1200
Deposited in Bucket	Total Accumulated in advance at the beginning of 1 st Annuity year	2928
Guaranteed Annuity in ES	Total ES Gained in 9 Annuity Years	1728
Assured Return of staked ES	Total Booster Bonus	1200
Total Benefits to the Staker in ES on Maturity		2928

Era Swap TSGAP SAP 500 ES Illustration for 12 Months

Year 1 - Accumulation Year		Deopisted in Stakers Bucket in Advance by Smart Contract	Annuity Year 1		Annuity Year 2		Annuity Year 3		Annuity Year 4		Annuity Year 5		Annuity Year 6		Annuity Year 7		Annuity Year 8		Annuity Year 9	
Months	ES Staked		Month	Guranteed Annuity reward	Month	Guranteed Annuity reward	Month	Guranteed Annuity reward	Month	Guranteed Annuity reward	Month	Guranteed Annuity reward	Month	Guranteed Annuity reward	Month	Guranteed Annuity reward	Month	Guranteed Annuity reward	Month	Guranteed Annuity reward
Month 1	500	Total 15720 ES	1	90	13	90	25	90	37	90	49	90	61	90	73	90	85	90	97	90
Month 2	500		2	90	14	90	26	90	38	90	50	90	62	90	74	90	86	90	98	90
Month 3	500		3	90	15	90	27	90	39	90	51	90	63	90	75	90	87	90	99	90
Month 4	500		4	90	16	90	28	90	40	90	52	90	64	90	76	90	88	90	100	90
Month 5	500		5	90	17	90	29	90	41	90	53	90	65	90	77	90	89	90	101	90
Month 6	500		6	90	18	90	30	90	42	90	54	90	66	90	78	90	90	90	102	90
Month 7	500		7	90	19	90	31	90	43	90	55	90	67	90	79	90	91	90	103	90
Month 8	500		8	90	20	90	32	90	44	90	56	90	68	90	80	90	92	90	104	90
Month 9	500		9	90	21	90	33	90	45	90	57	90	69	90	81	90	93	90	105	90
Month 10	500		10	90	22	90	34	90	46	90	58	90	70	90	82	90	94	90	106	90
Month 11	500		11	90	23	90	35	90	47	90	59	90	71	90	83	90	95	90	107	90
Month 12	500		12	90	24	90	36	90	48	90	60	90	72	90	84	90	96	90	108	90
6000			1080		1080		1080		1080		1080		1080		1080		1080		1080	

TSGAP Smart Contract Guaranteed benefit Summary (ES guaranteed as per smart contract)		
Total TSGAP Staked in ES	Total Accumulated (ES) 1 Year	6000
Deposited in Bucket in ES	Total Accumulated in advance at the beginning of 1 st Annuity year	15720
Guaranteed Annuity in ES	Total ES Gained in 9 Annuity Years	9720
Assured Return of staked ES	Total Booster Bonus	6000
Total Benefits to the Staker in ES on Maturity		15720

Era Swap TSGAP SAP 500 ES Illustration for 12 Months

Year 1 - Accumulation Year		Deposited in Stakers Bucket in Advance by Smart Contract	Annuity Year 1		Annuity Year 2		Annuity Year 3		Annuity Year 4		Annuity Year 5		Annuity Year 6		Annuity Year 7		Annuity Year 8		Annuity Year 9	
Months	ES Staked		Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward
Month 1	500	Total 15720 ES	1	90	13	90	25	90	37	90	49	90	61	90	73	90	85	90	97	90
Month 2	500		2	90	14	90	26	90	38	90	50	90	62	90	74	90	86	90	98	90
Month 3	500		3	90	15	90	27	90	39	90	51	90	63	90	75	90	87	90	99	90
Month 4	500		4	90	16	90	28	90	40	90	52	90	64	90	76	90	88	90	100	90
Month 5	500		5	90	17	90	29	90	41	90	53	90	65	90	77	90	89	90	101	90
Month 6	500		6	90	18	90	30	90	42	90	54	90	66	90	78	90	90	90	102	90
Month 7	500		7	90	19	90	31	90	43	90	55	90	67	90	79	90	91	90	103	90
Month 8	500		8	90	20	90	32	90	44	90	56	90	68	90	80	90	92	90	104	90
Month 9	500		9	90	21	90	33	90	45	90	57	90	69	90	81	90	93	90	105	90
Month 10	500		10	90	22	90	34	90	46	90	58	90	70	90	82	90	94	90	106	90
Month 11	500		11	90	23	90	35	90	47	90	59	90	71	90	83	90	95	90	107	90
Month 12	500		12	90	24	90	36	90	48	90	60	90	72	90	84	90	96	90	108	90
6000			1080		1080		1080		1080		1080		1080		1080		1080		1080	

TSGAP Smart Contract Guaranteed benefit Summary (ES guaranteed as per smart contract)

Total TSGAP Staked in ES	Total Accumulated (ES) 1 Year	6000
Deposited in Bucket in ES	Total Accumulated in advance at the beginning of 1 st Annuity year	15720
Guaranteed Annuity in ES	Total ES Gained in 9 Annuity Years	9720
Assured Return of staked ES	Total Booster Bonus	6000
Total Benefits to the Staker in ES on Maturity		15720

Era Swap TSGAP SAP 1000 ES Illustration for 12 Months

Year 1 - Accumulation Year		Deposited in Stakers Bucket in Advance by Smart Contract	Annuity Year 1		Annuity Year 2		Annuity Year 3		Annuity Year 4		Annuity Year 5		Annuity Year 6		Annuity Year 7		Annuity Year 8		Annuity Year 9	
Months	ES Staked		Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward
Month 1	1000	Total 33600 ES	1	200	13	200	25	200	37	200	49	200	61	200	73	200	85	200	97	200
Month 2	1000		2	200	14	200	26	200	38	200	50	200	62	200	74	200	86	200	98	200
Month 3	1000		3	200	15	200	27	200	39	200	51	200	63	200	75	200	87	200	99	200
Month 4	1000		4	200	16	200	28	200	40	200	52	200	64	200	76	200	88	200	100	200
Month 5	1000		5	200	17	200	29	200	41	200	53	200	65	200	77	200	89	200	101	200
Month 6	1000		6	200	18	200	30	200	42	200	54	200	66	200	78	200	90	200	102	200
Month 7	1000		7	200	19	200	31	200	43	200	55	200	67	200	79	200	91	200	103	200
Month 8	1000		8	200	20	200	32	200	44	200	56	200	68	200	80	200	92	200	104	200
Month 9	1000		9	200	21	200	33	200	45	200	57	200	69	200	81	200	93	200	105	200
Month 10	1000		10	200	22	200	34	200	46	200	58	200	70	200	82	200	94	200	106	200
Month 11	1000		11	200	23	200	35	200	47	200	59	200	71	200	83	200	95	200	107	200
Month 12	1000		12	200	24	200	36	200	48	200	60	200	72	200	84	200	96	200	108	200
12000			2400		2400		2400		2400		2400		2400		2400		2400		2400	

TSGAP Smart Contract Guaranteed benefit Summary (ES guaranteed as per smart contract)

Total TSGAP Staked	Total Accumulated (ES) 1 Year	12000
Deposited in Bucket	Total Accumulated in advance at the beginning of 1 st Annuity year	33600
Guaranteed Annuity in ES	Total ES Gained in 9 Annuity Years	21600
Assured Return of staked ES	Total Booster Bonus	12000
Total Benefits to the Staker in ES		33600

Era Swap TSGAP SAP 10000 ES Illustration for 12 Months

Year 1 - Accumulation Year		Deposited in Stakers Bucket in Advance by Smart Contract Total 357600 ES	Annuity Year 1		Annuity Year 2		Annuity Year 3		Annuity Year 4		Annuity Year 5		Annuity Year 6		Annuity Year 7		Annuity Year 8		Annuity Year 9	
Months	ES Staked		Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward
Month 1	10000		1	2200	13	2200	25	2200	37	2200	49	2200	61	2200	73	2200	85	2200	97	2200
Month 2	10000		2	2200	14	2200	26	2200	38	2200	50	2200	62	2200	74	2200	86	2200	98	2200
Month 3	10000		3	2200	15	2200	27	2200	39	2200	51	2200	63	2200	75	2200	87	2200	99	2200
Month 4	10000		4	2200	16	2200	28	2200	40	2200	52	2200	64	2200	76	2200	88	2200	100	2200
Month 5	10000		5	2200	17	2200	29	2200	41	2200	53	2200	65	2200	77	2200	89	2200	101	2200
Month 6	10000		6	2200	18	2200	30	2200	42	2200	54	2200	66	2200	78	2200	90	2200	102	2200
Month 7	10000		7	2200	19	2200	31	2200	43	2200	55	2200	67	2200	79	2200	91	2200	103	2200
Month 8	10000		8	2200	20	2200	32	2200	44	2200	56	2200	68	2200	80	2200	92	2200	104	2200
Month 9	10000		9	2200	21	2200	33	2200	45	2200	57	2200	69	2200	81	2200	93	2200	105	2200
Month 10	10000		10	2200	22	2200	34	2200	46	2200	58	2200	70	2200	82	2200	94	2200	106	2200
Month 11	10000		11	2200	23	2200	35	2200	47	2200	59	2200	71	2200	83	2200	95	2200	107	2200
Month 12	10000		12	2200	24	2200	36	2200	48	2200	60	2200	72	2200	84	2200	96	2200	108	2200
120000			26400		26400		26400		26400		26400		26400		26400		26400		26400	

TSGAP Smart Contract Guaranteed benefit Summary (ES guaranteed as per smart contract)

Total TSGAP Staked	Total Accumulated (ES) 1 Year	120000
Deposited in Bucket	Total Accumulated in advance at the beginning of 1 st Annuity year	357600
Guaranteed Annuity in ES	Total ES Gained in 9 Annuity Years	237600
Assured Return of staked ES	Total Booster Bonus	120000
Total Benefits to the Staker in ES on Maturity		357600

Era Swap TSGAP SAP 100000 ES Illustration for 12 Months

Year 1 - Accumulation Year		Deposited in Stakers Bucket in Advance by Smart Contract	Annuity Year 1		Annuity Year 2		Annuity Year 3		Annuity Year 4		Annuity Year 5		Annuity Year 6		Annuity Year 7		Annuity Year 8		Annuity Year 9	
Months	ES Staked		Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward	Month	Guaranteed Annuity reward
Month 1	100000		1	24000	13	24000	25	24000	37	24000	49	24000	61	24000	73	24000	85	24000	97	24000
Month 2	100000		2	24000	14	24000	26	24000	38	24000	50	24000	62	24000	74	24000	86	24000	98	24000
Month 3	100000		3	24000	15	24000	27	24000	39	24000	51	24000	63	24000	75	24000	87	24000	99	24000
Month 4	100000		4	24000	16	24000	28	24000	40	24000	52	24000	64	24000	76	24000	88	24000	100	24000
Month 5	100000		5	24000	17	24000	29	24000	41	24000	53	24000	65	24000	77	24000	89	24000	101	24000
Month 6	100000		6	24000	18	24000	30	24000	42	24000	54	24000	66	24000	78	24000	90	24000	102	24000
Month 7	100000		7	24000	19	24000	31	24000	43	24000	55	24000	67	24000	79	24000	91	24000	103	24000
Month 8	100000		8	24000	20	24000	32	24000	44	24000	56	24000	68	24000	80	24000	92	24000	104	24000
Month 9	100000		9	24000	21	24000	33	24000	45	24000	57	24000	69	24000	81	24000	93	24000	105	24000
Month 10	100000		10	24000	22	24000	34	24000	46	24000	58	24000	70	24000	82	24000	94	24000	106	24000
Month 11	100000		11	24000	23	24000	35	24000	47	24000	59	24000	71	24000	83	24000	95	24000	107	24000
Month 12	100000		12	24000	24	24000	36	24000	48	24000	60	24000	72	24000	84	24000	96	24000	108	24000
1200000			288000		288000		288000		288000		288000		288000		288000		288000		288000	

TSGAP Smart Contract Guaranteed benefit Summary (ES guaranteed as per smart contract)

Total TSGAP Staked	Total Accumulated (ES) 1 Year	1200000
Deposited in Bucket	Total Accumulated in advance at the beginning of 1 st Annuity year	3792000
Guaranteed Annuity in ES	Total ES Gained in 9 Annuity Years	2592000
Assured Return of staked ES	Total Booster Bonus	1200000
Total Benefits to the Staker in ES on Maturity		3792000

Day Swappers Bounty

TSGAP Staking (In ES)	Direct Bounty (Liquid ES)	Day Swappers Tree
Staking Amount	Buyer Introducer Benefit	Day Swappers Active
<35000	5.00%	5.00%
35000-49999	6.00%	5.00%
50000-74999	7.00%	5.00%
75000-99999	8.00%	5.00%
100000-199999	9.00%	5.00%
200000-299999	10.00%	5.00%
300000-399999	11.00%	5.00%
400000-499999	12.00%	5.00%
500000<	13.00%	5.00%

The maximum benefit in Day Swappers Tree bounty is given to the Black Belt Day Swappers which is the highest in tree.

Day Swappers Level, Influence Chart and % of Day Swappers Pool for Newly Released Tokens (NRT)



- ➔ Day Swappers payout only for Active members
 - ➔ Members with transactions of 1000 ES worth on Timeswappers, BuzCafe, ES Academy, BetDeEx, TimeAlly DApp in each calendar month will be considered Active
 - ➔ Day Swappers will be rewarded up to 12.5% from NRT pool based on the TFC generated on various platforms of Era swap ecosystem as applicable
- *KYC on Day Swappers is mandatory to receive Payout

- ***Staking of only Newly Released Liquid Tokens shall be considered***
- ***Day Swappers Tree rewards will be 50% liquid & 50% in TimeAlly staking***

Statutory Warning

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