

White Paper for the Issuance of Virtual Assets

Limited Liability Company “NEO Life”

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I. Introduction

NEO Life is an innovative Web3 wallet and ecosystem that integrates cryptocurrencies, fiat assets, and tokenization of real-sector enterprises.

Based on the **Solana blockchain**, our project aims to create financial freedom, reduce dependency on traditional banking systems, and eliminate bureaucratic barriers.

Our mission is to deliver practical applications of blockchain technology to the Kyrgyz Republic and the global market, ensuring transparency, accessibility, and efficiency in the financial system.

II. The Problem

Modern financial systems face several issues:

- Dependence on banks and bureaucratic procedures;
- Limited access to global markets for small and medium-sized businesses;
- Low levels of transparency and trust in traditional financial intermediaries.

III. NEO Life's Solution

NEO Life offers a unique solution that includes:

- A **Web3 wallet** supporting fiat and cryptocurrency transactions;
- Tokenization of real-sector businesses through the Solana blockchain;
- Integration with various services such as taxis, cargo logistics, airline tickets, marketplaces, P2P payments, online education, video platforms, and social networks;
- Mechanisms ensuring transaction transparency and reliability.

IV. NEO Life Ecosystem

1. NEO Token

A. Total Supply: **5 billion tokens**.

B. Network: **Solana**.

C. Issuer Address:

`G7hE6HLtHTrW9tT9KHRGzwwMrr5pHYpudvmkVdc4qADc`

D. Token Smart Contract:

`2kMNytjH5kaLewtbDAdqXeMTvc1KckH7DW84XcCdL9Jm`

E. Use Cases:

- Payment for services within the ecosystem;
- Staking for premium feature access;
- Receiving bonuses and discounts when using partner services.

2. Web3 Wallet

- A. Support for multi-currency transactions (crypto and fiat);
- B. Integration with banking APIs for fiat deposits and withdrawals;
- C. Asset and business tokenization features.

3. Business Tokenization

- A. Real-sector enterprises (taxis, cargo logistics, airline tickets, marketplaces, P2P payments, online education, video platforms, and social networks) will be tokenized;
- B. Token holders will participate in management and receive profit shares.

V. Mission and Goal

Mission: Create an accessible and efficient financial tool that reduces reliance on traditional banks and delivers a new level of financial freedom to the Kyrgyz Republic and global markets.

Goal: Provide financial independence to everyone and enable participation in the digital economy.

VI. Technical Features

- **Blockchain Network:** Solana provides high throughput and low transaction fees.
- **KYC and Security:** Integration of SDKs for user verification from trusted providers.
- **Smart Contracts:** Automation of tokenization and revenue distribution.

VII. Token Economics (Tokenomics)

Name	Allocation	Start	Cliff	Vesting
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		(Months)	(Months)	
Private Round	10%	0	5	12
Public Round	10%	0	0	0
Seed Round	10%	0	8	24
Team and Advisors	15%	0	6	24
Liquidity	15%	0	0	0
Fund	30%	0	0	24
Marketing and Community	10%	0	0	12

Allocation: Distribution of limited resources for maximum efficiency.

Vesting: Gradual release of tokens or shares to team members or investors to ensure long-term commitment.

Cliff: The initial period before token release starts.

VIII. Roadmap

Q4 2024

- Launch of the crypto token on the Solana blockchain

Q1 2025

- Registration with the Kyrgyz Republic Financial Market Regulatory Authority
- Listing on Coingecko
- Listing on DEX and CEX exchanges
- Launch of NEO Wallet (Web3 wallet with basic functions)
- Launch of NEO Chat (messenger)
- Launch of NEO Travel (airline ticket services)
- Launch of NEO Express (marketplace, logistics, parcel pickup points)

Q2 2025

- Launch of NEO Taxi (taxi service)
- Launch of NEO P2P (P2P payment service)
- Launch of NEO Video (video platform)
- Tokenization of real-sector enterprises

Q3 2025

- Launch of NEO Logy (online education platform)
- Launch of NEO Exchange (crypto exchange)
- Launch of NEO Team (social network)

Q4 2025

- Launch of NEO staking and integration with partner services

2026

- Expansion of the NEO ecosystem to the international market.

IX. Project Advantages

- ****Speed and Low Costs:**** Solana blockchain ensures fast transactions and minimal fees.
- ****Ease of Use:**** User-friendly interface and transparent mechanisms.
- ****Real Business Connection:**** Opportunity to invest and participate in managing tokenized companies.
- ****Financial Freedom:**** Eliminates reliance on banking systems.

X. Conclusion

NEO Life is a step into the future, where cryptocurrency and real-sector enterprises operate in harmony.

We are confident that the **NEO Life** platform will serve as a catalyst for transitioning to a new financial reality.

Join **NEO Life** and build the future with us!

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