




**I DESERVE TO BE  
FINANCIALLY FREE.**

# **Crypto Pegged Stable coin USBL from Softbalanced**

## **Investor Presentation**

Softbalanced Inc  
**December 2022**

A vertical pink banner with a soft, cloudy texture. Centered on the banner is the text "I deserve a wonderful life." in a white, serif font. The word "I" is a single vertical line, and "life." ends with a period.

I  
deserve  
a  
wonderful  
life.

## Disclaimer

This introduction for informational purposes as it were to help interested parties in making their own assessment with regard to the proposed trade. The data contained does not indicate to be all-inclusive. This introduction contains financial figures with regard to certain of Softbalanced commerce and financial measurements, counting, but not restricted to, USBL in circulation, income, exchange volume, volume loaned, USBL accounts, wage, costs, edge, Seed Contribute closed volume, which are being given for illustrative purposes.

This introduction has been arranged for informational purposes and is confidential. This introduction contains confidential data concerning Softbalanced's trade and commerce, but not restricted to, non-public financial data and/or projections. By tolerating this introduction you agree to keep it the data contained confidential and confirm that such data may not be replicated, duplicated or transferred in entirety or in portion.

☆☆ good vibes are  
coming to me  
as I read this...☆☆

## Our Mission

Enhance financial value exchange that is frictionless to increase global economic prosperity.

Make significantly more open, linked, and interoperable financial system.

Payments are quick, seamless, and almost free.

Decisions about borrowing and lending are made by autonomous software, not by people.

Capital markets are just as international and diverse as other online markets.



## TRUST THE PROCESS

Know that you are exactly where you are meant to be, even though you may not be where you thought you would.

Ardeo Design Co

## The Future of Finances

Rebuilding the global economic system with internet-native technology from the ground up.

### Traditional UX, legacy core

Regulated networks

Separated from developer innovation

Vulnerable and centralized

Slow, costly, and complicated

Electronic money with a closed loop

### Finance on the blockchain based on open networks

Blockchain based technology

Deployed on the internet, full stack

Based on open, global networks

Smart contracts to for programmable money

Scalable, universal, and effective

Internet native currency's that effective and fast



# Foundation for Gen 2 Financial Services

## Payments Commoditization & Value Storage

For any type of payment and value exchange, fast and affordable settlement.

Financial inclusion gives support for the unbanked around the world, access to decentralized financial markets, and a way to send money home for cheap.

## Electronic products and markets

Internet-native markets for goods and services are converting digital assets and money in order to expand globally, reduce costs, and develop new business models.

## Broad Real-World Asset Tokenization

Stablecoins serve as native settlement rails for tokenized assets (such as securities, real goods, and digital goods).





YOU  
ARE  
PERFECT.

# Stablecoins Introduced

The global financial system meets Internet-native currency — Softbalanced created & operated USBL Coin

## **USBL is**

A redeemable digital currency that represents a real-world dollar pegged at 1:1

Built on developing public blockchains like Ethereum

Instantaneous global transfer 24 hours a day, 7 days a week.

Smart contracts enable open, interoperable, and programmability.

Compatible with digital currency rules and regulations

## **USBL is not**

Replacing the current central bank currency

Subject to market turbulence in comparison to the matching fiat

Bound by the transferability restrictions associated with traditional fiat currencies

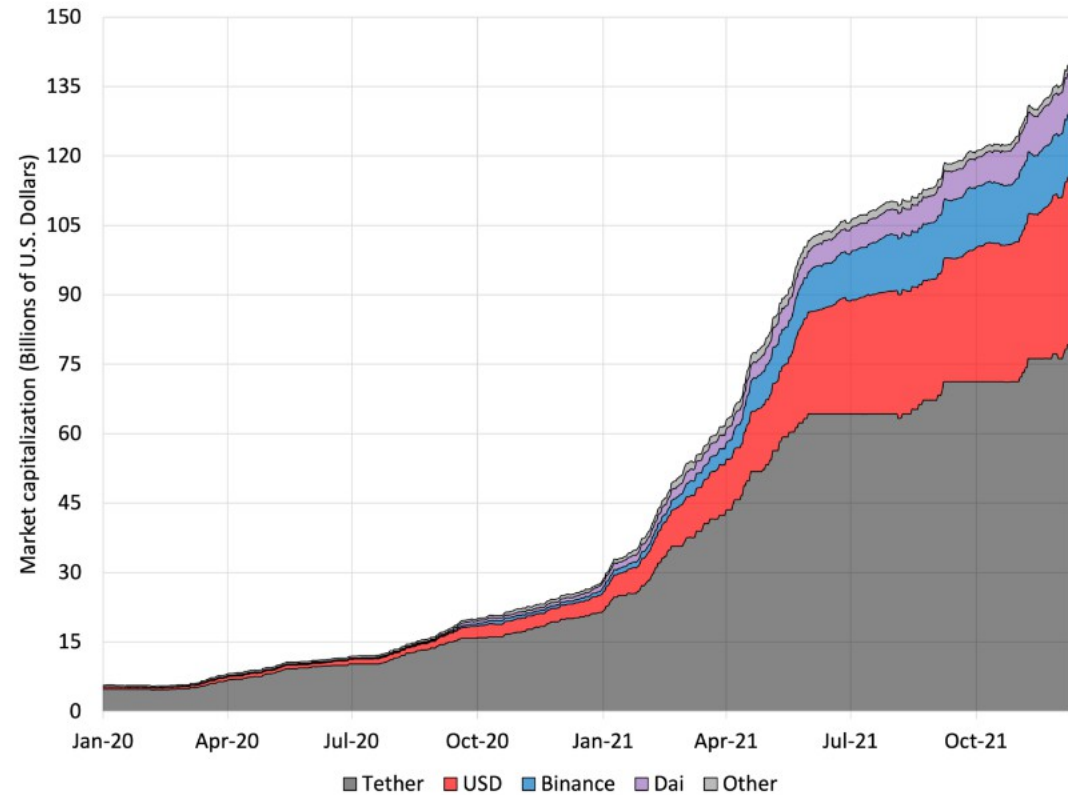
Closed, centralized system

USBL is a bearer asset and is subject to counterparty risk.

I am at peace  
with all that  
surrounds  
me, I am one  
with the Universe

## A massive market opportunity expected to play out over decades

Blockchain and crypto entities are forming the basis for a new global financial infrastructure



# Thankfulness

Rejoice always, pray without ceasing, in everything give thanks; for this is the will of God in Christ Jesus for you.

1 THESSALONIANS 5:16-18 | BELIEVERS4EVER.COM

**Softbalanced operates a platform of internet native financial services**

## **The core market infrastructure of USBL**

API services provide a comprehensive suite of payments and other services

Send & Receive on-chain payments free and instant with an easy to use browser interface

Seamlessly intergate USBL payments, payouts and account functions into custom apps

Interest on USBL lent into borrowing markets

## **CUSTOMERS**

Banks & Other Institutions

Institutional Finances

Digital Creators

Ecommerce & Marketplaces

Blockchain Startups





**TODAY**  
I CHOOSE TO BE HAPPY.

## **Significant Investment achieve Significant Results**

Significant team growth in product and engineering.

Investment in technology to support global scaling.

Creation of new products, innovation in the fundamental infrastructure of crypto-economic system.

Scaling up in support of new niches and global expansion

Investment in broad-based corporate, brand, and product marketing

Accelerating the product vision through the acquisition of identified targets

Strategic investment fund to encourage business collaborations and wider ecosystem coverage



## Highlights

We are at the beginning stages of digital currency that redefine money, transactions and financial services

Massive network effect that accelerate adoption

Serving wide array of customer use-cases

Attractive economic model that scale, grow and profitable



## Risk Managing

Generated internal estimates, analysis, and forecasts that serve as the foundation for our projections. Our actual operating results could differ considerably and negatively from those anticipated or predicted if these assumptions, assessments, or estimates turn out to be false or wrong.

Our operating results and competitive posture will suffer if we can't effectively fight against the fierce and growing competition we confront.

Cyberattacks and security lapses that affect our systems, or those that affect our clients or other parties, could have a negative effect on our business, operating performance, and financial situation.

In order to give our users access to decentralized finance protocols, currently forming relationships in progress.

Our operating performance for each quarter could vary.