



LOA-PROTOCOL

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LOA PROTOCOL  
WHITE PAPER

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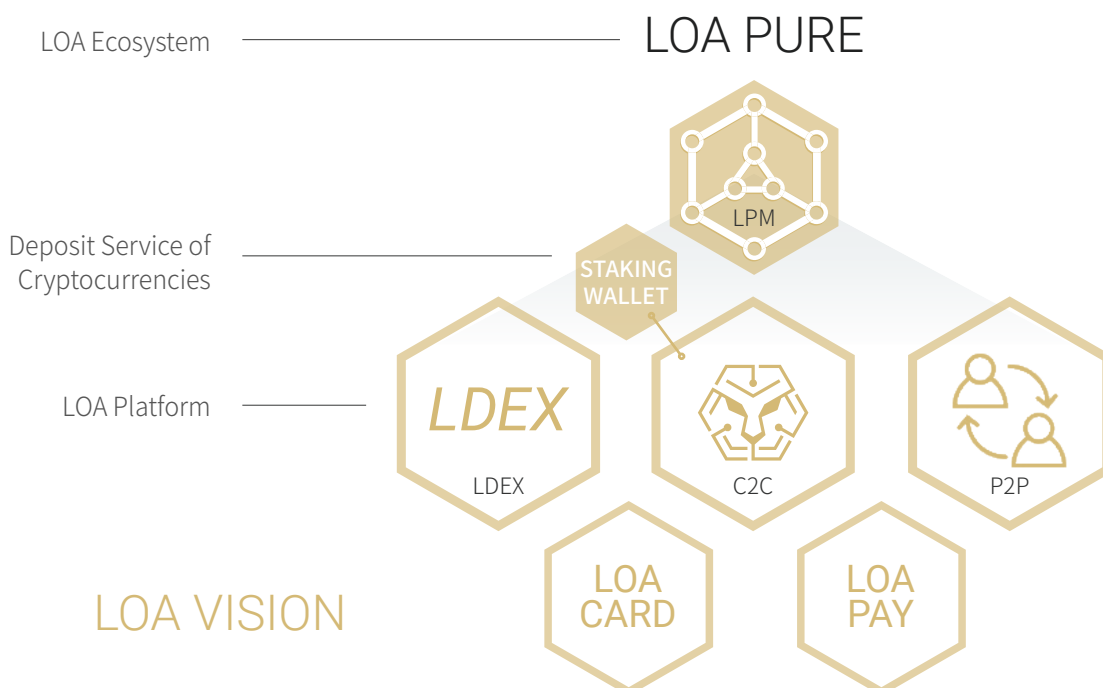
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## Summary

LOA (LOA-PROTOCOL) presents the direction for more practical utilization of cryptocurrencies. The cryptocurrency market is faced with the limitation to make it unable to suggest any additional profit models apart from the realization of trading profits through the actual trading. Some parties attempted the creation of profits by utilizing the mining systems but it was subject to the restrictions to prevent the guarantee of the stability of the invested fund and to allow only the low levels of return on investment. In order to overcome these limitations of the cryptocurrency markets, LOA renders the services whereby the digital assets can be immediately used as the real currencies while assuring the 100% ownership on the digital assets. LOA has defined this system as C2C (Coiner to - Coiner lending). C2C offers the deposit service (staking, wallets and others) as well as the immediate loans secured by cryptocurrencies with support of the platform for investment and loan services between the individuals. Since this realizes the effect to have the value of digital assets recognized as the liquid assets, the utilization of the cryptocurrencies can be maximized.

Moreover, as the transactions for utilization of the cryptocurrencies are all executed through the online channels, this often gives rise to formidable barriers to entry for the very elderly people and the beginners. With the aim to reduce these barriers to entry, LOA - means to enhance the accessibility by introducing the concepts of investment and loans which are most actively dealt with in the off-line financing. For the above reasons, we wish to establish the foundation for the customers all over the world to utilize the cryptocurrencies in practical ways by providing the financing services to allow the use of the investment opportunities and loans secured by cryptocurrencies in safer and more rapid ways under the connections established with the real-world economy on top of the P2P platform predicated on the blockchain technology.



## Summary

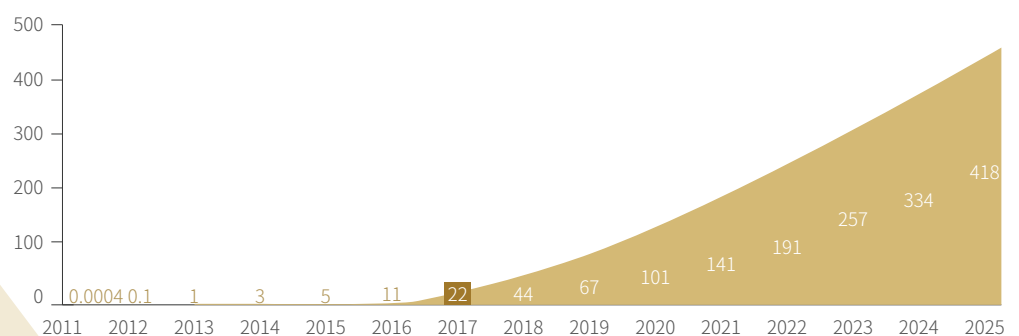
The customers can easily progress the processes for trading of cryptocurrencies, investment and secured loans, P2P investment and others with only a limited number of clicks. These P2P and C2C transactions do not involve any additional fees, capital acquisition taxes, credit inquiries or others. Besides, since there are no restrictions in the form of limits for the investment in the P2P products, the services of the customized type can be allowed. That is, LOA furnishes the innovational system to ensure the stability as well as transparency by combining the financial system with the blockchains.

The multi-platform rendered by LOA will keep creating a single extensive linkage system to lead the global financial markets by enabling the entry of the off-line investment and loan products into the global markets.

We have defined this as the LOA ecosystem (LOA-PURE).

## Background

The cryptocurrency market based on the blockchain technology and the smart contracts has been enumerated as the key driving force for the 4th industrial revolution. Due to the technological limitation associated with the storage capacity at the initial stage, the blockchain technology used to be viewed to have a low possibility of growth but the advances in related technology causes it to be revaluated and to rapidly emerge as the innovational technology. The smart contracts also used to have the physical limitations such as the low processing speed and others when the contracts were progressed at the initial stage but the limitations of the physical technology came to be overcome with the new algorithm presented for processing of contracts, the emergence of the quantum computers and others.



## Background

Consequently, the cryptocurrency market has drawn the attention around the world when the social controversy was raised around the end of 2017 and the market capitalization, which used to be no more than USD 15.0 billion, grew to USD 527.0 billion in 1 year. This fact serves as an exemplary case to prove the intrinsic value of the cryptocurrency as an asset and the cryptocurrency did not only overcome the uncertainty on its own but it is also leading the progress of the future technology as the core component of the 4th industrial revolution. However, whereas the interest in the cryptocurrencies is increased day by day, the expansion of the market to the real-world economy faces difficulties. The reason is because, first, the technological infrastructure was not established in each country and, second, the related legislation and regulation have not been furnished appropriately. Therefore, the digital currencies are often associated more or less with the negative viewpoints because of the recognition that they are not the real assets, due to the instability and other reasons despite the future-oriented technology such as the Point-to-value, ubiquitous computing and others. For the above reasons, the access limited to the cryptocurrency markets may cause the distrust of the existing investors and the difficulty in access may cause it to be simply dismissed as the property exclusive to 'some' investors. Moreover, the recognition as the means of direct settlement is restrictive. At present, in order to extract the value of assets from the cryptocurrencies, they have to be converted to the real-world property by exchange or P2P transactions. A multitude of fees and capital acquisition taxes are incurred in this process and they have to undergo the inefficient process for conversion leading to the reduction of the benefits relative to the costs.

However, despite the rampant negative recognition about the cryptocurrencies, as the operation of assets in the digital space became popular owing to the consequential progress of the technology, there came to appear the users demanding the conversion of the existing assets to the tokens, the storage and trading in a decentralized way and others.

LOA considered these needs of the customers were the requirements arising from the stream of times rather than the transient phenomena and wishes to preemptively lead the public utilization of the cryptocurrencies with a new approach. We are progressing a 3-step plan in order to alleviate the distrust of the existing investors, to have the cryptocurrency markets settled down in a stabilized way and to cause the digital assets to be accepted in the off-line markets. The three steps are, first, the migration of the off-line investment markets to the online spaces, second, the provision of the investment services based on the cryptocurrencies and the linkage with the online P2P systems and, third, the entry into the global markets.

On the basis of the analysis of the limitations of the financial industry, this white paper introduces the major technological projects by which LOA can overcome the limitations and it further describes the value creation by the digital assets under the current economic paradigm, the linkage with the off-line markets and the entry into the global markets.

# Fundamental Business Areas

### **Multi-financing Platform of Cryptocurrencies**

The investment projects based on the cryptocurrencies do not only improve and enrich the simplified profit structure in the existing cryptocurrency markets but they also increase the usability and added value of the cryptocurrencies.



#### **ISSUE 1. Growth Potential of Cryptocurrencies**

As the central banks monopolized the control over the currencies with the deployment of discretionary monetary policies, the Bitcoin which can be considered the first cryptocurrency emerged with the aim to improve and rectify the problems and by this time after 10 years from its birth it became the universal digital assets with the market value amounting to USD 15.0 billion. In accordance with this trend, the market value is expected to grow to a level higher than USD 5 trillion by 2025.



#### **SOLUTION 1. Value Creation of Cryptocurrencies**

By providing the cryptocurrencies as security, the loans can be immediately raised to allow the opportunity for use of cash still with the assets retained. Moreover, this type of secured loans give rise to the opportunities for reinvestment. By receiving and storing the cryptocurrencies within the safe LOA wallets, the customers can immediately use the real currencies such as the US dollars, Euros, Yens and others. LOA reflects the market value of the cryptocurrencies under storage.



#### **ISSUE 2. Losses in the Process for Conversion of Cryptocurrencies into Cash**

We have to undergo a multitude of processes in order to convert the cryptocurrencies into cash. First of all, the cryptocurrency retained by oneself should be transmitted to the exchange and, in order to allow the conversion into cash, one should select and deal with the cryptocurrencies with the cash market available. Even after the cryptocurrencies are converted into cash, the procedure for withdrawal of the actual cash should be followed. Even with this simplified view, the conversion involves 3 steps of process but since the fees are incurred in each step, the conversion of cryptocurrencies into cash can often be associated with unnecessary losses in terms of time and cost.



#### **SOLUTION 2. Free Conversion into Cash Anytime Anyplace**

The customers of LOA can immediately receive the cash as soon as the application is submitted without any restrictions in time and place. In this process, the simple steps for payment, application and withdrawal are carried out and the application and withdrawal take no more than a few minutes. Besides, the loans secured by the cryptocurrencies do not involve any separate fees. That is, the transactions of the cryptocurrencies can be executed without the waste of any time or cost.

## Fundamental Business Areas



### ISSUE 3. Loss of Opportunity Cost of Investment

When we convert the cryptocurrencies into cash, we often come to lose the investment opportunity cost of the cryptocurrencies. After this time, we are faced with the situation whereby the profits from the appreciation of the cryptocurrencies should be forgone until the time of reinvestment in the cryptocurrencies.



### SOLUTION 3. Preservation of Opportunity Cost of Investment

The loans secured by cryptocurrencies allow the 100% preservation of the ownership on the cryptocurrencies by the applying customers. Since the customers retain their ownership, they are also guaranteed the right on the value appreciation of the cryptocurrencies.



### ISSUE 4. Credit Inquiries and Restrictions of Limits

The coverage of loan products is quite predominant within the financial markets. However, the applicants for loans should undergo the strict and complicated procedure of examination and the query of the credit grades causes the credit score of the customers to be lowered with the unnecessary waste of time. Moreover, each country applies the restrictions on the investment and loans in the form of limits. For the investors and borrowers, the restrictions by limits lead to the vicious cycle to get rid of the opportunity cost and to require the additional loans.



### SOLUTION 4. No Disadvantage from Credit Evaluation and No Restrictions by Limits to Loans

The loans secured by cryptocurrencies can be progressed without complicated procedures since the cryptocurrency assets of the customers are provided as security. Moreover, the loans can be granted without respect to the status of credit standing. There is no restriction in the limits to loans since the limits are determined solely based on the cryptocurrencies provided as the security and as there is no legislation related to the loans secured by cryptocurrencies in each country, there are no restrictions by the limits to the investment in the businesses for secured loans.

## Fundamental Business Areas

### ***P2P (Online Loans Secured by Real Properties)***

The P2P (Online Loans Secured by Real Properties) business presents the solutions to the varied problems related to the existing businesses for off-line loans secured by real properties.



#### **ISSUE 1. Waste of Time and Resources**

The off-line businesses cause the consumption of the time and physical resources. The persons wishing to have the loans granted should undergo the procedures for processing of loans by visiting the bank dealing with the applicable loan products and the requirement for preparation of the hardcopy documents for application of the loans leads to the waste in time and resources.



#### **SOLUTION 1. Savings in Time and Resources owing to the Online Processing**

Instead of the physical visits to the off-line locations, the processing of loans by the access through the online channel saves time and resources. The immediate submission of related documents interfaced through the online channels, the savings in time and resources by the non-face-to-face treatment and the acceleration of the processing time as well as the savings in the human resources in charge allowed by the systems implemented all lead to the savings in the interest cost.



#### **ISSUE 2. Closed Investment Model**

The loan and investment model based on the off-line businesses incurs the fees payable to the intermediaries. For this reason, the obscure and closed investment model causes the loss of trust on the sides of the loan applicants and the investors and it also increases the risk for assumption of the additional costs.



#### **SOLUTION 2. Shared Economic Model**

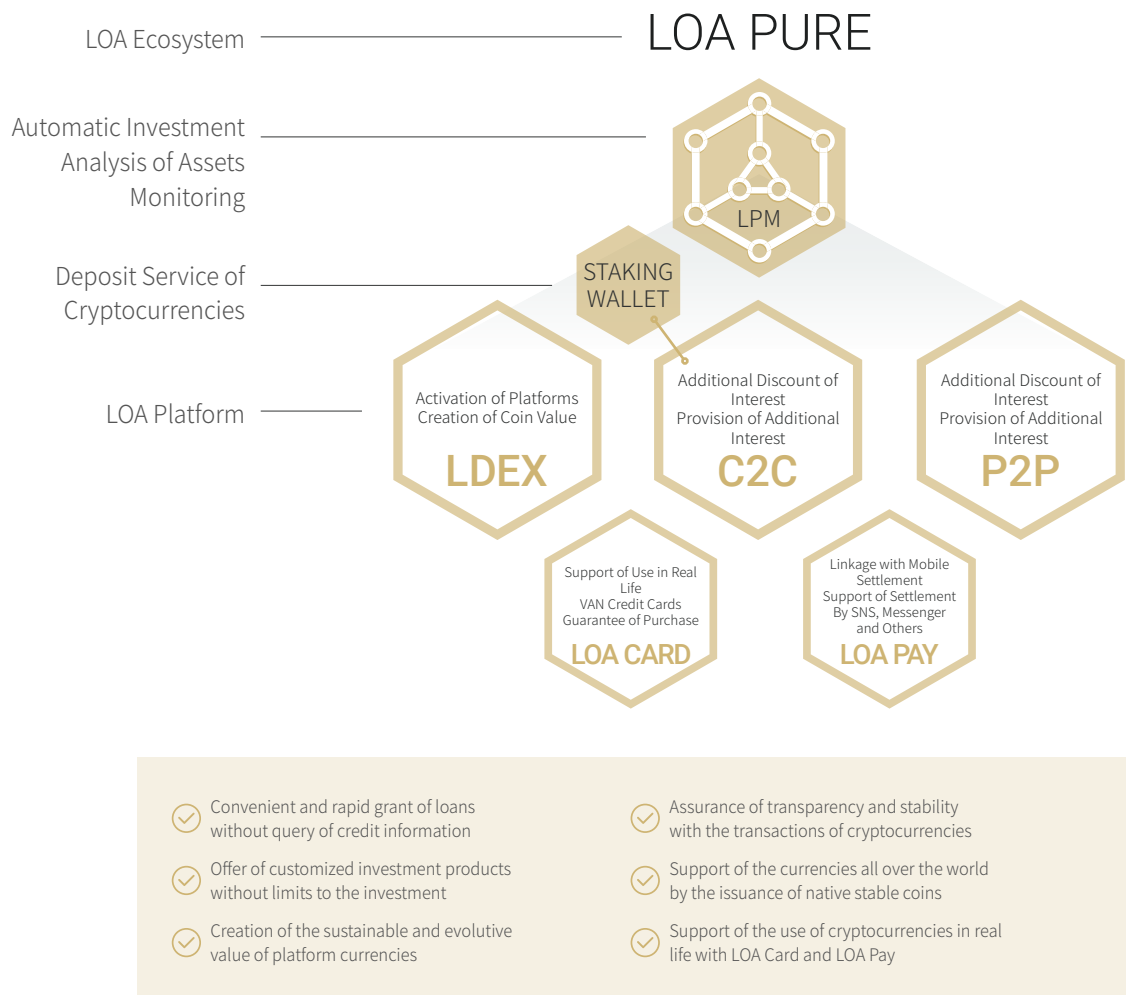
By establishing the direct connection between the investors and loan applicants, the P2P model removes the intermediary fees and creates the virtuous cycle structure of the fund. Moreover, the investment model clearly disclosed in the online spaces furnishes the trust to the loan applicants as well as investors.



## Core Business Areas

### LOA-PROTOCOL Ecosystem

The number of projects and businesses attempting to establish the connections between the blockchains and the real-world economy is growing day by day and accordingly each country in the world has enacted or is preparing the related laws and regulations. In order to satisfy these requirements, LOA creates LOA-PURE (ecosystem) by combining each of the platforms in an organic way.



To develop the environment of LOA-PURE and to ensure the continuous growth, the independent and organic environment is furnished for each platform and the use of LOA is allowed at each of the componentst

### Details of LOA-PROTOCOL PLAN

For development of LOA-PURE, LOA fulfills the plan over 3 steps. Each objective is composed of the emphasis points, the target markets and the target customers.

### Core Business Areas

#### ***The First Objective***

The first objective of LOA-PURE is the development of LOA-PURE by way of the platform. The development of LOA-PURE is implemented by the establishment of each system, the interface between the systems and the linkage with LOA. These can be achieved by the stabilized production operation of the systems promised to be provided by the LOA Foundation.

The markets targeted based on the first objective is the cryptocurrency markets and the P2P investment markets. The markets of the investment and loans secured by cryptocurrencies and the online financial investment is targeted which are currently expected to attain the scale of KRW 1 trillion by 2025.

The major customers targeted based on the first objective are the users of cryptocurrency markets and online financial systems. At present, the investors in cryptocurrencies amount to millions of people. The market of loans secured by cryptocurrencies is attractive since it allows the acquisition of real-world value by the method other than trading.

Moreover, the users of online loans and investment are also tantamount to million of people and since they are the users friendly with the online channels, their attraction to the P2P and C2C domains may be easy and natural.

#### ***The Second Objective***

The second objective of LOA-PURE is to attract the off-line users to the market of cryptocurrencies. With the attainment of the first objective, LOA-PURE allowed the users of cryptocurrencies to utilize the C2C and P2P facilities. Under these circumstances, the attraction of new investors from the off-line investment markets can be considered indispensable to achieve the sustainable growth.

The target markets are the financial investment and loan markets. The financial investment is subject to the restrictions due to the financial legislation and taxes in each country.

To support the loans and investment without the restrictions of investment limits and the credit inquiries with the target of financial investors and borrowers will bring about a new paradigm in the markets of cryptocurrencies.

#### ***The Third Objective***

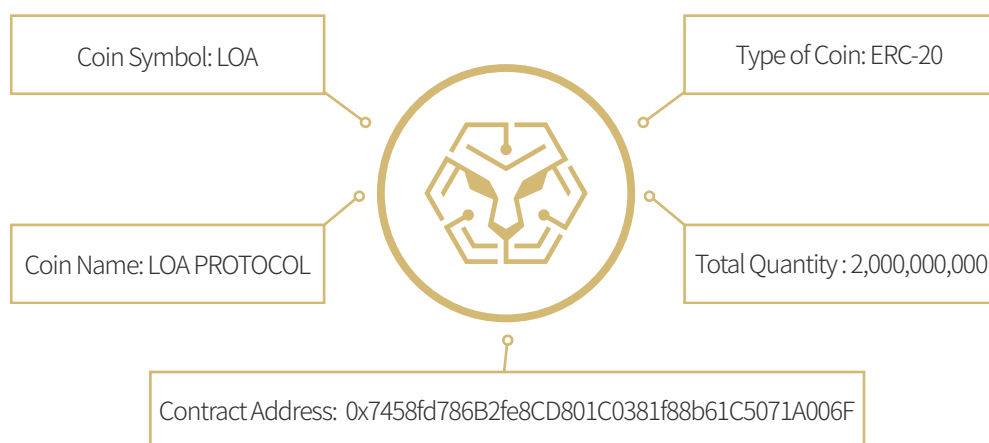
The third objective of LOA-PURE is the entry of LOA-PURE into the global markets. After establishing the bridgehead in the off-line markets by the attainment of the second objective, the domain is expanded to the overall financial markets. At present, within the financial markets in each country, a diversity of products are being developed apart from the products offered by LOA and the customers using the products are also quite varied. LOA will not only achieve the long-term growth by pursuing the mutual growth with the current financial markets but it will also expand its customer base to all of the users of the current financial systems while the third objective is progressed.

## Core Business Areas

### Components of LOA-PURE

#### LOA-PROTOCOL

In order to ensure the security of value and the continuous creation of value, LOA issues LOA (LOA-PROTOCOL). The ecosystem was organized in such a way as to enable the saving of interest if LOA is used to pay the interest for the loans or to allow the receipt of additional rewards if it is used for investment but if it is deposited by using the staking wallets within the C2C platform, the rewards can be received in BTC or ETH with the different interest rates applied for each interval of investment periods. Moreover, the cryptocurrencies are planned to be supported for use in the real-world living by way of real LOA CARD and mobile LOA PAY which are linked to the wallets in the LDEX transaction platform.



#### C2C(Coiner to Coiner lending) Service

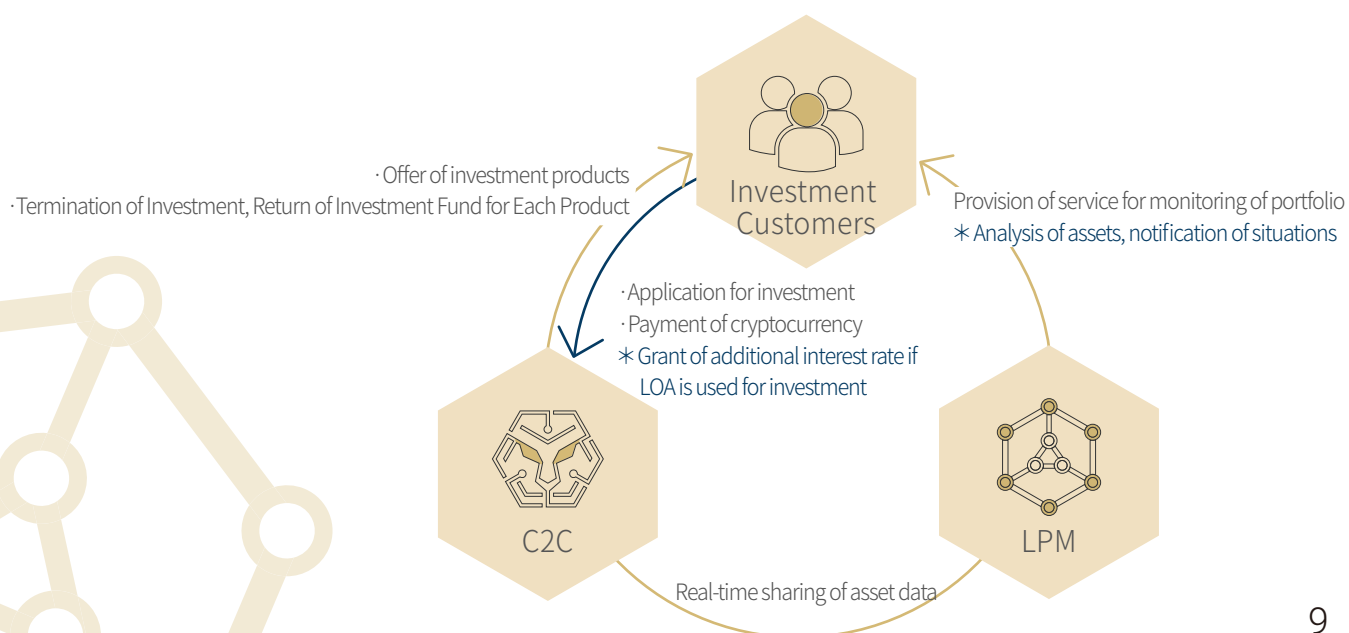
With respect to C2C service, LOA renders the service distinguished from those of the investment with the existing cryptocurrencies.

C2C is basically the service for investment and lending transactions.

#### Investment Service

The C2C investment service is progressed in the following procedure.

#### LOA PLATFORM



## Core Business Areas

**First Step:** The customer wishes to invest the cryptocurrencies in the LOA platform. By accessing the LOA platform, the customer discloses one's intention to make the investment.  
 ※ If the investment is made with LOA, 2% interest rate is paid in addition.

**Second Step:** LPM suggests the products.  
 LPM (LOA PURE MODULE) recommends the useful investment products.

**Third Step:** The LOA platform furnishes the information on C2C products to the customer. C2C includes the investment products with different types of cryptocurrencies as well as LOA. In addition, the staking products are offered for each period.

**Fourth Step:** The customer carries out the investment directly in the cryptocurrencies. The customer selects the investment product one prefers. The contract is executed once the payment is made for the corresponding cryptocurrency.

**Fifth Step:** The status of investment can be administrated through LPM. LPM furnishes the function for administration of the individual wallets by the customers and the monitoring data based on the analysis of investment data and still provides the notifications for different situational developments.

**Sixth Step:** When the investment in the cryptocurrencies is closed out, the investment principal and interest thereof are withdrawn and paid to the wallet registered by the customer.

When the investment period expires, the customer can withdraw one's investment in the cryptocurrencies anytime.

### ※ Staking Products

Payment of Cryptocurrency for Deposit: LOA

Withdrawal of Cryptocurrency: BTC, ETH, LSDT

Quantity: 200 million EA

Description: The staking product is the product for lock-up of LOA for a certain period after depositing LOA in the staking wallet.

Procedure: The amount at termination is determined by pegging at the amount of LOA at the time of deposit. At the time of withdrawal, BTC, ETH or LSDT is paid in the amount determined on the basis of the current market prices

Advantages: Since the value at termination of investment is pegged relative to the value at the time of deposit, the asset value does not lessen during the period of investment.

## Core Business Areas

### STAKING WALLET

#### Short term

Min 100,000 ~ MAX 1,000,000 EA

1day  
18.25%

7day  
25.5%

30day  
36.5%

#### Long term

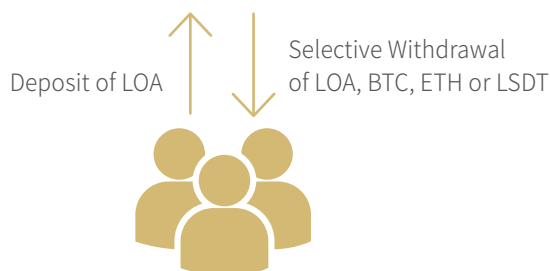
Min 100,000 ~ MAX 500,000 EA

3Months  
54.75%

6Months  
73%

12Months  
109.5%

- \* The value is determined by measuring the value of LOA at the time of deposit and the interest is paid on the basis of the value determined at inception at the time of withdrawal.
- \* It can be safe from downturn risk. Because for the revenue payment, you can choose from LOA, BTC, ETH or LSDT.



#### Short Term

On the basis of 1 Day X 100 Thousand EA

1 Day 0.84\$ / 1 Year 153.75\$

On the basis of 7 Days X 100 Thousand EA

1 Day 1.18\$ / 1 Year 214.83\$

On the basis of 30 Days X 100 Thousand EA

1 Day 1.68\$ / 1 Year 304.55\$

#### Long Term

On the basis of 3 Months X 100 Thousand EA

1 Day 2.53\$ / 1 Year 461.25\$

On the basis of 6 Months X 100 Thousand EA

1 Day 3.37\$ / 1 Year 615.00\$

On the basis of 12 Months X 100 Thousand EA

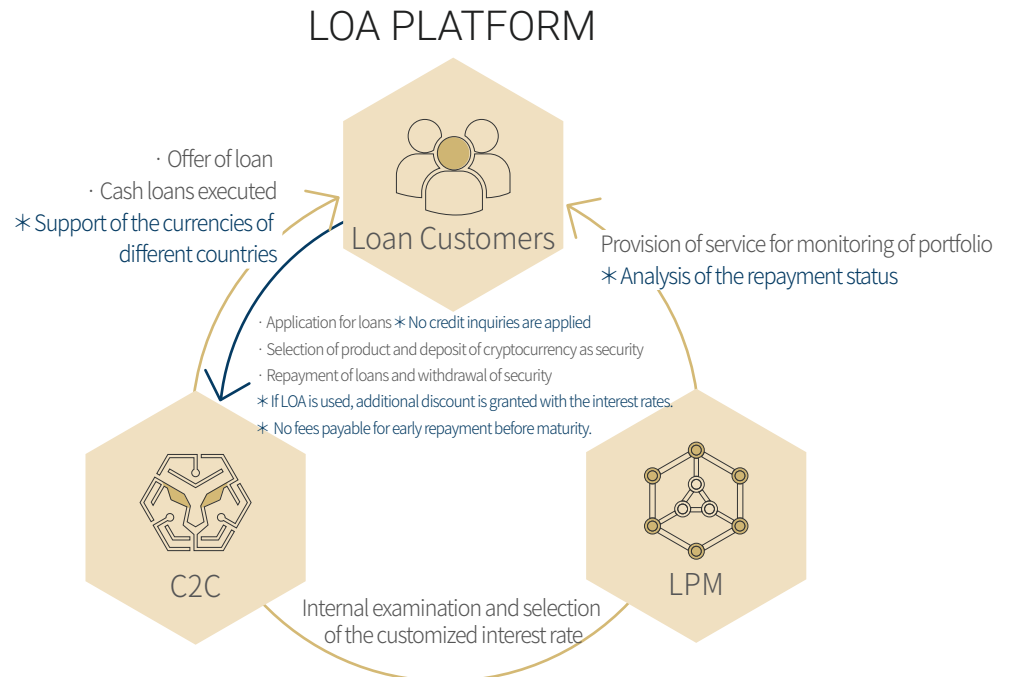
1 Day 5.05\$ / 1 Year 922.49\$

Base exchange rate for USD at Standard Chartered Bank as of Jun. 17, 2019

## Core Business Areas

### Loan Service

The loan service is progressed in the following procedure.



**First Step:** The customer wishes to receive the loan secured by cryptocurrencies at the LOA platform. By accessing the LOA platform, the customer discloses one's intention to receive the loan secured by cryptocurrencies.

**Second Step:** LPM determines the interest rate.  
LPM (LOA PURE MODULE) determines a low level of interest rate.

**Third Step:** The LOA platform furnishes the information on C2C loans to the customer.

**Fourth Step:** The cryptocurrency is deposited.

**Fifth Step:** When the deposit is completed, the corresponding loan amount is paid immediately. As soon as the deposit is completed, the customer can immediately withdraw the loan amount by the method one wishes.

**Sixth Step:** LPM administrates the loans to the customers.  
In regard of the loans to the customers, LPM analyzes the administration status of the individual wallets and the status of repayment. In addition, the necessity of compulsory callback is monitored relative to the risk of the cryptocurrency provided as security and appropriate alarms thereof are provided.

**Seventh Step:** The customer repays the principal of the loan secured by cryptocurrencies and the interest which accrued thereof.  
On the scheduled dates for interest payment, the customer pays the interest on the loan secured by cryptocurrencies. The payment can be allowed with the cash or the credit card.  
\* If LOA is used for payment, the additional discount of 2% is granted for the interest rate.

**Eighth Step:** After full repayment of the principal and the interest due thereof, the customer can immediately withdraw the cryptocurrencies deposited as security.

## Core Business Areas

### Addition of New Cryptocurrencies as Security

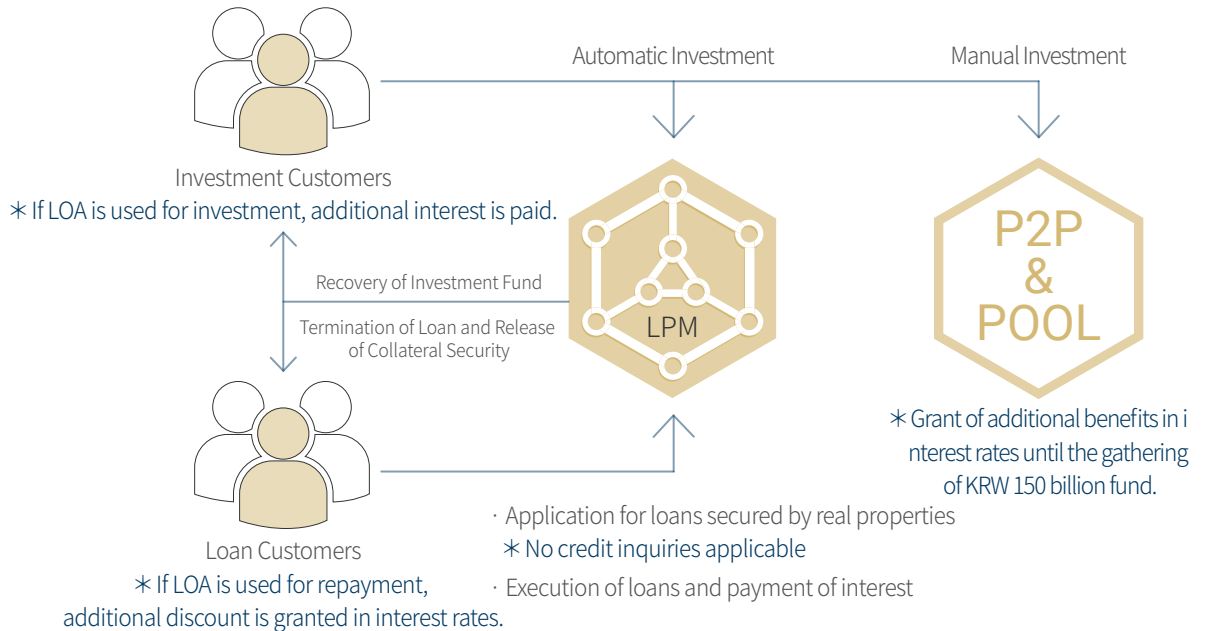
To ensure the scalability of LOA-PURE and the successful coexistence with the cryptocurrency markets, LOA allows the additional deposits (acquisition, deposit or others) of the cryptocurrencies as security. After receiving the application for additional purchase of the cryptocurrency, the cryptocurrencies with the safety established are added as the security after going through the procedures for review of the related data registered and the strict examination. Going forward, the cryptocurrencies developed under the consortium established with the development businesses of technology such as the blockchain technology related to financing, smart contracts, data interface processing methods and others will also be added to the C2C platform. By way of this, the ecosystem (LOA-PURE) of the virtuous cycle structure is created whereby the customers are offered with a broader range of selections and the customer value is enhanced.

### P2P Service

The existing P2P investment is associated with varied restrictions. Under the legislation or restrictions applicable in each country, only the investment within a limited scope can be allowed. In order to resolve these problems, LOA presents a new P2P system.

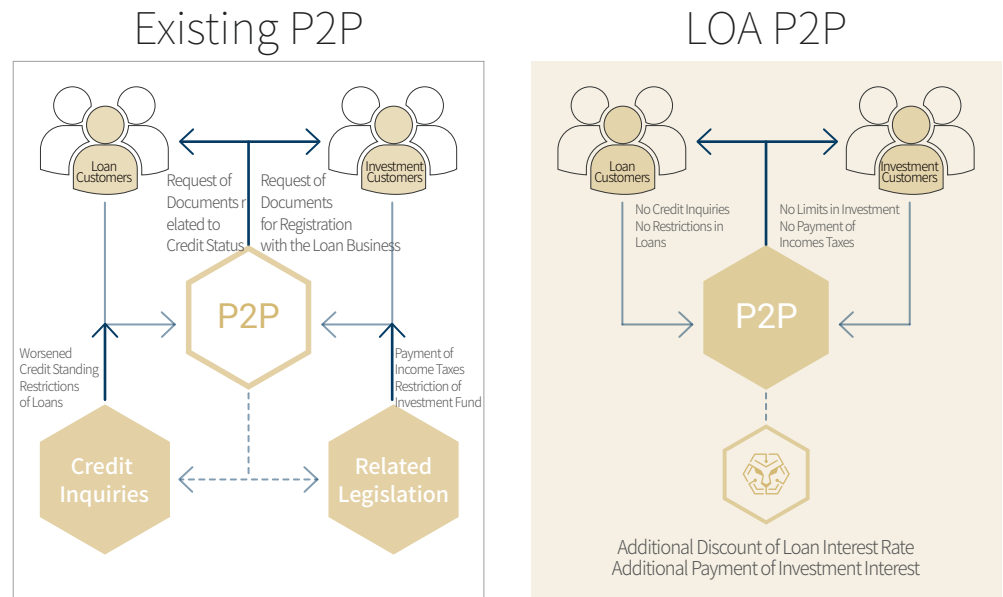
The P2P service rendered by LOA has 3 characteristics

## LOA PLATFORM

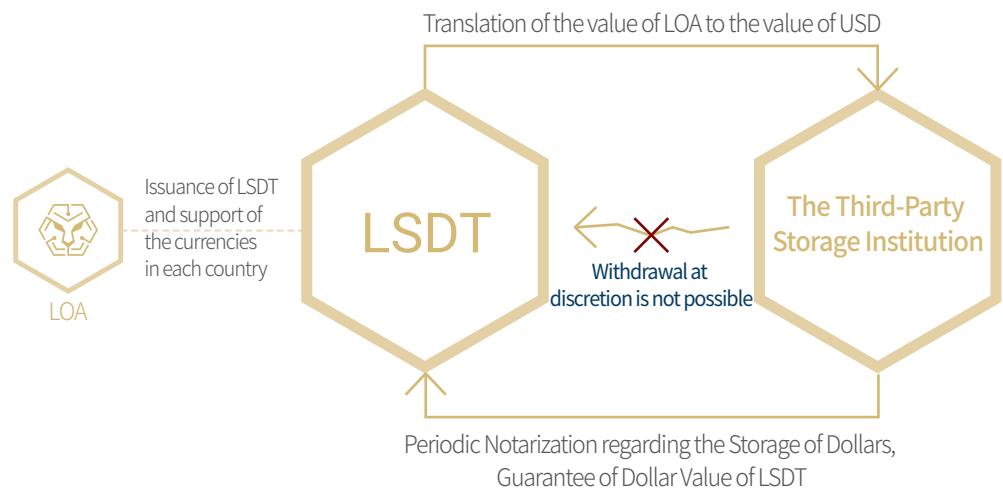


First, with the maximum emphasis laid on the convenience of the customers, LOA P2P service has eliminated all of the complicated parts in the existing P2P systems. LOA P2P service requires neither the credit information of the customers whatsoever nor the complex evidence documents.

## Core Business Areas



Second, LOA overcomes the limitations of the countries and currencies by the issuance of LSDT. With the progress of P2P businesses, LOA supports the use of LSDT (LOA STABLE DOLLAR TOKEN). LSDT is issued on the basis of the cash security of the same amount after establishing a fixed exchange rate of the tokens relative USD at LOA. The security is kept under custody at a transparent and objective third-party storage institution. This LSDT can be purchased with the currencies of each country at the LDEX transaction platform. In this case, the restrictions in investment related to financing in each country and the limitations related to the exchange of currencies can be overcome.



Third, with the P2P transactions, if LOA is used for investment, additional investment interest is paid until the establishment of KRW 150 billion fund pool within the initial 3 years. In addition, if LOA is used for repayment of the loan principal and interest, additional discount is granted on the amount to be repaid. By maintaining the demand for LOA by way of these, the additional profit model is presented for the cryptocurrencies.



## Core Business Areas

### Until the Time of Attainment of Fund Pool

Expected Period of 3 Years

KRW 150 Bill.

By maintaining the continuous demand for LOA coins, the enhancement of coin value can be anticipated.



If LOA coins are used

The benefits of additional investment interest and discount of loan interest rate are provided.

KRW 0

\* Gathering of Foundation Fund

### LDEX Transaction Platform

With prevention in advance of rapid fluctuations of the price in the transactions of LOA and LSDT which are used for utilization of C2C and P2P services, LOA provides the LDEX transaction platform to ensure the convenience of users in purchase. The LDEX transaction platform offers the following advantages.

First, it's the decentralization. LDEX is the decentralized exchange predicated on the DEX transaction model. The advantage of DEX transactions is that they are safer than the transactions at the exchanges for which the contracts are executed at the wallets because DEX transactions are based on the transactions executed between the individuals. Moreover, the fees arising from each transaction are also inexpensive.

Second, the LDEX transaction platform supports the LSDT markets. The LDEX transaction platform supports the cash purchase of LSDT which is used in the LOA platform. By way of this, the users can use the services of LOA platform with the currencies of the different countries in the world. By eliminating the intermediate processes for conversion of currencies to Bitcoins or Ethereum and others, this enables the savings in transaction fees.

Third, the LDEX exchange comes with the advantage to allow the use of LOA tokens as the means for payment of fees. If the users use LOA tokens to pay the fees, they can use the LDEX transaction platform at a fee lower than the existing fees.

## Core Business Areas

### **STAKING WALLET**

LOA provides the LOA staking wallet service. This wallet stores the cryptocurrencies safely and allows the deposit at the defined deposit time only and the withdrawal at the expiry of the contract period determined only but otherwise the deposit and withdrawal are not possible at the other times.

### **STABLE COIN**

With the aim to ensure the convenience and universal usability of the financial investment facilities at LOA-PURE, LOA furnishes LSDT (LOA STABLE DOLLAR TOKEN). LSDT is issued with the security of the real currency and based on the fixed conversion rate to the real currency. The security currency is stored at the fixed, closed and safe storage institution in reality and by way of this, the asset value of LSDT can be guaranteed based on the currency value.

### **LOA CARD**

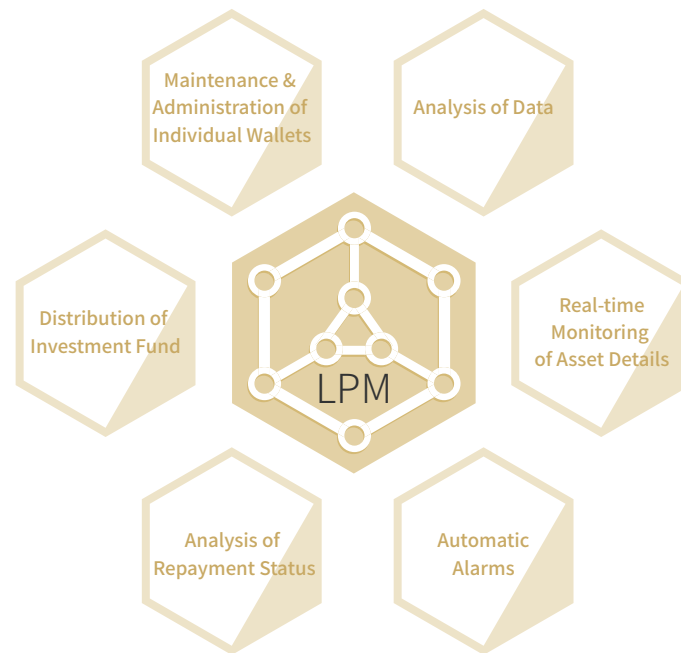
Beyond the provision of service to allow the use of the currencies from the different countries by way of the credit cards for repayment of C2C loans, LOA plans to support the use of cryptocurrencies in the real-world living by launch of LOA cards.

Based on the contract executed with the VAN companies for use of the cards, when LOA card is used, the purchase is guaranteed by the VAN company for the uses of the card and the repayment is made through the deposit into the bank account leading to the assurance of transparency in the use of cards.

### **LOA PAY**

Based on the linkage of mobile settlement with LOA, LOA PAY is planned to be provided. This LOA PAY will be supported to allow the use by way of SNS and messenger channels and the real-time settlement is also supported by using the QR code. This substantially establishes the connection between the payment systems flourishing at present in China and the other Asian countries and the cryptocurrencies. Since this enables the avoidance of the environmental restrictions in these countries, it will contribute to the creation of the ecosystem to allow the use of cryptocurrencies in the real-world living. The account in the LOA PAY system can be opened by undergoing the procedures for simplified subscription as the member and the linkage with the bank account and, once opened, it can be used with ease by utilizing the QR code and the account ID. Moreover, the options for utilization of the cryptocurrencies in the real-world living are planned to be increased based on the expansion of the system through the agreement with the different Social Network Services.

## Core Business Areas



### ***Maintenance & Administration of Individual Wallets***

- Blocking of the real-time transactions at times not opportune and prevention of the vulnerability of advance trading by miners
- Centralized LPM mounted, manipulation or takeover of the decentralized records impossible
- KYC not necessary, everybody can create the accounts and execute the transactions

### ***Analysis of Data***

- Big data technology, real-time consolidation of information on cryptocurrencies and real properties
- Integration of data mining analysis data and forecast modeling

### ***Distribution of Investment Fund***

- Provision of guidelines for distribution of investment fund

### ***Real-time Monitoring of Asset Details***

- Transparent checks can be allowed owing to the real-time monitoring of asset details

### ***Analysis of Repayment Status***

- Real-time status analysis and comparison with the value of security assets
- Analysis of risks and callback of loans

### ***Automatic Alarms***

- Warnings for administration or readjustment are raised in the case of the changes to the value of assets and the limits to loans, the receipt/disbursement of cash and the minimum threshold limit of the cryptocurrency assets reached

# Roadmap

2019.06~07

## Pre-Sale

You can purchase LOA tokens at a lower price over two times through the Private and Public Sales.

In case the quantity allocated for sale should be exhausted, the corresponding order of sale is terminated.

\* Depending on the order of sale, the lock-up period may be applicable and for the details, please make reference to the detailed schedules.

2019.08~09

## Main-Sale & Public-Sale

After the period for Pre-Sale is finished, the Main-Sale & Public-Sale is progressed over 5 times.

In case the quantity allocated for sale should be exhausted, the corresponding order of sale is terminated.

2020.03

## Listing with Exchange and Allocation of Tokens

The listing of LOA with the exchange has been planned to be progressed in March and the tokens are delivered before the listing. After the sale period is terminated, the distribution of tokens is progressed in a sequential way from 48 hours before listing. By this method, the losses of the investors which can be caused by the over-the-counter transactions between the individuals can be minimized.

2020.05

## P2P OPEN

P2P service is launched on top of the LOA Platform. This service makes the investment and loan transactions possible with the security of real properties and removes the requirements for credit inquiries and other unnecessary procedures as well as the risk of losses.

Besides, the monitoring system is provided to enable the check of financial details on a real-time basis.

2020.06

## C2C OPEN

C2C service presents a new business model for cryptocurrencies.

This enables the execution of loan and investment transactions by using the cryptocurrencies and with the Staking Wallet, the interest can be earned after placing the deposit of cryptocurrencies. The return on investment is determined on the basis of the value of currency at the time of investment placement and the investment is safe from the risk of losses caused by the depreciation of the currencies.

## LDEX & LSDT OPEN

The decentralized exchange to support the DEX transactions between individuals is offered.

By virtue of this, the safety of asset protection can be guaranteed.

In addition, the issuance of LSDT enables the support of currencies from

the different countries all over the world. This has the effect to improve the accessibility of the LOA Platform.

After this, the business territory will be expanded to China and the other Asian countries.

2020.Q3

## LOA PURE PLAN

This is the first step for establishment of the LOA Ecosystem (LOA PURE) for entry of LOA Platform into the global markets.

All of the constituent platforms and services are combined in an organic way to eventually enable the domination of the markets in China and the other Asian countries.

2020.Q4

## LOA CARD, PAY OPEN

As the step to establish the infrastructure of LOA, this acquires the vendors where LOA can be used through the online channels and prepares the foundation for expansion of the ecosystem by supporting the different types of messengers and payment systems.

2021.Q1

## Domination of Off-line Markets

On the basis of the collaboration with the banks and capital businesses from the institutional financial sector on top of the online infrastructures, the entry is made into the circulation markets of cryptocurrencies and the financial industry and all of these are integrated within the infrastructure of LOA.

2021.Q2

## Establishment of the Platform for Extension of Credits and Receipt of Deposits on Its Own

The innovative business model is presented to enable the experience of all cryptocurrencies and financial industries across the whole world within the infrastructure of LOA by establishing the platform for extension of credits and receipt of savings deposits on its own.

2021.Q3

# Legal notices

## **Legal Disclaimer**

You have to clearly understand the contents within this section to clarify the uncertainty and ambiguity regarding the legal and financial problems related directly or indirectly to the contents of this white paper and to prevent any unnecessary difficulties, disputes or legal actions in the future. If you should face any uncertainties when you make certain decisions or take certain actions in relation to this white paper, you have to consult with the appropriate professional experts.

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# Legal notices

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- The bonds or shares issued by any individuals or organizations
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