



WHITEPAPER





DISCLAIMER

The offer to acquire LifeOfFuture Coins ("PS Coins") described in this whitepaper, represents a voluntary information contribution of LifeOfFuture GmbH ("LifeOfFuture" or "Company"). It is expressly stated that the acquisition of PS Coins is not associated with any rights. The PS Coins don't grant any stakes, shares, securities or comparable rights, and claims to future revenue shares, intellectual property rights or any other rights of any kind. Form of participation in or relating to LifeOfFuture (or its affiliates), including the assets acquired by it

Any purchaser of PS Coins must be aware that the amounts paid for PS Coins will not be refunded. Also, each buyer must accept the inherent risk of any failure of the business which can be influenced by internal or external factors that can't be controlled by the company. Purchasers of PS Coins should be aware of all risk factors associated with the acquisition of PS Coins, especially with regard to the volatility of crypto-currency prices and markets in general, the risks of a system failure, the risks of code failures, errors (bugs), hardware failures, data loss, theft, lost usernames, passwords and/or private keys, incorrectly executed transactions, and/or hacks that can lead to the complete loss of PS coins, among other things.

ABOUT US



Executive Summary

The idea and the perspectives

With the unprecedented growth of crypto currencies and blockchain technology, new opportunities are emerging for investments. In our estimation, as the traditional economy changes forms, money will flow into crypto currencies. Either with the speculative goal of making a profit from the capital, or for the support of projects based on decentralised platforms. This is the driving factor behind the initiation of our project.

The crypto market

The earlier and current trend of Initial Coin Offerings ("ICOs") has led to the creation of more than 1,300 new crypto currencies traded today. Some could win the support and the confidence of the community, while other fell under the category "pump and dump". Nevertheless, an analysis of the price development of 100 currencies in the first half of 2017 shows that the average profitability achievement is 357% and only 13 currencies have negative results. However, profitability can be deceptive. Therefore you need expertise in the field of capital investment as well as an understanding of the crypto currency market for the acquisition of these currencies.

While the correlation between assets is increasing in the real economy (especially in times of market fall), the crypto currencies are almost worthless. In this way, the assets of the New Economy serve as natural hedges that are remarkably isolated from the traditional market and create a real alternative to it. The crypto currencies can be divided into at least two types of assets: The first group consists of the pioneer currencies based on blockchain technology, such as Bitcoin. This type of digital asset serves as an alternative for the transfer of fortunes around the world and is relatively transparent and effective. The value of these currencies is determined by the number of transactions and demand. The second group consists of "application tokens", which more remind of the traditional shares of companies when they act as decentralized autonomous organizations. These projects have grown exponentially over the last year because the community perceives the New Economy in a similar way to the Share Economy. It is important that these projects allow new ways of handling, comparable to the traditional economy, but much more effective and cheaper for the buyer.

Business model

LifeOfFuture is concerned with generating income through the acquisition and sale of assets in accordance with an investment strategy described in more detail below (cf. C.II.).

It is planned that LifeOfFuture will invest between 60 % and 70 % in Bitcoin and other crypto-currencies, and between 30 % and 40 % in tangible assets (especially precious metals). In addition, it is planned to invest in technology for the mining of crypto-currencies. LifeOfFuture is to be supported by the realization of Increase the value of acquired and sold assets and generate income by mining crypto currencies. All assets of LifeOfFuture will be visible to the holders of PS Coins in their personal account

Initial Coin Offering

To finance the business model, LifeOfFuture will carry out an ICO, in which it will use specially created cryptographic tokens. The PS Coins will issue against Euro (EUR), US Dollar (USD), Bitcoin (BTC) or Ether (ETC) to the participants of the ICO. After the implementation of the ICO, the Company will promote the listing of PS Coins on generally accessible crypto exchanges and thus make them available to the secondary market. In the event of increased demand for PS Coins (in case of positive performance of LifeOfFuture for example), the owners of PS Coins can profit from price increase effects. It is noted that the holders of PS Coins have no legal interest whatsoever in LifeOfFuture and do not receive any dividends, interest or other payments from LifeOfFuture

Purchaser of the PS Coins

PS Coins comply with interested buyers who have a certain understanding of crypto-currencies or want to diversify a moderate portion of their assets under the conditions of the new economy.

It is to be expected that a large part of the people outside the community are critical of the crypto currencies so far and that a certain amount of time is needed to ensure their support.

Nevertheless, inflated capital valuations, negative profitability and a lack of alternative investment opportunities in the current investment climate are causing buyers to participate in building crypto-currencies and block-chain-based businesses. The exponential growth of block chain technology, which is used in real business, is already rendering visible value to the economy. There is no doubt that this technological revolution has the potential to significantly change our everyday lives. Therefore, crypto based assets should also be interesting for conventional investors.

Introduction

First of all, the composition of the portfolio must be determined on the basis of the market capitalization of the acquired value.

Bitcoin, which is the most important value date in terms of (crypto) market share, can easily take up more than 50% of the portfolio. For this reason, the structure must have fixed limits. The market share must not be the only factor influencing the structure of the index.

At this point, it should be mentioned that cryptocurrencies are highly volatile compared to traditional financial instruments and undoubtedly represent a risky investment. The daily volatility (standard deviation) exceeds 10% in many cases. On the other hand, cryptocurrencies have a very low correlation (in many cases close to 0) when compared to each other, which is a positive sign for the effectiveness of the investment and ensures diversification of risk.

The search for the optimal structure of LifeOfFuture portfolio is guided by the realisation that value dates must be added to the portfolio essentially on the basis of their market share - however with some limitations:

- Only suitable value dates can be selected (value dates based on blockchain technology);
- The portfolio must be limited to values that can easily be sold on the stock exchange on a daily basis (the average daily turnover over the past 6 months must not be less than USD 100,000)
- Once the choice has been made, the structure of the portfolio is based on predetermined rules, in particular the portfolio must not be too much based on individual values [a maximum weighting must be determined (25%)];
- In connection with the high risks in the market of cryptocurrencies, especially in the market of Altcoins, the share of Bitcoins in the portfolio can be more than 25%. Once the rules of portfolio structure have been established, the rules of rebalancing must be determined, as LifeOfFuture structure is determined very dynamically with the daily price development and the structure may reflect the market very weakly. Some currencies may gain in value and increase their weight, and others may lose it. New value dates can be added to the portfolio, etc. LifeOfFuture is therefore considering a weekly or monthly rebalancing, during which the managers perform the necessary operations to change the structure of the portfolio in accordance with previously determined rules.
- The technical analysis will be based on the use of the specially developed analysis platform Cointrader

Our managers reserve the right to rebalance the portfolio 1 day after the last rebalancing. Similarly, the weights of the portfolio are determined according to rules that allow a deviation of +/- 5% in the rebalancing period. The pre-defined rules are regularly observed by the managers, except when certain market events occur (such as low liquidity of certain currencies, investments that are too risky regardless of the size of the market, extension of systemic risk).

STRUCTURE OF THE PORTFOLIO



Precious metals

0-20%



Real estate

0-20%



Trade with cryptocurrency

0-50%

The team of traders and analysts distributes the assets to some market segments in such a way that the chosen cryptocurrencies do not affect the general condition of the portfolio and the presence of a guaranteed base of precious metals allows to ensure the return with minimal risk.

Precious metals (0-20%)

The formation of the portfolio is based on the priority of stability. Based on this, an investment in physically available precious metals (such as gold, silver and platinum) serves as a basis. In this way, the portfolio of precious metals makes up 30-40% of the assets and ensures the reliability of the portfolio as a stable basis.

Real estate (0-20%)

Another basis is investment in real estate. These constitute 0 - 20 % of the assets and contribute to the growth of the company's assets through rental income and value appreciation.

Trade with cryptocurrency (0-50%)

The main part of the portfolio is the investment in cryptocurrencies (such as Bitcoin, Ether, Litecoin), which should ensure the profitability of the company. The company's team of analysts analyses the market of cryptocurrencies all day long and gives precise signals for the purchase of carefully analysed cryptocurrencies. The traders who conclude the trades constantly monitor all open positions on the market.

Liquid assets (0-10%)

The final element of the portfolio consists of liquid assets held in USD or BTC on accounts of reliable banks or Multi Signature Wallets. This ensures the tasks of current liquidity (such as unplanned payments or similar unexpected circumstances). The share of the total portfolio is 5-10% of the assets.

The proportion of the risk asset is 10-50% and changes according to market conditions. This portfolio is the most controllable, and its composition can change frequently and fundamentally.

Investment strategy

The investment strategy of LifeOfFuture is based on the fundamental principles of portfolio management and technical analysis of stock market prices:

- A significant amount of physically available gold and other precious metals, as well as deposits in banks, serve as a stable basis for the portfolio.
- The strategy of portfolio management is based on the theory of the Optimal Portfolio of Nobel Prize winner Harry Markowitz.
- The use of the analytical terminal Cointrader ensures the selection of the optimal entry and exit points from the risk assets.
- An experienced team of analysts selects the most promising ICO projects for participation

Markowitz' portfolio theory is an approach based on the analysis of expected mean values and the variation of random variables. Nobel Prize winner Harry Markowitz worked out a method of creating an investment portfolio designed to optimize the selection of assets, based on the necessary correlation between profitability and risk. The concept he formulated in the 1950s is the basis of today's portfolio theory, on which LifeOfFuture's portfolio will be based.

The portfolio manager will not only supervise the optimal structure of the entire portfolio, but within each individual portfolio the assets will also be selected according to the optimal ratio of profitability and risk. Each sector of the crypto economy is carefully analysed according to several parameters to determine the top performers in the sector. Each individual asset will weigh and the main priorities are capitalisation and liquidity.



Technical solution

The technical solution for LifeOfFuture consists in particular:

- A user-oriented website
- A personal account for each customer
- Mobile application
- Backend platform for asset management
- Administrative office for the management of customers
- Smart Contract on the blockchain Ethereum



Website

The ratios and the inventory of the LifeOfFuture portfolio are visible for the owners of PS Coins by the personal account on the LifeOfFuture website. Every hour the parser (syntax analyzer) calculates the value of the current portfolio and the ratios using the API of popular block-chain explorers to get the balance of the portfolio assets and information from the Smart Contract Token. On the dashboard, PS Coins buyers can manage their inventory of PS Coins and set up a backup key.

The server part of the Backend

The backend service is responsible for storing the credit balances of PS Coins buyers and for the interaction with the Smart Contract, based on the Ethereum blockchain.

It is also responsible for initializing the expenses of new tokens once it receives the investment in Bitcoins or Ethereum through the dashboard.

The usual way of investing includes sending the Bitcoins or Ethers to the personal investment address accessible in the dashboard. After receiving the investment, the backend calculates the amount of tokens the buyer is entitled to based on the current prices of the tokens. The backend service then activates the ejection function to generate new tokens for a new buyer. The backend service then activates the ejection function to generate new tokens for a new buyer.

Blockchain Ethereum

The business processes are controlled by two Smart Contracts based on the Ethereum block chain: one is responsible for generating new tokens in exchange for invested funds, the other records and stores the personal balance of the buyers, it means the number and value of PS Coins held in relation to the total amount of the issued PS Coins.

The trading area for leaders

The trading room of LifeOfFuture is on the highest security level. LifeOfFuture has specialized computer facilities for trading, which are able to withstand the permanent load of network traffic and long-term operation. The system will have additional protection against hacker attacks by fraudsters. This protection technology is our own development.



THE ADVANTAGES AT A GLACÉ

___ Independent assessment

We regularly invite auditing companies to audit our activities and to confirm the assets. The independent assessment shows the real value of the company's assets and confirms the fulfilment of our promises to clients.

___ Complete transparency

The transactions carried out by our dealers are entered into the blockchain and the history of the transactions is accessible in the user's personal account. We ensure complete transparency for the customer.

___ System analyst

We use our own analytical system, "Cointrader", which has proven to be very successful over many years and on various markets. The innovative technology of calculation of mathematical models is based on the method of processing background noises in radio electronics.

___ 14 years of experience

The traders and analysts responsible for the management of the portfolio have a long professional experience in connection with the stock exchange and financial markets and therefore stand for an expert management of the assets.

___ Full day control

Our team of analysts and traders undertakes a full-day check of assets and is ready to react to any changes and market fluctuations at any time.

INITIAL COIN OFFERING

General Information

The capital required to build up the portfolio is secured by an ICO.

PS Coins are based on the ERC20 standard and can be purchased for Euro (EUR) as well as Bitcoin (BTC) and Ether (ETH). The conversion of payments not made in EUR is based on the exchange rate applicable at the time of confirmation of payment by the Network. The ICO is divided into three phases (pre-sale, public sale 1 and public sale 2), whereby the prices and quantities of issued tokens vary according to the phase.

The ICO will be held exclusively via our website www.lifeoffuture.com in the 4th quarter of 2018.

To participate, interested persons must deposit their ERC-20 compatible wallet address with us and pass a legitimacy check according to the Know-your-Customer Principle (KYC) to prevent money laundering and other illegal activities.

After successful participation in the ICO, the acquired PS Coins will be transferred to the respective deposited ERC-20 Wallet at the latest 90 days after the end of the ICO.



PRICES AND QUANTITY

The PS Coins are sold in a chronological order of the following sale stages. These are the actual prices, sales quantity, capital- and/or investment ceilings.

Pre-Sale 15.09.2018-15.12.2018

- __ Sale of max. 1,000,000 PS Coins (max. sales quantity) at 1.00 EUR each
- __ The maximum amount of funds collected is 1,000,000.00 EUR (upper capital limit)
- __ Limitation of the investment amount to a maximum of 100,000.00 EUR per buyer (investment ceiling)

SCO I 16.12.2018-01.03.2025

- __ Sale of max. 12.000.000 PS Coins (max. sales quantity) at the current price
- __ The maximum amount of funds collected is 12,000,000.00 EUR (upper capital limit)
- __ Limitation of the investment amount to a maximum of 1,000,000.00 EUR per buyer (investment ceiling)

SCO II

- __ Sale of max. 3,000,000,000 PS Coins at the current market price
- A capital or investment ceiling is not applicable.

Bonus structure at the pre-sale

In addition to the regularly purchased PS Coins, buyers during the pre-sale phase receive the following bonuses in the form of PS Coins, depending on the time of their investment:

Stufe 1	15.09. - 15.10.2018	+ 50 % in PS Coins
Stufe 2	16.10. - 15.11.2018	+ 30 % in PS Coins
Stufe 3	16.11. - 15.12.2018	+ 10 % in PS Coins

PROCEDURE AFTER THE START OF THE SECOND COIN OFFERING



Softcap

"Soft cap" describes the minimum amount of funds required by the Company to push the project forward according to plan. The soft cap amounts to EUR 12,000,000.00

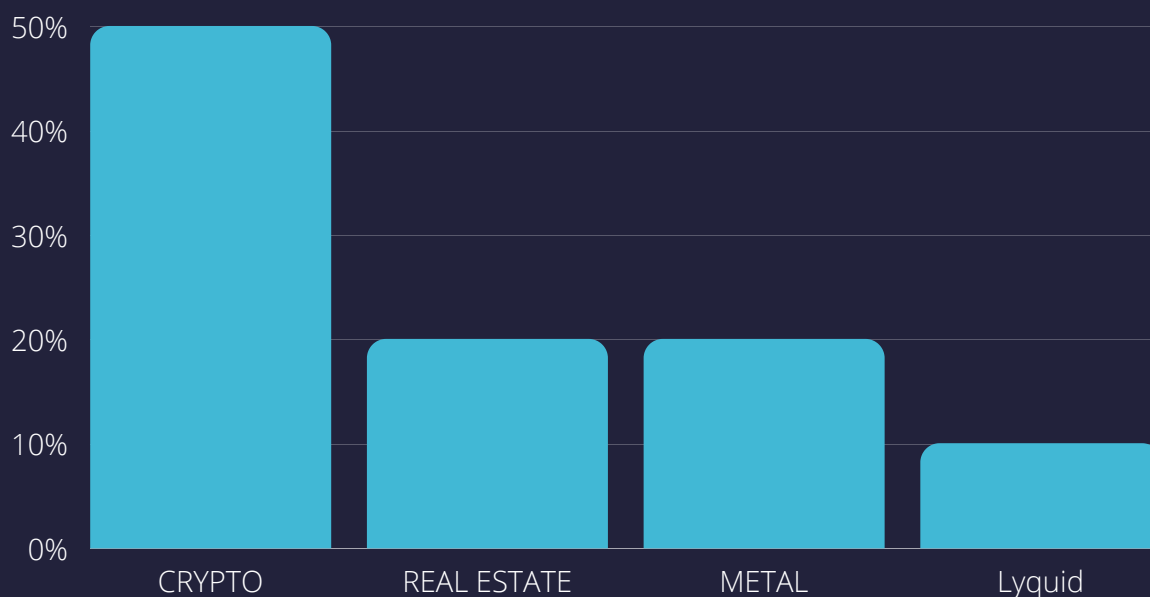
After reaching the soft cap, the company will make the first audit and initiate the registration of the PS Coins for trading on crypto exchanges. The formation of the portfolio and its management begins with the start of the Secondary Coin Offering (SCO). The soft cap phase lasts 3 months and begins with the start of the SCO. If the soft cap is not achieved during this period, the initial build-up of the portfolio is based on the available funds, provided that these amount to at least 10% of the announced soft cap. The shortfall of the soft cap can influence the dates for the listing of the PS Coins on the stock exchange as well as the starting price of the PS Coins.

Public Sale

Public sale means that every token owner can sell his PS Coins. After listing the PS Coins, token holders can offer their PS Coins for sale via crypto exchanges. The requirement for starting trading on a crypto exchange are connected to individual requirements, which depend in particular on the amount of the initial asset portfolio.

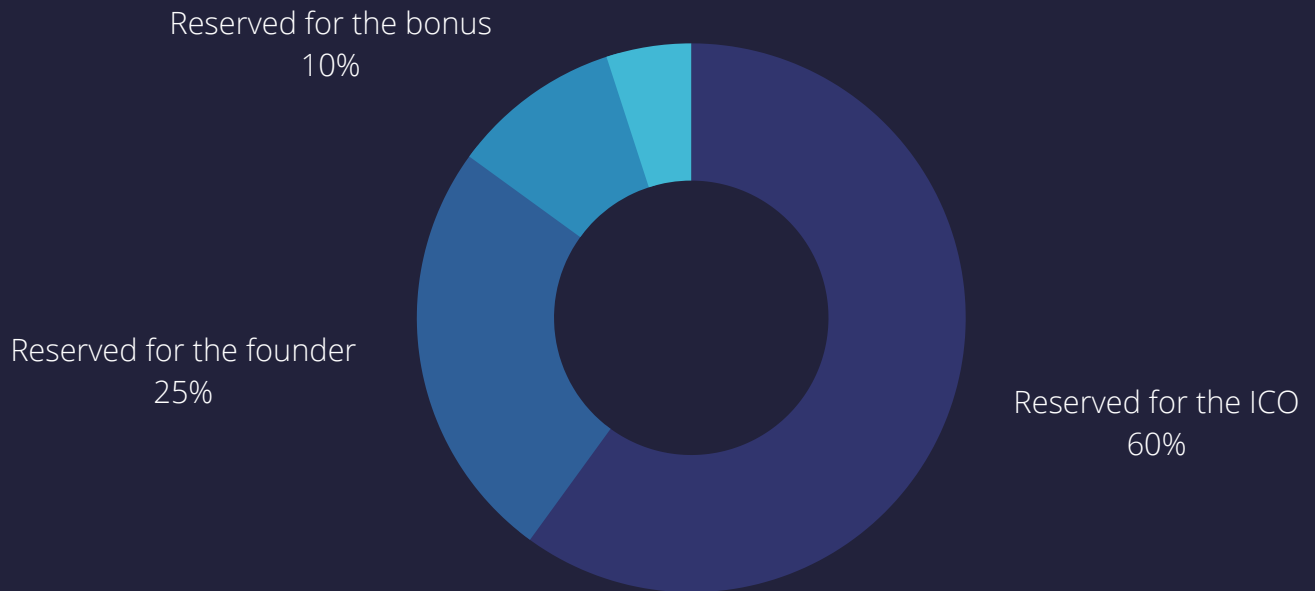
Administration of the assets

The company starts asset creation and management with the beginning of the SCO. For the acquisition of the assets, only those funds are used that are actually available at the relevant time. The asset formation takes place according to the following distribution:



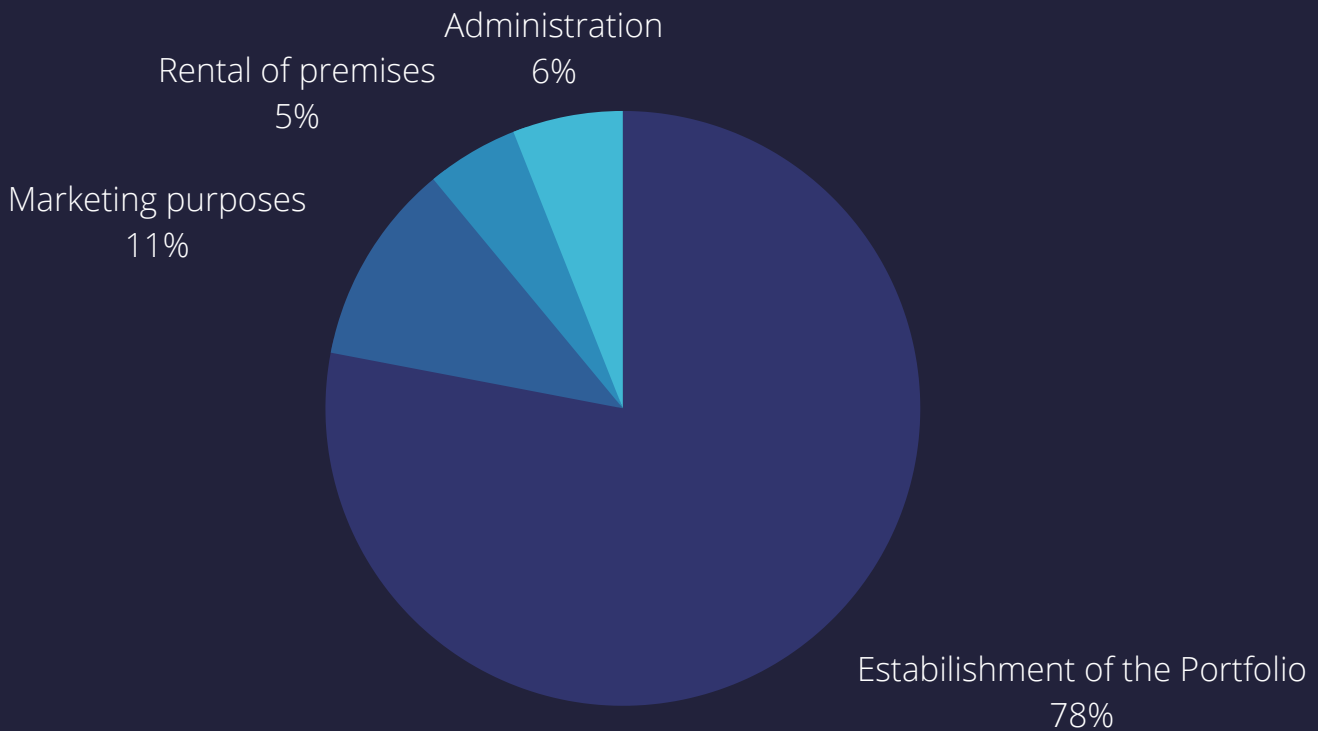
COIN DISTRIBUTION

The distribution of PS Coins sold by the company in the ICO is as follows:



The use of the received resources from ICO

The capital earned in the ICO shall be used for the following purposes:





Work philosophy



The management team is particularly responsible for making investment decisions and ensuring effective, transparent and predictable operations. We always follow a scientific approach, in particular using leading technical analysis, portfolio investment management strategies, capital management theories and risk management.

Innovations



The innovation of the latest technologies such as Blockchain, Tangle and others has the most important application-oriented function and solves the hard question of distrust in many branches of the economy and society. In this relation, the mechanisms set up in the programs to ensure the functioning of technology based on the block chain have a significant deflationary mechanism like crypto-currencies, but also a great potential of attractiveness for investment in projects based on the latest technology.

Experience



The management team must have experience not only in teamwork, but also knowledge gained over many years of work in this field. The work should be based on the most modern methods of agile and work sharing. The team should realise the mechanism of work sharing and control over the functions of its members, in particular analysis, trading, risk management and portfolio management.

**THANK YOU, AND WE LOOK
FORWARD TO WORKING
WITH YOU.**

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