



ROSA

Smart Contract Powered Retirement Plans

<https://rosa.finance>

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1. Introduction

ROSA is a blockchain secured pension ecosystem, which provides individuals with exposure to multiple saving plans guaranteed with major cryptocurrencies through a chain hedging mechanism. ROSA simplifies the process for users who are interested in building a diversified and pre-vetted portfolio of assets in the booming blockchain and cryptocurrency space.

In addition to facilitating entry into the dynamic but highly volatile crypto market, ROSA provides transparency and security for holders. Built on the ERC-20 standard, it leverages an open-sourced decentralized blockchain protocol.

The main purpose of ROSA is to unify into a decentralized finance (DeFi) package different technology layers, providing a complete pension solution for a wide range of individuals, starting from the individuals in non-standard ways of working that don't currently have a traditional pension plan, to those that want to diversify their sources of revenue in years to come.

ROSA will not only give exposure to a broad selection of high-potential assets, but the protocol also favors the intrinsic value by returning to users the profits from the different financial products in the form of interest rates on provided funds.

The funds are kept safely stored, using a series of decentralized smart contracts, that provide financial solutions for third parties at more convenient rates.

2. Potential

We believe the present moment is ideal for the introduction of a traditional pension-type product on the blockchain . The influx of self-employed people in the workforce means that there is a growing interest in pension products for individuals.

A pension-type product that injects crypto assets into a long-term portfolio provides a good last-minute hedge against inflation or low-interest rates for people who are about to retire. Although the industry is still volatile, ROSA is structured in a way that offers safer entry into the crypto sector via new asset class with a lot of growth potential.

3. The Current market

Just a decade after the world first heard of bitcoin, the cryptocurrency market cap passed the \$2.25 trillion mark in April 2021. While this growth has been a strong point in the crypto space,

the market cap is still just a short fraction of the S&P 500 index (which stood at about \$33.4 trillion as of December 2020) which is also a fraction of the global stock market at about \$80 trillion. This implies that there is a whole space and a long road for growth within the cryptocurrency sector in the current and next decade.

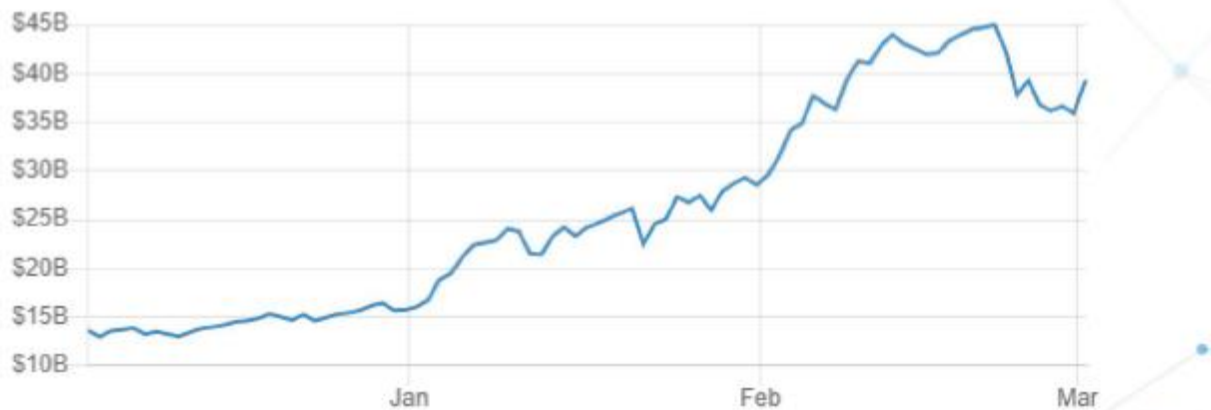
According to analysis, future predictions state that the capitalization of the cryptocurrency sector may exceed 10 trillion US dollars within the next 15 years.

We are already seeing top players entering the crypto space. We have also seen a surge of big companies adopting cryptocurrency and the blockchain technology, such as PayPal to accept bitcoin in their payment transfer services, Visa and Mastercard , Morgan Stanley Bank, Amazon Managed Blockchain , BNY Mellon Bank, and many more are about to embrace the crypto assets.

Currently there over 62 million users of blockchain wallets and this number is multiplying itself every year as more room for new investors in the market. As of January 2021, there are nearly 1400 cryptocurrencies that could be exchanged and traded for crypto and fiat currencies based on data from CoinMarketCap.

DeFi had amassed over USD \$39.11B on March 1st, 2021 from just roughly USD \$1.01B exactly one year prior, exhibiting an exponential 39x growth in Total Value Locked (TVL).

Total Value Locked (USD) in DeFi



As of March 1., 2021 Courtesy of defipulse.com

The current crypto environment and sector is undergoing a flood of new capital allocations and infrastructure improvements. This is very beneficial for the industry, as a majority of these funds are used to promote technical development and entrepreneurship within the space. Since 2017

until writing this whitepaper, there have been major implementations of infrastructures deployed, which is ultimately the key to a thriving ecosystem.

ROSA adoption will give individuals exposure to a diversified portfolio of 20-100 different high potential blockchain based projects. The diversified approach makes the users less vulnerable to isolated issues, giving them higher chances of overall success in a forward moving industry.

4. Decentralization

The decentralization of the financial industry is inevitable. The middleman is becoming more redundant, as blockchain technology is creating a transparent, secure and trust-worthy way to transact. By automating processes with smart contracts, the entire banking and payment industry is being re-invented and revolutionized. Transaction speed will go up and costs of payments will go down. ROSA is ideally positioned to reap the benefits from this new great technology.

The emergence of blockchain technology has demonstrated disruption in centralized economies by introducing decentralized economies of scale, transparency, and of user control. The introduction and rise of Bitcoin illustrated the strength of distributed ledger technology (DLT) by showcasing and retaining immutable data and an unprecedented level of security on the blockchain - thus reducing fraud and maintaining global accessibility in a digital payments system; cryptocurrency.

The ROSA development team will offer a series of defi products out of the box, the yields of which are distributed amongst investors in the pension plans. These defi products will serve as the base layer of the ecosystem, allowing third parties to come to this new space and contribute, further diversifying the investment opportunities.

5. Infrastructure & Integrations

The blockchain and crypto infrastructure is constantly evolving, and this is very beneficial for ROSA in many ways. Integrations across major blockchains are inevitable, and extremely valuable for well-constructed projects. As these integrations further develop, ROSA and the overall industry will benefit. It is important to remember the current stage of the industry is still nascent, and ROSA is a first of its kind. The ROSA development team will constantly be working towards synchronizing and enabling integrations to further the cross-chain access to the ROSA.

Payment integrations and ease of use are at the core of the value proposition, and the first step in this direction is providing a zero-fee transfer across supported blockchains. As the ecosystem grows, we will gradually be initiating collaborations with other bridging technologies, increasing the number of available opportunities.

With all available features, ROSA is the perfect combination between the best practices of both traditional and decentralized finance. We will connect non-technical people to the benefits of digital assets, including faster cross-border payments lower transaction fees, and global spending options, while still maintaining traditional financial features such as secure custodial storage, audited processes, good customer service and excellent liquidity.

6. Self-custodian

One of the biggest advantages of crypto currencies is the option to be an independent custodian of your belongings. The financial and fiat-based world as we know it has been our operating custodian since the first day of banking started. This has not been without great losses for clients faithfully depositing their hard-earned assets to so called custodians, without knowing the truthful potential risk they were taking. The risk might have been known, but due to lack of better alternatives they have been accepted as is.

We encourage all ROSA holders to act as self-custodians, and take the proper educational precautions to be your own bank vault. Our token is the only long-term retirement savings token with the option for self-custody. when an individual is adhering to a traditional pension fund, it is not without risk, and you do not have the option to store your underlying asset outside the intermediary that arranges the deal. When you save using ROSA, you start earning preset yields based on the deposit time period. We recommend all holders of ROSA to act as a self-custodian via hardware wallets or services like MetaMask.io. We also encourage all investors to do their own research as the information provided herein does not constitute financial advice.

ROSA believes in making the user experience: simpler, quicker, secure, convenient, trusted, transparent.

7. Transparency

With ROSA you have full transparency of everything from the open-sourced blockchain to the smart contract protocol. Every transaction is publicly traceable. You can see the representative ratio of the ROSA to the intrinsic value of tokens at all times. Users have zero exposure to the

potential dilution of shares as the protocol is predefined and unchangeable. With a regular ETF, you don't have any of this information available, and you have the risk of changeable conditions.

8. Scarce by Design

ROSA is combining a reduced starting supply with a self-limiting inflation mechanism, safeguarding the value of holdings. Token supply and distribution are correlated in order to fully sustain the ecosystem and also ensure stability in value and usage.

9. Technology

ROSA is deployed on both Ethereum and Binance Smart Chain, combining the advantages of the wide adoption of the Ethereum blockchain with the reduced transaction costs of the Binance Smart Chain.

As time passes and newer solutions are available, ROSA will become decentralized. There are some promising ideas out there, such as creating a secure, decentralized network utilizing a hybrid Proof-of-Stake & Proof-of-Authority (identity-based) model with light node validators. A network of identified validators with small token stakes, chosen at random each block, could potentially even use mobile phones to validate all transaction data, which could then be stored on more centralized nodes and decentralized file-sharing systems.

A predefined and unchangeable protocol based on a decentralized technology gives the investor certainty and eliminates unpleasant surprises.

ROSA DeFi platform is meant to sustain the high traffic of a global user base by integration of technologies that are able to escalate resources on high traffic moments in order to provide users the best experience and reduce the possibility of downtimes.

10. Principles at ROSA

ROSA is willing to invite everyone who wants to share their contribution to its vision and principles: Diversity, Leadership, Incorporation, Duty, Zone of trust and comfort

All these principles form the firm foundation of community, helping and leading people to a better future. The more ROSA will lead to the growth phase, the more it will assure to follow these principles to retain the values of community and foundation, hence, leading to a

betterment process. ROSA will not forget these values because they are helping us to grow at a faster pace.

Although the industry is still volatile, ROSA is structured in a way that offers safer entry into the crypto sector via a new asset class with a lot of growth potential. Join ROSA and lead! ROSA intends to grow together.

11. ROSA Use Cases

ROSA's main mission is unifying into a decentralized finance package that makes use of different technology layers. With this as the project's foundation, the focus will be on the provision of a complete pension solution for a diverse clientele; from clients who do not have a standardized way of working that lacks the traditional pension plan, to those that are versed with the working of pension funds, and finally to anyone else who is ready to diversify their revenue sources in the coming years.

ROSA also aims towards letting the users plan for their future. The project prioritizes on its clients' needs by working to ensure their futures do not have any hurdles present. ROSA realizes that investing in one's future produces the best yields, and by bringing together pension funds with blockchain, and adding DeFi to all that, the project is focused on maximizing the users returns.

ROSA leans towards ensuring the concept of pension funds seamlessly enters the dynamic but highly volatile crypto market while focusing on security and transparency for holders. The project leverages an open-sourced decentralized blockchain protocol since it is built on the ERC-20 and BSC standard

12. Conclusion

In this paper we have set forth the vision for ROSA. We believe that ROSA has a value-adding aspect to the current blockchain and cryptocurrency sector. Further development will position ROSA as an inclusive solution designed for digital asset portfolio growth and a long-term savings solution.

We are working to introduce a new decentralized standard into the traditional pension fund model to improve all aspects of structure, ownership, flexibility, security, and transparency.

Similarly, we prioritize implementation of the ideas in this paper in response to the needs of ROSA's community of users.

ROSA is ideally positioned to establish itself as the first-of-its-kind community-driven decentralized pension fund that rewards long-term investing with on-going interest rates and weekly dividend payouts.