



Connecting the capital and technology that promise to secure your retirement.

CREATIVE DISRUPTION

Just a decade after the world first heard of bitcoin, the cryptocurrency market cap passed the \$2 trillion mark. What was once a space reserved for people with very specific interests in blockchain technology, is now attracting demand from governments, corporate players, institutional and retail investors.

As momentum and interest expanded beyond bitcoin and ethereum, cryptocurrencies have massively outperformed traditional asset classes. The entry of mainstream companies and large investors into the cryptocurrency world, including Tesla Inc, Blackrock, and BNY Mellon has been one of the deciding factors in bringing cryptocurrencies one step closer to the mainstream.

Given crypto's increasing appeal as an asset class and its ability to address pension fund weaknesses, ROSA(Retire On Secure Assets) is taking the next logical step in the DeFi space. Creating a decentralized, blockchain-based pension ecosystem that, with the support of the decentralized bridge functionality will have multichain interoperability.

INNOVATION DYNAMICS

We have developed a cryptocurrency pension ecosystem that is professionally managed, secure, diversified, low-cost and liquid. By taking the 'pension fund' model from centralized finance and transferring it into the dynamic crypto market, ROSA is able to achieve exposure to cryptocurrencies with phenomenal growth potential (as based on past performance and current market trends). We believe the novel model provides exposure to the largest, most liquid portion of the cryptocurrency market.

MARKET FORCES

The cryptocurrency lending industry has enjoyed tremendous growth over the past few years. Over \$5 Billion in funds have been loaned out to-date. Overall the amount of cryptocurrency deposits has seen 1,000%+ growth over the period of 2018-2019. Currently, over \$1 Billion of digital assets are locked up in the DeFi ecosystem.

OPPORTUNITY

We are creating an opportunity, where institutional and retail investors and other market participants can take advantage of exposure to a new and promising asset class. The secure way to get diversified exposure to bitcoin and leading cryptocurrencies allows us to maintain accountability and ensure stability in exchange price. ROSA's decentralized pension fund mechanism provides the security and simplicity of a traditional investment vehicle and the crypto-native factors surrounding liquidity, security, regulatory status, market representation,

network distributions and more. Our end goal is to ensure we fully capture the investable crypto asset market opportunity.

Pension funds are known to invest conservatively, to safeguard the retirement money of individuals. To invest in digital assets or cryptocurrencies is unusual, but not unheard of. With ROSA, individuals can choose between multiple saving plans with different yields depending on the time period of the plan.

PROBLEM

Traditional pension funds are facing lots of issues as the number of profitable investment options has reduced considerably for them.

The first and foremost issue is that the number of people entering the workforce in western countries is far lower than the number retiring. Today, people are also living far longer compared to the past, which means that pension funds have to pay pensions for a longer duration.

The interest rates offered by traditional investment assets have also decreased considerably. All these reasons have compelled the pension funds to look for riskier options to invest in.

There is a frightening gap between the amount of money in pension funds and their outstanding liabilities to pensioners, and it continues to grow. This deficit means that it's only a matter of time before companies cannot afford to continue making pension payments, which could lead to a financial crisis that eclipses the Great Recession of 2008.

\$1.6 trillion

Unfunded pension liabilities of state and local governments at the end of 2017, according to a 2018 U.S. Federal Reserve report.

The pensions system is simply no longer functional. Cost inefficiencies are decimating savers' pots, mismanagement is rife, and programmes are mired in complexity. Meanwhile, retirements are getting longer and more expensive as life expectancy rises. Individuals who have contributed to funds for decades are stuck in schemes which may not deliver their pensions. Meanwhile, alienated younger generations struggling with soaring rents and property prices aren't saving enough for the future.

USE CASE

ROSA is a blockchain secured pension ecosystem, which provides investors with exposure to multiple saving plans guaranteed with major cryptocurrencies through a chain hedging mechanism. By merging cryptocurrencies with the traditional model of a pension fund, we have created a new asset that includes the best of the physical and digital worlds and can offset each of their weaknesses.

The mechanism dynamically adjusts its crypto exposure using Ethereum's Proof-of-Work and Binance's hybrid protocol (proof of staked authority).

Using our Defi app, investors can use the ROSA ecosystem to:

***Earn an interest on their ROSA deposits against the specified time period of the savings plan selected.**

***Borrow ROSA tokens secured against crypto collateral.**

***Profit off of the chain interoperability feature and moving tokens freely in the ecosystem and take advantage of all possibilities.**

Being packaged in the form of a pension fund ecosystem with exposure to the largest cryptocurrencies, rebalanced monthly makes ROSA a great hedging and long term investment alternative for investors who want to diversify their portfolio and plan for their retirement. Further backed by two blockchains, ROSA provides a careful balance of technology and asset allocation to combine the best of both worlds.

Investing in the nascent cryptoasset market offers massive potential upside, but the historic uptrend has been punctuated by occasional sharp downward moves that present significant risks to investors. The ROSA pension fund ecosystem aims to limit this risk using the cash hedging strategy, while risk is further mitigated by the diversified nature of the savings plans.

We aim to capture expected long-term gains in the broader crypto market. Regular rebalancing positions the fund to participate in this long-run growth while the dual blockchain model reduces volatility - making ROSA suitable for medium or short-term investors who may need to draw on invested capital at short notice.

"the future of money is digital currency."

Bill Gates