



Cryptocurrency for Everyone

Yes We Coin!

Prospectus

UnitedCoin Prospectus

UnitedCoin is a simple, secure, and innovative cryptocurrency banking and reward system empowering both novice and experienced investors to benefit from an investment in blockchain technology.

*“Bitcoin is a technological tour de force.”
- Bill Gates, Co-Founder, Microsoft, 2014*

Executive Summary

Why invest in UnitedCoin?

UnitedCoin is about empowerment and disruption; uniting innovative fundamentals of blockchain technology and upward trend of platform development with advanced technological applications that are simple to use.

Many technological advancements are made available only to a small group of private investors during their early stages of development, e.g., the Internet, Facebook, Apple, Google, Uber, Bitcoin, Ethereum. They were either technically difficult for a novice investor to make financial gains, or founders reserved most profits for private investors and venture capitalists.

Encrypted blockchains are the ultimate tool to improve the financial and investment industries. This technology allows those with innovative ideas to connect directly to investors looking for similar disruptive opportunities. Cryptocurrency uniquely enables investment in these empowering and disruptive technologies in their earliest stages. Similar to IPOs, and traditional investing, token sales and Initial Coin Offerings have opened early stage investments to the world.

Now is the time to make cryptocurrency and the blockchain accessible for everyone. Cryptocurrencies are socially integrated daily. A few countries who have integrated cryptocurrencies are, Japan, who has made Bitcoin a legal form of payment. Russia is legalizing cryptocurrencies, and began creating its own national digital currency. Singapore recently tokenized its national currency. In addition, many countries are deliberating best practices on how to integrate cryptocurrencies, while maintaining corporate compliance. UnitedCoin abides by current financial requirements, and is slated to become the first fully compliant, insured, and community funded cryptocurrency and blockchain available worldwide.

UnitedCoin’s mission is to empower community members who are novice and experienced investors searching for reliable investments not available in the current financial environment. This is accomplished through a transparent, and simple entry point. The UnitedCoin UNIT token sale opens the investment doors to members. UnitedCoin injects new capital into the blockchain economy, providing simple and intuitive access to digital assets and ground breaking projects.

UnitedCoin bridges the gap between the antiquated financial and investment industry, and the new blockchain economy, using principles of blockchain encrypted distributed ledgers and cryptocurrency to implement the services and fundamentals of the old economy. For example, UnitedCoin is partnered with an internationally compliant financial institution to provide members with UnitedCoin MasterCards to allow spending, and purchasing with cryptocurrencies, and ATM access to cash worldwide.

UnitedCoin's timeline is ambitious – its journey began in Q1 2014, when the principals initiated cryptocurrency mining, and learned to use the blockchain to implement their ideas. In Q2 2018 we expect to finalize development of the required infrastructure, and introduce UnitedCoin Initial Member Offering: IMO.

UnitedCoin is dedicated to this vision. In Q2 2018 deployment of UnitedCoin's platform will allow members to experience a simple commitment - anyone can be a cryptocurrency investor. With UnitedCoin, members earn. The UnitedCoin Peer to Peer Transaction platform (UPX) uses advanced bank-level digital asset technology and security. Both new and experienced cryptocurrency users benefit from its simple interface and intuitive features.

Financial institutions and banks make billions of dollars yearly. To achieve these profits, financial institutions use funds held in client accounts. Traditionally, account holders do not benefit from these increases in profit. The only benefit they receive is accessibility, and insurance. At UnitedCoin, we think members should be rewarded for their support.

Active UPX members participate in the Monthly Membership Allowance (MMA): 20% of net profits redistributed monthly to active members. Active members with UNITS in their savings account also receive the Monthly Minting Benefit (MMB): a 2% increase in their UNIT savings. These rewards are distributed monthly in the platform's native token, UNITS. The MMA and MMB inject profit into the UNIT membership token using a token buyback program. Thus benefiting platform members and UNIT stakeholders.

UnitedCoin's blockchain is an innovative approach to blockchain development using a hybrid Proof of Stake and Proof of Resource protocol combined with Checkpoint Consensus and Zero Knowledge Proofs all while maintaining regulatory compliance. By combining these elements, UnitedCoin's blockchain achieves horizontal scalability and energy efficiency. Thus, allowing UnitedCoin's blockchain to reach speeds up to and surpassing 1,000,000 transactions per second all while remaining more energy efficient than traditional blockchains. By comparison, Bitcoin's blockchain performs 7 transactions per second and uses the energy equivalent of the country Ireland to verify a single block of transactions.

UnitedCoin's membership token used in the UnitedCoin blockchain is the UNIT. Ownership assures a 2% monthly mint benefit (MMB) on member wallet holdings through Proof-of-Stake (POS) minting until all tokens are minted.

The UnitedCoin Trade Capital (UTC) account simplifies cryptocurrency investing for novice investors, while also enabling every investor the opportunity to invest in cryptocurrencies using expert strategies. Members benefit from crypto-knowledge expertise, research and technical analysis. Trades are fully automated and executed by pre-coded trading algorithms known as the Expert Adviser. The Expert Adviser has been developed using bank level trading techniques and technical analysis to achieve significant profits while simultaneously reducing risk. UTC gives members the ability to increase their profitability without going out of their comfort zone.

UnitedCoin taps into the blockchain economy, with coded profits and a network to empower all involved. UnitedCoin is among the most appealing business proposals of 2018.

*"This is like investing in JP Morgan before they started Chase."
Daryl Jones, Former State Senator, UnitedCoin Advisor*

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Development of new financial instruments

UnitedCoin intends to launch the UnitedCoin Peer to Peer Transaction platform (UPX) with a member owned token: the UnitedCoin membership token (UNIT).

UnitedCoin Peer-to-Peer Transaction platform (UPX)

UnitedCoin's vision orbits the UnitedCoin Peer to Peer Transaction Platform (UPX) for novice and experienced investors and members. Novice investors benefit from a simple user interface. Experienced traders benefit from advanced and intuitive management tools. UPX platform products are easily accessible. Members can invest the smallest amounts; fractions of cents. The UPX empowers members and disrupts the finance industry.

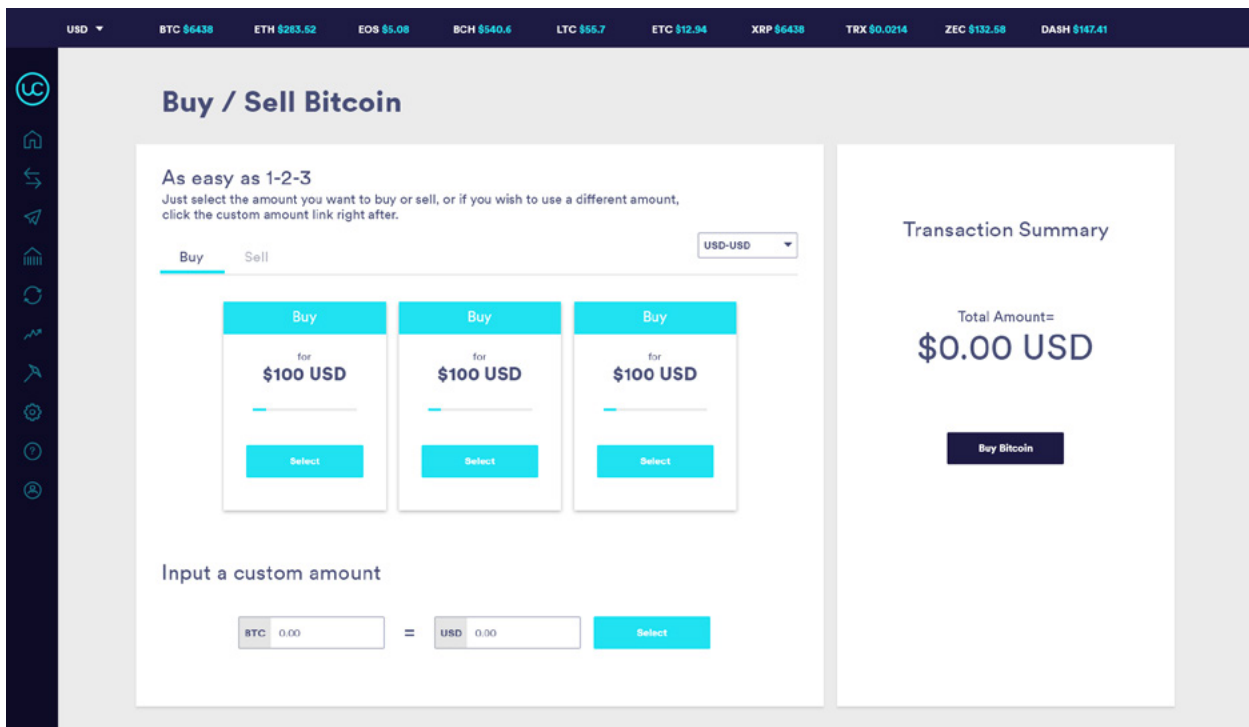
- **Liquid Assets** - The UPX boasts a large base of cryptocurrency for investment, trade, and management. Strategic partnerships with liquidity providers and other exchanges allows UnitedCoin to have the most robust and liquid order book available in the market.
- **Platform Tools** - The UPX platform features numerous member friendly tools. The tools include: cryptocurrency buy/sell, the ability to send funds using an email or phone number, mobile pool mining, UTC trade account, technical analysis, market forecasting signals, and token listing.
- **Remittances** - Members are able to send funds anywhere in the world by email/text commission free using the UPX. If the receiving individual is not a current member, they will be prompted to verify themselves, and create an account to receive funds. Providing international commission free sending/receiving of funds disrupts the \$1.5 billion dollar a day remittances industry.
- **Expertise** - UnitedCoin advisers include successful financial entrepreneurs and executives in their respective industries touting record setting success. Advisor experience and knowledge assists UnitedCoin to develop efficient features, assets, and services that are attractive, secure, and accessible.

UPX platform details

The UPX is a member-driven financial platform monitored by the UnitedCoin team to maintain security and to supplement existing features.

Features of the UPX platform include:

- Buy/Sell/Trade multiple cryptocurrencies for traditional currency or cryptocurrency
- Multi-blockchain and traditional currency network connectivity
- Maximum threshold of 1,000,000 transactions per second
- Token listing service
- Monthly Membership Allowance (MMA) for active members
- Margin Trading
- Cold storage of member funds
- UnitedCoin MasterCard debit card for use with cryptocurrencies, tokens, and digital assets
- ATM access
- TradingView integration for cross platform access and technical analysis
- UnitedCoin Savings Account (MMB)
- Bank level trade signals
- Send/Receive crypto and traditional currency by email or text/phone number
- KYC/AML/CFT compliance



UnitedCoin Savings account (UCS)

The creation of new cryptocurrencies such as bitcoin is costly and inefficient. To solve this issue, UnitedCoin uses a method described as “minting” to introduce new UNITS into the market. To perform the minting process, members need only to deposit currency into their UnitedCoin Savings Account (UCS). The UCS is used to calculate the MMB minting reward.

Similar to traditional savings accounts, the UCS provides a benefit to the member. The MMB is rewarded monthly based on the average daily balance in the UCS. For example: if your Savings balance is 400 UNITS however your average daily balance on the last day of the month is calculated as 200 UNITS, you will receive an MMB of 4 UNITS; 2% of 200.

The UCS accepts all currencies accepted in the UnitedCoin network. Currencies deposited in the UCS have a holding period of 30 days and are held in cold storage. All member UCS holdings are traded by UnitedCoin which takes advantage of opportunities in the currency markets.

UnitedCoin Trade Capital (UTC)

Many cryptocurrency owners have assets sitting idle in wallets and various exchange accounts. The UTC is a cryptocurrency trading account with fully automated trading performed by the Expert Adviser using trade signals from @UnitedSignals on telegram. The UnitedSignals are created by former bank trading desk traders. The UTC is represented as a member account on the UPX. The UTC is completely transparent and available to all UnitedCoin members. The movement and signals of the UTC are determined by precoded algorithms based on price changes in the market. UnitedCoin analysts constantly monitor the UTC and Expert Adviser to make improvements based on signals received from the market. Detailed market forecasts, trading algorithms, and market-sourced big data allows UnitedCoin to take advantage of opportunities quickly.

The UTC Alpha is the initial test of the UnitedCoin Expert Adviser investment strategies. It is an example of how the most novice investor can benefit from UnitedCoin expertise and the growing cryptocurrency market. The UTC Alpha was funded with \$1550 in March 2017 using the conservative investment strategy setting for the Expert Adviser. The risk level is low with tight stop losses and a focus on capturing profits once they reach between 3-5%. The current market value is \$25,094. A return of 1618% in one year.

UCC Alpha		Total Capital Injected (USD) → \$1 550,00			
Asset / Coin	Quantity	Price (USD)	Value (BTC)	Value (USD)	Distribution (USD)
Bitcoin (BTC)	1,30	11,450	1,300	\$14,885	59%
Bitcoin cash (BCH)	1,30	1,230	0,139	\$1.599	6,3%
Bitcoin Gold (BTG)	1,30	112	0,012	\$145	0,5%
Ethereum (ETH)	8,3	864	0,626	\$7,171	28%
Zcash (ZEC)	1,42	406	0,050	\$576	2,2%
Dash (DSH)	1,40	617	0,075	\$863	3,4%

	BTC	USD	ROI
NAV	2,202	\$25,094	1618%
Shares Outstanding	100	100	\$25,094
Price per share	0,022	\$250,94	

The UnitedCoin membership token (UNIT)

The UNIT is a member token permitting novice and experienced investors to participate in the UnitedCoin cryptocurrency network. The UNIT's follows a protocol uniting market tested Proof-of-Resource (POR) and Proof-of-Stake (POS) protocols to secure the UnitedCoin Blockchain Network.

- UNITS are a decentralized, peer-to-peer, community-driven membership token allowing individuals to store and invest value in a compliant, secure, digital asset, and earn a return on their investment.
- UNITS are bought and sold on the UPX platform. The UPX is the preferred method to buy, sell, and trade UNITS for traditional currency, cryptocurrency, or other digital assets.

UnitedCoin UNIT Properties

- Coin algorithm: POM protocol
- Ticker Symbol: UNIT
- Maximum supply: 18 billion UNITS
- Minimum Stake Age: 30 days

UNITS are membership tokens with a hybrid proof-of-stake (POS)/proof-of-resource (POR) protocol called Proof-of-membership (POM). POM rewards wallet holders for supporting and maintaining the security of the network. Using 256-bit encryption, UNITS are one of the most secure digital assets on one of the fastest blockchains available. This is similar to, but an improvement over Bitcoin, the most successful cryptocurrency to date.

UPX platform members are also UNIT holders. The UNIT's POM protocol combined with the UPX creates a network allowing compliant, insured, secure, and fast transactions. Members' vested interests incentivize them to protect both the UPX and the UnitedChain.

The UNIT POM protocol eliminates the need for expensive mining equipment and electricity costs to secure the UnitedChain. Eliminating barriers to entry, members initiate and verify all transactions in the network. Members therefore are rewarded for securing, supporting and participating in the UPX and the UnitedCoin network.

What determines, affects, and influences unit's price and ecosystem?

UNITS are available at a minimum price of .001 ETH or .50 USD per UNIT during the token sale. All UNITS purchased during the token sale have a mandatory holding period of 1 year. One year after the end of the token

sale UNITS will be made available to trade on the UPX platform. During the holding period, UNITS will be held in the Token Sale account. UNITS in the token sale account will receive the MMB during the 1 year holding period.

The UNIT price is a market and member determined perception based on supply and demand features implemented into the UNIT protocol along with the UPX.

The market value of UNITS is comprised of many variables: coin supply, mining and minting systems, the UnitedCoin member network, and many others. In addition, injection of profits for the MMA will increase demand, and reduce supply in the market. According to economic principles this may increase the value of each UNIT.

How are UNITS used?

UNITS are used by UnitedCoin members to participate in the UnitedCoin Network, to use UnitedCoin services, and to earn rewards. The UnitedCoin Network is member-driven and responsive to community needs.

By saving UNITS in the UCS, members can receive a return from a method called staking. Through POM, members will receive a 2% increase on the UNITS “saved” in the UnitedCoin UCS, a benefit for securing the UnitedCoin blockchain network.

All transaction costs in the UnitedCoin network are paid in UNITS. This includes both the exchange and blockchain. Using UNITS as “gas” for the network supports a constant demand for UNITS. This keeps the volume of trading high and allows for a constant velocity of the UNIT. Volume and velocity are both key factors in UNIT price increase.

Another use of the UNIT is purchasing. Using a MasterCard debit card loaded with UNITS, provided through our partner financial institution, members can purchase goods or services wherever MasterCard is accepted. The payment-processing feature of the UnitedCoin blockchain allows members and member businesses to buy and sell goods quickly and securely using email or text.

How are UNITS produced?

UnitedCoin UNITS use POM, a special hybrid protocol using POR and POS to secure the UnitedCoin network. New UNITS are minted monthly, and distributed to members with UNITS in their UPX UNIT Savings Account. Once you own UNITS, you have a digital asset with a 2% monthly mint benefit. Earning this reward is as simple as holding UNITS in your UnitedCoin UNIT savings account.

Member driven. Member focused.

Members of UnitedCoin are in a unique position to benefit in two significant ways. First, the MMA and MMB rewards active members monthly and encourages participation. Second, the UPX allows direct communication with members who vote to gauge community sentiment and guide network improvements. Community member involvement fuels growth, and encourages UnitedCoin to provide the excellent services members earn.

In the UnitedCoin network all members have one vote each. Members vote on blockchain rule changes, new projects, community sourced upgrades, and more. Voting participation requires an active UPX account, which eliminates double voting. Each subject matter is given a voting period of a week to allow members time to participate, research, and make informed decisions.

*“If you don’t find a way to make money while you sleep, you’ll work until you die.”
- Warren Buffet, Chairman/Ceo, Berkshire Hathaway*

UnitedCoin membership rewards

UnitedCoin Membership rewards are distributed monthly. The rewards are distributed in the token UNIT. All rewards are deposited to the UNITS account. Rewards deposited to the UNITS account are available for sale in the token buy back program for the MMA during the one (1) year holding period after the end of the token sale. After the holding period, all platform cryptocurrencies are available for trade without restriction.

Referrals

The most popular method to receive member rewards is by referral. Each new member to UnitedCoin receives \$10 in UNITS for signing up. This reward is locked until the new member makes an initial deposit of \$10 minimum. The signup reward gives each new member the “gas” to explore UnitedCoin and its services. Members also receive \$10 in UNITS for referring new members to the platform. This achieves two goals: 1) incentivizes members to invite their friends and family and introduce UnitedCoin to their communities; 2) increases the distribution and decentralization of the UNIT.

MMA

Costs collected on the UPX are used towards platform maintenance, support, team expansion, marketing, and platform development. As volume increases, fixed costs associated with maintaining the platform become a smaller percentage of the total revenue. UnitedCoin distributes 20% of profits each month to UnitedCoin platform members with an active account in the form of the MMA. MMA rewards are paid in UNITS purchased at market price. Rewarding member participation encourages account creation and activity to receive this benefit.

MMB

The second UnitedCoin Member reward is the Monthly Minting Benefit (MMB). The MMB is a 2% increase in member UNIT savings account holdings each month. The reward is the minting of UNIT tokens using POS minting. This is the method used to add UNITS to the network. Tokens for the MMB are distributed from the UnitedCoin Member Reserve monthly.

UnitedCoin Pool mining (UCP)

Currently, producing cryptocurrencies can be difficult for anyone. There is a steep learning curve to learn how to program the equipment to “mine” cryptocurrencies. In addition, the power required is both inefficient and costly. UnitedCoin developed energy efficient pool mining to make the production of cryptocurrencies a distributed and decentralized process just as intended with the creation of Bitcoin. Each members’ mobile phone, tablet and/or laptop can be a node in the network. By lending a portion of their device’s power, members are able to “mine” cryptocurrencies and earn cryptocurrency while they sleep. UCP rewards are paid monthly to each member in UNITS based on the amount of resources lent during the month. UNITS for UCP rewards are purchased at the market price. UnitedCoin retains 20% of all cryptocurrency mined monthly for maintenance of the UCP.

How do I become an active member?

The MMA is distributed to all members with an active member account. An active account is an account opened for a minimum of 30 days with a balance of at least .0001 UNITS, with 2 executed transactions: deposit, withdrawal, referral, buy, sell or trade; within the last 30 days.

MMA distributions are regulated by code. An algorithm determines the amount to allocate to each member. The deposit is executed manually with signatures from at least two UnitedCoin team executives to maintain the highest level of security. The MMA distribution establishes a monthly audit of all accounts by practice.

MMA Distribution Variables:

- Account must be Tier 1 verified (email, phone number, address, ID)
- Number of transactions performed during the month (weight: 60%)
- Number of days a UnitedCoin member (weight: 30%)
- Average daily balance of UNITS savings account (weight: 10%)

The MMA is distributed in UNITS purchased by UnitedCoin at market price. It is a token buyback program similar to stock buyback programs. This injection of capital into the UnitedCoin Network increases the value of each UNIT. Benefiting UnitedCoin members and UNIT token holders.

5 easy steps to Monthly Member Rewards

- 1. Become a member:** Join with your name and email. Receive \$10 in UNITS when you join.
- 2. Verify your identity:** Enter your phone number and address, then take a picture of your ID.
- 3. Be an active member:** Perform 2 transactions a month (deposit, withdraw, buy, sell, send, receive, or trade) and have a minimum of .001 UNITS in your account.
- 4. Support the network:** Lend a portion of your mobile device’s power to the UnitedCoin Pool.
- 5. Now receive your:** monthly member rewards!
 - Monthly Member Allowance (MMA): 20% of UnitedCoin profits distributed to members in UNITS
 - Monthly Member Benefit (MMB): 2% increase in UNITS in your savings account
 - Referrals: \$10 in UNITS per person you refer
 - UCP Mining: 80% of mining revenues distributed to members in UNITS

Membership token sale: UNITS

Token sales are the crowdsourcing method blockchain companies use to launch new ideas quickly and securely with community support. The historical data on token sales is both intriguing and surprising. Most token sales outperformed both Bitcoin and Ethereum over the last two years. The average ROI for token sale investors is 4587% per year.

Crowdsale Historical Data

Name	Stratis	Spectrecoin	Storj	Ark	Augur
Crowdsale date	6/20/16	11/20/16	7/18/2014	11/07/16	08/01/15
Crowdsale price	\$0.01	\$0.00	\$0.01	\$0.01	\$0.60
Curr. price	\$7.77	\$0.20	\$1.13	\$0.74	\$32.09
ROI since Sale	110912.14%	25383.13%	11224.20%	7279.74%	5247.60%

Name	Antshares	Lisk	Komodo	Waves	Wings
Crowdsale date	10/01/15	2/22/16	10/15/16	04/15/16	11/18/16
Crowdsale price	\$0.03	\$0.08	\$0.04	\$0.19	\$0.03
Curr. price	\$1.52	\$3.30	\$1.48	\$5.44	\$0.60
ROI since Sale	4953.87%	4026.96%	3900.65%	2763.29%	1900.74%

Name	Iconomi	Humaniq	ChronoBank	Blckchain capital	Virtual Accelerator
Crowdsale date	8/25/16	04/06/17	12/15/16	04/10/17	10/20/16
Crowdsale price	\$0.03	\$0.04	\$7.60	\$1.00	\$0.04
Curr. price	\$1.92	\$0.19	\$23.03	\$2.57	\$0.08
ROI since Sale	1373.60%	392.70%	203.05%	156.65%	88.92%

Average ROI since Crowdsale

4587%

(Not including outliers of Stratis and Virtual Accelerator)

Source: icostats.com

UnitedCoin is raising capital to launch the UPX through a member-funding campaign. During the token sale, 1.8 billion UNITS are available for purchase. Several traditional currencies and cryptocurrencies are accepted to allow industry wide participation. Participants can create an account and deposit the asset of their choice to purchase UNITS.

How do I buy UNITS?

To facilitate the UnitedCoin token sale, we will use the UPX platform. The intuitive interface and 256 bit encryption allows us to maintain a user friendly and secure environment throughout the duration of the sale. Deposits only will be accepted during the token sale. Transfers, buy, sell, trade and withdrawals will be disabled.

The UNIT token sale is available to every member who registers through UnitedCoin.org. Once registered, members complete an easy verification process. This allows us to comply with regulations in regards to the sell of securities. Once verified, members may deposit the cryptocurrency or the traditional currency of their choice. This deposit will be reflected in their account. Once confirmed, the deposit will be transferred to UNITS at the current price and bonus level.

UNITS are available for purchase by individuals worldwide at the beginning of the token sale. UnitedCoin aims to maintain compliance during all activities. United States residents are regulated by adopted SEC rules. After additional verification, accredited investors are able to purchase an unlimited amount of UNITS. Investors residing in Canada, Australia, Singapore, and China will be guided by similar investment rules using the SAFT: Simple Agreement for Future Tokens. In all other jurisdictions, non-accredited and accredited investors will be able to invest as they choose. This creates a truly distributed and decentralized membership core while maintaining compliance.

Investors are able to participate in the token sale and purchase UNITS using:

- Debit card
- Bank wire, SWIFT, IBAN, SEPA, and SPEI
- Cryptocurrency: Bitcoin, Ether, Dash, etc. (multiple cryptocurrencies will be accepted through the use of ShapeShift technology)

UNITS are delivered and deposited into each participant's UNIT savings account in the UPX. UNITS purchased during the token sale have a one (1) year holding period to comply with international securities regulations. Our minimum funding goal is a total of 2 million USD, 4000 ETH or equivalent. Our hard cap is 250 million USD, 50,000 ETH or equivalent.

Potential

Find below valuations for competing cryptocurrency exchanges. This is merely a snapshot of the potential growth possible with UnitedCoin.

Binance \$1.5 billion
Coinbase \$6 billion
N 26 \$2 billion
Revolut \$1.7 billion

UNIT distribution

The UNITS distribution schedule is based on the estimated value of Ethereum (ETH) at \$500 USD/ETH. All UNITS purchased prior to September 18th will receive a bonus. (Subject to change to adhere to \$.50 minimum price per UNIT.)

- August 18th - 60% bonus
- September 18th - 50% bonus
- October 18th - 40% bonus
- November 18th - 30% bonus
- December 18th - 20% bonus
- January 18th - 10% bonus
- February 18th - no bonus

Please Note: All remaining UNITS not purchased during the token sale, are held by UnitedCoin, and used for the following:

- Development of technology
- Marketing and media
- Security and incentives
- Member Reward Reserve

The sale of the UnitedCoin membership token (UNITS) during the initial campaign gives members access to 10% of the total UNITS ever created. UNITS purchased during the token sale are held for a period of 1 year after the end of the token sale. Another 10% is reserved for advisors, founders, and the original development team. These UNITS are vested over a three (3) year period. An additional 10% is reserved for legal, bounties, marketing, security, and additional development. The remaining 70% is held in the Member Reward Reserve and distributed through the MMB via minting.

- Traditional currencies accepted: USD, EUR, GBP, JPY, CNY, MAD...
- Cryptocurrencies accepted: All cryptocurrencies accepted by ShapeShift (Bitcoin, Ether, Dash, Zcash, Litecoin, Monero, etc.)
- Total ICO: 1.8 billion UNITS
- (After token sale of 1.8 billion UNITS, POM protocol issues remaining 70% of coins to UNIT stake holders through the MMB.)
- Founder and advisor distribution: 1.8 billion UNITS
- UnitedCoin Development distribution: 1.8 billion UNITS



UnitedCoin token sale technical details

Traditional Funds received during the ICO are deposited into a private bank account with our partner financial institution. All non-traditional funds received are stored offline in cold storage. The cold storage account is a multi-signature address with private keys being held by a US based law firm and UnitedCoin Executives. A key holder is part of the UnitedCoin team to allow access to funds to launch the UPX community wide.

UNITs are issued using the UPX platform, allowing distribution of member tokens once the token sale ends directly to member accounts. The private pre-sale for the token sale is available January 18, 2018 through June 17, 2018. The pre-sale comes with a 40% bonus. The public token sale runs for approximately 120 days beginning June 18, 2018 with a pre-sale at 11:00:00 GMT, and ending on October 17, 2018 at 22:00:00 GMT. All UnitedCoin token sale participants are required to hold their coins for 1 year.

A maximum of 1.8 billion UNITs are sold during the token sale. This is 10% of the total supply of UNITs (18 billion). The remaining UNITs are distributed by mint benefit pursuant to POM protocol via the MMB.

UnitedChain: Why develop a unique blockchain?

UnitedCoin's founders decided to develop a unique blockchain for the UNIT, UnitedChain. A unique blockchain has many advantages over existing traditional blockchains.

Better than Bitcoin. Faster than Visa. Less expensive than both.

Bitcoin uses the innovation of the blockchain, a distributed ledger to process, confirm, and secure transactions very similar to the Visa and MasterCard networks. The Bitcoin blockchain is currently built to process up to 7 transactions per second. The Visa network can process up to 65,000 transactions per second. The slower speed of the Bitcoin blockchain has caused a heated debate over scaling among Bitcoin miners, developers and stakeholders. This internal dissension has caused a hard fork, momentarily crippling the network and creating a backlog of hundreds of thousands of transactions.

UnitedChain's hybrid protocol and consensus method allow us to solve many of the current issues with Bitcoin, Ethereum and other blockchains. Both Bitcoin and Ethereum are working diligently to implement changes to improve their efficiency currently available in UnitedChain.

The POM protocol secures the UnitedChain from double spending and protects against 51% attacks. UnitedChain uses a newly designed consensus algorithm, Checkpoint Consensus. Uniting POM with Checkpoint Consensus allows UnitedChain to expand exponentially. Preliminary tests show as more members join the network, the UnitedChain is able to reach horizontal scalability: as more nodes and members are added, UnitedChain becomes faster and more efficient; ready for mass adoption.

The combination of the POM protocol and Checkpoint Consensus has another by product, high transaction throughput. In a stress test, the UnitedChain reached 1 million transactions per second. Exceeding the limits of traditional blockchains and making UnitedChain’s capabilities up to 10 times faster than the current VISA network.

UnitedChain and UNIT receive two key benefits being connected with the UPX. Having an exchange platform directly connected to UnitedChain allows UNITs to be exchanged seamlessly and instantly with other assets. The asset exchange features of the UPX, allows for rapid trading and consensus between multiple blockchains, making UnitedCoin the future of finance.

Below is a table displaying the benefits of the UnitedCoin UNIT and blockchain over Bitcoin and VISA:

Cryptocurrency and Financial Platform Comparison Chart

Cryptocurrency/ Platform Name	Speed (trans/s)	Consensus	Decentralized	Financially Compliant	Backwards Compatible	Future proof
UnitedCoin UIM and UNIT Blockchain	1 million/s (unlimited)	Multi blockchain and multi fiat	Yes (coin holders hold power)	Yes	Yes (ATMs and debit cards)	Yes
Bitcoin Blockchain	Max 7/s	Bitcoin only	Semi (miners hold most of power)	No	No	No
VISA	Max 65,000/s	Multiple fiat (only on VISA network)	No	Yes	Yes	No

Benefits of a unique blockchain

Payments

- A unique blockchain allows for simple coin acceptance across all channels. A merchant or individual can buy and sell goods and services for UNITs by starting a member account on the UPX platform
- Members can receive deposits and make payments in the traditional currency or cryptocurrency of their choice
- Faster payments when connected with the UPX platform

Growth

- The UnitedCoin blockchain is designed for longevity having a large coin supply cap to influence inclusion worldwide
- A fixed supply makes UNITs deflationary: creating wealth and an increase in real value over time
- Connection with the UPX facilitates growth from users of other blockchains and exchanges

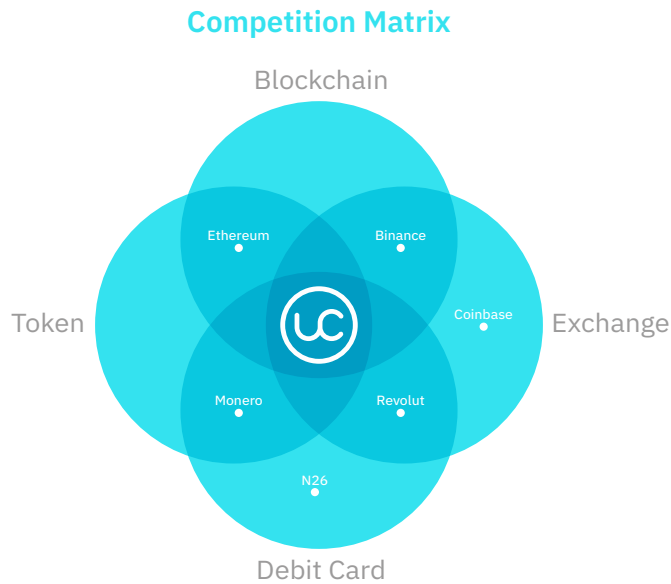
Security

- POM, a hybrid POR/POS protocol allows the network to be secured from day 1
- The POM protocol protects the blockchain from 51% and other centralization attacks and makes the blockchain technically more secure than Bitcoin and Ethereum (Ethereum is currently moving towards a POS protocol)

Access

- A large coin supply allows a large number individuals to have access to UNITS over time and develops a truly distributed and decentralized blockchain
- POM protocol provides new members of the cryptocurrency community the opportunity to be rewarded for their participation and support
- The POM protocol allows any investor to benefit from participation without the need for expertise or large investments in expensive mining equipment
- Connection with the UPX allows members to have access to and communicate with multiple blockchains in one place
- Sending and receiving funds with an email or text allows new members to use blockchain technology with the knowledge they currently have
- Backwards compatibility with existing financial systems and ATM infrastructure maintains a low learning curve for new members

Competition



There is competition in the blockchain industry. UnitedCoin is positioned to succeed. Please find below a competition matrix of our competitors.

There are many players in the cryptocurrency space. However, UnitedCoin is the only company uniting the elements of the blockchain, token, exchange and debit card to create a seamless financial system.

UnitedCoin partner financial institution

The partner financial institution of the UPX is an international fiduciary with government relationships and compliance allowing UnitedCoin and all its features to be available to everyone, worldwide, in most jurisdictions.

UnitedCoin is positioned to break down barriers to entry and facilitate rapid acceptance and growth. The advisors consist of experts in bank financing, bank management, customer service, financial audits, compliance, military grade security, and trading analysis experts. These are individuals with both experience and success in their respective fields.

Regulation and Compliance

Transparency and accountability are inherent in the blockchain. To connect with the current financial industry, advisors offer the experience and expertise to maintain compliance in jurisdictions with multiple regulatory bodies. This allows members worldwide to join UnitedCoin.

The UPX is a regulated and compliant platform in the country of Estonia (pending). Estonia is one of the first countries in the world to establish regulations for cryptocurrency exchanges.

The token sale follows investment rules established in the United States by the Securities Exchange Commission (SEC). The token sale agreement operates concurrently under Regulation D Rule 506c for United States investors and Regulation S for international investors.

A network is only as strong as the members supporting it. For client on boarding, we follow established Know Your Customer (KYC), Countering Financing Terrorism (CFT), and Anti Money Laundering (AML) regulations.

UnitedCoin respects the privacy and rights of our members. Member data is held securely in 256 bit encrypted databases and our privacy policy follows the newly adopted General Data Protection Regulation (GDPR). Pool mining is a permission service. Members must agree to lend a portion of their mobile phone, laptop or personal device's power to the network.

Insurance

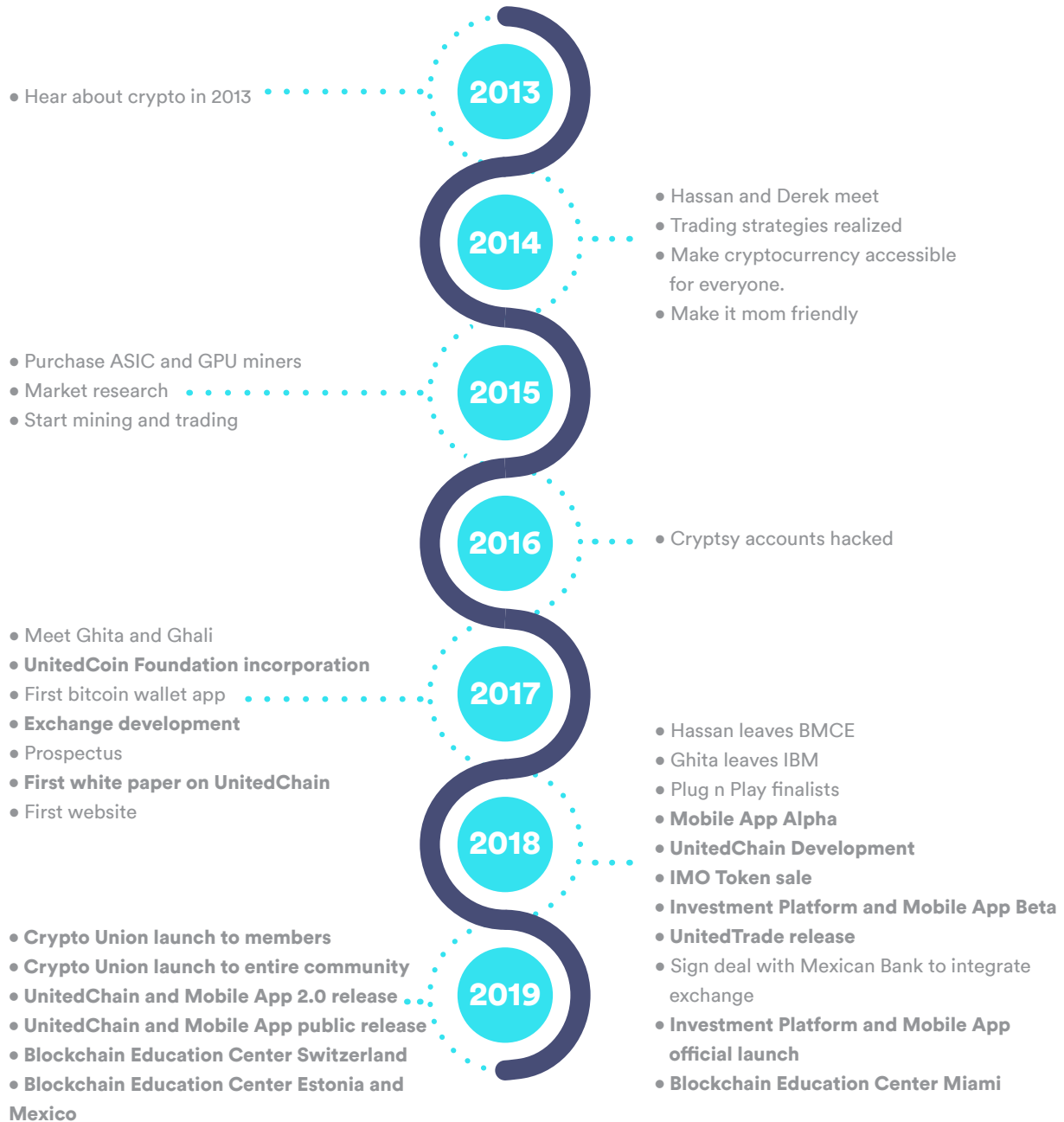
On the UPX 98% of member cryptocurrency funds are kept in cold storage. The remaining 2% is held on the UPX. UnitedCoin has an insurance policy with a subsidiary of BitSecure in the United States. This policy insures funds held on the platform from hacking, loss or theft. This makes the UPX the safest place to store cryptocurrencies. For traditional currency, funds are held in a private international bank account. USD is insured by the FDIC.

Simple Payments

A major cost for businesses is payment processing and merchant costs. UnitedCoin and the UnitedChain provide merchants with the ability to process payments for the lowest amount in the industry. Merchants pay only costs to accept payments from UnitedCoin members when the businesses are members as well. A maximum processing fee of 0.3% of the purchase price makes UnitedCoin merchant services 70% less than the closest competitor at 1%.

UnitedCoin Roadmap

The following is a detailed timeline of UnitedCoin. Our vision is clear. Our execution is focused.



Traction

Over the last year we have received positive feedback from the startup community. Plug and Play, the largest startup accelerator in the world selected us as 1 of 800+ startups that applied to participate in their incubator in Guadalajara, Mexico. Through this amazing opportunity we have been connected with many large corporations interested in our services. The first of these deals is with a Mexican bank. UnitedCoin is integrating the exchange into their bank account services and client interface, to become the “Coinbase of Mexico”. This will connect over 50,000 customers with UnitedCoin.

Other accolades include LATAM Innovation Awards Semi-finalist, ICORACE Semi-Finalist, and Seedstars Morocco Finalist. We see the recognition from these large international startup organizations as validation of our services, technology and vision.

Milestones

On the road to creating a financial ecosystem the community has earned, there are many aspects of development to consider.

The token sale provides the funds to build step by step, a community member-focused financial ecosystem. Each milestone is meant to build upon the previous one. At each level, new systems, licenses, and technology are integrated, developed and activated to allow for seamless operation of the network. Each milestone is a reflection of the communities’ acceptance of our proposal.

Milestone 1: \$2 million

Member Financial Platform

- UNIT reward token distribution
- UnitedCoin Pool Mining accessible
- UNIT Savings Wallet initiated
- UPX platform with margin trading launched
- Fee free and Instant buy/sell of digital assets
- UTC account deployment
- UnitedCoin MMA and MMB reward commencement
- UnitedCoin MasterCard Card Issuance thru partner financial institution
- UPX token listing feature for member token offerings
- Mobile App available for android and iOS

Milestone 2: \$10 million

Member Financial Stack

- Mobile wallet connected with ATMs worldwide
- Biometric verification
- NFC for contactless payments with UnitedCoin Card
- UPX enhanced with social trading feature
- UPX MT4 integration
- Open first UnitedCoin Blockchain Education Center to facilitate access to UnitedCoin services, education and integration of blockchain technology

Milestone 3: \$25 million

Member Financial System

- UPX FOREX trading
- Strategic partnership with mining company to expand UnitedCoin Pool return
- UPX integration with full diaspora of traditional currencies, cryptocurrencies, and tokens

Milestone 4: \$50 million

Member Crypto Union

- UnitedCoin Crypto Union with bank level services
- Available to members worldwide
- Credit card issuance
- Check deposit
- IBAN, SWIFT, SEPA, SPEI integration

Milestone 5: \$100 million

Member Financial Institution

- UnitedCoin Member Financial Institution: a full service cryptocurrency bank
- International Banking License
- Accessible worldwide
- Tokenization of all traditional financial instruments: Certificates of Deposit, mortgages, consumer loans, lines of credit, business loans
- Internet of Things (IOT) mining: mine using energy from any device
- Instant liquidity for all trades
- Blockchain Education Centers worldwide

Milestone 6: \$250 million

Member Token Brokerage

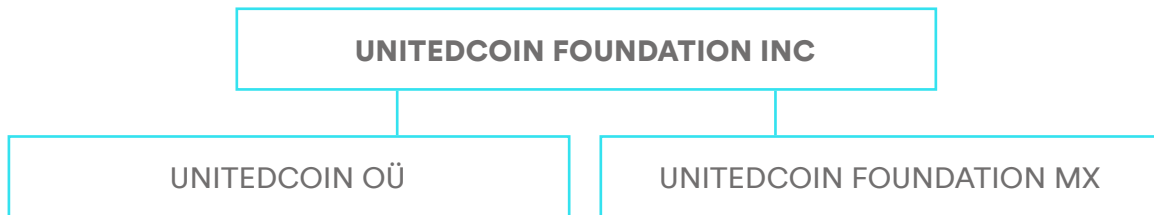
- UPX Stock trading with the tokenization of assets: trade shares of Fortune 500 companies with traditional currency or cryptocurrency within the UPX platform
- Tokenization of all traditional financial instruments: Certificates of Deposit, mortgages, consumer loans, lines of credit, business loans
- Instant liquidity for all trades
- Listing and trading of tokenized securities and commodities
- UPX AI integration for advanced trading algorithms, data analysis and market signals

UnitedCoin organizational execution chart

UnitedCoin Foundation (UCF) is a Florida based not-for-profit corporation established in 2018. UCF is able to accept donations through our fiscal partnership with an IRS registered 501(c)(3) corporate entity. UCF is prepared to receive donations and contributions during the token sale from member participants.

UnitedCoin OÜ is a limited company in Estonia. This company operates the UPX platform on behalf of the UnitedCoin Foundation. Estonia is one of the few countries in the world to provide regulations on exchanges performing cryptocurrency to traditional currency transactions.

UnitedCoin Foundation MX, is a corporation in Mexico managed by the UnitedCoin Foundation in the United States of America. The Mexican corporation was formed to participate in partnerships, and facilitate transactions with Mexican entities and financial institutions.



Founders

Derek Jones, Co-Founder

UNIC Blockchain University alumni, financier, accountant, visionary, and seasoned entrepreneur with over 5 years' experience in cryptocurrency trading, investing and mining.

Hassan Lahlou, Co-Founder

Derivatives trader and Associate in Algorithmic Trading for 2nd Largest bank in Morocco with over 4 years' experience in cryptocurrencies.

Directors

Ghali El Kasri, Director of Development

Blockchain architect and development lead. Experienced coder and team manager.

Ghita El Kasri, Director of Operations

Professional in banking regulatory and blockchain environment - IBM.

Advisory board

Jean Castleberry

Former Group Vice President Talent Acquisition Programs Manager at SunTrust Bank.

Ken Castleberry

Region Customer Experience Senior Manager at Republic Services.

Bintou Coker

Compliance lead for Standard Chartered Bank in Gambia, Africa.

Javier Garcia

Director of Startups Mexico and Latam at Plug and Play Tech Center.

Masood Ghomeshi

Former COO of Great Florida Bank and integral part of bank success.

Mehdi Ghomeshi

Former bank President and CEO of Great Florida Bank, and a Serial Bank builder with records in funding and asset development for a newly formed bank; \$1 billion in assets in 18 months.

Daryl Jones, PA

Lawyer, former Florida State Senator, and Former chair of Audit Committee for newly formed bank with national record of achieving \$1 billion dollars in assets in the shortest time frame, 18 months.

Eustacia Jones

U.S. Department of Defense USCYBERCOM DA Civilian, Infosec specialist whose qualifications include CISSP, GCIH and ITIL designations; detailed knowledge of security tools, technologies and best practices.

Keith Jones

US Department of Defense Security Engineer and IT coordinator.

IBM Watson

Artificial Intelligence built by IBM.

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Definitions

Active Member: a UnitedCoin member that has performed 2 transactions (deposit, withdrawal, buy, sell, trade) and has a minimum of .001 UNITS in their UnitedCoin Savings Account

ICO: Initial Coin Offering: similar to an IPO, and ICO is when a company shares equity of their company to the public. Regulated by the SEC in the UnitedStates and the appropriate authority in other countries.

IMO: Initial Member Offering: similar to an ICO, with the exception that the sale is only open to platform members. Regulated by SEC Regulation D Rule 506c and Regulation S.

Mining: the method used to create new cryptocurrency and add verified transaction blocks to blockchains using a Proof of Work (POW) Protocol. Requires computers running a specific program to perform the tasks necessary to verify transactions and add a block to the blockchain. Whomever completes the task first is rewarded with a block reward and the transaction fees in the transactions included in the block.

Minting: the method used to create new cryptocurrency and add verified transactions to blockchains using a Proof of Stake (POS) Protocol. Requires cryptocurrency holders to have a certain amount of cryptocurrency held in their wallet/account over a specific time period. The person whom receives the reward is picked randomly.

MMA: Monthly Member Allowance: 20% of all UnitedCoin profits distributed to members monthly in UNITS to their UNITS account. Must be an active member to receive this reward.

MMB: Monthly Minting Benefit: 2% increase in the number of UNITS in the member UnitedCoin Savings Account each month. Rewards are determined by the average daily balance in your UCS. Method used to add new UNITS to the market. Rewards are deposited to the UNITS account. You must be an active member to receive this reward.

SAFT: Simple Agreement for Future Tokens: Contract used for the UnitedCoin IMO. Details the terms and conditions for multiple jurisdictions.

Token Sale: see ICO

UnitedChain: the UnitedCoin blockchain. Capable of performing 1 million transactions per second.

UCP: UnitedCoin Pool Mining: a pool mining algorithm developed by UnitedCoin which allows members to use their cell phones and other personal devices to mine cryptocurrencies. The algorithm mines 1 of 60 cryptocurrencies based on its profitability. UnitedCoin retains a 20% maintenance fee. The remaining 80% is distributed to members based on their contribution to the mining pool. Rewards are paid monthly in UNITS to the UNITS account.. You must lend a portion of your personal device to the mining pool in order to receive this reward.

UCS: UnitedCoin Savings Account: the account on the UPX used to calculate the MMB reward. All traditional currencies and cryptocurrencies featured on the platform can be deposited. MMB rewards are based on the average daily balance. Funds deposited in this account are held for 30 days.

UPX: UnitedCoin Peer to Peer Transaction Platform: the interface members use to participate in UnitedCoin services.

UTC: UnitedCoin Trade Capital Account: the account used to participate in automated trading. Follows the trade signals featured in @UnitedSignals on telegram. Deposits can be made in any traditional currency or cryptocurrency featured on the UPX. UnitedCoin retains a 20% success fee on profits. The remaining 80% of profits are paid monthly in UNITS to the UNITS account.