



# Eigencoin

Whitepaper v1.1  
November 2017



Eigencoin (EIGC) is a new, highly secure lending cryptocurrency that prioritizes earning interest rates for lenders, and is specially designed and built for sustainable **long-term growth**.

Utilizing the SHA256 PoW algorithm, Eigencoin is a **self-regulated financial system** that allows owners to earn more coins through mining, staking, or direct purchasing through Bitcoin. Presale buyers can purchase coins using Bitcoin.

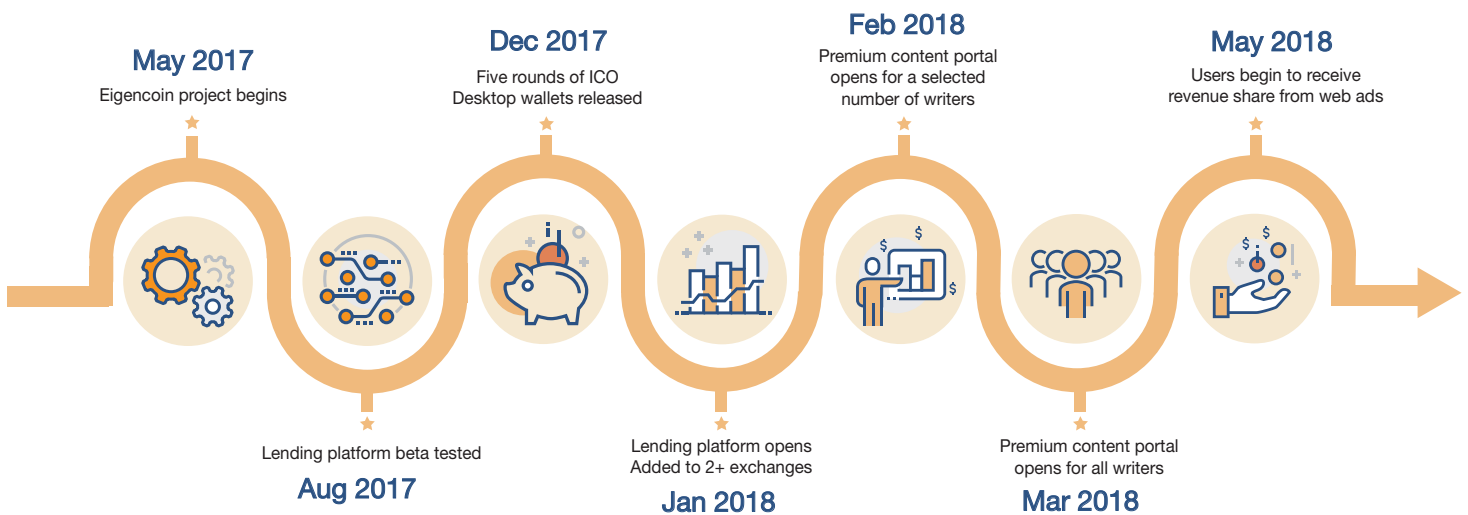
Eigencoin makes **deliberate investments** in its ecosystem in order to maximize long-term growth for its lenders. Our developers will utilize dedicated mining rigs to allow our team to mine Eigencoins, and use that as a source to pay out interest to our community. We also offer lending and referral programs with daily payouts.

We are completely confident in Eigencoin and its long-term viability. This is because of these **unique features** that make Eigencoin stand out from other lending platforms:

- Option to withdraw lending investment EARLY (with small withdrawal penalty)
- Full coin ecosystem (including content platform with coin reward system, similar to Steemit)
- Buyback program bi-annually
- Wallet staking at 22% yearly returns
- Small portion of loaned coins will be re-invested in ICOs carefully selected by our analysts, with profits redistributed to the community

In addition to wallet staking providing 22% yearly returns, proposed lending interest rates are optimized with a maximum of around 35% per month, allowing for sustainable growth for the years ahead. We have planned innovative features in the roadmap to ensure that we remain a **cutting-edge cryptocurrency** for years to come.

## Roadmap



# Core Features

- o Five ICO sale rounds
- o Not HYIP, but rather realistic returns for long-term growth
- o Ad revenue sharing program
- o Daily payouts provide passive income
- o Strong dev team and responsive support
- o Multi-level referral program
- o Buyback program bi-annually
- o Percentage of lent coins invested in ICO portfolio, with profits redistributed back to lenders
- o Team with years of experience in technology, trading and crypto development
- o Purchase coins on platform with BTC
- o Innovative features on the roadmap to create a strong community
- o Minalable
- o Lending program will be released right after ICO
- o Complete security & anonymity
- o Will be listed on 3 exchanges in the near future
- o Staking at 22% returns yearly

# Investment Opportunity

Invest	Earn daily interest on lending
Stake	Earn bonus coins by holding
Mining	Earn more with mining
Referral	Earn money by referring your friends
Trade	Earn profit with trading

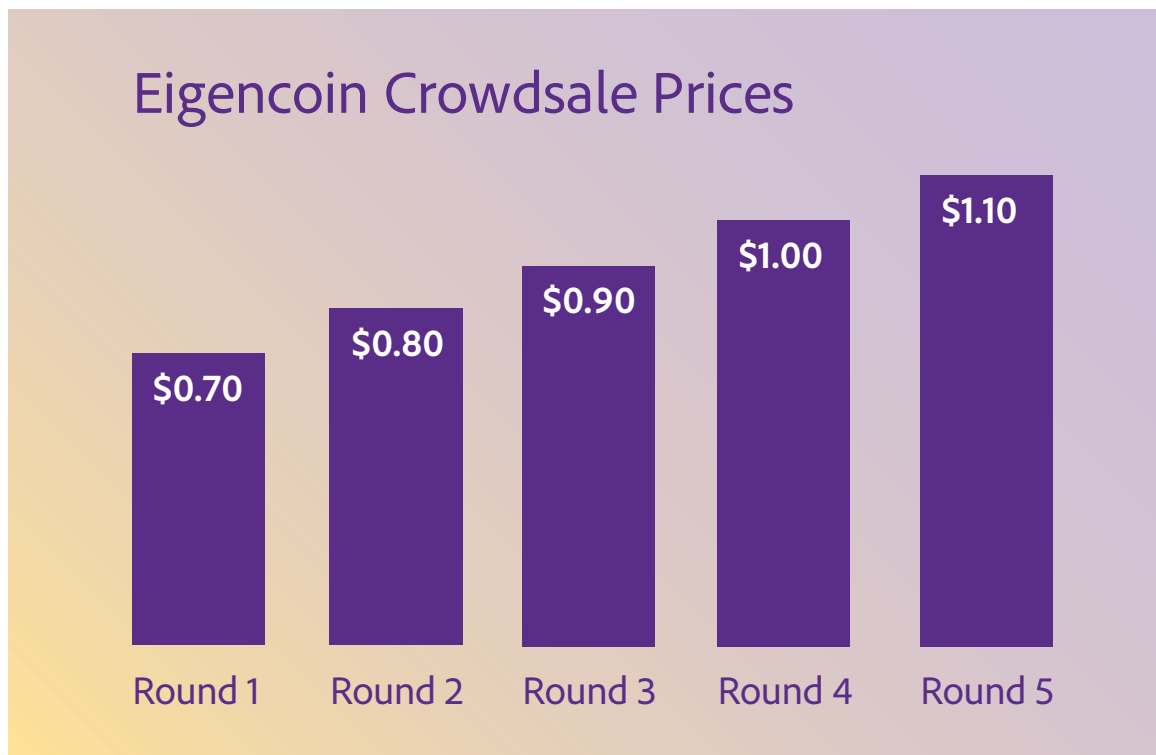
# Eigencoin Specifications

Coin Name	Eigencoin
Max Supply	28M
Premine Distribution	15M
Algorithm	SHA256
Block Time	1.5 minutes
Proof-of-Work (PoW) reward	0.05 PoW
Proof-of-Stake (PoS) interest rate	22% per year
Min/max stake age	1 hr / Unlimited
Block Confirms for Mined Blocks	30
Block Confirms for Sending/Receiving	6

# Token Distribution

Prior to launching our exchange platform, we will have **8 million Eigencoins** available at discounted rates and sold in 5 rounds. Each round will last 5 days (or until sold out). If the coins sell out, we will **immediately** move to the next round. We also offer a flat **10% referral bonus** during our ICO Crowdsale.

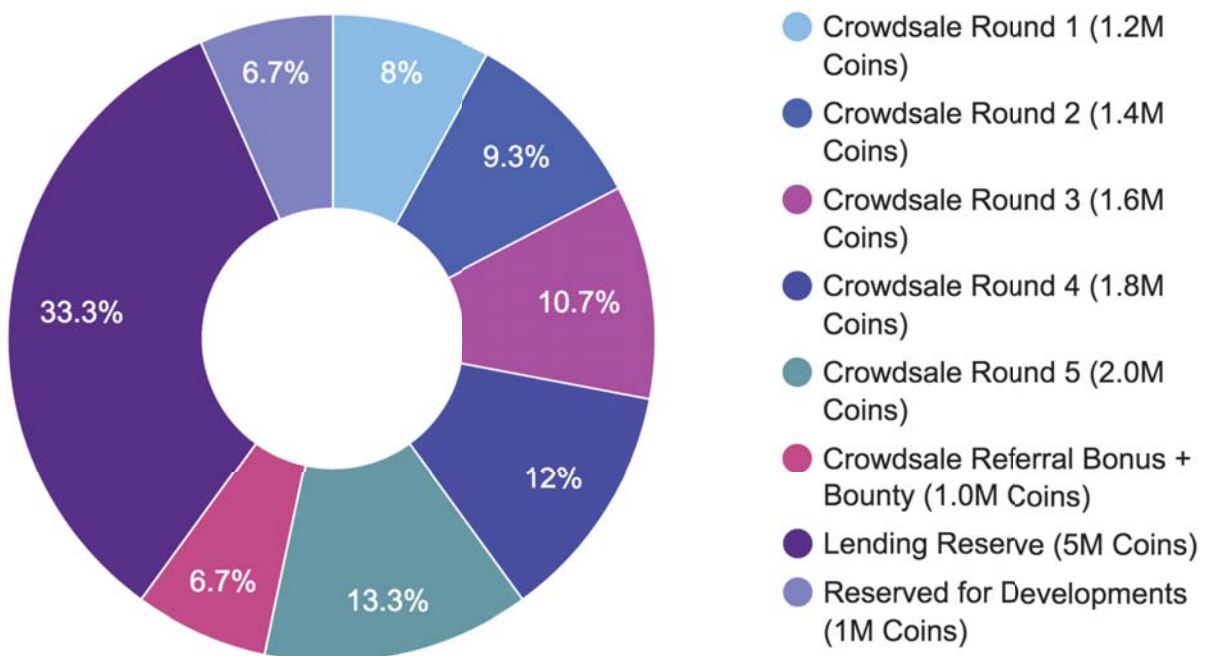
The price per round is as follows:



If coins sell out before the deadline we will automatically move to the next round.

During ICO, users can purchase Eigencoins with Bitcoin, and staking will be available immediately upon purchase, allowing owners to earn coins before platform launch. We will reserve 1 million coins for the development team and 5 million coins for lending. Upon launch, users will be able to purchase additional Eigencoins with Bitcoin.

## Pre-Mine Distribution (15M coins)



# Key Features

## ICO Investment Program

Eigencoin owners will have a unique opportunity to invest a percentage of their lending money into various ICOs via our platform. Our analysts will vet and curate a list top ICOs and other coins to invest in and actively manage that portfolio, redistributing profits back to the community.

We have a team of experienced crypto analysts to do extensive research on all the new ICOs in the space – in order to communicate with full transparency to our lenders on where we are making investments. You will know exactly where your coins are being invested. As a result, we will be in frequent contact with our lenders, through the Eigencoin development blog, our active social media channels, and on the premium content portal about our current investment portfolio breakdown, as well as our vision for the future of cryptocurrency.

## Ad Revenue Sharing Program

Once our platform is launched and as our community grows, we will additionally monetize our site via banner ads. Any ad revenue generated from site traffic will be distributed back to users. Our long-term goal is to generate a healthy and self-sustainable ecosystem around Eigencoin, and so any additional revenue that we generate from our community and otherwise, we will distribute back to our lenders.



## Premium Content Portal

Our team strongly believes that blockchain-based cryptocurrency is here to stay, and we understand that continuous education is at the heart of all dynamic, thriving ecosystems. That is why we will have a premium content portal where users can make additional Eigencoins by posting quality articles about upcoming ICOs and other innovations in the broader community. Put your expertise and domain knowledge to work by writing well-researched and insightful articles about upcoming news in the blockchain and cryptocurrency community.

Readers of this content portal can upvote, recommend, and comment on these articles, thus creating a vibrant community of crypto-enthusiasts who are eager to learn more about investing in this new age of blockchain-enabled technology. Become a part of this defining generation of blockchain pioneers by sharing your ideas and knowledge.

Top writers and influencers – those who achieve the highest number of votes and regularly make meaningful contributions to the premium content portal, will receive Eigencoins proportional to their network influence.

## Bi-Annual Buyback Program

We believe in the value proposition of our unique community and lending program. That is why we have decided to institute a bi-annual buyback program on Eigencoins. Every six months, we will use 10% of our profits to buy back our coins and burn them. We aspire to be at the core of the new crypto future, and hope you are here to join us.

# Lending Tiers and Interest Payout

There are 3 tiers of lending determined by the amount that you want to lend out, which provide different interest rate levels at each tier and includes an additional staking bonus. Lending out a larger amount at once will result in higher interest gains. Our return on investment (ROI) rates are realistic and sustainable unlike other programs that only reward the earliest investors and eventually collapse on themselves. We value all of our investors and guarantee that all loans will receive daily interest.

	Amount	Interest
Tier 1	\$0 - \$1000	Up to 1% + (0.03% daily * Bonus multiplier)
Tier 2	\$1001 - \$5000	Up to 1% + (0.04% daily * Bonus multiplier)
Tier 3	\$5001 - \$20000	Up to 1% + (0.05% daily * Bonus multiplier)

There are many options for lending with Eigencoin -- you can choose the amount of time you want to lend your coins, and get higher bonus multipliers if you choose to lend your coins for longer. Lending with Eigencoin allows for the flexibility of being able to withdraw your coins at any time, with a small early withdrawal penalty on the principal amount. We utilize a withdrawal penalty because unlike other lending coins, we offer additional bonuses like a Buyback Program.

	Length (days)	Bonus Multiplier	Early withdrawal penalty
Option 1	60	1.0	4%
Option 2	100	1.1	5%
Option 3	199	1.3	6%
Option 4	299	1.5	7%

# Staking & Referral Bonuses

Eigencoin will be staking 22% per year. For newly transported coins in wallets, staking will begin promptly after one hour. There is no max stake, the longer your coins are in wallets, the more coins you will earn.

The referral system is a simple tiered structure consisting of five levels, with corresponding referral bonuses. We will also have a special VIP Status, which will be offered to selected YouTube promoters.

Tier	Referral bonus
Referral Tier 1	5%
Referral Tier 2	3%
Referral Tier 3	1%
Referral Tier 4	0.5%
Referral Tier 5	0.2%
VIP (invitation only)	7%, 4%, 2%, 1%, 0.5%

## Exchanges and Listings

Eigencoins will initially only be available for purchase on the Eigencoin website. After purchasing your coins on you will receive an automated email confirming the amount purchased. The coins will then be sent to your wallet within 24 hours and you can begin staking immediately before our exchange goes live. Please remember to include your EIGC wallet address at time of purchase so the coins can be sent to you.

At the end of the sale upon ICO completion, we will list on two or more exchanges.

## Dev Team

Our team has years of experience in technology, crypto development, trading, and we are committed to continuing the blockchain revolution. Our investment strategy is sound, robust, and self-sustaining. We are collaborating with leaders in the legal and financial domains, who have extensive experience and knowledge in helping an ICO succeed and thrive. We will have teams of people dedicated to staking and mining Eigencoins, and teams to build the knowledge community on top of our platform. We all have great faith in the long-term potential and capabilities of the blockchain technology, and hope to create a self-sustaining ecosystem around our platform and pave the way into the future.

# Conclusion

Thank you for taking the time to read this whitepaper. We hope you will use this document as a guide for making an informed investment decision. As mentioned before, we have specially designed our referrals, lending percentages, staking, and buybacks with the sole intent of keeping Eigencoin sustainable and profitable for the long term. Right now there is no better time to enter cryptocurrency and our team is dedicated to helping everyone achieve financial freedom.

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