



# Pension

**Pension Token -**

**The only real passive income in  
crypto space Whitepaper**



# Pension

## Background:

The development of Pension began in February 2022, when the auto compound projects were at their peak.

Those projects had a massive volume and exposure and seemed to be the next big thing in the crypto space.

Nevertheless, the team identified a significant vulnerability among those projects: they weren't sustainable for the long term.

The reason is simple- while the amount of token each holder receives is growing exponentially, the liquidity is growing (on a green day) linearly- and in the long term, it leads to whale wallets being able to drain the liquidity.

Fast forward to June 2022- there are projects that tried to "fix" the issue by preventing selling more than 1-3% per day of personal supply.

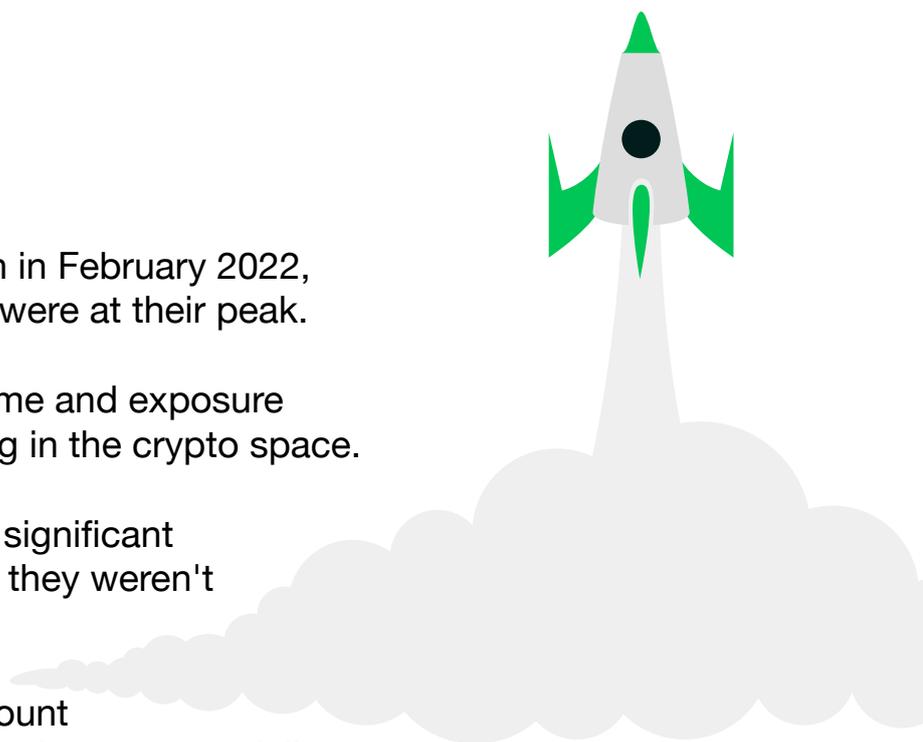
While solving the sustainability issue it causes two new problems:  
The first problem gives you almost no chance to take profits while constantly being forced to sell your 1% daily allowance to receive a very tiny amount of reward in exchange.

The second problem is even more significant. With that mechanism, it is challenging to attract new investors. Add the fact that every buy and sell is taxed, and it will be a reasonable explanation why those kinds of projects are also failing in the long term.

### **The Pension Project is different from those!**

We are convinced that our developed mechanism will provide a REAL PASSIVE INCOME FOR LIFE.

This document will explain the mechanism, how it works, and, more importantly, WHY IT WORKS.



# Pension

## The Principles of Pension:

We genuinely believe the pension project has outstanding potential to give financial freedom to its investors.

Hence, we have decided to:

- 1) Do a CertiK audit BEFORE the private sale.
- 2) Get the #1 contract dev in crypto space to join our team- Sir Tris.
- 3) Develop a top-class dApp before launch.
- 4) Begin with marketing AFTER the audit is entirely ready.
- 5) Hire the best graphic designers.
- 6) Have an option to invest in the project with a credit card shortly after launch.
- 7) We will be honest with our investors and will not promise unrealistic yields on their investment.
- 8) Be open to suggestions from our community to improve the project.
- 9) Most importantly, communicate regularly with our community and not label every question as "FUD"



## The APY Lie:

Before we explain and demonstrate our mechanism, you have to understand what APY means and why projects that provide 2,000,000% APY are misleading their investors.

The explanation will be straightforward to understand:

# Pension

Let's assume you have 100 tokens worth 100\$ (1\$ per token), and a rebase is coming your way.

After the rebase, you got 200 token!

The magic of the rebase presented you an additional 100 token!

The only issue you need to consider is the fact that money is not minted out of fresh air... That means after the rebase, the price per token will be 0.50\$, and the value you hold is still 100\$!

**The APY is useless AS LONG AS YOUR % OF THE TOTAL SUPPLY IS NOT INCREASING.**

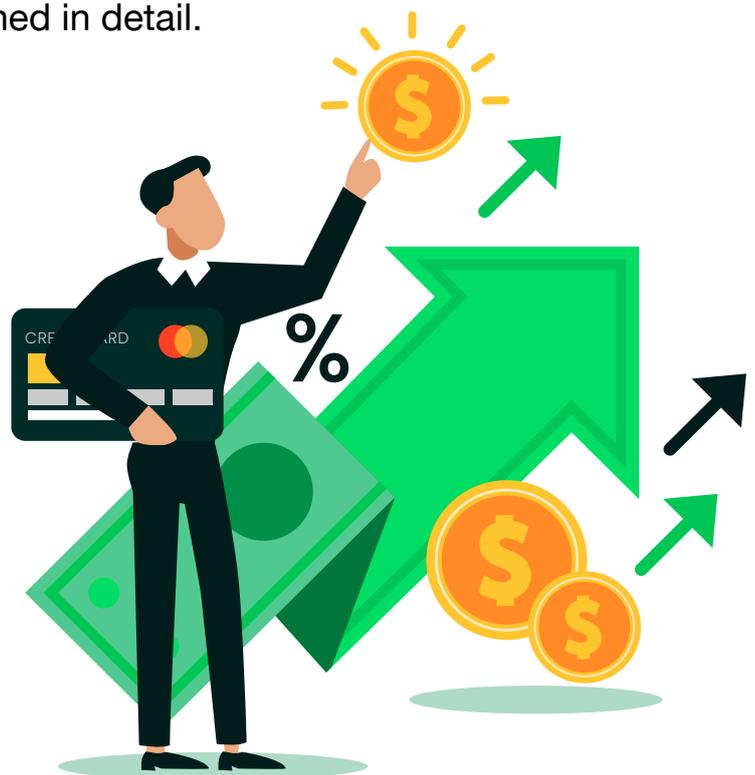
It's just a psychological effect of receiving more token and as the price is going down with every rebase- people are buying the illusional dip.

Our APY is different- and will be explained in detail.

## X100 Profits For Everyone:

As stated before, we are taking the honest route for this project.

You will NOT earn \$5,000,000 after one year if you only invest \$100. This project is about real passive income for life, as we will prove with easy-to-understand mathematical tables.



# Pension

## Liquidity- BUSD Instead Of BNB:

Following the collapse of Luna- we have decided to pair our token with BUSD. The reasons for this decision are:

- 1) For a long-term project it is impossible to predict future BNB price.
- 2) The % you get every day will be constant with BUSD, unlike with BNB.
- 3) Probably the most critical reason- investors outside crypto are not familiar with BNB. The way to encourage them to invest is to do it with a safe & stable coin.



## The Mechanism:

You will have three options:

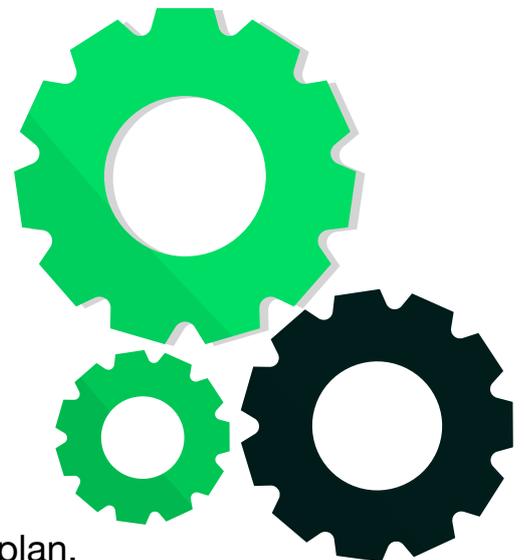
- 1) Put your pension tokens on a compound plan.
- 2) Put your pension tokens on the reward plan.
- 3) Do an emergency exit.

**Please note:** It is possible to split your token individually between the compound and the reward plan.

Everything is being managed using the dashboard on our homepage **pension.financial**

While changing the plan your aquired rewards are automatically claimed to prevent manipulating the contract.

**Please note:** Transfers between different wallets are not possible.



# Pension

## The Compound Plan:

You'll automatically receive 2% of interest per day on all token allocated to this plan.

## The Reward Plan:

You receive 2% daily rewards directly to your dashboard, which can be claimed anytime (BUSD, BITCOIN, ETHEREUM, BNB, MATIC, etc., according to your preference).

**Please note:** The number of tokens in the plan will stay the same.

### Example:

Day	Number of tokens
1	100
2	102
3	104.04
4	106.1208
5	108.243216
6	110.4080803
7	112.6162419
8	114.8685668
9	117.1659381
10	119.5092569

For the first time in crypto the amount of rewards you receive, will be connected to the ever-rising liquidity and NOT to the volume, which naturally tends to get lower and lower over time.

## Emergency Exit:

We provide this option to investors who want to make a quick profit without the chance of causing real damage to the project and chart.

On emergency exit a tax of 50% will be applied, causing a direct rebuy of 45% on the same block to decrease the impact.

Day	Number of tokens	Reward(value of tokens)
1	100	2
2	100	4
3	100	6
4	100	8
5	100	10
6	100	12
7	100	14
8	100	16
9	100	18
10	100	20

**Please note:** On emergency exit ALL THE TOKENS in both plans are being sold! It is not possible to sell partial amounts of your tokens!

## Example

An investor with \$10,000 worth of pension does an emergency exit.

He will receive \$5,000 after taxes, and on the same block, the contract will buy \$4,500 on the same block, so the impact on the liquidity will be only \$5,500.

# Pension

The pension tokens received on the buyback wallet will be burned.

Those emergency exits will have zero effect on the compound plan and a minor effect on the rewards plan.

To demonstrate the predicted liquidity of the project and its sustainability:

**Please note:** the liquidity is paired in BUSD, the table shows in relation to BNB for convenience.

This table shows how the liquidity is rising on a daily basis with an average of 1%

This table shows how the liquidity is rising on a daily basis with average of 1% rewards					
LIQUIDITY (ACCORDING TO DAILY AVERAGE BUYS)					
day	if 50bnb buys	if 200bnb buys	if 500bnb buys	if 1000bnb buys	if 2000bnb buys
0	1000	1000	1000	1000	1000
1	1039.5	1188	1485	1980	2970
2	1078.605	1374.12	1965.15	2950.2	4920.3
3	1117.31895	1558.3788	2440.4985	3910.698	6851.097
4	1155.645761	1740.795012	2911.093515	4861.59102	8762.58603
5	1193.589303	1921.387062	3376.98258	5802.97511	10654.96017
6	1231.15341	2100.173191	3838.212754	6734.945359	12528.41057
7	1268.341876	2277.171459	4294.830627	7657.595905	14383.12646
8	1305.158457	2452.399745	4746.88232	8571.019946	16219.2952
9	1341.606872	2625.875747	5194.413497	9475.309747	18037.10225
10	1377.690804	2797.61699	5637.469362	10370.55665	19836.73122
11	1413.413896	2967.64082	6076.094668	11256.85108	21618.36391
12	1448.779757	3135.964412	6510.333722	12134.28257	23382.18027
13	1483.791959	3302.604768	6940.230385	13002.93975	25128.35847
14	1518.45404	3467.57872	7365.828081	13862.91035	26857.07488
15	1552.769499	3630.902933	7787.1698	14714.28125	28568.50414
16	1586.741804	3792.593903	8204.298102	15557.13843	30262.81909

The full table of the first 100 days can be seen on our homepage.

As you can see on the table, the mechanism's liquidity keeps rising daily, which means- sustainability.

# Pension

## The APY Lie:

Remember the APY lie that we discussed? “what's the difference?” you might ask yourself.

Well, there is a big difference.

The investors who choose the compound plan will receive more % of tokens in relation to the total supply on each rebase, making it a real high and sustainable APY.

Afterwards, they will have the option to receive higher rewards when changing their plan or to do an emergency exit for their higher amount of token.

## Taxes:

First of all, there will be NO treasury wallet! We aim to make the project as attractive as possible for new investors.

The buy tax will be 10%:

3% for liquidity

3% for marketing

2% for development

2% for the team

No tax on reward claims.

Emergency exit - 50% tax.



# Pension

## Marketing:

Our marketing will consist of 2 phases:

1) 100% of the private sale funds will be used on massive marketing on the biggest crypto promoters, pookoin, yahoo finance etc.

2) Following the launch, after we build a solid project foundation, we will focus on more traditional marketing, billboards, newspapers etc.

In our opinion the second marketing part is extremely important, as of today, most people, our potential investors, aren't yet in crypto, and we feel we have to focus on this vast audience.

This is why we are making it possible to buy the token with a credit card.

## The Private Sale:

We raised funds on our seed sale to fund our CertiK audit.

After finishing, we launch our private sale where 100% of the funds raised will be allocated for pre-launch marketing.

Since we raised the seed sale in BNBs - we will do the same in our private sale with the following conditions:

Hardcap=80BNB.

Tokens per BNB= 11

Token for sale- 880



# Pension

## Presale:

Hardcap- \$15,000 (in BUSD)

Price per token- \$30

Tokens for sale- 500

We will give every investor enough time to claim their token and launch after an sufficient amount of time.

## Tokenomics:

Initial total supply: 4,000

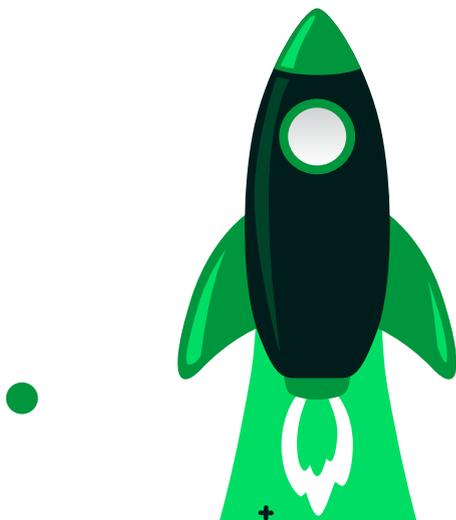
Seed sale: 840

Private sale:880

Presale: 500

Partners: 200 (estimated) | Airdrops:300 (estimated)

For questions, suggestions please join our telegram group at [t.me/PensionToken](https://t.me/PensionToken)



**Pension**