

Wise Token: Trustless and easy interest-bearing crypto!

Why now? Many have said the world is not yet ready for wide scale cryptocurrency adoption. I believe the sheer amount of money people have sent to crypto projects proves that false. The world would use crypto if certain conditions were met, and I believe the creation of DEXs like Uniswap provided the last crucial building block for widespread adoption. Before DEXs, one had to rely on exchanges, where users gave away control of their crypto in the hopes that someone would buy their coins. For small projects, the buy-side order book often wasn't thick enough, meaning users couldn't cash out any large amount of coins without massive slippage in price. Tiny liquidity pools are also prime targets for manipulation. But now we have DEXs! Users get to keep their crypto in their wallets while they trade, and the order books of buyers/sellers have been replaced with pools of liquidity that are always available when anyone chooses to buy or sell. Any third party can add liquidity to the DEX, by simply adding equal values of ETH and tokens to the contract. Their reward is a miniscule swap fee every time someone uses the DEX to swap. **So here is the big opportunity:** what if a new crypto project used the money investors sent to *buy* that token...to *fund liquidity* on a DEX? Users would essentially be buying their own safety net, while creating an instantly healthy market at the same time! Wise Token's creators believe using investors' money to fund liquidity on a DEX is an excellent way to ensure value and is exponentially fairer than other options seen in crypto. Wise Token sends users' purchase money to fund their own liquidity...TRUSTLESSLY, so invest wisely, with Wise Token!

What is Wise Token? "WISE" (for short) is an ERC20 DeFi token. In layman's terms that means it's a decentralized cryptocurrency built on the Ethereum blockchain. WISE is a true DeFi token, where many other "DeFi" projects rely on middlemen and/or controlling central parties.

Why would I want WISE? WISE imitates modern financial tools like savings accounts and certificates of deposit with one crucial distinction: WISE pays all profits back to its users in the form of interest. How is this possible? By creating extreme efficiency! WISE cuts out all fee-charging monopolizing centralized parties and pays would-be marketing costs back to users who demonstrate the good behavior of "staking" and "referring" (discussed later).

How is WISE trustless? The WISE system is an immutable written-in-stone contract built on the ETH blockchain. It's a passive tool that users may choose to interact with by paying miners a few cents in gas to perform certain actions. This means that users are always in complete control, because their WISE never leaves their private wallet until sold. No one is dependent on WISE devs for technical support either. Anyone may create a front-end interface or use Etherscan to interact with the contract.

Where do I cash out? WISE will use Uniswap for its DEX. Users may swap their WISE for ETH or any other ERC20 token for a miniscule fee that goes to increasing the liquidity pool for the WISE/ETH pair. ETH has a large market cap, so cashing out from there is simple.

How can I trust WISE is fair? The unique concept of using the funds gathered during launch to provide a market for the new token is amazing, but how does one trust the project to be honest? Once the WISE contract is uploaded to the network, nothing can change after the fact. (This is also why WISE is audited for bugs and loopholes by the best of the best). The gathered ETH/WISE liquidity from launch will be sent to the DEX no matter what, and the liquidity tokens received from Uniswap are immediately sent to a burn address. All of these actions are predetermined by the written code of the WISE smart contract, so investors can rest easy, knowing they are investing trustlessly, without ever giving up control.

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But really, no fee? Only for start-up costs. Wise Token's start-up costs will be covered by using 5% of the ETH sent to the transformer to pay for the devs, code audits, lawyer's memo, etc. The intention is to equal costs without profiting, so the 5% fee will cap out at 2000 ETH, and end after launch regardless. There is no minimum amount set, which means the creators assumed a high level of risk. After launch, WISE will be available for purchase on the DEX, or any other markets created by third parties.

What is staking? The WISE contract allows users to lock up their WISE for a set amount of time in order to collect interest (way more than your savings account). This is called staking. Staked WISE is burned and replaced by "shares" (explained later), and shares determine the amount of daily interest users receive. When a stake is ended, the user mints the original WISE principal plus interest, and the shares for that stake disappear.

How is interest paid to users? It's done through inflation. A total of 3.5% extra supply is minted each year, and 3% of that inflation is paid out to users who hold shares (created by staking). Each day, all the available extra WISE from inflation is paid out proportionately to users who hold shares. (The other .5% funds the referral program)

How do shares work? Shares determine the amount of interest a user receives each day. All available interest is divided proportionately between shareholders each day, so having more shares compared to everyone else will yield more interest. Consequently, users who hold shares for longer periods of time (longer stakes), will yield far more interest than a user who loses shares earlier from having shorter stakes. Share price only goes up, but it does so very slowly. Even so, the same amount of WISE today will always be worth less shares days later. Rewarding good behavior strengthens the system.

Is there a referral program? WISE has the best referral program in crypto! Everyone who uses a referral link will get an extra 10% WISE! Additionally, large influencers, WISE whales, and people who know how to market ads effectively can make 10% commissions on all referrals during launch and also earn residual income when their referrals stake WISE after launch! Amazing what's possible when there are no employees to pay, buildings to maintain, or executives to enrich!

But you can't make yourself rich by just printing money! No, you can't. Interest is an awesome feature for everyone who wishes their savings accounts provided better returns, but the real money would be made if the price of WISE goes up vs the USD. How would that happen? By people choosing to use the WISE system. Every time a user buys WISE, that economic energy increases the demand for the token, which is the most important factor in pumping the price. It's not the interest alone that would make one rich, but the price appreciation of the token. After launch, WISE has no overhead costs (aside from user-paid gas fees) and takes zero profits. Why not pay users interest?

WISE in a nutshell: Trustless and easy interest-bearing crypto

Wise Token Mechanics

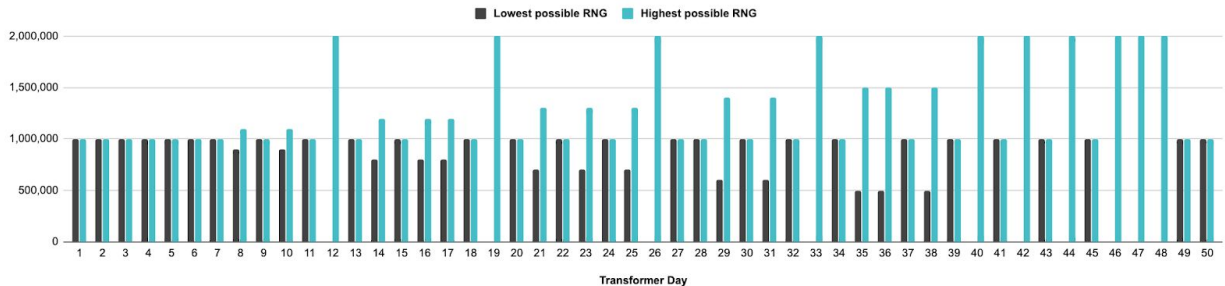
The Liquidity Transformer (LT)

This is a contract only active during the 50 days of launch which allows investors to send ETH to buy virtual WISE *that will be minted only after launch has ended!* Upon launch, investors may send ETH to any day they choose, as long as that day has not already ended. That means anyone may send any amount of ETH to day 50, day 1, 3, 12, or any other day they desire as soon as the transformer is live.

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The supply is *not consistent* every day of launch. While most days offer 1 Million WISE, many days offer a supply that depends on RNG. Starting day 8, investors will not know the exact supply offered certain days until the end of that day, although they will know it must be within a certain range. There are low risk RNG days, like day 8, where the supply will fall within 10% of 1 Million. Other days, starting

Lowest possible RNG and Highest possible RNG



day 12, are high risk RNG days. The supply could be as low as 1 WISE, and as high as 1,999,999! For risk averse investors, the stable 1 Million days are offered about every other day, and everyone who wants to buy WISE at the average rate should divide their total ETH into 50 parts and send one part to each day of the contract. For those wanting to beat the average and score a deal, game theory will determine the best days to choose. Either way, this model is designed to provide fairness and excitement for any sized launch. At the end of day 50, the contract will perform these actions:

- 1) Gather 95% of the total ETH, mint the appropriate number of additional WISE and send both to the DEX's pool of liquidity
- 2) Mint all WISE for investors days 1-50
- 3) Mint WISE for referral bonuses
- 4) Close the transformer forever

Note - All WISE sent to the DEX does not dilute WISE tokens that were bought, because the DEX WISE is balanced with the ETH from the LT. Buying WISE on the DEX drives up the demand/price.

WISE's Referral Program:

Unlike the multi level referral schemes seen in Herbalife, Amway, etc, **WISE has a one-level direct referral program like Amazon.** We believe this is crucial for WISE to be a viable trusted currency long-term. The referral program generates 10% bonus WISE for referees, and "Critical Mass Shares" for the referrer, which create passive income for referrers in the same way stakes generate interest.

Critical Mass shares: When a referee stakes WISE, the contract generates CM shares for the referrer, (not regular shares) if the stake is at least 365 days long. CM shares determine how much of the daily inflation the referrer gets, just like regular shares determine how much inflation stakers receive each day. Each 365+ day stake will generate the same number of CM shares as regular shares. The daily pot of WISE to reward CM shareholders is always 0.5% total supply/year no matter how small the participation, so one can imagine how lucrative it might be for early WISE referrers!

How do I become a referrer? WISE loves to reward its users for good behavior, so anyone who referrers 1 ETH or more during launch will receive a friends & family bonus. CM shares, however, are for

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power-referrers, who promote the adoption of WISE by educating the masses via youtube videos, ads, and social media. Bringing in 50 ETH or more during launch grants referrer status for that ETH address. This barrier is necessary to be a “juicy carrot” for people of influence, and it’s meant to foster organic giveaways and competitions among various influencers. After launch, referrer status is granted to any address that refers \$10,000 or more of total WISE staked for 365 days or more.

The Liquidity Launch Game!

A bigger liquidity pool means a healthier market, so the WISE contract will run a special game during its 50 day launch period to increase the amount of ETH sent to the LT. This game is completely different from the referral program and CM shares, however, anyone who refers 50 ETH or more during launch gains permanent referrer status.

1 ETH total brought in = .05 ETH friends & family bonus (once per address) paid in WISE day 51

50 ETH or more total = 10% commission paid out in WISE on day 51

Premature end stake: This is a function of the contract that can be used to end a stake earlier than planned. Since premature end-staking weakens the chart of future supply, there is a penalty. 90% of WISE tokens are lost, if premature end staked 1 day after staking, down to 10% loss if premature end staked the day before the stake matures. Clicking end stake once warns users exactly how much they are about to lose. **Penalty % = $10+(90-10)*[\%time\ left]$**

(All stake penalties get proportionately distributed to shareholders)

Late end staking: There is no penalty for ending a stake late. When a stake matures, all shares for that stake disappear that same day, and the unminted WISE principal plus interest remain in limbo until the gas fee is paid to mint the new WISE.

Interest: interest earned is never lost by premature end staking. Additionally, stakers may access their interest immediately at any time for a small penalty (roughly 2%). The penalty is defined in the technical paper (teal paper).

Incentive to stake vs dump: Users will have a 25% incentive to immediately stake their WISE, because share price goes up 25% on day 52. Note that day 51 is when everyone gets their WISE, so there may be an opportunity on day 51 to buy a dip on the DEX. Then again, the community might stake the majority instead, thinking they’ll never get that low price again...game theory at work!

WISE has been compared to “HEX”. Here are some of the distinctions:

- It's impossible to recycle ETH sent to buy WISE because all ETH is held by the contract until after the 50 day launch. (Hex ETH is actively being recycled every day at a rate of 95% to 5% organic)
- WISE has a referral program that generates interest for sponsors when their referrals stake WISE. (Hex's referral program dies after launch)
- WISE does not penalize its users for claiming their stakes late. (Hex penalizes late end stakes after 2 weeks)
- WISE allows interest to be accessed early. (Hex does not have this feature)
- WISE is a non profit project that uses 95% or more of funds to create an instant market on Uniswap. (Hex is a for profit project that takes all the ETH for its own purposes)

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- WISE dilutes its token by up to 10% for the launch game. That's 10% dilution for 10x adoption = 90% net increase in value. (Hex dilutes by 50% from the origin address which only enriches the owner = 50% decrease in value)

Start-up costs: After launch (EOD 50), 95% or more of all ETH will be sent to Uniswap along with the equal value of newly minted WISE. The remaining 5% will be sent to a designated wallet identified in the contract for recouping start-up costs. The start-up wallet completes at 2000 ETH max. (2000 ETH cap)

How efficient is Wise Token? While normal publicly traded companies use up to 46% of the budget to market, the WISE contract only creates up to 10% dilution with the liquidity launch game, depending on how many people are in qualified referral networks. After launch, the total dilution of the token will be only 3.5% through annual inflation, and it should be noted that all of this inflation goes to stakers or to the referral program, which is either putting money directly in WISE users' pockets, or pumping the price of WISE through adoption. That makes WISE one of the leanest and most efficient projects on the planet! WISE is a uniquely fair idea in a sea of greedy corporate crypto projects. What other token can explain where the money goes so clearly? WISE is a non-profit project. It's a token made FOR the community and BY the community, so spread the word, and let's get ready to launch a real crypto revolution!