



myMincome

“Smart Tokens with the Real Global Payment Solution”

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Vision

Our Vision is to provide a globally accessible Basic Income for all our investors on a blockchain based financial platform and digital asset network with an integrated cryptocurrency. To provide a Global Income for everyone means to create a digital financial environment as an alternative to traditional banks and work-related sources of income and allowing you to store and at the same time invest your money safely on the decentralized 0x blockchain. Of course you can access it instantly and transact with it anywhere, right from your smartphone, using the INC APP. Participating in our ICO and creating a digital wallet on our platform enables you as a coin holder of INC, not only to participate in airdrops, but also invest in a high rated Index fund, which had a remarkable return of investment of more than 9,000 % in 2017. Also the INC Coin payment allows to pay online in shops and in Social Messengers to make it easier for friends, familie, colleagues, and others to access and transfer cryptocurrencies on social media and other digital platforms. Further there is the poss-ibility to lend or borrow your INC in our Peer to Peer Platform, so you can be more flexible by borrowing INC or earn additional interests by lending.

Abstract

MyMincome is a blockchain based financial platform and digital asset network with an integrated cryptocurrency for payments (INC) of fees, the execution of smart-contracts and additional functionalities (as payment in social media chats, crowdfunding, digital shops etc.).

Our goals are

- To provide a global Basic Income for our investors on an anonym und decentral basis,
- Investment in the Index Fund of the Top 10 Cryptocurrencies which has a return on investment of more than 9,000% in the year of 2017,
- To use INC Coin as an easy and acceceble Payment system, to pay in digital shops and in Social Messengers to make it easier for friends, familie, colleagues, and others to access and transfer cryptocurrencies on social media platforms,
- Low Fee Transaktionen for users of INC,
- To create a decentralized and anonym P2P Marketplace, where stakeholders will participate in regular airdrops, or lend and borrow INC tokens.

INC COIN PAYMENT: A decentral P2P payment system for digital platforms where no third party as central services or institutions are needed.

We are creating **the easiest way to pay online** in shops or to send money to friends, or to collec money in social media platforms, **while integreting the Social Messenger INC-Integration or the Browser Plugin of INC.**

Social Messenger Integration. We are working on a Social Messenger Integration for all big Messengers like facebook, twitter, WhatsApp, Telegram, and YouTube. Users can send INC coins to familymembers, friends or other users, as well as receive payments for money collectings like crowdfundings etc. just by using your favorite Messenger App.

Browser Plugin. We have created a browser plugin for firefox and google chrome, which allows you to pay with cryptocurrencies in every partner online shop. The plugin works as a proxy between the online shop and your INC-coins. As soon as you make a purchase, your coins will instantaneously be exchanged in any currency requested by the shop.

Low Fee Transaktionen for INC investors. You can send and receive payments with inexpensive fees for only 0,001 INC. As wellt there are low transaction fees for investors of our fund INDEX of 1,5 % only.

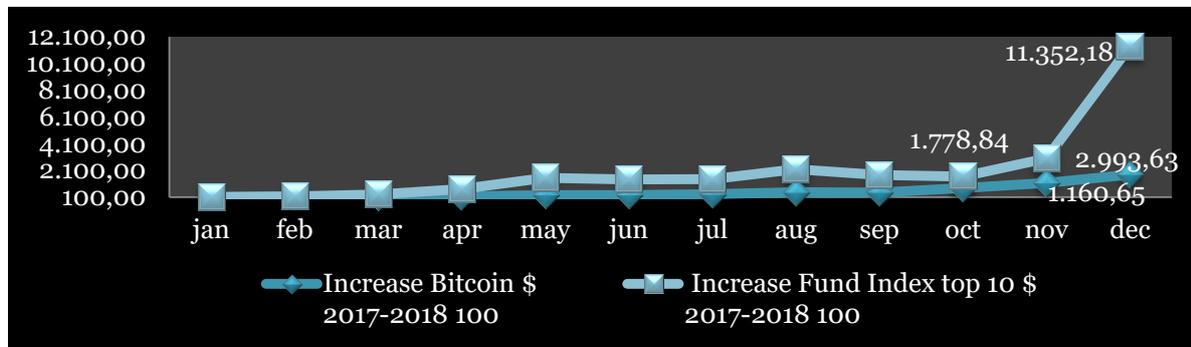
FUND INDEX INVESTMENT. You can invest in our Index Fund, it contains the top 10 cryptocurrencies as for example Bitcoin, Eather, Ripple, Litecoin, Neo, Iota and more, weighted by market capitalization and rebalances monthly, to make sure that our portfolio contains only the high performing assets on the market.

Features of the ICN fund Index Top 10

- You can invest quick and easy with only one click,
- Our fund is designed on the ox-blockchain technology, which allows fast and stable transaction with no fees,
- It works absolutely decentralized, no website, exchanges or other central institutions in between are necessary,
- The fund holders can just trade the fund p2p,

- We only charge a low management fee of 1.5 % p.a.
- All ICO participants will get exclusive discounts of 10 %.

The Index Fund strategy has shown **remarkable results in 2017** with **lower risk than only investing in bitcoin**. The following Charts represent the profit by investing only 100 \$ in the Fund INDEX Top10 from January to December 2017.



Bitcoin vs. INC Fund INDEX Top10.

As you can see, by **only investing 100 \$** you would have had **an output of about 11,352 \$** at the end of the year of 2017.

By investing 100 \$ in each cryptocurrency of the top 10 list you would have had **113.520 \$ in only one year**.

P2P MARKETPLACE. Stake INC in our wallets and you receive bonus returns every month. At least 10%, depending on the coin supply. Users can stake in INC on our platform by moving their funds into a staking wallet and then interests are generated on those staked coins. While staking, the coins are always available for withdrawal and you can cancel staking at any time.

Holding INC you participate in our airdrops:

- You will receive **interest up to 10% on monthly** basis paid in INC.
- Token-holders have also the benefits of earning **more on our airdrops by lending** coins from other costumers.
- **The token-holder will receive a commission from each raffle ticket sold.**
- Furthermore you will receive a **bonus and participation in our lending AND trading program.**
- **Commission payouts are secured by smart contracts** on the Ethereum Blockchain and **provide token-holders an almost endless source of income.**

Also we are planning in the near future to launch our decentralized P2P lending platform, where users can Lend and earn interest. All interests paid are displayed on our dashboard. All our users who lend capital on our P2P lending program to other costumers, or invest in our trading strategies are able to earn interests on weekly and monthly basis. The expectet rates are up to 5% per week or up to 20% per month, depending on the available slots.

BASIC INCOME RAFFLE. Every customer can win a basic income for one year by participating in our regular raffles. The first regular Basic Income Raffling draw starts on Juni of 2018. Users of INC and non INC users can win the Basic Income for one year.

Our Raffling is a provable and fair Ethereum raffle DApp (decentralized application). People obtain numbered tickets linked to his or hers Ethereum address. Each ticket has the chance of winning the Basic Income for one year. Once all tickets are purchased, one participant is randomly selected and wins the Basic Income.

Hypothetical e.g.: For one Basic Income of one year Worth \$ 9,600 (12 ETH; 1 ETH = \$ 800) we sell 5,000 tickets (depending on the ETH market price), for \$ 2 each (payed in INC).

The raffle winner gets a basic Income for one year with a value of \$ 9,600, by investing only \$ 2. The platform keeps 5 % (\$ 480).

To participate in users only need to by a ticket for E.g. about \$ 2 and link it with their Ethereum wallet address where then later the Basic Income can be paid.

The payments will be executed in the value of 1 ETH per month.

Our Basic Income Raffling will be accessible online and on our mobile INC APP.

PRE-ICO BOUNTY PROGRAM. The MyMincome platform will be distributed using a Pre-ICO Bounty program to ensure a high market penetration.

Users of the myMincome Platform can ear INC tokens participating on our bounty program:

- **Advertising the myMincome ICO in the popular social media platforms**, as Facebook, Telegram, Twitter, YouTube or Bitcointalk. The reward depends on the engagement levels generated by the posts, retweets, likes, shares, views and comments,
- **Bitcointalk Signatures.** Participants of the Bitcointalk forum, can spread the ICO release on a signature. The reward depends on the ranking of the participants and is determined on the number of stakes they get.
- **Writing articles.** We offer tokens to bloggers for writing featured articles about our ICO on their blogs. The reward depends on the number of followers and readers and on the engagement level of the articles and blog posts.
- **Translation work:** This involves translating all documents pertaining to the myMincome Platform as well as moderating different forum groups (Website, Whitepaper, the Bitcointalk ANN thread, etc.). We offer INC tokens for all native speakers of the languages Japanese, French, Spanish, Dutch, German, Chinese and othes.
- **You can earn INC Tokens by producing videos on YouTube**, this includes to create a video about myMincome and to share it with your followers. The Video content should be based around our myMincome ICO, about the purchase process for the INC Token Sale and our buissness model in respect to all instruments (INC Coin Payment system, Fund Index Investment Top 10, P2P Marketplace and the basic Income Raffles),
- And get your first **200 INC for free, by joining our Telegram group.**

MYMINCOME ICO

Phase	Coins	Price	Dates
Pre-Sale	10,000,000	USD 0.05	March 9th, 2018
Flash Sale	10,000,000	USD 0.08	March 17th, 2018
Main Sale	40,000,000	USD 0.10	March 25th, 2018
Total ICO	60,000,000		

How to participate on myMincome ICO:

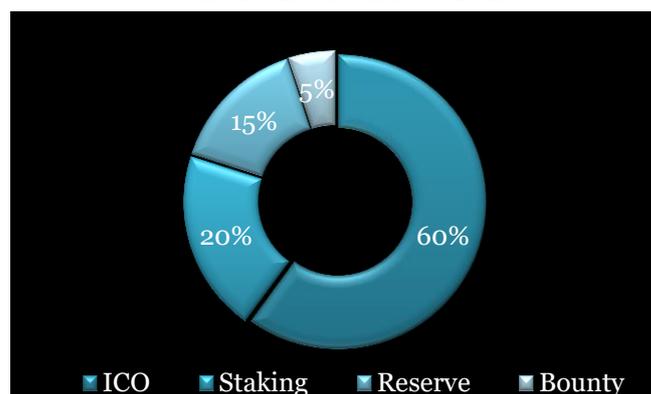
- **BUY TOKENS:** Click the "Buy Tokens" Button when the ICO is live. On Pre-Sale, Flash Sale or Main Sale Date,
- **DEPOSIT:** Transfer the ETH funds to the deposit address shown on the screen,
- **RECEIVE TOKENS:** After you have transfer the ETH, you will receive your INC tokens at your ERC-20 wallet,
- **HOLD:** Hold the tokens to participate in our INC payment protocol, our monthly airdrops, the regular basic income raffles, or the P2P marketplace.

TOKEN FEATURES: As a digital cryptocurrency with the aim to distribute and generate a global Basic Income using our platform and our Instruments, the INC coin is designed on the model of the third generation cryptocurrencies, it is written in Solidity, conceptualized as a Smart Contract and executed as an ERC-20 token.

Coin Supply: There will be 100,000,000 coins to ever exist and we will be buying back coins in order to provide the supply for our regularly airdrops.

Name	MyMincome
Symbol	INC
Type	ERC-20
Decimals	18
Contract	0x6a977f55dbc92b4798f6bd20e274d5b98aa2008c
ICO Supply	60.000.000
Total Supply	100.000.000

Token distribution



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1. Introduction myMincome

Satoshi’s whitepaper and the development of Bitcoin in the year of 2008 have been one of the most significant events since the outcome of the internet. Giving access to cryptocurrencies to anybody, lowering the fees of transaction and freeing the protocol from the “old” banking systems, the blockchain protocol is undoubtedly leading us to a disruptive and innovative paradigm shift.

Cryptocurrencies are new protocols designed on the blockchain technology that enable people from all over the world to transfer digital value Information from one to another. It is public stored digital value information, with individual encoded logic and without requiring any intermediary. The cryptocurrency protocols are designed and used to support many different ideas or to compensate problems like for the speed of payments such as Ripple or anonymity like Monero and much more. But mostly they are for payments and they are replacing gold as a store of value. In the light of this development, it is time to clear the way for a new self-organized financial system, away from the „old“ banking and salary respectively payment system.

The initial Coin Offering [ICOs] of myMincome is developed as a technologically advanced blockchain asset especially in this matter. Smart investment solutions providing a passive basic income (INC) and an easy and locational freely payment systems for everyone are still limited within the blockchain ecosystem.

The traditional government and banksystems are basically designed to be sustained by your workingpower and to restruct your independent moneymanagement. But this is not the future; we believe that everyone can manage her or his money by earning, investing and saving it safe on the decentralized OX blockchaintechnology.

We believe that neither our money is really save on the central banks nor the situation of employment gives you the savety to secure your basic needs. Many states are highly burdened with big credit, the question is not if but when the next financial crisis stands before our doorstep and it can force the state to take some of our savings (hopefully less but may be more) for the greater purposes, to save the banks from total collapse.

On the other hand, for most people in the world, the reality is that their national currency is losing its value on daily basis due to inflation and / or governmental retraining decisions.

Therefore we believe that an autonomous and decentralized non-governmental financial support through an independent basic income Platform is the only chance to protect us from the overpowering influence of third parties.

In addition to that there is the possibility to save and raise money profitably and anonymously, to pay easy and quick in your social media messenger and of course getting a regular income for each one secured. This is the purpose of the INC coin.

We believe that the feasibility to earn, invest and save money in a large and long term spectrum of performing assets, through decentralized financial criptomarkets, are the game changer for the worldwide digital community. Indeed, so far cryptocurrencies have mostly been used as a mean of payment. It is now time to accelerate the process that has already begun and create a world beyond the restricting and limiting governmental systems by being a part of a greater and independent digital society which manages its own autonomous income INC.

2. Meaning of myMincome

My-Min-come means: my minimal income and stands for a Global Basic Income on the Blockchain for everybody with a secure and anonymous payment. The idea comes from the Canadian guaranteed annual income project during the 1970s.

MyMincome is a blockchain based financial platform and digital asset network with an integrated cryptocurrency for payments of fees, the execution of smart-contracts and additional functionalities (like payment systems for social media, crowdfunding, online shops etc.).

Our main goal creating the myMincome protocol and the INC coin is to provide a global financial solution for those who seek transparency, security and anonymous payment without governmental or any authority interferences.

Thus was envisioned that everyone can earn independently a regular income and save his or her own money, without being restricted and limited by traditional government and bank systems, which are basically designed to be sustained by your workingpower and to restruct your independent money management. We believe the solution is to build a self-organized autonomous digital community which manages its own income on the blockchain, using its technical benefits and as well the transparency and the power of public knowledge.

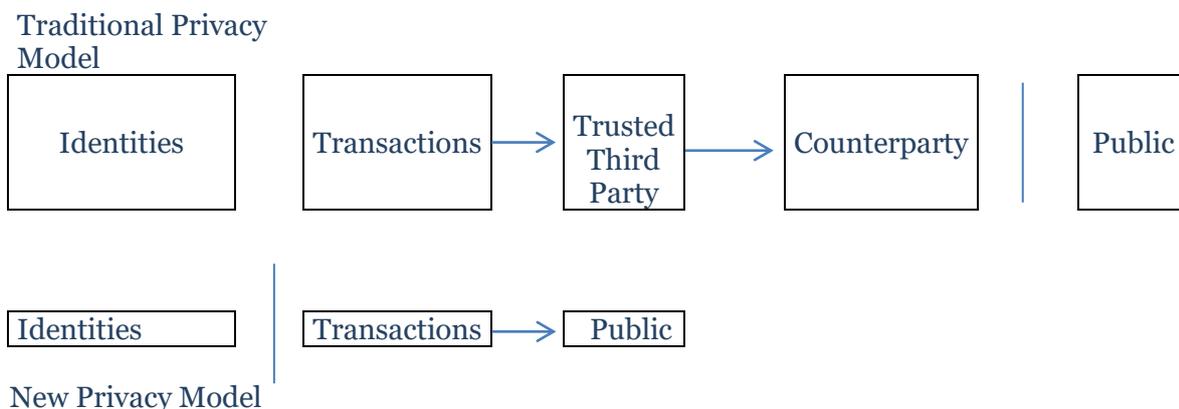
We will implement a guaranteed basic income on the blockchain with monthly payments. The idea is that our users and stakeholders can on the one hand get a solid and stable income for the time being of one year. On the other hand users are able to earn, invest and increase their money profitably in a large and long term spectrum of performing asset (such as fund investing, using our the INC coin Payment application, staking, lending and so on) on our platform and they will have many options to use our INC coin as a means of payment.

Users will be able to utilize the INC coin, for exemple by making fast and low fee transactions, by sending or receiving INC coins on your preferred social media platform or as payment by our partner shops in digital marke places, by lending and staking on our P2P Marketplace and by participating in regular rafflings.

The infrastructure and work system of our platform is secure, compliant and reliable. We believe that every investor owning INC has a sustainable and high valued coin in their possession. Most importantly, it allows every user to incorporate a transparent and personalised payment system, with extra benefits of course for our token holders.

3. Decentralized and Anonymity

We will use an anonymous blockchain technology focusing on privacy and decentralization. The classic banking process is limited by giving access to information to the parties involved and the trusted third party. On the blockchain there will be necessarily all transactions publicly announced, but also maintaining privacy by keeping public keys anonymous. „The public can see that someone is sending an amount to someone else, but without information linking the transaction to anyone“.¹



ILLUS. 1 Traditional Privacy Model vs. New Privacy Mode

Given this new technology there is for the first time in our history the opportunity for a decentralized and anonymous worldwide digital Basic Income independent from any kind of central governmental, banking or institutions control. Using the blockchain technology, myMincome will empower and totally free every user of any authority or employing institution.

¹ Satoshi Nakamoto (2008): „Bitcoin: A Peer-to-Peer Electronic Cash System“ satoshin@gmx.com, www.bitcoin.org.

3.1 Ethereum Blockchain Technology

Blockchain is the world's leading software platform for digital assets. We are using the Ethereum Blockchain, which means fast and transparent transactions with low fees. Ethereum is an open-source operating system, with a public, blockchain distributing and computing platform. Its functionality is featured as smart contract and it is supported by a modified version of Nakamoto consensus via transaction based states of transitions. Ethereum is along with Bitcoin, considered to be one of the pioneer protocols in distributing ledger and blockchain technology.

Ether is the cryptocurrency generated on the blockchain of the Ethereum platform. Ether can be transferred between user's accounts and used to compensate participant mining nodes for computations performed. Ethereum provides a decentralized „Turing-complete“ virtual machine. The Ethereum Virtual Machine (EVM) executes scripts using an international network of public nodes.

The Ethereum blockchain is a borderless financial system accessible for everyone that represents a wide variety of assets and liabilities as cryptographic tokens. In the future, most significant assets and goods will be digitalized and tokenized.

3.2 0x Blockchain Technology

Our Fund Index of the top 10 cryptocurrency is build on the decentralized 0X Blockchain for more transparency and without transactions fees. The decentralized protocol of 0X avoids exchanges and their fees.

The 0x Blockchain Technology is an open souce, permissionless protocol allowing for ERC-20 tokens to be traded on the Ethereum blockchain.

Almost all big Token-Sales like Tenx, Bancor, EOS or Tezos of the recent months rely on the standard of ERC-20 tokens based on the Ethereum Blockchain. So far one of the problems of ERC-20 tokens has been the fact that not every stock exchange can trade with any token. Even big exchanges like Bittrex only provide a selection of the

most popular tokens. Another problem arises from the fact that many new tokens can only be traded for the first time on the exchanges not until weeks or even month after they were launched. Those who wants to evoid exchanges because of this problems, can now trade their tokens without any fees directly with other investors on the protocol of 0X Over-the-Counter (OTC), which has been launched since last year.

0x Charts



ILLUS. 2 The market capitalization of 0x is about 150 million US dollars. (Image: Coinmarketcap)

Thus 0X OTC allows two parties to exchange tokens based on the ERC-20 standard without requiring a centralized exchange.

Investors can generate their own orders with a cryptographic signature. The orders are placed independently of the blockchain. So a seller can communicate a sell order via a traditional channel (for example in a forum or on Twitter) and agree with an

interested buyer on the selling price. The order itself is then directly executed on the blockchain. 0x OTC is not limited to ERC-20 tokens, users may also trade Augur tokens, Melonport, Chronobank, Golem Network and other tokens.

In focus of this new development we need to consider, that most people within the crypto ecosystem are looking for alternatives to the regulations of the old bank and governing systems, but at the same time they take great risks by transferring all their assets to dubious or unsafe exchanges. But the 0x P2P model of exchange can help us solve these problems, lowering the risk of investing or transferring your money insecurely on platforms of unknown third parties in the crypto business.

4. We need a new Global Electronic Financial Ecosystem

Safe and efficient access to a worldwide financial system is fundamental for a well-functioning digital economy in the future. Electronic financial services will become as accessible and omnipresent as e-mail and social media. The high level of trust users have in the future P2P financial system and the efficiency of that E-financial systems to circulate value in a secure way meeting everyday needs, leads us to the robustness of a suitable new global economy, compensating the old financial systems using the myMincome network.

This new development of E- Financial systems and the whole cryptomarket added a lot of pressure on the old systems, there is real need for the system to appropriately respond and evolve. A trustfull and modern global financial ecosystem has to consider the wide variety and new need of modern user services, currency asset requirements and be innovative enough to extend and connect with multiple technologies, applications and independent providers so it can meet the demands of their networks.

E- Financial systems are meant to be dynamic and proactive in order to the constantly evolve within the requirements of its users in the world wide economy.

5. MyMincome Product Details

The main goal of myMincome is to disrupt individual's independence of central forces, whether from banks, governments, or other powerful Institutions, or just from insecure exchange platforms within the blockchain, to make it better, faster, more transparent and fair-priced.

However it is obvious that the idea of a basis Income is not new, but incorporating it in a manageable global digital finance network, for daily needs it potentiates the power of each user and provides the chance for true individual self-realization, represented by free and decentralized markets.

Self-realization of an individual in a society dependent on the individual`s economic growth. This includes education, health, and income. Imagine you are on the bottom of the economic growthscale, how do you think, will you or your Kids be able to become a scientist, lawyer, or filmmaker? Not by picking vegetables manually in daylight heat for the rest of your live. Economic growth helps to create better alternatives to this. Investing your savings for more education, health, and income give you a head start. MyMincome is designed to free the way by helping the people not to spend, but to invest their money for the purposo of improving their living conditions while increasing their economic growth.

Depending on the market activity, miMyncome users should be able to earn about 800 \$ per month, we will exucute the payment in 1 ETH (Ether) per month, wich is between 600 and 1.000 \$ in the recent three month. We see this feature as a huge opportunity for personal economic growth and as well a chance to stand autonomous along with the global play of the digital financial market of the crypto business.

MyMincome will not only provide Global Basic Income, but also give every investor the chance to raise their financial power by investing, staking, using the INC coin Payment system, and lending.

The INC Cryptocurrency protocol of myMincome is designed to be used in multiple ways:

Our goals are:

- To provide a **global Basic Income** for our investors on anonym und decentral basis,
- the investment in our **Index Fund of the Top 10 Cryptocurrencies** which has a return on investment of more than 9,000 % in the year of 2017,
- To use **INC as an easy and acceceble Payment system**, to pay online in shops with an integrativ Browser Plugin, or to make it easier for people to access and transfer cryptocurrencies to friends, familie etc. on social media,
- **Low Fee Transaktionen** for users of INC,
- To create a decentralized and anonym **P2P Marketplace, where stakeholders will participate in regular airdrops, or lend and borrow INC tokens.**

5.1 INC Coin Payment

We believe there is missing a fundamental element in the current payments system of the crypto world. We need an easy and user-friendly payment framework in the frequented social platforms, or other digital platforms, an easy way to pay, tranfer or receive money in online shops or to send money to friends or to your follower or those you are following.

We are building a decentralized P2P payment system for digital platforms where no third party as central services or institutions are needed.



The INC coin can be used in multiple ways:

Social Messenger Integration. We are working on a Social Messenger Integration for literally all big Messengers like facebook, twitter, WhatsApp, Telegram, and YouTube. You will be able to send INC coins to familymembers, friends or other users, as well as receive payments for money collectings like crowdfundings etc. just by using your favorite Messenger App. You send an INC-link to the recipient who confirms the receipt. After confirming the response again, the money will be credited to the recipient's wallet. It is simple, secure by double check and works on virtually all messenger apps in all environments wherever you are in the world!

Browser Plugin. The other huge evolving feature is our INC browser plugin. We have created a browser plugin for firefox and google chrome, which allows you to pay with cryptocurrencies in every partner online shop. The plugin works as a proxy between the online shop and your INC-coins. As soon as you make a purchase, your coins will instantaneously be exchanged in any currency requested by the shop. Of course you can hold your cryptocurrency until your purchase. There is no easier and safer way to spend your coins. We plan to add more cryptocurrencies in the future.

Low Fee Transaktions. As importen new development are, low fees are as well, so we implementeted this precise feature in our payment system. You can send and receive payments with inexpensive low fees for only 0,001 INC. As well there are transaction fees for investors of our fund INDEX of 1,5 % only.

5.2 Fund Index Top 10 Investment

All our users can invest in our INC Fund Index Top10 with guaranteed profits. Our index fund contains the 10 biggest and strongest cryptocurrencies weighted by market capitalization. We will rebalance the fund monthly, which means that all cryptocurrencies falling out of the top 10 list will be filtered out monthly, to make sure that our portfolio contains only the high performing assets on the market.

This strategie has the advantage on the one hand to be stable regulating the dropouts and on the other hand it is high profitable because the top ten cryptocurrencie are well known and therefore the most traded currencies. This strategy is a well evaluated

and successfully applied instrument in the conventional trading on the stock Markets and has already delivered good results in the year of 2017.

Features of the ICN fund Index Top 10

- You can **invest quick and easy with only one click** in our INC Index Fund Top10,
- Our fund is designed on the **0X** -blockchain technology, which allows **fast and stable transaction with no fees**,
- It works absolutely **decentralized, no website, exchanges or other central institutions in between** are necessary,
- The **fund holders can just trade the fund P2P**,
- We only charge a **low management fee of 1.5 % p.a.**
- All **ICO participants will get exclusive discounts** of 10 %.

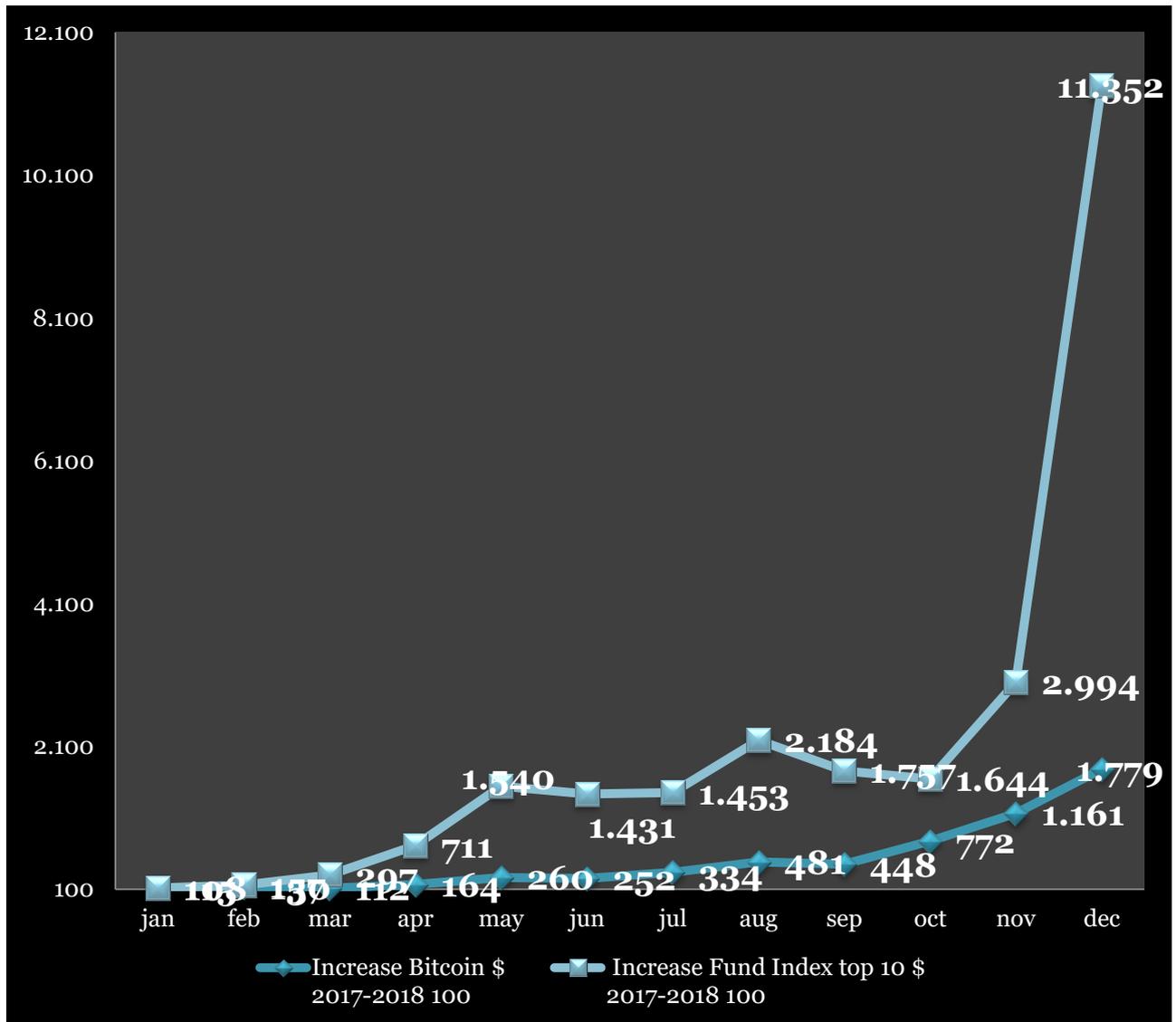
The fund includes the high rated currencies, for example Bitcoin, Eather, Ripple, Litecoin, Neo, Iota and more. In the table below you can see the cryptocurrencies listed in the fond in the month of November and December 2017 and January 2018.

currency ranking	Nov 17	Dec 17	Jan 18
1	Bitcoin	Bitcoin	Bitcoin
2	Ethereum	Ethereum	Ethereum
3	Bitcoin Cash	Bitcoin Cash	Ripple
4	Ripple	Ripple	Bitcoin Cash
5	Litecoin	Dash	Cardano
6	Dash	Litecoin	Litecoin
7	NEO	Bitcoin Gold	NEM
8	NEM	IOTA	Stellar
9	Monero	Cardano	IOTA
10	Ethereum Classic	Monero	EOS

TABLE 1 List of the Top ten cryptocurrencies of the month November, December 2017 & January 2018

The fund strategy has shown remarkable results in 2017 with lower risk than only investing in bitcoin.

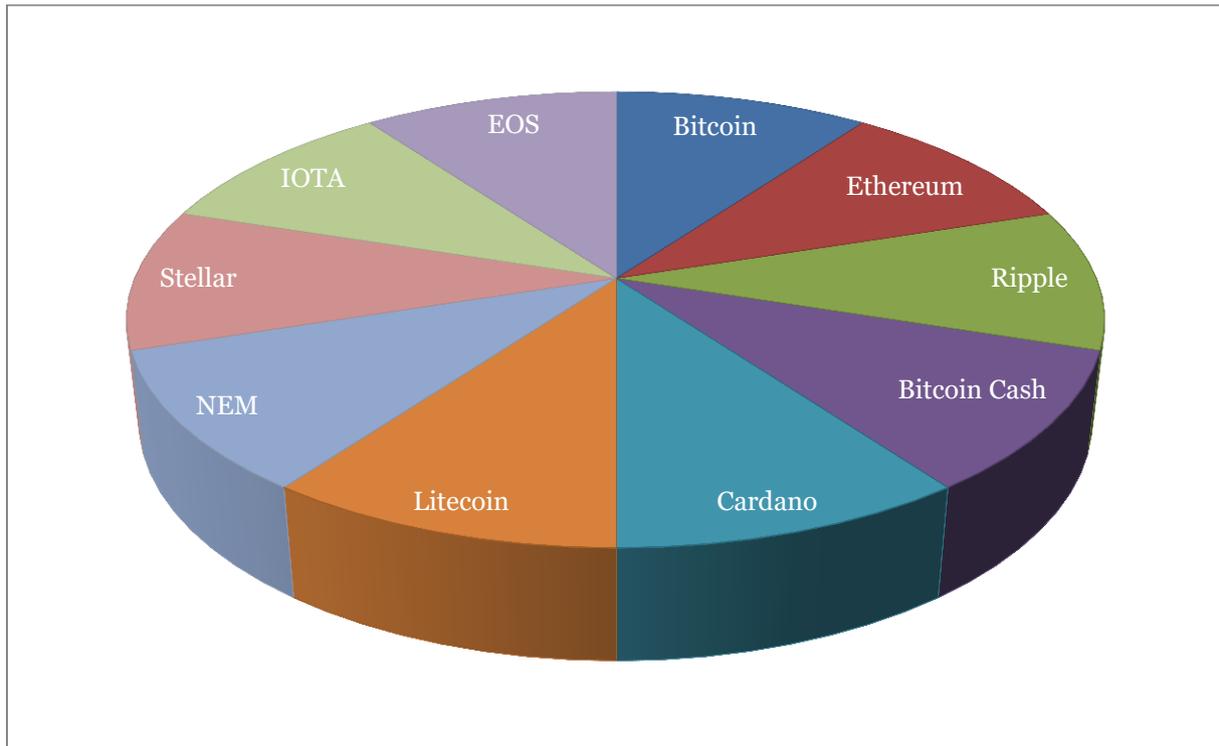
The following Chats represent the profit by investing only 100 \$ in the Fund INDEX Top10 from January to December 2017.



ILLUS. 3 Hypothetical model: Bitcoin vs. INC Fund INDEX Top10.

As you can see, by only investing 100 \$ you would have had an output of about 11,352 \$ at the end of the year of 2017.

By investing 100 \$ in each cryptocurrency of the top 10 list you would have had 113.520 \$ in only one year.



ILLUS. 4 FOND INDEX TOP10 in January 2018 Investestment of 100 \$ per crytcr.

5.3 P2P Marketplace

Motivation programs for users are limited where regular profits or distributions are made in the crypto business. In our staking Bonus Program users of the INC coins can participate in our monthly airdrops. We will give a share of the profits to our Shareholders.

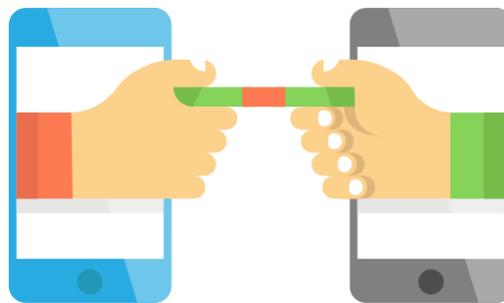
Users can stake in INC on our platform by moving their funds into a staking wallet and then interests are generated on those staked coins. While staking, the coins are always available for withdrawal and you can cancel staking at any time.

Staking allocates your funds to our monetizing Bot, but we do not leverage the capital as highly as we do with the lending platform. This allows us to generate a higher profit from the capital which we return to you the investor, at a fixed interest rate.

Anyone who is holding INC can automatically participate in our airdrops:

- You will **receive interest up to 10% on monthly basis** payed in INC.

- **Token-holders** have also the benefits of **earning more on our airdrops** by lending coins from other costumers.
- **The token-holder** will **receive a commission from each raffle** ticket sold.
- Furthermore you will **receive a bonus and participation in our lending AND trading program.**
- **Commission payouts are secured by smart contracts** on the Ethereum Blockchain **and provide token-holders an almost endless source of income.**



To make sure an ungoing capitalisation of the myMincome coin we will be buying INC back in order to provide the supply for our regularly airdrops, which will also increase the price. The first repurchase starts in April for an expected price of 0.20 USD/INC.

However, myMincome can only guarantees revenue to INC token holders or myMincome app users depending on the market activities.

Also we are planning in the near future to launch our **decentralized marketplace and P2P lending platform**, where users can use INC to trade other coins, buy tickets to participate in our Basic Income Rafflings, or buy goods and amazon vouchers.

Lending is where we generate one of the highest investor returns and we use the capital you allocate to our INC Bot, to generate an efficient, most high as possible weekly interest return. As the capital is staked for your desired amount of INC in your

staking wallet on our platform, we can manage our cash flow better, which in turn allows us to offer you a much higher weekly dividend distribution.

Lending allows the INC Bot to margin the funds you allocate. This leverage Combined with a certain capital release period, allows generating a stable and sustainable weekly return for the period of your investment.

All INC users can earn interests lending their coins to other customers:

All our users who lend capital on our P2P lending program to other users, or invest in our trading strategies are able to earn interests on weekly and monthly basis. The can earn up to 5% per week or up to 20% per month, depending on the available slots. The platform of myMincome uses an monetizing Bot manager to generate a constant return for investors. Once the lending platform opens, you can just choose an investment package and earn a weekly or monthly dividend into your account.

5.3 Basic Income Raffling

We will organize regular rafflings, where users can win a Basic Income with **monthly payments for one year**. By participating in our **regular raffles of myMincome everyone**, users of INC and non INC users can **win the Basic Income for one year**.

The first regular Basic Income Raffling draw starts on June of 2018 and of course all our token holder who participate in our ICO will automatically take part in our- first raffle draw.

Our Raffling is a provable and fair Ethereum raffle DApp (decentralized application) and it will be executed as gambling competition in which people obtain numbered tickets linked to his or hers Ethereum address, each ticket have the chance of winning the Basic Income for one year. Once all tickets are purchased, one participant is randomly selected and wins the Basic Income.

E.g.: For one Basic Income of one year Worth \$ 9,600 (12 ETH; 1 ETH = \$ 800), we sell 5,000 tickets (depending on the ETH market price), for \$ 2 each (payed in INC). The raffle winner gets a basic Income for one year with a value of \$ 9,600, by investing only \$ 2. The platform keeps 5% (\$ 480).

To participate in users only need to buy a ticket for E.g. about \$ 2 and link it with their Ethereum wallet address where then later the Basic Income can be paid.

The payments will be executed in the value **of 1 ETH per month**.

Participants of course have the opportunity **to increase their odds of winning by purchasing more than one ticket**. This will not be regulated or recorded.

Nevertheless, the **number of tickets and the period of the ticket sales will be limited** by reaching the total value of 12 Etherium per year.

Our Basic Income Raffleing will be **accessible online and on our mobile INC APP**.

The Basic Income payments will be completely transparent and at the same time anonymous, users will be able to trace the transaction on our blockchain explorers such as etherscan.io.

MyMincome will not require any personal data for participating in our raffles, instead our raffleplatform will be linked to a user’s Ethereum wallet. We will provide a secure messaging system. All delivery details can be exchanged via our off chain decentralized messaging system.

You can watch every drawing transparent on YouTube. All raffle draws are recorded on the block-chain, so it provides immunity against any manipulation of all raffle draws made and allows to all users the opportunity to review the results to ensure that the raffle draws are fair and secure. Every winner address will be displayed on our website.

5.4 Pre-ICO Bounty Program

MyMincome is built to be the E-Financial ecosystem and transactional enabler for a new global financial ecosystem. As a public Payment application accessible for anyone in the world and a way to earn income and to use service clients, myMincome is designed as an empowering and paradigm shifting, when it comes to provide financial inclusion for all.

One of the key goals of our marketing strategy is to ensure as much market penetration as possible and at the same time to secure the highest rates on interest for INC users. Our bounty program is an integral part of our digital marketing and promotional enterprise to provide an basic income with extended services and reaching high profits for all users and participants of the myMincome platform.

The MyMincome platform will be distributed using a Pre-ICO Bounty program to ensure a high market penetration and to increas the ability of users anywhere in the world to join our network and contribute to its growth.

All users can acquire INC tokens by Sharing and spreading our ICO among they friends or in the community.

How users of the myMincome Platform can ear INC tokens:

1. Advertising the myMincome ICO in social media

This involves activities that promote the ICO on the social media accounts of potential participants. This includes the most popular social media platforms as Facebook, Telegram, Twitter, YouTube or Bitcointalk. The rewards earned depend on the engagement levels generated by the posts, as for exemple retweets, likes, shares, views and comments.

2. Bitcointalk Signatures

Participants of the Bitcointalk forum can spread the ICO release on a signature with a code embedded in it. The reward depends on the ranking of the participants, who posts our signature, this is determined on the number of stakes they get. Only people on Bitcointalk who are Jr. Members and above can participate.

3. Writing articles

Our Pre ICO bounty program offers rewards for bloggers to write featured articles about our ICO on their blogs. The rewards earned depend on the number of followers and readers and on the engagement level of the articles and blog posts.

4. Translation work

This involves translating all documents pertaining to the myMincome Platform as well as moderating different forum groups. We offer INC tokens for all native speakers of the languages Japanese, French, Spanish, Dutch, German, Chinese and othes. In particular this includes the myMicome website, our white paper and the Bitcointalk ANN thread.

5. You can earn INC Tokens by producing videos on YouTube

This includes to create a video about myMincome and to share it with your followers. The Video content should be based around our myMincome ICO and our Instruments. As a guideline, you can include:

- Video tutorials on how to purchase process for the INC Token Sale (how to transfer funds, how to purchase)
- MyMincome ICO Review about our buissness model and all instruments,
- and other positive, interesting ideas to tell the myMincome features
- URL Reference

Create a video based on the guidelines above. We will prioritize videos in English, French, Spanish, Dutch, German, Chinese, and Japanese.

- CONDITIONS (for all bounties)
- No negative smear campaigns about the INC Token Sale
- Video is at least 2 Minutes long
- Video is posted at least 2 Days before the INC Token Main Sale start,
- Any abuse will result in suspension of all Bounty applications

We will distribute 5 % of the total tokens for the bounty program. This is 5,000,000 INC with a value of 500,000 USD in the pre-sale. We expect a higher USD value with the rising price of INC in the next months. For more information visit the myMincome page on bitcointalk.

Get your first 200 INC for free, by joining our Telegram group.

6. myMincome Features and Specifications

6.1 myMincome ICO

Phase	Coins	Price	Dates
Pre-Sale	10,000,000	USD 0.05	March 9th, 2018
Flash Sale	10,000,000	USD 0.08	March 17th, 2018
Main Sale	40,000,000	USD 0.10	March 25th, 2018
Total ICO	60,000,000		

TABLE 2 myMincome ICO Pre-Sale, Flash Sale & Main Sale in March 2018

6.2 How to participate on myMincome ICO

1. BUY TOKENS

Click the "Buy Tokens" Button when the ICO is live. On Pre-Sale, Flash Sale or Main Sale Date.

2. DEPOSIT

Transfer the ETH funds to the deposit address shown on the screen.

3. RECEIVE TOKENS

After you have transfer the ETH, you will receive your INC tokens at your ERC-20 wallet.

4. HOLD

Hold the tokens to participate in our INC payment protocol, our monthly airdrops, the regular basic income raffles, or the P2P marketplace.

6.3 Token Features

As a digital cryptocurrency with the aim to distribute and generate a global Income using our platform and our Instruments, the INC coin is designed on the model of the

third generation cryptocurrencies, it is written in Solidity, conceptualized as a Smart Contract and executed as an ERC-20 token.

6.4 Coin Supply

There will be 100,000,000 coins to ever exist and we will be buying coins back in order to provide the supply for our regularly airdrops.

Name	MyMincome
Symbol	INC
Type	ERC-20
Decimals	18
Contract	0x6a977f55dbc92b4798f6bd20e274d5b98aa2008c
ICO Supply	60.000.000
Total Supply	100.000.000

TABLE 3 myMincome INC Token Features

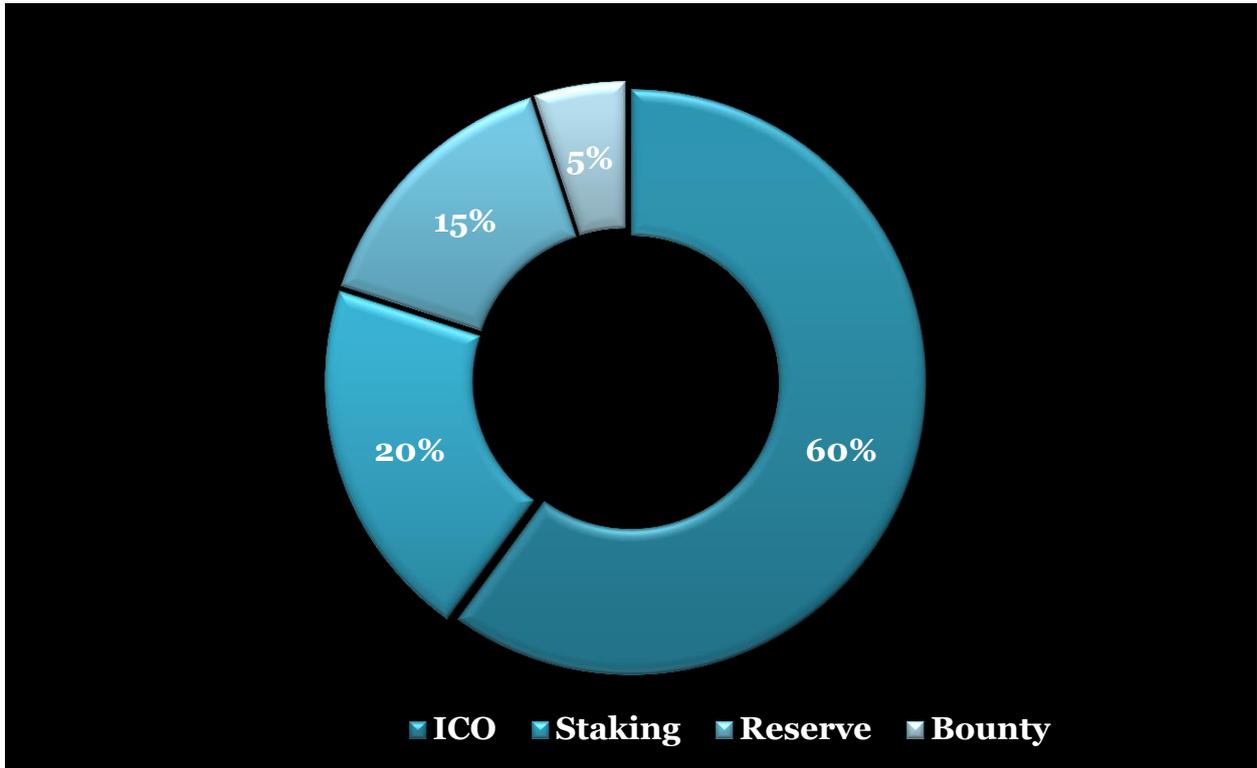
6.5 Tokens Buy Back Program

As we know that many investors are interested in simply buy and hold or stake the Tokens and we expect that the value of the token will increase quite quickly after the ICO launch and the platforms opening.

Even though the ICO price of the token is far below of what we truly believe is the real value of our tokens, but to further increase and sustain the value of our tokens, we will run a token buy back program.

After every three months, a large percentage of our profits will be used to buy and burn our tokens. This reduces the supply and increases the price of the tokens.

6.6 Token Distribution



ILLUS. 5 myMincome Token distribution: ICO, Staking, Reserve, Bounty

7. Disclaimer

MyMincome are furnishing this website presentation to sophisticated prospective investors for informational purposes only in relation to a potential opportunity to subscribe for limited liability of the company interests, as the MyMincome airdrops, the TOP 10 Index Fund investment or the INC payment system. This is neither an offer to sell nor a solicitation for an offer to buy Interests in the Fund or hold the INC coin. Any offer to sell or solicitation of an offer to buy Interests will be made merely through definitive offering documents, identified as such, in respect of the Fund in compliance with the terms of all applicable securities and other laws.

No advice on Investment, risk of loss

Prior to any investment decision in respect of the myMincome coin whether the Top 10 INDEX Fund, or generally in the INC Payment system, each investor must undertake its own independent examination and investigation of the Fund, the airdrops, the lending and the INC payment system or any other Investment in the myMincome Platform, including the merits and risks involved in an investment in the Interests, and must base its investment decision on such examination and investigation and must not rely on the Manager or the Fund in making such investment decision. Prospective investors must not interpret the contents of this Website as legal, tax, investment, or other advice.

Each prospective investor is urged to consult with its own advisors in relation to legality, taxes, regulatory, financial, accounting matters and similar consequences of investing in the Fund or in the INC payment system, and in respect with the suitability of the investment for such investor and other relevant matters concerning an investment in the INC coin, the Fund, etc.

Our Website contains an overview of the terms of our instruments. The Overview set forth in this Website does not pretend to be complete and is in a developmental stage.

None of the Manager, the Fund, its bounties, or any of their respective directors, officers, employees, agents, or advisers (all Related Persons) will be permitted by law responsible or liable for this Websites (or the content of information in it), and none of the Related Persons makes any warranties or representations, expressed or

implied, as to the websites accuracy, suitability, fairness, completeness or including where such information contains errors or misstatements.

The recipient acknowledges that each Related Person excludes and disclaims all liability to the recipient or to any other person for any expense, cost, loss or damage of any kind (including direct, indirect or consequential loss or damage incurred) by any person or relating to any information included or omitted from this Website. Whether by the reason of the information being inaccurate or incomplete or for any other reason.

Information may change and be inaccurate, incomplete or outdated

The information given on our Website is for discussion purposes only and no representations or warranties are given or implied. All information contained herein are subject to change without giving notice. This Website may be updated to provide additional information on the MyMincome daily business and its various strategies and instruments, like the fund, the raffles and so on. Any use of this Website is at the user's sole risk.

Some information presented in this Website may have been prepared from sources by other parties, which in certain cases may not have been updated until the date hereof. As such information is believed to be reliable for the purpose used on this Website, but none of the Manager, the Funds or any related Persons makes any representation or warranty (expressed or implied), nor shall they have any responsibility or liability in respect of any information contained on this Website or for its precision, adequacy, timeliness, completeness or incompleteness. Also no representation is made or is to be implied that the information on the website will remain unchanged. The Manager is under no obligation to update the material on this Website. Further this Website may not contain all the information necessary to fully evaluate any transaction or investment, and the investor should not rely on its contents. Any investment decision made should base merely upon appropriate due carefulness.

It is solely possible to invest directly in our index. There are no other instruments investable based on that index. The Management does not make assurance that the investment in cryptocurrencies based on the index, nor investment on the INC Index itself, will accurately track index performance or provide positive investment returns. The Management does not sponsor, endorse, and promote any cryptocurrency,

financial product, security or transaction referencing the INC Index, the staking, raffling, or other market activities on our platform. The Management does not have the obligation to take any needs (of investor, Cryptocurrency Company or holder or other person) into consideration in determining or calculating the return on capital, profits or interests.

All instruments presented on this website are the exclusive property of the Management and the Management retains all proprietary rights therein. Any user of this Website agrees to not, and will not assist any third party to, assert any rights in the myMincome Instruments or any component thereof or challenge.

The Instruments (INC, INC payment system, the Top 10 INDEX fund, the rafflings and others) used on this Website are owned by the Management or by third party licensors. Nothing contained on this Website should be construed as granting any licence or right to use any of the Instruments for any purpose without the written permission and applicable licence terms of the lawful owner. Unauthorised use of the Instruments or any information is strictly prohibited and may violate the Manaments rights, copyright or other applicable laws.

Current performance Information is provided for informational purposes only. Former performance of the Management and is team is not necessarily indicative of future results, and there is no assurance that any projections, targets or estimates performance will be realized in the future. Effective performance of the team may diverge substantially from the dated performance Information provided on this Website. An investor may lose all or a substantial part of its investment. Careful consideration should be given to any performance data provided on the myMincome website.

Any investement made in The Top 10 INDEX Fund, in INC Token, in the rafflings, in the staking strategie or any market activity on the myMincome Instruments may have losses, until total loss, the myMincome Management do not make any liabilities and assurances which compensates or recovers the income, profits or losses of the investors. Also, the management does not guarantee or give any reliability of the full functionality of all instruments and their funds distributions.

All returns presented are hypothetical and unaudited. Specialty performance of the Index Fund of the Top 10 cryptocurrencies is based on a hypothetical aggregate portfolio

investment of US \$100 of each cryptocurrency on the top the list (of <https://coinmarketcap.com/>) and it is invested at a hypothetical onset date of January, 2018. All hypothetical returns are net of estimated fees and transaction costs. Actual returns from live portfolios may differ from hypothetical returns. There are no substitutes from the actual returns from a live portfolio. The Top 10 Fund Index and the hypothetical returns presented on this Website do not really exist.

Back-testing is made by retroactively applying a hypothesis to the historical data to obtain returns (scientific method). Back-test models are developed with the benefit of hindsight but do not necessarily consider the foresight of the future.

A hypothetical returns model do not reflect, further economic risks on a macro level, nor the risk of using an investment strategy in a different time period or the financial risk of executing trades in a live portfolio. The information on this Website provides past hypothetical performance and there is no guarantee of future returns.

This Website includes projective statements that represent the Managements opinions, and expectations strategies regarding the future may not be realized. The Management does not take any obligation to update or revise any projective statements. The Management and its team do not guarantee that offers and events described on the Website will lead through as described (or that they will take place at all).

If the Hardcap of 60,000,000 millions of INC tokens is not achieved, we reserve the right to make changes to the number and scope of the products to be realized. Depending on the level of the ICO sales achieved, fewer Products will be implemented.

If the Softcap of 15,000,000 millions of INC tokens is achieved, only the Basic Income Raffle and the Index Fund of the top 10 cryptocurrencies will be implemented. In the case that only the softcap is reached, the internal exchange change will initially not take place; instead we are looking forward for the external exchange.

Team

We would love to show you our Management Team and our Partners behind the myMincome Coin projekt, we are very proud of what we have achieved, of the unique technology we created, our INC Payment technology, and our the Top 10 Index Fund, that just had a really good run in the last month.

Nevertheless we believe ICO's are a legitimate and fascinating way for a company to raise money from investors all over the world, but the legality of the ICO funding is still untested and especially in Switzerland in a legal gray zone.

For this reason and as in the original sense of creating cryptocurrencies as in satoshi whitepaper, the myMincome Management and Team feels that cryptocurrencies should remain anonymous and free from the regulation of any one, or any central government.