



## TOTOz

### THE WORLD'S FIRST RESIDENCY ENABLED TOKEN

#### I. Executive Summary

Oz envisions a world where tokenization of all assets is ubiquitous and such assets can function as a bridge to receive freedoms that otherwise are not available to individuals. Oz aims to redefine the concept of residency and establish a new order of global mobility where the benefits of residency are triggered by simple staking of tokens. The key to enable this is the TOTOz (Oz) token.

##### A. Problem 1: Oz Sets the Framework for Mainstream Utility Tokenization

Despite the fact that utility tokens form the backbone of the crypto world, around 99% of the world's utility remains untokenized. This gap exists because the intricacies of token models often elude the understanding of regulators, accountants, mainstream businesses, and individuals.

Oz tokens provide a straightforward utility-driven system where the value is determined by the services it represents. Through staking and burning mechanisms, the token's exchange rate adjusts based on service utilization and supply level of tokens, ensuring a balanced relationship between token value and real-world utility. The scarcity factor further enhances the token's value proposition, incentivizing individuals to participate in the ecosystem.

Through its service voucher form with an added simple scarcity formula, Oz token provides a framework for mainstream business to unify token utility, token scarcity and token value. Oz token potentially represents an entirely new category of tokens called Scarcity Tokens.

##### B. Problem 2: Life-Changing Utility through Residency

While most tokens offer limited utility beyond potential financial gains, Oz tokens revolutionize this concept. Staking Oz tokens fulfills investor requirements in partner jurisdictions thereby granting the individual residency benefits. This direct life changing benefit is a game-changer in the crypto world.

##### C. Problem 3: Life-Changing Utility through Tax-Efficient Living

Though blockchain technology promised to deliver on privacy-protected, lightly-regulated, tax-efficient living, it often failed to deliver.

Oz tokens, however, address this shortcoming by providing a unique solution. Staking of Oz tokens enables the establishment of a corporation in a tax-incentivized zone, under the ownership of an irrevocable trust facilitated by a global tax strategy that allows the user to manage the relationships between himself, the trust and the business entities. In the end, by simple staking of Oz tokens and by the functionality of the Oz wallet, Oz can now extend privacy protection, light regulation, and tax-efficient living to anyone who has an account in a crypto exchange.

##### D. Building a Community

We are building a community of believers in the potential of mainstream implementation of tokenized utility. Oz tokens signify the starting point of this journey, conditioning the public to anticipate genuine utility from each token. The value based on scarcity simplifies understanding for the public, accountants, and regulators, potentially facilitating wider acceptance.



## E. Conclusion

Oz tokens embody the unfulfilled promise of blockchain technology: privacy-protected, lightly-regulated, and tax-efficient living. More than that, it represents a tokenomic model that could bridge the gap between mainstream businesses and tokenized utility.

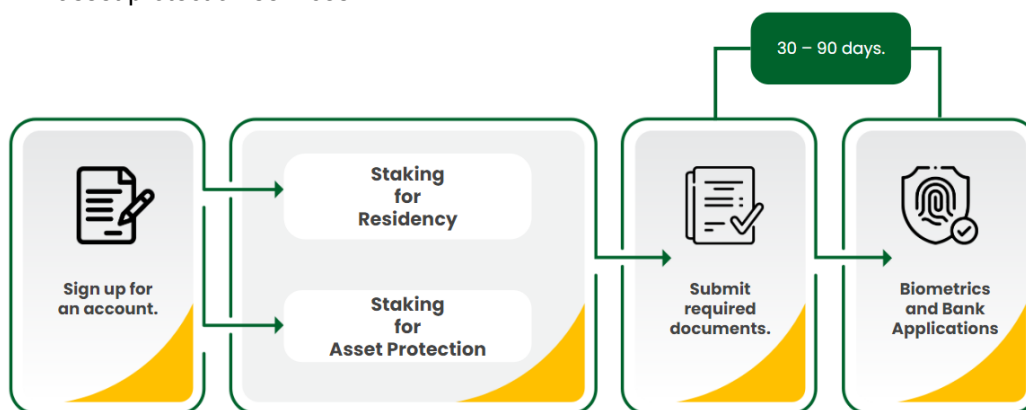
## II. Product/Token Overview

### A. Detailed Description of Oz Tokens

Oz tokens revolutionize the crypto space by offering residency in specific countries to token holders who stake Oz tokens or USD tokens for a specified duration. This unique proposition is made possible through strategic partnerships with exchanges registered in special economic zones. These zones recognize loans, including zero-interest loans of digital assets, as a form of investment in granting residency rights in return. In addition to this, we are establishing staking businesses within these zones that adhere to accounting standards recognizing digital assets, thereby offering an additional layer of security. Oz extends this capability to other crypto exchanges once staking is enabled for Oz tokens.

### B. Working Mechanism

Oz tokens function through a simple yet effective 4-step process to grant residency and asset protection services.



Residency and asset protection services have never been this simple to avail of until now through Oz tokens.

## III. Utility

### A. Detailed Explanation of the Utility of Oz Tokens

Oz tokens provide a multifaceted utility catering to a variety of stakeholders, offering an innovative way to combine the world of cryptocurrencies with real-life benefits:

#### 1. For Individuals

Typically, staking a token yields a return. However, Oz tokens go beyond this norm. They allow individuals to maintain their USD value while receiving a yield that brings additional benefits such as residency rights in partner countries.

In addition, individuals can opt for asset protection services where trusts and companies are set up for their use in a tax-incentivized jurisdiction. These can be used for personal purposes and business operations, promoting tax efficiency.



Moreover, Oz tokens offer a unique advantage in today's uncertain times. As global instability rises, the value and use of Oz tokens increase, providing a safe refuge for those seeking it.

### **Real-Life Use Cases**

Here are a few examples of individuals who have availed of residency and asset protection via staking of Oz tokens.

#### **Daniel: Residency**

Daniel staked Oz tokens and received residency rights for himself and his family. This gave him the flexibility to leave his country at any given time, providing a safety net in uncertain times.

#### **Jeff: Residency**

Jeff staked Oz tokens and acquired residency in 30 days. He also secured a crypto wallet and a bank account in his name in the country of residency.

#### **Emile: Residency and Asset Protection**

Emile staked Oz tokens and acquired residency in 45 days. He also secured a crypto wallet and a bank account in his name in the country of residency. Additionally, he operates his online business via an irrevocable trust and a tax-incentivized corporation located in a special economic zone. This structure enables him to efficiently manage his personal and business interests.

### **3. For Centralized and Decentralized Exchanges**

The lifeblood of every exchange can be summed up in one word: liquidity. The challenge lies in incentivizing people to stake large amounts of tokens for longer periods in order to provide liquidity to the exchange. Oz tokens solve this issue by offering prolonged staking periods for larger clip sizes in exchange for life-changing benefits, thereby offering more liquidity to the exchange.

### **4. For Protocols**

Protocols often incentivize token holders to stake a minimum amount of tokens to operate a node, thus enhancing the network's security and stability. These nodes process transactions, further fortifying the network's integrity. The Oz presents a unique opportunity for protocols where they can incentivize stakers with life-changing benefits, transcending the traditional yield returns.

This novel approach enriches the incentive structure, potentially attracting more participation, which in turn could bolster the network's robustness and reliability.

## **B. Future Uses and Developments**

The future utility of Oz tokens is immense. Imagine a scenario where you can stake any tokenized asset or utility in any digital asset exchange, and receive residency as a value-added benefit. This would extend the benefits of a country to any individual, anywhere in the world.

Oz can extend staking for residency across other tokens such as USDT, BTC, and ETH thereby adding value to every other token or coin it enables.

Such a system truly embodies the definition of freedom, enabling individuals to avail benefits from any country of their choosing. Oz tokens are taking significant strides towards making this future a reality.

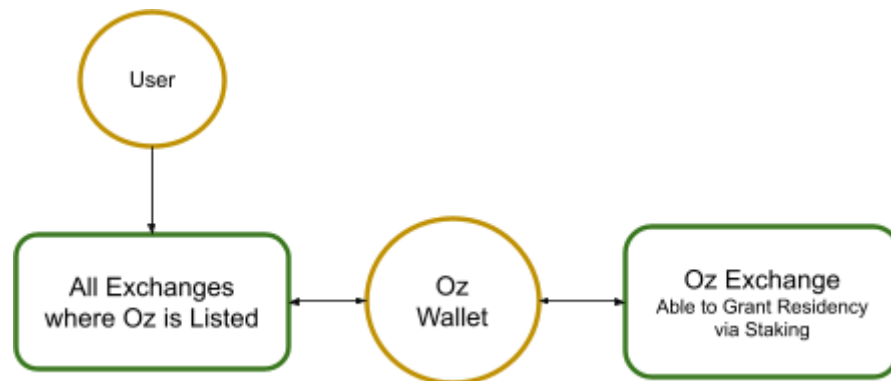


#### IV. Technology

##### A. Tech Overview

###### 1. Oz Wallet (wallet.oz.finance)

The Oz Wallet enables the process of staking for residency, providing audit capabilities that comply with global regulatory standards. With the Oz Wallet, users can not only access residency and asset protection services through a simple staking agreement. They may also enjoy the benefits of being a resident which includes utilizing trust and tax-incentivized corporate structures which they may leverage on.



###### 2. Oz Exchange (Sample SaaS: globaltradex.com)

The Oz Exchange introduces a simple and cost effective turnkey Software as a Service SaaS exchange solution that enables any token to be acknowledged as investment instruments, thereby facilitating residency benefits in the country of operation.

###### 3. Oz API (Under Development)

The Oz API serves as a link between all exchanges (decentralized and centralized) and the Oz wallet in order to extend residency benefits via a simple API key.

##### B. Blockchain Platform

Oz is a BEP-20 token on the Binance Smart Chain (BSC). The Binance ecosystem was selected due to a combination of factors, such as scalability, security, interoperability, and consensus mechanism, which align with the overarching vision of the Oz project.

As a BEP-20 token, the Oz token can be stored on any BEP-20 compatible wallet including Metamask, Trust Wallet, etc., as well as most digital asset exchange wallets. The Oz token will be listed on multiple exchanges that will be connected via API to the Oz wallet and platform.

##### C. Security Measures in Place

Ensuring the security and integrity of users' data and transactions is of paramount importance. Multiple layers of security protocols are in place, including but not limited to encryption algorithms, secure hashing, multi-factor authentication, and cold storage for assets.



## V. Community

### A. Introduction to the Community

The Oz community is bound by a shared interest in fundamental human ideals: freedom, privacy, minimal regulation, and fair taxation. The desire to uphold these principles, and work towards achieving a state where they are respected and preserved, makes the Oz community truly unique. Our thriving community is active across various social media platforms:

- Facebook: <https://www.facebook.com/profile.php?id=100068540920424>
- Twitter: <https://twitter.com/OzLiving>
- Instagram: [https://www.instagram.com/oz\\_living/](https://www.instagram.com/oz_living/)
- YouTube: [https://www.youtube.com/@oz\\_living](https://www.youtube.com/@oz_living)
- Telegram: <https://t.me/ozfinance>
- Discord: <https://discord.com/invite/mzCvUvsxxK>
- Medium: <https://medium.com/@ozliving>
- LinkedIn: <https://www.linkedin.com/company/ozliving/>

### B. Community Involvement

The community plays a pivotal role in shaping the course of the Oz project.

*Token Usage:* The Oz Community members actively use the utility token within the ecosystem for the availment of services and are given immediate credits to use these services through staking of the tokens.

*Feedback and Suggestions:* Oz Community members provide feedback and suggestions to the project team regarding the utility token's features, usability, or potential improvements. This feedback can help shape the future development and enhancement of the token's functionalities to better meet the community's needs and preferences.

*Community Development:* Oz Community members contribute to the growth and development of the ecosystem surrounding the utility token. This can involve creating and sharing educational content, organizing community events and meetups, providing technical support to other users, or building applications and tools that enhance the token's utility and adoption.

*Community Rewards and Incentives:* Projects often design incentive programs to reward community members for their active participation and contribution. These incentives can take the form of token rewards, airdrops, loyalty programs, or other mechanisms to encourage community engagement and loyalty.

*Promotion and Advocacy:* Oz Community members play a crucial role in promoting and advocating for the utility token and its ecosystem. They may share positive experiences, engage in social media discussions, write reviews or articles, or refer others to join and use the token. By spreading awareness and building a strong community, they contribute to the token's adoption and success.

### C. Strategic Partnerships and Alliances

#### Special Economic Zones

To deliver Oz's core utilities, we collaborate with SEZs, which are designated areas within countries established to attract foreign direct investment (FDI). SEZs adopt investor-friendly laws, rules, and regulations to draw FDI.

#### Freeport Area of Bataan (afab.gov.ph)



Our first participating SEZ, which Oz refers to as Open Zones, is the Freeport Area of Bataan (FAB) in the Philippines. From Republic Act No. 11453 to the Implementing Rules and Regulations (IRR) of the FAB, Oz has invested years of effort to secure the regulatory footing necessary to provide utility to the Oz community worldwide.

AFAB has introduced various regulatory initiatives to increase the FAB's appeal and attract investors to establish and grow digital asset-based businesses in the zone. AFAB is specifically granted the authority to regulate and oversee the operation of DeFi, CeFi, DEX, CEX, DApps, and DAOs, promoting growth and development in the FAB while establishing quality standards in preparation for widespread adoption and mainstream regulatory approvals.

#### **Warren Law Group**

Oz Living has partnered with Warren Law Group (WLG), a distinguished law firm headquartered in New York, renowned for its exceptional legal representation in matters pertaining to financial service professionals and business owners. WLG has played a pivotal role in enabling Oz to engage with U.S. citizens seeking residency and other value-added services. Leveraging on their expertise, WLG has provided a comprehensive strategic memorandum that outlines the optimal utilization of Oz's structures and benefits, ensuring maximum advantage for individuals seeking these services. Their guidance serves as a playbook, empowering individuals to leverage the full potential of Oz's offerings and achieve their desired outcomes.

#### **iWave Advanced Research Group (Globaltradex.com)**

iWave Advanced Research Group (IWAR) is the operator of the Global Trade Exchange (GlobalTradeX), which is a technology and licensing platform that enables the issuance, custody, and exchange of digital assets. Oz entered into a strategic partnership with GlobalTradeX for the latter to provide a staking program where Oz tokens can be staked to enable individuals to obtain residency benefits in the Philippines. This staking program has received government recognition, establishing it as a valid mode of qualifying investment for the purpose of residency.

## **VI. Roadmap**

### **A. Key Milestones Achieved**

Here's a brief overview of the significant milestones we've achieved so far:

#### **1. Foundation Building**

2019: Assisted in drafting the legislative measure for Republic Act No. 11453.

2020: Assisted in drafting the IRR of the AFAB.

2021: Launch of GlobalTradeX Exchange under AFAB.

#### **2. Product Development and Launch**

2021: Oz Granted Broker Dealer License by GTX

2021: Launched the Oz Wallet

2021: Approval of the first batch of residents

#### **3. Product Enhancement**

2022: Launched the Exchange Platform

2022: Obtained a proprietary global tax strategy memorandum, for the US market

2022: Approval of the second batch of residents

Our vision for the future is set with these upcoming milestones for 2023:



#### 4. Upcoming Milestones and Timelines

2023: Listing of Oz tokens on multiple exchanges

2023: Launch of the Wallet API

2023: Enabling staking for residency in all exchanges

Our roadmap is designed to provide a comprehensive plan that not only extends residency benefits to all users across all exchanges. It also allows for users to enjoy the benefits of being a resident such as privacy protection, light regulation, and tax-efficient living.

After successfully establishing the foundation of the Oz project for the past three years, the community will be ready for the next phase of expansion. Different holders or institutions can list the Oz token on various relevant exchanges that provide staking as a service. This will extend the benefits of residency and asset protection through staking to all users across different exchanges.

Once the token is listed, there will be a seamless and inclusive experience for all users, ensuring that the benefits of residency and asset protection through staking are accessible to a broader audience across the crypto community.

Oz shall make privacy protected, light regulation, tax reduced living available to all.

## VII. Team

Our team is made up of dedicated professionals who have vast expertise in various fields, enabling us to fully harness the potential of digital assets and navigate the complex legislative landscape of SEZs and international taxation.

**Here are the brief profiles of our key team members:**

Eugenio M. Gonzalez “Jin”, Chief Architect  
Industry and Enterprise Blockchain Ecosystem

Jin has 6 technology startups and 2 successful exits in the past 22 years. Jin was the Director for Blockchain implementation at the largest digital bank in the Philippines, UnionBank. He formulated the bank’s digital asset strategy and led the bank’s cornerstone DLT projects which included Blockchain-enabled Cross border and Domestic Remittance, Philippine Stablecoin, and Exchange Acquisition, among others. He also led multiple industry building initiatives which included the banks nationwide DLT training program, Blockchain project compliance, and SEC and Central Bank industry discussions on DLT policy. On behalf of the bank, he set up the Distributed Ledger Technology association and sat as its Executive Director until 2021. Jin is the co-founder of Oz and the Co-founder of GlobalTradeX, the exchange of AFAB.







Raymond C. Garcia Jr. “Ramon”, Chief Advisor  
Capital Markets and Philippine Ecozone Policy

Ramon sits on the boards of many of the top companies in the Philippines including a bank, a Special Economic Zone, and other large corporations. Ramon is the former Governor of the Philippine Stock Exchange and is currently the Director of the Philippine Association of Securities Brokers and Dealers (PASBADI). Ramon is also the founder and owner of the





<p>publicly traded DFNN Group, one of the largest gaming conglomerates in the Philippines. Ramon is the co-founder of the exclusive digital asset exchange of AFAB - GlobalTradeX. Ramon was also instrumental in lobbying for the entry of SpaceX's Starlink Internet services into the Philippines.</p>	
<p><b>Lim Hui Jie “Hui Jie”, Chief Technology Advisor Blockchain Technology Enterprise Development</b></p> <p>Hui Jie is the youngest Executive Director of a listed company at the London Stock Exchange. He is recognized for enterprise technology applications with a focus on artificial intelligence, data, cybersecurity, and blockchain. He has developed and launched more than 96 use cases for blockchain technology across a wide range of industries over the past 3 years. He specializes in developing complex blockchain based applications for primary regulators and top tier banks.</p>	
<p><b>Vincent Choy “Vince”, Chief Ecosystem Architect Ecosystem and Enterprise Blockchain Architect</b></p> <p>Vincent has designed and participated in the development of over 20 top tier blockchain projects in the past 5 years. He has also advised various technology related businesses in over 33 countries across a spectrum of industries including energy, sustainability, fintech, and blockchain technologies. Vince specializes in blockchain ecosystem and strategy development designing simple to complex token ecosystems. Vincent is the founder and current Chairman of the Blockchain Center of Excellence and Education.</p>	
<p><b>Jonathan Shek, Chief Ecozone Advisor Ecozone Infrastructure and Financing Development</b></p> <p>Jonathan specializes in ecozone financing and has extensive experience in project finance, property development, project management, civil engineering and venture capital in China and Southeast Asia. Jonathan has advised more than \$10 billion of investment transactions in Southeast Asia, including managing the tender for the multi-billion-dollar investment into Kyauk Phyu Special Economic Zone in Myanmar as well as other landmark projects.</p>	
<p><b>Glenn De Guzman “Chuck”, Legal Advisor Ecozone and Gaming</b></p> <p>Chuck obtained his Juris Doctor (JD) from the Ateneo School of Law in 2007 among the top of his class. He has over fourteen years' experience in mergers and acquisitions, corporate, tax, international and securities law focused on capital markets, fintech and gaming. Chuck currently specializes in Ecozone regulations and policy development, gaming regulation and policy development, international corporate structuring, and other related matters.</p>	





Russell Stanley Geronimo, Legal Counsel  
Tax and Asset Protection

Russell is a corporate lawyer focusing on tech and finance. He has served in all branches of government and has experience in various private practice settings, i.e., big law, mid-size, external, and in-house. He previously worked in SyCip Salazar Hernandez & Gatmaitan, Supreme Court of the Philippines, and Governance Commission for GOCCs (under the Office of the President of the Philippines). He also worked as consultant for the House of Representatives, DICT, NEDA, PPP Center, among others. He was a professor at UP College of Law, DLSU Law, and other universities. He taught corporate and securities law, banking, international trade, credit transactions, negotiable instruments, among others. He is the author of the book "Law and Finance" and various publications.



As we continue to grow, we are committed to remaining transparent with our community about our team, their roles, and their ongoing contributions to the success of Oz.

## VIII. Tokenomics

### A. Token Purpose:

The XYZ Token serves as the native utility token within the oz ecosystem, enabling access to premium residency and asset protection services, and participation in the platform's governance.

#### Scarcity Formula

The price of Oz token hinges on a scarcity-based formula, not speculative market conditions. This is in so far as using it for services.

The scarcity formula is as follows:

$$\text{Token Current USD} = \text{Token Genesis USD} / (\text{Token Circulating Supply} / \text{Token Total Supply})$$

This formula confers the token with a stable value that is comprehensible to regulators, manageable for accountants, and clear for individuals.

The face value of the Oz token, as determined by the above formula, represents the prepaid amount required for accessing services provided by Oz. Importantly, the delivery of these services is a legal commitment. Since there is a legal commitment to provide services, the face value of the Oz token remains independent of its market price on any exchange. Market fluctuations do not impact the face value, as the token's primary purpose is to enable the utilization of services rather than speculative trading.

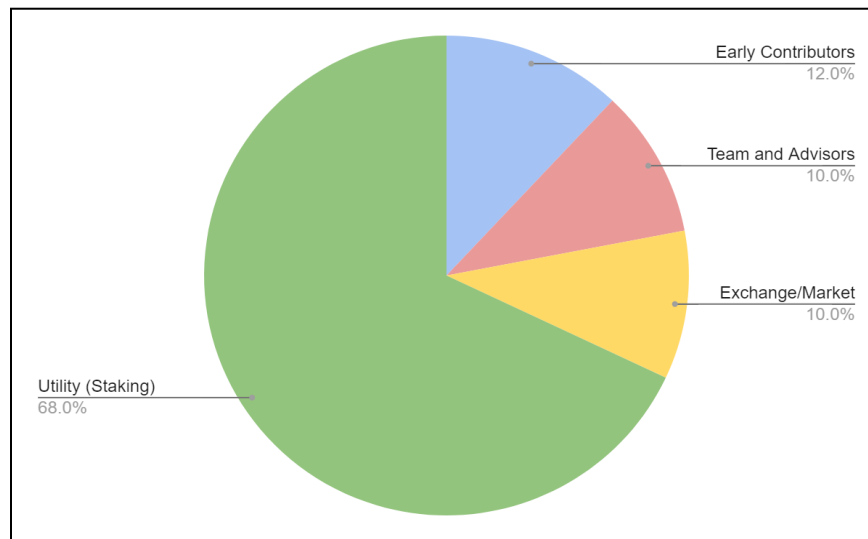
It's important to note that while the face value of the Oz token represents the prepaid amount required for accessing services provided by Oz, additional administrative or filing fees may apply. In some cases, there may also be third-party fees payable in USD, separate from the face value of the token, to avail of the services facilitated by the Oz token ecosystem. These administrative or filing fees, as well as any third-party fees, are necessary to cover the costs associated with the processing, documentation, and legal requirements involved in providing the services linked to the Oz token.

### B. Token Distribution:



The initial total supply of Oz tokens is set at 8 quadrillion. The final total token supply of Oz tokens is set at 270.027 trillion tokens. The final token count ensures a fair and sustainable ecosystem. The token distribution consists of the following components:

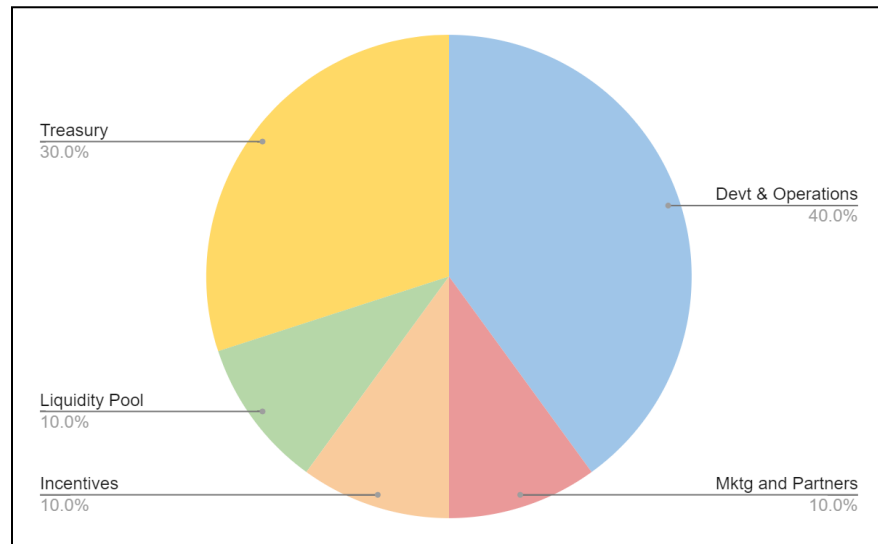
Holder	Tokens	Percent
Early Contributors	32,432,400,000,000	12.00%
Team and Advisors	27,027,000,000,000	10.00%
Exchange/Market	27,027,000,000,000	10.00%
Utility (Staking)	183,783,600,000,000	68.00%



**C. Token Allocation:**

Oz tokens have a clear allocation plan to support the project's objectives. The allocation breakdown is as follows:

Funds Distribution	Percent
Development and Operations	40%
Marketing and Partnerships	10%
Community Incentives	10%
Liquidity Pool	10%
Reserve and Treasury	30%



**D. Token Sale Mechanics:**

The token sale shall begin on June 1, 2023.

Source	Oz Wallet		
Operation Tokens	27,027,000,000,000		
% of Final Token Supply	10%		
Months to Release	6		
Lock In Period	6 Months		
Vesting Period	12 Months		
Month	Released Per Mo	USD/TOTOz	USD Value
1	4,504,500,000,000.00	\$0.00000020	\$ 900,900.00
2	4,504,500,000,000.00	\$0.00000020	\$ 900,900.00
3	4,504,500,000,000.00	\$0.00000020	\$ 900,900.00
4	4,504,500,000,000.00	\$0.00000020	\$ 900,900.00
5	4,504,500,000,000.00	\$0.00000020	\$ 900,900.00
6	4,504,500,000,000.00	\$0.00000020	\$ 900,900.00
	27,027,000,000,000.00		\$ 5,405,400.00

During the 6-month public token sale, participants will have the opportunity to acquire 27.027 trillion Oz tokens at a fixed price of \$0.000002 per token. Tokens sold during this time have a 6-month lock-in period with a vesting period of 12 months. Oz will be conducting a token burn event removing 96.62% of all Oz tokens permanently from circulation. KYC verification will be required to ensure regulatory compliance.



After the token sale event, Oz tokens shall be sold exclusively for staking in order to avail of asset protection and residency services. Here is a simulation of the cost of Oz tokens based on the number of tokens staked if residency were to be serviced in 75,000 US Dollar blocks with a starting price of 0.0000002 USD per token and a starting supply of 270,270,000,000,000 tokens.

Service Exchange Rate Simulation							
Residents	Current USD	=	T Genesis USD	/	T Circulating Supply	/	T Total Supply
1	\$0.0000002000	=	0.0000002	/	270,270,000,000,000	/	270,270,000,000,000
100	\$0.0000002295	=	0.0000002	/	235,559,477,110,923	/	270,270,000,000,000
200	\$0.0000002636	=	0.0000002	/	205,021,930,695,092	/	270,270,000,000,000
400	\$0.0000003480	=	0.0000002	/	155,310,133,731,562	/	270,270,000,000,000
600	\$0.0000004594	=	0.0000002	/	117,651,987,560,242	/	270,270,000,000,000
800	\$0.0000006065	=	0.0000002	/	89,124,835,864,218	/	270,270,000,000,000
1000	\$0.0000008006	=	0.0000002	/	67,514,680,648,779	/	270,270,000,000,000
2000	\$0.0000032095	=	0.0000002	/	16,842,074,776,109	/	270,270,000,000,000
3000	\$0.0000128657	=	0.0000002	/	4,201,389,683,522	/	270,270,000,000,000
4000	\$0.0000515748	=	0.0000002	/	1,048,070,116,506	/	270,270,000,000,000
5000	\$0.0002067474	=	0.0000002	/	261,449,437,414	/	270,270,000,000,000

Further, stakers have a share of transaction fees generated within the ecosystem.

#### E. Token Economics:

Oz tokens have a robust token economics model designed to drive value creation and provide a sustainable ecosystem. Key elements of the token economics include the initial burn event and the subsequent token staking event for each time services are availed of.

#### F. Token Utility:

Oz tokens serve multiple utilities within our ecosystem, including:

- Payment method for residency and asset protection services
- Access to premium features, exclusive content, and special events
- Voting and governance rights to shape the platform's future development
- Discounts on fees and enhanced benefits for loyal token holders

#### G. Token Governance:

Oz token holders play an active role in the platform's governance and decision-making processes. They have the right to propose and vote on countries to focus residency packages on, partnerships, platform and wallet upgrades, and community initiatives. This democratic approach ensures a decentralized and community-driven ecosystem.

#### H. Token Burning or Buyback:

To create a deflationary mechanism and enhance token value, a substantial burn event shall occur in the next 6 months. Oz will be burning 96.62% of the 8 Quadrillion tokens while maintaining the genesis price to incentivize community participation. This event serves a dual purpose. First, it streamlines Oz's resources to align with its immediate objectives. Secondly, and more importantly, it serves as an incentive for more community participation.

This burn schedule is outlined in the following section. It is good to note that burn percentages may vary month to month but the end result shall remain the same.



SCHEDULE TO BURN				
Month	Token Supply	Est Burn Per Mo	Tokens Burned	Ending Supply
1	8,000,000,000,000,000	30.00%	2,400,000,000,000,000	100.00%
2	5,600,000,000,000,000	35.00%	1,960,000,000,000,000	70.00%
3	3,640,000,000,000,000	40.00%	1,456,000,000,000,000	45.50%
4	2,184,000,000,000,000	45.00%	982,800,000,000,000	27.30%
5	1,201,200,000,000,000	50.00%	600,600,000,000,000	15.02%
6	600,600,000,000,000	55.00%	330,330,000,000,000	7.51%
	<b>270,270,000,000,000</b>	<b>96.62%</b>	<b>7,729,730,000,000,000</b>	<b>3.38%</b>
	<b>FINAL TOKEN COUNT</b>		<b>FINAL TOKENS BURNED</b>	

Upon successful completion of this burn schedule, the token count will be reduced to a more manageable number, as outlined in the final token distribution table.

This streamlined token landscape represents Oz's continued commitment to deliver on its unique value proposition in the most efficient and community-focused manner possible.

A portion of the transaction fees or profits generated by the platform will be used for token burning or periodic buybacks. This reduces the token supply, potentially increasing its scarcity and value for the benefit of token holders.

**I. Market and Exchange Listing:**

Oz token community members actively seek listings on reputable and regulated cryptocurrency exchanges to ensure liquidity and accessibility for token holders. The community is committed to expanding the market presence of Oz tokens and pursuing strategic partnerships with exchanges aligned with our vision enabling staking for residency with each listing.

**J. Know Your Customer (KYC) and Anti-Money Laundering (AML):**

During the token sale event for the Oz token, purchasers are required to comply with Know Your Customer (KYC) and Anti-Money Laundering (AML) requirements.

**K. Token Sale Terms and Conditions:**

*Eligibility criteria:* To participate in the Oz token sale event, individuals must meet the eligibility requirements set by Oz. This may include being of legal age, being legally capacitated, and complying with other relevant jurisdictional regulations.

*Refund policy:* Refunds will not be available for Oz tokens that have been issued during the token sale event. However, since the tokens are freely transferable, the purchasers may sell the tokens in the secondary market.

*Dispute resolution:* The dispute resolution policy for the Oz token sale event follows the Philippine arbitration process. This independent and neutral arbitration process ensures a fair and efficient mechanism for resolving conflicts.



*Limitations of liability:* Oz shall not be held liable for any direct, indirect, incidental, consequential, or punitive damages arising from the token sale, including but not limited to loss of funds, loss of profits, or any other financial or reputational harm.

## **X. Conclusion**

### **A. Oz Value Proposition**

Our value proposition can be succinctly encapsulated in a single statement:

***"The original promise of blockchain was to provide privacy protection, light regulation, and a reduction in taxes. However, this promise has not been delivered by any token or coin. Oz is the sole token capable of delivering on this promise."***

If the crypto market has reached an astonishing valuation of \$3 trillion without any token fulfilling the core promise of blockchain, one can only imagine the potential value of a token that does indeed deliver on this pledge.

### **B. Oz Delivering on the Fundamental Need for Freedom**

The unique appeal of Oz lies in its ability to address the fundamental needs of every human being: the desire for freedom from overregulation, protection of privacy, and relief from excessive taxation. With Oz, these freedoms are not just aspirations; they are achievable realities. The crypto market is vast and diverse, yet there exists no other token offering the specific combination of benefits that Oz does. Thus, Oz takes its place within the broader crypto ecosystem as a pioneering force for real, meaningful freedom.



## **IX. Legal and Compliance**

### **A. Explanation of Regulatory Compliance**

Oz token staking is subject to the regulatory jurisdiction and supervision of the FAB and eventually of our partner jurisdictions. We adhere rigorously to all applicable regulations and statutory requirements set forth by the relevant authorities. Our operations, business practices, and the Oz token itself are all designed to conform to these regulations, ensuring a transparent, compliant and above all, legal operation.

### **B. Disclaimers on Whitepaper Information**

This Whitepaper is intended to provide readers with general information and documentation only. You should not consider any information in the Whitepaper as legal advice, business advice, financial advice, immigration advice, tax advice, or professional advice of any sort. Any actions motivated by or based on the contents of this Whitepaper are taken at your own risk.

This Whitepaper is not intended as a solicitation of any security or investment. The sender of this communication shall not be liable for any investment decisions based on the contents of this communication.

### **C. Translations of Whitepaper**

Versions of this Whitepaper may contain translations of the English version. Translations are provided only as an aid to readers. In case of any conflict between the English and the translated version of this Whitepaper, the English version shall take precedence. If you discover any discrepancies, please report them directly to us at [support@ozliving.com](mailto:support@ozliving.com).

### **D. Risks in Acquiring / Holding Oz Tokens**

Holders of the Oz token and/or other digital assets acquired from or through Oz Living Services Inc. or any of its subsidiaries, parent, or affiliates ("Oz" for brevity), should not expect to gain profit, interest, dividends, any passive income, or investment returns derived from the efforts of other persons or entities. The Oz token is a utility token, not a security token, security, or investment contract, as these terms may be defined in the securities law of any jurisdiction. As a utility token, the Oz token is not a registered security offering in any jurisdiction. The price of the Oz token as a utility token is a product of contractual stipulation between the issuer and the purchaser, which stipulation is intended to price a legally binding obligation on the part of the issuer to provide a legally enforceable service commitment to the holder of Oz tokens. This intrinsic/fundamental price of the Oz token is dynamic in character, such that price increases are effected to reflect the scarcity of the Oz token supply.

This dynamic pricing model is based on a predictable pricing formula disclosed in this Whitepaper. You should not expect the issuer of Oz token to initiate, sponsor, control, or undertake the listing of the Oz token in any exchange or secondary market platform. The Oz token is freely transferable and assignable, and as such, the listing of the Oz token may be effected by third party agents independent of the issuer. In such a case, you should understand that the market price of the Oz token in such exchanges or secondary market platforms does not and will not necessarily reflect the intrinsic/fundamental price of the Oz token. The issuer will only contractually honor the intrinsic/fundamental price of the Oz token. If you purchase Oz tokens through an exchange or a secondary market platform, you or the exchanges on which Oz tokens are listed, should expect the market prices and values to fluctuate widely and unpredictably. The buyers should understand that Oz tokens and/or other digital assets obtained through Oz or the exchanges on





which Oz tokens are listed can lead to total loss of money and/or value. There is no deposit insurance available or other protection available for Oz token.

Holders of the Oz token may also not be able to recover the value of Oz token if Oz suffers from a cybersecurity hack, or enters insolvency, bankruptcy, dissolution, liquidation, or other similar proceedings.

Holders of the Oz token may also not be able to recover the value of the Oz token in case of material adverse events affecting Oz or the industry in which Oz operates, as well as the possibility of government actions that could impact the value of the Oz token . Material adverse events could include, but are not limited to, economic recessions, natural disasters, pandemics, regulatory changes, and similar events. Government actions could include, but are not limited to, changes in laws and regulations, taxation policies, and sanctions.

Holders of the Oz token should be aware that these risks are not exhaustive, and that there may be other risks and uncertainties not known or identified by Oz at this time that could adversely affect the value of the Oz token . In addition, past performance is not necessarily indicative of future results, and the value of the Oz token may fluctuate significantly and could become worthless.

The purchase and use of the Oz token must not be done speculatively. The Oz token could be affected by emerging technology, including but not limited to, quantum computing, advances in cryptography, artificial intelligence, etc. These technological breakthroughs could result in security breaches and/or theft.

**E. Tax Obligations**

Users are solely responsible to determine what, if any, taxes apply to transactions made with the Oz token and trades or transactions conducted through Oz. The owners of or contributors to Oz are NOT responsible for determining the taxes that apply to transactions made with the Oz token or trades conducted through Oz in any jurisdiction.

Oz does not condone, encourage, or knowingly facilitate tax evasion in any form, or in any jurisdiction.

**F. No Warranties**

All content, data, resources, and services provided in this Whitepaper and on Oz are provided “as is”, without warranties of any kind.

**G. Limitation of Liability**

Unless otherwise required by law, the owners of and/or contributors to this Whitepaper and the Oz platform shall not be liable for loss of data, loss of profits, loss of use, or any damages, forfeitures, and violations connected with the information contained in this Whitepaper or on the Oz platform.

**H. Token Sale**

Regulators examine companies and procedures associated with cryptocurrencies and digital assets. Anyone intending to acquire the Oz token must be mindful that both Oz's business model and the information in this Whitepaper may alter or require modifications as a result of emerging regulatory and/or compliance requirements from any jurisdiction.

Under these circumstances, anyone intending to acquire the Oz token understands that neither Oz nor any of its subsidiaries and/or affiliates shall be held liable for any loss or damages caused by such changes.



This Whitepaper is provided for your information only and under no circumstance should the Oz token be considered an investment and, although the Oz team will, to the best of its ability, proceed with the project as described on this Whitepaper, unforeseen circumstances might cause the project to change, or end altogether.

The Oz token can at no time be considered an official, or legally binding, investment of any form. Purchasing the Oz token is done at your own risk. Acquiring the Oz token carries various risks, including the risk that Oz may not be able to fulfill the described roadmap. Before acquiring the Oz token, you should carefully consider the risks, expenses, and benefits of purchasing the Oz token and if necessary, obtain independent advice in this regard. Any interested individual who is not in a position to accept or understand the risks associated with the activity, including any risk related to the non-fulfilment of the roadmap, or any other risks as indicated in the Whitepaper, should not acquire the Oz token at any stage. Oz token purchases are final and non-refundable. Oz tokens are not securities and do not have a particular value outside the Oz platform and its affiliates.

## **XII. References**

To be provided upon request.