



LHCRYPTO
Forex in crypto for everyone

White Paper ICO

#LHCOIN IS A UTILITY TOKEN
FOR FOREX TRADERS

LHCoin main mission is to serve as a margin for traders necessary for trading on Forex and CFD markets.

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LHCoin utility token function and usage for traders

LHCoin (or #LHC) is an ERC-20 utility token based on ETHEREUM; it was created by Larson&Holz company for LH-CRYPTO.IO project.

Token address:

0x0778Cc2E8bBAd3d483E82371606D100cc8604522

Emission:

72 mln tokens were emitted for the crowdsale and extra 30 mln tokens were emitted for LH-Crypto team and for marketing.

Token Function:

#LHC is the company's means of payment, clients can exchange tokens for premium services. Also, LHC tokens can be used by the company's representatives as the lump sum (one-time payment for the right to offer the company's services and receive commission in return).

Offered services:

LH-CRYPTO is a cryptobroker which will allow clients to make deals with trading instruments on FOREX, CFDs and cryptocurrencies markets using margin trading.

Margin trading is a type of service provided by a broker company to its clients. It enables them to make buy-or-sell deals on trading instruments for the sums by scores higher than the client's own funds. Yet there is no direct supply of this trading instrument. This operation is aimed at making profit from the trading asset price fluctuations.

See more on margin trading here:

[https://en.wikipedia.org/wiki/Margin_\(finance\)](https://en.wikipedia.org/wiki/Margin_(finance))

Therefore the main product offered by LH-CRYPTO is online trading with margin leverage for retail customers.

Reference note:

Margin leverage is the proportion of client's own funds to the amount provided by the broker company for trading. Leverage rate is 1:100 or higher for high-liquidity markets or 1:1 for exotic markets and spots markets. High leverage deals are most appealing for traders.

Three options to use #LHC tokens:

1

Premium Margin Leverage monthly fee;

2

Margin requirement;

3

Lump sum for the right to use the brand and gain commission for attracting clients (for the company's partners).

Let's look in detail into each of these options.

1. Premium Margin Leverage monthly fee

LH-CRYPTO will offer premium leverage for its clients on a reimbursable basis. The fee for higher leverage will be collected in tokens every month.

Preliminary PRICE LIST for higher (premium) Leverage service:

	LEVERAGE		
DEPOSIT	1:10	1:50	1:100
<0,1 BTC	0 #LHC / MONTHLY	0 #LHC / MONTHLY	0 #LHC / MONTHLY
0,1 = 1 BTC	0 #LHC / MONTHLY	100 #LHC / MONTHLY	300 #LHC / MONTHLY
> 1 BTC	0 #LHC / MONTHLY	500 #LHC / MONTHLY	1000 #LHC / MONTHLY

2. Premium Margin Leverage monthly fee

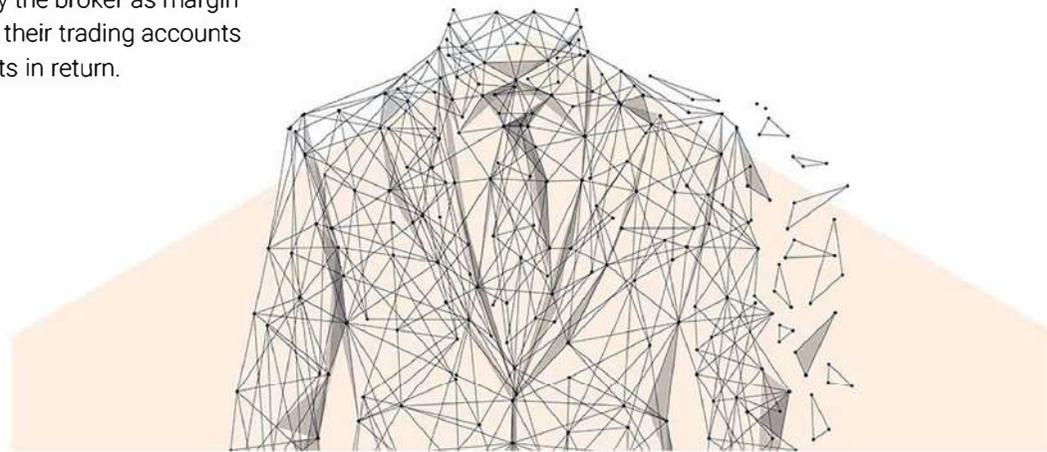
At the final stage of the project, when the token liquidity rate is high enough and its price on exchanges is stable, #LHC will be accepted by the broker as margin requirement. In other words, clients can transfer #LHC to their trading accounts and make deals for the whole range of trading instruments in return.

3. Lump sum from company's partners

In online trading, brokers have a wide network of representatives who attract clients. Broker's representatives are individuals and entities that attract new clients for the broker and receive commission for each deal of these clients. After the agreement is signed, every representative is granted with a special registration code, Personal Area and a right to use the brand. This right is usually purchased for a one-time payment to the broker – a lump sum.

Preliminary PRICE LIST for the right to use the brand and to receive commission:

	For 1 year	For 3 years	For 5 years	Unlimited
Supervisor Contract	10'000 #LHC	-	-	
Inspector Contract	-	25'000 #LHC		
Provider Contract	-	-	35'000 #LHC	
Full Contract	-	-	-	50'000 #LHC



What is Larson&Holz IT Ltd?

Larson&Holz is a Forex and Binary options broker.

The company works since 2004; Larson&Holz clients are individuals who play on the fluctuations of such financial instruments quotations as: currency (including crypto-currencies), shares, oil, gold, etc.



Any person with the deposit over 10 USD can become a company client. Thanks to the company's open policies, its database contains hundreds of thousands of traders'accounts from Asia, Africa, Latin America and Europe.

The client monthly inflow (the amount of funds transferred by clients to their trading accounts) is over

3 000 000 USD

You are welcome to test the broker's services on the Company official site

lh-broker.com

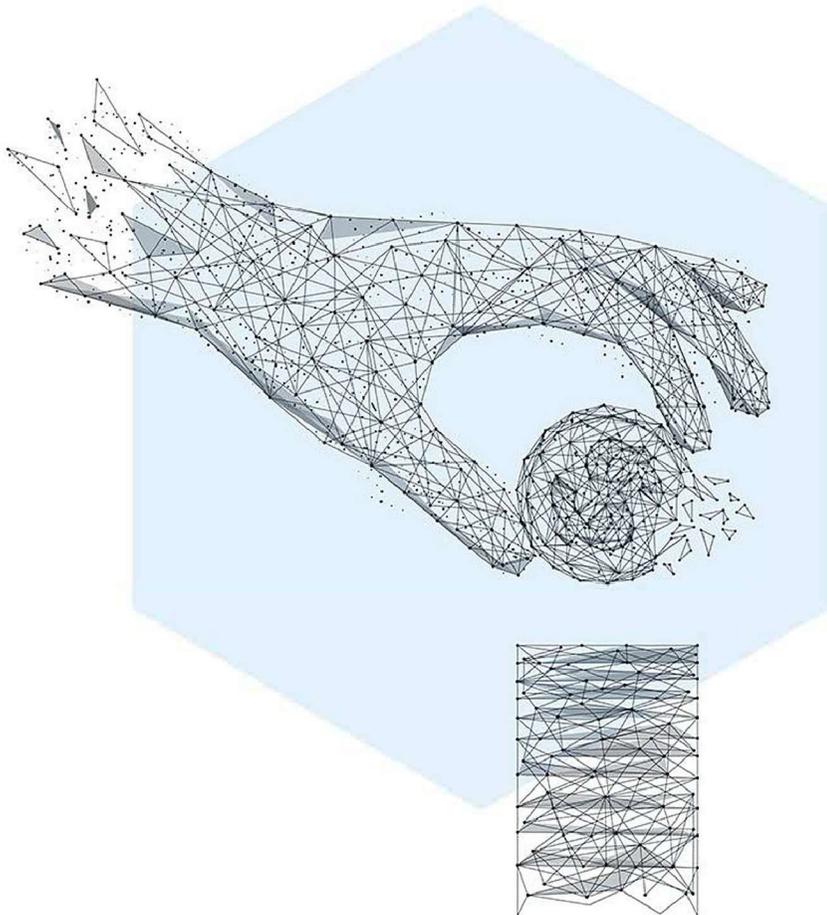
What are these funds for?

We raise funds to create a crypto version of an existing Forex broker. It is planned to invest proceeds into a separate division of the broker, where all the operations will be processed in crypto-currencies only.

In other words, the clients' deposits, replenishments, withdrawal and other operations will be processed in crypto-currencies only. At the final stage of the project these transactions will be processed in broker's tokens.

— *This minor modernization will radically change the broker's economy.*

We believe that in a year the new division I out-runs its existing prototype earning **big profits both to project participants and owners**





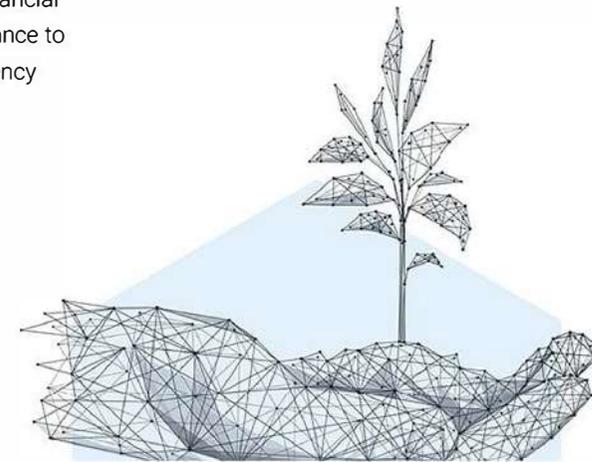
What makes this ICO different ?

The main advantage of our ICO is that it is based on a business model that has worked for years, has proven its efficiency, and allows us to provide assurances to our investors.

We also designed three functions enabling our investors to earn on the #LHCoin tokens, and included them into the smart contract. These earning methods are not affected by the market price of the #LHCoin token.

Seven unique features of our project

- 1 We already have a business model that has proven its efficiency. Moreover, we have a long history and a large client base.
- 2 We only need to adjust the efficient business-model and the marketing campaign to the crypto-environment.
- 3 Larson&Holz is not just a web-site, it is a real company. We have been in the market since 2004; we have a large number of offices and partners in different countries of Asia, Europe and Latin America. Over a hundred first-rate professionals, fluent in 10 languages, are employed by the Company.
- 4 5. Token holders' revenue depends on the asset market price growth and on the fixed part of the incoming funds flow to the crypto broker's account. In every way this is similar to dividend payments. These payouts are included into the smart contract. This technique is called "**CASHBACK**".
- 5 ICO is designed to bring profit to project participants immediately after the PRE ICO stage. This process is called the "Early Bird Bonus".
- 6 Since we already are an efficient and profit-making broker, we can provide unique bonuses for our token holders. The min. token yield we expect during the first year is 20%. This is referred to as the "**Token Rate Insurance System**".
- 7 Our clients are active Internet users, their financial resources are limited and they look for a chance to earn online. Thus, the enormous cryptocurrency community is among our target audiences.



More about FOREX

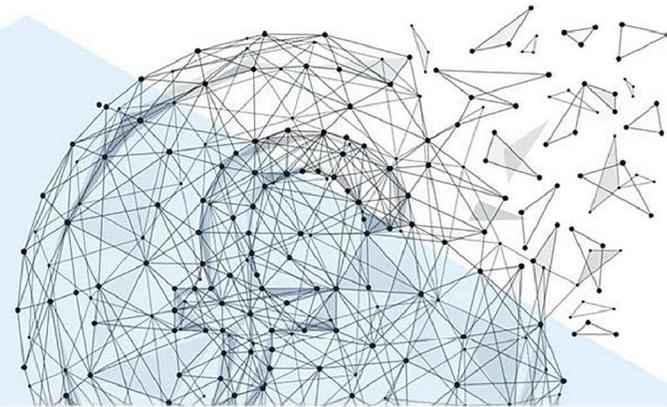
 Forex is an international currency exchange system, which involves almost all the banks and financial institutions of the world. It is customary to call Forex a currency market, though it has no real location and is not a market.

Forex originated in the USA in the 1970s, when the USD was no longer ensured by the gold standard and the floating exchange rates were introduced. Each year Forex keeps attracting more and more people, because it gives a great opportunity to earn.

Brokers provide access to Forex to individual traders by supplementing the client's money until the amount reaches the sum required for a deal. Today almost all the Forex trading is online. Brokers offer software which allows clients to make deals, i.e. buy or sell currencies and other instruments.

Industry disadvantages

- 1** Most Forex brokers open accounts in USD or Euro, because the majority of transactions are in these currencies. This creates great challenges for clients from the Arab countries and Asia, where regulations are strict, and the broker loses a significant part of the market.
- 2** Financial regulators of different countries impede the business development in many regions. The requirement to obtain licenses significantly increases the company's expenses and hinders its work.
- 3** With traditional money transfer with bank cards the company faces high transactional expenses. The commission for each transaction is 6%.
- 4** Internet users of cryptocurrencies for work with Forex brokers face some difficulties as well, for they have to exchange cryptocurrencies for fiat currencies at unfavourable rates. This is why a considerable part of potential clients prefer not to use brokers' services.



The ways to solve these problems



Cryptocurrencies and BLOCKCHAIN technologies for depositing and withdrawing will help the company to make mutual payments for clients from China, India, Vietnam, Thailand, Malaysia, several Arab countries, etc., for their Currency Laws have always been prevented money transfer to foreign companies and hindered the expansion of Forex brokers to these regions. Thus, the company will be able to open up a huge market interested in brokerage services.



The broker, who makes payments and keeps funds in cryptocurrencies will be able to work only in the Internet, without any physical location in any of the countries of his clients. This is why there is no need to acquire licenses, and the financial regulators' restrictions of different countries are at their minimum. This makes our marketing campaigns more effective enabling us to acquire new clients (bonus programmes, affiliate programmes, stimulating contests, etc.).

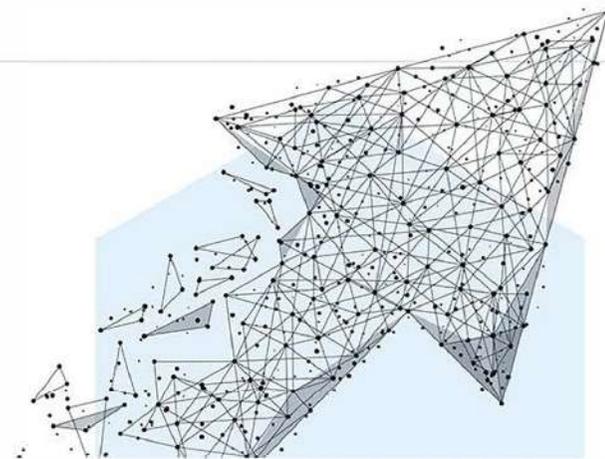


Launching transactions in cryptocurrencies will open doors for an enormous target audience which is familiar with cryptocurrencies and has free funds in cryptocurrencies. These people are active enough to take part in speculative operations and are easy to be converted into Forex broker's clients.

Therefore, the project will help us to increase the client base and, consequently, the company's revenues.



Switching to cryptocurrencies as a means of payment will help us reduce the transactional expenses from 6% to 1%.



Why do we say we are “THE FIRST CRYPTO BROKER”?

What is the difference between crypto broker and exchange websites and currency exchange offices?

Usually a crypto broker is believed to be a simple currency exchange office.. This is a profitable and useful business, but there is nothing new about it.

We do not create another exchange website or a currency exchange office. [We offer something completely different.](#)

Our business is to provide our clients a chance to speculate on the exchange rate fluctuation of any financial instruments, including cryptocurrencies. Trading is carried out under margin conditions, so a client can open trades that are hundreds or thousands of times bigger than his or her deposit. It helps clients make considerable profits on small price fluctuations within minutes.

This business is similar to gambling and is one of the most profitable and popular online businesses, particularly in Asia.

Our customers are ordinary people who like playing in the market, they are called “traders”. The number of these traders in the world is enormous..

The groups of traders and crypto currency users often overlap. Attracting cryptocurrencies holders to trading and, on the other side, offering crypto currency accounts to the acting traders will increase the broker’s client base significantly and contribute to the success of the project.

Therefore, we are simply introducing the existing brokerage model into the crypto environment.



We have successfully worked
in the market for



and we know how to
make our business
profitable.

All we need is a minor modernization of our software, some re-training for our staff and considerable marketing funds. Software, we already possess, accounts for 20% of the brokerage business,, and the remaining 80% depend on marketing promotion.

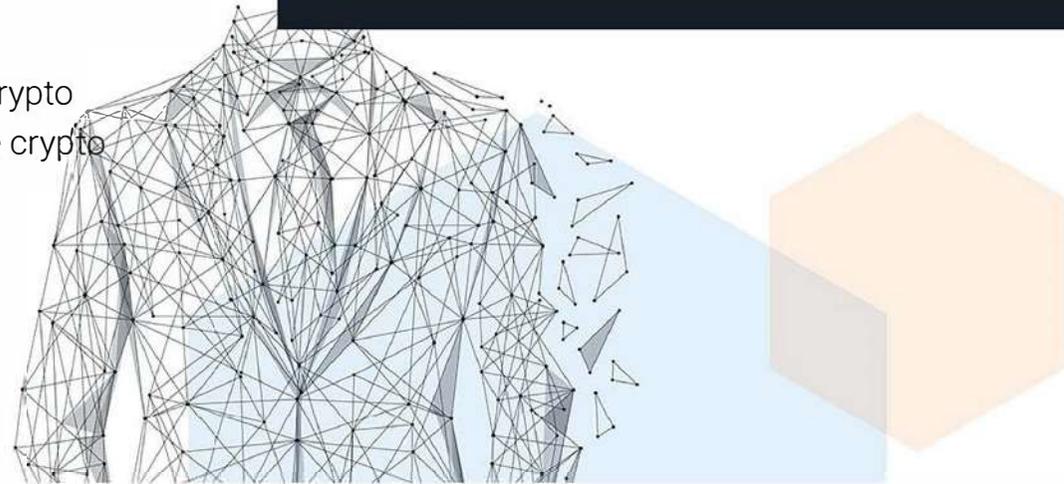
It seems that the idea to create a crypto version of the Forex broker is obvious. It is simple, elegant and can be implemented quickly.

However, at present **not a single** Forex broker has launched its crypto version that makes mutual payments with its clients **only** in cryptocurrencies.

There are numerous crypto exchange sites and crypto exchange offices.. Attempts were made to create crypto brokers for corporate clients.

– *Yet there is no Forex broker for retail clients that would convert all of its operations into cryptocurrencies.*

We are the first to open crypto accounts to any trader with more than \$10 in his or her pocket from any country of the world and to let this trader work with any financial instruments using all the advantages of leverage.

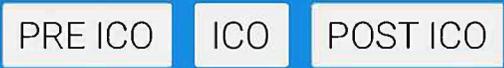


Advantages for investors

Today we invite people who would like to join our ICO at the first stage of a new business development and to benefit from it at very low risks.

How can one earn during the ICO? What is the "Early Bird Bonus"?

We have divided the ICO into 3 stages: PRE ICO, ICO and POST ICO.



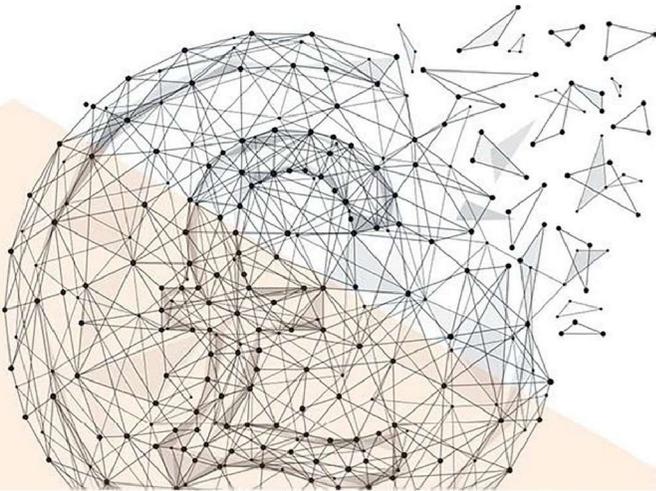
Each of them will take one month. The initial funds will be raised during the first stage. The amount of the raised funds will define the token price. As any other company, we are willing to acquire the largest amount possible at this stage. This is why we want to reward those who are the first to invest large sums.

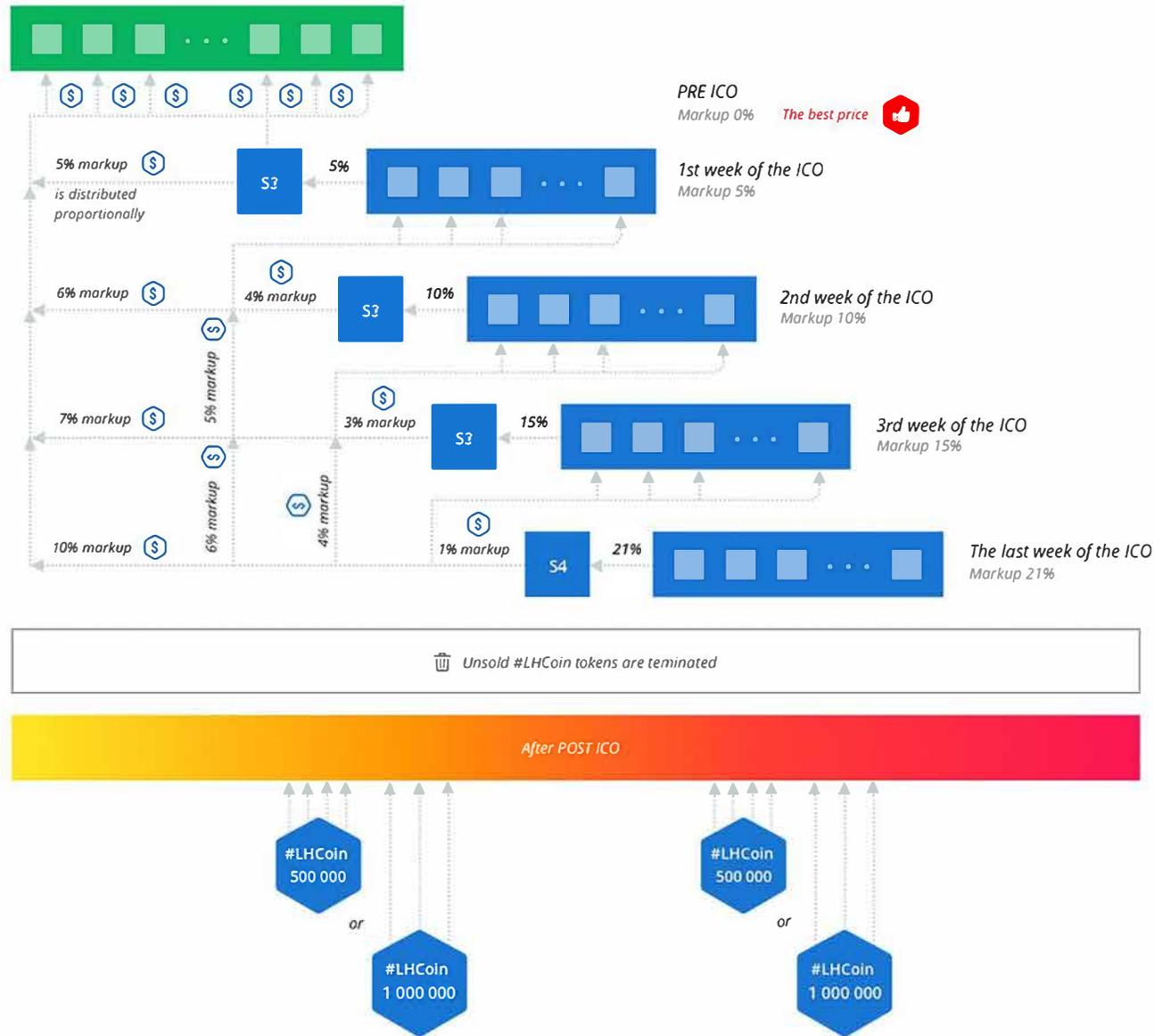
Therefore, we have come to a conclusion that **the PRE ICO investors will have our tokens at the lowest price** (the exact price is calculated after the PRE ICO), and **then the price will go up by 5%, 10%, 15% and 21% each week.**

Usually ICO owners either withdraw all the profits gained from the price rise or invest them into the project. We have chosen a different path!

Our smart contract implies that each week the markup for the token price is distributed among the investors.

The 5%-markup is distributed among the investors who purchased tokens during the PRE ICO stage. The following week the price will go up by 10%, which will be distributed among the PRE ICO tokens holders and those who will have purchased tokens during the first week of the ICO, etc.





Therefore, all the project participants (apart from the final batch) will earn real ethereums even before the ICO is over!

The reward system for investors based on the token price markup is called the "Early Bird Bonus".

We also care about the investors who would join us during the last week of the ICO. They will still be able to take part in the gift tokens distribution, which will take place separately, after the ICO is over. The amount of this gift will depend on the success of the ICO and the proceeds we manage to raise.

Early Bird Bonus, as well as the referral payouts in ETH, are accrued to the crowdfunder participant's Personal Area on our site; they are available after ICO ends.

Transfer policy Token #LHCoin described p 3.2 document Terms and Conditions(Terms and Conditions -https://lh-crypto.io/static/terms_and_conditions.pdf)

How can I have a monthly income from broker's operational activity?

What is CASHBACK?

This is our "secret weapon".

It makes our project unique and is connected to the specific features of our business.

The funds inflow is essential for any broker and any Forex broker in particular. The incoming client inflow is made up of the funds transferred to the broker's accounts and then used for trading.

— It is important to process these transactions quickly, at low cost and for all the countries of the world.

Conventional Forex brokers accept funds in fiat money, over 90% of incoming payments to the broker's accounts are processed by bank card transfers.

It is quick and easy, but there are two major disadvantages.

1 First, in many countries there are numerous limitations and restrictions on bank transfers to foreign brokers – in India for example.

2 Second, and most important, the commission for such transaction is very high – usually, **about 5-6%**.



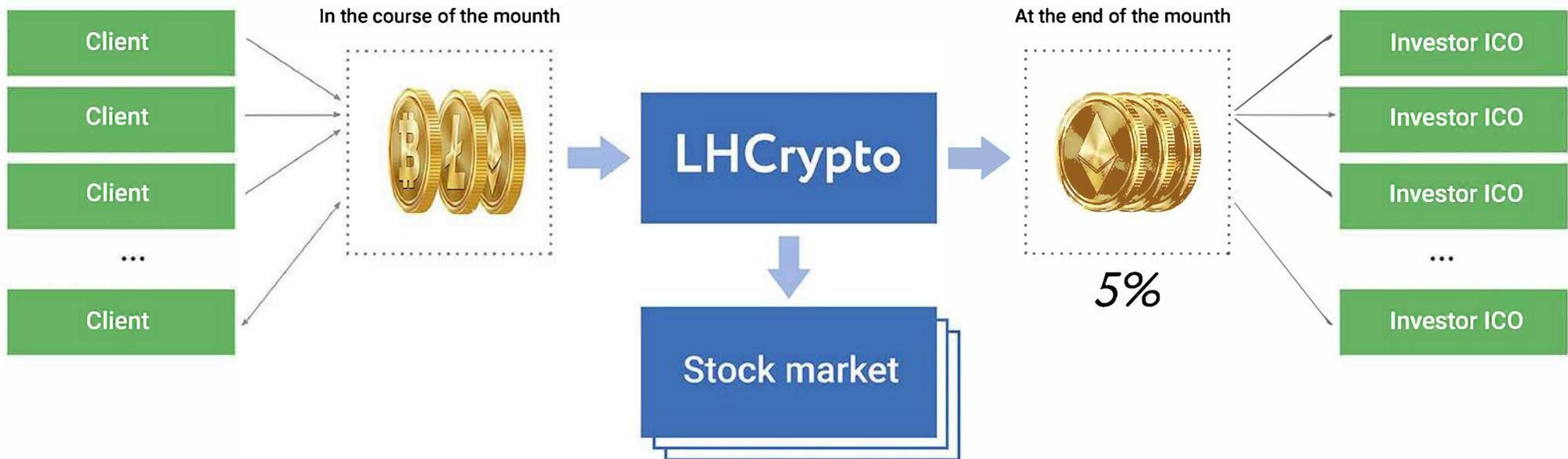
Transition to cryptocurrencies as a means of payment can solve both of these problems.

Therefore, by switching to cryptocurrencies the broker wins 5% in comparison to the conventional model (minus small expenses for the peering payment system commission).

The 5% of the incoming client payments is the instant profit from this project (there are other long-term benefits, such as client base increase, new trading instruments, etc.)

5%

We have decided to put these 5%, our instant income, into the payback pool – to distribute it among our investors.



Every month 5% of our client inflow is to be transferred to the ethereum wallets used for the ICO. We have called these payments the CASHBACK Program.

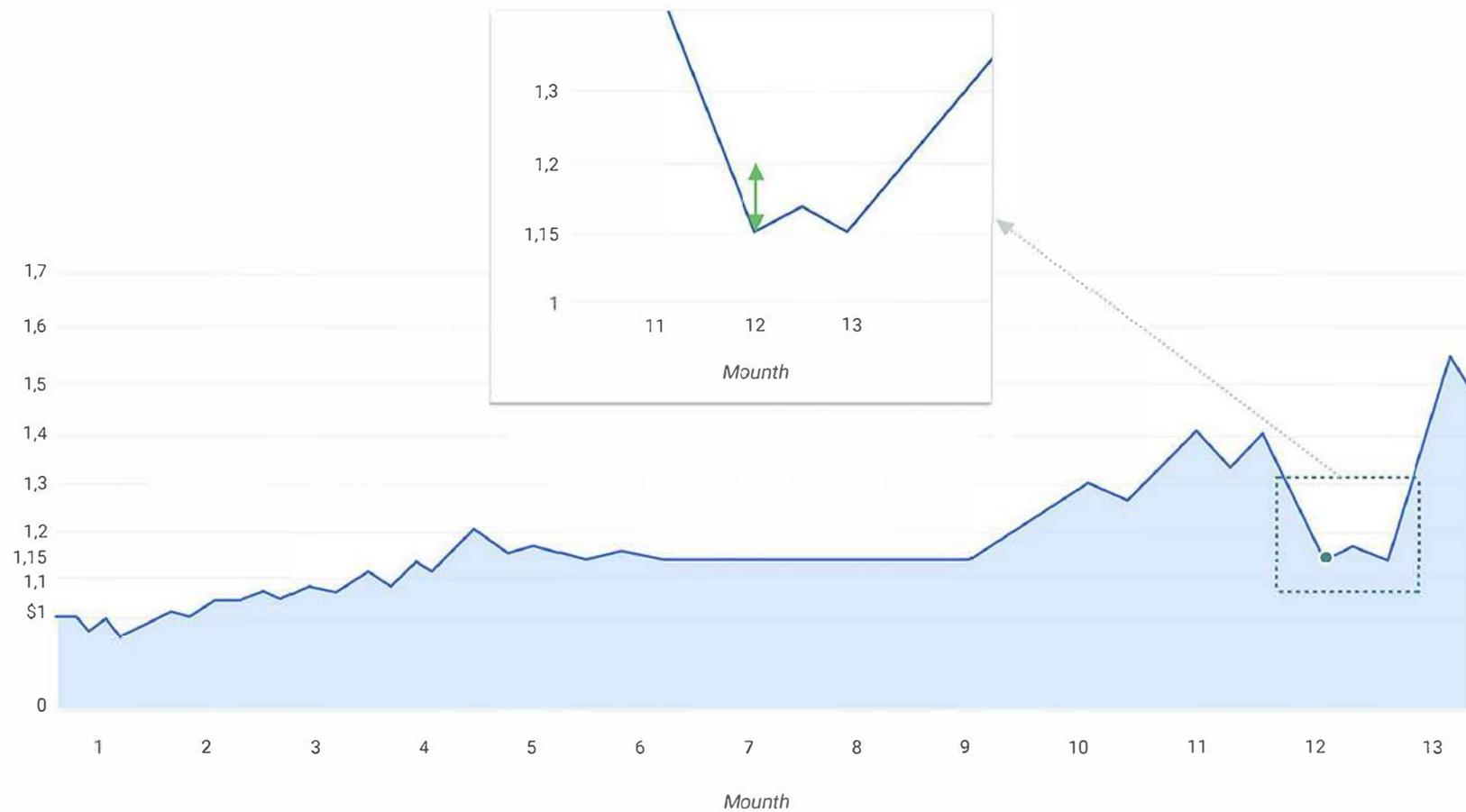
This algorithm is a wonderful supplement to the profits investors will receive from the tokens market price appreciation; it supports the main profits and secures investments.

These payments will be processed automatically every month. The payback scheme is included into the smart contract, is secured, and cannot be changed.

It is worth mentioning that these are quite large sums of money. The current incoming broker flow comes to around 3mln USD monthly. According to our marketers, transition to the crypto-currency model could help increase our clientele base at least threefold – up to 10ml USD.

And upon achieving the project's full capacity, the total amount of payments within the CASHBACK Program should yield approx. 6ml USD annually (0,5 mln per month).

This system of keeping the token market price at a certain level is called the “Token Rate Insurance System”.



Referral program: How to earn by inviting new participants into the ICO?

You can earn by simply recommending our company to other clients.

For each investor* we either pay

3%

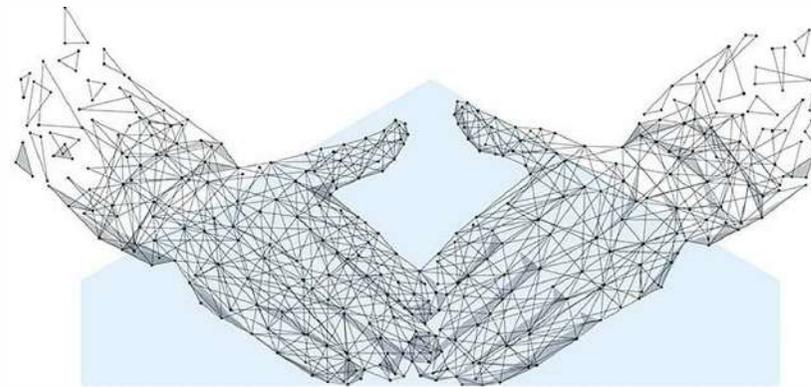
of the acquired sum in ETH

or we pay this sum in Bounty tokens (#LHCoin_b) at the ratio 1:10.

If the investor* you have invited purchases 100 #LHCoin tokens, you receive 10 Bounty tokens (#LHCoin_b). or we pay this sum in Bounty tokens (#LHCoin_b) at the ratio 1:10.

In order to take part in our referral program you simply get registered on our site. Once the registration is complete, you get a 6-digit code. You can attract new investors* to the project by sharing the information about our company and posting the following link to our site: https://lh-crypto.io/your_code. For instance, your code is **123456**, then your link is <https://lh-crypto.io/123456>.

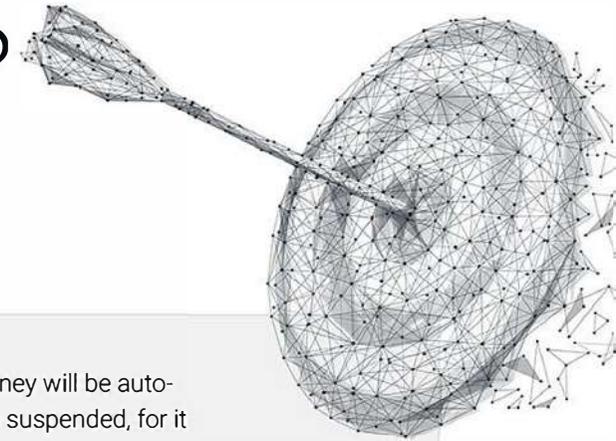
After one follows this link, his or her computer gets marked with a special code, the so-called cookie. Then later, if this person, i.e. your referral, buys our tokens, you will be rewarded for it and will see your referrer in your Clients Area.



* investor - ICO participant who purchases LHCoins to use them as utility tokens for margin trading in cryptobroker LH-Crypto.

How much do we expect to raise?

We have set four goals:

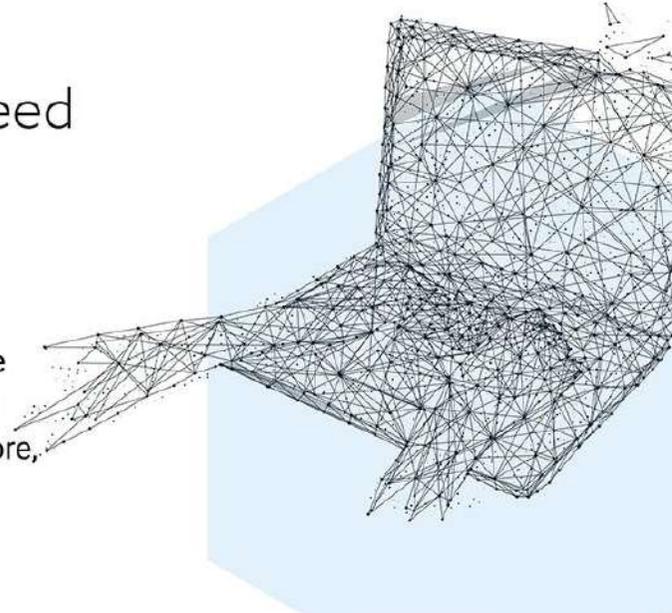


<p>Soft CAP</p> <p>1 000 000 USD</p>	<p>This is the minimal amount. If we do not reach this point, all the money will be automatically returned to the investors' accounts and the project will be suspended, for it would mean that the interest to the industry is low.</p>
<p>Normal Cap</p> <p>5 000 000 USD</p>	<p>This amount will allow us to launch the project according to our Roadmap. We will follow the Roadmap for about a year.</p>
<p>Optimal Cap</p> <p>10 000 000 USD</p>	<p>With more than 10 mln USD raised, we will be able to shorten the launch period and will increase the marketing budget, which will help us to win the bulk of the market.</p>
<p>Cap ULTIMATE</p> <p>50 000 000 USD</p>	<p>If the investments amount to 50 mln, the further token sales will be suspended, for this amount is more than enough to cover any marketing expenses and will rocket the broker to the TOP-5 in the shortest time possible. There is no point in raising more funds than we need.</p>

The project will be launched
with any investment amounts that exceed

1 000 000 USD

The amount of the funds mostly affects the marketing budget, the payback period and the yield of the whole business, because the marketing budget directly correlates with the client flow and, therefore, with the CASHBACK payments amount.



What if we don't raise the required funds?

The minimal amount of investments required for adapting the existing services to the crypto-environment is about 1 mln USD.

Moreover, the amount of the proceeds is an indicator of the industry's interest to the project. If we raise less than 1 mln USD, then the funds will be automatically returned to the investors, because it would mean that the interest to the project is low.

What if we raise more than 10 mln USD?

Then we simply increase the marketing budget proportionally. The broker's income correlates directly with the marketing budget. Brokerage is mainly about the technological solution, the brand reputation and the marketing budget.

If we raise more than 10 mln, the extra profits will be allocated to the marketing budget. This will have an instant impact on the client inflow and, consequently, on the CASHBACK amount.

Why does the company run an ICO and how much does the company invest?

Larson&Holz is constantly evolving and investing its funds into different projects connected to the Internet trading. Creating a crypto broker is just one of the projects, though, indeed, it's one of the top-priority projects.

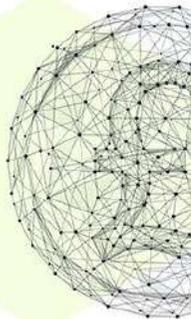
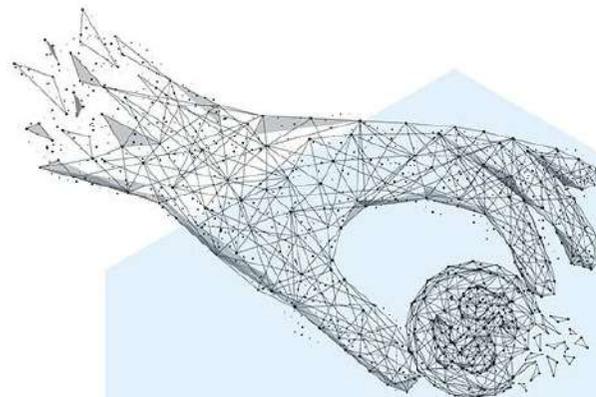
Even a large and successful company like Larson&Holz finds it difficult to support different projects at the same time.

Furthermore, we invest the broker's funds into this project. The broker does not add its own funds only if the investments surpass the "OPTIMAL" level by at least 20%, i.e. if the total amounts to 12 mln.

In any other case the company will invest its own funds and its tangible and intangible assets, such as trained staff, offices and technological solutions.

Apart from attracting additional financial resources, we are interested in ICO due to the following reasons:

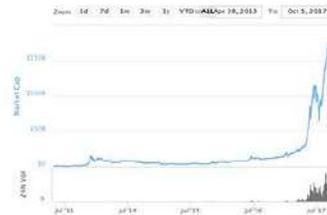
- 1 To draw Blockchain community's attention to this project;
- 2 To find new potential clients and partners among cryptocurrencies users;
- 3 To create our own domestic currency based on the #LH-Coin token, which is impossible without the required number of investors.



Why are we so confident about our success?

1 The interest in cryptocurrencies is growing every year. Coinmarketcap states that since January 2017 the Total Cryptomarket Capitalization has grown more than 10 times.

Source: www.coinmarketcap.com/charts



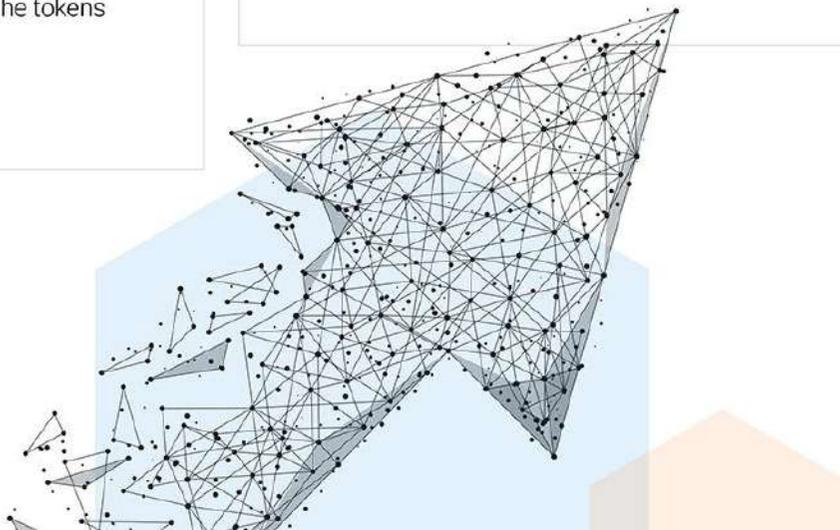
The number of cryptocurrencies users is growing fast, very often their area of interest borders with the internet-trading field. This is why the broker that processes payments in cryptocurrencies will be in high demand.

Thanks to this demand, Larson&Holz will enlarge its active clientele base significantly, which will bring higher revenues to the company and its toinvestors.

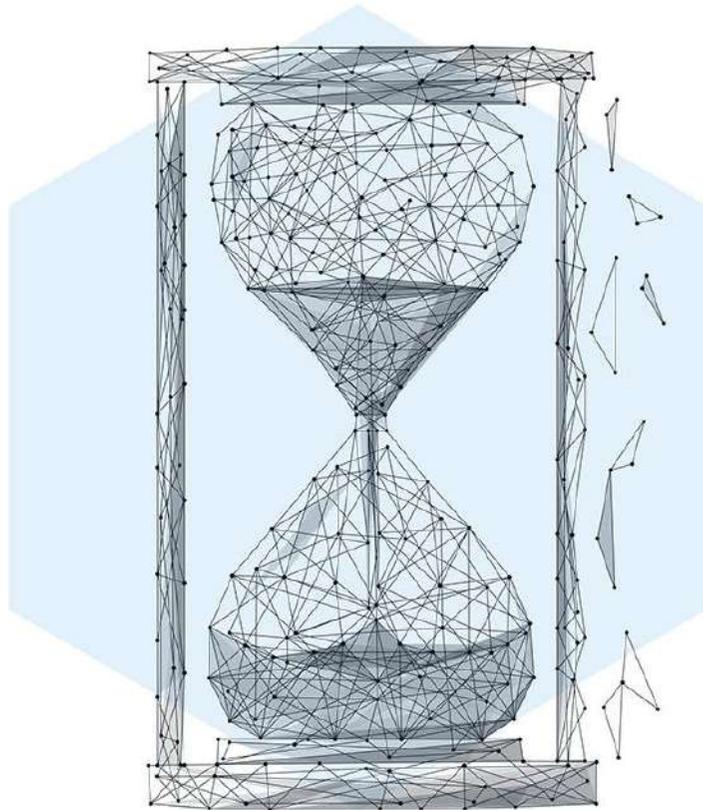
3 After the ICO #LHCoin tokens will be introduced at several exchange platforms and included into the company's list of trading instruments. This will help the broker to increase the market price of the tokens and the tokens profitability through the clients' interest.

2 Lower cost of on transactions in cryptocurrencies (5% of the client inflow) will allow the broker to create a special funds pool; which will be used to refund these 5% of the inflow to the project investors. The company will distribute the released capital among the investors as dividends. The expected value of dividends is 6 mln USD per month.

4 Since the project does not imply a new company and is based on the existing efficient business, the risks that are typical of start-ups, are totally excluded. The investments will bring income immediately, independent of the launch to the first revenue stage.



When do we expect to introduce #LHCoin tokens to the exchange markets?



We are planning to make contracts with at least 3 of the TOP-10 exchange markets soon after the ICO is finished, and to introduce tokens for trading on the secondary market within 1-9 months after the ICO is over.

The dates depend on how soon we achieve the goals set.



.....

If we reach our minimum goal – SOFT CAP, than it would take us more time to introduce the tokens to the exchange market. The reason is that the lack of funds will be compensated with the most scrupulous project design and longer marketing preparations, so that our tokens attain steady growth on the market.



With the Ultimate CAP the tokens will be in the market within one month.



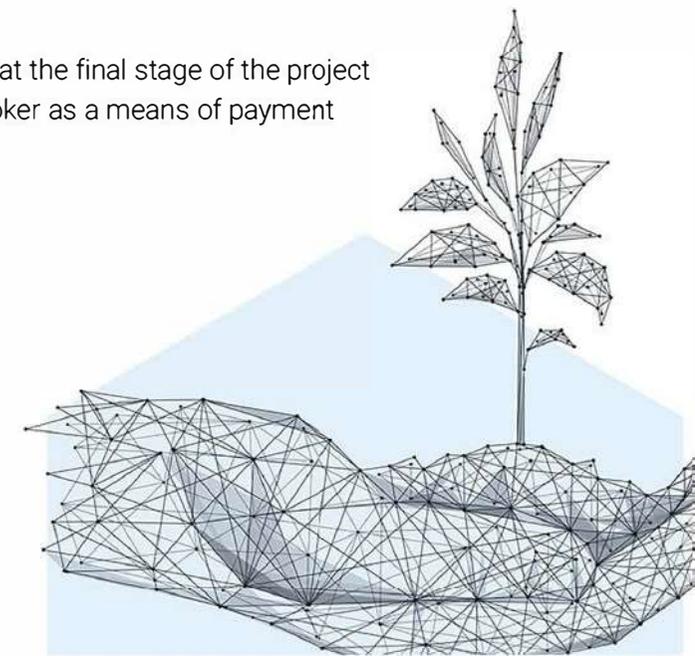
Upon reaching Normal CAP or Optimal CAP tokens will be traded in the market within 3-6 month

— Please note that, apart from the token market value, our investors earn on the CASHBACK Program, which does not depend on the LHC market value.

Why do we think the #LHCoin tokens will grow in price?

7 reasons for #LHC tokens to grow

- 1** # **LHCoin** – is supported by the efficient Larson&Holz business
- 2** # **LHCoin** – is a token with a monthly income from operational activity. It is known as CASHBACK
- 3** # **LHCoin** – a token with limited issuen, smart contract implies that all the remaining tokens are destroyed after the ICO is over
- 4** # **LHCoin** –is a token backed up by existing successful business. This system is called "Token Rate Insurance System"
- 5** # **LHCoin** – is a token which we plan to introduce to at least three of the world's TOP-10 exchange markets
- 6** # **LHCoin** –is a token with the market value supported through direct investments into the marketing budget from the Larson&Holz parent institutions (we invest our funds just as our investors do).
- 7** # **LHCoin** –is a token that at the final stage of the project will be accepted by the broker as a means of payment



BUSINESS PLAN

Crypto-broker's Business Plan

	Soft Cap	Normal Cap	Optimal Cap	Ultimate Cap
1. Administrative expenses				
1.1 Top management payroll budget	1%	1%	1%	1%
1.2 Top management bonus payments	1%	1%	1%	1%
1.3 Recruiting "Team Leaders" for temporary tasks	0%	0%	2%	2%
2. Permanent Staff expenses				
2.1 Payroll budget	3%	4%	5%	6%
2.2 Permanent Staff expenses	3%	4%	5%	6%
2.3 RE-training and training expenses	100 ETH	100 ETH	100 ETH	100 ETH
2.4 Recruiting rare-language-speaking employees for the client support	0%	0%	1%	2%
2.5 Sales Department enlargement by recruitment of local employees in different regions	1%	2%	3%	4%
3. Company representative offices				
3.1 Opening of the new departments in representative offices	1'000 ETH	1'000 ETH	1'000 ETH	1'000 ETH
3.2 Opening of the new representative offices	No offices	3 offices	5 offices	10 offices

	Soft Cap	Normal Cap	Optimal Cap	Ultimate Cap
4. Software expenses				
4.1 Adjustment of the broker's software to Crypto instruments	300 ETH	300 ETH	300 ETH	300 ETH
4.2 Extension of the current Metaquotes license to Metatrader	0 ETH	300 ETH	900 ETH	1 200 ETH
4.3 Expansion of the trading servers number and creation of the extra backup-stations	100 ETH	200 ETH	500 ETH	1000 ETH
4.4 Integration with the largest crypto exchange markets	1 exchange markets	3 exchange markets	5 exchange markets	5 exchange markets
5. Capital provisions				
5.1 For margin trading	10%	10%	10%	10%
5.2 For company's operational activities	2%	2%	2%	2%
6. Legal base				
6.1 Legal services	1%	1%	1%	1%
6.2 Acquisition of licenses in the countries with regulated crypto markets (Japan, etc.)	No	No	Yes	Yes
7. Marketing and PR	78%	75%	69%	65%
Revenue				
The company's revenue consists of commissions for clients' transactions and is directly related to the client inflow volume.				
The current model shows that the profit conversion rate remains between 30% to 50% of the invested funds. The approximate monthly inflow is estimated to be 40'000 ETH (10 mln USD).				
Settlement rate 1 ETH = 250 USB				

ROADMAP



PRE ICO

⌚

1. Sales start
2. The #LHCoin token market price is calculated



November 2017

ICO

⌚

1. The initial capital is raised to start the project
2. The Optimal goal is 10 mln USD



December 2017

POST ICO

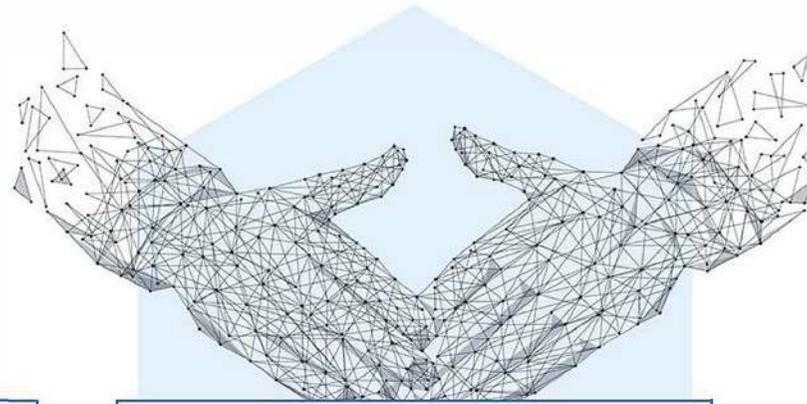
⌚

1. Financial outcome analysis
2. Work process preparations



January 2018





Technical arrangement



1. Arrange automated transfers in crypto-currencies to and from the broker's accounts
2. Adapt and set the brokerage software for crypto-currencies
3. Re-train the company staff
4. Sign agreements with stock markets to include #LHCoin



February – April 2018

Starting point for accepting client payments



1. Begin to accept client payments in crypto-currencies. Activate the monthly dividends distribution system according to the CASHBACK PROGRAM
2. Detect and fix bugs in crypto broker's operations
3. Launch the marketing campaign



May-October 2018

Business growth



1. Clientele base increases
2. Additional Sales offices are opened



November 2018





Further Cap growth



1. Include high-liquidity tokens of other companies into the list of instruments on "margin trading" terms
2. Prepare to accept #LHCoin tokens as a means of payment and a traders' deposit currency



December 2018 – October 2019

Accepting #LHCoin tokens on the accounts as a means of payment



1. Accept #LHCoin tokens as a means of payment
2. Activate the #LHCoin Token Rate Insurance System



November 2019



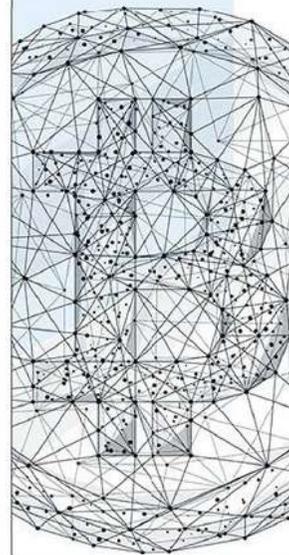
ICO procedure

Types of tokens

The smart contract of Larson&Holz crypto broker contains two types of tokens, which are equal in price at any point in time.

1

LHCoin are the tokens bought by investors*. This is the main type of tokens. They are sold during the crowdsale. They can be purchased in two ways. First – automatically, by transferring ETH (ethereums) to a special wallet. In this case the smart contract will send the corresponding amount of #LHCoin tokens to the investor's wallet. The second way is to buy tokens using any other means of payment but ETH, for instance, in bitcoins or in fiat money. In this case the smart token administrator transfers the tokens manually. This method works for big investors who don't have ethereums and don't want to exchange them at the current price.



2

LHCoin_b are tokens distributed for BOUNTY programs, Fund's founding members, rewards to the staff, etc. The main difference from #LHCoin is that they do not enter the referral program during the ICO and the CASHBACK Program. In other words, the smart contract does not distribute ethereums to them as a part of the CASBACK Program before the tokens are introduced to the market, before December 1, 2018, according to the Roadmap.

However, the #LHCoin_b tokens are equal in price to #LHCoin, they will also be traded on the market; after the tokens are brought to the market, #LHCoin_b will be also included into the CASHBACK Program. Then once they are in the market, both types of tokens will not differ from each other.

It is necessary to divide tokens into two types is required, because the first type of tokens is acquired by investors*, while the second type will be given to the ICO team, who take part in the project but do not invest their own funds.

What do you need so many Bounty tokens for?

Note that the Bounty tokens (#LHCoin_b) are emitted to pay the project team. A large amount of Bounty tokens will be reserved to reward the staff who will work in the project after the ICO.

This is done intentionally. Apart from paying salaries in fiat money we also want to pay them partly in Bounty tokens.

Bounty tokens are equal in price to investors' tokens. However, the employees will be able to monetize them on the market or gain income from the operational activity only after both types of tokens are brought to the market.

As a result, we want to make our staff personally committed to the project success.

If there are any extra Bounty tokens the day before being brought to the market, then the remaining tokens will be destroyed.

What is the tokens distribution scheme? How are we going to reward the project team?

The distribution scheme works in the following way:

70% of the total amount of tokens goes on sale to investors* as #LHCoin; the system of monthly accruals from broker's operational activity (CASHBACK) will be activated immediately after the ICO.

Of these 70%:

20% is distributed during the PRE ICO; **50%** is distributed during the ICO.
30% The rest 30% of the total amount of tokens will be distributed among the project team members as #LHCoin_b. These tokens are a reward for individuals and entities involved into the project

During the first year after the PRE ICO starting point #LHcoin_b are not exchanged for money, rather for the labour contributed.

48 hours before the tokens are brought to market #LHCoin tokens and #LHCoin_b tokens are merged together; after that there will be no difference between these tokens.

#LHCoin_b structure (the percentage of the total amount of tokens, i.e. 100 mln tokens):

6% - rewarding founders, Larson&Holz company; **6%** - rewarding staff for 1 year of work;
4% - Bounty program to stimulate sales during the ICO; **5%** - provisions (unused tokens will be destroyed before the tokens are brought to the market).
9% - distributed among the exchange markets to which #LHCoin tokens are brought. We want the exchange markets, where the tokens circulate, to be the company's shareholders, so that they were interested in keeping the #LHCoin rate fair;

PRE ICO



This stage will take one month
(from 30.10.17 till 02.12.17)

included

20 000 000

#LHCoin tokens will be issued
during the whole period of the PRE ICO

All the investments automatically go through our smart contract into one funds pool (M1 being the sum of all funds raised during this period). In other words, M1 is the total amount of ethereums received to the contract.

The #LHCoin token price will be calculated from the results of the PRE ICO.

The total sum of the PRE ICO proceeds is divided by 20 000 000, the number of tokens.

The market value of one token after the period is over (K1) is calculated according to the formula:

$$K1 = (M1) / (20\ 000\ 000)$$

The minimal price of K1 after the PRE ICO = 0,1\$

ICO



This stage takes 4 weeks
(from 04.12.17 till 30.12.17)

included

The 1st week of the ICO (04/12-10/12)

At the beginning of the 1st week the token price $(K2) = (K1) * 1.05$

Investors* can buy #LHCoin tokens in automatic mode through the smart contract for the $(K2)$ price ($n1$ – the amount of contracts sold in the automatic mode during the 1st week)

In the end of the 1st week the “Early Bird Bonus” system is turned on and the bonus is accrued

“Early Bird Bonus” allocation sum $(S1)$

$$(S1) = K2 * n1 - K1 * n1 \quad \text{or} \quad (S1) = (K2 - K1) * n$$

These funds $(S1)$ are distributed automatically among the #LHCoin token holders who purchased tokens during the PRE ICO

50 000 000 #LHCoin tokens shall be issued during this period

The 2nd week (11/12-17/12)

At the beginning of the 2nd week the token price $(K3) = (K1) * 1.1$

Investors* can buy #LHCoin tokens in automatic mode through smart contract at the $(K3)$ price ($n2$ is the amount of contracts sold in the automatic mode during the 2nd week)

In the end of the 2nd week the Early Bird Bonus is accrued

“Early Bird Bonus” allocation sum $(S2)$

$$(S2) = (K3 - K1) * n2$$

The sum $(S2)$ is distributed automatically among

- #LHCoin token holders who purchased tokens during the PRE ICO
The amount of #LHCoin tokens* $K1 * 6\%$
- #LHCoin token holders who purchased tokens during the 1st week of the ICO
The amount of #LHCoin tokens is $K1 * 4\%$

Example:

1000 tokens have been sold. Therefore, the sum raised during the 2nd week is 1100 at the K3 price = 1.1 (with a markup)

The sum raised during the 2nd week is 1000 at the K1 price = 1 (without a markup)

$$S2 = 1100 - 1000 = 100$$

Stage	Client	Amount of purchased contracts	Early Bird dividends	Early Bird dividends	Sum
Pre ICO	1	2	6%	12	60
Pre ICO	2	7	6%	42	
Pre ICO	3	1	6%	6	
ICO (1 week)	1	3	4%	12	40
ICO (1 week)	2	3	4%	12	
ICO (1 week)	3	4	4%	16	

The 3rd week (18/12-24/12)

At the beginning of the 3rd week the #LHCoin token price is $(K4) = (K1) * 1.15$
Investors* can buy #LHCoin tokens in automatic mode through the smart contract at the $(K4)$ price ($n3$ is the amount of contracts sold in the automatic mode during the 3rd week)

At the end of the 3rd week the Early Bird Bonus is accrued

“Early Bird Bonus” allocation sum ($S3$)

$$(S3) = (K4 - K1) * n3$$

The sum ($S3$) is distributed automatically among

- #LHCoin token holders who bought tokens during the PRE ICO
The amount of #LHCoin tokens is $K1 * 7\%$
- #LHCoin token holders who bought tokens during the 1st week of the ICO
The amount of #LHCoin tokens is $K1 * 5\%$
- #LHCoin token holders who bought tokens during the 2nd week of the ICO
The amount of #LHCoin tokens is $K1 * 3\%$

The last stage of the ICO (25/12-31/12)

At the beginning of the 4th week the #LHCoin token price is $(K5) = (K1) * 1.21$

Investors* can buy #LHCoin tokens in automatic mode through smart contract at the $(K5)$ price ($n4$ is the amount of contracts sold in the automatic mode during the 3rd week)

At the end of the 3rd week the Early Bird Bonus is accrued

“Early Bird Bonus” allocation sum ($S4$)

$$(S4) = (K5 - K1) * n4$$

The sum ($S4$) is distributed automatically among

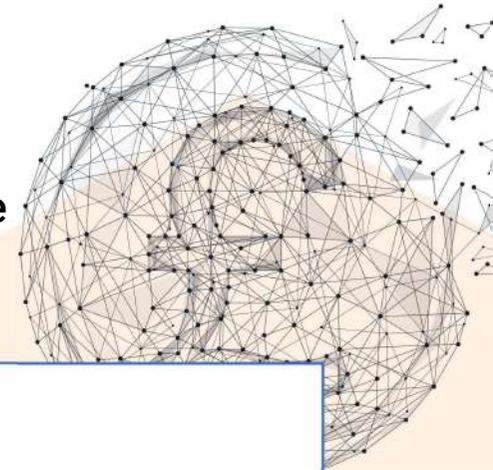
- #LHCoin token holders who bought tokens during the PRE ICO
The amount of #LHCoin tokens is $K1 * 10\%$
- #LHCoin token holders who bought tokens during the 1st week of the ICO
The amount of #LHCoin tokens is $K1 * 6\%$
- #LHCoin token holders who bought tokens during the 2nd week of the ICO
The amount of #LHCoin tokens is $K1 * 4\%$
- #LHCoin token holders who bought tokens during the 3rd week of the ICO
The amount of #LHCoin tokens is $K1 * 1\%$

On the last day of the ICO the contract should follow the next rule:

All the unsold #LHCoin tokens should “burn” on 01/01/2018

POST ICO

After the POST ICO stage is over, on the 1st of February 2018, the gift bonus will be distributed among project participants



If we raise less than
< 1 000 000 USD

All the invested funds will be returned to the investors*, the project will be closed.

If we raise more than
\$10 000 000 and less than
10 000 000 USD

- After the POST ICO is finished (01/02/17), 500.000 #LHCoin tokens will be distributed among investors* proportionally,
- Two years after the beginning of the ICO (30/10/19) 500.000 more #LHCoin

If we raise more than
> 1 000 000 USD

- After the POST ICO is finished (01/02/17), 1.000.000 #LHCoin tokens will be distributed among investors* proportionally,
- Two years after the beginning of the ICO (30/10/19) 1.000.000 more #LHCoin

When are you planning to bring #LHC Tokens to the stock exchange

We plan to sign an agreement with at least three out of TOP-10 stock exchanges immediately after ICO is over; tokens will be offered for trading at the secondary market within 1 to 9 months upon ICO completion.

- ⌘ **When the minimal goal is achieved – SOFT CAP**, we will need more time to bring tokens to the exchange, since the shortage of funds will have to be compensated by scrupulous project drafting and longer marketing campaign to ensure stable growth of our tokens when trading begins.

When the Ultimate CAP goal is reached, tokens will be brought to the exchange within one month, thus, almost immediately.

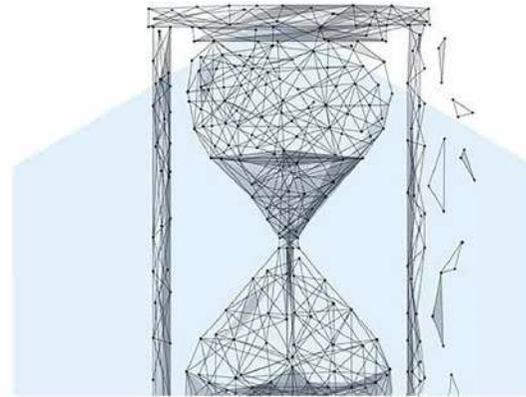
When the Normal CAP and Optimal CAP goals are reached we begin trading with #LHCoin somewhat later, within 3 to 6 months

Whatever the total amount of proceeds, we devote the first month after ICO finishes to preparations.

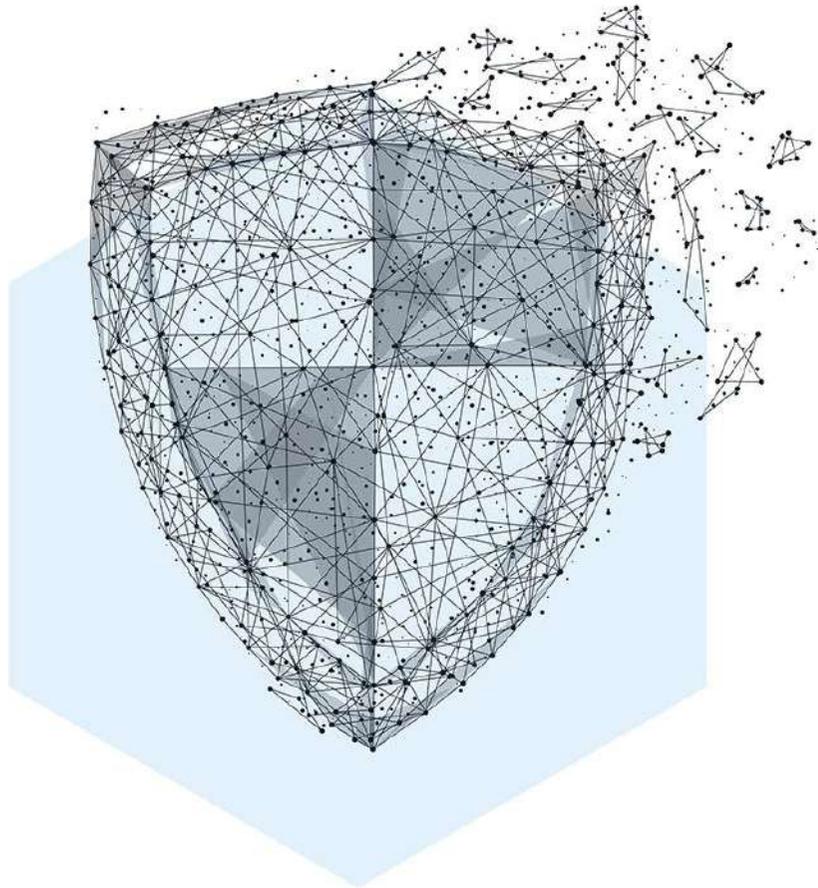
All February we will send tokens to our ICO participants. The first months after ICO are the time to start working on cryptobroker and adapting our software to the new purposes. This time is devoted to training stuff and preparing the marketing campaign.

We will also start our negotiations with the world's biggest exchanges to list our tokens for trading.

Please remember that the exchange rate growth is not the main source of profit for our ICO participants. They will also gain CASHBACK bonuses, which do not depend on #LHCoin rate fluctuations. The main function of our token is to use it for margin trading in the future cryptobroker.



Who is the ultimate beneficiary and the guarantor of this ICO?



Since this project is based on a real functioning brand, the guarantor and the beneficiary of this project is the Forex broker Larson&Holz IT Ltd.

Note, that this brand has been in the market since 2004, it is a group of companies with one brand name.

The "Crypto broker ICO" project is under the supervision of Larson&Holz IT Ltd, the company under the jurisdiction of the Republic of Vanuatu with the address:

 133 Santina Parade, Elluk, Port Vila, Efate, Republica Vanuatu
Registration number: 14558

The company holds the license Vanuatu Financial Services Commission N^o177, which entitles to carry out operations with cryptocurrencies and other assets.

How can one contact the project administration? How will you provide information support?

**We have developed several methods
for effective client interaction:**



You are welcome to send a ticket to the client support system. To do so, please indicate your e-mail address and the number of the ethereum wallet you used to buy tokens (optional);



You can send us an email to info@lh-crypto.io or call our support (+852-3015-68-32).



You can reach us in social media:



You can meet Larson&Holz representatives at 8 dedicated conferences and exhibitions on Blockchain which will take place in the largest cities of the world in 2017-2018. See the complete list on lh-crypto.io.

6/F Yen Sheng Centre, 64 Hoi Yuen Road, Kwun Tong, Hong Kong

Conclusion

The distinctive feature of Larson&Holz Crypto is that, unlike many similar projects, it is not a start-up.

On the contrary, it is a crypto division of an online business that has been working for years in a field close to the crypto-environment.

Forex broker clients in general and Larson&Holz clients in particular are open-minded people. They trade on the financial market and make profits from minor fluctuations of prices on different financial instruments: shares, commodities, currencies, and cryptocurrencies.

They are called traders. Traders use modern technologies and choose prompt actions, they are not afraid to risk their time and funds today to earn greater profits tomorrow.

Traders community and cryptocurrencies community are overlapping; this is why we think that our project will attract the crypto community's attention, we expect to find new active clients among them.

Our projects starts at the PRE ICO stage and will be unfolding for 2 years. In 2 years we expect to have a crypto broker with trade flows comparable to any of top-10 traditional Forex brokers such as Saxo Bank, Oanda, FXCM, etc.

The investment process, from the PRE ICO up to the launch, is designed so that the investors could gain profits simultaneously with the company. Along with the conventional profit from the asset market price growth, we have built in several functions to earn on our tokens; they do not depend on the token market rate and they are on from the very beginning of the CROWDSALE. These are EARLY BIRD BONUS, CASHBACK and REFERRAL PROGRAMS.

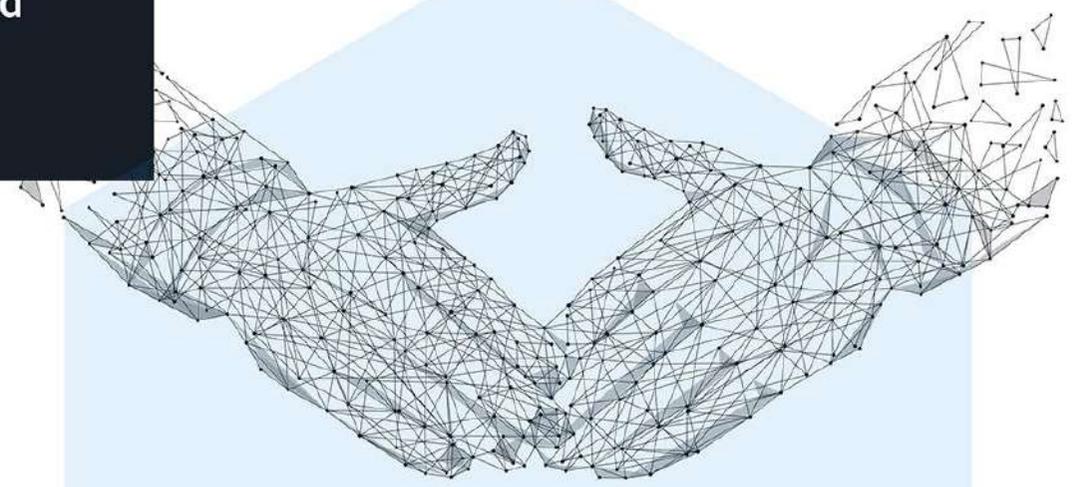
We expect our tokens to double in price during their first year on the market. You can check details in the section on "Seven unique features of our project".

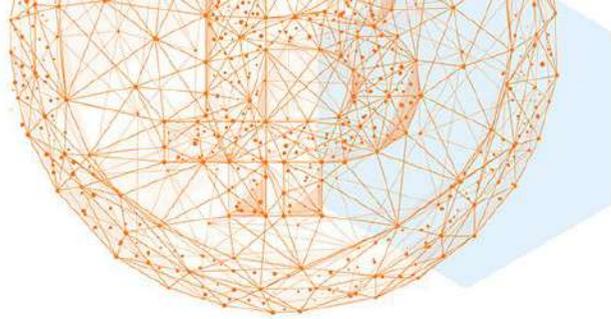
.....
We expect our tokens to double in price during their first year on the market. You can check details in the section on "Seven unique features of our project".

Forex and binary options market is one of the fastest-growing segments of online business. Transition to transfers in cryptocurrencies will lead to the fast growth of the client base, and make business super profitable.

We are the first retail Forex broker who relies on this target audience. We are sure that in the next 2 years Larson&Holz Crypto will become a model of a successful blockchain company, just like Facebook and Twitter in social media.

**Let's create a successful business and
enjoy the fruits of our success!**





WP Auditor

Additional measures to support the LHCoin token rate.

The main function of #LHC tokens is to serve as a means of payment accepted by the LH-Crypto broker as a margin security to trade financial assets.

To maintain the #LHC token price after it is accepted as a margin security, we will destroy 3% of commission fee earned by the broker on the trading volume, and we will destroy 5% of tokens at the moment they are converted to fiat money. For insurance, we have developed a motivation system for our token holders which depends on the amount of tokens and the time they are held on a trading account.

These measures are conducted in order to support the token price growth and to encourage potential investors to purchase

We are going to create a special token fund from the tokens accumulated in possession of LH-Crypto as commission fee from our clients for operations on financial assets. The fund will contain 20% of the tokens earned as commission fee.

We will sell the tokens from this fund, but we will only do it quarterly to maintain the liquidity level.

These sales will be available for all the LH clients, yet the price for tokens will vary and will be different from the exchange rate, depending on the amount of tokens a client holds according to the Proof of hold.

The clients of a crypto broker who will use tokens instead of cryptocurrencies as a margin security will receive special preferable terms. These are: more profitable trading conditions, higher priority for withdrawal, etc. All of this will make #LHC even more profitable for their owners.

An audit conducted by a leading expert of blockchain Paul Salas



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