



REcurring Income Token

October 2021

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Executive Summary

REcurring Income Token (REIT)

Today, in the financial world, there are so many investment options and opportunities. Investors are usually confused about what to do with their savings: bank interests, foreign exchange markets, stock markets, crypto assets, bonds and derivatives markets, etc.

REIT is a decentralized, unbiased, collateral-backed cryptocurrency that provides excellent yield generation and valuation opportunities. So, why REIT is a great investment opportunity?

1. Bringing together investors and the opportunities of “**future finance**”.
2. **REIT is a fully Decentralized Finance protocol** and provides all merits of **DeFi**.
3. Benefiting from all advantages and opportunities the **crypto space** has to offer.
4. Sustainable and assertive valuation through **automatic buy back and burns**.
5. Correct assessment of ‘**recurring incomes**’ of investors.
6. Benefitting from the **best interest rates** of DeFi space.
7. Attractive **bonus and rewarding mechanism**.
8. Participating in decision making on the future of REIT protocol through **REITg** (the governance token of REIT).
9. Benefitting from **REITg token valuations**.
10. **Safe, secure, transparent and effective** infrastructure available for REIT investors.

REcurring Income Token (REIT) is a Decentralized Income Generation Protocol on Binance Network.

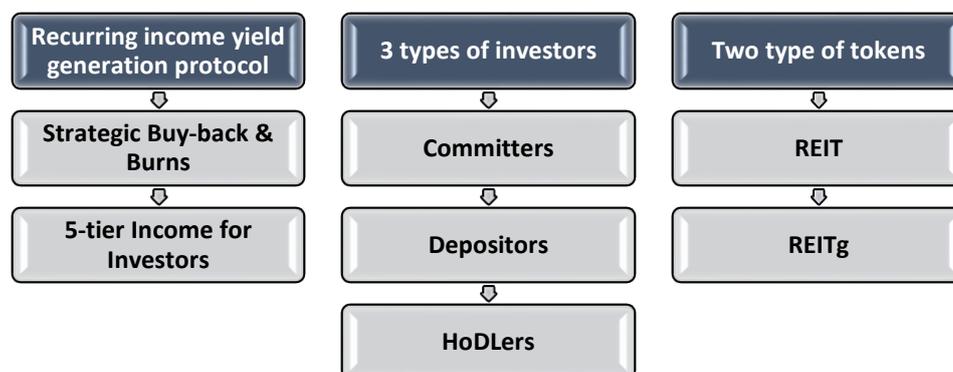
In general, REIT Token incentivizes participation, facilitates governance, and catalyzes user contribution. Users earn **REITg** governance token through pool participation and participate in protocols’ continuous improvement and governance.



REIT token aims on “**recurring revenues**”.

REIT protocol allows investors to commit or deposit their recurring incomes into the system and make the best profit out of them. **REIT is a commitments and deposits based protocol** which provides the best return by making use of the opportunities provided by DeFi protocols. The rewards collected in the system are distributed among the participants to generate additional revenue.

One main strategy of the protocol is to reduce the total coin supply in the system through systematic **Buy Back & Burn** transactions with a purpose of increasing the value of REIT token.

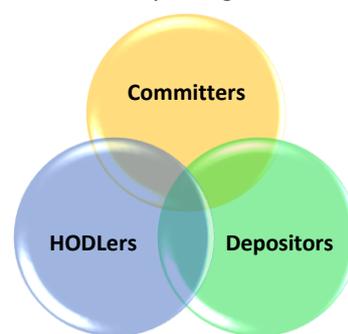


1. REIT – REcurring Income Token Protocol

DeFi protocols provide more privacy protection than centralized exchanges. These protocols are permissionless, require no KYC (know your customer) and allow trading without having to register and log into the market. **REcurring Income Token (REIT)** is an open and non-custodial protocol for lending, staking and pooling aiming at DeFi yield optimization and interest rate sharing based on deposits and commitment plans. Specifically, **REIT** protocol not only allows deposits and providing commitment plans but also enables investors to get more yield while reducing the total supply of the token in circulation according to committed ERC-20 tokens in a trustless and permissionless manner.

REIT has **three types of users** and provides comparable revenue models for each of these groups:

- 1) **Committers** create **commitment plans** between **3 to 12 months** that automatically ensure reduction of REIT token supply in circulation (through strategic/structural Buy Back & Burns) which will **assure** the valuation of the token and provide additional yield generation for investors/token holders. **70% of all commitments automatically transfer into Buy Back & Burn. Additionally, 50% of all buy backs are burned automatically in a 24 months buy back and burn plan.** Committers can mine **REIT** and **REITg** tokens only through investment.



By making commitments, Committers ensure that the tokens are bought back from the market by the protocol at a rate of 70% and burning 50% of that amount (Buy Back & Burn). Committers receive REIT tokens for their investment. Committers also receive REITg protocol token 4 times more than the Depositors.

Committers are the core end-users of the platform who sustains the valuation of the REIT token by committing future investments. With their promise of future-oriented and periodic investments, the committer initiates the buy-back and burn mechanism, which provides additional advantage over other DeFi protocols, increases REIT token in value and assures a sustainable REIT value chain.

Committers also receive rewards collected periodically from the reward pool **4 times more** than the Depositors.

Committers only need to connect their wallets to the system and determine the commitment duration and commitment amount in months through the commit wizard. The Committer transfers the promised amount to the system as monthly payments in defined periods. System will create recurring deposit deadlines for Committers. Each recurring commitment must be deposited into the system according to the given specific commitment deadlines.

Commitment Process Steps:

1. Commitment is made via **BNB** or **USDT** (in upcoming versions). REIT protocol will consider accepting new currencies via the approval of REIT DAO. System accepted crypto currencies will be periodically updated on the official REIT web site¹.
2. Committer will select a commitment plan including monthly commitment amount and number of months to commit. System will automatically show the number of REITs to be

¹ www.reitfinance.io

transferred to the Committers wallet, total commitment, commitment plan with deposit deadlines, collateral amount and transaction fee.

3. Committers, then, will be able to track their commitments' performance and all types of incomes generated for each month (REIT, REITg, yields, rewards, etc.).
4. After the finalization of the commitment period, Committers will be able to redeem their rewards from the system by clicking the CLAIM button.

- 2) **Depositors** do not need to provide any commitment (spread over months) but they are still allowed by the system to **generate yield, receive REITg** and **get benefit from the total collected rewards**. Depositors invest for a period of a month and they are allowed to mine REITg tokens through investment but depositors receive far less REITg tokens than Committers (1/4 of the minted REITg tokens monthly).

An investor is a **Depositor** if s/he does not want to give any monthly commitment plan but would still like to benefit from the **yield generation capacity** of the protocol and receive **REITg** tokens.

Depositor can connect their wallets into the system, deposit BNB or USDT, and receive REIT and REITg in return. Depositors can benefit from the reward mechanism without making any commitments but the rewards allocated to depositors will be 1/4 of the Committers reward allocation.

- 3) **HoDLers** - token holders – exchange REIT tokens and expect to get benefit from the valuation of the token. They buy and sell **REIT** and **REITg** tokens on the exchange markets.

Trading REIT is easy. REIT will be available on various major centralized and decentralized market exchanges (CEX & DEX) and will be expanding its availability on several markets. A HoDLer will be able to purchase the REIT token from existing trading platforms or supported DeFi exchange protocols such as PancakeSwap², Sushiswap³, etc.

There are two different tokens in the platform. The entire system utilizes **REIT** as its primary token which can only be minted through investment. REIT does not have a total maximum supply as it can be minted unlimitedly as long as there is an investment in return. REITg is the protocol's governance token and has a maximum supply of **12.001.923**. **REITg** is minted through investment and the number of mintable **REITg** against the same value of investment will decrease as time moves forward and the Total Value Locked (TVL) amount in the protocol increases.

Both **REIT** and **REITg** are ERC-20 tokens that are compatible with the Binance Smart Chain Network. REIT and REITg will be traded on various centralized and decentralized exchanges (CEX & DEX).

REIT protocol is different than using a centralized exchange. For example, there is no registration and no KYC. To get started, all you need to do is to connect a supported Binance wallet. To accomplish this task, simply click on "Launch App", then "Connect to a Wallet." Notably, Metamask is a free ERC-20 wallet that integrates nicely with all DeFi protocols. Once you are connected, you are ready for new investments!

² <https://pancakeswap.finance>

³ <https://sushi.com>

1.1. How does REIT Finance Protocol work?

REIT Finance DeFi protocol is a **recurring income yield generation protocol** that aims not only to assure and sustain the valuation of the REIT token but also allow users to provide commitment plans on the protocol to start **buy back and burn** processes and also generate yield using the treasury of the protocol.

Protocol provides the following functionalities to different end-users (**Figure 1**).

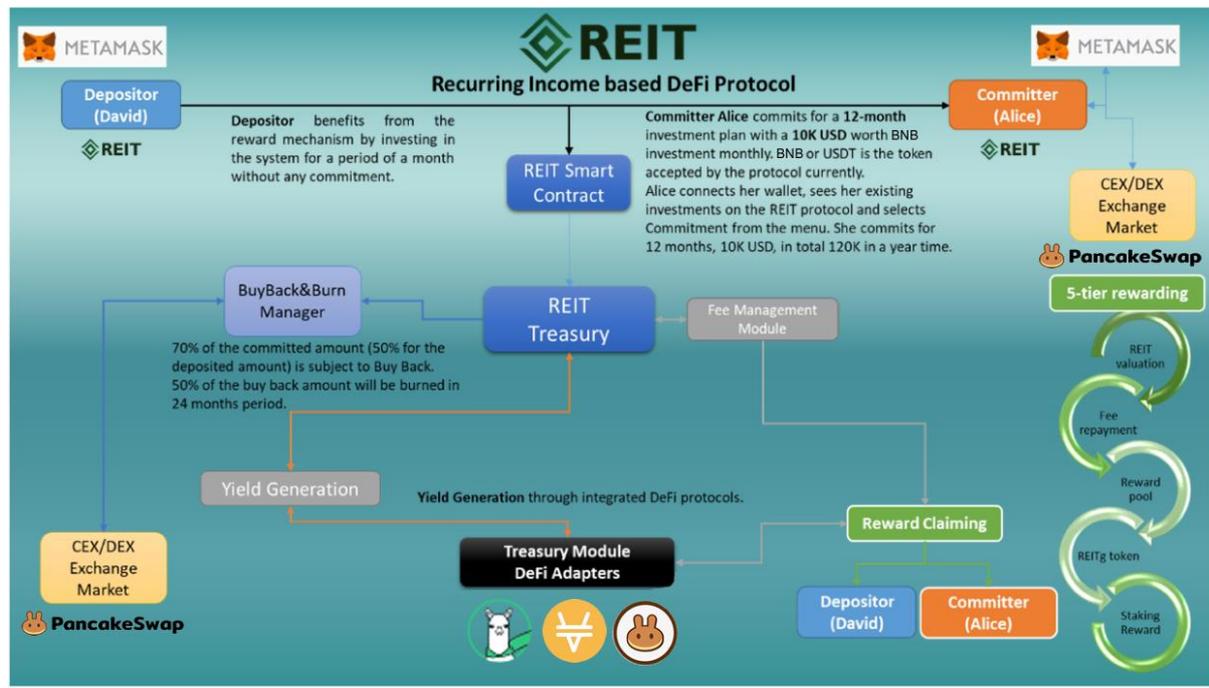


Figure 1: How does REIT protocol work?

Example scenario for Committers & Depositors:

Alice has monthly regular income and she would like to invest in digital decentralized finance but she does not have any experience on existing protocols and crypto-currencies. Therefore, she decides to become a Committer on REIT protocol.

- Committer Alice commits for a **12-month investment plan** with a **10K USD** worth BNB investment monthly. BNB or USDT is the token accepted by the protocol currently.
- Alice connects her wallet, sees her existing investments on the REIT protocol and selects Commitment from the menu. She commits for 12 months, 10K USD, in total 120K in a year time.
- Collateral ratio is 10% of the total commitment. The total collateral to be reserved in the protocol and be paid together with the first installment is **12K** (%10 of total 120K commitment).
- Transaction fee rate is 0,4% of the first installment ($10K * 0,04 = 40$ USD). $\frac{5}{8}$ of these total collected fees will be distributed back to Committers and Depositors.

- Total payment including the first installment is 10K USD (first installment) + 12K USD (collateral) + 40 USD = **22.040 USD** worth of BNB or USDT.
- Alice receives corresponding number of REIT tokens (receives 10K REIT if REIT price is 1 USD, receives 5K REIT if REIT price is 2 USD).
- **REITg** is the governance token of the protocol and can only be minted through an investment. She also receives REITg governance token based on her investment amount.
- Committed investments automatically start earning yields with the best available rates from well-known lending protocols (Alpaca, Venus, etc.). She will be able to claim these rewards + fees in REIT after 1 month of investment which is the **locking period**. If the Committer breaks the commitment period, **liquidation rules** will apply after a **three-days** late payment duration, both the **unclaimed rewards** for the investment and **remaining collateral** will be transferred to the Treasury. During the **late-payment period**, a late payment **interest rate** (0,035% per day) will apply.
- Once the investment is made, Treasury **automatically** starts the **Buy Back and Burn** process to be completed in **24-months** period. Treasury will use DeFi **DEX protocols** to buy required REIT tokens back from the market and burn accordingly.
- For **Depositors**,
 - There is no commitment for future installments and no collateral is required. When the depositor makes the investment (e.g. 10K USD worth of BNB or USDT), protocol automatically transfers the corresponding REIT amount into investors wallet.
 - There will be a **50%** buy back and **50%** burn of the buy-backed amount. Fee rates will be same as the committers.

Number of REITg governance tokens and the rewards to be claimed by Depositors is 1/4 that of Committers.

1.2. REIT Protocol Rules

- REIT is a new protocol that is a combination of **collateral backed protocols** (e.g. Maker DAO⁴) and other **popular yield generation protocols**. (Alpaca, Venus, etc.)
- REIT is **not a stable coin** and as long as there will be investors joining the system and as long as the **commitments** and **deposits** increase, REIT will provide a **steady valuation** through **automatic buy-back & burns**.
- **Minting of REIT token** is allowed **only** if there is an equivalent deposit or commitment amount (investment) made by the investors. There is no mining process. Mining is only possible through making investments in the investment portal (www.reitfinance.io).
- Minimum allowed monthly **commitment** is **0.25 BNB** or equivalent **USDT** value for a period of at least 3 months.
- Minimum allowed **deposit** is **0.25 BNB** or equivalent **USDT** value for a period of 1 month.
- The REIT protocol works with a **10%** collateral of the total commitment amount.
- REIT protocol works with **70% buy-back for committers**, **50% buy-back for depositors** and with **50% burn** of the total buy-back amounts, for both.
- REIT Treasury promises to **keep the REIT token reserves at a minimum level** which are bought back from the market. If there is enough REIT in the protocol reserve, burning will be done directly from the reserves. For the remaining amount, buy back will be made from the

⁴ <https://makerdao.com/en/>

market. REIT will be **exchanged** in decentralized (**DEX**) and centralized (**CEX**) exchange markets.

- **0,4%** of the transaction amount will be applied as the fee amount and **0.25%** will be distributed back to the investors.
- **REITg** token is the governance token minted through each investment. REITg allows investors to manage the protocol for governance purposes in a democratic way.

Top investors of the protocol and the founding committee members will take decisions together from day 1.

REIT features, benefits and each user types' rights on the protocol are given in **Table 1**

Table 1 REIT Finance Protocol features and users' rights

Features & Benefits	HoDLers	Depositors	Committers
Receive REIT tokens at market price	√	√	√
Swap REIT tokens at market & DeFi pools	√	√	√
Receive REITg governance token	-	receives REITg	receives REITg (4x more than depositors)
Join in Governance Program	-	limited	provides RFP
Be a member of Governance Committee	-	-	Be a member of PGC ⁵ (Top 9 committers)
Receive Interest Rate as Protocol Rewards	-	one time	recurring
Receive Reward from Protocol Fees	-	one time	recurring
Where to receive REIT	CEX & DEX	REIT Protocol	REIT Protocol
Buy Back & Burn against Investment	-	% 50 Buy-Back %50 to be burned	% 70 Buy-Back %50 to be burned

1.2.1. Buy-back and Burn Strategy

REIT DeFi protocol will apply a **buy-back & burn** strategy to assure the higher valuation of the token by **reducing the total supply periodically and systemically** in order to protect and reward its investors.

- Buy back rate for Committers: **70%** of the investment amount.
- Buy back rate for Depositors: **50%** of the investment amount.
- Burn rate for Committers: **50%** of buy back amount.
- Burn rate for Depositors: **50%** of buy back amount.

For each installment that the Committers commit and the Depositors deposit, the protocol guarantees to start a buy-back and burn operation for the **70%** and **%50** of each transaction amount, respectively. **50%** of the buy-back amounts will be burned automatically by the protocol in 24 months' period. The buy-back & burn operation will be completed for each installment by the protocol each month in equal amounts for a period of **24 months** in order to protect the investors and to avoid rapid price increases and arbitrage risks. All buy-back transactions will be published and will be **transparently traceable** on the DeFi REIT front-end app⁶ and Blockchain network via BinanceBlockchainExplorer⁷.

⁵ Protocol Governance Committee

⁶ <http://app.reitfinance.io>

⁷ <https://bscscan.com/>

1.2.2. Treasury Management

Treasury is the main pool of the protocol. All collected funds are stored in the treasury pool and this pool is used for investing on other DeFi protocols for yield generation with multiple strategies. Treasury consists of **BNB** pool and **USDT** pool (currently supported crypto currencies) coming from **Committers** and **Depositors**. Treasury ensures the usage of the best of breed *DeFi* protocols through integration with popular and well proven DeFi protocols including *Alpaca*, *Venus* and *PancakeSwap*. The amount collected in the Treasury will be invested in these protocols under the most favorable conditions, and the obtained interest income will be shared among all protocol stakeholders.

Treasury rules and policies:

- To invest into well-known and proven DeFi protocols for yield generation for **Committers** and **Depositors**.
- To buy back & burn REIT tokens from the exchange markets and reduce the total supply.
- Current deposit assets for REIT protocol are BNB and USDT. In the upcoming period, REIT governance committee will decide for additional deposit assets.
- Treasury will deploy deposited assets into third-party DeFi products that generate interest for Committers and Depositors. Treasury funds will be used to borrow, lend, and farm yield across various DeFi projects.
- Investment strategy will be defined by the protocol committee.

How Treasury is used for yield generation?

REIT protocol believes in a growing ecosystem and supports the usage of proven DeFi protocols and expansion of the DeFi user base for the benefit of all stakeholders. REIT treasury will be integrated with proven and well-known lending protocols, liquidity providers, yield aggregators and DEXes. Treasury funds will be used according to the best value approach by comparing the DeFi protocols offering.

Treasury will be used for first buy-back process to ensure sustainable valuation of the REIT token. Treasury decisions will be taken only via multi-signature in order to increase the security of transactions. For this purpose, REIT protocol ensures multi-sig wallet for founders for such decisions. Multi-signature wallets are cryptocurrency wallets that require two or more private keys to sign and send a transaction. The storage method requires multiple cryptographic signatures (a private key's unique fingerprint) to access the wallet. This multi-sig method will ensure the security and sustainability of the investment decisions.

In addition, the treasury has an automatic investment scheme for the remaining investments every night (after 00.00 CET) in order to integrate into well proven DeFi lending protocols (currently *Alpaca*⁸ and *Venus*⁹). Buy back process will be done through DEX protocols and swap pools of REIT and BNB tokens (*PancakeSwap*¹⁰ e.g.).

⁸ <https://alpacafinance.org>

⁹ <https://venus.io>

¹⁰ <https://pancakeswap.finance>

1.2.3. Collateralization & Liquidation

Committer Collateralization: Committers have to provide 10% of the total commitment value to the system as a collateral. The system will automatically calculate remaining collateral for each monthly payment. Minimum allowed monthly commitment is **0.25 BNB** or equivalent USD value for a period of minimum **3 months**. Each payment reduces the collateral amount by fraction (example provided below).

Total Commitment Value: 12.000,00 USD
(in equivalent BNB or USDT)

Total Commitment Period: 12 Months

Total Collateral (10%): $Total\ Commitment\ Value * 10\% = 1.200\ USD$

Remaining Collateral: $Total\ Commitment\ Value * (1 - \frac{Active\ Commitment\ Period - 1}{Total\ Commitment\ Period})$

Minimum Commitment Value: 0.25 BNB

Minimum Commitment Period: 3 Months

Table 2 Remaining Collateral model

Periods	Monthly Commitment Amount	Remaining Collateral
1	1.000 USD	1.200 USD
2	1.000 USD	1.100 USD
3	1.000 USD	1.000 USD
4	1.000 USD	900 USD
5	1.000 USD	800 USD
6	1.000 USD	700 USD
7	1.000 USD	600 USD
8	1.000 USD	500 USD
9	1.000 USD	400 USD
10	1.000 USD	300 USD
11	1.000 USD	200 USD
12	1.000 USD	100 USD
Total	12.000 USD	-

Liquidation

During the commitment period, if the **Committer** fails to meet the required monthly payments in due time, the protocol will automatically **terminate the commitment plan** and transfer the remaining collateral amount minus the unredeemed/earned rewards to the Treasury. If the Committer breaks the commitment period, **liquidation rules** will apply after a **three-days** late payment duration, **remaining collateral** will be transferred to the Treasury. During the late-payment period, a late payment **interest rate of 0,035% per day** will apply.

1.2.4. REIT Protocol Fees

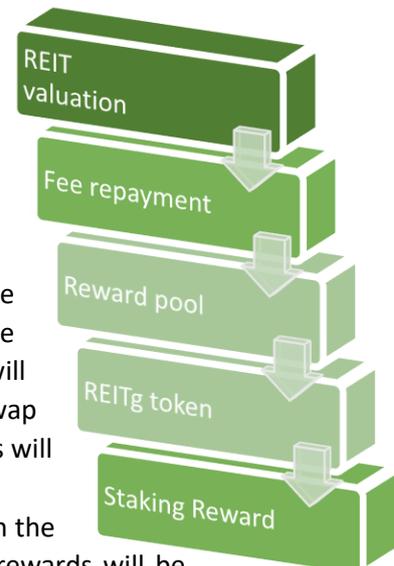
There are **two types of fees** applied on the platform. One is for the transaction and the other is for the management of the Treasury.

- **Transaction Fee:** There will be a **transaction fee of 0,40%** for both **Committers** and **Depositors**. This fee will be applied for each commit and deposit transactions and will be accumulated in the Treasury fee pool. $\frac{5}{8}$ of the total collected fees will be incentivized and distributed to stakeholders of the protocol according to the rewarding policy. Protocol fee will remain as **0,15%** in the protocol after fee distribution to investors.
- **Management Fee:** REIT protocol will apply a quarterly **management fee of 0,25% of the total value locked in the protocol** for the management of the protocol. This management fee will be released to the management team on a quarterly basis.

1.2.5. Rewarding mechanism

Including the Buy back and Burn strategy that will ensure the systematic valuation of REIT tokens, the REIT protocol applies a **five-tier yield generation** strategy using the rewarding mechanisms below. This will allow REIT token holders to yield a **comparably higher APY** (Annual Percentage Yield) and create a leverage effect compared to traditional finance (*TradFi*) and lending oriented decentralized financial investment (*DeFi*) instruments.

- i) **REIT valuation:** REIT is expected to get a higher valuation in time according to the buy-back & burn strategy that will reduce the total supply based on commitments and deposits made by investors.
- ii) **Fee repayment:** 62,5% of total collected fees will be distributed to committers and depositors each month.
- iii) **Reward Pool:** REIT protocol uses the Treasury pool amount for yield generation on various existing DeFi protocols including Alpaca, Venus etc. Accrued yield will be rewarded back to Committers and Depositors based on a pro-rata ownership basis every month. Committers will be allocated 4 times more reward compared to Depositors. Investors will receive rewards via monthly claims.
- iv) **REITg Governance token:** Committers and Depositors will receive REITg governance token, which is going to be a tradable asset. The total number of REITg is capped to a **maximum of 12.001.923**. 65% of REITg tokens are reserved for the community. Each 100 million USD TVL (total value locked) will receive **1% of REITg tokens**. The total mintable REITg against the same amount of investment will decrease as TVL increases and time moves forward.
- v) **Staking Rewards:** REITg token holders can stake their REITg tokens into the protocol. Staked REITg tokens will be used for additional yield generation as liquidity provider for liquidity pools in DEX protocols. REITg owners will be rewarded for staking their REITg tokens.



- First comers will be rewarded with more REITg during the launch period. As the TVL increases, the rate of the REITg to be distributed will be less than the previous investors'. REIT will launch a **beta** period and beta users will receive REITg. Swap protocols' liquidity providers will receive REITg. REITg stakers will also receive REITg.
- Committers' or Depositors' rewards will be collected through the protocol reward pooling mechanism. Each month, earned rewards will be calculated and the rewarding policy manager will update the reward pool accordingly.
- Committers and Depositors will be allowed to redeem their earned rewards through the reward pool on a monthly basis.
- Each user (Committer or Depositor) can check their accrued rewards on REIT dApp (REIT application) and can claim these rewards on a monthly basis.
- *The total collected rewards (yields generated using the Treasury) are managed under a reward pool. This reward pool manages the rights of the Committers and Depositors on a share basis. Committers and depositors' rewards will be calculated in their own shares based on a pro-rata basis.*

Total Reward: The total yield generated using the Treasury funds.

Protocol Performance Fee: The protocol itself accrues a performance based yield according to the annual percentage yield (APY) rate on a monthly basis. If the protocol APY is below or equal to **3%**, the protocol will not be asking for a performance fee from the total collected rewards. In this situation, all the collected rewards will be distributed to Committers and Depositors. The protocol will apply performance fee for any APY above 3% and rewards will be distributed according to the formula below.

Committers and Depositors will receive rewards among themselves based on their total investments on a pro-rata basis.

Reward Redemption Example (yearly basis):

Protocol Performance rate: $(APY\ rate - 3\%) * 20\%$
Committers Reward rate: $(Total\ Reward\ APY\ rate - Protocol\ Performance\ Fee) * 80\%$
Depositors Reward rate: $(Total\ Reward\ APY\ rate - Protocol\ Performance\ Fee) * 20\%$

Reward Redemption Example (yearly basis):

Treasury: 100.000.000 USD
APY rate: 10%
Total reward: 10.000.000 USD
Total Protocol Performance Fee (if over 3%): $(10\% - 3\%) * 20\% = 1,40\% = 1.400.000\ USD\ Committers$
Reward (80%): 6.880.000,00 USD
Depositors Reward (20%): 1.720.000,00 USD

1.2.6. Governance token (REITg)

REITg is the governance token of the system. Committers and depositors will receive REITg governance token, which is also going to be a tradable asset on the Binance Smart Chain network. Committers and Depositors will be allowed to receive REITg tokens as long as they have active monthly investments and they will benefit from the advantages of protocol's governance system.

Committers and Depositors will be able to keep REITg tokens in their wallets and have a say through these tokens in the transparent management of the system within the framework of democratic rules. REITg token holders will be able to submit a system-related request for change (RFP). Committers and Depositors will be able to vote on the suggestions and change requests made to the system at the rate of the REITg tokens they hold.

REIT DAO & Protocol Governance Committee (PGC)

REIT decentralized autonomous organization (DAO) is on the future roadmap of the REIT finance labs and will be discussed among the PGC board members after the first year. In the first year, the PGC board will be established through two (2) core founders of the protocol and three (3) top investors of the protocol based on the total number of REITg token they hold. After the establishment of the DAO, the numbers of PGC board members will be extended to 11 and PGC board will ensure the decisions will be taken within a democratic framework. Top 9 REITg owners and 2 founders of the protocol will form the PGC board to take decisions for a period of quarter. Each quarter top 9 REITg owners will be reselected from the investors. PGC will hold at least 2 meetings each quarter. PGC will decide for RFPs received from the REITg owners. Among the board, decisions will be taken by quorum.

1.2.7. Protocol Audits & Security Measures

REIT protocol has an audit policy from day one. Professional DeFi world auditors will audit the code at least quarterly and these reports will be published in the Github repository¹¹ of the protocol (<https://github.com/sampasfinance>).

DeFi Security policy measures

REIT is an open-source project that has undergone serious review by the development community. All the smart contract coding is secure and the platform is non-custodial. REIT has a code review and audit policy on a quarterly basis and will commit to provide code review and audits before each major release. These code reviews and audits will be done by professional industrial experts and will be publicized on the Github repository of the protocol.

2. Tokenomics

REIT protocol has two different tokens:



- **REIT**: Cryptocurrency of the protocol
- **REITg**: Governance token

The **REIT** token is a decentralized, unbiased, collateral-backed cryptocurrency. REIT is held in cryptocurrency wallets or within platforms, and is supported currently only on Binance.

REIT is easy to generate, access, and use. Users generate REIT by **depositing** and **committing** assets into REIT treasury within the REIT Protocol. Users can be either committers or depositors to receive REIT. This is how REIT is minted and entered into circulation and how users gain access to liquidity. Others obtain REIT by buying it from brokers or exchanges, or simply by receiving it as a means of payment. Once generated, bought, or received, REIT can be used in the same manner as any other cryptocurrency. Every REIT in circulation is directly backed by related investment (commitments and deposits). All REIT transactions are publicly viewable on the Binance Smart Chain.

The project is managed by investors around the world who hold its governance token, **REITg**. Through a system of scientific governance and voting mechanisms, REITg holders manage the REIT Protocol and the financial risks of REIT to ensure its stability, transparency, and efficiency. REITg voting weight is proportional to the amount of REITg a voter stakes in the voting. In other words, the more REITg tokens locked in the contract, the greater the voter's decision-making power.

REIT and REITg tokens are both Binance Smart Chain based BEP20 tokens, which uses almost all the benefits of the Binance Smart Chain. Therefore, REIT and REITg tokens are Blockchain based digital finance ecosystem assets that has a value and can be sent and received similar to Bitcoin, Binance or any other cryptocurrency.

2.1. REITg Tokenization Principles

This section describes the tokenization principles of the **REITg** token of the protocol. **REIT Finance Labs** is the issuer of the REIT protocol and tokens. REIT and REITg tokens will run natively on the Binance Smart Chain network with international BEP20 standards. REIT and REITg tokens are smart contracts based on the BEP20 Binance token technology.

¹¹ <https://github.com/sampasfinance>
www: <http://www.reitfinance.io>

Detailed information about REIT and REITg tokens can be reached via REIT Finance Labs communication channels:

REITg Token Distribution

REITg is the governance token and has a different structure than the protocol's REIT token. REITg tokens max supply is capped to a maximum of **12.001.923** and **no more tokens** will be minted over this cap. 65% of all REITg tokens will be allocated to the investors of the platform (committers and depositors). 25% of the REITg token will be kept for the REIT finance labs founders and team members and will be vested in a 4-years plan via time lock mechanism. 10% of the REITg tokens are going to be allocated for private investors who would like to support and join REIT finance labs through private equity investments. REIT protocol roadmap for the launch period is given below in Figure 2.

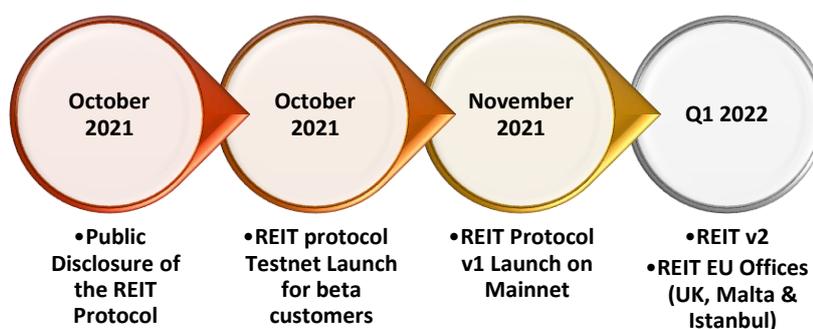
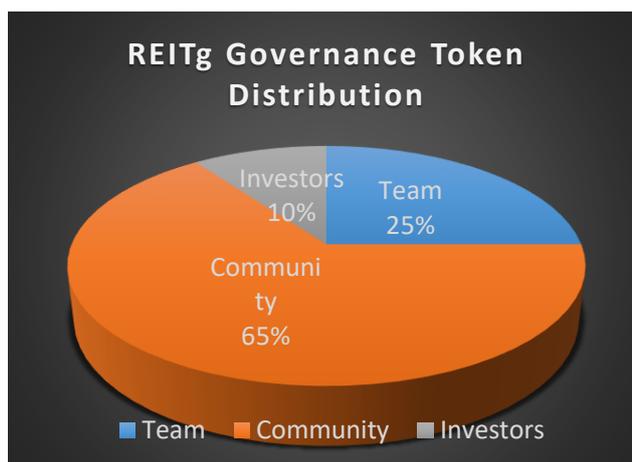


Figure 2 REIT Protocol Launch roadmap

2.1.1. Vesting plan for the Team

25% of the total REITg governance token supply is allocated to the protocol founding team and REIT finance labs team members. These tokens will be vested to the team members according to the yearly vesting plan (Figure 3) and will be distributed on a monthly basis equally distributed to each month.



Figure 3 REITg vesting plan for the team

2.2. Future Roadmap

REIT Protocol will sustain its vision on development and continue bringing new concepts, innovation and features to its investors to get more benefit from the digital future finance ecosystem. The vision of REIT protocol is to create a permissionless, decentralized, scalable and capital efficient digital investment instrument for commitment based recurring income. REIT protocol will extend its outreach

in potential Blockchain networks with Binance L2 layer and Binance Smart Chain (BSC) deployment in the upcoming features. Additional platform features will be first discussed in governance platform and then will be declared on the web site before their launch.

3. REIT Finance Labs Team

REIT Finance labs team consists of experienced and visionary advisory board members, leaders and innovation oriented talents at the same time.

Advisory Board Members		
		
Şekip KARAKAYA	Ateş GÖNEN	Ekrem YENER
		
Eser KARAKAYA (CEO)		