

The image features a white background with decorative elements consisting of several overlapping squares in light blue and light grey tones. These squares are arranged in a grid-like pattern, with some squares being more prominent than others, creating a modern, geometric aesthetic. The squares are located in the top-left and bottom-right corners of the page.

**#PLCUX**

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# 1. Market Analysis

## 1.1. Overview of the Cryptocurrency Market and Forecast of its Development Until 2024

Today, there is every reason to believe that the world economy will finally enter its new “golden age” in the 20s of the 21st century, and cryptocurrencies will become its new gold. The combined market capitalization of cryptocurrencies has nearly tripled in 2021 alone. And the annual profit of investors **has grown** from 32.5 billion to 162 billion. However, after its peak in November 2021, when its capitalization reached \$2.9 trillion, it fell below \$1 trillion by mid-2022. Experts attribute this to the fact that a significant number of major investors left the cryptocurrency market at that moment. The reasons for this outflow are considered to be an inflation jump in the United States and fears that raising interest rates by central banks will slow down the growth of cryptocurrency assets. However, almost all experts predict a new wave of growth – there are a number of reasons for it.

1. The crisis has pushed businesses towards digitalization. This trend continues even after the lockdowns were canceled. While offline stores cannot continue to serve customers due to government restrictions, online businesses are selling their products and services several times more efficiently than before.
2. All the major economies of the world have suffered from inflation jumps. To cope with the global economic crisis caused by the pandemic, many countries tried to stimulate their economies by printing money which, in turn, has resulted in even greater inflation and the devaluation of fiat currencies. As a result, both major and small investors switched to digital currency.
3. The average age of a private crypto investor is higher than before. Today, the age of 59% of users who invest in cryptocurrencies is in the range of 31-49. This signals an increase in the level of interest and respect for cryptocurrencies.
4. Investors with great resources have become interested in cryptocurrencies. Large companies, investment funds, and even states have entered the market. In 2021, Bitcoin was recognized as legal means of payment in El Salvador. Similar proposals are being considered in other countries as well. Major players significantly increase the demand for cryptocurrencies and make the market more attractive.

These long-term trends actually guarantee that global digitalization will develop everywhere. We should also expect new laws that will simplify the work with digital currencies. Corporations and large investment funds will undoubtedly go on entering the market. Both government authorities and banking structures are showing interest in cryptocurrencies nowadays. For example, the Swiss regulator FINMA approved the creation of the first cryptocurrency fund operating on the domestic market at the end of September, and a crypto bank based on the Kraken system is already **operating** in the US state of Wyoming.

Banks that are not directly involved in the blockchain (including U.S. Bank, Morgan Stanley, Goldman Sachs, and others) also offer their customers the services of investing in cryptocurrency and saving blockchain coins in their accounts. And sooner or later, every financial company interested in increasing the number of its customers will include such an option in its range of services.

By the end of 2022, the number of cryptocurrency holders is expected to reach 1 billion.

**Global Crypto Owners Reached 295 Million**  
*Global crypto adoption rate stood at 3.83% as of Dec 2021*

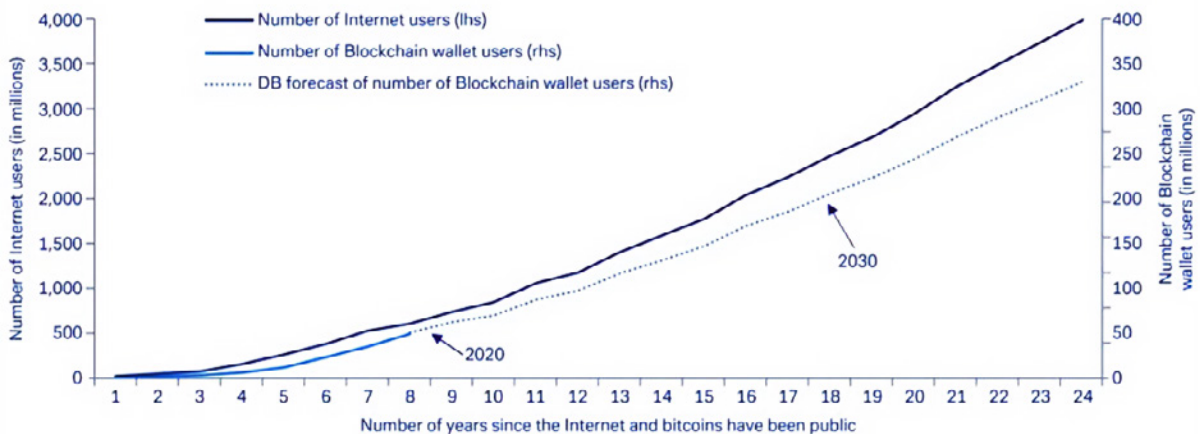


**Growth in the number of cryptocurrency owners in 2021.**

Visa, MasterCard, and PayPal are introducing cryptocurrencies into their payment systems, and this is becoming a catalyst for the development of digital solutions for the rest of the financial sector. And not only the financial sector: in July 2021, the social network Twitter **allowed** users to send donations to their creators in Bitcoins.

The spread of cryptocurrencies is compared to the spread of the Internet, which is only growing in speed. Similarly, cryptocurrencies have just begun a period of rapid development.

**Adoption rates of cryptocurrencies and Internet**



Sources: Deutsche Bank calculations, InternetWorldStats.com, and Blockchain.com. We measured "adoption rate" by the number of users adopting the Internet and bitcoin since each went public.

**The spread of cryptocurrencies and the Internet.**

**1.2. Advantages of Cryptocurrencies as a Means of Payment**

The crypto payment market is the fastest growing industry.

The crypto payment market is predicted to grow with the highest average annual growth rate from 2019 to 2024. Cryptocurrency payments have several advantages:

- high security of transactions;
- fraud protection;
- decentralization;
- low commissions;
- protection against chargebacks;
- fast international transfers.

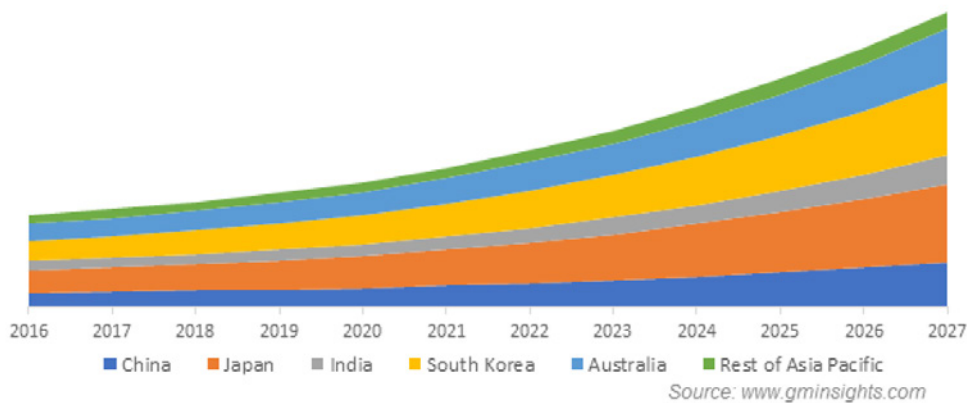
These factors are accelerating the adoption of cryptocurrencies by private and institutional investors.

### 1.3. Asia Pacific – a Leader in the Adoption of Cryptocurrencies

The Asia-Pacific region will take over the largest share of the entire cryptocurrency market in the period up to 2024. This region is made up of China, Japan, South Korea, and other countries of the Asia-Pacific region (RoAPAC). RoAPAC includes Singapore, Malaysia, Thailand, India, Australia, and New Zealand. And the level of awareness and knowledge of cryptocurrencies is the highest in Japan. Government regulation in Japan is also very loyal to cryptocurrencies.

Emerging economies are also making a significant contribution to the development of cryptocurrencies. According to [Chainalysis](#), RoAPAC countries accounted for 43% of all the market activity in 2021, with Vietnam, Pakistan, and India taking the top three places in transaction volumes.

Asia Pacific Cryptocurrency Market Size, By Country, 2016 - 2027

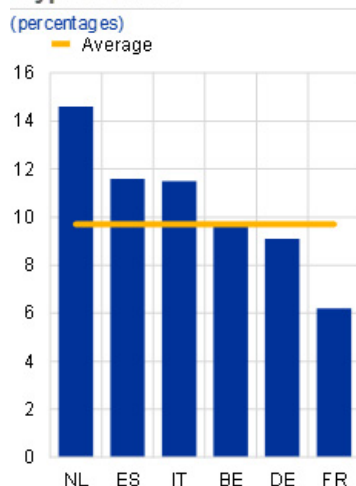


Current and expected volumes of the cryptocurrency market in the Asia Pacific.

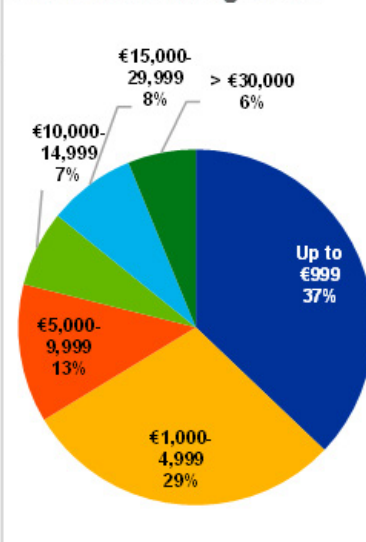
### 1.4. Europe – a Region With Great Potential for Crypto Market Development

The European market includes Germany, France, Great Britain, Eastern Europe, and other countries of the continent. Europe ranks second after the Asia Pacific in terms of the volumes of the cryptocurrency market. There is also a growing awareness of cryptocurrencies in Europe. Experts from the European Central Bank note that interest in cryptocurrencies in the region is growing rapidly and that up to 10% of the region’s residents have already bought digital currencies.

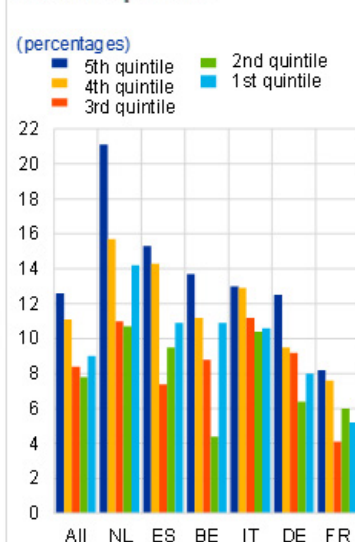
a) Share of respondents who reported that they or anyone in their household own crypto-assets



b) Crypto-asset owners’ estimated holding values



c) Crypto-asset owners by income quintile



Data on cryptocurrencies in Europe.

Regulation of the cryptocurrency market is also being developed in Europe. In March 2022, a draft law was adopted to include wallet providers and virtual currency exchange platforms in the Anti-Money Laundering Directive (AML). As part of this regulation, providers of wallets and platforms for the exchange of virtual currencies will be required to comply with anti-money laundering requirements and provide data necessary to detect, prevent, and report on money laundering and financing of terrorist organizations.

Virtual currencies are defined as a digital representation of value that is not issued by a central bank or government agency and is not necessarily associated with fiat currency but is accepted by individuals and legal entities as a means of payment that can be stored, transferred, or exchanged online.

Experts **believe** that this and other laws will make the market safer and more attractive for investors.

## 1.5. Global Market Dynamics

According to Dave Abner, the head of development at the popular crypto exchange Gemini, 2022 was a “breakthrough” for many digital currencies.

Cryptocurrencies have ceased to be little-known and understood only by experts. They are discussed in the press and on television. Social networks have played a particularly important role in the popularization of cryptocurrencies. Digital assets have become a topic of lively discussion there, and the posts of well-known entrepreneurs directly affect the prices of cryptocurrencies.

Along with the awareness of cryptocurrencies, the number of investors is also growing. About 10% of the world’s population with access to the Internet owns cryptocurrencies. This number is only expected to grow in the future.

New ways of investing in cryptocurrencies are also of great interest. Today, it is not necessary to sell and buy coins in order to make a profit. Investors are interested in DeFi – decentralized finance. At the moment, **\$40 billion** is involved in these services.

And in October 2021, the first Bitcoin ETF was approved in the US. The fund brings together cryptocurrencies and stock exchanges and allows investors to invest in Bitcoin through conventional brokers.

Global issues also affect the state of the cryptocurrency market. Thus, both regulators and a great number of users are concerned about the high energy consumption of blockchain projects, as well as the option of using cryptocurrencies to finance crime.

However, these issues can also be solved. For example, the transition to new forms of networking will significantly reduce energy consumption. And new cryptocurrency control rules will help limit dangerous transactions.

## 1.6. Market Pressing Issues and Development Potential

The lack of unified regulatory standards and the associated uncertainty are among the main limiting factors to the general adoption of cryptocurrencies.

The distributed ledger technology continues to raise a number of questions from regulators and politicians at the national and international level.

Due to standardization and interoperability issues, the regulatory status of cryptocurrencies remains uncertain and this is a major growth limiting factor. For example, in 2021, China banned the circulation of cryptocurrencies, which is why all residents of the country were obliged to withdraw all funds from crypto exchanges in a short time.

Perhaps concerns about security, privacy, and control remain the main issue preventing regulators everywhere from legalizing cryptocurrencies. The fact that cryptocurrency transactions and payment data are reflected in the blockchain network not only guarantees the safety and reliability of information about these transactions but also creates the risk of hacker attacks and hacks. Also, a serious problem in the implementation of cryptocurrency payments is the issue of confidentiality in a distributed public ledger.

However, experts are confident that the adoption of common rules will make both the use of cryptocurrencies and investments in cryptocurrencies much safer. Standards will be especially useful for long-term investments.

The potential and new opportunities outweigh fears: emerging economies (such as India, China, and Brazil) as well as developed countries (such as the US, Germany, and Japan) are expected to provide significant growth opportunities for companies and projects operating in the cryptocurrency market. According to analysts' forecasts, the adoption of cryptocurrencies will be facilitated by a number of factors - including the speed of transfers and low commissions

## 2. PLC Ultima Ecosystem, PLCUX Coin, their Mission and Potential

### 2.1. PLC Ultima Mission

PLC Ultima is a unique innovative crypto tool for mass use. The mission of PLCU is to provide hundreds of millions of people cut off from classic fintech services with an access to global financial infrastructure and instant payments around the world. Development, creation, and implementation of tools aimed at the implementation of this mission are the main tasks of each PLC Ultima infrastructure project.

For more information about PLC Ultima and the mission of this project, please visit [here](#).

Even during the first months of its existence on the market, the PLC Ultima coin showed a record growth, won the recognition of the entire crypto world, and aroused keen interest in the world media. The creator of PLCU, Alex Reinhardt, is today among the top 10 most influential people in the crypto world according to the ratings of the recognized publications. Today, PLC ULTIMA is a global infrastructure with a dozen high-tech projects, three cryptocurrencies, and a huge community in 120 countries. PLC Ultima not only develops high-level technological products but also creates opportunities for thousands of people to change their lives for the better.

Until September 1, 2022, PLC Ultima had been mined under a minting license. After the launch of PLCUX, minting (mining) of PLCUs is no longer available. Today, PLCUX is the only cryptocurrency of the PLC Ultima ecosystem available for generation.

### 2.2. Mission and tasks of PLCUX

The astounding growth of popularity and number of the PLC Ultima users has predetermined a new stage in the ecosystem development strategy: the launch of the PLCUX coin. The task of PLCUX is to participate in the generation of new coins releasing this load from the PLCU coin, which is now working in the ecosystem as a “fuel” for PLCUX.

As the PLCUX coin is involved in the minting at Ultima Farm, it is the key to using the PLC Ultima products and thus making them the most profitable for the user. Particularly, the need to upload PLCUX to Ultima Farm and generate new coins ensures that this coin is in constant demand on the exchanges. The increase in the price of the coin is also predetermined considering a limited number of PLCUX (1,000,000 coins only), regular decrease of the minting speed, as well as continuous growth of the community, which leads to a sustainable increase in demand.

Besides that, the demand for PLCUX ensures the growth of the PLCU coin, which is traded on exchanges for PLCUX only. So, each such transaction gives signal to the market about the demand for PLC Ultima and contributes to the growth of the latter.

In addition, each transaction with PLCUX burns a certain amount of PLCU – thus PLCU becomes gas or fuel for PLCUX.

After the launch of PLCUX minting, PLCU minting will stop, which is another factor contributing to the PLC Ultima price stabilization.

[Read more about the PLCUX minting in section 4.2.](#)



## 2.2.1. PLCU is gas for PLCUX

Gas refers to the fee for transactions on blockchain platforms for smart contracts. Gas is a fuel for the network like a gasoline for an engine. Presently, the gas fee is 1%, but not less than 0.0002 PLCU.

The gas fee is calculated in three steps:

- 1) PLCUX is first converted into euros;
- 2) then 1% of the amount in euros is calculated;
- 3) after that the amount in euros is converted into PLCU.

Let's see how a fee is calculated using the example below. Suppose we want to make a transaction in the PLCUX network, for example, to transfer 1 PLCUX from wallet A to wallet B. Before such transaction goes to the network, the system will calculate the sum of gas in the PLCU, and only once the commission is paid, the transaction will be signed and accepted by the network. The gas fee is calculated based on an amount in euros:

So, we want to transfer 1 PLCUX. Suppose that at the point of the transaction 1 PLCUX is equal to €10,000, then 1% of this amount will be €100, so this is the amount of the gas fee that is paid in PLCU coins. To calculate total cost in PLCU, you need to convert the amount in euros to PLCU at the current exchange rate. Assume that a PLCU rate at the point of our transaction is also € 10,000, which means, based on our example, €100 = 0.01 PLCU – this will be the amount that should be paid as gas.

So, with the rate given in the example, we need to pay 0.01 PLCU gas fee in order to transfer 1 PLCUX.

The gas fee is paid in all transactions with PLCUX, both when transferring coins and when concluding smart contracts. So, you always need to have a PLCU balance in your wallet if you work with the PLCUX coin and minting it.

## What happens to PLCUs after the transaction of gas?

All coins are burned thereby reducing the number of PLCU coins on the market. Such a strategy allows making transactions, concluding smart contracts in the PLCUX network and at the same time creating a shortage of PLCUs in the market. This is the same deflationary mechanism according to which the price rises when demand exceeds supply. This approach makes PLCU and PLCUX prices resistant to any market sentiment.

## 3. PLC Ultima and PLCUX Community

The PLC Ultima community is a powerful factor in the growth of the ecosystem coins price and a great competitive advantage of the project. From the very moment of launch, the team has stated the development of the community as one of its key goals.

At the moment, the number of ecosystem product users exceeds 1,500,000 people, each of which is part of a global community of crypto enthusiasts forming a powerful channel for promoting the ecosystem in the global crypto market.

Members of the PLC Ultima community mine coins using the minting technology, engage in trading and earn on the growth of the exchange rate, use the PLCU infrastructure projects (marketplaces, crowdfunding platform, etc.), participate in cashback programs (clause 3.1). The activity of the community directly affects the growth of the main coin since all actions require the PLCU coin. The combination of these factors has a beneficial effect on the main coin of the PLCU ecosystem because each transaction with a coin increases the demand for the coin and reduces the supply on the market at the same time.

To date, the PLC Ultima crypto community is one of the largest and most multicultural on the market. From Latin America to Germany, meetings and training events are held to grow a strong and loyal community every day! Such an approach of the PLC Ultima team to the development of their own community is very rare in the cryptocurrency world and one of the main drivers of the growth of the project.



### 3.1. Cashback Programs as a Development Driver of the Community

To stimulate the active development of the community, the PLC Ultima team has launched cashback programs.

Participants of the program can purchase cars, real estate, food, clothes, and much more with a 50% profit by freezing 50% of the amount in PLC Ultima in a smart contract, and paying the other 50% with special PLCU Pro coins. Immediately after that, the purchase becomes a full property of the participant, and they can dispose of it as they want. And over the next 12 months, the amount of PLCU will be credited to the Ultima Wallet in equal shares. Thus, the participant can save 50% of the purchase price!

## 4. PLCUX Specifications

### 4.1. PLCUX Blockchain

The PLCUX blockchain is based on the Litecoin blockchain. Both feature network stability, transparency, and high transaction processing speed with the option of using the Segregated Witness protocol upgrade.

By taking the Litecoin blockchain as a basis, the PLCUX team was able to solve one of the key problems of Bitcoin – its long confirmation of a new block. The confirmation of a block takes approximately 2.5 minutes.

Basic network settings

- Base blockchain: Litecoin 0.15
- Hash function: CryptoNight algorithm
- Consensus algorithm: Proof-of-Work (PoW)
- Block frequency: ~90 sec
- Block size: 4 Mb
- Key features: UX1 (mainnet)
- Difficulty recalculation: every 2016 blocks
- Premine: 100,000 PLCUX
- max supply: 1,000,000 PLCUX
- Minting initialization: blocks starting 0 to 50,000

PLCUX developers have expanded the functionality of the Litecoin blockchain and increased the scope of its application. The PLCUX blockchain implements the CryptoNight hashing algorithm used by Bitcoin and Monero. We have introduced a more equitable distribution of rewards between participants using minting backed by smart contracts. In addition, this solution has been tested for vulnerability to all types of attacks, including network separation, hacking attempts, blockchain tampering, keyspace attacks, etc.

Users do not have to spend much electric power on mining or buy mining equipment at all. We have added the ability for users to engage in minting, where the network guarantees a reward without any lotteries.

### 4.2. PLCUX Mining.

#### 4.2.1. Minting – a key technology of PLCUX

PLCUX's proprietary blockchain has allowed creating an energy-efficient analogue of mining called minting. This technology allows generating new coins on a smartphone – without complex farms, electricity costs and environmental damage. PLCUX minting is a unique solution for the distribution of rewards among users. A user gets the opportunity to get an Ultima Minter digital certificate and freeze PLCUX coins for a certain period to generate a predictable profit during this time.

Minting is an alternative to staking.

The main drawback of staking is the floating reward rate, which does not allow predicting any profit. This problem is solved in the minting technology: minting participants can predict their profit thanks to the smart contract concluded which contains all the information. A smart contract, which is concluded between PLCUX and the user, guarantees that coins will go to the user's wallet if all conditions are met. This contract is permanently stored on the blockchain and can be seen on the network at any time. The system has its own Ultima Wallet and the Ultima Farm smartphone app, where the minting process takes place. This is a fundamentally new, simplified, and energy-efficient way of cryptocurrency mining available to absolutely anyone. At the same time, the power of minting decreases every month which allows avoiding inflation.

#### 4.2.2. How PLCUX is Minted

Users get the opportunity to purchase an Ultima Minter digital certificate and freeze a certain number of their PLCUX coins for a certain period to receive new PLCU coins during this time. A smart contract, which is concluded by the user, guarantees that coins will go to the user's wallet if all conditions are met. This contract is permanently stored on the blockchain and can be seen on the network at any time.

Thus, users are guaranteed to receive a reward strictly equal to a certain percentage of their existing PLCUX participating in minting.

In fact, blockchain rules allow users to “put a certain amount into their wallet” while following strictly defined and public rules:

- The user confirms the desire to participate in the minting.
- The user stores a certain amount of coins in the wallet, which will remain inactive for at least a certain period of time.
- The user maintains constant network activity.
- The user has expressed the desire to receive a reward.
- The sum of the requested reward corresponds to the agreed one.

## 5. PLC Ultima Ecosystem

The list of infrastructural requirements for cryptocurrencies was not long at the dawn of the crypto era: it was enough just to be able to mine, store, buy, and sell coins – which, in fact, provided cryptocurrencies with the reputation of speculative tools. Today, when the times of the wild crypto market are fading into history, the most successful coins are those that work inside the infrastructure of products that allow not only to mine, store, and sell cryptocurrency but also use it to pay for purchases, support crowdfunding projects, and build private businesses.

This creates a cryptocurrency ecosystem – a complex and self-organizing environment where a combination of stability and wide opportunities for further development will be considered as the main advantage. Today, the Ethereum ecosystem or Binance Smart Chain, which has long gone beyond the scope of a conventional crypto exchange, can be considered examples of such ecosystems.

PLC Ultima is one of these ecosystems, where long-term and stable development is ensured by a complex and multi-level infrastructure. PLC Ultima team has created not only its own fully decentralized blockchain but also a whole range of high-tech products to allow the number of cryptocurrency users to grow relentlessly, and for the users to be able to use coins in real life for their everyday needs. The latest of these is the PLCUX coin, which aims to take some of the burden off the PLCU and become the key to benefiting from all PLC Ultima products.

Today, the PLC Ultima ecosystem includes the PLCU and PLCUX coins, PLCU PRO tokens, Ultima Minter products for generating new coins which work on smartphones thanks to the convenient Ultima Farm and Ultima Wallet apps, the Platin Hero innovative crowdfunding platform, the Platin Deal international marketplace, the PlatinSale platform for private ads, PLC crypto debit cards, and much more.

## 5.1. Ultima Farm

Ultima Farm is an application that allows producing new coins by simply storing coins in your wallet. The application blocks and holds the coins. And the more coins the user holds in the Farm wallet, the more new coins are minted. Ultima Farm has an operating term of one to three years, using minting to significantly multiply the frozen coins in the wallet. At the end of the operating term, all frozen coins are unfrozen and once again made available for operations.

The minted coins can be easily spent, transferred, held longer, and used to perform other transactions quickly and safely. At the same time, the user is the only owner of his/her coins, and he/she is the only one with all the necessary information to restore access to the wallet.

The Ultima Farm app is a prerequisite for the work of the unique Ultima Minter product.

## 5.2. Ultima Minter

The unique Ultima Minter development offers the user the option of proactively producing PLCU coins.

Ultima Minter is a digital certificate that allows the Ultima Farm app to access coin minting. Since both the number of coins available for production and the number of users who can mint new coins are strictly limited, users must pay for this digital certificate, and its validity period depends on the category of the Ultima Minter. The number of coins available for blocking on the farm also depends on the category of the Ultima Minter and the market price of the PLCUX on the exchange. The higher the category, the more coins you can put in the farm for minting. But the higher the price of the coin on the market, the smaller the farm's capacity. You can increase the capacity of your farm by purchasing additional Ultima Minter certificates.

After downloading and installing the free Ultima Farm and Ultima WALLET applications, the user completes a free registration and purchases an Ultima Minter in the selected category. Then he/she fills the farm with coins and blocks a certain amount of funds. After that, he/she can start minting by clicking on the minting button, and a certain percentage of the blocked coins will be added to the user's main wallet in the Ultima WALLET application on a monthly basis in equal amounts.

## 5.3. PLC Debit Card

PLC Debit Card is a crypto debit card that allows paying for purchases with cryptocurrencies in almost any country in the world. The card supports the seven largest cryptocurrencies – Litecoin, Bitcoin, Bitcoin Cash, Ethereum, USDT, EOS, BAT, as well as PLCU. Five account currencies are available – euro, US dollar, GB pound, Chinese yuan and Japanese yen. The card account limit reaches 5,000,000 euros, the transaction commissions is from 1% to 2%.

## 5.4. Platin Passport

The Platin Passport service combines all information about a user: data from two-factor authentication, verification, etc. Platin Passport is a single entry point for all products in the ecosystem – PLC, Platin Hero, PlatinDeal, etc.

After registering for one of the products, the system will automatically create a single user account for all the products. For example, if you have registered with PlatinDeal, Platin Passport makes it easier for you not only to use this platform but also to access Platin Hero and other services.

## 6. PLCUX Wallets

### 6.1. Ultima WALLET

Ultima Wallet is a multifunctional wallet for storing PLCU and PLCUX coins and making transactions with them.

This mobile application creates new wallets on the PLCUX blockchain. When you create a new wallet in Ultima Wallet, you alone own the private and public keys making it impossible for third parties to access the coins in your wallet.

#### 6.1.2. Functionality

The functionality of Ultima Wallet can be safely called the most advanced one.

- It is convenient, fast, and safe to send and receive transactions in PLCUX coins in the wallet. You can send coins to your family and friends or use them to pay for goods and services.
- You can optionally withdraw coins from the farm to the wallet after minting is over.
- The Ultima Wallet application allows entering into smart contracts in various ecosystem services. The wallet also participates in paying for goods and services through its own payment system, PlatinPay, which is easily integrated into online stores. You can also track transactions and the number of frozen coins using Ultima Wallet.

Ultima Wallet can be downloaded for free from the App Store or Google Play.

The PLCUX team has carefully considered wallet security issues. Secure (and non-standard) encryption of the private key with a 6-digit PIN code and storage of encrypted data on a device (in Secure Storage for iOS) makes it extremely difficult to guess the PIN code and get unauthorized access to the wallet in case of loss or theft of the device.

The private key is stored only on a smartphone, is used only at the moment outgoing transactions are signed, and is never transmitted over the network. All operations with keys are performed only on a smartphone, and no external servers are provided for creating transactions.

## 7. Statement of liability

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