



PRN Loyalty Token





Why is Peoples Reserve Creating a Digital Loyalty Token?

Embracing Michael Saylor's Digital Asset Framework, Peoples Reserve envisions a tokenized future where everything is priced in SATS and settled on the Bitcoin network as the only secure truth ledger in the world. Therefore, Peoples Reserve is launching the Peoples Reserve Network (PRN) Loyalty Token. A *chain agnostic* digital utility token rewards program designed to *complement* Bitcoin as pristine collateral, *not to compete* with it as money.

Our mission is to empower the responsible saver of Bitcoin to:

- > *Unlock the Purchasing Power of their Savings Technology without Giving Up Ownership*
- > *Become the True "Risk-Free" Borrower*
- > *Set the True "Risk-Free" Interest Rate*

As the marketplace financializes Bitcoin, PRN delivers calculable economic benefits to users of our Bitcoin powered financial products and services. Users buy PRN to get lower APRs, higher APYs, discounted fees, participation rewards, and access to both the cheapest cost of capital in the world and new, never before seen revolutionary products. The purchasing of PRN, our market making operations, and our curated relationships with Bitcoin enlightened LPs provides cost free capital to the PR Fund. We in turn lend back to Bitcoiners on our platform to redefine the "risk-free" borrower and interest rates!

A business can't go crawling back to the TradFi yield curve for a 7% warehouse credit line to flip on its customers at 10%+. That would marry our business to the stated and anchored rates of fiat currency. Part of our mission is to establish a true free market yield curve without stated and anchored interest rates. **That can NOT be done if we marry the business to the TradFi yield curve. We do not support fractional reserve practices...**

Rhetorical question: Where did money for loans come from before it was just printed out of thin air like in modern monetary theory systems?

It came from the community, from the aggregate of savers. **Bitcoin isn't just a monetary revolution, it's a financial revolution.** Cantillionaires are NOT going to empower We The People. **We The People must empower We The People!** PRN enables us to empower users and boost available funds, along with our LPs, to finance Bitcoiners with zero cost of capital, thus enabling us to define the true risk-free interest rates of the digital economy.

Free market money. Free market interest rates. You can't have one without the other.

Our system is BY THE PEOPLE and thus FOR THE PEOPLE, **powered by engineered money, savings technology, and pristine collateral.**

Thank God for Bitcoin!





Token Features



PRN loyalty tokens were strategically engineered and integrated into our platform to create calculable economic benefits for users of Peoples Reserve's Bitcoin Powered Financial products and services.

Loyalty level benefits include lower borrowing rates, higher earning rates, discounted fees, participation rewards, and access to never before seen, revolutionary products and services.

Loyalty Benefits

PRN LOYALTY LEVELS

PRN LOYALTY TOKEN HOLDERS WILL QUALIFY FOR TIERED PRIVILEGES WITHIN THE MARKETPLACE AND ECOSYSTEM.

PRN loyalty holders will be eligible to receive *higher % APY* interest on their RWA Property Claims. They will have access to *increased loan limits* and *decreased borrowing rates*. Loyal PRN users will also receive *discounted fees* on all products and services. PRN loyalty token holders will *gain access to exclusive products* before the rest of the community.

PRN FOR PAYMENTS

PRN LOYALTY TOKENS ARE THE ONLY WAY TO GET LARGER DISCOUNTED FEES.

Fee structure is not only based on specific loyalty levels, but also, as a direct form of redemption for products and services. *When you redeem products and services for PRN you will receive an even deeper discount to the standard fee* applied to that service at that loyalty level!

PRN GOVERNANCE

PRN LOYALTY TOKEN HOLDERS WILL BE ABLE TO VOTE ON THE FUTURE OF PEOPLES RESERVE MARKETPLACE.

We believe that the power of community is of the utmost importance. How can you make important business decisions if you don't take into account the opinions of your customers and community. *PRN holders can express their opinion by voting on proposals brought to the community by the management team.*



Loyalty Benefits

PRN PARTICIPATION REWARDS

PRN LOYALTY TOKEN HOLDERS CAN RECEIVE PARTICIPATION REWARDS FROM THE ECOSYSTEM.

PRN loyalty token holders who hold their PRN in their platform account will be eligible to receive community participation rewards.

These rewards are based solely on management's discretion and can be rewarded in the form of PRN, prBTC, or prUSD.

This is our Bitcoin *relationship maxi* mindset.

Unlike *fiat maxis* who embrace a mindset of value extraction, we believe in delivering shared value back to the community.

Based on your loyalty level you will receive a proportional amount of the decided rewards based on the PRN loyalty tokens held in your platform account.

ECOSYSTEM FEES		
1. PRN MARKETPLACE	a. Notary Service Fee c. RWA Claim Burn Fee	b. Title Registry Fee d. BPM Origination Fee
2. PEOPLES RESERVE STABLECOIN (prUSD)	a. PRN/Currency Conversion Fee b. prUSD Arbitrage Fee c. prUSD Funding Yield	
3. HOME SERVICES	a. AI Real Estate Agent Fee b. AI Real Estate Agent + Subscription	
4. PEOPLES RESERVE VAULTS	a. Entry Fee c. Performance Fee	b. Management Fee d. Exit Fee

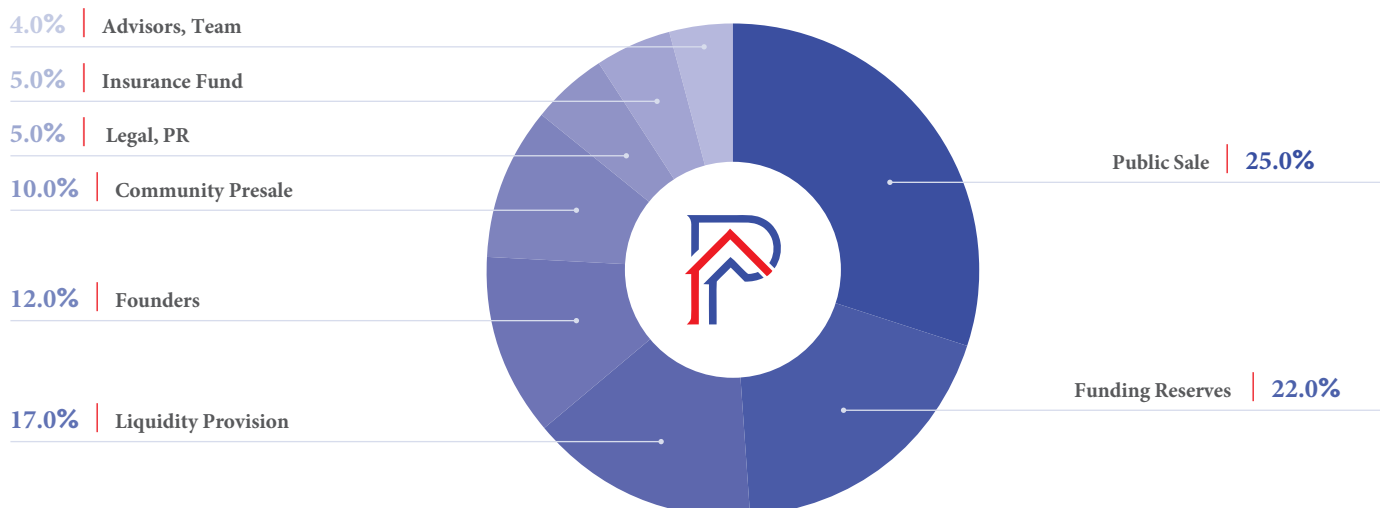
**The fundamental value of the PRN loyalty token is secured by the calculable economic benefits and rewards received by users of our products and services. Please review our posted Terms of Use to understand PRN has no cash value and cannot be exchanged for cash, legal tender, or any form of monetary compensation. Tokens may only be redeemed for Program benefits as specified in the Program terms available on the Site.*



Token Summary

	PRN Utility Token
Token Name	Peoples Reserve Network (PRN) Loyalty Token
Symbol	PRN
Category	Loyalty Token with Additional Utility
Rewards	Participation Rewards & Benefits
Standard	ERC20
Staged Price Range	Stage 1: \$0.05 - Stage 10: \$0.21
Max Supply	1,000,000,000
Market Capitalization (FDV)	Stage 1: \$50,000,000 - Stage 10: \$210,000,000

Token Distribution





Token Distribution

	Max Supply	Circulating Supply	Subject to Vesting	Vesting Period
Public Sale	250,000,000	250,000,000	-	-
Funding Reserves	220,000,000	220,000,000	-	-
Liquidity Provision	170,000,000	170,000,000	-	-
Founders	120,000,000	97,500,000	22,500,000	48 months vesting quarterly
Community Presale	100,000,000	100,000,000	-	-
Legal, PR	50,000,000	40,625,000	9,375,000	48 months vesting quarterly
Insurance Fund	50,000,000	40,625,000	9,375,000	48 months vesting quarterly
Advisors, Team	40,000,000	32,500,000	7,500,000	48 months vesting quarterly
TOTAL	1,000,000,000	951,250,000	48,750,000	
% of TOTAL	100%	95.1%	4.9%	



Token Distribution

PUBLIC SALE

25%

→ 25% of PRN tokens will be distributed to the Peoples Reserve Community from the public PRN loyalty token sale.

FUNDING RESERVES

22%

→ 22% of PRN tokens will be used to fund the Peoples Reserve Funds infrastructure, alongside our pro-Bitcoin LPs, in order to scale our Bitcoin Powered Finance products and services without having to support fractional reserve practices, without having to marry the business to the stated and anchored rates of the TradFi yield curve.

LIQUIDITY PROVISION

17%

→ 17% of PRN tokens will be used to provide protocol owned liquidity to the one and only true free market of the decentralized internet economy. As a chain agnostic loyalty token, PRN will become available on Ethereum, Liquid, Lightning, Solana, Avalanche, and other relevant test nets as we move into the true future of finance built on the only secure ledger in the world - Bitcoin.

FOUNDERS

12%

→ 12% of PRN tokens will be distributed to the founders of the PRN ecosystem with a vesting structure that will ensure that the team's interests are aligned with those of the community. Therefore, the teams efforts will be channeled towards the creation of a profitable and sustainable business. The Founder's tokens are subject to a 48 month lock up period, vesting quarterly.

COMMUNITY PRESALE

10%

→ 10% of PRN tokens were sold in the community presale in 2022. Supporters were able to reserve PRN loyalty tokens in order to use our products and services at a discounted rate.



Token Distribution

LEGAL, PR

5%

5% of PRN tokens will be utilized for development and ensuring compliance with the complex, expansive and evolving regulatory framework on a worldwide scale. Tokens are subject to a 48 month lock up period, vesting quarterly.

INSURANCE FUND

5%

5% of PRN tokens will be distributed to the Insurance Fund. The Insurance Fund will provide for any unforeseen or unexpected costs to the PRN Ecosystem. Tokens are subject to a 48 month lock up period, vesting quarterly.

ADVISORS, TEAM

4%

4% of PRN tokens will be distributed to Peoples Reserve's Advisors, staffing teams. The allocation will be utilized for development and road map execution. Tokens are subject to a 48 month lock up period, vesting quarterly.



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