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# INDX coin True Index Cryptocurrency

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## **EXECUTIVE SUMMARY**

Welcome to the KiFi (Kingdom Finance) revolution!

INDXcoin is the exciting new utility coin of the Kingdom Wealth Community, a digital, members-only community developed by INDXcoin LLC, a limited liability company registered in the State of Wyoming.

INDXcoin is dedicated to the betterment of its coin holders by providing the holder with a store of value that is free from the price manipulations many cryptocurrencies face. Coin holders enjoy access to digital courses on cryptocurrency, finances, wealth, and spirituality, making it a vibrant community of like-minded individuals while providing commercialization opportunities inside and outside of the Kingdom Wealth Community.

Unlike other cryptocurrencies on the market, INDXcoin is an index-based cryptocurrency that tracks and indexes the value of the top one hundred cryptocurrencies (ranked by market cap) through an Al-based data procurement mechanism sourced from multiple data points to ensure accuracy.

The current crypto market has an exceptional adoption rate of 56% due to its potential to deliver value appreciation while simultaneously offering itself as a medium of commercial exchange.

As of today, 15,174 businesses accept cryptocurrencies, which is predicted to increase rapidly in the future.

INDXcoin aims to become a top ten cryptocurrency and highly sought after, offering itself as a store of value with a higher potential of appreciation than stablecoins while offering a similar risk profile.

Bitcoin's market volatility rate of 81% and Ethereum's 94% devaluation in 2018 are just two examples that highlight the risk of holding single cryptocurrencies.

INDXcoin provides holders with an unparalleled risk-to-return ratio, making it a coveted cryptocurrency to both new and experienced crypto enthusiasts. INDXcoin does not use miners, instead using a proof-of-stake algorithm that relies on two entry criteria.

Potential stakers must have spent at least 3 days on the INDXcoin network and hold a minimum of 10,000 INDXcoin, ensuring its security.

INDXcoin is built on the proprietary and innovative INDX blockchain, which uses the proof-of-stake consensus algorithm for block creation.

The Kingdom Wealth Community offers several products and resources to its community. Courses, resources, events and merchandise will be accessible to members of the Kingdom Wealth Community.

INDXcoin is used for both granting access to community resources as well as for transactions required for paid products, resources, or events.

The INDX team sees a near future where the current crypto market regains recent losses, returns to previous market valuation levels, and, with the introduction of new digital currencies from individuals, corporations and governments, explodes in market size and influence.

# WHAT IS INDXCOIN?

INDXcoin is an index-based utility coin of the Kingdom Wealth Community. It has been developed by INDXcoin LLC, a limited liability company registered in the State of Wyoming.

INDXcoin acts as the digital key to provide access to the Kingdom Wealth Community. This members-only network offers its members an assortment of wealth and wellness resources, including products and services exclusive to INDXcoin holders.



INDXcoin unlocks valuable information and wisdom designed to equip and empower individuals in Kingdom Wealth, Purpose & Crypto.

INDX coin trades at value derived from a benchmark index and not on exchange value.





Benchmarking the utility coin ensures better value appreciation with less volatility.

INDX coin's ingenious AI price aggregator goes a step further protecting holders from exchange-specific price fluctuations.



INDXcoin is dedicated to benefitting the lives of its holders. It provides them with a store of value that is free from the manipulation and fluctuations that many cryptocurrencies face.

## The Benchmark

INDXcoin identifies the top one hundred cryptocurrencies (ranked by market cap) in near real-time, calculating its value as cryptocurrencies rise and fall out of the top one hundred ranking through value fluctuations. This innovative benchmarking algorithm was created to ensure risk diversification while maximizing growth potential. With the top ten cryptocurrencies contributing to <u>88% of</u> the total cryptocurrency market size, INDXcoin saw an opportunity in the market to go even broader.

# How is the index calculated for INDXcoin?

- 1. Add up the top 100 coins' prices by market cap
- 2. Divide by 100
- 3. Divide by the total supply (1 billion)
- 4. Price = rate rounded to the nearest two decimal places \*\* INDXcoin will never count itself in the index

# Need for Benchmark-linked Utility Coin

An index-based utility coin offers several benefits, the most prominent being its potential to appreciate along with its inherent protection from price volatility.

Deriving a coin's value from a broad benchmark and indexing multiple cryptocurrencies allows for broad market exposure, high return potential, and risk distribution.

For example, if a single top 10 cryptocurrency like Ethereum or Terra Luna saw its value decrease drastically, there would be several other cryptocurrencies to help compensate for the loss.

The benchmark data for each cryptocurrency is pulled from multiple data points to mitigate exchange-specific value differences and fluctuations. These differences can be caused by mass liquidation events (large-scale sell-offs of single cryptocurrencies) or other events that cause supply and demand imbalances.

#### **Accessibility & Confidence**

The crypto market is maturing, yet with the excitement surrounding its potential, many individuals are still generally unaware of how the market works.

Well-publicized events like the "Iron Titan" crash that affected informed and veteran investors like Mark Cuban highlight how important it is to understand the risks, rewards, and realities of this burgeoning market, including what makes it different from traditional equity investments.

Unlike in the equities market, unique value propositions, utility benefits, and a lack of easily understood and well-defined metrics to measure value highlight the need for better crypto-related education for potential coin enthusiasts.

These are issues INDXcoin addresses. The Kingdom Wealth Community will provide highly valuable and accessible education to its holders, providing insightful information about the crypto markets and other valuable financial topics that will allow them to participate with confidence and peace.

#### **Contributes to the Crypto Economy**

INDXcoin also contributes to the crypto economy by giving less experienced, skeptical cryptocurrency enthusiasts a less volatile and risky coin to hold. INDXcoin offers new crypto enthusiasts and "skeptics" the ability to participate in the crypto market and benefit from it with less exposure to the risks associated with single coin offerings.

Furthermore, with the coin launched and operated on the INDX blockchain, more coin holders inside the Kingdom Wealth Community means more earning opportunities for them. Staking rewards and staking pools offer holders even more opportunities to earn and contribute to the crypto market.

#### **Cartelization Prevention**

INDXcoin's broad benchmark index eliminates the possibility of cartelization, a serious concern in the crypto industry.

INDXcoin is immune to investors "pumping and dumping" a cryptocurrency through a coordinated liquidation event. Seeing these highly publicized incidents in the past and the effects they have had on individuals and the market, the INDX team recognized the need for a secure blockchain with its benchmark-indexed coin.

This innovative approach pegs the value of INDXcoin to the overall momentum of the crypto market and acts as a store of value with more upside than fiat or stablecoin while providing security and transparency through its proof-of-stake algorithm.

#### INDXcoin Technology Stack

INDXcoin's network architecture is based on the Bitcoin 22 wallet, and the coin itself is based on Redcoin, and its derivative, Purecoin. These technologies were chosen due to their time-tested success in handling billions of transactions safely and securely.

INDXcoin takes the best aspects of all three of these legacy technologies and implements them into single, simplified versions themselves.

The programming language used in development is "C."

Mainnet is the active network for INDXcoin, the peer-to-peer network which hosts the INDXcoin benchmark rate.

INDXcoin as a cryptocurrency is hosted on the Mainnet and is the marker of held value used to facilitate trades on the network.

#### The INDX Blockchain's Consensus Algorithm

INDXcoin network uses the proof-of-stake algorithm, which is eco-friendlier than its predecessor, the proof-of-work algorithm.

It does not require high computing power to solve cryptographic puzzles to mine coins. It relies on staking to create blocks on the network.

The stakers who support the INDXcoin network benefit through staking fees. However, to keep the ecosystem safe, there are certain minimum requirements a staker must fulfill.

It is mandatory that the staker spends at least 8 (lifetime) hours on the network and holds 5000 INDXcoins to enter the Staker's room and start staking for rewards.

INDXcoin stakers will not cause inflation to the total supply of the coins, a standard issue with most proof-of-stake cryptocurrencies in the industry. Instead, the coin supply is fixed, and stakers can simply benefit from higher transaction fees as the ecosystem grows.

#### **Proof of Price**

Future projects scheduled by the INDX team include developing a revolutionary proof of price algorithm. This will solidify INDXcoin's global value, acting as the first line of defense against exchange-specific price volatility if a large portfolio holding INDXcoin is liquidated on an exchange.

Primarily, the crypto assets listed on an exchange derive value from the bids and asks on that particular exchange. This is similar to the equities market. However, unlike equities, there are no nationally centralized crypto exchanges.

Due to this, if a liquidation event happens and demand decreases, the value of the specific cryptocurrency decreases, on the particular exchange, with it. At the same time, another independent exchange may still be trading it at its recent value.

This is the perfect scenario to exemplify why basing a single cryptocurrency's value on one single data point has limitations and is risky to the individual that holds it.

This is precisely why the INDXcoin algorithm derives its value from multiple data points, and the proof-of-price algorithm is an important project to the INDX team.

# **COIN ECONOMICS**

INDXcoin is a 100% proof-of-stake coin, its coins have been pre-mined, and it does not rely on miners at all.

Total Supply Circulating Supply	1 Billion Coins (capped) 30 Million Coins
Foundation Reserve	32%
Team	22%
Advisor Grant	2%
Community Engagement	10%
Partnerships	1%
Advisor Sale	5%
Strategic Sale	20%
Exchange Listing	5%
Private Sale & Early Market Makir	ng 3%

The vast majority of tokens will be locked in escrow under a vesting schedule of the following periods starting November 2022.

Foundation Reserve (quarterly)	10 years
Team (monthly)	2 years
Advisor Grant (quarterly)	1.5 years
Community Engagement (monthly)	4 years
Partnerships (monthly)	1 year
Advisor Sale (monthly)	2 years
Strategic Sale (monthly)	2 years
Exchange Listing (monthly)	2 years
Private Sale & Early Market Making	Already distributed

**Foundation Reserve:** Reserve fund to be used at the discretion of the foundation (multi-sig wallet). The goal behind this fund is to have more coins gradually be released as the platform grows its user base. Once released, the coins can be used to add to any additional funds, such as Community Engagement. Should the foundation

reserve run low on coins, more can be added by simply buying them off of the various open market exchanges.

**Team:** Composed of founding members and team involved with the day-to-day operations of the INDXcoin ecosystem.

**Advisor Grants:** People are awarded a coin allocation to grant them advisory privileges.

**Community Engagement:** used to reward users for loyalty and activity within the Kingdom Wealth Community.

## How To Get Coins?

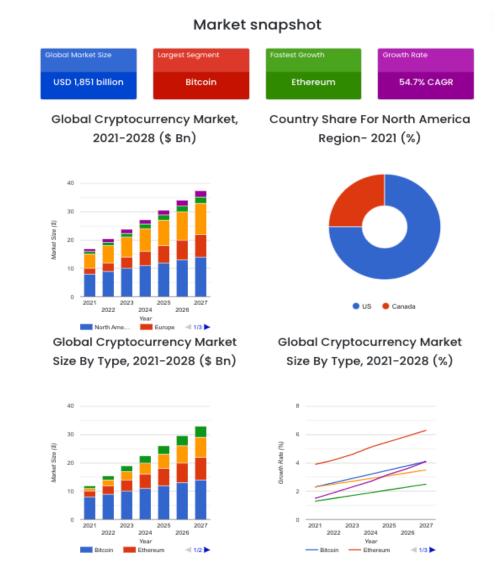
Coins can be earned by completing courses in the Kingdom Wealth Community or can be purchased on the Kingdom Wealth Exchange beginning in November 2022.

# **FUTURE PERSPECTIVES**

By successfully decoupling INDXcoin's valuation from individual exchange-specific pricing, mass liquidation events and volatility based on supply & demand, INDXcoin holders are positioned perfectly to capitalize on the crypto market's current recovery and future growth while providing its holders a solid hedge against inflation.

As the crypto markets recover, the value of INDXcoin will increase. As the overall crypto market grows, the purchasing power of INDXcoin holders increases with it. As this occurs, the INDX team will continue to build and release more products to its community for the benefit of its members. \*Please see "Roadmap" in the Table of Contents for details.

The global cryptocurrency market reached a value of \$1.8 Trillion in 2021 and is projected to reach \$32.5 trillion by 2028.



(https://skyquestt.com/report/cryptocurrency-market)

With this incredible opportunity at hand, individuals interested in capitalizing on this growth potential must understand how the market and its cryptocurrencies work together while being aware of the potential risks.

The crypto market has been volatile, susceptible to manipulation, and even received negative press due to a few widely publicized events that have affected market confidence. However, this isn't unique to the cryptocurrency market. Traditional equity investing carries similar risks, and education is paramount for anyone looking to participate. Cryptocurrencies carry an element of risk, partly due to their decentralized nature. No one body has ultimate regulatory authority over it. Though this is also beneficial to the crypto market and blockchain technology as a whole.

The market is growing and has immense potential. Even in its relatively short lifespan, reports suggest cryptocurrencies have garnered as high as <u>97% user confidence</u>, highlighting the need to understand the unique values of cryptocurrencies for interested individuals to become confident participants.

At the core of its utility offering, INDXcoin addresses this important need, offering education designed to empower coin holders to flourish in this growing market. Currently, as the world battles recession, <u>the World Bank</u> states that today's economy is in the worst condition since the Great Depression. The stakes couldn't be higher. People across the globe are in dire need of wealth creation/ retention education and tools as record inflation (<u>8.6% US inflation</u> <u>rate</u>) threatens their livelihoods.

INDXcoin is engineered to grow as the cryptocurrency market explodes by benchmarking the world's top 100 cryptocurrencies, allowing users to capitalize on growth while mitigating risk. INDXcoin addresses the two major concerns hindering crypto adoption — the market's inherent volatility and the lack of crypto literacy in potential participants.

## **UTILITY - KINGDOM WEALTH COMMUNITY**

As a utility coin, INDXcoin offers its holders unique opportunities to learn, grow and get inspired to grow their wealth and increase their well-being through it's Kingdom Wealth Community. The Kingdom Wealth Community is a member-only community that can only be accessed by individuals who possess INDXcoin.

#### Kingdom Wealth & Purpose Content

These resources are accessible solely to INDXcoin holders and include faith-based wellness and generational wealth training along with crypto-related educational content.

This training teaches individuals how finances operate in a faith-based system and provides insights into the Kingdom Wealth Community development, future vision, and mission.

These resources are a comprehensive set of audio-visual and written content delivered by Eli Regalado, the Founder of the INDXcoin project, along with other key team members and partners.

#### Podcast

Join Eli and Kaitlyn Regalado as they share useful content and updates with the INDXcoin community. These podcasts will provide a clear perspective on what INDXcoin holders can expect, development updates, industry insights, and other related content.

Note: While available to the Kingdom Wealth Community, this podcast will also be available to the general public to drive awareness for INDXcoin.

#### Crypto101 and Crypto Mastery

Available to all INDXcoin holders will be courses, blogs and articles, and other multi-media content introducing individuals to cryptocurrencies in general, answering FAQs, and providing help by defining frequently used terms. This content will help equip individuals to make educated decisions about how they participate in the cryptocurrency market.

## Hearing & Experiencing God Daily

This content is faith-based and accessible by any INDXcoin holder looking to learn about, nurture, or enrich their spiritual lives. This content includes a five-part series on transformation through prayer and will focus on teaching individuals to hear & experience God, spiritual identity formation, and discover their purpose.

Future faith-based content, courses, and services are planned to help individuals identify their God-given identity, plan, and purpose delivered through digital multi-media content and online/or in-person events.

#### **Community Submitted Content**

The INDXcoin community is built on trust and believes in leveraging the community's collective intelligence for the benefit of all. Community members can also submit content to the INDX team for consideration for availability inside the Kingdom Wealth Community.

#### Paid Content

Besides the Kingdom Wealth and Purpose resources which are accessible to all INDXcoin holders, the Kingdom Wealth Community will also allow members to use their INDXcoin to purchase content with their INDXcoins making the most of the utility.

Plans include in-person and online events and other specialized digital content that is produced or made available to equip INDXcoin holders in the areas of faith, wealth, and wellness. The future may also bring products and services that may include books, promotional items, coaching or consulting programs, news and information subscription services, or other content produced to equip and empower members.

## Loyalty Rewards Program

A final stage or the utility of INDXcoin is to bridge the gap between the digital and physical worlds. To do so, INDXcoin will be rolling out a loyalty reward program. This program will do two things:

- 1. Allow businesses to accept INDXcoin as payment
- 2. Allow businesses to reward loyal customers with INDXcoin

# **TWO-FOLD MARKET OPPORTUNITY**

INDXcoin is a unique platform that brings together an innovative cryptocurrency with valuable content as a utility to the holder. Aimed to educate, equip and inspire holders to grow in wealth, wellness and financial knowledge, this unique Ecosystem is attractive to less experienced crypto enthusiasts looking for community, growth and a less risky store of value coin as well as experienced wealth managers looking for a less volatile coin that offers stable growth potential.

This unique combination invites coin holders into utility-based and market-based growth and also positions INDXcoin perfectly to capitalize on the explosive potential of both the cryptocurrency and EdTech industries.

Combined, these markets are estimated to surpass the \$600 billion mark by 2027, positioning INDXcoin perfectly to capitalize on this market growth.

# #1 The Cryptocurrency Market

Although the cryptocurrency market is slightly over a decade old, the adoption rate has been hot compared to other asset classes like equities that have been around for several decades. To date, <u>56% of Americans</u> now own some form of cryptocurrency, with <u>25% of all households in the United States owning Bitcoin</u> – a cryptocurrency that has only been around since 2009.



INDXcoin taps into the potential of the cryptocurrency and EdTech markets. By 2027 these markets are expected to surpass \$600 billion dollars.



One of the reasons that cryptocurrencies are in demand is because of their potential for an increase in value as well as for use as a more efficient medium of exchange. The decentralized, peer-to-peer transmission of cryptocurrencies makes transacting in it frictionless for the coin holder, contributing to the increasing adoption rate by businesses. To date, over <u>15,174 businesses now accept</u> <u>cryptocurrencies</u> as a medium of exchange.

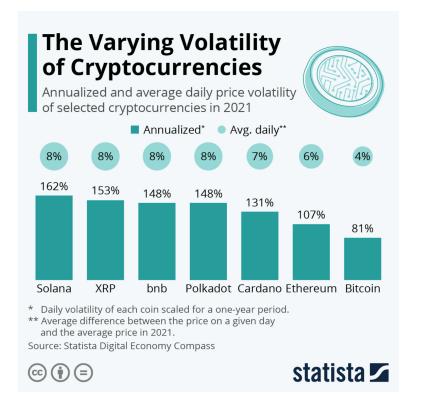
Many businesses have relied on the use of stablecoin cryptocurrencies to do business with but are finding them less and less attractive after witnessing the drastic devaluation of certain coins, such as Terra Luna, making them unreliable as a store of value.

The INDX team saw this as an opportunity to create a stable store of value that holders and businesses alike could trust for commercial transactions.

# INDXcoin – A Risk-Averse Instrument

Given the current economic crisis, crypto enthusiasts are looking for profitable long-term crypto holdings to hedge their overall portfolio from inflation and the volatility that plagues single cryptocurrencies. Even the oldest and most reliable cryptocurrency, Bitcoin, has an annualized market volatility rate of 81% (Statista, 2022).

Below is an infographic of some of the world's top cryptocurrencies and their accompanying volatility rate.



The volatility of the market is what creates the immense potential for INDXcoin as a risk-averse investment. It has the potential to attract new, experienced and institutional crypto enthusiasts that are looking for a coin that offers potential growth.

Recent reports state that <u>governments worldwide own close to 8%</u> of all Bitcoins in circulation and are actively mining and accumulating cryptocurrencies. <u>Bulgaria, Sweden, and the United</u> <u>States</u> are some, to name just a few.

More and more governments are planning to mint their own cryptocurrencies. As the market grows with new offerings and adoption increases, a risk-averse instrument like INDXcoin that tracks a benchmark of crypto assets becomes incredibly attractive to any coin enthusiast as a medium to diversifying their risk while maintaining an explosive growth element.

There are other crypto aggregators in the market, but all of them operate with a stop loss, so if the price of a cryptocurrency or coin slips again, the stop loss will trigger, and there will be a loss. This is not the case with INDXcoin. It is priced at the average of the top one hundred cryptocurrencies, so price stability is assured, and the risk is distributed across the one hundred cryptocurrencies it's indexing.

# **INDX - An Edge Over Stablecoins**

As mentioned, INDXcoin presents itself as a reliable store of value and a medium of exchange that businesses and individuals can rely on. With over 15,174 businesses worldwide accepting cryptocurrencies, only 2,300 are located in the US.

Taken alongside the recent report: "Merchants Getting Ready for Crypto" (June 8, 2022), Deloitte notes the potential of future uptake as businesses transition to cryptocurrencies, signifying the market potential for INDXcoin in the years to come.





(https://bitcoinist.com/research-90-of-u-s-companies-accept-crypto)

Although commerce began with Bitcoin and a few other mainstream cryptocurrencies, businesses soon sought out stablecoins as a more secure medium of exchange.

That, however, exposed two main weaknesses of stablecoins for use by individuals and businesses to transact. The first is a slow growth rate for the coin holder, with the second being the possibility that a stablecoin could lose its peg.

INDXcoin overcomes both of these weaknesses. For its growth rate, the future growth of today's infantile crypto market is massive. By indexing its value to the average of the top one hundred cryptocurrencies in the world, INDXcoin is far more likely to see explosive value increases than, for example, a stablecoin pegged to a fiat currency such as USDC.

INDXcoin has no real peg, and therefore, it can't lose it. The innovative INDX algorithm tracks the average of the one hundred top-performing cryptocurrencies from multiple data sources, securing their value.

# #2 The EdTech Market

The education industry is estimated to surpass the <u>\$404 billion</u> mark by the end of 2025, which still includes traditional schools and colleges along with educational programs and digital resources. The desire for personal development and skill-based courses continues to fuel the personal development and EdTech markets and constitutes a larger and larger portion of the overall industry every year.

Within the INDXcoin Ecosystem, coin holders will enjoy a myriad of resources designed to help them flourish in their lives and in the cryptomarket-dominated future taking advantage of the growing demand for resources of that kind.

## **INDX**COINS'S TARGET AUDIENCES

The metaverse is taking off, and the amount of attention and investment flowing toward Web3.0 projects is staggering. This means that the opportunities for widely accepted, stable-store-ofvalue cryptocurrencies will only increase. As internet pioneers like Mark Zuckerberg focus on finding mediums of exchange and interoperability between the metaverses, it will be just a matter of time before we see the number of use cases for cryptocurrencies increase accordingly.

As the crypto market grows, the metaverse expands, and other commercial use cases grow, the number of individuals seeking cryptocurrencies will naturally expand.

Today, Its core purpose is to fuel the activities of the Kingdom Wealth Community and to provide value to any individual that holds INDXcoin. However, INDXcoin has a specific user profile and target audience in mind.

# 1. Christian Believers

With over <u>2.18 billion Christians</u> spread across over two hundred countries around the globe, the INDX platform has as one of its specific aims to become the platform of choice for every believer while also helping inspire and strengthen their spiritual lives.

Any individual can purchase INDXcoin, but the INDX team is passionate about serving this specific multi-generational audience for a variety of reasons.

## **Pain Points**

- Multiple countries demand a common currency, and INDXcoin can become that ubiquitous solution.
- Restricted time to manage financial assets due to the time dedicated to spiritual service, family, work, and volunteering
- May lack proper insight and trusted sources that align with their values and can educate them about cryptocurrencies and the crypto market.
- More inclined towards the spiritual, less materialistic, susceptible to inflation due to lack of focus on wealth, and therefore less able to contribute to important charitable work that could benefit many.

# **INDXcoin's Solutions**

- INDXcoin's price stability on any exchange anywhere in the world means users can purchase it with their respective fiat currency.
- INDXcoin is a stable store of value and requires little management due to its unsusceptibility to individual cryptocurrency price movements or exchange-specific price fluctuations.
- INDXcoin platform provides foundational crypto courses through the Kingdom of Wealth & Wellness resources, and spiritual content and focus provide more credibility and trust to skeptical believers.
- INDXcoin's benchmark of the top 100 cryptocurrencies acts as a strong hedge against inflation as crypto markets grow, and crypto coins naturally aren't susceptible to inflationary forces like fiat currency. Holders of INDXcoin are positioned for potential growth with less risk and be more generous as a result.

# 2. New Crypto Enthusiasts

Entry-level crypto enthusiasts are individuals who have very limited education and insights into the crypto market but are intrigued to try. Today's crypto investors are more likely to be Millennials, Gen X'ers, and early-adopting Baby Boomers who are excited about the growth potential and use cases for the technology that empowers cryptocurrencies but may not understand the technicalities, terms, or tenets of the crypto market.

# **Pain Points**

- Lacks understanding of cryptocurrencies and the market.
- Risk.
- Minimal cost of entry, minimal active involvement.
- Ecosystems security and proper diversification.

# **INDXcoin's Solutions**

- INDXcoin purchasers require minimal knowledge to make educated decisions to purchase coins, getting them exposure to the market with limited risk.
- INDXcoin holder does not have to be actively involved in portfolio management.
- Minimal initial investment amount still provides individuals with exposure to the vast majority of "Movers & Shakers" in the crypto market due to INDXcoin's one hundred crypto benchmarked value.

# 3. Experienced & Institutional Crypto Enthusiasts

Individuals with a higher net worth and more crypto market knowledge are looking for cryptocurrencies that are a reliable store of value and have great growth potential but without the need to watch or manage it.

# Pain Points

- High net worth investors don't want to manage more volatility in their portfolio or hire someone to do it for them.
- Effective crypto portfolio managers are hard to find because it is an emerging market for most.
- Maximizing growth potential against risk.

# **INDXcoin's Solutions**

- INDXcoin's value is based on a benchmark index of the top 100 cryptocurrencies, making it highly attractive to buy and hold for high-net-worth individuals and institutional investors.
- The high growth potential and mitigated risk from diversity allow holders to buy and hold INDXcoin without needing to

manage it due to it being free from most forces making single cryptocurrencies highly volatile.

# 4. Businesses Accepting Payments

As has been noted, businesses around the globe are beginning to adopt and plan to adopt cryptocurrencies, including Christian nonprofits, who will benefit from frictionless peer-to-peer / peer-to-business transactions but require a stable store of value crypto to do so.

# Pain Points

- Challenges taking payment across wider geographic areas or paying fees through intermediaries make businesses and non-profits bound to smaller geographic areas, affecting revenue potential.
- Expensive and/or complex compliance stipulations require businesses to pay fees, reducing profit margins.
- Today's business owners tend to be older and less knowledgeable/skeptical about cryptocurrencies.

# **INDXcoin's Solutions**

- INDXcoin, as a stable store of value, can provide the confidence business owners need to accept crypto in their business.
- INDXcoin, which would be available across all major crypto exchanges and, therefore, across borders

# ROADMAP

<ul> <li>✓ INDX Development Start</li> <li>✓ Genesis Block Launch</li> <li>✓ Core Wallet Launch</li> </ul>	March May June	2022 2022 2022
✓ Mobile Wallet Launch	June October	2022 2022
<ul> <li>✓ 3rd Party Audit on Blockchain</li> <li>✓ Referral contest</li> </ul>	October	2022
✓ Utility MVP Launch	March	2023
✓ Launch on KW.exchange	April	2023
Airdrop referral contest coins	May	2023
INDXcoin Utility Internal Rewards	June	2023
Multiple Exchange Expansion	Q3	2023
Proof of Price Algorithm launch	Q3	2023
INDXcoin Utility Marketplace	Q4	2023
INDXcoin Utility Business Rewards	Q4	2023

#### **Roadmap Notes**

Please refer to the roadmap thresholds above and see related notes for further explanation.

#### October 2022:

INDXcoin contracted third-party and world-renowned <u>Hacken</u> to perform a full L1 audit on the INDX blockchain. This stringent review and audit are to ensure the integrity of the INDX blockchain providing prospective coin holders the utmost confidence in the security of the network.

INDXcoin launched a public sale awareness campaign at <u>https://launch.indxcoin.com</u>. This incentivizing of early adopters and enthusiasts to refer friends and family was designed to build anticipation for INDXcoin's public sale when launched on the Kingdom Wealth Exchange.

## March 2023 Notes

INDXcoin launches its Kingdom Wealth Utility, a membership-driven community only accessible by those who own INDXcoin.

## April 2023 Notes

INDXcoin is launching on the new Kingdom Wealth Exchange that will be launching out of Canada. The exchange will include two trade pairs at the time of launch: ETH to INDX BTC to INDX

## June 2023 Notes

A further enhancement of the INDXcoin utility, February's focus will be to reward INDXcoin holders with additional INDXcoin(s) in exchange for consuming, participating in, sharing, and creating content in the Kingdom Wealth Community

**Q3** - Focused expansion of INDXcoin on to other exchanges based on the condition that INDXcoin is listed and sold at the posted index rate.

Launch of INDXcoin's revolutionary "proof-of-price" algorithm that includes the purchase price of each coin within the network ledger to provide increased buyer confidence. This will coincide with the launch of the INDX marketplace on Kingdom Wealth Exchange, where INDXcoin holders can use their INDXcoin to buy goods and services (both digital and physical) directly within the platform.

**Q4** - Launching utility marketplace allowing commerce within the INDXcoin utility for users to buy/sell digital products and tickets.

INDXcoin bridges the digital and physical worlds through the launch of a unique loyalty rewards program.

#### Access Management & Ecosystem Technology

INDXcoin holders will access the community and Kingdom Wealth Community through a secure, privacy-protected, and customized technology platform that grants access to coin holders. It will be used to validate coin holdings, host, gate, and grant access to content and will allow members to transact and track user activity within the community commercially. This technology is available on multiple devices, including mobile phones, tablets, and desktop computers, through credible APP stores like Google Play and the Apple Store.

#### The INDXcoin Wallet & Kingdom Wealth Exchange

The Kingdom Wealth Exchange is where individuals can purchase INDXcoins. Coins can also be held in the INDXcoin wallet. The exchange allows coin holders to buy, swap and move BTC and ETH to any off ramp of their choice.

The platform will be developed to the industry's highest standards, based on tried and true technology that is already "battle-tested" in the market over billions of transactions and will be built utilizing best practices in encryption and security, including multi-factor authentication.

## **OPERATIONS TEAM**

#### Eli Regalado

Eli Regalado is an ordained Marketplace Minister of the Gospel of Jesus Christ. His purpose is to walk in step with his heavenly Father by bringing heaven to earth. He operates in a financial anointing and is the founder of INDXcoin.

Before INDXcoin, Eli was the CEO of Grace Led Marketing. A global advertising agency specializing in seven-figure crowdfunding and viral product launches. Before Grace Led Marketing Eli worked as a business consultant to a private business magazine and was tasked with networking with inventors, CEO's, and government leaders.

#### Kaitlyn Regalado

Kaitlyn is the Co-Founder of INDXcoin and CEO of Kingdom Wealth Exchange, an innovative cryptocurrency exchange with global reach.

Before joining INDX she was the COO of Grace Led Marketing and was responsible for running a team of 11 internal employees and a

variety of subcontractors. Before Grace Led Marketing, Kaitlyn worked as a sales lead in the debt settlement industry and was primarily responsible for selling and integrating various client-facing software systems into the Debt Pay Pro ecosystem.

## Mark Mergo

Mark has over 40 years of working as an accountant and CFO with businesses of all sizes, small & local to Fortune 50. He has been married for forty-one years and has four grown children. Mark is the CFO and Co-founder of INDXcoin and Kingdom Wealth Exchange.

## **Oscar Torres**

Oscar, like the Bitcoin founders, wishes to stay anonymous. He has been active in the information technology space for about 30 years and in the crypto space heavily since 2017. Oscar is one of INDXcoin's lead developers and an integral partner in our operations team.

## Jose Fernandez

Jose is one of INDXcoin's lead developers and has owned and operated multiple companies in the technology sector. Jose has been active in information technology and software development for over 30 years, bringing his skill set to head the Development department for INDXcoin.

# **PROPHETIC TEAM**

## **Gary D Black**

Over his 30 years in the nonprofit world and business, Gary has worked and served worldwide, living in Africa and Europe. Gary and his father had an oil and gas/energy business in Russia for 15 years; he has established orphan care, water projects, churches, and leadership institutes around the globe.

Living in Colorado Springs, he is now running an international nonprofit establishing mentorship for young men and is part of the INDXcoin prayer team.

## John Wayne McAlister

John Wayne McAlister is a husband, a dad, a lieutenant for the Warr Acres Fire Department, and a business owner for several years, and he graduated with a bachelor's degree in Business Administration.

John's role with INDXcoin is as part of the prophetic prayer team, trusting to hear how the Spirit is guiding INDXcoin and helping rapidly move it in that direction.

## **Nathanael Enos**

Nathanael Enos is a man whose heart is sold out for God. His background is in futures trading, and data analytics as well as some technical analysis. He has spent the last few years studying and developing advanced complex trading algorithms for real time, trading in the futures market.

His role with INDXcoin is two fold; he is a part of the prophetic prayer team as well as the business operations team. As a member of the prayer team he presses into what God is saying. As a member of the business team he listens and helps to bring creative insight and creativity as we move forward in the directions that God reveals to us.

## Amanda Earhart

As a performer, singer/songwriter, record producer, and entrepreneur, Amanda Earhart has over 24 years of experience writing, performing, and developing talent.

As the CEO/Founder of AEVStudios, Amanda is the creator of the Find Your Voice Effortlessly<sup>™</sup> program, where singers learn how to enhance, protect, and preserve their voice without surgery, vocal rest, damage, or strain.

She serves as a prophetic voice for INDXcoin's spiritual intelligence team.

## **David Reyes**

David is the lead pastor of New Beginnings Fellowship in Colorado Springs. He's also enjoyed nearly a decade of growing a successful, client-focused real estate business. David had an intensely personal encounter with God in 1999, where he was gripped by a hunger for the presence and purposes of Jesus. David teaches that we were all designed to have intimacy with God and to fulfill a role in His Kingdom. David is called to help people encounter God personally, discover their unique kingdom gifts and calling, and break free from the hindrance of broken mindsets and wounds. Together, David and his wife Catherine are passionate about seeing hearts revived and transformed by Jesus and heaven come to Earth.

# CONCLUSION

Welcome to the KiFi (Kingdom Finance) revolution.

Kingdom Finance and the Kingdom Wealth Community's cryptocurrency and Kingdom Wealth & Purpose resources will change lives.

An innovative new utility crypto coin, providing a growth opportunity for all involved content and vehicle of exchange is here. Accessible to everyone from new crypto enthusiasts to experienced coin aficionados - this premium coin and content offers a potential growth opportunity for all involved.

Take advantage of the predicted growth of the crypto market with a coin that indexes the world's top one hundred cryptocurrencies. As the crypto market rebounds and grows, early coin holders will enjoy the greatest potential for personal and portfolio-related growth.

As a risk-averse store of value, holding coin in this early stage of development is a fantastic opportunity.

INDXcoin is an ideal store of value that individuals, institutions and businesses can rely on to hold and realize greater value. Holders will enjoy the peace of mind that comes with a cryptocurrency that provides all the upside of the growing crypto market without the risk that plagues single cryptocurrencies, wrapped in a secure blockchain built with innovative algorithms and industry best practices.

Welcome to INDXcoin.

# **CONTACT INDX**COIN

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