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# The Living White Paper

The white paper will be posted on ClearChainLife.com as a living document subject to revision based on the feedback that we receive from our site visitors, reviewers of the white paper, and potential investors. Under the White Paper link on our website, we will have a series of questions, which all visitors have the option to answer. White Paper readers will be able to provide feedback, share the link, and create group forums within the document. Creators of the CCLC Token will engage and provide feedback on any suggested revisions and supporting input members may also be awarded CCLC and USDT Token in appreciation for their feedback.

# Executive Summary

## Problems with Final Expense Insurance

Final Expense life insurance is limited in products for its market base. Products offered within final expense are limited in strategy and client death benefit amounts. The cost of final expense life insurance is relatively high when compared to all other types of life insurance in the industry. Clients are capped when purchasing final expense life insurance, there is no potential for growth in death benefit amount, and clients are therefore locked in at unit purchase. All guaranteed whole life products have a drastically high cost of insurance, and clients must wait 2 years (twenty-four months), and with some carriers up to 3 years (thirty-six months), in order to qualify for full coverage. Death within twenty-four months or less typically yields the clients’ beneficiary return of premium in addition to 5%-10% interest, leaving the beneficiary with no true death benefit. Final Expense life insurance remains an obsolete concept when compared with the evolution of the life insurance industry.

Additionally, blockchain technology is evolving rapidly, yet the life insurance industry has not accommodated or adopted cryptocurrency and blockchain technology. With our top management having experience in both cryptocurrency and insurance spaces since 2011, we understand the biggest obstacles that the insurance industry has regarding the integration of insurance with crypto: the industry is too apprehensive to incorporate such a volatile asset into its business model and does not comprehend this asset’s buy or sell points.

## Problems Facing Seniors Purchasing Bitcoin or Other Cryptocurrencies Directly

Why don’t seniors just buy Bitcoin or other cryptocurrencies directly for themselves?

What happens to your cryptocurrency wallet if you die? Seniors are investing directly into cryptocurrencies and their families either have no knowledge of their portfolio or do not know how to access it. There is an alarmingly high percentage of seniors, as well as people in general, currently purchasing cryptocurrency whose beneficiaries will lose all assets due to their inability to locate those assets that are held in cryptocurrency.

The CCLC solution is to provide a policy that allows clients to

1. have final expense coverage,
2. participate in the gains tied to the growth of Bitcoin and other cryptocurrencies,
3. and ensure that the transfer of these funds to their beneficiaries is safely executed.

## Solutions in Detail

**Participate in gains tied to emerging Crypto Market** - The Clear Chain Life solution does not require knowledge of cryptocurrency wallet technology, which can be confusing for many people, including seniors. Customers can invest in a policy with CCLC and make payments with their own credit card while participating in the gains tied to Bitcoin, etc.

Blockchain will transform the Life Insurance Industry - Blockchain life insurance is our answer—a new strategy that marries one of the most innovative concepts of the modern technological era with one of the most constructive concepts to society. Combined with modern technology, an emerging currency, and full blockchain transparency, blockchain life insurance could transform the entire insurance industry, instantly. Thus, the meaning behind our key phrase, “Legacy in Ledger,” transcends past the importance of innovating an already proven industry of insurance, it defines our standard in transparency within both the digital blockchain and real time language of business of abiding by and recognizing the GAAP principles of accounting.

One question that we have received most frequently from our legal staff and investors within the community is, “How does the code on a smart contract prevent fraudulent claims?” Without divulging all our proprietary advantages, the answer is that we have already been a part of the fully autonomous final expense niche with various carriers. Although we do not exactly follow their processes and procedures for validation of a death benefit claim, we have solidified industry connections within the blockchain space. We will utilize higher standards of validation while executing those contracts at lightning speed compared with current industry standards.

The Token ($CCLC), built as a funding mechanism to create a solvent life insurance company within the crypto space, will serve as our native token, able to facilitate a wide array of insurance contracts not limited to final expense. $CCLC will list on several exchanges in February 2023. Strategic gains made from the Clear Chain Life Token will be reinvested back into BTC. Once CCLC has acquired a strategically proportioned amount that exceeds current industry standards (in terms of insurance solvency acid tests), CCLC will commence with the following stages.

The initial stages will address a “starving” sector within the industry prior to conceptualizing in all facets of the industry. We plan to provide immediate value to the final expense sector, thus initiating the CCLC affiliation of cryptocurrency and insurance before revolutionizing the entire industry.

Our client base will find the ability to purchase final expense life insurance in unit purchases, similar to units of thousands purchased when purchasing final expense. The units will be offered in cryptocurrency (bitcoin) whereby $5000 U.S. in death benefit will equate to whatever unit (percentage) of (btc) $5000 equals. The client’s cost for the purchase of life insurance will be determined by taking the (coi) current cost/premium charged by the industry leading final expense companies and undercutting their price by 10%-15%. By utilizing the leading carriers’ premium charts, we will be cutting out the cost of underwriting (i.e., mortality and morbidity) analysis. The insured will then be assigned a unit of (btc), which will represent the death benefit. At the time of purchase, the client’s unit purchase will have a predetermined value; at the execution of contract (death, or surrender), the unit will have a value different from that at purchase. We intend to allow our clients to participate in an increasing death benefit while keeping premiums level. The proposed insured will then have a discounted monthly premium on a unit of life insurance that has tremendous upside growth. The client has liquidity after (years to be determined) without surrender fees, if the client wishes to liquidate.

In 2023, we will proceed to an IEO. BTC will be secured between the price point of $15,800 and $25,000. When BTC reaches $32,000, our projected investment will be 1.4 million, thereby producing the final expense contracts and ensuring an acid test that will beat industry standards by at least 20 basis points.

On guaranteed issue whole life policies, we intend to reduce the industry standard benefit payout period from 24-36 months down to 12 months. At this point, the client will leave a death benefit equal to the premiums in addition to 5% more than industry standard of 10% for a total of 15%.

Of particular note from our CEO, a few major questions arise at this point that concern the integration of crypto and final expense benefits:

Some investors may ask, “Well, if that’s your strategy, why don’t I just buy bitcoin and save up enough so I don’t have to worry about buying an insurance policy?”

Our response to such doubts is similar to that which concerns the fiat insurance industry, autonomous or not. Many people presume an ease and convenience to save enough money to provide, upon their death, some amount of financial statement for their inheritors and loved ones. The necessity of a universal or term life insurance policy is that the premiums which clients make on that policy guarantee to the policyholder that, at any time within the stated policy, full payment will be made, regardless of the amount of premium that had been paid onto that policy. Our policies follow the same strategy, backed by our Token. Moreover, as an experienced insurance carrier, we understand the need to hold property with predicable appreciation values that will surpass industry standards in terms of solvency. In the future, we expect to position CCLC as a final expense firm that functions as a captive insurer to fiat companies.

Additional solutions will include the reduction in the time utilized to pay out claims. Claims will be sent to beneficiaries in blockchain format.

## Market

The life/annuity insurance sector consists of annuities, accident and health, and life insurance. Net premiums written for the sector totaled $678.7 billion in 2019. \*Insurance Information Institute (www.iii.org)

We may assume safely that the final expense market shares approximately 35% of the entire industry market cap, or $238B. Of all the variations of life insurance, final expense has the highest cost per unit. CCLC has built a token with the capabilities of a coin that has the capacity to contain any data point relevant to the entire insurance and medical industries. Our entry objective is in final expense contracts; however, the token is built under the premise and capabilities to ensure blockchain transparency of funds dispersed, while adding the security and integrity of sensitive data utilizing the shared trust component of blockchain technology, especially as we enter broader sectors of the insurance and medical field. In an era where data is constantly compromised or hacked, we take HIPAA protections very seriously and have several contingencies in place that will protect not only the policyholder and beneficiary but also the insurance industry, keeping data secure and unalterable, by utilizing blockchain and encryption technology.

Generally, a final expense customer is anyone who wants to secure burial expense proactively and avoid a hardship upon descendants—affordably. While customer age can vary, the majority is from 50 to 85; the ideal final expense market is centered on people who are closest to the full retirement age of 65—about 62 to 68 years old. The massive Baby Boomer demographic continues to surge into this bracket: every day, 10,000 seniors turn 65.

To place this figure into perspective, the CDC reported a near average of 10,300 daily births and 7,700 daily deaths in the USA in 2019. The senior population is growing almost as fast as the general population. For final expense agents, this is a practical conveyor belt of 10,000 new potential customers each day.

The future for the final expense market is bright. Today’s youngest Boomers are 53 years old, still more than a decade short of their presumable retirement and their eligibility to draw social security. At the same time, younger generations have fewer savings and more need for affordable burial expense options. Seniors continue to present concerns about final expense bills that they may leave their loved ones. There are sheer indications about the direction of the final expense market.

Our target client consists of whosoever fits the final expense age bracket but is also marketable via social media avenues. The proposed insured must be capable of learning the general concepts of blockchain and the cryptocurrency market. The insured must be able to understand how the transfer of currency is accomplished through the use of blockchain, and how that currency is stored in wallets.

## Competitors

The industry is saturated with insurance carriers and most have products in the final expense arena. Blockchain life insurance, however, is a premier concept and free of competitors. Additionally, it is crucial to mention that the founding members of CCLC have extensive experience in the insurance industry. They have maximized final expense products within the fiat world through several third parties that are already operating nearly autonomously. Our firm has created several businesses, including Lion’s Monarchy, Oak Arbor Solutions, and Premier Synergy. With long-standing relationships with several carriers, we are in a position not only to replicate but also to enhance even further the automation process in terms of cost, expenditures, and higher standards of death benefit claims. The founders of the CCLC token have the means and connections to ensure the seamless transition from autonomous final expense benefits into the added integration of blockchain technology, which will improve liquidity, transparency, and total value to the client.

To name just a few, the following list refers to some carriers in the final expense market:

Mutual of Omaha  
Aetna  
Royal Neighbors of America  
Foresters Financial  
Transamerica  
Prosperity Life  
AIG  
Americo  
Liberty Bankers Life  
Gerber Life  
American Amicable  
Baltimore Life

# Opportunity

## Target Market

The target market for CCLC final expense insurance includes those who are looking for a final expense insurance that offers more than a costly and outdated product where the face value does not keep up with a current inflation rate. Our target market for final expense is seniors, ages 50 and above; however, we are not limited to this specific demographic. There are sales opportunities for final expense with people under the age of 50 and as gift purchases (e.g., grandparents who want to purchase a policy for their grandchildren).

In the target market, however, the need is especially prominent. Generally, the average funeral cost can range from $7K to an excess of $10K, depending on region. Burial services and other end-of-life related expenses can cost an additional $5K to $7K. Most families do not have $12K to $17K readily liquid and available. By calculating the cost of these services using a funeral planning worksheet and by offering plans and pricing options that are affordable to our clients, we can minimize or eliminate the biggest funeral planning challenge for them.

There are other opportunities beyond this demographic. We can utilize final expense insurance as simplified whole life that we can offer to any of our clients, not just to our target market. Furthermore, there are opportunities for juvenile policies for grandchildren. We may also consider Gen X and Millennials who now use permanent insurance with their term insurance. These individuals likely are earning more income and thus may be thinking more about their future. CCLC can help elevate the entry-level life insurance final expense concept to maximize opportunities for consumers. Coupled with the accelerated adoption of cryptocurrency, the involvement of both market sectors offers a blueprint for a community built on the understanding of value when integrating blockchain technology onto the final expense sector of insurance. Furthermore, CCLC has great potential to improve the value chain of the insurance sector—underwriting, payments, claims, back-office functions, and risk capital.

We must emphasize that we intend to adjust our demographic focus. In short, our current target market will not be our target market forever. In many regards, we are more adaptive to the beneficiary of the policy who generally has a higher probability of understanding a crypto wallet, and that understanding will be crucial when claiming the death benefit. Many investors assume that policyholders should own the keys to the wallet or that they ought to have expert knowledge about cryptocurrency. That is not the case here; in fact, policyholders can execute their policies in a simple 3-step procedure. The beneficiary will have an automated series of steps to follow based on the execution of the policy. Once potential clients appreciate the ease and additional value that CCLC policies offer, sales will increase, amplifying our advantage in the final expense industry. To validate our method further, we have acquired the keen eye of Nathaji Metavier, who has not only worked for Bankerdoich but also created his own crypto ecosystem in altrucoin.com. His ability to create streamlined vaults will ensure the beneficiaries’ execution of death benefits is done seamlessly, comparative to a fiat policy.

This section really bothers me, I understand the need to have transparency within the insurance industry, but we have to ensure the investor that we have contingencies in place to prevent anyone from getting anyones personal health information… You can refer to some of my upper explanations on page 5, but I need clearer laungage that ensures blockchain will not be the catlyist for hackers to expose peoples health ailments….It needs to be clarified better on this lower section.

In blockchain, each block is a record of new transactions, which could include anything such as the location of cryptocurrency, or medical data, or voting records. After completion of each block, they all are clubbed together to create a chain of blocks, known simply as a blockchain.

With a blockchain, people can write entries into a record of information and can control how the record of information is updated. It assigns a unique identification to the user, whose personal details are never revealed during the transaction process, thus enabling one to conduct secure, transparent, and anonymous transactions that are backed by the blockchain technology platform.

#### How Blockchain Will Work in Insurance: An Example

Suppose that a customer named Viraj Chauhan contacts a life insurance company (Company- A) for a new policy. However, Company A rejects the proposal due to unsatisfactory medical reports. Now, Viraj contacts another insurer (Company- B) for life insurance.

Under the current scenario, Company B will strive for a separate medical examination. However, if both the insurers are using blockchain technology, Company B can access Viraj’s medical test reports that were conducted just recently by Company A.

This is a simple example that displays that the use of blockchain technology benefits not only the insurer but also the customer.

### Blockchain Benefits for Insurance Companies

#### 1. Help in Fraud Detection

Fake claims are a major issue in the insurance industry. The use of blockchain database will help to validate the authenticity of claims, customers and the transactions involved in the process. As a decentralized public ledger, it provides historical data that will help insurers to detect fraudulent activities. Additionally, insurers will be able to identify duplicate transactions for preventing fraud. Processes involving multiple currencies can be streamlined, and discrepancies can be eliminated.

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* [Key Features and Benefits of Online Term Plan Plus](https://www.maxlifeinsurance.com/blog/term-insurance/key-features-and-benefits-of-max-life-online-term-plan-plus)

Consider the case of online term plans, which are simple policies. Here, the lump-sum payout is paid only if the policyholder passes away during the policy tenure. There are no survival/maturity benefits in case the policyholder survives the tenure. In case a fraudulent claim being filed, blockchain technology can help the insurer in detecting the fraud. It effectively serves as a cross-industry and distributed registry with comprehensive customer data. Assuming mass adoption into the medical field, when data is digitally entered, the platform can validate the authenticity of documents by checking for death certificates and detect any fraudulent patterns. Moreover, as the data is decentralized, tampered documents and false term plan claims are less likely to be ignored.

#### 2. Reduce Administrative Cost

The blockchain will reduce administrative cost through automated verification of policyholder identity, contract validity, auditable registration of claims, and data from third parties. This will give insurers-controlled access to current and previous claims that are registered on the blockchain, thus improving transparency. According to a PWC report, blockchain technology could remove 15-25% of expenses that typically accrue throughout the insurance and claims process, delivering an industry-wide saving of $5-10 billion. (Source: *PWC, 2016*)

#### 3. Ensure Transparency

The existing delays and lack of transparency in the claims process have given rise to a ‘trust deficit’ that has alienated the customers. The blockchain platform can help to rebuild trust by generating new data streams that will provide updated and relevant information for speedier claims processing (Source: Harvard Business Review, *July 12, 2017*).

A long-term plan for blockchain implementation should include combining transaction data with other data streams that are made available through mobile and digital technologies. Using the blockchain network, insurers can automatically receive alerts when a calamity or an accident occurs. The automation also enables speedier data routing to third parties like healthcare services, repair garages, rescue services, and police teams. A blockchain database that is linked to the weather system can automatically pull weather readings to determine accurate claims amount.

#### 4. Improve Data Quality

Blockchain will improve the data quality of front-end and back-end office sources. The errors and inefficiencies in the system will be eliminated, thereby bridging the gap between the end-users and insurers. Specialty insurers and reinsurers are two segments that will immensely benefit from the blockchain technology. (Source: *Ernst & Young Report*, *December 15, 2016*).

#### 5. Help in Product Development

The linking of blockchain data with other data sources will help insurers to generate actuarial models that are more accurate. For example, a company that sells auto insurance can generate insights by gathering usage-based data about driving patterns, speeds, distances, safety features, and braking habits. Analytics can help to identify high-risk drivers and customized offerings and premium plans can be devised accordingly.

When initially written, it appeared very challenging to aggregate relevant data from a large number of data sources. However, most of our blockchain development has taken place during a crypto winter where CCLC has taken this time and investment to include any data point that could be used in the future of any insurance product – not limited to final expense. For clarity, the blockchain database will provide an effective platform for collaborating with other large and complex peer-to-peer data networks. As evidence of that, we have been approached by several global insurance carriers with offers that would not properly account for the future value of such a product or service.

### Blockchain Benefits for Life Insurance Policyholders:

#### 1. Speedy Claim Processing

In insurance, blockchain can simplify claims processing for the nominee. Once the insurer verifies the claim, it will be recorded on blockchain to trigger the right contract execution. This blockchain-powered automation will significantly reduce the claim settlement time and streamline the operations. Thus, benefitting the policyholder’s family as their waiting time for claims payout would reduce significantly due to improved processes.

Example

Current Scenario:

To initiate the claim settlement in case of term insurance, a nominee needs to obtain a death certificate from the respective authority and submit it to the insurance company. The insurer will verify the information and process the claim. This entire process can take up to 30 days.

Blockchain Scenario:

A blockchain solution can improve manual death registration and claims processes. The network of blockchain will include participants like insurers, hospitals, funeral homes, the department of health, and the beneficiary. When the death of the policyholder occurs in the hospital, the details of the deceased would be entered into the hospital’s IT systems (which would be integrated with the blockchain network). Immediately, the insurers would be notified of an insured match.

Hence, rather than placing the onus on the beneficiary to file a claim and follow up, the insurer would process claims automatically. This can expedite the claim settlement process.

#### 2. Instant Fund Disbursement

The interaction between insurers and policyholders will become more direct during the claim process. With technology advancement backed by blockchain, insurers will be able to transfer claim proceeds directly into customers’ digital wallets.

### Limitations of Blockchain Technology

Blockchain technology has its share of benefits, so as the blockchain’s network of users grows in the coming years, it will become a vital component to counter cyberattacks—especially regarding the accuracy of medical data. If events are not originally registered with accuracy, the trustworthiness of the stored data could be seriously doubtful. CCLC will utilize the shared trust and encryption variables to protect the identity and accuracy of applicants. Furthermore, we will cross-reference NCHS records with actual CCLC clients utilizing patient rights to ensure accuracy surpasses industry standards. Apart from this, transaction cost and complexity also add to the limitation list.

### The Way Ahead

Adoption of blockchain technologies by insurance companies will have long-term implications as it will not only enable efficient delivery of services but also help insurance companies to adhere to regulatory requirements. According to McKinsey, insurers must attempt to understand the advantages and limitations of blockchain technology fully before they chalk out a long-term plan to implement it.

It is critical for insurers to identify the high-impact areas that will be benefitting from blockchain. Internal proofs-of-concept, prototypes and customer processes need to be tested before a full-scale implementation is carried out. Ultimately, widespread adoption of blockchain in the insurance sector is possible if the technology expands in phases.

# Execution

## Marketing & Sales

### Marketing Plan

Facebook and other social media sales funnels have huge selling power. Users log onto their social media accounts for recreation not to purchase random products that they have not considered to purchase. Sales funnels are designed to generate demand, reminding users about pain points or needs, to which they may not even be aware. A Facebook sales funnel will help us emerge from the digital white noise. With many of our related firms having a social media presence for over 10 years, we have been on the forefront of emerging social media functions such as fully autonomous insurance products and websites, GPT chat, and most importantly a foundation of customers that are currently transitioning their generational wealth into a generational market of consumers (the beneficiary) that are much more receptive and knowledgeable concerning the added value of integrating life insurance with blockchain technology.

#### The Four Stages of a Facebook Sales Funnel

Plenty of businesses are familiar with the digital sales funnel, which is made up of four or five different stages, depending on the source. These stages consist of the following:

1. Users discover our brand and our product.
2. Users develop an interest in the product and study into it.
3. Users consider their purchase of our product.
4. Users have purchased our product, following which we should continue to nurture the relationship, so the users become long-time clients instead of one-time customers.

The stages of a digital sales funnel and Facebook sales funnel are the same.

Using data analytics, we can target a specific market. Ten percent of our marketing campaign will be aimed at the direct consumer (seniors aged 65 and older). Ninety percent of our marketing campaign will be aimed at the end consumer (beneficiary). Ideally, a more technically informed user will be captivated with the idea of increasing their potential death benefit on an existing final expense policy.

### Stages of Inception

Clear Chain Life LLC Insurance Company will produce its story on marketing videos for social media Pre-IEO campaigning, and has been campaigning its ICO for about 1 year (as of February 2023). The ads will take clients from social media platforms to the company’s landing page for further Pre-IEO investing information and investing opportunity. CCLC will then utilize Pre-IEO investment funds to start creating the companies autonomous website.. The ICO stage was re-pivoted to an IEO release, and a portion of the market cap will immediately be placed in an escrow for company reserves. We have had a year to gauge the market and will launch the Token on either one or two top 20 exchanges by winter of 2023. Within a few months after the ICO, and IEO - Clear Chain Life LLC Insurance Company will go live and begin retail sales specifically on P2B, one of the most established exchanges focused on transformative projects such as CCLC.

## Operations

### Technology

Our main objective to bring the “crypto-final expense” to market will be via agentless distribution. A landing site (website) with fully autonomous capabilities may eliminate many regulatory hurdles and help save in commission costs. We have had over a year to test the website and ensure day-one operation goes without a hitch.

Site requirements:

* Seamless landing page from social media
* Quote generating engine, using clients’ age and death benefit requested
* Integrated application with instant client verification
* Instant approval / instant issue of policies
* Payment acceptance methods:
  + Crypto
  + ACH
  + Credit Card
* Creation of wallet for policy death benefit proceeds, and for premium payments
* Crypto to USD conversion tool
* Client portal
  + Clients’ ability to change addresses, payment options, beneficiaries
  + Check current value of death benefit based on crypto variable

### Blockchain Functionality

Node Layer

The node layer is responsible for supporting CCLC network and communicating block/transaction information across the CCLC network to other nodes. Nodes run the applications defined by the CCLC runtime and store block information. Nodes in CCLC operate using libp2p, which uses TCP connections to send information. Each node is equipped with a Websocket or HTTP URL for interacting with the blockchain. For example, CCLC's host URL is:

wss://CCLC.clearchainlife2022.synology.me:9944

Users can query these URLs for blockchain information, doing transactions, bridging, etc.

RPC Layer

The Remote Procedure Call (RPC) layer of CCLC is responsible for handling dispatch information to and from client-side applications and the nodes. The RPC layer facilitates information about CCLC blocks, such as storage information, block number, block headers, etc. The RPC layer also handles transaction requests from client-side applications and sends them to the Node Layer for processing and distribution across the libp2p network.

Database Layer

Data in CCLC is stored by nodes in CCLC’s network. The database layer supports consensus by allowing nodes to communicate a persistent state across CCLC; nodes with different storage information will be considered as forked branches and be rejected by the network's consensus protocol.

Runtime Layer

The runtime is responsible for handling how blocks are added and how transactions are executed within CCLC. The runtime layer is compiled into WASM and stored as a part of the Database Layer. Thus, the runtime is considered a part of the state which nodes must agree on for mutual consensus, ensuring that blocks are processed according to the same rules across the network. Nodes without the same rules will have different states, causing their hashes to conflict with the accepted runtime rules.

Smart Contract Layer

CCLC provides support for smart contracts written in Rust that are compiled into a WASM binary for multi-lingual api access.

CCLC uses the proof of stake-authority model. Currently in the CCLC testnet, the CCLC proof of authority model is using the Aura (Round robin) model, where a known set of validators are selected each and organized into a queue to be repeated in the same order forever.

Vault Protection Feature

In our current construct, the aforementioned layers represent the work and detailed craftsmanship of our lead developer, Levi Meadows. However, we have also secured former banker-doiche ecosystem developer Nathaji Metavier for vault features which will include safety and recovery parameters designed to protect investors, product owners, and of course beneficiaries.

CCLC mainnet will be fully proof of stake. Validators are selected based on the top 100 largest staking accounts and organized into a queue each era. One era is 86,400 blocks at one second blocktime, so each era is roughly one day (24 hours).

At the end of each era, validators are reselected and reorganized into a new queue with random order.

Validator rewards target 7% yearly inflation rate. Validators are rewarded according to:

* yearly inflation rate (CCLC staked \* total supply) \* (tokens / eras per year)
* reward is sent to validators proportionally to the number of blocks they authored at the end of each era and divided proportionally to the nominators who staked behind that validator.

The ideal staking rate for CCLC is 50%. If the staking rate outpaces or lags behind this target, validators earn fewer rewards and the proceeds go to CCLC's treasury, to be used for rewards and premiums.

### Transitioning from ICO to IEO: A Detailed Guide

In addition to learning the differences between the pre-launch of a fully autonomized Token such as CCLC, our experience in the crypto space was highlighted as such:

* The experience learned from (DONR) helped us not only to time the market but also to identify and analyze the landscape of various financially healthy crypto exchanges to select as our initial Exchange offerings. When launching DONR on three exchanges, none of the exchanges our initially developed token launched on became insolvent during the uncovering of the FTX scandal. As a matter of fact, many of them remain on the top 50 exchanges on Coin Market Cap.
* When launching our first token project, it served well as a purposeful alternative to the fundraising space (DONR). However, with CCLC, we knew upon inception that this project would need to be layered as a COIN, yet released as a Token project, with the future potential of building around its own ecosystem, and not bounded with the limitations of a token. In the future, it is not uncommon for such a token to become a coin to not only encompass the entire insurance and healthcare industry through blockchain, while adding value to both the crypto and fiat space concurrently.

**The post-public engagement phase**, which includes everything that happens between the first announcement and the actual sale of our Token, normally takes around three months. We took a year during the crypto winter to fully analyze the market and build up the layered features of CCLC. This timeframe has worked to our advantage and will ensure effective timing of the market. Technical advancements add liquidity and instant value to both our clients and investors.

When it comes to the team involved in the project, again, we can rest a lot of our experience on the results of our first crypto Token, and experienced members who made a difference in its launch. Our list includes developers, Blockchain and cryptocurrency specialists, PR, and marketing as well as advisors, partners, and early investors.

Layout:

We have worked on the CCLC website layout for over one year. The absolute majority of projects these days are opting for a single-page structure. Without a doubt, it is a very convenient and easily accessible way of presenting all the necessary information in the exact order it is intended to be in.

Security:

One of our website focuses is to avoid it being down at any point of time. Once our IEO begins, provided a stringent negation between our initial exchange, which includes Marketing, Market Making, and exchange exposure, thousands of people will be flocking to the website all at the same time. Hence, our experience in this space will help prevent a crashed website from ever happening.

Moreover, hacking and DDoS-attacks are also a very common threat for any project running an ICO. There have been many instances of official websites being hacked and the wallets’ addresses being replaced. As a result, investors unknowingly sent their money to scammers, thus there is added value and experience in this space as we have learned and become functional in this space.

Also, we have taken all the precautions necessary to protect our project from phishing attacks. It is quite common for fraudsters to accompany a DDoS-attack on your server with an all-out spam attack across every possible social channel with a message saying something like ‘Our website is temporarily down; use this link instead.’ A message like that on our website is very unlikely.

Design:

The website’s design should reflect the nature of the project; it has to be reliable and look slick and professional yet friendly. Even the tiniest mistake in text formatting will repel many investors. Definitely, consider hiring professionals to build and design the project’s website.

Getting Our Token Out on Exchanges:

Of course, having a year to fine-tune our product, making our dream come true being a successful entrepreneur, and making the cryptocurrency community a better place by developing and integrating our project is great in theory. In the reality, our team and our investors will be expecting the project to do something else—make everyone rich.

To do so, our token will be in demand, it has to be valuable, and, most importantly, it needs to be listed on at least one cryptocurrency exchange. Different exchanges will have different requirements for tokens to be listed. Our emphasis has been on an exchange like P2B, which does over 1.2 billion in daily trading, launched over 1,000 successful Token projects, and has amassed a reputation based on results and solvency throughout the world.

We are also looking to launch on other notable exchanges such as [Poloniex](https://poloniex.com/), which is one of the biggest and most well established exchanges. To quote directly from their website: “We don’t have a definitive set of criteria as each project is unique. We listen to the community and select projects that we believe are unique, innovative, and that our users would be interested in trading. We also look for products that have strong (organic) market demand.”

Another major cryptocurrency exchange, [Binance](https://www.binance.com/), [has a team](https://support.binance.com/hc/en-us/articles/115003509652-Listing-a-Coin) dedicated solely to reviewing applications for new tokens waiting to be listed. Most other exchanges will require the token to prove its worth in a similar way.

The basic attributes that any Token needs to have if it is to be listed on an exchange:

* Token name: Clearchainlife (CCLC)
* Token trading symbol: Our Token and symbol remain unique throughout the inception of the ICO, and upon entry into the IEO stage, we have no need to change the symbol or ticker.
* Description of your project and its token: CCLC is the first final expense company pegged to BTC at an all-time low, and creates the first ever clear chain contract which eliminates middle-man agents, and offers incentives to policy holders in terms of living longer.
* CCLC logo: Our logo remains unchanged, and remains originally created by our founding graphic designer, Fernando Carmona.
* Launch date: Our IEO launch date is slated for the first week of February 2023.
* GitHub link: Most exchanges will require the source code before they will even consider listing a Token. Our CCLC’s GitHub has been recently updated to reflect the ECR20 transition of our Token.
* Source code reviewed by a trusted third party: Again, our experience and two founding developers have ensured source code remains flawless.
* Compliance fee (in some cases): Some exchanges, in case enough due diligence is necessary, especially since the FTX disaster, incorporate a series of fees. Our experience has trained us to expect which fees to prepare ourselves for, and having the Token launched as an ICO for over a year has provided the funding we need to prepare for these predictable fees, and costs of launching on any top exchanges.

Be aware that, in the current crypto market, many exchanges are losing credibility and have already lost their value due to the FTX disaster, which was primarily contributed to lack of proper accounting standards in assessing its true value and tracking loan disbursements. Here is a list of some of the biggest cryptocurrency exchanges, in terms of trading volume (but, be warned, these lists are constantly changing every day): [Bitfinex](https://www.bitfinex.com/), [Bithumb](https://www.bithumb.com/), [Bittrex](https://bittrex.com/), [HitBTC](https://hitbtc.com/), [bitFlyer](https://bitflyer.jp/), [Poloniex](https://poloniex.com/), [GDAX](https://www.gdax.com/), [Kraken](https://www.kraken.com/), [Bitstamp](https://www.bitstamp.net/), [Binance](https://www.binance.com/).

# Financial Plan

## Forecast: Key Assumptions

Company will save on underwriting overhead by utilizing morbidity and mortality charts from competitors in the final expense arena. Approximately a 30% overhead savings, half of these savings will be directly passed on to the client.

Company plans to eliminate life insurance sales agents by utilizing autonomous technology. Insurance companies pay up 150% on first year commissions to the advisor.

Company will allow client to participate in crypto growth in gradual increments. Example: Death benefit is 1 BTC. In years 2-5 death benefit will equal 1 BTC and 50% if the growth. Years 5-10 will increase death benefit to 1 BTC and 75% growth. Company will retain the difference in growth as revenue or additional earnings.

Clear Chain Life LLC will build revenue by:

* Release the CCLC token on several exchanges, while offering a staking pool distribution like annuities but in the crypto space.
* Acquiring BTC as a reserve currency.
* Overhead and policy payouts minus premiums
* Offering annuity structured vaults to investors seeking more managed risk in crypto.
* The difference between the death benefit and client growth participation minus their percentage tier at the time of policy payout
* The Token IEO investment into the company
* Reinvestment of revenues back into other cryptocurrencies. Reserve only in BTC
* Partner with third party health & medical information sources.
* Direct Health, Medical, and Insurance industry parties wishing to transition their packages onto the blockchain.
* Become captive insurance carriers as a foreign entity to fiat insurance companies looking for added coverage or looking to transition fiat policies into the crypto products we will offer.

The company will maintain a portion of ICO funding and continuous revenues in reserves to meet payout ratios. Bitcoin will be purchased in bulk at set low price ranges and utilized as policy issuing reserves. This will also serve the purpose of buying at lower than future value. The cost of the client will eventually be higher than the purchase price of Bitcoin, which will be an additional revenue-generating avenue that we will partially share with the policyholder as an initiative that rewards our clients for living longer.

## Vestment Commitment’s

Based on the tokenomics of the CCLC token and historical data, CCLC was released onto its first set of exchanges on February 6, 2023 at a solid USD value of $.04 respectively. The first exchange it released on made Top 3 gainer for the week of February 12, 2023. Furthermore, the exchange itself gained an additional $300,000 in added volume and increased by nearly 30 positions on Coin Market Cap exchange with an improvement of .50 rating score all within the same week we released. However, as with many tokens, there is always going to be a bigger landscape risk and due concern of top owners and investors playing a pump and dump schemes. Our contingency for such concern rests on the fact that initial creators of the coin have committed to a vesting period outlined below:

CCLC has developed three strategies that prevent pump and dump senerios from ever occurring with our coin.

Scenario #1:

Twelve percent (12%) of total supply of CCLC owned by initial investors and initial development team: (120 million Tokens out of the total supply of 1 billion tokens):

* 6 Month staking pool commitment (15% of CCLC ownership supply (12%- T.Supply) is vested as untradable for 6 months)
* 1 Year staking pool commitment (20% of CCLC ownership supply (12%- T.Supply) is vested as untradable for 1 year)
* 2 Year staking pool commitment (25% of CCLC ownership supply (12%- T.Supply) is vested as untradable for 2 years)
* 5 Year staking pool commitment (10% of CCLC ownership supply (12%- T.Supply) is vested as untradable for 5 years)

Scenario #2:

Total top Management allocation of tokens (12%) will be vested for 1 year, or when CCLC hits a top 3 exchange (As viewed by Coin Market Cap or Coin Gecko).

Additional stipulations (scenario #2):

* Coin cannot drop below .04% while being sold on top 10 exchange. If so, whitelist parameters will be placed by the exchanges on holders of CCLC to limit the tokens sale.
* See disclaimer for token holders under BSN chain of the CCLC token. Failure to exchange the token, or resubmit vesting obligations mentioned above before 6 months will void any contractual obligations from Clear Chain Life Co. and any token utilies or benefits of blockchain derived such products.

Scenario #3: Team will choose one of the two alternatives above, and continue to provide solidarity with continued investment outside our vesting or staking commitments to grow the following within a designed value based vault.

A glimpse into future products, vaults, and indexed crypto annuities.

Before we begin explaining scenario #3, we must begin with the honest reality that there are too many staking and vesting projects out there where the math or commitment vested just doesn’t add up. As for staking in in the year 2023 - we feel the concept is as old as gold, and honestly very hard to validate regardless of volatile market conditions or pairing inconsistencies. (ie: stella lua, sol, etc.)

Future Products

Fiat Example: (AKA annuities for Dummy’s)

A common life insurance product is in the form of annuities. An annuity is simply a contract with a financial institution or an insurance company that provides you a guaranteed minimum return on your investment, while some even create a cap on loss as well! Retirement advisors all agree - annuities should be part of a balanced portfolio. To discuss the pros and cons from a tax standpoint would be pointless until more regulation and direction is provided by conducive nations receptive to blockchain benefits. The details below will help beginners broaden their understanding of this investment vehicle.

1. Illustration 1.A a view of potential earnings, while mitigating risk in a fiat market.
2. Illustration 1.B. offers the explanation detailing which indexes and indices were used to derive the rate of return for each year.
3. Illustration 1.C offers the potential investor a view of the best- and worst-case scenarios

Illustration 1.A

HYPOTHETICAL ILLUSTRATION FOR Sample CCLC

Table

Description automatically generated

Illustration 1.B

Graphical user interface, text, application

Description automatically generated

Illustration 1.C

Table

Description automatically generated

Vaults:

The way we accomplish something like the above explanation is through the technology of attaching vaults into your token investment of CCLC. As we have said before, both our developers have a proven track record in the development of vaults, and their utility. Up to this point the technology of the CCLC token was constricted as merely the investment tool to create final death benefit insurance through blockchain. Even before that is done, we will have the ability to create vaults in which the above investment model will be made applicable in the crypto world. It’s nothing like staking or trusting an exchange that can’t keep their books identical to the blockchain transparency that’s happening in real time. It’s a proven model of creating thresholds of risks to our token purchasers, while setting cap limits on gains. Such models have made insurance and Life insurance and annuities' revenue grow at a CAGR of 2.5% to $1.1 trillion over the past five years, including 3.2% in 2023 alone, when profit margins will increase to 21.6%. ([IBIS World, 2023](https://www.ibisworld.com/united-states/market-research-reports/life-insurance-annuities-industry/)). Simply put, our, “Legacy in Ledger,” isn’t just a key phrase of our company, it is a definition of how we will be profitable in every aspect of insurance products capable of running on blockchain technology.

Indexed Crypto Annuities:

Imagine looking at the fiat lense of annuities and grasping the fact that your $25,000 could likely reach $250,000 in 30 years. Now if we were to take the top 5 performers of crypto in the last 10 years and integrate those performers in crypto with the top 5 projected prospects in the next ten years - we will have created the first standard index annuity in crypto. We will then create caps on both gains and losses in this space utilizing the same algorithms used in the fiat world to create a profit in fiat annuities. Those profits will be reinvested back into our reserve currency to provide the backing of our most functional product – low cost, high value - final expense death benefits. Now imagine if we offered several indices within the crypto space, and these vaults were capable of higher spreads such as but not limited to leveraged crypto futures. Such instruments and the derivative of profits could be used to purchase more of our native currency as well.

Providing more details:

We will provide a final illustration of what an indexed crypto annuity would look like utilizing our vault. However, the programing and details of historical data would be impossible in such a new field. There are other factors such as competitors in the space, and the limitations we have in terms of copywrite infrigment particulary in the crypto space. Therefore, such information is provided with the pretense that we are experts in both the crypto and insurance space, and such statements are reflective of our knowledge and experience of bringing such products to fruition become dependent on government adoption, and of course partnerships within the insurance industry as a whole.

In order to explain our What we are creating with this coin is not only a final expense company for death benefits, but we are also creating an ecosystem for living benefits which include annuities, crypto based indexed hybrid annuities, and we will work

## Clear Chain Life LLC IEO Phases

|  |  |  |  |
| --- | --- | --- | --- |
|  | Token Price | For Sale | BTC buy % |
| Phase 1 (First 2 exchanges) | $0.04 (Based on Tokenomics) | 100 million | 30% BTC |
| Phase 2 (Next 4 Exchanges) | $.08 (Based on token allocation and demand) | 200 million | 30% BTC |
| Phase 3 (Next top 10 exchange/s) | $0.12 (Based on exchange reputation & demand) | 200 million | 40% BTC |
| Phase 4 (Wallet inititive) | $0.20 (Wallet growth exceeds 25% of reserves) | 250 million | 10% BTC |
| Contract Phase | TBD | 487.5 million | BTC 5% |

## CCLC-IEO Lockup & Release Schedule

Clear Chain Life LLC released its BSC chain tokens to the public in late 2021, similarly in current project Stage 1, we then postponed holdings to focus on the proper timing of release, and further develop the Token on the ERC20 chain. Our current focus is to release the remaining 1 billion Tokens equally through various recognized and validated exchanges while implementing strategic staking and Market Making strategies learned from our launch of both this token and another project that we launched in early 2022. (DONR)

Vested Tokens are Tokens that are held aside for a period, locked by smart contract, until exchange conditions are met. The use of smart contracts reduces counterparty risk; the programming of such applications guarantees the automatic execution of a transaction upon triggering of pre-defined conditions. (See top of pp22 for more details on staking CCLC.)

According to the projects’ tokenomics, the public sale allocation is more than double of seed, presale, and team coin together. The team does not have as priority the sale of its coin, thus coins that will be available first on the market will be the seed, the presale, and 30% of ICO Stages, if their purchasers decide to offer them for sale.

Team tokens will be locked at coin inception and placed within a 5-year staking tier system (See bottom of pp21 for more details). Because the smart contract cannot be modified at present, once the team coins are unlocked, they will go in locking again and will be aligned throughout the IEO stages of token releases. The interests of the team will be aligned with those of IEO Stage 1 holders. (usd $.04/token)

CCL ICO Stage 1 started on October 21, 2021, with 0.04 USDT per CCLC. Holders for the IEO stages will have 70% of coins locked according to the chart above; 30% coins of each purchase will be made available immediately to purchasers transferred in the purchasing wallet, as we have understanding to one’s cashflow. After the 12-month lockup of ICO Stage 1, 16.6% of coins will be released monthly over a 6-month period.

Purchasers @ the IEO Stages will receive Simple Agreement for Future Coins (SAFCs), which will give holders the right to receive CCLC coin according to the vesting schedule. Furthermore, those investors have an informational section on the website on how to convert their CCLC Coin to the ETH or USDT built updated version of the coin.

Trading of coins has been demonstrated to create a feedback loop between coin valuation and platform adoption (Cong et al., 2018). In other words, the appreciation of coin value leads more investors to buy coins and join the platform, which in turn increases and accelerates user adoption of the platform. In that model, coin price appreciation is driven by investors’ expectations about the value of the platform and by capitalizing on the growth of the user base. That is why our experience in the field is so important: we are not only utilizing top Marketing and Market making leaders in the industry, we have been closely observing and analyzing solvent crypto exchanges to ensure our launch and availability of tokens are located on legitimate platforms.

Clear Chain Life LLC has the advantage that it is modular—a core product with secondary products and it can market each module once it is released. The adoption can happen in all stages of development rather than developing a single product that can be adopted only after the entire project is developed. Although the team has started to work the platforms way to adaption, mass adoption of a product and the synergy of modules takes time.

Studies show that Tokens that have a hybrid use, both as instruments for capital raising and as an in-network utility, lead to accelerated platform adoption. However, it is possible that such value will not be equally created in such short time (3-6 months) in case an investor is a pure capital provider with no interest whatsoever in using the platform and especially when the pure capital providers may represent 35% up to Token holders.

Another mechanism already implemented with the scope to foster a thriving ecosystem is the maximum limits on investment per individual contribution, which also has a regulatory component.

Contributors’ diversification helps the development of the network and has significant impact on value creation.

Research has shown that the value of a token of a platform is proportionally tied to and dependent on the value of the cryptocurrency in which that coin is purchased, if the platform has no revenue generated from the sale of its products. This exposes such coins to increased volatility

CCLC has set an in-network mechanism purchase of products to generate revenue and minimize a high volatility impact. It already has a viable, functional product that sees demand and has started to see demand in services from cryptocurrency projects. For this mechanism to have tangible, positive effects, the Time component is again of high importance, and proven in our ability to evaluate one project, while protecting the interests of our bigger project: Clearchainlife.com (CCLC).

“Companies are exposed to increased volatility that may be partly due to subscribers who are only driven by speculation and have no intention of participating in the newly created network. Indeed, investors driven by speculative herd behavior may invest with the intention to sell as soon as the coins become tradable (in what is called ‘flipping’). This further exacerbates the inability of a project to exercise their own pricing strategy when coins may be the only way to consume the product/service.” Thus, our strategy of accumulating BTC, ETC, and not just resting on the confidence of our token, CCLC also stems from the fact that we are positioning ourselves to be one of the most solvent future final expense companies. In doing so, we believe the most resourceful path to profitability and solvency is attained through the managed approach and experience of investment within the most deliverable and diversified manner—particularly in the insurance industry.

Source: <https://www.oecd.org/finance/ICOs-for-SME-Financing.pdf>

## Roadmap

Simplified timeline details and development goals

Q4 2022 (Keep in mind this process has been in development since Q4 of 2021 in respect to our ICO release and re-pivot to IEO):

* Creation of the concept for Clear Chain Life LLC Company
* Development of Clear Chain Life LLC Company begins
* Architectural infrastructure plan restructured to meet IEO roadmap
* Whitepaper guidelines created
* Release of Token on first two exchanges
* Design token economics
* Design market strategy
* Solidification of Clear Chain Life LLC Team
* Creating CCLC Token
* Registering Clear Chain Life LLC as an Estonian Company
* Start Development, Marketing & Community Building
* Security Smart Contract
* ICO Public Sale
* Promos and social influencer testimonials (from ICO stages)

Q1 2023

* Social Media Seed Marketing
* Revamped and living document feedback to conceptualize working White Paper draft
* IEO Stage 2 April, 2023
* Wallet Updates
* Creating Ecosystem / Partnerships

Q2 2023

* Updating Exchange API

Pre-ICO phase 2 and phase 3

* List on Crypto.com and Binance
* Allocation of Market Cap toward Bitcoin for company policy reserves (release of staked tokens)
* Release of tier 1 vested pool holder funds. ( 3 month release pool)
* Administration funds distribution

Q3 2023

* Implementation of Board of Directors
* Purchase of Bitcoin in bulk as reserve
* Autonomous company website development
* Full disclosure of liquidity to state insurance commissioner (California)

Q3 2023

* Final Expense marketing
* First Autonomous policy to be issued
* Applications to all 50 states in terms of proving solvency, and issuing policies.
* Evaluate reinsurance market as potential captive insurance providers for fiat companies.

# CCLC Team Members

|  |  |
| --- | --- |
| NAME | TITLE |
| Manuel Rodriguez | Chief Executive Officer |
| Danny Carmona | Chief Operations Officer |
| Rick Diaz | Chief Marketing Officer |
| Alex Rosen | Chief Information Officer |
| Levi Meadows | Chief Blockchain Developer |
| Nathaji Metivier | Senior Blockchain Developer |
| Jonathan Tovar | Chief Editor |
| Fernando Carmona | Graphic Designer |
| Istiaq Khan | Sales Manager |
| Katrina Geronimo | Minority Legacy Partner |
| Ruben Antilla | Chief Product Officer |
| Morgan Cone | Social Media Manager |
| Edgardo Lopez | Chief Video Editor |
| Justin Joaquin | Chief Videographer |

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The CLEAR CHAIN LIFE LLC COMPANY and its CLEAR CHAIN LIFE LLC Token (CCLC) recommend that you conduct your own due diligence and consult your financial advisor before making any investment decisions. By purchasing any CCLC product, you agree that you are not purchasing a security or investment, and you agree to hold the company harmless and unaccountable for any losses or taxes that you may incur. You also agree that the company is presenting the products “as is” and is not required to provide any support or services. You should have no expectation of any kind from the CLEAR CHAIN LIFE LLC COMPANY and/or affiliates, ecosystem, and/or team. Although CCLC is a community-driven DeFi Ecosystem and not a registered digital currency, the company strongly recommends that citizens in areas with government bans on cryptocurrency do not purchase it because CCLC cannot ensure compliance with the government regulations of such areas. Please ensure that you are in compliance with the laws and regulations to which you are subject prior to any purchase.