

# Whitepaper

April 2022 V1.0



**UltimateAPY TOKEN is a Bep20 token which rewards its holders with automatic passive interest payments every 15 minutes over the lifespan of 13.5 years until the maximum supply of 50 Billion tokens has been reached.**



**UltimateAPY is positioned to lead a revolution in DeFi with the UltimateAPY Auto staking and Auto-Compounding Protocol, Metaverse and NFTs.**

**A new financial protocol that makes staking easier, and gives UltimateAPY token holders the highest stable returns in crypto Currency.**

**HIGHEST FIXED APY IN CRYPTO**

- **Low Risk with UltimateAPY Safeguard Fund (UASF)**
- **Interest Paid Every 15 Minutes, 96 Times Daily!**
- **Automatic Staking and Compounding in Your Wallet!**
  - **Metaverse, NFTs, Gaming Play and Earn!**

**UltimateAPY Auto-Staking Protocol works up to 225x profit. UltimateAPY Provide the Fund requirement for the Metaverse Project**

## **MAIN FEATURES**

### **UltimateAPYTOKEN**

**UltimateAPY is the native token which interest rebase rewards are paid. Every token holder automatically receives 0.03456% interest every 15 minutes just for holding UltimateAPY tokens in their own wallet!**

### **AUTO-COMPOUNDING**

**Crypto's Highest Paying Auto-Staking and Auto-Compounding Protocol with the greatest fixed APY in the industry of 547,498.60%. Interest rewards are compounded every 15 minutes for every BSC wallet holding any UltimateAPY tokens.**

**A better way to present your money using fully featured digital.**

### **UltimateAPY SAFEGUARD FUND (UASF)**

**The UASF serves as an insurance fund to achieve price stability and long term sustainability of the UltimateAPY Protocol by maintaining a consistent 0.03456% rebase rate paid to all UltimateAPY token holders.**

### **UltimateAPY TREASURY**

**The Treasury provides support to the SIF in the event of an extreme price drop in the UltimateAPY token. The Treasury also funds' investments, new UltimateAPY projects and marketing for UltimateAPY .**

### **METAVVERSE**

**The metaverse is a concept of a persistent, online, 3D universe that combines multiple different virtual spaces. You can think of it as a future iteration of the internet. The metaverse will allow users to work, meet, game, and socialize together in these 3D spaces**

## HOW IT WORKS

### UltimateAPY SAFEGUARD FUND

**4% of all trading fees are stored in the UltimateAPY safeguard Fund which helps sustain and back the staking rewards provided by the positive rebase. Keeps holders safe by Avoiding flash crash through price stability. Achieving long term sustainability and future growth of the**

**UltimateAPY Protocol. Greatly reducing downside risk.**

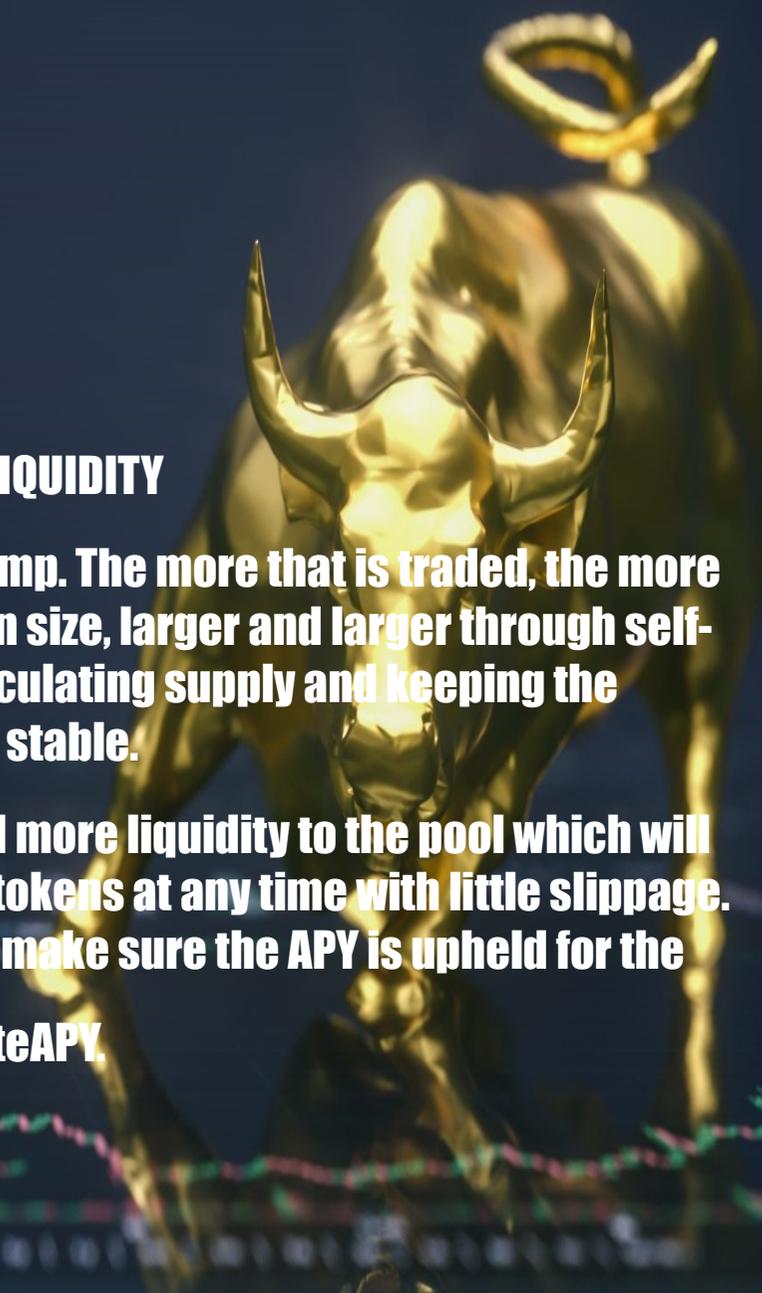
### THE FIRE CAMP

**Burns Token Supply to Prevent circulating supply getting out of hand and becoming unmanageable. Offset positive rebase interest printing.**

## **THE FIRE CAMP / AUTO-LIQUIDITY**

**2% of all UltimateAPY traded are burnt in the Fire Camp. The more that is traded, the more get put into the fire causing the fire Camp to grow in size, larger and larger through self-fulfilling Auto-Compounding, reducing the circulating supply and keeping the UltimateAPY protocol stable.**

**The SALE will do every 48 hours by adding more and more liquidity to the pool which will allow UltimateAPY token holders to easily sell their tokens at any time with little slippage. It will also aid in maintaining protocol stability to make sure the APY is upheld for the entire life of UltimateAPY.**



## TOKENOMICS

**BUY TAX 12%**

**4 % Automatic LP**

**4 % Safeguard Fund (JDSF)**

**2 % UltimateAPY Treasury**

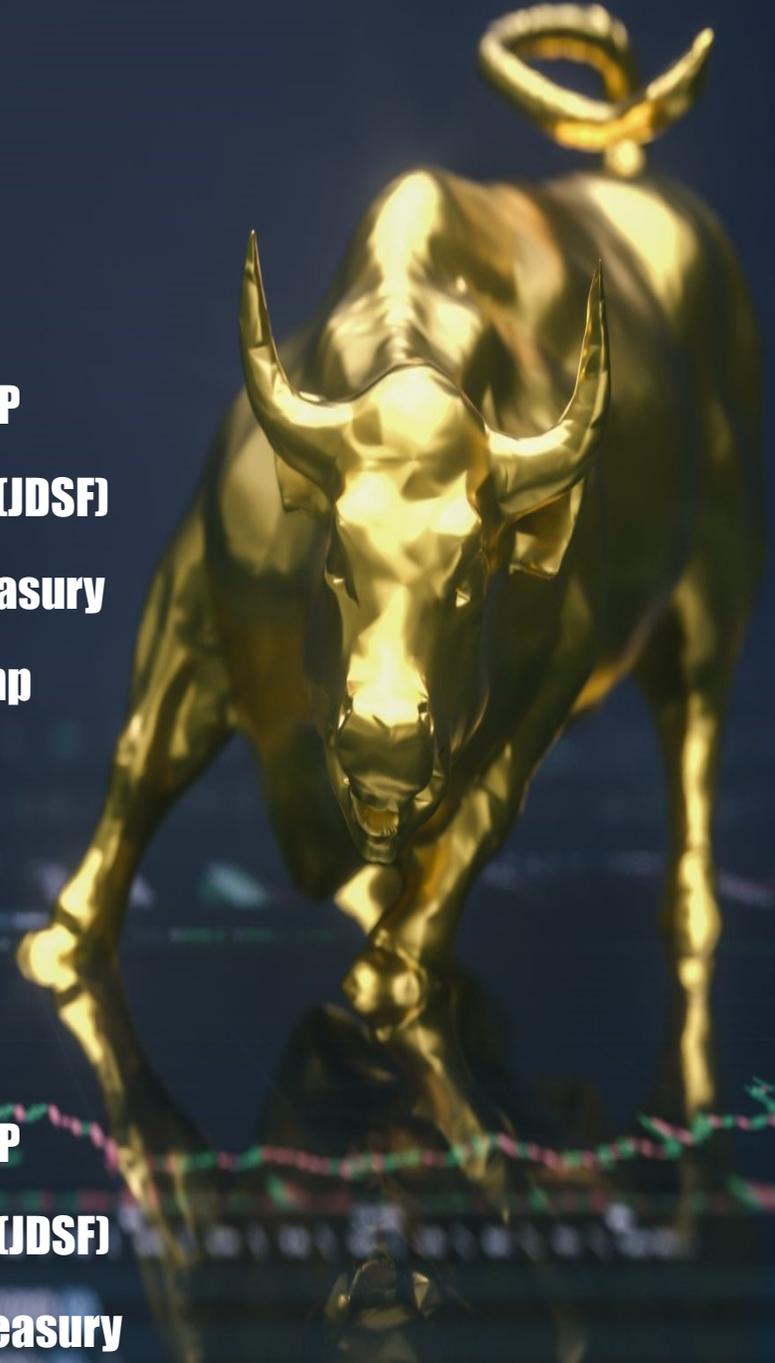
**2 % The Fire Camp**

**SELL TAX 16%**

**4 % Automatic LP**

**5 % Safeguard Fund (JDSF)**

**4.5 % UltimateAPY Treasury**



## **AUTO STAKE DESCRIPTION**

**The UltimateAPY Auto Stake feature is a simple yet cutting-edge function called Buy-Hold-Earn, that provides the ultimate ease of use for UltimateAPY holders.**

**Buy-Hold-Earn - By simply buying UltimateAPY and holding the token in your wallet, you earn rebase rewards directly**

**into your wallet. Your tokens will increase every 15 minutes, 96 times in a day.**

**Using a Positive Rebase formula, UltimateAPY makes it possible for daily token distribution directly proportional to the daily rebase rewards, worth 3.32% of the total amount of tokens held in your wallet. The rebase rewards are distributed on each epoch (rebase period) to all UltimateAPY holders. This means that without moving their tokens from their wallet, UltimateAPY holders receive an annual compound interest of**  
**547,498.60%**

## **REBASE TOKEN DESCRIPTION**

**A Rebase Token is one whose circulating supply expands or contracts due to changes in the token price. This increase or decrease in supply works with a method called rebasing. When a rebase occurs, the supply of the token is increased or decreased algorithmically, based on the current price of each token.**

**UltimateAPY Finance takes advantage of a positive rebase formula which increases the token supply allowing UltimateAPY holders to keep growing their tokens, like in a traditional staking protocol. However, our use of a rebasing token eliminates the need to approve and traditionally stake your tokens.**

**The positive rebase is backed by an RVM which is encurred**

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**The positive rebase is backed by an RFV which is ensured and supported by the token's buy and sell fees.**

**UltimateAPY SAFEGUARD FUND (UASF)**

**UltimateAPY INSURANCE FUND(UAIF)**

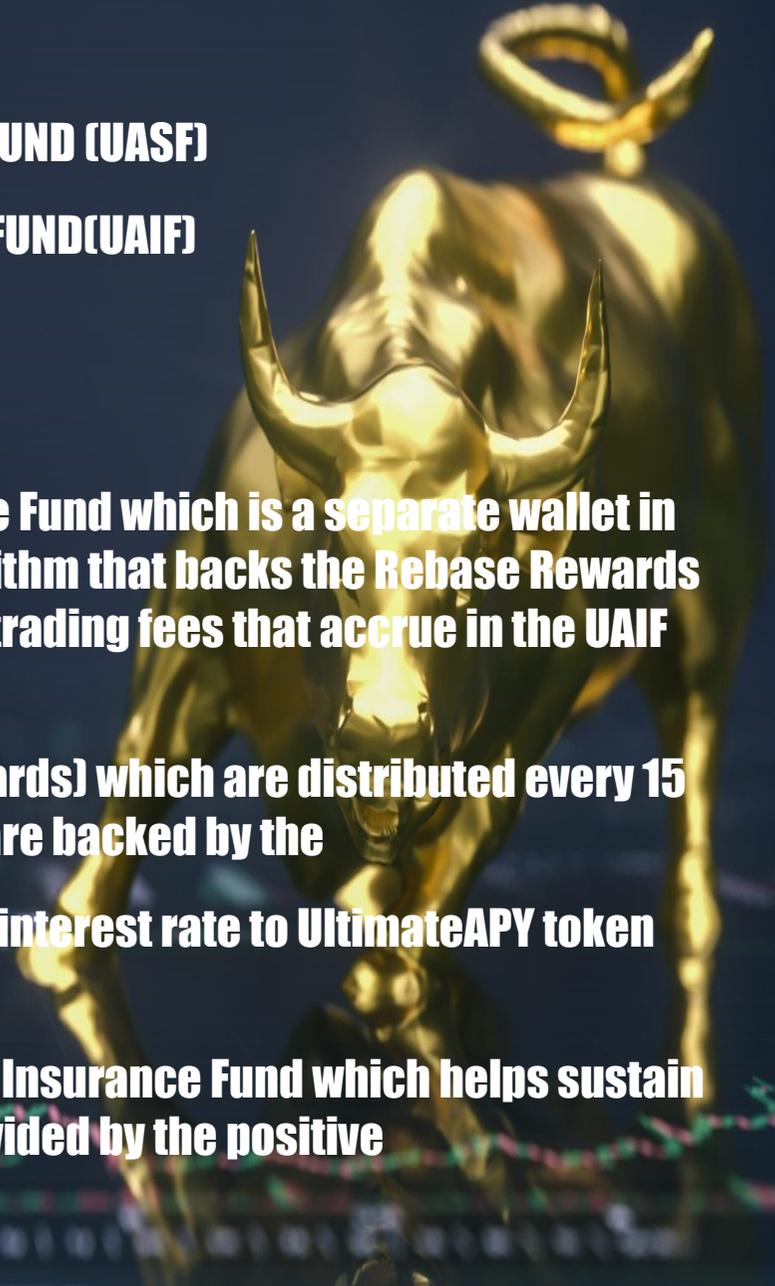
**UAIF is the acronym for the UltimateAPY Insurance Fund which is a separate wallet in UltimateAPY's UASF system. The UAIF uses an algorithm that backs the Rebase Rewards and is supported by a portion of the buy and sell trading fees that accrue in the UAIF wallet.**

**In simple terms, the staking rewards (rebase rewards) which are distributed every 15 minutes at a rate of 0.03456% are backed by the**

**UAIF parameter, thus ensuring a high and stable interest rate to UltimateAPY token holders.**

**4% of all trading fees are stored in the UltimateAPY Insurance Fund which helps sustain and back the staking rewards provided by the positive rebase.**

**UAIF Keeps holders safe by Avoiding flash crash through price stability Achieving long**



## **UltimateAPY TREASURY**

**The Treasury plays a very important role in UltimateAPY UASF protocol. It provides three extremely critical functions for the growth and sustainability of UltimateAPY.**

**The treasury functions as additional financial support for the UAIF. This additional support can become important in the event of an extreme price drop of the UltimateAPY token or unforeseen black-swan event. It helps to establish a floor value for the UltimateAPY token.**

**The treasury may also be used to fund new UltimateAPY products, services, and projects that will expand and provide more value to the UltimateAPY community as well as providing funding for marketing.**

## **AUTO LIQUIDITY**

**Market Liquidity is of the most importance and plays a vital role in allowing the buy and sell of UltimateAPY tokens on Pancake Swap.**

**In layman's terms, think of Liquidity as a big pool of money that is split 50/50 between UltimateAPY tokens VS BNB tokens. There is a conversion ratio that is set to the amount of UltimateAPY you can get with BNB.**

**When somebody buys UltimateAPY, the price per UltimateAPY will go up and the ratio above will also change at the same time to account for this.**

**The same goes in the opposite direction for sells.**

**Liquidity allows for anybody to buy and sell their UltimateAPY/BNB at any time, however the less money/liquidity there is in the pool, the worse price you get so what our**

## **AUTO LIQUIDITY**

**Every 48 hours our UltimateAPY Auto-Liquidity Engine (UALE) will inject automatic liquidity into the market. On each buy or sell order there is a**

**4% tax fee that automatically gets stored into an Auto-LP wallet and built into our protocol's smart contract is the mechanism which smartly takes the 50% of the amount of UltimateAPY stored in the wallet, and will automatically buy BNB at the current market price.**

**The remaining 50% of UltimateAPY in the Auto-LP wallet will be used for the UltimateAPY side of liquidity, therefore giving equal an 50/50 weighting of UltimateAPY/BNB which will then be automatically added as new, additional liquidity into the market pair and raising the amount of liquidity in the pool.**

**The UALE will do every 48 hours by adding more and more liquidity to the pool which will allow UltimateAPY token holders to easily sell their**

**tokens at any time with little slippage. It will also aid in maintaining protocol stability to**

## **APY**

**APY stands for Annual Percentage Yield. This measures the real rate of return on your principal amount by taking into account the effect of**

**compounding interest. In the case of UltimateAPY, your UltimateAPY tokens represent your principal, and the compound interest is added**

**periodically on every Rebase event (Every 15 minutes), otherwise known as an 'Epoch1.**

**Your new principal amount is your then current UltimateAPY token amount, plus your new rebase token amount. This total amount is what gets calculated for your next rebase rewards.**

**The Power of Compound Interest - It is important to note that your balance will grow not linearly but exponentially over time. Taking a compound interest of 0.03456% /15 minutes**

**EXAMPLE 1: If you started with a balance of only 1 UltimateAPY on day 1, after a year, your balance will have grown to 5474.98 UltimateAPY.**

## LIC

**In order to maintain sustainability and future growth, we have introduced a Long-term Interest Cycle (LIC) component which will award UltimateAPY token holders with continued compound interest in perpetuity.**

**Each Interest Cycle is 15 minutes in length and is referred to as an EPOCH.**

**There are 35,040 EPOCH'S in 1 year.**

**EPOCH 1 – 35,040 0.03456% every EPOCH (First 12 Months)**

**EPOCH 35,041 – 52,560 0.00211% every EPOCH (Next 6 months)**

**EPOCH 52,561 – 245,280 0.00014% every EPOCH (Next 6.5 Years)**

**EPOCH 245,281 0.00002% every EPOCH**

**IS UltimateAPY JUST ANOTHER TITANO, LIBRA, SAFUU FORK?**

**Our entire protocol's smart contract was written and developed from scratch from our own competent group of developers. It does not contain any**

**resemblance to Titano's, Libra's, Safuu's code or operation as UltimateAPY works on a completely new set of mechanics which allows for complete protocol sustainability.**

**We also have several proprietary methods in place that we have created ourselves which offers many improvements over our competition such as; our**

**UltimateAPY Auto-Liquidity Engine (UALE), the UltimateAPY Insurance Fund (UAIF), our Long term Interest Cycle (LIC), as well as safeguards in place which secure against method hack attempts.**

**UltimateAPY tokenomics are also completely unique with our Auto-Burn Fire Camp structure, minimal starting supply and lower 15 minute Epoch's for a much more linear APY progression of attainability.**

**NFT, Games and more..**

**The UltimateAPY team is focused on bringing new and exciting projects that utilize UltimateAPY and the latest and best methods for generating rewards for UltimateAPY token holders.**

**The UltimateAPY is a virtual world where players can build, own, and monetize their gaming experiences in the Ethereum / BEP20 blockchain using UltimateAPY, the platform's utility token**

**Our vision is to offer a deeply immersive metaverse in which players will create virtual worlds and games collaboratively and without central authority. We are aiming to disrupt the existing game makers like Minecraft and Roblox by providing creators true ownership**



**In the current game market, the centralized ownership and control of user-generated content limits creator rights and ownership.**

**Central control over the trading of virtual goods created by players restricts them from generating fair value for their creations.**

**Compounding this, it can be difficult to prove creative ownership of works, especially as content is copied, altered, and built upon.**

**With The UltimateAPY, we aim to overcome these limitations while accelerating blockchain adoption to grow..**

## **THE BLOCKCHAIN GAMING MARKET**

**We will do this by building a voxel gaming platform where creators are able to craft, play, share, collect, and trade without central control, enjoying secure copyright ownership with the ability to earn cryptocurrency (UltimateAPY).**

**This copyright ownership will be established and guaranteed through the use of NFTs, where every in-game item will have a unique and immutable blockchain identifier and connect with all massive partners in the world top branding companies.**

## **BLOCKCHAIN GAMING WITH NFTS**

**The UltimateAPY virtual world uses blockchain technology and NFTs to empower the players and creators.**

**NFTs are an emerging segment in the global game market: virtual tokens for digital scarcity, security and authenticity.**

**Each NFT is distinct or unique, it is indivisible and it is not interchangeable for another.**

**TRUE DIGITAL OWNERSHIP: Gamers are the true and perpetual owners of their digital items, even if the game was shut down or abandoned.**

**With blockchain, every game item can be tokenized, allowing gamers to decide how they want to trade, sell, or gift their items.**

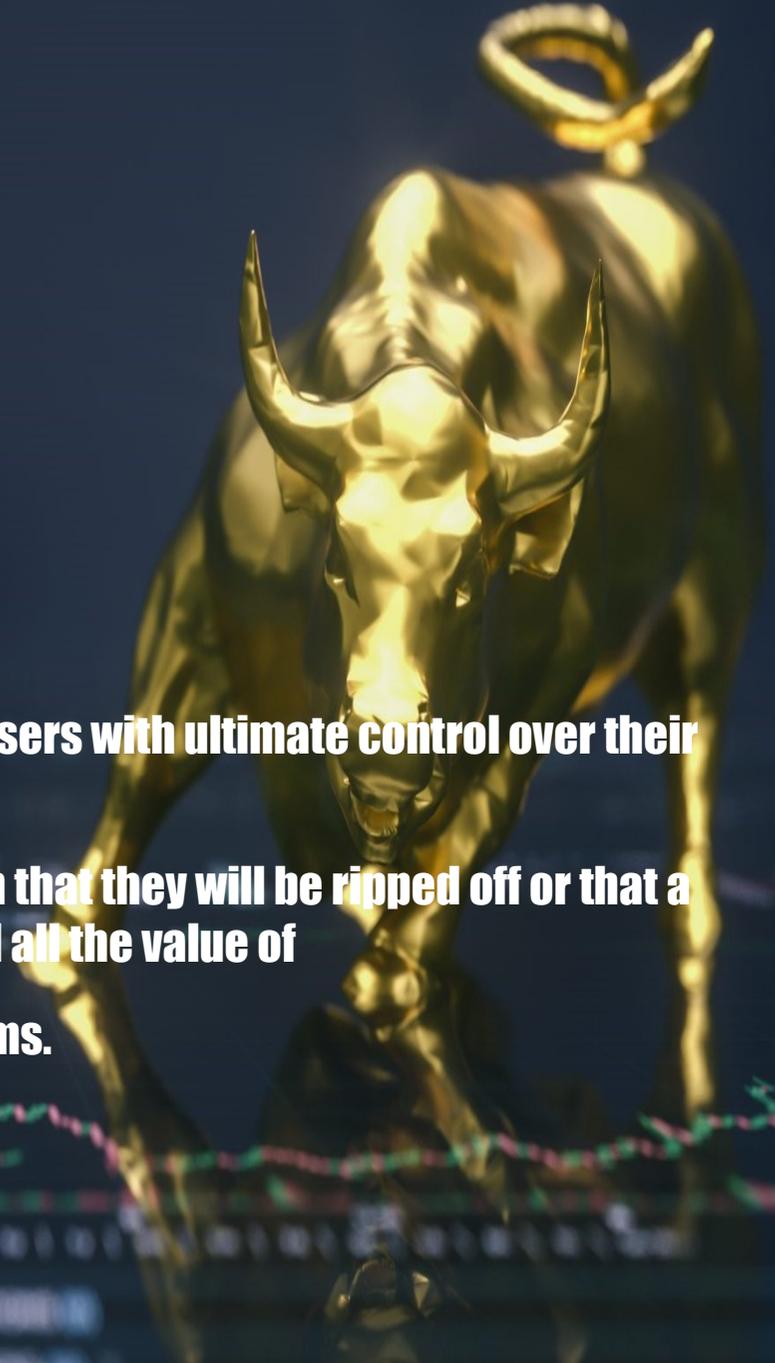
**SECURITY AND IMMUTABILITY: Digital game items can be easily tokenized and traded in primary and secondary markets**

**that are managed and facilitated by blockchain technology.**

## TRADING

**Blockchain-based gaming platforms can provide users with ultimate control over their digital assets.**

**They can buy and sell items freely without concern that they will be ripped off or that a platform will close and cancel all the value of their in-game items.**



**Blockchain provides capacity for games to utilize shared assets.**

**ASSETS, avatars, LANDS and any other game elements can be used in other games that allow it.**

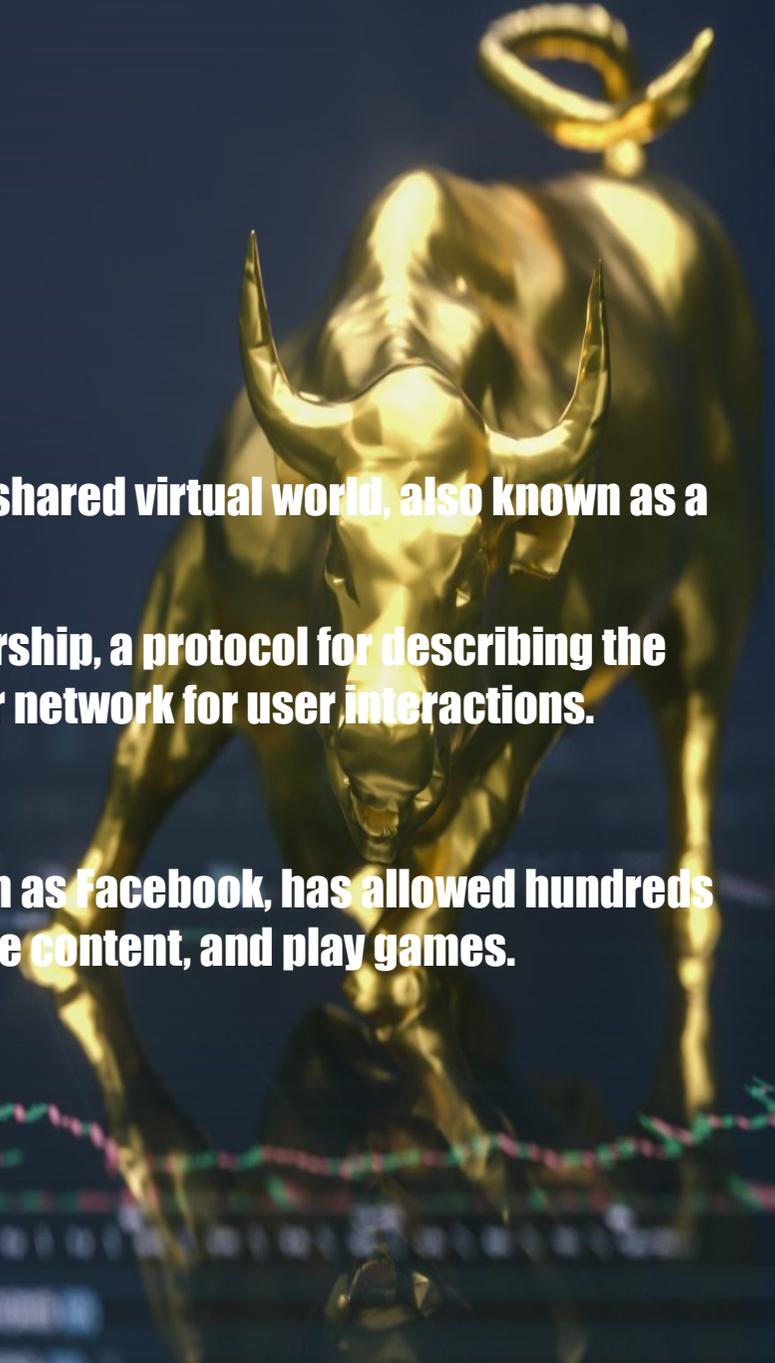
**These game items are no longer confined by a narrow digital ecosystem.**

**The UltimateAPY metaverse uses several tokens to create a circular economy between all the profiles of users who will interact with its platform namely the players, creators, curators and LAND owners. These are the LANDS, ASSETS and SAND, a token based on the ERC20 / BEP20 protocol which will act as the official currency in the ecosystem when purchasing goods and services within the game marketplace (amongst other rights).**

**UltimateAPY provides an infrastructure to support a shared virtual world, also known as a metaverse2.**

**It consists of a decentralized ledger for land ownership, a protocol for describing the content of each land parcel, and a peer-to-peer network for user interactions.**

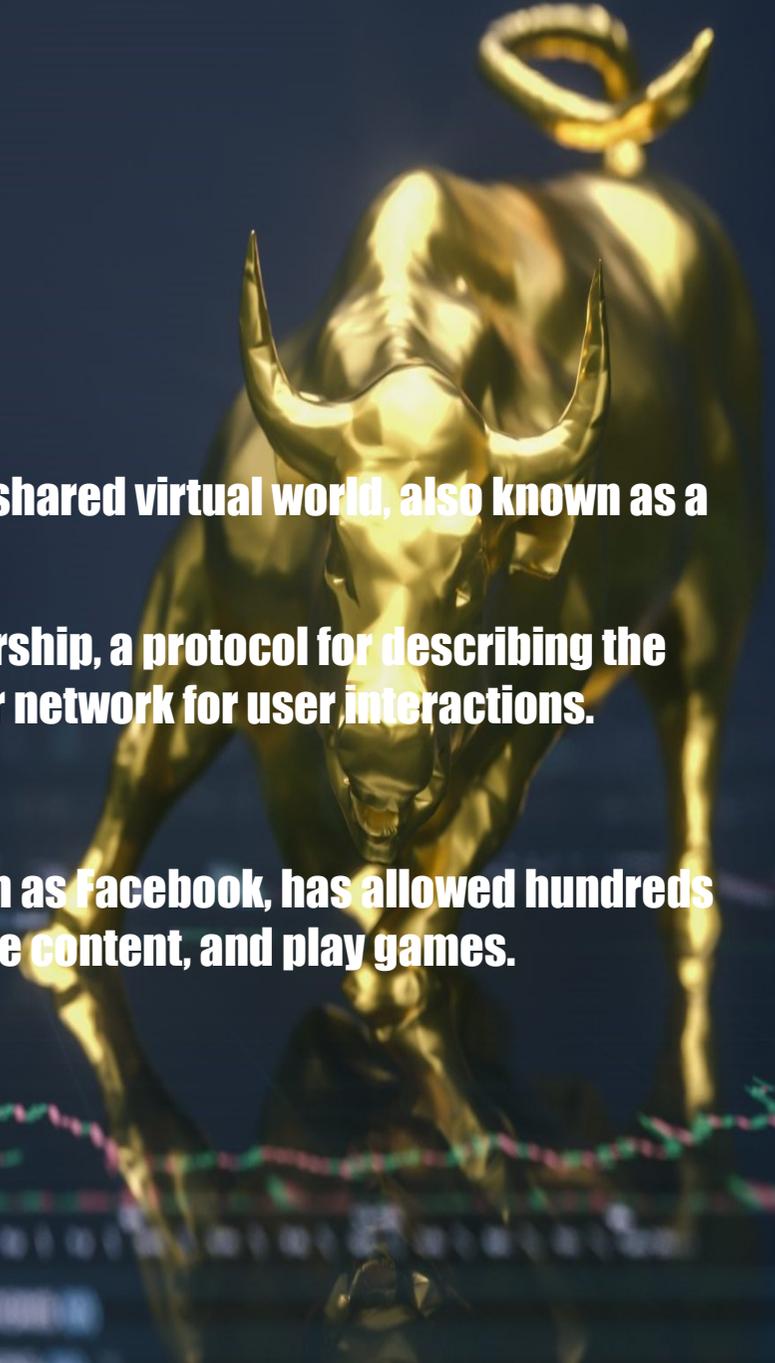
**The development of large proprietary platforms, such as Facebook, has allowed hundreds of millions of users together, interact, share content, and play games.**

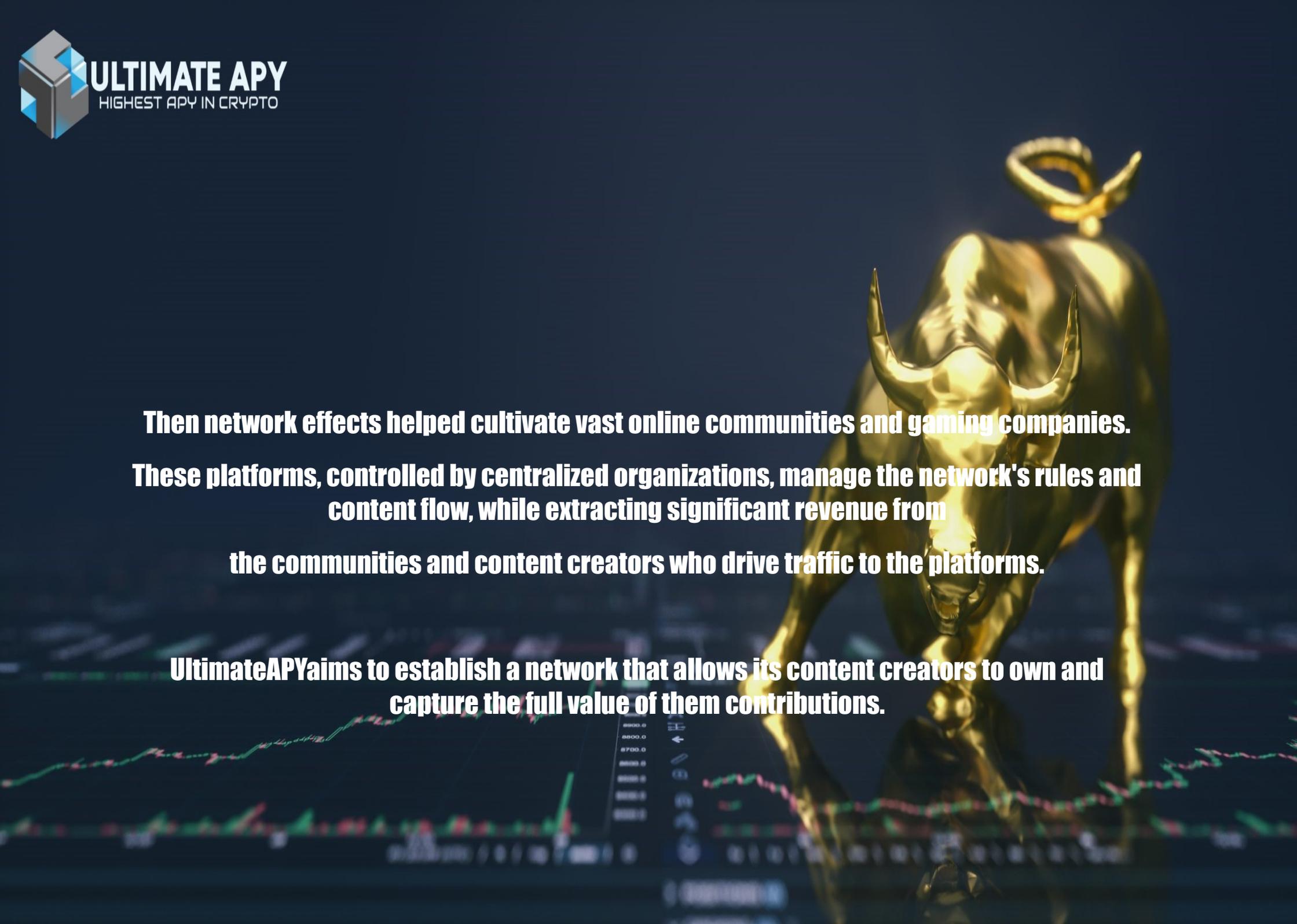


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**Then network effects helped cultivate vast online communities and gaming companies. These platforms, controlled by centralized organizations, manage the network's rules and content flow, while extracting significant revenue from the communities and content creators who drive traffic to the platforms.**

**UltimateAPY aims to establish a network that allows its content creators to own and capture the full value of their contributions.**