



OTUMEDIA

Network

An incentivized, blockchain-based, public content platform.

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**This Edition of the #OTUmedia Whitepaper is current as of April 01, 2022 and supersedes all previous versions of this Whitepaper. The English Translation of this Whitepaper is to be considered the most accurate and up-to-date.*

[OTU] Coin | Digital Asset

Using OTUcoin as a bond or share in a private banking reserve, OTU plus #OTUmedia have become genuine investment opportunities for our supporters. Taking a page out of corporate America's playbook, OTUcoin will be built around a key executive life insurance policy which guarantees a minimum ROI for asset holders, as well as protects the asset's value from deflation.

Utilizing a lockout with two (2) cash-out opportunities annually to sell or liquidate the OTUcoin, #OTUmedia will ensure the available cash value is always sufficient to further stabilize any amount of OTUcoin sold below a desirable sell price; lockouts are common in similar crypto-based networks.

Cash value leveraged to reacquire the asset will continue to accrue interest. When the tokens are sold again, the liquidity will be applied to the loan balance*, replenishing the cash value available for stabilization or growth.

One criticism of cryptocurrencies as investment vehicles often cited is the "purely speculative" value. Each coin is only ever worth what it can be sold for, so if there is no intrinsic value, the price can fluctuate drastically or experience lasting periods of deflation. Anchoring OTUcoin against a whole life private banking reserve with a liquidation lock out period nullifies any chance of fatal price turbulence.

#OTUmedia is further prepared to insulate and enhance the value of OTUcoin by providing intrinsic value. Not only will #OTUmedia accept OTUcoin as payment rendered for a variety of products and services, but asset holders will be able to transact with our organization and partners immediately with no lock out period. A conversion rate from USD to OTUcoin will be fixed for recurring services for the duration of the assets lock out period at the time of exchange.

Via app, users will be able to purchase, spend, donate and earn OTUcoin. Asset holders will be incentivized to hold accumulated tokens through regular/special airdrops*. These distributions are proportionate to the total amount of the asset owned and act as instant dividends for supporters/investors.

Without any need for lengthy or cumbersome credentialing procedures, asset holders will be able to actively participate in crucial organizational decision making. From anywhere in the world in the most secure, anonymous and transparent digital environment known to man, called black chain, asset holders may stand and be counted. Annuitized into the nearly 4,000,000 tokens created to carry OTUcoin, supporters and investors can own a piece of #OTUmedia's very bright future.

Through smart contracts sometimes known as vault, asset holders have variable control over the organization and content during voting events. These votes will be determined by the board and may be based on the gravity of matters before the shareholders.

Asset holders are encouraged and rewarded for participation in voting events with additional dividends during airdrops (to be ~1% above the regular airdropped percentage). Part of the initial token allocation is set aside to accommodate for this process. The additional tokens come from the organization's reserve of OTUcoin earmarked for growth and gains. The organization would likewise have the ability to "burn" tokens from said reserve further guaranteeing it's ability to stabilize price action while producing annual ROI for clients, investors and supporters.

Disclaimer

#OTUmedia's White Paper and information contained therein are subject to change through network consensus. #OTUmedia is a startup blockchain project growing, adapting, and building value in our assets day-in and day-out. #OTUmedia and our strategic Partners are continuously networking with members, both inside and outside the current global blockchain ecosystem to continue healthily growing the #OTUmedia network.

Citations & Sources

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