

BINANCE CLASSIC White Paper



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BINANCE CLASSIC White Paper

- Binance Classic is the first and only token in the world to offer holders
- Cryptosurance. Cryptosurance is a risk-sharing agreement between the Shield
- Coin project and our holders. To help reduce the likelihood of scams in the crypto
- space we will release a periodic Coin Risk Rating (CRR) Publication. The
- publication will be available to everyone, not just Binance Classic holders. Binance classic
- seeks to bring holder protection to the cryptoverse, to assure new crypto
- enthusiasts, institutional money, and everyone in between that crypto is the
- future of finance.
- Binance Classic launched on June 26, 2022, and ushered in a new, more
- honest, era for crypto. Like all deflationary-reflection tokens it automatically
- reward holders in Binance Pegged USD (\$BUSD), a regulated Binance Classic, pegged
- 1-1 with the U.S. dollar.
- The purpose of Binance Classic is to pave the way for smart money, pension
- funds, and more traditional investments to flow into the crypto space by weeding
- out scam tokens and providing a layer of protection for all crypto holders.
- Currently, insurance in the crypto world does not exist. If crypto enthusiast fall
- victim to a scam, they have no recourse and no means of restarting their
- investment to reach financial freedom.



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- The Binance Classic Team chose Binance to launch this project because of its quick
- block speed and low gas fees. Binance Classic is excited to be the world's first
- 'insurance' token, protecting crypto enthusiasts and rewarding our holders in
- \$BUSD. It is establishing a new standard in DeFi Tokenomics. Binance Classic is
- designed to be held long term to generate passive income and help our holders
- toward financial freedom. Due to the Binance Classic rewards being paid on all
- transaction's investors can generate income while also protecting their
- investment



Team Wallet Addresses:



VaultBNB

0x6733261c5d04a42C126dE0c2Ce0b0A349120Dc24

VaultBUSD

0x3d3b79743a6BeD6f7D7FD250aE7bDb1156f141d7

Team Wallet

0x6b1AC8CDc2b9b53eE7e2F10c20B8caCa795B6b0F

Liquidity Pool

0x0e4789a0b1fd8Ffd1D43f674651e68DDF185A78F

Misc. - (LP Pairing, Marketing, Giveaways)

0x4467d3d3303F2E999C32fcFB85dE4Ecd9bf56aa0

Deployer Wallet

0x853A2A14B0c4914f5871EeFb6ce27C6D8dE14244



Abstract

- Binance Classic is not the first cryptocurrency that rewards its users in \$BUSD, but it
- has improved the system. We have decided that price stability is in the best
- interest of our holders, so we have determined that private sales will be vested
- for a minimum of 3 months. This protects all investors from 'pump and dumps'
- which are common in the DeFi crypto space. With our anti-whale system, Shield
- Coin prevents large token holders from selling off large sums of tokens at once.
- The anti-whale feature is set to 0.001% of the total circulating supply at one time.
- With each transaction a small percentage of coins are transferred to the Pancake
- Swap Liquidity pool.



BINANCE CLASSIC Protocol

- On the Binance Smart Chain (BSC), Binance Classic is the future of crypto
- investing: the first Binance Pegged USD (\$BUSD) reflection token to generate
- income and insure our holders' money. Simply hold \$BNBC tokens to automatically
- receive a proportional share of the 7% rewards from every transaction in \$BUSD.
- This is automatically transferred to your wallet every 60 minutes.
- Binance Classic has a total supply of 1,000,000,000,000,000 BNBC . Prior to the initial
- release, 50% of tokens will be sent to the burn address, and further coins are
- burnt via the 'Strategic Buyback & Burn' feature.
- - 7% of every transaction is redistributed to holders in BUSD, which is
- automatically paid every 60 minutes.
- - 1% of every transaction is transferred into the Liquidity Pool on Pancake
- swap to create a stable price floor.
- - .5% of every BNB transaction is transferred to the Vault
- - .5% of every BNB transaction is transferred to the Team Wallet

Mission Statement

Binance Classic mission is to help legitimize the crypto space by adding a layer of protection for investors. In doing so, we seek to draw funds into the crypto space traditionally reserved for the stock market. As of December 31st, 2021, the stock market was valued at \$53.3 Trillion. Our goal is to help bring 10% of that into the crypto space by the end of 2023.



Values

- Commitment: we are committed to providing a safe environment for crypto enthusiasts to grow their wealth and reach financial freedom.
- Ownership: we hold ourselves accountable to the highest standards and always seek to raise the bar doing better each day.
- Integrity: our team values honesty above all else and promises to always do the right thing for our holders, our clients, and our partners.
- Transparency: Binance Classic will publish all relevant wallet addresses, including management team wallets. Our liquidity will be locked with a third party secured locker for 400 days. We will also communicate all major business decisions with the Shield Coin community.

What is Binance Smart Chain?

Binance Smart Chain (BSC) was created to enable the use of solidity-based smart contracts at a significantly faster and more efficient rate than other competing chains. With decentralized exchanges on BSC providing lightning-fast transactions and ultra-low costs. BSC has established itself as one of the world's leading blockchains for Decentralized Finance (DeFi). BSC makes use of BEP-20 token technology, a proprietary blockchain that ensures the security and privacy of all users and developers.

Its inherent dual-chain interoperability enables cross chain communication and scalability of high performance, decentralized applications (dApps) that lead to a quick and fluid user experience. It is EVM compatible and will support all current Ethereum tools, with faster and more affordable transactions. Based on the Proof of Stake consensus, its on-chain governance allows decentralization and substantial community participation via the use of 21 validators that verify transactions.

Ecosystem

Binance Classic has five primary utilities outlined: Cryptosurance, Wallet Protection, Binance Media, Binance Trace, Coin Risk Rating (CRR) Publication, and HODLvesting. Cryptosurance is the only insurance available to crypto holders to protect against scams. Cryptosurance is a risk-sharing agreement between the Binance Classic project and our Binance Classic holders, who hold the minimum Binance Classic (\$250) and invest in a Low or Medium Risk project, as specified in the current CRR Publication. Cryptosurance protects a crypto holders 'original investment' up to, but not to exceed, their active coverage amount.

Example: If Crypto Zeus holds the minimum Binance Classic (\$250) in Wallet A and has a valid 30-day transaction of \$100 USD, Crypto Zeus has coverage in the amount of \$2000 ($\$100 \times \20). If Crypto Zeus reviews the Binance Classic CRR Publication and purchases \$1000 of tokens in a verified "Low Risk" project that turns out to be a scam, he will receive \$1000 in BUSD (100% of his original investment) from the Binance Classic Vault after filing his claim. If the chosen project was "Medium Risk" he would receive \$500 (50% of his original investment). The payout does not change if the purchased token

rises in price before bottoming out to zero Only the original investment is protected.

Note:

1. Coverage is wallet specific
2. Binance Classic does NOT insure against market volatility
3. Coverage amount is based on purchase amount and does not fluctuate with the value of BNBC
4. Coverage will be reduced by 50% or 100% based on the payout of the claim for the remainder of the coverage period.

By being a holder of Binance Classic and purchasing additional Binance Classic every 30-days holders remain protected. We have designed our payment structure to encourage dollar-cost averaging and contribute to Binance Classic price stability. Unlike other insurance your money goes back into your own wallet as additional Binance Classic and appreciates with the rest of your holdings. After 30-days, the coverage amount goes to zero and must be renewed via another transaction. (Note: the minimum holding is \$250 BNBC)

(1) Binance Classic Cryptosurance can be defined as a guarantee or insurance protection that creates a safety net for crypto investment. Its aim is to reduce financial uncertainty and make accidental loss, due to bad actors, manageable. Binance Classic does this by continuously growing the value of the Binance Classic contract and market cap by bringing in new HODLers and by requiring a minimum recurring transaction by current HODLers who want to maintain coverage. If a loss occurs, while being a HODLer and having a valid 30-day minimum transaction on the ledger, Binance Classic will pay the claim in BUSD. Not only does this protect investors with Cryptosurance, but it also increases our investor's Binance Classic holdings through dollar-cost averaging and generates consistent volume for all Binance Classic HODLers.

(2) How do we define 'Scam' – We use the term scam to refer to either a project intentionally created to defraud, or one which starts legitimately but due to any number of reasons is drained of liquidity by those controlling the contract.

a. Ratings - Projects labeled "High Risk" will NOT be covered. Due diligence is highly encouraged. Projects labeled "Average" or

“Medium Risk” will be covered up to 50% of the crypto holders ‘original investment’ while projects rated “Safe” or “Low Risk” will receive 100% of their original investment, limited only by their active Cryptosurance coverage amount. The publication will be available to the public and is posted for everyone’s protection and convenience. Our aim is to reduce the number of victims of scams paving the way for a more honest and progressive space. (Note: all projects not included in our publication are considered “High Risk” until we have conducted a review. Projects can contact us to be vetted but will be charged a fee for our services.)

b. Cost of Cryptosurance - \$1 of Shield Coin purchased insures your total investment for \$20. That means if you pay \$100 you receive \$2,000 in protection for all eligible holdings in your crypto wallet! (Note: insurance is wallet specific, and each wallet must hold an initial investment of \$250 in Binance Classic.)

c. Purchasing Cryptosurance – your initial investment provides coverage up to the value of your Shield Coin bag size for 30 days. This

means if you buy \$1000 in BNBC you have \$1000 in coverage for the first 30 days (this is also true for pre-sale purchases). Once the first 30 days have passed you need to make another transaction at the rate of \$1 USD for \$20 USD in Cryptosurance coverage. Coverage can be started at any time, but coverage must be active WHEN a loss occurs, otherwise you are not protected. Insurance is about planning and risk mitigation; insurance must be purchased BEFORE you need it.

- d. Claims – To submit a claim holders will need to select the claim form on our website (BnbClassic.pro). The claimant must provide:
- o The Binance Classic holder wallet address
 - o Binance Classic Transaction Hash meeting the 30-day requirement
 - o The scam project’s contract address
 - o The scam transaction hash
 - o And confirm that the project designation (“High”, “Medium”, or “Low”) in our publication.

If all criteria are met, your coverage amount will be deposited to your wallet in Binance Pegged-BUSD.

Binance Classic Wallet Protection

The Purpose of the Binance Classic wallet protection NFT is to provide investors with blanket protection on all cryptocurrency assets that have not been reviewed by the Binance Classic team. Holders of the NFT will enjoy blanket coverage of \$1,000 BUSD on all non-Coin Risk Rated (nCRR) assets. The Coin Risk Rating will supersede the blanket protection and all assets reviewed and rated will be paid in accordance with that rating system. The Binance Classic wallet protection is meant to protect investors but cannot be used to circumvent Binance Classic CRR system. The Binance Classic protection NFT can be stacked up to a maximum of three (3) NFTs per wallet. All other NFTs held in the same wallet will remain inactive until moved to another wallet with less than three (3) Binance Classic wallet protection NFTs. This means holders can ensure a single wallet up to \$3,000 BUSD blanket coverage on all nCRR cryptocurrency assets. Each NFT requires a minimum \$10 purchase transaction of BNBC to remain active. This means if a holder has three NFTs and

wants to maintain the \$3,000 coverage they must transact a minimum of \$30 SHC purchase each month.

Claims for the Binance Classic wallet protection will be submitted via the claim form at [www. BnbClassic.pro](http://www.BnbClassic.pro) . Before claims are processed the Binance Classic NFT will be authenticated and the crypto asset upon which the loss occurred will be verified against the Coin Risk Rating list. If a cryptocurrency is added to the CRR during the same 30-day period (based on the minimum BNBC purchase date) as the loss the claim will be paid assuming all other criteria (verified NFT and active coverage) have been met and there is no suspicion of fraud.

Binance Classic reserves the right to change the blanket coverage amount pursuant to a 30-day public notification to the Binance Classic community. During the 30-day public notification period the former coverage will remain in effect, but all new coverage activated during that time will receive the new coverage amount. All change announcements will be made across the three main Binance Classic social media accounts (Twitter, Discord, and Telegram) and posted on our main website for 30 days prior to the change.

binance Media

Binance Media is a new utility to help keep the community updated on the latest crypto news, promote new tokens, and spread the word about Binance Classic !
Binance

Media is currently operating as a separate division of the Binance Classic brand but

will grow into a separate media and marketing company as our services and

features grow and expand. Profits will be allocated to the Vault, the Strategic Buy Back & Burn (BB&B) fund, and the team wallet.

Binance Media Profit Allocation:

- Vault (20%),
- Strategic Buy Back and Burn function (20%)
- Team Wallet (60%)

Binance Trace

Binance Trace is Binance Classic investigation division powered by two of the world's leading blockchain analytics companies, Elliptic and Chainalysis. With their software we can conduct a deeper analysis into projects, assist with tracking stolen funds, and conduct a more thorough investigation into cryptosurance claims. While Elliptic is being used for tracking bad actors across the block chain, our sanctions investigation tool, powered by Chainalysis, helps to ensure projects and individuals can protect themselves from unknowingly interacting with sanctioned entities.

The primary purpose of Binance Trace is to vet projects and investigate cryptosurance claims. However, our services are available, for a fee, to projects and individuals seeking to gather more information about stolen or hacked funds across the blockchain.

Coin Risk Rating (CRR) Publication

Binance Classic will provide a periodic list of projects evaluated using our proprietary analysis. We will assign them a risk value of "Low Risk", "Medium Risk", or "High Risk". We recommend everyone reference the list prior to making any crypto

purchases. In the future, we plan to launch a crypto-forensic investigation team to help track down scammers and further protect our community.

HODLvesting. Will consist of two phases:

- Phase 1

- Accumulation – During this phase the Binance Classic team wallet will activate an automatic purchase feature in the contract to use a fixed amount of BUSD reflections to purchase “Bitcoin” and “Ethereum” on a recurring basis. The purpose of this phase is to grow Binance Classic assets to be used as a reserve to meet our capitalization requirement of \$5,000,000. A combination of market cap, crypto purchases, and asset growth will allow BNBC to reach capitalization. If the Vault’s BUSD holdings falls to zero, these assets may be liquidated to meet Binance Classic insurance claim obligations.

- Phase 2

- Acquisition – Once Binance Classic assets reach the required

capitalization of \$5,000,000. Additional BUSD rewards generated by the team wallet will be used to invest in real world assets and businesses. At this stage, Binance Classic will comply with all applicable U.S. and International laws. At that time, 30% of net profits will be used toward the ‘Strategic Buyback and Burn’ feature, and the remaining 70% will accumulate for the

next investment.

The purpose of this structure is to reward our holders by generating rewards and appreciating the value of the tokens, while simultaneously creating a thriving business modeled off Berkshire Hathaway's conglomerate business structure.

- Binance Classic will use investment funds to purchase existing businesses in three stages:

- i. P2, Stage One: Foundational businesses – these are businesses that are resilient to most economic conditions and include real estate, tax and finance, and logistics companies. The purpose of this phase is to ensure a steady flow of revenue, to help stabilize Binance Classic price and consistently help to appreciate the value of the token for all holders.

- ii. P2, Stage Two: Networking – these are businesses that help create a real-world ecosystem where Binance Classic can expand its brand recognition by interacting with other businesses and clients. This includes home and auto-insurance companies that have clients from all walks of life. Binance Classic will use our

established business connections to increase brand recognition and general adoption of crypto as a form of payment by accepting crypto currency and fiat as payment.

iii. P2,

Stage Three: Cryptoverse Expansion – In this phase, Binance Classic and its conglomerate will seek to innovate in the cryptoverse, by finding new and creative ways to integrate crypto into everyday life, from paying for goods and services to lending money, extending credit, or even buying a home. We seek to realize the dream of DeFi and help everyone reach financial freedom.

Binance Classic Road Map

4th Quarter 2022

- Brainstorming of project concept
- Project development planning
- Identifying the areas of application, token usage and Tokenomics
- Prepare marketing strategy

1st Quarter 2023

- Initial White Paper release
- Begin contract development (V1)
- Deployment to Binance smart chain BEP 20
- Interfi contract audit and KYC
- Marketing team finalized
- Start of marketing campaign
- Website Launch
- Build Community
- Finalize token contract
- Private Sale

- Pre-sale
- Public Launch

2nd Quarter

- Complete KYC Audit
- Coin Risk Rating Publication release
- Cryptosurance launch
- Binance Media launch
- Binance Trace launch
- Binance Wallet Protection launch
- Continue Marketing Campaign
- Apply to CMC and CoinGecko
- Listing on multiple swaps
- Listing on exchanges

3rd Quarter

- Hire/Onboard business investment team
- Strategize first assets to acquire

- List on more Exchanges
- Depending on the progress of the project and any further initiatives the developers may undertake, there may be additional project launches or business acquisition/expansion added to the road map.



Meet The Founder

- Mr. Erik Keefner Nettles is a Marine Corps
- veteran, a former U.S. diplomat, and a
- real estate investor turned insurance
- advisor. He is the founder and CEO of
- two businesses and holds an MBA and a
- Master in Human Resource
- Management from the University of Maryland. Erik Keefner was born in
- Pennsylvania but grew up in Southern Maryland.
- Erik Keefner served 8-years on active duty in the United States Marine Corps. Next,
- he worked as a contractor for the U.S. Department of State from 2014, becoming
- a Foreign Service Officer in 2017. While in the Foreign Service, he served a tour at
- U.S. Embassy Rangoon and another in Washington, D.C. as a Post Management
- Officer for U.S. Embassy Kabul.
- Erik Keefner is an avid learner. He continues to hone new skills, most
- recently computer science and basic computer programming. When he isn't
- learning, Erik Keefner loves spending time with his family and traveling to new and
- exciting places.

Disclaimer

Binance Classic and its members, officers, directors, owners, employees, agents, representatives, suppliers, and service providers (collectively “BNBC”) provides this document (the “White Paper”) for informational purposes only. Use of and access to this document and the information, materials, services, and other content available in this document (“Content”) are subject to these terms of use and all applicable laws.

INVESTMENT RISKS

There are risks associated with investing in crypto. Investing in crypto involves risk of loss. Loss of principal is possible. Use of leverage to invest in crypto may accentuate gains & losses. A crypto project’s past performance is not a guarantee or predictor of future investment performance.

NO INVESTMENT ADVICE

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