UICC Digital Assets

—Business White Paper—

CONTENTS

➢ Abstract

Key words: Union raising **block chain, pension community, pension mode, digital token, value economy**

To let the old have someone to depend on; to let the old have something to do; to let the old have something to be happy with are not only the old people's pursuit, but also the whole society's expectations.

The purpose of union raising chain research is to solve the problem of asset circulation and trust mechanism in community pension insurance, in which intelligent contract is used to solve the main body trust mechanism and credit cost, and union raising coin is used to solve various of community business payment behaviors. The chain is based on the individual real needs and feelings for the elderly, as well as the individual wealth accumulation and inheritance, promoting the sustainable development of the pension industry. Based on its own, union raising chain is a pioneer in the reform of the traditional financial assets service for the elderly.

Union raising chain changes new model project, simply positioning itself as a digital asset provider, committed to the physical health, real estate for the old and community medical and health related industries, providing technical services to help the block-chain, employees and enterprises jump the block chain technology gap. It makes its familiar digital assets production pattern, and the fast digital assets issue in digital asset exchange, expanding the trading scale, the value creation achievement.

Union raising chain is not the digital assets in traditional sense, it is through the digital assets exchange, small risk coefficient, health industry real assets (real estate, health care products, medicine) good quality digital assets or financial assets as the basis, so as to expand the number of equity investors and investors' capital scale, achieve value creation.

Union raising chain wallet (tokens) is not only a simple asset transfer tool, but an interactive platform for the asset operators and investors. Announcements of all new assets, asset dividends information disclosure, announcements of important problems, voting of equity assets and results publicity, all of them will be showed on the wallet.

Union raising chain is the establishment of the block chain and the credit system between the pension industry and the community for the old.

Union raising chain: it makes the community for the old more relaxing

I. Project introduction

1.1 Pension Industry

1.1.1 Pension Industry Background

● The old-age pension in Europe and America: health care community form

At present, the proportion of the 60 year old and above population in the developed countries is up to 22% of the total population. In the long-term response to the aging practice, there are a number of old-age models formed in the European and American countries.

Taking the United States as an example, the living facilities of the elderly can be roughly divided

into five categories: the independent housing, the elderly apartment, the nursing home, the nursing home and the elderly health care community, each of which is supplemented by the corresponding service management system.

Europe is also one of the regions that have entered the aging society earlier, and national policy tends to allow old people to live in independent apartments. The architecture combines the three elements of urban meaning, community function and ecological goal, paying more attention to self-care and self-help.

- Asia pension: family pension

Different from the western countries, the traditional family concept is strong in Asian countries, and the Asian countries are committed to developing the family pension function.

Japan and Singapore are the first countries to enter the aging ranks. Because of its strong economic strength, these countries learned the characteristics of western social welfare pension, giving the elderly generous social security; on the other hand, based on concept of the traditional oriental family continuation, they are also involved in the family pension functions development, such as advocate and encourage multi-generational cohabitation.

- China's old-age care: multiple combination and policy encouragement

By the end of 2016, over the age of 60 population of China has exceeded 230 million, accounting for 16.7% of the total population. That is to say, there is one elderly people in eight people. The proportion of the elderly population will increase at the rate of 5.4% per year in the next following ten years.

In 2017, general office of the state council of China issued *the Opinions on the Formulation and Implementation of the Project for the Elderly Care* providing for the comprehensive development of home care services, providing policy support for the home care service enterprises development. All kinds of service industries, closely related to the elderly daily life on priority, convenience and preferential services for the elderly. We will vigorously support professional service institutions and encourage other organizations and individuals to provide life care, medical care, spiritual comfort and other services for the elderly people living in the home. To encourage and support social organizations in urban and rural communities and related institutions to provide temporary or short-term care services for disabled elderly people.
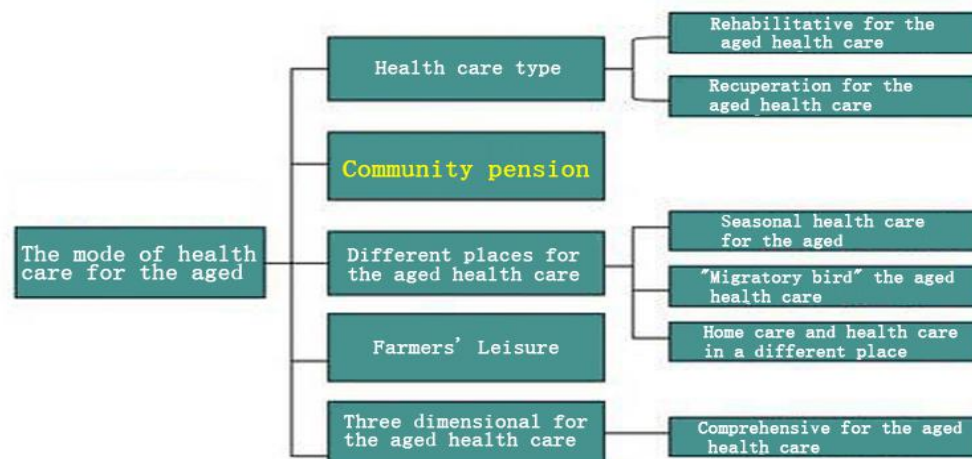
1.1.2 The development of pension industry

Aging is inevitable in the process of economic development and population growth around the world. The development environment of aging industry has undergone tremendous changes. The old people especially the elderly on the city, their children's awareness of the market economy is growing, buying goods and services the concept of aging, and it began to form. Social media are increasingly concerned about the production and supply of goods and services for the aging, more and more production services and actively participate in the aging industry development.

The demand for the pension industry in the world is rapidly increasing, and the elderly consumption market is huge, which has brought a broad market space for the pension industry development.

1.1.3 The development mode of pension industry

Community pension model, real estate development model, professional operation mode, medical care combination mode, migratory bird vacation mode, and farmhouse leisure mode and so on... In recent years, the pension industry has gradually developed from a small and low scale single institution to large-scale and diversified development, which has sprung up new development formats and diversified profit models.

1.1.4 The development prospects of pension industry

The pension industry has the characteristics of high employment coefficient, high demand elasticity and high growth rate, and the low substitution rate, and it is characterized by "three highs and one low", and fundamentally ensures the industry development potential.

It is expected that the global pension industry development will enter the stage of accelerated development in the next five years.

Home-based care services system construction, the old residential renovation project, city public pension institutions construction appropriate aging, city public pension institutions reform demonstration project, rural old-age service system construction, the pension services reform of the medical support integration demonstration project, social support engineering, tourism pension health services industry construction engineering, pension services information engineering, talent team construction projects the pension service system. These ten projects drive the development of the pension industry.

1.2 Business opportunity

Block chain-a decentralized accounting technology, enables us to get a new way of thinking about the real economy and market basic attributes, and it is technology that fundamentally changes the Internet finance nature.

But the elderly complexity-compared to young consumers, the elderly consumption is more irrational! As the saying goes, the old man wants to coax like a child to explain the "capricious" character of the old man's behavior.

This determines that the pension institutions and financial institutions must be meticulous when they design products, and the traceable characteristics, non-changing and whole process records of block chain technology, it provides a possibility for behavior individual meticulous research.

For integrate all aspects of big data, block chain technology will be helpful for the individual

thought, historical experience, behavior, wealth inheritance status and survival intention to analyzed and classified, the design of pension institutions and financial institutions fine products meet the elderly individual true needs and feelings. It makes the old people feel "value for money" and "value over money".

From the current development situation of block chain technology, block chain financial brings pension financial deepening existing opportunities, the integration of the state, institutions, individuals and families and more resources to promote the deepening pension financial imperative development, associated support chain launched "union raising coin", as a supplement to the current mainstream pension actively without finance. If the implementation is smooth, it is possible to form a trading market for digital assets for the aged a few years later. People holding "union raising coin" is not only a certificate of honor that has be contributed to the state, but also can be used to purchase pension services at any time and any places.

Union raising chain is involved, and it will help to open up the resources and information segmentation of all chains of the old-age finance related to the community, and promotes the whole society to pay attention to and cultivate the pension service in a new way. Especially it will promote the commercial insurance and pension fund industry coordinated development, promote the combination of medical and pension formation, tourism culture and pension combined, community property and pension combined industry integration situation.

1.3 Union raising chain

● Holder

Union raising chain block construction system is jointly managed and distributed by the management teams of Chicago in the United States and Shanghai in China. The technical team and the management team do not interfere with each other to ensure the security and the entire block chain application privacy. The union raising chain technology practice has been supported by many international health association organizations and sponsored by many enterprises. It is also the first group of business owners and users in the future.

● Technology advantages

The Union raising chain has world-class advanced encryption and decryption technology. It adopts public chain, PoW, ZUTXO, multiple Hash hashing algorithm, C++, Javascript, LevelDB database, P2P network protocol and so on.

● Information services

Union raising chain system provides the information and value circulation of each subject (the elderly) in the chain, and provides the trust, security and anti-counterfeit traceability mechanism in the process of registration, circulation and coordination. Transaction behavior, credit evaluation, performance data will default in encrypted form, according to the time sequence, permanent and irreversible do not tamper with the record and broadcast to all member nodes, resulting in the formation of non-repudiation evidence effectively, users of credit. Users or institutions may be based on digital credit for the legal validity of the digital credit certificate (the credit data source can be traceable).

● Application Fields

It includes all categories, including pension real estate, elderly health club, ecological health tourism (ecological leisure industry), hot spring SPA, elderly university, health culture service industry, medical health preservation hall, gourmet restaurant (gourmet health preserving), health care tourism, health care products, etc.

The application of combined chain will directly reduce the cost of community service resources and credit costs, expanding the stability and expansion of all kinds of products trade chains for old people, making the products payment more convenient, and the purchase cost and sale will be greatly reduced.

● Listing plan

In May 2016, Japan formally recognized the virtual currency as a legal means of payment through the bill, and Japan was the first to identify the virtual currency exchange legal country. The union raising chain will choose to take the lead in developing businesses in a very friendly and perfect regulatory policy and legal protection, and will officially enterJapan, Singapore and Hongkong in three listed transactions in March 2018.

II. Technical implementation

2.1 Technical principle

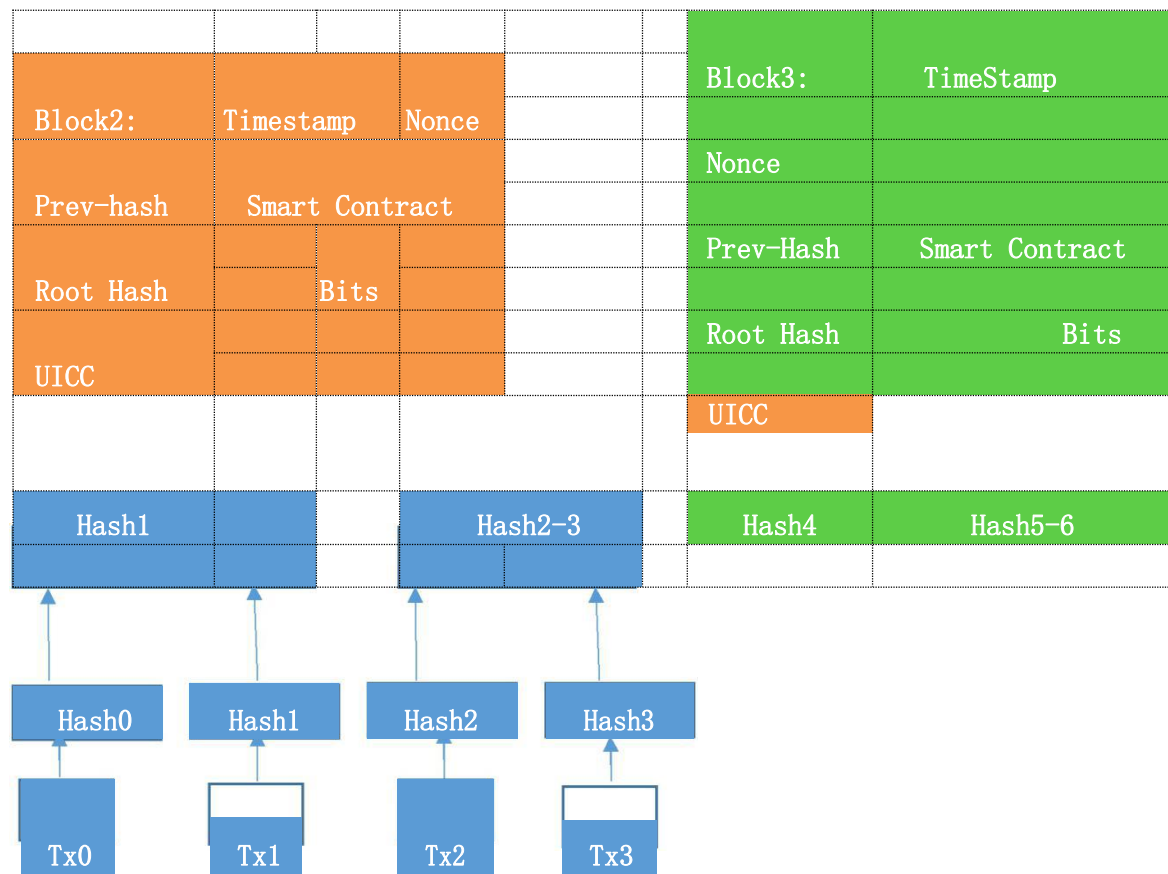### 2.1.1 Block chain technology

Block chain is a distributed account book, and it is a technology scheme that collectively maintains a reliable database by decentralization and de-trusts ways. It is one of the most specific and revolutionary emerging technologies.

The union raising chain system will inherit and expand the block chain core technology:

❖ UTXO（Unspent Transaction Output）

❖ Simplified Payment Verification

❖ Sideshain

❖ Mixed mining

❖ Intelligent contract

❖ Decentration

❖ P2P

❖ Asymmetric cryptographic verification

❖ Anonymity

2.1.2Core algorithm

The beginning of union raising chain block contains the following information:

Block2:   Timestamp   Nonce

Prev-hash   Smart Contract

Root Hash   Bits

UICC

Block3:   TimeStamp

Nonce

Prev-Hash   Smart Contract

Root Hash   Bits

UICC

Hash1   Hash2-3   Hash4   Hash5-6

Hash0   Hash1   Hash2   Hash3

Tx0   Tx1   Tx2   Tx3

TimeStamp: Timestamp, the time that the block created.

Prev-hash:

This is the hash number of the previous block head, which ties the block to its parent block and links all the blocks together by recursion.

Root Hash: using numerical Merkletree to calculate the value Root Hash. At the bottom, it is like the Hashi list, we put the data into small blocks of data of Tx0, Tx1, Tx2 and Tx3, there are Hash0, Hash1, Hash2, Hash3 corresponding to it. Hash4, Hash5 in it structure to go up, and not directly to the operation of the two Root Hashi, but Hashi adjacent (Hash0 and Hash1) into a string, and the string of Hashi operation, so every two married Hashi, got another sub-Hashi (Hash01). Still in this way, the number can be less of a new class of Hashi, eventually forming a tree upside down, at this point in the tree Root, this generation is left with a Root Hash.

Nonce: This is a random number of 32 bits.

Bits: It stands for the difficulty coefficient.

UICC: It represents the block sequence number.

Smart Contract: A series of pension agreements and corporate shareholder dividend agreements constitute an intelligent contract within the block chain.

2.1.3 Mining principle

Each pension block contains a timestamp, a random number, difficulty coefficient, block serial

number and a reference to the previous block (Hash) and all transactions list since the last block generation. In this way, a growing block chain has been created as time goes by, which is constantly updated to represent the latest chain state.

Compared with the bitcoin block chain, there are some differences, but the block chain of the union raising chain is similar to the bitcoin block chain in many ways. The difference in their block chain architecture is that the union raising chain block contains not only transaction records and recent states, but also block sequence numbers and difficulty values.

✓ The union raising coin block validation algorithm is as follow:

✓ Check whether the previous block referenced by the block exists is valid or not.

✓ Check whether the block's timestamp is larger than the previous one, and is less than 10 minutes.

✓ Check whether the block number and difficulty value are valid.

✓ Check the workload of the block to prove whether it is valid.

✓ The Pre-hash is assigned to Hash of the previous block.

✓ TX is assigned as a trade list of blocks, with a total of N transactions. For belonging to 0... n-1's TX, to conversion. If any one of the conversion occur to errors and it will return to an error.

✓ The final block assignment is successful and the miners are paid for the block award.

✓ Check whether the last block value is the same as the value of the "origin block" (the first block). If it is the same, the block is valid.

Otherwise, the block is invalid.

Block open source parameters (for example):

class Block {

    constructor(index, previousHash, timestamp, data, hash) {

        this.index = index;

        this.previousHash = previousHash.toString();

        this.timestamp = timestamp;

        this.data = data;

        this.hash = hash.toString();
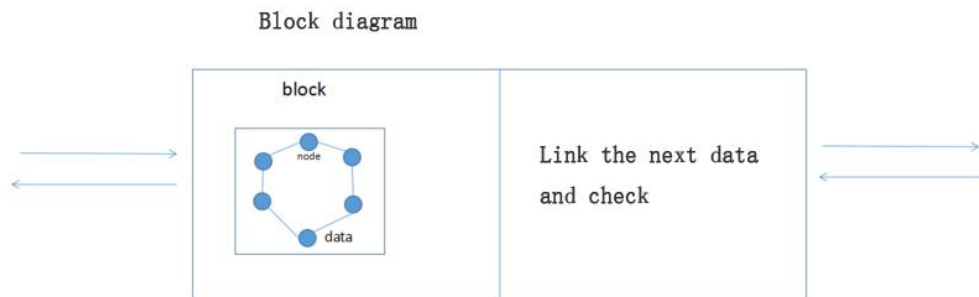
    }

}

SHA-256 encrypt the block content

var calculateHash = (index, previousHash, timestamp, data) => {

    return CryptoJS.SHA256(index + previousHash + timestamp + data).toString();

};

Generate a hash value and then create the rest of the required content (= index, hash, data and timestamp). The block data part is provided by the end user.

Block diagramming

Block diagram

var generateNextBlock = (blockData) => {

    var previousBlock = getLatestBlock();

    var nextIndex = previousBlock.index + 1;

    var nextTimestamp = new Date().getTime() / 1000;

    var nextHash = calculateHash(nextIndex, previousBlock.hash, nextTimestamp, blockData);

    return new Block(nextIndex, previousBlock.hash, nextTimestamp, blockData, nextHash);

};

The Javascript array in the union raising chain is used to store block chains. The first block of the union raising block is usually called the "origin block".

var getGenesisBlock = () => {

    return new union raising chain Block(0, "0", 1465154705, "my genesis block!!", "816534932c2b7154836da95e6337db8a921823784ptssdfc14378abed4f7d7");

};

var blockchain = [getGenesisBlock()];

Confirm the block integrity

var isValidNewBlock = (new union raising chain Block, previousBlock) => {

    if (previousBlock.index + 1 !== newBlock.index) {

        console.log('invalid index');

        return false;

    } else if (previousBlock.hash !== newBlock.previousHash) {

        console.log('invalid previoushash');

        return false;

```
} else if (calculateHashForBlock(newBlock) !== newBlock.hash) {

    console.log('invalid hash: ' + calculateHashForBlock(newBlock) + ' ' + newBlock.hash);

    return false;

}

return true;

}
```

Although Hash algorithm need to be stored all state of each block, in fact the confirmation efficiency on the union raising chain is higher than Bibite currency. The reason is that the state is stored in the tree structure, and each additional block only needs to change a small part of the tree structure. Generally speaking, most of the two adjacent blocks should have the same tree structure. Therefore, storing data for one time can be referenced by pointer (i.e., subtree Hash) for twice. Known as a "Patricia Tree", the tree structure can realize this, including the Merkle tree concept correction, not only it allows to change the node, but also it can insert and delete nodes.

When calculating the hash value, the union raising chain use HEFTY1 algorithm, and combined with mining method, ensuring that the new chain have enough computing power to support, avoiding the disadvantage of new block chain due to lack of power and easy to be attacked.

HEFTY1 algorithm operation process, the specific steps are as follows:

First, the HEFTY1 operation is performed on the input, and the result is hash0 (256 bits).

With Tx0 as input, SHA256, KECCAK512, GROESTL512 and BLAKE512 operations are performed respectively, and hash0, hASH1, hash2, hash 3 are obtained in turn. The latter three are concentrated in 256 bits.

The first 64 bits are extracted from hash0, hASH1, hash2, and hash3 in turn, and the final output results are Hash0 (256 bits) after the confusion.
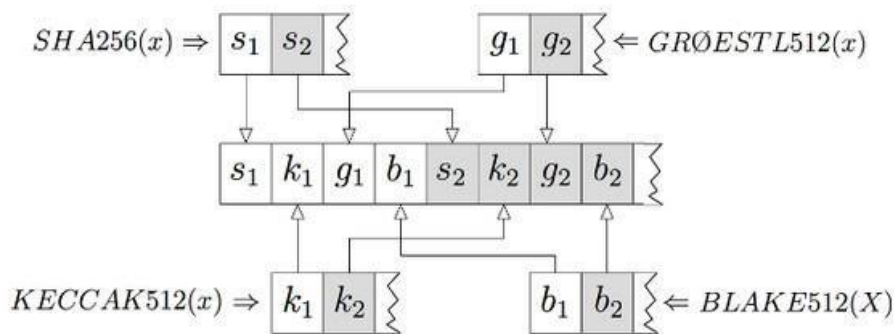
2.2 Economic model

● Digital account

The union raising chain is based on pow + pos of block chain technology as the underlying proof of payment mechanism and Simplified Payment Verification as backing, ensuring that each account number in the network can also account for a number of financial transactions directly. Each of the digital accounts in the network corresponds to a unique address, it is its public key. Each digital account has a real subject corresponding to it.

- Gas that is used to pay for network costs

The union raising chain will take Ethereum underlying technology as token exchange security barrier, and on this basis, issuing ETH standard gas based on ERC20. In short, any ERC20 tokens can be immediately compatible with the chain purses, including Jaxx, MEW, and imToken.

Each user in the network needs to buy gas only to pay the network cost to develop the business. Another use of gas is to prevent malicious users from launching network attacks.

- Token for network settlement

Token is a way of defining value in block chain, which is used to calibrate financial or digital assets. On union raising chain, the tokens use the same standard, so the exchange between the tokens and the DAPP support will become easy.

The union raising chain will be based on a block chain technology to issue a token for the purpose of settlement in a chain. The purpose of Token is the value for circulation, exchange and account in the chain.

Examples of Token parameters for the union raising chain block:

【 eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJpc3MiOiJuaW5naGvLm5ldCIsImV4cCI6IjE0Mzg5NTU0ND UiLCJuYW1lIjoid2FuZ2hhbyIsImFkb.SjuyrHTEx_RQppr97g4J5lKXtabJecpejuef8AqKYMAJc】

Frankly speaking, Token is very similar to the use of voucher when shopping in malls. Both are for convenience, in a clearly defined range for circulation and use, the union raising chain automatically complete the exchange of token and real money through a consensus mechanism.

- Account-keeping nodes

The platform will set up a number of full network account-keeping nodes according to the specific requirements. These account-keeping nodes work together to complete the consensus mechanism within the chain and record the whole network data. The credit evaluation service in the chain is a full network account-keeping node in the network, for all communities, businesses, enterprises and individuals to join.

- Management nodes

Management nodes perform the various management functions required by union raising chain, such as monitoring and the network state operation. In terms of business, management nodes are responsible for approving the membership application, finding illegal activities in a timely manner, taking corresponding measures, introducing new financial products and intelligent contracts, etc.

2.3 Intelligent contract

Union raising chain intelligence contracts can ensure that all parties have a timely understanding of the unregulated events occurrence.

In short, a platform for the automatic implementation of privacy regulations are established by the union raising chain, which stipulates the contents and viewing time that they can see through the intelligent contract embeddedness rules. In addition, organizations can track the data that who share, share it with whom, and do not disclose the data because data and transactions are moved or connected to block chains.

The pension industry has realized that the block chain can greatly reduce the time, cost and risk associated with their operation so far. It also implements targeted solutions to the information diversity and complexity of the elderly group.

Account model and account system

Every client has a local purse in union raising chain intelligent contract system. The user (the old responsible) creates one or more accounts in its own local Purse–taking a community service platform as an example, conducting related account operations. Each account has a unique private key and corresponds to a unique address.

In the community, the basic processes of realizing confidential information exchange using asymmetric encryption algorithm for each pension principal wallet are as followings: such as Party A (A aged responsible) generates a pair of keys and one of them as a public key to the other side open. Part B gets the public key (service carrier) confidential information encrypted using the key and then sent to the Party A (A aged responsible); the other party and then to save your private key to decrypt the encrypted information. The public key is open and does not need to be kept confidential, and the individual himself holds private key, and it must be and kept safely and in confidential.
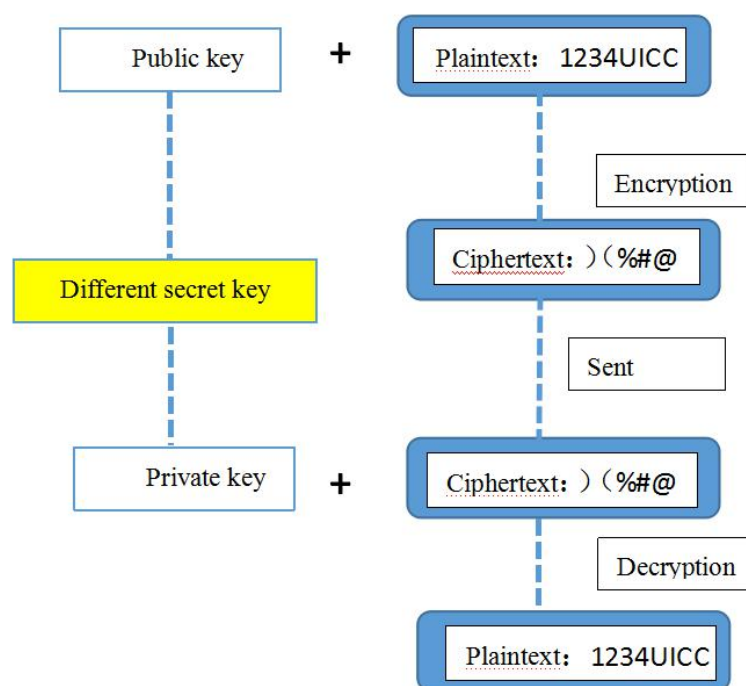
2.4 Block chain + AI artificial intelligence

The combination of block chain technology and artificial intelligence essentially represents the future development direction of block chain. Some block chains are fixed when a chain is developed and its core parameters are fixed. But many of the parameters will become bottlenecks with the changes in the service object and the external environment.

Union raising chain is associated with multi-chain tokens, Ethereum and IBM square block chain project ideas in the overall design, focusing on intelligence contracts between artificial intelligence service (AIaaS) and UICC Hash underlying interoperability problem, plans to use

Heavycoin (HVC) technology to build a chain block open economic system in the future for AIaaS, which makes the AI service having more exchange and interoperability,

The platform will design the AI service access way, connected by UICC intelligent contract in the middle and will connect to AI service, provide people and something without authorization, it makes AI service providers and users easier to apply AI network.

The core idea of its distributed and decentralization of the union raising chain and saving and integrates a large number of non-falsified forward feedback data from the block chain. Assemblage AI decentralization intelligent (training AI with decentralization) to realize data transmission efficiency, and automatically convert DA, AI is analog signal. Provide intelligent and real-time living, nursing, rehabilitation and health management service feedback path for the elderly living, medical and health.

III. Application Scenarios

3.1 Operation mode

3.1.1 Union raising chain project operation mode details

With the development of information technology, networking technology, and the pension industry go forward to the industry Internet at last. It makes the financial more efficient, more efficient and safe service of the real economy through block chain, big data and artificial intelligence technology finally. It enables the technology to serve the industry through block chain value connection and the supply chain financial services industry, finding the scenario and serve itself.
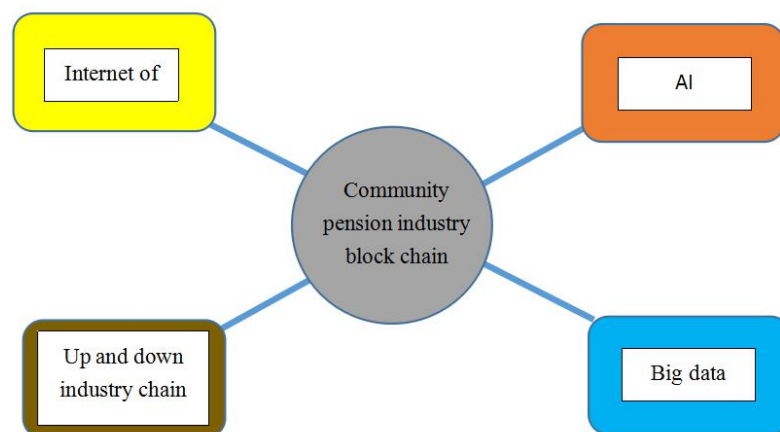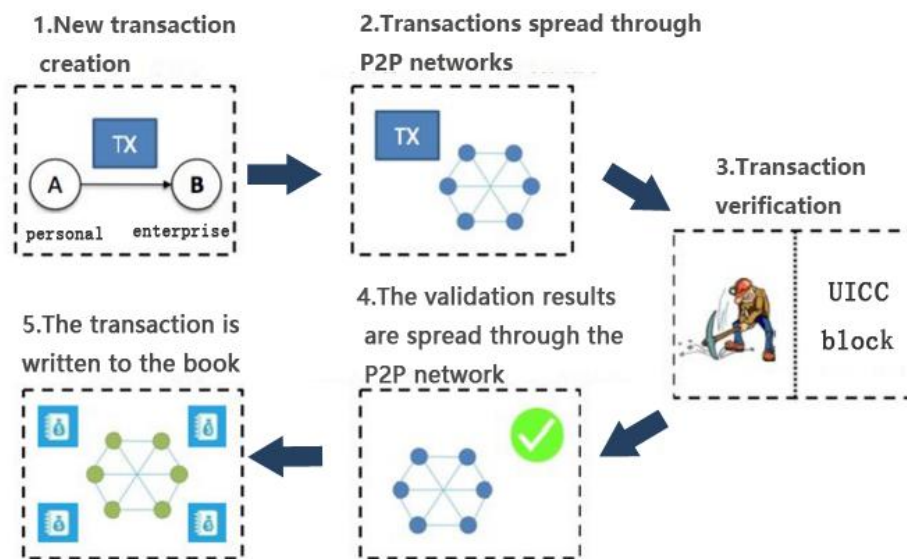

3.1.2 Union raising chain operation plan

At present, the union raising chain platform is still in the development stage, but it is expected to be fully open by the end of 2018, and widely used in the pension industry's real estate, community services, product logistics, supply chain improvement, and payment needs. It has become an industry certified digital asset system.

The union raising chain is based on intelligent contracts. The purpose of these contracts is to execute the terms of agreement when there is transaction, and to customize the transaction agreement (including the amount, interest and the number of participants), so as to form an altered

account-keeping book.

Enterprise and consumers will save money by switching to the use union raising chain platform, which means that a client's registration platform can exchange a certain proportion of union raising coin, which means the credit account establishment. The union raising chain platform cost has declined substantially through the intermediaries' elimination, whether it is the bank, the credit card companies or other financial institutions. Because the raising chain platform allows buyers and sellers to communicate and interact directly, no middleman can get profits.

3.1.3 Union raising chain operation profit model research

The block chain platform raises money by offering tokens or virtual currency sales; usually the main "portal currency" bitcoin or currency. Tokens will then trade in encrypted currency transactions (in view of the global policy impact, which can only be traded on the sidelines). The value will go up or go down according to the company's expected products, consumer traction or investment.

It is worth noting that the number of active business investors will be more acceptable to accept the application efficiency of VC and network technology in the future, especially encouraged by the national policy and the increasing demand of the public in the industries. The community service pension industry development prospect is still promising.

3.1.4 The principle of side chain exchange（taking BTC as an example）

Intelligent contracts are written on bitcoin pegged side chain. Intelligent contracts include bitcoin contract address, chip currency (union raising coin), contract address and exchange rate and other contents. It can realize bitcoin and bitcoin chips currency qUICCk swap.

The contract address will be verified on the bitcoin main chain. After verification is completed, the corresponding number of chip coin (union raising coin) will be traded to the user's chip coin address through intelligent contract, so that the bitcoin exchange chip currency will be completed. Vice versa. The chip coin (union raising coin) can be directly involved in various commercial payments in the chain.

The chain will also take the Ethereum underlying technology as exchange security barrier for tokens exchange, and on this basis, issuing gas based on ERC20 standard.

3.2 Application examples

Credit certification

After more than one-year commercial test exploration, the union raising chain had worked with more than 50 community pension platform and simulation and explore the old university real estate and pension institutions, and find that supply chain finance and some characteristics and shortcomings with many scenarios and block chain.

The union raising chain technology includes a series of technologies and processes which are relatively connected, including middleware, database, data security, data analysis, currency and identity management. The key point is to verify the membership of each block, confirm their assets and transactions, and conduct continuous block authentication and recording of asset transactions between members of different blocks. Thus the block chain among the blocks is formed to ensure the authenticity and integrity of the transactions and to prevent human intervention and falsehood.

The establishment of credit mechanism is more conducive to the achievement of cooperation in all aspects of business.

If an old client who wants to sell the house and the two parties agree to an agreement, then go to the notary office and wait for the other to turn. Once the money is transferred to the notary, you will have to update the owner's name at the land registry, and then wait for the notary to register the transaction and transfer money to you.
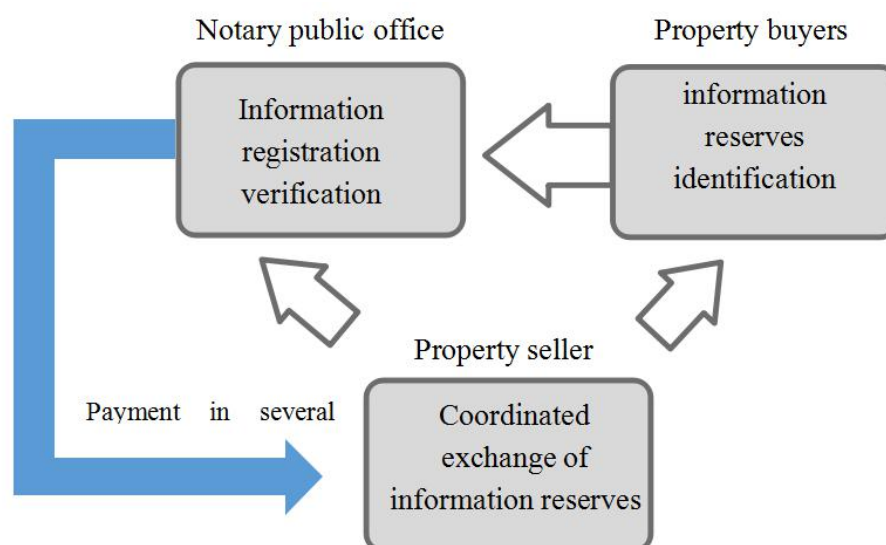
Using the union raising chain intelligent contract will be automatically completed, and translate your contract into code, then run on the debased intelligent contract platform. The contract automatically executes, updates the land registration information and transfers the money to you from the buyer's bank account at the appointed time. Each transaction legitimacy is confirmed by the point-to-point network, the computer decentralization. The use of a decentralization application platform can save service costs and no need intermediaries any more.
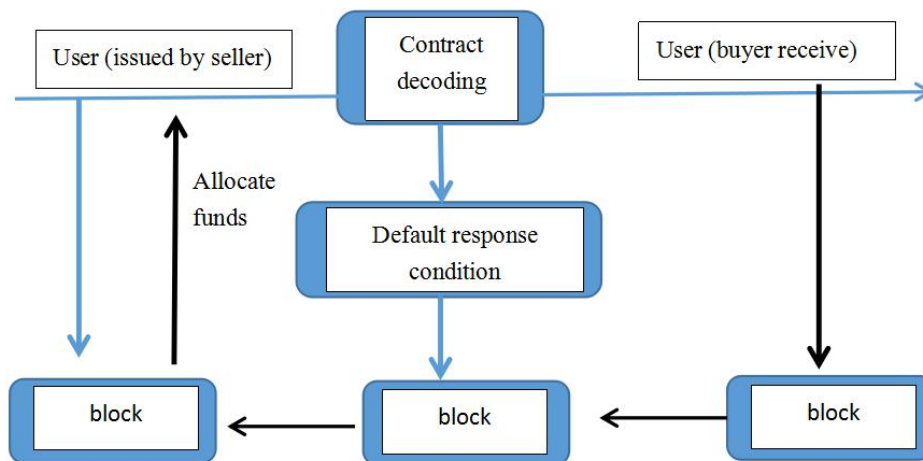
Because of the special nature of the consumption and service for the elderly, the complete credit certification system construction is the chain core application target. This is beneficial to the improvement of the implementation steps and the whole block chain technology planning application.

● Payment of circulation and investment

The link is interconnected in the integration of pension institutions, old-age consumer products, pre consumption and investment in pension institutions.

If an elderly consumer now wants to enter a cooperative hospital, the community will register information into the hospital block, and the whole agreement and transaction process can be achieved in minutes by UICC.
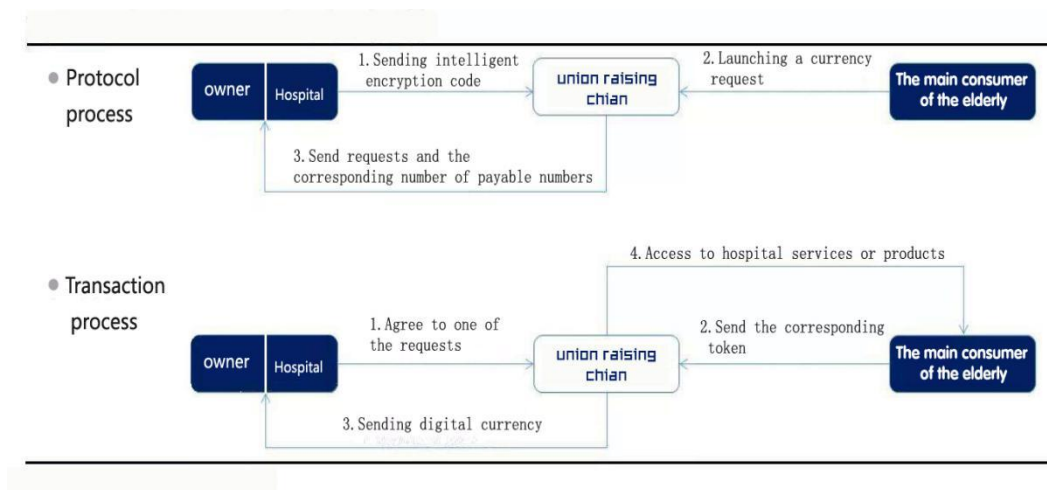
3.3 Application prospects

● More space for business development

The union raising chain provides a solid financial basis for various business transactions. It provides all kinds of basic components and services needed for developing financial businesses, such as account system, financial instruments, and mechanisms to ensure the successful completion of financial transactions. Basic financial services such as payment, loan and

liquidation, which can be successfully finished between accounts in the chain.

There will be more and more expanding space for the development of the pension business based on the chain, including the supply chain reform of the upper and lower part of the pension community, the reduction of financing costs, the credit certification system perfection and so on.

● More channels

It is only the simplest token exchange between financial products in businesses, enterprises, the transaction between individual accounts. However, more types of financial products can be developed based on intelligent contracts, such as digital property rights and digital asset packs. More digital financial products provide more options for financial businesses in the union raising chain.

● More types of users

In the business early days of the union raising chain, only the community endowment enterprise credit evaluation subject, and three kinds of users, but with the development of business, we can introduce more types of users, such as personal users, small and micro businesses, guarantee companies, cash loan companies and insurance companies etc.. The union raising chain can easily support the new types of users introduction.

● A richer transaction process

The union raising chain is very convenient to support multiparty transactions. The strongest application scenario of block chain technology is the support for multiparty transactions. The combination of consensus mechanism and intelligent contract can ensure the multiparty transactions smooth completion. With the increase of financial products and types of users, more rich transaction demand is naturally produced, and the union raising chain can provide good supports.

The union raising chain regards the general community pension service as a starting point, and gradually builds the basic pension financial industry chain, establishing financial ecological environment. As the user types and the number increasing, more and more financial products, financial services become more and more rich, and the union raising chain is more and more big.

IV. Digital wallet

4.1 Tokens value

● Financial ability to pay

The credit placement of union raising chain tokens (UICC) can effectively play the function of monetary and financial, and better meet the needs of the pension industry development for money and the reconstruction of upstream and downstream supply chain.

The union raising coin transfer payment should be completed by verification and record of relevant account records on block chain, and it will be run and maintained by participants' computers. This constitutes the decentralization, anonymous, distributed bookkeeping, intelligent contract (encryption technology), irreversible or tampering characteristics of the linked money system. It has a highly paid and low cost payment scenario application efficiency.

- Circulations

union raising chain tokens (UICC), the first circulation will be stationed in the international, community for the old, Chinese retirement community pension community and the real estate, International Health Association, ecological health tourism (ecological leisure industry), hot springs SPA, medical health museum, health food, medical treatment delicacy products, health care products, and part of the old university training institutions.

The future circulation fields include: learning education, health consultation, electronic business city, real estate tourism (health care).

- Exchange

At the end of March 2018, we will promote overseas exchange program. Putting Japan, Singapore, Hongkong on priority, further details will be related to the official website and the media, please pay attention!

- Derivative projects

Based on the other industry projects developed itself, we should make financial settlement to further enhance the value of union raising chain tokens, and will be widely applied in the fields of learning and education, health consultation, electronic mall, real estate tourism (health preservation) and so on.

4.2 Tokens parameter

English full name: union raising chian coin

Toke for short: UICC

Co-Founder: John Jenson; John Davis; Li Song

Algorithm: Heavycoin (HVC)

Block ID: the former 64 places, the latter 256 places Hash

Time: 60 seconds

Mode of proof: POW+POS

Mining: Combined mining

Logo:

4.3 Release planning

4.3.1 Tokens parameter

Releasing Scale: 0.2 billion UICC

Angel investment 0.05 billion UICC

Public offering rules:

The first phase 0.027 billion 9000UICC=1ETH

The second phase 0.023 billion 8000UICC=1ETH

Angel investment25%， investment exchange 25%， team operation 15%，locked position 20%，ecological construction 15%

4.3.2 Financing ratio

Angel investment 25% (distributed as a source of market profit in the early stage); 25% of the investment exchange (construction virtual asset circulation channel); 20% of organization locked location (20% releasing per half year after two-year locked location); 15% of team operation (daily operating expenses and R&D expenses); The remaining 15% is used for financial environment ecological construction.
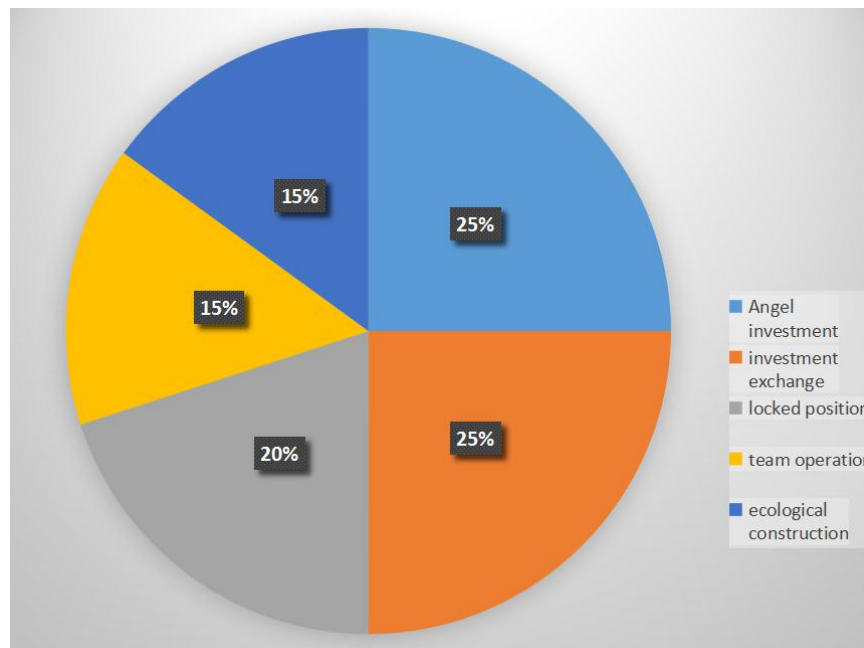
Capital ratio	Usage	Illustration
25%	Angel investment	Capital raising, profits distribution.
25%	investment exchange	capital mobilization and gain on investments
20%	locked position	Sequential releasing in later period
15%	team operation	Daily operation, development and research cost
15%	ecological construction	Financial infrastructure and digital assets ecological maintenance

4.3.3Development roadmap,

Union raising chain time node rectilinear publishing

Union raising chain big event	Date	
Project argumentation, establishment and preparation	**2017/01**	
Initial investment completion and preliminary development	**2018/01**	Angel investment funds
The block chain underlying basis is built and the first experiment is released	**2018/01**	
Union raising chain and digital currency exchange side chain complete development	**2018/02**	
Union raising chain and digital currency exchange side chain are completed	**2018/02**	The first transact entered into force
Development in testing complete, union raising coin testing and putting into the kerb market.	**2018/03**	
Formal online transactions, cross-chain digital currency exchange trading system chain start	**2018/03**	Initially applied to the old-age community the elderly university and some cooperative nursing care hospitals
The second technical research and Development upgrade, the introduction of the ether Fang certification mechanism, further improve the intelligent contract	**2018/05**	
Implementing the repo process for the tokens	**2018/09**	Enriching the financial ecology and strengthening the circulation intelligence of the community
The second technology upgrade completed, the main chain cross chain application distribution and API port docking completion	**2018/11**	Fully expand the boundaries and effectiveness of the entire pension service-- including goods, education, e-commerce, health care, and so on

V. Team Introductions

5.1 Research and development founder of union raising chain

John Jenson

He is American nationality, born in Washington, USA, in 1973. He graduated from Columbia University in New York, got a master's degree in computer in 1996. John Jenson has many years of experience in IT (Amazon, Microsoft), specializing in IT consulting, design and financing. He also widely dabbled in many other investment areas. He has been enthusiastic about digital currency and block chain technology since he launched the bitcoin in 2010, and firmly believes that block chain technology is the new revolution of Internet in the future.

John Davis

Davis is an overseas CTO of the UICC team and has 7-year experience in the development of encrypted solutions. He also has a lot of experience in cluster management and hardware acceleration. As an open source top programmer of the block chain technology, he will be responsible for writing secure intelligent contract capabilities and back-end optimization for the platform. Davis was named by Influential for the top ten largest block chain technologist in the United States.

Li Song

Li Song has a lot of experience in software development. He went to Israel for further education, and worked in several famous Internet companies, who has many years of experience in block chain technology development, and is familiar with multi-generation virtual currency and block chain product's underlying code technology. He has been a developer for many times in many well-known projects.

Wang Qing

She is system program architect, pioneer in block chain technology development and application and senior block chain development engineer.

She graduated from Melbourne University and majored in electrical engineering and applied sciences, was ever awarded the early career development award by the Australian science foundation. With years of experience in C++ development, she is also the design and developer of various retail and health block chain online applications in Australia. She joined in UICC team in 2017!

Laurie Chan

He is one of the most important members of the overseas team, an experienced UX and a large network platform designer. With over 7 years of experience in the design and development of large shopping platforms, Chan has always been able to make perfect suggestions for color design and website structure optimization and put it into practice. At present, Chan is also responsible for the management of the UICC team.

VI. Peroration

Digital currency wallet of union raising chain will be expected to become new digital assets of a new generation commercial applications in the future, building a digital wallet application carrier for financial payment channels, solving the community and business, community industry and enterprise credit, older consumers and community services across the financial scheme. Finally, it stands out in the business competition, and outlines a decentralization pension business alliance value economy carrier.

● **Disclaimer**

The document is used only to convey information usage, and does not constitute the opinion of buying and selling union raising chain system tokens (UICC). Any similar offer or levy will be carried out under a trustworthy clause and under the relevant laws. The above information or analysis does not constitute investment decisions or investment advice, nor does it constitute investment intention or abetting investment. This document is not composed and can't be understood as the act of providing any purchase or sale or any kind of invitation and sale, nor is it any form of contract or commitment. Users need to have a clear understanding of the intention of building a union raising chain system and this project risk. Once users take part in investment, they will understand and accept this project risks, and are willing to undertake all the corresponding results and consequences individually.

The union raising chain system clearly indicates that it does not bear any direct or indirect losses involved in this project, including but not limited to the followings:

1. The economic losses caused by users' transaction operations.

2. Any error, negligence or inaccurate information produced by individual understanding and any

results or consequences resulted.

3. The project adjustments or termination that caused by market environment or laws and regulations changes lead to are not conducive to the impact of the participants.

4. Other provisions of exemption stipulated in the laws and regulations.

5. The right to final interpretation is retained within the bounds of the law.