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SIMPLEDEFI WHITEPAPER

SIMPLY PUT, WE ARE MAKING ECONOMIC FREEDOM ACCESSIBLE TO EVERYONE

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INTRODUCTION

Crypto adoption is growing at a rapid pace. There are over 320 million wallets holding cryptocurrency as of July, 2022. Adoption rates are faster than any other technological innovation in history. The world is quickly embracing the benefits of cryptocurrencies and enabling a new asset class to emerge, a welcome development in an indebted world desperately in need of more assets.

The best part: cryptocurrencies are democratizing finance. Anyone on the planet can have the same access to opportunities as a bank or large hedge fund, regardless of how much capital they have. Financial inclusion will be a dominant trend going forward, accelerated by blockchain technology and cryptocurrencies. Inclusion is leading to convergence, where retail and institutional players interact with the same cryptocurrencies and protocols on an even playing field.

DEFI ADOPTION LAGS CRYPTO ADOPTION

As cryptocurrency adoption grows, you would expect DeFi adoption to keep pace. This is far from reality. Approximately 5% of all wallets have interacted with DeFi protocols. This is unfortunate, especially since DeFi provides many use cases for people and institutions wishing to interact with crypto in ways other than trading (such as yield, lending, and borrowing).

There are many obstacles. For retail, they include complex interfaces, lack of intuitive functionality and highly technical terminology. For institutions, technological complexity is equally an issue. Other barriers include risk management, compliance, cybersecurity and insurance. Trust is also an issue, as we continue to see hacks, theft, rug pulls and a constant flow of projects released by anonymous teams.

Finally, Web3 projects would love to increase liquidity by leveraging DeFi. However, the time and resources needed can be a challenge. And while they may have control over their rewards mechanisms, they are still reliant on the functionality of DEXs and other protocols to attract that liquidity from users. Projects need help and tools to make it easier to attract liquidity and alleviate trust issues.

Across these categories, there is a common theme: there is a need for solutions that make it easier to benefit from DeFi's use cases. And in doing so, we can increase adoption and liquidity.

SIMPLEDEFI - HELPING SOLVE THE PROBLEM

We are building a Layer 3 ecosystem full of tools that increase adoption, liquidity and utility.

• A multi-chain, multi-DEX yield solution for retail and institutions to deploy and manage yield strategies

from a single UI

• A whitelabel solution for Web3 projects to help them increase liquidity and token utility.

• And a trustless back office solution to help projects with risk management, treasury management and cybersecurity.

More utility and more liquidity with tools that make it easier for users to trust and interact with DeFi and for projects to attract more liquidity.

Our beta is live with our first set of services. These include our EASY Vaults (cross-chain, multi-DEX vaults designed to earn rewards across thousands of tokens), our Partner Buyback/Burn Protocol® (a buy/back and burn mechanism, enabled by SimpleDEFI that adds utility to project tokens) and our Partner Liquidity Protocol® (a liquidity turbo-charger that codes the project's native token as the settlement token for EASY Vault liquidations).

Adoption and utility can be powerful liquidity enablers for projects and their communities. Liquidity aggregation can attract new users, institutional investors, and help power the crypto verse into the next growth phase.

SimpleDEFI's team is building to enable this. More utility, more liquidity. Its that SIMPLE.

"We're eager to bring our team's expertise into this new world and make it easier for our users and partners to benefit from digital assets."

SimpleDEFI Team

OPPURTUNITY & PROBLEM

THERE ARE THREE AREAS OF GROWTH WHERE WE CAN BRING VALUE:



The opportunities and problems overlap these sectors. For example, projects cannot attract liquidity if those providing it (Retail and Institutions) are reluctant to interact with DeFi. A holistic approach is needed to account for dependencies between users, communities, investors, and the projects themselves.



The data below proves DeFi adoption is lagging. Cryptocurrency market cap stands at approximately \$1 Trillion as of August, 2022. Yet Total Value Locked in DeFi projects is only \$67.74 Billion (See Figure 1), only 6% of crypto's market cap.

With 320 million crypto adopters globally (Figure 2), a statistic growing daily, it is clear that there is an enormous untapped market waiting for easier and more trusted DeFi solutions.



Source: DeFi Llama

FIGURE 2 : GLOBAL CRYPTO OWNERS



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Source: Crypto.com

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THE SOLUTION

so simple anyone can understand

SIMF

SIMPLEYIELD

Earn yield from the largest DEXs + DeFi protocols using automated the power of AI to bring the next wave of adoption.

SIMPLEUTILITY

White-labeled DeFi solution for projects to help their community earn & spend crypto while adding more more utility, more liquidity and more rewards.

SIMPLEPAY

Our decentralized crypto payment protocol linked to the global Mastercard network.Your wallet, your crypto, spend it when and where you want.

THE SOLUTION CONT'D

INFRASTRUCTURE & ARCHITECTURE BUILT FOR UPTIME, SECURITY & SCALE

We are a Layer 3 ecosystem. Our cross chain, non-custodial enterprise grade infrastructure & architecture ensures maximum uptime and does not rely solely on centralized hosting services. We achieve scale through micro services that allow us to dynamically aggregate liquidity across any chain or DEX that is integrated into SimpleDEFI's ecosystem.



If DEXs Go Down, SimpleDEFI Front End Is

Still Live

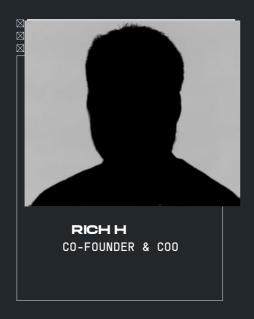
Our ecosystem is designed to achieve the following objectives:

- Make it easier for retail and institutions to earn yield, execute and manage positions, while reducing slippage and transaction costs
- Create a value system that helps Web3 projects attract liquidity and mitigate operational security risks
- Understand there is no one size fits all approach; we build solutions for each crypto subsector (Exchanges, Wallets, P2E, etc.) to help with adoption AND utility, which leads to increased liquidity

THE TEAM

We have the luxury of something highly coveted in DeFi: a team of in-house developers that build our ecosystem full-time. We have the privilege of one more important factor: the dev team has been together for over 25 years. This is a group of highly experienced Developers, Business Analysts, DevOps and IT executives. They have been called on to do everything from bail out failed technology projects, fix poorly launched initiatives, and repair major networks in the Finance, Telecom, Wealth Management, Insurance and Health sector.

And now, they are solely focused on making SimpleDEFI the easiest and fastest ecosystem in DeFi. The team is lead by our Co-Founder and CTO, Alex Ostritsky, a serial entrepreneur and former CTO of Gluskin Sheff, one of the world's largest wealth management firms with over \$11 Billion in assets under management (recently bought out by Onex Corporation; ONEX;TSX).



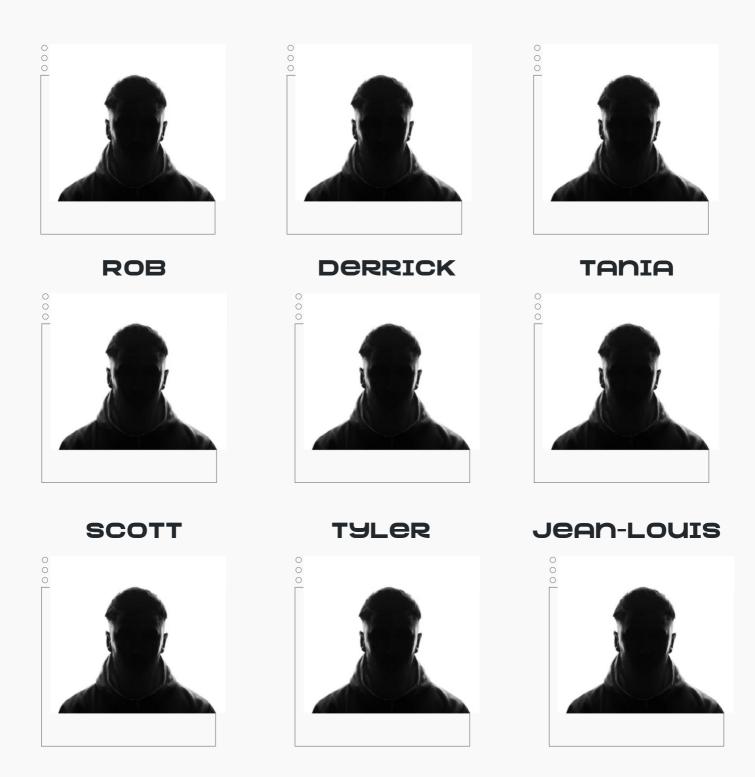
Rich H is a blockchain veteran whose diverse expertise is fueled by more than a decade of high-touch cryptocurrency experience. He has contributed to a number of high-profit blockchain projects, including early support of Shapeshift.io and the founding of Binance Cloud's first privately-owned exchange, Mandala Exchange. He hails from Denver, CO and holds a BA from the University of Colorado. In his free time, he runs a hardcore hammerdin in Diablo II: Ressurected.



Alex is a serial entrepreneur, CTO, proven innovator and problem solver. His 30 year career spans the Fintech, Wealth Mgmt, CyberSec, Blockchain, Insurance, Health, and Telecom sectors including 4 exits [2 in Finance, 2 in Telecom]. He oversees our team of in-house developers and business analysts who are developing our ecosystem. Alex also sits on a number of advisory boards for U.S. and Canadian wealth management firms, and is a board member of A4I and Memotext. A4I is a public/private joint venture between The Centre for Addiction and Mental Health [CAMH], Memotext and Cybersecurity Compliance Corp

DEV TEAM

SimpleDEFI's Dev Team is solely dedicated to building our ecosystem. The team has been together for over 25 years and has a wealth experience building in Fintech, Blockchain, Insurance, TradFi, Legal and Cybersecurity.



CHRIS

Melissa

GABRIEL

ROADMAP

Our roadmap addresses unmet needs in DeFi. And our bench strength gives us the ability to remain agile and iterate as our Community's needs evolve.

Q1/22

- V1 Design
- MVP Development

Private Seed Round Complete

• MVP Complete

03/22

- SimpleYIELD out of beta (EASY Vaults®)
- Mutli-Farm Mode Complete
- Auto Compounding Complete
- Farm Swap In/Out Functions Activated
- SimpleLIQUIDITY White Label Solution Complete
- 1st Partner Integration in Development

Q2/22

- Swap Function Enabled
- Start Development: White Label Platform
- Smart Contract Audit Complete (CERTIK)
- Wallet Integrations

Q4/22

- Smart Contract Audit Complete (Asfalia)
- Presale Begins
- Dynamic Multi-DEX goes live
- Affiliate Program Launched
- Start Development: Rules Based Engine

Q1/23

- TGE
- Rules Enginev1 Release Automation & Risk Management Functions
- Multi-Chain is Live
- UI Upgrade with Dashboard Summaries
- Stable Coin Protocol Integration
- DeFi Tournament Season 1 Launches

Q2/23

- SimpleYIELD Back Office Integration
- Reporting & analytics tools for portfolio managers and Web3 projects, customized views, analytics & reporting
- Integrate Lending & Borrowing Protocols
- Roadmap v2: based on Community & Partner Input

TOKEN - \$EASY

\$EASY IS A Multi-Use Utility Token That Drives The SimpleDEFI Ecosystem. There is a fixed supply of \$EASY that will be distributed over a 5 year emissions schedule.

TOTAL SUPPLY:	400 MILLION \$EASY TOKENS
DEFLATIONARY:	AGGRESSIVE BUYBACK AND BURN PROGRAM (2.5% OF REVENUES)

\$EASY has many functions in the SimpleDEFI Ecosystem:

USAGE REWARDS

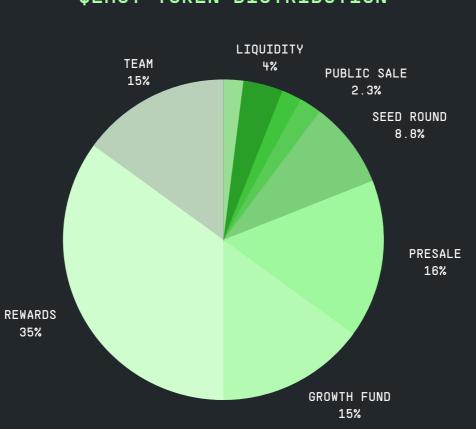
• \$EASY can be earned based on usage, such as yield farming on SimpleYIELD

PAYMENTS

 Partners and Clients will need to buy \$EASY to pay for services provided within our ecosystem

ADDITIONAL REWARDS

- Earn \$EASY when staking long term
- Fee discounts on SimpleDEFI's platform
- Revenue sharing
- Unlock exclusive features



\$EASY TOKEN DISTRIBUTION

SUMMARY

The rate of digital asset adoption is faster than any other technological advancement in history.

The same cannot be said for DeFi, where adoption lags significantly. Only a small percentage of wallets have interacted with DeFi protocols, let alone use them regularly. Most usage is limited to experienced crypto traders and investors due to complex user interfaces that make it difficult to interact with these protocols.

SimpleDEFI sees a massive opportunity to enable DeFi adoption by building easy to use solutions that increase adoption and remove the complexities of providing liquidity. This is accomplished through our ecosystem, designed for scale, without compromising security.

Our team is purpose built to deliver on our plan. Our CTO is a master architect that has surrounded himself with a team of blockchain, fintech, cybersecurity, and infrastructure professionals that have worked together for 25 years. Three solutions have shipped, with more on the way.

Easy to use protocols that increase utility, aggregate liquidity, and make it easier for the next wave of adoption to take advantage of DeFi's benefits. Its that SIMPLE.



We are a community based project working hard to make DeFi EASY. For all of us. Come join!

WEBSITE WWW.SIMPLEDEFI.IO

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TELAGRAM HTTPS://T.ME/SIMPLEDEFI

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