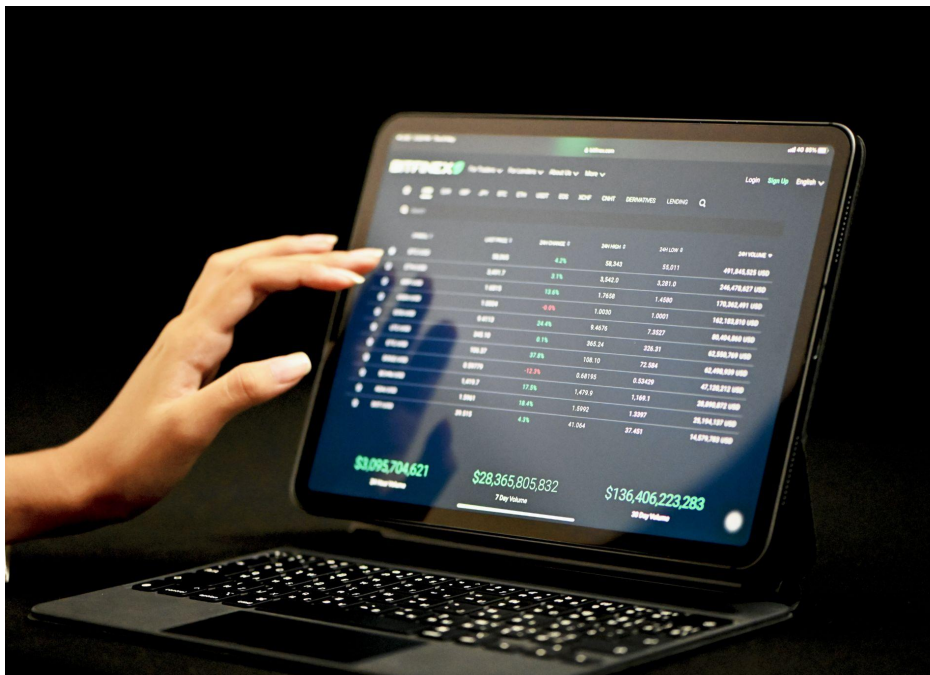


NSUR White Paper

www.nsurcoin.com



What is NSUR?

NSUR is a high-utility and rewarding health and wellness-focused platform powered by NSUR Coin.

On December 16, 2021, NSUR's health and wellness-focused platform will become available to the public. At that time, NSUR Community members will be able to create accounts, explore the goods available through NSUR's Merchant Network, and join NSUR's Loyalty Reward Program.

On that same day, NSUR will also start selling NSUR Coin protection as part of its priority Value Protection Program. The NSUR Value Protection Program concept is simple -- those who participate in the program will be protecting their NSUR Coin tokens from loss of initial purchase value for two years. If at the end of two years the value of protected tokens is less than what holders paid for it, they will be able to claim back the loss of value on nsurcoin.com.

Protected against loss risk on the initial launch event purchases.

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What is NSUR Coin?

NSUR Coin is a high-utility, digital reward token that is used to reward NSUR Community members and to facilitate purchases inside the NSUR ecosystem.

NSUR Coin's protocol will launch on December 16, 2021, and its [contract is available on BSCscan](#). NSUR Coin has been audited by CertiK. The contract employs a static reward system — 10% of every transaction is split into multiple parts:

- 3% is used to fuel the liquidity pool
- 3% is used to fund the Loyalty Reward Program and reward users in various ways
- 3% is used to fund future Value Protection Plan sales events
- The final 1% is erased forever

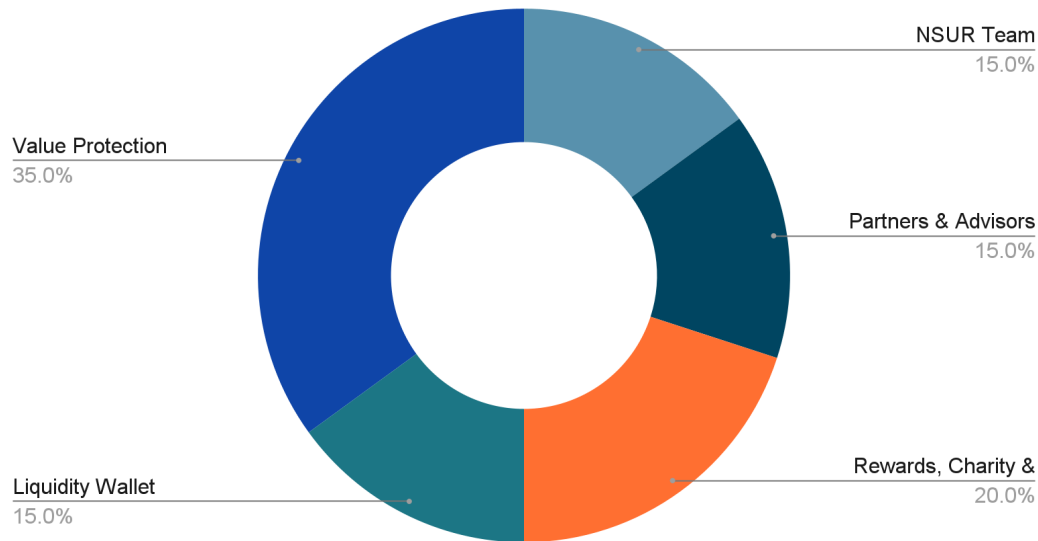
The token was launched with the idea of offering real-world value. Too many tokens have been launched without the ability to be used for REAL use cases and for real utility, but NSUR Coin goes against this trend. NSUR Coin can be used to buy goods and services at launch from NSUR's Merchant Network, which has been vetted by the NSUR team, and NSUR aims to grow this network rapidly.

The static rewards system is a concept that was pioneered by reflect.finance and popularized by Safemoon. It is a great option to keep users of the token engaged and utility of the token high. The reward amount is conditional upon the volume of the tokens in the marketplace, thus alleviating sell pressure put on the token by early purchasers. In addition, the mechanism encourages people to hold on to their tokens, initially to earn rewards via reflections from other transactions in the market, and over time to spend on real-world products as utility grows.

Allocation

Unlike other protocols on the market, the contract does not employ a manual burn wallet (meaning the developer does not control a significant portion of tokens that can negatively impact the marketplace). Our community takes great pride in our token distribution, not allowing any person(s) to control a sizable quantity:

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- **Value Protection Program:** Tokens sold during Value Protection Program sales events.
- **NSUR Team:** Tokens allocated to the founding team
- **Partners & Advisors:** Tokens set aside to reward partners and advisors
- **Liquidity:** Market-making funds to enable smooth NSUR transactions
- **Rewards, Charity & Marketing:** Tokens allocated to NSUR's Loyalty Reward Program, to support marketing (i.e., for influencers, etc), and to give back to NSUR's sponsored charities

What is NSUR's Merchant Network?

NSUR has created a network of merchants to provide goods and services -- all of which will take NSUR Coin in exchange for their goods and services.

Current merchants lined up to take the token include:

- A network of pharmacies with the ability to ship medications across the United States
- A telemedicine and virtual healthcare service (US-based but able to be accessed globally)
- A sexual health company, specializing in the treatment of male and female sexual dysfunction and personal care products
- An international pharmaceutical-grade supplement distribution company
- A manufacturer of health and wellness products
- A laboratory offering pharmacogenetic, molecular, wellness and diagnostic testing
- A financial services and tax advisorship to give advice on optimal tax strategies

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- A pharmacy benefit service offering free pharmacy insurance to members and their households (including pets)
- A medical ID card (NSUR Health Wallet) taken by medical facilities, pharmacies, and providers to expedite and streamline their medical experience

What is NSUR's Loyalty Reward Program?

NSUR has a unique rewarding platform which rewards holders with tokens by creating accounts, filling out surveys, referring friends, and participating in the community, and by simply holding tokens. This maximizes community involvement and thereby rewards the most active members of the community.

NSUR creates additional rewarding mechanisms when holders use FIAT currency to purchase goods and services in the real-world. Most notably, NSUR has partnered with a nationwide (USA only at launch, more post launch) property and casualty insurance carrier to offer negotiated insurance rates to those who opt-in to the network. Purchasers of insurance will receive 20% of the fee paid to NSUR by our partners in tokens, directly to your wallet.

Insurance coverages available shortly after the time of launch will be:

- Vehicle (auto, motorcycle, boat, etc)
- Home
- Renters
- Life
- Small Business
- Annuities

Eventually, NSUR will launch its own insurance products, which can be purchased using NSUR.

What is NSUR's Coin Value Protection Program?

When NSUR Community members buy protection under the Value Protection Program during sales events, they will have an amount of the token value on account with NSUR, and this token value will protect the value of their NSUR Coin tokens for 2 years. The first opportunity NSUR Community members will have to participate in the Value Protection Program is on October 15th, and sales will end in December.

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NSUR is fanatical about transparency, and as a result, will employ a third-party audit firm to provide quarterly reports on the Value Protection Program. These reports will show the proceeds collected during each sales event and a quarterly snapshot of the company cash on hand to cover any program liabilities, and will provide stats about burn rates and rewards earned by the community. The team will publish the Value Protection Program's terms and status reports directly on www.nsurcoin.com.

NSUR wants to create the highest-utility, most-rewarding crypto-powered platform for Community members. We strive to always be community focused and will look for feedback on company and token matters.

NSUR's Marketing Strategy

NSUR has a robust marketing and PR strategy to ensure adoption of the NSUR platform is a success. The NSUR platform is the focus of NSUR's marketing activities, not NSUR Coin as a token.

Initially, the key goals of our marketing strategy are to:

- Build awareness about NSUR's platform and its ecosystem of utilities
 - Convert website visitors into NSUR community members, by having them complete the sign-up and account registration processes
 - Convert account holders to Value Protection Program participants
- Inspire active engagement in community activities, as measured by how many account holders are active members of NSUR's Rewards Program and how many holders are visiting merchants, and making purchases on their platforms

In line with these goals, NSUR is targeting the following types of community members:

- Purchasers of health and wellness products and services, especially those who are under- and un-insured or want more privacy when dealing with personal health matters
- People who like earning rewards
- Individuals inherently interested in tokens, regardless of experience level
- Those who would classify themselves as risk adverse

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There are three keywords that NSUR aims to own through its marketing activities to these target community members:

- High-Utility
- Rewarding
- Protection

To reach these community members, NSUR will largely use the following channels:

- Direct marketing
 - Website (www.nsurcoin.com)
 - Email marketing / newsletters / CRM marketing
 - Blog posts (blog.nsurcoin.com)
 - Social media (Twitter, FB, Instagram, Telegram, YouTube), message boards (e.g., Reddit) and influencer marketing (Twitter, Instagram, Telegram, YouTube)
 - Word of mouth (e.g., leveraging community marketing networks)
- Public relations
 - Press releases (pre-launch, launch, post-launch)
 - Management team interviews and recordings
 - NSUR podcast, Ensuring Crypto (available wherever you listen to podcasts)

Marketing activities in these channels will be supported by the following tactics:

- A strong SEO strategy
- The development of a robust marketing center with pre-populated content for users to share
- Cross-channel events and competitions
- Giveaways and sweepstakes

Roadmap

Milestone	Deadline	Progress
Start token development	Q3 2021	Complete
Start high-utility platform development	Q3 2021	Complete

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Audit token code	Q3 2021	Complete
Connect with insurance referral networks	Q3 2021	Complete
Onboard 10 retailers into NSUR's Merchant Network	Q4 2021	Complete
Launch NSURcoin.com	Q4 2021	Complete
Offer first Value Protection Program sales opportunity as part of the Launch Event	Q4 2021	In progress
Launch NSURx, NSUR's pharmacy benefit card	Q4 2021	In progress
Complete Launch Event, and support token release on PancakeSwap	Q4 2021	In progress
List NSUR Coin on centralized exchanges	H1 2022	In progress
Build NSUR Commerce, NSUR's health and wellness shopping platform	H1 2022	In progress
Start building and vetting international insurance referral network	H1 2022	Not started
Launch NSUR Commerce platform	H1 2022	Not started
Hold first biannual charity vote	H1 2022	Not started
Complete additional Value Protection Program sales event	H1 2022	Not started
Begin work on NSUR's Health Wallet	H1 2022	Not started
Onboard 30 merchants into NSUR's Merchant Network	H2 2022	Not started
Begin work on NSUR's Health Wallet	H2 2022	Not started
Launch insurance activities in international markets	H1 2023	Not started
Start developing NSUR Debit Card	H1 2023	Not started
Start developing NSUR insurance products	H1 2023	Not started
Complete additional Value Protection Program sales event	H2 2023	Not started
Complete NSUR's Health Wallet; integrate initial medical partners	H2 2023	Not started
Launch NSUR Debit Card	H2 2023	Not started
Complete additional Value Protection Program sales event	H2 2023	Not started
Start development of NSUR's Protected Blockchain	H2 2023	Not started
Onboard 100 merchants into NSUR's Merchant Network	H2 2023	Not started
Complete additional Value Protection Program sales event	H2 2023	Not started
Launch NSUR Debit Card	H2 2023	Not started
Launch NSUR insurance products	H2 2023	Not started
Launch NSUR's Protected Blockchain	H1 2024	Not started