
Real Asset Chain(RAI) White Paper (Var 1.0)

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Abstract

Small changes make a big flow.

The first bit coin did not buy one pizza. But a small innovation has already begun. Future block-chain Technology will make many changes in life. In particular, Equity can innovatively manage investment, equity management and profit distribution at low cost with block-chain technology.

Worldwide real assets(Real estate, Infrastructure, aircraft, Commodities Etc) comprise nearly 60% of the value of all global assets. The size of the cryptocurrency currently available makes it difficult to invest in real assets. We will use cryptocurrency to create a model that will decrease fees and other increase profit for investments, and will create a new way of investing that will make enough benefit for those using in our RealAssetChain(RAI).





1. Introductions

1.1. RealAssetChain(RAI) is

RealAssetChain(RAI) is an ERC20 token based on the Ethereum. The RAI token will be used to pay for the fees at invest platform of the Real Assets. Tokens can be transferred to a User's wallet.

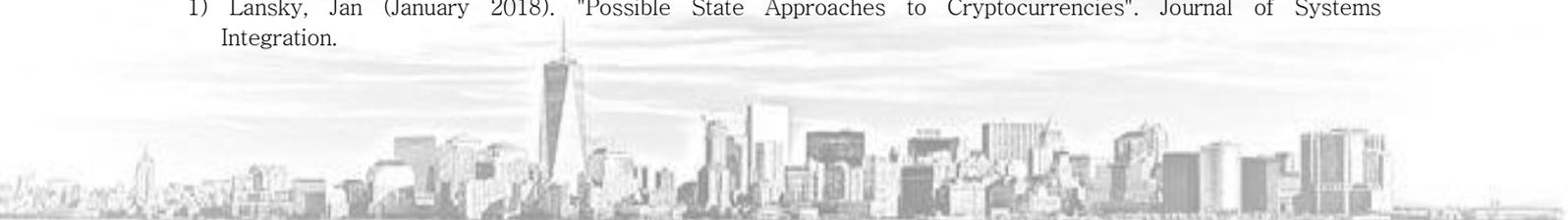
1.2. Blockchain Technology

The first decentralized cryptocurrency, bitcoin, was created in 2009 by pseudonymous developer Satoshi Nakamoto. It used SHA-256, a cryptographic hash function, as its proof-of-work scheme. Ethereum was proposed in late 2013 by Vitalik Buterin, a cryptocurrency researcher and programmer. Development was funded by an online crowd sale that took place between July and August 2014. Ethereum is an open-source, public, block chain-based distributed computing platform and operating system featuring smart contract (scripting) functionality

According to Jan Lansky¹⁾, a cryptocurrency is a system that meets six conditions

1. The system does not require a central authority, its state is maintained through distributed consensus.
2. The system keeps an overview of cryptocurrency units and their ownership.
3. The system defines whether new cryptocurrency units can be created. If new cryptocurrency units can be created, the system defines the circumstances of their origin and how to determine the ownership of these new units.
4. Ownership of cryptocurrency units can be proved exclusively cryptographically.
5. The system allows transactions to be performed in which ownership of the cryptographic units is changed. A transaction statement can only be issued by an entity proving the current ownership of these units.

1) Lansky, Jan (January 2018). "Possible State Approaches to Cryptocurrencies". Journal of Systems Integration.





6. If two different instructions for changing the ownership of the same cryptographic units are simultaneously entered, the system performs at most one of them.

A block-chain is a shared-database technology, mostly popular for underpinning bitcoin crypto currency. Smart contracts are self-executing contracts with the terms of the agreement between buyer and seller directly written into lines of code. The code and the agreements contained therein exist across a distributed, decentralized block-chain network.

Smart contracts permit trusted transactions and agreements to be carried out among disparate, anonymous parties without the need for a central authority, legal system, or external enforcement mechanism. They render transactions traceable, transparent, and irreversible. The main focus of the RealAssetChain platform is on performance, predictability, stability, and ease of use in smart contract support. We plan to use the most proven and scalable open source technologies available and to constantly monitor alternative technical implementations.

Block-chain Applications in RealAssetChain Smart Contracts is to Interact with Developers. Block-chain and smart contracts provide the framework for creating a new generation of businesses where supply and demand sides can engage in trusted trading transactions, without the need of a central brokerage entity.

1.3. RealAssetChain(RAI) Challenge

The block-chain has already made considerable technological advances. We expect to eliminate uncertainties and dramatically reduce costs. And for that, RealAssetChain(RAI) will be used.





2. Real Assets Investment

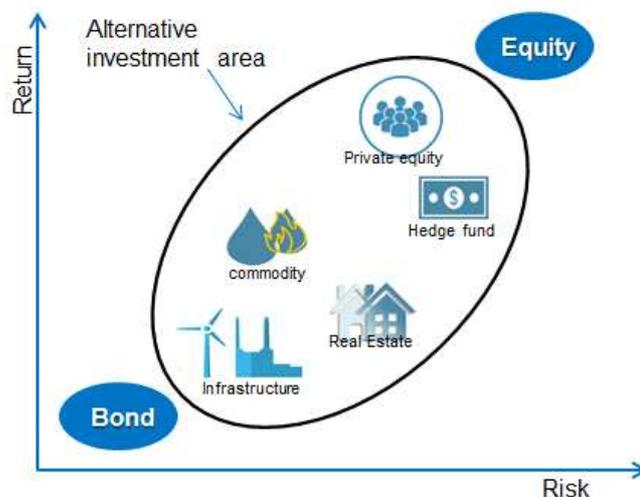
2.1. What is Real Assets Investment ?

Real asset investment is a form of very old investment. It is a part of alternative investment(AI). Real asset is tangible assets such as real estate, infrastructure, commodities have value as a direct claim on productivity, in contrast to financial assets that are claims on cash flows. Real assets also include such as land, farmland, and timber.

2.2. Alternative Investment(AI)

As the low interest rate situation continues in recent years, Investors' interest in Alternative Investment has increased as more investors seek stable returns. Among them, interest in real property such as real estate increases. Real asset investment is the most important area in alternative investment market.

Alternative investments(AI) are those which are not part of traditional asset classes such as cash, stocks, or bonds that retail investors are most familiar with. Alternative investments(AI) have the advantage that they have higher returns than bonds and less risk than stocks.





※ Real Asset and Alternative Investment

Real Estate	Infrastructure	commodity	Private Equity	Hedge Funds	Private Debt
Reliable Income Stream	Reliable Income Stream	Inflation Hedge	High Absolute Returns	Low Correlation to Other Asset Classes	Reliable Income Stream
Returns and Inflation Hedge	Returns and Inflation Hedge	Low Correlation to Other Asset Classes	High-Risk Adjusted Returns	High-Risk Adjusted Returns	High-Risk Adjusted Returns

2.3 Purposes of Real assets investment

Enhanced Return through Alpha. A major goal of Real asset investing is to enhance the expected return of a portfolio by acquiring Real assets that offer reasonable expectations of alpha that is, superior risk-adjusted returns.

Reduced Risk through Diversification. A second goal of Real asset investing is to reduce risk through diversification. One of the distinguishing features of most alternative investments is their lack of correlation with other assets. A portfolio containing a variety of alternative assets may offer reduced risk without a proportionate reduction in expected return

2.4 Difficulty of Market's approach

Real asset market is some difficult at individual approach. The market lacks both transparency and efficiency compared to publicly traded equities and debt securities. The reasons for the lack in transparency.

- No uniform regulatory requirements (compared to equities and bonds for example).
- Very low trading frequency due to high transaction costs (10-20%) and to high prices.
- Unstandardized assets (each object has different characteristics).
- Excessive bureaucratic processes.





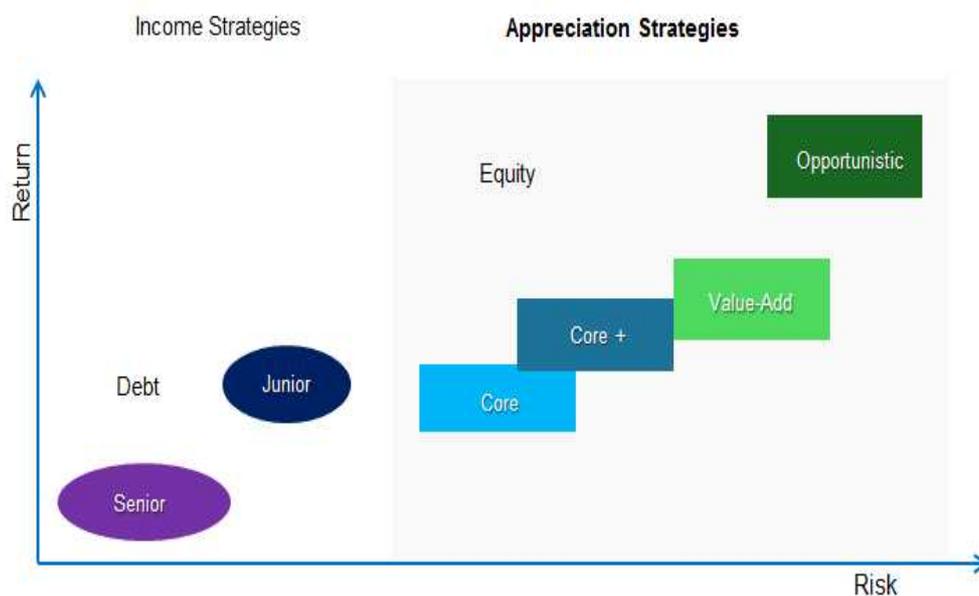
Because market participants need transparency, market participants pay a high fee to the actual asset manager. In addition, there are many unique problems in this market area. Title defects related to ownership exist in almost every transaction and require high fixing costs.

These problems will be solved by the RealAssetChain Team

2.5 Real assets segmentation

Real assets investment can constructed a risk-return profile based on the characteristics of its invest assets as follows.

- When dividing investment into equity and debt area, the risk of Debt area is very low than equity.
- Among the Mezzanine Debt, even though we can expect a return based on the core investment of equities, the risk level is classified as low investment.
- The opportunistic area can achieve high returns, but it must bear the risk level.



※ BlackRock, a global asset management company, segmentation.

There are various investment opportunities in any area, and it is the management team's ability to choose risk level and return level.





2.6 Investment Plan

Our team can make various investment strategies according to the characteristics of the investment assets, and our team will try to achieve the maximum performance at the risk level that can be achieved according to the investor's demand.

Our team will use the long experience of investment to gradually expand from real assets to all alternative investments. We will search and present various Investment products to meet investors' needs, We will review all investable assets. We can use leverage for Increase investment performance.

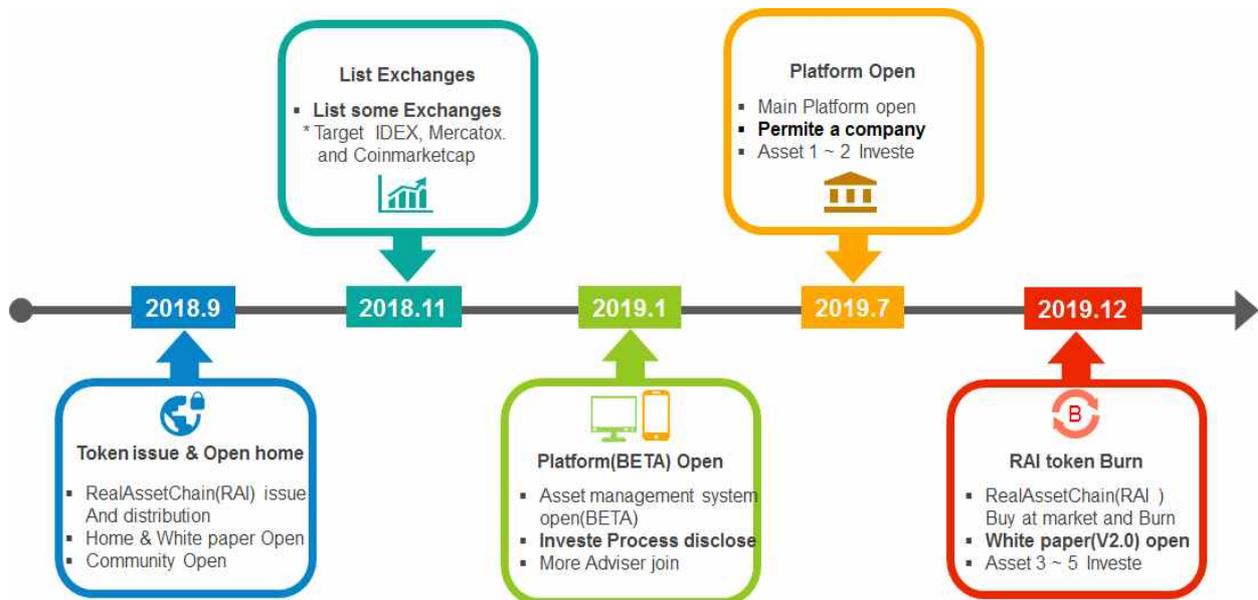




3. Road Map

The RealAssetChain project was born in June of 2017 as an idea to improve the real assets sector thanks to the Block-chain and Invest Process.

From this moment on, we came up with an initial road map (predicting the next one year and a half) where we defined our main goals, as you can see in the next graph



All the efforts and funds are put together in order to achieve a specific goal: attain a stable and advanced Block-chain and Invest model that should offer specific results in 2018.

Having achieved that, 2019 will be the year of the project's internationalization. 2019 is planned to be the year that, with hard work. We will release Whit paper Var 2.0 at December 2019.

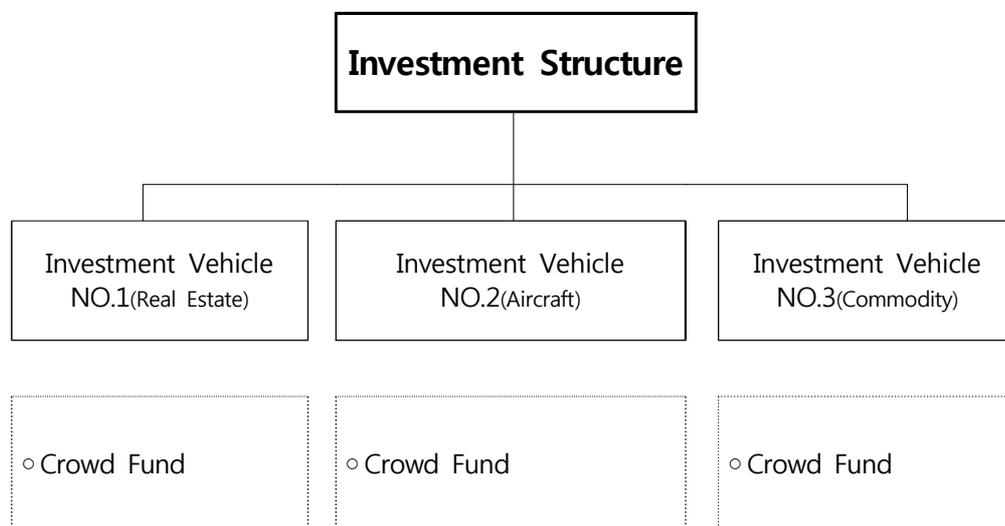




4. Investment Structure

4.1 Investment Structure

we will conduct crowd-funding on our investment assets whenever new investments are made. Our team will conduct a rigorous selection process among real assets, publicize it on the homepage and conduct crowd-funding. RealAssetChain(RAI) can be use utility like paying fees at investment progress.



In this process, we will searching ways to use the block-chain of procedures such as investment and profit distribution, and we will build an investment management system and use RAI paying for the fees.

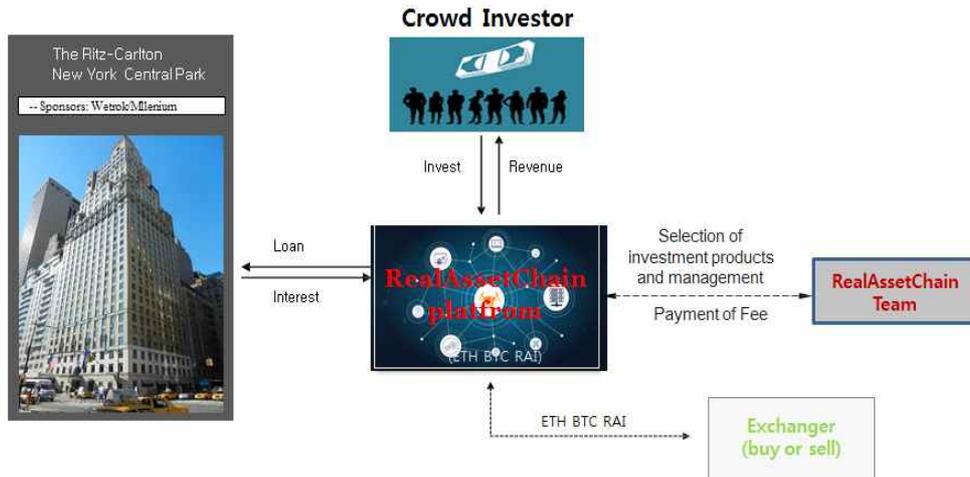
4.2 RealAssetChain Platform

Using Real Asset Chain Platform can save 1.5 ~ 2% commission compared to existing funds and investors can use Cryptocurrency. Payments for our platform fee, like Registration Fee and Information Usage Fee, will be using RAI tokens.

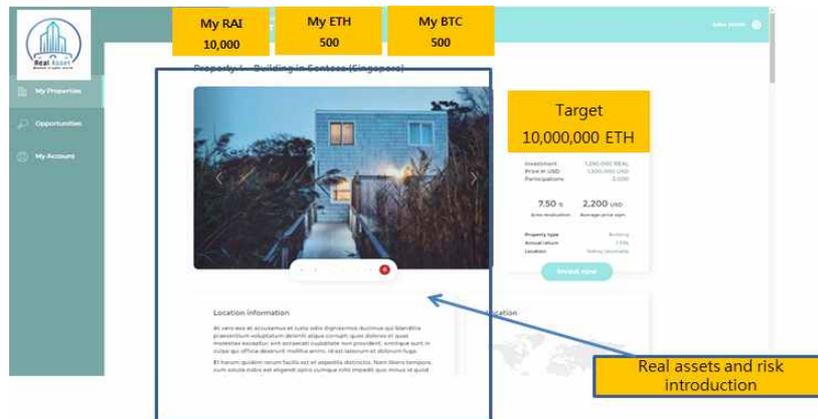




o RAI Platform and Crowd Fund Invest



✂ example



4.3 Advantages RealAssetChain(RAI)

Using our process, investors will benefit from the low cost and elimination of uncertainty. We plan to purchase in the market and burn RAI tokens.(progress details will be announced later.)





5. Token Launch

5.1 Token Launch Summary

10,000,000,000 RAI Token initial will distribute to the public a specific batch of RAI. The majority of the tokens will be use utility of investment progress like paying fees.

Token contract

Token Name: RealAssetChain

Symbol: RAI

Total Supply: 10,000,000,000

Decimal: 8

Contract address: 0x5b86b0d1c304c246282dea0e0f21db2baa429b31

5.2 Token Distribution in public

We will not have a ICO. We will distribute RAI Token Like this.

- Until 2018-10-05 12:00(UTC) 1ETH 30,000,000RAI + 20,000,000RAI Bonus
- Until 2018-10-30 12:00(UTC) 1ETH 30,000,000RAI No Bonus

Accepted forms of payment : ETH

We will have Bounty and Referral Campaign

- Bounty program details will be announced later.
- referral program

5.3 RAI Ecosystem

10,000,000,000RAI will be will distribute to the public as follows.

5.3.1 Investment Progress(Locked)





3,000,000,000RAI will be allocated to Investment platform. It will be locked and shown by chart.

5.3.2 Airdrops and Community

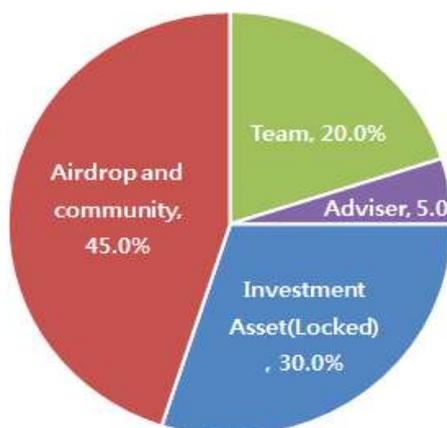
3,000,000,000 RAI is planned to be distributed to airdrops. And 1,500,000,000 RAI is distributed for Community Development Program.

5.3.3 Team

2,000,000,000 RAI will be allocated to Team.

5.3.4 Adviser and Regal Regulations

500,000,000 RAI will be allocated for Adviser Regal and Regulations.



	Distribution
Investment Asset(Locked)	3,000,000,000 RAI
Airdrop and community	4,500,000,000 RAI
Team	2,000,000,000 RAI
Adviser	500,000,000 RAI
sum	10,000,000,000 RAI

Contact us

Websight : <https://www.realassetchain.net>

Telegram : <https://t.me/joinchat/H4hTg09dDzcBnnXB5JjdDQ>

Telegram chanal : <https://t.me/joinchat/AAAAAEkpz0oo4OtOmb1qiw>

Tweet : <https://twitter.com/RealAssetchain>

Bitcointalk : <https://bitcointalk.org/index.php?topic=5027889>

Reddit : <https://www.reddit.com/user/RealAssetChain>

GitHub : <https://github.com/RealAssetChain>

Mail to : admin@realassetchain.net





6. RealAssetChain Team

The RealAssetChain(RAI) management team has an extensive background in Investment. RealAssetChain founders have many years of experience in Investment and smart contract. Their knowledge and experience give rise to RealAssetChain, a cutting-edge, investment at Alternative investment(AI).

■ Team

CEO Luke.JS	CIO Kevin.HS	Smart contract Krise.HW	Community Jone.AI
Institutional Investment 17years Stock, Bond Invests Riskmanagement	Corporal & Personal Financial management 10years (Corporative Loan management)	IT program Developer 15years (Bank and Investment Major 3 project succeeded)	Customer and Technical Representative 5years

■ Advisor

Marketing Moon.IY	Alternative Invest Matthew.Jun	Regal and Regulations
Marketing company 25years Dr. Professor	Investment company 25years (securities and, Banks)	Not yet





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- Risks associated with (intellectual) property rights: the User understands and accepts that, due to a lack of originality of the software and to the immaterial character of the RAI Token, there may be no title of ownership in and to the RAI Token.
- Risks associated with blockchain: the User understands and accepts that the smart contract, the underlying software application and software platform (i.e. the underlying blockchain) is still in an early development stage and unproven. The User understands and accepts that there is no warranty that the process for transferring the RAI token and/or the underlying blockchain will be uninterrupted or error-free and acknowledges that there is an inherent risk that the software could contain weaknesses, vulnerabilities or bugs causing, inter alia, the complete loss of any tokens, other (financial) support of the project and/or the RAI Token. The User understands and accepts that the smart contract and/or underlying protocols and/or any other software involved may either delay and/or not execute a purchase transaction due to the overall transaction volume, mining attacks and/or similar events.
- Regulatory risks: the User understands and accepts that it is possible that certain jurisdictions will apply existing regulations on, or introduce new regulations addressing, blockchain technology based applications, which may be contrary to the current setup of the smart contract or the RAI Token project and which may, inter alia, result in substantial RAIfications of the smart contract and/or the RAI Token project, including its termination and the loss of the RAI Token for the User.





- Risks associated with abandonment/ lack of success: the User understands and accepts that the creation and transfer of the RAI Token and the development of the RAI Token project may be abandoned for a number of reasons, including lack of interest from the public, lack of funding, lack of commercial success or prospects (e.g. caused by competing projects) and legal, tax or regulatory considerations. The User therefore understands that there is no assurance that, even if the RAI Token project is partially or fully developed and launched, the User will receive any benefits through the RAI Token held by him/her/it.
- Risks associated with a loss of private key: the User understands and accepts that the RAI Token can only be accessed by using a wallet with a combination of the User's account information (address or public key) and private key or password. The User understands and accepts that if his/her/ its private key or password gets lost or stolen, the RAI Token associated with the User's account (address or public key) will be unrecoverable and will be permanently lost.
- Risks associated with your wallet: the User understands and accepts that RealAssetChain© is in no way responsible for the wallet to which the RAI Token are transferred. You understand and agree that you are solely responsible for the access and security of your wallet, for any security breach of your wallet and/ with any loss of RAI Tokens resulting from your wallet service provider, including any termination of the service by the wallet provider and/or bankruptcy of the wallet provider. The User understands and accepts that the wallet or wallet service provider used for the purchase of RAI Tokens on Crypto Exchanges must be technically compatible with the RAI Token. The failure to assure this may result in the User not gaining access to his/her/its RAI Tokens.
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- Risks associated with theft/hacks: the User understands and accepts that the smart contract, the website, the underlying software application and software platform (i.e. the underlying blockchain) may be exposed to attacks by hackers or other individuals that could result in theft or loss of RAI Tokens, other (financial) support of the RAI Token project, or any other token, impacting the ability to develop the RAI Token project.

Risks associated with depreciation: the User understands and accepts that with regard to the RAI Token no market liquidity may be guaranteed and that the value of RAI Tokens over time may experience extreme volatility or depreciate in full (including to zero) resulting in loss that will be borne exclusively by the User





Glossary

- * Real assets - Physical assets valued for their intrinsic worth, such as real estate, infrastructure, commodities, REITs, inflation-linked bonds.
- * Infrastructure - A real asset that includes both economic infrastructure projects (such as roads, bridges and utilities) and social infrastructure (schools, hospitals). Infrastructure companies often act as a monopoly in the provision of a facility or service of an agreed standard.
- * Private equity - Ownership interest in a company or portion of a company that is not publicly owned, quoted or traded on a stock exchange. From an investment perspective, private equity generally refers to equity-related finance (pools of capital formed through funds or private investors) designed to bring about some sort of change in a private company, such as helping to grow a new business, bringing about operational change, taking a public company private or financing an acquisition.
- * Venture capital - Funding provided by investors to start-up companies with less access to capital markets but a high potential for growth.
- * Typically, venture capital investments have a high risk profile but also the potential for above-average returns.
- * Leverage - The use of financial instruments or borrowed funds to amplify performance. In an upward or downward trending market, a leveraged investment that is on the correct side of the trend will see magnified gains, while one on the wrong side of the trend will see magnified losses.
- * Commodity - A commodity refers to a tangible good, rather than a financial asset. Commodities are consumed either directly or indirectly by individuals every day including such goods as industrial and precious metals, oil and natural gas, and agricultural products. Reference: Guide to investing in commodity funds
- * Alpha - Measures the excess return of a portfolio above the expected return as established by comparison to a benchmark or by a financial model. The higher the alpha, the more outperformance.

