

# THE MASTERGROUP

## NEXT-GENERATION FINANCIAL TOOLS FOR SECURING AND GROWING DIGITAL ASSETS

### WHITEPAPER

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## THE MASTERGROUP

### OVERVIEW

The MasterGroup provides digital currency investors, consumers, and entrepreneurs with a toolset of next-generation financial instruments to help secure their holdings with options for maximizing and accumulating more – even in down markets. Our expansive MasterGroup suite of tools gives users a set of platforms that can be used independently or jointly for powerful financial management instruments to secure, manage, and grow their portfolio - without the hassles of multiple local wallets and exchanges.

The design of the MasterGroup provides three independent platforms that can combine to form a master platform that provides cryptocurrency investors with dynamic tools for managing and growing their portfolios using a hybrid centralized/decentralized system that provides the security of a decentralized wallet, but the features and stability of a centralized exchange.

The end result will be a full suite of platforms designed with powerful features (such as margin trading) for the advanced trader, but a robust simplicity for the cryptocurrency newcomer – featuring an expansive list of coins and wallets in a secure and stable user-friendly environment, and options to increase user holdings through POS pooling, masternodes, and interest collecting.

### ADDRESSING KEY CHALLENGES OF THE MODERN CRYPTO SPHERE

Without a doubt, cryptocurrencies and the underlying blockchain technology are changing the world – and it's just getting started. While there is plenty of skepticism about this by the broader world at large, visionaries in the space are starting to recognize the innovations that cryptocurrencies provide the world at large. Blockchains, DAGs, smart contracts, triple-entry open source accounting, robotic process automation (RPA) – the modernization of money is well underway, with new ideas and applications being built and integrated every hour of every day.

But despite the promising innovations that cryptocurrencies pledge to empower,

the state of the crypto sphere in the present environment is very chaotic, even for the most seasoned of crypto-miners – the most rugged and experienced block of users available today.

## THE STRUGGLE IS REAL

The cryptocurrency miners have been the avant-garde of the crypto sphere, chasing coin after coin looking to accumulate profits early, and build a portfolio of coins that they can either trade or HODL\* (which is a euphemism for ‘hold’ for crypto-newcomers). These users have experienced every problem that you can imagine in the crypto space, and these problems are numerous.

The number one challenge is the same challenge that currency has been faced with since its invention: security. Securing cryptocurrencies is no small feat, especially for miners and investors with a large portfolio of coins. From encryption keys, to backing up .dat files, thumb drives, cold storage, redundancy, the challenges of properly securing crypto holdings is no small job. What’s more, the larger the value of your holdings, the more stressful the problem becomes.

The specter of hardware failure constantly hangs in the back of minds, and the anxiety looms with the hope that recovery will work as expected. While some have dedicated machines for the purposes of protecting their crypto holdings, others simply use their desktop PCs. Some take maximum measures, using swap wallets and cold storage. Others simply use their standard system firewall and hope for the best.

*“By 2025, roughly 10% of the global GDP will be stored on blockchain platforms.”*

- Deloitte, 2018

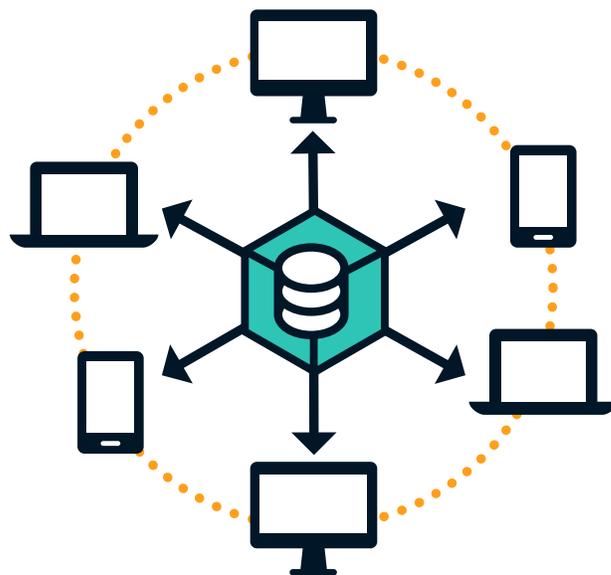
## STAGNANT HOLDINGS

With traditional money, the security has been long worked out. The bank pools your money with all the other funds it receives, keeps a ledger on how much you have. It then lends the pooled funds to generate interest for itself, and then maybe shares a small percentage of these earnings with its clientele (provided they have the right type of interest-earning account). While the bank gets the majority of those raised funds, at the very least the account-holder has the

benefit of the security and the modest interest generated. This centralized approach is not perfect, but it is time tested and for the most part works well. But what if the savings holder could earn virtually 100% of all of that interest on their money while receiving the benefits of security for their currency? Wouldn't that be a better system?

Presently, investors who are holding are largely at the mercy of the market ups and downs. There are very few options for holding while earning interest without joining scams or pyramid schemes that inevitably crash and burn. While there are POS pools and other ways to grow their crypto stakes, the challenge, again, becomes having your coins strewn out through various platforms and dislocated wallets. What if investors could grow their stake through pooling and lending, all from a hybrid centralized/decentralized web wallet platform that gave them full control of their digital assets while receiving virtually all of the revenue earned?

What if you could trade an array of the most established as well as upcoming and promising coins on a decentralized exchange straight from that secure hybrid centralized/decentralized wallet? What if you could borrow from other currency holders utilizing an automated system that manages collateralization and ensures that you receive your funds and interest? What if you had the power and security of a bank, but retained the flexibility of an individual? What if it was all so easy that anyone could do it simply and easily in a platform that was both intuitive and powerful and helped encourage the mass adoption of cryptocurrency?



**This is the vision of The MasterGroup.**

## THE MASTER GROUP

At the MasterGroup, our vision is to provide digital currency investors, consumers, and entrepreneurs with a tool-set of next-generation financial instruments to help secure their holdings with options for maximizing and accumulating more – even in down markets. Our expansive suite of tools gives users a platform with powerful financial management instruments to secure, manage, and grow their portfolio - without the hassles of dislocated wallets and exchanges.

We accomplish this through our suite of platforms that can be powerfully used as independent platforms, or integrated with each other at the simple click of a button. Already have a favorite decentralized exchange that you like but want to use our robust wallet system? No problem! Want to use our powerful decentralized exchange, but have a wallet located somewhere else? You bet! Our platforms can be used as stand-alone platforms or as one powerfully integrated system to help you secure and maximize your digital asset portfolio.

## MASTER SAFE

Secure and grow your digital assets and eliminate the hassle of managing wallets on your local machine with our unique cryptocurrency savings system. Secure your holdings in our innovative blockchain-protected cloud wallets that give you options for growing your portfolio through interest-earning. MasterSafe users can grow their holdings through interest earned using our dynamic interest exchange that empowers users to safely collateralize, borrow, and lend peer-to-peer- right from your wallet. Our MasterSafe wallet system secures your cryptocurrency holdings while providing you with options for growing your savings with lending options.



## MASTERPOOL

Grow your portfolio using MasterPool – our integrated Proof Of Stake Multi-pool that features low fees and an intuitive layout in a secure environment. Increase

your holdings with our Multi-POS system, supporting an array of the most successful and promising POS coins available in the crypto-sphere. Options include multi-shared masternodes in a low-cost hosting environment, or take advantage of our easy-to-set up, three-tiered personal masternodes to support the network . Economical hosting and quick-click set-up means more free time, and less time troubleshooting in Linux. Best of all, with our hybrid approach to centralization/decentralization, all the heavy lifting is done on our end, while your coins stay in your control - in a wallet.



## **MASTERDEX**

The next generation of cryptocurrency exchanges is here with MasterDex! Our hybrid centralized/decentralized exchange provides the best in speed, security and stability. MasterDex features a basic interface for simple buying and selling, as well as advanced tools for sophisticated traders (including high speed APIs). Enjoy the security of a decentralized exchange and the stability of a centralized exchange, featuring cold (cloud-based) wallets and hot wallets (for transacting and trading). Complete with the assurance of maximum transparency and protection with blockchain technology.



## **MASTERCoin WILL BE AN EXCLUSIVELY PROOF OF STAKE COIN**

MasterCoin is a lightning-fast, privacy-enabled cryptocurrency that can be used as a payment system and will be the basis of our Master Suite of platforms to help users secure, manage, and grow their assets. Used primarily as a platform coin to help power MasterGroup services, including fees and collateralization for the interest-earning system and integration with the MasterDex decentralized crypto exchange, MasterCoin is an anonymity coin forked from the PIVX cryptocurrency and tuned towards incentivising platform adoption.

MasterCoin (MC) will start off as a Proof of Work coin, with block rewards of 18 MC until the 10,000th block, and then 10 MC until the 20,000th block. Once the 20,000th block has been mined, MasterCoin will be mined by its community exclusively through Proof of Stake (POS) means, including three tiers of Masternode options, individual wallet staking, and the intuitive and easy-to-use MasterPool staking platform that makes it simple for anyone to increase their holdings and offset the costs of transacting on the MasterGroup platforms.

### SCHEDULE OF BLOCK REWARDS:

Block 20,002 to 40,000 – MN/POS/MasterSafe – 65/30/5%

Block 40,001 to 52,000 – MN/POS/MasterSafe – 85/10/5%

Block 52,001 to 82,000 – MN/POS/MasterSafe – 55/40/5%

Block 82,001+ – reward system will alternate every 12k and 30k blocks

### TIERED MASTERNODES

MasterCoin will also be mined and processed through a unique masternode system designed to provide maximum in network speed and availability, while rewarding its masternode holders with a steady stream of rewards based on the corresponding tiered node they have collateralized.

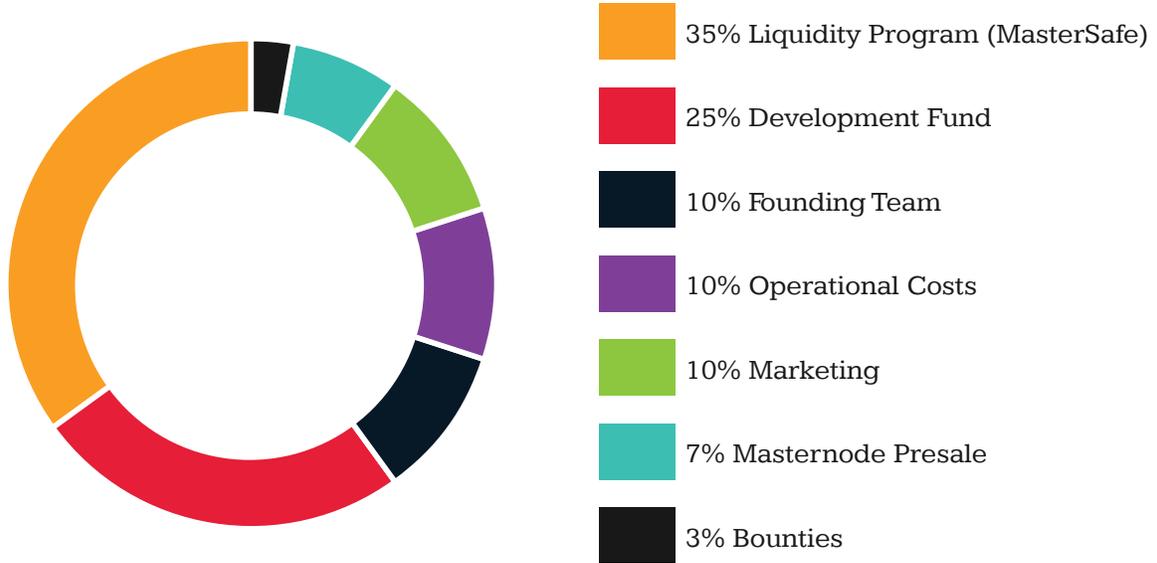
### REWARD PAYOUTS

#### MASTERNODE COLLATERAL



#### MASTERNODE REWARDS

## PREMINE DISTRIBUTION



## ROADMAP



## THE MASTERGROUP OPPORTUNITY

The MasterGroup community is growing with increasing numbers of investors recognizing the need for a platform that helps digital asset holders secure and maximize their holdings. By using hybrid methods that employ the strength and stability of a centralized platform and the privacy and control of a decentralized wallet, The MasterGroup offers investors a “home base” to stabilize and grow their assets in ways that have previously been unavailable to the digital currency investor. As we race closer and closer to mass adoption, smart investors will be looking for platforms that help them grow their investments, not just safely store them.

Now is the time to get involved and grow with this project! MasterCoin currency and masternodes are available today. Connect with us in Discord to learn more and acquire your masternode stake. Join us, and together, let’s make a safer, more secure platform to aid and assist in the mass adoption of cryptocurrencies.

## KEY POINTS

### Master Safe

- Cloud-based hot wallets and offline cold wallet services
- Decentralized security - only users have access to their wallets
- Earn interest through a peer-to-peer lending system
- Integrated access to a decentralized exchange at the push of a button
- Access your coins from anywhere in the world

### Master Pool

- Personal Masternode Hosting - host your own masternode staked from your wallet at little more than the push of a button
- Shared Masternode Services - support the network and earn rewards with a MasterCoin Masternode
- Shared Proof-of-Stake Pools - grow your holdings with popular and up-and-coming proof of stake coin pools

### **MasterDEX**

- Hybrid centralized/decentralized exchange - enjoy the stability of a central exchange and the control and security of a decentralized exchange.
- Decentralized wallets - you're in control of your private keys, and therefore your coins
- Decentralized approach - there is no single point of failure like in a centralized exchange, making MasterDEX more resistant to hacking.
- Adaptable interface - Simple trading interface for beginners and an advanced interface with expert features for experienced users
- Full featured trading - Includes market orders, limit orders, stop orders and stop limit trading options
- MARGIN TRADING - MasterDEX will be a trading platform with margin trading built into it giving investors more options for trading strategy

### **IMPORTANT LINKS**

Website: <https://mastercoin.one/>

Github: <https://github.com/mastercoinone/mastercoin>

Discord: <https://discord.gg/zk7Kskh>

Twitter: [https://twitter.com/MasterCoin\\_one](https://twitter.com/MasterCoin_one)

BitcoinTalk ANN: <https://bitcointalk.org/index.php?topic=4567811.0>

Block Explorer: <http://explorer.mastercoin.one/>

Wallet: <https://github.com/MasterCoinOne/MasterCoin/releases>