



# White paper



**“Simply for Everyday People”**



ENTERPRISE  
ETHEREUM  
ALLIANCE



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Ensure that you are aware of all of the potential risks prior to obtaining LIFE. The Risk statement details some, but not all, of the potential risks that you should consider.

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# Risk statement

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For the avoidance of doubt, the distributor expressly disclaims any and all responsibility for any direct or consequential loss or damage of any kind whatsoever arising directly or indirectly from: (i) reliance on any information contained in this document, (ii) any error, omission or inaccuracy in any such information, (iii) any action resulting therefrom, or (iv) usage or acquisition of products, available through the website.

You acknowledge and agree that you are not purchasing LIFE Tokens for purposes of investment, speculation, as some type of arbitrage strategy, for immediate resale or other financial purposes. Some of the statements in the white paper include forward-looking statements which reflect the distributor's current views with respect to execution roadmap, financial performance, business strategy and future plans, both with respect to the distributor and the sectors and industries in which the distributor operates. Statements which include the words "expects", "plans", "believes", "projects", "anticipates", "will", "aims", "may", "would", "could", "continue" and similar statements are of a future or forward-looking nature. All forward-looking statements address matters that involve risks and uncertainties.

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Prospective buyers of LIFE Tokens should specifically consider the factors identified in the white paper and T&C which could cause actual results to differ before making a purchase decision. No statement in the white paper is intended as a profit forecast and no statement in the white paper should be interpreted to mean that the earnings of the Distributor for the current or future years would be as may be implied in this white paper.

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UK Government: The Office of Financial Sanctions Implementation (OFSI) helps to ensure that financial sanctions are properly understood, implemented and enforced in the United Kingdom.

Please visit: <https://www.gov.uk/government/organisations/office-of-financial-sanctions-implementation>

# Introduction

This white paper or LIFE paper sets out the vision for LIFE. With LIFE we aim to build a stable transactional and reward mechanism that bridges the gap between blockchain and its wide spread adoption. The economic growth potential for ordinary people adopting cryptocurrency and blockchain based tech is immense.

Our objective is to bring LIFE to the mainstream public by making it accessible and user friendly. Ultimately a user doesn't really worry how something works; they are more concerned that it does work and enables use in everyday life.

The purpose of this white paper is to provide a written outline of how we anticipate the growth of LIFE, our high level roadmap and the technical aspects of LIFE.

In keeping with the premise of LIFE '**Simply, for everyday people**', we aim to make LIFEtoken accessible to the widest possible market, through adoption and transactional uses.

## About LIFElabs.io

We are on the cusp of a ground-breaking digital currency revolution with a seismic shift in technology impacting every facet of our lives. Blockchain is an increasingly key and beneficial part of this process and we at LIFElabs.io will bring together the benefits by developing all facets of blockchain to change people's lives.

The LIFElabs.io team and advisers bring together an impressive range of skills and experience to use and develop existing blockchain based technologies.

## LIFE team



**Iain Stewart-Bridges**  
Co founder,  
Chief Technical Officer and  
FINTECH evangelist

An investor and entrepreneur, Iain is an avid proponent of emerging disruptive technology, having been involved with blockchain and cryptocurrencies since the early days. He is involved with Proptech, Fintech, IoT and developing open source technologies to benefit the everyday user. He is passionate about bringing LIFE to the masses and building a model that involves blockchain-based services to change every aspect of daily life.

Fully immersed in the crypto revolution and extolling its virtues to everyone he meets, Iain is a true believer in changing the world and ensuring everyone has a chance to benefit.



**Alistair Hammond**  
Co founder and Creative  
FINTECH explorer

Alistair has a love of all things new and innovative. After studying design and technology at university, he went on to teach in schools, imparting his knowledge. He supports the LIFE vision and leads on all things 'creative'. He has considerable senior leadership experience dealing with complex operational processes, bringing weight to LIFE Labs.io operational and compliance infrastructure.

Alistair has excellent communication skills, and enjoys family days out, dog in tow and mountain biking trails across the country/Europe when time allows.



**Karl Higbee**  
Co founder and digital  
governance

An expert multitasker and highly adaptable, Karl has a background in sales, IT, design and website development. He has set up numerous businesses in services, marketing and been involved in aviation simulation/VR design and production.

After working as an executive assistant in the commercial sector, he was given the opportunity to involve himself in FINTECH. He finds the versatility exciting and challenging and is committed to bringing cryptocurrency to everyday people. Flying is Karl's special interest and as a private pilot he enjoys travelling to different countries, immersing himself in a variety of situations and new experiences.



**Darren Talbot**  
Co founder and compliance

Darren is an experienced business leader. A former Army officer, he has significant experience in leading teams and solving complex operational and logistical issues. Never one to stay in his comfort zone, Darren is passionate about pursuing the path less travelled, delivering innovative solutions to everyday people. When not asking awkward questions, Darren can be found either on his houseboat, being walked by his dog or undertaking another ultra-endurance cycling event.



**Jonathan Bushnell**  
Co founder and CEO at  
Pure Living Homes

A visionary entrepreneur and philanthropist at heart, Jonathan is an advisor to LIFE Labs. He is the current Chief Executive of Pure Living Homes, the first adopters of the LIFE reward scheme, whereby tenants receive tokens in return for paying on time, length of tenure and loyalty.

A private company looking to give back to its customers is unheard of and Jonathan will be assisting other landlords to adopt the coin from registered providers (social housing landlords) to private landlords across the UK and Europe.

## LIFE advisory team



**Sam Volkering**  
Cryptocurrency journalist  
and advisor

Sam Volkering is editor and investment advisor at Port Phillip Publishing and Southbank Investment Research. He's spent over seven years directly involved in cryptocurrency and over a decade in private investment advice. He is one of the UK and Australia's leading accredited financial experts on cryptocurrencies and stock market investing.

Perhaps most notably Sam is the author of *Crypto Revolution: Bitcoin, Cryptocurrency and the Future of Money*, a book written for the everyday person to help get them involved in the opportunity he describes as "the single biggest revolution in finance since the development of 'money' itself..."



**Graham Eades**  
Strategic Advisor

Graham has over 30 years experience at board and group Chief Executive level in the residential property sector. An advisor to LIFE Labs, he is also the chair of Pure Living Homes – the first adopters of the LIFE reward scheme. Graham has mentored over 30 current CEOs in the Social Housing Sector and still offers support at board level across the North of England.



**Stephen Moon**  
Developer and digital creative

Stephen has worked in the design industry for over 13 years, specialising in the design and development of websites and other information systems, and providing online identity and marketing advice to a broad range of clients.

A pixel-perfectionist at heart, Stephen has a keen eye for detail and impeccable design, carefully crafting logical, efficient, consistent, user-centered systems and experiences. Stephen has joined LIFE Labs to manage the design and development of our websites and internal systems, and to support the growth of our presence online. And he occasionally bakes.



**Julie Thompson**  
Digital marketing

Julie has been working in the internet marketing industry for more than 20 years. With a wealth of experience across different business models, she is adept at spotting opportunities, maximising sales and minimising costs.

A perfectionist with an eye for detail, she is comfortable managing large advertising budgets, and has a proven track record in helping both large and small clients significantly improve their online presence and profitability.

A mum of four, she is passionate about helping the world benefit from LIFE.



**Hema Patel**  
Managing Director at  
Only Red

As a founder of Only Red Marketing, Hema's expertise lies in maximising profits through developing sales and marketing strategies for multicultural and mainstream brands.

She is especially adept at helping clients to identify opportunities, build brand reputation and leading a team to provide valuable and measurable results.

With a zest for adding value to people's lives through marketing communication, being part of LIFE's advisory team enables her to promote the latest FINTECH advancements, while adding incremental value to the LIFE of everyday people.

# LIFE Ecosystem

Since the creation and meteoric rise to fame of Bitcoin (BTC) and subsequent development of Ethereum (ETH), development of smart contracts, additional blockchains (albeit subsets of the original), bearish investment and speculative trade has taken place between a relatively small group of investors (some of these being the original founding community). This has led to speculators moving into the cryptocurrency sphere.

The technical nature of the language used and the perceived complexity of cryptocurrency, has, intentionally or otherwise, excluded most of the general population from the cryptocurrency community.

Recent articles, both on and offline, and the movement by mainstream hedge funds and institutional investors and their professional advisors into the cryptocurrency sphere have increased the interest of the general population in this area.

Wide-spread adoption of blockchain based business and technology will bring the technology and all its benefits to the everyday user.

Mainstream adoption benefits not only the newcomers to the crypto sphere, but also the existing cryptocurrency economy and its current users, sharing the exposure and rewards. LIFE will give everyone the opportunity to change their life for the better. If an individual can collect 1 LIFE token, they are then part of the crypto sphere. This then gives that individual an opportunity to gain by further immersing themselves in this brave new world!

LIFE is blockchain based social and financial liberation.

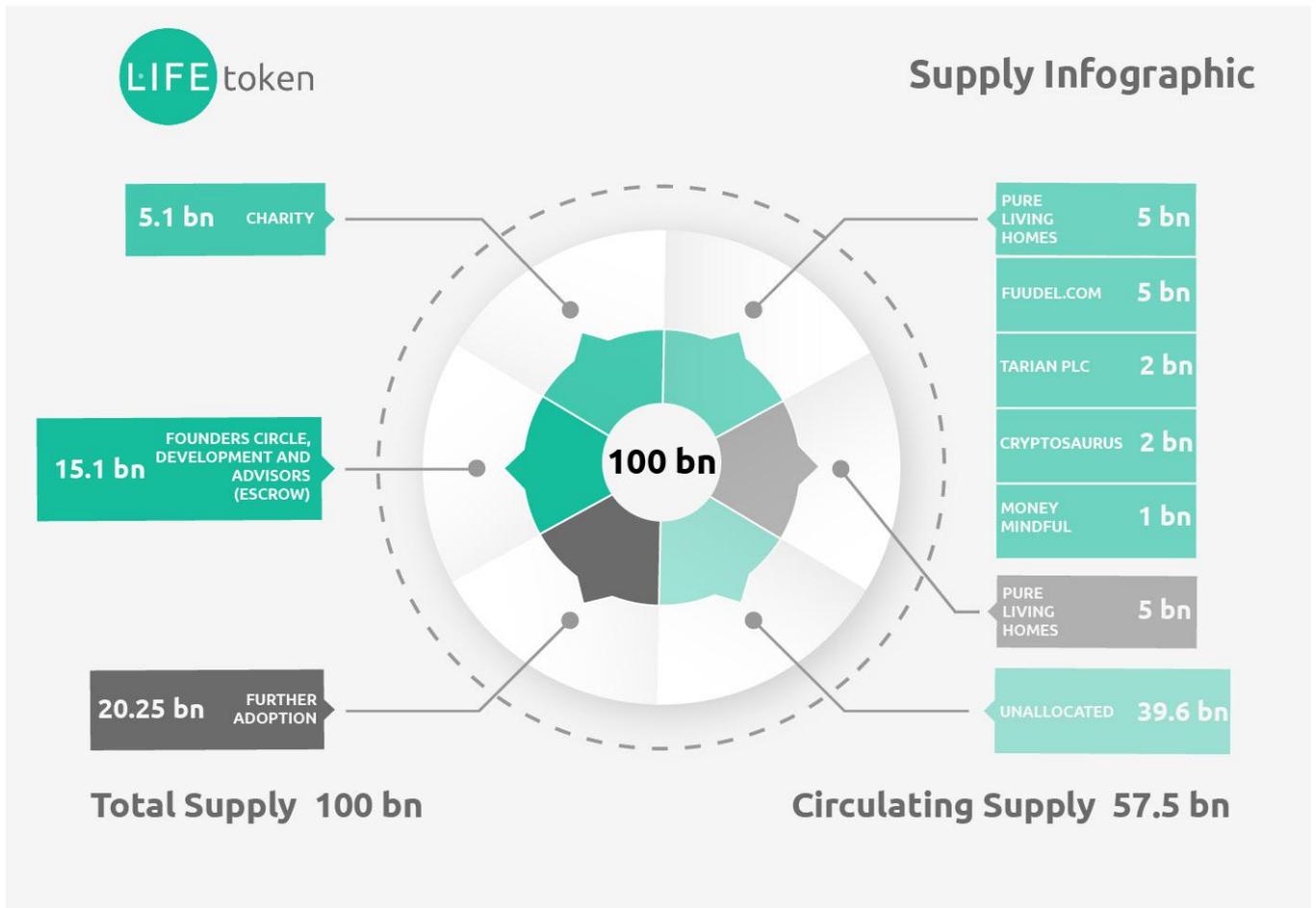


## Overview

LIFE is an ERC20 compliant token on the Ethereum Blockchain. Ethereum offers incredible growth for LIFE and will enable the token to continue to grow without hinderance.

## Supply

The total supply of LIFE is 100 billion tokens. Whilst this appears to be a significantly higher number compared to the majority of other coin and token issuances, LIFE has many facets.



## Smart Bank and blockchain driven user democracy

We aim to build a true people’s bank where the the holder is in control of the token. Every holder of LIFE can take part in the vote to issue more tokens. Whilst people may question why this is not smart contract driven, it is simply down to user interaction.

In addition to the LIFEtoken, LIFE will evolve into a true people’s bank providing instant fiat to crypto and crypto to fiat. LIFEbank will not offer loans or overdrafts but will simply allow users to hold their currency and earn interest.

# Distribution of LIFE

To ensure the longevity of our LIFE project the founders believe that transparency is paramount. We will give LIFE stakeholders confidence that our integrity is assured and we have set out the allocations and contractual restrictions below.

## Pre-sales (allocation 4.9%)

Purchasers of LIFE during the pre-sale can of course trade LIFE on the open market and trade LIFE on Cryptosaurus.cc.

## Adopters (allocation 35.2%)

The adoption of LIFE by many companies as a reward scheme will allow tokens to be drip fed into the open market by those who have been rewarded with LIFE.

Cryptosaurus	2%
Moneymindful	1%
Tarian PLC	2%
Pure Living Homes	5%
Fuudel.com	5%
Adopters to be announced	22% (they will announce through their own marketing time line)

Owners and senior management of the adopting entities cannot sell or benefit from the token allocation.

## LIFE Foundation and Charity (allocation 2.9% in 2017)

Charities allocated LIFE will be able to draw down tokens on a case by case basis.

## LIFE Team and Advisors (allocation 12%)

The team and advisors have been allocated 12% of the total supply. In line with LIFE labs company policy, no beneficiary of the LIFE token can sell more than 100,000 LIFE at any given time. All stakeholders' wallets, whether in cold storage or not, will be constantly monitored for the overall beneficiaries of LIFE token holders.

## LIFE reserved for development and future projects (allocation 3.11%)

This sum is reserved for all normal costs associated with running a company.

A full breakdown of the token allocation can be found on page 14.

## LIFE Adopters

We have a diverse mix of adopters, including a landlord, a medical research company, a fiat exchange and a financial education website. We have agreed to work closely with these companies as we view them as market leaders in their areas – and they will assist with our vision of bringing cryptocurrency to everyday people!

### Pure Living Homes Limited

“We are pleased to be adopting LIFE as a tokenised reward for our tenants. We always try to be different than your average landlord and we look forward to our tenants benefitting from the blockchain. We are not going to be the only landlord in the UK to adopt LIFE but we are the first. All our tenants will be rewarded when they pay on time, for length of tenure (how long they have lived with is) and how they look after their home. All tenants will be given LIFE monthly and we are delighted with the feedback so far.



### Money Mindful

Money Mindful is the UK’s first free website subscriber site that brings together experts from around the country (and the world) to help each of us to learn about money; how to make it, manage it, spend it, pass it on; even what we should be teaching our kids about it. Money Mindful publishes articles, videos, tips, training and techniques from a selection of the nation’s best and brightest experts in the world of financial planning, business leadership, entrepreneurial creativity, legal and tax advice and self-development. In addition. We will feature the latest time and money-saving ideas, investment opportunities, and technological advancements designed to make your journey to financial independence understandable, straightforward and enjoyable. All our writers are experts in their own field. Their combined business experience can be measured in millennia.



### Cryptosaurus

We are the first “fiat exchange” site in the UK to adopt a cryptocurrency (LIFE) as an international payment system. Whilst we will remain a site for fiat, we had customers from parts of the world where their payments did not reach us for 26 days. In contrast, LIFE is the most efficient and speedy way of transacting with our customers. In a perfect world we would like to move away from fiat – but cryptocurrency is still in its infancy and therefore this is a move in the right direction. Also customer buying with LIFE will not pay commission. Why? Because it will not cost us ridiculous banking fees.



### Tarian PLC

At Tarian, we believe we have the world’s first efficacious Alzheimer’s Disease medication. Of similar importance, is our decade long track record of absolute safety in treating individuals which provides patients with a level of reassurance as yet unheard of in alternative potential therapies.

Having witnessed first-hand the slowing, stabilising and, in some cases, reversal of symptoms in Alzheimer’s Disease patients, our primary objective is to make the treatment available to every individual who is suffering with this relentless condition.

The 50 million sufferers who have received a diagnosis is expected to double over the next 20 years.



### Fuudel.com

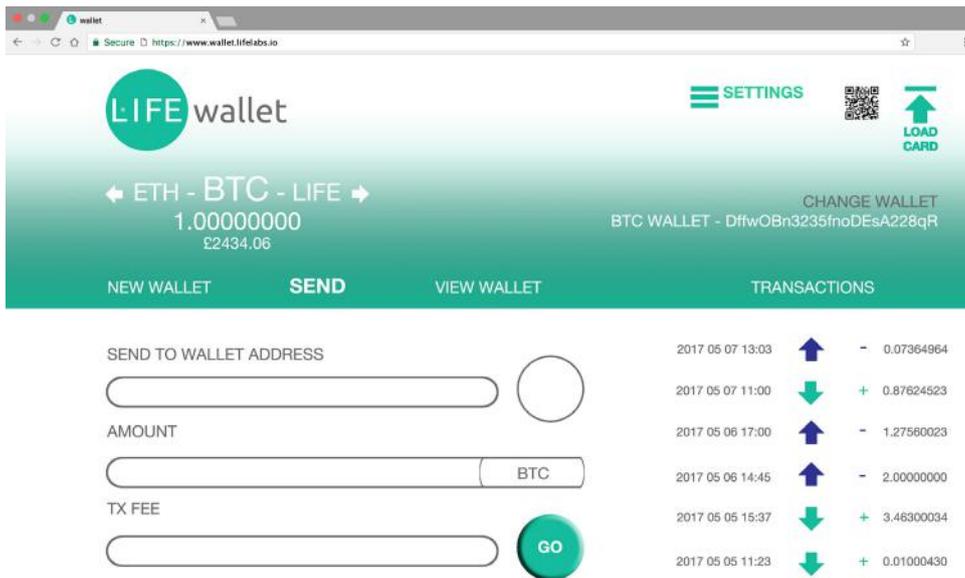
Going beyond the go-between model of existing online ordering operators and being the first to market with this unique disruptive product, Fuudel is aiming to become the combined Uber and Just Eat of this marketplace; powerful, multi-channel ordering at the front end and open channel, on-demand logistics and human capital at the back end whilst providing additional innovative suite of tools to increase revenue, reduce costs and help boost customer loyalty.





## LIFEwallet

To simplify the entry into the cryptocurrency world for inexperienced users, we are developing the LIFEwallet that has simplicity at its heart. It will have an easy-to-understand interface, together with video and text-based guides to setting up and using the wallet. The timescale for this is currently Q1 2018.



Online wallet

## LIFEapp

LIFEapp will be available on both iOS and Android. The intention is for the app to be really user friendly. First-time users can access a range of helpful FAQs.





## LIFECARD

To aid the adoption of cryptocurrency into the mainstream, we need to make the processes of using both fiat and cryptocurrency indistinguishable from each other. To assist with this, the LIFEcard will be a contactless debit card that carries out crypto-fiat transactions, making the process of spending LIFE and other supported ERC20 compatible currencies indistinguishable from the use of fiat currency. Our cards are due for circulation Q1 2018.

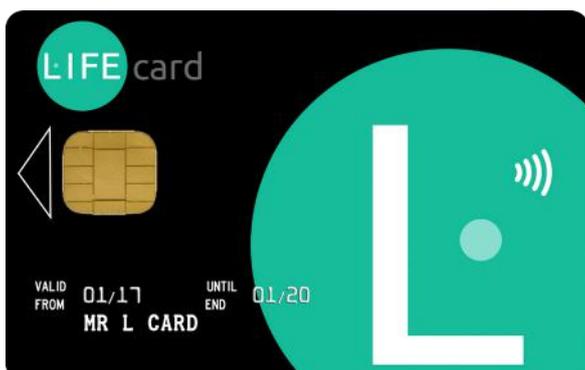
The LIFEcard can also be used to reward customers and staff. By loading tokens onto the LIFEcard, employers and businesses can reward good performance, customer loyalty or similar with LIFE. These can then be spent directly off the card, held or traded as normal cryptocurrency. In addition to this the card will support both Bitcoin and Ethereum, tripling its utility and optioning to the market.



Green LIFEcard  
Load limit 200 per day  
Cost TBC LIFE/BTC/ETH

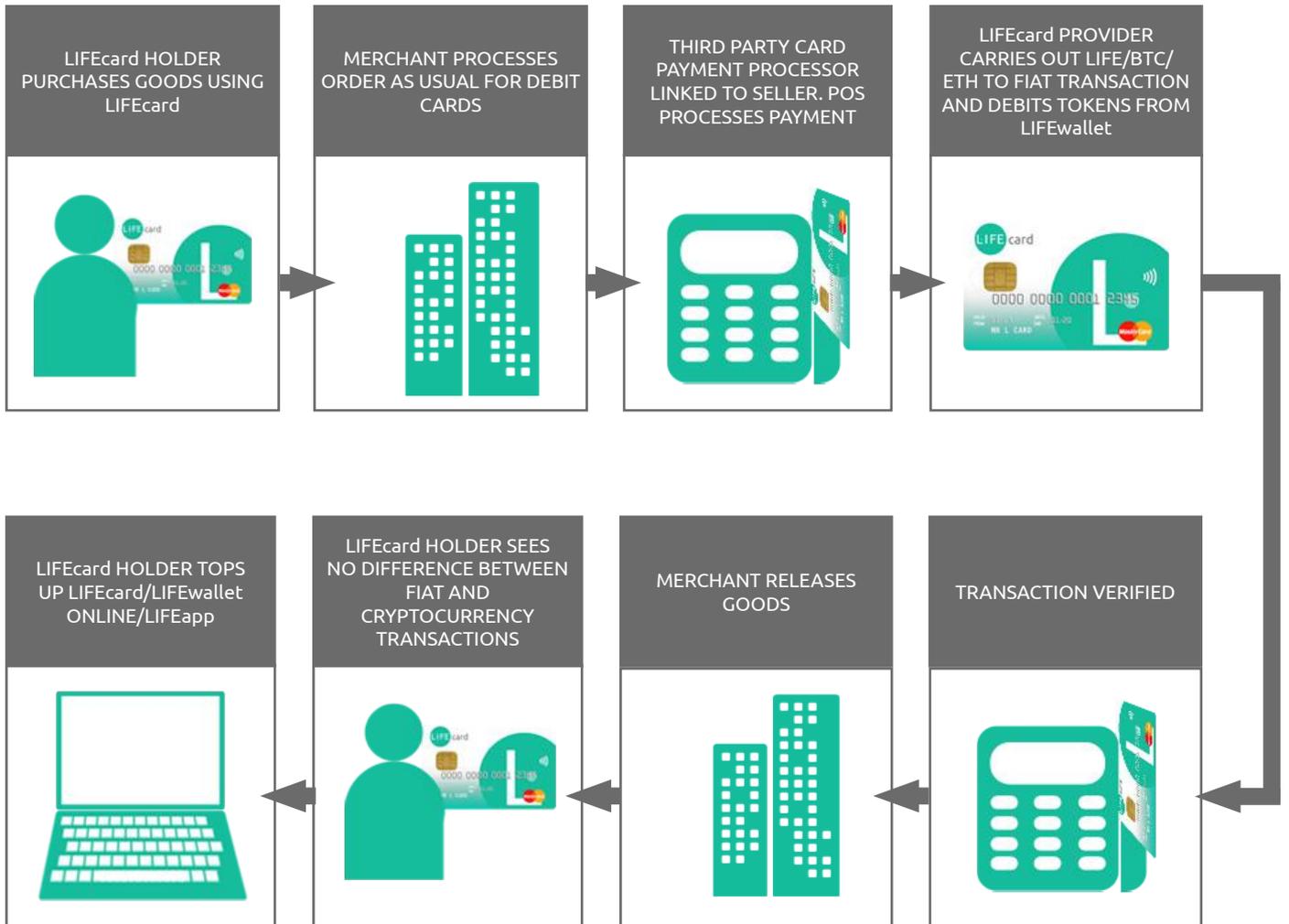


Blue LIFEcard  
Load limit 5000 per day  
Cost TBC LIFE/BTC/ETH



Black LIFEcard  
Load limit 20000 per day  
Cost TBC LIFE/BTC/ETH

## How the LIFEcard works



## NFC-based payment method

As Android Pay, Apple Pay and Samsung Pay are becoming increasingly popular methods of payment, we envisage integrating the LIFEcard with these services and therefore by association any compatible tokens into NFC devices. The timescale for this is not yet confirmed.

## Card eligibility

Restrictions will apply to certain locations and will be subject to the standard identification, KYC and AML legislation applicable to the area of issuance.

## ID and Security

We will integrate the Civic secure identity platform into our LIFEwallet, LIFEcard and charity voting portal. Doing this will allow us to utilise another blockchain based multi-factor authentication service for the benefit of our customers and users.



## **LIFEfoundation and charities**

A total of 2.929 bn of the total supply of LIFE has been reserved in escrow. These tokens will be released to nominated charities through smart democracy. Each charity or charitable cause will be driven by its own smart contract. LIFE users can vote on the nominated charities every three months, with the LIFE allocation dispersed accordingly.

Through an online voting form, holders of LIFE will be able to propose and then vote on registered charities to receive a donation of LIFE. This will be a community-guided approach; the only stipulation being that the charities must be apolitical and humanitarian in nature. Please see page 15 for charities that will be supported.

We will support community projects improving global well-being, education and welfare. There are many stand-alone projects across the world, some set up as charities, others as not-for-profit social enterprises. We will identify and support several of these each year and upload blogs by both our staff and guest bloggers, showing the positive impact that LIFE and its community is having on our global community.

## **Future LIFE**

LIFE is all about the future and sustainability, both economically and for the benefit of mankind.

We will, where we see sustainable projects that fit with our ethos, look to invest in research into mega-projects of the future, such as space elevators, the Alcubierre drive and other such projects that will have a major and lasting impact on people's lives.

# LIFElabs liquidity position

November 2016-October 2017

Description



## Token Details

Total supply	100,000,000,000
Circulating supply	57,492,000,000

## Pre-Sales

Individual purchases "fiat"	23,000,000	201,250		
Individual purchases "BTC"		83,300	49	
Individual purchases "ETH"		8,906		61
Private Investors	12,150,000,000	10,062,500		
Person of significance (allowance)	<sup>ii</sup> 750,000,000	6,562,500		
funding options to third parties	2,000,000,000			

## <sup>iii</sup>Adopters

Cryptosaurus	2,000,000,000
Moneymindful	1,000,000,000
Tarian PLC	2,000,000,000
Pure Living Homes (Worcester SPV)	5,000,000,000
Fuudel.com	5,000,000,000
6th Adopter (to be announced)	10,000,000,000
7th Adopter (to be announced)	5,000,000,000
8th Adopter (to be announced)	5,000,000,000
9th Adopter (to be announced)	250,000,000

**Total adoption supply 40,190,000,000**

## Charities

Care4humanity	250,000,000
Action for Children	250,000,000
Kent Special Educational Needs Trust (20 schools-5,000 employees)	400,000,000
Fly to Help	250,000,000
Water Aid	500,000,000
Santisitationfirst.org	500,000,000
Voting System Quarterly Allowance [2018]	
January 2018 [2017 last quarter] allowance	100,000,000
April 2018	80,000,000
July 2018	60,000,000
October 2018	48,000,000
January 2019 (Dec 2018)	41,000,000
2019 - 2025 allocation "reserved"	500,000,000
2026-2040 "Escrow"	2,100,000,000

**Total Charity "Gift" 2017-2025 5,079,000,000**

## Development of LIFE

LIFE to Fiat Wallet and application	
Visa/MasterCard "prepaid liquidity"	360,000
Design/build card/ "contactless tech"	3,500,000
Marketing to October 2018	60,000
	780,000

## Human Resource

Founders (Restrictions on selling)	12,000,000,000
Accountancy	1,900,000
Legal	58,000,000
Staff Costs June 2017 - October 2018	751,100,000
Infrastructure Costs including growth	1,800,000,000
Developers/Fees	500,000,000

**Total human costs 15,111,000,000**

<sup>i</sup>Price per token 0.00500 - not completed until January 2018

<sup>ii</sup>Price per token 0.00875 - completion set for Q2 2018

<sup>iii</sup>Adopters will be given tokens but will be regulated by us as to the dispersion of the tokens and senior management within those organisations cannot benefit personally from any allocation. All adopters' wallets are monitored throughout the relationship.

# Enterprise Ethereum Alliance



The Enterprise Ethereum Alliance connects Fortune 500 enterprises, startups, academics, and technology vendors with Ethereum subject matter experts. Together, we will learn from and build upon the only smart contract supporting blockchain currently running in real-world production – Ethereum – to define enterprise-grade software capable of handling the most complex, highly demanding applications at the speed of business.

LIFELabs.io is hugely excited to be a member of the Enterprise Ethereum Alliance. We are focussed on bringing Fintech to the mass population, by demystifying the world of blockchain and cryptocurrencies. We believe that the flexibility and future proofing of the Ethereum blockchain will allow us to simplify an otherwise daunting technical process and enable adoption of Fintech by the general population.

## Where can you buy LIFE?



*“Life is 10% what happens to you and 90% of how you react to it.”*

*Charles Swindoll*