

Lillian Whitepaper **Lillian Finance** is dedicated to a future of "Health, Wealth, and Happiness" that belongs to everyone. Our vision and mission is to employ next generation solutions that will break down barriers to knowledge and services at every level of the healthcare industry by leveraging the rapidly accelerating and ever-expanding potential of decentralized finance (DeFi) and blockchain technology to identify and address the needs, opportunities, and problems that exist therein.

Our program is the result of a comprehensive and collaborative effort among teams of experts in various fields, composed of partnerships and consultants that include medical professionals, information technology specialists, blockchain developers, privacy experts, educators, geneticists, government contractors, and business experts from around the world. At its core is a cryptocurrency that has been established on the Ethereum (ERC-20) network.

This whitepaper outlines the second iteration of the **Lillian Token** – an upgrade upon the original utility based smart contract, and the cornerstone upon which the entire Lillian Ecosystem and medical blockchain is cultivated. True to the adaptive, dynamic, and progressive nature of economics, healthcare, and technology as a whole, the ongoing development of the Lillian token has been based upon data and use cases that have been observed and collected since the initial launch of the token in February of 2022.

The design and development of the second version of the Lillian token has allowed the development team at Lillian Finance the opportunity to prioritize and optimize areas of the smart contract that have proven valuable and pertinent in the execution of the mission and utility base throughout the life of the original. In addition, this second version refines components of the framework and parameters that have proven problematic or otherwise potentially detrimental in the changing conditions and continually evolving landscape.

The Lillian (V2) Token

Since the launch of the Lilly (LY) token in February of 2022, it has remained the one item that, thanks to our evergrowing community of passionate supporters and holders, has been singularly responsible for funding multiple successful children's surgeries, and has been utilized as a source of funding for the design and development of a HIPAA compliant medical blockchain with several patents pending. To say that it has been instrumental in the creation and cultivation of Lillian Finance and its interests to this point, to be frank, would simply be a gross oversimplified understatement. For these reasons, it was only logical that any refinements or improvements are in direct alignment with our organization's expansive mission and goals. This inevitably required us to reinforce, upgrade, and innovate our single most important digital asset by developing and deploying a brand-new smart contract.

For these reasons, it was only logical that any refinement or improvement upon the mission or the goal would inevitably require reinforcing and upgrading the single most important digital asset, through the development and deployment of a brand new smart contract.

Contract: TBA SATURDAY, JUNE 24, 2023 (ERC-20) Ticker: TBA SATURDAY, JUNE 24, 2023 Supply: 120,000,000 (one hundred twenty million)

Toggled Anti-Whale: Below a certain market cap, anti-whale measures will be activated to prevent any sell from manipulating the chart. When active, the anti-whale will limit sells to not exceed a determined amount every six hours, per wallet. However, as the market cap and daily volume increases to a state where such transactions do not drastically affect the chart, anti-whale measures will turn off.

Anti-MEV Bot: In response to situations observed and feedback received from our community, we will be implementing Anti-MEV Bot measures within the V2 smart contract specifically designed to identify and prevent malicious automated "maximal extractable value" software from exploiting opportunities in DeFi protocols.

Automatic Tax Conversion: All taxes collected via tokenomics will be automatically converted to Ethereum as the time of each taxable event occurs. This means that unlike the functions built into the original LY smart contract, taxes will no longer be collected in the native token and require a sell/conversion to be rendered usable, thereby no longer affecting the chart.

Taxes:

6% Buy Tax	8% Sell Tax
• 1.7% Foundation	• 2% Foundation
• 2% Finance	• 2.5% Finance
• 1.3% Treasury	• 1.5% Treasury
• 1% Reflections (PRP)	 1% Reflections (PRP)
0% Liquidity Pool	 1% Liquidity Pool

Finance: This will be the amount of revenue that will be allocated toward company finances, including development and operational costs.

Foundation: This represents the amount of revenue that is allocated to contributing to the **Lillian Bay Foundation** (a registered 501(c)(3) non-profit organization in the state of Florida. (Federal Tax ID number 88- 1978879)).

Treasury: Revenue collected within this wallet is ultimately controlled by the community of holders on a quarterly basis, provided that the wallet has met or exceeded a certain dollar value threshold. Holders will be given a vote on how the collected revenue is used, whether that be to strengthen the token liquidity pool, marketing endeavors, performing a buyback, burning, donating the funds to the Lillian Bay Foundation 501(c)(3), etc.

Reflections: Revenue that is collected for reflections are not reflections in the traditional sense. That is to say that whereas the term "reflections" has traditionally referred to the percentage being collected and then distributed evenly among the existing holders, we are taking an innovative new approach on the subject. In our new smart contract, the revenue that is collected for reflections will be allocated to a single reward pool that will be utilized as the sole source of compounding/harvesting (APR) rewards in the upcoming Lillian Staking/Farming Platform that is currently under development as a later entry into the Lillian Ecosystem. What this means is that as holders opt in to staking their digital assets within our time locked pools, they will be eligible to receive rewards from the reflections collected within this reward pool. As more holders opt in, the rewards will be more divided, lowering the calculated APR. But as more reflections are collected from taxable events, the more the APR will be driven upward, thereby constantly combating the diminishing return rate. (*APR is always subject to change with market conditions. The Lillian Staking/Farming Platform is currently in development and is tentatively scheduled for launch in Q4 of 2023.*)

Liquidity Pool: With each sell, 1% of the taxes collected from the transaction will be allocated to strengthening the liquidity pool for the token.

Distribution: TBA SATURDAY, JUNE 24, 2023

Project Stargazer: A top secret future component of the Lillian Ecosystem is an item currently in development and slated for deployment some time after the launch of the V2 smart contract. Upon the completion of development, a community vote will be held where we will ask our holders to unlock the smart contract for the purposes of allowing the development team to turn off taxes/tokenomics indefinitely. Once this has occurred, Project Stargazer will independently handle the existing tokenomic structure in such a way as to continue to provide the existing utilities while leaving the V2 smart contract itself tax/tokenomic free and therefore more inline with the requirements and expectations of most centralized exchanges.

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