



REAPER FINANCIAL LLC
AN XRP LEDGER PROJECT
BELL COUNTY, TEXAS 76544
UNITED STATES OF AMERICA



THE REAPER - WHITE PAPER

When Satoshi Nakamoto created Bitcoin he wasn't simply designing a financial program. Bitcoin was the first 'solid' object in a digital universe; whether Satoshi Nakamoto was fully aware of it or not, in the creation of successful Cryptocurrency he became the God of a burgeoning universe. Though the digital universe or Metaverse may be grand and beautiful, there are lessons from our own universe that we must heed. Permanence breeds contempt. If we lived forever in our current life, would we still value life? Or, as The Reaper contends, does death itself give **value** to life? It took millions of years for the planet Earth to learn this lesson, to evolve the bacteria necessary to decompose fungi and plants, but in that decomposition was the nutrients, minerals, and DNA that gave birth to new forms of life.

The digital universe has been flourishing on unchecked growth, but without a duality of life and death it has become polluted, full of waste such as inferior tokens and projects that offer little value, distract from the health of the ecosystem, and worse have at times victimized those who spent their finite time and resources on them. The Reaper understands that death is also sanitation; a universe, nation, or city can only reach its true potential when there is a mechanism for maintaining order.

The Reaper will provide an economic engine through which those who are wise will utilize their share of RPR tokens to vote on the destruction of other tokens (or RPR if the community so-chooses). On a monthly basis Reaper will increase the total supply by **1%*** and sell that supply onto the market at market value. The 97% of proceeds from the monthly release of RPR will be used to buy **at market the top voted**** cryptocurrencies as selected by RPR Token Holders. The other 3% will be used to maintain operating expenses for Reaper Financial LLC. The Cryptocurrencies as voted by the holders will be bought in equal percentages to their vote; the coins/tokens acquired will then be Reaped (Burnt/Blackholed). The Coins/Tokens secured and destroyed will be published for record complete with blockchain analysis receipts for proof of the Reaping.

What does The Reaper add to the ecosystem?

The current bull and bear cycles of cryptocurrency are programmed into the ecosystem by Bitcoin's halving mechanism. Upon halving, scarcity and price increase, after reaching a new parabolic peak Bitcoin retreats 70-80% into a bear cycle while the majority of altcoins will fall greater than 90% in value. Many people who are unaware of these cycles are left holding the bags of worthless tokens at a loss, especially if those tokens are unbacked by anything except for speculation. By having the looming threat

of The Reaper hanging over the heads of Altcoin projects, those who run from a project in a bear cycle may rest assured that if RPR holders vote on their token and wipe out a large swath of their tokens at a 98% discount, there is a good chance that they may never be able to acquire the same number of tokens they had previously. For this reason, **The Reaper reinforces the value of holding.**

Though cryptocurrency is known as one of the most exciting investments of all time due to its volatility, the excitement of the 4-year Bull-Cycle typically involves a relatively dull 3-year Bear-Market. Because targeted tokens are purchased at market, RPR voters would be able to make substantial profits throughout the Bear-Market by trading the targeted tokens on a monthly basis. **The Reaper is a Bear-Market profit-driver.** As the project grows, it has the potential to completely disrupt and replace Bitcoin's halving as the primary pricing mechanism in the market.

If you were to ask what mechanism gives RPR Tokens their own value, consider that as opposed to a four-year cycle tied to bitcoin, RPR will potentially be in a monthly*** Bull-Bear swing. Voting ends on the last day of the month at midnight, and the additional tokens sold at market are sold on the first of the month. This will encourage buying of RPR towards the end of the month, while those satisfied with their vote may sell at the beginning of the next hoping to buy back cheaper. Each RPR Token owned is equal to one vote, the 1% monthly increase in supply will either encourage holders to continue to acquire RPR tokens, or it will give new voters the opportunity to gain voting power. **By shortening trading cycles from 4-years to 1-month, the overall growth curve of any cryptocurrency is smoothed out on a logarithmic scale. (This is hypothetical)**

As The Reaper launches, selling 1% onto the market monthly may be a small amount that is in the thousands. This amount can still have a massive impact on other small-cap coins. As The Reaper grows in size and effect it will be able to have a significant impact on larger and larger projects. This provides a strategic opportunity to RPR holders, by knowing in advance the projects that will be Reaped, the **holders are incentivized to buy the targets before they are reaped**, either to place higher sell orders for short term gain, or to further decrease the target's supply knowing that there will be a large incoming buy at the beginning of the month.

Take comfort in knowing that nothing is permanent, life is beautiful in both its infinity and its finite consumption of a point in time. Fear not The Reaper, for surely it will come. May Satoshi Nakamoto forgive us, 'now I am become death, destroyer of worlds' - (Bhagavad Gita).

PATRICK L. RILEY
Chief Executive Officer/Founder
Reaper Financial LLC

1* the 1% per month will never be greater than 1%, however the 1% may be quartered in the future to allow for a weekly reaping if the market cap of RPR token is able to support the increased frequency of use.

2** Reaper Financial reserves the right to control the tokens nominated for Reaping and to add/adjust the tokens eligible to be voted on as is appropriate for the protection of RPR users. I.e. a token with a high probability of being rug-pulled will not be a votable token as users may buy it in expectation of profit only for it to be removed from the exchanges prior to Reaping.

3*** Reaper Financial Reserves the right to adjust the vote frequency without exceeding a 1% Token inflation per month.