THE FINAL COIN

WHITE PAPER

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USDH Limited Liability Company

Project Overview (Introduction)

THE FINAL COIN is a next-generation Web3 testament system coin that permanently records an individual's memories and messages on the blockchain, ensuring their presence even after death. It simultaneously manifests these records in both digital and physical realms, creating a Digital Afterlife Ecosystem that expands into NFTs, DAOs, goods marketplaces, and metaverse environments. Through integration with real-world funeral services, THE FINAL COIN aims to establish a blockchain-based memorial infrastructure that connects seamlessly with the real economy.

Designed on the Solana blockchain, THE FINAL COIN leverages its high transaction speed, low fees, and eco-friendly structure to provide an accessible and efficient Web3 environment for all users. Individuals can record their wills and messages in the form of NFTs, securely designate them to specific family members or loved ones, and ensure that these digital legacies remain as immutable records on the blockchain after their passing.

At the heart of the project lies the artistic and economic scalability of digital heritage.
Will NFTs, personalized memorial goods, and digital funeral contents can be freely traded and stored within the THE FINAL COIN ecosystem, with profits transparently distributed through DAO governance. Furthermore, the accumulated value within this ecosystem can be directly linked to real-world economic activities. For instance, proceeds from NFT or goods sales may be used for purchasing or managing physical memorial assets such as columbarium spaces, graves, or memorial stones.

Ultimately, THE FINAL COIN stands as the world's first integrated memorial platform that fuses blockchain technology with the physical funeral industry. By organically connecting NFTs, DAOs, real-world assets, and the metaverse, THE FINAL COIN builds a new form of Web3 legacy ecosystem — one in which life and death, the digital and the real, emotion and value are harmoniously intertwined.

Philosophy & Background

Modern society has entered an era in which digital assets have become synonymous with personal identity. Yet despite this transformation, there remains a void in how digital data — the memories, values, and messages that define a person — are preserved and transmitted after death.
THE FINAL COIN was designed to address this gap as a blockchain-based posthumous existence system, presenting a framework in which one's memories, messages, and values can continue to exist beyond mortality.

1. Permanence
Through the immutability of blockchain and the preservation power of NFT technology, human wills, memories, and artistic traces are transformed into digital immortality.

2. Decentralized Trust
Utilizing DAO governance, wills and memorial assets are managed not by centralized institutions but directly by individuals and communities — shifting the foundation of trust from authority to network consensus.

3. Integration of Reality and Virtuality
By seamlessly connecting NFTs, metaverse environments, and the physical economy (such as columbariums and cemeteries), THE FINAL COIN builds a circulating memorial ecosystem where the real and digital coexist in continuous interaction.

Ultimately, THE FINAL COIN is not merely an asset project but a digital humanistic Web3 initiative — one that redefines humanity's final moments through technology.

Ecosystem Overview

The ecosystem of THE FINAL COIN is designed as an "integrated memorial economy" — a circular system where the digital and physical, emotion and economy, are seamlessly interconnected. It is structured around three core pillars:

1. Digital Asset Ecosystem Based on NFTs and Memorial Goods
Users can mint or trade NFTs that encapsulate their memories, messages, artworks, or personalized memorial goods during their lifetime.
The proceeds generated from these digital assets are not treated as mere profit but are redirected to offset real-world funeral costs — such as gravesites, columbarium spaces, or memorial halls. In this sense, NFTs function simultaneously as digital heritage* and as *financial resources supporting the physical economy.

2. Memorial Fund System Linked to the Real Economy
Revenue from NFT and goods sales is automatically allocated to the "Memorial Smart Fund" within the platform.
This fund distributes a designated portion to family members or beneficiaries chosen by the user and directly connects to real-world memorial asset purchases or maintenance services (e.g., cemetery plots, columbarium niches, memorial stones).
Through this mechanism, THE FINAL COIN eliminates the financial burden caused by rising funeral costs and creates a **Wealth Continuity Structure** — a sustainable system that allows loved ones to receive ongoing economic benefits even after one's passing.

3. DAO Governance and Metaverse Expansion

The entire ecosystem is governed by a DAO, where participants gain voting rights and dividend access in proportion to their NFT holdings.

The DAO oversees fund management, funeral service partnerships, and the operation of metaverse-based memorial spaces.

In the near future, THE FINAL COIN will establish *digital graveyards and virtual memorial halls* within the metaverse, offering emotionally resonant experiences while realizing a sustainable Web3 memorial economy** that bridges life and afterlife.

Ultimately, the THE FINAL COIN ecosystem is not merely about preserving posthumous records — it is a **self-sustaining economic cycle** that channels those records into tangible financial support for surviving families.
By doing so, it enables individuals to extend their legacy beyond death, ensuring both emotional remembrance and economic stability through a complete Web3-based digital inheritance system.

Platform Architecture

The THE FINAL COIN platform is built on the Solana blockchain and designed as a multi-layer architecture, where each layer interconnects around five core functions — NFT issuance, testament preservation, DAO governance, real-economy integration, and metaverse expansion.

1. Blockchain Infrastructure Layer

Based on the Solana network, this foundational layer powers NFT minting and trading, smart contract execution, and DAO voting mechanisms. With Solana's high-speed transactions (over 50,000 TPS) and low-fee structure, the platform ensures public accessibility and operational efficiency. All data, including wills and digital assets, are permanently recorded on-chain, eliminating any possibility of forgery or alteration.

2. Will NFT & Asset Management Layer (NFT Layer)

Through a dedicated user interface, individuals can mint their final messages, photos, videos, wills, and digital goods as NFTs. Each NFT incorporates an encrypted access structure that allows only designated recipients to view the content, and includes a smart contract that enables automatic disclosure or transfer after death. All NFTs conform to the Solana-based SPL token standard.

3. DAO Governance Layer (DAO Layer)

Ecosystem governance is conducted through a DAO, granting NFT holders voting rights on key decisions such as fund management, real-world service partnerships, and profit distribution policies. The DAO model eliminates centralized administrators and establishes a community-driven, autonomous governance system.

4. Real Economy Integration Layer (Real Economy Layer)
The defining feature of THE FINAL COIN is its direct linkage to the physical economy.
Revenue generated from NFT and goods transactions is automatically allocated to the Memorial Smart Fund, which can be used to purchase or maintain physical memorial assets — such as columbarium spaces, graves, or monuments. The fund also provides scheduled distributions to designated family members, creating a perpetual wealth flow system that ensures continuous economic benefit for loved ones.

5. Metaverse Expansion Layer (Metaverse Layer)
In the long term, THE FINAL COIN will establish digital cemeteries and virtual memorial halls within the metaverse. Users' NFT wills, photos, videos, and memorial goods will be displayed in immersive 3D spaces where family and friends can visit and pay tribute. These environments will synchronize blockchain data with physical memorial sites, evolving into a hybrid memorial system where digital and real-world memories coexist in real time.

Ultimately, THE FINAL COIN's platform architecture is designed to unify three fundamental functions — preservation of memory, circulation of value, and expansion of existence — into a single, interconnected Web3 network. Through this, it realizes a complete digital life management platform where emotion and value continue to flow beyond death.

Tokenomics
F-COIN serves as the core utility asset within the THE FINAL COIN ecosystem, positioned at the center of all value flows including NFT testament issuance, digital goods trading, DAO governance, real-economy linkage, and metaverse-based transactions.

Total Supply: 7,777,777,777 F-COIN

The repeated use of the number "7," a symbol of completeness and eternal recurrence, represents the concept of the "Eternal Cycle of Value," signifying the continuous flow of worth beyond death.

Distribution Structure

Category	Allocation	Amount	Purpose
Community & DAO Rewards	25%	1,944,444,444	Rewards for NFT holders, memorial participants, and DAO governance members
Memorial Smart Fund	25%	1,944,444,444	Fund reserves for real-economy integration and memorial asset purchases
Team & Developer Pool	20%	1,555,555,555	Core development, maintenance, and long-term platform growth
Foundation & Marketing	10%	777,777,777	Operational costs, partnerships, and ecosystem promotion
Initial Sale & Investors	20%	1,555,555,555	Private and public sale allocations for project funding

Total: 7,777,777,777 F-COIN

Value Circulation Structure
Revenue generated through NFT and goods transactions is automatically converted into F-COIN and accumulated in the Memorial Smart Fund. This fund is transparently managed by the DAO and circulates through three primary channels:

1. Purchase of real-economy-linked assets such as columbarium spaces, graves, and memorial services
2. Periodic distributions to designated families or beneficiaries
3. Maintenance and reinvestment into the memorial platform

Through this structure, F-COIN transcends the role of a typical digital asset — creating a sustainable memorial economy in which value continues to flow and memory remains connected to the real economy, even beyond death.

User Flow

The user journey of THE FINAL COIN follows a four-stage circular structure that extends from pre-death preparation to posthumous execution and onward to family and community interaction. This flow represents a complete Web3 memorial lifecycle in which emotional, economic, and technological elements are seamlessly integrated.

Stage 1. Legacy Setup
Users register on the official platform, create a personal wallet, and upload their wills, videos, photos, messages, artworks, and memorial goods in the form of NFTs. Each NFT will is encrypted and accessible only to designated recipients such as family members or close acquaintances. All registration and transaction fees are paid in F-COIN.

Stage 2. Digital Legacy Management
Users can manage or trade their NFT wills and memorial goods through the platform's marketplace. The proceeds from NFT sales are automatically allocated to the Memorial Smart Fund, which is later used to cover funeral expenses or to provide distributions to family members. In addition, users can actively manage their holdings through the "Official F-COIN Perpetual Futures Exchange" feature, implementing long-term investment or value strategies within the ecosystem. This exchange operates under DAO governance, and a portion of its profits is reinvested into the ecosystem fund, reinforcing the circular value structure.

Stage 3. Posthumous Execution and Family Distribution
Upon official verification of a user's passing, the system automatically activates smart contracts to release or transfer the designated NFT wills. At the same time, a portion of the accumulated F-COIN within the Memorial Smart Fund is periodically distributed to the user's chosen family members or beneficiaries. Through this mechanism, personal memories are transformed into economic value, ensuring that the legacy continues to provide financial stability to loved ones.

Stage 4. Memorial and DAO Loop
Families and community members can commemorate the deceased through digital memorial halls or virtual cemetery spaces within the metaverse. The user's NFTs are exhibited in these 3D memorial environments, establishing an emotional bridge between the digital and physical worlds. Meanwhile, the DAO oversees fund management, exchange profit distribution, and the expansion of memorial service partnerships, continuously strengthening the F-COIN circulation model.

The user flow of THE FINAL COIN is more than a record of life — it is a new Web3 life system in which family, assets, and memories continue to evolve beyond death. This system represents the world's first decentralized memorial economy ecosystem that unites NFTs, DAOs, real-world assets, metaverse integration, and exchange functionality in a single framework.

Expansion into the Real Economy

The expansion of THE FINAL COIN into the real economy goes far beyond simple partnerships — it is designed as a structure in which users, through DAO governance, can directly acquire and operate physical memorial infrastructures. This system realizes a model of Decentralized Memorial Infrastructure, where a blockchain-based community collectively owns and manages tangible assets such as cemeteries, columbariums, and memorial parks.

1. DAO-Based Acquisition and Operation of Physical Assets
All participants in the F-COIN ecosystem can take part in DAO-led decision-making processes regarding the acquisition, management, and operation of physical memorial properties. The DAO transparently oversees fund allocation, site selection, partner verification, and operational policy formation, ensuring that participants function not merely as investors but as co-owners of real assets.

2. Global Expansion Strategy Centered on North America
In the initial phase, THE FINAL COIN focuses on acquiring physical memorial properties in North America, a region offering an optimal environment for DAO-based property ownership due to its strong blockchain infrastructure, legal transparency, and cultural diversity in memorial practices. Subsequent phases will expand into Europe, Asia, and South America, establishing a global memorial network operated under THE FINAL COIN DAO.

3. Operational Execution of the Memorial Smart Fund
Proceeds from NFT and goods sales, exchange profits, and a portion of DAO-owned assets are automatically allocated to the Memorial Smart Fund. This fund is utilized for the acquisition or management of approved physical properties through DAO voting, with profits redistributed to DAO participants and F-COIN holders. Through this structure, users effectively transform their digitally created value of remembrance into permanent physical spaces in the real world.

4. Sustainable Decentralized Memorial Economy
Through this model, THE FINAL COIN merges the emotional sectors of funeral, memorial, and remembrance with blockchain-driven economics, evolving into a globally decentralized memorial network governed by a DAO. In this cyclical system, digital value is converted into tangible real estate assets, and the revenue generated from these assets flows back into the F-COIN ecosystem, completing a fully circular real-economy structure.

The mission of THE FINAL COIN is clear: to enable blockchain communities to create a new sector of the real economy centered on remembrance and death, and to establish a decentralized memorial infrastructure system in which DAOs collectively own and operate memorial spaces across the globe.

Roadmap

From the second half of 2025 through 2030, THE FINAL COIN will progress through five strategic phases: Web3 Infrastructure Development → DAO Realization → Real-Economy Expansion → Global Memorial Network Completion.

2025 (Phase 1: Foundation & Launch)
* Development of the official THE FINAL COIN website and platform
* Deployment of the F-COIN smart contract on the Solana mainnet
* Fundraising through private sale and initial capital acquisition
* Initial listing on DEX platforms (e.g., Raydium, Jupiter) and liquidity pool setup
* Establishment of brand identity and launch of global social media and community marketing
* Strategic partnerships with blockchain media, NFT marketplaces, and funeral/memorial service providers

2026 (Phase 2: Product Launch & CEX Entry)
* Launch of the NFT will system and digital goods marketplace (Phase 1)
* Official inauguration of the DAO and activation of the governance voting system
* Listing on major global CEX exchanges (e.g., Gate.io, MEXC, LBank)
* Initial operation of the Memorial Smart Fund and establishment of fund distribution mechanisms
* First Memorial DAO Community Conference held in North America

2027 (Phase 3: Real Economy Expansion)
* Commencement of DAO-led acquisition of physical memorial assets in North America
* Activation of the first Memorial Smart Fund real-economy integration model
* Formalization of dividend and profit-sharing systems for DAO participants and F-COIN holders
* Construction of real-economy payment infrastructure (QR payment support at memorial facilities)
* Launch of the F-COIN Perpetual Futures trading feature within the platform

2028 (Phase 4: Global Expansion & Metaverse Integration)
* Expansion of DAO-owned memorial properties into major cities across Europe and Asia
* Completion of Phase 1 of the Global Memorial Network
* Launch of the metaverse-based digital memorial hall and virtual cemetery system
* Integration of on-chain verification between NFT wills and physical memorial assets
* Advancement of DAO-governed real-economy operational systems

2029–2030 (Phase 5: Consolidation & Legacy)
* Acquisition and operation of DAO-owned columbariums and memorial spaces in over ten countries
* Expansion of the Memorial Smart Fund (Phase 2) and stabilization of the global revenue model
* Completion of real-time synchronization between metaverse spaces and physical memorial sites
* Establishment of THE FINAL COIN Global Memorial DAO Foundation
* Long-term vision: full realization of a decentralized memorial ecosystem where digital value drives the real economy

Vision Statement

THE FINAL COIN is a Web3-based memorial infrastructure network that connects human memory and digital assets with the real economy. This project realizes a fully circular value structure in which blockchain, NFTs, DAOs, metaverse environments, and physical real estate assets interact organically. F-COIN is not merely a token; it is designed as a liquidity bridge that transfers digital value into the physical economy.

Revenue generated from NFT wills and digital goods is converted into the Memorial Smart Fund, which the DAO utilizes to acquire and operate tangible assets such as cemeteries and columbariums, initially focusing on North America. All decisions in this process are governed by on-chain voting, while asset acquisition, management, and revenue distribution are automated through smart-contract-based governance.

THE FINAL COIN represents the first practical application of decentralized ownership — a fundamental principle of Web3 — within the real economy. DAO members are not just token holders but co-owners and profit participants of real-world memorial infrastructures. The profits generated from these assets are continuously circulated back into the F-COIN ecosystem, forming a sustainable on-chain revenue loop that distributes returns to DAO participants and designated families alike.

The system established by THE FINAL COIN integrates digital data, assets, real-world economics, and emotional value into a unified framework — a Web3 memorial economy. This ecosystem does not merely record human existence; it immortalizes it as an economic and social entity on the blockchain. Ultimately, THE FINAL COIN's vision is to create a decentralized memorial world in which DAOs operate real-world economies and human memory is reconstructed as economic value. Within this new paradigm, where digital and physical realms coexist without boundaries, THE FINAL COIN stands as a Web3 asset network that continues to function beyond death.

disclaimer

Technical Considerations

The services intended to be provided by thefinalcoin Token require very high transaction speeds (TPS), quick finality, and low fees. To meet these conditions, thefinalcoin Token will operate largely off-chain until a proven blockchain platform that satisfies these requirements becomes commercially available. Only critical transactions will be recorded asynchronously on the Solana (SOL) blockchain.

Initially, blockchain technology will be applied to key transactions and records for permanent storage, but its use will gradually expand to include a wide range of data distribution functions. Core platform features of thefinalcoin Token, such as the Digital Rights Management (DRM) module, may also be decentralized using crowd computing power or linked to external decentralized projects. Additionally, blockchain technology may be applied to modules such as NFTs, community content, and P2E services, where decentralization enhances efficiency and effectiveness.

thefinalcoin Token Disclaimer

thefinalcoin Tokens can only be purchased in accordance with the thefinalcoin Token Sale Agreement. If the risks described below or other currently insignificant risks materialize, they could have a substantial negative impact on the commercial viability of thefinalcoin Tokens and may lead to the suspension of development and operations.

1. The development or deployment of thefinalcoin Tokens or other products and services by the thefinalcoin team, affiliates, or associated personnel may fail, be abandoned, or face delays due to insufficient funding, lack of commercial success or prospects, or a shortage of advertisers, creators, or users.

2. The thefinalcoin team or its affiliates may lose access to private keys or suffer data breaches or losses. While reasonable security measures are planned, the success of these measures cannot be guaranteed.

3. The functionality of thefinalcoin or its derivative tokens is complex and may require ongoing improvements and support. Full functionality may take longer than expected, and no guarantee can be provided for the completion of development.

4. Third parties gaining access to private keys linked to wallets could compromise those wallets. Loss or destruction of private keys is irreversible.

5. The value of SOL (Solana), used as the platform coin for thefinalcoin Tokens, may significantly decline, potentially impacting the resources available for continued operation.

6. Cryptocurrencies are subject to regulatory scrutiny by government agencies and other regulatory bodies worldwide. thefinalcoin team or its affiliates may face adverse effects from investigations or actions.

7. Expectations regarding the format and functionality of thefinalcoin Tokens held by purchasers may not be met at the time of distribution due to changes, delays, or differences in design and implementation plans.

8. Solana, the blockchain used as thefinalcoin's platform coin, is still in a relatively early stage of development and remains unproven. Malfunctions, defects, failures, or shutdowns of Solana could significantly and negatively affect thefinalcoin Tokens or the thefinalcoin team.

9. Advances in cryptography or technologies like quantum computing could lead to theft or loss of thefinalcoin Tokens, posing risks to cryptocurrencies and the thefinalcoin team or its affiliates.

10. Token transactions are irreversible. Stolen or misdirected thefinalcoin Tokens cannot be recovered. Incorrectly executed transactions, once confirmed and recorded on the blockchain, cannot be reversed and are generally not compensated. Such losses could negatively affect the value of thefinalcoin Tokens.

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