



White Paper - June 2022

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INTRODUCTION

In our opinion, the businesses that deal in fiat currency and those that only deal in cryptocurrencies are fundamentally different. We'll be focusing on the second one. Shortly, we anticipate that pure crypto exchanges will dwarf fiat-based conversations in market capitalization. The R&L coin represents a new paradigm in finance, and it's here to stay. R&L Coin will develop a world-class crypto exchange with your aid, which will power the future of crypto finance with your contributions.

Cryptocurrencies. An international network of computers maintains the blockchain, which is used by numerous cryptocurrencies. Since no central authority is issuing cryptocurrency, unlike fiat currencies like the US dollar or the pound, it is theoretically resistant to government meddling or manipulation.

WHEN IT COMES TO CRYPTOCURRENCIES, HOW DOES IT ALL WORK?

A central bank or government does not support most cryptocurrencies. Instead of relying on official promises, the operation of cryptocurrencies is underpinned by decentralized blockchain technology. You can't hold a stack of coins or banknotes in your hands when you use digital currency. Instead, they're entirely reliant on the internet to get by. Consider them virtual tokens, whose value is determined by the market forces caused by persons seeking to buy or sell them.

To create bitcoin, a process known as "mining" involves putting computers to work solving complex mathematical puzzles. Cryptocurrency brokers allow users to purchase currencies, which they can subsequently store and use with secure digital wallets. Cryptocurrencies are highly volatile because of this.

INTRO Cont.

The Bitcoin market is quite volatile. Some investors want to experiment with their money and see how cryptocurrency prices fluctuate and whether or not they can affect their financial well-being. The price of a crypto coin is affected by the number of people who use it (i.e., its utility) and the purpose for which they use it. Prices will rise if more individuals utilize them to make purchases rather than keep them as a means of exchange.

As a result of its limited supply, Bitcoin has a high value. This is a reference to a cryptocurrency's fixed mechanism. The Bitcoin protocol allows a maximum of 21 million Bitcoins to be mined. Bitcoin's value will rise as a result of its scarcity increasing. Some people also use coins that are burned to increase their value. If huge accounts begin to liquidate their bitcoin holdings, the price of a cryptocurrency could plummet significantly. A group of whales can influence the cost of crypto assets if they agree to sell them collectively.

COINS MADE BY R&L ADVISING

The R&L Coin will be the name of our token currency. Having R&L Coin in your possession gives you the ability to make money. Mass deflation is caused by sending 1% of every transaction's proceeds to the burn address. This coin will give my clients a chance to invest in the company and earn passive income R & L coin will help for crowdfunding for the company to expand and release more product and services If a new clients uses the company crypto they will receive a discount The R&L Coin will help create more products and services to help Americans with Bad Credit! It will help in marketing to the world. The company mission is to help Americans build Credit to leverage and Build wealth. It will teach Beginner Investor how to invest and stake while earning passive income.

INTRO Cont.

HOW CAN YOU BUY OUR COIN?

There are various ways to buy Bitcoin because of the rapid use of crypto. Many digital assets can be purchased and sold on crypto-native exchanges. Participants can buy and sell R & L Coin on the R & L advising platform. The portal accepts crypto purchases via bank transfers, crypto transfers, or credit card payments. – In a person-to-person transaction, it is also feasible to purchase cryptocurrency using cash for its convenience in purchasing and reselling.

How much of your bitcoin investment may you write off against your taxable income?

It's important to note that virtual currencies like Bitcoin are taxed like real estate or other tangible assets. However, regular investors who purchase Bitcoin as an investment will see a capital gain or loss when swapping it for these items.

Taxation of cryptocurrency is possible in the form of the following:

Including virtual currencies in currency exchange movements is subject to corporation tax. If a business uses Bitcoin for transactions, its earnings and losses are recorded in the books and subject to conventional corporate tax requirements.

Cryptocurrency transactions must be included in a non-incorporated business's financial statements and are taxable/allowable under conventional income tax laws.

To determine capital gains or losses to pay capital gains or losses tax, corporations can use gains and losses on chargeable gains, such as those on Bitcoin or other cryptocurrencies (which do not fall under the concept of trading profits).

INTRO Cont.

Is it wise to put money into cryptocurrencies?

Cryptocurrency is a good investment because it provides direct exposure to the demand for digital money, whereas equities of companies with cryptocurrency exposure are a safer but less rewarding alternative.

The long-term success of any cryptocurrency project cannot be assured, but early investors may be amply compensated if the project's aims are attained. Cryptocurrency success depends on a considerable number of people utilizing the currency in the first place.

Compared to the US stock market, the price of Bitcoin and other cryptocurrencies has traditionally had a low correlation, making them an excellent method to diversify your portfolio.

Cryptocurrency is an excellent investment if you feel it will become more widely used in the future, so long as you have a well-balanced portfolio. Make sure you have a solid investment thesis for any cryptocurrency you purchase. If you follow this advice, you'll realize why the money is here to stay.

Disposables Included

Using our platform, customers can:

- Invest in our business.
- Participate in crowdsourcing.
- Receive a discount on funding.
- Receive additional products and services.

INTRO Cont.

R & L ADVISING SUPPORT

The language we support on our user interfaces is English. It will only be available in English for the time being. Over time, we want to add more languages.

The following are some notable benefits of the R&L Coin revenue model:

Exchange Fee: Initially, R & L advising will charge 1% fixed fees for each consultant. Other services fees will be implemented in the future.

Withdrawal Fee: For withdrawals, R & L coin will only require participant to place order for consultant service

Additional service charges: Automated algorithmic orders, for example, may incur additional fees depends on the services requested.

R & L Advising

<https://facebook.com/RLAdvising>

<https://getalcredit.com/>

OUR VISION

R&L Advising Is Committed To Providing Responsive, Timely, Effective And Healthy Credit Advising Solutions By Offering Valid Information That Exceeds Client's Expectations. We Are Committed To Full Disclosure Of Facts And The Truth In All Our Dealings As We Strictly Adhere To Our Organization High Standard Of Values, We Follow A Collaborative Approach And Comprehensive Audit Validations To Remove Any Errors In Our Client Credit Report With A Clean Report For Them To Have A Healthy Credit Score To Make Large Purchases. For Years, We Have Had Good Relationship With Our Clients And We Have Been Getting Them Results.

OUR MISSION

To Provide World-Class Credit Advising Service Delivery With Tangible Results And Reliable Support. Our Focus Is To Build And Restore Our Client's Credit By Educating Our Client And Looking For Inaccurate Information To Dispute.

OUR STORY

Sometime in 2016, Reggie Lowe decided to get a house. He was in a relationship and wanted to start making plans for the future. They were happy and in love. Reggie's excitement came crashing down when it turned out that he couldn't get the house he wanted because of bad credit. A lawsuit filed a few years back by a family member ended up on his credit history and smashed his dream of owning a home. It's often little oversights and financial hiccups like these that mess up your credit history. It gets even harder when you have to pay to fix your credit. It's estimated that a lot of Americans have to pay between \$19 -149 per month for credit repair. Yet, they hardly find the answers they need.

Reggie's experience motivated him to delve deep into the world of credit repair. Hungry for knowledge, he shadowed top consulting companies and attended conferences like the Las Vegas credit con where he made some of his first huge steps towards helping others. Reggie launched R&L Advising to offer credit building strategies that have been tested and proven over years of real-life, personal, and professional experience. Our secret credit building formula focuses on personalized and effective strategies for sustained improvement in credit scores.

Fixing credit doesn't have to be a difficult task. A lot of our close friends and family have fallen into fake credit repair scams, losing good money. Even when we get credit scores fixed, a lot of people end up back in the same mistakes, messing up credit cards, defaulting loans, and subsequently ending up back in the rat race. Instead, we help our clients rebuild their credit through an educative consulting process before and during the process of major purchases like cars and homes. Considering that decisions are informed by habits, we help clients build better spending habits that guarantee that their credit scores will remain healthy.

Unlike typical credit repair companies, R&L advising helps business owners with both personal and business credit! Our unique marker is the direct hand-holding process we employ while supporting our clients on their financial journey. Through our secret curriculum of personal development and training, we expose our clients to information they will never find elsewhere. We also walk our clients through the process of filling out credit applications our team of consultants is always eager to help.

TOKENOMICS

We have carefully designed our tokenomics so that to maintain longevity and a healthy chart. With a low slippage, R&L Coin enables everyone to earn maximum profits.

The contract applies a 6% transaction fee on each buy and a 6% fee on each sell, those fees are split in the following way:

Buy Fees:

- 2% Reflections
- 2% Marketing
- 1% Burn
- 1% Liquidity

Sell Fees:

- 2% Reflections
- 2% Marketing
- 1% Burn
- 1% Liquidity

TOKENOMICS CONT.

Anti – Whale System

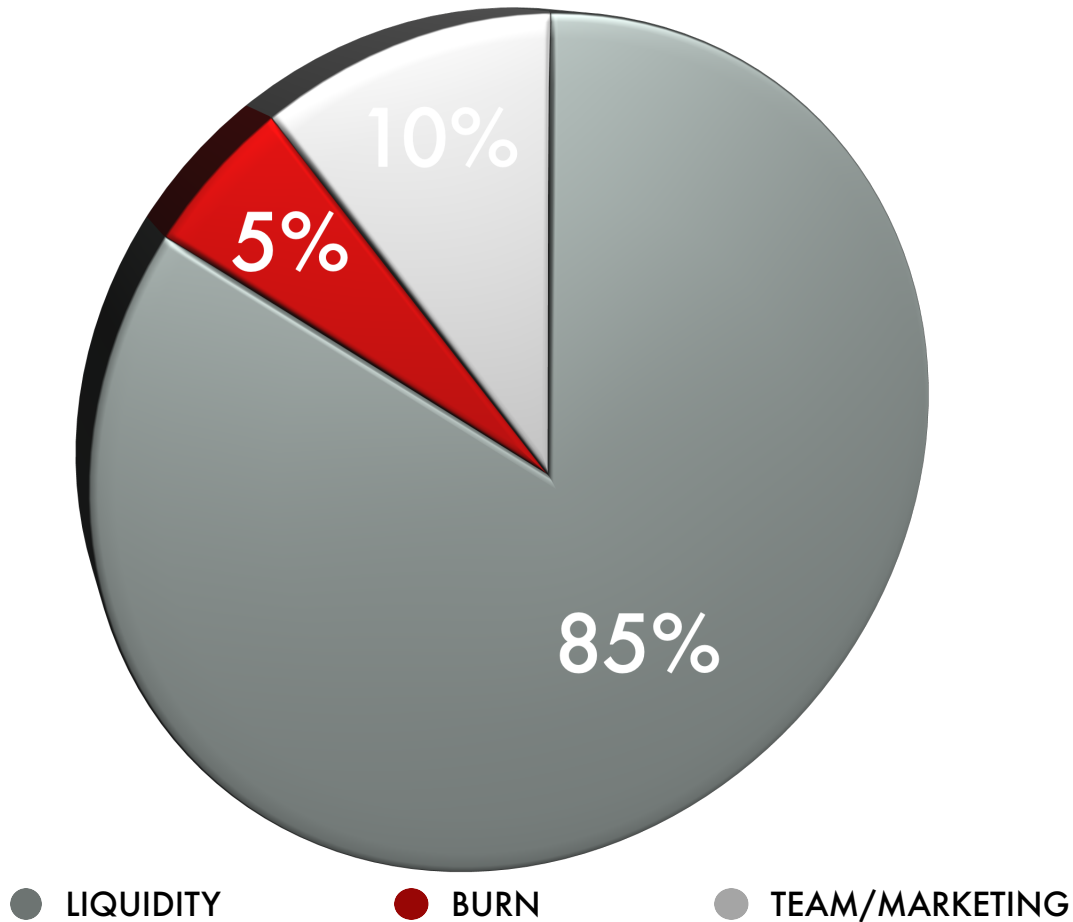
Our token provides an anti-whale system to protect each investor, granting less centralization of wealth and power. There is a fixed limit for the maximum number of tokens owned by each holder and there is a maximum transferable number of tokens for each buy and sell. This way it is impossible for a holder to control a high percentage of the supply (those holders are usually called whales) and it is impossible to have single large sell or buy that will make the price fluctuate significantly.

Maximum Buy Amount = 200 million \$RLA (2% total supply)
Maximum Sell Amount = 100 million \$RLA (1% total supply)
Maximum Hold Amount = 200 million \$RLA (2% total supply)

The maximum sell amount is more restrictive as it will slow the price action due to a whale that wants to sell its whole stake. In addition, there is a 30 second sell cool down to prevent repeated dumps.

DISTRIBUTION

10,000,000,000 \$RLA



The marketing wallet will be used to pay the staff members and sustain our international marketing campaigns.

In addition, the liquidity on Quickswap will be locked for 1 year before launch.

ROADMAP

The roadmap we are presenting is just a guideline as it will be a continuous evolution, according to community proposals and future partnerships.

Phase 1

- - Website
- - Telegram
- - Twitter
- - Initial Marketing

Phase 2

- - Contract creation
- - Marketing push
- x - Fair launched on Quickswap

Phase 3

- x - Heavy marketing push
- x - CoinGecko listing
- x - Influencer posts

Phase 4

- x - CoinMarketCap listing
- x - Trust Wallet Listing
- x - More influencer posts
- x - Heavy marketing push
- x - Additional exchange listings



Thank you for all your support!
<https://RLAcoin.com>