ELDO

A new blockchain approach redefining pension plans

White Paper V3

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Disclaimer

The purpose of this white paper is to present the Eldorado Token (ELDO) project and its ICO (Initial Coin Offering) including the underlying ELDO utility token to potential investors who want to participate in the upcoming Initial Coin Offering (“ICO”) of the Eldorado Token company. The information set forth below should not be considered exhaustive and does not imply any elements of a contractual relationship. Its sole purpose is to provide relevant and reasonable information to potential token holders in order for them to determine whether to undertake a thorough analysis of the company with the intent of acquiring ELDO tokens.

Nothing in this white paper shall be deemed to constitute a prospectus of any sort of a solicitation for investment. Certain statements, estimates, and financial information contained within this white paper constitute forward-looking, or pro-forma statements, and information. Such statements or information involve known and unknown risks and uncertainties which may cause actual events or results to differ materially from the estimates or the results implied or expressed in such forward-looking statements.

Abstract

Eldorado will be a next-generation decentralized platform designed to reinvent retirement planning through blockchain technology. The project will leverage the power of decentralized finance (DeFi), smart contracts, and NFTs to empower individuals to create, grow, and manage personalized, inflation-resistant pension savings - without relying on traditional financial institutions.

As Europe and much of the world face an escalating retirement crisis - marked by aging populations, underfunded public pensions, and a growing gap between savings and post-retirement needs - Eldorado will introduce a transparent, globally accessible alternative. Through a user-friendly web and mobile app, users will be able to acquire and stake ELDO, the platform's native token, to earn long-term yield, participate in community governance, and create NFT-based retirement plans that act as portable, personalized pension accounts.

At the core of the ecosystem is a commitment to sustainability and security: ELDO will have a fixed total supply of 1 billion tokens, no vesting for public buyers, and a deflationary transaction burn mechanism that reduces supply over time. Smart contract automation will ensure transparent, trustless execution of staking, yield farming, and NFT plan growth, while a decentralized autonomous organization (DAO) will give ELDO holders full governance rights over key decisions.

To onboard and empower the next generation of savers, the Eldorado Academy will provide learn-to-earn modules and practical education on blockchain finance, retirement strategies, and personal wealth management - ensuring that users not only invest, but also understand the tools they're using.

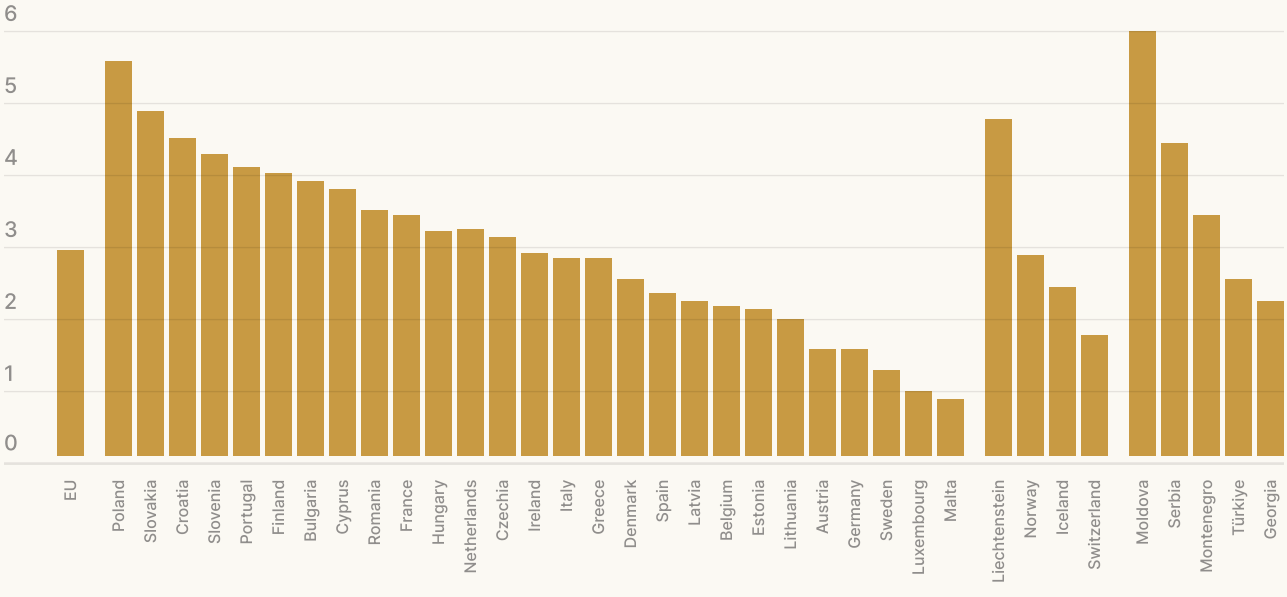
Eldorado will offer more than just a token - it delivers a complete, future-ready ecosystem where anyone, anywhere, can take control of their financial future. By aligning tokenomics, utility, and long-term user incentives, Eldorado positions itself as the premier decentralized solution for blockchain-powered retirement planning.

Industry overview

Aging population and challenges for the pension system

Europe's retirement landscape faces unprecedented pressures from demographic and fiscal trends. The population is rapidly aging: as of 2024, over one-fifth of EU residents (21.6%) are already 65 or older and the median age has climbed to about 45 years. Low birth rates and rising life expectancy are shrinking the workforce relative to retirees. In 2001 there were nearly four working-age adults per retiree; by 2020 this ratio fell to about three, and projections show fewer than two workers per retiree by 2050.

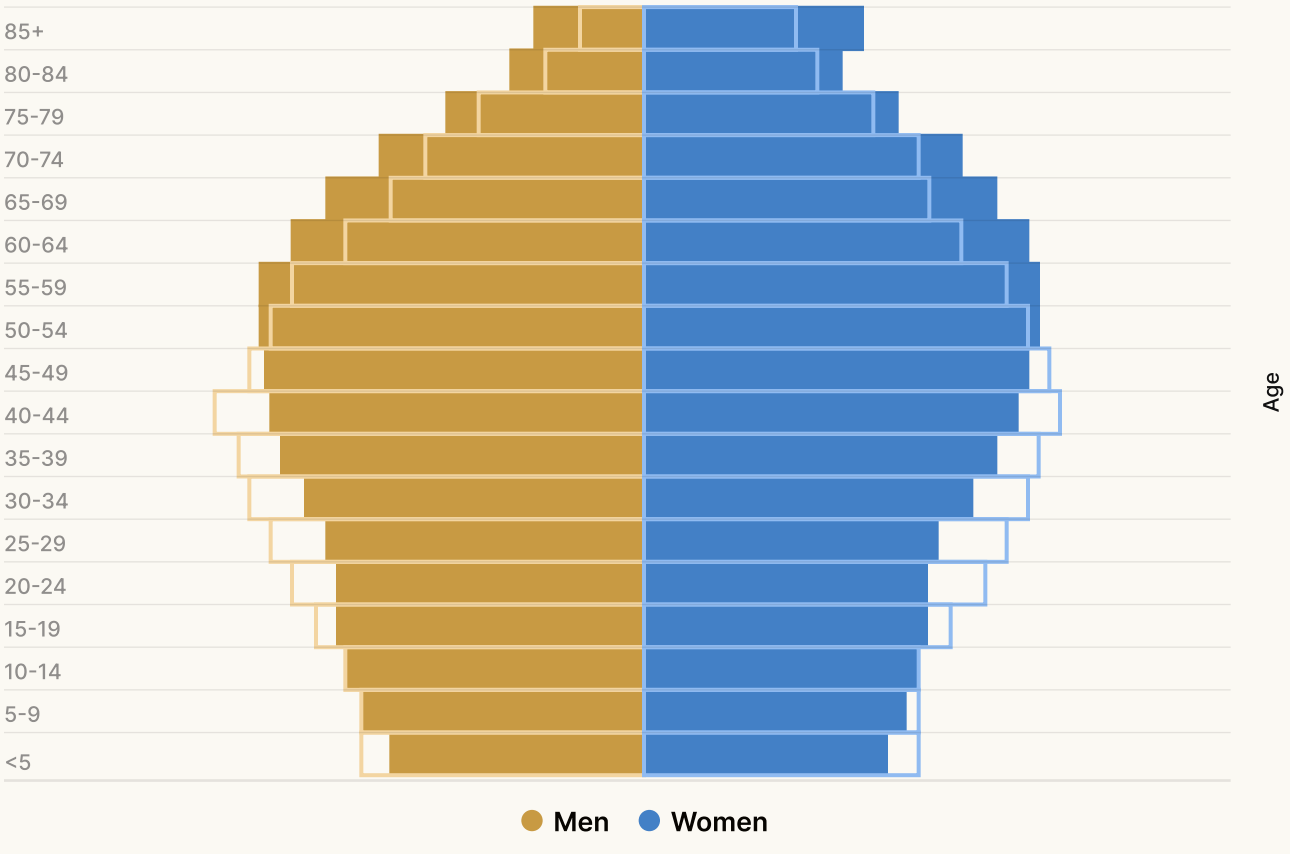
Increase in the share of the population aged 65 years or over between 2014 and 2024



Increase in the share of the population aged 65 years or over between 2014 and 2024 (percentage points).

In Europe, persistently low fertility (around 1.5 in many countries and longer lifespans mean fewer contributors supporting more beneficiaries, creating what many call a pension time bomb. Underfunded public pensions and inadequate private savings are leading to rising old-age poverty rates in several EU states. In fact, more than one in three elderly persons lives at risk of poverty in at least seven EU countries.

Population pyramids, EU 2009 and 2024

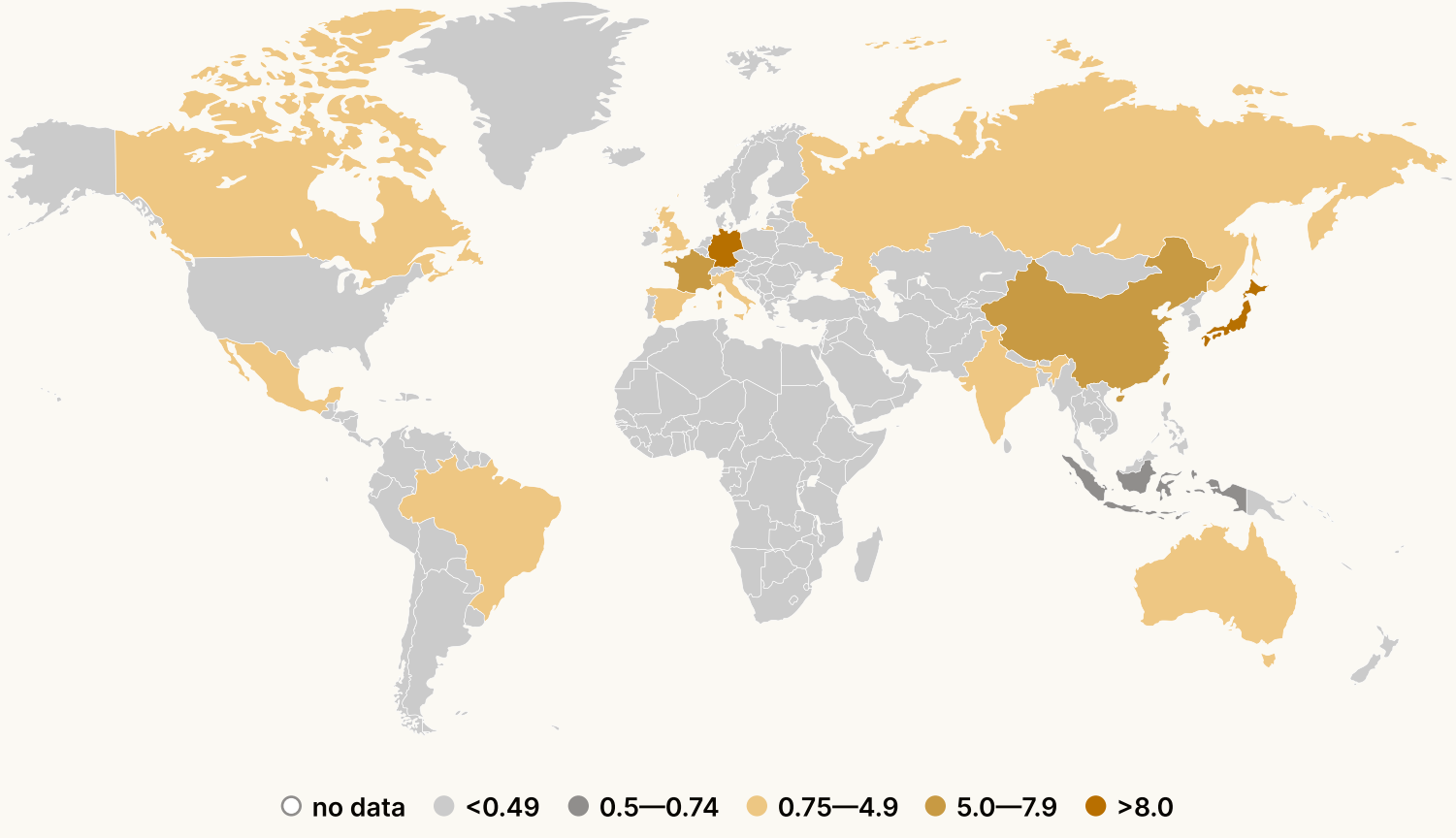


Europe's population is rapidly graying. The EU's age distribution is shifting toward older ages (population pyramids for 2021 vs. 2100 shown). By 2100, over 30% of Europeans are projected to be 65+, up from ~20% today, causing the old-age dependency ratio to rise from 32 to about 57 (meaning barely 1.7 working-age adults per senior). This demographic shift is placing significant stress on pay-as-you-go pension systems.

Traditional retirement models, which rely heavily on pay-as-you-go public pensions and employer-defined benefit plans, are becoming unsustainable under these conditions. Many governments have initiated reforms (nearly half of developed countries plan to raise retirement ages to around 66), and countries like the Netherlands are even overhauling private pensions - moving from guaranteed defined-benefit schemes to defined-contribution plans by 2028 - to contain costs.

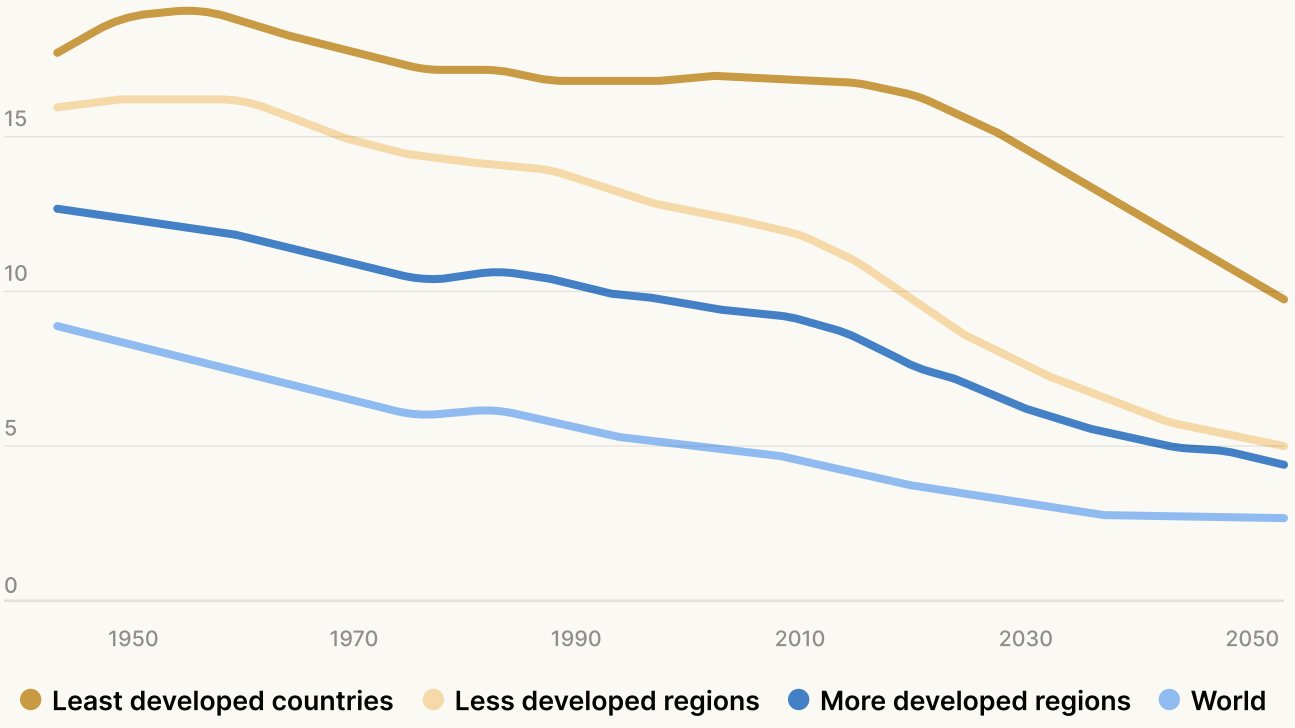
These measures, however, only partially address the core challenges. The old-age dependency ratio surge (from ~34.8% in 2020 to an estimated 56.7% in 2050) means a vastly heavier burden on public pension systems. Indeed, some EU countries are already straining under pension costs – for example, Italy's pension expenditures (among the continent's highest) are on track to exceed 17% of GDP by 2040.

A looming retirement funding gap on a global scale underscores the severity of the issue. The Geneva Association estimates a worldwide pension gap of roughly $41 trillion – the shortfall between what people need for an adequate retirement and what's actually been saved or funded.



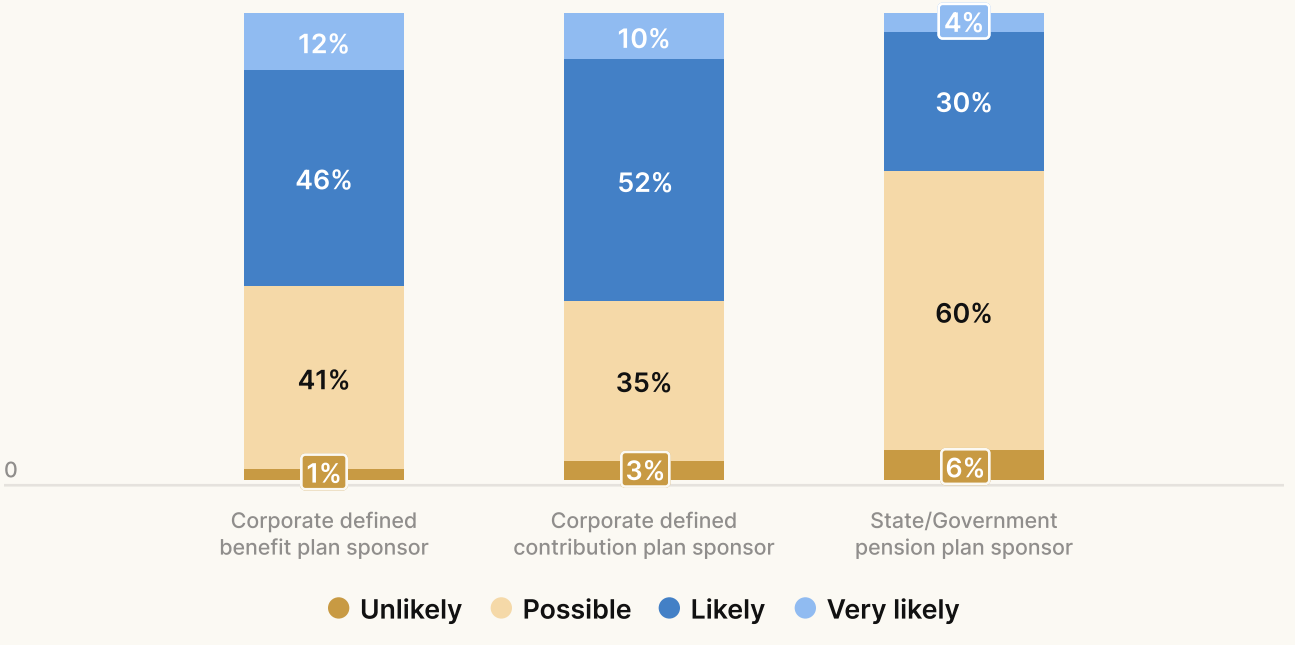
Pension gap by country (USD 41 Trillion Estimate).

Old-age support ratio



Old-age support ratio: world and development regions, 1950–2050.

Old-age support ratio



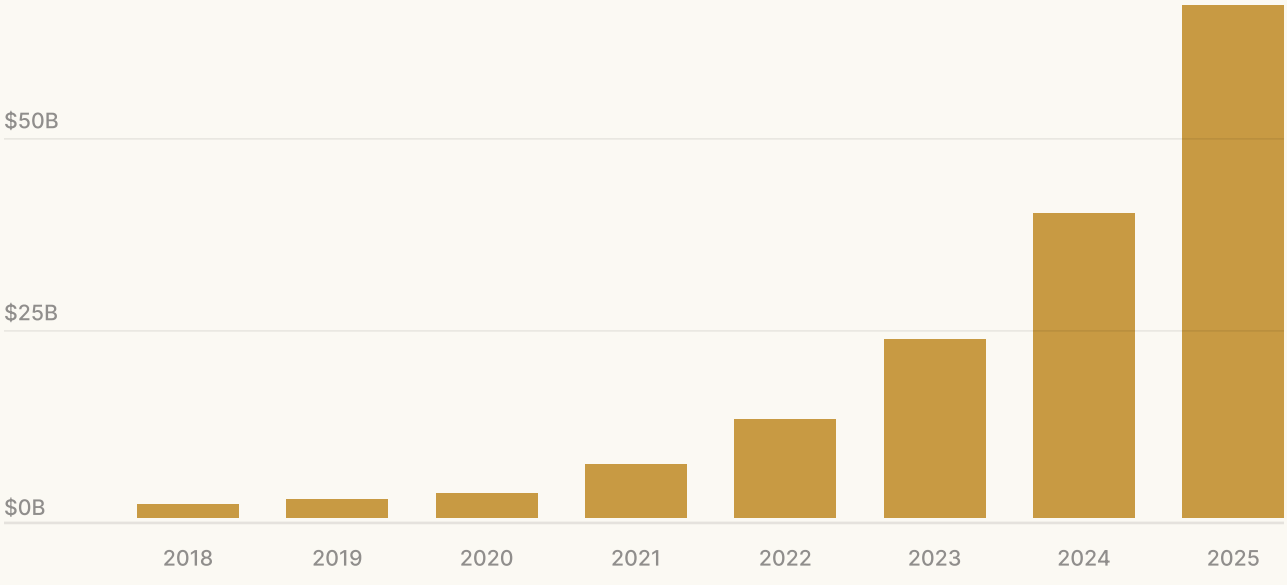
How likely is it that you will attain your current target return over the next three years? Only a small percentage of asset owners believe they are very likely to reach their annual return target over the next several years. That means benefit cuts are not off the table. Of corporate and state-sponsored defined benefit plans, 60% say it is likely or very likely that they will need to adjust benefits downward within the next 10 years. That pension funds may reduce their expected outlays creates a deferred trust deficit, one that could undermine faith in the whole retirement funding system.

Clearly, the status quo of traditional pension systems — characterized by government-managed pay-as-you-go plans and corporate pension funds — is under immense strain. This backdrop presents a compelling case for innovation in retirement planning and calls for new models that can ensure sustainability, adequacy, and security for Europe's aging society.

Blockchain and DeFi: transforming financial services

Financial services are being revolutionized by emerging technologies – blockchain and decentralized finance (DeFi) are considered to be the foundations for a new world of finance that is currently emerging.

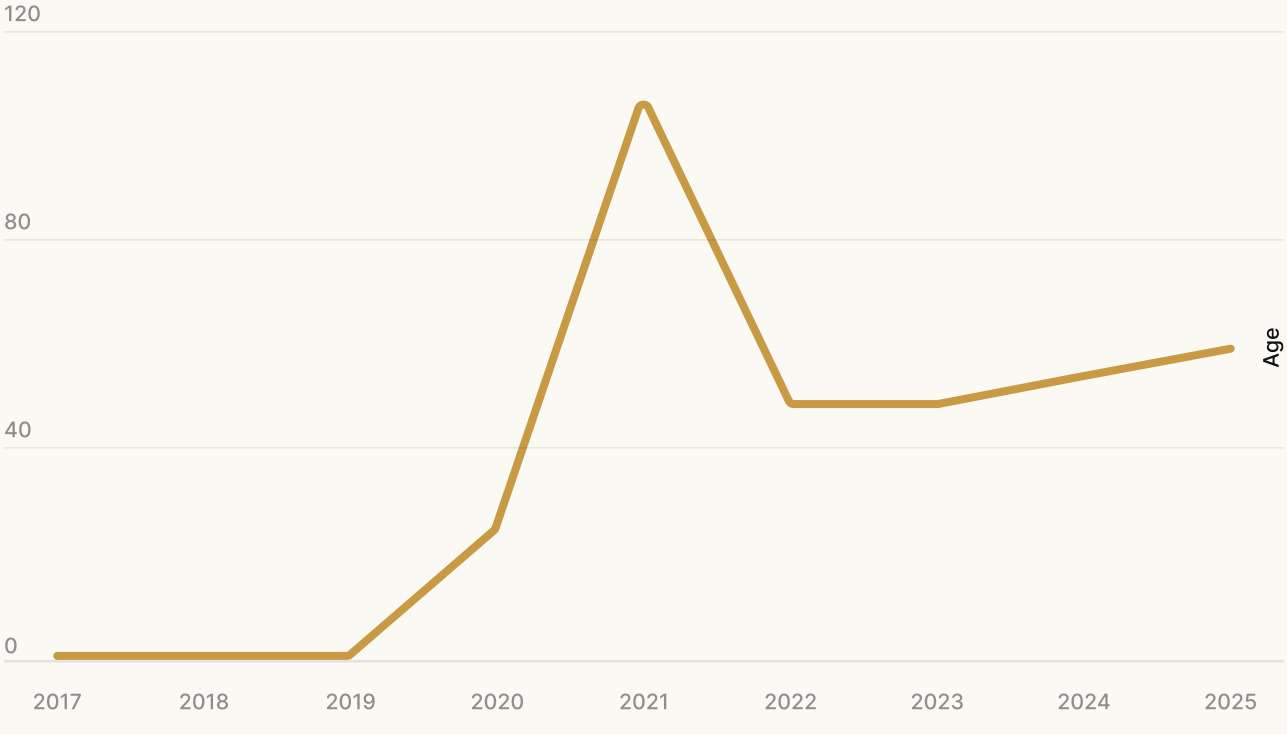
Worldwide blockchain technology market value



The blockchain technology market is expected to grow to nearly $70 billion by 2026.

Statistics illustrate the remarkable rise of DeFi and blockchain adoption. As of early 2025, roughly $60 billion in value is locked in DeFi platforms (up from less than $10 billion in mid-2020). This more than fivefold increase since 2020 reflects how rapidly users have embraced services like decentralized lending, savings, and asset trading. At its peak in late 2021, DeFi's total locked value briefly surpassed $100 billion before a market correction, but the sector has since stabilized and regained momentum. Likewise, investment in blockchain technology continues to accelerate: global blockchain spending is projected to reach $19 billion in 2024, a sevenfold jump in just four years. In essence, DeFi is creating a parallel financial system that is always-on, globally accessible, and governed by code rather than centralized institutions.

DeFi Total Value Locked (TVL) Growth



The growth of decentralized finance (DeFi) in the past few years has been exponential. Total Value Locked in DeFi protocols surged from under $10 billion in mid-2020 to around $60 billion by early 2025. This trend (after a peak of over $100 billion in 2021 and a subsequent market adjustment) highlights the rapid adoption of blockchain-based financial services. Such growth signals increasing trust and liquidity in decentralized platforms, laying the groundwork for mainstream financial applications.

Within the context of today's pension systems, blockchain-based smart contracts can automatically execute pension payouts or investment actions

when predefined conditions are met, without human administrators, thereby increasing efficiency and reliability. As a result, institutional players are taking notice - even conservative pension and sovereign funds have started exploring blockchain-based assets as an emerging asset class. The driving force behind this trend is the promise that blockchain can enhance transparency, security, and efficiency in financial operations.

Critically, these technologies have the potential to disrupt traditional retirement models and address some of the very challenges plaguing Europe's pension systems. By leveraging blockchain, retirement savings can be made more transparent and portable - for instance, contributions and entitlements could be tokenized on a public ledger, giving individuals real-time insight into how their funds are managed or invested

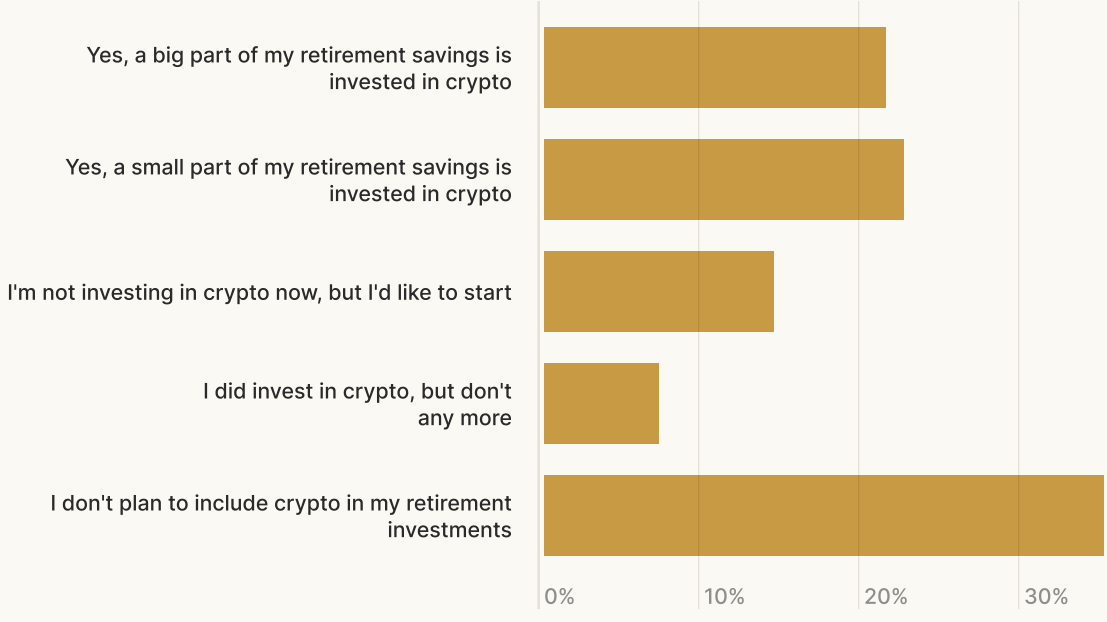
This transparency can build greater trust compared to opaque conventional pension funds. Decentralization also means retirees are not solely dependent on a single state fund or employer; instead, savings can be spread across decentralized protocols, reducing counterparty risk. Additionally, DeFi opens access to global investment opportunities and yield-generation strategies (such as algorithmic interest-bearing accounts, liquidity pools, or tokenized assets) that could help boost retirement portfolios beyond the low returns of traditional savings accounts. In a tokenized retirement system, a person's pension could, for example, automatically earn interest through stablecoin lending platforms, with all transactions governed by smart contracts for security and efficiency. Such innovations might fill the pensions gap by enabling capital to work more effectively over an individual's working life.

To address the potential return shortfall and cover unfunded liabilities, pension funds have branched out into digital assets and their supporting infrastructure:

94% of state and government pension plan sponsors said they invest in cryptocurrencies, along with 62% of corporate defined benefit plans and 48% of corporate DC plans.

44% of U.S. adults who've started saving for their retirement have added at least some cryptocurrency to their retirement investment portfolios, with half of those crypto investors indicating that virtual coins make up a "big part" of their retirement savings.

Do any of your retirement accounts include investments in cryptocurrency?



Retirement account owners when asked about including cryptocurrencies in their retirement portfolio. 44% already have at least a small part of retirement savings in crypto.

Blockchain and DeFi offer a toolkit to reimagine pension systems: imagine a decentralized pension platform where contributions are transparently managed, fees are minimal, and returns are optimized via global markets. The potential to disrupt is significant: a successful blockchain-based retirement solution could tap into the multi-trillion-dollar pension industry, shifting how wealth is preserved and grown for old age. Crucially, this disruption is not just theoretical; the enabling technologies are maturing fast, evidenced by the billions flowing into DeFi and the regulatory attention crypto-assets are receiving in Europe and worldwide.

Issues and challenges

The global retirement landscape - particularly in Europe - is undergoing profound changes. Aging populations, underfunded pension systems, inflation, and the limitations of traditional financial infrastructure are leaving individuals increasingly vulnerable as they plan for the future.

Issue: Unsustainable pension systems due to demographic shifts

Europe is experiencing a dramatic demographic shift - its population is aging rapidly. By 2050, the old-age dependency ratio (the number of retirees per working-age person) is projected to rise from 34.8% to 56.7%. This creates immense pressure on public pension systems, which are largely structured as pay-as-you-go models. Fewer contributors and more beneficiaries mean many pension funds will face long-term insolvency, potentially leaving millions without adequate income in retirement.

Issue: Inflation and loss of purchasing power

Traditional retirement accounts are often denominated in fiat currencies, which lose value over time due to inflation. This can significantly erode the purchasing power of pensions over a 20–30 year retirement period. With central banks expanding monetary supply, inflation is a persistent risk that most retirement products are not well-equipped to hedge against.

Issue: Lack of transparency in traditional pension systems

Government and employer-based pension schemes often lack transparency. Contributors have little to no insight into how their funds are managed, what fees are being charged, or how benefits are calculated. This lack of transparency undermines trust and creates uncertainty for individuals planning for retirement.

Issue: Limited flexibility and portability of pension plans

Traditional pensions are often not portable across countries or careers. When individuals change jobs or relocate internationally, they may face difficulties transferring or accessing their retirement benefits. This rigid structure fails to meet the needs of a modern, mobile workforce.

Issue: Low yields from traditional retirement investments

Bank savings accounts and government bonds - the backbone of many retirement portfolios - currently offer very low returns, often below inflation rates. This makes it difficult for individuals to grow their savings effectively over time, leading to insufficient funds at retirement age.

Issue: Inflexible pension models

Most state and corporate pension plans offer generic structures with limited personalization. Individuals have little say in how their funds are managed or when they can access them, which may not align with their life goals or retirement timelines.

Issue: Exclusion of younger generations from pension security

Most state and corporate pension plans offer generic structures with limited personalization. Individuals have little say in how their funds are managed or when they can access them, which may not align with their life goals or retirement timelines.

The Eldorado project — an introduction

The Eldorado project will create a blockchain-based platform reimagining long-term retirement planning. Its mission is to empower individuals to secure their financial future through decentralized finance, removing reliance on traditional pension institutions. Eldorado's core use case is retirement planning on blockchain – allowing users to save, invest, and grow their retirement funds in a transparent, self-directed way.

Eldorado's vision is to provide a viable, investor-friendly solution: a decentralized, inflation-resistant ecosystem for retirement savings that grows with community participation. The native token ELDO will be a Solana token that serves as the backbone of the ecosystem - used for staking, governance, and accessing all platform features. By using Solana, Eldorado will ensure compatibility with a wide range of wallets and DeFi applications, while maintaining high throughput for its smart contracts.

Eldorado will combine multiple blockchain innovations to deliver a comprehensive retirement solution:

Staking and DeFi integration: ELDO holders will be able to stake their tokens or participate in yield farming and liquidity pools to earn passive income. This mimics the growth of a retirement fund by compounding returns through decentralized finance. Users will also be able to access lending protocols using ELDO, turning their holdings into interest-bearing assets instead of letting savings sit idle.

NFT-based retirement plans: Each user will be able to mint an NFT representing their personalized retirement plan, tokenizing their portfolio or contributions. These NFTs will act as digital retirement accounts that can hold and track assets. They can be tailored to individual goals (e.g. risk profile, target date) and even transferred or traded if needed, providing flexibility unheard of in traditional plans. The NFT plan will grow in value as underlying staked assets earn yields, and it can later be redeemed or used as collateral, giving users true ownership of their retirement fund.

Automated smart contracts: Smart contract automation will underpin all Eldorado services. Smart contracts will handle contributions, payouts, and rebalancing without intermediaries. A user will be able to automate deposits, schedule automated payouts upon reaching retirement age, or set rules for emergency withdrawals. This will ensure trustless execution – funds are managed by transparent code, eliminating human error or fraud. Automation will also minimize administrative fees and delays, so more value accrues to users.

DAO governance: Eldorado will be community-driven via a Decentralized Autonomous Organization (DAO). ELDO token holders will partially govern the platform by voting on proposals – from adjusting burn rates and transaction splits to approving new features or partnerships. This democratic approach will align the project with its users: those saving for the long term have a say in how the ecosystem evolves. Decentralized governance will build trust and transparency, as all major decisions will be approved by the community and recorded on-chain.

Security and transparency: By operating on Solana and using blockchain ledgers, Eldorado will offer full transparency of funds and transactions. Users will be able to verify the status of the treasury, staking pools, and their own retirement NFT at any time. Security will be reinforced through audited smart contracts and the inherent immutability of blockchain records – reducing risks of mismanagement. The value proposition is a retirement plan that is independent of governments or banks, inflation-resistant through a deflationary token model, and globally accessible to anyone.

The Eldorado Project will provide a concise yet powerful value proposition for investors and users: a next-generation retirement platform that combines the steady growth of DeFi with the reliability of blockchain. It will give individuals control over their retirement savings, potential for higher yields, and community ownership.

Problems and solutions at a glance

While the problems we outlined earlier are complex and deeply rooted in legacy systems, they also present a unique opportunity for innovation. In response to the structural weaknesses of traditional pension systems, the Eldorado project will offer a modern, decentralized alternative built on blockchain technology. Each solution will be carefully designed to address a specific challenge in today's retirement landscape - providing greater transparency, flexibility, and financial autonomy.

Issue: Unsustainable pension systems due to demographic shifts

Solution: Tokenized, independent retirement assets

The Eldorado token (ELDO) will offer individuals the ability to build self-directed, blockchain-based retirement portfolios. Instead of depending on underfunded state systems, users will accumulate ELDO over time and secure their own retirement plan. Since ELDO will operate on the Solana blockchain will not be tied to government-managed systems, it will provide a non-state-dependent, portable retirement asset with transparent ownership.

Issue: Inflation and loss of purchasing power

Solution: Deflationary token with supply burn

ELDO will incorporate a deflationary mechanism, where 0,003% of every transaction is burned, permanently reducing the token supply over time. This built-in scarcity will encourage long-term value appreciation, potentially making ELDO more resilient to inflation compared to fiat-based pensions. Retirees holding ELDO may therefore preserve more of their purchasing power over time.

Issue: Lack of transparency in traditional pension systems

Solution: Transparent blockchain-based ledger

ELDO will operate entirely on a public, verifiable blockchain (Solana), where all transactions, staking activities, and token flows are visible and immutable. Users will be able to track their contributions, yields, and holdings in real-time, ensuring complete transparency and control over their retirement planning.

Issue: Limited flexibility and portability of pension plans

Solution: Borderless and portable retirement solution

ELDO is a borderless digital asset. Users will be able to access and manage their ELDO holdings from anywhere in the world, using any compatible wallet. There will be no restrictions on geography or employer participation, making it ideal for freelancers, remote workers, and globally mobile professionals.

Issue: Low yields from traditional retirement investments

Solution: Staking and DeFi yield generation

ELDO holders will be able to stake their tokens to earn attractive annual percentage yields (APY). This will create a passive income stream that

compounds over time. In addition, the project plans integration with DeFi protocols for lending, liquidity mining, and yield farming, further increasing earning potential for long-term savers.

Issue: Inflexible pension models

Solution: Customizable smart contract-based retirement plans

ELDO will enable users to create personalized retirement plans using smart contracts. These contracts can automate payouts (e.g., monthly pension), define custom vesting schedules, or even include beneficiary clauses. This programmable flexibility will allow for retirement plans tailored to the user's unique needs, not a generic formula.

Issue: Exclusion of younger generations from pension security

Solution: Digitally-native pension infrastructure

ELDO will speak directly to younger, crypto-savvy generations. By offering a digital-first, user-controlled, and potentially appreciating asset, it will encourage early and consistent retirement planning. Through mobile wallets, staking apps, and NFT retirement plans, ELDO will bring pensions into the digital era and empower new generations to take control of their financial future.

Ecosystem Architecture

The Eldorado ecosystem will be composed of several key building blocks that work together to deliver its retirement planning solution. The architecture is designed to create a self-sustaining, community-governed economy around the ELDO token.

The ELDO Token

The ELDO token is the native utility token of the Eldorado Project. It's use cases will include:

Utility: ELDO will be required for staking in pools, participating in governance votes, and purchasing or minting NFT retirement plans. All fees or contributions within the system (such as creating an NFT plan or performing a DeFi transaction) will be paid in ELDO.

Governance: ELDO will act as a governance token; holding ELDO will give the user voting power in the DAO, proportional to their stake. This will align incentives - those who hold more (and likely are more invested in the project's success) will have a greater voice in proposing and deciding on changes.

Every transaction will be subjected to two transaction fees, both of which are entirely aimed at strengthening the Eldorado ecosystem in various ways:

- 0,003% of each transaction will be burnt, which continuously reduces the supply. More information is provided in the tokenomics chapter.
- 1% of transactions are channelled into a development fund to expand the ecosystem and to provide growth for the NFT retirement plans.

As the ecosystem grows, demand for ELDO will increase (more users staking, more NFTs minted, more transactions), which can drive its value up. Combined with deflationary mechanics (explained in the tokenomics chapter), this will ensure that ELDO captures the value of the growing Eldorado network.

Staking pool

The staking pool will be at the heart of Eldorado's retirement savings mechanism. Users will be able to lock their ELDO tokens to earn staking rewards over time. This is analogous to earning interest or dividends on a retirement account.

Flexible options: Eldorado will offer multiple staking tiers with various terms. There will be tiers for different durations – for example, a flexible tier with no lock-up (lower APY), and longer-term tiers with fixed lock-up periods (yielding higher APY as a reward for commitment). This will allow users to choose based on their retirement timeline and liquidity needs.

Rewards and APY: Stakers will earn additional ELDO as rewards. The annual percentage yield (APY) will range between short-term staking and multi-year staking commitments. These rates will also be adjusted based on the remaining reward pool (more on that below). Staking rewards will come from the allocation set aside in the tokenomics (the Staking & DeFi incentives pool) and will incorporate dynamic APY adjustment, ensuring that the payout schedule is sustainable.

Compounding and reinvestment: Users will be able claim their staking rewards periodically. They will have the option to reinvest (compound) those rewards into the pool, increasing their stake and future earnings - mimicking the effect of reinvesting returns in a traditional retirement fund for exponential growth over decades. All of this will be handled by smart contracts automatically, making the experience user-friendly.

Staking will provide passive income and form the primary engine for growing one's retirement assets in Eldorado. By staking, participants will also support the network's security and stability, since staked tokens indicate confidence and reduce circulating supply.

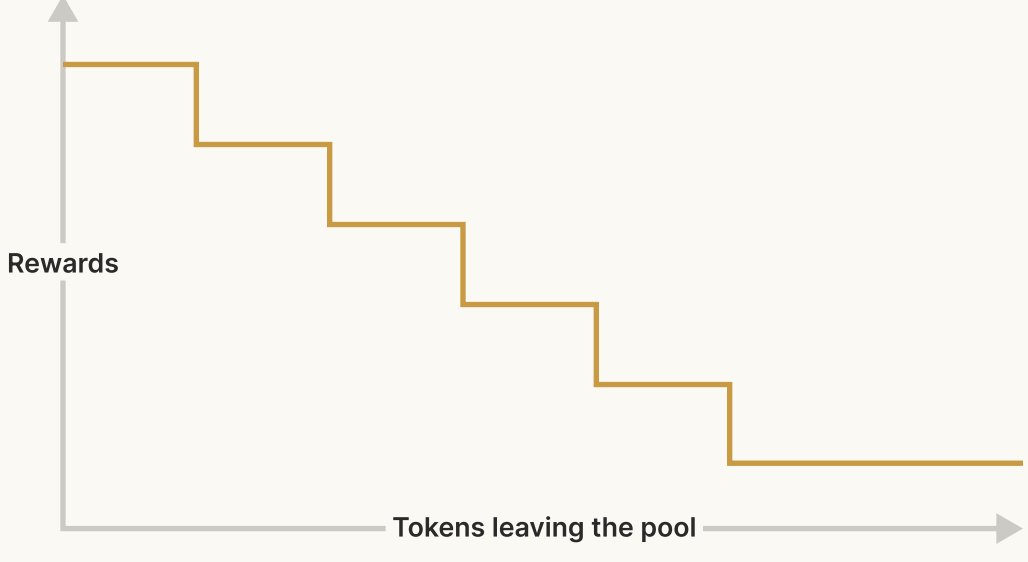
Balancing the equilibrium within the staking pool

One challenge that is related to introducing staking for the Eldorado project is the fact that the total token supply is limited, which requires us to maintain a strict equilibrium within the dedicated staking pool to ensure the concept is sustainable. If rewards are too high, then the pool might run out of tokens too quickly, undermining the rewards of active users who have staked their tokens.

To resolve this issue, we will be introducing decreasing rewards based on the current tokens in the pool. Simply put, the concept is based on maintaining a specific equilibrium in the reward pool that reduces the rewards paid out to token holders as more tokens leave the pool and vice versa. This ensures that the pool can never run out. At the same time, we will also introduce various mechanisms such as pool refills from the collected fees that partially restore the equilibrium. Together, these actions ensure the sustainability of the concept.

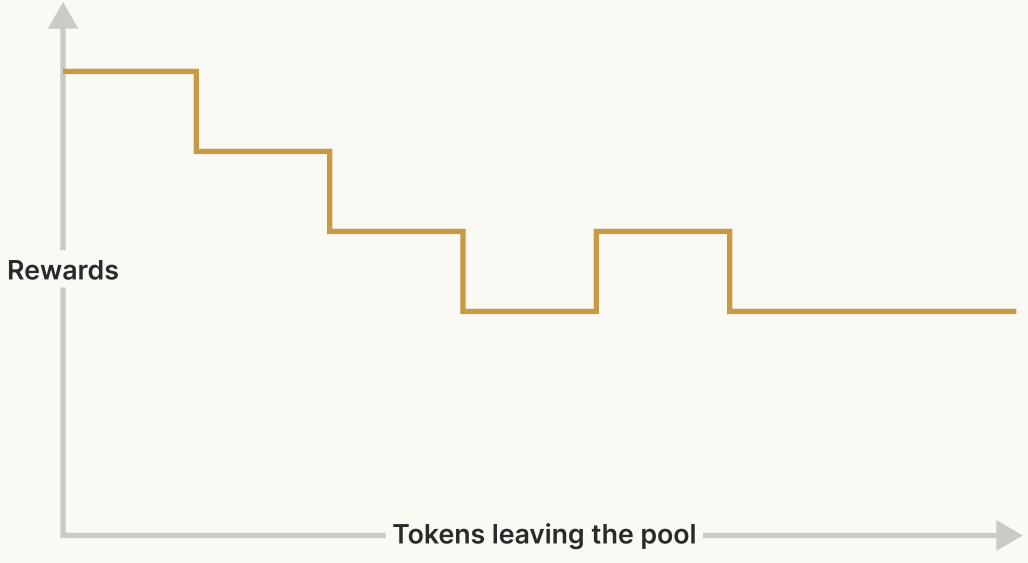
The basic premise is that as the number of tokens currently in the pool decreases, we will gradually decrease the rewards for users. This will happen in steps dynamically by observing the current amount of tokens left in the pool and planning the refill mechanisms.

Here is a graph visualizing the concept better:



This simplified graph shows the relationship between the amount of the rewards that are paid out to users (vertical axis) and the tokens leaving the reward pool (horizontal axis). Simply put, the more tokens leave the pool, the lower the rewards are. They are reduced in steps in order to avoid too many gas fees from transactions.

However, the above graph doesn't take into account refills of the pool. If we initiate a refill of the pool via ELDO tokens that were collected via fees or other means, then the graph will look like this:



As you can see, the equilibrium is restored through the refill and the rewards remain high.

DeFi Integrations

Beyond core staking, Eldorado will integrate with the broader DeFi (Decentralized Finance) ecosystem to enhance yield and utility for ELDO holders. These integrations will allow users to do more with their tokens, such as:

Yield farming: Users will be able to provide ELDO (or ELDO paired with other assets) as liquidity on decentralized exchanges (DEXes) and earn yield farming rewards. For example, an ELDO-SOL liquidity pool could reward liquidity providers with fees and additional ELDO or partner tokens. Yield farming diversifies the ways holders can earn, amplifying retirement savings through external platforms.

Lending and Borrowing: ELDO holders will be able to supply their tokens to external lending protocols to earn interest from borrowers. Conversely, users

could use ELDO as collateral to borrow other assets. This means someone saving for retirement could access liquidity without selling their ELDO, by taking a loan against it – useful for emergencies or investments, while their ELDO continues to be staked and earning.

Liquidity Provision: The project will ensure ELDO is listed on popular DEXs and possibly centralized exchanges, with sufficient liquidity. Community-driven liquidity pools not only make trading possible but also give ELDO holders another avenue to earn fees. Eldorado will incentivize liquidity provision through programs that reward those who lock tokens in liquidity pools, thereby keeping the token's market healthy and less volatile.

Interoperability: Because Eldorado is on Solana, it will seamlessly connect with the rich DeFi landscape. The project will form partnerships with existing DeFi platforms to include ELDO in their offerings. For example, integrating with a yield optimizer vault could let users deposit ELDO and have the vault auto-compound yields. Such integrations expand the utility of ELDO beyond the native platform, making it a broadly used asset.

Through these DeFi integrations, Eldorado will ensure that users' retirement assets are not limited to a single platform's growth, but can tap into the wider crypto economy for opportunities. This dynamic approach will help in maximizing returns and keeping the Eldorado ecosystem connected with evolving DeFi innovations.

NFT-based retirement plans

One of Eldorado's unique offerings is NFT-based retirement plans. In this model, a user's retirement portfolio or plan will be encapsulated in a non-fungible token (NFT), which represents a secure, unalterable record of their contributions and entitlements. Key aspects include:

Personalized retirement NFTs: When a user commits ELDO (and possibly other allowed assets) towards a long-term plan, the system will mint an NFT that represents this plan. The NFT could include metadata such as the

owner's wallet (or a beneficiary's wallet), the start date of the plan, vesting schedule, target retirement date, and the amount of ELDO (or equivalent value) locked in. Essentially, the NFT is like a pension contract in digital form, owned by the user.

Growth and yield within NFTs: The assets backing the NFT (e.g., the staked ELDO or invested funds) continue to earn yields from staking, DeFi activities and a variable percentage of the 1% transaction fee dedicated to strengthening the ecosystem. The NFT's value isn't static - as rewards are accumulated, they can be reflected in the NFT or claimable by the NFT holder. For example, an NFT might accumulate reward tokens internally which can be claimed when the retirement date arrives or at intervals. This turns the NFT into a yield-bearing asset itself.

Transferability and liquidity: Unlike a traditional pension, which is illiquid and tied to one person, an NFT retirement plan will be transferable. If the holder chooses, they could sell or transfer the NFT to someone else. This could be useful in scenarios like inheritance planning – the NFT can be passed to heirs — or if the holder needs to exit the plan early by selling it on a secondary market. The NFT will thus introduce a level of flexibility; it's a tokenized claim on a retirement fund that can be traded, albeit likely at a discount if early.

Customization: Eldorado will offer different types of NFT plans (e.g., conservative vs. aggressive growth plans) where the underlying yield strategy differs. Users will be able to choose or customize their NFT's strategy to match their comfort level. They will essentially have a personal retirement fund manager in code form, with the NFT as proof of their chosen plan.
Security of funds: The NFT will act as a secure wrapper; only the NFT's owner (or authorized beneficiary) will be able to unlock the underlying assets when conditions are met. Smart contracts will enforce that the fund can't be arbitrarily taken by anyone else or misused – providing peace of mind that one's retirement money is safe. All NFTs and their contents are recorded on-chain, giving full transparency.

NFT-based retirement plans will bridge the world of personal finance and digital assets. They are envisioned to provide a novel way to visualize and manage retirement savings, while also enabling new features like liquidity and personalization.

Governance DAO

The Governance Decentralized Autonomous Organization (DAO) will be the decision-making engine of the Eldorado ecosystem. It will ensure that the project is governed partially in a decentralized, democratic manner by its stakeholders (the ELDO token holders) rather than a centralized team alone.
Proposal system: Any major change or initiative in Eldorado will be introduced via proposals. This could include adjustments to the token burn percentage, new partnerships, changes to NFT plan parameters, or any ecosystem development. ELDO holders will submit proposals (a minimum stake will be required to prevent spam) for community consideration.

Voting power: When a proposal is live, ELDO holders can vote on it. Typically, one token equals one vote (governance weight), so those with more ELDO have greater influence - reflecting their stake in the ecosystem's success.
Transparency and accountability: All DAO activities will be transparent. Votes will be recorded on-chain, so one can verify outcomes and ensure they were executed exactly. The team will be accountable to implement decisions that have passed. Over time, as the community grows, the DAO will start appointing committees or working groups from the community to handle various aspects (e.g., a committee for evaluating partnership proposals or technical upgrades), further decentralizing operations.

Governance incentives: To motivate participation, active voters will be rewarded for placing tokens on votes with exclusive rewards from the community reward pool - such as unique airdrops, NFTs and others. This will encourage token holders to actually use their governance power and not remain passive. The Governance DAO will ensure that the community plays an active part in the development of the Eldorado project.

Treasury and community fund

Eldorado will maintain a treasury / community fund that will ensure the long-term sustainability and community-driven development of the ecosystem. Part of this fund will also be used to grow the NFT retirement saving plans.
The treasury will be funded through designated token allocations and small fees. At genesis, a portion of ELDO's total supply will be set aside for the treasury. Additionally, 1% of every transfer will be sent to the treasury (this is separate from the portion that's burned, which is 0,003%). This means every time ELDO is transacted, the community fund grows, providing a continuous funding stream for the project's development.

The treasury will serve multiple purposes. It acts as a safety net (an emergency fund) for unforeseen events or market downturns that could affect the project or its users' funds. It will be used to compensate users in case of a security incident or to stabilize the token if necessary. Moreover, the treasury is used to finance ongoing development, marketing, and ecosystem growth. This includes funding new features, audits, community grants, or incentives to attract new users. Last but not least, it will provide growth for all current NFT retirement plans. Essentially, it's the budget that the DAO can deploy to ensure Eldorado's success and expansion.

The use of treasury funds will be governed by DAO proposals. No single team member can unilaterally spend these funds; expenditures must be approved by token holder vote. This will ensure accountability in how the funds are spent. The community will often discuss and debate the best uses of the treasury. Regular transparency reports will be published to detail the treasury balance and any outflows, reinforcing trust among investors that funds are being used wisely.

In the long run, the DAO could decide to invest a portion of the treasury into low-risk DeFi products or even traditional assets tokenized on-chain, to generate yield and grow the fund (much like how sovereign wealth funds or endowments invest for growth).

The Eldorado Academy

The Eldorado Academy will be a built-in learning platform designed to help users understand, engage with, and succeed in decentralized retirement planning. Its mission will be to equip users with the knowledge and tools to take control of their pension planning and long-term savings strategies while rewarding them for learning about Eldorado's features and blockchain financial literacy through Learn-to-Earn (L2E) programs.

The Academy will be structured as a modular learning system, where users progress through themed content blocks, such as:

- DeFi 101: Understanding yield farming, staking, and liquidity provision.
- Blockchain retirement basics: How to use ELDO to build a retirement plan.
- Security essentials: Private keys, wallet protection, and self-custody best practices.
- NFTs & smart contracts: Understanding retirement NFTs and automation.
- Financial literacy: Budgeting, compounding, inflation risk, and tax basics.

Courses will be interactive, engaging, and beginner-friendly, with both text-based and video content.

To incentivize participation, users will earn small amounts of ELDO for completing verified learning modules and passing short quizzes. New users might earn ELDO by completing onboarding modules like "How to Set Up Your Wallet" or "How to Stake ELDO." More advanced users can earn rewards by completing deep dives or simulation-based learning on complex topics like liquidity risk or retirement forecasting.

Each user will have an Academy Dashboard showing completed courses, quiz scores, ELDO earned, and recommended next steps. As users level up, they

unlock access to more advanced content or additional Learn-to-Earn rewards. Progress can optionally be tokenized as on-chain certificates or NFTs to reflect user achievement and platform engagement.

Over time, the DAO can vote to fund or curate user-generated learning content, such as video guides or community-authored explainers. Contributors will receive ELDO grants and cosmetic rewards.

The Eldorado web and mobile apps

Last but not least, all of the functionalities described above have to be easily accessible to all ecosystem participants. To facilitate that, we will develop the Eldorado web and mobile apps, designed to serve as the central interface for the entire ecosystem. The key features will include:

Wallet connectivity: Users will be able to connect their favorite Solana-compatible wallets directly to the platform. Wallet integration will be seamless and secure, enabling users to view balances, manage ELDO holdings, and sign transactions with ease.

Staking dashboard: A dedicated staking section will allow users to view available pools, select their preferred staking duration, monitor APY rates, and manage their active stakes. Real-time earnings, compounding options, and unstaking timelines will be clearly displayed.

NFT retirement plan builder: Users will be able create, customize, and mint their retirement NFTs through a simple step-by-step interface. The app will show projected growth, maturity timelines, and performance metrics of the NFT plans - making long-term planning intuitive and interactive.

DeFi integration hub: The platform will aggregate Eldorado's DeFi offerings (yield farming, lending, liquidity provision) in a unified interface. Users will be able to access external protocols partnered with Eldorado, and the app will handle routing, approvals, and ROI projections behind the scenes.

Governance portal: Through the governance module, ELDO holders will review proposals, vote, delegate votes, and track community decisions. The portal ensures transparent participation in the DAO and displays real-time voting results.

Portfolio tracker: A comprehensive overview of a user's activities - including wallet balances, staked amounts, earned rewards, NFT holdings, governance influence, and past transactions - is accessible from a personal dashboard.
The academy: Users will have access to the Eldorado Academy and will be able to track their progress and rewards there.

Gamification: The gamification module will show the current progress of the user in the Eldorado Gamification program. The gamification program will give users access to improved APY %, cosmetic rewards, exclusive learning resources and higher yields from the NFT retirement plans.

The Eldorado App will be optimized for both desktop and mobile browsers, with plans for dedicated iOS and Android apps. This ensures accessibility and convenience, allowing users to manage their retirement plans on the go.

All interactions will be non-custodial - users will remain in control of their private keys at all times. The UI will emphasize ease-of-use while maintaining security best practices (e.g., wallet verification, transaction previews, hardware wallet support).

User journey and ELDO utility

From acquisition of the token to long-term holding incentives, each step of the user experience will be designed to be rewarding and aligned with the goal of retirement planning.

Acquiring and storing ELDO

The journey begins with acquiring ELDO tokens:

Initial acquisition: A user will be able to acquire ELDO during the token sale (initial offering) or later through exchanges. During the launch phase, interested individuals might participate in a private or public Sale to buy ELDO at preset rates. After launch, ELDO will be listed on cryptocurrency exchanges (decentralized exchanges and centralized exchanges), where users can trade SOL or other currencies for ELDO. This ensures that both early backers and new entrants have opportunities to obtain the token.

Wallet setup: Once purchased, ELDO tokens are stored in the user's crypto wallet. Users can use popular wallets like MetaMask, Trust Wallet, or hardware wallets for added security. Setting up a wallet is straightforward, and we will provide guides for newcomers, recognizing that some in the target demographic might be new to crypto. Emphasis is placed on securely storing private keys or seed phrases because these tokens might represent one's life savings for retirement.

Registration: The Eldorado platform will have a user-friendly dashboard (web or mobile) where users connect their wallet. Once connected, they can see their ELDO balance and all available options (stake, invest in NFT plans, vote in governance, etc.). This interface will act as the command center for their retirement planning and will be designed with ease of use in mind.

Onboarding: As part of acquiring and storing, Eldorado will provide tutorials on how to buy ELDO, how to move it to a personal wallet from an exchange, and best practices (like enabling hardware wallet support or multisig for large holders).

Participating in staking and DeFi

After acquiring ELDO, a user will want to put those tokens to work in order to grow their retirement savings. The platform offers multiple avenues:

Staking ELDO: The user will be able to choose a staking pool and deposit their ELDO tokens. Different lock-up periods will yield variable APY %, which will also depend on the current amount of tokens in the staking pool and number of users who have staked their tokens.

Yield farming and liquidity provision: In addition to (or instead of) staking, the user could join a liquidity pool. The Eldorado web app will be integrated with the DEX via Web3, so users can do this from the same dashboard.

Using DeFi lending: Integrated lending protocols on Eldorado will allow borrowing and lending (with over-collateralization). Such features effectively lets users treat their crypto retirement savings a bit like an IRA that they can borrow from under certain conditions, with the important difference that everything is automated and without credit checks.

Enrolling in an NFT retirement plan: The user will also be able to convert some of their ELDO holdings into an NFT-based retirement plan. Users will choose from various plans with different ELDO amounts, durations and parameters (such as earliest withdrawal timeframe). The then minted NFT will hold the ELDO token in a separate pool. This feature is essentially similar to staking and presents an alternative possibility for users, but is more long-term orientated and offers additional features. It will also act as a balancing mechanism that can be more or less attractive depending on the current health of the staking pool. All interactions (like topping up the NFT with more contributions or eventually withdrawing) will be available through the platform. Users will be able to also automate regular contributions to their retirement plan and schedule automatic withdrawals if the plan allows it.

The NFT retirement plans will be similar to other yield options in the ecosystem like staking, but will have several notable differences. For example, staking will provide a flexible, yield-generating mechanism for users to earn ELDO passively by locking their tokens into smart contracts; thus, it will be similar to saving accounts and more short-term oriented.

NFT retirement plans, on the other hand, will be personalized, tokenized pension products that act as a long-term savings vehicle with added flexibility, visibility, and control. The NFTs will contain metadata: lock period, total contribution, projected rewards, maturity date, optional beneficiaries, etc. They will also be transferable and unlockable at maturity (e.g., retirement age, specific date), or with optional early exit penalties. NFTs may evolve visually or in metadata as their value grows (gamified/visual incentive). As such, they will play the role of a portable digital pension account - programmable, long-term, and tradable.

Monitoring and managing: Throughout participation, users will have full insight into their positions. Eldorado's dashboard will aggregate their activities: "You have X ELDO staked, earning Y per day; you provided liquidity in Pool Z, earning W per day; your retirement NFT has grown to M ELDO equivalent," etc. They will be able to adjust their strategy anytime (reallocate funds from one DeFi avenue to another, subject to lock-up constraints). This hands-on yet automated approach means users actively engage with their retirement planning.

By participating in staking and DeFi, users will be able to turn ELDO's utility into tangible benefits. The platform will be designed such that every action that would benefit a traditional saver (earning interest, diversifying investments) is available in a decentralized manner. Moreover, the ease of use will ensure even non-experts can take advantage of complex DeFi strategies with one-click actions.

Tokenomics

The ELDO tokenomics will be structured to ensure fairness, sustainability, and growth of the Eldorado ecosystem. The approach will designed to be transparent and investor-friendly, underlining Eldorado's commitment to long-term value creation.

The advantages of the Solana network: speed, efficiency and future-proofing

Since its launch in 2020, Solana has established itself as one of the most promising blockchain networks. Especially in a fast-growing crypto market characterised by innovation and technological evolution, Solana stands out with its unique features. The main advantages of the Solana network are explained below.

1. Exceptional speed
One of Solana's biggest advantages is its impressive transaction speed. While established blockchains such as Bitcoin process around 7 transactions per second (TPS) and Ethereum around 15-30 TPS, Solana can theoretically process over 65,000 transactions per second - without layer 2 solutions or sharding.

This speed is made possible by Solana's innovative consensus mechanisms, in particular the combination of Proof of History (PoH) with Proof of Stake (PoS). Proof of History is a novel timestamping mechanism that creates a chronological order of events without the need for network participants to constantly communicate with each other. This significantly reduces the effort involved and drastically speeds up transaction processing.

2. Low transaction costs
Another major advantage of Solana is the extremely low transaction fees. While networks such as Ethereum struggle with enormous ‘gas fees’ in times of high network utilisation, Solana's costs remain stably low even with high usage - often in the range of fractions of a cent per transaction.

This cost efficiency makes Solana particularly attractive for applications that rely on many microtransactions, such as NFT platforms, gaming projects or decentralised financial services (DeFi).

3. High scalability
Solana's architecture is designed to elegantly solve the problem of blockchain scaling - often referred to as the ‘blockchain trilemma’. Normally, you have to make trade-offs between decentralisation, security and scalability. Solana, on the other hand, offers a platform that delivers compelling value on all three levels without making serious compromises.

The ability to run thousands of nodes (validators) efficiently keeps the network decentralised and secure while enabling extreme scalability.

4. Robust developer ecosystem
Solana has built a thriving developer ecosystem in recent years. Platforms such as Solana Labs, Metaplex (for NFTs) and numerous DeFi projects rely on the Solana blockchain. In addition, Solana offers a range of development tools and SDKs (software development kits) that make it easier for developers to create dApps (decentralised applications) quickly and efficiently.

For many start-ups and development teams, this means that they can not only work cheaply and quickly on Solana, but also have access to a broad community and funding opportunities.

5. Energy efficiency
Compared to traditional proof-of-work blockchains such as Bitcoin, Solana is very energy efficient. Through the use of Proof of Stake and the optimised consensus process, the network consumes significantly less energy per transaction. According to official figures, a single Solana transaction requires less energy than two Google searches.

In view of increasing environmental debates surrounding cryptocurrencies, this is a huge plus point - both for Solana's image and for its long-term acceptance.

6. Innovation and further development
The development team and the community are constantly working on upgrades, such as better data compression methods, new bridges (cross-

chain interoperability) and further optimisations in the area of user-friendliness.

The integration of Solana into new fields of application such as Web3, gaming and digital identities is particularly exciting. This innovative strength positions Solana as a next-generation blockchain.

Conclusion: Solana as the network of the future.

Solana offers an impressive combination of speed, low costs, scalability and environmental friendliness. These advantages make the network not only an attractive platform for developers and companies, but also a strong alternative to older blockchains. Although Solana - like any technology - faces challenges, for example in the areas of network stability and decentralisation, the advantages clearly outweigh the disadvantages.

For investors, developers and users looking for a powerful and future-proof blockchain, Solana remains one of the most exciting options on the market.

Total supply and emission

ELDO will have a fixed total supply that is created at the genesis of the project. The maximum supply is 1.000.000.000 ELDO (1 billion tokens). No further tokens will be minted beyond this cap, meaning the supply is non-inflationary. By limiting the supply, Eldorado will ensure that ELDO remains a scarce asset, which is important for preserving value over decades. All 1 billion tokens will be generated at the start, but not all enter circulation immediately; many will be allocated to various purposes with time-based unlocking (detailed below).

Initial circulating supply: At launch, only a portion of the 1 billion will be circulating in the market. Specifically, tokens sold in the public sale and any immediate community airdrops or rewards will constitute the circulating supply. This will not surpass 25% of the total supply, while the rest of ELDO pool.

remain locked or reserved in various pools. A lower initial float can help reduce sell pressure and allow price discovery to be more organic.

No ongoing emission: All token emissions (for staking rewards, etc.) will come from the pre-allocated pools that are part of the 1 billion supply. This means once those pools deplete, no new tokens enter the system, making ELDO deflationary over time (because of burning, more information on that below).

Emission timeline: The release of tokens into circulation will follow a planned timeline. During the early stages, the release will have the highest rate, but will still be controlled to prevent oversupply. After that, emissions will drop off, leaving the ecosystem largely self-sustaining on fees and organic activity.
Transaction fees: 0,003% of every transaction will be burned (further information below), while 1% will flow towards the reserve pool.

Deflationary mechanics (burning)

To complement the fixed supply, Eldorado will employ deflationary mechanics to reduce supply over time:

Transaction burn: A 0,003% burn on every ELDO transaction will be implemented via the token's smart contract. Whenever ELDO is transferred (wallet to wallet, or used in a swap, etc.), 0,003% of the amount will be destroyed. This small fee is painless for individual transactions but collectively has a big impact: it continuously lowers the total supply. This built-in scarcity engine will fight inflation and help support the token's value as usage increases.

Governance-directed burns: The DAO will have the ability to execute additional burns if deemed beneficial. For instance, if part of the reserve is never needed, the community might vote to burn some of those reserve tokens to permanently remove them. Or if the community fund accumulates excess (from the 1% transaction fee to treasury, for example), the DAO could vote to burn a portion of that to boost scarcity.

Burn transparency: All burns (from transactions or governance) will be visible on-chain. There will be a public burn address (an address with no private key) where burned tokens are sent, which anyone can observe. The dashboard will display the real-time adjusted total supply, so investors see the deflation in action.

The deflationary design means that even if demand for ELDO only stayed constant, the supply reduction would create upward pressure on price per token (since fewer tokens exist to hold the same value). If demand grows (which is expected as the project gains users), then price pressure is even stronger. This mechanism generally incentivizes holding and discourages constant trading. It also aligns with the retirement theme: the longer one holds, the more scarce their tokens become relative to the market.

Reward pools and emission timeline

Eldorado's token release for rewards will be programmed to sustain the platform's early incentives and gradually transition to a fee-supported model. The emission timeline for the reward pools will be roughly as follows:

Year 1-2 (high emission phase): In the initial year or two, the staking and community rewards pools will disburse tokens at their highest rate. This is when Eldorado is attracting users, and needs to offer competitive rewards to draw in stakers and liquidity providers. A sizable fraction of that might be released in the first two years (say half of it) to bootstrap the user base. APYs in this phase might be very attractive to compensate early adopters.

Year 3-4 (moderate emission phase): The rate of new token release slows down. By year 3, a significant portion of users are already on-boarded. The staking pools' yields naturally taper as the dedicated token pool diminishes. For instance, after year 2, the remaining half of the reward tokens are spread out over the next 2-3 years, so APYs gradually decrease. The community reward campaigns will shift from broad airdrops to more targeted incentives (like referral bonuses or specific program rewards) since the available pool is less. However, the mechanisms described earlier still keep the staking pool in check and continue to provide rewards to users by restoring the equilibrium.

Year 5 and beyond (minimal emission phase): By year 5, most of the allocated reward tokens have been distributed. At this stage, Eldorado's economics will rely on the inherent utility of the platform - transaction fees, continued staking, and the deflationary mechanism to reward holders. Essentially, the system will transition from an "incentive-driven growth" phase to a "self-sustaining mature" phase. The token becomes fully circulating (minus burned tokens), and market supply/demand plus platform revenue (fees) drive its value.

Emission governance: The DAO will be able to influence the emission indirectly by adjusting parameters of the reward programs. For example, if after year 2 it's observed that too many tokens are being released too quickly with not enough user growth, the community could vote to extend the emission schedule (reducing monthly reward outputs to stretch the pool further). Conversely, if growth is great and more incentives are needed to capitalize on momentum, they might accelerate some releases from later years into earlier distribution (within the limits of the allocated pools). All these decisions would be transparent and aim to keep a balance between rewarding users and protecting token value.

Post-emission strategy: After the planned emissions conclude, focus will shift towards the NFT retirement saving plans. The transaction fees that go to the treasury will be increased to fuel the promised rewards. This would mean even without new token minting, stakers and NFT retirement plan owners get a share of the ecosystem's revenue (akin to dividends). Such a model would be sustainable long-term: as usage increases, fees increase, providing continuous rewards. It will turn ELDO into a token that, beyond a certain point, derives its yield from the actual economic activity on the platform rather than token issuance.

Token Sale

ELDO will have a limited maximum supply, which will ensure that investor dilution is not possible by minting additional tokens.

The Eldorado Token Initial Coin Offering (ICO) will be split in three rounds and a total funding goal of 79 million EUR. The token sale will offer discounts for early investors who participate at the first two rounds.

The tokens sold on the private sale will be subjected to a vesting period of 3 - 5 years with a gradual release.

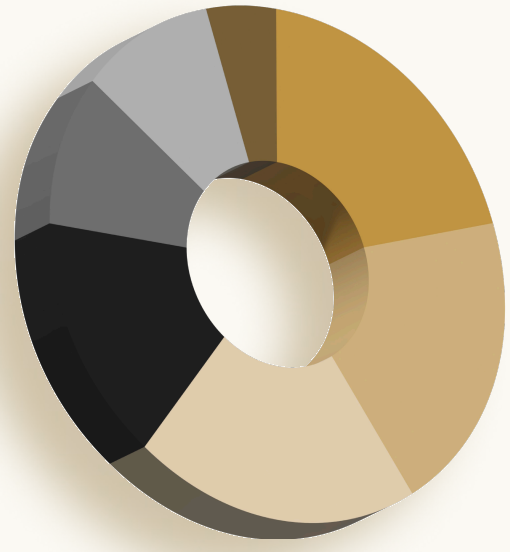
General terms

Token name	ELDO
Total supply	1.000.000.000 ELDO
Total for sale	400.000.000 ELDO (40% of the total supply)
Flat currencies accepted	EUR, USD
Cryptocurrencies accepted	BTC, ETH, SOL, USDT, USDC
Soft cap	5.000.000 €
Hard cap	79.000.000 €

	Early investors	Private sale	Public sale
Dates	08.09.2025 — 07.11.2025	08.11.2025 — 07.01.2026	08.01.2026 — 07.03.2026
Hard cap in ELDO	200.000.000 ELDO	100.000.000 ELDO	100.000.000 ELDO
Discount	32%	20%	—
Price	0,17 €	0,20 €	0,25 €

Token distribution

The token supply of ELDO will be distributed as follows:



Community & Rewards — 20%

One fifth of tokens will be dedicated to a variety of community rewards, including airdrops. These tokens will also support the staking pool and the NFT retirement plans if necessary and will be used for additional rewards.

Private sale — 20%

One fifth of the total token supply will be reserved for the private sale. These tokens will be subject to a long cliff-vesting period of between 3 to 5 years.

Pre Sale & Public Sale — 20%

One fifth of the total token supply will be sold on the pre- and main sale phases.

Staking pool — 15%

The staking pool will ensure the continuous payout of staking rewards and its equilibrium will be carefully maintained by the Eldorado Project.

Team & advisors — 10%

The team and advisors will keep 10% of the total token distribution.

Partners and ecosystem — 10%

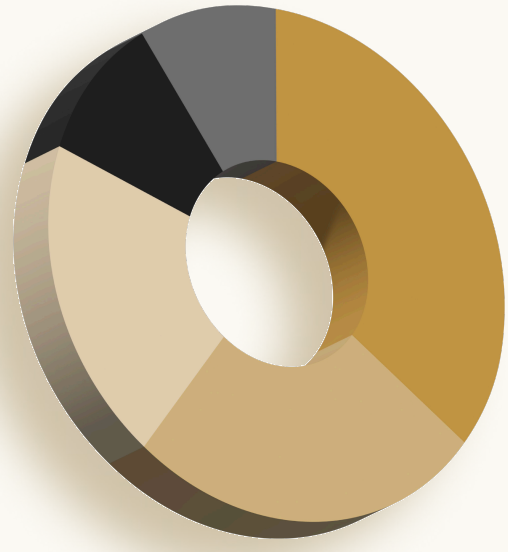
These tokens will be reserved for partners, ecosystem development and also providing liquidity for token listings on exchanges. If necessary, additional tokens from the team pool will be used to provide additional support.

Reserve — 5%

The reserve will be used for unforeseen expenses or to provide additional tokens for community rewards and the staking pool if the need arises.

Funds distribution

The funds raised through the crowdsale will be used as following:



Development — 35%

More than one third of the funds collected will be used to cover the costs related to building the Eldorado Token ecosystem, including the web and mobile applications and all necessary smart contracts and aforementioned functionalities.

Marketing & community building — 25%

One fourth of the collected funds will be used for marketing purposes to popularize the Eldorado Token project across various channels.

Partnerships and exchange listings — 20%

One fifth of the collected funds will be used to cover any costs related to CEX listing fees, new partnerships and DEX listings, as well as to be used for buybacks in order to have higher control over the stability of the price of ELDO.

Security and audits — 10%

These funds will be specifically reserved for audits of our web and mobile platforms, the smart contracts ecosystem and to ensure the utmost degree of security of our project.

Operating and legal costs — 10%

The operational and legal costs will cover all costs related to the development of the Eldorado Project.

Roadmap

Timeline	Milestones
Q1 — Q3 2025	• Market analysis & tokenomics development • Selection of blockchain & smart contract structuring • Whitepaper & technical documentation published • Development of the first prototype of the ELDO smart contract • First partnerships with wallet & DeFi platforms initiated • Start testnet phase to ensure smart contract security • First sale phase
Q4 2025 - Q1 2026	• Smart contract tests in the Solana testnet • Beta version of the ELDO with staking functionality • First community airdrops & test transactions • Security tests & external audits of the smart contract • Further expand partnerships with NFT & DeFi protocols • Making final adjustments for the mainnet launch • Private sale
Q2 2026	• Main sale • Official launch of ELDO on the Solana mainnet • Listing on decentralised exchanges (DEXs): Raydium, Orca, Serum • Launch of the first staking pools with attractive APY returns • Opening of the governance platform for community voting • First NFT retirement plans published • Launch marketing campaigns for community expansion and adoption
Q3 — Q4 2026	• Listing on centralised exchanges (CEXs) • Integration into leading DeFi protocols • Introduction of yield farming and new staking options • Expansion of the burning mechanism for greater supply shortage • Initiate long-term scaling & mass adoption
Q1 2027	• Establishment as leading blockchain pension solution • Research & development of own blockchain for ELDO • First technical tests for a layer-1 or layer-2 network • Pilot projects with own smart contracts & native DeFi infrastructure • Launch test network of own Eldo Blockchain
2027	• Development of a fully independent blockchain with ELDO as native token • Optimised scalability for pension provision & DeFi • Own validators & staking mechanisms for maximum security • Interoperability with other blockchains (Ethereum, Solana, Polkadot, Cosmos) • On-chain governance for the community • Integration into traditional financial systems for hybrid pension models • Establishing the Eldo Blockchain as the standard for digital pension provision

Risks and concerns

Risks of cyber attack

Hackers are focused on finding and exploiting potential weaknesses. Attacks also extend to the open source algorithms of smart contracts running on blockchains, which is why we must consider the risk of attempted hacking at any given time.

Risks of fluctuating gains

We warn you that we do not guarantee that the project will achieve the same returns stated in this white paper.

Risks of delayed operational process

Unforeseen circumstances such as natural disasters might impair the profitability of the company.

Regulatory risks of blockchain industry

Governments of many countries are still in the process of studying blockchain technology, and some countries impose restrictions (for example, the United States, China, South Korea). New laws that might come into force in the future could significantly affect the activities of blockchain projects, including Eldorado. We warn you that such laws can significantly limit and even stop the project activity, we are not responsible for the negative consequences associated with the possible regulation of the industry in the future.

Risk of not being listed on exchanges

We do not guarantee that there will be an opportunity to exchange ELDO on exchanges. The decision ultimately resides within the exchange and whether they are willing to list ELDO or not.