

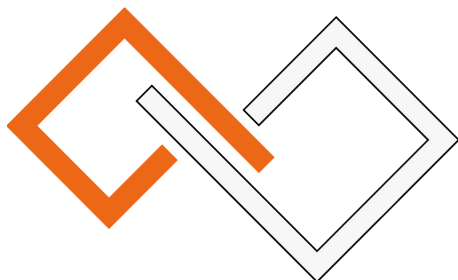
PIF TOKEN & PLATFORM

WHITE PAPER

2024 - 2025



**PAY IT
FORWARD**



THE **BENEFACTOR**.NET





TABLE OF CONTENTS

- Overview 3
- Executive Team 4
- PIF Tokenomics 5 - 6
- Utility & Use-Case 7
- The Podium 7
- Platform NFT Marketplace 7
- Donations 7
- Platform Rewards 8
- Banner Advertisement 8
- Paid Per Click 8
- Ready Made Rewards 9
- Pay it Forward Rewards 9
- BeneSwap.net 10
- BeneWallet.net 11
- TheBeneBank.net 12
- BeneXchange.net 13 - 14
- Platform & User Security 15
- Q & A 16 - 17
- Platform DAO 18



OVERVIEW

An Innovative, First-to-Market Web3 SocialFI Platform built around a Pay-it-Forward model, rewarding users through our 4 core Token Rewards, with an extensive list of Utilities & Use Case.

Freedom of speech throughout social media is imperative for us as individuals to have in our daily lives and TheBenefactor.net supports free-speech (unless outside of user safety, see **Unacceptable Use**). Discover the future of digital currency with the Pay It Forward (PIF) Token — a true utility token at the core of TheBenefactor.net. Whether you're a crypto novice or enthusiast, PIF empowers you to access real value through built-in platform features, daily distributed rewards, and multiple plug-and-play earning mechanisms. Designed for both beginners and seasoned professionals, our ecosystem offers equal-opportunity rewards, seamless participation, and practical use case that go beyond speculation — making it easier than ever to engage, grow, and thrive in Web3.

At TheBenefactor.net, we believe every crypto user deserves a dedicated platform and podium to unlock the full potential of the blockchain. With the PIF utility token powering your experience, you're not just earning — you're building towards sustainable financial independence.

TheBenefactor.net introduces a powerful Win-Win model, where platform fees and token taxes directly fuel user and investor benefits through Platform Rewards and Pay-it-Forward rewards. Simply engaging with the platform unlocks tangible value.

Designed with YOU in mind, TheBenefactor.net and our native PIF Token work seamlessly together to offer real, functional utility. Our ecosystem is uniquely positioned to provide users and investors with easy access to digital currency features, enabling effortless cash-in and cash-out within the thriving digital currency landscape.

Grow with us, leverage real crypto-powered tools, and embrace a platform built to last through any market cycle. Your journey to digital empowerment starts here.

Our Vision: To be a GO-TO all in one Social Networking Platform using Crypto-Currency to its fullest potential with our VAST amounts of Utilities & Use-Case to supplement any income.

Our Mission: To bring confidence to the public in the Crypto Space & Social Networking Space. Promote individuality, Freedom of Speech & Entrepreneurship to the World.



Darren Guimont - Founder
Wishing you the most prosperous
experience & may good fortune
come your way!

THEBENEFACTOR.NET'S EXECUTIVE TEAM



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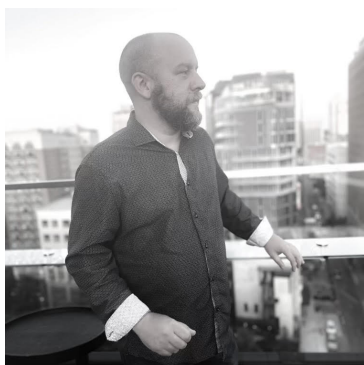


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PIF TOKENOMICS

Identical Tokenomics for each of the 3 Networks.

- Binance, BNB PIF address: 0x26DC7Dd2A1C9a1F6da9cb992321F80Fc91d73d3E
- Ethereum, ETH PIF address: **COMING SOON**
- Polygon, MATIC PIF address: **COMING SOON**
- **500,000,000** Token Supply / No Minting

BNB PIF Pre-Sale: 75,000,000 tokens at **\$0.02** cents (2 pennies) per token is allocated for pre-sale purchases. 75% (56,250,000 tokens) reserved for liquidity & 25% (18,750,000 tokens) allocated for the Platforms ongoing UI & UX advanced developments to become fully operational with the MANY utility projects into making TheBenefactor.net the most TRUSTED, Prestigious, SocialFI Networking Platform in the associated Block Chain Networks. These amounts are contingent upon full Pre-Sale buyout.

BNB PIF Pre-Sale Bonus Tokens: 1,500,000 Available Bonus Token, 1 for 10 ratio! For every 10 PreSale Tokens Purchased you get 1 FREE Bonus Token. PreSale Only & until PreSale ends or the total amount of 1,500,000 Tokens is fulfilled. Your purchased PreSale Tokens are located in your **dashboard** under your BNB PIF Network Earnings Spending Account.

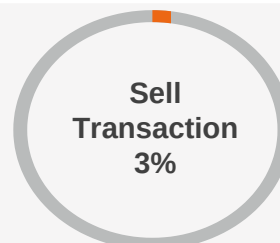
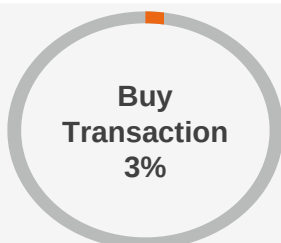
Public Launch Price: The projected price is to be **\$0.025** (2 1/2 pennies). Tokens will be introduced into circulation listed below under token allocation structure.

PIF TOKENOMICS CONT'D



A 3% buy & 3% sell tax supports TheBenefactor.net's ecosystem, with 5% of this transaction tax allocated to reward active users & long-term supporters through platform-based incentives.

- 2.25% of each buy & sell transaction is allocated towards Platform Rewards, for active users and contributors within the ecosystem.
- 0.25% of each buy & sell transaction is allocated to Paid-Per-Click (PPC) Rewards, directly benefiting users who engage with publicizing TheBenefactor.net and helping drive platform visibility.
- 0.5% of each buy & sell transaction supports ongoing operational expenses, ensuring continued development, infrastructure stability, and platform enhancement.



Token Allocation structure looks like this:

- Executive Allocation – 2.5% (12,500,000 tokens):
- Marketing, Promotions & Influencer Engagement Allocation – 2.5% (12,500,000 tokens):
- Pre-Sale / Early Participation Allocation – 15.3% (76,500,000 tokens):
- Initial Liquidity Provision Allocation – 2.5% (12,500,000 tokens):
- Remaining, Ecosystem Rewards & Platform Sustainability – 77.2% (376,000,000 tokens):
 - Gradually released over a two-year period to fuel key platform features such as:
 - Referral Incentives
 - Incremental Pay-It-Forward Rewards
 - Community Engagement Initiatives
 - Strategic Company Buybacks to stabilize value and utility flow

Visit our [Platform DAO](#) for full transparent updates on token distributions & ecosystem rewards.



UTILITY & USE-CASE



PIF Token Utility & Use-Case Synopsis

PIF token uses are donations, subscriptions, 3 platform lotteries (of the 3% buy & sell token tax, 4% of that tax will be the lotteries initial amounts in each network every 3 days, "I.E. if there is exactly \$1,000,000 USD in buy & sell trading volume per network every 3 days then that would equate to approximately \$1,200 added to each lotteries initial amounts"), banner advertising fees, paid per click, tipping, verified user fees, Email Marketing fees, BeneSwap trading fees, user to user transfer fees, referral rewards, boost post fees and The Podium's Live Streaming feature with screen share, & video / group chat functionality along with optional fees for premium content (2026). The future (2026 - beyond) consists of BeneNFT.net Marketplace, BeneXchange.net, & BeneMarket.net Marketplace where ONLY PIF tokens will be used to purchase goods and services, similarly to FaceBook marketplace but 100% Crypto driven.



The Podium

Go beyond standard messaging platforms like Telegram with The Podium—an all-in-one hub for chat, video, group discussions, and Live Streaming (2026). Share your message or showcase your projects in real time to a global audience, complete with real-time PIF tipping and screen sharing. Creators can launch one or multiple Podium Groups with optional premium content subscriptions, unlocking additional revenue streams. These features not only enhance income potential but also amplify the utility and value of PIF tokens across the ecosystem.



BeneNFT.net Marketplace (late 2026)

The BeneNFT.net Marketplace is your all-in-one hub to buy, sell, or trade NFTs exclusively using PIF tokens. Create your own NFT community with custom categories tailored to your art, music, collectibles, or any niche. Host live-streamed NFT events with screen share functionality, giving you a global stage to present drops, auctions, or community showcases—all within our PIF token ecosystem.



Donations

From natural disasters to personal hardships, crypto has become a powerful tool for global giving. With the PIF token, users can create dedicated donation pages to receive support in our native BNB-PIF token —with support for ETH-PIF and POL-PIF coming soon. Whether for charities, causes, or individual needs, the PIF donation system helps connect those who want to give with those who need it, empowering a global Pay It Forward movement.



Platform Rewards

Platform rewards are built into TheBenefactor.net, PIF serves as a utility token by powering reward distribution—2.25% of each buy & sell swap is shared among all eligible users on the platform. This is next level innovation. It has NEVER been easier to earn your reward tokens which are deposited straight into your Platform Rewards account daily. Get rewarded easily from basic user utilization. Platform rewards are dependent on daily token volume. Activate your rewards & start earning today, please visit: [Enable Rewards](#)



Banner Advertisement

All banner advertisements across the ecosystem require PIF tokens for payment—no other currency will be accepted. Advertisers can purchase banner space throughout the platform and, soon, across [BeneNFT.net](#) / [BeneSwap.net](#) / [BeneWallet.net](#) / [TheBeneBank.net](#) / [BeneMarket.net](#) / [BeneMail.net](#) / [DigitalAgeFinance.net](#) and [BeneXchange.net](#). 20% of all banner ad revenue is directly allocated to the Pay It Forward Rewards Program, while the remaining 80% supports marketing efforts and platform operating costs.



Paid Per Click

Every user receives a personalized referral link they can share across other websites, forums, and social platforms to promote TheBenefactor.net and our entire ecosystem. Each valid click on your unique link earns you PIF utility token rewards, turning your outreach into real Crypto incentives. Start earning today—please visit: [PPC Rewards](#)



Referral Rewards

Your same personalized unique link as PPC is used for [Referral Rewards](#) also, these combined rewards incentivizes users to reach out to other communities / networks, friends, family etc to spread the word about Thebenefactor.net with a utility token reward of \$5 equivalent in tokens per successful newly registered user on the Platform. Also, unlock even more benefits by joining our exclusive VIP Referral Program, which offers enhanced rewards and access to our Private Telegram Community—a space for top-tier referrers helping drive growth and awareness of the platform.

UTILITIES & USE-CASE CONT'D





READY MADE REWARDS

Enable your Ready Made Rewards. **Platform Rewards & Pay it Forward Rewards** are located in your dashboard under **Enable Rewards**. **Paid per Click Rewards & Referral Rewards** are located in your dashboard under **PPC Rewards**. This is perhaps the most straight forward easiest approach to earn utility tokens without experiencing any of these comparable complex complications that include but not limited to yield farming to receive token rewards. For example, creating liquidity pairs, staking liquidity pairs (LP Tokens), harvesting reward tokens, eventually un-staking LP Tokens and then removing LP Tokens from the farm to your wallet, "Say Whaaaaaat"! There are utility transaction fees associated with every one of those steps and it can be a very confusing process. These scenarios are nonexistent on our platform but with all the same or similar token rewards & benefits from our Exemplary **Ready Made** utilities, use case. Additionally, there are several other ways to earn our utility token throughout the platform without any complications. **4 Ready Made Rewards & soon on 2 more networks!**

PAY IT FORWARD REWARDS

Pay it Forward rewards are a very Generous Benefit in which **TheBenefactor.net** pays it forward to all enabled platform users equally. To activate your utility token rewards & start earning today, please visit: **Enable Rewards**. Furthermore, 20% of all lottery ticket purchases, 100% (\$4) of all Verified user fees, 0.5% user to user transfer fees, 20% of all Email Marketing fees, 20% of all banner advertisement fees that will come from several associated websites and platforms (**HUGE REWARDS**), 5% of all donation withdrawals, 0.15% per swap fee from BeneSwap (2026), 0.025% per trade fee & 2.5% from user lending fees from BeneXchange (2026, **MASSIVE REWARDS**), 1.0% of all user Withdrawals from their Total Withdrawal Balance and 3.0% of all user Platform Rewards withdrawals are added to **Pay It Forward** rewards that will get distributed equally to every active/enabled platform users Pay It Forward rewards account daily. These amounts are dependent on daily volume. With continued success of the platform, additional Pay it Forward rewards will be added in the near future.

To keep your rewards active, you must engage with the platform regularly. If there is no account activity for 48 hours, your rewards will automatically deactivate.

Just like a regular job—no work, no pay. Staying active is key. If the platform isn't being used within the 48-hour window, your rewards will pause automatically.

(The Crypto Way)!



BENESWAP.NET

BeneSwap is a decentralized exchange where the PIF token drives utility—powering trades, governance, and platform access for a seamless user experience.

BeneSwap charges a 0.25% per swap utility fee and of that, 0.15% swap utility fee goes directly to **Pay it Forward** rewards per network each swap takes place on. The remaining 0.1% per swap utility fee goes to BeneSwap operating costs.

Roadmap and Milestones: (Development throughtout 2025)

- Phase 1: Build a minimal viable product (MVP) version of BeneSwap, focusing on the core features like token swapping and liquidity pool management.
- Phase 2: Introduce yield farming, staking mechanisms, and governance features to enhance user engagement.
- Phase 3: Implement cross-chain compatibility and Layer 2 scaling solutions to expand asset support and improve scalability.
- Phase 4: Enhance security measures, integrate zero-knowledge proofs, and refine the user interface based on feedback.

BeneSwap, Utility That Rewards You!



BENEWALLET.NET

(2026) The platforms very own dedicated wallet for ease of use and most seamless way to transfer your platform utility token earnings & rewards. TheBeneBank & BeneSwap will be fully integrated into **BeneWallet.net**.

More to come as we near development!

THEBENEBANK.NET

(2026 - beyond) Withdraw your PIF utility token Earnings or Rewards and many other tokens & coins that will be listed, straight to your online "**TheBeneBank.net**" account and spend it like cash (visit our **Road Map** for future progress). Open a Checking and or Savings account along with an ATM cash/check debit card to be sent (Snail Mail "USPS") to your address provided so you can conveniently spend/ save or withdraw your Crypto utility tokens as cash at any ATM.

More to come as we near development!

BENEXCHANGE.NET

HUGE Utility & Use Case (2026 - beyond) BeneXchange.net Generously Benefits

The Benefactor.net Platform Users. The BeneXchange charges a flat **0.075%** per trading fee in which case **0.025%** per trading fee goes to the daily **Pay it Forward** rewards per appropriate network. The remaining **0.05%** per trading fee goes to BeneXchange operating costs. Example, KuCoin is one of the largest global Crypto Currency exchanges by trade volume that does approximately **\$500,000,000** to well over 1 billion + dollars in daily volume (\$). The **0.025%** per trading fee and **2.5%** User Lending fees could potentially be the largest utility reward in Crypto that goes back to users from a single utility. With continued success of this platform the rewards could potentially reach millions of dollars going to **Pay it Forward** rewards daily just from BeneXchange. Also 20% of all Banner Advertising utility fees on BeneXchange.net gets sent to daily Pay it Forward rewards.

User Lending: BeneXchange provides a user lending service that allows it's users to lend out their personal funds for interest payments from their borrowers contingent on borrowers account having the necessary percentage of collateral (\$) for interest payments available for initializing their loan. Those initial collateral funds (\$) shall be locked until either loan is canceled by borrower and prorated thereafter or loan expires for full interest payment from borrower. If borrowers account were to go below the systems calculated minimal threshold \$ value, said account will be liquidated to protect lenders assets. BeneXchange collects a User Lending platform fee of **7.5%** of the accrued interest payment, which shall be deducted on the date in which the loan interest falls due or canceled and owing by the borrower (the, Service Fee) for either a prorated or full interest amount. **2.5%** of the accrued interest payment is sent to **Pay it Forward** rewards & the remaining **5%** is for the BeneXchange operating costs.

More to come as we near development!

BENEXCHANGE.NET CONT'D

BENEXCHANGE BOT PROTECTION

Stable Investment Category: Keeping the BIG Conventional (**CEX**) exchanges away from YOUR hard earned investments from their ability to short your Token / Coin positions in this **Stable Investment Category**. Tokens and Coins in this category have BOT, Short position, bear market circuit breaker protection and options to set and send Alerts directly to your device or account. The BeneXchange protects YOU the Investor from deep pockets and institutional manipulators from short position trading, algorithmic trading and momentarily suspends trading from downward spikes from our bear market circuit breaker. Risk management is at the forefront in our **Stable Investment Category**. Our built in algorithm detects multi use trading signals from BOT's & Day Traders alike from specific IP addresses (etc) and suspends them by putting them in an indefinite time out, per **Stable Investment Category** to protect your investment from any potential malicious downward trending volatility. We all know the FUD (Fear Uncertainty & Doubt) starts when these events happen. BOT's are programs coded for algorithmic trading either Tokens, Coins, Stocks or Futures etc. These programs are efficient and effective if done properly. The whole reason behind TheBenefactor.net is for our Platform users to be able to supplement their income or potentially become financial independent through the platform's native **PIF** token and not so much for the day trader seeking to solely disrupt and descend the token price using a psychological tactical approach in which creates FUD and panic sellers then occur. All that to once again buy in lower and obviously sell higher, rinse and repeat. This protection fights against these scenarios on the BeneXchange **Stable Investment Category** to maintain a steady investment and greatly lower the volatility for your investments. This is not financial advice to invest in the Stable Investment Category or any Token or Coin for that matter. Please do your own research for your investments.

Day Trader Category: This category is purely speculative trading / investing and no BOT or Short position protection is available for Tokens and Coins in this **Day Trader Category** but options are available to set and send Alerts directly to your device or account. This is for the day trader seeking volatility, trading long, short and on margin. Day traders are aware of risks associated with such speculative trades / investments. As a Day Trader you assume all risks associated with any of your trades and investments in this **Day Trader Category**.

PLATFORM & USER SECURITY:

At Sign-up, users will need to Verify their Email Address for Credibility to gain full platform access. CloudFlare is a security login feature implemented to protect against bots & spammers.



Users have the option to set-up a 2FA verification for login's using Google Authenticator located in their profile settings, also access to login sessions to view current activity on all device logins for any suspicious or malicious activity on their account.



Deposits, Donation Withdrawals, Platform Earnings Withdrawals & Platform Rewards will be transacted through a secure Wallet Connect feature.



Our PlatformDAO serves as a central hub for our up to date Utility & Use-Case transparency. We are dedicated to selecting and employing a highly skilled development team to enhance and evolve the platform into a more decentralized ecosystem, driven by the PlatformDAO.



Q & A:

Q Why would people pay to use and view content on TheBenefactor.net that is already free throughout the Internet and why would I transition my following to your platform?

This isn't your typical social networking site—TheBenefactor.net is a next-gen, crypto-powered platform designed around real functionality, user participation, and meaningful engagement. With built-in platform rewards, powerful utilities, and real-world use cases, we're redefining what it means to be part of a social network in the digital age.

At its core, TheBenefactor.net is built to ensure that everyone has the opportunity to benefit from active participation. Whether you're a seasoned crypto user or just beginning to explore the space, our "Ready-Made to Earn" ecosystem offers intuitive tools that allow users to earn and grow by interacting with the platform—not by speculation, but through real engagement, referrals, content sharing, tipping, and more.

We're offering a first-of-its-kind experience, designed for all communities and creators—from crypto enthusiasts to newcomers—who want to take part in a transparent, rewarding digital ecosystem. Share meaningful content, grow your audience, and unlock platform features using the native PIF token, which powers every action within the platform.

TheBenefactor.net isn't just a place to connect—it's a platform built to empower through utility, education, and community-driven value.

Q There are hundreds of Crypto projects launching all the time. What gives you the competitive edge & why are you the better option? What makes your Platform & Token better than others?

Unprecedented, ease of use & Ready Made PIF Token Earnings throughout the platform. There's a huge lack in a tokens trust in the associated Crypto Networks and TheBenefactor.net will change that with the most comprehensive platform, transparency (**platform DAO**) and innovative utilities & use-case. Please visit our **Executive Board Members** for your peace of mind. Freedom of speech throughout social media is imperative for us as individuals to have in our daily lives and this platform supports free-speech (unless outside of user policy, please visit: **Terms of Use**). TheBenefactor.net is a Dedicated Crypto Driven Platform & Podium where we can all use the power of Crypto to its fullest potential aside from intermediary platforms.

Our **#1** Use-Case above all Crypto related features on TheBenefactor.net that will be "Best-in-Class" is our Pay it Forward Rewards. Users with **Enabled Rewards** receive a share of PIF token distributions generated from utility-based fees across TheBenefactor.net ecosystem. These rewards are disbursed daily and distributed equally among all eligible users—ensuring fair and consistent participation for everyone.

Q What do I do if I don't have enough tokens in my spending account to pay for subscriptions?

This is completely understandable and things happen so NO WORRIES if there is not enough tokens in your spending account. Your subscription(s) will be automatically discontinued until or if you wish to re-establish it or them manually. There will NEVER be any sort of charge back or any past due fee's in this situation if you don't have enough tokens for any upcoming subscription dues.

Q Do you have plans to incorporate NFTs in your ecosystem? If yes, how?

YES, **BeneNFT.net** Marketplace is set to begin in Q4 - 2025. This feature will allow users to buy, sell, and trade NFTs using our native PIF token—further expanding the platform's utility. A percentage of all BeneNFT marketplace fees will be contributed to Pay It Forward Rewards, benefiting active users across the ecosystem. Stay tuned for more updates!

Q What are the long-term sustainable value drivers for TheBenefactor.net?

TheBenefactor.net is powered by 4 core, sustainable value drivers: Platform Rewards, Pay It Forward Rewards, Referral Rewards, and PPC Rewards.

- **Platform Rewards** are distributed daily and equally to all active and enabled users, fueled by transaction activity from token buy and sell fees—ensuring consistent participation benefits across the community.
- **Pay It Forward Rewards** return a percentage of platform utility fees back to users, meaning every feature—current and upcoming—is designed to reward ongoing engagement and platform use.
- **Paid per Click Rewards (PPC)** empower users to earn by sharing their unique referral link across the web. Each external click on that link generates PIF token rewards, creating a user-driven outreach system that extends the platform's reach and value.
- **Referral Rewards** give users the ability to earn by sharing their unique referral link with others who join the platform.

Together, these systems form a reward-centric ecosystem, built for sustainability, fairness, and user empowerment.

THE BENEFACTOR PLATFORM DAO

Decentralized Autonomous Organization (DAO)

We prioritize transparency on TheBenefactor.net with our dedicated platformDAO (2026 - beyond), with its smart contract for automated decision-making whether its for token allocation, disbursements, smart contract related etc. All users / investors can attain pertinent information through our dedicated Platform DAO's **Podium Group** where everyone's voice can be heard.

The **PlatformDAO** serves as a dedicated hub for utility & use-case transparency. We are dedicated to selecting and employing a highly skilled development team to enhance and evolve the platform into a more decentralized ecosystem, driven by the DAO.

More to come as we near development!