Anchor

Anchor Gold Chain Plan

Rebuild the Foundation of Trust and Open a New Era of Commercial Civilization

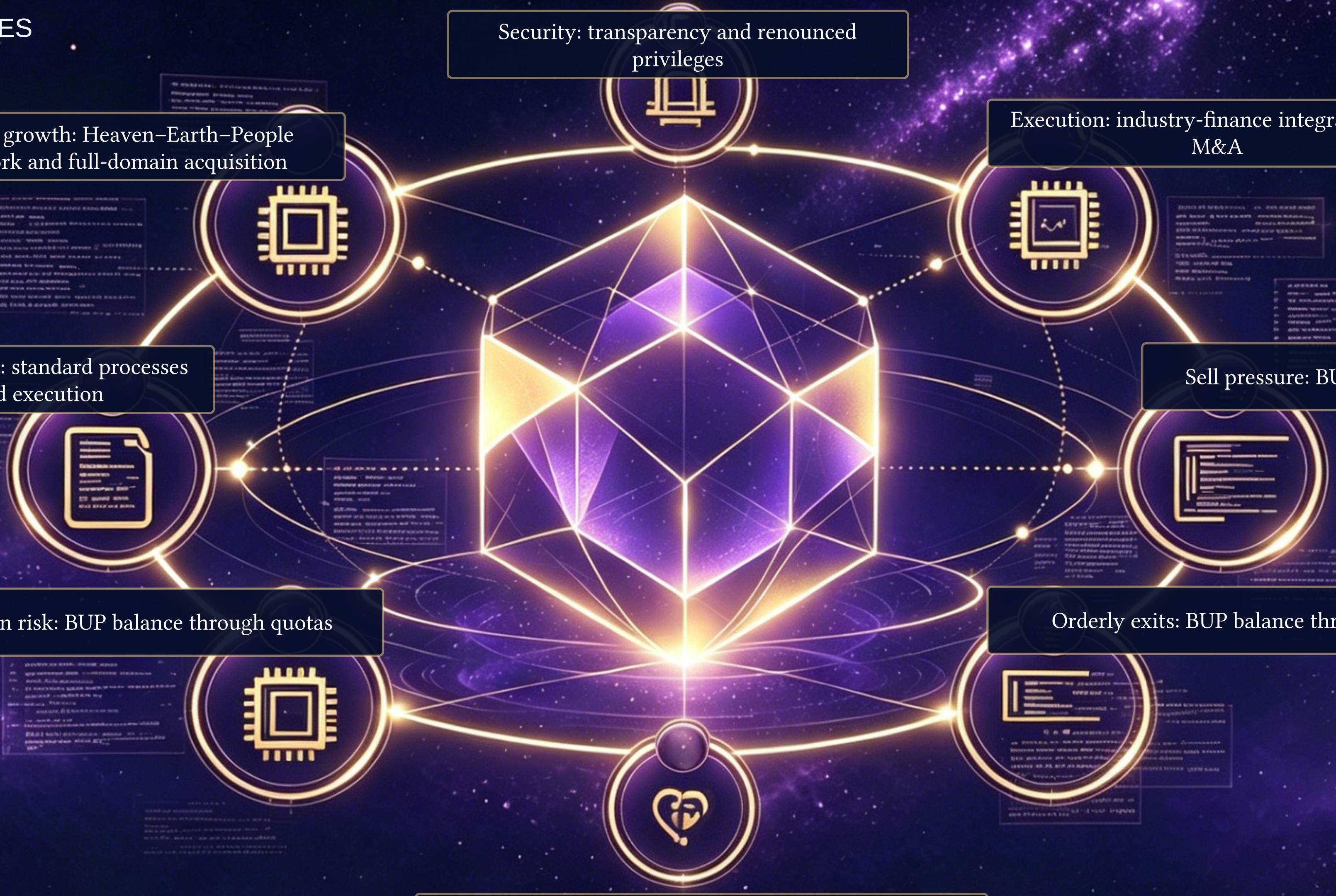
Setting the Direction for 2026

Build momentum, break barriers, see the whole field, and win the final stage.
The ultimate battle is the Gold Chain Plan.
Value comes from real sources; business starts by solving real pain points.

Anchor

8 Core Advantages Addressing Industry Pain Points

EIGHT CORE ADVANTAGES



Market Analysis — Stablecoins Enter the Compliance Era

MARKET ANALYSIS · STABLECOINS ENTER THE COMPLIANCE ERA

Anchor

Market Scale

In 2026, global stablecoin market capitalization exceeded $310B, with annual transaction volume reaching $33T. Stablecoins are expanding from exchange settlement tools into global clearing networks.
A G7 alliance of ten major banks—including Bank of America, Goldman Sachs and Citi—is exploring institution-backed stablecoins.
Citi projects the market could reach $1.9T by 2030, or as much as $4T in an optimistic case.

Regulatory Trends

The U.S. GENIUS Act requires 1:1 reserves and monthly disclosure.
Hong Kong issued its first fiat-stablecoin issuer licenses in March 2026.
Compliance is becoming the core stablecoin battleground.

Anchor

USDA Model

Stablecoin · Node Mechanism · Yield Staking · Ecosystem Reinvestment · Recurring Income · Proprietary BUP Universal Balance Protocol

T. Rowe Price | MCN Global | Lao National Development Fund | MCNEX Exchange | McnX AI Agent

Joint Endorsement

T. ROWE PRICE | AVEX GLOBAL | LAO NATIONAL DEVELOPMENT FUND | AVEX EXCHANGE | AVEX AI AGENT

Anchor

Founded in 1937, T. Rowe Price (NASDAQ: TROW) is a leading global asset manager with more than 85 years of investment expertise across pensions, insurance and mutual funds.

Assets Under Management

$1.70T

As of July 31, 2025

Global Reach

Millions of Clients

Across 47 Countries

Cultural Foundation

Culture of Integrity

Clients’ Interests First

Strategic value: T. Rowe Price's reputation and global reach provide top-tier institutional credibility for the USDA ecosystem, demonstrating its recognition and compliance value in traditional finance.

Joint Endorsement

AVEX × T. ROWE PRICE Strategic Partnership Upgrade Signing Ceremony

On April 8, at the “Convergence · Trust · Vision” Global Digital Asset Development Forum and AVEX × T. Rowe Price Strategic Partnership Upgrade Signing Ceremony, the partnership was formally concluded before industry leaders, investors and the media.

Joint Endorsement

T. ROWE PRICE | AVEX GLOBAL | LAO NATIONAL DEVELOPMENT FUND | AVEX EXCHANGE | AVEX AI AGENT

Anchor

AVEX Global is a global Web3 fintech group combining blockchain, AI and financial technology. Its core businesses include AVEX Exchange, the AVEX AI trading ecosystem and Avex Labs investment incubation, serving major markets across North America, Asia and Europe.

Founded
August 2024

Headquartered in the U.S.

Presence in 13 countries

User Base
200,000+ users

Ecosystem Fund
Avex Labs established a $100M fund

Joint Endorsement

T. ROWE PRICE | AVEX GLOBAL | LAO NATIONAL DEVELOPMENT FUND | AVEX EXCHANGE | AVEX AI AGENT

Anchor

Sovereign Endorsement

- ✓ USDA is jointly promoted by Avex Global and the Lao National Development Fund.
- ✓ The fund is authorized by the Lao Ministry of National Defence and operates autonomously.
- ✓ The Lao finance and defence ministries may support the tokenization launch, providing national-level endorsement.
- ✓ The fund aims to help stabilize the national currency and attract foreign-exchange reserves.

Compliant Underlying Assets

- ✓ The fund holds 17 mining rights authorized by the Lao defence and finance ministries, including gold resources.
- ✓ It has complete reserve reports, defence-ministry certification and international certification.
- ✓ Vientiane Mining's Sepon gold-copper mine reports 11.66M tonnes of ore and 48.49 tonnes of contained gold.
- ✓ Overseas mines contribute 11.25 tonnes of gold annually.

Qualifications

QUALIFICATIONS


ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ
ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ ເອກະພາບ ວັດທະນະຖາວອນ

ໃບທະບຽນວິສາຫະກິດ

ຕົ້ນສະບັບ

ເລກທີ 1964 /ຈທວ
(ວັນສ້າງຕັ້ງວິສາຫະກິດ: 06/06/2024)

- ອີງຕາມ ກົດໝາຍວ່າດ້ວຍວິສາຫະກິດ, ສະບັບເລກທີ 33/ສພຊ, ລົງວັນທີ 29 ທັນວາ 2022;
- ອີງຕາມ ຄໍາຮ້ອງແຈ້ງຂຶ້ນທະບຽນວິສາຫະກິດ, ລົງວັນທີ 04/06/2024.

ເຈົ້າໜ້າທີ່ທະບຽນວິສາຫະກິດ, ກົມທະບຽນວິສາຫະກິດ ໄດ້ຂຶ້ນທະບຽນວິສາຫະກິດ ຮັບຮອງການສ້າງຕັ້ງວິສາຫະກິດ ເປັນນິຕິບຸກຄົນ ຕາມກົດໝາຍວ່າດ້ວຍວິສາຫະກິດ ດັ່ງນີ້:

- ຊື່ວິສາຫະກິດເປັນພາສາລາວ: ບໍລິສັດ ພັດທະນາ ກອງທຶນ ລາວ ຈໍາກັດ
- ຊື່ວິສາຫະກິດເປັນພາສາອັງກິດ: Lao Fund Development Co.,Ltd
- ຮູບແບບວິສາຫະກິດ: ບໍລິສັດ ຈໍາກັດ
- ຜູ້ອໍານວຍການ: ທ່ານ ZHANG MINGLI, ສັນຊາດ ຈີນ
- ທຶນຈົດທະບຽນ: 100,000,000,000 ກີບ (ໜຶ່ງຮ້ອຍຕື້ກີບ)
- ທີ່ຕັ້ງສໍານັກງານ: ເຮືອນເລກທີ/ໜ່ວຍ: (ບໍ່ມີ), ບ້ານ ທາດຫລວງເໜືອ, ເມືອງ ໄຊເສດຖາ, ນະຄອນຫຼວງວຽງຈັນ
- ເລກລະຫັດວິສາຫະກິດ, ເລກປະຈໍາຕົວຜູ້ເສຍອາກອນ: 383686283-000
- ຜູ້ຖືຮຸ້ນ ລະບຸໄວ້ດ້ານຫຼັງໃບທະບຽນວິສາຫະກິດ.

ໝາຍເຫດ:

ທີ່ ນະຄອນຫຼວງວຽງຈັນ, ວັນທີ 06/06/2024
ເຈົ້າໜ້າທີ່ທະບຽນວິສາຫະກິດ


老挝人民民主共和国
和平、独立、民主、统一、繁荣

营业执照

编号：1964 /ຈທວ
(企业注册日期：2024 年 06 月 06 日)

- 根据 2022 年 12 月 29 日，签发的编号 33 号企业法；
- 根据 2024 年 06 月 04 日，企业登记申请。

企业登记司官员根据企业法对该企业进行登记，并核准该企业成立为法人，具体如下：

- 企业中文名称：老挝基金发展有限公司
- 企业英文名称：Lao Fund Development Co., LTD
- 企业形式：有限公司
- 法人理：张明礼先生，中国国籍
- 注册资金：100,000,000,000 基普（壹仟亿基普）
- 注册地址：万象首都赛色塔县塔銮北村
- 企业代码、纳税人识别号：383686283-000
- 股东名列于营业执照背面。

万象市，2024 年 06 月 06 日
企业登记官

翁巴蒂·翁沙瓦


ສາທາລະນະລັດ ປະຊາທິປະໄຕ ປະຊາຊົນລາວ
ສັນຕິພາບ ເອກະລາດ ປະຊາທິປະໄຕ ເອກະພາບ ວັດທະນະຖາວອນ

ໃບທະບຽນວິສາຫະກິດ

ເລກທີ 007263/ຈທວ
(ວັນສ້າງຕັ້ງວິສາຫະກິດ: 06/03/2025)

- ອີງຕາມ ກົດໝາຍວ່າດ້ວຍວິສາຫະກິດ, ສະບັບເລກທີ 33/ສພຊ, ລົງວັນທີ 29 ທັນວາ 2022;
- ອີງຕາມ ຄໍາຮ້ອງແຈ້ງຂຶ້ນທະບຽນວິສາຫະກິດ, ສະບັບລົງວັນທີ 05/03/2025.

ເຈົ້າໜ້າທີ່ທະບຽນວິສາຫະກິດ ກົມທະບຽນວິສາຫະກິດ ໄດ້ຂຶ້ນທະບຽນວິສາຫະກິດ ຮັບຮອງການສ້າງຕັ້ງວິສາຫະກິດເປັນ ນິຕິບຸກຄົນ ຕາມກົດໝາຍວ່າດ້ວຍວິສາຫະກິດ ດັ່ງນີ້:

- ຊື່ວິສາຫະກິດເປັນພາສາລາວ: ບໍລິສັດ ກຸ່ມ ພັດທະນາ ພະລັງງານ ລາວ ຈໍາກັດ
- ຊື່ວິສາຫະກິດເປັນພາສາອັງກິດ: Lao Energy Development Group Co., Ltd
- ຮູບແບບວິສາຫະກິດ: ບໍລິສັດຈໍາກັດ
- ຜູ້ອໍານວຍການ: ທ່ານ ZHANG MINGLI, ສັນຊາດ ຈີນ
- ທຶນຈົດທະບຽນ: 20,000,000,000.00 ກີບ (ຊາວຕື້ກີບ)
- ທີ່ຕັ້ງສໍານັກງານ: -, ເຮືອນເລກທີ 216, ໜ່ວຍ 19, ບ້ານ ທາດຫຼວງເໜືອ, ເມືອງ ໄຊເສດຖາ, ນະຄອນຫຼວງວຽງຈັນ
- ເລກລະຫັດວິສາຫະກິດ, ເລກປະຈໍາຕົວຜູ້ເສຍອາກອນ: 245475676000
- ຜູ້ຖືຮຸ້ນ ລະບຸໄວ້ດ້ານຫຼັງໃບທະບຽນວິສາຫະກິດ.

ທີ່ ນະຄອນຫຼວງວຽງຈັນ, ວັນທີ 06/03/2025
ເຈົ້າໜ້າທີ່ທະບຽນວິສາຫະກິດ

ອະພິສິດ ແສງສຸລິວົງ


老挝人民民主共和国
和平、独立、民主、统一、繁荣

营业执照

编号：007263 /ຈທວ
(企业注册日期：2025 年 03 月 06 日)

- 根据 2022 年 12 月 29 日，签发的编号 33 号企业法；
- 根据 2025 年 03 月 05 日，企业登记申请。

企业登记司官员根据企业法对该企业进行登记，并核准该企业成立为法人，具体如下：

- 企业中文名称：老挝能源开发集团有限公司
- 企业英文名称：Lao Energy Development Group Co., Ltd
- 企业形式：有限公司
- 法人理：张明礼先生，中国国籍
- 注册资金：20,000,000,000 基普（贰佰亿基普）
- 注册地址：万象首都赛色塔县塔銮北村门牌号 216/19 号
- 企业代码、纳税人识别号：245475676000
- 股东名列于营业执照背面。

于万象市，2025 年 03 月 06 日
企业登记官

阿菲汐·盛苏里翁


編號 No. 78532283

公司註冊處
COMPANIES REGISTRY

公司註冊證明書
CERTIFICATE OF INCORPORATION

本人謹此證明
I hereby certify that

Laos Stablecoin Development Fund Co., Limited
老撾基金穩定幣開發有限公司

於本日根據香港法例第622章《公司條例》
is this day incorporated in Hong Kong under the Companies Ordinance
在香港成立為法團，此公司是一間
(Chapter 622 of the Laws of Hong Kong), and that this company is
有限公司。
a limited company.

本證明書於二〇二五年七月二十九日發出。
Issued on 29 July 2025.

香港特別行政區公司註冊處處長黃潔怡
Ms Kinnie WONG
Registrar of Companies
Hong Kong Special Administrative Region

註 Note:
公司名稱獲公司註冊處註冊，並不表示獲授予該公司名稱或其任何部分的商標權或任何其他知識產權。
Registration of a company name with the Companies Registry does not confer any trade mark rights or any other intellectual property rights in respect of the company name or any part thereof.

Lao Fund Development Co., Ltd.
(Business License)

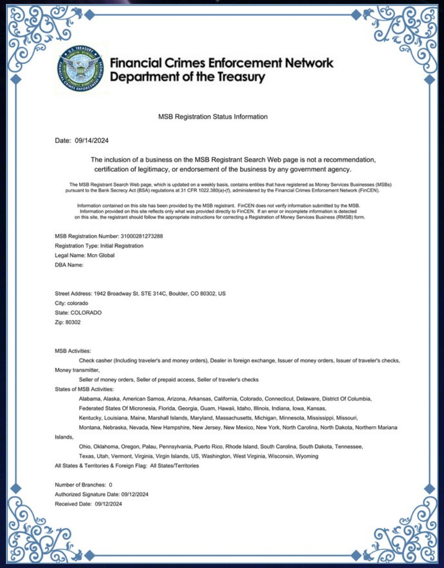
Lao Energy Development Group Co., Ltd.
(Business License)

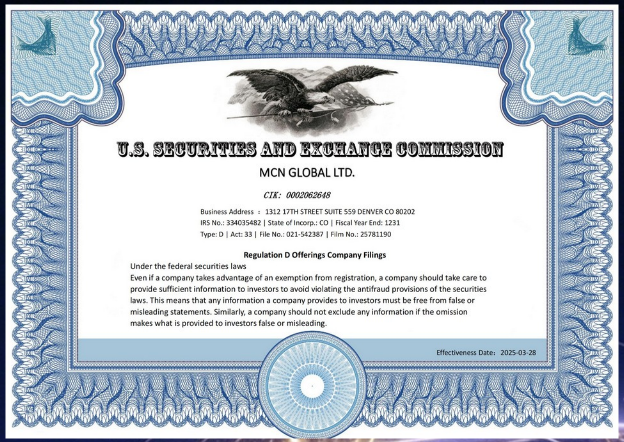
Lao Fund Stablecoin
Development Co., Ltd.

Licenses / Qualifications

LICENSES / QUALIFICATIONS

Anchor





MSB (Money Services Business) Registration

SEC (U.S. Securities and Exchange Commission) Qualification

Hong Kong: MC Financial Services Limited

Source of Value · Fourfold Anchoring

SOURCE OF VALUE · FOURFOLD ANCHORING

Anchor

Anchor Layer	Asset Type
Gold Assets	Lao gold reserves as initial backing
Real-World Assets	Tokenized equities, assets and fund units
Ecosystem Assets	MCNEX ecosystem; part of the value flows back to USDA
Credit Assets ✦ DAT	Quality projects allocate listed shares and pursue a joint Nasdaq listing

Economic Model Overview

ECONOMIC MODEL OVERVIEW

Anchor

Core Tokens

Token	Name	Qty.	Allocation	Core Mechanism	Purpose
USDA	USD Asset		**1 1 USDT**	**Fourfold value anchor**	Stablecoin
ME	M-Earn	**100M**	**1% base, 1% ecosystem, 98% output**	Deflates to 21M	Ecosystem yield token
MH	M-Hold	**100M**	**1% base, 99% insurance output**	2-in-1; sell only	Insurance holding token

USDA Yield-Staking Rules

USDA YIELD-STAKING RULES

Anchor

Minimum yield-staking amount: $100; no burn penalty.

Yield is calculated daily:

30 days: 0.5–0.8% per day

60 days: 0.6–1.0% per day

90 days: 0.7–1.1% per day

120 days: 0.8–1.2% per day

Yield

70%

ME

Ecosystem yield token

30%

MH

Insurance holding token

Dynamic Income · Referral Rewards (Tiered System)

DYNAMIC INCOME · REFERRAL REWARD (TIERED SYSTEM)

Anchor

Referral rewards (eligible on a single line)

Valid Direct Referrals	Yield
1	Level 1: 10%
3	Levels 2–3: 5%
5	Levels 4–7: 3%
7	Levels 8–10: 2%

Dynamic Income · Team Rewards

DYNAMIC INCOME · TEAM REWARDS

Anchor

Tiered Reward System

Level	Requirements	Reward
V1	Personal stake $500; total volume ≥ $10,000	5%
V2	Personal stake $1,000; smaller-leg volume ≥ $50,000	10%
V3	Personal stake $2,000; smaller-leg volume ≥ $100,000	20%
V4	Personal stake $3,000; smaller-leg volume ≥ $300,000	30%
V5	Personal stake $4,000; smaller-leg volume ≥ $600,000	40%
V6	Personal stake $5,000; smaller-leg volume ≥ $1,000,000	45%
V7	Personal stake $6,000; smaller-leg volume ≥ $3,000,000	50%
V8	Personal stake $7,000; smaller-leg volume ≥ $6,000,000	55%
V9	Personal stake $8,000; smaller-leg volume ≥ $10,000,000	60%

Peer-level reward: V4–V9 earn 10% of peer-level income

- **Valid account: at least $100 staked**
- **Acceleration: auto-exit when combined income reaches 3×**
- **Level rule: upgrades only; no downgrades**

Maturity Redemption Rules

STAKING MATURITY REDEMPTION RULES

Anchor

Automatically executed at maturity:

20% of redemption buys ME and is released linearly over 30 days.

- **No restake → release stops**
- **Restake → release resumes**

The remaining 80% can be withdrawn or restaked.

Rule flow:

Maturity redemption
├─ 80% → withdraw / restake
└─ 20% → buy ME (released over 30 days)
  ├─ No restake → release stops
  └─ Restake → release continues + new staking cycle
(Restake must be at least the previous order amount.)

Proprietary Universal Balance Protocol BUP (Balanced Universal Protocol)

Anchor

BALANCED UNIVERSAL PROTOCOL

THREE POOLS + THREE STRATEGIES FOR SUSTAINABLE FINANCE

LP Pool
Price regulation

Price change from −6% to +2% → LP Pool

Reserve Pool
Stronger reserves

Price rise >2% → Reserve Pool

Burn Pool
Deflationary growth

Price drop >6% → Burn Pool

- User purchase funds
- **40% to base-pool liquidity**
- **20% to B1 market-cap pool**
- **20% to B2 reserve pool**
- **20% to B3 launch pool**

- User purchase funds
- **30% to B1 market-cap pool**
- **50% to B2 reserve pool**
- **20% to B3 launch pool**

- User purchase funds
- **80% buys and burns tokens via the base pool**
- **10% to B1 market-cap pool**
- **10% to B2 reserve pool**

Three Pools and Three Strategies for Sustainable Finance

THREE POOLS + THREE STRATEGIES FOR SUSTAINABLE FINANCE

Anchor

Three Strategies

Three strategies provide scientifically balanced regulation through innovative on-chain smart adjustment and algorithmic constraints, enabling sustainable development, orderly entry and exit, thriving liquidity, and scientifically governed healthy finance.

Universal Balance Protocol

BUP

$$= \frac{\text{Fuel} + \text{Quota} + \text{Time}}{\text{Total \$ Value (Base + Market-Cap + Reserve + Launch Pools)}}$$

Fuel

Quota

Time

Three-Strategy Rules for Sustainable Finance

THREE-STRATEGY RULES

Three Strategies	Adjustment Rules	BUP Value	5%	6%	7%	8%
Fuel Strategy	Reduces concentrated sell pressure and selects stronger participants to build blockchain trust. At BUP ≤5.0%, fuel is 6%. Each +0.1% in BUP adds 1%; at BUP ≥8%, fuel is capped at 36%.	Fee	6%	16%	26%	36% (Cap)
Quota Strategy	Balances buy and sell orders, supports active trading and converts withdrawals into buy-side consensus governance. At BUP ≤5.0%, quota is 50%. Each +0.1% in BUP adds 10%; at BUP ≥8%, quota is capped at 350%.	Quota	50%	150%	250%	350% (Cap)
Time Strategy	Controls concentrated redemptions, enables orderly exits and improves overall stability. At BUP ≤5.0%, duration is 24H. Each +0.1% in BUP adds 5H; at BUP ≥8%, duration is capped at 174H.	Duration	24H	74H	124H	174H (Cap)

Fee Reward Mechanism

PIONEER FOMO POOL REWARD MECHANISM

Anchor

40% Pioneer FOMO Pool	Rewards the top 30 contributors by new smaller-leg growth, stimulating market activity and setting benchmarks.
40% Contributor FOMO Pool	ME single-token staking (0.2–0.4% daily): rewards the top 30 consensus partners by combined staking duration and amount, effectively building ecosystem-token consensus and driving the token price to soar.
20% Burn	Direct Burn

❯

Rank	Share	Distribution
1st	10%	Exclusive ($5,000 in ME)
2nd	8%	Exclusive ($4,000 in ME)
3rd	5%	Exclusive ($2,500 in ME)
4th–10th	25%	Shared equally ($1,785 ME each)
11th–20th	30%	Shared equally ($1,500 ME each)
21st–30th	22%	Shared equally ($1,100 ME each)

Summary of the BUP Universal Balance Mechanism

BUP UNIVERSAL BALANCE MECHANISM SUMMARY

Anchor

- Sell Pressure
- Run Risk
- Price Stability
- Buy/Sell Balance

BUP governance addresses four core pain points—sell pressure, run risk, price stability and buy/sell balance—to support orderly growth and sustainable outcomes.

New-User Allocation Benefits

NEW-USER ALLOCATION BENEFITS

Value allocation: each +0.1 in BUP adds 0.5% (starting from a normal value of 5%).

Minting Cycle	Formula	BUP Allocation Example
30 days: no allocation		
60, 90 or 120 days	BUP=5.1-6.0	0.5%-5%
	BUP=6.1-7.0	5.5%-10%
	BUP=7.1-8.0	10.5%-15%

Participation Path & Income Withdrawal Process

Anchor

PARTICIPATION PATH & INCOME WITHDRAWAL PROCESS

$10,000 (90 days at 1.1%)
Daily income: $110

Single-Token Staking

Hold for Appreciation

70% ⟶ $77 (ME) ⟶ Withdrawal rules

BUP	Fee	Quota	Duration
5%	6%	50%	24H
6%	16%	150%	74H
7%	26%	250%	124H
8%	36%	350%	174H

30% ⟶ $33 (MH) ⟶ 2-in-1 allocation

- $33 base pool
- $33 base pool (system backing)
- $33 member ($330 / $3,300)

Anchor

Logic Behind ME & MH Token Appreciation

ME AND MH DUAL-TOKEN APPRECIATION MECHANISM

ME:

- Total supply: 100M (1% base pool, 1% ecosystem, 98% ecosystem output)
- Three deflation channels:

Price drops 6% ⟶ 80% of user funds buy and burn tokens

20% of fees ⟶ burn

10% MH slippage ⟶ 100% buyback and burn

MH:

- Total supply: 100M (1% base pool, 99% insurance pool)
- 2-in-1 allocation; buy orders > sell orders
- Sell only; no buying

Gold Chain Plan Core Advantages Summary

SUMMARY OF GOLD CHAIN PLAN CORE ADVANTAGES

- Strong strength (endorsement, traffic, capital): top-tier endorsement from the Lao government + AVEX Global + T. Rowe Price
- Strong audit: regular independent audits and reserve disclosures
- Strong anchor: gold mineral reserves anchor the value of the USDA stablecoin
- Strong operations: professional operations team
- Strong internal cycle: 3× exit mechanism for healthy, sustainable development
- Strong backstop: in the MH system, two of every three rounds flow into the insurance pool, serving as the system's cyclical insurance backstop
- Strong wealth creation: 20% of maturity redemption automatically buys ME for release, improving ME circulation and compelling users to become wealthy
- Strong implementation: industry-finance integration, capital M&A, and market-cap sharing
- Strong market control: the proprietary Universal Balance Protocol addresses multiple financial challenges and writes a new industry legend

Anchor

THANKS

Gold Chain Plan: reshape industry order and break through today's pain points.
Return to fundamentals and restore value to its essence.