



ZADDY COIN



THE MOST VALUABLE TOKEN COMING
TO THE XRP LEDGER (XRPL)

OFFICIAL WHITEPAPER



This crypto-asset whitepaper has not been approved by any competent authority in any Member State of the European Union (EU). The offeror of the crypto-asset is solely responsible for the content of this crypto-asset whitepaper. This whitepaper was released on 2026-01-07.

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REGULATORY NOTICE FOR EU RESIDENTS

This crypto-asset whitepaper does not constitute a MiCA-compliant whitepaper under Regulation (EU) 2023/1114. This offering is not marketed, distributed, or targeted to residents of the EU. EU residents who independently discover and choose to participate do so with full understanding that this offering provides no MiCA regulatory protections. Maximum aggregate EU participation is strictly limited to €1,000,000. See full disclaimers contained in this whitepaper.

ABSTRACT

Zaddy Coin, powered by the \$ZADDY *multi-utility token*, is Web3's ultimate glow-up: a cross-chain **intellectual property (IP)**, **lifestyle**, and **decentralized finance (DeFi)** powerhouse. Its ecosystem comprises digital collectibles, institutional-grade decentralized applications (dApps), generative memes, and premium streetwear targeting the retail economy and creators. This includes the **real-world asset (RWA) industry**, which is projected to reach **\$18.9 trillion^[1]** by 2033.

Developed on the XRPL EVM for its speed, scalability, and programmability, and Ethereum for its liquidity, Zaddy Coin will have a first-mover advantage among XRP maxis, Ethereum enthusiasts, and normies. With innovations like a built-in strategic reserve, hybrid staking with multi-asset rewards, RWA tokenization, AI tooling, and frictionless UI and UX design, Zaddy Coin demands diamond hands.

Let's not forget aura farming. Inspired by Pedro Pascal's memetic role in *The Unbearable Weight of Massive Talent*, Zaddy Coin captures the style, charisma, and unapologetic confidence that characterize the man and are rooted in "zaddy" etymology. The project's also committed to making charitable contributions to organizations that promote men's health and well-being.

Zaddy Coin won't stop there. The token's gunning to reach the \$1-billion club (i.e., unicorn status) and become the most valuable token on the XRP ledger.

Zaddy Token Ltd. and their directors confirm that, to the best of the knowledge of the management body, the information presented in this crypto-asset whitepaper is fair, clear, and not misleading, and the document makes no omission likely to affect its import. The prospective holder should base any decision to purchase Zaddy Coin on the content of this crypto-asset whitepaper as a whole and not on the summary alone. The offer to the public of Zaddy Coin does not constitute an offer or solicitation to purchase financial instruments and that any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law. This crypto-asset whitepaper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to Union or national law.

REGULATORY DISCLAIMERS AND RISKS FOR EU RESIDENTS

Regulatory Status

This offering is structured to rely on the exemption under Article 4(2)(b) of Regulation (EU) 2023/1114 (Markets in Crypto-Assets Regulation - "MiCA"), which permits offerings below €1,000,000 to EU residents over a 12-month period without full MiCA compliance.

No Active Marketing to the EU

Zaddy Token Ltd. does not market, advertise, promote, or actively solicit this offering to European Union residents. Any EU participation occurs solely through reverse solicitation where EU residents independently and proactively seek participation without any targeted approach from the Issuer.

Participation Restrictions

- Aggregate EU participation is capped at €1,000,000.
- Individual EU investments may be limited or refused to maintain compliance.
- The Issuer reserves absolute discretion to reject EU participations.
- EU allocations operate on a first-come, first-served basis until cap reached or until the project is MiCA-compliant.

For questions regarding EU participation limits: contact@zaddytoken.io.

^[1]Approaching the Tokenization Tipping Point (<https://ripple.com/reports/approaching-tokenization-at-the-tipping-point.pdf>)

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WHY ZADDY COIN (\$ZADDY)?

THE PROBLEM

Meme coins are exploding in popularity, attracting billions in liquidity and reaching all-time highs (ATHs) through viral narratives and community fervor. In fact, **meme coins** are expected to hit a **\$925.2 billion**^[2] market capitalization by 2035. However, most projects lack retail dexterity. Here's the tea:

- **Poor Utility and Sustainability.** Meme coins perceive value from cultural trends, entertainment, fear of missing out (FOMO), and social media hype which perpetuates their volatility. Hybrid utility projects promise Lambos but crash anyway due to high full dilution values (FDVs), low adoption, or other market asymmetries. More vaporware won't satiate retail incumbents.
- **Chain Silos and Scalability Woes.** Most tokens inhabit one blockchain and evolve in isolation. This fragmented approach limits their accessibility, liquidity, and market depth, and exposes them to single-chain dependency risk. Multi-chain tokens alone offer little value beyond their novelty, often diluting their engagement. *The future of crypto is Darwinian, and cross-chain interoperability will determine what projects are fittest.*
- **Narrative Disconnect with Audiences.** Cats, dogs, and Matt Furie characters reign when it comes to meme coins, but longevity resides with those who were first to market, and a new segment is emerging. What happens when the number of retail participants eclipse degens? Hint: they won't be HODLing in the trenches.

THE SOLUTION

Zaddy Coin represents the final evolution of the IP token supercycle, drawing inspiration from the proven models of hybrid tokens like Bonk and Floki, and Non-Fungible Token (NFT) collections like Bored Ape Yacht Club (BAYC) and Doodles. Combined with a versatile IP-based narrative, distinctive branding, and high-conviction dApps—Zaddy Coin is retail-dexterous and poised for long-term growth.

- **Multi-Utility and Enterprise Readiness.** \$ZADDY is the native token and primary medium of exchange within Zaddy Coin's ecosystem, empowering community members with outsized return and passive income opportunities. Zaddy Coin's products will be developed for the retail economy and creators, prioritizing low costs, high performance, and unmatched security with no coding necessary.
- **Cross-Chain and Multi-Chain.** Zaddy Coin will be built on the XRPL EVM and Ethereum networks, offering full EVM compatibility and real interoperability through preconfigured integrations like Axelar, Cosmos, Wormhole, and more. This equates to seamless asset transfers and data sharing across networks and unified liquidity, without the need for wrapped tokens or parallel assets.

^[2]Memecoin Market Size, Share, and Forecast (<https://www.metatechinsights.com/industry-insights/memecoin-market-1248>)

- **Virality Plus Charitable Impact.** As a colloquialism, “zaddy” defies generational barriers, supports infinite user-generated content, and rapid meme propagation. The phrase has seen over a 1,000% increase in social media usage since 2016. Zaddy Coin’s commitment to on-chain positivity and meaningful contributions to men’s health and well-being make it a compelling new narrative.



REGULATORY NOTICE FOR EU RESIDENTS

While Zaddy Token's vision is global, this current offering phase operates with specific limitations for European Union residents. The total consideration from EU participants is strictly limited to €1,000,000 in aggregate, ensuring compliance with MiCA exemption thresholds. This limitation is temporary, with the Company committed to achieving full MiCA compliance before this threshold.

INFORMATION ABOUT THE PROJECT

THE ZADDY ECOSYSTEM

Digital Collectibles

- **Zaddies NFT Collection.** The Zaddies NFT Collection will be a generative collection of 10,000 unique, picture for profile (PFP) images.
- **Zaddy Meme Creator.** Zaddy Meme Creator will be an AI meme generator and animator preconfigured with Zaddy Coin's iconic characters, *Zaddy Pedro*, *Zaddy Pepe*, *Chill Zaddy*, and *GigaZaddy*.

Future Considerations

- Zaddy Studio (Next-Generation Personalizable NFT Avatars with AI Enhancements)
- Zaddy BUIDLers Club (IP Licensing and Commercialization Platform)
- ZaddyX (On-Chain Secondary Market for Merchandise, NFTs, and More)
- Zaddy ID (Decentralized Name Service)

Merchandise

- **Zaddy Essentials Merchandise.** Zaddy Essentials merchandise will feature high-quality, on seasonal streetwear.

Future Considerations

- Zaddy Exclusives Merchandise (High Fashion Collaborations with Major Artists and Brands)

DeFi Products

- **ZaddyFi (MVP-Stage Offering) and ZFi (Retail-Ready Solution).** ZFi will be an all-in-one, no-code tokenization platform with AI tooling built for the XRP ledger (XRPL) and XRPL EVM, but not exclusive to either chain. Other supported chains will include Base, BNB Smart Chain, and Ethereum, with more EVM-compatible chains to be integrated at a later date. The following products will fall under the ZFi umbrella:
 - **Zaddy Pad/Z Pad** (Token Launchpad with AI Tooling)
 - **Zaddy RWA/Z RWA** (Real World Asset Tokenization Module)



Planned Integrations (Under the ZFi Umbrella)

- **Zaddy Locker/Z Locker**
- **Zaddy Net/Z Net** (Bridging and Networking Tool)
- **Zaddy Starter/Z Starter** (Crowdfunding and Grant Platform)

i “Zaddy” and “Z” naming conventions are meant to distinguish MVP-stage offerings from retail-ready and future enterprise solutions.

BETA The ZaddyFi and ZFi platform are a concept and in-flight project, not a concrete reality. This documentation represents Zaddy Coin’s best approximation of what the platform’s components, figures, and roadmap will be. More information will be made available in future releases of this whitepaper and through other channels (e.g., website, X, and Telegram).

Future Considerations (Outside the ZFi Umbrella)

- Zaddy Bot/Z Bot (Telegram Trading Bot)
- Zaddy Bets/Z Bets (Betting Platform)
- Zaddy Market/Z Market (Prediction Market)
- Zaddy Pay/Z Pay (Debit Card)
- Zaddy Coin Card/Z Card (Credit Card)

Governance

- **Zaddy DAO.** The Zaddy DAO, managed by a governing council and ZGT holders, will oversee development, marketing, and treasury activities.
- **Zaddy Governance Token (ZGT).** ZGT will be a fungible and transferable token granting holders access to governance decisions, exclusive discounts, rewards, and other benefits.

ADDITIONAL FEATURES

Strategic Reserve

Zaddy Coin’s built-in strategic reserve is a secure pool of \$XRP (50%), \$ETH (30%), and stablecoin (20%), and a “war chest” for growth initiatives, price stabilization, and total value locked (TVL) maximization that’ll reside within the token’s treasury. It’ll be carefully managed, publicly visible, and unspeculative. Deposits will be automated through smart contracts and funded by transaction fees. Stablecoin may include \$RLUSD, \$USDC, or \$USDT.



Staking Programs

Zaddy Coin has allocated 17.5% of its total token supply to its presale and post-token generation event (TGE) staking programs, rewarding its early adopters and long-term HODLers with passive earnings at a generational discount.

- **Presale Staking Program.** Zaddy Coin’s presale staking program allows participants to earn yield at a dynamic APY that adjusts based on the size of the pool and their contributions.
 - **Unstaking Tokens.** Presale-staked \$ZADDY tokens may be unstaked and claimed 7 days after the TGE.
 - **Claiming Rewards.** Presale reward tokens, on the other hand, may be claimed immediately after the TGE.
 - When unstaking \$ZADDY tokens and claiming rewards, participants will have the option to re-stake and transfer their rewards to the post-TGE protocol.
- **Post-TGE Staking Program (“Zaddy Rewards Program”).** The Zaddy Rewards Program is a first-of-its-kind hybrid staking and multi-asset rewards protocol that allows community members to stake and lock their \$ZADDY tokens for passive yield, \$XRP, and ZGT.
 - Participants will elect one of four lock durations and multipliers—see elections below. Multipliers determine participants’ APYs and incentivize longer lock durations.
 - 30-Day Lock Duration = 1-X Multiplier
 - 90-Day Lock Duration = 1.5-X Multiplier
 - 180-Day Lock Duration = 2-X Multiplier
 - 365-Day Lock Duration = 3-X Multiplier
 - The Zaddy Rewards Pool will be funded and replenished through a 30% redistribution of revenues generated by transaction fees, which is then periodically dispersed to participants as \$XRP proportional to their locked contributions. This establishes a positive feedback loop.
 - ZGT will be farmed one-to-one with \$ZADDY yield. Note that ZGT will be represented by IOU tokens at the minimum viable product (MVP) stage.

Planned Integrations

- Auto-Compound, Auto-Deposit, and Manual Deposit Configurations
- AI-Powered Analytics Dashboard with Customizable Alerts
- Integration of Zaddies NFTs as a Stakeable Asset



Future Considerations

- Alternative Reward Options (e.g., Stablecoin and Other Altcoins)
- Locked Token Collateralization

 The Zaddy Rewards Program is a concept and in-flight project, not a concrete reality. This documentation represents Zaddy Coin's best approximation of what the protocol's components, figures, and roadmap will be. More information will be made available in future releases of this whitepaper and through other channels (e.g., website, X, and Telegram).

 **Did you know?** Since launching Bonk Rewards in January 2024, participants have averaged 2-3 times the return on investment (ROI) of traditional liquidity pools.

Deflationary Mechanics

As a deflationary measure, 10% of all transaction fees collected will be allocated to repurchasing and burning \$ZADDY tokens.

Transaction Fee

Following the TGE, a transaction fee of 1% will apply to all buy and sell transactions excluding wallet-to-wallet transfers. This is a critical early-stage revenue source and test case for the Zaddy Coin ecosystem. Fee collection will be automated through smart contracts and distributed as follows:

- 40% = Strategic Reserve and Treasury
- 30% = Zaddy Rewards Pool (i.e., Redistributed Rewards)
- 20% = Development and Marketing
- 10% = Buyback and Burn

Zaddy Coin is committed to reducing this fee structure over time with the rollout of its ZaddyFi and ZFi platform, other dApps, and revenue sources. Dependencies may include user adoption, activity, and retention rates, partnership opportunities, and community sentiment.



ROADMAP AND MILESTONES

Q4-Q1 2026

PHASE ONE: MANIFESTATION STAGE

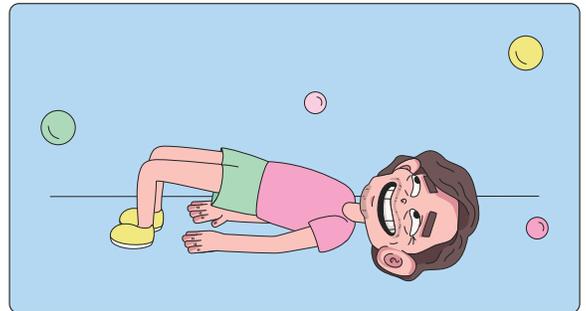
- Launch of the \$ZADDY Presale on the Token's Website (Presale.ZaddyCoin.io)
- Introduction of Presale Staking Rewards for Early Adopters
- Community Building, Engagement, and Shilling on X and Telegram
- Minimum Viable Product (MVP) Launch of Zaddy Meme Creator



Q2 2026

PHASE TWO: TRAINING PERIOD

- Token Generation Event (TGE) and Distribution of \$ZADDY Tokens
- Listings on Decentralized Exchanges (DEXs), CoinGecko, and CoinMarketCap
- MVP Launch of the Zaddy Rewards Program
- MVP Launch of the Zaddy Coin Store



Q3 2026

PHASE THREE: WARDROBE UPGRADE

- Rollout of the Zaddy DAO and ZGT
- Listings on Centralized Exchanges (CEXs)^[3]
- Expansion of Zaddy Meme Creator with Character Animation
- Collaborations with Artists and Brands for the Zaddies NFT Collection and Zaddy Essentials Merchandise



Q4-Q1 2027

PHASE FOUR: GENERATIONAL GLOW-UP

- Deployment of the Zaddy DAO Governance Platform for ZGT Holder Participation and Delegation
- Official Launch of the Zaddies NFT Collection
- Expansion of the Zaddy Rewards Program with Hybrid Staking
- MVP Launch of the ZaddyFi Platform



^[3]CEX listings will be sought out earlier if possible.

TECHNICAL DETAILS AND SECURITY

Zaddy Coin will be built on the XRPL EVM Sidechain and Ethereum blockchain. This architecture supports the seamless transfer of logic, events, and actions between chains so that ecosystem dApps can operate in multiple environments simultaneously. It also facilitates a direct relationship between XRP and Ethereum, the two largest altcoins by market capitalization in the world today, since the XRPL EVM uses \$XRP as its native token to pay for gas.

Trust and Safety Audits and KYC Verification

All of \$ZADDY token's presale smart contracts have been audited by Coinsult, ensuring the highest standards of security are met. Full audit details are available [here](#).

Know your customer (KYC) verification has been performed by SolidProof. The KYC certificate is available [here](#). Additional audit results will be published on Zaddy Coin's website prior to the TGE.

Environmental Impact

Zaddy Coin and \$ZADDY token will operate on the XRPL EVM and Ethereum. These networks use Proof-of-Authority (PoA)- and Proof-of-Stake (PoS)-based consensus models, so the environmental impact of any and all transactions is negligible.

The Zaddy Coin Team

Core Team

Zaddy Coin's core team has voted to remain pseudonymous—two of whom are founders *Zaddy Pablo* and *Zaddy Tavo*—during the token's presale (per the express recommendation of legal counsel). Its founders are seasoned entrepreneurs with hands-on experience in commercial lending (i.e., TradFi), DeFi projects, real estate, and tech, whom have self-funded over 8 months' worth of pre-development at the time of this whitepaper's release.

Partners and Advisors

Zaddy Coin has also curated a team of award-winning developers (AI developers, blockchain engineers, cryptographers, and Web3 designers), legal expertise, marketing mavens, and studio artists to manifest its vision.



Zaddy Coin's presale smart contracts and payment facilities were prepared and deployed by Web3Payments. Its other dev team(s) will be cited once design and prototyping begin.





TOKENOMICS (A.K.A., "ZADDYNAMICS")

TOTAL TOKEN SUPPLY

The total supply of \$ZADDY is fixed at **100,000,000,000** tokens, prioritizing affordability for broad adoption and scalability to support the growth of Zaddy Coin's ecosystem.

PRESALE STRUCTURE

The \$ZADDY token will be offered through a public presale, divided into multiple stages.

- The price of the first stage will be **\$0.00037**.
- The price will then increase incrementally with sequential stages.
- Each stage will last 5 days or until its allocation sells out, whichever occurs first.

There was no seed round or private presale. All \$ZADDY tokens will be publicly available, locked, or under the stewardship of the Zaddy DAO, with no insider arrangements or preferential treatment.

PRESALE TIMEFRAME

The public presale is expected to run for a 210-day period (42 stages), beginning **September 2, 2025**, and ending **March 31, 2026**. However, prevailing market conditions and demand could affect this timeframe, so these dates aren't definitive.

PAYMENT METHODS

Participants may purchase \$ZADDY tokens using any of the following payment methods:

- \$ETH (ERC-20)
- \$BNB (BEP-20)
- \$USDT (ERC-20 or BEP-20)
- Credit Card



Support for additional payment methods, **including \$XRP**, will be explored at a later date.

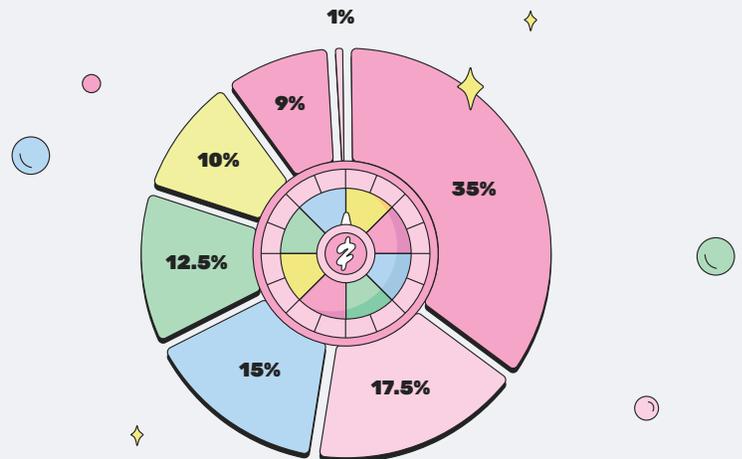
TOKEN TRANSFER AND CLAIMING PROCESS

All \$ZADDY tokens purchased during the public presale will be claimable on the website (<https://presale.zaddycoin.io>) at the time of the TGE using the same payment widget and wallet.



TOKEN DISTRIBUTION

- **Public Presale (35%)** | 35,000,000,000
- **Staking Rewards (17.5%)** | 17,500,000,000
- **Treasury (15%)** | 15,000,000,000
- **Marketing (12.5%)** | 12,500,000,000
- **Exchange Liquidity (10%)** | 10,000,000,000
- **Team (9%)** | 9,000,000,000
- **Charities (1%)** | 1,000,000,000



Team Allocation

Zaddy Coin's core team allocation, which include all founders and early contributors, will be locked at the time of the TGE, and strategically vested over a period of no less than 1 year.

Charitable Contributions

Zaddy Coin has pledged 1% of its total token supply and revenues to organizations that support men's health and well-being, beginning with *HeadsUpGuys* and *Movember*. This isn't lip service. Zaddy Coin will be actively contributing to, promoting, and sponsoring vetted projects with the Zaddy DAO's oversight. Trusted third-party platforms like Every.org will also be used for public visibility when available.

LISTING STRATEGY

Following the conclusion of the public presale, \$ZADDY token will debut on DEXs such as Uniswap. The issue price will be **\$0.000538**, consistent with the final stage of the public presale.

CEX listings are also of the utmost importance to Zaddy Coin's plans, so negotiations with exchange partners will be pursued at the earliest possible date. If parallel DEX and CEX listings can be achieved with leading platforms, Zaddy Coin will appropriate the agreements and arrange them.

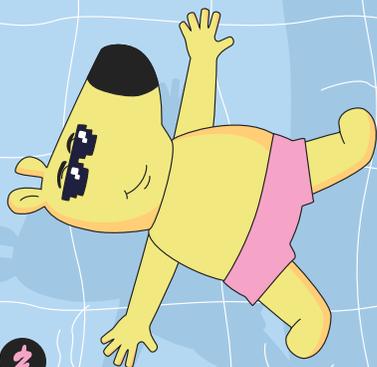


JOIN THE ZADDY ARMY

Don't miss out on this unicorn. Shoot your shot, stake your claim, and flex your influence. The Zaddy Army is BUIDLing for the retail revolution.

- Presale Website: **Presale.ZaddyCoin.io** (<https://presale.zaddycoin.io>)
- Linktree: **@ZaddyCoinLT** (<https://linktr.ee/zaddycoinlt>)
- Telegram: **@ZaddyCoinTG** (<https://t.me/zaddycointg>)
- X: **@ZaddyCoinX** (<https://x.com/zaddycoinx>)

Please note that the official presale domain for Zaddy Coin (\$ZADDY) was remapped to [Presale.ZaddyCoin.io](https://presale.zaddycoin.io) on September 29, 2025, for enhanced security purposes.



ISSUER INFORMATION

This whitepaper was issued on **January 7, 2026**, by:

- Issuer Name: Zaddy Token Ltd.
- Registration Date: June 27, 2025
- Company Number: 2180375
- Registered Address: Quijano Chambers, P.O. Box 3159, Road Town, Virgin Islands (British), 3159 - Virgin Islands (British)
- Primary Contact: Contact@ZaddyCoin.io

MiCA COMPLIANCE ROADMAP

Current Status (Pre-€1M Phase)

- Operating Under Article 4(2)(b) Exemption
- No Active EU Marketing
- EU Participation via Reverse Solicitation Only
- Maximum €1,000,000 EU Aggregate Participation

Committed Actions

- At €500,000 EU participation: Commence MiCA whitepaper preparation
- Before €1,000,000: Publish MiCA-compliant whitepaper
- Post-€1M: Full MiCA compliance for any additional EU participation

Required EU Participant Acknowledgments

- I understand this is not a MiCA-compliant offering.
- I am participating on my own initiative without solicitation from the issuer.
- I accept the absence of MiCA protections.
- I understand my participation may be limited or refused.



RISK DISCLAIMERS

It is important that investors understand the following risk:

- In the future, Zaddy Coin may lose its value in part or in full;
- Zaddy Coin may not always be transferable;
- Zaddy Coin may become illiquid;
- Zaddy Coin may not be exchangeable against the good or service promised in this crypto-asset whitepaper, especially in the case of a failure or discontinuation of the crypto-asset project;
- Zaddy Coin is not covered by the investor compensation schemes under Directive 97/9/EC of the European Parliament and of the Council;
- and Zaddy Coin is not covered by the deposit guarantee schemes under Directive 2014/49/EU.

Zaddy Token Ltd. and their directors confirm that, to the best of the knowledge of the management body, the information presented in this crypto-asset whitepaper is fair, clear, and not misleading, and the document makes no omission likely to affect its import.

The prospective holder should base any decision to purchase Zaddy Coin on the content of this crypto-asset whitepaper as a whole and not on the summary alone.

Retail holders have a period of fourteen (14) calendar days within which to withdraw from their agreement to purchase crypto-assets without incurring any fees or costs other than the blockchain transaction fees and without being required to give reasons. The period of withdrawal shall begin from the date of the agreement of the retail holder to purchase those crypto-assets. Due to the volatility after launch, refunds can only be granted during the presale period.

The offer to the public of Zaddy Coin does not constitute an offer or solicitation to purchase financial instruments and that any such offer or solicitation can be made only by means of a prospectus or other offer documents pursuant to the applicable national law.

This crypto-asset whitepaper does not constitute a prospectus as referred to in Regulation (EU) 2017/1129 of the European Parliament and of the Council or any other offer document pursuant to Union or national law.

RISK DISCLAIMERS SPECIFIC TO EU RESIDENTS

- **Regulatory Risk.** EU participants accept participation in a non-MiCA compliant offering, with no EU regulatory protections or recourse.
- **Participation Limit Risk.** EU participants may have their participation reduced or refused if aggregate EU participation approaches €1,000,000.
- **Future Compliance Risk.** While the Issuer commits to MiCA compliance before exceeding thresholds, no guarantee exists regarding timing or successful achievement of compliance.

