



# ROSA Finance - First decentralized pension fund

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LONDON, UK, May 31, 2021 /EINPresswire.com/ -- About [ROSA](#)

ROSA is the world's first Decentralized [Pension Fund](#). It is powered by a highly decentralized financial ecosystem, based solely on smart contracts and complex financial instruments to provide the economic backbone. ROSA's deployment on both Ethereum and Binance Smart Chain opens up a wider set of opportunities for its stakeholders and brings higher resiliency to potential market disruptions.

## Our Mission

ROSA's mission is to offer a secure and easily accessible alternative to the worn out industry of pensions funds. Everyone should have access to a private pension plan, especially in these times when non-standard ways of working are becoming more and more wide spread and traditional pension plans no longer fulfill the needs and exceptions of the 21st century ways of living. With this in mind, we designed ROSA to be resilient, secure, with a low barrier to entry and with an open ecosystem allowing third parties to contribute and improve upon existing solutions, making it the single best go-to solution.

ROSA is a unique decentralized cryptocurrency exchange app that is secured by Binance smart chain and Ethereum. It is the first decentralized pension fund. The app allows a user to operate on lower transaction fees, faster global reach and confirmations, and is more efficient. It enables multi-chain transactions and integrations, maximizing value. Besides, it allows the user to choose between different saving plans and interests from the funds.

On ROSA, no wallet switches are required. A user can quickly advance and earn funds from any blockchain they are on and straight away against their tokens. Typically, ROSA allows the user to build wealth without necessarily moving their assets around. The user only selects the plans they feel work best for them and starts earning through them. Therefore, the app makes setting up a crypto passive income easier and improves accessibility and usability for users by combining traditional retirement funds' structures whose crypto investment returns are high.

Besides, [ROSA Finance](#) uses risk management concepts like asset-liability matching and diversification to invest locked users' tokens in savings plans according to liquidity, profitability, security, and risk management across a decentralized portfolio. By this, it maximizes user values with crypto-backed loans, which keep increasing gains. Typically, ROSA uses a user's staked tokens to offer to anyone in need of loans with low-interest rates. These loans are then backed up with crypto, which ensures the user's funds' safety. Users from these pools that fund loans then earn from the compounding interest. Therefore, ROSA allows a user to loan others and earn from the loaning.

ROSA project development has nine phases with specific objectives in each phase. The project aims to develop a smart contract and the Defi app within the first two phases. The whitepaper, website, and Defi app Beta are released in the third phase, after which developing and releasing the bridge feature follows. The website is updated in phase four, the Defi app UI in the 5th phase, and the Defi app in the sixth and eighth phases. Increasing public awareness is necessary and is done regularly within the project.

Anyone can become part of ROSA, the first decentralized pension fund, by investing their future and getting the best yield. Time has come to revolutionize the worn out industry and adapt it to the demands in the 21st century.

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