



FInvestify

**NEXTGEN
CRYPTO-ECOSYSTEM
FOR HIGHER
EXPECTATIONS**

FIDUCINVEST

increasing value



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A Next-Generation Crypto Finance and Investment Ecosystem

Whitepaper V3.0

Project Name: FInvestify

Security Token: FINV

**Stable Coins: CHST (Swiss Franc)
EUST (Euro)**

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Table of Contents

| | |
|--|-----------|
| Table of Contents | 2 |
| Disclaimer | 3 |
| Summary | 4 |
| Industry Overview | 6 |
| - Macroeconomic Dynamics and the current Challenges for Investors | 6 |
| - The increasing Acceptance of Cryptocurrencies | 9 |
| - Stable Coins as a potential Bridge to broad Acceptance of Cryptocurrencies in Payment Transactions | 12 |
| - Trading and Investment Software and the Role of Artificial Intelligence (AI) | |
| - Problems and Challenges | |
| The Solution | 20 |
| - Problems and Solutions of FiducInvest | 23 |
| - Trading and Investments | 24 |
| o Our Results | 24 |
| - The "FI Alternative Value Fund" | 27 |
| - JARVIS® - Modular Trading Software | 28 |
| o Overview | 28 |
| o How it works | 29 |
| - Investment Management Platform | 29 |
| - Digital "Private Bank Platform" for Investors | 30 |
| - Investment Products for Private Investors | 31 |
| The CHST and EUST Stable Coins | 31 |
| - Coin Minting and Redemption Procedure | 32 |
| - Depositary | 34 |
| The FINV-Security Token | 35 |
| Token Sale | 36 |
| Roadmap | 39 |
| "FInvestify" Team | 40 |
| Advisory Board | 41 |
| Risks and Concerns | 42 |



Disclaimer

The purpose of this white paper is to present the "**Finvestify Project**" and the "**FINV Security Token**" with profit-sharing rights to potential investors who would like to participate in FiducInvest's **Security Token Offering (STO)**.

The following information is not intended to be exhaustive and does not contain any elements of a contractual relationship. Its sole purpose is to provide potential token investors with relevant and appropriate information, so that they can decide whether they wish to conduct a proper analysis of the company with the aim of acquiring "**FINV Security Tokens**".

This whitepaper should not be considered a prospectus or an invitation to invest. This document has not been prepared in accordance with any laws or regulations of any jurisdiction for the protection of investors and is not subject to any such laws or regulations.

Certain statements, estimates and financial information in this white paper are forward-looking statements and information. Such statements or information involve known and unknown risks and uncertainties that could cause actual events or results to differ materially from the estimates or results expressed or implied by such forward-looking statements.





Summary

The global economy is changing at an unprecedented pace. High inflation rates, the dynamics of the financial markets and the monetary policy of leading economies such as the USA require companies and private individuals to adapt if they want to keep up with the competition to maintain and increase prosperity. The proportion of private investors is higher than ever before in history, but their returns are lower than ever before.

Cryptocurrencies have now firmly established themselves in our modern financial system. The number of cryptocurrency holders and merchants accepting cryptocurrencies as a means of payment has increased a thousandfold in recent years. However, the industry is not without its problems and, particularly in terms of acceptance, stablecoins, which are considered key to the development of the financial system that everyone is waiting for due to their usefulness for everyday payments, have failed due to their shortcomings.

The Singapore-based FiducInvest Group has decades of experience in trading and investment and is an experienced player in the investment and FinTech markets. FiducInvest, which has achieved above-average returns from its operating activities in recent years, is now planning its expansion into the cryptocurrency sector.

It is creating a next-generation crypto-financial and investment ecosystem that builds on the many core products and services that have been the foundation of successful financial performance in recent years.

The company currently generates returns through proprietary trading (prop trading), similar to that of investment banks, which has achieved excellent results in the past, as well as through the various investment strategies pursued by its investment and trading experts on the financial markets. The first product to be developed as an investment fund for qualified investors is the "FI Alternative Value Fund", which pursues a similar strategy to proprietary trading and will be launched in Liechtenstein. Further investment products for private clients will be launched shortly.

The introduction of a product platform that connects investors and financial service providers and on which all FiducInvest products will be available expands the range of services offered by FiducInvest. This platform functions in a similar way to a "private bank" for private clients through its connection to a bank and enables account and custody account management from a single source.

Trading activities are supported by the self-developed proprietary trading software JARVIS®, which utilises artificial intelligence, automated machine learning and big data.



FiducInvest is currently working on a state-of-the-art investment management platform that can be integrated into JARVIS® and enables the centralised management of multiple investment accounts. This will generate additional income through licence fees.

With the "FINV Security Token" with 30 % profit participation and the two stable coins "CHST" and "EUST", which are backed by Swiss Francs (CHF) and Euros (EUR) and are intended to dramatically accelerate the adoption of cryptocurrencies on a global scale, FiducInvest will offer unique investment instruments that enable every investor to participate in the net profits from FiducInvest's various revenue streams.

The ultimate goal of FiducInvest is to create a revolutionary investment vehicle in the form of the "FINV Security Token" that offers the best balance between return and risk while pushing the boundaries of cryptocurrency adoption beyond anything other companies have attempted to date.



Industry Overview

Macroeconomic Dynamics and the Current Challenges for Investors

The changes in the global macroeconomic situation and our modern financial system have never been so dynamic. While there have certainly been more turbulent years in the last century than in recent years, the speed with which political and socio-economic events impact monetary policy and the overall economy is unprecedented.

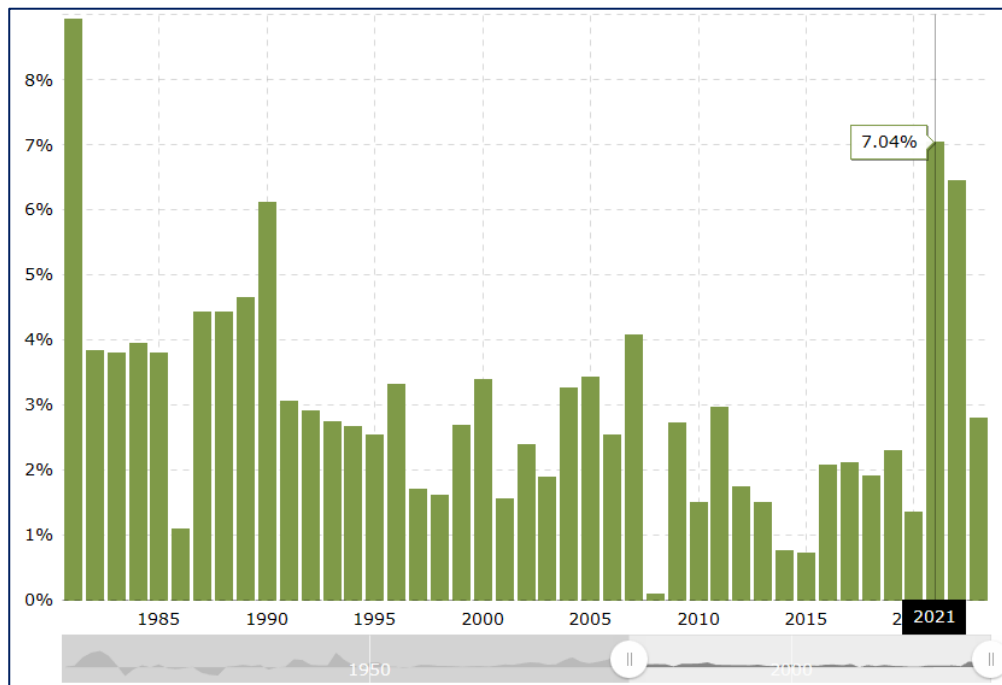
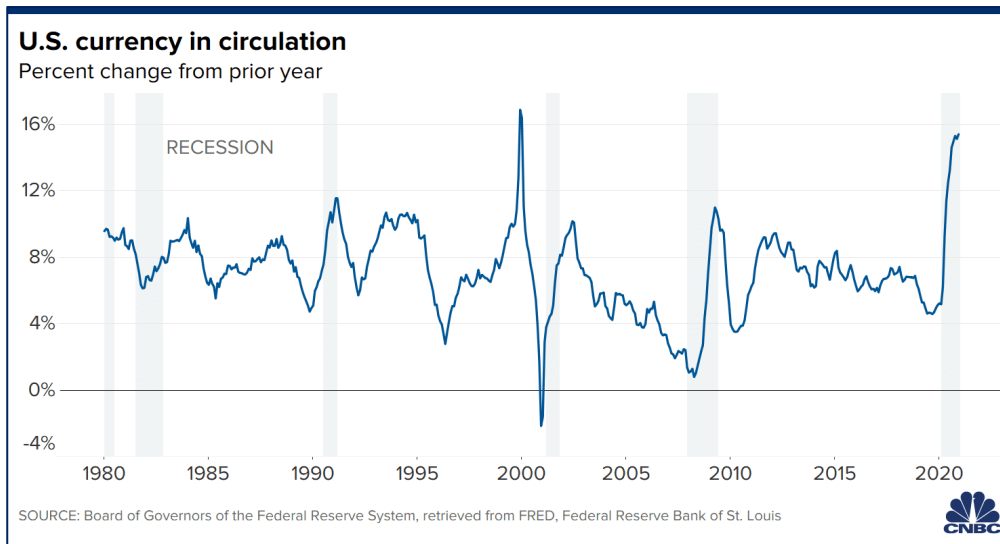


Chart: Inflation has reached a new high in the last 40 years, with the exception of individual periods of hyperinflation in certain regions.¹ The level is even higher than the recovery after the last recession.

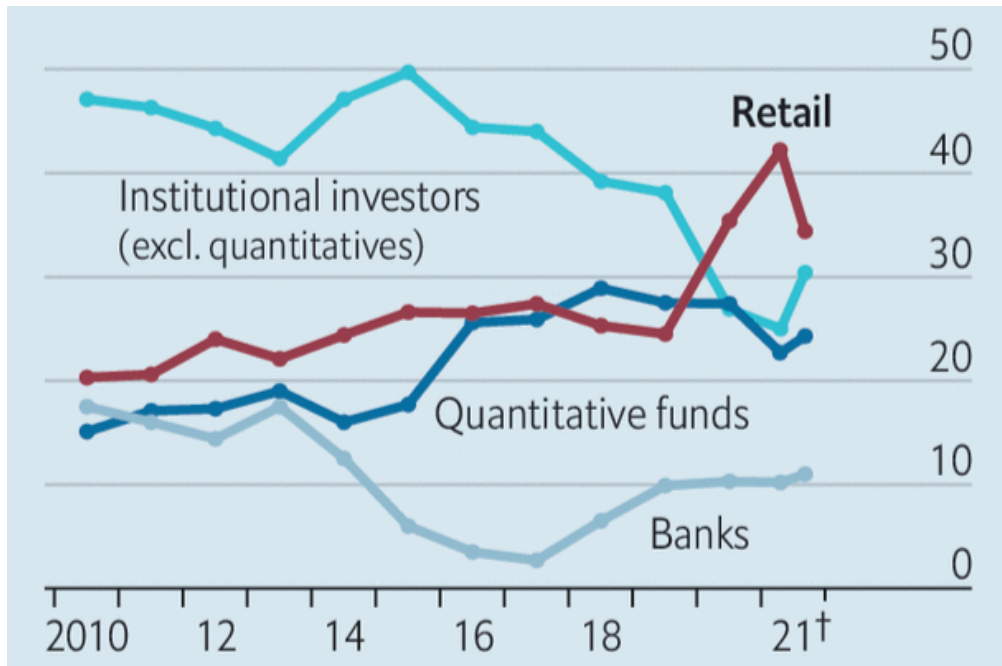
¹ Historical Inflation Rate by Year | MacroTrends



Graphic: Cash in circulation in the US has increased dramatically in recent years, with the Fed's balance sheet rising by around USD 3 trillion. The year-on-year increase of almost 12 % in 2020 is the largest percentage increase in one year since 1945, when the country had just emerged from World War II. This was partly due to the stimulus checks issued to support the prolonged devastating economic impact of the COVID-19 pandemic. While an increase in cash in circulation is associated with positive factors for the foreseeable future - such as an imminent economic boom - it also poses a challenge, especially for bank deposits, which earn interest at rates close to zero and do not yield a return or convert into assets.²

Trading and investing, even short-term, is becoming increasingly important to preserve and grow wealth as inflation rises and money dynamics change, e.g. with low or no interest rates on savings accounts. In addition, investing has become much easier with increasing digitalisation and the introduction of hundreds of online trading brokers, cryptocurrency exchanges and other mediums. Both the increased need to invest rather than save and easier access to investment opportunities have led to the proportion of private investors reaching new highs. Equities, commodities, assets such as gold or property and cryptocurrencies are among the preferred options.

² Cash in circulation is rising, and that usually means something good (cnbc.com)



Graphic: Trading Volume by Investor Type. The share of retail investors in the total pool reached a record high in 2020, accounting for more than 40 % of the total trading volume, an unprecedented figure.³

Despite the higher level of digitalisation, easy access to information sources and user-friendly and intuitive online trading platforms and exchanges, investing and especially trading remain a grey area for most retail investors. This is confirmed by the apparent lack of profitability among inexperienced players.

"Only 5 % of small investors make money, 5 % break even. 90 % lose in the long term".

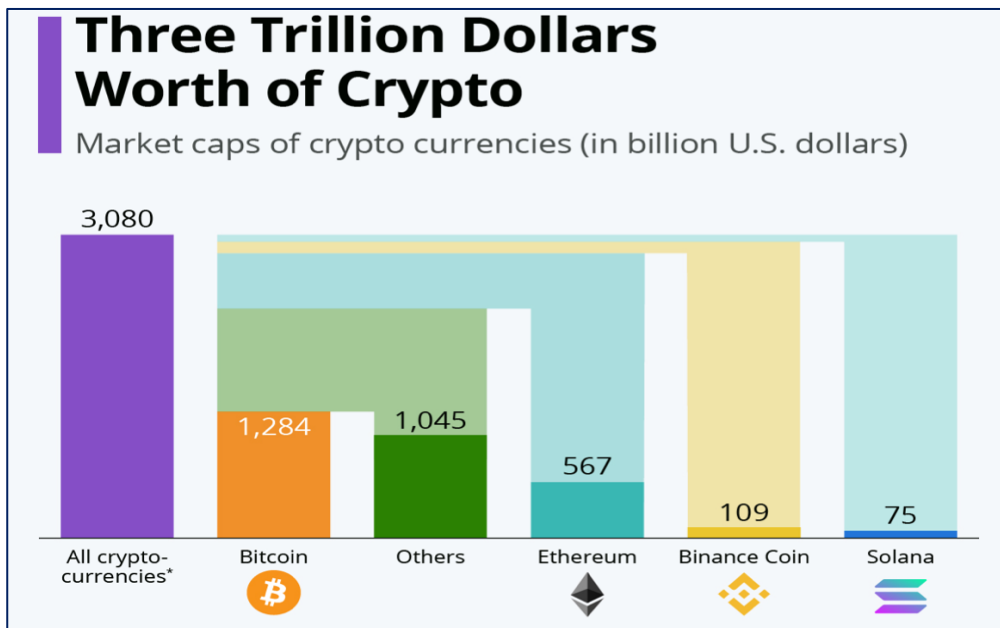
Other challenges for retail investors, in addition to the lack of experience and knowledge, are the high fees charged by trading platforms and exchanges and the advantage of professional investment companies in terms of available software solutions and information.

³ How powerful are active private investors? (economist.com)

The Increasing Acceptance of Cryptocurrencies

Cryptocurrencies and blockchains have been compared to the introduction of the internet as a concept that can change and reshape the world as we know it. They are characterised by their inherent ability to disrupt existing industries by eliminating some of the biggest problems such as information asymmetries that lead to an unequal distribution of power in favour of a few players. The way we use and handle money is perhaps the central issue they have impacted the most. So far, we have only scratched the surface of what is possible in terms of democratising our financial system.

Cryptocurrencies are now an integral part of our financial ecosystem, a concept that ten years ago was seen as just another passing trend. Today, few would deny their revolutionary success and the increasingly important role they will play in the years and decades to come. Policy makers are beginning to look for ways to lay the groundwork for the further spread of cryptocurrencies. Many retail investors see cryptocurrencies as more than just short-term financial gains.



Graphic: The Market Capitalisation of Cryptocurrencies Exceeded USD 3 Trillion in November 2021.⁴

⁴ Three Trillion Dollars in the Value of Crypto | Statista



Beyond the overall market capitalisation, the acceptance of cryptocurrencies is growing by leaps and bounds, with the number of cryptocurrency holders exceeding the 430 million mark at the beginning of 2023 and continuing to grow.

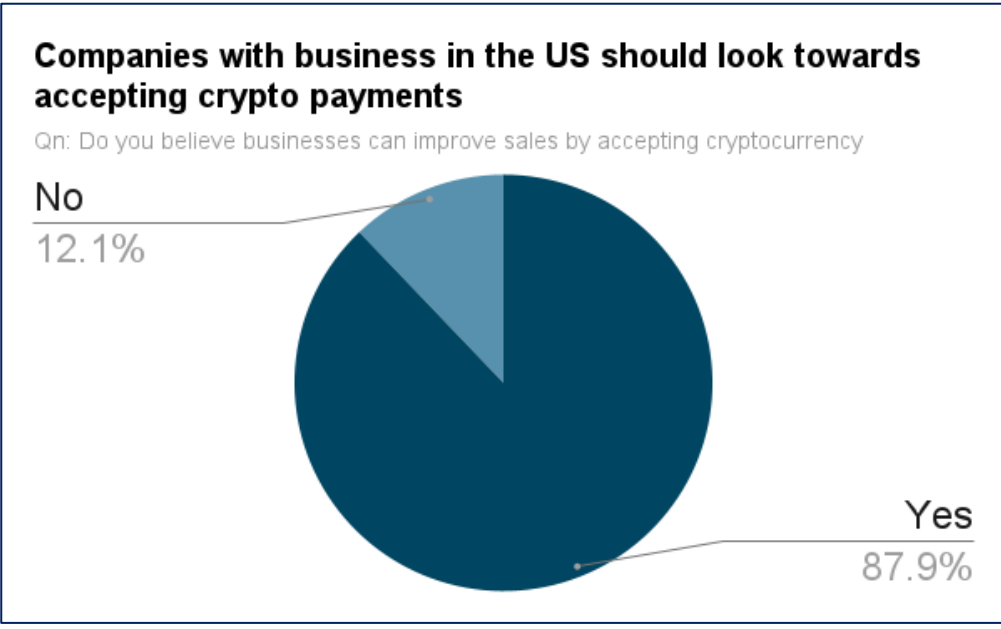


Graphic: The total number of cryptocurrency holders worldwide reached 425 million in December 2022, an increase of 130 million compared to January of the same year. The global crypto acceptance rate exceeded 4.30 % last year.

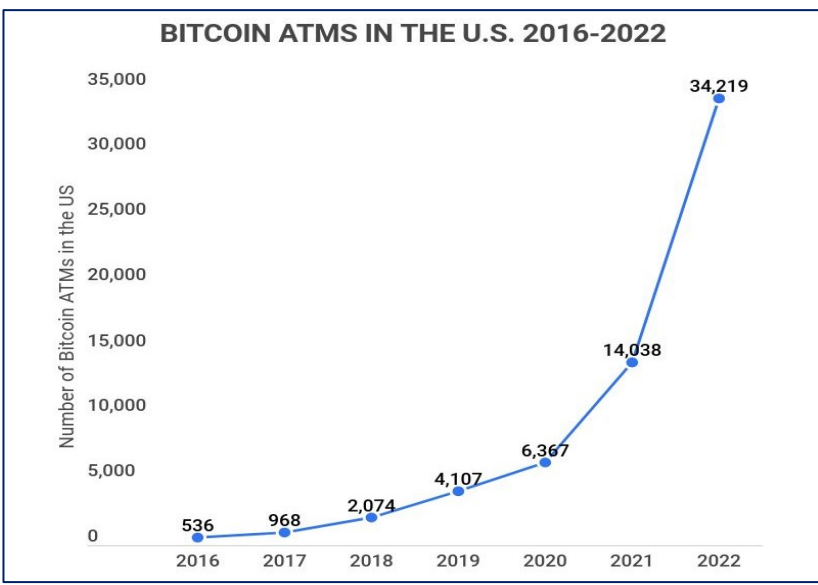
Thousands of companies and merchants, including some of the world's largest corporations, now accept payments in cryptocurrencies, and their numbers are growing significantly every year. Several studies predict that by 2022, more than a third of small and medium-sized businesses in the US will accept cryptocurrency payments.⁵ Industry experts believe that cryptocurrency payments can increase companies' ROI, attract more customers and increase CLV regardless of company size.

⁵ HSB survey shows that a third of small businesses accept cryptocurrencies | Business Wire





Graphic: Merchants and businesses in the US would benefit greatly from accepting cryptocurrency payments, according to a survey by Triple A⁶



Graphic: The number of Bitcoin ATMs rose from just 536 in 2016 to 34,219 in 2022, an increase of almost 64 times.

⁶ Introduction of Cryptocurrencies in Africa, America and Europe (triple-a.io)



Stable Coins as a possible Bridge to broad Acceptance of Cryptocurrencies in Payment Transactions

"More than 50 % of transactions to and from BTC are processed in Tether."

Stable coins are, as the name suggests, stable in price. The most popular type of stable coin is called a FIAT⁷-backed stable coin. It is based on the premise of holding a 1:1 reserve in a specific FIAT currency that hedges the price floor of the underlying token.

Other types of stable coins include commodity-based stable coins, which are backed by commodities, usually precious metals such as gold, cryptocurrency-based stable coins, which hold on-chain reserves in cryptocurrencies, and algorithmic stable coins, which use specialised algorithms and automation tools to control collateral.

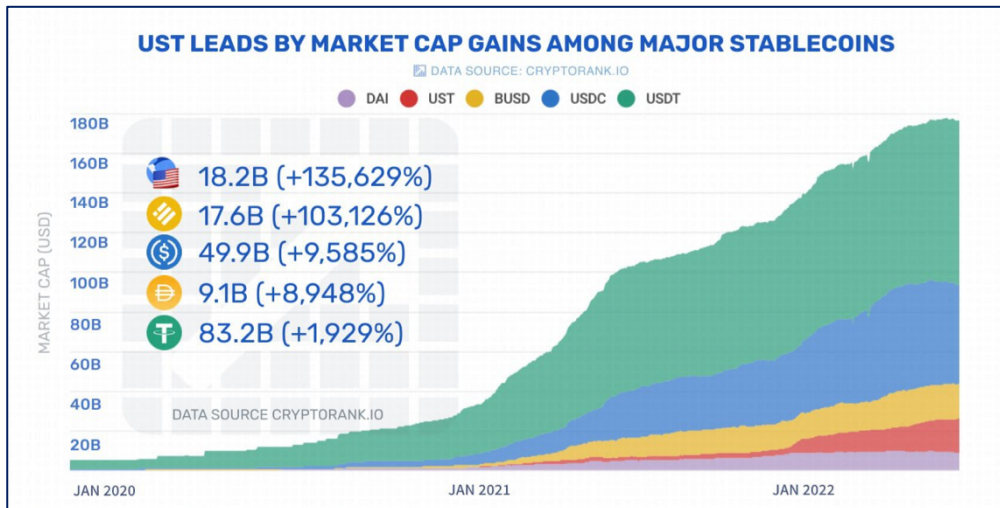
There are many usages for stable coins. They are particularly important when it comes to launching cryptocurrency payments. Over the years, they have become the favoured method of exchanges and investors to invest in cryptocurrencies. They offer a high degree of flexibility as they allow the holder to convert them into cryptocurrencies without having to deposit FIAT currency into their account at a traditional financial institution, which in many cases still leads to problems reflected in rejected deposits and delayed transactions. In addition, stable coins offer a reliable transfer method within the entire DeFi / dApp ecosystem due to their price stability.

| # ▲ | Name | Price | 1h % | 24h % | 7d % | Market Cap | Volume(24h) | Circulating Supply | Last 7 Days |
|------|------------------|----------|--------|--------|--------|------------------|---|---------------------|-------------|
| ☆ 3 | Tether USDt USDT | \$0.9999 | ▲0.01% | ▲0.01% | ▼0.02% | \$83,805,082,794 | \$18,495,252,991 18,498,357,745 USDT | 83,809,374,432 USDT | |
| ☆ 6 | USD Coin USDC | \$1.00 | ▲0.00% | ▲0.01% | ▲0.01% | \$26,624,057,617 | \$2,337,337,880 2,337,348,480 USDC | 26,621,994,042 USDC | |
| ☆ 19 | Dai DAI | \$0.9992 | ▲0.03% | ▼0.02% | ▼0.03% | \$4,576,591,220 | \$79,264,136 79,314,840 DAI | 4,580,318,003 DAI | |
| ☆ 22 | Binance USD BUSD | \$0.9999 | ▲0.01% | ▲0.01% | ▼0.03% | \$3,795,018,122 | \$1,392,282,535 1,392,385,391 BUSD | 3,795,145,704 BUSD | |
| ☆ 27 | TrueUSD TUSD | \$0.9991 | ▼0.01% | ▼0.03% | ▼0.07% | \$2,805,112,577 | \$1,473,240,500 1,474,717,768 TUSD | 2,807,583,269 TUSD | |

Graphic: The leading stable coins by market capitalisation. The current leaders are USDT, USDC, Dai, BUSD and TUSD with a leading category of FIAT-backed stablecoins. Source: Coinmarketcap. ⁸



The total market capitalisation of stable coins has grown enormously in recent years due to their usage cases and the increasing availability of cryptocurrency payments.



Graphic: The Growth of Stable Coin Market Capitalisation. Between January 2020 and January 2022, the market capitalisation rose from just 10 billion to more than 180 billion. Source: Kryptorank⁹

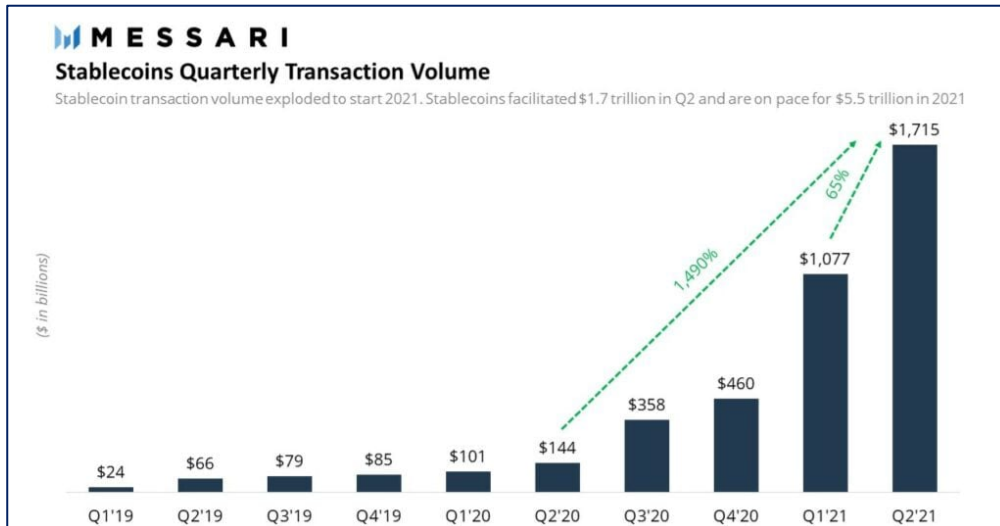
"Stable coins carried out transactions worth 7.4 billion dollars in 2022, compared to 6 billion dollars in 2021."⁹

⁷ FIAT currencies are currencies that are regulated and controlled by governments. Examples include the Euro, the US Dollar and the Swiss Franc

⁸ Top stable coin tokens by market capitalisation | CoinMarketCap

⁹ UST leads in market capitalisation gains among the most important stable coins - Cryptorank News

⁹ Stable coin volume reaches record high of \$7.4T in 2022 - The Defiant



Graphic: Stable coin transaction volume increased by almost 1500 % between Q2 2020 and Q2 2021.¹⁰

The variety of trading pairs on both centralised and decentralised exchanges that include stable coins is very large. On decentralised exchanges, stable coins are even seen as a must, as there are no options for FIAT currency transactions. This leads to a high volume of transactions to and from stable coins. Most cryptocurrency traders and investors today favour them if they want to preserve their value. This also makes two-way transactions much easier and faster than with FIAT currencies if the holder of a cryptocurrency wants to buy a dip quickly, for example.

Another factor contributing to the growing acceptance of stable coins is the stability they offer even in times of market crashes by solving the problem of volatility of traditional cryptocurrencies. While you may prefer to hold on to your Ethereum or Bitcoin currency rather than use it to make payments, stable coins are the perfect tool for everyday transactions. Stable coins are likely to become a solid alternative to traditional payments in the future, which are sometimes delayed or even rejected altogether by banks.

¹⁰ Stable coin transaction volume totalled USD 1.7 trillion in Q2 2021, an increase of 59 % compared to Q1 - Tokenist



Trading and Investment Software and the Role of Artificial Intelligence (AI)

The way people trade and invest has changed dramatically over the last 50 years. Many companies now rely on complex quantitative methods and algorithms to manage their day-to-day business and even their long-term investment strategy. Sophisticated analytical tools, complex patterns and models based on multiple variables that can automatically decide the intricacies of an order to be placed are now commonplace in professional investment organisations such as hedge funds, investment banks and traders. It is to be expected that with increasing acceptance, private investors will also begin to use some of these products in the future.

Such software products support the analysis, decision-making and management process of investments and trading enormously. They make things possible that human traders cannot do. This makes them very powerful, but also draws a clear line between those who have access to them and those who do not, leading to inequality between market participants.

There are many different software products in the financial sector today. Investment platforms, for example, enable several portfolios to be brought together in one place, allowing multiple assets to be managed and combined via a single, centralised platform. Trading and investment bots, on the other hand, utilise "AI" (Artificial Intelligence) and large amounts of data. They make automatic suggestions to investors and traders regarding order placement, portfolio optimisation and much more. Portfolio management software solutions focus on optimising all components of a particular portfolio, such as the ratio of current assets to fixed assets.



Graphic: The market for algorithmic trading software in North America is set to grow by 34 % over the forecast period.¹¹

¹¹ Algorithmic trading market to grow at USD 3.79 billion from 2020 to 2025 | High demand for market surveillance will boost growth | Technavio (prnewswire.com)



Perhaps the most important technical area of trading and investing at the moment is algorithmic trading, also known as automated trading.

The concept is based on the idea of using software solutions to carry out certain trading activities with a speed, volume and frequency that would be impossible for a human trader.

This also eliminates the possibility of human error, which should not be underestimated in terms of the potential loss of value that may result.

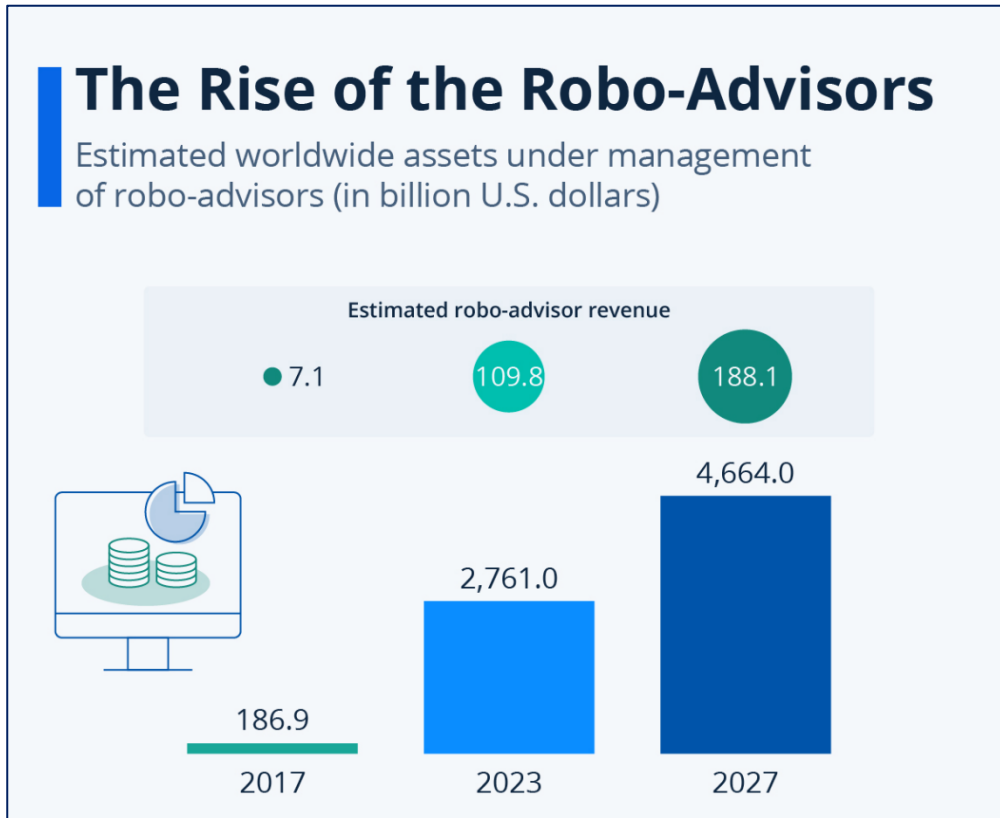
- More importantly, it eliminates the negative influence of emotional trading and investment decisions, which can distort judgement that is otherwise based on hard, calculated figures.

Today, around 70 to 80 per cent of the total trading volume is generated by algorithmic trading.

The introduction of Machine Learning (ML) and Artificial Intelligence (AI) is one of the key factors driving the growth of the algorithmic trading market in recent years and in the coming decade.

- With the introduction of robo-advisors, i.e. online applications that offer automated trading and investment recommendations, the degree of automation in algorithmic trading is expected to increase significantly.





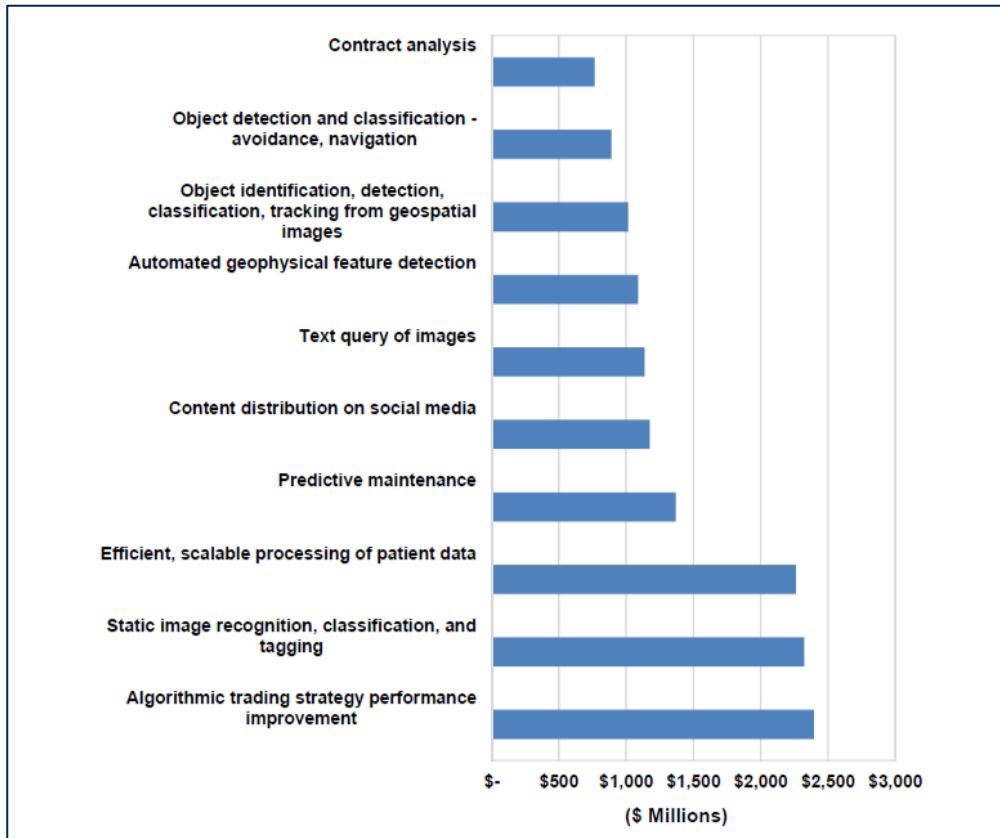
Graphic: Assets managed by robo-advisors worldwide. Automated online Portfolio Management of Private Assets¹²

"AI" (Artificial Intelligence) and "AML" (Automated Machine Learning) are not new concepts when it comes to trading and investing. These innovative technologies emerged in the industry more than a decade ago.

In recent years, and especially recently, AI-based software has become very popular with professional investment companies thanks to the rapid advances in the field of Artificial Intelligence (AI).

Some of the world's leading hedge funds now rely heavily on the implementation of AI (Artificial Intelligence) in their trading and investment strategies. As a result, the role of new technologies in algorithmic trading will be the largest driver of revenue when it comes to the implementation of AI in various industries.

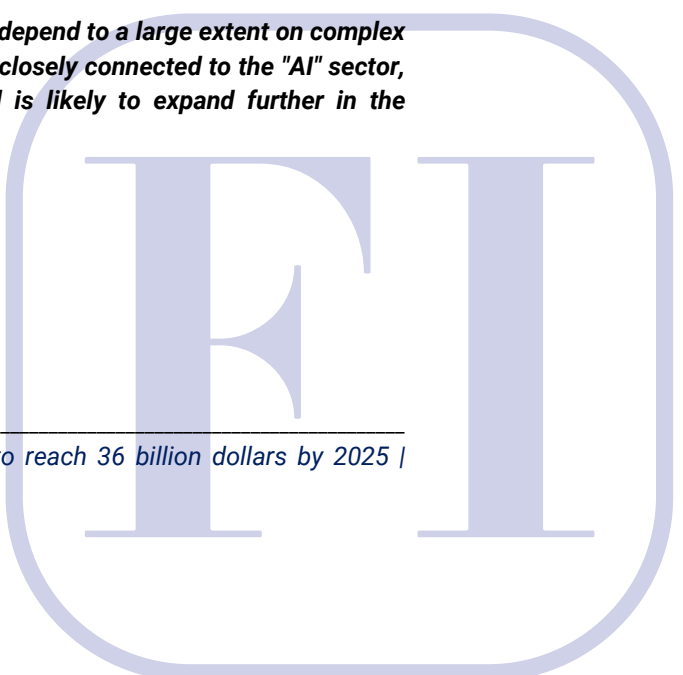
¹² Graphic: The Rise of Robo-Advisors | Statista



Graphic: Among the most important use cases of AI software in terms of revenue generated, performance improvement through algorithmic trading strategies leads the way.¹³

It is clear that the future of retail and investment will depend to a large extent on complex software solutions. The market for such solutions is closely connected to the "AI" sector, which has set growth records in recent years and is likely to expand further in the foreseeable future.

¹³ The market for Artificial Intelligence is expected to reach 36 billion dollars by 2025 | TOP500





Problems and Challenges

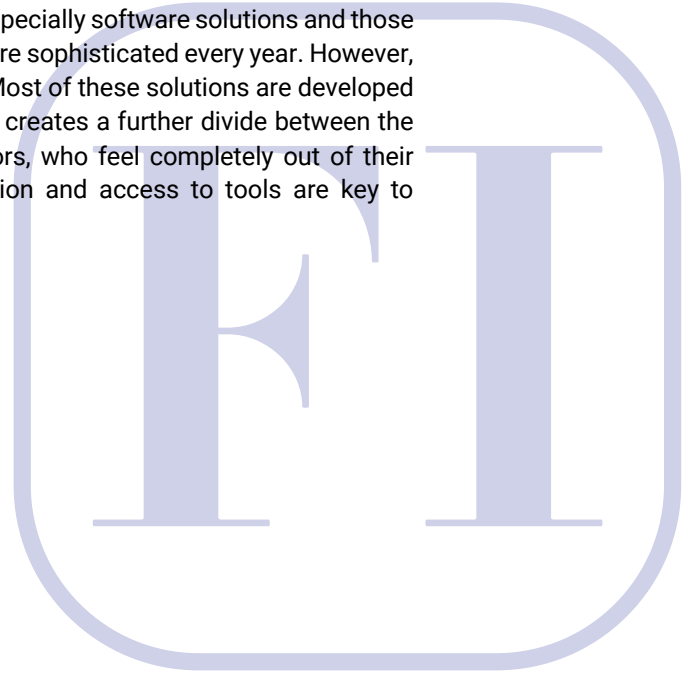
[?] Problem: The difficult macroeconomic dynamics and the development of the financial system mean that more and more people are faced with the need to invest to preserve their wealth instead of holding cash reserves. The proportion of private investors has never been as high as it is today, but their results fall far short of what is needed. There is an obvious need for more passive investment solutions for inexperienced investors, with the exception of investment funds, which offer only mediocre returns and sometimes barely match the average growth of stock market indices such as the S&P 500.

[?] Problem: Despite their obvious advantages, stable coins have not yet been able to establish themselves as the standard for cryptocurrency payments. One reason for this is the increased scrutiny from regulators; both the SEC and the EU have expressed concerns about stable coins and announced their intention to regulate them more strictly. Many stable coins are believed to hold far fewer reserves than they should.

Furthermore, the redemption of stable coins into FIAT currency is a lengthy and complicated process that usually involves high fees, which discourages stable coin holders from exchanging their coins for cash. In addition, the collapse of the algorithmic stablecoin TerraUSD has wiped out approximately USD 60 billion in wallet value and led to a significant domino effect in the crypto market, dragging prices down and undermining general confidence in stable coins and cryptocurrencies in general.

Last but not least, the variety of FIAT-based stable coins is small. Only USD-based stable coins such as USDT have been able to establish themselves on the market so far. A single stable coin is not enough to satisfy demand on the global market, especially when you consider that the popularity of cryptocurrencies is increasing in several markets, including the EU area.

[?] Problem: Trading and investment technologies, especially software solutions and those that use "AI" and "AML" algorithms, are becoming more sophisticated every year. However, they remain largely inaccessible to retail investors. Most of these solutions are developed by investment companies for internal use only. This creates a further divide between the players and further disadvantages for retail investors, who feel completely out of their depth in an investment landscape where information and access to tools are key to success.





The Solution

The "FInvestify" project is a next-generation financial ecosystem created by the FiducInvest Group. The FiducInvest Group is a successful fintech company in the financial markets that offers a range of investment services and advanced technological solutions for trading and investing.

Thanks to many years of experience, FiducInvest has been able to develop successful investment strategies with its team of experts who have in-depth knowledge in various areas. FiducInvest has developed its own state-of-the-art investment and trading software and has extensive expertise in the areas of financial market research, risk management and orientation in various asset classes.

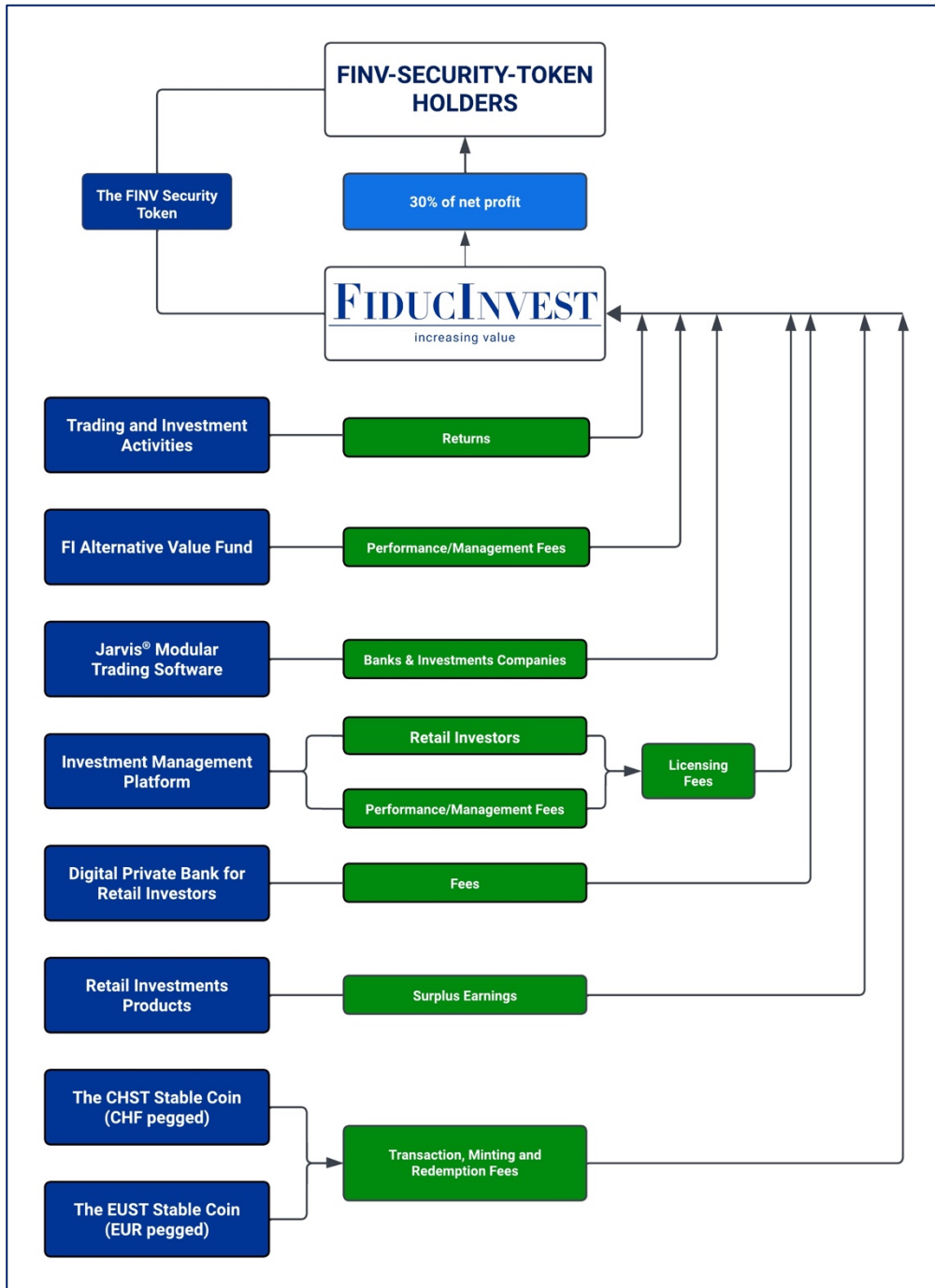
With the introduction of the "**FINV Security Token**", FiducInvest is opening the doors to its fully-fledged financial ecosystem to all investors, including retail investors.

The "**FInvestify**" project brings together under one umbrella:

- Own **Trading and Investment Strategies** on the Financial Markets
- the "**FI Alternative Value Fund**", with an outstanding Risk/Return Ratio
- **JARVIS®**, our modular Trading Software based on Artificial Intelligence "AI", Automated Machine Learning "AML" and Big Data Technologies
- an **Investment Management Platform** for the licensing of **JARVIS®**
- a **digital "Private Bank" Platform** that brings Investors and Sales together
- various **Investment Products for Private Clients**
- the "**FINV Security Token**" with **Profit Sharing**
- two **Stable Coins** that will be bound to **Euro (EUR) and Swiss Franc (CHF)**

These products will generate profits in various ways, from the financial gains on the investment assets to the fund's performance and management fees and the licence fees for JARVIS®, which are regularly paid out to investors as distributions.

With the introduction of the "**FINV Security Token**", the project enables every investor to participate in the profits from FiducInvest's various revenue streams.





Investors who hold the "**FINV Security Token**" gain access to a profit-sharing right amounting to **30 %** of FiducInvest's **net profit**, which is paid out at the end of each financial year. The "**FInvestify project**" thus creates several sources of income that will contribute to the success of FiducInvest.

Trading and Investments:

FiducInvest has achieved excellent returns on the financial markets in recent years. The holders of the "**FINV Security Token**" participate in these returns in the form of profit sharing.

The "FI Alternative Value Fund":

The "**FINV Security Token**" enables each holder to participate in the performance and management fees of the "FI Alternative Value Fund".

JARVIS® - Modular Trading Software:

The trading software will generate licence fees from core target groups such as private banks and investment companies. The holders of the "**FINV Security Token**" will participate in this revenue in the form of profit sharing.

Investment Management Platform:

FiducInvest is currently working on an investment management platform that will generate revenue through recurring licence fees for our **JARVIS® Trading Software**. The holders of the "**FINV Security Token**" will participate in this income in the form of profit sharing.

Digital " Private Bank" Platform for Retail Investors:

FiducInvest is currently working on another platform on which customers and intermediaries can open a bank account. The company's own investment products are to be sold via this platform. In a second step, opening up to third parties is an option. This will generate additional income for FiducInvest through recurring fees. The holders of the "**FINV Security Token**" will participate in this income in the form of a profit share.

Investment Products for Private Clients:

Various investment products for private clients and the related income will contribute to FiducInvest's revenue. The holders of the "**FINV Security Token**" participate in this income in the form of profit sharing.

CHF- and EUR-backed Stable Coins:

The "**FInvestify Project**" plans to launch two FIAT-backed stable coins backed by **Euro (EUR)** and **Swiss Franc (CHF)**. In light of the increasing demand for cryptocurrency payments globally and especially in Switzerland and the European Union, FiducInvest plans to become a pioneer in the regional market by launching the first **stable coins** backed by **Swiss Francs (CHF)** and **Euros (EUR)**. The stable coins will provide a verifiable 100 % FIAT reserve, regular reporting, independent custodian audits and the lowest fees on the market at just 0.1 %. The aim of stable coins is to take cryptocurrency payment acceptance to a new level by broadly supporting payments at a regional level.



The stable coins will enable easier storage and transfer of value within the company's investment ecosystem in a later phase of project development and will serve as an additional form of payment for the licence fees of the trading software and all other FiducInvest products.

The stable coins generate additional income for FiducInvest. Furthermore, a percentage of the transaction, minting and redemption fees is distributed to the holders of the "**FINV Security Token**" as additional passive income.

Finally, the value of the "**FINV Security Token**" is expected to increase in proportion to the value of the underlying products. With the increasing demand for all FiducInvest products and the resulting additional income in all asset classes, all these products will lead to a higher market value, which will be reflected in the "**FINV Security Token**".

By building the FiducInvest ecosystem, we are pursuing our long-term vision of closing the gap between traditional finance and cryptocurrencies and creating unique investment instruments with an excellent risk/return ratio that are accessible to every investor.

Problems and Solutions through FiducInvest

[?] Problem: Private investors need to invest more and more in order to preserve their wealth, but due to a lack of knowledge and experience, they have few options, such as traditional investment funds, many of which have only mediocre performance.

[✓] Solution: We are launching the "**FINV Security Token**" as a security token that represents the value generated by our services and products, with an overall excellent return potential that can compete with the success of some of the best investment companies in the world in recent years. The investment vehicle is suitable for both experienced investors looking to diversify their portfolio with an asset with a good risk/return ratio and inexperienced investors who are unsure how to construct their portfolio. With the "**FINV Security Token**" we eliminate the normally very high entry capital requirements for profitably managed investment opportunities. There are no ongoing management or performance fees.

[?] Problem: Stable coins are not yet among the favoured crypto payment options despite their price stability. There are also concerns that many of the leading stable coins have very low reserves and could collapse in an economic downturn. Overall, the lack of accountability and transparency in the reporting of the money custody is one of the biggest problems with the current solutions. Finally, the minting process is often non-transparent and the redemption process so complicated that few people are willing to exchange their stable coins for a FIAT currency due to the high complexity and fees.

[✓] Solution: Our two stable coins, which are tied to the Euro (EUR) and the Swiss Franc (CHF), are managed by a reputable custodian bank and guarantee 100 % coverage with



FIAT currencies at all times as well as the possibility to exchange FIAT currencies for tokens almost immediately and at very low fees.

Our custodian will be a reputable bank that will provide us with regular updates on reserves and the issuance or burning of tokens. Independent audits by different third parties, rotating randomly, will ensure that multiple parties are involved in the reporting process to make it as decentralised and transparent as possible.

❓ Problem: Trading and investment software gives the big players in the investment landscape a significant advantage but remains out of reach for everyone else.

✅ Solution: We plan to introduce licensing options for certain modules of our trading and investment software that utilise advanced Artificial Intelligence (AI) and Machine Learning Algorithms (learning algorithms) as well as Big Data. This software has successfully supported us in our operational activities and is the key reason for the excellent targets and returns of our investments. We will develop flexible options so that each company and, in the future, retail investors can find the best options for their needs and budget.

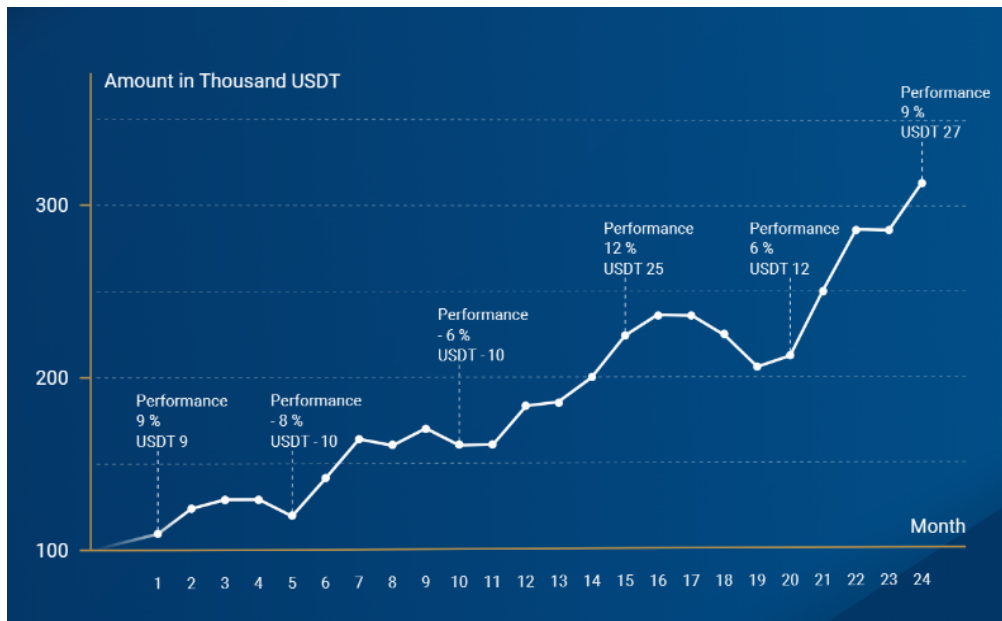
Trading and Investments

In recent years, FiducInvest has achieved a return of 82 % with its trading and investment activities, which is well above the results of most investment funds and even hedge funds.

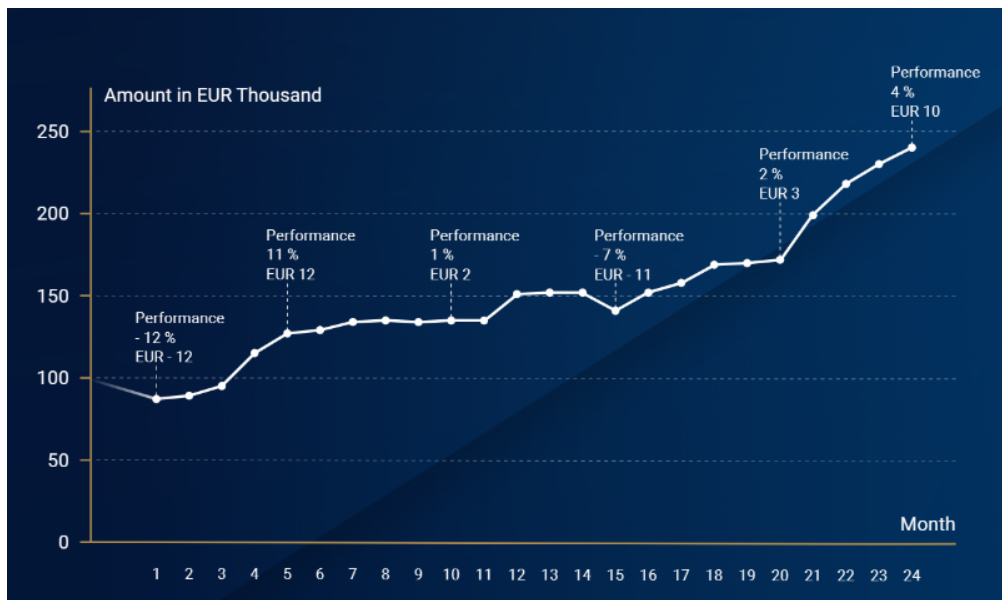




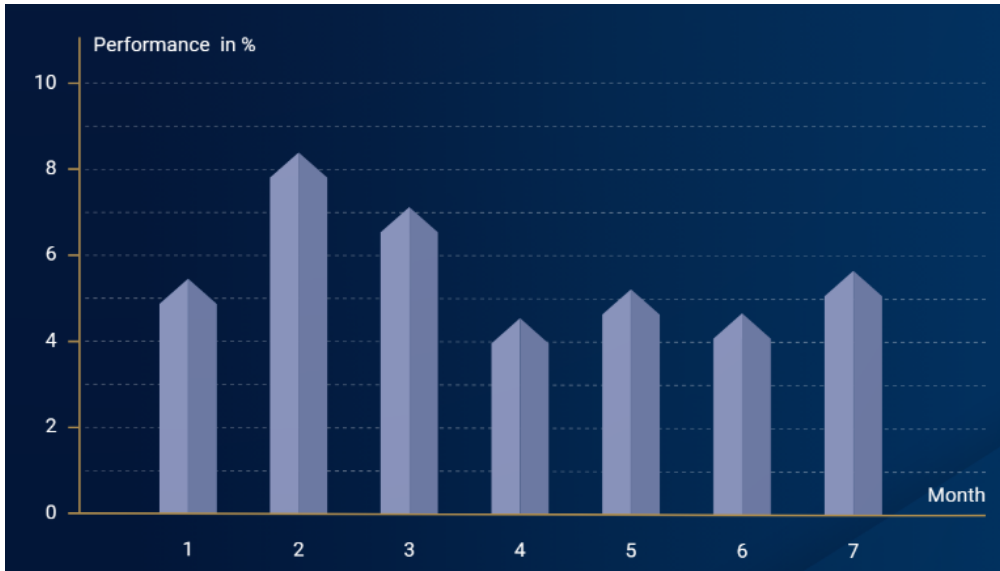
Our results: Below you will find an extract of our performance in various asset classes:



Crypto Trading: By focussing on USDT arbitrage to mitigate volatility, we were able to achieve a cumulative performance of 214 % over 24 months.

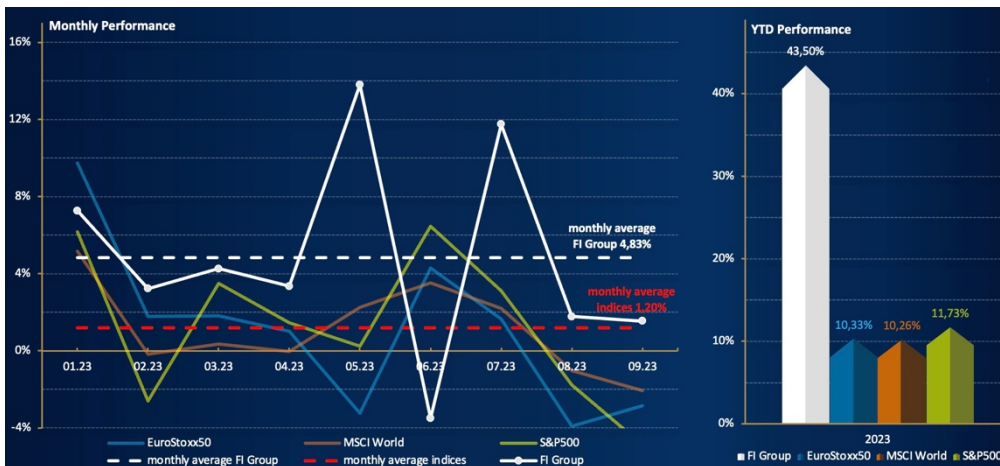


FX Trading: Focus on the EUR/USD pair. We were able to achieve a cumulative performance of 141 % within 24 months.



Production (Crypto Mining): An initial investment of EUR 100,000 in Ethereum mining generated a positive return of 69 % p.a.

Current Investments with JARVIS®: We are currently invested with the support of our trading software. We are testing various strategies and varying the stop loss set. The established benchmarks achieved an average of 14.03 % YTD. This means that our strategy, supported by JARVIS®, has outperformed them by a whopping 27.92 %. You can update this chart at any time on our homepage <https://fiducinvest.com/charts/>





The "FI Alternative Value Fund"

The "FI Alternative Value Fund" is an investment fund that aims to achieve a target return of at least **7 % to 15 % per annum**. It is managed by investment experts with more than 60 years of combined experience in the financial markets, using proprietary **JARVIS®** trading software. The fund focuses primarily on a diversified range of investment instruments, ranging from foreign exchange to specific equities, indices, cryptocurrencies, etc. We provide monthly, semi-annual and annual reports on financial performance.

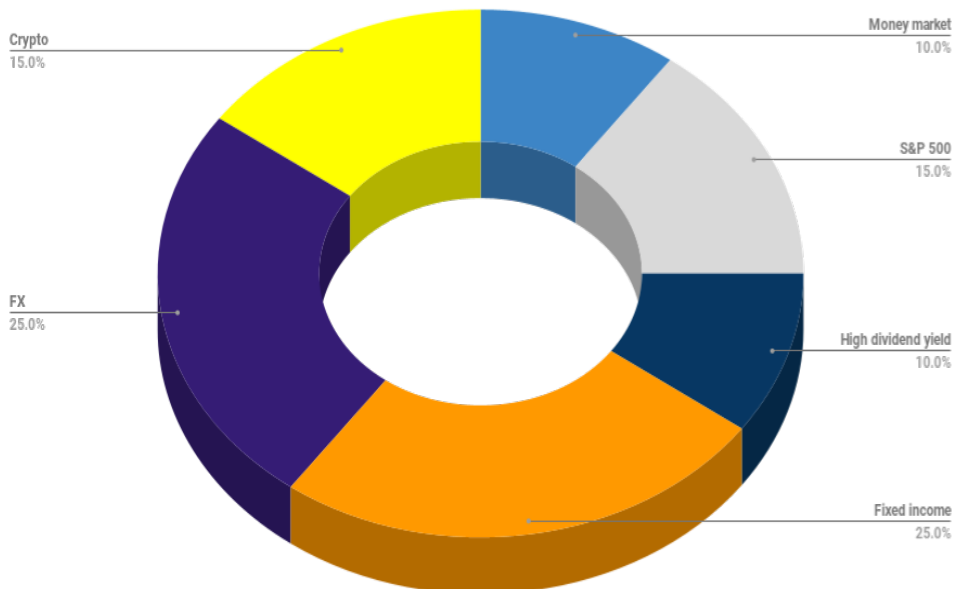


Chart: Dynamic asset allocation of the FI Alternative Value Fund.

The fund is structured similarly to a hedge fund with a minimum investment of CHF/EUR 100,000.00 and is aimed at institutional and MIFID II-qualified investors. Investors are free to choose the unit class in the currency (CHF or EUR) and the distribution of income (accumulating or distributing) to diversify their own portfolio.

By investing in the "FINV Security Token", you participate indirectly in the income from the management and performance fees of the "FI Alternative Value Fund" without having to invest at least CHF/EUR 100,000 in the fund yourself.



How it works

JARVIS® contains several sophisticated modules for market analysis, price forecasting, portfolio and order management. We are able to efficiently process complex data sets and quickly recognise patterns and trends by using Artificial Intelligence (AI), Automated Machine Learning (AML), algorithms that are constantly kept up to date with the latest AI developments and Big Data.

We have succeeded in developing a large number of our own analysis tools and trading bots, which are fed into various broker platforms via "**APIs**" ¹⁴. This takes algorithmic trading a step further by improving the hit rate and execution speed.

JARVIS® can currently handle the automated trading of foreign exchange (currencies), futures, shares and ETFs. Cryptocurrencies are currently in the final test phase and will also be introduced shortly. We are planning to set up a separate department in the near future that will focus on implementing quantum computing concepts in the software.

Our trading software has been in use for years. This is one of the main reasons for the outstanding success of our investments. We are constantly working on improving and optimising the modules and the underlying technology. The more data we collect, the better the results. Artificial intelligence (AI) and Machine Learning (ML) depend heavily on the amount of data they process and learn better over time the more data they have available.

Investment Management Platform

Our vision is to continue to use **JARVIS®** for our own investment activities, but also to offer it as an "**Investment Management Platform**" for asset managers, private banks and private clients.

Licensing possibilities, maintenance and operational services will provide access to **JARVIS®** in a variety of ways. Depending on the customer segment and requirements, it will be possible to choose between:

- **Integration of the "API"** into a customer's own account with their own broker. This means that only the customer has access to their account and can follow the trading activities. We only have trading access and cannot make deposits or withdrawals to the account. The client benefits from our experience but does not need to have any experience or make a direct investment in an investment product.
- **Licensing of the trading platform** in such a way that certain **JARVIS®** modules are installed at the customer's premises and they can make various settings on the monitor themselves. However, this requires a high level of expertise, which



necessitates the provision of additional services such as maintenance, support and much more.

This will allow us to generate recurring revenue and increase our net profit, which in turn will lead to higher dividend payouts for "FINV Security Token" holders.

Digital "Private Bank" Platform for Investors

FiducInvest is currently working on another platform that will generate income for the company through recurring fees.

This application, which is linked to a bank, will function like a private bank for investors. Customers will be able to open an account via a bank-compliant KYC procedure and make all their investments with FiducInvest from there. In addition, a custody account management system will be integrated, enabling customers to manage their investments without having to pay expensive custody account fees to their bank, have interest and income paid out and provide all the necessary forms, e.g. for tax returns.

As a bridge to the distribution of FiducInvest products, the platform enables the onboarding of sales structures so that they can support their customers and distribute our products more effectively. Invoicing, commission payments and statistics are also processed via the platform.

The advantage for FiducInvest lies in customer loyalty. Customers can also be offered newly developed investment products at any time. The advantage for customers is that they do not have to repeat the KYC process for every investment. The platform will of course be legally regulated and provide all the forms required for a proper subscription process online.



¹⁴ API (Application Programming Interfaces) consist of several definitions and protocols for the development and integration of application software. An "API" is an interface that enables independent applications to communicate with each other and exchange data.



Investment Products for Private Investors

Various investment products for private clients will be launched in the 4th quarter of 2023. The resulting income will help to generate further revenue.

Two products for two different target groups:

- **The "FI Wealth Protection Retail and Institutional" (volume EUR 8 million)** is aimed at semi-professional and professional investors and offers a term of 3 years, an investment amount from **EUR 1,000.00 or EUR 100,000, 2 % p.a.** (two per cent) fixed interest per year (annual distribution) and **60 %** of the average return of the MSCI World, S&P 500 and Euro Stoxx 50.

Example Calculation of Return: The average return of the MSCI World, S&P 500 and Euro Stoxx 50 from January-August 2023 is **14.03 %**, of which **60 % = 8.4 %**, assuming that it remains the same for 2023, plus the fixed interest rate of **2 % p.a.** would result in a **total return of 10.4 % p.a.** for the investor.

- **The "FI Inflation Protection Plus" (volume EUR 8 million)** is aimed at small investors and offers a term of 3 years, an investment amount from EUR 1,000.00, **5 % p.a.** (five per cent) fixed interest per year (distributed quarterly) and **20 %** of the average return of the MSCI World, S&P 500 and Euro Stoxx 50.

Example Calculation of Return: The average return of the MSCI World, S&P 500 and Euro Stoxx 50 from January-August 2023 is **14.03 %**, of which **20 % = 2.8 %**, assuming that it remains the same for 2023, plus the fixed interest rate of **5 % p.a.** would result in a total return of **7.8 % p.a.** for the investor.

The CHST and EUST Stable Coins

We are planning to launch two stable coins, which are primarily intended to create the basis for the broad introduction of payments with cryptocurrencies in Switzerland and Europe, initially in the D-A-CH region (Germany, Austria and Switzerland).

The stable coins will be identical twins in terms of technical specifications, minting and redemption mechanisms and operational processes. The only difference is the currency used as the base currency. The **EUST token** will be backed by the **Euro (EUR)** and will therefore have reserves in Euro, while the **CHST token** will be backed by the Swiss Franc (CHF) and will therefore have reserves in **Swiss Francs (CHF)**.

Several Swiss cantons, as the constituent states or regions of the Swiss Confederation are known, already accept payments in cryptocurrencies. In addition, the canton of Ticino launched a crypto initiative last year to promote payments with cryptocurrencies and support their rapid acceptance in everyday transactions. Overall, the penetration and use cases of cryptocurrencies in Switzerland are currently developing rapidly and there are no signs of a slowdown. However, there is currently no reliable stable coin backed by the Swiss Franc or the Euro for which there is already significant regional demand.



We believe that our **CHST token** as a CHF-backed stable coin with demonstrable reserves and our **EUST token** as a EUR-backed stable coin with demonstrable reserves have great potential for success. Considering the problems with the current stable coins due to the lower reserves in some cases, the lack of transparency and the difficult redemption process, we will design both the **CHST token** and the **EUST token** to specifically address these shortcomings.

Both stable coins are primarily aimed at Swiss cantons, large retail companies in the D-A-CH region and crypto investors who require a secure stable coin with a high degree of transparency and accountability for the reserves.

We will use 50 % of our initial hard cap from the "**FINV Security Token**" to ensure the necessary initial liquidity for the stable coins. This will be split equally between the **CHST token** and the **EUST token**.

The goal of stable coins is to lay the foundation for the implementation of cryptocurrencies in the D-A-CH region and furthermore to facilitate transactions within our own ecosystem. We will work to establish **CHST** and **EUST tokens** as alternatives to traditional methods of payment, enabling merchants to accept cryptocurrencies at the lowest possible fees.

Coin Minting and Redemption Procedure

The process of minting (creating new tokens) and redeeming (acquiring FIAT currency for tokens) is the essential basis for the operation of FIAT-based stable coins such as **CHST tokens** and **EUST tokens**. These mechanisms regulate the balance between the tokens currently in circulation and the FIAT currency reserves. One cannot rise or fall without the other reacting accordingly. This is the basic principle that keeps the price of stable coins stable.

Many stable coins prefer to bring forward the minting process so that a supply is already available when the user decides to buy. This guarantees faster processing times and a more efficient process overall. In addition, the tokens are rarely destroyed immediately upon redemption, but at regular intervals.

However, the disadvantage of this procedure is that the issuer of the stable coin can issue too many tokens in advance or delay the destruction of the tokens after redemption. There is therefore a lack of transparency without corresponding accountability measures. One problem is that they often do not provide conclusive information on the number of tokens minted or destroyed.

We want to rise to these challenges. We will only hold very small reserves of stable coins for distribution. These will make up no more than 2 % of the total supply in circulation and will be always disclosed by the custodian. The same applies to redemption. By publishing a comprehensive report on the number of report on the number of tokens redeemed for "FIAT" will always ensure full transparency.

Coin Minting

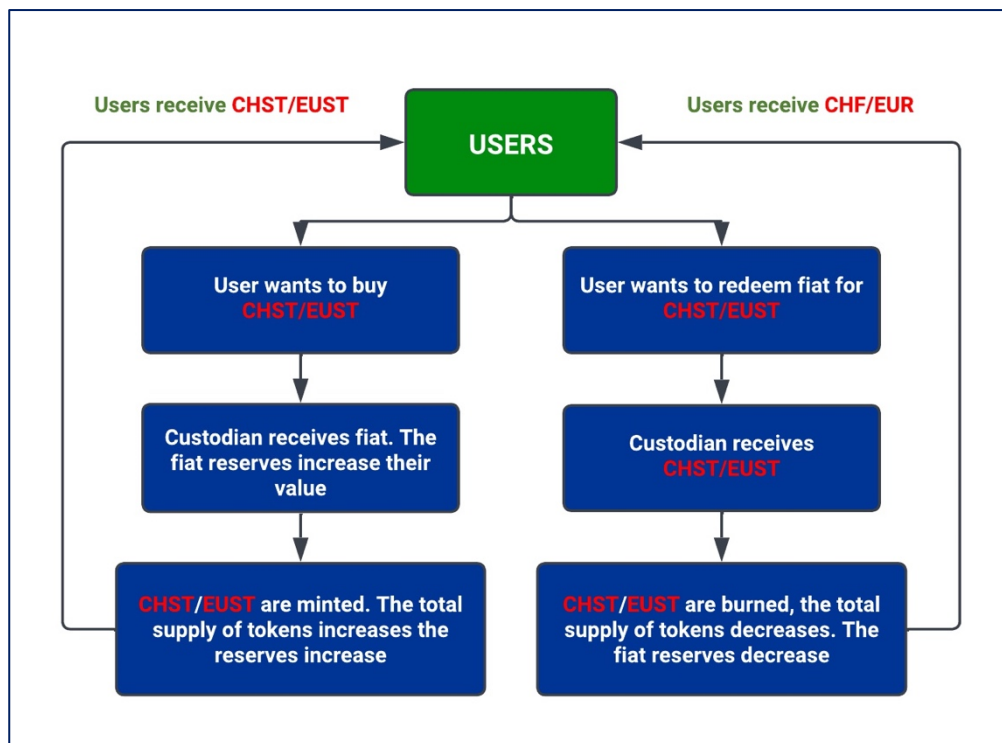
A user wishing to purchase **CHST** or **EUST tokens** can do so via a web application created by FiducInvest. After identifying themselves through an automated **KYC process**, the user



transfers the money, which initiates the process of minting new tokens. A new batch of tokens corresponding to the FIAT amount invested is sent to the user's wallet, minus the gas and transaction fees. The money received is simultaneously stored as a reserve to ensure that the FIAT currency increases by the same value as the tokens minted. All this is logged and later included in the automatic reporting, the technical mechanisms of which are checked by a third party to confirm their integrity.

Redemption

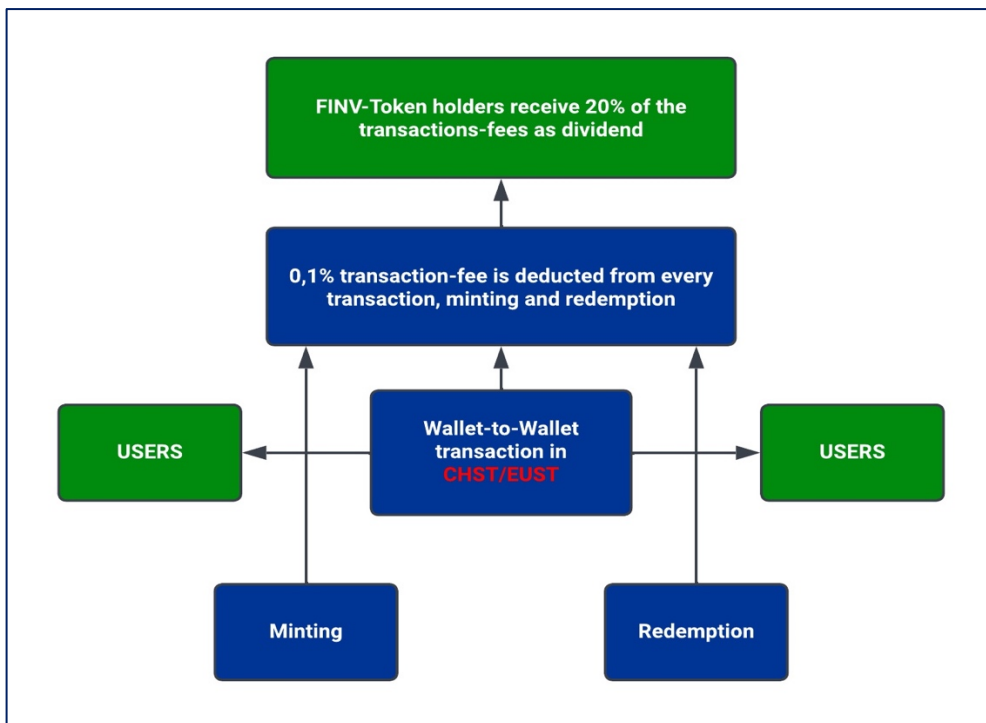
The redemption process is the reverse scenario of the minting process. Instead of transferring FIAT money, the user sends tokens and receives EUR or CHF in return. The tokens are destroyed indefinitely. This reduces the total supply and maintains the balance between FIAT money in reserve and tokens in circulation. This ensures a constant price.



A transaction fee of only **0.1 %** is charged for all transactions with stable coins, including normal wallet-to-wallet transactions, minting and redemptions. Gas fees are not included. These are charged additionally and may depend on the current utilisation and state of the Ethereum network.



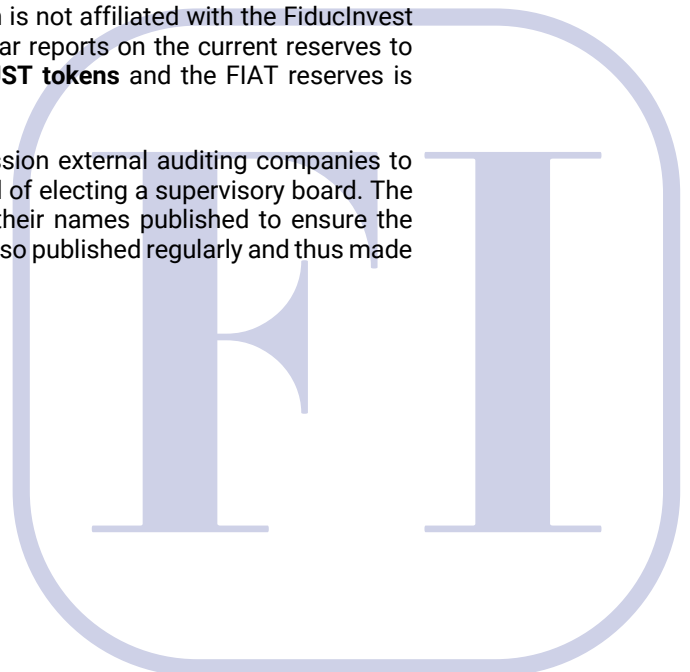
20 % of all fees collected from transactions are distributed directly to the holders of "FINV Security Tokens" as an additional source of passive income. With the increasing spread of stable coins and the associated expansion of payment options, there is great potential for exponentially growing passive income over time.



The Depository

The FIAT money will be held by the custodian, which is not affiliated with the FiducInvest "FInvestify" project. The custodian will publish regular reports on the current reserves to ensure that the balance between the **CHST** and **EUST** tokens and the FIAT reserves is always maintained.

For the "FInvestify" project, FiducInvest will commission external auditing companies to audit the reports published by the depository instead of electing a supervisory board. The auditing companies will be changed regularly and their names published to ensure the integrity of the entire process. The audit reports are also published regularly and thus made available to the public.





The FINV Security Token

The "**FINV Security Token**" is an Ethereum-based **ERC1400 token** that grants its holders profit-sharing rights amounting to **30 %** of the net profit from FiducInvest's operating business.

It is planned to implement a gradually decreasing profit participation structure. The percentage of profit participation rights will be variable and will be based on the growth of the company, in particular the net profit generated. The idea is that the more net profit we generate, the higher the absolute amount of the dividend, so that even a lower percentage leads to a higher amount of profit participation rights that investors receive.

We will first determine the basic net profit from the first two financial years. Each increase of at least **15 %** leads to a reduction of **2.5 %** in the profit participation rights.

| Net Profit Increase Percentage | Profit Share Rights Percentage |
|---|--------------------------------|
| Baseline net profit (average of year 1-2) | 30 % |
| Year 3: At least 15 % increase from the average in year 1-2 | 27,5 % |
| Year 4: At least 15 % increase from year 3 | 25 % |
| Year 5: At least 15 % increase from year 4 | 22,5 % |
| Year 6: At least 15 % increase from year 5 | 20 % |
| Year 7: At least 15 % increase from year 6 | 17,5 % |
| Year 8: At least 15 % increase from year 7 | 15 % |

A Simple Example:

If we manage to generate a net profit of **EUR 5 million** in **year 1** and a net profit of **EUR 15 million** in **year 2**, this results in an average profit of **EUR 10 million** in the first two years of operation.

30 % of this, i.e. **EUR 3 million**, will be distributed among the investors in proportion to their current holding in "**FINV Security Tokens**".

For an investor who currently holds **10 %** of the total supply of "**FINV Security Tokens**", this means a dividend of **EUR 300,000**.

If we manage to generate at least **15 %** more than the base of **EUR 10 million** in **year 3**, we will reduce the profit-sharing percentage to **27.5 %**.

We look at a practical example and assume that we manage to generate **EUR 12 million**, which is **20 %** more than **EUR 10 million** and therefore fulfils the requirement of at least **15 %**



% higher net profit. **27.5 % of EUR 12 million is EUR 3.3 million**, even if the percentage has fallen, the total payout is still higher than before at **30 %**.

This adds up and leads to a proportionally higher net profit next year. If we succeed in increasing our net profit by **20 %** again in the year after next, this will result in **EUR 3.6 million** from **EUR 14.4 million** (12 million * 1.2) with a profit share of **25 %**, meaning that the profit distribution will still be higher than before at **27.5 %**.

However, if we do not fulfil the requirement of a **15 %** increase, the percentage remains at **30 %** or at the previous year's level.

The same applies to all consecutive years. If we have a bad financial year for any reason, investors receive a higher share of profits to compensate for the lower number of net profits distributed.

The idea behind this mechanism is to harmonise our interests with those of our investors. A good performance leads to both higher distributions to the holders of "**FINV Security Tokens**" and a higher share that remains in the company and can be used for further expansion. However, if we fail in increasing our net profit, we compensate investors for the lower total amount generated with a higher percentage of profit shares.

This approach is in line with FiducInvest's "**Increasing Value**" philosophy.

Token Sale

The "**FINV-Security Token**" will have a total supply of 29,741,020 tokens, which is final and will not increase in the future. **70 %** of this supply will be distributed as part of the STO sale. All unsold tokens from this **70 %** will be burned at the end of the crowdsale.

All investors must go through a **KYC** (Know Your Customer) **process**. All investments over CHF/EUR/USD 10,000 are also subject to **AML** (Anti Money Laundering) **laws**.

| GENERAL TERMS | |
|----------------------------|--|
| Token Name | FINV |
| Total Supply | 29,741,020 FINV |
| Total for Sale | 20,818,717 FINV (70 % of the total supply) |
| Accepted FIAT Currencies | EUR |
| Accepted Crypto Currencies | Bitcoin (BTC) / Ethereum (ETH) |
| STO Price | EUR 1.00 |
| Hard Cap | EUR 20,000,000 |

| PRIVATE SALE | |
|-----------------------|-----------------------|
| Dates | 01.01.2024–29.02.2024 |
| Hard Cap in FINV | 5,555,556 FINV |
| Hard Cap in EUR | EUR 5,000,000 |
| Price (10 % Discount) | EUR 0.90 / 1 FINV |

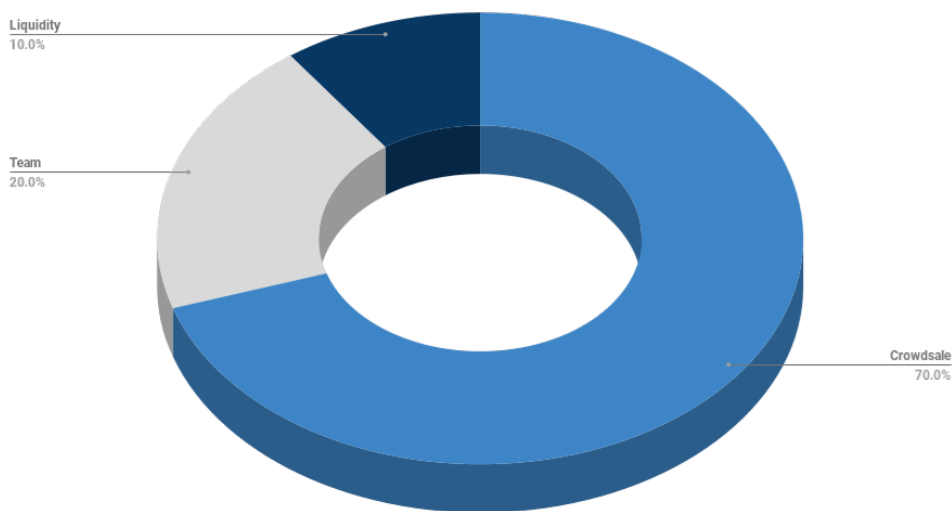


| PRE-SALE | |
|----------------------|-----------------------|
| Dates | 01.03.2024–29.02.2024 |
| Hard Cap in FINV | 5,263,158 FINV |
| Hard Cap in EUR | EUR 5,000,000 |
| Price (5 % Discount) | EUR 0.95 / 1 FINV |

| MAIN SALE | |
|---------------------|-----------------------|
| Dates | 01.03.2024–30.06.2024 |
| Hard Cap in FINV | 10,000,000 FINV |
| Hard Cap in EUR | EUR 10,000,000 |
| Price (No Discount) | EUR 1.00 / 1 FINV |

Distribution of Tokens

The initial token supply of "FINV Security Tokens" is distributed as follows:



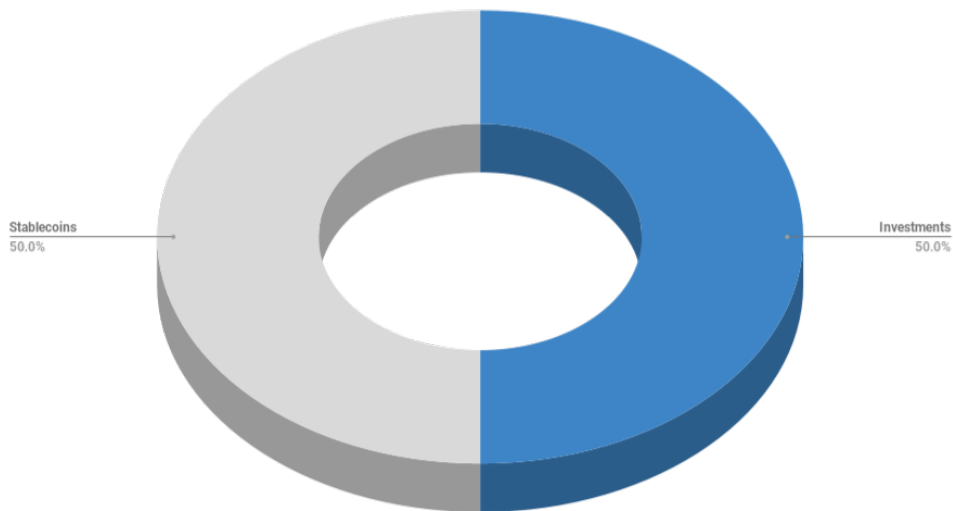
Graphic: Token Distribution of FINV

- ❖ **Crowdsale -70 %:** Is used for the crowdsale.
- ❖ **Team -20 %:** Reserved for the project's team and consultants.
- ❖ **Liquidity -10 %:** Used as a reserve, such as token listings on exchanges.



Utilisation of Funds

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



Graphic: Distribution of Funds from the FINV Crowdsale

- ❖ **Development - 50 %:** 50 % of the funds will be used for further investments and product development, improvement of the **JARVIS® Trading Software**, negotiations with potential licence partners and operational costs related to the establishment of the two stable coins.
- ❖ **Stable Coins - 50 %:** 50 % of the funds will be used to secure the initial supply of stable coins to ensure start-up liquidity for their operation.





Roadmap

| TIMELINE | MILESTONES |
|----------------------|---|
| November 2023 | <ul style="list-style-type: none"> ❖ Official release of the whitepaper ❖ Website, dashboard and smart contract development |
| December 2023 | <ul style="list-style-type: none"> ❖ Smart contract audit ❖ Start of negotiations with investors (VCs, Angel investors, private Investors) |
| January 2023 | <ul style="list-style-type: none"> ❖ Start of the private sale ❖ Initiation of the marketing strategy |
| March 2023 | <ul style="list-style-type: none"> ❖ Start of the pre-sale |
| May 2024 | <ul style="list-style-type: none"> ❖ Start of the main-sale |
| June 2024 | <ul style="list-style-type: none"> ❖ Conclusion of the main-sale ❖ Listing of the FINV token ❖ First investment round with the raised funds |
| Q3 2024 | <ul style="list-style-type: none"> ❖ Negotiations with potential custodian parties ❖ Technical development of the stablecoins CHST/EUST |
| Q4 2024 | <ul style="list-style-type: none"> ❖ Technical of the stablecoins ❖ Legal audit of the custodian ❖ Official launch and exchange listing of the stablecoins |
| Q2 – Q3 2025 | <ul style="list-style-type: none"> ❖ Negotiations for the implementation of multiple Payment options for the stablecoins in the D-A-CH area |
| Q3 2025 | <ul style="list-style-type: none"> ❖ First dividend payout to FINV token holders |
| Q3 2025 | <ul style="list-style-type: none"> ❖ International expansion |








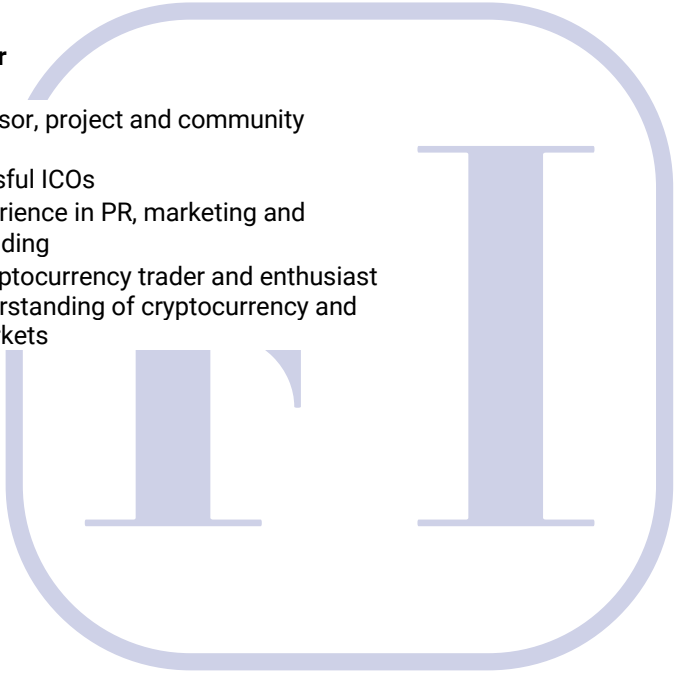
„FInvestify“ Team

| PERSON | ROLE |
|---|---|
|  | <p>Vito Micoli Co-Founder of FiducInvest Holding Pte. Ltd. and Managing Director</p> <ul style="list-style-type: none">◆ Business economist with >40 years of experience in accounting, auditing, taxes and corporate consulting and management |
|  | <p>Mirco Patera Co-Founder of FiducInvest Holding Pte. Ltd. and Managing Director</p> <ul style="list-style-type: none">◆ Banker with 30 years' experience in the financial sector, >25 years of experience in Investment Banking at UBS Investment Bank and Broker at PaineWebber mainly focusing on the US Equity markets |
|  | <p>Dr. Piergiorgio Santini Head of IT an TechLabs</p> <ul style="list-style-type: none">◆ Doctor of Computer Science with >30 years of experience in financial informatics, developer of trading systems for large banks◆ Developer of our trading software JARVIS® |
|  | <p>Walter Schuster Head of Marketing</p> <ul style="list-style-type: none">◆ Marketing professional with >35 years of experience in marketing and brand building. Held CEO positions in the wholesale, insurance and banking sectors |
|  | <p>Lutz Schroeder Head of Sales</p> <ul style="list-style-type: none">◆ Sales professional with > 30 year's experience in the finance and insurance sector. Held in these areas◆ Key management positions |



Advisory Board

| PERSON | ROLE |
|---|---|
|  | <p>Dimitri Haußmann</p> <p>Blockchain Advisor</p> <ul style="list-style-type: none">❖ Founder of one of the leading agencies for blockchain development in D-A-CH❖ Over ten successful ICOs with a total funding of >\$450M❖ Vast experience in the technical development of complex projects❖ Active on the cryptocurrency/ blockchain markets for over 5 years |
|  | <p>Martin Slavchev</p> <p>Strategy Advisor</p> <ul style="list-style-type: none">❖ Strategy advisor and project manager for over 10 successful ICOs❖ Extensive experience in blockchain and cryptocurrency concepts such as ICOs, STOs, DeFi, NFTs, Metaverse and dApps❖ Passionate cryptocurrency trader and enthusiast with deep understanding of cryptocurrency and blockchain markets |
|  | <p>Fabian Klein</p> <p>Marketing Advisor</p> <ul style="list-style-type: none">❖ Marketing advisor, project and community manager for five successful ICOs❖ Extensive experience in PR, marketing and community building❖ Passionate cryptocurrency trader and enthusiast with deep understanding of cryptocurrency and blockchain markets |





Risks and Concerns

⚠️ Risks of Cyber Attacks

Hackers focus on finding and exploiting potential vulnerabilities. The attacks also extend to the open-source algorithms of smart contracts that run on blockchains, which is why the risk of an attempted hacker attack must be always considered.

⚠️ Risks of Fluctuating Profits

We would like to point out that we cannot guarantee that the "FInvestify" project will achieve the returns stated in this White Paper.

⚠️ Regulatory Risks of the Blockchain Industry

The governments of many countries are still exploring blockchain technology and restrictions are in place in some countries (e.g. USA, China, South Korea). New laws that may come into force in the future could significantly affect the activities of blockchain projects, including FiduInvest. We would like to point out that such laws could significantly restrict or even stop project activities and accept no liability for any negative consequences resulting from possible regulation of the industry in the future.

⚠️ Risk of not being Listed on the Stock Exchange

We cannot guarantee that there will be an opportunity to list FINV / CHST / EUST on stock exchanges. It is at the sole discretion of the exchanges whether they are willing to list FINV / CHST / EUST or not.

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FIDUCINVEST

increasing value

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